



## CALDWELL COUNTY

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# BUILDING STRONG FAMILIES FOR KENTUCKY 2015



## OUR FOCUS

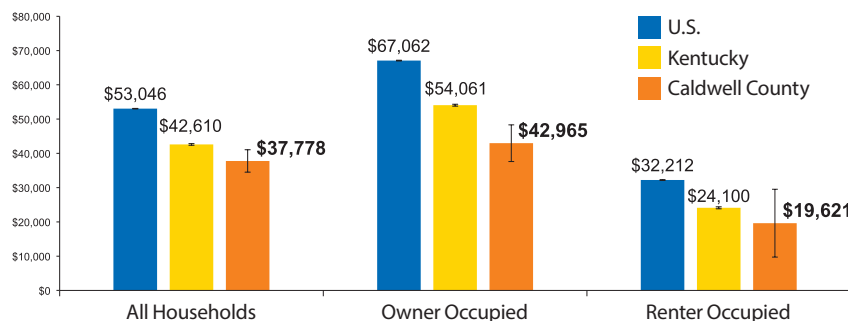
Family and Consumer Sciences (FCS) Extension is committed to improving the health and well-being of individuals and families in Caldwell County. To help families make wise decisions, our educational programs focus on:

- **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 **10,319** contacts with Caldwell County individuals and families.<sup>1</sup>

## OUR PEOPLE

Median household income by housing type\* (2008-2012)<sup>2</sup>



## SPOTLIGHT ON ...

### WHERE DOES YOUR MONEY GO?

**D**uring the economic recession, Kentucky consistently lagged behind other areas of the United States in household economic indicators including personal income, population living above the poverty line, and employment rates. To address the issue, the Family and Consumer Sciences agent conducted "Where Does Your Money Go?" workshops for 65 students in FCS classes at the local high school. After participating, 94% of students indicated they think differently about how they manage money, while 98% realize they could have more money if they make different spending choices. Among the participants, 85% were more confident in handling money issues and 94% plan to develop a spending/savings plan. One participant said, "This was a great way to learn about money!"

<http://hes.uky.edu/StrongFamilies>

**H**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.

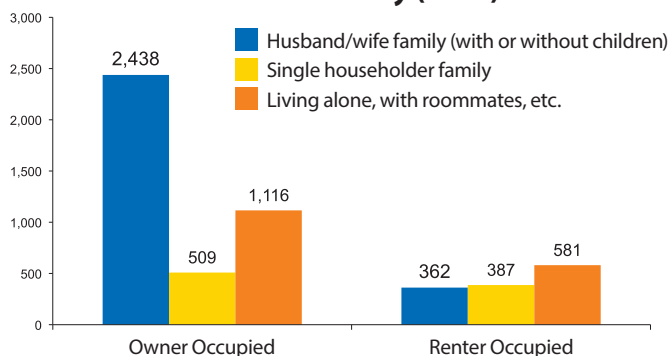
## AVAILABILITY

In 2010, in Caldwell County, there were...<sup>3</sup>

- **1,330** renter households
- **4,063** homeowner households
- **120** vacant housing units for rent
- **95** vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, **69** children were homeless or were precariously housed in Caldwell County.<sup>4</sup>

**Number of households by housing type\* in Caldwell County (2010)<sup>3</sup>**



## HEALTH AND SAFETY

In Caldwell County, it is estimated that in 2008-2012...<sup>2</sup>

- half of all renter-occupied housing was built before **1967** (+/- 6 years)
- half of all owner-occupied housing was built before **1971** (+/- 3 years)

According to 2008-2012 American Community Survey<sup>2</sup> estimates in Caldwell County...

- **1.6%** (+/- 1.1) of all households had no landline or cell phone
- **38.1%** (+/- 4.9) of workers living in Caldwell County worked in Kentucky but outside the county and **0.8%** (+/- 0.9) worked outside the state
- Half of all workers traveled **21.9** (+/- 2.2) or more minutes to work

## AFFORDABILITY

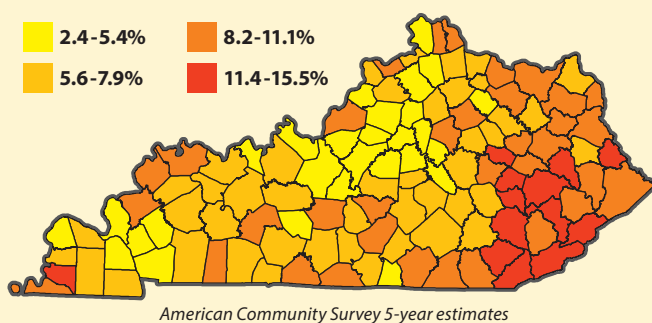
According to American Community Survey estimates for Caldwell County, in 2008-2012...<sup>2</sup>

- **40.3%** (+/- 12.1) of renter households paid **35%** or more of their income for rent and utilities
- **19.1%** (+/- 5.6) of homeowner households with a mortgage and **8.0%** (+/- 4.1) of homeowner households without a mortgage paid **35%** or more of their income for housing costs
- **42.2%** (+/- 4.6) of homeowner households did not have a mortgage
- **12.2%** (+/- 3.0) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, **20.9%** (+/- 3.6) of residents in the county were living below poverty.<sup>5</sup>

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 Caldwell County.<sup>6</sup>

**Estimated percentage of households without a vehicle (2008-2012)<sup>2</sup>**



### SOURCES:

- <sup>1</sup> Kentucky Cooperative Extension reporting, FY 2014
  - <sup>2</sup> 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau
  - <sup>3</sup> 2010 Decennial Census, U.S. Census Bureau
  - <sup>4</sup> 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.)
  - <sup>5</sup> Small Area Income and Poverty Estimates, U.S. Census Bureau
  - <sup>6</sup> Out Of Reach 2014, National Low Income Housing Coalition
- \* Data refer to housing tenure (owner or renter).  
 \*\* The current federal minimum wage

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