



Economic Overview

Caldwell County, Texas



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Demographic Profile

The population in Caldwell County, Texas was 45,286 per American Community Survey data for 2017-2021.

The region has a civilian labor force of 20,788 with a participation rate of 57.5%. Of individuals 25 to 64 in Caldwell County, Texas, 15.3% have a bachelor's degree or higher which compares with 35.1% in the nation.

The median household income in Caldwell County, Texas is \$63,380 and the median house value is \$162,000.

Summary¹

	Percent			Value		
	Caldwell County, Texas	Rural Capital, TX WDA	Texas	Caldwell County, Texas	Rural Capital, TX WDA	Texas
Demographics						
Population (ACS)	—	—	—	45,286	1,089,326	28,862,581
Male	50.7%	49.8%	49.9%	22,942	542,465	14,398,171
Female	49.3%	50.2%	50.1%	22,344	546,861	14,464,410
Median Age ²	—	—	—	36.7	37.3	35.0
Under 18 Years	23.6%	24.2%	25.8%	10,669	263,724	7,446,176
18 to 24 Years	11.3%	9.7%	9.7%	5,113	105,534	2,796,936
25 to 34 Years	13.5%	13.3%	14.5%	6,104	144,548	4,180,029
35 to 44 Years	12.5%	14.8%	13.8%	5,671	161,486	3,979,307
45 to 54 Years	12.3%	12.7%	12.4%	5,569	138,694	3,575,796
55 to 64 Years	12.4%	11.5%	11.3%	5,594	125,251	3,263,539
65 to 74 Years	9.0%	8.7%	7.7%	4,084	94,998	2,233,217
75 Years and Over	5.5%	5.1%	4.8%	2,482	55,091	1,387,581
Race: White	69.7%	73.5%	64.3%	31,561	800,285	18,566,027
Race: Black or African American	5.2%	5.7%	12.1%	2,353	61,607	3,499,862
Race: American Indian and Alaska Native	0.6%	0.5%	0.5%	288	5,570	147,892
Race: Asian	0.9%	4.6%	5.0%	413	50,068	1,452,713
Race: Native Hawaiian and Other Pacific Islander	0.0%	0.1%	0.1%	12	1,113	24,608
Race: Some Other Race	7.4%	5.1%	7.0%	3,359	56,073	2,019,394
Race: Two or More Races	16.1%	10.5%	10.9%	7,300	114,610	3,152,085
Hispanic or Latino (of any race)	54.1%	30.2%	39.8%	24,490	329,497	11,479,932
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	47,848	1,225,006	30,029,572
Population Annual Average Growth ⁴	2.2%	3.7%	1.4%	920	37,265	394,545
People per Square Mile	—	—	—	87.9	164.6	114.9
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	57.5%	66.8%	64.9%	20,788	570,724	14,390,216
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	74.4%	84.9%	81.3%	12,912	376,802	9,491,638
Armed Forces Labor Force	0.0%	0.1%	0.5%	0	1,158	102,600
Veterans, Age 18-64	4.4%	6.0%	4.8%	1,241	40,648	841,980
Veterans Labor Force Participation Rate and Size, Age 18-64	78.1%	81.6%	78.8%	969	33,188	663,239
Median Household Income ²	—	—	—	\$63,380	\$83,685	\$67,321
Per Capita Income	—	—	—	\$27,202	\$38,744	\$34,255
Mean Commute Time (minutes)	—	—	—	33.3	29.4	26.6
Commute via Public Transportation	0.1%	0.4%	1.1%	11	2,293	152,475
Educational Attainment, Age 25-64						
No High School Diploma	20.3%	8.6%	14.3%	4,645	48,954	2,140,415
High School Graduate	38.9%	22.7%	24.2%	8,929	129,648	3,628,137
Some College, No Degree	21.3%	21.7%	21.3%	4,897	123,876	3,190,758

