



Community Services Block Grant

2020-2021 Community Needs Assessment

A. INTRODUCTION

The Central Kentucky Community Action Council, Inc. is a private, non-profit organization incorporated in March 1966, to provide social service programs in four of the eight counties of the Lincoln Trail Area Development District. In October of 1982, the Agency was authorized to provide expanded services through the Community Services Block Grant Program, in all eight counties of the Lincoln Trail Area Development District. In 2007, CKCAC was asked to provide services for the Kentucky Works Program, which has now expanded to seventeen counties. CKCAC provides services for the following programs: Community Services, Head Start, Transportation, Kentucky Works, Community Collaboration for Children, Weatherization, Senior Citizen Congregate Meals, Child Food Programs, Retired Senior Volunteer and Senior Companion Programs. Community action agencies are federally designated entities originating from President Johnson's "War on Poverty." As a community action agency, Central Kentucky Community Action Council, Inc. is a private, nonprofit 501(c)(3) corporation governed by a tri-partite, twenty-four member board of directors consisting of the low income consumer of agency services or a representative, elected public officials, and the private sector - business people, educators or representatives of local organizations.

A Comprehensive Community Needs Assessment was conducted from July 1, 2019, through March 1, 2020, by staff of the organization in conjunction with the Community Services Block (CSBG) requirements and as a resource for CKCAC, and other collaborative partners, to ascertain critical needs in the CKCAC service area, as identified by community members, consumers, stakeholders, and service providers, to enable CKCAC to continue adapting programs and services to best meet community needs.

Findings from this assessment will be used to assist Central Kentucky Community Action Council, Inc. to continue to deliver high quality services and promote the National Community Action Network Theory of Change Goals:

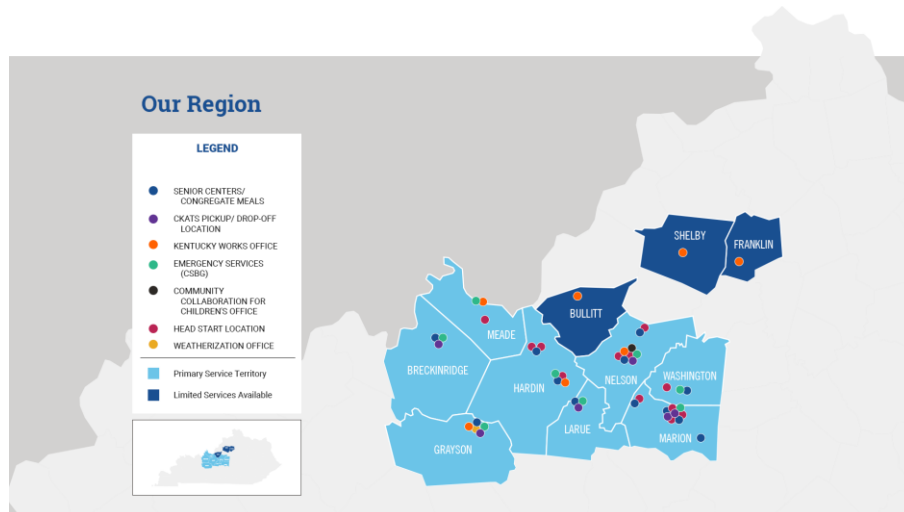
- Individuals and families with low incomes are stable and achieve economic security;
- Communities where people with low incomes live are healthy and offer economic opportunity;
- People with low incomes are engaged and active in building opportunities in communities.

The current service area has a span of eight counties, which includes: Breckinridge, Grayson, Hardin, Larue, Marion, Meade, Nelson and Washington located in the central and west central area of Kentucky comprises the Lincoln Trail Area Development District. This area is comprised of cities such as Hardinsburg,

Leitchfield, Elizabethtown, Hodgenville, Lebanon, Brandenburg, Bardstown, and Springfield. Although these counties are considered rural, the area is easily accessible by an excellent interstate road system. I65 runs North and South and the Western Kentucky Parkway and the Bluegrass Parkway run East and West through the middle of our area. Other major highways connect our communities with jobs and make our communities prime candidates for new factories and industry. Tourism is an industry that provides employment opportunities and financial benefits for our communities. Recreational areas include Rough River, Nolin Lake, and the Ohio River. Our area includes many historic sites including, My Old Kentucky Home, various distilleries, and outdoor dramas that draw vacationers to our communities from all around the world.

