Appendix
County-Level SWOT
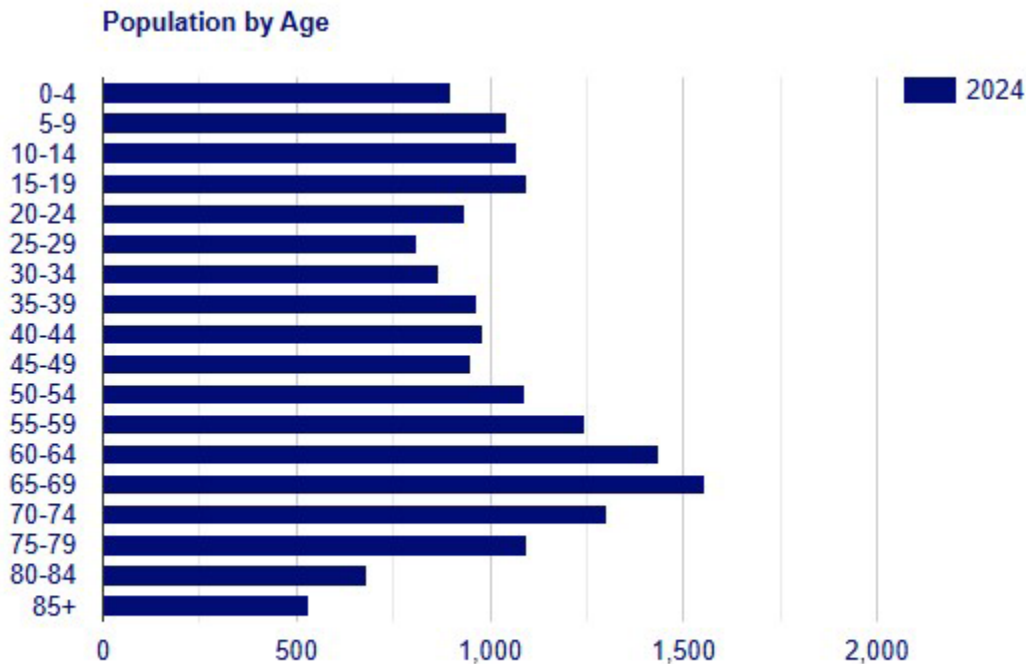
Bosque County

Bosque County SWOT Analysis & Economic Overview

POPULATION

Population	2000	2010	2024	2029
Bosque County	17,204	18,212	18,561	18,713
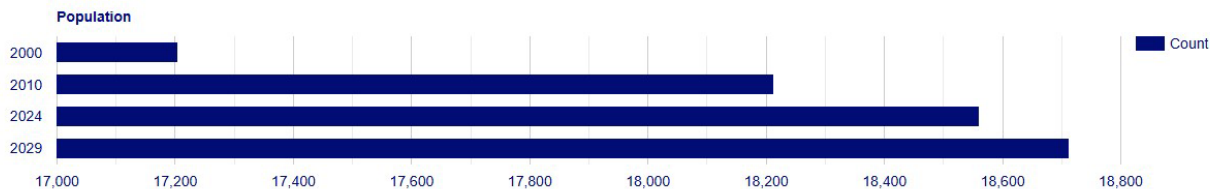
Population

Source: ESRI, 2024-09-27

POPULATION BY RACE

Bosque County	2024
Total	18,561.00
White Alone	77.65%
Black Alone	1.71%
American Indian Alone	0.98%
Asian Alone	0.5%
Pacific Islander Alone	0.06%
Some Other Race	7.8%
Two or More Races	11.31%
Hispanic Origin	19.78%
Diversity Index	57.50

Population by Race (Numbers may be rounded)
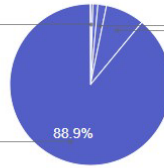
Other
0.1%

Black Alone
1.7%

Some Other Race
7.8%

Other
88.9%

88.9%

Source: ESRI, 2024-09-27

GROWTH RATE

Bosque County	2024 - 2029
Population	0.16%
Households	0.38%
Families	0.26%
Median Household Income	2%
Per Capita Income	2%

Source: ESRI, 2024-09-27

Growth Rate
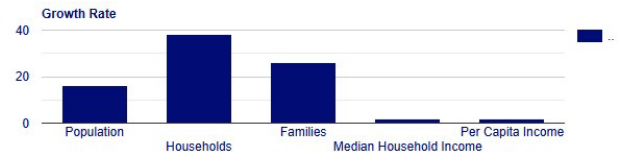
Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	6,726	7,254	7,577	7,722
Housing Units	8,644	9,623	9,442	9,546
Owner Occupied Units			5,908	6,085
Renter Occupied Units			1,669	1,637
Vacant Units			1,865	1,824
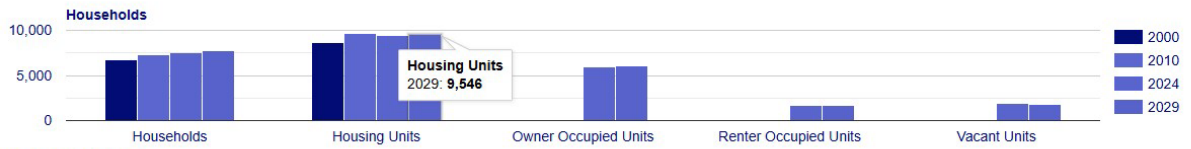
Source: ESRI, 2024-09-27

HOME VALUE

Bosque County	2024	2029
Median Home Value	$193,783	$215,665
Average Home Value	$267,887	$288,028
<$50,000	473	435
$50,000 - $99,999	834	773
$100,000 - $149,999	823	765
$150,000 - $199,999	941	874
$200,000 - $249,999	579	624
$250,000 - $299,999	616	665
$300,000 - $399,999	812	970
$400,000 - $499,999	165	196
$500,000 - $749,999	441	522
$1,000,000 +	41	47
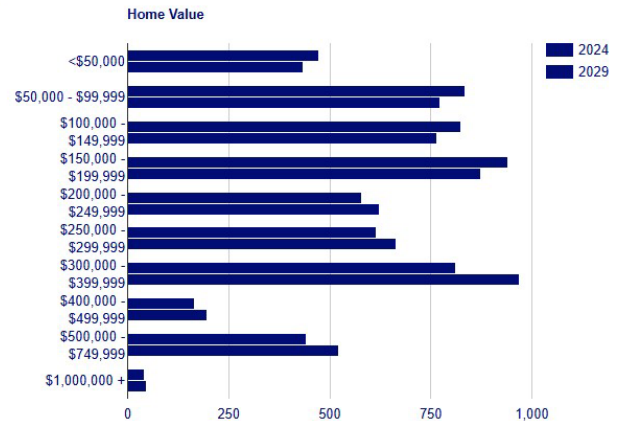
Source: ESRI, 2024-09-27

INCOME

INCOME

Bosque County	2024	2029
Median Household	$63,978	$69,869
Average Household	$88,987	$98,003
Per Capita	$36,347	$40,462
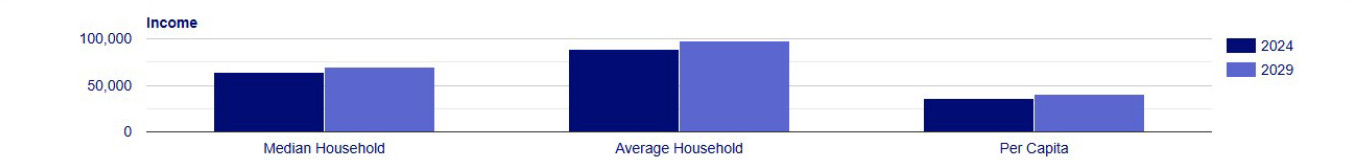
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

Bosque County	2024
<$15,000	476
$15,000 - $24,999	528
$25,000 - $34,999	637
$35,000 - $49,999	1,167
$50,000 - $74,999	1,503
$75,000 - $99,999	1,060
$100,000 - $149,999	1,272
$150,000 - $199,999	476
$200,000+	458
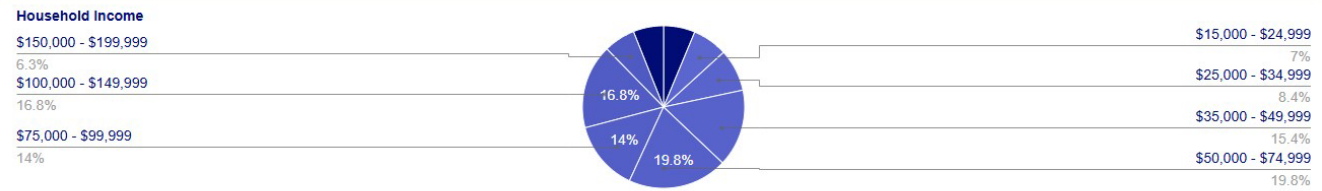
Source: ESRI, 2024-09-27

Commute

Walked
1.3%
Work at Home
6.5%
Carpooled
6.9%

6.5%

6.9%

Drive Alone
84%

84%

Source: ESRI, 2024-09-27

Commute

Less than 5 minutes	
5-9 minutes	
10-14 minutes	
15-19 minutes	
20-24 minutes	
25-29 minutes	
30-34 minutes	
35-39 minutes	
40-44 minutes	
45-59 minutes	
60-89 minutes	
90+ minutes	
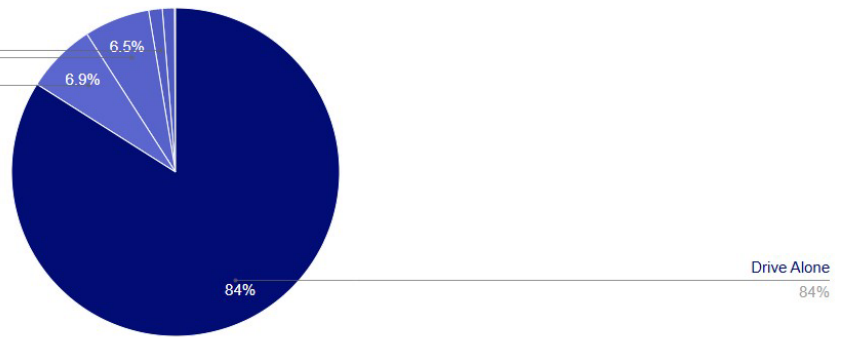
■ Commuters
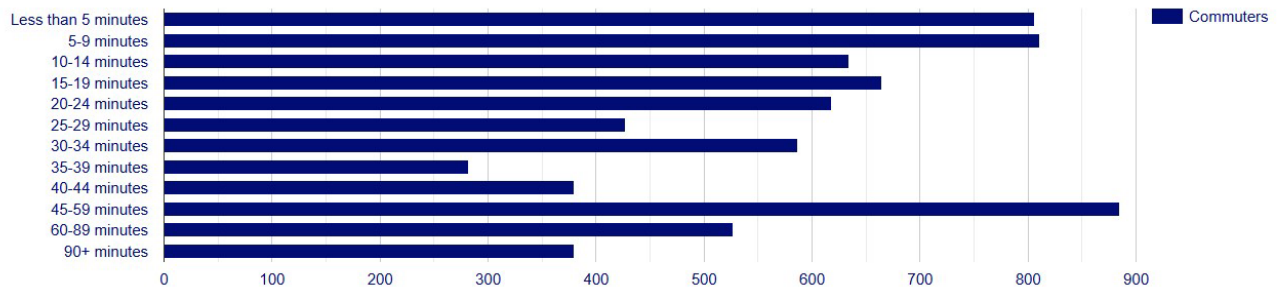
EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**5,761**
Agr/Forestry/Fish/Hunt	52
Mining	11
Utilities	104
Construction	315
Manufacturing	153
Wholesale Trade	311

Retail Trade	561
Motor Veh/Parts Dealers	74
Furn & Home Furnish Str	7
Electronics & Appl Store	2
Bldg Matl/Garden Equip	33
Food & Beverage Stores	256
Health/Pers Care Stores	31
Gasoline Stations	52
Clothing/Accessory Store	7
Sports/Hobby/Book/Music	49
General Merchandise Str	50
Transportation/Warehouse	**58**
Information	**45**
Finance & Insurance	**158**
Cntrl Bank/Crdt Intrmdtn	110
Sec/Cmdty Cntrct/Oth Inv	12
Insur/Funds/Trusts/Other	36
Real Estate/Rent/Leasing	**72**
Prof/Scientific/Tech Srv	**278**
Legal Services	**40**
Mgmt of Comp/Enterprises	**25**
Admin/Support/Waste Mgmt	**20**
Educational Services	**1,281**
HealthCare/Social Assist	**956**
Arts/Entertainment/Rec	**42**
Accommodation/Food Srvcs	**301**
Accommodation	68
Food Srv/Drinking Places	233
Other Srv excl Pub Admin	**388**
Auto Repair/Maintenance	**24**
Public Administration Emp	**589**

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

Bosque County	2024
<9th Grade	579
Some High School	984
GED	640
Graduated High School	3,681
Some College/No Degree	3,613
Associates Degree	1,295
Bachelor's Degree	1,930
Graduate Degree	794

Educational Attainment (25+)

Graduate Degree		Some High School
5.9%		7.3%
Bachelor's Degree		GED
14.3%		4.7%
Associates Degree	9.6%	Graduated High School
9.6%	27.2%	27.2%
Some College/No Degree	26.7%	
26.7%		
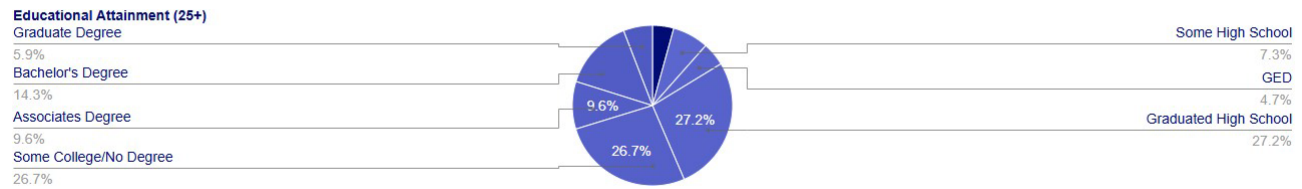
Source: ESRI, 2024-09-27

BUSINESSES

BUSINESSES BY NAICS

Category	Number
TOTAL BUSINESSES	**657**
Agr/Forestry/Fish/Hunt Bus	18
Mining Bus	2
Utilities Bus	7
Construction Bus	36
Manufacturing Bus	12
Wholesale Trade Bus	23

