Reinventing Our Communities

—

Cohort Program Handbook

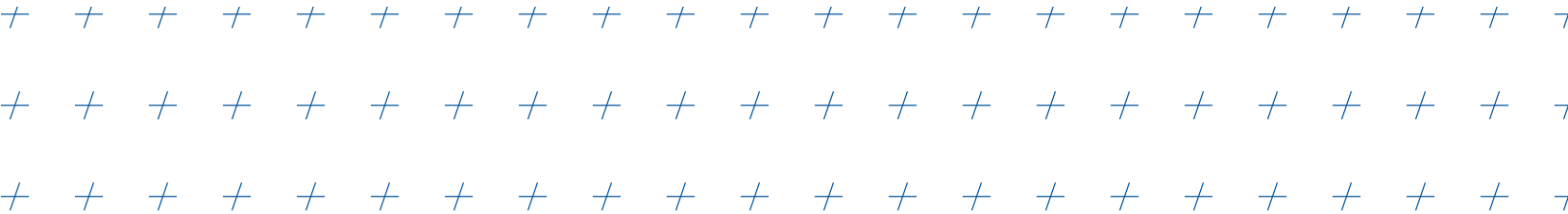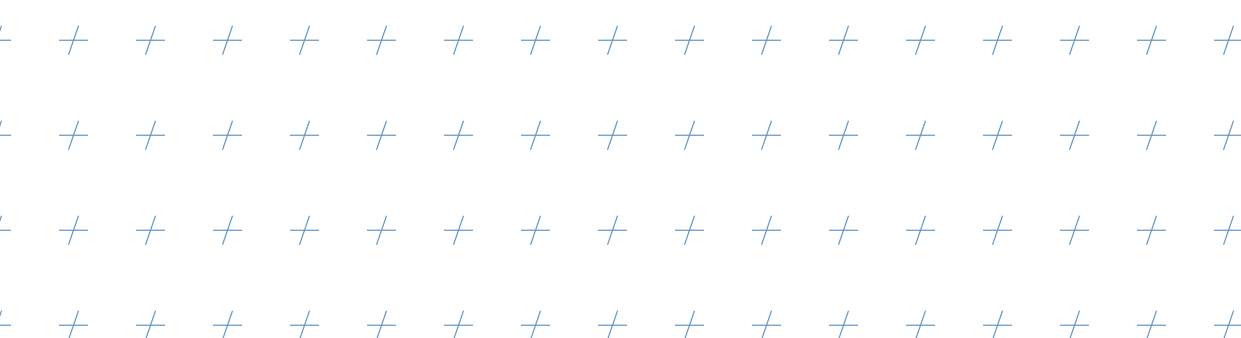**2024 PROGRAM**

FEDERAL RESERVE BANK *PHILADELPHIA*

FEDERAL RESERVE BANK *of* ATLANTA

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Welcome Letter

Dear ROC Cohort Partners:

On behalf of the Federal Reserve Bank of Philadelphia, I want to thank you for joining us for the 2024 Reinventing Our Communities (ROC) Cohort Program. We are thrilled to have this opportunity to work alongside a distinguished and diverse group of community leaders, representing 11 communities across the country, to advance this critical initiative.

The Federal Reserve System has the dual mandate of maintaining full employment and stable prices. It is increasingly clear that in order to ensure full participation in the economy, we must address the structural barriers that limit the full potential of communities of color. We believe that in order to achieve this goal, we must advance a more comprehensive and nuanced understanding of the root causes of race-based economic inequities and build comprehensive, structural, and community-led capacity on racial equity.

Your leadership on racial equity and building an equitable workforce or housing system will have a tremendous impact on your region's economy, and I want to thank you for your commitment and partnership. We know that your engagement in this program is a significant commitment of time and energy. Our team is here to support your ongoing work through trainings, data, and access to coaching and advising.

The ROC Cohort Program launched with the first group of cohorts in March 2020, to support and strengthen community leadership on racial equity through applied trainings, technical support, and peer learning. This year, we have designed the ROC Cohort Program to focus on addressing the longstanding, structural racial inequities in labor market and housing outcomes, which have only been exacerbated and compounded by the COVID-19 pandemic in recent years. Our goal is to support communities in addressing the systemic barriers their workers and renters of color face in the local community. While every cohort is different, what makes this program unique is the deep commitment that cohort members bring to finding opportunities to meet their communities' needs and to strengthening their regional economies, which in turn creates a more inclusive economy for all.

Over the next few months, we will ask you to open yourselves to new and challenging perspectives and to build connections both within your cohorts and across your communities. Please know that our team is committed to supporting you, your cohorts, and your community's leadership on racial equity, workforce systems, and an inclusive recovery for all.

Best regards,

Theresa Y. Singleton

Theresa Y. Singleton

The 2024 Reinventing Our Communities (ROC) Cohort Program is a 14-month training program for cross-sector community cohorts. The ROC Cohort Program equips local leaders with the skills and knowledge to build strong, inclusive regional economies. Cross-sector teams engage in racial equity and economic development training, coaching and advising, and peer learning. Each cohort develops its own equity plan to strengthen its local economy using community-led, data-driven strategies.

The program consists of five core components:

Program Components

Asset Mapping

An interactive data exercise led by expert facilitators to identify and build on local community resources

Racial Equity Training

Sessions facilitated by leading racial equity trainers to inform an implementation plan

Track-Specific Training

Small group trainings with leading industry research and practitioner experts

Coaching, Advising, and Mentorship

Individualized coaching and advising from racial equity and industry-specific experts

Multiyear Inclusive Development Plan

A cohort-informed implementation plan for inclusive growth in a region

Guiding Principles

Defining Racial Equity: We define racial equity as just and fair inclusion in an economy in which all can participate, prosper, and reach their full potential, and race can no longer predict life outcomes (adapted from GARE and PolicyLink).

Why Focus on Race? Racial inequities are deep and pervasive across local policy areas. Intentional, structural, and race-explicit strategies are needed to achieve meaningful and sustainable advances in racial equity and economic inclusion and to expand employment, housing, and wealth creation.

2024 ROC Cohort Program:
Equitable Workforce Development and Inclusive Rental Housing

The Federal Reserve System has the dual mandate of maintaining full employment and stable prices. It is increasingly clear that in order to ensure full participation in the economy, we must address the structural barriers that limit the full potential of communities of color. We believe that in order to achieve this goal, we must advance a more comprehensive and nuanced understanding of the root causes of race-based economic inequities and build comprehensive, structural, and community-led capacity on racial equity.

The ROC Cohort Program launched with its first group of cohorts in March 2020. From the start, the program has worked to support and strengthen community leadership on racial equity and community development through practical and applied trainings, coaching and advising, and peer learning.

The 2024 program focuses on workforce development and rental housing in communities across the United States by centering racial equity.

To support communities in this work, the ROC Cohort Program is built on five pillars:

Program Pillars

Inclusive Regional Economies	**Capacity Building**	**Collaborative and Community-Led**	**Evidence-Based and Data-Driven**	**Sustainable Systems Change**
Communities, program managers, partners, and trainers share a common mission to remove historical barriers that prevent communities from reaching their full economic potential.	Cohorts build community capacity to address key community development challenges through racial equity–centered collaboration.	Program trainings are designed in response to the community needs of participating cohorts. Cohorts learn from and alongside other communities through peer learning opportunities.	Program elements are rooted in a data-driven and evidence-based approach to collaborating, planning, and implementing different strategies that advance inclusive economic mobility.	Cohorts build the community's capacity to deliver more equitable policies, partnerships, and resource outcomes.
1	**2**	**3**	**4**	**5**

Inclusive Rental Housing

It is increasingly clear that in order to ensure full participation in the economy, we must address the structural barriers that limit the full potential of communities of color, including the barrier to accessing safe, affordable housing. We believe that in order to achieve this goal, we must advance a more comprehensive and nuanced understanding of the root causes of race-based inequities of access to quality rental housing and build comprehensive, structural, and community-led capacity on racial equity. We are thrilled to be partners with you in this space and look forward to helping build a more inclusive housing ecosystem in your community.

In partnership with NeighborWorks America, the inclusive rental housing track will examine the history of racial equity in housing. Cohort members will develop a shared language of key concepts in rental housing and deepen their understanding of the rental housing regulatory environment. Tenant-based supports will be explored as interventions to mitigate rental housing challenges. Members will also explore potential financing options and opportunities to scale and sustain effective interventions that increase housing opportunities within a community.

Equitable Workforce Development

It is increasingly clear that in order to ensure full participation in the economy, we must address the structural barriers that limit the full potential of communities of color. We believe that in order to achieve this goal, we must advance a more comprehensive and nuanced understanding of the root causes of race-based economic inequities and build comprehensive, structural, and community-led capacity on racial equity. We are thrilled to be partners with you in this space.

The workforce development track will examine the history of racial equity in local workforce systems. Cohort members will develop a shared language of key concepts in workforce development as well as an understanding of structural barriers that limit inclusive growth. Cohorts will explore strategies that they can leverage to expand equity in workforce pipelines, from both the public and private sectors. Cohorts will have opportunities to connect with other communities facing similar challenges and collectively design an equity-focused action plan to improve local workforce systems.

Program Goals

The ROC Cohort Program utilizes a Frame, Learn, and Apply model, enabling communities to strengthen their regional economies.

Frame:
- Understand historical and current local policies impacting people of color
- Build a collaborative stakeholder table to address racial equity in the regional workforce or housing ecosystem

Learn:
- Center racial equity in addressing the community workforce or rental housing challenge
- Build a toolkit of strategies and tactics to develop a more equitable workforce or rental housing system
- Develop a peer network and community of practice across participating and former ROC cohorts

Apply:
- Use increased racial equity capacity to identify additional community partners and bring them into the collaborative efforts
- Prioritize strategies that maximize impact for regional economies
- Use data, research, practitioner knowledge, and coaching to implement collaborative change
- Build sustainable, long-term strategies for systemic change

2024 ROC Cohort Program

Training Schedule

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Rental Housing Track
Training Schedule for the 2024 ROC Cohort Program

	Date	Session Topic (Time)
Program Kickoff	February 1, 2024	Program Welcome and Cohort Introductions (2:00 p.m.–4:00 p.m. ET)
	February 8, 2024	
	February 15, 2024	Racial Equity and Rental Housing (2:00 p.m.–3:30 p.m. ET)
	February 22, 2024	Cohort Meeting[1]
	February 29, 2024	
Foundation and Asset Mapping	March 7, 2024	Racial Equity Foundation (2:00 p.m.–4:00 p.m. ET)
	March 14, 2024	
	March 21, 2024	Rental Housing: Asset Mapping Training (2:00 p.m.–3:30 p.m. ET)
	March 28, 2024	Cohort Meeting
Step One: Defining Desired Results	April 4, 2024	Racial Equity Framework Step One: Defining Desired Results (2:00 p.m.–4:00 p.m. ET)
	April 11, 2024	
	April 18, 2024	Rental Housing: Rental Housing Overview (2:00 p.m.–3:30 p.m. ET)
	April 25, 2024	Cohort Meeting
Step Two: Data	May 2, 2024	Racial Equity Framework Step Two: Data (2:00 p.m.–4:00 p.m. ET)
	May 9, 2024	
	May 16, 2024	Rental Housing: Utilizing Rental Housing Data (2:00 p.m.–3:30 p.m. ET)
	May 23, 2024	Cohort Meeting
	May 30, 2024	
Step Three: Community Engagement	June 6, 2024	Racial Equity Framework Step Three: Community Engagement (2:00 p.m.–4:00 p.m. ET)
	June 13, 2024	
	June 20, 2024	Rental Housing: Community Engagement (2:00 p.m.–3:30 p.m. ET)
	June 27, 2024	Cohort Meeting
Racial Equity Communication	July 4, 2024	*Holiday*
	July 11, 2024	Racial Equity Communications (2:00 p.m.–4:00 p.m. ET)
	July 18, 2024	*No rental housing training in July*
	July 25, 2024	Cohort Meeting

[1] Cohorts are required to meet at least once between racial equity trainings to complete group work. The group work follows the steps of the racial equity toolkit and will lead to the completion of the cohort's racial equity plan. Cohort liaisons will participate in cohort meetings to help facilitate group discussions.