Our goal is to help people help themselves toward self-sufficiency. We work toward this goal daily by providing services to the families of low-income. Community Action is considered the “hub of the wheel” of service providers in the counties we serve. Through our Interagency Meetings with other service providers, we know who is doing what, and what services are available to families of low-income. With this valuable information, we can match families to services. Our Agency is a voice for the families of low-income, helping people, changing lives, making a difference every day in our communities.

Central Kentucky Community Action Council, Inc. engages low-income individuals in a variety of ways throughout the agency. Most programs utilize volunteers throughout the year to enhance services, program operations, and customer support. Head Start utilizes parent volunteers in Head Start classroom activities and as decision makers on Policy Council. The Senior Companion Program is a program designed to allow individuals remain in the home longer with the assistance of a low-income volunteer. The volunteers in this program that qualify as low income are eligible for a stipend to assist in their efforts as they assist the community and the agency. Community Services (CSBG) utilizes Kentucky Works and Experience Works volunteers as receptionist in our offices to help provide services to individuals and families. The agency engages low-income individuals to participate in completing the yearly Community Needs Assessment and serving on the tri-partite board in an effort to guide agency program and services.



Mission

To be innovative, enthusiastic, and diligent in our search and advocacy for programs that will bring social and economic change and growth for the low-income families we serve.

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B. METHODOLOGY

Multiple sources of quantitative and qualitative data were utilized to develop as clear a picture as possible on regarding the health, wellbeing, and self-sufficiency of our area. Quantitative data was primarily mined through the CARES Engagement Network platform, an online depository for demographic information from available standardize data resources located at <https://engagementnetwork.org/assessment/>.

Qualitative data was collected in the form of a survey of clients, consumers, stakeholders, employees, community leaders, faith-based representatives, elected officials, and board members of the Central Kentucky Community Action Council, Inc. CSBG service area. Surveys were collected between July 1, 2019 and March 1, 2020, in both written and online formats. The survey was accessible online via Survey Monkey via the CKCAC website, Social Media Facebook and under the Community Needs Assessment link located at <https://www.surveymonkey.com/r/TLDLGMN-CNA>, and maintained by Community Action Kentucky (CAK), a statewide association representing and assisting the 23 community action agencies throughout the Commonwealth.

Qualitative data was also gathered through the hosting of 8 community meetings throughout the region. Community partners and community members of each county was invited to attend.

The research, analysis and writing of this Community Needs Assessment was performed under the direction of Ellen B. Leake, CCAP-NCRI, CSBG Director for CKCAC.

C. SUMMARY OF FINDINGS

- **273,474 people live in the 3.317.62** square mile report area defined for this assessment according to the US Census 2014-2018
- Population in Poverty by Gender: 13.34% Male and 17.34% Female (US Census Bureau, American Community Survey. 2014-18);
- The racial breakdown of our service area is 87.29% Caucasian, 6.88% African American, 1.14% Asian, 1.7% Other Race, and 3.07% multiple races (US Census Bureau, American Community Survey. 2014-18);
- There are 104,460 households in the service area
- 24.11% of our total population in the service area is under the age of 18, 6.20% is under the age of 5 years of age; and 14.81% is over the age of 65 years of age (US Census Bureau, American Community Survey. 2014-18);
- 15.36% of the service area population 41,051 individuals live at or below the Federal Poverty Level (FPL), and 21.20% or 13,697 children in the service area live at or below the FPL (over

the statewide average of 24.40%) (US Census Bureau, American Community Survey. 2014-18);

