



Place Matters

2020 Year-End Report

March 2021

LLSC GREATER CINCINNATI

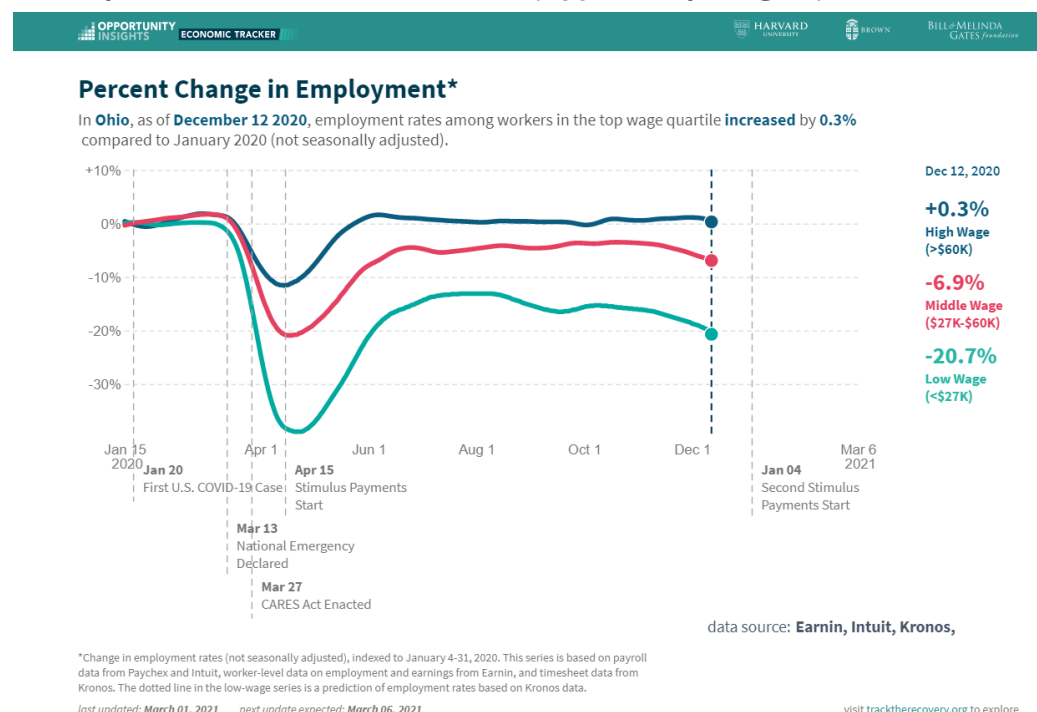
One Community, Two Realities

2020 magnified the two realities that show up in each Place Matters community.

Individuals and families with lower incomes are more likely to have faced a tremendous economic shock during the pandemic in the form of a job loss or lost wages. By the end of 2020, they were more likely to be unable to find work, to be working fewer hours, or to not be working due to health concerns or to take care of children.

In contrast, individuals and families with higher incomes were more likely to have experienced a milder economic disruption, and by the end of 2020, they were more likely to be in a similar position economically as they were before the pandemic.

Percent Change in Employment in Ohio by Wage Level: January 2020 to December 12, 2020 (Opportunity Insights)



This pattern of disruption and disproportionate impact based on economic status holds true for income, housing, education, and health impacts. In addition to communities with low wealth, communities of color are also likely to experience the disproportionate impacts of COVID-19.

The disproportionate impact of COVID-19 on communities of color and communities with low wealth will likely exacerbate pre-existing gaps. As is the case with any disaster, those individuals and communities who are already burdened by a history of underinvestment and marginalization are not only more susceptible to the effects of the pandemic, they are also likely to face greater challenges in recovering from this shock. The after-effects of the Great Recession, which increased inequality and further widened the racial wealth gap, are a recent lesson that aggressive action is required to support recovery and resiliency in communities that have been hardest hit by this crisis.

LISC Three Year Strategic Framework (Jan 2021)

As Place Matters communities prepare to rebuild, we must do so inclusively (stages inspired by **LISC Three Year Strategic Framework**):

- **Respond:** As LISC, Place Matters, and its partners respond to the immediate effects of the COVID-19 crisis, our collective work must be focused on helping people and places reach the basic levels of resilience and stability needed to participate in recovery.
- **Recover:** In the aftermath of COVID-19, LISC, Place Matters, and its partners should work to ensure that all people and places are included in rebuilding and engaged in visioning for the future.
- **Reimagine:** LISC aspires to support communities of opportunity that are connected to regional growth and where residents own an equity stake in the growth of their communities, and are able to build generational wealth through efforts like Place Matters and the work of its partners.

For 2021 and beyond, will our collective actions continue to deepen the distance between our two realities, or do we rebuild inclusively?

Creative. Caring. Resilient.

These are the three words the Avondale Development Corporation used to describe their 2020 story. But it holds true for all of the lead organizations. All quickly pivoted to remote work, virtual meetings, and reshaped engagement activities. While some lead organizations are concerned that civic space and social cohesion gains will be lost as a result of challenged community connections (because attention has been refocused on home, health, and meeting immediate needs), other organizations have engaged with new and different people that may have been looking for a connection with the outside world when they were quarantined at home or they found they could participate in virtual meetings with some barriers to participation reduced (such as watching children).

