

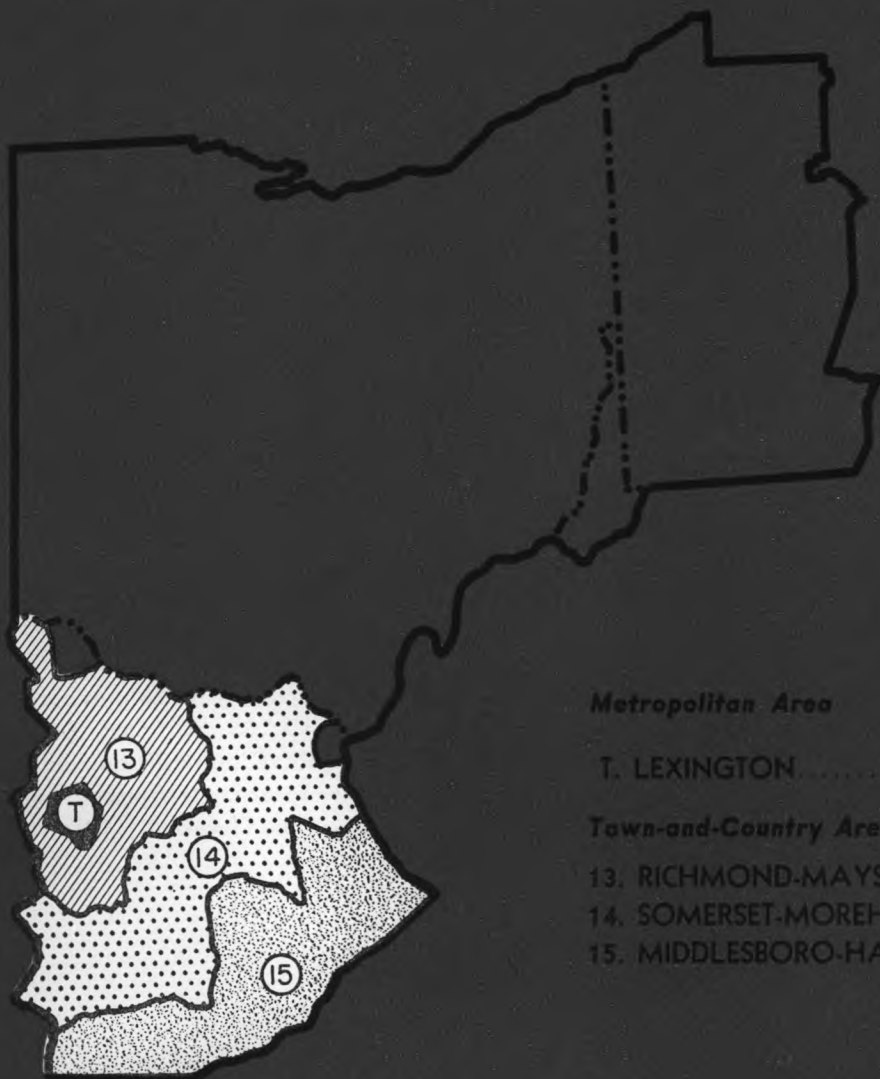
# CROSS SECTIONS of the Fourth Federal Reserve District

## V. LEXINGTON AND EASTERN KENTUCKY

FOUR ECONOMIC AREAS  
Including 53 counties

A supplement to the MONTHLY BUSINESS REVIEW, September 1957

FEDERAL RESERVE BANK OF CLEVELAND



### *Metropolitan Area*

	Page
T. LEXINGTON .....	3

### *Town-and-Country Areas*

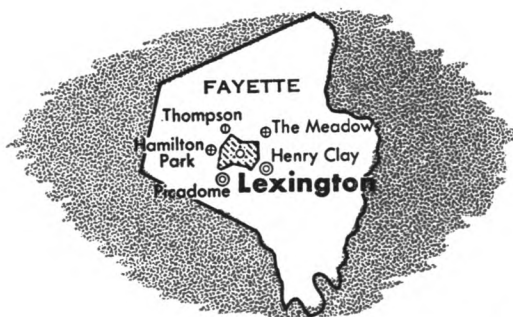
13. RICHMOND-MAYSVILLE .....	5
14. SOMERSET-MOREHEAD .....	7
15. MIDDLESBORO-HAZARD .....	11

Additional copies of this or any of the previous four articles in the series **CROSS SECTIONS OF THE FOURTH FEDERAL RESERVE DISTRICT** may be obtained by writing to the Research Department, Federal Reserve Bank of Cleveland, Cleveland 1, Ohio.

## LEXINGTON METROPOLITAN Area

### Fayette County

(Area T)



© American Map Co., Inc., N. Y.

The Lexington Metropolitan Area, which is coextensive with Fayette County, contains one city, Lexington, with a population estimated at 64,000 as of early 1956. Other centers of population are Picadome and Henry

Clay, with about 8,500 and 7,000 inhabitants, respectively. Between 1950 and 1956 the population of Fayette County increased 13 percent, a rate of gain somewhat above the Fourth District and U. S. average.

### Tobacco Processing Dominates Manufacturing

Lexington is the principal marketing and processing center for the burley tobacco area of Kentucky. Of the 13 establishments in Fayette County employing more than 100 persons in 1954, 6 were in the tobacco manufactures group. While Lexington does not produce finished tobacco products for immediate consumption, burley tobacco leaves Lexington in semi-finished state, ready for blending with other varieties of tobacco in cigarettes.

---

**EDITOR'S NOTE:** This article on *Lexington and Eastern Kentucky* is the fifth and final article of a series of five analyzing economic activity in the various areas of the Fourth Federal Reserve District, both in terms of current standings and relative rates of growth.

