

2015

BUILDING STRONG FAMILIES

FOR KENTUCKY



SCHOOL OF HUMAN ENVIRONMENTAL SCIENCES
FAMILY & CONSUMER SCIENCES EXTENSION



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Ann Vail, Ph.D.

Director,
School of Human Environmental Sciences
Assistant Director,
Family and Consumer Sciences Extension

Cherry Kay Smith, Ph.D.

Program Leader,
Family and Consumer Sciences Extension

Julie N. Zimmerman, Ph.D.

Extension Faculty,
Community and Leadership Development

Marcia Malone Bell, M.S.

Graduate Student,
Family Sciences

Rusty Manseau

Graphic Artist
School of Human Environmental Sciences

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INTRODUCTION

A family's ability to function as a strong and stable unit is impacted by the community supports that are influenced by local economic and social factors. Persistent poverty and unemployment are two of the significant contributing factors to a family's ability to function effectively. The University of Kentucky Family and Consumer Sciences (FCS) Extension program works to improve the quality of individual and family life in the context of each Commonwealth community. FCS Extension professionals are present in Kentucky counties and focus their efforts on educational skill-building to strengthen family development, economic stability and well-being. The purpose of the 2015 Building Strong Families for Kentucky is twofold: 1) to share a picture of the housing challenges of families in each county; and 2) to prompt local conversations about community resources.

Cooperative Extension Service in Kentucky

The University of Kentucky Cooperative Extension Service is the organization that bridges the expertise and research of the university with local communities. Through the efforts of Cooperative Extension campus-based faculty and staff and leaders within each county of the Commonwealth, families have access to services, information and resources of importance to their daily lives. Kentucky Cooperative Extension Service relies on a campus/community partnership to effectively deliver programs. In 2013-2014, 7,287,349 contacts were made by Extension personnel across the state (Kentucky Cooperative Extension Service, 2014).

Campus Based Support: School of Human Environmental Sciences

The School of Human Environmental Sciences (HES) within the College of Agriculture, Food and Environment provides the expertise in family sciences, nutrition and food science and merchandising and hospitality management to support program efforts offered by FCS Extension agents. Extension faculty and staff housed in the departments and units of the school develop and evaluate resources used to support FCS Extension programs across the state. These state level Extension professionals develop relationships with other organizations and university departments to maximize resources and encourage a diverse and rich base of expertise to support local programs. During this year, School of HES leveraged \$3.8 million of direct support for FCS Extension programs and \$880,000 of research funding that investigates issues relevant to Kentucky families.

Overview of FCS Extension

Kentucky FCS Extension agents are valuable resources to local communities in building a strong infrastructure to support families. There are 117 FCS Extension agents within the Commonwealth who work directly with families to teach skills in family communications, nutrition, leadership, financial management, parenting and health. Agents are responsible for guiding stakeholders to identify and prioritize FCS Extension program needs and efforts within the community. As a result of this input, FCS Extension agents, paraprofessionals, faculty and state specialists develop, implement and evaluate local outreach efforts to strengthen the skills and knowledge of local families.

Rationale for the Building Strong Families for Kentucky County Profiles

It is important to validate the priorities and needs of each community in order to put into perspective the potential for community programs provided by FCS Extension. It is also important to report to internal and external stakeholders the efforts and successes of local communities in building strong family related programs. The Building Strong Families for Kentucky County profiles began as an effort to give local stakeholders a snapshot of county economic, community and health information and report FCS Extension outreach results. The project has evolved to provide a context for decision-making, program delivery and evaluation, through the information provided annually. The demographic and community data provide a picture of the needs of families within the community that can inform future program choices and offerings. The evaluation data provided by agents provide an annual retrospective look at the strides the FCS Extension program has made within the community and can guide future planning efforts.

The profile is divided into six sections: Our Focus, Our People, Spotlight, Housing Availability, Affordability, and Health and Safety. Each section provides information that guides and informs educational outreach to local families. This volume specifically focuses on county data that illustrate current housing-related indicators from the following data sources: Kentucky Cooperative Extension Service Reporting; American Community Survey; United States Census Bureau; Kentucky Department of Education; and National Low Income Housing Coalition.