- Population in Poverty by Gender: 13.34% Male and 17.34% Female (US Census Bureau, American Community Survey. 2014-18);
- Population in Poverty by Race: 14.75% White/Caucasian, 18.88% Black or African American, 4.52% Native American, 14.76% Asian, 2.08% Native Hawaiian/Pacific Islander, 35.08% “Some Other Race”, and 19.66% Multiple Races (US Census Bureau, American Community Survey. 2014-18);
- Population in Poverty by Ethnicity Alone: 27.02% Hispanic/Latino, and 14.91% Not Hispanic/Latino (US Census Bureau, American Community Survey. 2014-18);
- 92.10% of the students are receiving their High School Diploma (US Census Bureau, American Community Survey. 2014-18)
- 23.92% of occupied housing units in the service area contain one or more substandard conditions (US Census Bureau, American Community Survey, 2014-18);
- Median household income in service area counties, \$66,724, (US Census Bureau, American Community Survey. 2014-18);
- The unemployment rate in the area is at 4.4%, Kentucky 4.3% United States 3.8% (US Department of Labor, Bureau of Labor Statistics. 2019 - December)

Needs Assessment Survey Forms completed by clients or interested persons – 1508 were returned and/or completed online and calculated. The analyzed data generated is used for prioritizing the CSBG Work Plan.

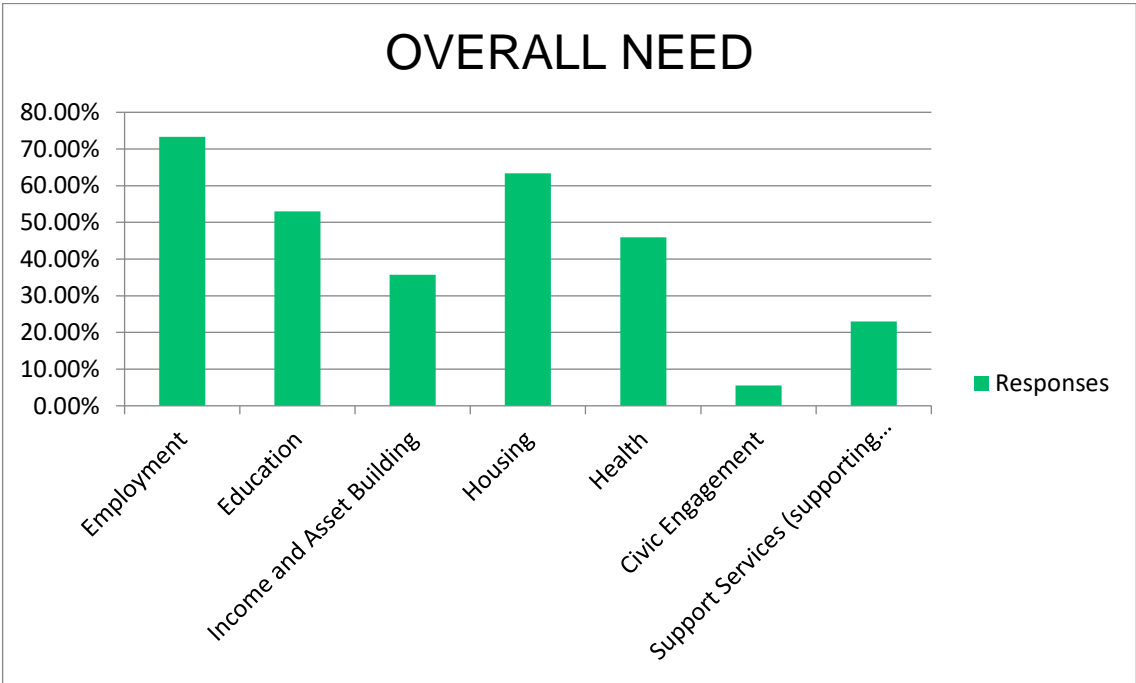
Listed below are the responses from the Central Kentucky Community Action Council, Inc. CSBG service counties:

In which county do you live or represent (for the agency)?		
Answer Choices	Responses	
Breckenridge	13.26%	200
Grayson	10.61%	160
Hardin	31.10%	469
Larue	9.95%	150
Marion	12.73%	192
Meade	3.12%	47
Nelson	14.06%	212
Washington	5.17%	78
	Answered	1508

Listed below are the primary concerns that emerged from survey responses, which will be analyzed more thoroughly later in this report:

Answer Choices	Responses	
Employment	73.34%	1106
Education	52.98%	799
Income and Asset Building	35.74%	539
Housing	63.40%	956
Health	45.95%	693
Civic Engagement	5.57%	84
Support Services (supporting multiple domains)	23.01%	347
	Answered	1508

Note:
 Responses from several survey questions combine to form an aggregate category of need. In addition, Support Services support many multiple domains including family services, case management, and emergency services (emergency food, clothing, utility assistance, and other areas of basic needs).



Community Strengths

i. There is a strong community service network in our area working to remove the obstacles and solve problems that block the achievement of self-sufficiency. By close contact, and knowing what each agency has to offer families of low income, the entire network can provide information and referral, to obtain the best service from the resources available, without duplication. For example, we work with the Kentucky Career Center, Department of Employment Services, and temporary job placement agencies to help our clients get jobs training and placement. We provide on the job training to several clients in our county offices. This Agency also operates the Kentucky Works program; assisting TANF/K-TAP recipients obtain Job Readiness Skills and employment. The job experience and counseling services they receive are invaluable when these workers venture out to new employment. (More below) Community Strengths include an excellent road system that includes I65, the Western KY Parkway, the Bluegrass Parkway, and many other major highways. Elizabethtown Community and Technical College sits in the center of our service area. The main Campus is in Elizabethtown and a satellite campus in Springfield, KY. Branches of Western KY University and Campbellsville College are located in Elizabethtown and Lebanon. Tourism provides employment opportunities and financial benefits to the community.

ii. Describe activities designed to assist low-income participants including the elderly poor.

1. To secure and retain meaningful employment: Central Kentucky Community Action Council, Inc. CSBG Staff works with clients to secure and retain employment. This area is addressed in ROMA - a client is "unemployed and obtain a job." We assist with the job search. We refer to employment programs such as Workforce Investment. Staff members assist clients in overcoming obstacles to employment such as day care, clothing, and emergency assistance. Employment assistance funds are available. Staff members follow up on clients to help with any problems that may arise that would jeopardize job retention. The Agency works with the Experience Works Program, School to Work, Kentucky Career Center and Kentucky Works as a host agency, providing job-training opportunities. There are Experience Works and School to Work workers placed in our county offices for job training. These workers are a big help to us, they answer the telephone, file, and in some cases take applications for LIHEAP. We also assist with recruitment for Experience Works Senior Program. CSBG works with the Agency Senior Companion Program and the Retired Senior Volunteer Program to reach out to the Senior Citizens in our service area. In answer to recent Needs Assessment data, this Agency continues to contract with the Cabinet to operate the Kentucky Works Program in our eight county service area and an additional 9 Counties. This program provides job training sites, job placement both subsidized and unsubsidized, and Job Readiness Activities for K-TAP recipients that have been referred to this component by Case Managers from the Cabinet for Health and Family Services. Funds are available to assist with the cost of transportation to work, clothing required for work, and shoes.

2. To attain an adequate education: We, as an Agency that works to help people help themselves, know that education is the key to breaking the cycle of poverty. We emphasize the need for education and refer clients to adult education and literacy programs. Our area has excellent facilities offering these programs. We offer assistance with fees and transportation for

GED Testing, along with College Scholarships to graduating seniors and GED recipients. CSBG funds are used to purchase books and school supplies. CSBG funds also assist through Employment Support, with the cost of computer classes, Certified Nurse Aid Training Classes, or other programs that will assist with job acquisition or retention. We track the progress of our clients in educational programs through ROMA and help them achieve their educational goals. We provide a list of age appropriate children to the Head Start Program in December and in April of each year. CSBG Coordinators work with 4 H and other camps to pay the camp fee for low-income children. We sponsor low-income kids for school field trips, day camps, swimming lessons, sports equipment, and a wide range of other educational activities and opportunities. If needed we provide school supplies, and clothing or uniforms for youngsters.