The first article appeared as a supplement to the December 1956 issue of this *Review* and dealt with *Northwestern Ohio*, which is composed of 2 metropolitan areas and 2 town-and-country areas. The second article, which was published as the March issue of this *Review*, covered *Cleveland and Eastern Lake Erie*, comprising 6 metropolitan areas and 3 town-and-country areas. The third article was published as the May issue of the *Review*, and dealt with *Pittsburgh, Youngstown, and the Upper Ohio Valley*. The fourth article appeared as the July issue of the *Review*, and dealt with *Central and Southwestern Ohio*, including 5 metropolitan areas and 3 town-and-country areas.

Each economic area discussed in the text is composed of one or more counties. The "metropolitan" areas conform to the official Census designation of

Standard Metropolitan Areas; in each case there is a central city of at least 50,000 population. Although many of the metropolitan areas are limited to one county each, certain ones, such as Cleveland and Pittsburgh, have two or more counties.

The "town-and-country" areas are composed of a number of adjoining counties (sometimes 10 or more) which have been grouped according to similarity of industrialization, agriculture, levels of income, etc. Although cities in these areas are not as large as 50,000, the town-and-country areas usually include a number of important population centers in the range from 5,000 up to 50,000. For a list of the 19 metropolitan areas and the 15 town-and-country areas of the Fourth District, with the counties included in each, see Table 2 on page 14.

A selection of information (which is the most recent available on a consistent basis) is summarized for the population, manufacturing, finance, agriculture and trade of each area. Ranks are assigned to each item of information to indicate the standings of the areas within the Fourth District. Comparable bench mark information is provided for the Fourth District in total, and the United States.

In addition to the tobacco group, other plants employing more than 100 persons produce the following:

- Electric typewriters\*
- Paper cups and containers\*
- Electrical distribution and control equipment\*
- Aviation safety equipment
- Automotive sealed beam headlights
- Women's clothing
- Corrugated paper products
- Aluminum doors and entrances
- Bulbs for incandescent lamps
- Cemented tungsten carbide

According to the Census of Manufactures of 1954, Lexington was the least industrialized of the 19 metropolitan areas of the Fourth District, as measured by the ratio of manufacturing employment to population and value added by manufacture in 1954. This is despite the fact that it is the largest center of industry in eastern Kentucky. Value added per manufacturing employee in 1954, at \$6,132, was well below Fourth District and U. S. averages.

With respect to growth of industry between 1947 and 1954, however, Lexington ranks quite high among the metropolitan areas in the Fourth District, with growth rates substantially in excess of District and U. S. averages. (See Table 1, page 8.)

Furthermore, during 1956 and 1957 (since the Census of Manufactures was taken) the growth of manufacturing industry in Lexington has been exceptionally rapid. Several new plants, each employing more than 1,000 persons, have been built or are under construction. (These plants are included in the list of plants previously cited, and are indicated by \*.)

### **Other Sources of Employment**

About two-thirds of nonfarm wage and salary workers in Lexington are employed in

\*Built in 1956 or 1957.

wholesale and retail trade, government, and the service industries. Agriculture provides employment for about 3,500 people. The University of Kentucky, located at Lexington, is an important educational center which is also of economic significance to the area.

### **High in Farm Income**

Fayette County's relative position in farming is almost exactly the opposite of its status in manufacturing. In 1954 farm income per farm the county ranked first, and in farm income per acre, third, among the 19 metropolitan areas in the Fourth District. Farm income per farm in 1954 was about 2½ times the Fourth District average. These high standings reflect the fact that burley tobacco, the most important product of the area, produces a high income in relation to the amount of land devoted to its cultivation. Lexington continues to be well-known for the raising of thoroughbred horses.

The dissimilarity between the status of agriculture and manufacture in Lexington extends to growth rates as well. The area's low rank in growth of farm income from 1949 to 1954 contrasts with its relatively high rank in growth of manufacturing. From 1949 to 1954, farmers in Fayette County were unable to increase average per-farm and per-acre income much above the relatively high level reached in 1949.

### **Trade and Finance**

Per capita retail sales in Lexington and Fayette County in 1954 were above the Fourth District and U. S. averages, for a rank of 3rd among the 19 metropolitan areas of the District. The rate of growth from 1948 to 1954 was, however, below the District and U. S. averages.

Savings accounts (time deposits of commercial banks and mutual savings banks plus value of withdrawable shares of savings and loan associations) in Fayette County in-