Place Matters lead organizations continued work on the priorities they identified at the start of 2020, and then the work of crisis response while working and engaging in a new way was added to their work plans. They used the skills and experience of a Place Matters lead organization - one that brings together partners and resources to creatively respond to community priorities, all while building community trust - to tackle the most pressing emerging needs.

One year in they continue to serve these dual roles - balancing both the need to ensure emergency needs are met (food, shelter, health, protective equipment, etc.) while also focused on building a more inclusive future alongside residents and community stakeholders.

Strategic Priorities for 2021.

The following goals and strategies are priorities for LISC, Place Matters, and its partners in 2021. These actions are needed to **Respond** to the continuing economic, health, and housing, crisis and to begin the path to **Recovery** and **Reimagining**.

Housing Strategic Priorities

- Increase support to mission-driven, community-based organizations like the Place Matters lead organizations to produce, preserve, protect, and improve affordable housing units.
- Identify new funding sources and funding mechanisms to support implementation of housing strategies, including alternative ownership models like community shareholding.
- Create targeted strategies to maintain the affordability of “naturally occurring affordable housing” (NOAH).
- Advocate for inclusion of affordable preservation, protection, and production.

Economy Strategic Priorities

- Facilitate access to opportunity for residents facing systemic barriers to participating in the economy.
- Use financial coaching and employment coaching to support increased financial stability of individuals and families, and to support the expansion of small businesses.
- Improve access to capital and technical assistance for small businesses and entrepreneurs.
- Support the equitable redevelopment of business districts by connecting local minority and women owned businesses with available commercial space.

Emergency Response Strategic Priorities

- Continue to develop strategies to expand training and access to technology and internet services to bridge the digital divide for both residents and staff
- Work with partners to regularly assess community needs, identify gaps, and make connections between residents and emergency food, rent, and utility assistance, and any another other emergency needs.
- Connect community members with information for masking, social distancing, and COVID-19 testing and vaccines.

Engagement Strategic Priorities

- Remove barriers to community members getting involved - both for virtual and in-person platforms.
- Provide training and capacity building opportunities to lead organizations (staff and board) and support resident leadership and empowerment.
- Assess community engagement initiatives to identify who is not being reached - identify strategies to reach them.
- Invest in community and neighborhood assets that promote social determinants of health, including digital access, childcare, education, arts, facilities and green/ resilient development.

By the Numbers

Place Matters Supports **8 Lead Organizations** in **7 Communities**

Avondale Development Corporation (ADC)

The Center for Great Neighborhoods (The Center)

Price Hill Will (PHW)

Santa Maria Community Services

Madisonville Community Urban Redevelopment Corporation (MCURC)

Walnut Hills Redevelopment Foundation (WHRF)

ReNewport

Seven Hills Neighborhood Houses (Seven Hills)

Avondale

Covington

Price Hill

Madisonville

Walnut Hills

Newport

West End

> \$14.5 million
in Direct
Leverage

Leverage that directly supports Place Matters activities, including grants and awards, in-kind support/donations, and fundraising to leads and to other collaborators.

> \$14 million
in Outside
Leverage

Includes major residential, commercial, transportation/infrastructure, and education capital investment (public and private).

Place Matters Impact Areas

Educating and supporting youth

Economic security for individuals and families

Health and wellness

Business district and economic development

Social capital and social infrastructure

> 4,500
Volunteers

Volunteers supported all of the Impact Areas.

> 650 Partners

Including more than 175 new partners and 450 existing partners.

Housing

Affordable Housing

Place Matters lead organizations recognize the importance and centrality of housing to community, family, and individual success. **Housing that is affordable and safe is a primary need for a family achieve success** (as they define it): housing affordability allows families to provide for other needs, stable housing can be a first step in getting ready for employment, it affects education and health outcomes, it can be a part of wealth-building strategy, and it supports community social cohesion and connectedness.

Recognizing the gap in affordable housing units, especially those affordable to households with the lowest income, LISC Greater Cincinnati facilitated a collaborative effort of stakeholders across Cincinnati and Hamilton County - representing the public, private, and non-profit sectors - to develop **Housing Our Future**. Released in May 2020, **Housing Our Future** is a strategy that focuses on the need to preserve and produce affordable housing, protect existing residents, and make underlying system changes that will increase:

- Access to Homeownership
- Production of Housing Units
- Preservation of Existing Affordable Housing
- Equitable Zoning and Policies
- Resources and Financing to Meet these Goals

Although the strategies were developed for Cincinnati and Hamilton County, many of the strategies can be used throughout the region, including in Covington and Newport.



**Place Matters
Communities
Definitions**

Avondale
Covington
Madisonville
Price Hill
(including East,
West, and Lower
Price Hill)
Walnut Hills
Newport
West End

Households

Over the last 10 years, the population in Place Matters communities has decreased at a greater rate than households, likely caused by a decrease in household size and an increase in single-person households. Communities are collectively losing households with the lowest incomes more quickly than the overall drop in total households, while substantially increasing the number of households with higher incomes (more than \$75,000).

