



# Economic Overview

## Hardin County, Tennessee



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# Demographic Profile

The population in Hardin County, Tennessee was 26,939 per American Community Survey data for 2018-2022.

The region has a civilian labor force of 11,112 with a participation rate of 49.9%. Of individuals 25 to 64 in Hardin County, Tennessee, 15.1% have a bachelor's degree or higher which compares with 36.5% in the nation.

The median household income in Hardin County, Tennessee is \$49,149 and the median house value is \$154,000.

## Summary<sup>1</sup>

	Percent			Value		
	Hardin County, Tennessee	Tennessee	USA	Hardin County, Tennessee	Tennessee	USA
<b>Demographics</b>						
Population (ACS)	—	—	—	26,939	6,986,082	332,387,540
Male	48.3%	49.1%	49.5%	13,006	3,428,050	164,545,087
Female	51.7%	50.9%	50.5%	13,933	3,558,032	167,842,453
Median Age <sup>2</sup>	—	—	—	45.4	38.9	38.7
Under 18 Years	20.0%	22.3%	22.2%	5,375	1,558,006	73,645,238
18 to 24 Years	7.6%	8.9%	9.1%	2,047	622,543	30,307,641
25 to 34 Years	11.0%	13.8%	13.7%	2,952	963,444	45,497,632
35 to 44 Years	10.8%	12.7%	13.1%	2,913	888,919	43,492,887
45 to 54 Years	12.4%	12.5%	12.3%	3,348	873,901	40,847,713
55 to 64 Years	15.1%	13.0%	12.8%	4,067	906,529	42,626,382
65 to 74 Years	13.3%	10.2%	10.0%	3,574	713,499	33,293,127
75 Years and Over	9.9%	6.6%	6.8%	2,663	459,241	22,676,920
Race: White	92.5%	73.5%	63.4%	24,924	5,133,249	210,875,446
Race: Black or African American	3.0%	15.9%	12.4%	820	1,108,897	41,070,890
Race: American Indian and Alaska Native	0.2%	0.2%	0.9%	63	17,288	2,924,996
Race: Asian	0.0%	1.8%	5.8%	13	129,226	19,352,659
Race: Native Hawaiian and Other Pacific Islander	0.0%	0.1%	0.2%	0	5,037	629,292
Race: Some Other Race	0.3%	2.5%	6.6%	92	174,679	21,940,536
Race: Two or More Races	3.8%	6.0%	10.7%	1,027	417,706	35,593,721
Hispanic or Latino (of any race)	2.4%	7.1%	19.0%	649	496,457	63,131,589
<b>Population Growth</b>						
Population (Pop Estimates) <sup>4</sup>	—	—	—	27,617	7,227,750	340,110,988
Population Annual Average Growth <sup>4</sup>	0.7%	1.0%	0.7%	181	68,313	2,172,466
People per Square Mile <sup>4</sup>	—	—	—	47.8	175.3	96.3
<b>Economic</b>						
Labor Force Participation Rate and Size (civilian population 16 years and over)	49.9%	62.0%	63.3%	11,112	3,465,315	168,567,852
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	73.4%	81.2%	83.0%	6,760	2,201,433	107,055,165
Work from Home	7.0%	11.4%	13.5%	723	370,383	21,267,373
Armed Forces Labor Force	0.0%	0.4%	0.5%	8	19,903	1,287,774
Veterans, Age 18-64	4.5%	5.0%	4.2%	696	213,335	8,410,268
Veterans Labor Force Participation Rate and Size, Age 18-64	72.4%	74.7%	77.0%	504	159,436	6,478,181
Median Household Income <sup>2</sup>	—	—	—	\$49,149	\$67,097	\$78,538
Per Capita Income	—	—	—	\$27,876	\$37,866	\$43,289
Mean Commute Time (minutes)	—	—	—	24.9	25.7	26.6
Commute via Public Transportation	0.0%	0.5%	3.5%	0	15,035	5,528,841
<b>Educational Attainment, Age 25-64</b>						
No High School Diploma	14.4%	9.4%	10.0%	1,915	342,355	17,176,172
High School Graduate	42.8%	30.2%	25.0%	5,689	1,098,362	43,057,491