Summary¹

	Percent			Value		
	Caldwell County, Texas	Rural Capital, TX WDA	Texas	Caldwell County, Texas	Rural Capital, TX WDA	Texas
Associate's Degree	4.2%	8.2%	7.9%	963	46,730	1,182,642
Bachelor's Degree	10.7%	25.9%	21.3%	2,460	147,540	3,189,631
Postgraduate Degree	4.6%	12.8%	11.1%	1,044	73,231	1,667,088
Housing						
Total Housing Units	—	—	—	16,019	436,267	11,433,880
Median House Value (of owner-occupied units) ²	—	—	—	\$162,000	\$277,310	\$202,600
Homeowner Vacancy	1.5%	1.1%	1.3%	157	2,990	85,038
Rental Vacancy	6.2%	4.9%	7.6%	278	6,507	320,865
Renter-Occupied Housing Units (% of Occupied Units)	29.2%	31.0%	37.6%	4,174	122,553	3,848,280
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	4.9%	2.8%	5.2%	698	10,872	533,515
Social						
Poverty Level (of all people)	13.3%	8.8%	14.0%	5,737	94,609	3,965,117
Households Receiving Food Stamps/SNAP	8.5%	6.1%	11.5%	1,220	23,964	1,178,059
Enrolled in Grade 12 (% of total population)	2.5%	1.5%	1.5%	1,135	15,807	421,868
Disconnected Youth ³	3.0%	2.4%	2.9%	94	1,432	48,045
Children in Single Parent Families (% of all children)	33.2%	25.2%	34.0%	3,260	63,774	2,410,770
Uninsured	24.1%	12.6%	17.6%	10,431	135,685	4,995,381
With a Disability, Age 18-64	12.2%	9.4%	9.5%	3,255	62,754	1,651,720
With a Disability, Age 18-64, Labor Force Participation Rate and Size	50.9%	55.6%	48.0%	1,656	34,887	792,979
Foreign Born	11.7%	11.8%	17.0%	5,297	128,058	4,904,169
Speak English Less Than Very Well (population 5 yrs and over)	12.2%	7.0%	13.1%	5,169	71,419	3,532,172

Source: [JobsEQ®](#)

1. American Community Survey 2017-2021, unless noted otherwise

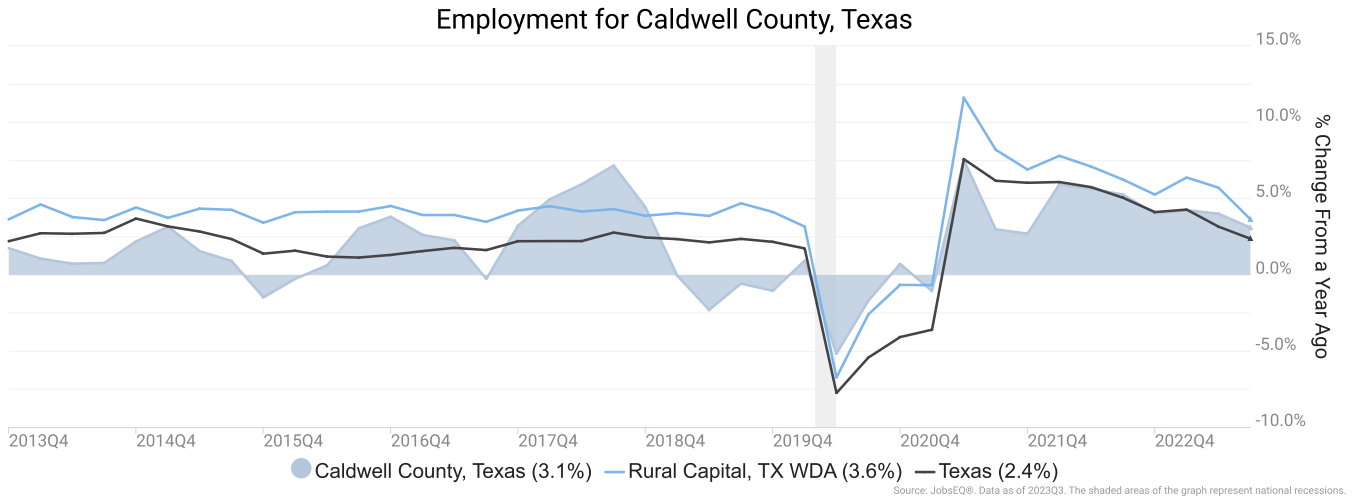
2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

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 2022, annual average growth rate since 2012. Post-2019 data for Connecticut counties are imputed by Chmura.

Employment Trends

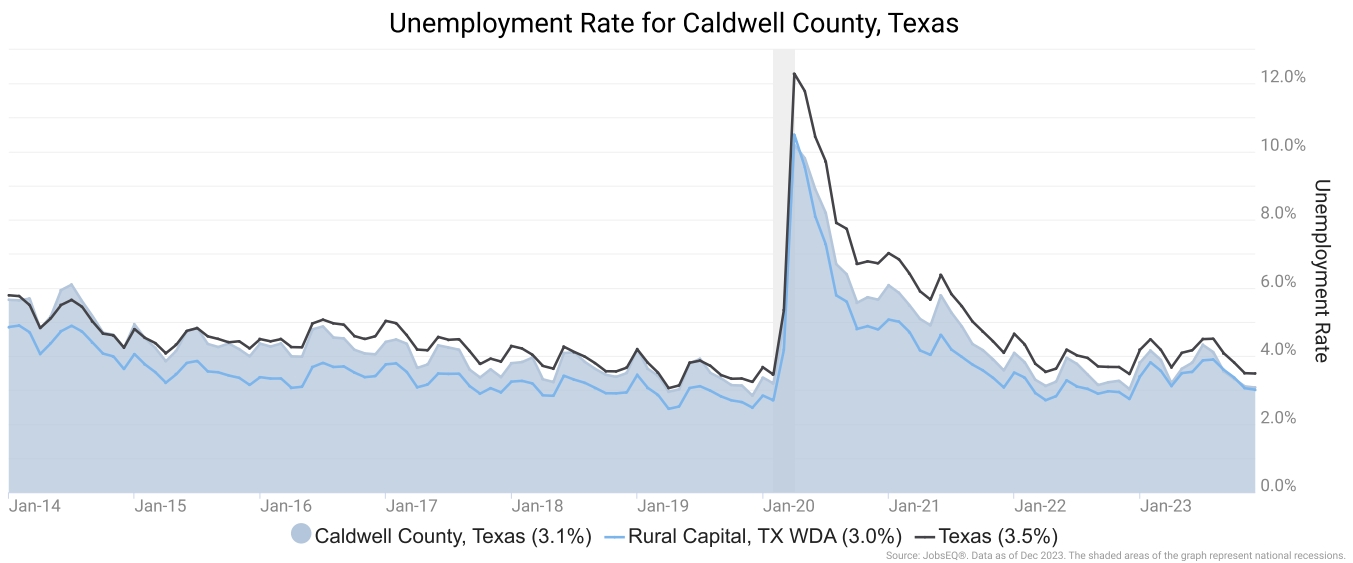
As of 2023Q3, total employment for Caldwell County, Texas was 11,974 (based on a four-quarter moving average). Over the year ending 2023Q3, employment increased 3.1% in the region.



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 2023Q3 with preliminary estimates updated to 2023Q3.

Unemployment Rate

The unemployment rate for Caldwell County, Texas was 3.1% as of December 2023. The regional unemployment rate was lower than the national rate of 3.6%. One year earlier, in December 2022, the unemployment rate in Caldwell County, Texas was 3.0%.