Retail Trade Bus	**104**
Motor Veh/Parts Dealers Bus	14
Furn & Home Furnish Str Bus	3
Electronics & Appl Store Bus	1
Bldg Matl/Garden Equip Bus	5
Food & Beverage Stores Bus	32
Health/Pers Care Stores Bus	5
Gasoline Stations Bus	11
Clothing/Accessory Store Bus	4
Sports/Hobby/Book/Music Bus	17
General Merchandise Str Bus	12
Transportation/Warehouse Bus	**13**
Information Bus	**13**
Finance & Insurance Bus	**36**
Cntrl Bank/Crdt Intrmdtn Bus	18
Sec/Cmdty Cntrct/Oth Inv Bus	6
Insur/Funds/Trusts/Other Bus	12
Real Estate/Rent/Leasing Bus	**26**
Prof/Scientific/Tech Srv Bus	**36**
Legal Services Bus	**10**
Mgmt of Comp/Enterprises Bus	**2**
Admin/Support/Waste Mgmt Bus	**8**
Educational Services Bus	**30**
HealthCare/Social Assist Bus	**39**
Arts/Entertainment/Rec Bus	**11**
Accommodation/Food Srvcs Bus	**52**
Accommodation Bus	15
Food Srv/Drinking Places Bus	37
Other Srv excl Pub Admin Bus	**87**
Auto Repair/Maintenance Bus	**9**
Public Administration Bus	**74**

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 18,561 projected to reach 18,713 by 2029
- Age Distribution:
    - 24.89% of the population is 65 or older (higher than the national average)
    - 20.91% is under 18
- Racial/Ethnic Composition:
    - White: 75.53%
    - Hispanic or Latino: 19.63%
    - Black or African American: 1.86%
    - Other/Mixed: 3.02%
- Education Levels:
    - High school graduate: 23.14%
    - Some college or associate's degree: 39.56%
    - Bachelor's degree or higher: 13.68%

Economic Summary

- Per Capita Income (Census): $32,990
- Per Capita Income (BEA): $52,462
- Poverty Rate: 11%
- Top Industries by GDP Contribution:
    - Utilities: $286.5 million
    - Government & public enterprises: $107.4 million
    - Real estate & rental leasing: $100.3 million
    - Construction: $42 million
    - Durable goods manufacturing: $38.8 million
- Top Industries by Employment:
    - Farm employment: 1,497 jobs
    - Government & public enterprises: 1,336 jobs
    - Construction: 731 jobs
    - Retail trade: 716 jobs
    - Manufacturing: 612 jobs

Sources of Economic Growth

- Agriculture & Farming – Largest employment sector, benefiting from rural land availability and demand for agricultural products.
- Utilities & Energy – Highest GDP-contributing industry, providing stable revenue and employment.
- Real Estate & Construction – Growth in homeownership and rising property values offer opportunities for development.
- Tourism & Arts – Clifton is an emerging artistic and cultural hub, drawing visitors and retirees.

- Government Employment – Significant employer, providing stability to the local economy.

Sources of Economic Challenges

- Aging Population – A quarter of the population is 65+, which may limit workforce availability.
- Limited Workforce Development – Fewer college graduates compared to state averages, impacting labor supply for specialized jobs.
- Infrastructure Needs – Broadband access and transportation improvements are required to attract new businesses.
- Retail & Small Business Constraints – While retail provides jobs, small businesses face challenges in scaling due to limited customer bases.

Needs & Priorities

- Infrastructure Investment – Improvements in broadband, road networks, and public utilities.
- Workforce Training & Retention – Expanding programs with local colleges and technical training schools.
- Economic Diversification – Incentivizing industries beyond agriculture and utilities to ensure stability.
- Housing Development – Addressing affordable housing needs for workforce retention and retirees.
- Small Business Support – Providing financial incentives and resources for local entrepreneurship.

Unemployment Over Time

- 2020 (COVID-19 Impact): 6.0%
- 2019 (Pre-Pandemic): 3.4%
- Fluctuations: Bosque County's unemployment has generally remained below the state average, but economic shifts (e.g., COVID-19, agricultural market fluctuations) have influenced trends.

Top 5 Industries for Unemployment Insurance (UI) Claims

1. Retail Trade – Seasonal employment fluctuations contribute to claims.
2. Construction – Project-based employment leads to periodic layoffs.
3. Healthcare & Social Assistance – Workforce turnover in caregiving and medical sectors.
4. Manufacturing – Economic shifts impact job stability.
5. Accommodation & Food Services – Tourism-driven employment sees cyclical downturns.

Bosque County's economy benefits from strong agricultural, utilities, and real estate sectors, but workforce shortages, infrastructure needs, and an aging population present challenges. Addressing these concerns through economic diversification, workforce training, and infrastructure investments will be essential for long-term growth.
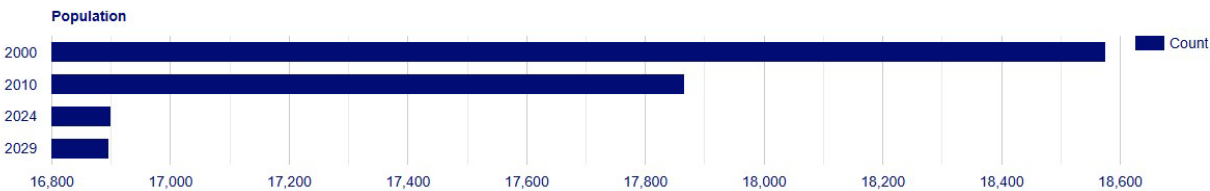
Falls County
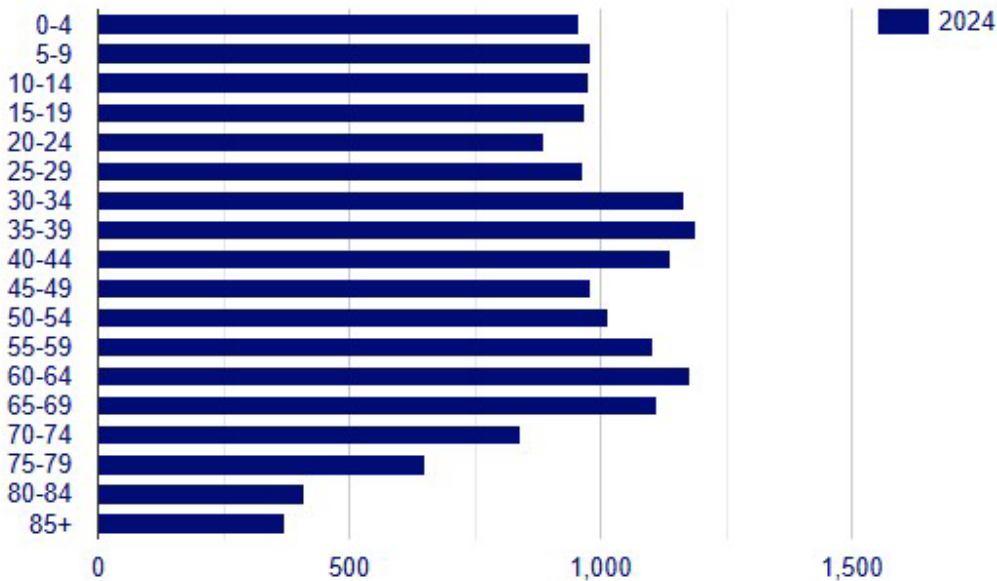
Falls County SWOT Analysis & Economic Overview

POPULATION

Population	2000	2010	2024	2029
Falls County	18,576	17,866	16,899	16,896

Source: ESRI, 2024-09-27

POPULATION BY RACE

Falls County	2024
Total	16,899.00
White Alone	57.64%
Black Alone	21.23%
American Indian Alone	0.79%
Asian Alone	0.38%
Pacific Islander Alone	0.05%
Some Other Race	11.4%
Two or More Races	8.52%
Hispanic Origin	25.43%
Diversity Index	75.30

Population by Race (Numbers may be rounded)
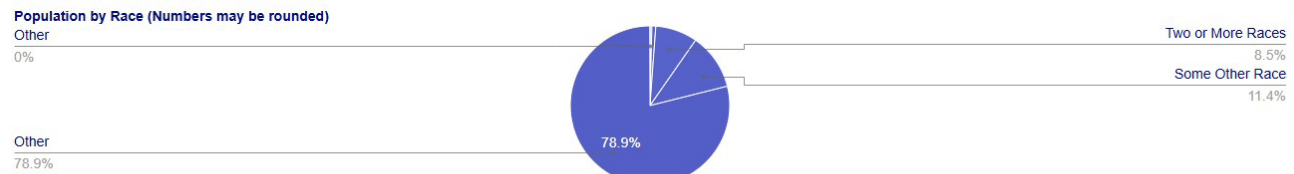
Source: ESRI, 2024-09-27

GROWTH RATE

Falls County	2024 - 2029
Population	0.00%
Households	0.16%
Families	0.03%
Median Household Income	3%
Per Capita Income	3%
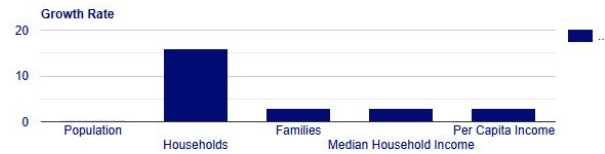
Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	6,496	6,302	6,032	6,081
Housing Units	7,658	7,724	7,541	7,580
Owner Occupied Units			4,438	4,531
Renter Occupied Units			1,594	1,550
Vacant Units			1,509	1,499
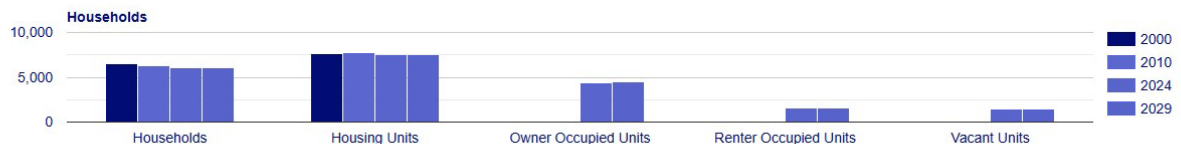
Source: ESRI, 2024-09-27

HOME VALUE

Falls County	2024	2029
Median Home Value	$126,857	$233,989
Average Home Value	$187,545	$300,519
<$50,000	938	692
$50,000 - $99,999	811	440
$100,000 - $149,999	875	476
$150,000 - $199,999	301	234
$200,000 - $249,999	533	623
$250,000 - $299,999	280	433
$300,000 - $399,999	178	338
$400,000 - $499,999	292	673
$500,000 - $749,999	130	346
$1,000,000 +	71	194
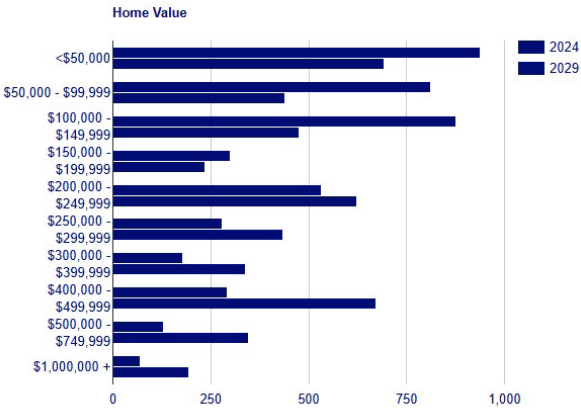
Source: ESRI, 2024-09-27

INCOME

INCOME

Falls County	2024	2029
Median Household	$48,524	$55,225
Average Household	$73,146	$85,739
Per Capita	$26,408	$31,157
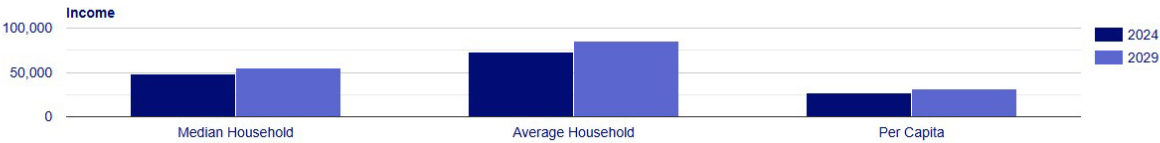
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

Falls County	2024
<$15,000	998
$15,000 - $24,999	645
$25,000 - $34,999	770
$35,000 - $49,999	653
$50,000 - $74,999	1,036
$75,000 - $99,999	598
$100,000 - $149,999	766
$150,000 - $199,999	241
$200,000+	325
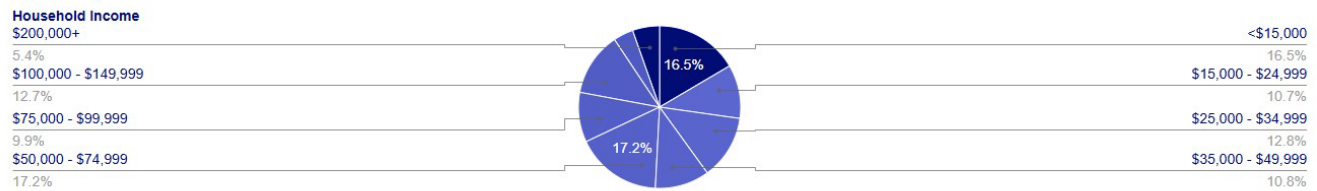
Household Income

$200,000+	<$15,000
5.4%	16.5%
$100,000 - $149,999	$15,000 - $24,999
12.7%	10.7%
$75,000 - $99,999	$25,000 - $34,999
9.9%	12.8%
$50,000 - $74,999	$35,000 - $49,999
17.2%	10.8%

Source: ESRI, 2024-09-27

Commute

Walked 1.1%
Work at Home 5.1%
Carpooled 10.7%
Drive Alone 82.5%

Source: ESRI, 2024-09-27

Commute

Commuters

Less than 5 minutes	
5-9 minutes	
10-14 minutes	
15-19 minutes	
20-24 minutes	
25-29 minutes	
30-34 minutes	
35-39 minutes	
40-44 minutes	
45-59 minutes	
60-89 minutes	
90+ minutes	