Step Four: Benefits and Burdens	August 1, 2024	Racial Equity Framework Step Four: Benefits and Burdens (2:00 p.m.–4:00 p.m. ET)
	August 8, 2024	
	August 15, 2024	National Training Institute (2:00 p.m.–3:30 p.m. ET)
	August 22, 2024	Cohort Meeting
	August 29, 2024	
Step Five: Implementation	September 5, 2024	Racial Equity Framework Step Five: Implementation (2:00 p.m.–4:00 p.m. ET)
	September 12, 2024	
	September 19, 2024	Rental Housing: Topic TBD (2:00 p.m.–3:30 p.m. ET)
	September 26, 2024	Cohort Meeting
Step Six: Accountability and Evaluation	October 3, 2024	Racial Equity Framework Step Six: Accountability and Evaluation (2:00 p.m.–4:00 p.m. ET)
	October 10, 2024	
	October 17, 2024	Rental Housing: Topic TBD (2:00 p.m.–3:30 p.m. ET)
	October 24, 2024	Cohort Meeting
	October 31, 2024	
Coaching and Advising Hours	November 7, 2024	Building Your Racial Equity Plan (2:00 p.m.–4:00 p.m. ET)
	November 14, 2024	*No rental housing training in November*
	November 21, 2024	Cohort Meeting
	November 28, 2024	
	December 5, 2024	Drop-In Call on Utilizing Coaching and Advising Hours (Optional) (2:00 p.m.–4:00 p.m. ET)
	December 12, 2024	*No rental housing training in December*
	December 19, 2024	*No cohort meeting in December*
	December 26, 2024	
	January 2, 2025	*No racial equity training in January*
	January 9, 2025	
	January 16, 2025	Rental Housing: Topic TBD (2:00 p.m.–3:30 p.m. ET)
	January 23, 2025	Cohort Meeting
	January 30, 2025	
	February 6, 2025	Making Racial Equity Work Sustainable (2:00 p.m.–4:00 p.m. ET)
	February 13, 2025	
	February 20, 2025	*No rental housing training in February*
	February 27, 2025	Cohort Meeting
	March 6, 2025	2024 ROC Cohort Program Symposium (2:00 p.m.–4:00 p.m. ET)

Workforce Track

Training Schedule for the 2024 ROC Cohort Program

	Date	Session Topic (Time)
Program Kickoff	February 1, 2024	Program Welcome and Cohort Introductions (2:00 p.m.–4:00 p.m. ET)
	February 8, 2024	Racial Equity and the Workforce (2:00 p.m.–3:00 p.m. ET)
	February 15, 2024	Cohort Meeting[1]
	February 22, 2024	
	February 29, 2024	
Foundation and Asset Mapping	March 7, 2024	Racial Equity Foundation (2:00 p.m.–4:00 p.m. ET)
	March 14, 2024	Workforce: Asset Mapping Training (2:00 p.m.–3:30 p.m. ET)
	March 21, 2024	Cohort Meeting
	March 28, 2024	
Step One: Defining Desired Results	April 4, 2024	Racial Equity Framework Step One: Defining Desired Results (2:00 p.m.–4:00 p.m. ET)
	April 11, 2024	Workforce: Workforce Strategies Overview (2:00 p.m.–3:30 p.m. ET)
	April 18, 2024	Cohort Meeting
	April 25, 2024	
Step Two: Data	May 2, 2024	Racial Equity Framework Step Two: Data (2:00 p.m.–4:00 p.m. ET)
	May 9, 2024	Workforce: Utilizing Workforce Data (2:00 p.m.–3:30 p.m. ET)
	May 16, 2024	Cohort Meeting
	May 23, 2024	
	May 30, 2024	
Step Three: Community Engagement	June 6, 2024	Racial Equity Framework Step Three: Community Engagement (2:00 p.m.–4:00 p.m. ET)
	June 13, 2024	Workforce: Community Engagement (2:00 p.m.–3:30 p.m. ET)
	June 20, 2024	Cohort Meeting
	June 27, 2024	
Racial Equity Communication	July 4, 2024	*Holiday*
	July 11, 2024	Racial Equity Communications (2:00 p.m.–4:00 p.m. ET)
	July 18, 2024	*No workforce training in July*
	July 25, 2024	Cohort Meeting

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Step Four: Benefits and Burdens	August 1, 2024	Racial Equity Framework Step Four: Benefits and Burdens (2:00 p.m.–4:00 p.m. ET)
	August 8, 2024	*No workforce training in August*
	August 15, 2024	Cohort Meeting
	August 22, 2024	
	August 29, 2024	
Step Five: Implementation	September 5, 2024	Racial Equity Framework Step Five: Implementation (2:00 p.m.–4:00 p.m. ET)
	September 12, 2024	Workforce: Topic TBD (2:00 p.m.–3:30 p.m. ET)
	September 19, 2024	Cohort Meeting
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Step Six: Accountability and Evaluation	October 3, 2024	Racial Equity Framework Step Six: Accountability and Evaluation (2:00 p.m.–4:00 p.m. ET)
	October 10, 2024	Workforce: Topic TBD (2:00 p.m.–3:30 p.m. ET)
	October 17, 2024	Cohort Meeting
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	January 2, 2025	*No racial equity training in January*
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	January 16, 2025	Cohort Meeting
	January 23, 2025	
	January 30, 2025	
	February 6, 2025	Making Racial Equity Work Sustainable (2:00 p.m.–4:00 p.m. ET)
	February 13, 2025	
	February 20, 2025	*No workforce training in February*
	February 27, 2025	Cohort Meeting
	March 6, 2025	2024 ROC Cohort Program Symposium (2:00 p.m.–4:00 p.m. ET)

Meet the Fed Team

Program Managers

Patricia Bell, she/her
Community Engagement Associate, Philadelphia Fed
ROC Role: Rental Housing Track Lead and Cohort Liaison for Easton, PA
patricia.bell@phil.frb.org

Sloane Kaiser, she/her
Community Engagement Associate, Philadelphia Fed
ROC Role: Workforce Development Track Lead and Cohort Liaison for Camden, NJ
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Joselyn Cousins, she/her
Assistant Vice President, Community Development, San Francisco Fed
ROC Role: Racial Equity Training Lead
joselyn.cousins@sf.frb.org

Alison (Ali) Shott, she/her
Community Engagement Advisor, Philadelphia Fed
ROC Role: Program Management Lead
alison.shott@phil.frb.org

Cohort Liaisons

Contact your community's Cohort Liaison with questions about training session logistics, scheduling coaching and advising, and general program questions.

Philip Jones, he/him
Community Engagement Associate, Philadelphia Fed
ROC Role: Cohort Liaison for Lancaster County, PA
philip.jones@phil.frb.org

Peter M. Dolkart, he/him
Community Development Regional Manager — Maryland and West Virginia, Richmond Fed
ROC Role: Cohort Liaison for Purple Line Corridor Community, MD
peter.dolkart@rich.frb.org

Olivia Ness, she/her
Financial Institutions Relations Outreach Associate, Philadelphia Fed
ROC Role: Cohort Liaison for Lebanon County, PA
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Jarrod Elwell, he/him
Community Development Regional Manager — Virginia and Washington, D.C., Richmond Fed
ROC Role: Cohort Liaison for Purple Line Corridor Community, MD
jarrod.elwell@rich.frb.org

Sergio (Serge) Galeano, he/him
CED Adviser, Center for Workforce and Economic Opportunity, Atlanta Fed
ROC Role: Cohort Liaison for Decatur, AL
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Dustin Ingram, he/him
Senior Community Development Specialist, Chicago Fed
ROC Role: Cohort Liaison for Linn County, IA
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Garvester (Gar) Kelley, he/him
Principal Community Development Specialist, Chicago Fed
ROC Role: Cohort Liaison for Southwest Wisconsin
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Steven Shepelwich, he/him
Lead Community Development Advisor, Kansas City Fed
ROC Role: Cohort Liaison for Choctaw County, OK
steven.shepelwich@kc.frb.org

Tracy Choi, she/her
Senior Outreach Manager — Northern California and Utah, San Francisco Fed
ROC Role: Cohort Liaison for Salt Lake County, UT
tracy.choi@sf.frb.org

Jenny Glass, she/her
Senior Outreach Manager — Alaska, Oregon, and Washington, San Francisco Fed
ROC Role: Cohort Liaison for Central Oregon
jenny.glass@sf.frb.org

Racial Equity Trainers

Shanna and Larry are affiliate trainers for Race Forward and the Government Alliance on Race and Equity. They both provide training and coaching for learning communities and cohorts engaged in advancing racial equity and justice for all.

Shanna Crutchfield, *Race Forward*

Shanna Crutchfield is the principal consultant of Visions of Equity (VOE). Shanna has over 15 years of experience leading and advancing racial equity work in government, including workforce equity, contracting equity, inclusive community outreach and engagement, and policy development, in addition to working with community-based and nonprofit organizations. Before starting her consulting business, Shanna worked for the City of Seattle for 30 years, and for the last 12 years of her career there, she was the manager for the Race and Social Justice Initiative (RSJI). The RSJI was designed by the city to end institutionalized racism and race-based disparities in city government. In addition to consulting, Shanna works with Vanir Construction Management as its community outreach and contracting equity manager. Shanna's equity lens is based on her lived experiences, her work for the City of Seattle, and her work in partnership with communities.

She is known as a change agent, an advocate for continuous improvement, and has an undying passion for advancing racial equity and social justice for Black, Indigenous, Latinx, Asian, and Pacific Islander communities and implementing diversity and inclusion programs as organizational assets. She is a collaborator for establishing productive relationships across racial lines, a certified mediator, and a facilitator for resolving conflict.

Larry Hiscock, *Race Forward*

Larry Hiscock has 20 years of experience in organizing and leading change efforts with an equity lens. His professional background includes community organizing, nonprofit leadership, philanthropy, and supporting community development efforts. In addition to consulting, Larry works in the healthcare sector, facilitating partnerships between clinical leadership and community partners to advance health equity.

Larry has a graduate degree in public affairs from the Humphrey School and a degree in community development and social change from Metropolitan State University. He is a qualified administrator of the Intercultural Development Inventory (IDI) and a trained mediator.

Sylvie Gallier Howard, *Equitable Cities Consulting*

Sylvie Gallier Howard is founder and CEO of Equitable Cities Consulting, a women's business enterprise (WBE)-certified practice focused on expanding the field and impact of inclusive, equitable economic development. Howard has extensive experience leading organizations and diverse teams in the nonprofit, private, and public sectors. In her most recent tenure as acting commerce director and as a cabinet member of Philadelphia's city government, she spearheaded economic development planning and implementation of processes for the city in the areas of inclusive growth, workforce development, equitable entrepreneurship, and recovery.

Before joining government, Howard spent her career in the nonprofit sector and running her own small business. For six years, she was the principal and founder of Clementine Consulting, providing guidance to nonprofits and social enterprises working in areas such as education, social justice, economic development, and immigration. Howard has also served as the executive director of two community-based nonprofits in Philadelphia: The Northwest Fund and the Empowerment Group. At the Empowerment Group, she started Philadelphia's first bilingual Spanish-English entrepreneurship training program.