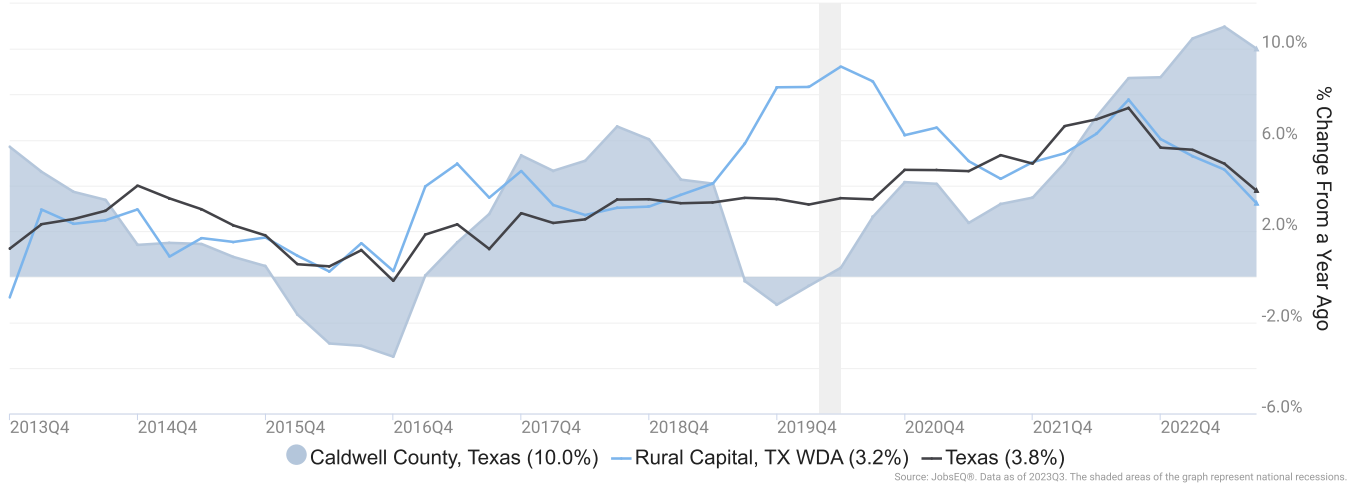


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through December 2023.

Wage Trends

The average worker in Caldwell County, Texas earned annual wages of \$46,540 as of 2023Q3. Average annual wages per worker increased 10.0% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$70,183 in the nation as of 2023Q3.

Average Annual Wages for Caldwell County, Texas



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 2023Q2 with preliminary estimates updated to 2023Q3.

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 12.3% lower in Caldwell County, Texas than the U.S. average.

Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Caldwell County, Texas	\$46,540	87.7	\$53,084
Rural Capital, TX WDA	\$62,223	94.5	\$65,824
Texas	\$69,661	94.2	\$73,930
USA	\$70,183	100.0	\$70,183

Source: [JobsEQ®](#)

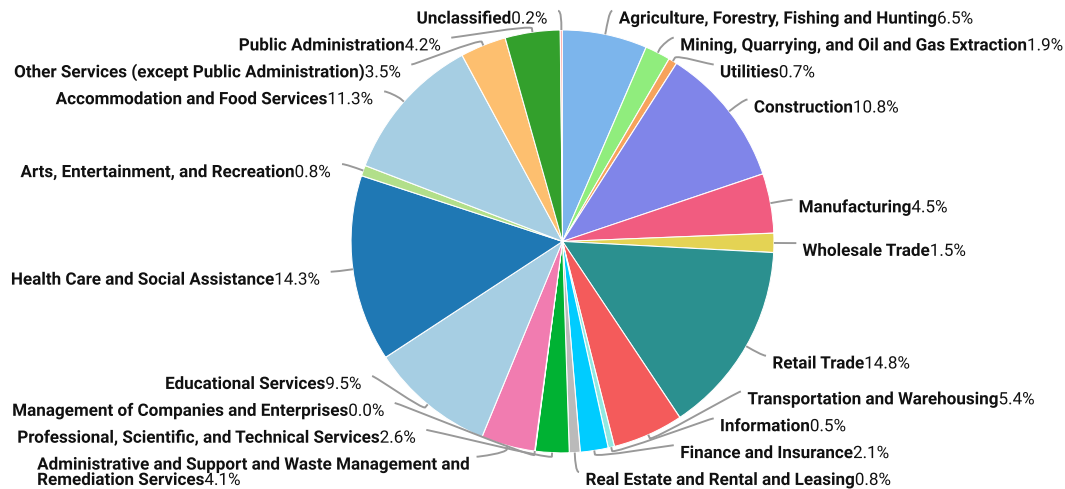
Data as of 2023Q3

Cost of Living per [COLI](#), data as of 2023Q3, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in Caldwell County, Texas is Retail Trade, employing 1,772 workers. The next-largest sectors in the region are Health Care and Social Assistance (1,707 workers) and Accommodation and Food Services (1,351). 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 Mining, Quarrying, and Oil and Gas Extraction (LQ = 5.38), Agriculture, Forestry, Fishing and Hunting (5.10), and Construction (1.80).

Total Workers for Caldwell County, Texas by Industry



Source: JobsEQ® Data as of 2023Q3

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 2023Q2 with preliminary estimates updated to 2023Q3.

Sectors in Caldwell County, Texas with the highest average wages per worker are Management of Companies and Enterprises (\$101,109), Utilities (\$90,754), and Mining, Quarrying, and Oil and Gas Extraction (\$76,115). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Accommodation and Food Services (+409 jobs), Retail Trade (+403), and Construction (+214).