0 100 200 300 400 500 600 700 800 900 1,000 1,100
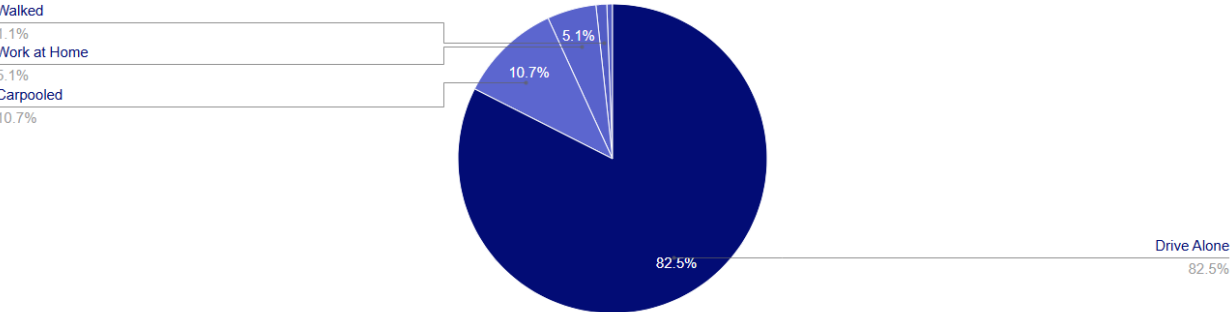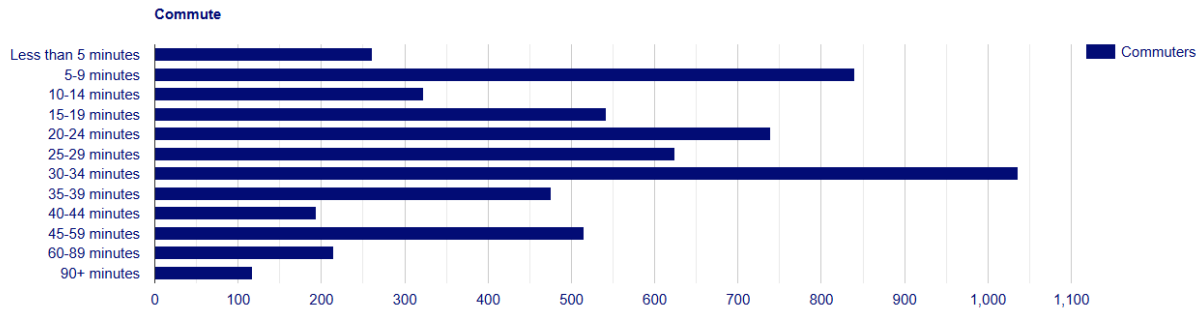
EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**4,131**
Agr/Forestry/Fish/Hunt	**41**
Mining	**56**
Utilities	**18**
Construction	**267**
Manufacturing	**126**
Wholesale Trade	**58**
Retail Trade	**536**
Motor Veh/Parts Dealers	98
Furn & Home Furnish Str	6
Electronics & Appl Store	9
Bldg Matl/Garden Equip	17
Food & Beverage Stores	148
Health/Pers Care Stores	21
Gasoline Stations	37
Clothing/Accessory Store	41
Sports/Hobby/Book/Music	23
General Merchandise Str	136
Transportation/Warehouse	**72**
Information	**11**
Finance & Insurance	**101**
Cntrl Bank/Crdt Intrmdtn	53
Sec/Cmdty Cntrct/Oth Inv	25
Insur/Funds/Trusts/Other	23

Real Estate/Rent/Leasing	50
Prof/Scientific/Tech Srv	75
Legal Services	33
Mgmt of Comp/Enterprises	0
Admin/Support/Waste Mgmt	17
Educational Services	624
HealthCare/Social Assist	473
Arts/Entertainment/Rec	60
Accommodation/Food Srvcs	**304**
Accommodation	29
Food Srv/Drinking Places	275
Other Srv excl Pub Admin	254
Auto Repair/Maintenance	15
Public Administration Emp	963

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

Falls County	2024
<9th Grade	703
Some High School	1,301
GED	1,010
Graduated High School	3,078
Some College/No Degree	3,311
Associates Degree	974
Bachelor's Degree	1,141
Graduate Degree	609

Educational Attainment (25+)

Bachelor's Degree 9.4%	Some High School 10.7%
Associates Degree 8%	GED 8.3%
Some College/No Degree 27.3%	Graduated High School 25.4%

27.3% 25.4%
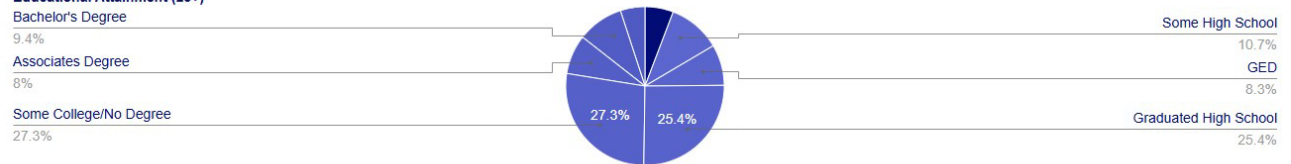
Source: ESRI, 2024-09-27

BUSINESSES

BUSINESSES BY NAICS

Category	Number
TOTAL BUSINESSES	**516**
Agr/Forestry/Fish/Hunt Bus	12
Mining Bus	7
Utilities Bus	4
Construction Bus	26
Manufacturing Bus	14
Wholesale Trade Bus	12
Retail Trade Bus	**78**
Motor Veh/Parts Dealers Bus	16
Furn & Home Furnish Str Bus	2
Electronics & Appl Store Bus	2
Bldg Matl/Garden Equip Bus	4
Food & Beverage Stores Bus	15
Health/Pers Care Stores Bus	5
Gasoline Stations Bus	8
Clothing/Accessory Store Bus	7
Sports/Hobby/Book/Music Bus	10
General Merchandise Str Bus	9
Transportation/Warehouse Bus	**14**
Information Bus	**6**
Finance & Insurance Bus	**27**
Cntrl Bank/Crdt Intrmdtn Bus	13
Sec/Cmdty Cntrct/Oth Inv Bus	5
Insur/Funds/Trusts/Other Bus	9

Real Estate/Rent/Leasing Bus	**17**
Prof/Scientific/Tech Srv Bus	**27**
Legal Services Bus	**9**
Mgmt of Comp/Enterprises Bus	**0**
Admin/Support/Waste Mgmt Bus	**3**
Educational Services Bus	**19**
HealthCare/Social Assist Bus	**26**
Arts/Entertainment/Rec Bus	**8**
Accommodation/Food Srvcs Bus	**40**
Accommodation Bus	8
Food Srv/Drinking Places Bus	32
Other Srv excl Pub Admin Bus	**87**
Auto Repair/Maintenance Bus	**9**
Public Administration Bus	**61**

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 16,899 (2024) projected to reach 16,896 by 2029
- Age Distribution:
  - 24.10% under 18
  - 16.53% are 65 and older
  - Median Age: 42
- Racial/Ethnic Composition:
  - White: 57.64%
  - Black or African American: 21.23%
  - Hispanic or Latino: 25.43%
  - Other/Mixed: 7.7%
- Education Levels:
  - High school graduate: 18.04%
  - Some college or associate's degree: 27%
  - Bachelor's degree or higher: 14.31%

Economic Summary

- Per Capita Income: $26,408 (2024)
- Median Household Income: $48,524
- Poverty Rate: High relative to state and national averages
- Top Industries by Employment:
  - Retail Trade: 536 jobs
  - Educational Services: 624 jobs
  - Healthcare & Social Assistance: 473 jobs
  - Public Administration: 963 jobs
  - Accommodation & Food Services: 304 jobs
- Top Industries by GDP Contribution:
  - Agriculture: $113 million from cattle sales, $34.6 million from grain production
  - Public Sector Employment (Texas Department of Criminal Justice Hobby Unit) contributes to employment stability

Sources of Economic Growth

- Agriculture & Cattle Ranching – Falls County is the agricultural hub of the Heart of Texas region, ranking 17th in Texas for cattle production and 22nd in grain production.
- Government & Correctional Facility Employment – The Texas Department of Criminal Justice Hobby Unit provides stable jobs.
- Retail & Public Administration Sectors – The county seat, Marlin, has strong public sector employment and a small retail hub.
- Tourism & Historic Sites – Marlin, known as the "Hot Mineral City of Texas," has potential for tourism and wellness-based economic development.

Sources of Economic Challenges

- Declining Population – Falls County's population has steadily decreased from 18,576 in 2000 to a projected 16,896 by 2029.
- Workforce Shortages – The county has fewer college graduates compared to state averages, impacting labor availability.
- Limited Infrastructure & Housing Growth – Housing stock is aging, and infrastructure investment is needed to attract businesses.
- Dependence on Agriculture – While a strength, reliance on agriculture makes the county vulnerable to market fluctuations..
- Low-Wage Employment – The economy is dominated by low-wage jobs, particularly in retail, food services, and correctional facilities.

Needs & Priorities

- Economic Diversification – Reducing reliance on agriculture and correctional jobs by attracting manufacturing, logistics, and renewable energy sectors.
- Workforce Training & Education – Expanding training partnerships with McLennan Community College and TSTC to support skills development.
- Infrastructure Investment – Addressing aging roads, water systems, and broadband to attract new employers.
- Small Business Support – Offering financial incentives for entrepreneurs and local businesses to expand employment opportunities.
- Tourism Development – Leveraging Marlin's historic mineral water reputation for hospitality and wellness tourism.

Unemployment Over Time

- 2020 (COVID-19 Impact): 6.7%
- 2019 (Pre-Pandemic): 3.0%
- Fluctuations: Falls County's unemployment rate has remained lower than the Texas average, with government and agriculture jobs providing stability.

Top 5 Industries for Unemployment Insurance (UI) Claims

1. Retail Trade – Seasonal employment fluctuations contribute to layoffs.
2. Construction – Project-based employment leads to periodic unemployment spikes.
3. Healthcare & Social Assistance – Workforce turnover in caregiving and medical professions.
4. Accommodation & Food Services – Restaurants and hotels see cyclical employment shifts.
5. Manufacturing – Economic downturns and supply chain disruptions impact job stability.

Falls County's economy is deeply rooted in agriculture and government employment, but population decline, limited workforce training, and infrastructure challenges pose long-term

risks. Diversification, workforce education, and investment in small businesses and tourism will be key strategies for sustaining economic stability in the county.

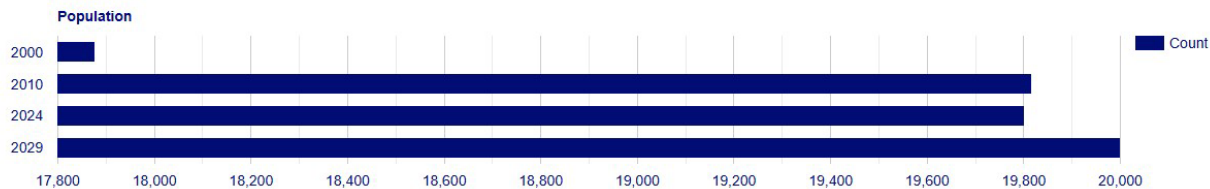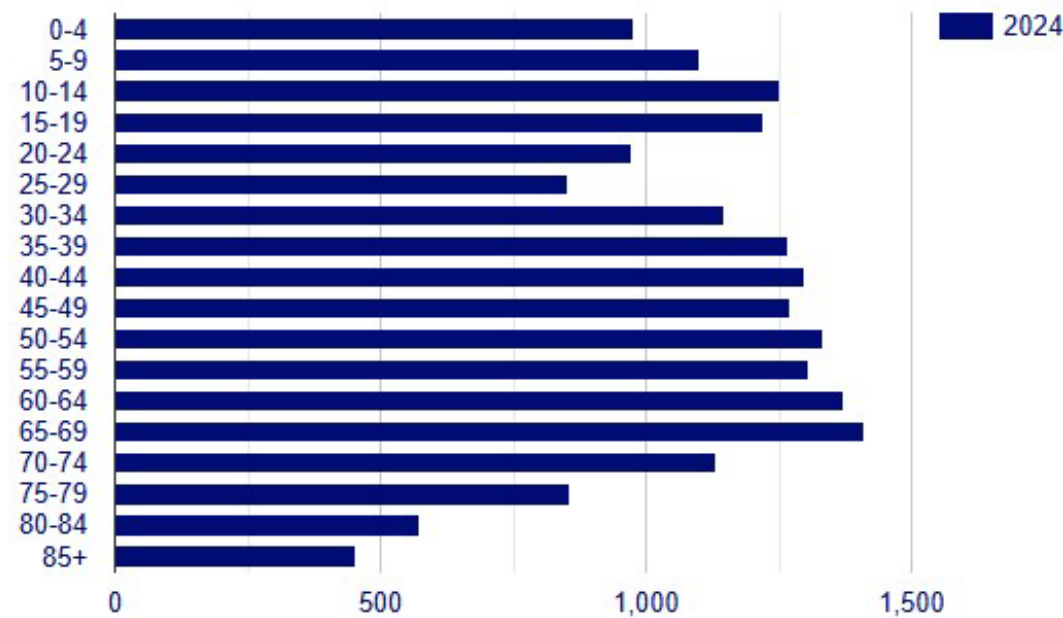Freestone County

Freestone County SWOT Analysis & Economic Overview

POPULATION

POPULATION

Population	2000	2010	2024	2029
Freestone County	17,876	19,816	19,802	20,000

Source: ESRI, 2024-09-27

POPULATION BY RACE

Freestone County	2024
Total	19,802.00
White Alone	67.93%
Black Alone	13.52%
American Indian Alone	0.84%
Asian Alone	0.42%
Pacific Islander Alone	0.07%
Some Other Race	10.6%
Two or More Races	6.62%
Hispanic Origin	17.65%
Diversity Index	64.90

Population by Race (Numbers may be rounded)

Other 0.1%

Two or More Races 6.6%

Some Other Race 10.6%

Other 81.5%

81.5%
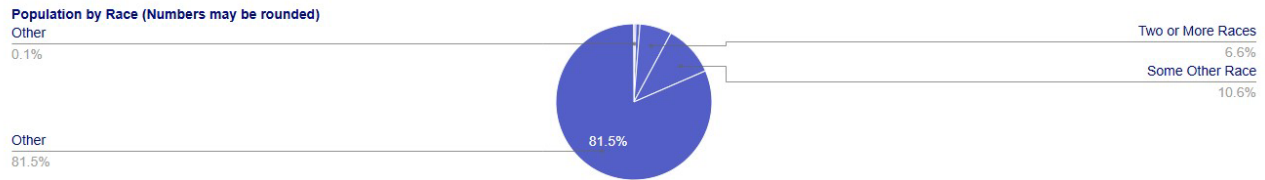
Source: ESRI, 2024-09-27

GROWTH RATE

Freestone County	2024 - 2029
Population	0.20%
Households	0.12%
Families	-0.01%
Median Household Income	2%
Per Capita Income	2%

Growth Rate
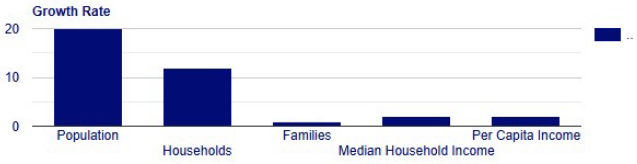
Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	6,593	7,259	7,362	7,407
Housing Units	8,144	9,265	9,161	9,188
Owner Occupied Units			5,727	5,823
Renter Occupied Units			1,635	1,584
Vacant Units			1,799	1,781

Households
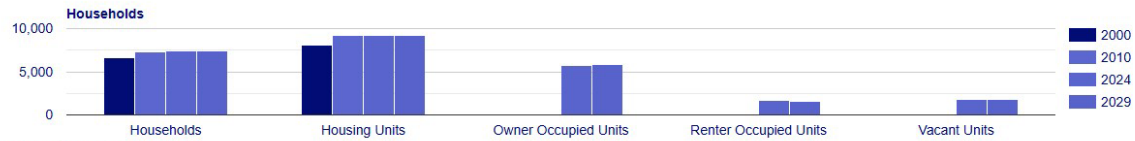
Source: ESRI, 2024-09-27

HOME VALUE

Freestone County	2024	2029
Median Home Value	$193,252	$207,711
Average Home Value	$251,750	$269,329
<$50,000	436	401
$50,000 - $99,999	828	765
$100,000 - $149,999	699	645
$150,000 - $199,999	1,041	960
$200,000 - $249,999	854	911
$250,000 - $299,999	585	628
$300,000 - $399,999	378	446
$400,000 - $499,999	237	280
$500,000 - $749,999	446	527
$1,000,000 +	35	40