Howard serves on the boards of directors of the Fund for the School District of Philadelphia and the Philadelphia Global Identity Partnership. She has an M.A. in sociology from Facultad Latinoamericana de Ciencias Sociales (FLACSO) in Ecuador and a B.A. in international relations from Barnard College of Columbia University. Howard is fluent in Spanish and French.
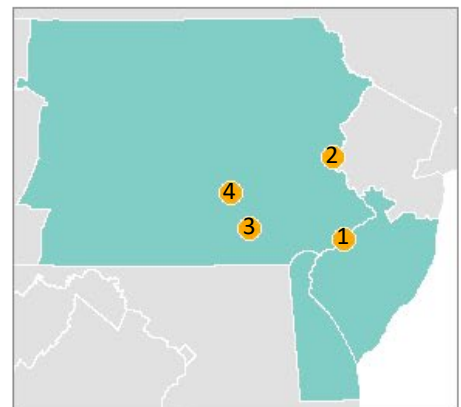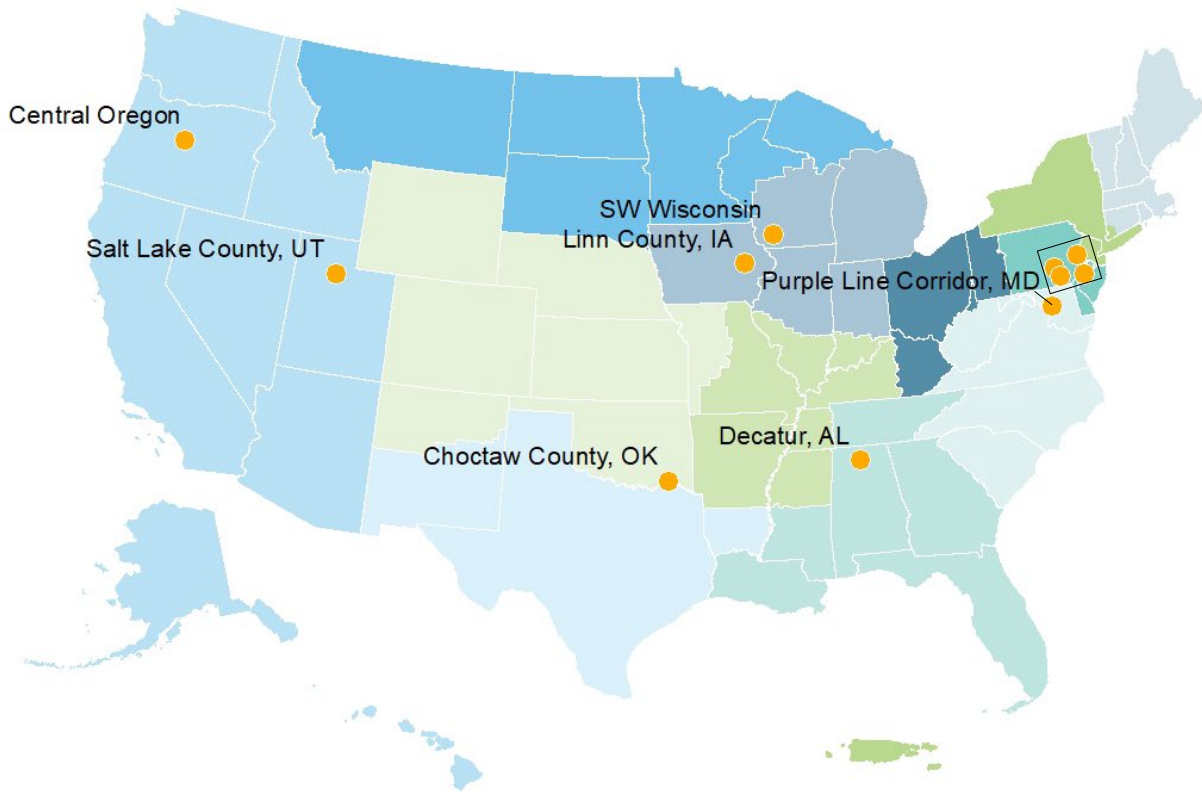
1. Camden, NJ
2. Easton, PA
3. Lancaster County, PA
4. Lebanon County, PA
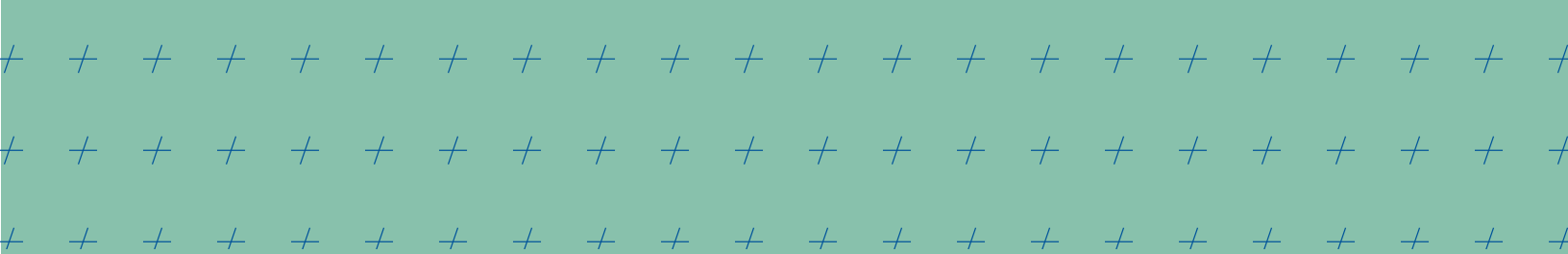
2024 ROC Cohort Program

Data Profiles

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Data Profiles

Fast Facts on Camden

Camden, New Jersey (city)

Demographics and Economic Status[1]	
Population (2020)	71,791
Working age (18–64)	60.3%
Number of jobs in the region (nonfederal)[2]	34,241
Median annual household income (2017–2021)	$30,247
Race/ethnicity as percent of total population (2020)	
White	10.4%
Black or African American	42.1%
Asian	1.8%
American Indian or Alaska Native	<1%
Two or more races	12.1%
Hispanic or Latino	52.8%
Poverty rate[3]	
All people	33.6%
Families living in poverty	31.3%
Educational attainment (2017–2021)[4]	
<High school diploma	31.6%
White	36.4%
Black or African American	21.1%
Asian	37.3%
American Indian or Alaska Native	33.9%
Hispanic or Latino	41.8%
High school diploma or more	68.4%
White	63.6%
Black or African American	78.9%
Asian	62.7%
American Indian or Alaska Native	66.1%
Hispanic or Latino	58.2%
GED or alternative credential	6.2%
Some college or associate's degree	23.0%
Bachelor's degree or higher	10.1%
White	12.2%
Black or African American	12.0%
Asian	29.3%
American Indian or Alaska Native	<1%
Hispanic or Latino	6.6%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	30,679
Live in region, employed outside	21,167
Employed and live in region	3,895
Transportation[6]	
Average travel time to work (minutes)	27

Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	54.9%
Unemployment rate (2022)	7.3%
Largest employment by industry type[1]	
Healthcare and social assistance	18.8%
Retail trade	14.9%
Transportation and warehousing	10.4%

Housing[8]	
Housing stock	
2017–2021 household counts	24,986
Total housing units (2020)	27,670
Vacancy rate (residential) as of September 2023	1.1%
Single-family detached homes	12.3%
Single-family attached homes	55.9%
two-unit homes and duplexes	8.7%
Units in apartment buildings	22.5%
Manufactured housing	<1%
Household type	
Renters as a percent of all households	61.5%
Race/ethnicity as a percent of renter households	
White	15.3%
Black or African American	46.1%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	8.5%
Median gross rent	$999
Homeowners as a percent of all households	38.6%
Race/ethnicity as a percent of owner households	
White	18.9%
Black or African American	47.9%
Asian	1.8%
American Indian or Alaska Native	<1%
Hispanic or Latino	45.4%
Median value of an owner-occupied home	$85,800

Data Profiles

Fast Facts on New Jersey

Demographics and Economic Status[1]

Population (2020)	9,288,994
Working age (18–64)	61.7%
Number of jobs in the region (nonfederal)[2]	4,008,333
Median annual household income (2017–2021)	$89,703
Race/ethnicity as percent of total population (2020)	
White	55.0%
Black or African American	13.1%
Asian	10.2%
American Indian or Alaska Native	<1%
Two or more races	9.7%
Hispanic or Latino	21.6%
Poverty rate[3]	
All people	9.8%
Families living in poverty	7.0%
Educational attainment (2017–2021)[4]	
<High school diploma	9.5%
White	7.2%
Black or African American	11.1%
Asian	7.3%
American Indian or Alaska Native	24.7%
Hispanic or Latino	23.9%
High school diploma or more	90.5%
White	92.8%
Black or African American	88.9%
Asian	92.7%
American Indian or Alaska Native	75.3%
Hispanic or Latino	76.1%
GED or alternative credential	2.5%
Some college or associate's degree	22.6%
Bachelor's degree or higher	41.5%
White	43.3%
Black or African American	26.2%
Asian	71.3%
American Indian or Alaska Native	23.1%
Hispanic or Latino	21.3%

Commuter Insights

Transportation[6]	
Average travel time to work (minutes)	31

Employment and Employers[7]

Employment status	
In labor force (2017–2021)	66.0%
Unemployment rate (2022)	3.7%
Largest employment by industry type[1]	
Healthcare and social assistance	13.8%
Retail trade	10.7%
Educational services	10.3%

Housing[8]

Housing stock	
2017–2021 household counts	3,397,156
Total housing units (2020)	3,761,229
Vacancy rate (residential) as of September 2023	<1%
Single-family detached homes	53.2%
Single-family attached homes	9.7%
two-unit homes and duplexes	8.9%
Units in apartment buildings	27.3%
Manufactured housing	<1%
Household type	
Renters as a percent of all households	36.2%
Race/ethnicity as a percent of renter households	
White	51.1%
Black or African American	21.9%
Asian	8.7%
American Indian or Alaska Native	<1%
Hispanic or Latino	29.1%
Median gross rent	$1,436
Homeowners as a percent of all households	63.8%
Race/ethnicity as a percent of owner households	
White	76.3%
Black or African American	8.0%
Asian	8.7%
American Indian or Alaska Native	<1%
Hispanic or Latino	10.4%
Median value of an owner-occupied home	$355,700

Wealth and Access to Credit,[9] New Jersey (June 2022)[10]

Average debt for all consumers (inflation adjusted)	$83,795
Average mortgage debt (inflation adjusted)	$185,757
Percent of consumers with debt	76.3%

Data Profiles

Fast Facts on the Confederated Tribes of Warm Springs Reservation and Off-Reservation Trust Lands

Oregon (Central Oregon Cohort) [11]

Demographics and Economic Status	
Population (2017–2021)	3,438
Working age (20–64)	58.1%
Median annual household income (2017–2021)	$49,000
Race/ethnicity as percent of total population (2017–2021)	
White	<1%
Black or African American	<1%
Asian	<1%
American Indian or Alaska Native	87.3%
Two or more races	<1%
Hispanic or Latino	11.6%
Poverty rate	
All people	31.9%
Families living in poverty	38.5%
Educational attainment (population 25 years and over; 2017–2021)	
<High school diploma	15.0%
High school diploma or equivalency	34.2%
Some college or associate's degree	38.4%
Bachelor's degree or higher	12.4%

Commuter Insights[5]	
Inflow/outflow job counts in 2021 for Warm Springs Reservation and Off-Reservation Trust Lands	
Employed in region, live outside	700
Live in region, employed outside	480
Employed and live in region	498
Transportation	
Average travel time to work (minutes)	24.8
Employment and Employers	
Employment status (2017–2021)	
In labor force	53.1% (based on those in the labor force of the population 16 years and over)
Unemployment rate	13.5%
Largest employment by industry type (based on the employed population 16 years and over; 2017–2021)	
Public administration	23.6%
Arts, entertainment, and recreation, and accommodation and food services	18.4%
Educational services and healthcare and social services	15.6%
Housing	
Housing stock	
Total housing units (2017–2021)	1,048
Vacancy rate	
Homeowner vacancy rate	<1%
Rental vacancy rate	3.9%
Household type	
Renters as a percent of all occupied housing units	38.9%
Median gross rent	$474
Homeowners as a percent of all occupied housing units	60.1%
Median value of an owner-occupied home	$104,800

Data Profiles

Fast Facts on Central Oregon

Crook, Deschutes, and Jefferson Counties

Demographics and Economic Status[1]	
Population (2020)	247,493
Working age (18–64)	59.4%
Number of jobs in the region (nonfederal)[2]	94,523
Median annual household income range (2017–2021)	$59,748–$74,082
Race/ethnicity as percent of total population (2020)	
White	83.4%
Black or African American	<1%
Asian	1.1%
American Indian or Alaska Native	2.1%
Two or more races	8.8%
Hispanic or Latino	9.7%
Poverty rate[3]	
All people	
Crook	9.6%
Deschutes	9.4%
Jefferson	14.9%
Families living in poverty	
Crook	6.0%
Deschutes	6.0%
Jefferson	13.7%
Educational attainment (2017–2021)[4]	
<High school diploma	
Crook	9.2%
Deschutes	5.7%
Jefferson	12.2%
White	
Crook	8.3%
Deschutes	5.1%
Jefferson	9.8%
Black or African American	
Crook	<1%
Deschutes	8.4%
Jefferson	18.9%

Demographics and Economic Status[1]	
Asian	
Crook	<1%
Deschutes	12.6%
Jefferson	1.1%
American Indian or Alaska Native	
Crook	30.0%
Deschutes	12.0%
Jefferson	13.6%
Hispanic or Latino	
Crook	18.0%
Deschutes	21.8%
Jefferson	30.3%
High school diploma or more	
Crook	90.8%
Deschutes	94.3%
Jefferson	87.8%
White	
Crook	91.7%
Deschutes	94.9%
Jefferson	90.2%
Black or African American	
Crook	100.0%
Deschutes	91.6%
Jefferson	81.1%
Asian	
Crook	100.0%
Deschutes	87.4%
Jefferson	98.0%
American Indian or Alaska Native	
Crook	70.1%
Deschutes	88.0%
Jefferson	86.4%
Hispanic or Latino	
Crook	82.0%
Deschutes	78.2%
Jefferson	69.7%
GED or alternative credential	
Crook	6.4%
Deschutes	3.3%

Demographics and Economic Status[1]	
Jefferson	7.8%
Some college or associate's degree	
Crook	38.9%
Deschutes	35.4%
Jefferson	37.6%
Bachelor's degree or higher	
Crook	20.4%
Deschutes	38.7%
Jefferson	20.9%
White	
Crook	20.9%
Deschutes	39.1%
Jefferson	21.7%
Black or African American	
Crook	<1%
Deschutes	52.7%
Jefferson	14.2%
Asian	
Crook	82.1%
Deschutes	46.6%
Jefferson	31.5%
American Indian or Alaska Native	
Crook	3.1%
Deschutes	14.6%
Jefferson	9.8%
Hispanic or Latino	
Crook	31.0%
Deschutes	19.8%
Jefferson	13.5%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	17,993
Live in region, employed outside	26,587
Employed and live in region	77,567
Transportation[6]	
Average travel time to work (minutes)	25

Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	
Crook	54.7%
Deschutes	63.3%
Jefferson	53.3%
Unemployment rate (2022)	
Crook	5.5%
Deschutes	4.2%
Jefferson	5.5%
Largest employment by industry type[1]	
Healthcare and social assistance	15.4%
Retail trade	13.3%
Construction	9.4%

Housing[8]	
Housing stock	
2017–2021 household counts	97,524
Total housing units (2020)	25,351
Crook	11,159
Deschutes	94,110
Jefferson	10,250
Vacancy rate (residential) as of September 2023	<1%
Single-family detached homes	74.9%
Single-family attached homes	3.9%
two-unit homes and duplexes	2.5%
Units in apartment buildings	11.0%
Manufactured housing	7.4%
Household type	
Renters as a percent of all households	30.0%
Race/ethnicity as a percent of renter households	
White	
Crook	89.3%
Deschutes	89.3%
Jefferson	62.6%
Black or African American	
Crook	<1%
Deschutes	<1%
Jefferson	<1%

Housing[8]	
Asian	
Crook	1.1%
Deschutes	1.2%
Jefferson	<1%
American Indian or Alaska Native	
Crook	1.0%
Deschutes	<1%
Jefferson	21.1%
Hispanic or Latino	
Crook	13.4%
Deschutes	10.1%
Jefferson	13.7%
Median gross rent range	$850–$1,425
Homeowners as a percent of all households	70.0%
Race/ethnicity as a percent of owner households	
White	
Crook	94.6%
Deschutes	97.0%
Jefferson	81.3%
Black or African American	
Crook	<1%
Deschutes	<1%
Jefferson	1.1%
Asian	
Crook	<1%
Deschutes	<1%
Jefferson	<1%
American Indian or Alaska Native	
Crook	1.0%
Deschutes	<1%
Jefferson	8.5%
Hispanic or Latino	
Crook	3.9%
Deschutes	3.4%
Jefferson	9.8%
Median value of an owner-occupied home	
Crook	$296,500
Deschutes	$435,500
Jefferson	$267,300

Data Profiles

Fast Facts on Oregon

Demographics and Economic Status[1]	
Population (2020)	4,237,256
Working age (18–64)	61.6%
Number of jobs in the region (nonfederal)[2]	1,927,736
Median annual household income (2017–2021)	$70,084
Race/ethnicity as percent of total population (2020)	
White	74.8%
Black or African American	2.0%
Asian	4.6%
American Indian or Alaska Native	1.5%
Two or more races	10.5%
Hispanic or Latino	13.9%
Poverty rate[3]	
All people	12.1%
Families living in poverty	7.5%
Educational attainment (2017–2021)[4]	
<High school diploma	8.5%
White	6.9%
Black or African American	9.7%
Asian	12.0%
American Indian or Alaska Native	16.9%
Hispanic or Latino	30.1%
High school diploma or more	91.5%
White	93.1%
Black or African American	90.3%
Asian	88.0%
American Indian or Alaska Native	83.1%
Hispanic or Latino	69.9%
GED or alternative credential	4.3%
Some college or associate's degree	34.0%
Bachelor's degree or higher	35.0%
White	35.5%
Black or African American	31.2%
Asian	54.0%
American Indian or Alaska Native	16.3%
Hispanic or Latino	18.3%

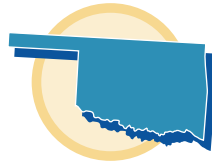| Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	24
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	62.6%
Unemployment rate (2022)	4.2%
Largest employment by industry type[1]	
Healthcare and social assistance	14.89%
Retail trade	11.6%
Manufacturing	11.0%
Housing[8]	
Housing stock	
2017–2021 household counts	1,658,091
Total housing units (2020)	1,813,747
Vacancy rate (residential) as of September 2023	1.6%
Single-family detached homes	63.3%
Single-family attached homes	4.8%
two-unit homes and duplexes	2.6%
Units in apartment buildings	21.4%
Manufactured housing	7.5%
Household type	
Renters as a percent of all households	36.9%
Race/ethnicity as a percent of renter households	
White	79.5%
Black or African American	3.0%
Asian	3.9%
American Indian or Alaska Native	1.1%
Hispanic or Latino	13.8%
Median gross rent	$1,250
Homeowners as a percent of all households	63.2%
Race/ethnicity as a percent of owner households	
White	87.9%
Black or African American	<1.0%
Asian	3.9%
American Indian or Alaska Native	<1.0%
Hispanic or Latino	6.6%
Median value of an owner-occupied home	$362,200
Wealth and Access to Credit,[9] Oregon (June 2022)[12]	
Average debt for all consumers (inflation adjusted)	$86,422
Average mortgage debt (inflation adjusted)	$175,383
Percent of consumers with debt	74.0%

Data Profiles

Fast Facts on Choctaw County

Choctaw County, Oklahoma

Demographics and Economic Status[1]

Population (2020)	14,204
Working age (18–64)	55.2%
Number of jobs in the region (nonfederal)[2]	3,958
Median annual household income (2017–2021)	$38,854
Race/ethnicity as percent of total population (2020)	
White	63.5%
Black or African American	7.3%
Asian	2.3%
American Indian or Alaska Native	19.4%
Two or more races	12.8%
Hispanic or Latino	11.9%
Poverty rate[3]	
All people	23.1%
Families living in poverty	18.3%
Educational attainment (2017–2021)[4]	
<High school diploma	16.3%
White	15.3%
Black or African American	25.8%
Asian	22.8%
American Indian or Alaska Native	15.4%
Hispanic or Latino	23.9%
High school diploma or more	83.7%
White	84.7%
Black or African American	74.2%
Asian	77.2%
American Indian or Alaska Native	84.6%
Hispanic or Latino	76.1%
GED or alternative credential	6.4%
Some college or associate's degree	30.6%
Bachelor's degree or higher	14.2%
White	16.0%
Black or African American	2.8%
Asian	8.9%
American Indian or Alaska Native	15.0%
Hispanic or Latino	9.4%

Commuter Insights

Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	2,489
Live in region, employed outside	2,823
Employed and live in region	1,812
Transportation[6]	
Average travel time to work (minutes)	23

Employment and Employers[7]

Employment status	
In labor force (2017–2021)	53.0%
Unemployment rate (2022)	4.6%
Largest employment by industry type[1]	
Healthcare and social assistance	13.8%
Retail trade	11.2%
Manufacturing	10.6%

Housing[8]

Housing stock	
2017–2021 household counts	5,756
Total housing units (2020)	7,066
Vacancy rate (residential) as of September 2023	2.1%
Single-family detached homes	76.7%
Single-family attached homes	1.1%
two-unit homes and duplexes	2.7%
Units in apartment buildings	6.5%
Manufactured housing	12.9%
Household type	
Renters as a percent of all households	33.6%
Race/ethnicity as a percent of renter households	
White	54.1%
Black or African American	21.5%
Asian	<1%
American Indian or Alaska Native	12.3%
Hispanic or Latino	4.4%
Median gross rent	$599
Homeowners as a percent of all households	70.3%
Race/ethnicity as a percent of owner households	
White	70.1%
Black or African American	7.2%
Asian	<1%
American Indian or Alaska Native	14.4%
Hispanic or Latino	2.7%
Median value of an owner-occupied home	$102,100

Data Profiles

Fast Facts on Oklahoma

Demographics and Economic Status[1]

Population (2020)	3,959,353
Working age (18–64)	60.1%
Number of jobs in the region (nonfederal)[2]	1,585,332
Median annual household income (2017–2021)	$56,956
Race/ethnicity as percent of total population (2020)	
White	63.5%
Black or African American	7.3%
Asian	2.3%
American Indian or Alaska Native	8.4%
Two or more races	12.8%
Hispanic or Latino	11.9%
Poverty rate[3]	
All people	15.2%
Families living in poverty	11.0%
Educational attainment (2017–2021)[4]	
<High school diploma	11.3%
White	9.8%
Black or African American	9.7%
Asian	18.6%
American Indian or Alaska Native	13.3%
Hispanic or Latino	35.3%
High school diploma or more	88.8%
White	90.2%
Black or African American	90.3%
Asian	81.5%
American Indian or Alaska Native	86.7%
Hispanic or Latino	64.7%
GED or alternative credential	5.0%
Some college or associate's degree	31.1%
Bachelor's degree or higher	26.9%
White	28.6%
Black or African American	21.6%
Asian	42.9%
American Indian or Alaska Native	17.5%
Hispanic or Latino	12.6%

Commuter Insights

Transportation[6]	
Average travel time to work (minutes)	22

Employment and Employers[7]

Employment status	
In labor force (2017–2021)	61.5%
Unemployment rate (2022)	3.0%
Largest employment by industry type[1]	
Healthcare and social assistance	13.6%
Retail trade	11.6%
Manufacturing	9.5%

Housing[8]

Housing stock	
2017–2021 household counts	1,503,868
Total housing units (2020)	1,746,807
Vacancy rate (residential) as of September 2023	3.4%
Single-family detached homes	73.0%
Single-family attached homes	2.1%
two-unit homes and duplexes	1.9%
Units in apartment buildings	14.0%
Manufactured housing	8.8%
Household type	
Renters as a percent of all households	33.9%
Race/ethnicity as a percent of renter households	
White	65.6%
Black or African American	12.9%
Asian	2.2%
American Indian or Alaska Native	7.1%
Hispanic or Latino	10.5%
Median gross rent	$862
Homeowners as a percent of all households	66.1%
Race/ethnicity as a percent of owner households	
White	79.1%
Black or African American	4.4%
Asian	1.7%
American Indian or Alaska Native	6.3%
Hispanic or Latino	6.2%
Median value of an owner-occupied home	$150,800

Wealth and Access to Credit,[9] Oklahoma (June 2022)[13]

Average debt for all consumers (inflation adjusted)	$53,481
Average mortgage debt (inflation adjusted)	$102,128
Percent of consumers with debt	71.5%

Data Profiles

Fast Facts on Decatur

Decatur, Alabama (city)

Demographics and Economic Status[1]	
Population (2020)	57,938
Working age (18–64)	57.9%
Number of jobs in the region (nonfederal)[2]	37,788
Median annual household income (2017–2021)	$52,539
Race/ethnicity as percent of total population (2020)	
White	57.3%
Black or African American	23.2%
Asian	<1%
American Indian or Alaska Native	<1%
Two or more races	7.4%
Hispanic or Latino	15.7%
Poverty rate[3]	
All people	15.2%
Families living in poverty	11.7%
Educational attainment (2017–2021)[4]	
<High school diploma	16.3%
White	10.3%
Black or African American	21.1%
Asian	17.2%
American Indian or Alaska Native	32.9%
Hispanic or Latino	58.7%
High school diploma or more	83.7%
White	89.7%
Black or African American	78.9%
Asian	82.8%
American Indian or Alaska Native	67.1%
Hispanic or Latino	41.4%
GED or alternative credential	6.0%
Some college or associate's degree	30.7%
Bachelor's degree or higher	23.7%
White	27.7%
Black or African American	14.1%
Asian	54.3%
American Indian or Alaska Native	13.7%
Hispanic or Latino	4.4%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	25,310
Live in region, employed outside	14,524
Employed and live in region	7,886
Transportation[6]	
Average travel time to work (minutes)	19
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	58.6%
Unemployment rate (2022)	2.2%
Largest employment by industry type[1]	
Manufacturing	21.8%
Retail trade	11.7%
Healthcare and social assistance	10.8%
Housing[8]	
Housing stock	
2017–2021 household counts	23,797
Total housing units (2020)	25,351
Vacancy rate (residential) as of September 2023	3.9%
Single-family detached homes	69.3%
Single-family attached homes	4.7%
two-unit homes and duplexes	2.3%
Units in apartment buildings	21.1%
Manufactured housing	2.5%
Household type	
Renters as a percent of all households	35.4%
Race/ethnicity as a percent of renter households	
White	54.2%
Black or African American	34.8%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	11.2%
Median gross rent	$725
Homeowners as a percent of all households	64.6%
Race/ethnicity as a percent of owner households	
White	79.8%
Black or African American	14.1%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	7.5%
Median value of an owner-occupied home	$147,600

Data Profiles

Fast Facts on Alabama

Demographics and Economic Status[1]	
Population (2020)	5,024,279
Working age (18–64)	60.7%
Number of jobs in the region (nonfederal)[2]	1,938,805
Median annual household income (2017–2021)	$54,943
Race/ethnicity as percent of total population (2020)	
White	64.1%
Black or African American	25.8%
Asian	1.5%
American Indian or Alaska Native	<1%
Two or more races	5.1%
Hispanic or Latino	5.3%
Poverty rate[3]	
All people	15.8%
Families living in poverty	11.4%
Educational attainment (2017–2021)[4]	
<High school diploma	12.6%
White	10.9%
Black or African American	15.4%
Asian	14.0%
American Indian or Alaska Native	22.8%
Hispanic or Latino	34.7%
High school diploma or more	87.4%
White	89.1%
Black or African American	84.6%
Asian	86.1%
American Indian or Alaska Native	77.2%
Hispanic or Latino	65.3%
GED or alternative credential	5.2%
Some college or associate's degree	30.2%
Bachelor's degree or higher	26.7%
White	29.4%
Black or African American	18.6%
Asian	51.7%
American Indian or Alaska Native	16.7%
Hispanic or Latino	18.4%

