



## UNION COUNTY

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# BUILDING STRONG FAMILIES FOR KENTUCKY 2015



## OUR FOCUS

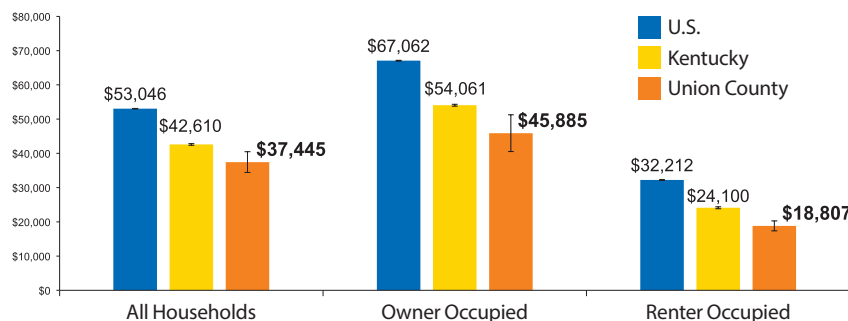
Family and Consumer Sciences Extension is committed to improving the health and well-being of individuals and families in Union County. To help families make wise decisions, our educational programs focus on:

- **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 **5,150** contacts with Union County individuals and families.<sup>1</sup>

## OUR PEOPLE

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



## SPOTLIGHT ON ...

### ESTATE PLANNING

**A**s part of the Managing in Tough Times Initiative, the Union County Extension Office hosted an estate planning workshop. The estate planning process was explained, including steps to develop an estate plan, how to establish goals, a review of estate planning tools (power of attorney, trusts, and wills), an outline of the probate process, and an overview of gift and estate tax laws. Of the 27 consumers who participated in the workshop, 100% indicated they were better able to manage/address current estate planning issues, planned to create at least one estate planning goal, planned to implement at least one estate planning strategy, and had more knowledge and understanding of estate planning.

<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.

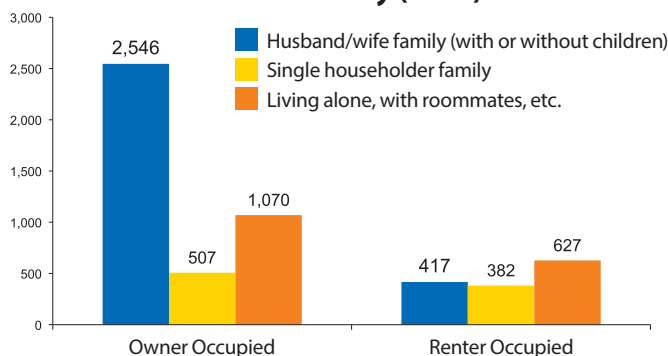
## AVAILABILITY

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

- **1,426** renter households
- **4,123** homeowner households
- **118** vacant housing units for rent
- **57** vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, **7** children were homeless or were precariously housed in Union County.<sup>4</sup>

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



## HEALTH AND SAFETY

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

- half of all renter-occupied housing was built before **1966** (+/- 6 years)
- half of all owner-occupied housing was built before **1973** (+/- 2 years)

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

- **3.0%** (+/- 1.2) of all households had no landline or cell phone
- **21.8%** (+/- 4.1) of workers living in Union County worked in Kentucky but outside the county and **7.0%** (+/- 2.2) worked outside the state
- Half of all workers traveled **20.5** (+/- 1.5) or more minutes to work

## AFFORDABILITY

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

- **43.9%** (+/- 10.2) of renter households paid **35%** or more of their income for rent and utilities
- **17.2%** (+/- 4.6) of homeowner households with a mortgage and **8.7%** (+/- 3.9) of homeowner households without a mortgage paid **35%** or more of their income for housing costs
- **43.0%** (+/- 4.6) of homeowner households did not have a mortgage
- **14.2%** (+/- 2.5) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, **20.4%** (+/- 3.1) 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 Union County.<sup>6</sup>

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



American Community Survey 5-year estimates

### 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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