## Summary<sup>1</sup>

	Percent			Value		
	Hardin County, Tennessee	Tennessee	USA	Hardin County, Tennessee	Tennessee	USA
Some College, No Degree	19.4%	20.0%	19.3%	2,578	725,470	33,315,654
Associate's Degree	8.3%	8.3%	9.2%	1,097	302,774	15,894,085
Bachelor's Degree	11.3%	20.5%	22.8%	1,503	745,568	39,256,774
Postgraduate Degree	3.8%	11.5%	13.8%	498	418,264	23,764,438
<b>Housing</b>						
Total Housing Units	—	—	—	15,096	3,095,472	142,332,876
Median House Value (of owner-occupied units) <sup>2,5</sup>	—	—	—	\$154,000	\$256,800	\$303,400
Homeowner Vacancy	0.1%	1.0%	1.0%	10	18,415	850,724
Rental Vacancy	1.8%	6.1%	5.5%	44	60,642	2,605,688
Renter-Occupied Housing Units (% of Occupied Units)	22.0%	33.0%	35.0%	2,383	912,950	44,590,828
Owner-Occupied Housing Units (% of Occupied Units)	78.0%	67.0%	65.0%	8,450	1,855,793	82,892,037
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	4.8%	5.2%	8.3%	522	144,409	10,602,826
<b>Social</b>						
Poverty Level (of all people)	20.8%	13.8%	12.4%	5,508	940,092	40,390,045
Households Receiving Food Stamps/SNAP	16.0%	11.2%	11.8%	1,734	310,084	15,004,950
Enrolled in Grade 12 (% of total population)	1.0%	1.3%	1.3%	281	89,263	4,405,676
Disconnected Youth <sup>3</sup>	1.7%	2.1%	2.4%	20	7,328	420,352
Children in Single Parent Families (% of all children)	36.8%	35.5%	34.0%	1,793	513,140	23,701,745
Uninsured	13.2%	10.1%	8.6%	3,510	696,019	28,000,876
With a Disability, Age 18-64	14.7%	12.7%	10.7%	2,235	532,882	21,269,700
With a Disability, Age 18-64, Labor Force Participation Rate and Size	28.2%	42.8%	47.0%	630	228,304	10,001,264
Foreign Born	1.1%	5.9%	13.9%	298	411,840	46,108,901
Speak English Less Than Very Well (population 5 yrs and over)	0.7%	3.6%	8.4%	172	234,172	26,299,012

Source: [JobsEQ®](#)

1. American Community Survey 2019-2023, unless noted otherwise

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

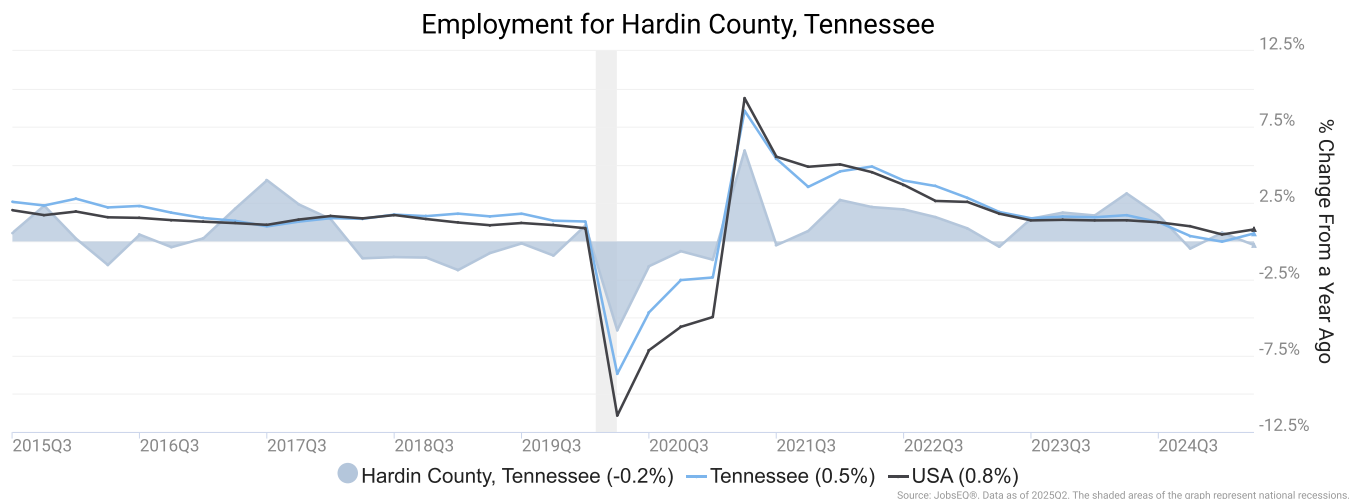
3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census Population Estimate for 2024, annual average growth rate since 2014.

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

# Employment Trends

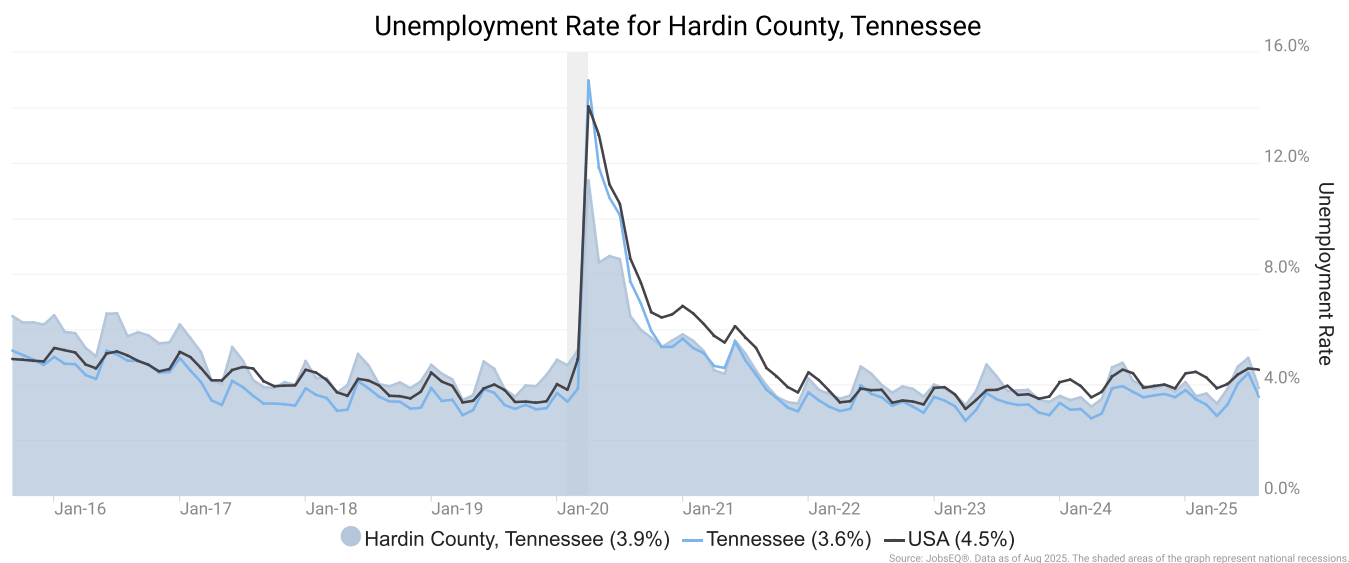
As of 2025Q2, total employment for Hardin County, Tennessee was 9,404 (based on a four-quarter moving average). Over the year ending 2025Q2, employment declined 0.2% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q1 with preliminary estimates updated to 2025Q2.

# Unemployment Rate

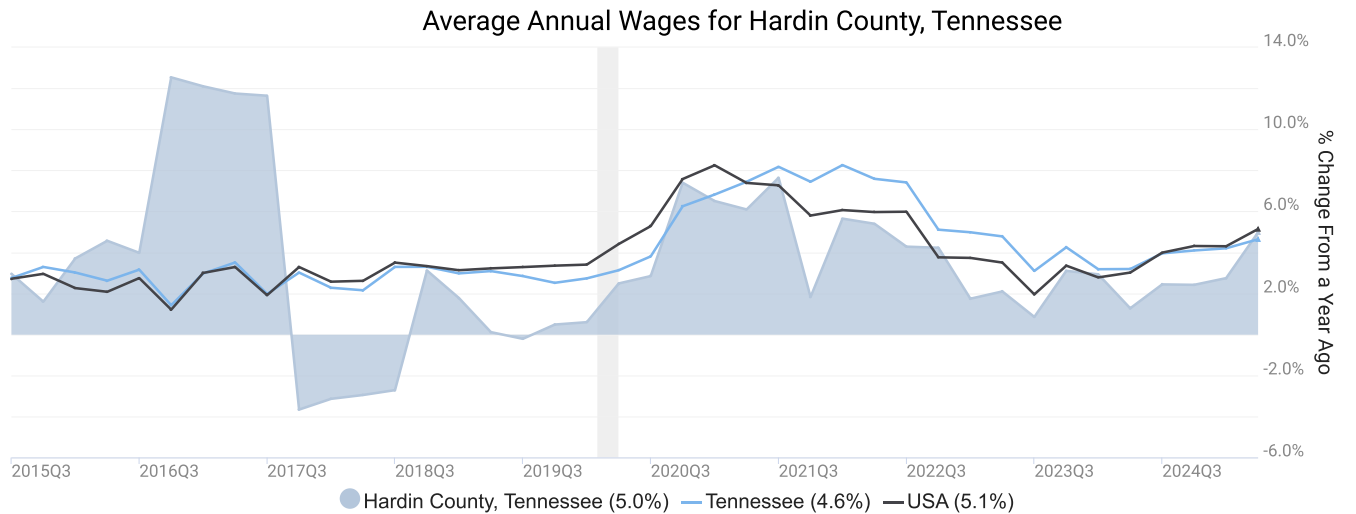
The unemployment rate for Hardin County, Tennessee was 3.9% as of August 2025. The regional unemployment rate was lower than the national rate of 4.5%. One year earlier, in August 2024, the unemployment rate in Hardin County, Tennessee was 4.1%.



Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through August 2025.

# Wage Trends

The average worker in Hardin County, Tennessee earned annual wages of \$49,531 as of 2025Q2. Average annual wages per worker increased 5.0% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$75,686 in the nation as of 2025Q2.



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q1 with preliminary estimates updated to 2025Q2.

# Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 15.0% lower in Hardin County, Tennessee than the U.S. average.

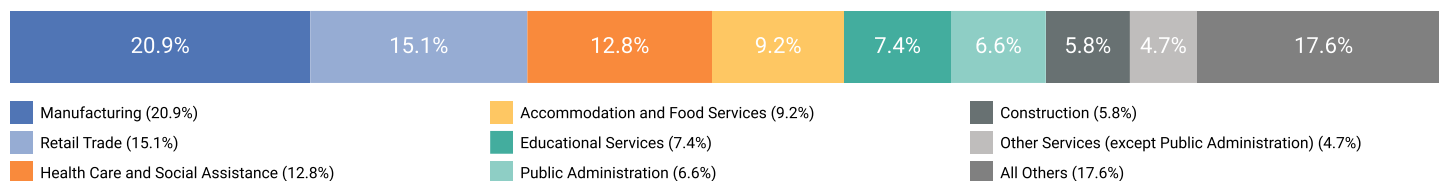
	Cost of Living Information		
	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Hardin County, Tennessee	\$49,531	85.0	\$58,278
Tennessee	\$67,125	90.6	\$74,108
USA	\$75,686	100.0	\$75,686

Source: [JobsEQ®](#)  
Data as of 2025Q2  
Cost of Living per [COLI](#), data as of 2025Q2, imputed by Chmura where necessary.

# Industry Snapshot

The largest sector in Hardin County, Tennessee is Manufacturing, employing 1,963 workers. The next-largest sectors in the region are Retail Trade (1,416 workers) and Health Care and Social Assistance (1,207). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Manufacturing (LQ = 2.68), Agriculture, Forestry, Fishing and Hunting (2.56), and Utilities (2.29).

Total Workers for Hardin County, Tennessee by Industry



Source: JobsEQ®  
Data as of 2025Q2

Note: Figures may not sum due to rounding.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q1 with preliminary estimates updated to 2025Q2.

Sectors in Hardin County, Tennessee with the highest average wages per worker are Management of Companies and Enterprises (\$114,377), Utilities (\$93,547), and Manufacturing (\$83,782). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Public Administration (+121 jobs), Accommodation and Food Services (+116), and Educational Services (+86).

Over the next 1 year, employment in Hardin County, Tennessee is projected to expand by 28 jobs. The fastest growing sector in the region is expected to be Arts, Entertainment, and Recreation with a +0.9% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+9 jobs), Accommodation and Food Services (+4), and Construction (+4).



## Hardin County, Tennessee, 2025Q2<sup>1</sup>

NAICS	Industry	Current			5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
31	Manufacturing	1,963	\$83,782	2.68	28	0.3%	194	78	118	-2	-0.1%
44	Retail Trade	1,416	\$38,302	1.56	54	0.8%	192	87	104	2	0.1%
62	Health Care and Social Assistance	1,207	\$50,537	0.84	-50	-0.8%	125	56	60	9	0.7%
72	Accommodation and Food Services	863	\$19,088	1.06	116	2.9%	153	66	83	4	0.5%
61	Educational Services	695	\$39,823	0.91	86	2.7%	68	32	34	2	0.3%
92	Public Administration	618	\$33,483	1.39	121	4.5%	58	24	32	2	0.3%
23	Construction	548	\$48,802	0.97	-10	-0.3%	49	18	27	4	0.7%
81	Other Services (except Public Administration)	439	\$28,660	1.10	42	2.0%	51	22	27	2	0.4%
11	Agriculture, Forestry, Fishing and Hunting	289	\$21,274	2.56	-34	-2.2%	34	18	17	0	-0.1%
48	Transportation and Warehousing	256	\$59,195	0.54	52	4.6%	28	12	15	1	0.5%
52	Finance and Insurance	222	\$68,362	0.60	-1	-0.1%	19	8	10	1	0.4%
56	Administrative and Support and Waste Management and Remediation Services	205	\$33,866	0.36	79	10.1%	24	10	13	1	0.4%
54	Professional, Scientific, and Technical Services	156	\$52,698	0.23	-3	-0.4%	13	5	7	1	0.5%
42	Wholesale Trade	141	\$53,114	0.41	38	6.4%	14	6	8	1	0.4%
22	Utilities	112	\$93,547	2.29	2	0.3%	10	4	6	0	0.3%
71	Arts, Entertainment, and Recreation	87	\$32,060	0.44	8	1.9%	13	5	7	1	0.9%
53	Real Estate and Rental and Leasing	72	\$47,060	0.43	-2	-0.5%	7	3	4	0	0.5%
51	Information	55	\$48,969	0.31	-26	-7.4%	5	2	3	0	-0.1%
55	Management of Companies and Enterprises	40	\$114,377	0.27	-6	-2.9%	4	1	2	0	0.6%
21	Mining, Quarrying, and Oil and Gas Extraction	18	\$60,376	0.53	-5	-4.8%	2	1	1	0	0.8%
99	Unclassified	2	\$24,659	0.17	2	n/a	0	0	0	0	0.3%
<b>Total - All Industries</b>		<b>9,404</b>	<b>\$49,531</b>	<b>1.00</b>	<b>490</b>	<b>1.1%</b>	<b>1,031</b>	<b>443</b>	<b>560</b>	<b>28</b>	<b>0.3%</b>

Source: [JobsEQ®](#)

Data as of 2025Q2

Note: Figures may not sum due to rounding.

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

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

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q1 with preliminary estimates updated to 2025Q2. Forecast employment growth uses national projections adapted for regional growth patterns.

# Occupation Snapshot

The largest major occupation group in Hardin County, Tennessee is Production Occupations, employing 1,157 workers. The next-largest occupation groups in the region are Office and Administrative Support Occupations (1,029 workers) and Sales and Related Occupations (877). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Production Occupations (LQ = 2.31), Farming, Fishing, and Forestry Occupations (1.44), and Installation, Maintenance, and Repair Occupations (1.28).

Occupation groups in Hardin County, Tennessee with the highest average wages per worker are Management Occupations (\$98,200), Legal Occupations (\$89,700), and Architecture and Engineering Occupations (\$87,000). The unemployment rate in the region varied among the major groups from 1.4% among Healthcare Practitioners and Technical Occupations to 6.4% among Farming, Fishing, and Forestry Occupations.

Over the next 1 year, the fastest growing occupation group in Hardin County, Tennessee is expected to be Healthcare Support Occupations with a +0.9% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Material Moving Occupations (+5 jobs) and Food Preparation and Serving Related Occupations (+4). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (161 jobs) and Production Occupations (125).

Hardin County, Tennessee, 2025Q2<sup>1</sup>

SOC	Occupation	Current						5-Year History		1-Year Forecast				
		Empl	Mean Ann Wages <sup>2</sup>	LQ	Unempl	Unempl Rate	Online Job Ads <sup>3</sup>	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
51-0000	Production	1,157	\$44,900	2.31	72	4.9%	3	7	0.1%	123	49	76	-2	-0.1%
43-0000	Office and Administrative Support	1,029	\$42,900	0.96	36	2.8%	21	30	0.6%	106	52	57	-3	-0.3%
41-0000	Sales and Related	877	\$38,600	1.08	55	5.0%	50	39	0.9%	119	56	63	-1	-0.1%
35-0000	Food Preparation and Serving Related	855	\$28,300	1.10	67	5.8%	40	114	2.9%	164	72	89	4	0.4%
53-0000	Transportation and Material Moving	851	\$40,600	1.06	76	5.8%	31	82	2.0%	112	46	61	5	0.6%
11-0000	Management	754	\$98,200	1.02	13	1.5%	11	51	1.4%	65	27	35	4	0.5%
29-0000	Healthcare Practitioners and Technical	561	\$86,200	0.99	8	1.4%	58	36	1.3%	36	17	15	4	0.8%
25-0000	Educational Instruction and Library	474	\$48,700	0.92	12	2.6%	14	53	2.4%	43	20	21	2	0.4%
49-0000	Installation, Maintenance, and Repair	465	\$55,400	1.28	18	2.9%	13	4	0.2%	43	18	23	2	0.4%
47-0000	Construction and Extraction	441	\$49,100	1.04	32	5.1%	3	-4	-0.2%	38	14	21	3	0.7%
13-0000	Business and Financial Operations	356	\$73,500	0.58	10	2.5%	2	42	2.6%	30	11	17	2	0.5%
31-0000	Healthcare Support	308	\$36,300	0.68	15	3.4%	27	-19	-1.2%	45	19	22	3	0.9%
37-0000	Building and Grounds Cleaning and Maintenance	226	\$34,500	0.73	17	4.6%	4	-1	-0.1%	31	14	16	1	0.4%
33-0000	Protective Service	196	\$48,400	0.95	6	2.5%	5	39	4.5%	19	7	11	0	0.2%
21-0000	Community and Social Service	195	\$52,000	1.10	4	2.4%	11	-10	-1.0%	19	8	10	1	0.7%
39-0000	Personal Care and Service	179	\$32,900	0.74	9	4.1%	5	4	0.5%	30	12	17	1	0.6%
17-0000	Architecture and Engineering	109	\$87,000	0.74	1	1.6%	9	5	0.9%	8	3	4	0	0.4%