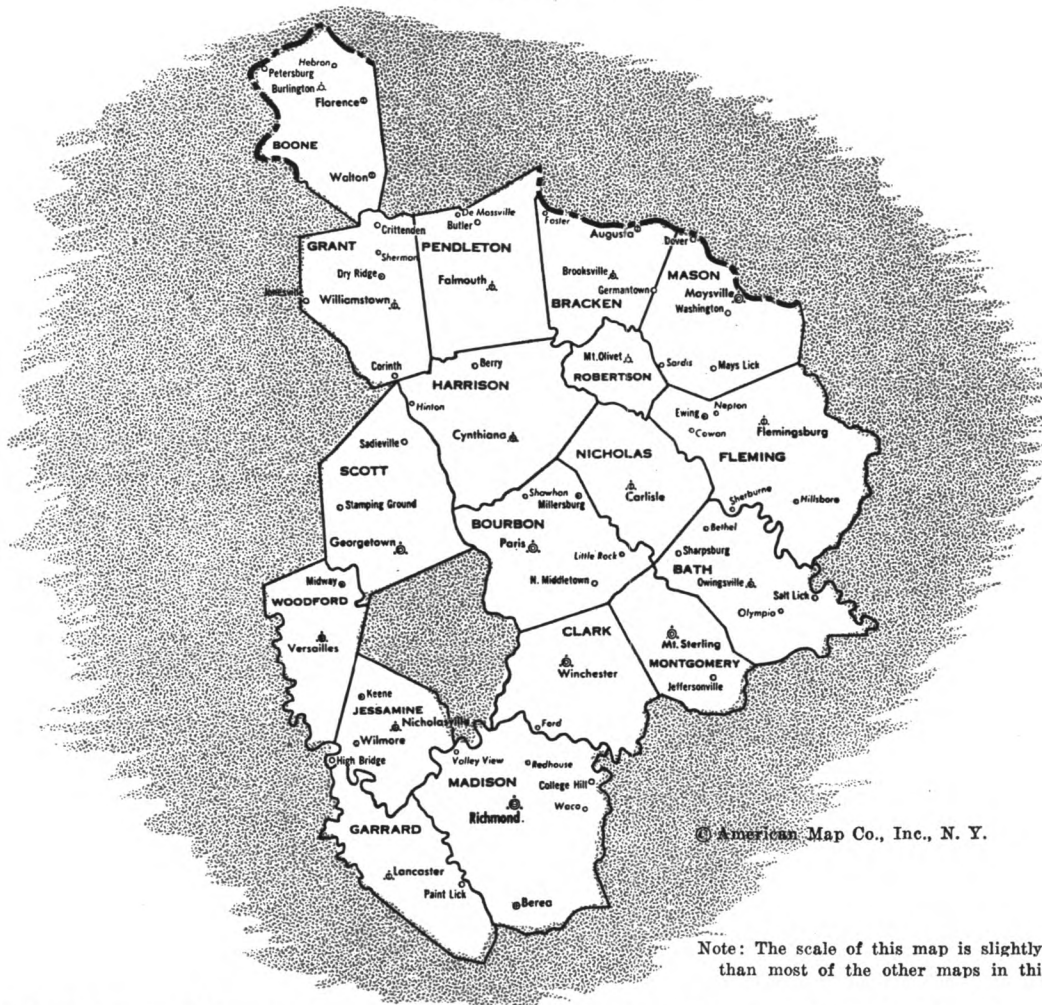
creased by a large percentage from 1950 to 1955, but in the latter year were still well below Fourth District and U. S. averages on a per-capita basis.<sup>(1)</sup> Demand deposits recorded a much smaller rate of growth than savings deposits from 1950 to 1955, which is

consistent with Fourth District and national trends.

(1) This should not be confused with a measure of *total* personal savings, since it fails to include many important forms of personal savings such as securities, insurance policies and pension equities. The item is used here as a partial indicator of savings trends; it was selected because of the availability of consistent data on a county-wide basis.

## RICHMOND - MAYSVILLE Area

### 18 counties (Area 13)



© American Map Co., Inc., N. Y.

Note: The scale of this map is slightly smaller than most of the other maps in this series.

The Richmond-Maysville town-and-country area consists of 18 counties in the north central part of Kentucky. At its northern end, it borders on the Cincinnati area. Further south, it encircles Lexington and Fayette

County. The area is predominantly agricultural, with a scattering of manufacturing.

The population of the whole area was estimated at 244,000 as of early 1956, making this one of the smaller town-and-country areas in

the Fourth District. Population density is also low because of the extensiveness of the area. Larger centers of population in the area, ranging from about 11,000 to 4,000, are, in descending order of size: Richmond, Winchester, Maysville, Paris, Georgetown, Mt. Sterling, Cynthiana, and Nicholasville.

The rate of population increase for the Richmond-Maysville area from 1950 to 1956 was above the Kentucky average, but was less than half of the rates in either the Fourth District or the United States as a whole.

### **Rapid Growth in Manufacturing. 1947-1954**

Value added by manufacture in 1954 in the 18-county area was a little more than twice the comparable figure in 1947, and employment in manufacturing increased by about one-fourth between the two years. In these growth characteristics the area ranked first and second, respectively, among the 15 town-and-country areas in the Fourth District, and such growth rates were about twice those for the U. S. as a whole. In the measures of industrial position used in this study, however, the area stands considerably lower, so that the rapid growth from 1947 to 1954 was evidently from a relatively low level of industrialization.

### **Clothing Is Most Important Manufacture**

In terms of employment, clothing is the most important product of plants in the Richmond-Maysville area employing more than 100 persons each. In terms of numbers, small sawmills and lumber producers predominate, but most of them have fewer than 25 employees. They are also widely scattered. Small concentrations of industry are located in Maysville, Winchester, Paris, and Richmond.

At Maysville, plants employing more than 100 produce the following:

- Bicycle parts
- Power transmission equipment
- Yarns, twine, and cordage

- Evaporated milk
- Shoes
- Processed tobacco

Products of establishments at Winchester are:

- Men's clothing
- Photoflash lamps
- Bed springs, frames, and rails
- Small diameter tubing

At Paris the following are manufactured:

- Men's and boys' knitwear
- Processed tobacco
- Radiators, sterilizers and vaporizers
- Power take-offs, pumps, automotive parts

A large plant at Richmond turns out regular and miniature incandescent light bulbs.

