UNIVERSITY OF KENTUCKY COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT, LEXINGTON, KY 40546



BRECKINRIDGE COUNTY Lynnette Allen,



County Extension Agent, Family and Consumer Sciences

BUILDING STRONG FAMILIES FOR KENTUCKY 2015



OUR FOCUS

Family and Consumer Sciences Extension is committed to improving the health and well-being of individuals and families in Breckinridge County. To help families make wise decisions, our educational programs focus on:

- Making Healthy Lifestyle Choices that influence health and well-being
- Nurturing Families as they cope with fewer resources and more demands
- Embracing Life as We Age to live independently longer
- Securing Financial Stability in a turbulent economic period
- Promoting Healthy Homes and Communities that recycle, reduce waste, and protect our environment
- Accessing Nutritious Food that is affordable, available, and safe
- Empowering Community Leaders as we all work to sustain and improve our communities

In 2013-2014, Family and Consumer Sciences Extension made **7,485** contacts with Breckinridge County individuals and families.¹

http://hes.uky.edu/StrongFamilies

OUR PEOPLE

Median household income by housing type* (2008-2012)²



SPOTLIGHT ON ...

SENIOR SCAM JAM

S tudies show one in five seniors are targeted for money scams often due to their retirement nest eggs. Collaborative efforts of the local senior center, Kentucky Department of Financial Institutions, and the Breckinridge County Extension Service resulted in "Senior Scam Jam". Information was presented on mail fraud, bad loans, identity theft, investment, telemarketing, and Internet safety. Also highlighted were health care reform, food/nutrition, and other services available to seniors. Thirty participants attended the program. In their evaluations, seniors rated the program very high. Participants reported they were better prepared to protect themselves from fraud. One participant said, "It served as a reminder of what I should do, and I learned about new scams and heard information I didn't know."



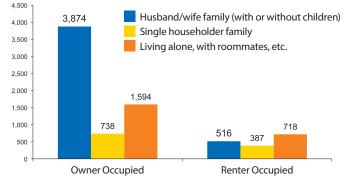
ousing has long been recognized as a basic human need. Yet, because housing is often a family's largest expense and largest debt, it can be a stumbling block for many. Safe, lower-cost housing options are often limited for struggling families, and this can lead them into crisis. Family and Consumer Sciences Extension helps people improve home safety, lessen their environmental footprint, and strengthen financial stability. It also helps communities promote healthy lifestyles throughout the lifespan by supporting strong family home environments. Please tell us ways you think we can do more.

AVAILABILITY

- In 2010, in Breckinridge County, there were...³
- 1,621 renter households
- 6,206 homeowner households
- 174 vacant housing units for rent
- 149 vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, 68 children were homeless or were precariously housed in Breckinridge County.⁴

Number of households by housing type* in Breckinridge County (2010)³



HEALTH AND SAFETY

In Breckinridge County, it is estimated that in 2008-2012...²

- half of all renter-occupied housing was built before 1977 (+/- 4 years)
- half of all owner-occupied housing was built before 1981 (+/- 3 years)

According to 2008-2012 American Community Survey² estimates in Breckinridge County...

• 1.8% (+/- 0.7) of all households had no landline or cell phone

• 35.9% (+/- 3.7) of workers living in Breckinridge County worked in Kentucky but outside the county and 8.8% (+/-2.1) worked outside the state

• Half of all workers traveled 26.9 (+/- 1.8) or more minutes to work

AFFORDABILITY

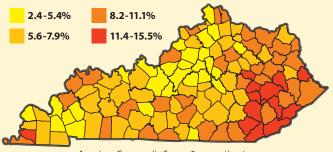
According to American Community Survey estimates for Breckinridge County, in 2008-2012...²

- 30.6% (+/-7.7) of renter households paid 35% or more of their income for rent and utilities
- 24.5% (+/- 4.6) of homeowner households with a mortgage and 6.8% (+/- 2.7) of homeowner households without a mortgage paid 35% or more of their income for housing costs
- 48.3% (+/- 3.3) of homeowner households did not have a mortgage
- 28.3% (+/- 3.1) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, **19.7%** (+/- 3.6) of residents in the county were living below poverty.⁵

In 2013, residents needed to earn \$10.87 an hour (or work **1.5** jobs at \$7.25 an hour**) to afford a two-bedroom apartment at Fair Market Rent in Breckinridge County.⁶

Estimated percentage of households without a vehicle (2008-2012)²



American Community Survey 5-year estimates

SOURCES:

Kentucky Cooperative Extension reporting. FY 2014

² 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau ³ 2010 Decennial Census, U.S. Census Bureau

- ⁴ Kentucky Dept. of Education http://education.ky.gov/ federal/progs/txc/Pages/TX-Docs.aspx (Data for school districts were combined to produce the county total.) ⁵ Small Area Income and Poverty Estimates, U.S. Censu
- Bureau ⁶ Out Of Reach 2014. National Low Income Housing Coalition

* Data refer to housing tenure (owner or renter). ** The current federal minimum wage