Source: ESRI, 2024-09-27
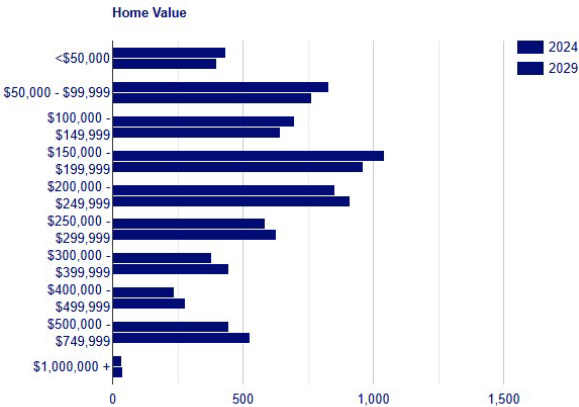
INCOME

INCOME

Freestone County	2024	2029
Median Household	$59,837	$66,920
Average Household	$84,275	$93,999
Per Capita	$31,352	$34,832
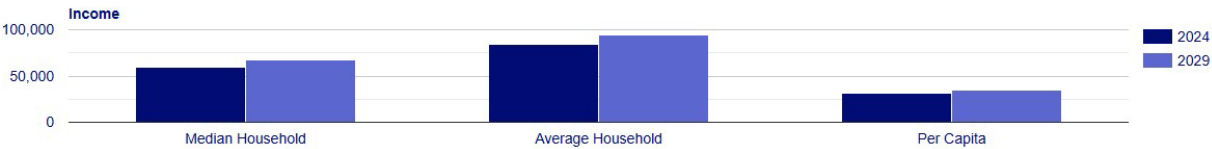
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

Freestone County	2024
<$15,000	845
$15,000 - $24,999	630
$25,000 - $34,999	774
$35,000 - $49,999	835
$50,000 - $74,999	1,231
$75,000 - $99,999	887
$100,000 - $149,999	1,133
$150,000 - $199,999	624
$200,000+	403
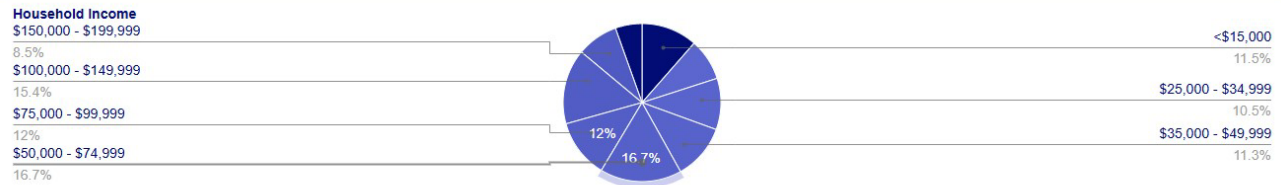
Household Income

$150,000 - $199,999
8.5%
$100,000 - $149,999
15.4%
$75,000 - $99,999
12%
$50,000 - $74,999
16.7%

<$15,000
11.5%
$25,000 - $34,999
10.5%
$35,000 - $49,999
11.3%

12%
16.7%

Source: ESRI, 2024-09-27

Commute

Other
1.1%
Work at Home
4.4%
Carpooled
7.3%

7.3%

Drive Alone
85.9%

85.9%

Source: ESRI, 2024-09-27

Commute

	Commuters

Less than 5 minutes
5-9 minutes
10-14 minutes
15-19 minutes
20-24 minutes
25-29 minutes
30-34 minutes
35-39 minutes
40-44 minutes
45-59 minutes
60-89 minutes
90+ minutes

0   100   200   300   400   500   600   700   800   900   1,000   1,100
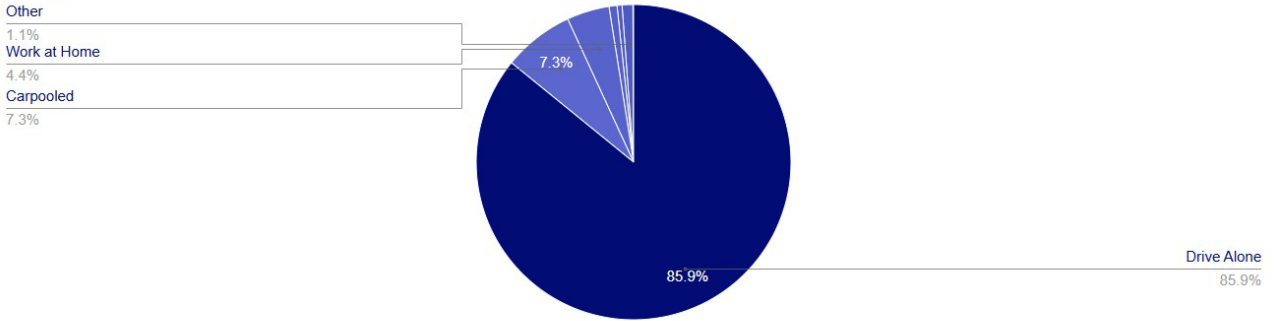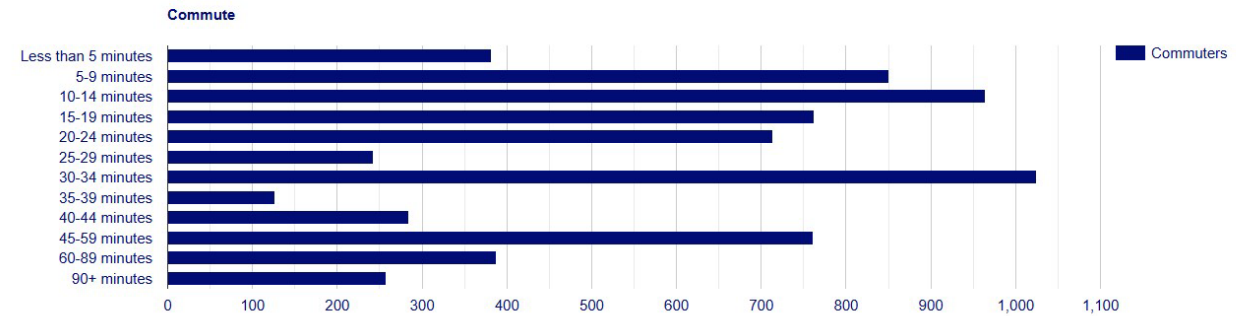
EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**6,011**
Agr/Forestry/Fish/Hunt	**33**
Mining	**56**
Utilities	**105**
Construction	**652**
Manufacturing	**167**
Wholesale Trade	**184**
Retail Trade	**705**
Motor Veh/Parts Dealers	160
Furn & Home Furnish Str	6
Electronics & Appl Store	10
Bldg Matl/Garden Equip	23
Food & Beverage Stores	130
Health/Pers Care Stores	92
Gasoline Stations	108
Clothing/Accessory Store	4
Sports/Hobby/Book/Music	97
General Merchandise Str	75
Transportation/Warehouse	**264**
Information	**43**
Finance & Insurance	**164**
Cntrl Bank/Crdt Intrmdtn	102
Sec/Cmdty Cntrct/Oth Inv	13
Insur/Funds/Trusts/Other	49

Real Estate/Rent/Leasing Bus	17
Prof/Scientific/Tech Srv Bus	27
Legal Services Bus	9
Mgmt of Comp/Enterprises Bus	0
Admin/Support/Waste Mgmt Bus	3
Educational Services Bus	19
HealthCare/Social Assist Bus	26
Arts/Entertainment/Rec Bus	8
Accommodation/Food Srvcs Bus	**40**
Accommodation Bus	8
Food Srv/Drinking Places Bus	32
Other Srv excl Pub Admin Bus	87
Auto Repair/Maintenance Bus	9
Public Administration Bus	61

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

Freestone County	2024
<9th Grade	608
Some High School	1,211
GED	1,132
Graduated High School	3,937
Some College/No Degree	2,902
Associates Degree	1,710
Bachelor's Degree	1,910
Graduate Degree	868

Educational Attainment (25+)

Graduate Degree
6.1%

Bachelor's Degree
13.4%

Associates Degree
12%

Some College/No Degree
20.3%
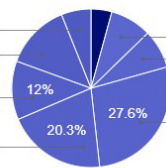
Some High School
8.5%

GED
7.9%

Graduated High School
27.6%

12%
20.3%
27.6%

Source: ESRI, 2024-09-27

BUSINESSES

BUSINESSES BY NAICS

Category	Number
TOTAL BUSINESSES	**698**
Agr/Forestry/Fish/Hunt Bus	**14**
Mining Bus	**8**
Utilities Bus	**11**
Construction Bus	**48**
Manufacturing Bus	**17**
Wholesale Trade Bus	**27**
Retail Trade Bus	**101**
Motor Veh/Parts Dealers Bus	17
Furn & Home Furnish Str Bus	3
Electronics & Appl Store Bus	2
Bldg Matl/Garden Equip Bus	7
Food & Beverage Stores Bus	16
Health/Pers Care Stores Bus	3
Gasoline Stations Bus	15
Clothing/Accessory Store Bus	3
Sports/Hobby/Book/Music Bus	19
General Merchandise Str Bus	16
Transportation/Warehouse Bus	**22**
Information Bus	**9**
Finance & Insurance Bus	**33**
Cntrl Bank/Crdt Intrmdtn Bus	15
Sec/Cmdty Cntrct/Oth Inv Bus	5
Insur/Funds/Trusts/Other Bus	13

Real Estate/Rent/Leasing Bus	**27**
Prof/Scientific/Tech Srv Bus	**48**
Legal Services Bus	**9**
Mgmt of Comp/Enterprises Bus	**1**
Admin/Support/Waste Mgmt Bus	**10**
Educational Services Bus	**17**
HealthCare/Social Assist Bus	**44**
Arts/Entertainment/Rec Bus	**10**
Accommodation/Food Srvcs Bus	**58**
Accommodation Bus	13
Food Srv/Drinking Places Bus	45
Other Srv excl Pub Admin Bus	**125**
Auto Repair/Maintenance Bus	**25**
Public Administration Bus	**44**

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 19,802 (2024), projected to reach 20,000 by 2029.
- Age Distribution:
  - 22.54% under 18
  - 19.86% are 65 and older
  - Median Age: 44
- Racial/Ethnic Composition:
  - White: 67.93%
  - Black or African American: 13.52%
  - Hispanic or Latino: 17.65%
  - Other/Mixed: 8.9%
- Education Levels:
  - High school graduate: 24.39%
  - Some college or associate's degree: 31.8%
  - Bachelor's degree or higher: 12.3%

Economic Summary

- Per Capita Income (Census): $28,201
- Per Capita Income (BEA): $44,999
- Median Household Income (2024): $59,837
- Poverty Rate: 12%
- Top Industries by Employment:
  - Farm employment: 1,505 jobs
  - Government & public enterprises: 1,308 jobs
  - Retail trade: 810 jobs
  - Mining, quarrying, and oil/gas extraction: 651 jobs
  - Accommodation and food services: 641 jobs
- **Top Industries by GDP Contribution:**
  - Mining, quarrying, and oil/gas extraction: $383.5 million
  - Utilities: $379.7 million
  - Government & public enterprises: $104.5 million
  - Real estate & rental leasing: $100.3 million
  - Transportation & warehousing: $52.7 million

Sources of Economic Growth

- Energy & Natural Resources – The county has a strong presence in oil, gas, and mining, playing a major role in the regional energy economy.
- Agriculture & Farming – The county ranks 20th in Texas for poultry and egg sales, with over 2.2 million broilers produced annually.
- Utilities & Infrastructure – The Jewett Mine and Freestone Energy Center are key assets in the county's energy sector.

3. Construction – Project-based employment leads to periodic job losses.
4. Healthcare & Social Assistance – Workforce turnover in caregiving and medical fields.
5. Accommodation & Food Services – Restaurants and hospitality businesses experience cyclical employment shifts.

Freestone County benefits from a strong energy sector, agriculture, and public sector employment, but economic diversification, workforce training, and infrastructure improvements are needed for long-term stability. Investments in renewable energy, small businesses, and education will be key to enhancing economic stability and ensuring future growth.

Hill County

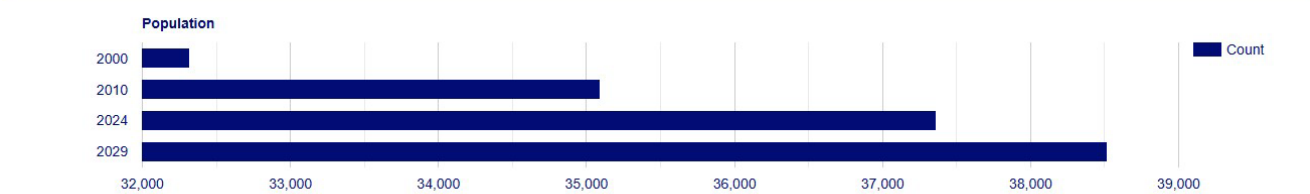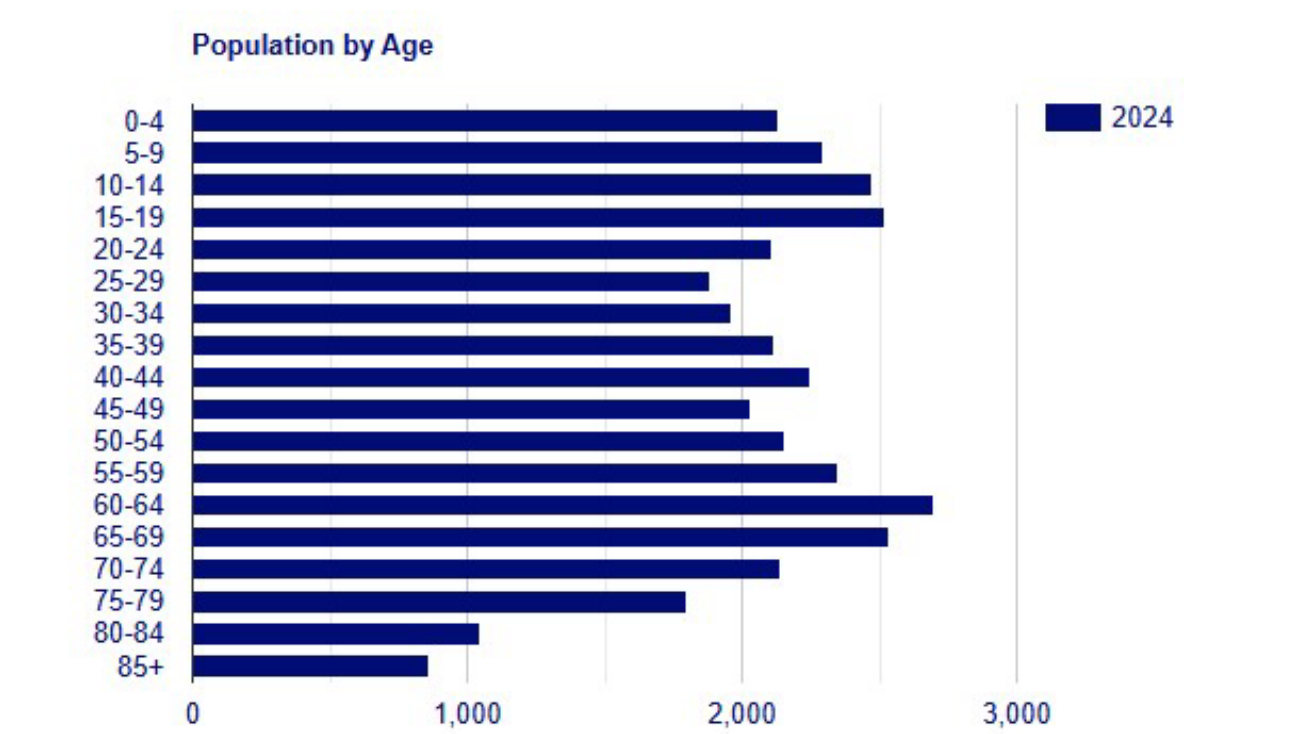# Hill County SWOT Analysis & Economic Overview

