Family and Consumer Sciences (FCS) Extension is committed to improving the health and well-being of individuals and families in Montgomery 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 15,445 contacts with Montgomery County individuals and families.

**OUR FOCUS**

**OUR PEOPLE**

<table>
<thead>
<tr>
<th></th>
<th>Median household income by housing type* (2008-2012)²</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>$53,046</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$42,610</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>$35,832</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>$67,062</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>$45,158</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>$32,212</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>$24,100</td>
</tr>
<tr>
<td>All Households</td>
<td>$21,329</td>
</tr>
</tbody>
</table>

**SPOTLIGHT ON ...**

**KINDERGARTEN READINESS**

Kindergarten readiness means that children enter school ready to engage in and benefit from early learning experiences that best promote success. According to the Kentucky Center for Education and Workforce Statistics, only 43.7% of Montgomery County students were ready for school in fall of 2013. To address the issue, the Montgomery County Community Early Childhood Council and the Montgomery County Extension agent for FCS sponsored the Fathers Reading Every Day program, attended by 137 children and 153 adults. Each child received a bookmark, and 12 children received sets of books worth a total of $500. The closing event was held during with a school science fair and book sale to promote interest in science and literacy.
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 Montgomery County, there were...

- 3,352 renter households
- 7,083 homeowner households
- 311 vacant housing units for rent
- 209 vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, 451 children were homeless or were precariously housed in Montgomery County.

**Affordability**

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

- 38.8% (+/- 7.2) of renter households paid 35% or more of their income for rent and utilities
- 23.9% (+/- 3.9) of homeowner households with a mortgage and 10.4% (+/- 3.4) of homeowner households without a mortgage paid 35% or more of their income for housing costs
- 38.3% (+/- 3.4) of homeowner households did not have a mortgage
- 16.9% (+/- 2.1) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, 23.5% (+/- 3.1) of residents in the county were living below poverty.

In 2013, residents needed to earn $11.13 an hour (or work 1.5 jobs at $7.25 an hour**) to afford a two-bedroom apartment at Fair Market Rent in Montgomery County.

**Health and Safety**

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

- Half of all renter-occupied housing was built before 1984 (+/- 3 years)
- Half of all owner-occupied housing was built before 1986 (+/- 3 years)

According to 2008-2012 American Community Survey estimates in Montgomery County...

- 5.2% (+/- 1.2) of all households had no landline or cell phone
- 31.8% (+/- 3.7) of workers living in Montgomery County worked in Kentucky but outside the county and 0.9% (+/- 0.5) worked outside the state
- Half of all workers traveled 24.1 (+/- 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/federal/programs/Pages/TK-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
7. * Data refer to housing tenure (owner or renter).
8. ** The current federal minimum wage

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin.