Family and Consumer Sciences Extension is committed to improving the health and well-being of individuals and families in Marshall 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

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

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>U.S.</th>
<th>Kentucky</th>
<th>Marshall County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied</td>
<td>$53,046</td>
<td>$42,612</td>
<td>$44,802</td>
</tr>
<tr>
<td>All Households</td>
<td>$67,062</td>
<td>$54,061</td>
<td>$50,863</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>$32,212</td>
<td>$24,100</td>
<td>$24,041</td>
</tr>
</tbody>
</table>

**Spotlight on ...**

**Proper Food Storage**

Consumers lose money every day due to improper food storage. Recommended storage times for food depend on the type of food and the length of time and temperature at which it is stored before and after harvest or purchase. Properly storing and preserving food results in improved nutritional quality, decreased risk of foodborne illness, and fresher tasting food. A follow-up survey of 70 participants who attended classes on these topics showed that 85% changed the way they prepare food for long-term storage, resulting in reduced waste from spoilage. Some 90% indicated they saved money by choosing food more carefully. One participant said she had saved more than 20% on her monthly food bill by purchasing sale and bulk items and repackaging them for later use.

[http://hes.uky.edu/StrongFamilies](http://hes.uky.edu/StrongFamilies)
Housing 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 Marshall County, there were...
- 2,567 renter households
- 10,506 homeowner households
- 337 vacant housing units for rent
- 233 vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, 82 children were homeless or were precariously housed in Marshall County.

<table>
<thead>
<tr>
<th>Number of households by housing type* in Marshall County (2010)^3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Type</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Husband/wife family (with or without children)</td>
</tr>
<tr>
<td>Single householder family</td>
</tr>
<tr>
<td>Living alone, with roommates, etc.</td>
</tr>
</tbody>
</table>

### Affordability

According to American Community Survey estimates for Marshall County, in 2008-2012...
- 31.7% (+/- 9.2) of renter households paid 35% or more of their income for rent and utilities
- 20.7% (+/- 4.0) of homeowner households with a mortgage and 7.7% (+/- 2.5) of homeowner households without a mortgage paid 35% or more of their income for housing costs
- 41.9% (+/- 3.0) of homeowner households did not have a mortgage
- 20.8% (+/- 2.0) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, 13.7% (+/- 2.5) of residents in the county were living below poverty.

In 2013, residents needed to earn $11.98 an hour (or work 1.7 jobs at $7.25 an hour**) to afford a two-bedroom apartment at Fair Market Rent in Marshall County.

### Health and Safety

In Marshall County, it is estimated that in 2008-2012...
- Half of all renter-occupied housing was built before 1974 (+/- 3 years)
- Half of all owner-occupied housing was built before 1978 (+/- 2 years)

According to 2008-2012 American Community Survey estimates in Marshall County...
- 2.1% (+/- 0.9) of all households had no landline or cell phone
- 40.5% (+/- 3.5) of workers living in Marshall County worked in Kentucky but outside the county and 1.6% (+/- 0.7) worked outside the state
- Half of all workers traveled 21.5 (+/- 1.2) or more minutes to work

### Sources:

1. 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/programs/pages/TX-Docs.aspx (Data for school districts were combined to produce the county total.)
5. Small Area Income and Poverty Estimates, U.S. Census Bureau
6. Out Of Reach 2014. National Low Income Housing Coalition
* Data refer to housing tenure (owner or renter).
** The current federal minimum wage