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OUR FOCUS

This section in the Building Strong Families for Kentucky County Profiles provides an overview of the current initiatives of Kentucky FCS Extension. Specialists, agents and stakeholders work jointly to define goals that guide FCS Extension program efforts and outreach.

Initiative 1: Making Healthy Lifestyle Choices

Family and Consumer Sciences Extension encourages families to make proactive choices to improve individual health and well-being, whether choosing a low fat, nutritious diet, increasing health literacy for chronic disease prevention or participating in regular physical activity.



GOALS

- 1.1 Apply** knowledge and skills to think critically, to solve problems and to make informed decisions regarding healthy lifestyle choices.
- 1.2 Manage** healthy weight throughout the lifecycle through healthy lifestyle choices.
- 1.3 Increase** promotion and practice of physical activity daily.
- 1.4 Reduce** chronic disease risk, debilitation and premature death.

Initiative 2: Nurturing Families

Family and Consumer Sciences Extension focuses on individual and family development by promoting effective communication, understanding developmental ages and stages, appreciating individual and cultural differences, developing a strong value system, making wise decisions and encouraging a supportive environment.



GOALS

- 2.1 Strengthen** family nurturing attitudes and behaviors by caring for the health and well-being of each individual throughout the lifespan.

- 2.2 Build** personal strengths, interpersonal communication and life skills to strengthen families.
- 2.3 Foster** the optimal development of children and youth.
- 2.4 Practice** wise parenting skills.
- 2.5 Build** community capacity to nurture all families through appropriate collaborations and programs.

Initiative 3: Embracing Life as We Age

Throughout all life stages, it is important to acknowledge and celebrate the changes that accompany aging. Family and Consumer Sciences Extension help individuals, families and communities manage the challenges and discover the positive aspects of life's transitions and growing older.



GOALS

- 3.1 Adapt** lifestyles to promote healthy aging.
- 3.2 Adjust** and manage environmental factors to promote independent aging.
- 3.3 Practice** healthy communication and enhance relationships to promote quality aging.

Initiative 4: Securing Financial Stability

In the current economy, financial stability is important. That stability rests with families securing and managing their basic human needs of food, clothing and shelter. Increasing buying power with wise consumer decision-making, avoiding pitfalls of overextended credit,

PROFILE OVERVIEW

developing saving habits and managing financial risks are topics taught by Family and Consumer Sciences Extension.

GOALS

- 4.1 Articulate** and apply smart financial behaviors related to goal setting, budgeting, analysis of credit and contracts, risk management, saving and investing and use of financial services.
- 4.2 Develop** smart financial behaviors related to wealth management strategies including: retirement, estate planning and investing.
- 4.3 Adopt** smart financial behaviors related to consumer protection including: laws and rights, fraud and services.
- 4.4 Use** information and technology related to consumption of goods and services including shopping decisions and conserving resources.



Initiative 5: Promoting Healthy Homes and Communities

Through Family and Consumer Sciences Extension, individuals improve safety in their home and decrease their environmental footprint. Community efforts are designed to promote healthy lifestyles throughout the lifespan.



GOALS

- 5.1 Create** safe homes in environments that promote and support the physical and mental well-being of families throughout the lifecycle.
- 5.2 Improve** the built and natural environment

Initiative 6: Accessing Nutritious Foods

Family and Consumer Sciences Extension helps families gain access to food and to stretch food dollars; communities to decrease hunger; and local food assistance programs to educate recipients on healthy and safe food preparation methods. Family and Consumer Sciences agents and paraprofessionals are

pivotal in training consumers and producers to maximize local access to farm-to-table food products.

GOALS

- 6.1 Increase** access to fruits and vegetables.
- 6.2 Increase** the number of new mothers who attempt to breast feed their babies and increase duration of breastfeeding to six weeks or more.
- 6.3 Apply** skills of food resource management, food safety and food preparation to afford healthy, nutritious food choices.



Initiative 7: Empowering Community Leaders

Building the capacity of volunteer leaders is critical for the sustainability of communities that support and strengthen families. Family and Consumer Sciences Extension is committed to engaging, educating and empowering local citizens to investigate issues, make responsible decisions and take ownership of solutions.



GOALS

- 7.1 Develop** skills and knowledge designed to improve personal leadership capacity.
- 7.2 Implement** leadership practices designed to improve successful accomplishment of organizational goals and objectives.
- 7.3 Employ** effective practices designed to increase community support for improving community.