Over the next 5 years, employment in Caldwell County, Texas is projected to expand by 812 jobs. The fastest growing sector in the region is expected to be Management of Companies and Enterprises with a +2.1% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+179 jobs), Accommodation and Food Services (+95), and Construction (+87).

Caldwell County, Texas, 2023Q3¹

NAICS	Industry	Current			5-Year History		5-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
44	Retail Trade	1,772	\$37,885	1.49	403	5.3%	1,323	551	691	82	0.9%
62	Health Care and Social Assistance	1,707	\$53,265	0.98	67	0.8%	1,053	421	453	179	2.0%
72	Accommodation and Food Services	1,351	\$24,949	1.30	409	7.5%	1,326	554	676	95	1.4%
23	Construction	1,288	\$53,804	1.80	214	3.7%	660	232	341	87	1.3%
61	Educational Services	1,143	\$46,717	1.20	125	2.3%	590	268	278	43	0.7%
11	Agriculture, Forestry, Fishing and Hunting	775	\$16,811	5.10	-61	-1.5%	496	228	241	27	0.7%
48	Transportation and Warehousing	648	\$69,061	1.10	-83	-2.4%	422	160	207	54	1.6%
31	Manufacturing	545	\$57,589	0.57	-166	-5.2%	304	112	168	24	0.9%
92	Public Administration	502	\$54,277	0.91	-8	-0.3%	273	105	133	34	1.3%
56	Administrative and Support and Waste Management and Remediation Services	493	\$50,648	0.65	30	1.3%	340	127	168	45	1.8%
81	Other Services (except Public Administration)	418	\$33,573	0.82	5	0.3%	280	108	139	33	1.5%
54	Professional, Scientific, and Technical Services	308	\$72,349	0.35	140	12.9%	161	53	78	30	1.9%
52	Finance and Insurance	254	\$60,001	0.53	27	2.3%	131	46	64	21	1.6%
21	Mining, Quarrying, and Oil and Gas Extraction	232	\$76,115	5.38	-1	-0.1%	128	43	69	16	1.3%
42	Wholesale Trade	176	\$57,566	0.39	1	0.1%	102	37	55	10	1.1%
53	Real Estate and Rental and Leasing	100	\$57,715	0.47	11	2.3%	58	24	26	8	1.5%
71	Arts, Entertainment, and Recreation	99	\$28,554	0.42	-54	-8.3%	86	32	44	9	1.8%
22	Utilities	79	\$90,754	1.30	8	2.1%	40	15	21	5	1.2%
51	Information	57	\$33,296	0.24	-2	-0.6%	31	10	16	5	1.6%
99	Unclassified	21	\$38,637	0.80	15	28.7%	13	5	7	1	1.3%
55	Management of Companies and Enterprises	5	\$101,109	0.02	4	40.0%	3	1	1	0	2.1%
Total - All Industries		11,974	\$46,540	1.00	1,084	1.9%	7,540	2,965	3,763	812	1.3%

Source: [JobsEQ®](#)

Data as of 2023Q3

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 2023Q2 with preliminary estimates updated to 2023Q3. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in Caldwell County, Texas is Management Occupations, employing 1,392 workers. The next-largest occupation groups in the region are Food Preparation and Serving Related Occupations (1,331 workers) and Sales and Related Occupations (1,259). 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 Construction and Extraction Occupations (LQ = 1.76), Management Occupations (1.55), and Farming, Fishing, and Forestry Occupations (1.49).

Occupation groups in Caldwell County, Texas with the highest average wages per worker are Legal Occupations (\$111,800), Management Occupations (\$95,400), and Architecture and Engineering Occupations (\$91,600). The unemployment rate in the region varied among the major groups from 1.2% among Management Occupations to 5.8% among Farming, Fishing, and Forestry Occupations.

Over the next 5 years, the fastest growing occupation group in Caldwell County, Texas is expected to be Computer and Mathematical Occupations with a +2.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Food Preparation and Serving Related Occupations (+91 jobs) and Management Occupations (+86). 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 (1,362 jobs) and Sales and Related Occupations (982).