Household and population data is from U.S. Census Bureau 5-year American Community Survey estimates and includes all Place Matters communities. Calculations are based on city, Census Tract, and Block Group boundaries, where appropriate. **See Appendix for detail.**



- 3%

Decrease in total households between 2005-2009 and 2015-2019 (55,845 to 54,031 households in 2015-2019)



- 8%

Decrease in total population between 2005-2009 and 2015-2019 (134,017 to 123,414 people in 2015-2019)



+ 29%

Increase in the total number of households with an income of more than \$75,000 between 2005-2009 and 2015-2019 (9,234 to 11,919 households in 2015-2019)



- 11%

Decrease in the total number of households with an income of less than \$25,000 between 2005-2009 and 2015-2019 (23,231 to 20,755 households in 2015-2019)

Even though the number and share of households making less than \$25,000 is decreasing, **households making less than \$25,000 still make up 38% of all households.**

Households with incomes of less than \$25,000 have been particularly hard hit by the pandemic. 26% of these households were likely to be behind on rent/mortgage the week of 12/9/2020 - 12/21/2020.

In Place Matters communities, that means that 1 in 10, or about 5,400 households, were likely to be behind on rent/mortgage in mid-December 2020.

Source: <https://www.jchs.harvard.edu/blog/interactive-tool-illustrates-disparate-economic-impacts-pandemic>

Home Sales

Home prices have continued to rise across the Place Matters communities from 2014 to 2020. The increase in home sales is consistent with the broader Cincinnati market, with year-over-year median average value increases of more than 10 percent since 2018.

Madisonville had the biggest absolute and percent increase in value, with the median sale price increasing from \$46,000 in 2014 to \$196,450 in 2020. Just four years ago in 2017, only two communities had a median sale price above \$120,000 (Madisonville and West End). By 2020, just one community had a median sale price below \$120,000 (Price Hill).

See Appendix for detail.



+ 140%

Percent increase in average median annual sale price in Place Matters communities between 2014 and 2020 (\$73,336 in 2014 to \$175,757 in 2020)



+ 6%

Percent increase in average housing units sold per year in Place Matters communities between 2014 and 2020 (170 to 181 average units sold in 2020)

Median Sale Price by Community: 2017 and 2020



Source: Cincinnati MLS and Northern Kentucky MLS

Housing Affordability and Cost Burden

Households at any income can be cost-burdened. Cost burden takes into account how much of a household income is spent on housing costs.

Renters or owners are **cost-burdened when housing costs are more than 30% of household income**. Renter housing costs include the cost of utilities (electricity, gas, water, and sewer). Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are **severely cost-burdened when housing costs are more than 50% of household income**.

Cost burden data is from U.S. Census Bureau 5-year American Community Survey estimates and includes all Place Matters communities. Calculations are based on city, Census Tract, and Block Group boundaries, where appropriate. **See Appendix for detail.**

19,302

**cost-burdened
households**

(more than one in
three Place Matters
households)

Cost-burdened households spending more than 30% of household income on housing costs.

9,919

**severely cost-
burdened
households**

(just more than one
in six Place Matters
households)

Severely cost-burdened households spending more than 50% of household income on housing costs.

Increasing home values paired with an increasing number of higher income households creates price pressure for households with moderate- and low-incomes in Place Matters communities. It also limits the ability of Place Matters lead organizations to acquire and redevelop property, as they cannot compete with offers on price and/or closing schedule.

The Economy

Small Business Revenue

Small business have been especially hard hit by COVID-19. Between January 2020 and February 2, 2021, total small business revenue decreased between 0.7% to 41.8% in Place Matters communities. The county where Newport, KY is located, Campbell, was hardest hit.

Employment

Employment dropped sharply following the declaration of a National Emergency on March 13, 2020. The biggest decrease in employment occurred in mid- to late-April and began rebounding in May 2020. While low, middle, and high income wage earners all saw a decrease in employment, **low wage workers saw the biggest decrease in employment and have been the slowest to rebound.** In contrast, employment rates for high wage earners have mostly rebounded to pre-COVID-19 levels.

See Appendix for detailed County charts.

Income Definitions

Low
Less than \$27K

Middle
\$27K to \$60K

High
More than \$60K

Percent change in total small business revenue between February 2, 2021 and January 2020.



- 41.8%

Campbell County, KY



- 19.2%

Hamilton County, OH



- 0.7%

Kenton County, KY

Percent change in employment rates between December 12, 2020 and January 2020.