Each county uses an extensive stakeholder input process to prioritize programs and localize and finalize areas of focus within the FCS program initiatives. The goal of FCS is to reach out broadly in the community to teach life skills and provide opportunities for people to use and share their skills with their families and others in the community. This section also details the number of contacts made by county FCS agents during the 2012–2013 program year, based on the Kentucky Cooperative Extension Service Reporting System.

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THE DATA

Housing is a basic human need, and it is also typically a family's largest expense. Finding safe and affordable housing is a challenge for many families, and because of demographic shifts, economic distress, and persistent poverty, it has become a challenge for rural Americans in particular. These findings from the Housing Assistance Council detail some of the housing issues rural Americans face:

- Rural populations are becoming older and more diverse, requiring housing options and accommodations that are often not available in rural areas.
- Rural areas have experienced housing inadequacies for years, and the problems seen today are not always a result of unemployment and housing collapse caused by the recent recession.
- More than half of manufactured housing is located in rural America. Rental housing options are scarce in many rural communities.
- Although substandard and inadequate housing issues have decreased

nationwide in recent decades, rural areas continue to have unacceptable levels of available, affordable housing. Housing deficiencies such as a lack of hot and cold piped water and basic plumbing continue to be issues.

In its 2015 Building Strong Families profiles, Family and Consumer Sciences Extension has mined data from a number of studies and sources to provide a picture of housing and other quality of life issues in each of Kentucky's 120 counties. Our county profiles provide data on housing availability, housing affordability, and safety and maintenance. The profiles also examine ways in which housing issues impact low-income families.

The availability of housing that is safe and affordable is an important issue for all Kentuckians. As the recent housing crisis and recession have shown, housing issues can affect any of us, no matter where we live, our income, or our age.

Here is a summary of the information found in the 2015 county profiles.

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HOUSING AVAILABILITY

This section of the county profiles details the numbers and types of housing occupied by Kentucky families. It also includes the number of vacant housing units for sale or rent, and the number of homeless or precariously housed children in each county.

The United States Census Bureau term, housing tenure, was used to describe how families acquire their home. Housing tenure refers to three conditions:

1. the individual or family rents their home,
2. the individual or family owns their home but has a mortgage, or
3. the individual or family owns their home, free and clear, without a mortgage.

Rate of ownership:

Generally, the rate of homeownership increases as people age, although rates do decrease in those age 85 and over. This trend may be less obvious in rural areas where many elderly individuals have only two housing choices – to remain in their home or go to a nursing home facility.

Homelessness:

Homelessness, defined by living on the street or in a shelter, is often thought of as an urban issue because it is more visible in cities and towns. But there are homeless individuals in rural areas.

Instead of living on the street or under bridges, the rural homeless are more apt to move in with friends or relatives. They might live in structures not designed for housing, such as garages, campers, sheds, or outbuildings. Homelessness is episodic in rural areas, where individuals experience a “precarious housing condition, moving from one extremely substandard, overcrowded, or cost-burdened housing situation to another.” (Housing Assistance Council, 2012, p. 47).

The Building Strong Families profiles include Kentucky Department of Education data on the number of homeless or precariously housed children in each county. (See the glossary for definitions of “homeless” and “precariously housed.”) Each academic year, public schools track and report the number of students who are homeless or precariously housed.

Shortage of housing:

Another issue in rural Kentucky is a lack of available housing. As the population migrates to urban areas, new housing is being created. But in rural counties, the vacant housing is limited and will most likely be a single-family house or small units within a multi-family structure. The limited amount of housing is further exacerbated by the fact that families in rural areas, Central Appalachia in particular, often times live on property that is owned and passed from one generation to another.

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HOUSING AFFORDABILITY

Given that housing is often a family's largest expense and largest debt, its impact on the family budget is understandably large. According to federal standards, no more than 30% of a household's gross income should be spent on housing costs. Households that spend more than 30% on rent or a mortgage and utilities are considered cost-burdened. Those that spend more than 50% of their income on housing costs are considered severely cost-burdened. In each of our county profiles, we have included the percentage of households that are spending more than 35% of their income on housing costs.