3. To make better use of available income: Our staff is qualified to provide training on budget management for our clients. In all cases in which financial assistance is to be provided, the case-worker must “run the budget” for the family in Castinet. This budget page gives a clear breakdown of where the money goes, and is enlightening to many clients. Clients may be required to attend Budget Classes before additional financial assistance is provided. 5362 unduplicated families received assistance through our county offices during the LIHEAP Subsidy/Crisis Program. This assistance with the cost of home heating allowed the families to free up funds that would have been used for this purpose. We provide information to these families to help them conserve energy. We target Senior Citizen Centers when advertising LIHEAP, and Staff members call our elderly clients to remind them of LIHEAP. We complete LIHEAP applications by phone for our elderly clients and offer the early registration to those on fixed income. Notices are also distributed through Head Start Centers and sent to each grade school. We provide Christmas baskets for the elderly in several counties, allowing them to stretch their income.

In many of our counties, furniture and household items are available to allow families to stretch their dollars. We have agreements with Goodwill to allow our clients to shop, along with free clothing banks in many of our counties. We address other areas of potential income, including child support when applicable, SNAP-“why haven’t you applied?” Our staff is very involved with community Holiday Programs; helping hundreds of families stretch their monthly incomes at this important time of year. We assist our clients in accessing other mainstream resources.

4. To obtain and maintain adequate housing and suitable living environment (prevent homelessness): Community Service Coordinators work closely with Public Housing, Section 8, Income Based Housing, and the Weatherization Program to assist our clients with housing needs. We assist with the Housing Search for affordable rental housing. We assist in completing applications for other programs, including the Section 8 rental assistance program and Weatherization. The Community Services Program Director actively seeks additional funding to address the needs of the homeless and to prevent homelessness. (Below) Staff members coordinate with the Elderly Housing Complexes – completing LIHEAP applications on-site as a special service for seniors. Staff members advocate for the need of more affordable rental housing in our area.

5. To obtain emergency services: We also provide emergency financial assistance for families, using CSBG funds, Match donations, Ministerial Association, local Churches, Salvation Army,

Wintercare and Winterhelp and Untied Way Grants for rental and utility assistance. During the 2019-2020 LIHEAP Season, we processed 8,341 applications for 6,480 unduplicated families, with **\$1,434,455.83** in benefits. We work with families to develop strategies to avoid future emergencies. On site Emergency Food Banks are located in many of our offices. We collaborate with Emergency Food Banks in the other counties. Homelessness needs are met through two shelters in Hardin County, A Night at the Inn and Nelson County offers overnight accommodations in participating churches.. CKCAC is also able to refer to shelters outside our area. Referrals are made to Employment Services to assist families in emergency situations.

6. To provide nutritious supplies or services that may be needed to counteract condition of starvation and malnutrition Each of the County CSBG Coordinators either operates an emergency food bank or screens the applicants for the area food banks for eligibility. Each Coordinator can provide immediate nutritional assistance in an emergency, and prompt assistance in non-emergency instances. For the past 5 years, the Agency has collaborated with the USDA and America's Second Harvest of the Heartland to operate the CFSP (Senior Commodities Program) in six of our counties serving over 600 seniors. At monthly Commodity distributions we are able to distribute additional food items to low income individuals in conjunction with Feeding America Second Harvest. The food items vary and during summer months farmers donate the not perfect vegetables. In collaboration with Feeding America of Kentucky's Heartland and other services providers in our communities, the Agency has implemented the Backpack Program in four of our Counties. This program provides food for 480 children with "food insecurity" meaning that their nutritional needs may be met while in school and obtaining school meals. But, they may not have access to food on the weekends. Bags of food are discretely placed in the child's backpack to help meet his/her nutritional needs over the weekend. The Garden program is seeing a renewed interest. The garden program offers clients/individuals or families plants and seeds for a home garden. At the end of the gardening season they report back the amount of produce reaped and if canning or freezing took place. We collaborate with local Extension Offices and Libraries for referrals and classes in gardening and food preservation. In Larue and Nelson County we collaborate with the FFA class to grow plants needed in those counties. Senior Citizens at our senior center in Larue and Nelson County in collaboration with the High School FFA class learn how to plant patio gardens. And take home plants. Our Headstart families are receiving a child's gardening book, seeds and a cell pack of plants, along with our garden flyer. Hot meals for seniors can be obtained by attending at our Senior Centers in 7 of the 8 counties. In Meade we operate a meal voucher program for seniors. We also distribute Farmers Market Coupons for seniors during the summer months.