Products of plants elsewhere in the area, and their locations, are as follows:

- Screws and headed products  
(Cynthiana)
- Work clothing (Mt. Sterling)
- Aluminum shelves and moldings  
(Cynthiana)
- Processed tobacco (Cynthiana)
- Men's and boys' knitwear (Cynthiana)
- Rubber rings (Berea)
- Textiles (Berea)
- Work clothes (Falmouth, Flemingsburg,  
and Lancaster)
- Pencils (Georgetown)
- Relays and overload protectors  
(Versailles)

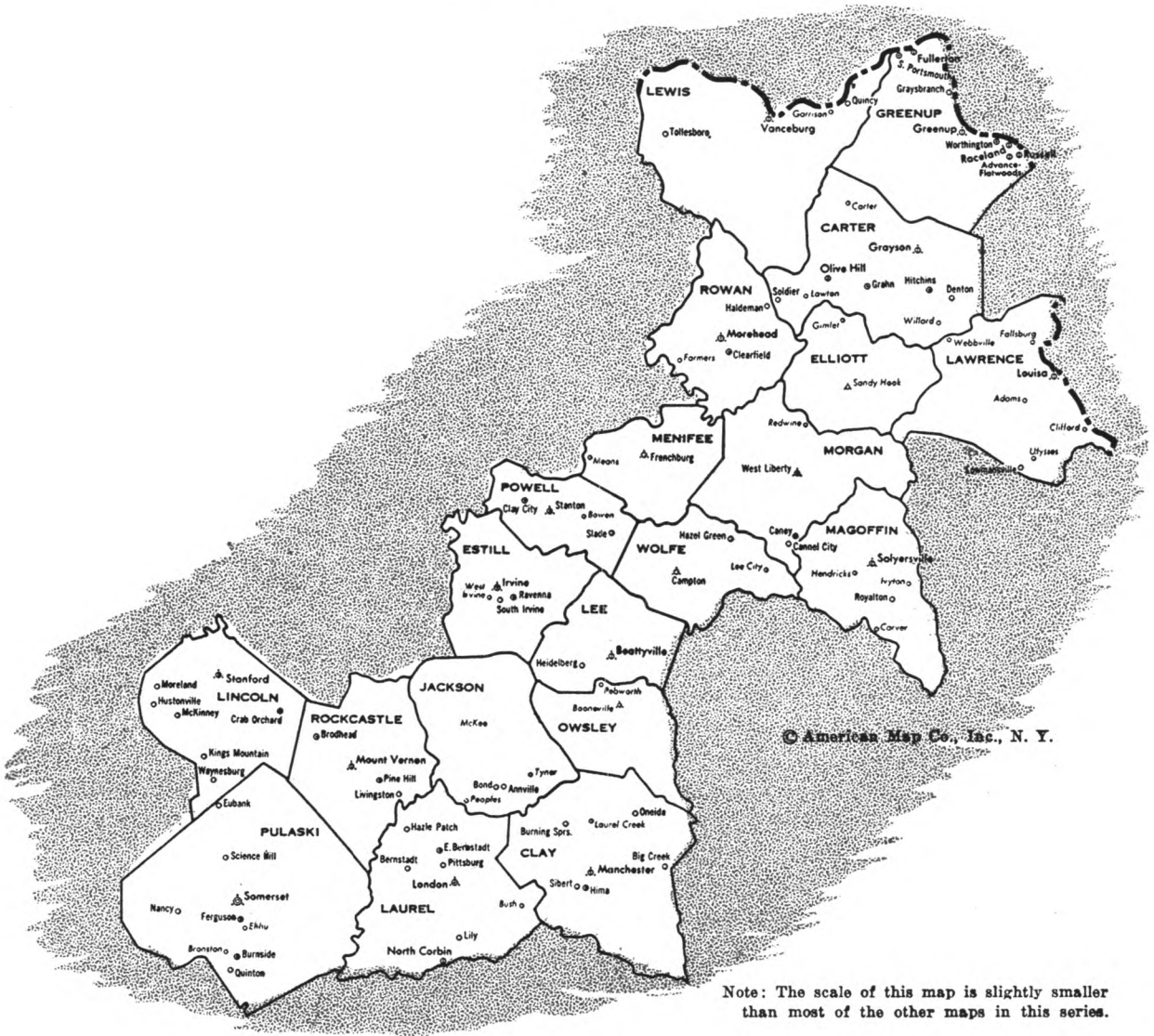
### **Tobacco is Principal Money Crop**

Sales of burley tobacco account for the largest part of the value of farm products sold in the Richmond-Maysville area. At Maysville, as well as at some of the smaller centers of the area, there are important tobacco auction markets. The 18-county area includes much of the famed Bluegrass country, and, together with Fayette County, produces close to one-third of the nation's burley tobacco crop. Other major sources of farm income are livestock, poultry, and dairy products.

*(Continued on Page 13)*

# SOMERSET - MOREHEAD Area

## 20 counties (Area 14)



Note: The scale of this map is slightly smaller than most of the other maps in this series.

This extensive town- and-country area stretches from the Ohio River almost to the Tennessee border. Economically the area's main activities are lumbering and subsistence agriculture.

The area's population was estimated at 281,000 as of early 1956. This represented a

decline of 8 percent since 1950, or about 24,000 people. That drop was due entirely to net outmigration from the area during that period, which has been estimated at about 54,000. Population density is one of the lowest among the 15 town-and-country areas in the Fourth District.