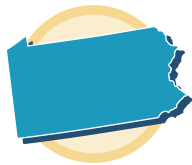| Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	25
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	57.8%
Unemployment rate (2022)	2.6%
Largest employment by industry type[1]	
Manufacturing	14.2%
Healthcare and social assistance	13.6%
Retail trade	11.7%
Housing[8]	
Housing stock	
2017–2021 household counts	1,902,983
Total housing units (2020)	2,288,330
Vacancy rate (residential) as of September 2023	2.8%
Single-family detached homes	68.9%
Single-family attached homes	1.7%
two-unit homes and duplexes	1.9%
Units in apartment buildings	14.6%
Manufactured housing	12.8%
Household type	
Renters as a percent of all households	30.6%
Race/ethnicity as a percent of renter households	
White	51.8%
Black or African American	41.6%
Asian	1.7%
American Indian or Alaska Native	<1%
Hispanic or Latino	4.8%
Median gross rent	$852
Homeowners as a percent of all households	69.4%
Race/ethnicity as a percent of owner households	
White	76.5%
Black or African American	19.1%
Asian	1.0%
American Indian or Alaska Native	<1%
Hispanic or Latino	2.4%
Median value of an owner-occupied home	$157,100
Wealth and Access to Credit,[9] Alabama (June 2022)[14]	
Average debt for all consumers (inflation adjusted)	$58,963
Average mortgage debt (inflation adjusted)	$112,637
Percent of consumers with debt	71.5%

Data Profiles

Fast Facts on Easton

Easton, Pennsylvania (city)

Demographics and Economic Status[1]	
Population (2020)	28,127
Working age (18–64)	66.3%
Number of jobs in the region (nonfederal)[2]	8,917
Median annual household income (2017–2021)	$58,243
Race/ethnicity as percent of total population (2020)	
White	55.7%
Black or African American	17.5%
Asian	2.4%
American Indian or Alaska Native	<1%
Two or more races	11.8%
Hispanic or Latino	25.8%
Poverty rate[3]	
All people	17.6%
Families living in poverty	12.5%
Educational attainment (2017–2021)[4]	
<High school diploma	16.4%
White	14.8%
Black or African American	16.6%
Asian	16.5%
American Indian or Alaska Native	61.7%
Hispanic or Latino	31.2%
High school diploma or more	83.6%
White	85.2%
Black or African American	83.4%
Asian	83.5%
American Indian or Alaska Native	38.3%
Hispanic or Latino	68.8%
GED or alternative credential	4.8%
Some college or associate's degree	21.3%
Bachelor's degree or higher	25.6%
White	29.7%
Black or African American	16.9%
Asian	70.6%
American Indian or Alaska Native	<1%
Hispanic or Latino	10.1%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	6,241
Live in region, employed outside	9,522
Employed and live in region	1,203
Transportation[6]	
Average travel time to work (minutes)	28
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	59.9%
Unemployment rate (2022)	5.3%
Largest employment by industry type[1]	
Healthcare and social assistance	16.0%
Retail trade	12.8%
Manufacturing	11.9%
Housing[8]	
Housing stock	
2017–2021 household counts	10,049
Total housing units (2020)	10,899
Vacancy rate (residential) as of September 2023	4.4%
Single-family detached homes	27.8%
Single-family attached homes	35.0%
two-unit homes and duplexes	13.0%
Units in apartment buildings	23.9%
Manufactured housing	<1%
Household type	
Renters as a percent of all households	53.1%
Race/ethnicity as a percent of renter households	
White	65.6%
Black or African American	21.2%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	16.6%
Median gross rent	$1,134
Homeowners as a percent of all households	46.9%
Race/ethnicity as a percent of owner households	
White	73.32
Black or African American	11.5%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	18.3%
Median value of an owner-occupied home	$132,300

Data Profiles

Fast Facts on Pennsylvania

Demographics and Economic Status[1]	
Population (2020)	13,002,700
Working age (18–64)	60.9%
Number of jobs in the region (nonfederal)[2]	5,830,384
Median annual household income (2017–2021)	$67,587
Race/ethnicity as percent of total population (2020)	
White	75.0%
Black or African American	11.0%
Asian	3.9%
American Indian or Alaska Native	<1%
Two or more races	6.0%
Hispanic or Latino	8.1%
Poverty rate[3]	
All people	11.8%
Families living in poverty	8.0%
Educational attainment (2017–2021)[4]	
<High school diploma	8.6%
White	7.1%
Black or African American	12.2%
Asian	16.1%
American Indian or Alaska Native	22.6%
Hispanic or Latino	25.6%
High school diploma or more	91.4%
White	93.0%
Black or African American	87.8%
Asian	83.9%
American Indian or Alaska Native	77.4%
Hispanic or Latino	74.4%
GED or alternative credential	3.9%
Some college or associate's degree	24.5%
Bachelor's degree or higher	33.1%
White	34.3%
Black or African American	20.5%
Asian	57.4%
American Indian or Alaska Native	19.3%
Hispanic or Latino	18.9%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	27
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	63.0%
Unemployment rate (2022)	4.4%
Largest employment by industry type[1]	
Healthcare and social assistance	16.7%
Manufacturing	11.7%
Retail trade	10.9%
Housing[8]	
Housing stock	
2017–2021 household counts	5,147,783
Total housing units (2020)	5,742,828
Vacancy rate (residential) as of September 2023	2.4%
Single-family detached homes	56.8%
Single-family attached homes	19.0%
two-unit homes and duplexes	4.3%
Units in apartment buildings	16.3%
Manufactured housing	3.7%
Household type	
Renters as a percent of all households	30.8%
Race/ethnicity as a percent of renter households	
White	68.9%
Black or African American	18.8%
Asian	3.9%
American Indian or Alaska Native	<1%
Hispanic or Latino	10.5%
Median gross rent	$1,013
Homeowners as a percent of all households	69.2%
Race/ethnicity as a percent of owner households	
White	87.5%
Black or African American	6.4%
Asian	2.6%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.7%
Median value of an owner-occupied home	$197,300
Wealth and Access to Credit,[9] Pennsylvania (June 2022)[15]	
Average debt for all consumers (inflation adjusted)	$62,124
Average mortgage debt (inflation adjusted)	$117,313
Percent of consumers with debt	74.3%

Data Profiles

Fast Facts on Lancaster County

Lancaster County, Pennsylvania

Demographics and Economic Status[1]	
Population (2020)	552,984
Working age (18–64)	58.3%
Number of jobs in the region (nonfederal)[2]	249, 275
Median annual household income (2017–2021)	$73,688
Race/ethnicity as percent of total population (2020)	
White	81.9%
Black or African American	4.1%
Asian	2.6%
American Indian or Alaska Native	<1%
Two or more races	6.3%
Hispanic or Latino	11.1%
Poverty rate[3]	
All people	8.6%
Families living in poverty	5.4%
Educational attainment (2017–2021)[4]	
<High school diploma	13.6%
White	12.9%
Black or African American	13.7%
Asian	19.6%
American Indian or Alaska Native	6.0%
Hispanic or Latino	23.9%
High school diploma or more	86.4
White	87.1%
Black or African American	86.3%
Asian	80.4%
American Indian or Alaska Native	94.1%
Hispanic or Latino	76.1%
GED or alternative credential	4.9%
Some college or associate's degree	22.2%
Bachelor's degree or higher	29.7%
White	30.4%
Black or African American	19.5%
Asian	43.5%
American Indian or Alaska Native	23.8%
Hispanic or Latino	17.9%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	80,187
Live in region, employed outside	87,083
Employed and live in region	161,132
Transportation[6]	
Average travel time to work (minutes)	23
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	66.5%
Unemployment rate (2022)	3.5%
Largest employment by industry type[1]	
Manufacturing	15.2%
Healthcare and social assistance	15.1%
Retail trade	12.0%
Housing[8]	
Housing stock	
2017–2021 household counts	207,291
Total housing units (2020)	216,502
Vacancy rate (residential) as of September 2023	<1%
Single-family detached homes	56.1%
Single-family attached homes	21.1%
two-unit homes and duplexes	2.9%
Units in apartment buildings	6.8%
Manufactured housing	3.5%
Household type	
Renters as a percent of all households	30.3%
Race/ethnicity as a percent of renter households	
White	80.3%
Black or African American	7.4%
Asian	2.8%
American Indian or Alaska Native	<1%
Hispanic or Latino	15.9%
Median gross rent	$1,114
Homeowners as a percent of all households	69.7%
Race/ethnicity as a percent of owner households	
White	92.5%
Black or African American	1.2%
Asian	1.8%
American Indian or Alaska Native	<1%
Hispanic or Latino	5.7%
Median value of an owner-occupied home	$229,300

Data Profiles

Fast Facts on Pennsylvania

Demographics and Economic Status[1]	
Population (2020)	13,002,700
Working age (18–64)	60.9%
Number of jobs in the region (nonfederal)[2]	5,830,384
Median annual household income (2017–2021)	$67,587
Race/ethnicity as percent of total population (2020)	
White	75.0%
Black or African American	11.0%
Asian	3.9%
American Indian or Alaska Native	<1%
Two or more races	6.0%
Hispanic or Latino	8.1%
Poverty rate[3]	
All people	11.8%
Families living in poverty	8.0%
Educational attainment (2017–2021)[4]	
<High school diploma	8.6%
White	7.1%
Black or African American	12.2%
Asian	16.1%
American Indian or Alaska Native	22.6%
Hispanic or Latino	25.6%
High school diploma or more	91.4%
White	93.0%
Black or African American	87.8%
Asian	83.9%
American Indian or Alaska Native	77.4%
Hispanic or Latino	74.4%
GED or alternative credential	3.9%
Some college or associate's degree	24.5%
Bachelor's degree or higher	33.1%
White	34.3%
Black or African American	20.5%
Asian	57.4%
American Indian or Alaska Native	19.3%
Hispanic or Latino	18.9%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	27
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	63.0%
Unemployment rate (2022)	4.4%
Largest employment by industry type[1]	
Healthcare and social assistance	16.7%
Manufacturing	11.7%
Retail trade	10.9%
Housing[8]	
Housing stock	
2017–2021 household counts	5,147,783
Total housing units (2020)	5,742,828
Vacancy rate (residential) as of September 2023	2.4%
Single-family detached homes	56.8%
Single-family attached homes	19.0%
two-unit homes and duplexes	4.3%
Units in apartment buildings	16.3%
Manufactured housing	3.7%
Household type	
Renters as a percent of all households	30.8%
Race/ethnicity as a percent of renter households	
White	68.9%
Black or African American	18.8%
Asian	3.9%
American Indian or Alaska Native	<1%
Hispanic or Latino	10.5%
Median gross rent	$1,013
Homeowners as a percent of all households	69.2%
Race/ethnicity as a percent of owner households	
White	87.5%
Black or African American	6.4%
Asian	2.6%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.7%
Median value of an owner-occupied home	$197,300
Wealth and Access to Credit,[9] Pennsylvania (June 2022)[15]	
Average debt for all consumers (inflation adjusted)	$62,124
Average mortgage debt (inflation adjusted)	$117,313
Percent of consumers with debt	74.3%

Data Profiles

Fast Facts on Lebanon County

Lebanon County, Pennsylvania

Demographics and Economic Status[1]	
Population (2020)	143,586
Working age (18–64)	57.8%
Number of jobs in the region (nonfederal)[2]	48,809
Median annual household income (2017–2021)	$66,164
Race/ethnicity as percent of total population (2020)	
White	82.7%
Black or African American	2.3%
Asian	1.6%
American Indian or Alaska Native	<1%
Two or more races	6.7%
Hispanic or Latino	14.2%
Poverty rate[3]	
All people	10.8%
Families living in poverty	7.9%
Educational attainment (2017–2021)[4]	
<High school diploma	12.4%
White	10.8%
Black or African American	13.8%
Asian	15.6%
American Indian or Alaska Native	14.5%
Hispanic or Latino	27.3%
High school diploma or more	87.6%
White	87.3%
Black or African American	86.2%
Asian	84.4%
American Indian or Alaska Native	85.5%
Hispanic or Latino	72.7%
GED or alternative credential	5.0%
Some college or associate's degree	22.7%
Bachelor's degree or higher	22.1%
White	23.2%
Black or African American	18.9%
Asian	33.7%
American Indian or Alaska Native	44.9%
Hispanic or Latino	10.4%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	24,113
Live in region, employed outside	39,741
Employed and live in region	25,136
Transportation[6]	
Average travel time to work (minutes)	22
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	63.5%
Unemployment rate (2022)	3.7%
Largest employment by industry type[1]	
Healthcare and social assistance	16.4%
Manufacturing	14.6%
Retail trade	12.0%
Housing[8]	
Housing stock	
2017–2021 household counts	54,758
Total housing units (2020)	59,084
Vacancy rate (residential) as of September 2023	1.5%
Single-family detached homes	59.9%
Single-family attached homes	18.3%
two-unit homes and duplexes	5.1%
Units in apartment buildings	11.7%
Manufactured housing	5.0%
Household type	
Renters as a percent of all households	29.6%
Race/ethnicity as a percent of renter households	
White	78.0%
Black or African American	5.1%
Asian	<1%
American Indian or Alaska Native	<1%
Hispanic or Latino	21.8%
Median gross rent	$925
Homeowners as a percent of all households	70.4%
Race/ethnicity as a percent of owner households	
White	93.3%
Black or African American	<1%
Asian	1.1%
American Indian or Alaska Native	<1%
Hispanic or Latino	5.8%
Median value of an owner-occupied home	$185,100