## Hardin County, Tennessee, 2025Q2<sup>1</sup>

SOC	Occupation	Current			5-Year History					1-Year Forecast				
		Empl	Mean Ann Wages <sup>2</sup>	LQ	Unempl	Unempl Rate	Online Job Ads <sup>3</sup>	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
15-0000	Computer and Mathematical	106	\$79,600	0.35	3	2.7%	1	12	2.4%	6	2	3	1	0.5%
27-0000	Arts, Design, Entertainment, Sports, and Media	97	\$47,800	0.59	2	3.4%	6	0	0.0%	10	4	5	0	0.2%
45-0000	Farming, Fishing, and Forestry	78	\$43,100	1.44	6	6.4%	n/a	-1	-0.2%	11	5	6	0	-0.2%
23-0000	Legal	45	\$89,700	0.57	0	n/a	0	3	1.3%	3	1	2	0	0.4%
19-0000	Life, Physical, and Social Science	44	\$76,000	0.50	1	2.9%	2	3	1.5%	4	1	3	0	0.6%
<b>Total - All Occupations</b>		<b>9,404</b>	<b>\$51,600</b>	<b>1.00</b>	<b>462</b>	<b>4.0%</b>	<b>318</b>	<b>490</b>	<b>1.1%</b>	<b>1,065</b>	<b>460</b>	<b>577</b>	<b>28</b>	<b>0.3%</b>

Source: [JobsEQ®](#)

Data as of 2025Q2 unless noted otherwise

Note: Figures may not sum due to rounding.

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

2. Wage data represent the average for all Covered Employment

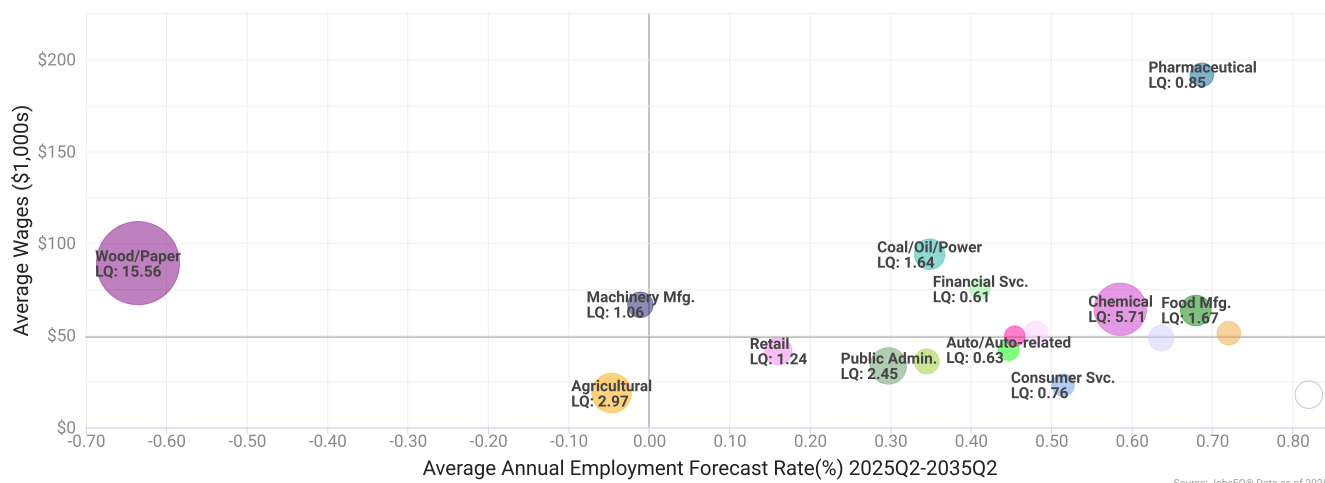
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2025Q1, imputed where necessary with preliminary estimates updated to 2025Q2. Wages by occupation are as of 2025 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

# Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in Hardin County, Tennessee with the highest relative concentration is Wood/Paper with a location quotient of 15.56. This cluster employs 1,055 workers in the region with an average wage of \$89,247. Employment in the Wood/Paper cluster is projected to contract in the region about 0.6% per year over the next ten years.