- 11.2%

Campbell County, KY



- 4.7%

Hamilton County, OH



- 0.7%

Kenton County, KY

2020 Highlights

2020 Emergency Response Highlights

- Seven Hills delivered food directly to residents that were isolated during the pandemic.
- The pandemic created huge gaps in services needed by the community of Price Hill. Santa Maria staff stepped up to coordinate huge events (with partners) for rent and utility assistance (Hamilton County,

Community Action Agency, United Way of Greater Cincinnati, Sisters of Charity, and others), food box distribution (Freestore Foodbank and National Guard), fresh food, PowerPaks and soup (LaSoupe, Childhood Food Solutions, Children's Hunger Alliance), COVID-19 testing (hospitals and clinics), distribution of masks/hand sanitizer/cleaning supplies/paper products (dozens of donors), diaper distribution (SweetCheeks Diaper Bank, Healthy Moms and Babes), and support of 2020 Census (US Census Bureau, City, Hamilton County).

- Residents in Avondale stepped up to provide mentorship for youth, tutoring, rides to appointments, and food delivery in a safe, socially distanced way. The Avondale

Development Corporation supported residents with stipends for gas and reimbursement for supplies. ADC worked together with partners to shift resources to meet immediate needs in the community, including food, COVID-19 testing, PPE (personal protective equipment). ADC also worked with partners to educate residents on social distancing, hand washing, and mask wearing.

- Walnut Hills Redevelopment Foundation and Price Hill Will provided rent relief to tenants in their buildings. 25% of Inside Walnut Hills fundraiser will go to support small businesses.



2020 Engagement Highlights

- All events went online and became virtual (both live and recorded videos), including community meetings, fundraisers, workshops, and 5Ks. Leads worked with residents to bridge the digital divide gap through training, providing computers/tablets and wi-fi, and by offering alternative ways of connecting safely (community coloring books, physically distanced events, etc.).



- Gardening expanded in Place Matters communities, including a new “victory garden” mentorship program to address food insecurity in Covington.
- The Center organized a group of individuals, people of color, from Covington who are coming together to talk about their lived experiences and to share places where they feel there is work to be done on race-related issues. The Community Voice Committee identified themes within their experiences of tokenism, families, implicit bias, feeling safe or welcome, and experiences in various societal systems. Center staff are working with them to create a work plan of action to address these issues on a local level.
- The Avondale Development Corporation, along with community partners, completed Avondale’s first ever resident-led comprehensive neighborhood plan - approved by the City of Cincinnati in January 2020.
- ADC is supporting a network of trained Trauma Ambassadors that will provide the community with information, support, and healing to address trauma resulting from poverty, racism, and community violence, along with trauma caused by COVID-19 and social injustice.

- ReNewport was able to support a newly engaged group of resident that wanted to see more recreational opportunity for both youth and adults as part of 6th Street Bike Trails. Newport residents have also been engaged in and leading beautification efforts, including tree plantings and park improvements.
- Price Hill Will saw more folks participating in community activities as many folks were feeling locked in their homes and looking for new ways to connect. Virtual meetings are also easier for folks with some barriers at home (such as watching kids) to participate in. Knowing that some folks still lack technology and internet access, so PHW organized a Device Drive for MYCincinnati families and allowed some families to use our wi-fi at ARCO.



2020 Housing Highlights

- Seven Hills is focused both on meeting housing needs while preparing to undertake a larger role as developer in real estate and housing deals in the West End. They connected residents with St. Vincent De Paul to pay late rent while also building partnerships with the City and the Port to begin property acquisition.
- MCURC is working with private developers to include affordable units, both housing and commercial, in new projects. MCURC supported existing residents through Senior Resource Toolkits (in partnership with 55 NORTH, formerly know as the Hyde Park Center for Older Adults) which includes helpful resources and information for seniors and through a virtual housing forum.
- The Center increased its inventory of rental property (residential and commercial; market-rate and affordable). They worked with rental tenants who experienced job losses to make sure they had access to Kentucky's rental assistance program.
- The Avondale Development Corporation entered into a partnership with Kingsley and Company to co-develop a Low Income Housing Tax Credit project, Blair Lofts . More than 60 units will be affordable at 30 - 60% of Area Median Income.
- ADC is also working to improve the quality of housing and keep people in their homes by working with developers to stabilize and rehabilitate affordable units like Related Affordable at Colonial Village and by completing exterior home improvements (to address code violations). ADC will also work with the Community Action Agency and its Youth Build Program on home construction.



2020 Economy Highlights

- ReNewport is connecting neighborhood associations and residents with developers (including the housing authority) for input on proposed developments. They are working on an initiative and funding with partners on a strategy to turn long-time vacant mixed used buildings into vibrant commercial spaces with affordable rental units on the upper floors.
- Price Hill Will's Do It Yourself Darlin is an affordable handywoman service that completed 8 home repair projects for 7 families in its 2020 launch. On average, DIYD funded 45% of the final cost of a repair project (based on income). 4 families interested in learning about home repair received learning-on-the-job opportunities while helping to lower the cost of labor on their projects. The pilot was supported through a Place Matters small grant, with additional funding secured to support DIYD in the first half of 2021.
- Price Hill Will raised \$500,000 to support the next 10 Homesteading houses. In 2020, one Homesteading house was sold for \$65,274.
- The Center re-opened its VITA site after one month of closing due to COVID-10 and completed 919 tax returns, totaling nearly \$1.4 million.
- The Center in Covington completed the third cohort of the Chef Fellowship Program, graduating 7 businesses representing Black, Latino, and immigrant community members who have a passion to start or grow their own food-based business. The program introduces aspects of starting and running a food business, and this year had a special focus on navigating the challenges that COVID presents within the food industry.
- The Center owns and is developing space to support existing and emerging artists and food entrepreneurs (including the Orchard Culinary Business Hub and the Hellmann Creative Center).
- Santa Maria (through the Financial Opportunity Center) and The Center (through a partnership with Life Learning Center) provide financial coaching and education, respectively.
- The Avondale Development Corporation received a Bank of America Community Builders grant to provide business development and entrepreneurship training, resources, and opportunities to Avondale residents.