Caldwell County, Texas, 2023Q3¹

SOC	Occupation	Current						5-Year History		5-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
11-0000	Management	1,392	\$95,400	1.55	18	1.2%	21	95	1.4%	718	323	309	86	1.2%
35-0000	Food Preparation and Serving Related	1,331	\$27,400	1.38	155	5.1%	45	358	6.5%	1,452	625	737	91	1.3%
41-0000	Sales and Related	1,259	\$37,500	1.19	86	4.5%	39	229	4.1%	1,034	462	520	53	0.8%
43-0000	Office and Administrative Support	1,093	\$41,200	0.76	64	3.1%	23	54	1.0%	666	300	331	35	0.6%
47-0000	Construction and Extraction	959	\$45,400	1.76	113	4.6%	4	128	2.9%	507	173	263	71	1.4%
53-0000	Transportation and Material Moving	957	\$40,400	0.91	116	4.6%	25	109	2.4%	754	298	371	85	1.7%
25-0000	Educational Instruction and Library	795	\$50,400	1.25	16	2.0%	45	71	1.9%	395	179	178	38	0.9%
29-0000	Healthcare Practitioners and Technical	661	\$79,100	0.94	16	2.0%	70	113	3.8%	280	116	95	70	2.0%
49-0000	Installation, Maintenance, and Repair	492	\$48,400	1.05	25	1.9%	22	9	0.4%	264	100	127	37	1.5%
51-0000	Production	480	\$40,300	0.72	61	3.5%	6	-121	-4.4%	286	110	159	18	0.7%
31-0000	Healthcare Support	409	\$31,100	0.76	32	3.7%	64	-70	-3.1%	353	139	168	45	2.1%
37-0000	Building and Grounds Cleaning and Maintenance	401	\$31,200	1.03	60	4.6%	19	-6	-0.3%	316	133	153	31	1.5%
13-0000	Business and Financial Operations	364	\$71,600	0.48	7	1.8%	7	49	2.9%	186	59	96	31	1.6%
33-0000	Protective Service	315	\$52,300	1.23	12	2.8%	6	2	0.2%	196	87	88	20	1.3%
39-0000	Personal Care and Service	244	\$30,900	0.82	17	3.9%	13	-8	-0.7%	245	88	133	24	1.9%
21-0000	Community and Social Service	235	\$48,200	1.09	4	2.1%	15	35	3.3%	137	49	62	26	2.1%
27-0000	Arts, Design, Entertainment, Sports, and Media	140	\$57,300	0.64	3	3.7%	4	18	2.8%	86	33	42	11	1.5%

Caldwell County, Texas, 2023Q3¹

SOC	Occupation	Current						5-Year History		5-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
15-0000	Computer and Mathematical	127	\$87,400	0.33	3	1.7%	4	34	6.5%	57	16	26	15	2.3%
45-0000	Farming, Fishing, and Forestry	107	\$35,500	1.49	14	5.8%	2	-8	-1.4%	85	31	50	5	0.8%
17-0000	Architecture and Engineering	97	\$91,600	0.50	2	2.3%	5	16	3.8%	43	15	20	8	1.6%
19-0000	Life, Physical, and Social Science	70	\$71,200	0.67	1	1.7%	5	19	6.4%	40	8	25	7	1.9%
23-0000	Legal	45	\$111,800	0.46	0	n/a	1	-4	-1.9%	18	7	7	4	1.8%
Total - All Occupations		11,974	\$50,800	1.00	823	3.7%	447	1,122	2.0%	8,120	3,351	3,957	812	1.3%

Source: [JobsEQ®](https://www.jobseq.com)