7. To achieve greater participation in the affairs of the community Persons of low income need to be involved in their communities. This involvement can make them feel that they have more of a stake in the community. With this comes the feeling of pride and ownership. We track the number of persons volunteering for Agency projects through ROMA. We encourage involvement from our clients, in ours and other community projects, including participation on our Agency Board of Directors and Head Start Policy Council and Emergency Food and Shelter Board. The Needs Assessment Process gives the families of low-income an opportunity to provide input into program planning. Our clients are also offered the opportunity to complete a Satisfaction Survey to assist the Agency in customer service. We mobilize community resources for families of low-

income. We advocate for them during community presentations. We provide advocacy with other programs to get faster results.

8. To remove obstacles and solve problems by establishing comprehensive, long term programs of family development, which will help achieve goals, solve problems and maintain self-sufficiency: Case management is provided to assist families toward self-sufficiency. By assisting families in times of need, and providing counseling regarding budgeting, employment, education, housing or involvement we are helping them become self-sufficient. Assisting a family to rent an apartment that they can afford, or assisting them with the application process for loans or Section 8 helps them become self-sufficient. Assisting to remove obstacles to employment and education, developing strategies to prevent further emergencies and providing follow up support assist them in becoming self-sufficient. “We will help you help yourself become self-sufficient.” Case management toward self-sufficiency is required and funded by several of the funding streams that we operate alongside CSBG. Making our CSBG dollars go farther.

9. To provide on an emergency basis for the provision of goods or services, health care and related services, as may be needed to assure good health care. We will continue to offer assistance with health transportation, as needed either using Community Action Transportation Services or gas vouchers for medical appointments. Families are referred to the application process for the free or reduced cost prescription drug programs. CSBG staff works in collaboration with Seniors Saving Medicare. We expect that hundreds of senior citizens will receive free name brand medication from the big Drug Companies through this collaboration. CSBG Staff members refer to the Senior Companion Program. This program matches low-income seniors with persons who need limited assistance with activities of daily living, to remain in their homes. Staff members make calls to CHFS to find out “why” the passport card has not been approved. This advocacy helps speed up the process. Assistance is provided with scheduling appointments in some cases. Information is provided on programs such as KCHIP, Medicaid and Medicare. We assist families with applications for free vision care, and refer to the Dental School for free or reduced cost dental care. Health care items, such as toothbrushes, toothpaste, soap, laundry soap etc. are available in our County offices for families that need them.

iii. This Agency participates in inter-agency meetings throughout the 8 county region in an effort to bring awareness of community concerns, to remove barriers to self-sufficiency. We also work closely with the Family Resource Centers and Youth Service Centers to reach the children in our area. We work with local law enforcement offices. They are “on call” to protect us when clients become belligerent or violent.

iv. This Agency works closely with Hardin County Hope and Helping Hand, Marion County Community Services Center, Aid to West Marion County, Ministerial Associations in all Counties Served, Monks of Gethsemane, St. Vincent DePaul Society, Good Samaritan, Red Cross, Salvation Army, County Extension Offices, Family Resource Centers in each County served, Goodwill Industries, Fiscal Courts in each County Served, America’s Second Harvest of Kentucky’s Heartland, Grayson County Community Alliance, Kentucky Housing Corporation, Christian Motorcycle Club, Toys for Tots, Army Reserve, Clothes Closet, High School Clubs, Hendrickson