- ReNewport invested \$15,000 to restore and activate three vacant commercial buildings in West Newport with new businesses as part of its business facade program, leveraging over \$100,000. A Place Matters small grant provided COVID-19 rent relief and support to expand outdoor seating to local minority and women owned businesses.
- Price Hill Will recently completed a building renovation on State Avenue in Lower Price Hill. The building will house Your Store of the Queen City's Meiser's Fresh Grocery and Deli (community-driven, nonprofit small grocery) and Outerspace (creative studio/gathering space for residents via the Lower Price Hill Artist Collective). PHW is working to include several additional commercial spaces as part of the Warsaw Avenue Creative Campus that will support Black, brown, and immigrant entrepreneurs around food and arts retail.



Appendix

Population and Household Characteristics: 2005-2009 and 2015-2019

	2015-2019		2005-2009		Change between 2005-2009 and 2015-2019	
	Number	Percent	Number	Percent	Number	Percent
Total Population	123,414		134,017		-10,603	-8%
Total Households	54,031		55,845		-1,814	-3%
Total Renters	33,093					
Total Owners	20,938					
Renters Cost Burdened	14,648		15,377			
Renters Severely Cost Burdened	7,841		8,153			
Owners Cost Burdened	4,654		7,171			
Owners Severely Cost Burdened	2,078		2,789			
Households with Incomes Less than \$25,000	20,755	38%	23,231	42%	-2,476	-11%
Households with Incomes Less than \$75,000	42,112	78%	46,611	83%	-4,499	-10%
Households with Incomes Between \$25,000 and \$75,000	21,357	40%	23,380	43%	-2,023	-9%
Households with Incomes More than \$75,000	11,919	22%	9,234	17%	2,685	29%
Likely behind on rent/mortgage (26%)	5,396	10%				
Total Households Cost Burdened	19,302	36%	22,548	40%	-3,246	-14%
Total Households Severely Cost Burdened	9,919	18%	10,942	20%	-1,023	-9%

Source: U. S. Census Bureau 5-year American Community Survey Estimates

Home Sales by Community: 2014 to 2020

	Total 2014 Units	Total 2015 Units	Total 2016 Units	Total 2017 Units	Total 2018 Units	Total 2019 Units	Total 2020 Units	Change in Units between 2014 and 2020*	Percent Change in Units between 2014 and 2020*
Madisonville	108	132	162	156	160	164	186	78	72%
Walnut Hills	64	86	87	64	76	77	64	0	0%
Avondale	77	92	89	81	87	68	105	28	36%
Price Hill	221	202	214	245	245	257	309	88	40%
West End		27	35	35	30	27	27	0	0%
Covington, KY	382	384	285	368	329	332	375	-7	-2%
Newport, KY				204	186	218	204	0	0%
Average Units per year	170	154	145	165	159	163	181	11	6%

Source: Cincinnati MLS and Northern Kentucky MLS

* Change in West End between 2015 and 2020 and change in Newport between 2017 and 2020.

	Total 2014 Median Price	Total 2015 Median Price	Total 2016 Median Price	Total 2017 Median Price	Total 2018 Median Price	Total 2019 Median Price	Total 2020 Median Price	Change in Median Price between 2014 and 2020*	Percent Change in Median Price between 2014 and 2020*
Madisonville	\$46,000	\$74,998	\$86,500	\$117,500	\$139,250	\$152,150	\$196,450	\$150,450	327%
Walnut Hills	\$168,000	\$148,500	\$171,000	\$169,000	\$174,500	\$188,000	\$186,500	\$18,500	11%
Avondale	\$62,500	\$102,000	\$155,000	\$115,000	\$135,000	\$173,750	\$170,000	\$107,500	172%
Price Hill	\$22,680	\$27,275	\$37,000	\$47,000	\$65,000	\$69,900	\$90,000	\$67,320	297%
West End		\$195,000	\$180,000	\$192,500	\$238,500	\$255,000	\$289,900	\$94,900	49%
Covington, KY	\$67,500	\$75,000	\$71,842	\$77,999	\$85,000	\$98,550	\$130,000	\$62,500	93%
Newport, KY				\$120,000	\$120,000	\$156,750	\$167,450	\$47,450	40%
Average Median Value	\$73,336	\$103,796	\$116,890	\$119,857	\$136,750	\$156,300	\$175,757	\$102,421	140%