Data Profiles

Fast Facts on Pennsylvania

Demographics and Economic Status[1]	
Population (2020)	13,002,700
Working age (18–64)	60.9%
Number of jobs in the region (nonfederal)[2]	5,830,384
Median annual household income (2017–2021)	$67,587
Race/ethnicity as percent of total population (2020)	
White	75.0%
Black or African American	11.0%
Asian	3.9%
American Indian or Alaska Native	<1%
Two or more races	6.0%
Hispanic or Latino	8.1%
Poverty rate[3]	
All people	11.8%
Families living in poverty	8.0%
Educational attainment (2017–2021)[4]	
<High school diploma	8.6%
White	7.1%
Black or African American	12.2%
Asian	16.1%
American Indian or Alaska Native	22.6%
Hispanic or Latino	25.6%
High school diploma or more	91.4%
White	93.0%
Black or African American	87.8%
Asian	83.9%
American Indian or Alaska Native	77.4%
Hispanic or Latino	74.4%
GED or alternative credential	3.9%
Some college or associate's degree	24.5%
Bachelor's degree or higher	33.1%
White	34.3%
Black or African American	20.5%
Asian	57.4%
American Indian or Alaska Native	19.3%
Hispanic or Latino	18.9%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	27
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	63.0%
Unemployment rate (2022)	4.4%
Largest employment by industry type[1]	
Healthcare and social assistance	16.7%
Manufacturing	11.7%
Retail trade	10.9%
Housing[8]	
Housing stock	
2017–2021 household counts	5,147,783
Total housing units (2020)	5,742,828
Vacancy rate (residential) as of September 2023	2.4%
Single-family detached homes	56.8%
Single-family attached homes	19.0%
two-unit homes and duplexes	4.3%
Units in apartment buildings	16.3%
Manufactured housing	3.7%
Household type	
Renters as a percent of all households	30.8%
Race/ethnicity as a percent of renter households	
White	68.9%
Black or African American	18.8%
Asian	3.9%
American Indian or Alaska Native	<1%
Hispanic or Latino	10.5%
Median gross rent	$1,013
Homeowners as a percent of all households	69.2%
Race/ethnicity as a percent of owner households	
White	87.5%
Black or African American	6.4%
Asian	2.6%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.7%
Median value of an owner-occupied home	$197,300
Wealth and Access to Credit,[9] Pennsylvania (June 2022)[15]	
Average debt for all consumers (inflation adjusted)	$62,124
Average mortgage debt (inflation adjusted)	$117,313
Percent of consumers with debt	74.3%

Data Profiles

Fast Facts on Linn County

Linn County, Iowa

Demographics and Economic Status[1]	
Population (2020)	230,299
Working age (18–64)	60.8%
Number of jobs in the region (nonfederal)[2]	134,008
Median annual household income (2017–2021)	$70,360
Race/ethnicity as percent of total population (2020)	
White	82.8%
Black or African American	7.1%
Asian	2.3%
American Indian or Alaska Native	<1%
Two or more races	5.7%
Hispanic or Latino	3.9%
Poverty rate[3]	
All people	9.6%
Families living in poverty	6.3%
Educational attainment (2017–2021)[4]	
<High school diploma	5.1%
White	4.1%
Black or African American	15.7%
Asian	12.1%
American Indian or Alaska Native	20.6%
Hispanic or Latino	20.3%
High school diploma or more	94.9%
White	95.9%
Black or African American	84.3%
Asian	87.9%
American Indian or Alaska Native	79.4%
Hispanic or Latino	79.7%
GED or alternative credential	3.8%
Some college or associate's degree	34.7%
Bachelor's degree or higher	34.3%
White	35.0%
Black or African American	18.6%
Asian	48.8%
American Indian or Alaska Native	15.3%
Hispanic or Latino	22.6%

Commuter Insights	
Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	49,212
Live in region, employed outside	31,336
Employed and live in region	76,876
Transportation[6]	
Average travel time to work (minutes)	19
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	69.3%
Unemployment rate (2022)	3.1%
Largest employment by industry type[1]	
Manufacturing	17.1%
Healthcare and social assistance	14.2%
Retail trade	11.5%
Housing[8]	
Housing stock	
2017–2021 household counts	93,602
Total housing units (2020)	101,230
Vacancy rate (residential) as of September 2023	3.5%
Single-family detached homes	68.0%
Single-family attached homes	5.3%
two-unit homes and duplexes	1.6%
Units in apartment buildings	21.6%
Manufactured housing	3.6%
Household type	
Renters as a percent of all households	25.4%
Race/ethnicity as a percent of renter households	
White	78.4%
Black or African American	12.6%
Asian	3.4%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.7%
Median gross rent	$824
Homeowners as a percent of all households	74.6%
Race/ethnicity as a percent of owner households	
White	94.6%
Black or African American	1.8%
Asian	1.1%
American Indian or Alaska Native	<1%
Hispanic or Latino	1.9%
Median value of an owner-occupied home	$167,000

Data Profiles

Fast Facts on Iowa

Demographics and Economic Status[1]	
Population (2020)	3,190,369
Working age (18–64)	59.7%
Number of jobs in the region (nonfederal)[2]	1,547,264
Median annual household income (2017–2021)	$65,429
Race/ethnicity as percent of total population (2020)	
White	84.5%
Black or African American	4.1%
Asian	2.4%
American Indian or Alaska Native	<1%
Two or more races	5.6%
Hispanic or Latino	6.8%
Poverty rate[3]	
All people	11.0%
Families living in poverty	7.0%
Educational attainment (2017–2021)[4]	
<High school diploma	7.2%
White	5.9%
Black or African American	15.2%
Asian	21.3%
American Indian or Alaska Native	16.1%
Hispanic or Latino	34.0%
High school diploma or more	92.8%
White	94.1%
Black or African American	84.8%
Asian	78.7%
American Indian or Alaska Native	83.9%
Hispanic or Latino	66.0%
GED or alternative credential	4.0%
Some college or associate's degree	32.5%
Bachelor's degree or higher	29.7%
White	30.1%
Black or African American	18.2%
Asian	43.9%
American Indian or Alaska Native	15.4%
Hispanic or Latino	15.2%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	20
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	66.9%
Unemployment rate (2022)	2.7%
Largest employment by industry type[1]	
Manufacturing	14.9%
Healthcare and social assistance	14.3%
Retail trade	11.7%
Housing[8]	
Housing stock	
2017–2021 household counts	1,275,893
Total housing units (2020)	1,412,789
Vacancy rate (residential) as of September 2023	2.8%
Single-family detached homes	73.0%
Single-family attached homes	4.1%
two-unit homes and duplexes	2.3%
Units in apartment buildings	17.1%
Manufactured housing	3.5%
Household type	
Renters as a percent of all households	28.4%
Race/ethnicity as a percent of renter households	
White	82.3%
Black or African American	8.3%
Asian	3.4%
American Indian or Alaska Native	<1%
Hispanic or Latino	6.9%
Median gross rent	$845
Homeowners as a percent of all households	71.6%
Race/ethnicity as a percent of owner households	
White	94.6%
Black or African American	1.2%
Asian	1.4%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.2%
Median value of an owner-occupied home	$160,700
Wealth and Access to Credit,[9] Iowa (June 2022)[16]	
Average debt for all consumers (inflation adjusted)	$58,393
Average mortgage debt (inflation adjusted)	$96,202
Percent of consumers with debt	74.7%

Data Profiles

Fast Facts on Maryland's Purple Line

Prince George's and Montgomery Counties

Demographics and Economic Status[1]	
Population (2020)	2,029,262
Working age (18–64)	62.5%
Number of jobs in the region (nonfederal)[2]	
Montgomery	450,820
Prince George's	314,764
Median annual household income range (2017–2021)	$91,124–$117,345
Race/ethnicity as percent of total population (2020)	
White	28.7%
Black or African American	38.2%
Asian	10.1%
American Indian or Alaska Native	<1%
Two or more races	9.5%
Hispanic or Latino	20.8%
Poverty rate[3]	
All people	
Montgomery	7.0%
Prince George's	9.2%
Families living in poverty	
Montgomery	4.8%
Prince George's	6.0%
Educational attainment (2017–2021)[4]	
<High school diploma	
Montgomery	8.8%
Prince George's	12.8%
White	
Montgomery	4.6%
Prince George's	10.4%

Demographics and Economic Status[1]	
Black or African American	
Montgomery	6.3%
Prince George's	6.2%
Asian	
Montgomery	9.0%
Prince George's	13.8%
American Indian or Alaska Native	
Montgomery	30.2%
Prince George's	22.9%
Hispanic or Latino	
Montgomery	29.2%
Prince George's	46.6%
High school diploma or more	
Montgomery	91.2%
Prince George's	87.2%
White	
Montgomery	95.5%
Prince George's	89.6%
Black or African American	
Montgomery	93.7%
Prince George's	93.8%
Asian	
Montgomery	91.0%
Prince George's	86.2%
American Indian or Alaska Native	
Montgomery	69.9%
Prince George's	77.1%
Hispanic or Latino	
Montgomery	70.8%
Prince George's	53.4%
GED or alternative credential	
Montgomery	1.4%
Prince George's	2.7%
Some college or associate's degree	
Montgomery	18.3%
Prince George's	26.9%

Demographics and Economic Status[1]	
Bachelor's degree or higher	
Montgomery	59.8%
Prince George's	34.9%
White	
Montgomery	69.5%
Prince George's	46.2%
Black or African American	
Montgomery	45.6%
Prince George's	35.4%
Asian	
Montgomery	68.3%
Prince George's	55.4%
American Indian or Alaska Native	
Montgomery	20.9%
Prince George's	25.3%
Hispanic or Latino	
Montgomery	27.1%
Prince George's	12.4%

Commuter Insights	
Inflow/outflow job counts in 2021 for the combined counties of Prince George's and Montgomery[5]	
Employed in region, live outside	344,238
Live in region, employed outside	440,773
Employed and live in region	393,771
Transportation[6]	
Average travel time to work (minutes)	
Montgomery	34
Prince George's	37

Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	
Montgomery	70.9%
Prince George's	70.8%
Unemployment rate (2022)	
Montgomery	2.9%
Prince George's	3.5%

Employment and Employers[7]	
Largest employment by industry type[1]	
Professional, scientific, and technical services	13.9%
Healthcare and social assistance	12.6%
Public administration	12.5%

Housing[8]	
Housing stock	
2017–2021 household counts	720,674
Total housing units (2020)	
Montgomery	404,423
Prince George's	359,957
Vacancy rate (residential) as of September 2023	<1%
Single-family detached homes	49.0%
Single-family attached homes	17.0%
two-unit homes and duplexes	<1%
Units in apartment buildings	33.1%
Manufactured housing	<1%
Household type	
Renters as a percent of all households	
Montgomery	34.6%
Prince George's	37.8%
Race/ethnicity as a percent of renter households	
White	
Montgomery	40.5%
Prince George's	11.3%
Black or African American	
Montgomery	30.0%
Prince George's	68.7%
Asian	
Montgomery	12.2%
Prince George's	3.3%
American Indian or Alaska Native	
Montgomery	<1%
Prince George's	<1%
Hispanic or Latino	
Montgomery	18.8%
Prince George's	16.2%

Housing[8]	
Median gross rent	
Montgomery	$1,844
Prince George's	$1,593
Homeowners as a percent of all households	63.9%
Race/ethnicity as a percent of owner households	
White	
Montgomery	62.7%
Prince George's	19.9%
Black or African American	
Montgomery	11.6%
Prince George's	65.0%
Asian	
Montgomery	15.5%
Prince George's	4.1%
American Indian or Alaska Native	
Montgomery	<1%
Prince George's	<1%
Hispanic or Latino	
Montgomery	12.0%
Prince George's	10.5%
Median value of an owner-occupied home	
Montgomery	$508,600
Prince George's	$337,800

