

RUSSELL COUNTY

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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 Russell 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 **36,168** contacts with Russell County individuals and families.¹

OUR PEOPLE

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



SPOTLIGHT ON ...

ESTATE PLANNING SERIES

ussell County Extension Office's Estate Planning series covered steps to build an estate plan, goals for an estate plan, specific estate planning tools (power of attorney, trusts, and wills), the probate process, and gift and estate tax laws. All 46 participants reported an increased awareness in handling current estate planning issues and better understanding of estate planning. One program participant said, "I will do more planning for retirement and having a plan for wills and funeral preparations, along with long-term estate planning." Participants reported that \$214,500 was saved as a result of the program.

http://hes.uky.edu/StrongFamilies



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.

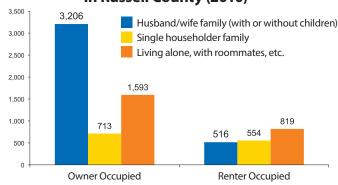
AVAILABILITY

In 2010, in Russell County, there were...³

- 1,889 renter households
- 5,512 homeowner households
- 208 vacant housing units for rent
- 114 vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, 453 children were homeless or were precariously housed in Russell County.4

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



HEALTH AND SAFETY

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

- half of all renter-occupied housing was built before 1978 (+/- 4 years)
- half of all owner-occupied housing was built before 1979 (+/-2 years)

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

- 3.9% (+/- 1.5) of all households had no landline or cell phone
- 19.9% (+/- 3.8) of workers living in Russell County worked in Kentucky but outside the county and 0.6% (+/- 0.6) worked outside the state
- Half of all workers traveled **20.9** (+/- 2.0) or more minutes to work

AFFORDABILITY

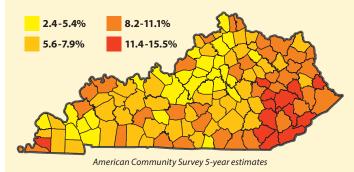
According to American Community Survey estimates for Russell County, in 2008-2012...²

- 41.2% (+/- 8.5) of renter households paid 35% or more of their income for rent and utilities
- 30.7% (+/- 5.0) of homeowner households with a mortgage and 11.6% (+/- 4.8) of homeowner households without a mortgage paid 35% or more of their income for housing costs
- 52.3% (+/- 3.7) of homeowner households did not have a mortgage
- 25.1% (+/- 3.0) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, **28.0%** (+/- 4.4) of residents in the county were living below poverty.5

In 2013, residents needed to earn \$10.87 an hour (or work 1.5 iobs at \$7.25 an hour**) to afford a twobedroom apartment at Fair Market Rent in Russell County.6

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



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.) Small Area Income and Poverty Estimates, U.S. Census
- Out Of Reach 2014. National Low Income Housing
- * Data refer to housing tenure (owner or renter).
 ** The current federal minimum wage