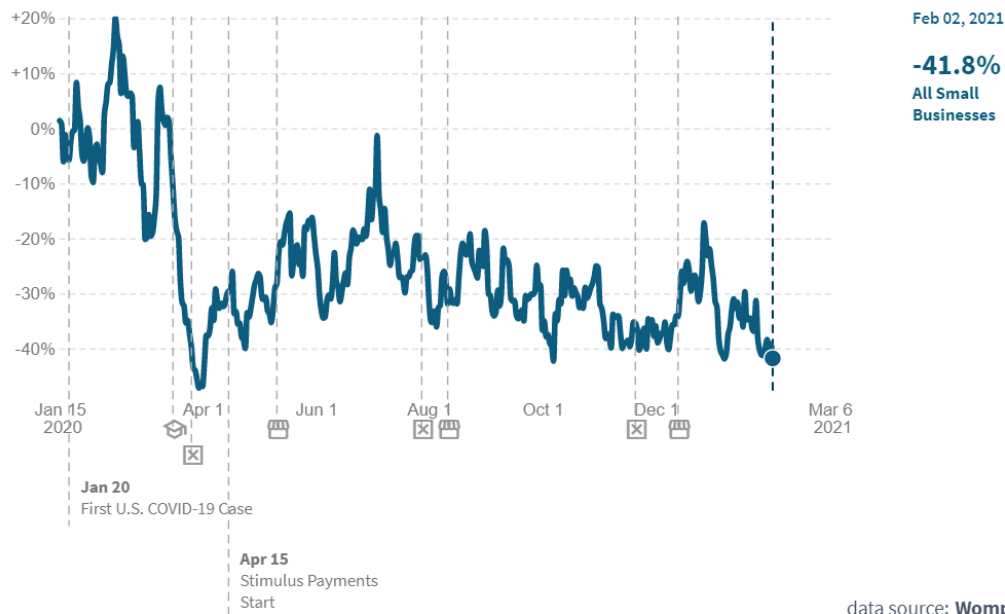
Source: Cincinnati MLS and Northern Kentucky MLS

* Change in West End between 2015 and 2020 and change in Newport between 2017 and 2020.

Percent Change in Small Business Revenue by County: January 2020 to December 12, 2020

Percent Change in Small Business Revenue*

In **Campbell**, as of **February 02 2021**, total small business revenue **decreased** by **41.8%** compared to January 2020.



*Change in net business revenue for small businesses, indexed to January 4-31 2020 and seasonally adjusted. This series is based on data from Womply.

last updated: **March 03, 2021** next update expected: **March 12, 2021**

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Percent Change in Small Business Revenue*

In **Kenton**, as of **February 02 2021**, total small business revenue **decreased** by **0.7%** compared to January 2020.



*Change in net business revenue for small businesses, indexed to January 4-31 2020 and seasonally adjusted. This series is based on data from Womply.

last updated: **March 03, 2021** next update expected: **March 12, 2021**

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Percent Change in Small Business Revenue*

In **Hamilton**, as of **February 02 2021**, total small business revenue **decreased** by **19.2%** compared to January 2020.



data source: **Womply**

*Change in net business revenue for small businesses, indexed to January 4-31 2020 and seasonally adjusted. This series is based on data from Womply.

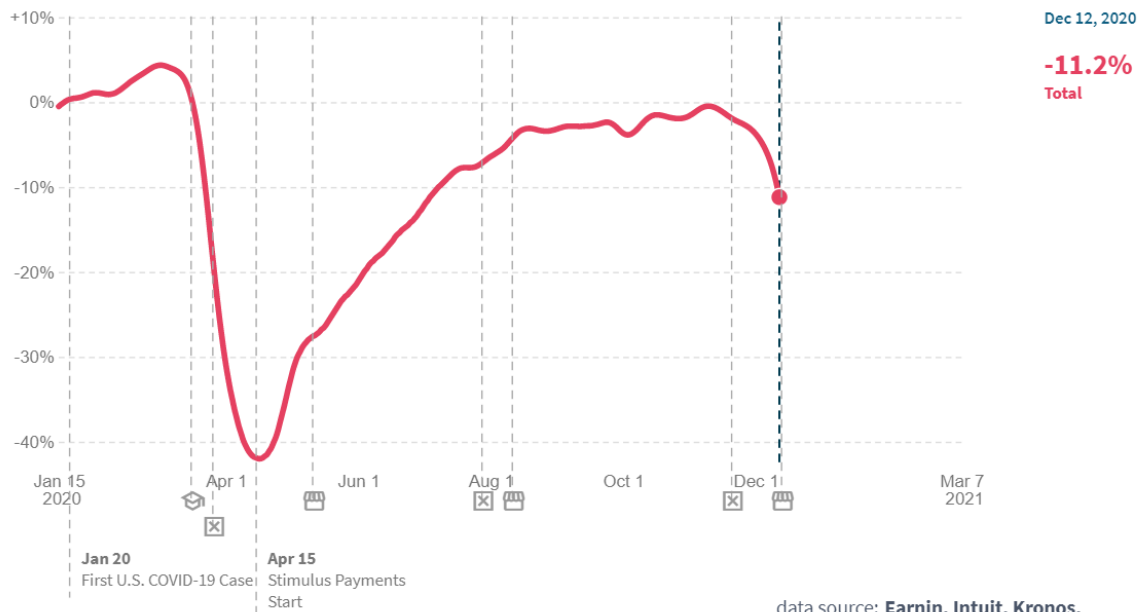
last updated: **March 03, 2021** next update expected: **March 12, 2021**

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Percent Change in Employment by County: January 2020 to December 12, 2020

Percent Change in Employment*

In **Campbell**, as of **December 12 2020**, employment rates **decreased** by **11.2%** compared to January 2020 (not seasonally adjusted).



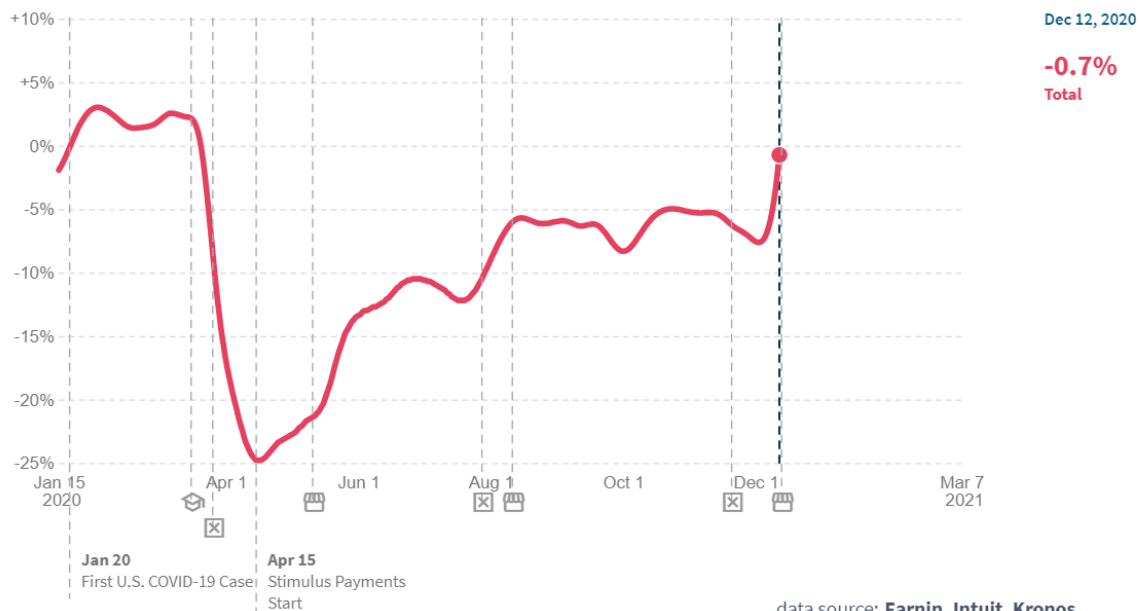
*Change in employment rates (not seasonally adjusted), indexed to January 4-31, 2020. This series is based on payroll data from Paychex and Intuit, worker-level data on employment and earnings from Earnin, and timesheet data from Kronos. The dotted line in the low-wage series is a prediction of employment rates based on Kronos data.

last updated: **March 01, 2021** next update expected: **March 07, 2021**

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Percent Change in Employment*

In **Kenton**, as of **December 12 2020**, employment rates **decreased** by **0.7%** compared to January 2020 (not seasonally adjusted).



*Change in employment rates (not seasonally adjusted), indexed to January 4-31, 2020. This series is based on payroll data from Paychex and Intuit, worker-level data on employment and earnings from Earnin, and timesheet data from Kronos. The dotted line in the low-wage series is a prediction of employment rates based on Kronos data.

last updated: **March 01, 2021** next update expected: **March 07, 2021**

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Percent Change in Employment*

In **Hamilton**, as of **December 12, 2020**, employment rates **decreased** by **4.7%** compared to January 2020 (not seasonally adjusted).



*Change in employment rates (not seasonally adjusted), indexed to January 4-31, 2020. This series is based on payroll data from Paychex and Intuit, worker-level data on employment and earnings from Earnin, and timesheet data from Kronos. The dotted line in the low-wage series is a prediction of employment rates based on Kronos data.