Data Profiles

Fast Facts on Maryland

Demographics and Economic Status[1]	
Population (2020)	6,177,224
Working age (18–64)	62.2%
Number of jobs in the region (nonfederal)[2]	2,552,015
Median annual household income (2017–2021)	$91,431
Race/ethnicity as percent of total population (2020)	
White	48.7%
Black or African American	29.5%
Asian	6.8%
American Indian or Alaska Native	<1%
Two or more races	7.8%
Hispanic or Latino	11.8%
Poverty rate[3]	
All people	9.2%
Families living in poverty	6.2%
Educational attainment (2017–2021)[4]	
<High school diploma	9.2%
White	6.5%
Black or African American	9.1%
Asian	10.3%
American Indian or Alaska Native	23.4%
Hispanic or Latino	32.1%
High school diploma or more	90.8%
White	93.5%
Black or African American	91.0%
Asian	89.7%
American Indian or Alaska Native	76.6%
Hispanic or Latino	67.9%
GED or alternative credential	3.1%
Some college or associate's degree	25.3%
Bachelor's degree or higher	41.6%
White	46.0%
Black or African American	31.9%
Asian	63.7%
American Indian or Alaska Native	21.9%
Hispanic or Latino	24.0%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	32

Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	67.5%
Unemployment rate (2022)	3.2%
Largest employment by industry type[1]	
Healthcare and social assistance	13.6%
Professional, scientific, and technical services	11.6%
Public administration	11.0%

Housing[8]	
Housing stock	
2017–2021 household counts	2,294,270
Total housing units (2020)	2,530,844
Vacancy rate (residential) as of September 2023	2.1%
Single-family detached homes	51.5%
Single-family attached homes	21.2%
two-unit homes and duplexes	1.4%
Units in apartment buildings	24.5%
Manufactured housing	1.3%
Household type	
Renters as a percent of all households	32.7%
Race/ethnicity as a percent of renter households	
White	41.1%
Black or African American	43.5%
Asian	5.3%
American Indian or Alaska Native	<1%
Hispanic or Latino	9.9%
Median gross rent	$1,485
Homeowners as a percent of all households	67.3%
Race/ethnicity as a percent of owner households	
White	65.1%
Black or African American	22.9%
Asian	5.9%
American Indian or Alaska Native	<1%
Hispanic or Latino	5.9%
Median value of an owner-occupied home	$338,500

Wealth and Access to Credit,[9] Maryland (June 2022)[17]	
Average debt for all consumers (inflation adjusted)	$100,300
Average mortgage debt (inflation adjusted)	$192,278
Percent of consumers with debt	76.6%

Data Profiles

Fast Facts on Salt Lake County

Salt Lake County, Utah

Demographics and Economic Status[1]

Population (2020)	1,185,238
Working age (18–64)	62.2%
Number of jobs in the region (nonfederal)[2]	713,529
Median annual household income (2017–2021)	$82,206
Race/ethnicity as percent of total population (2020)	
White	71.5%
Black or African American	2.0%
Asian	4.3%
American Indian or Alaska Native	1.1%
Two or more races	9.9%
Hispanic or Latino	19.6%
Poverty rate[3]	
All people	8.4%
Families living in poverty	5.5%
Educational attainment (2017–2021)[4]	
<High school diploma	8.2%
White	5.0%
Black or African American	16.3%
Asian	15.6%
American Indian or Alaska Native	21.8%
Hispanic or Latino	26.6%
High school diploma or more	91.8%
White	95.0%
Black or African American	84.4%
Asian	86.5%
American Indian or Alaska Native	78.2%
Hispanic or Latino	73.4%
GED or alternative credential	3.1%
Some college or associate's degree	32.4%
Bachelor's degree or higher	37.1%
White	39.9%
Black or African American	25.3%
Asian	49.3%
American Indian or Alaska Native	18.0%
Hispanic or Latino	17.5%

Commuter Insights

Inflow/outflow job counts in 2021[5]	
Employed in region, live outside	247,365
Live in region, employed outside	102,519
Employed and live in region	481,055
Transportation[6]	
Average travel time to work (minutes)	22

Employment and Employers[7]

Employment status	
In labor force (2017–2021)	72.0%
Unemployment rate (2022)	2.3%
Largest employment by industry type[1]	
Healthcare and social assistance	11.8%
Retail trade	10.9%
Educational services	9.7%

Housing[8]

Housing stock	
2017–2021 household counts	399,584
Total housing units (2020)	428,279
Vacancy rate (residential) as of September 2023	1.4%
Single-family detached homes	62.1%
Single-family attached homes	8.2%
two-unit homes and duplexes	2.5%
Units in apartment buildings	25.5%
Manufactured housing	1.8%
Household type	
Renters as a percent of all households	32.6%
Race/ethnicity as a percent of renter households	
White	72.8%
Black or African American	4.1%
Asian	4.4%
American Indian or Alaska Native	1.1%
Hispanic or Latino	20.5%
Median gross rent	$1,258
Homeowners as a percent of all households	67.4%
Race/ethnicity as a percent of owner households	
White	85.6%
Black or African American	<1%
Asian	3.4%
American Indian or Alaska Native	<1%
Hispanic or Latino	11.6%
Median value of an owner-occupied home	$367,300

Data Profiles
Fast Facts on Utah

Demographics and Economic Status[1]	
Population (2020)	3,271,616
Working age (18–64)	59.6%
Number of jobs in the region (nonfederal)[2]	1,479,870
Median annual household income (2017–2021)	$79,133
Race/ethnicity as percent of total population (2020)	
White	78.7%
Black or African American	1.2%
Asian	2.5%
American Indian or Alaska Native	1.3%
Two or more races	8.5%
Hispanic or Latino	15.1%
Poverty rate[3]	
All people	8.8%
Families living in poverty	5.9%
Educational attainment (2017–2021)[4]	
<High school diploma	6.9%
White	4.9%
Black or African American	12.6%
Asian	11.9%
American Indian or Alaska Native	21.0%
Hispanic or Latino	24.9%
High school diploma or more	93.1%
White	95.1%
Black or African American	87.4%
Asian	88.1%
American Indian or Alaska Native	79.0%
Hispanic or Latino	75.1%
GED or alternative credential	3.0%
Some college or associate's degree	35.0%
Bachelor's degree or higher	35.4%
White	37.0%
Black or African American	24.8%
Asian	47.5%
American Indian or Alaska Native	13.8%
Hispanic or Latino	17.3%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	22
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	69.2%
Unemployment rate (2022)	2.3%
Largest employment by industry type[1]	
Retail trade	11.5%
Healthcare and social assistance	11.4%
Educational services	10.8%
Housing[8]	
Housing stock	
2017–2021 household counts	1,033,651
Total housing units (2020)	1,151,414
Vacancy rate (residential) as of September 2023	1.2%
Single-family detached homes	68.3%
Single-family attached homes	7.0%
two-unit homes and duplexes	2.5%
Units in apartment buildings	19.3%
Manufactured housing	3.0%
Household type	
Renters as a percent of all households	29.5%
Race/ethnicity as a percent of renter households	
White	80.2%
Black or African American	2.5%
Asian	2.8%
American Indian or Alaska Native	1.5%
Hispanic or Latino	17.1%
Median gross rent	$1,171
Homeowners as a percent of all households	70.5%
Race/ethnicity as a percent of owner households	
White	90.1%
Black or African American	<1%
Asian	2.0%
American Indian or Alaska Native	1.0%
Hispanic or Latino	8.9%
Median value of an owner-occupied home	$339,700
Wealth and Access to Credit,[9] Utah (June 2022)[18]	
Average debt for all consumers (inflation adjusted)	$96,712
Average mortgage debt (inflation adjusted)	$188,696
Percent of consumers with debt	77.8%

Data Profiles

Fast Facts on Southwest Wisconsin

Crawford, Grant, Green, Iowa, Juneau, Lafayette, Richland, Sauk, and Vernon Counties

Demographics and Economic Status[19]	
Population (2020)	285,963
Working age (18–64)	60.8%
Number of jobs in the region (nonfederal)[2]	
Crawford	6,849
Grant	18,059
Green	15,685
Iowa	10,629
Juneau	8,830
Lafayette	4,456
Richland	5,574
Sauk	36,840
Vernon	8,588
Median annual household income range (2018–2022)	$60,823–$79,226
Race/ethnicity as percent of total population (2020)	
White	80.4%
Black or African American	6.4%
Asian	2.9%
American Indian or Alaska Native	1.0%
Two or more races	6.1%
Hispanic or Latino	3.3%
Poverty rate[20]	
All people	
Crawford	12.4%
Grant	13.8%
Green	6.6%
Iowa	8.0%
Juneau	14.7%
Lafayette	10.5%
Richland	14.5%
Sauk	8.6%
Vernon	14.6%

Demographics and Economic Status[19]	
Families living in poverty	
Crawford	12.4%
Grant	13.8%
Green	6.6%
Iowa	8.0%
Juneau	14.7%
Lafayette	10.5%
Richland	14.5%
Sauk	8.6%
Vernon	14.6%
Educational attainment (2018–2022)[21]	
<High school diploma	
Crawford	8.2%
Grant	7.5%
Green	6.8%
Iowa	4.5%
Juneau	10.6%
Lafayette	8.7%
Richland	8.9%
Sauk	7.8%
Vernon	9.7%
White	
Crawford	7.7%
Grant	7.2%
Green	6.5%
Iowa	4.5%
Juneau	9.4%
Lafayette	8.0%
Richland	8.3%
Sauk	7.2%
Vernon	9.6%
Black or African American	
Crawford	31.4%
Grant	22.7%
Green	<1%
Iowa	5.6%
Juneau	33.7%
Lafayette	38.7%
Richland	<1%
Sauk	11.0%
Vernon	24.0%

Demographics and Economic Status[19]	
Asian	
Crawford	<1%
Grant	1.1%
Green	23.8%
Iowa	<1%
Juneau	12.4%
Lafayette	40.2%
Richland	<1%
Sauk	<1%
Vernon	7.4%
American Indian or Alaska Native	
Crawford	<1%
Grant	16.7%
Green	<1%
Iowa	<1%
Juneau	17.9%
Lafayette	<1%
Richland	insufficient data
Sauk	26.2%
Vernon	40.0%
Hispanic or Latino	
Crawford	14.7%
Grant	44.4%
Green	27.5%
Iowa	12.3%
Juneau	29.1%
Lafayette	41.3%
Richland	21.3%
Sauk	25.7%
Vernon	25.4
High school diploma or more	
Crawford	91.8%
Grant	92.5%
Green	93.2%
Iowa	95.5%
Juneau	89.4%
Lafayette	91.3%
Richland	91.1%
Sauk	92.2%
Vernon	90.3%

Demographics and Economic Status[19]	
White	
Crawford	92.3%
Grant	92.8%
Green	93.5%
Iowa	95.5%
Juneau	90.6%
Lafayette	92.1%
Richland	91.7%
Sauk	92.8%
Vernon	90.4%
Black or African American	
Crawford	68.6%
Grant	77.3%
Green	100.0%
Iowa	94.4%
Juneau	66.3%
Lafayette	61.3%
Richland	100.0%
Sauk	89.0%
Vernon	76.0%
Asian	
Crawford	100.0%
Grant	99.0%
Green	76.2%
Iowa	100.0%
Juneau	87.6%
Lafayette	59.8%
Richland	100.0%
Sauk	99.6%
Vernon	92.7%
American Indian or Alaska Native	
Crawford	100.0%
Grant	83.3%
Green	100.0%
Iowa	100.0%
Juneau	82.1%
Lafayette	100.0%
Richland	insufficient data
Sauk	73.8%
Vernon	60.0%

Demographics and Economic Status[19]	
Hispanic or Latino	
Crawford	85.3%
Grant	55.6%
Green	72.5%
Iowa	87.8%
Juneau	70.9%
Lafayette	58.7%
Richland	78.7%
Sauk	74.3%
Vernon	74.7%
GED or alternative credential	
Crawford	4.3%
Grant	3.5%
Green	3.9%
Iowa	2.7%
Juneau	6.9%
Lafayette	2.1%
Richland	3.2%
Sauk	4.6%
Vernon	2.7%
Some college or associate's degree	
Crawford	33.2%
Grant	34.5%
Green	33.3%
Iowa	34.2%
Juneau	33.6%
Lafayette	31.2%
Richland	29.2%
Sauk	33.6%
Vernon	30.9%
Bachelor's degree or higher	
Crawford	17.5%
Grant	24.2%
Green	26.2%
Iowa	27.8%
Juneau	16.1%
Lafayette	19.9%
Richland	19.9%
Sauk	25.2%
Vernon	24.3%

Demographics and Economic Status[19]	
White	
Crawford	18.1%
Grant	23.7%
Green	26.3%
Iowa	27.6%
Juneau	16.6%
Lafayette	19.8%
Richland	19.8%
Sauk	25.7%
Vernon	24.4%
Black or African American	
Crawford	4.5%
Grant	24.7%
Green	6.0%
Iowa	14.3%
Juneau	4.2%
Lafayette	9.7%
Richland	1.5%
Sauk	20.3%
Vernon	6.0%
Asian	
Crawford	59.1%
Grant	53.6%
Green	36.9%
Iowa	71.5%
Juneau	59.1%
Lafayette	34.8%
Richland	33.3%
Sauk	64.3%
Vernon	14.7%
American Indian or Alaska Native	
Crawford	9.1%
Grant	11.9%
Green	32.0%
Iowa	7.7%
Juneau	4.7%
Lafayette	<1%
Richland	insufficient data
Sauk	5.2%
Vernon	<1%