POPULATION

Population	2000	2010	2024	2029
Hill County	32,321	35,089	37,359	38,516

Population

Source: ESRI, 2024-09-27

Population by Age

POPULATION BY RACE

Hill County	2024
Total	37,359.00
White Alone	71.43%
Black Alone	5.72%
American Indian Alone	1.16%
Asian Alone	0.61%
Pacific Islander Alone	0.07%
Some Other Race	10.24%
Two or More Races	10.76%
Hispanic Origin	23.56%
Diversity Index	65.70

Population by Race (Numbers may be rounded)

Other
0.1%

Black Alone
5.7%

Some Other Race
10.2%

82.2%

Other
82.2%
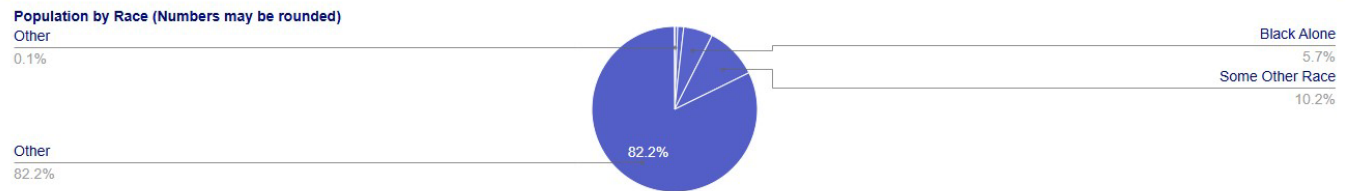
Source: ESRI, 2024-09-27

GROWTH RATE

Hill County	2024 - 2029
Population	0.61%
Households	0.79%
Families	0.67%
Median Household Income	2%
Per Capita Income	2%

Growth Rate
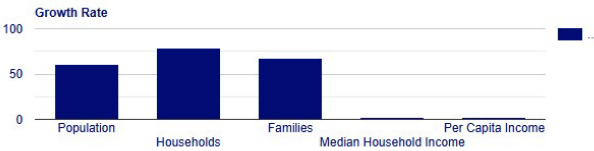
Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	12,204	13,238	14,384	14,963
Housing Units	14,624	16,118	16,919	17,510
Owner Occupied Units			10,903	11,736
Renter Occupied Units			3,481	3,227
Vacant Units			2,535	2,547

Households
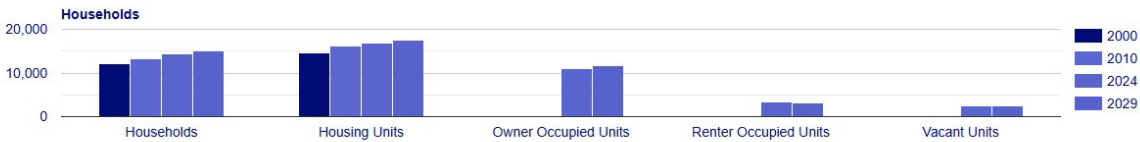
Source: ESRI, 2024-09-27

HOME VALUE

Hill County	2024	2029
Median Home Value	$196,494	$215,302
Average Home Value	$238,320	$254,427
<$50,000	1,009	979
$50,000 - $99,999	1,864	1,816
$100,000 - $149,999	1,113	1,087
$150,000 - $199,999	1,576	1,530
$200,000 - $249,999	1,317	1,490
$250,000 - $299,999	1,568	1,777
$300,000 - $399,999	1,130	1,412
$400,000 - $499,999	454	567
$500,000 - $749,999	595	740
$1,000,000 +	11	11
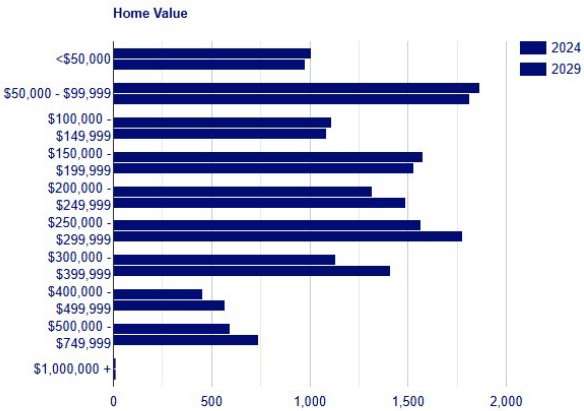
Source: ESRI, 2024-09-27

INCOME

INCOME

Hill County	2024	2029
Median Household	$61,547	$67,576
Average Household	$84,720	$93,816
Per Capita	$32,640	$36,467
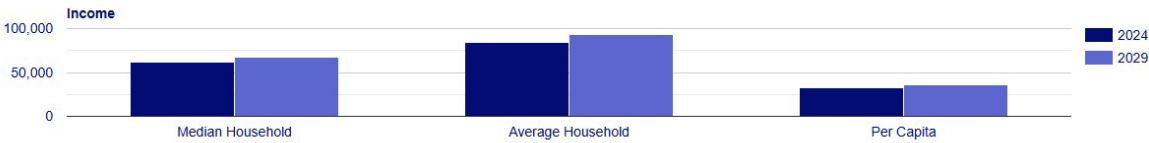
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

Hill County	2024
<$15,000	1,196
$15,000 - $24,999	1,034
$25,000 - $34,999	1,477
$35,000 - $49,999	2,002
$50,000 - $74,999	2,658
$75,000 - $99,999	2,071
$100,000 - $149,999	2,210
$150,000 - $199,999	989
$200,000+	747
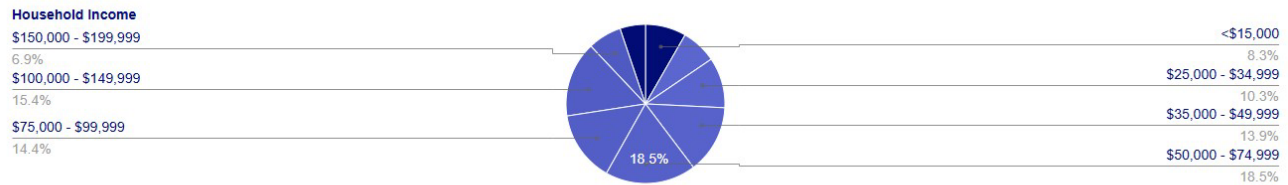
Household Income

$150,000 - $199,999
6.9%
$100,000 - $149,999
15.4%
$75,000 - $99,999
14.4%

<$15,000
8.3%
$25,000 - $34,999
10.3%
$35,000 - $49,999
13.9%
$50,000 - $74,999
18.5%

18.5%

Source: ESRI, 2024-09-27

Commute

Walked
1%
Work at Home
5.6%
Carpooled
10.4%

5.6%

10.4%

82%

Drive Alone
82%

82%

Source: ESRI, 2024-09-27

Commute

	Commuters
Less than 5 minutes	
5-9 minutes	
10-14 minutes	
15-19 minutes	
20-24 minutes	
25-29 minutes	
30-34 minutes	
35-39 minutes	
40-44 minutes	
45-59 minutes	
60-89 minutes	
90+ minutes	

0   200   400   600   800   1,000 1,200 1,400 1,600 1,800 2,000
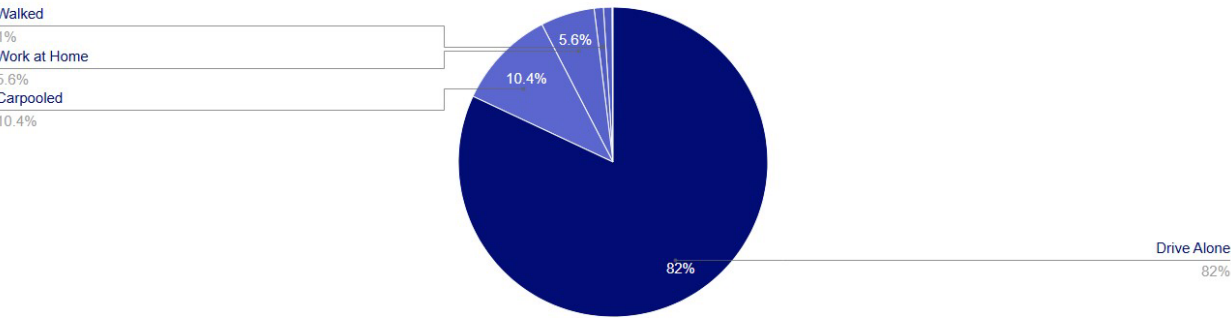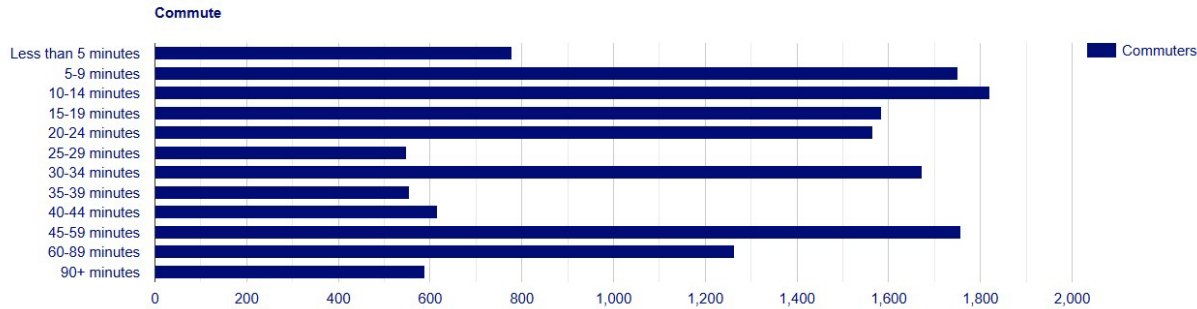
EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**11,285**
Agr/Forestry/Fish/Hunt	**76**
Mining	**9**
Utilities	**88**
Construction	**1,293**
Manufacturing	**532**
Wholesale Trade	**296**
Retail Trade	**1,806**
Motor Veh/Parts Dealers	159
Furn & Home Furnish Str	6
Electronics & Appl Store	11
Bldg Matl/Garden Equip	103
Food & Beverage Stores	450
Health/Pers Care Stores	70
Gasoline Stations	235
Clothing/Accessory Store	18
Sports/Hobby/Book/Music	262
General Merchandise Str	492
Transportation/Warehouse	**285**
Information	**105**
Finance & Insurance	**252**
Cntrl Bank/Crdt Intrmdtn	174
Sec/Cmdty Cntrct/Oth Inv	15
Insur/Funds/Trusts/Other	63

Real Estate/Rent/Leasing	**147**
Prof/Scientific/Tech Srv	**295**
Legal Services	**71**
Mgmt of Comp/Enterprises	**17**
Admin/Support/Waste Mgmt	**147**
Educational Services	**1,701**
HealthCare/Social Assist	**1,117**
Arts/Entertainment/Rec	**105**
Accommodation/Food Srvcs	**1,238**
Accommodation	132
Food Srv/Drinking Places	1,106
Other Srv excl Pub Admin	**704**
Auto Repair/Maintenance	**84**
Public Administration Emp	**1,014**

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

Hill County	2024
<9th Grade	1,202
Some High School	1,942
GED	2,096
Graduated High School	7,023
Some College/No Degree	5,549
Associates Degree	2,947
Bachelor's Degree	3,489
Graduate Degree	1,582

Educational Attainment (25+)

Graduate Degree
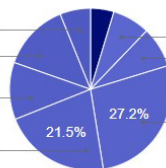6.1%
Bachelor's Degree
13.5%
Associates Degree
11.4%
Some College/No Degree
21.5%

21.5%   27.2%

Some High School
7.5%
GED
8.1%
Graduated High School
27.2%

Source: ESRI, 2024-09-27

BUSINESSES

Category	Number
TOTAL BUSINESSES	**1,251**
Agr/Forestry/Fish/Hunt Bus	20
Mining Bus	1
Utilities Bus	8
Construction Bus	73
Manufacturing Bus	42
Wholesale Trade Bus	48
Retail Trade Bus	**171**
Motor Veh/Parts Dealers Bus	24
Furn & Home Furnish Str Bus	2
Electronics & Appl Store Bus	3
Bldg Matl/Garden Equip Bus	15
Food & Beverage Stores Bus	33
Health/Pers Care Stores Bus	11
Gasoline Stations Bus	21
Clothing/Accessory Store Bus	10
Sports/Hobby/Book/Music Bus	25
General Merchandise Str Bus	27
Transportation/Warehouse Bus	**41**
Information Bus	**17**
Finance & Insurance Bus	**55**
Cntrl Bank/Crdt Intrmdtn Bus	30
Sec/Cmdty Cntrct/Oth Inv Bus	7
Insur/Funds/Trusts/Other Bus	18

Real Estate/Rent/Leasing Bus	**49**
Prof/Scientific/Tech Srv Bus	**72**
Legal Services Bus	**15**
Mgmt of Comp/Enterprises Bus	**1**
Admin/Support/Waste Mgmt Bus	**35**
Educational Services Bus	**44**
HealthCare/Social Assist Bus	**82**
Arts/Entertainment/Rec Bus	**22**
Accommodation/Food Srvcs Bus	**132**
Accommodation Bus	27
Food Srv/Drinking Places Bus	105
Other Srv excl Pub Admin Bus	**173**
Auto Repair/Maintenance Bus	**22**
Public Administration Bus	**110**

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 37,359 (2024), projected to reach 38,516 by 2029.
- Age Distribution:
    - 23.13% under 18
    - 20.49% are 65 and older
    - Median Age: 43
- Racial/Ethnic Composition:
    - White: 71.43%
    - Black or African American: 5.72%
    - Hispanic or Latino: 23.56%
    - Other/Mixed: 10.76%
- Education Levels:
    - High school graduate: 23.51%
    - Some college or associate's degree: 32.6%
    - Bachelor's degree or higher: 12.03%

Economic Summary

- Per Capita Income (Census): $30,730
- Per Capita Income (BEA): $49,859
- Median Household Income (2024): $61,547
- Poverty Rate: 13%
- Top Industries by Employment:
    - Government & public enterprises: 2,306 jobs
    - Retail trade: 2,004 jobs
    - Construction: 1,984 jobs
    - Farm employment: 1,867 jobs
    - Manufacturing: 1,608 jobs
- **Top Industries by GDP Contribution:**
    - Real estate and rental leasing: $177.9 million
    - Government & public enterprises: $175.8 million
    - Construction: $160.3 million
    - Durable goods manufacturing: $152.4 million
    - Retail trade: $138.5 million

Sources of Economic Growth

- Manufacturing Hub – Hill County has a thriving manufacturing sector, particularly in Hillsboro's Industrial Park, due to its strategic location along I-35.
- Retail & Service Sector Growth – With proximity to Dallas-Fort Worth and Waco, retail trade and services are expanding to meet consumer demand.
- Strong Construction Industry – The construction sector is a leading employer, driven by residential and commercial developments.