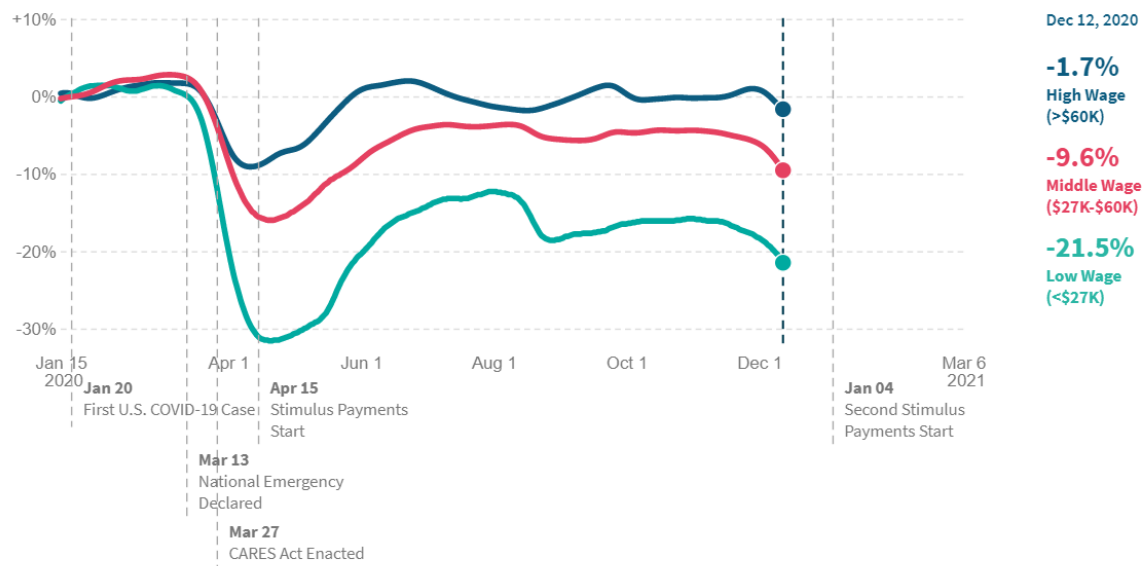
last updated: **March 01, 2021** next update expected: **March 07, 2021**

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Percent Change in Employment by State by Wage Level: January 2020 to December 12, 2020

Percent Change in Employment*

In **Kentucky**, as of **December 12 2020**, employment rates among workers in the top wage quartile **decreased** by **1.7%** compared to January 2020 (not seasonally adjusted).



data source: **Earnin, Intuit, Kronos,**

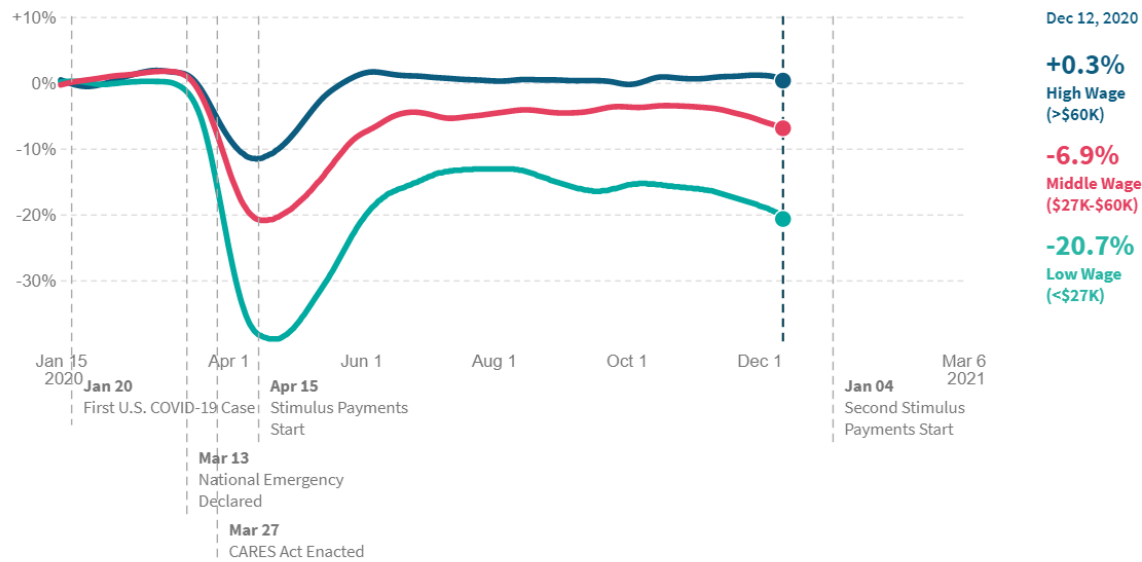
*Change in employment rates (not seasonally adjusted), indexed to January 4-31, 2020. This series is based on payroll data from Paychex and Intuit, worker-level data on employment and earnings from Earnin, and timesheet data from Kronos. The dotted line in the low-wage series is a prediction of employment rates based on Kronos data.

last updated: **March 01, 2021** next update expected: **March 06, 2021**

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Percent Change in Employment*

In **Ohio**, as of **December 12 2020**, employment rates among workers in the top wage quartile **increased** by **0.3%** compared to January 2020 (not seasonally adjusted).



data source: **Earnin, Intuit, Kronos,**

*Change in employment rates (not seasonally adjusted), indexed to January 4-31, 2020. This series is based on payroll data from Paychex and Intuit, worker-level data on employment and earnings from Earnin, and timesheet data from Kronos. The dotted line in the low-wage series is a prediction of employment rates based on Kronos data.

last updated: **March 01, 2021** next update expected: **March 06, 2021**

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