Demographics and Economic Status[19]	
Hispanic or Latino	
Crawford	10.0%
Grant	13.2%
Green	23.3%
Iowa	17.0%
Juneau	10.8%
Lafayette	13.0%
Richland	20.3%
Sauk	10.8%
Vernon	31.7%

Commuter Insights	
Inflow/outflow job counts in 2021 in Crawford, Grant, Green, Iowa, Juneau, Lafayette, Richland, Sauk, and Vernon counties[5]	
Employed in region, live outside	34,789
Live in region, employed outside	61,816
Employed and live in region	75,002
Transportation[22]	
Average travel time to work (minutes)	
Crawford	23
Grant	21
Green	25
Iowa	26
Juneau	24
Lafayette	25
Richland	25
Sauk	23
Vernon	25

Employment and Employers[23]	
Employment status	
In labor force (2018–2022)	
Crawford	54.6%
Grant	64.0%
Green	68.0%
Iowa	69.5%
Juneau	58.3%
Lafayette	65.3%
Richland	58.7%
Sauk	67.0%
Vernon	59.8%
Unemployment rate (2022)	
Crawford	3.8%
Grant	2.7%

Employment and Employers[23]	
Green	2.4%
Iowa	2.6%
Juneau	3.2%
Lafayette	2.4%
Richland	2.8%
Sauk	2.8%
Vernon	2.7%
Largest employment by industry type[19]	
Manufacturing	17.0%
Retail trade	13.2%
Healthcare and social assistance	13.8%

Housing[24]	
Housing stock	
2018–2022 household counts	115,546
Total housing units (2018–2022)	133,121
Vacancy rate (residential) as of September 2023	1.6%
Single-family detached homes	75.6%
Single-family attached homes	2.0%
two-unit homes and duplexes	3.64%
Units in apartment buildings	11.0%
Manufactured housing	7.7%
Household type	
Renters as a percent of all households	24.8%
Race/ethnicity as a percent of renter households	
White	
Crawford	96.3%
Grant	94.0%
Green	95.0%
Iowa	94.3%
Juneau	90.4%
Lafayette	93.9%
Richland	89.8%
Sauk	91.5%
Vernon	90.7%
Black or African American	
Crawford	1.4%
Grant	3.2%
Green	1.5%
Iowa	1.7%
Juneau	<1%
Lafayette	<1%

Housing[24]	
Richland	<1%
Sauk	1.4%
Vernon	<1%
Asian	
Crawford	<1%
Grant	<1%
Green	<1%
Iowa	1.7%
Juneau	1.1%
Lafayette	1.8%
Richland	<1%
Sauk	<1%
Vernon	<1%
American Indian or Alaska Native	
Crawford	<1%
Grant	<1%
Green	<1%
Iowa	<1%
Juneau	1.1%
Lafayette	<1%
Richland	<1%
Sauk	1.5%
Vernon	<1%
Hispanic or Latino	
Crawford	1.8%
Grant	2.3%
Green	4.3%
Iowa	1.1%
Juneau	2.7%
Lafayette	7.1%
Richland	6.6%
Sauk	3.9%
Vernon	2.8%
Median gross rent	
Crawford	$781
Grant	$795
Green	$820
Iowa	$911
Juneau	$820
Lafayette	$796
Richland	$755

Housing[24]	
Sauk	$914
Vernon	$785
Homeowners as a percent of all households	75.2%
Race/ethnicity as a percent of owner households	
White	
Crawford	97.5%
Grant	97.2%
Green	96.8%
Iowa	97.4%
Juneau	94.9%
Lafayette	98.2%
Richland	97.4%
Sauk	95.9%
Vernon	97.2%
Black or African American	
Crawford	<1%
Grant	<1%
Green	<1%
Iowa	<1%
Juneau	<1%
Lafayette	<1%
Richland	<1%
Sauk	<1%
Vernon	<1%
Asian	
Crawford	<1%
Grant	1.0%
Green	<1%
Iowa	<1%
Juneau	<1%
Lafayette	<1%
Richland	<1%
Sauk	<1%
Vernon	<1%
American Indian or Alaska Native	
Crawford	<1%
Grant	<1%
Green	<1%
Iowa	<1%
Juneau	<1%

Housing[24]	
Lafayette	<1%
Richland	<1%
Sauk	<1%
Vernon	<1%
Hispanic or Latino	
Crawford	<1%
Grant	<1%
Green	1.1%
Iowa	<1%
Juneau	1.3%
Lafayette	1.2%
Richland	<1%
Sauk	3.0%
Vernon	<1%
Median value of an owner-occupied home	
Crawford	$160,300
Grant	$173,400
Green	$217,000
Iowa	$231,300
Juneau	$153,700
Lafayette	$166,700
Richland	$161,600
Sauk	$227,500
Vernon	$192,800

Data Profiles

Fast Facts on Wisconsin

Demographics and Economic Status[1]	
Population (2020)	5,893,718
Working age (18–64)	61.0%
Number of jobs in the region (nonfederal)[2]	2,867,030
Median annual household income (2017–2021)	$67,080
Race/ethnicity as percent of total population (2020)	
White	80.4%
Black or African American	6.4%
Asian	3.0%
American Indian or Alaska Native	1.0%
Two or more races	6.1%
Hispanic or Latino	7.6%
Poverty rate[3]	
All people	10.7%
Families living in poverty	6.6%
Educational attainment (2017–2021)[4]	
<High school diploma	7.1%
White	5.6%
Black or African American	14.5%
Asian	13.9%
American Indian or Alaska Native	12.3%
Hispanic or Latino	28.4%
High school diploma or more	92.9%
White	94.4%
Black or African American	85.5%
Asian	86.1%
American Indian or Alaska Native	87.7%
Hispanic or Latino	71.6%
GED or alternative credential	3.5%
Some college or associate's degree	31.4%
Bachelor's degree or higher	31.5%
White	32.6%
Black or African American	15.7%
Asian	50.1%
American Indian or Alaska Native	14.8%
Hispanic or Latino	16.8%

Commuter Insights	
Transportation[6]	
Average travel time to work (minutes)	22
Employment and Employers[7]	
Employment status	
In labor force (2017–2021)	66.1%
Unemployment rate (2022)	2.9%
Largest employment by industry type[1]	
Manufacturing	18.0%
Healthcare and social assistance	14.8%
Retail trade	11.0%
Housing[8]	
Housing stock	
2017–2021 household counts	2,401,818
Total housing units (2020)	2,727,726
Vacancy rate (residential) as of September 2023	1.9%
Single-family detached homes	66.6%
Single-family attached homes	4.3%
two-unit homes and duplexes	6.3%
Units in apartment buildings	19.7%
Manufactured housing	3.2%
Household type	
Renters as a percent of all households	32.6%
Race/ethnicity as a percent of renter households	
White	75.8%
Black or African American	12.8%
Asian	3.4%
American Indian or Alaska Native	1.1%
Hispanic or Latino	8.1%
Median gross rent	$916
Homeowners as a percent of all households	67.4%
Race/ethnicity as a percent of owner households	
White	92.8%
Black or African American	2.1%
Asian	1.5%
American Indian or Alaska Native	<1%
Hispanic or Latino	3.2%
Median value of an owner-occupied home	$200,400
Wealth and Access to Credit,[9] Wisconsin (June 2022)[25]	
Average debt for all consumers (inflation adjusted)	$59,014
Average mortgage debt (inflation adjusted)	$104,012
Percent of consumers with debt	76.1%

Endnotes

1. *Community Profile Report in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023).

2. *Number of Nonfederal Jobs in All Industries in 2019*. PolicyMap. www.policymap.com/newmaps#/ (based on Longitudinal Employer–Household Dynamics data, accessed November 2023).

3. *Estimated Percent of All People/Families That Are Living in Poverty in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023).

4. *Educational Attainment in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023).

5. Statistics are from the U.S. Census Bureau's On the Map tool, available at onthemap.ces.census.gov/.

6. *Estimated Average Travel Time to Work in Minutes in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023).

7. For labor force: *Estimated Percent of People Age 16 Years or Older Who Were in the Labor Force in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023). For unemployment: *Unemployment Rate in 2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Bureau of Labor Statistics data, accessed November 2023).

8. For housing units, vacancy rates, and homeowners: *Community Profile Report in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023). For renters: *Rental Housing Reports in 2017–2021*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed November 2023).

9. Data are from the Philadelphia Fed's *Consumer Credit Explorer* at www.philadelphiafed.org/surveys-and-data/community-development-data/consumer-credit-explorer.

10. If racial gaps were closed, the GDP of New Jersey from 2005 to 2019 would have increased by $37 billion annually. If gender gaps were closed, the GDP of New Jersey from 2005 to 2019 would have increased by $63 billion annually. If racial and gender gaps were closed, the GDP of New Jersey from 2005 to 2019 would have increased by $110 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

11. Data, unless otherwise indicated, are from the U.S. Census Bureau's My Tribal Area tool (2017–2021 American Community Survey 5-Year Estimates), available at www.census.gov/tribal/?aianihh=4545.

12. If racial gaps were closed, the GDP of Oregon from 2005 to 2019 would have increased by $4.1 billion annually. If gender gaps were closed, the GDP of Oregon from 2005 to 2019 would have increased by $16 billion annually. If racial and gender gaps were closed, the GDP of Oregon from 2005 to 2019 would have increased by $20 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

13. If racial gaps were closed, the GDP of Oklahoma from 2005 to 2019 would have increased by $5.2 billion annually. If gender gaps were closed, the GDP of Oklahoma from 2005 to 2019 would have increased by $16 billion annually. If racial and gender gaps were closed, the GDP of Oklahoma from 2005 to 2019 would have increased by 24 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

14. If racial gaps were closed, the GDP of Alabama from 2005 to 2019 would have increased by $8.9 billion annually. If gender gaps were closed, the GDP of Alabama from 2005 to 2019 would have increased by $21 billion annually. If racial and gender gaps were closed, the GDP of Alabama from 2005 to 2019 would have increased by $35 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

15. If racial gaps were closed, the GDP of Pennsylvania from 2005 to 2019 would have increased by $17 billion annually. If gender gaps were closed, the GDP of Pennsylvania from 2005 to 2019 would have increased by $59 billion annually. If racial and gender gaps were closed, the GDP of Pennsylvania from 2005 to 2019 would have increased by 82 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

16. If racial gaps were closed, the GDP of Iowa from 2005 to 2019 would have increased by $1.8 billion annually. If gender gaps were closed, the GDP of Iowa from 2005 to 2019 would have increased by $12 billion annually. If racial and gender gaps were closed, the GDP of Iowa from 2005 to 2019 would have increased by $14 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

17. If racial gaps were closed, the GDP of Maryland from 2005 to 2019 would have increased by $20 billion annually. If gender gaps were closed, the GDP of Maryland from 2005 to 2019 would have increased by $30 billion annually. If racial and gender gaps were closed, the GDP of Maryland from 2005 to 2019 would have increased by $62 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

18. If racial gaps were closed, the GDP of Utah from 2005 to 2019 would have increased by $3.2 billion annually. If gender gaps were closed, the GDP of Utah from 2005 to 2019 would have increased by $19 billion annually. If racial and gender gaps were closed, the GDP of Utah from 2005 to 2019 would have increased by $23 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

19. *Community Profile Report in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024).

20. *Estimated Percent of All People/Families That Are Living in Poverty in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024).

21. *Educational Attainment in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024).

22. *Estimated Average Travel Time to Work in Minutes in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024).

23. For labor force: *Estimated Percent of People Age 16 Years or Older Who Were in the Labor Force in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024). For unemployment: *Unemployment Rate in 2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Bureau of Labor Statistics data, accessed March 2024).

24. For housing units, vacancy rates, and homeowners: *Community Profile Report in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024). For renters: *Rental Housing Reports in 2018–2022*. PolicyMap. www.policymap.com/newmaps#/ (based on U.S. Census Bureau data, accessed March 2024).

25. If racial gaps were closed, the GDP of Wisconsin from 2005 to 2019 would have increased by $6.2 billion annually. If gender gaps were closed, the GDP of Wisconsin from 2005 to 2019 would have increased by $23 billion annually. If racial and gender gaps were closed, the GDP of Wisconsin from 2005 to 2019 would have increased by $31 billion annually. (GDP figures are from a simulated baseline; more information is available at "How Much Could U.S. States Gain by Closing Racial and Gender Gaps in the Labor Market?," fedcommunities.org/data/closethegaps/.)

Reinventing Our Communities