*(Continued on Page 10)*

Table 1  
**LEXINGTON AND EASTERN KENTUCKY**  
 Basic Economic Facts

	METROPOLITAN		TOWN-AND-COUNTRY						DISTRICT	U. S.
	Area T LEXINGTON (1 County)	R A N K	Area 13 RICHMOND- MAYSVILLE (18 Counties)	R A N K	Area 14 SOMERSET- MOREHEAD (20 Counties)	R A N K	Area 15 MIDDLESBORO- HAZARD (14 Counties)	R A N K		
<b>POPULATION</b>										
1. Population, Jan. 1, 1956.....thous.	113	17	244	12	281	9	437	2	14,306	165,879
2. Population, per sq. mile, Jan. 1, 1956.....	405	9	54	14	42	15	77	10	194	56
<b>MANUFACTURING</b>										
3. Monthly payrolls, all insured employment (1956-1st Q.).....mil. dol.	5.8	19	4.7	14	2.7	15	12.4	10	1,333.2	12,933
4. Manufacturing employment per 1,000 population (1956-1st Q.).....	33	19	37	11	15	14	8	15	134	101
5. Value added by manufacture, 1954.....mil. dol.	27	19	32	13	17	14	14	15		
6. Value added per manufacturing employee, 1954.....dol.	6,132	18	5,793	12	4,562	14	4,349	15	7,791	7,189
<b>FINANCE</b>										
7. Demand deposits, per capita, Dec. 31, 1955.....dol.	679	6	550	1	216	14	171	15	604	657
8. Savings accounts (Banks and savings and loan associations) per capita, Dec. 31, 1955.....dol.	358	18	177	13	98	14	93	15	661	641
<b>AGRICULTURE</b>										
9. Farm income, per acre, 1954.....dol.	88.73	3	37.49	5	14.25	14	3.66	15	36.23	21.27
10. Farm income, per farm, 1954.....dol.	9,724	1	3,594	5	1,163	14	210	15	3,625	5,126
<b>TRADE</b>										
11. Retail sales, per capita, 1954.....dol.	1,200	3	699	13	402	14	371	15	1,010	1,053
<b>SOME INDICATORS OF CHANGE</b>										
12. Change in population, 1950-56.....	+ 13%	13	+ 4%	12	- 8%	14	-14%	15	+10%	+10%
13. Change in manufacturing employment, 1947-54.....	+ 21%	2	+ 27%	2	+34%	1	-20%	15	+ 2%	+13%
14. Growth in value added by manufacture, 1947-54.....	+106%	4	+108%	1	+75%	2	+25%	14	+34%	+56%
15. Growth in demand deposits, 1950-55.....	+ 11%	19	+ 8%	14	+20%	10	+ 3%	15	+22%	+20%
16. Growth in savings accounts, 1950-55.....	+ 85%	2	+ 48%	6	+66%	1	+45%	8	+43%	+55%
17. Change in farm income, 1949-54.....	+ 5%	14	- 6%	15	+ 9%	8	- 2%	14	+13%	+12%
18. Change in retail sales, 1948-54.....	+ 20%	15	+ 30%	7	- 8%	15	+38%	4	+25%	+30%

Rank number for a metropolitan area refers to the area's rank among the 19 metropolitan areas of the Fourth Federal Reserve District, 18 of which are covered in other articles of this series.  
 Rank number for a town-and-country area refers to the area's rank among the 15 town-and-country areas of the Fourth Federal Reserve District, 12 of which are covered in other articles of this series.

**Sources:**

1. Estimates based on data from U. S. Bureau of the Census and from various state agencies, 1956.
2. Square miles from Census of Population, 1950.
- 3, 4. Division of Research and Statistics, Ohio Bureau of Unemployment Compensation, Columbus; similar sources for data for other states, 1956.
- 5, 6. Census of Manufactures, 1954.
7. Federal Reserve data; refers to demand deposits of individuals, partnerships and corporations.
8. Federal Home Loan Bank of Cincinnati, Federal Home Loan Bank of Pittsburgh; statements of banking; Federal Reserve data on time deposits. Item refers to time deposits at commercial banks and mutual savings banks plus value of withdrawable shares of savings and loan associations (both state and Federal-chartered).
- 9, 10. Census of Agriculture, 1954.
11. Census of Business, 1954.
12. Census of Population, 1950 and estimates as of item 1
- 13, 14. Census of Manufactures, 1954.
- 15, 16. Same as 7 and 8.
17. Census of Agriculture, 1954 and 1947.
18. Census of Business, 1954 and 1948.



## **SOMERSET-MOREHEAD Area**

*(Continued from Page 7)*

Larger towns in the 20-county area, with populations ranging from about 7,000 to 3,000, are, in descending order of size: Somerset, London, Irvine, and Morehead.

### **Principal Manufactures are Lumber, Clay Products and Clothing**

Manufacturing industry in the Somerset-Morehead area grew by a large percentage between 1947 and 1954. Nonetheless, in the latter year, it ranked low in comparison with the other town-and-country areas in the Fourth District, as measured by the indicators of current manufacturing status used in this study.

As in the rest of eastern Kentucky, small sawmills and lumber mills are numerically more important, although they are generally small employers. Larger employing industries in the area manufacture clay products and clothing. Plants employing more than 100 in Carter County produce:

- Refractories (at Hitchins and Olive Hill)
- Children's playclothes (at Olive Hill)
- Greeting cards (at Olive Hill)

Manufacturers in Greenup County turn out explosives at Riverton, and special refractories at South Shore.

Factories in Pulaski County produce men's clothing at Somerset, as well as charcoal briquettes and hardwood flooring at Burnside.

Products of factories in Rowan County include dungarees, flooring, stoves, pallets, and furniture dimension at Morehead as well as clay products at Clearfield.

Other manufacturing firms in the Somerset-Morehead area produce shoes at Vanceburg and work clothing at Irvine.

## **Coal Mining**

Thirteen counties of the Somerset-Morehead area together produced 2 million tons of coal in 1955, representing about 3 percent of total coal production in Kentucky. Output in 1955 was, however, less than half of the area's production in 1950. Concurrently, employment in coal mining declined only 7 percent. Both of these developments run contrary to statewide and national trends, which have been toward a much greater proportionate reduction of the labor force in coal mining than output of coal. Within the area, the leading counties in coal production are Clay and Pulaski.