Auxiliary, Mail Carriers Union, Boy Scouts, United Postal Service, Public Housing, Department of Community Based Services. Our field staff works closely with other providers of Service in their areas. In Hardin County, we work in a triangle, with **Hardin County Hope and Helping Hand**, to assist clients. In Marion County, we work with the **Community Service Center, Aid to West Marion County**, and other faith based organizations to assist clients. In Breckinridge, Larue, Grayson and Meade County we work closely with the **Ministerial Associations**, Civic organizations and other groups to provide the assistance needed. In Nelson County, we work closely with **Gethsemane** and **St. Vincent's**. In Washington County, we maintain a close relationship with Catholic and other community groups. We provide emergency food through our Food Banks, or refer to Food Banks in the area. We work with **Red Cross, Goodwill** and other groups to provide furniture in cases of fire or disaster. Our intent is to be the hub of the service provider network in the areas we serve. The County Judges serve on our Board of Directors and on the Local **Emergency Food Shelter** Board. Staff members attend many different meetings in which services are discussed. This information prevents the duplication of services. More and more, local Churches and the Salvation Army are turning to our Outreach Staff to screen clients for eligibility. Several deposit funds into the Local Match Funds for Counties, allowing us to provide the assistance in our offices.

As stated earlier, the strong community service provider network is a great strength. By being aware of other services offered, coordinating services, and making effective use of other services offered, our staff can better help the clients we serve. These partnerships also allow this Agency to be able to get the best results from our resources. Our CSBG Staff members sit on many community Boards.

v. We encourage economic development. As representatives of the low-income, the Community Services staff promotes their hiring, by reminding the community of this untapped resource. We advocate for our client base to get a share of opportunities. Staff members provide program presentations to civic groups, including the Kiwanis and Rotary Clubs. We work with job services to place clients in available positions. Staff members attend Town Hall sessions with legislators to bring the plight of families of low-income to their attention. The addition of the Kentucky Works Program also creates closer ties with the economic development commissions in each of our Counties. Staff members attend Chamber of Commerce Meetings and Economic Development functions.

vi. We do provide education, counseling and technical assistance with equal opportunity issues in our county offices. Cases are referred to the Agency Equal Opportunity Officer as necessary. Notices are posted in each of our offices. Equal Opportunity instructions are provided as we process the service assessments for each family.

e. PRIORITIZING COMMUNITY NEEDS

During our Needs Assessment Process we received lots of feedback from the 1508 persons completing the survey. This included Client, Community Partners, Board Members and Staff. To set the priorities Survey Monkey was used to compile and determine the needs in each category and then ranked the categories.

Central Kentucky Community Action Council, Inc. ranked the CSBG services categories as follow for the fiscal year 2020:

KEY FINDINGS

1. Employment (Family)
2. Housing (Family)
3. Education (Family)
4. Health (Family)
5. Income and Asset Building (Family)
6. Support Services (Family)
7. Civic Engagement (Community)

f. A common intake in Castinet is performed and eligibility is determined. Those eligible are referred to the most appropriate program within CSBG or the Agency. They may be provided with financial assistance with CSBG or other program funds as necessary and if available. County Coordinators will follow up with the individual or referral completing program goals. Termination is based upon the completion of the immediate goal-long or short or the program requirements.