Data as of 2023Q3 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

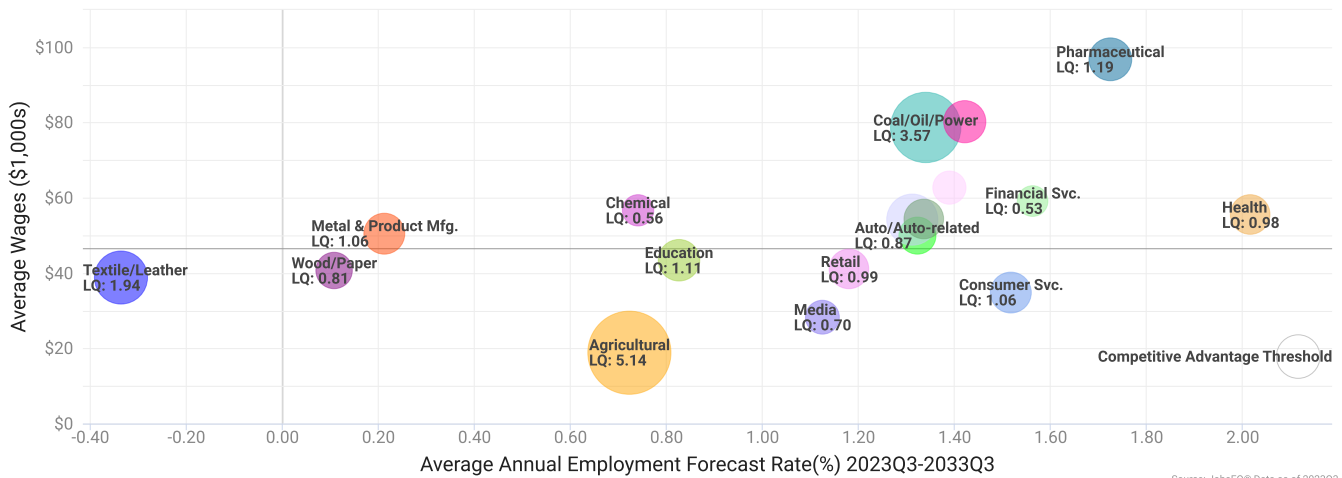
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

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 2023Q2, imputed where necessary with preliminary estimates updated to 2023Q3. Wages by occupation are as of 2023 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 Caldwell County, Texas with the highest relative concentration is Agricultural with a location quotient of 5.14. This cluster employs 820 workers in the region with an average wage of \$18,909. Employment in the Agricultural cluster is projected to expand in the region about 0.7% per year over the next ten years.