Housing and wages:

Although housing typically costs less in rural areas, wages are typically lower as well. (Zimmerman, Ham, and Frank, 2008) The profiles demonstrate the relationship between wages and rent by showing the hourly rate that a resident must earn in order to afford a two-bedroom apartment whose rent is no more than 30 percent of their income. These statistics show that in any county in Kentucky, a person who earns the current minimum wage of \$7.25 an hour will have to work more than one full-time job to afford the rent for a two-bedroom apartment.

Manufactured housing:

The final statistic in this section is the number of mobile homes in each county. Mobile or manufactured homes are an important housing option, particularly in Kentucky's rural and low-income areas. Manufactured housing costs less per square foot than other options and initially appears to be more affordable. But, as reported by the Housing Assistance Council (2012, p. 37), issues with the "sale, finance, appraisal, and placement of this type of housing often remain problematic." Many mobile homes are financed with personal property loans, which are short term, have higher interest rates, and lack some of the benefits of conventional mortgage financing (Housing Assistance Council, 2012).

Affects of housing costs:

The cost of housing has a far-reaching impact. When housing consumes a disproportionate share of total income, low-income families often are not able to afford other essentials such as food, clothing, transportation, and medical care. The lack of affordable housing prevents them from meeting other basic needs, such as nutrition and healthcare, or saving for their future and that of their families (Housing Assistance Council, 2012; National Rural Housing Coalition, 2014).

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HEALTH AND SAFETY

A critical role of housing is to keep individuals and their families healthy and safe. Yet, not all of the available housing in Kentucky provides a good environment for family life.

Structural problems, indoor air quality, and lead hazards can all cause safety and health issues. Many of these problems tend to be more prevalent in older homes, which often have lead paint, less insulation, and single-pane windows. Most are not energy efficient. The statistics in this section of the profile shows the age of the county's housing.

Quality of life:

This section also looks at job commutes, telephone access and vehicle ownership, all issues that affect quality of life.

Residents in rural Kentucky counties, even outside Appalachia, sometimes work in adjoining counties or states. They spend time on the road commuting to work from communities where public transportation is rare or nonexistent.

According to Housing Assistance Council (2012, p 71), "Central Appalachia, with its substantial rural population has a dispersed housing stock largely comprised of homes in small towns and isolated mountain valleys far away from major interstate highways and metropolitan areas."

The isolation and safety concerns that result from having no phone or car definitely affect the quality of life for many Kentuckians.

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CONCLUSION

Communities struggle to provide their citizens access to clean, safe, and affordable housing. The challenge is significant for low-income families, renters, and rural residents. The 2015 edition of Building Strong Families county profiles is intended to encourage conversation about housing data in the local community. Local conversations will give real meaning to the numbers. It is out of these conversations that communities will recognize needs and identify the tools that are needed and available to strengthen Kentucky families.

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GLOSSARY

The following are operational definitions used in the production of Building Strong Families for Kentucky 2015.

Homeless

As defined by the United States Department of Education, a student is homeless if the “student lacks a fixed, regular, and adequate nighttime residence. USDE Homeless Non-Regulatory Guidance defines a student as a homeless child or youth if sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement; children and youths who have a primary night-time residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings; children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described above. The term ‘unaccompanied youth’ includes a youth not in the physical custody of a parent or guardian.” (Retrieved November 5, 2014 at <http://education.ky.gov/districts/tech/sis/Documents/DataStandardHomeless.pdf>).

Housing Tenure

According to the United States Census Bureau, housing tenure refers to three possible conditions: the individual or family rents their home, the individual or family owns their home but has a mortgage, or the individual or family owns their home, free and clear, without a mortgage.

Precariously Housed

Moving from one extremely substandard, overcrowded, or cost-burdened housing situation to another (Housing Assistance Council, 2012).

Fair Market Rent (FMR)

The 40th percentile of gross rents for typical, nonsubstandard rental units. FMRs are determined by the United States Department of Housing and Urban Development on an annual basis and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts. (Arnold, Crowley, Bravve, Brundage, and Biddlecombe, 2014).

Full-time job

Defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works 34.5 hours per week, according to the United States Bureau of Labor Statistics. (Arnold, Crowley, Bravve, Brundage, and Biddlecombe, 2014).

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