- Agriculture & Farming – The county has a long history of agricultural production, contributing to both employment and local GDP.
- Tourism & Outdoor Recreation – Lake Whitney and its recreational opportunities attract visitors, supporting hospitality, restaurants, and local businesses.

Sources of Economic Challenges

- Aging Population & Workforce Shortages – Over 20% of the population is 65+, which could lead to labor shortages in key industries.
- Infrastructure Needs – Upgrading roads, utilities, and broadband access is essential to support business expansion.
- Limited Higher Education Access – Workforce readiness is impacted by lower-than-average college attainment rates.
- Dependence on Traditional Industries – While manufacturing, construction, and retail are strengths, economic diversification is needed to ensure long-term stability.
- Housing Affordability & Availability – Rising home values and rental prices may limit housing options for low- and middle-income workers.

Needs & Priorities

- Workforce Development & Training – Strengthen partnerships with McLennan Community College, Texas State Technical College, and workforce training programs to support technical and skilled labor.
- Infrastructure Expansion – Investments in broadband, roads, and utilities are needed to support business growth and job creation.
- Economic Diversification – Encourage logistics, renewable energy, and high-tech industries to balance the manufacturing-heavy economy.
- Affordable Housing Initiatives – Develop housing programs and incentives to accommodate workforce needs.
- Tourism & Small Business Growth – Promote Lake Whitney's recreation economy and expand small business support programs.

Unemployment Over Time

- 2020 (COVID-19 Impact): 6.8%
- 2019 (Pre-Pandemic): 3.1%
- Fluctuations: Hill County's unemployment rate has remained lower than the Texas average, reflecting stability in manufacturing, construction, and retail trade.

Top 5 Industries for Unemployment Insurance (UI) Claims

1. Manufacturing – Market fluctuations and automation affect employment stability.
2. Retail Trade – Cyclical employment leads to periodic layoffs.
3. Construction – Dependent on project-based employment cycles.

4   Accommodation & Food Services – Seasonal tourism demand impacts employment levels.
5   Agriculture & Farming – Weather conditions and commodity pricing affect job stability.

Hill County's economic strength lies in manufacturing, retail, and construction, with agriculture and tourism playing supporting roles. However, workforce development, infrastructure expansion, and economic diversification are needed to ensure long-term growth and stability. Investments in education, broadband, housing, and business incentives will be key drivers of future prosperity.

Limestone County

Limestone County SWOT Analysis & Economic Overview
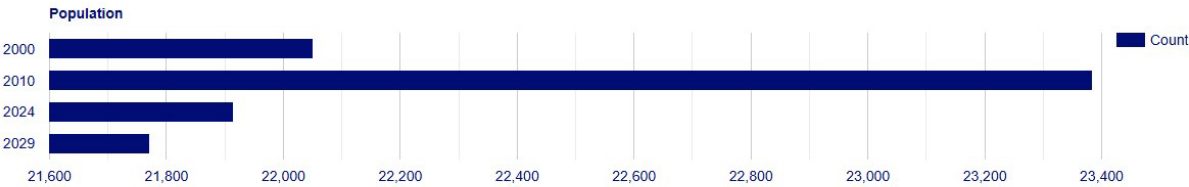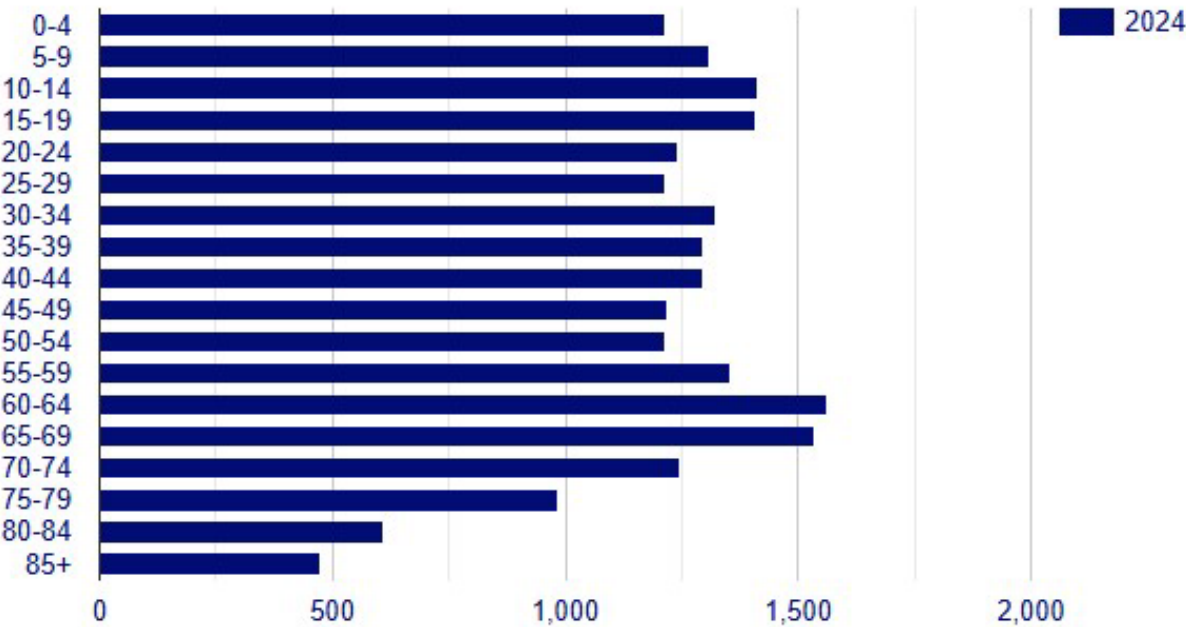
POPULATION

POPULATION

Population	2000	2010	2024	2029
Limestone County	22,051	23,384	21,914	21,771

Population

Source: ESRI, 2024-09-27

Population by Age

POPULATION BY RACE

Limestone County	2024
Total	21,914.00
White Alone	63.21%
Black Alone	16.58%
American Indian Alone	0.74%
Asian Alone	0.74%
Pacific Islander Alone	0.09%
Some Other Race	11.39%
Two or More Races	7.26%
Hispanic Origin	23.49%
Diversity Index	71.50

Population by Race (Numbers may be rounded)
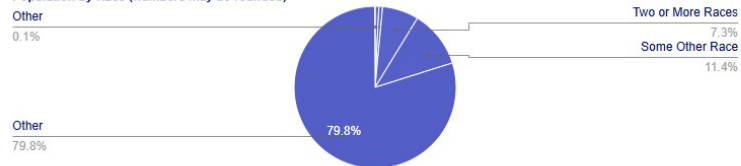
Source: ESRI, 2024-09-27

GROWTH RATE

Limestone County	2024 - 2029
Population	-0.13%
Households	0.24%
Families	0.11%
Median Household Income	1%
Per Capita Income	3%
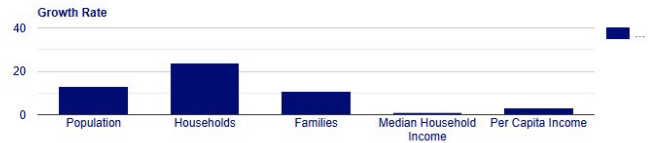
Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	7,906	8,499	8,251	8,350
Housing Units	9,725	10,536	10,467	10,540
Owner Occupied Units			6,152	6,304
Renter Occupied Units			2,099	2,046
Vacant Units			2,216	2,190

Source: ESRI, 2024-09-27

HOME VALUE

Limestone County	2024	2029
Median Home Value	$184,840	$204,348
Average Home Value	$260,700	$281,722
<$50,000	502	465
$50,000 - $99,999	1,149	1,060
$100,000 - $149,999	793	738
$150,000 - $199,999	907	841
$200,000 - $249,999	509	552
$250,000 - $299,999	660	710
$300,000 - $399,999	688	816
$400,000 - $499,999	424	505
$500,000 - $749,999	297	355
$1,000,000 +	22	25
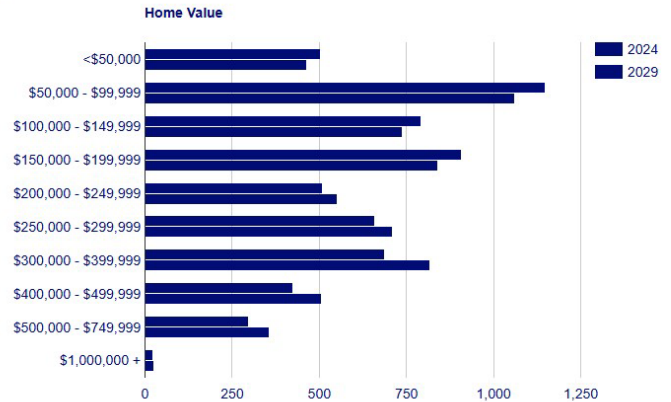
Source: ESRI, 2024-09-27

INCOME

Limestone County	2024	2029
Median Household	$54,317	$57,935
Average Household	$77,542	$86,289
Per Capita	$29,283	$33,182
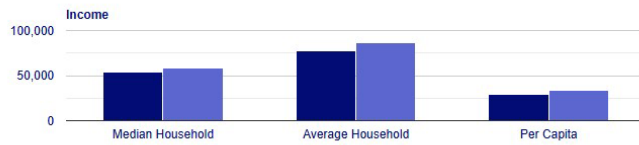
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

Limestone County	2024
<$15,000	903
$15,000 - $24,999	697
$25,000 - $34,999	1,022
$35,000 - $49,999	1,044
$50,000 - $74,999	1,851
$75,000 - $99,999	769
$100,000 - $149,999	1,068
$150,000 - $199,999	510
$200,000+	387

Source: ESRI, 2024-09-27

Commute

Walked
2.3%

Work at Home
5.4%

Carpooled
6.8%

6.8%

5.4%

Drive Alone
85%

85%

Source: ESRI, 2024-09-27

Commute

Commute Time	Commuters
Less than 5 minutes	
5-9 minutes	
10-14 minutes	
15-19 minutes	
20-24 minutes	
25-29 minutes	
30-34 minutes	
35-39 minutes	
40-44 minutes	
45-59 minutes	
60-89 minutes	
90+ minutes	

Legend: ■ Commuters

X-axis: 0, 500, 1,000, 1,500
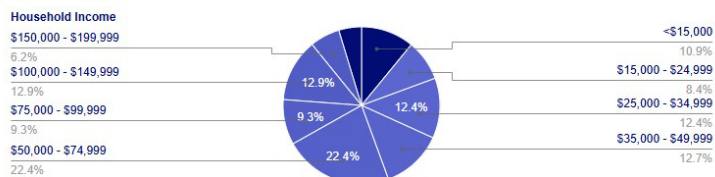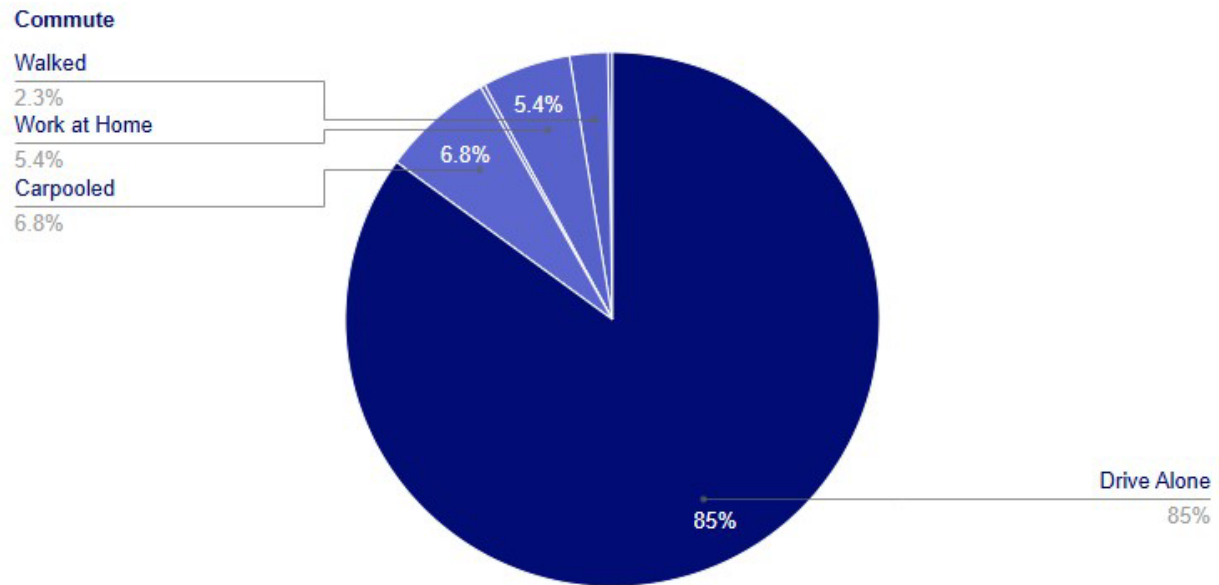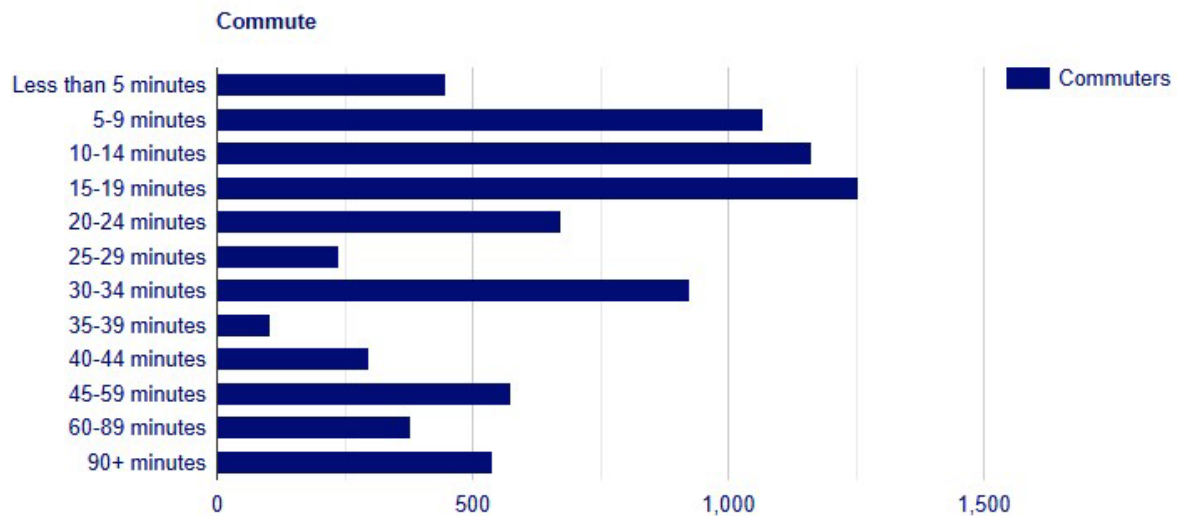
Source: ESRI, 2024-09-27

EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**8,454**
Agr/Forestry/Fish/Hunt	**32**
Mining	**204**
Utilities	**34**
Construction	**369**
Manufacturing	**358**
Wholesale Trade	**277**
Retail Trade	**1,118**
Motor Veh/Parts Dealers	219
Furn & Home Furnish Str	11
Electronics & Appl Store	3
Bldg Matl/Garden Equip	90
Food & Beverage Stores	226
Health/Pers Care Stores	50
Gasoline Stations	37
Clothing/Accessory Store	35
Sports/Hobby/Book/Music	34
General Merchandise Str	413
Transportation/Warehouse	**103**
Information	**86**
Finance & Insurance	**258**
Cntrl Bank/Crdt Intrmdtn	157
Sec/Cmdty Cntrct/Oth Inv	9
Insur/Funds/Trusts/Other	92

Real Estate/Rent/Leasing	107
Prof/Scientific/Tech Srv	207
Legal Services	57
Mgmt of Comp/Enterprises	1
Admin/Support/Waste Mgmt	161
Educational Services	770
HealthCare/Social Assist	2,516
Arts/Entertainment/Rec	25
Accommodation/Food Srvcs	**613**
Accommodation	77
Food Srv/Drinking Places	536
Other Srv excl Pub Admin	406
Auto Repair/Maintenance	84
Public Administration Emp	644

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

Limestone County	2024
<9th Grade	824
Some High School	1,186
GED	1,140
Graduated High School	4,368
Some College/No Degree	3,366
Associates Degree	1,531
Bachelor's Degree	2,087
Graduate Degree	825

Educational Attainment (25+)
Graduate Degree 5.4%
Bachelor's Degree 13.6%
Associates Degree 10%
Some College/No Degree 22%
Some High School 7.7%
GED 7.4%
Graduated High School 28.5%
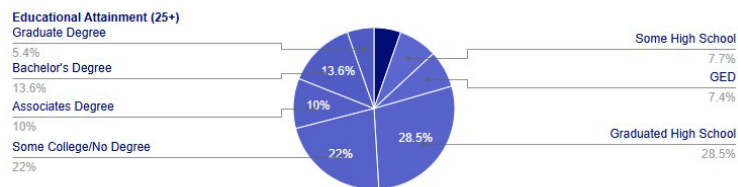
Source: ESRI, 2024-09-27

BUSINESSES

Category	Number
TOTAL BUSINESSES	**781**
Agr/Forestry/Fish/Hunt Bus	**11**
Mining Bus	**7**
Utilities Bus	**9**
Construction Bus	**36**
Manufacturing Bus	**10**
Wholesale Trade Bus	**25**
Retail Trade Bus	**107**
Motor Veh/Parts Dealers Bus	22
Furn & Home Furnish Str Bus	4
Electronics & Appl Store Bus	1
Bldg Matl/Garden Equip Bus	12
Food & Beverage Stores Bus	15
Health/Pers Care Stores Bus	8
Gasoline Stations Bus	8
Clothing/Accessory Store Bus	13
Sports/Hobby/Book/Music Bus	12
General Merchandise Str Bus	12
Transportation/Warehouse Bus	**24**
Information Bus	**16**
Finance & Insurance Bus	**44**
Cntrl Bank/Crdt Intrmdtn Bus	24
Sec/Cmdty Cntrct/Oth Inv Bus	5
Insur/Funds/Trusts/Other Bus	15

Real Estate/Rent/Leasing Bus	36
Prof/Scientific/Tech Srv Bus	49
Legal Services Bus	12
Mgmt of Comp/Enterprises Bus	1
Admin/Support/Waste Mgmt Bus	20
Educational Services Bus	21
HealthCare/Social Assist Bus	64
Arts/Entertainment/Rec Bus	9
Accommodation/Food Srvcs Bus	**70**
Accommodation Bus	15
Food Srv/Drinking Places Bus	55
Other Srv excl Pub Admin Bus	128
Auto Repair/Maintenance Bus	17
Public Administration Bus	67

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 21,914 (2024), projected to decline to 21,771 by 2029.
- Age Distribution:
  - 22.34% under 18
  - 20.59% are 65 and older
  - Median Age: 42
- Racial/Ethnic Composition:
  - White: 55.94%
  - Black or African American: 16.84%
  - Hispanic or Latino: 22.92%
  - Other/Mixed: 9.3%
- Education Levels:
  - High school graduate: 24.27%
  - Some college or associate's degree: 33.7%
  - Bachelor's degree or higher: 11.77%

Economic Summary

- Per Capita Income (Census): $26,479
- Per Capita Income (BEA): $46,998
- Median Household Income (2024): $54,317
- Poverty Rate: 21% (higher than the regional average)
- Top Industries by Employment:
  - Government & public enterprises: 2,848 jobs
  - Farm employment: 1,518 jobs
  - Retail trade: 1,052 jobs
  - Healthcare & social assistance: 1,017 jobs
  - Mining, quarrying, and oil/gas extraction: 785 jobs
- **Top Industries by GDP Contribution:**
  - Mining, quarrying, and oil/gas extraction: $628.2 million
  - Utilities: $458.3 million
  - Government & public enterprises: $237.7 million
  - Real estate & rental leasing: $102.3 million
  - Retail trade: $70.3 million

Sources of Economic Growth

- Energy & Natural Resources – Limestone County has two lignite coal mines (Jewett Mine & Kosse Mine) and is home to power-generating facilities such as the Limestone Electric Generating Station.
- Industrial Parks & Manufacturing – The Mexia Industrial Park and Groesbeck Industrial Park provide space for industrial and manufacturing businesses, supporting local employment.

- Government & Public Sector Employment – Public jobs, including the Mexia State Supported Living Center, provide stable wages for over 1,400 employees.
- Agriculture & Farming – The county has a significant agricultural sector, with cattle, grain production, and poultry farms contributing to the local economy.
- Transportation & Logistics – Limestone County's proximity to I-35 and I-45 provides excellent access to major urban centers, enhancing trade and logistics opportunities.

Sources of Economic Challenges

- Population Decline & Aging Workforce – The declining population and aging workforce (20.59% aged 65+) present a long-term labor supply challenge.
- Dependence on Energy & Government Employment – The dominance of mining, utilities, and government jobs makes the economy vulnerable to market shifts and regulatory changes.
- High Poverty Rate – 21% poverty rate is significantly higher than the regional and state averages, indicating economic hardship for many residents.
- Limited Infrastructure & Broadband Access – Expanding broadband internet and modernizing transportation networks are essential to attract new industries and businesses.
- Retail & Small Business Challenges – The local retail sector is underdeveloped, with limited shopping, dining, and entertainment options, leading to consumer spending leakage to neighboring counties.

Needs & Priorities

- Economic Diversification – Encouraging renewable energy, logistics, and advanced manufacturing to reduce dependence on coal and government jobs.
- Workforce Training & Development – Expanding job training programs in healthcare, skilled trades, and technology through partnerships with local community colleges.
- Infrastructure Investments – Improving broadband, highways, and public utilities to support business growth and attract new investments.
- Affordable Housing & Community Development – Developing housing initiatives to retain young professionals and skilled workers.
- Tourism & Outdoor Recreation Expansion – Capitalizing on Lake Limestone, Lake Mexia, and historic sites to expand tourism-related businesses.

Unemployment Over Time

- 2020 (COVID-19 Impact): 8.2%
- 2019 (Pre-Pandemic): 3.8%
- Fluctuations: Limestone County's unemployment rate aligns with state averages, but job stability depends heavily on energy, government, and agriculture sectors.

Top 5 Industries for Unemployment Insurance (UI) Claims

1. Mining & Energy – Coal industry volatility and environmental regulations impact job stability.
2. Retail Trade – Fluctuations in consumer demand lead to seasonal layoffs.
3. Healthcare & Social Assistance – Workforce turnover and funding shifts create employment instability.
4. Manufacturing & Construction – Economic downturns can impact job security in industrial and construction trades.
5. Accommodation & Food Services – Tourism-related employment fluctuates with seasonal visitor activity.

Conclusion

Limestone County has strong economic assets in energy production, public sector jobs, and industrial development, but economic diversification, workforce training, and infrastructure modernization are critical for long-term stability. Investing in new industries, expanding broadband access, and strengthening small businesses will enhance economic stability and support future growth.

McLennan County

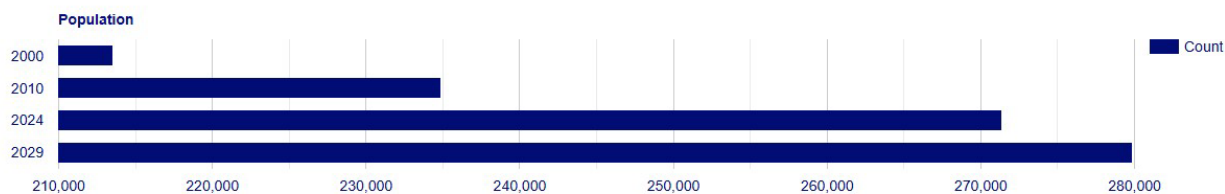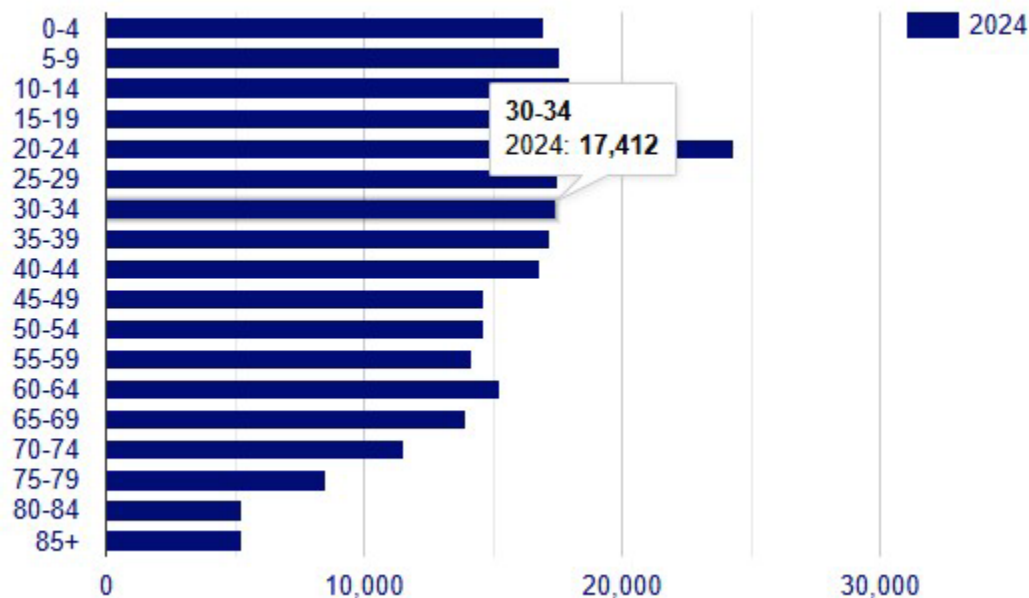# McLennan County SWOT Analysis & Economic Overview

POPULATION

Population	2000	2010	2024	2029
McLennan County	213,517	234,906	271,356	279,859

Population

Source: ESRI, 2024-09-27

Population by Age

POPULATION BY RACE

McLennan County	2024
Total	271,356.00
White Alone	58.85%
Black Alone	14.32%
American Indian Alone	0.97%
Asian Alone	2.04%
Pacific Islander Alone	0.08%
Some Other Race	11.33%
Two or More Races	12.41%
Hispanic Origin	27.60%
Diversity Index	76.20

Population by Race (Numbers may be rounded)

Other
0.1%

Other
73.2%

73.2%

Asian Alone
2%

Some Other Race
11.3%

Two or More Races
12.4%

Source: ESRI, 2024-09-27

GROWTH RATE

McLennan County	2024 - 2029
Population	0.62%
Households	0.87%
Families	0.73%
Median Household Income	3%
Per Capita Income	3%

Growth Rate

Source: ESRI, 2024-09-27

HOUSING

HOUSEHOLDS

Population	2000	2010	2024	2029
Households	78,859	86,892	101,250	105,752
Housing Units	84,795	95,124	111,063	115,745
Owner Occupied Units			60,798	65,084
Renter Occupied Units			40,452	40,668
Vacant Units			9,813	9,993

Households

Source: ESRI, 2024-09-27

HOME VALUE

McLennan County	2024	2029
Median Home Value	$260,938	$336,173
Average Home Value	$301,956	$395,110
<$50,000	2,694	1,462
$50,000 - $99,999	5,885	2,356
$100,000 - $149,999	4,841	1,935
$150,000 - $199,999	6,317	3,587
$200,000 - $249,999	8,446	7,258
$250,000 - $299,999	10,082	11,340
$300,000 - $399,999	9,189	12,696
$400,000 - $499,999	6,458	10,908
$500,000 - $749,999	4,754	9,263
$1,000,000 +	668	1,351

