ZIP 40965, Middlesborough, Kentucky.

Current market data.

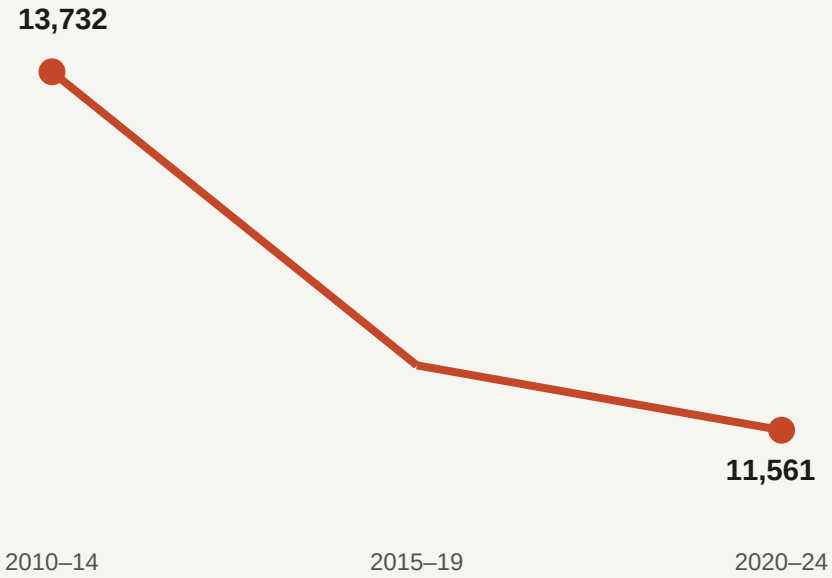
8 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

11,561 people call ZIP 40965 home.

11,561

people.



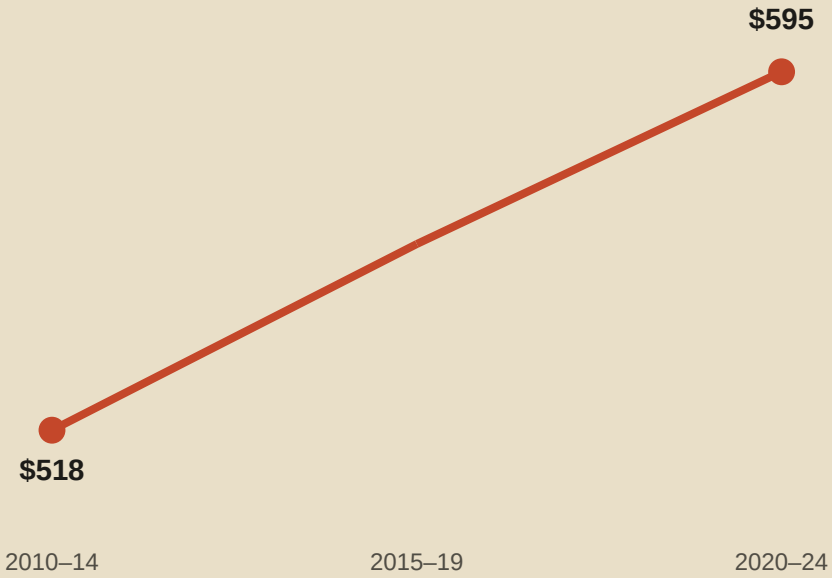
Source: Census ACS 5-year, 2020-2024

RENT

Median rent is up 15% since the 2010–2014 survey, before inflation.

$595

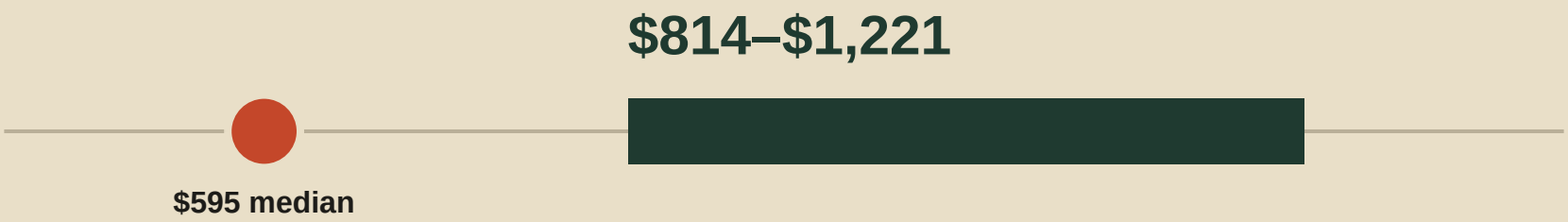
a month. Kentucky's median is $967.



Source: Census ACS 5-year, 2020-2024

ROOM TO BUILD

Local wages can carry more rent than the median charged today.



is the monthly rent range local workforce wages support.

Source: Computed by the Almanac, 2023; Census ACS 5-year, 2020-2024

BUILDING

Most of the housing here is older than 2000.

80%

of all homes were built before 2000

Source: Census ACS 5-year, 2020-2024

UNITS NEEDED

Closing the gap would add 0.4–0.8% to the 6,052 homes here.

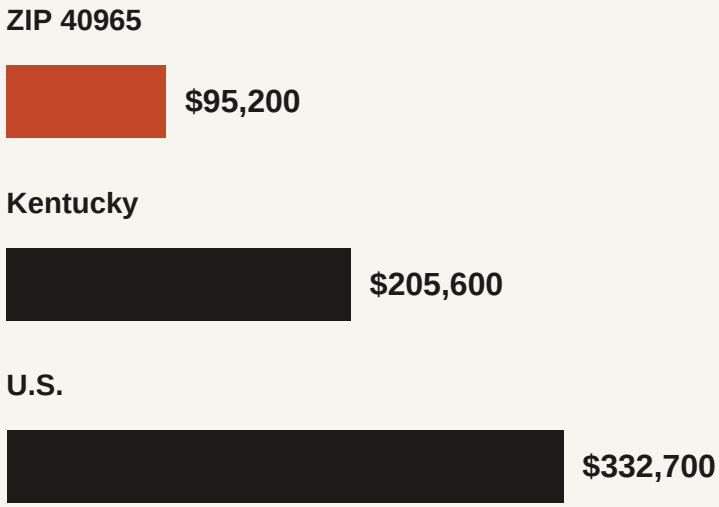
22–51

is the estimated number of missing housing units, from the lowest to the highest of three estimates.

Source: Computed by the Almanac, 2023

HOME VALUE

A median home costs 54% less than Kentucky's.



$95,200

median home value in ZIP 40965.

Source: Census ACS 5-year, 2020-2024

THAT WAS ZIP 40965'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at **almanacdata.ai/e/zip/40965/**