In 1955, oil wells in the area produced 3 million barrels of oil, almost one-fifth of all oil produced in Kentucky. Output in Magoffin County accounted for about half of the area total.

## **Low Income Agriculture**

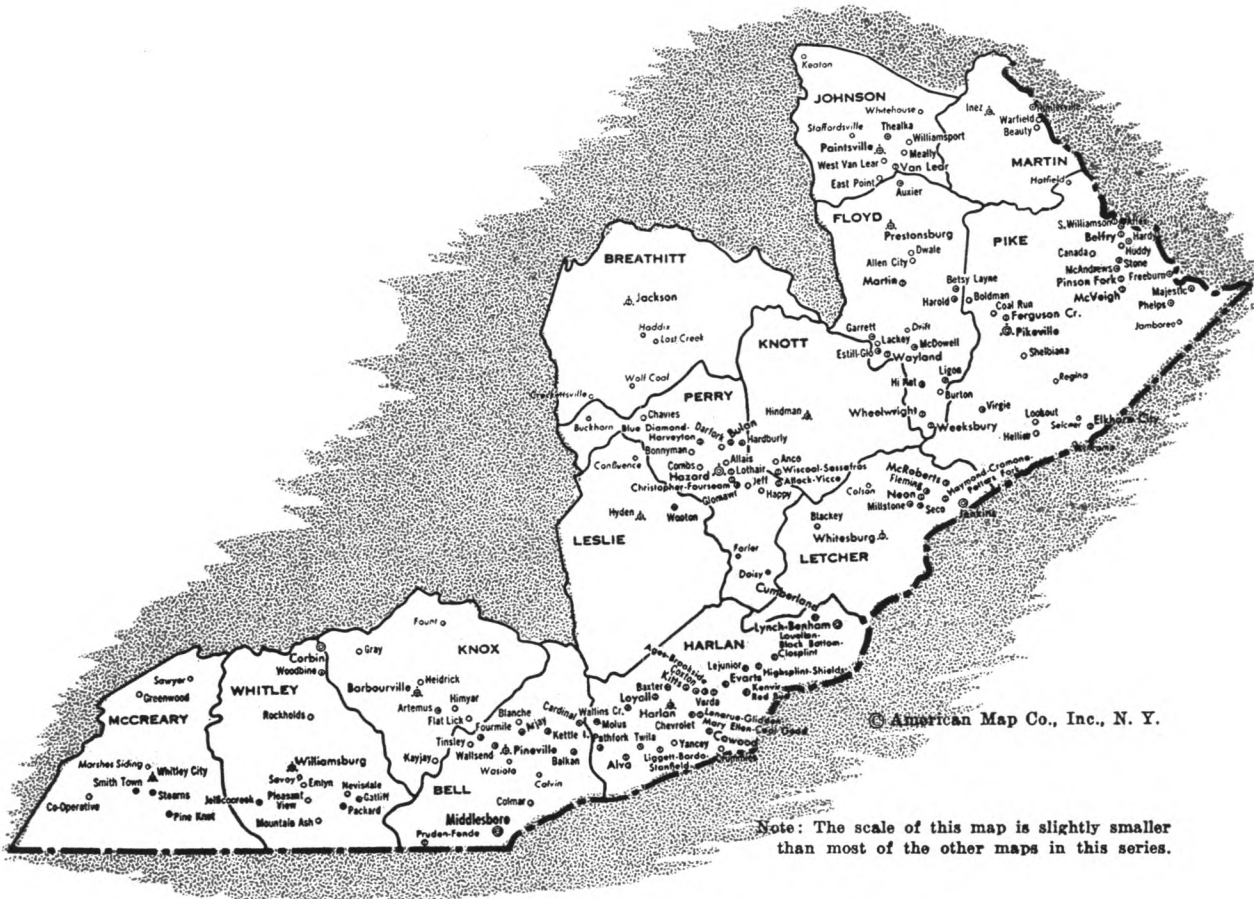
The Somerset-Morehead area lies in the general farming area of the Fourth District. In farm income per acre and per farm, the area ranks low in relation to other town-and-country areas of the Fourth District. Livestock and dairy products are major sources of farm income.

## **Trade and Finance**

The 18-county area also ranks low in the various trade and financial indicators used in this study, except percentage growth in savings deposits from 1950 to 1955, where it surpassed not only the other fourteen town-and-country areas in the Fourth District, but the District and U. S. averages as well.

# MIDDLESBORO - HAZARD Area

14 counties  
(Area 15)



Note: The scale of this map is slightly smaller than most of the other maps in this series.

This town-and-country area occupies the extreme southeastern end of Kentucky, extending from the West Virginia border on the north to the Tennessee border on the south. Its population was estimated at 437,000 as of early 1956, making it the second largest town-and-country area in the Fourth District in terms of population. That represented, however, a drop of 14 percent from the 1950 total.

The largest cities and towns in the area, with populations ranging from about 15,000 to 3,000, are: Middlesboro, Corbin, Hazard,

Jenkins, Pikeville, Harlan, Paintsville, Cumberland, Pineville, and Prestonsburg.

## Coal Mining is Major Industry

The Middlesboro-Hazard area is the center of the bituminous coal industry in eastern Kentucky, which in turn is one of the major coal-producing regions in the U. S. In 1955 the 14-county area produced 40 million tons of coal, 58 percent of the coal mined in Kentucky. Seven counties accounted for 90 percent of that output.