Industry Clusters for Caldwell County, Texas as of 2023Q3



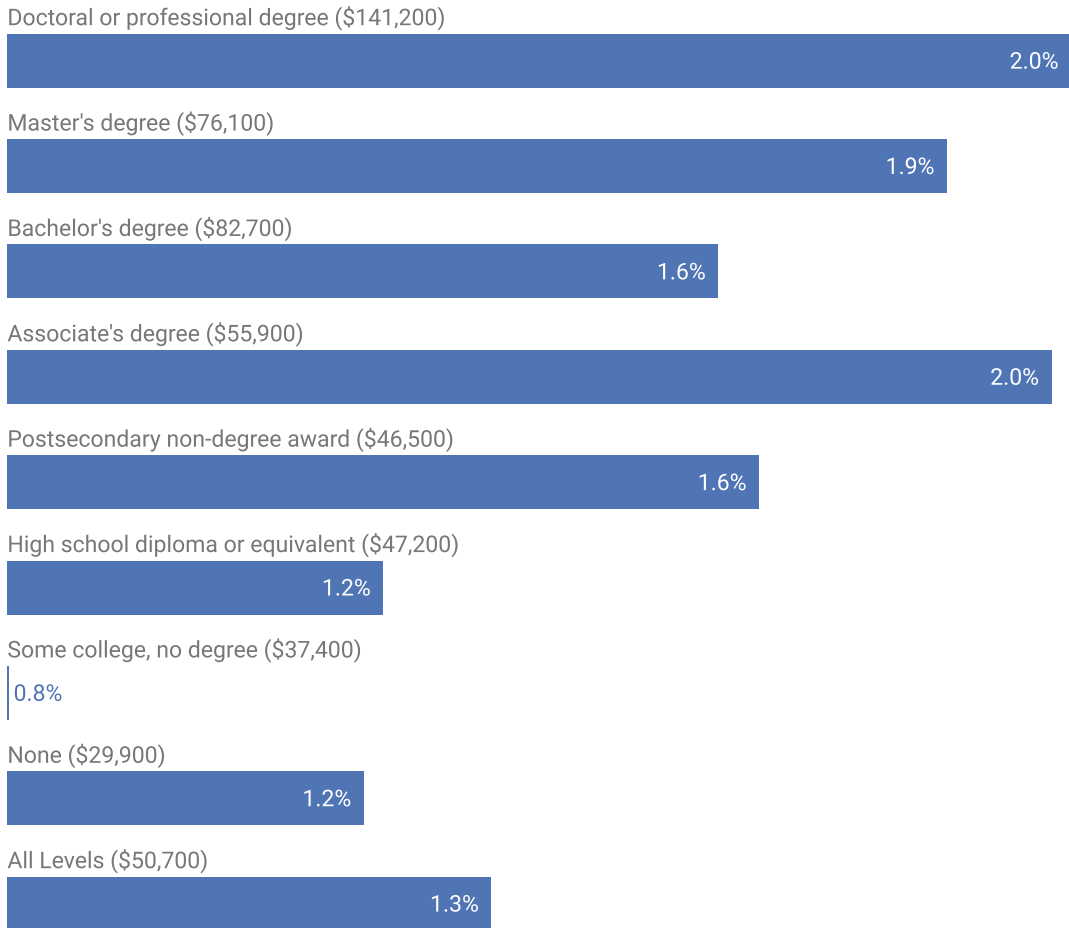
Source: JobsEQ® Data as of 2023Q3

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 2023Q2 with preliminary estimates updated to 2023Q3. 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 Caldwell County, Texas is projected to grow 1.3% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 2.0% per year, those requiring a bachelor’s degree are forecast to grow 1.6% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 2.0% per year.

Annual Average Projected Job Growth by Education Levels

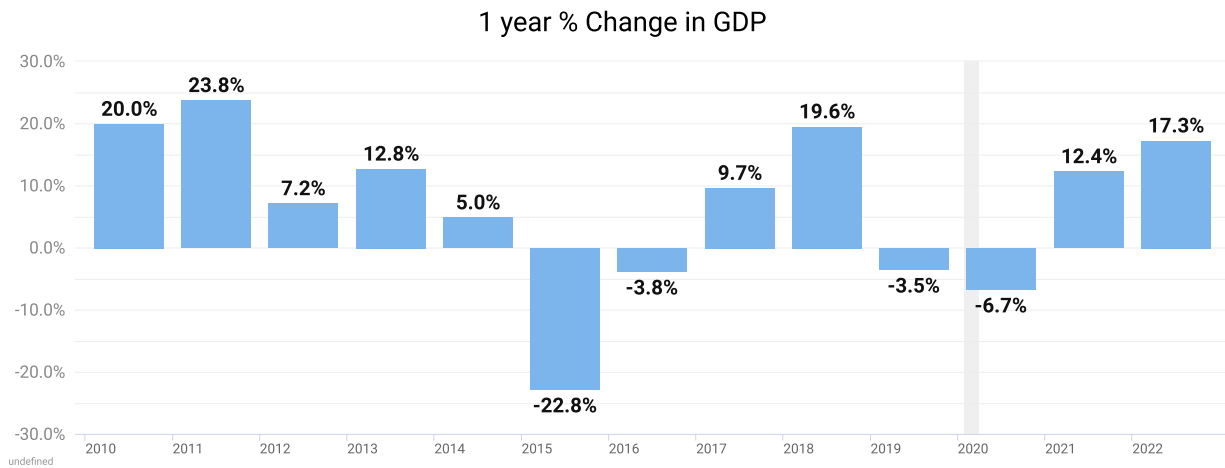


Source: JobsEQ®
Data as of 2023Q3

Employment by occupation data are estimates as of 2023Q3. 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 2022, nominal GDP in Caldwell County, Texas expanded 17.3%. This follows growth of 12.4% in 2021. As of 2022, total GDP in Caldwell County, Texas was \$1,066,087,000.



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

Of the sectors in Caldwell County, Texas, Construction contributed the largest portion of GDP in 2022, \$125,183,000. The next-largest contributions came from Health Care and Social Assistance (\$123,011,000); Retail Trade (\$114,574,000); and Educational Services (\$86,399,000).

GDP (in \$ millions)

Construction (23)



Health Care and Social Assistance (62)



Retail Trade (44)



Educational Services (61)



Manufacturing (31)



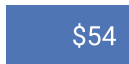
Real Estate and Rental and Leasing (53)



Mining, Quarrying, and Oil and Gas Extraction (21)



Accommodation and Food Services (72)



Transportation and Warehousing (48)



Finance and Insurance (52)



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

Caldwell County, Texas Regional Map



Region Definition

Rural Capital, TX WDA is defined as the following counties:

Bastrop County, Texas

Blanco County, Texas

Burnet County, Texas

Caldwell County, Texas

Fayette County, Texas

Hays County, Texas

Lee County, Texas

Llano County, Texas

Williamson County, Texas

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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