Family and Consumer Sciences Extension is committed to improving the health and well-being of individuals and families in Ballard 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 5,836 contacts with Ballard County individuals and families.

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**OUR FOCUS**

**OUR PEOPLE**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Median Household Income (2008-2012)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Households</td>
<td>$53,046 $42,610 $41,989</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>$67,062 $54,061 $50,190</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>$32,212 $24,100 $20,885</td>
</tr>
</tbody>
</table>

**STAND UP TO FALLING**

Falls are the leading cause of injury and injury-related death among older adults in the United States. Studies show that people can lower their chance of falling, and even prevent falls, if preventable risk factors are addressed. The Ballard County Cooperative Extension Office presented the “Stand Up to Falling” series to 18 participants at the local senior center. A post-event survey found that 100% of the participants now understand how to reduce the risk of falling, 80% plan to review their medications with a doctor or pharmacist, and 55% plan to be more physically active.

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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 Ballard County, there were…
- 727 renter households
- 2,670 homeowner households
- 62 vacant housing units for rent
- 40 vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, 41 children were homeless or were precariously housed in Ballard County.

Number of households by housing type*

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied (Husband/wife family)</td>
<td>1,669</td>
</tr>
<tr>
<td>Renter Occupied (Single householder family)</td>
<td>712</td>
</tr>
<tr>
<td>Renter Occupied (Living alone, with roommates)</td>
<td>240</td>
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<tr>
<td></td>
<td>174</td>
</tr>
<tr>
<td></td>
<td>313</td>
</tr>
</tbody>
</table>

### Affordability

According to American Community Survey estimates for Ballard County, in 2008-2012...
- 30.0% (+/- 8.7) of renter households paid 35% or more of their income for rent and utilities
- 14.9% (+/- 4.1) of homeowner households with a mortgage and 6.5% (+/- 3.1) of homeowner households without a mortgage paid 35% or more of their income for housing costs
- 43.9% (+/- 3.9) of homeowner households did not have a mortgage
- 14.9% (+/- 2.6) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, 16.6% (+/- 3.3) of residents in the county were living below poverty.

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 Ballard County.

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

### Health and Safety

In Ballard County, it is estimated that in 2008-2012...
- Half of all renter-occupied housing was built before 1977 (+/- 5 years)
- Half of all owner-occupied housing was built before 1976 (+/- 3 years)

According to 2008-2012 American Community Survey estimates in Ballard County...
- 0.9% (+/- 0.8) of all households had no landline or cell phone
- 43.4% (+/- 4.9) of workers living in Ballard County worked in Kentucky but outside the county and 7.2% (+/- 2.0) worked outside the state
- Half of all workers traveled 21.0 (+/- 1.8) 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/ (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
7. Data refer to housing tenure (owner or renter).
8. The current federal minimum wage