

## CALDWELL COUNTY

Courtney Head, County Extension Agent, Family & Consumer Sciences

# BUILDING STRONG FAMILIES FOR KENTUCKY 2011



### OUR FOCUS

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

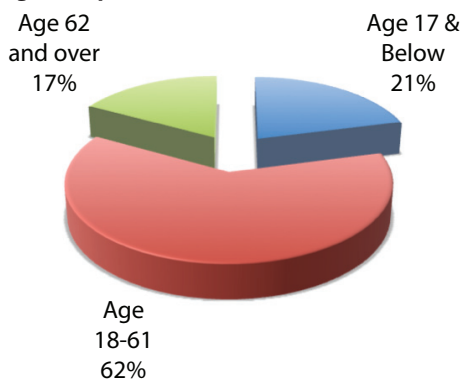
**Making Beneficial Lifestyle Choices**  
**Nurturing Families**  
**Embracing Life as You Age**  
**Securing Financial Stability**  
**Promoting Healthy Homes and Communities**  
**Accessing Nutritious Food**  
**Empowering Community Leaders**

Family and Consumer Sciences Extension made **3,811** contacts with Caldwell County families during 2009-2010.<sup>1</sup>

### OUR PEOPLE

Figure 1. Population by Age Group<sup>2</sup> (n=12,866)

► 2008 estimates from the 2000 U.S. Census reported total population as **12,866**.<sup>2</sup> The graph on the right indicates the percentage by age group.



### SPOTLIGHT ON...

## SECURING FINANCIAL STABILITY

With the current economy, many people need to make their money go further. Job loss and unemployment are concerns for many Caldwell County families, and creating a budget can help lessen those worries through use of careful planning. The 4-H Agent, Family and Consumer Sciences Agent, local financial institutions, and Family Resource Center presented “Dollars and Sense” to encourage greater dialogue about personal finances. This program gave low-income individuals the opportunity to ask financial representatives about their money, learn basic budgeting skills, how to be a savvy shopper, and how to keep a checkbook. Ninety-six percent of participants reported their knowledge of money management had increased after completing the program.<sup>1</sup>



## OUR COMMUNITY

► Unemployment rates are a key economic indicator. In July 2010, the rate of unemployment in Caldwell County was **8.8%**.<sup>6</sup>

Mortgage and bank card delinquency rates and foreclosure filings are important financial indicators of community well-being. In Caldwell County, **2.4%** of mortgages are 90-days delinquent and **1.8%** of bank cards are 60-days delinquent.<sup>7</sup> In a one-year period (August 2009 through August 2010), **36** foreclosures were filed.<sup>5</sup>

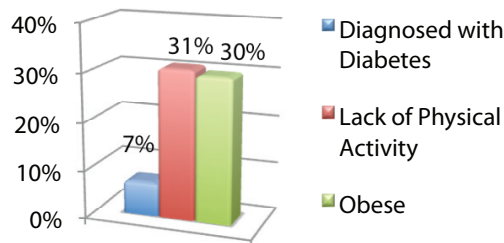
Access to health insurance is another important factor contributing to family well-being. In Caldwell County, **13%** of the people under age 65 are uninsured.<sup>8</sup>

### As a result of participation in Caldwell County Extension programs:<sup>1</sup>

- **110** people increased their knowledge of governmental process.
- **58** people were prepared to enter the work force.
- **125** people expanded their knowledge of economic development.
- Caldwell County Extension is involved in **6** community coalitions.

## OUR HEALTH

► The health of our people contributes to quality of life. The chart below illustrates health risks of adults in Caldwell County. **Figure 2. Health Risks.**<sup>8</sup>



### As a result of participation in Caldwell County Extension programs:<sup>1</sup>

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

## OUR FAMILIES

► Using data from the 2000 U.S. Census, Caldwell County families can be described as follows:<sup>2</sup>

- **3,801** families reside in the county.
- **467** families (**12.2%**) live below poverty level.
- Median family income is **\$35,258**.
- **168** grandparents are responsible for the care of their grandchildren.



According to the Kentucky Cabinet for Health and Family Services, **830** people in Caldwell County receive supplemental nutrition assistance. The average family benefit is **\$236.02** per month.<sup>3</sup>

In the county, **14** children live in out-of-home care. There were **15**

child victims of substantiated abuse.<sup>4</sup> There were **66** incidents of adult abuse.<sup>5</sup>

### As a result of participation in Caldwell County Extension programs:<sup>1</sup>

- **35** of food stamp recipients or eligible recipients enrolled in the nutrition education program improved their diet.
- **35** people adopted money management practices to reduce debt and/or increase savings.
- **90** adults and youth improved practical living skills.

## SOURCES

<sup>1</sup> Kentucky Cooperative Extension Service, Impact Reporting, FY2010.

<sup>2</sup> U.S. Bureau of the Census, Census 2000. 2008 Estimates.

<sup>3</sup> Kentucky Cabinet for Health and Family Services, Data Book, December 2008.

<sup>4</sup> Annie E. Casey Foundation, Kentucky KIDS COUNT, 2009.

<sup>5</sup> Kentucky Administrative Office of the Courts, September, 2010

<sup>6</sup> Kentucky Office of Employment and Training, Kentucky Labor Force Estimates, July 2010.

<sup>7</sup> TransUnion LLC., Trend Data, Quarter 1 2010.

<sup>8</sup> Kentucky Institute of Medicine, The Health of Kentucky: A County Assessment, 2007.