Coal production in 1955 was 18 percent less than in 1950, but it was obtained with a labor force only a little more than half as large as that employed in 1950. Higher productivity made up most of the difference. For example, in Pike County, the largest producing county in 1955, output per man-day increased from 5.75 tons in 1950 to 8.17 tons in 1955, largely as a result of the increased use of coal-cutting, coal-loading, and continuous mining machinery.

The area's dependence on coal mining has resulted in a serious unemployment problem as coal mining has become increasingly mechanized. As of July 1957, the Middlesboro-Hazard area contained 5 of the 11 remaining areas of "substantial labor surplus" in the Fourth District, according to the classification of the U. S. Department of Labor. Those 5 areas have been so classified for more than three-and-one-half years.

Despite the reduction in coal-mining employment, the majority of the inhabitants of the area are still primarily dependent on coal for their livelihoods. In most counties in the area, the drop in mining employment has resulted in an equivalent decline in total employment, since new jobs have not been created for displaced miners.

Those miners still employed have had their incomes increased, but that factor has not been important enough to offset the decline in total payrolls in bituminous coal mining. Total personal income derived from coal mining in Kentucky is estimated to have fallen by about one-fifth between 1950 and 1955. Thus, while higher productivity in coal mining has benefited the nation as a whole, its immediate local impact has been heavy unemployment, large-scale outmigration from the coal districts, lower income, and other symptoms of economic decline.

### **The Decline in Population**

The Middlesboro-Hazard area has lost population since 1950, as previously mentioned, in large part as a result of the shrinkage of its principal source of employment. Net outmigration between 1950 and 1955

amounted to an estimated 138,000 persons, about one-fifth more than the number who left in the decade from 1940 to 1950, when wartime labor shortages induced many Kentuckians to look for better jobs elsewhere. Not all those emigrating were coal miners and their families. Some were farmers, looking for a better income than the area's increasingly marginal farms could produce. Typically, younger people accounted for most of the population outflow, seeking jobs in the populous industrial centers of Indiana, Ohio, and Michigan.

The area has thus become a sizable exporter of people, a valuable resource to the labor-short areas receiving them, but a loss to Kentucky, which had to make a considerable investment in their education and upbringing. The coal-mining area has not yet been able to attract the new manufacturing industry which might absorb the present labor surplus. Labor released by declining employment in coal mining and agriculture, as well as the natural increase, has, therefore, gone outside Eastern Kentucky—to other areas where industry is expanding.

### **Lumber is Principal Manufacture**

The Middlesboro-Hazard area ranks at or near the bottom among the town-and-country areas in all measures of manufacturing position and growth used in this study. Industrial establishments are mostly small and are widely scattered. The largest number of manufacturing establishments in the coal-mining area are small sawmills and lumber-mills. Larger plants producing refractories and clay tiles also use local raw materials. Only in Bell County is manufacturing a major source of employment. In that county principal plants produce the following:

- Sole leather (at Middlesboro)
- Television and radio cabinets  
(at Middlesboro)
- Concrete products (at Middlesboro)
- Elastic, nonelastic, and plastic webbings  
(at Middlesboro)
- Lumber (at Pineville and Stoney Fork)

In Harlan County, electric windings are manufactured at Harlan and there is a lumber mill at Putney.

Boys' shirts are produced at Williamsburg, Whitley County.

There are large lumber mills at Flat Lick (Knox County), Hyden (Leslie County), Stearns (McCreary County), and Daisy (Perry County).

## **Agriculture, Trade and Finance**

The 14-county area was above the District and U. S. averages in the growth of savings deposits from 1950 to 1955 and in the growth of retail sales from 1948 to 1954. It ranks low, however, in the other measures of agricultural, trade, and financial status used in this study.

---

## **RICHMOND-MAYSVILLE Area**

*(Continued from Page 6)*

Even after the decline of 6 percent in total farm income in the area from 1949 to 1954, per-farm and per-acre income in the area were at a fairly high level in relation to the other town-and-country areas in the Fourth District. This reflects the fact that tobacco is a high income-producing crop.

### **Trade and Finance**

Savings deposits in banks and withdraw-

able shares in savings and loan associations in the Richmond-Maysville area increased nearly 50 percent from 1950 to 1955. In the latter year, however, they were still fairly low on a per capita basis. (See Table 1, page 8.)

Demand deposits, in contrast, increased only 8 percent in the five-year period 1950-1955, but in 1955 ranked the area first among the 15 town-and-country areas.

The area's position in per capita retail sales and growth in retail sales is not outstanding. (See Table 1, page 8.)

Table 2

## LIST OF THE 34 ECONOMIC AREAS OF THE FOURTH DISTRICT

### NORTHWESTERN OHIO

- A. **Toledo** metropolitan area  
Lucas County
- B. **Lima** metropolitan area  
Allen County
- 1. **Fremont-Bryan** town-and-country area  
Counties included: Defiance, Fulton, Henry, Ottawa, Paulding, Putnam, Sandusky, Van Wert, Williams, Wood.
- 2. **Marion-Findlay** town-and-country area  
Counties included: Auglaize, Crawford, Hancock, Hardin, Logan, Marion, Mercer, Seneca, Union, Wyandot.

