



MONTGOMERY COUNTY

Peggy Powell, County Extension Agent
Family & Consumer Sciences

BUILDING STRONG FAMILIES FOR KENTUCKY

OUR FOCUS

► Family and Consumer Sciences Extension is committed to improving the quality of life for individuals and families in Montgomery County resulting in strong families for Kentucky. Educational programs focus on:

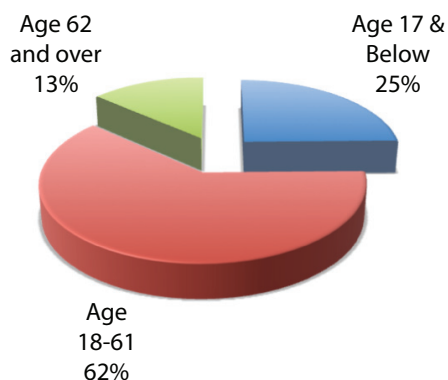
Making Beneficial Lifestyle Choices
Nurturing Families
Embracing Life as You Age
Securing Financial Stability
Promoting Healthy Homes and Communities
Accessing Nutritious Food
Empowering Community Leaders

Family and Consumer Sciences Extension made **34,701** contacts with Montgomery County families during 2008-2009.¹

OUR PEOPLE

Figure 1. Population by Age Group² (n=22,554)

► 2008 estimates from the 2000 U.S. Census reported total population as **22,554**.² The graph on the right indicates the percentage by age group.



SPOTLIGHT ON...

SECURING FINANCIAL STABILITY

The recent economic downturn has resulted in increased unemployment in Montgomery County. As a result, the Family and Consumer Sciences agent worked with Community Education and three businesses to conduct eight “lunch and learn” sessions on budgeting, life insurance, home mortgages and living wills for 150 young families. In addition, 199 of our Homemakers have studied “Small Steps to Health and Wealth” to increase their knowledge of the actions they can take to improve their finances and health. And our agent serves as the Montgomery County secretary of AARP and regularly presents educational material to its 38 members. Through that effort, we sponsored two driver’s education certification courses for 95 senior citizens, resulting in an average discount of 5 percent on their auto insurance rates.¹



OUR COMMUNITY

► Unemployment rates are a key economic indicator. In August 2009, the rate of unemployment in Montgomery County was **13%**.³

Mortgage and bank card delinquency rates and foreclosure filings are important financial indicators of community well-being. In Montgomery County, **3.99%** of mortgages are 90-days delinquent and 60-day bank card delinquency rates have increased by **2.54%**.⁴ In a one-year period (October 2008 through October 2009), **159** foreclosures were filed.⁵

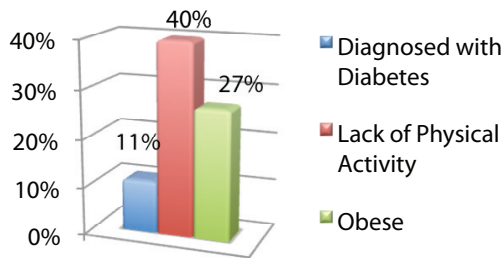
Access to health insurance is another important factor contributing to family well-being. In Montgomery County, **14%** of the people under age 65 are uninsured.⁶

As a result of participation in Montgomery County Extension programs:¹

- **316** people were involved in addressing issues of their community.
- **221** people increased their knowledge of governmental process.
- **515** people expanded their knowledge of economic development.

OUR HEALTH

► The health of our people contributes to quality of life. The chart below illustrates health risks of adults in Montgomery County. **Figure 2. Health Risks.**⁶



As a result of participation in Montgomery County Extension programs:¹

- **820** people increased knowledge of practices to maintain health and well-being.
- **911** people used safe practices to store, handle, and prepare food.
- **375** people developed skills to access affordable food.

OUR FAMILIES

► Using data from the 2000 U.S. Census, Montgomery County families can be described as follows:²

- **6,435** families reside in the county.
- **802** families (**12.5%**) live below poverty level.
- Median family income is **\$36,939**.
- **254** grandparents are responsible for the care of their grandchildren.



According to the Kentucky Cabinet for Health and Family Services, **2,100** people in Montgomery County receive food stamps. The average family food stamp benefit is **\$219.14** per month.⁷

In the county, **99** children live in out-of-home care.⁸ In 2005, there were **87** incidents of adult abuse and **76** incidents of child abuse.⁹

As a result of participation in Montgomery County Extension programs:¹

- **950** adults and youth improved their ability to make informed and effective decisions.
- **560** people adopted money management practices to reduce debt and/or increase savings.
- **401** people increased their knowledge and skills related to parenting and personal relationships.

SOURCES

¹ Kentucky Cooperative Extension Service, Impacting Reporting, FY2009.

² U.S. Bureau of the Census, Census 2000.

³ Kentucky Office of Employment and Training, Kentucky Labor Force Estimates, August 2009.

⁴ TransUnion LLC., Trend Data, Quarter 1 2009.

⁵ Kentucky Administrative Office of the Courts, November, 2009.

⁶ Kentucky Institute of Medicine, The Health of Kentucky: A County Assessment, 2007.

⁷ Kentucky Cabinet for Health and Family Services, Data Book, June 2008.

⁸ Annie E. Casey Foundation, Kentucky KIDS COUNT, 2005.

⁹ Kentucky Department for Public Health, County Health Priorities, 2004.