Industry Clusters for Hardin County, Tennessee as of 2025Q2

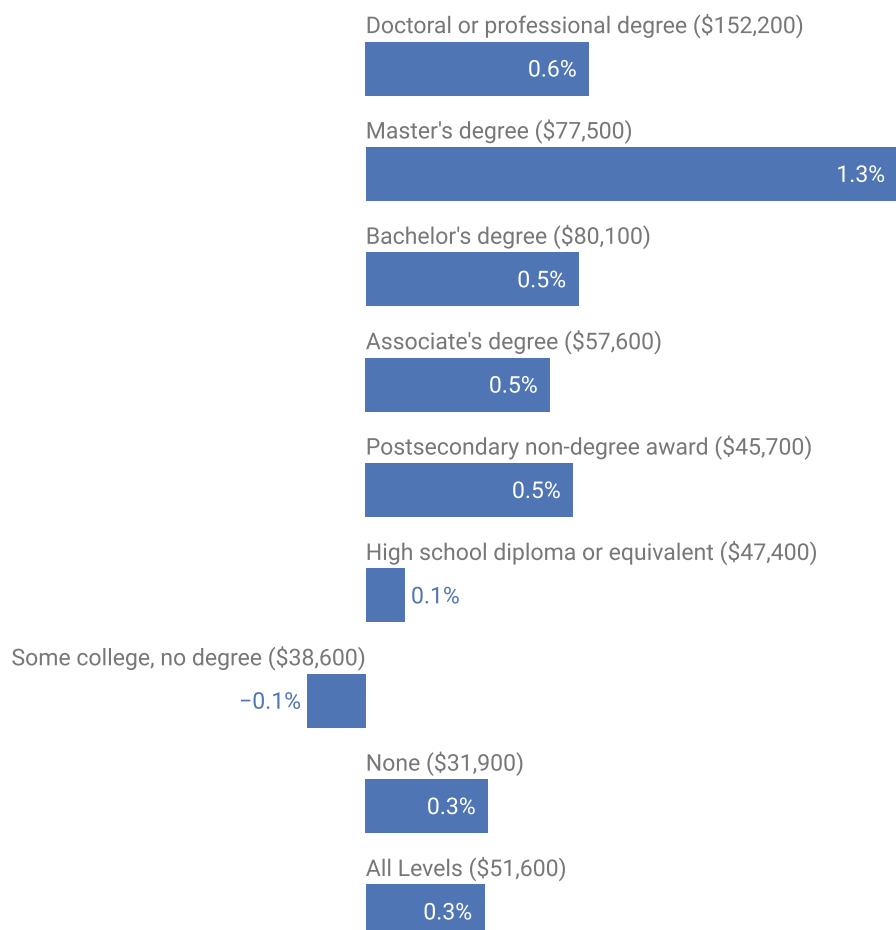


Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2025Q1 with preliminary estimates updated to 2025Q2. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

# Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in Hardin County, Tennessee is projected to grow 0.3% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.6% per year, those requiring a bachelor's degree are forecast to grow 0.5% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.5% per year.

## Annual Average Projected Job Growth by Education Levels

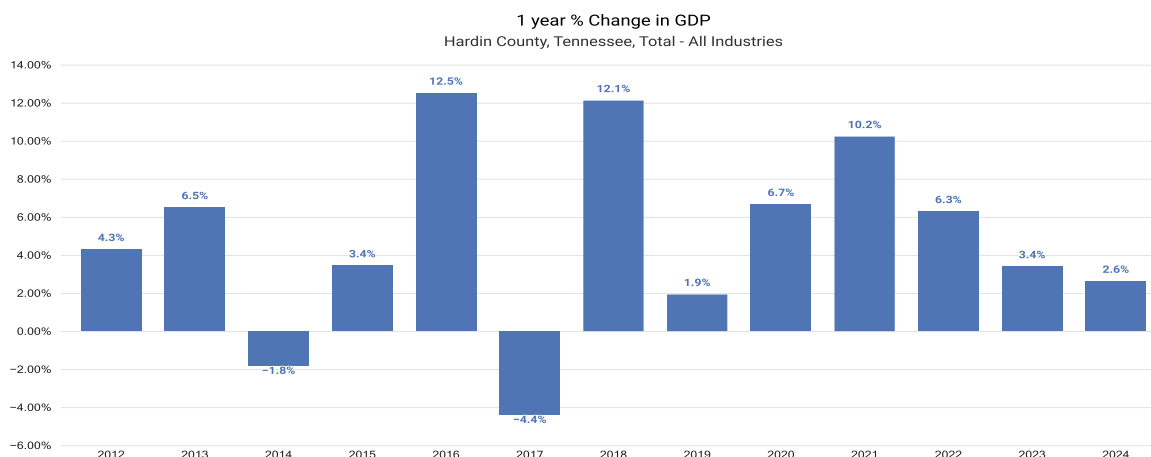


Source: JobsEQ®  
Data as of 2025Q2

Employment by occupation data are estimates as of 2025Q2. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

# Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2024, nominal GDP in Hardin County, Tennessee expanded 2.6%. This follows growth of 3.4% in 2023. As of 2024, total GDP in Hardin County, Tennessee was \$1,206,091,000.