### CLEVELAND AND EASTERN LAKE ERIE

- C. **Cleveland** metropolitan area  
Cuyahoga and Lake Counties
- D. **Lorain-Elyria** metropolitan area  
Lorain County
- E. **Mansfield** metropolitan area  
Richland County
- F. **Akron** metropolitan area  
Summit County
- G. **Canton** metropolitan area  
Stark County
- H. **Erie** metropolitan area  
Erie County (Pa.)
- 3. **Sandusky-Ashland** town-and-country area  
Counties included: Ashland, Erie, Holmes, Huron, Medina, Wayne.
- 4. **Ashtabula-Kent** town-and-country area  
Counties included: Ashtabula, Geauga, Portage.
- 5. **Oil City-Meadville** town-and-country area  
Counties included: Clarion, Crawford, Forest, Jefferson, Venango, Warren.  
(all in Pa.)

### PITTSBURGH, YOUNGSTOWN AND THE UPPER OHIO VALLEY

- J. **Pittsburgh** metropolitan area  
Counties included: Allegheny, Beaver, Washington, Westmoreland  
(all in Pa.)
- K. **New Castle** metropolitan area  
Lawrence County (Pa.)
- L. **Youngstown** metropolitan area  
Counties included: Mahoning and Trumbull (Ohio) and Mercer (Pa.)
- M. **Wheeling-Steubenville** metropolitan area  
Counties included: Belmont and Jefferson (Ohio) and Brooke, Hancock, Marshall and Ohio (West Va.)
- N. **Huntington-Ashland** metropolitan area  
Counties included: Boyd (Ky.), Cabell and Wayne (W. Va.) and Lawrence, Ohio.
- 6. **Butler-Kittanning** town-and-country area  
Counties included: Armstrong, Butler, Indiana (all in Pa.)
- 7. **Uniontown-Waynesburg** town-and-country area  
Counties included: Fayette, Greene, Somerset (Pa.) and Tyler and Wetzel (West Va.)
- 8. **East Liverpool-Cadiz** town-and-country area  
Counties included: Carroll, Columbiana, Harrison.
- 9. **Portsmouth-Marietta** town-and-country area  
Counties included: Athens, Gallia, Hocking, Jackson, Meigs, Monroe, Morgan, Noble, Pike, Scioto, Vinton, Washington  
(all in Ohio)

### CENTRAL AND SOUTHWESTERN OHIO

- O. **Cincinnati** metropolitan area  
Counties included: Hamilton (Ohio) and Campbell and Kenton (Ky.)

- P. **Hamilton-Middletown** metropolitan area  
Butler County
- Q. **Dayton** metropolitan area  
Greene and Montgomery Counties
- R. **Springfield** metropolitan area  
Clark County
- S. **Columbus** metropolitan area  
Franklin County
- 10. **Zanesville-Newark** town-and-country area  
Counties included: Coshocton, Fairfield, Guernsey, Knox, Licking, Morrow, Muskingum, Perry, Tuscarawas (all in Ohio)
- 11. **Piqua-Delaware** town-and-country area  
Counties included: Champaign, Clinton, Darke, Delaware, Fayette, Madison, Miami, Pickaway, Preble, Shelby, Warren.
- 12. **Chillicothe-Hillsboro** town-and-country area  
Counties included: Adams, Brown, Clermont, Highland, Ross.

## LEXINGTON AND EASTERN KENTUCKY

- T. **Lexington** metropolitan area  
Fayette County
- 13. **Richmond-Maysville** town-and-country area  
Counties included: Bath, Boone, Bourbon, Bracken, Clark, Fleming, Garrard, Grant, Harrison, Jessamine, Madison, Mason, Montgomery, Nicholas, Pendleton, Robertson, Scott, Woodford.
- 14. **Somerset-Morehead** town-and-country area  
Counties included: Carter, Clay, Elliott, Estill, Greenup, Jackson, Laurel, Lawrence, Lee, Lewis, Lincoln, Magoffin, Menifee, Morgan, Owsley, Powell, Pulaski, Rockcastle, Rowan, Wolfe.
- 15. **Middlesboro-Hazard** town-and-country area  
Counties included: Bell, Breathitt, Floyd, Harlan, Johnson, Knott, Knox, Leslie, Letcher, McCreary, Martin, Perry, Pike, Whitley.

---

## APPENDIX

*Classification of Areas.* The "metropolitan areas" used in this study are the Standard Metropolitan Areas as defined by U. S. Census in agreement with other governmental agencies. The official current list, however, does not include Mansfield, Ohio, and New Castle, Pa. Those two have been considered as metropolitan areas for this study, insofar as their recently estimated population makes it appear appropriate to do so, and it may be anticipated that the official list will soon include them. Also, it may be noted that the Huntington-Ashland metropolitan area (covering counties in three states) is included in this study, although only part of the area lies within the Fourth Federal Reserve District. The part of that area lying outside of the Fourth District, however, has been excluded from Fourth District totals appearing as benchmark figures in the next-to-final column of Table 1.

The "town-and-country areas" used in the study are, for the most part, identical with the "nonmetropolitan" state economic areas used in Census classification. (For the basis of classification, see *State Economic Areas*, by Donald J. Bogue, Bureau

of the Census, U. S. Department of Commerce, 1951.) Exceptions have been made where necessary due to the fact that the boundaries of the Fourth Federal Reserve District cut across several of the officially designated state economic areas. One additional exception has been made in order to place Ashtabula, Ohio, and East Liverpool, Ohio, in separate areas, which seems a more desirable treatment than that of the standard classification.

In the standard classification of nonmetropolitan state economic areas, numbers but not names are assigned to the various areas. In this study, it has been found necessary to use an independent numbering system and also to assign names. In the case of each town-and-country area designated here, the first named city is the largest city of the area; the second named city is chosen either with reference to geographical location within the area or because it is the second largest city within the area. Examples: Zanesville-Newark area, Fremont-Byran area; in these cases, Newark was chosen mainly because of its size, while Bryan was chosen largely because of its location near the extreme western end of its area.