Source: ESRI, 2024-09-27
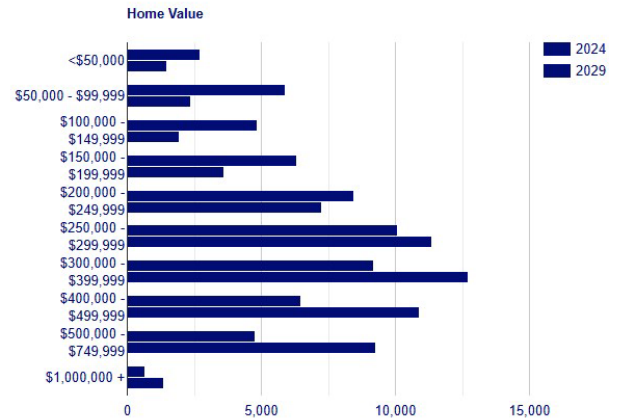
INCOME

INCOME

McLennan County	2024	2029
Median Household	$66,516	$76,831
Average Household	$92,679	$106,739
Per Capita	$34,698	$40,448
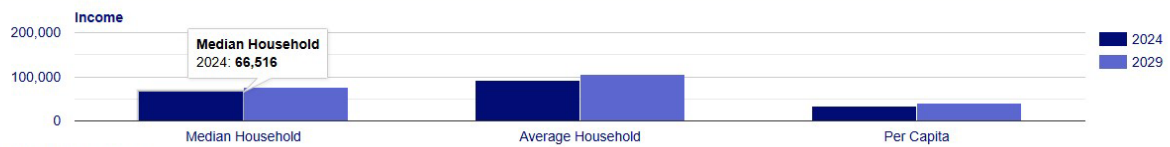
Source: ESRI, 2024-09-27

HOUSEHOLD INCOME

McLennan County	2024
<$15,000	11,949
$15,000 - $24,999	5,779
$25,000 - $34,999	7,663
$35,000 - $49,999	12,173
$50,000 - $74,999	17,719
$75,000 - $99,999	12,855
$100,000 - $149,999	18,007
$150,000 - $199,999	7,037
$200,000+	8,067
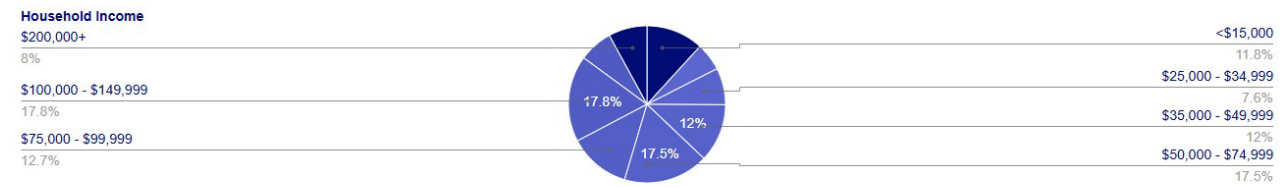
Household Income

$200,000+
8%

$100,000 - $149,999
17.8%

$75,000 - $99,999
12.7%

17.8%

12%

17.5%

<$15,000
11.8%

$25,000 - $34,999
7.6%

$35,000 - $49,999
12%

$50,000 - $74,999
17.5%

Source: ESRI, 2024-09-27

Commute

Walked
2.2%

Work at Home
7%

Carpooled
9.3%

7%

9.3%

80%

Drive Alone
80%

Source: ESRI, 2024-09-27

Commute

	Commuters

Less than 5 minutes
5-9 minutes
10-14 minutes
15-19 minutes
20-24 minutes
25-29 minutes
30-34 minutes
35-39 minutes
40-44 minutes
45-59 minutes
60-89 minutes
90+ minutes

0   2,500   5,000   7,500   10,000   12,500   15,000   17,500   20,000   22,500   25,000   27,500
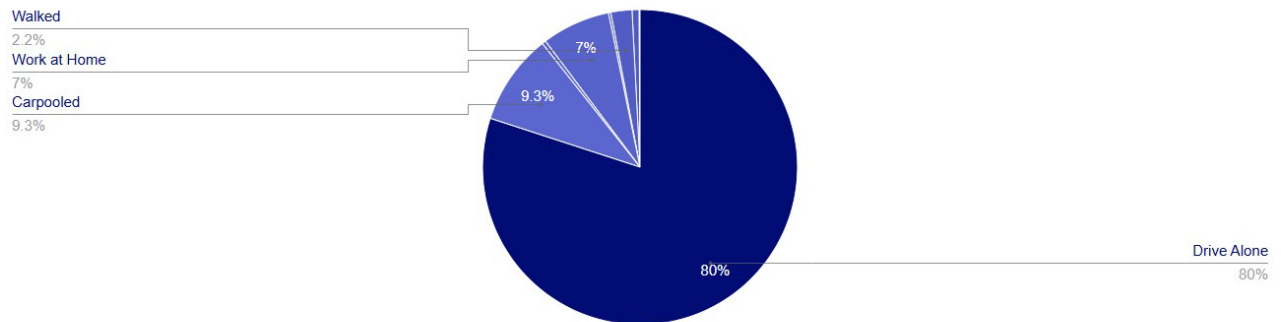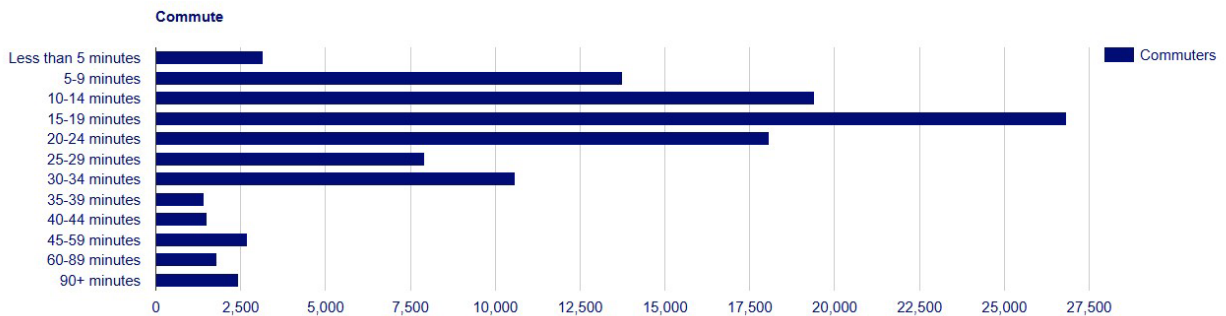
EMPLOYEES BY NAICS

Category	Number
TOTAL EMPLOYEES	**127,344**
Agr/Forestry/Fish/Hunt	759
Mining	33
Utilities	482
Construction	6,631
Manufacturing	9,239
Wholesale Trade	7,015
Retail Trade	**14,298**
Motor Veh/Parts Dealers	2,084
Furn & Home Furnish Str	575
Electronics & Appl Store	398
Bldg Matl/Garden Equip	1,115
Food & Beverage Stores	1,677
Health/Pers Care Stores	853
Gasoline Stations	641
Clothing/Accessory Store	878
Sports/Hobby/Book/Music	2,137
General Merchandise Str	3,940
Transportation/Warehouse	**3,251**
Information	**2,791**
Finance & Insurance	**5,143**
Cntrl Bank/Crdt Intrmdtn	2,645
Sec/Cmdty Cntrct/Oth Inv	551
Insur/Funds/Trusts/Other	1,947

Real Estate/Rent/Leasing	**2,448**
Prof/Scientific/Tech Srv	**7,188**
Legal Services	**931**
Mgmt of Comp/Enterprises	**364**
Admin/Support/Waste Mgmt	**3,093**
Educational Services	**13,748**
HealthCare/Social Assist	**17,362**
Arts/Entertainment/Rec	**2,331**
Accommodation/Food Srvcs	**12,453**
Accommodation	1,221
Food Srv/Drinking Places	11,232
Other Srv excl Pub Admin	**7,386**
Auto Repair/Maintenance	**974**
Public Administration Emp	**10,988**

Source: ESRI, 2024-09-27

EDUCATIONAL ATTAINMENT (25+)

McLennan County	2024
<9th Grade	7,193
Some High School	11,684
GED	8,636
Graduated High School	38,557
Some College/No Degree	35,189
Associates Degree	19,625
Bachelor's Degree	31,595
Graduate Degree	19,854

Educational Attainment (25+)

Graduate Degree — 11.5%
Bachelor's Degree — 18.3%
Associates Degree — 11.4%

Some High School — 6.8%
GED — 5%
Graduated High School — 22.4%
Some College/No Degree — 20.4%

18.3% 22.4% 20.4%
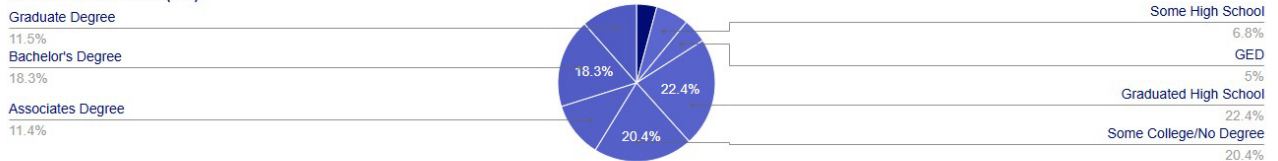
Source: ESRI, 2024-09-27

BUSINESSES

BUSINESSES BY NAICS

Category	Number
TOTAL BUSINESSES	**9,368**
Agr/Forestry/Fish/Hunt Bus	**52**
Mining Bus	**6**
Utilities Bus	**36**
Construction Bus	**626**
Manufacturing Bus	**328**
Wholesale Trade Bus	**322**
Retail Trade Bus	**1,340**
Motor Veh/Parts Dealers Bus	215
Furn & Home Furnish Str Bus	78
Electronics & Appl Store Bus	37
Bldg Matl/Garden Equip Bus	101
Food & Beverage Stores Bus	191
Health/Pers Care Stores Bus	107
Gasoline Stations Bus	80
Clothing/Accessory Store Bus	154
Sports/Hobby/Book/Music Bus	218
General Merchandise Str Bus	159
Transportation/Warehouse Bus	**202**
Information Bus	**162**
Finance & Insurance Bus	**581**
Cntrl Bank/Crdt Intrmdtn Bus	238
Sec/Cmdty Cntrct/Oth Inv Bus	118
Insur/Funds/Trusts/Other Bus	225

Real Estate/Rent/Leasing Bus	**465**
Prof/Scientific/Tech Srv Bus	**661**
Legal Services Bus	**178**
Mgmt of Comp/Enterprises Bus	**35**
Admin/Support/Waste Mgmt Bus	**290**
Educational Services Bus	**262**
HealthCare/Social Assist Bus	**866**
Arts/Entertainment/Rec Bus	**187**
Accommodation/Food Srvcs Bus	**804**
Accommodation Bus	98
Food Srv/Drinking Places Bus	706
Other Srv excl Pub Admin Bus	**1,304**
Auto Repair/Maintenance Bus	**210**
Public Administration Bus	**320**

Source: ESRI, 2024-09-27

Summary

Demographic Summary

- Population: 271,356 (2024), projected to reach 279,859 by 2029.
- Age Distribution:
    - 24.10% under 18
    - 14.79% are 65 and older
    - Median Age: 36
- Racial/Ethnic Composition:
    - White: 58.85%
    - Black or African American: 14.32%
    - Hispanic or Latino: 27.60%
    - Other/Mixed: 12.41%
- Education Levels:
    - High school graduate: 16.41%
    - Some college or associate's degree: 27.78%
    - Bachelor's degree or higher: 16.41%

Economic Summary

- Per Capita Income (Census): $31,036
- Per Capita Income (BEA): $50,284
- Median Household Income (2024): $66,516
- Poverty Rate: 17% (higher than Texas average)
- Top Industries by Employment:
    - Government & public enterprises: 18,173 jobs
    - Retail trade: 16,682 jobs
    - Manufacturing: 16,331 jobs
    - Health care & social assistance: 16,296 jobs
    - Accommodation & food services**: 12,822 jobs
- **Top Industries by GDP Contribution:**
    - Real estate & rental leasing: $2.14 billion
    - Durable goods manufacturing: $1.79 billion
    - Government & public enterprises: $1.77 billion
    - Nondurable goods manufacturing: $1.38 billion
    - Retail trade: $1.27 billion

Sources of Economic Growth

- Strategic Location & Infrastructure – McLennan County is centrally located along I-35, making it a key hub for transportation, logistics, and trade.
- Diverse Industrial Base – The county benefits from strong manufacturing, healthcare, retail, and public sector employment, ensuring economic stability.

- Higher Education & Innovation – Home to Baylor University, McLennan Community College, and Texas State Technical College, the county fosters innovation, research, and workforce development.
- Tourism & Quality of Life – Attractions like the Magnolia Market, Cameron Park, and Lake Waco boost the tourism sector, supporting hotels, restaurants, and entertainment venues.
- Thriving Business Parks & Investments – Texas Central Park, Waco International Aviation Park, and Waco Regional Airport Industrial Park provide space for expanding industries.

Sources of Economic Challenges

- High Poverty Rate – 17% of the population lives in poverty, signaling income inequality and economic disparities.
- Housing Affordability Issues – Rising home prices and rental costs may limit affordable housing options for low- and middle-income residents.
- Workforce Skill Gaps – While the county has strong higher education institutions, more efforts are needed to align workforce training with industry needs.
- Retail & Service Industry Vulnerability – While retail is a major employer, it consists largely of low-wage, high-turnover jobs, making it susceptible to economic downturns.
- Traffic & Infrastructure Strain – Rapid growth along the I-35 corridor creates traffic congestion and strain on infrastructure, requiring continued investment in transportation and public services.

Needs & Priorities

- Affordable Housing & Urban Development – Expanding affordable housing projects and mixed-use developments to accommodate a growing workforce.
- Workforce Training & Higher Education Alignment – Strengthening partnerships between Baylor University, MCC, and TSTC to better align degree programs with workforce needs.
- Infrastructure Investment & Traffic Management – Enhancing roads, public transit, and broadband to support business expansion and population growth.
- Economic Diversification – Encouraging emerging industries like technology, renewable energy, and advanced manufacturing to reduce reliance on government and retail jobs.
- Tourism & Hospitality Expansion – Further developing Waco's tourism sector, leveraging attractions like Magnolia Market, Baylor University, and the Brazos Riverfront.

Unemployment Over Time

- 2020 (COVID-19 Impact): 6.6%
- 2019 (Pre-Pandemic): 3.1%
- Fluctuations: McLennan County has historically lower unemployment rates than Texas, reflecting economic stability driven by its diverse industry base.

Top 5 Industries for Unemployment Insurance (UI) Claims

1. Retail Trade – Employment fluctuations due to seasonal shifts and consumer demand changes.
2. Accommodation & Food Services – High turnover and cyclical employment in hospitality and tourism sectors.
3. Manufacturing – Economic downturns and automation trends impact job security.
4. Construction – Project-based employment leads to periodic job losses.
5. Healthcare & Social Assistance – Workforce shortages and changing healthcare regulations create employment instability.

McLennan County is the economic engine of the Heart of Texas region, with a strong and diverse economy driven by manufacturing, healthcare, retail, and education. However, affordable housing, workforce training, and infrastructure development will be critical to sustaining long-term growth and economic stability. Investments in innovation, transportation, and business diversification will further strengthen the county's competitive edge.