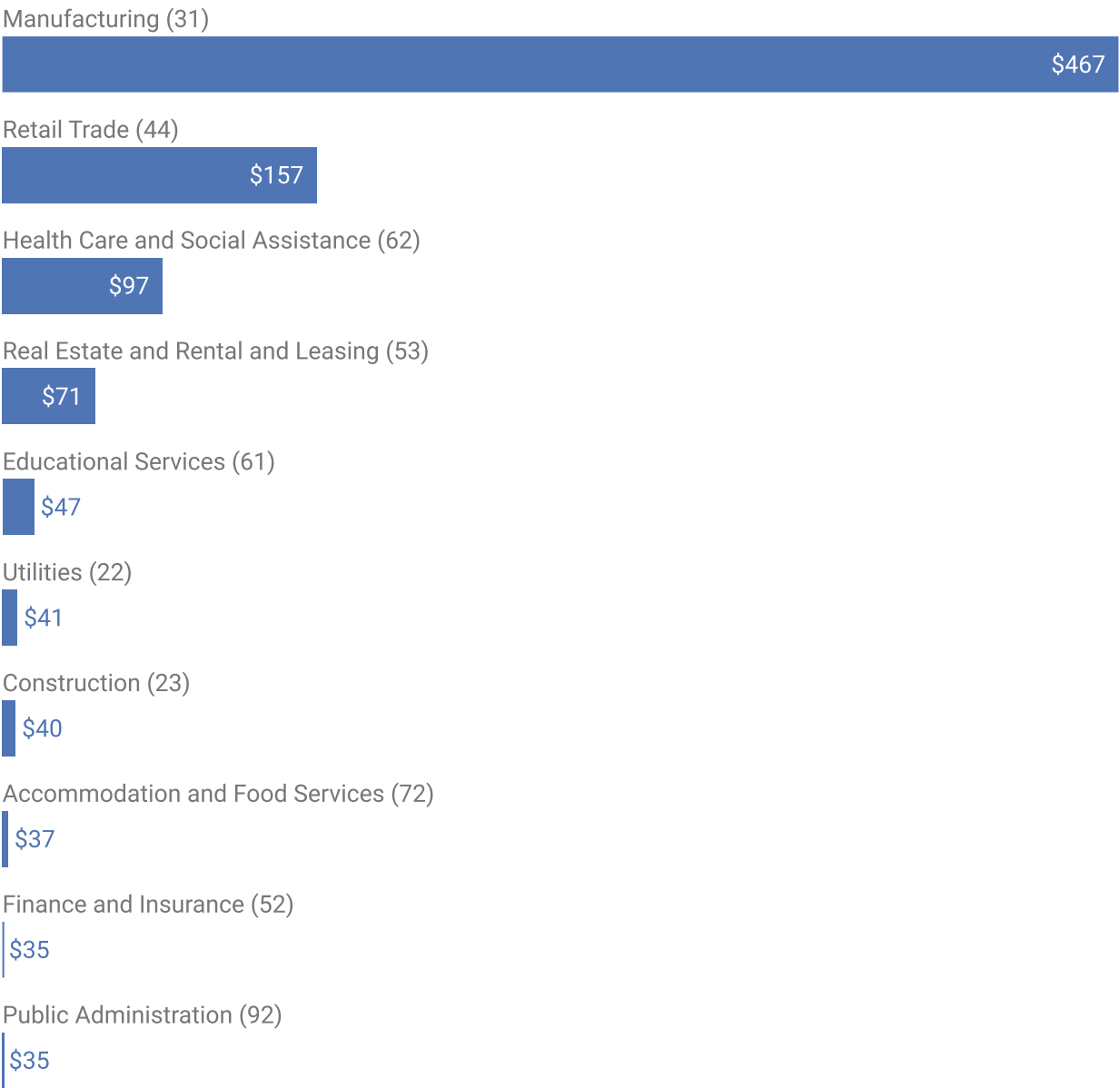


Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2024.

Of the sectors in Hardin County, Tennessee, Manufacturing contributed the largest portion of GDP in 2024, \$467,214,000. The next-largest contributions came from Retail Trade (\$157,357,000); Health Care and Social Assistance (\$96,843,000); and Real Estate and Rental and Leasing (\$71,016,000).

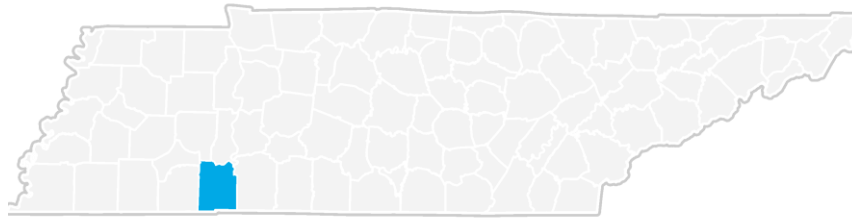
# GDP (in \$ millions)

Hardin County, Tennessee, 2024



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

# Hardin County, Tennessee Regional Map





# FAQ

## What is a location quotient?

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

## What is separation demand?

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

## What is a cluster?

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

## What is the difference between industry wages and occupation wages?

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

## What is NAICS?

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

## What is SOC?

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

## About This Report

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