1. Employment Due to the current economic climate and the 4.1% unemployment rate, 73.34% of the surveyed rank the Opportunity for a “Living Wage” job is needed to become self-sufficient. There are many services that we can provide for employment – making employment our number first priority. We have budgeted funds to Employment Client Support to assist with the cost of employment training, employment transportation, and to assist with the purchase of items required for employment. Referrals to Employment Agencies and directly to employers do not require client service dollars to be spent. Additional Staff time will also be budgeted to the Employment Category. **Family**

2. Housing The current economic conditions may be the reason that Emergency Services is rated higher. We assume that the many Emergency Services offered by this Agency are meeting most of the needs of the families of low-income, helping families help themselves. 63.40% expressed a need for assistance with emergency heating and cooling, (**utilitites, rent/mortgage**). Housing is a real issue in our area. We provide many housing services, including Weatherization, housing placement and rental assistance programs. The cost of rent in our area has risen, especially in the Hardin, Meade County areas that were impacted by Fort Knox continues. The CSBG Staff agrees that as long as current funding exists, most emergency needs will be met. This Agency will continue to aggressively seek funding to continue and expand Housing . **Family**

3. Education Although Education ranked mid-way in the Survey at 52.98%. With the support for Adult students, the Educational Scholarship Programs and Youth Programs are included in this category. We will continue to help remove barriers to costs for education, skills training fees, class fees, books, referrals to GED Centers and payment for GED tests. Education also leads to jobs and self-sufficiency. Youth camp scholarships to local children so they can attend 4-H camp and various educational activities focused on children. Swim passes, summer reading. **Family**

4. Health and Social/Behavioral Development 45.95% since this agency provides many services in the Nutrition Category, this indicates that Nutritional needs are met. With new involvement in Gardening we will help meet needs to improve adults and children with healthy eating and exercise. We will continue to provide existing services, including the Backpack, Senior Commodity, and Food Bank Programs. Local Extension Offices will be used for nutrition classes and how to save money on groceries. Although the unemployment rate is lower than last year, many jobs do not include benefits such as health insurance. The high cost of medical care and prescriptions, along with the large number of families without health insurance makes this category a major concern of low-income families. We will continue to refer families to the Free Medicine Program for free prescription drugs. Our staff, in answer to the need of our families, will recommend that families apply for K-Chip to help families obtain health insurance for their children. We will continue to provide assistance with health care needs and expand our knowledge in this area to enable us to provide productive referrals for health care. We will also continue to refer to our Transportation Program for medical transportation. Our Agency does not operate the KYNECT insurance program but will continue to bring this to our client's attention. **Family**

5. Income and Asset Building 35.74% of the surveyed noted Income and Asset Building was needed. Classes on "budget shop" learn how to manage money and SNAP for the month are needed. The CSBG staff also recognizes the importance of income management. No financial assistance, except LIHEAP will be provided to clients without developing a budget with the client. We will partner with Extension Offices for budgeting classes. **Family**

6. Support Services, Supporting Multiple Domains Many of the services lead to self-sufficiency. 23.01% Bundling of services across multiple areas of the agency to create a high level of impact. Case management can be reported here or under a specific activity. We will continue to provide existing services and budgeting. **Family**

7. Civic Engagement and Community Involvement 5.57% Staff members collaborate with individuals or low-income groups to inform them of the availability of programs and services in all service categories. We have developed and now maintain low-income representative groups, giving them a voice in the community. Community planning is also a component of this area. **Community**

g. Logic Models were constructed for each of the service categories.

h. CSBG funds will be distributed among the Service Categories according to the Needs Assessment Survey Results as staff time and financial assistance. The results of the area wide Needs Assessment process, the input of our experienced staff, along with input from the Board

of Directors and the Executive Director have set the following priorities for our CSBG Program, FY 2020-2021. Both funds and staff time will be budgeted to provide services.

Explanation if funds do not align with the service categories.

Employment is our number one according to the Needs Assessment; we remove barriers such as short-term transportation with gas, clothing, shoes or boots and training. Referrals to employment agencies and directly to employers. CSBG personnel time is allocated to employment. The funds in this category will not align. Tri County United Way will supplement three counties.

Housing is our number two according to our Needs Assessment; we supplement our assistance with Emergency Food and Shelter, local match donations, Wintercare, Winterhelp and Tri County United Way for three counties.

i. Our CSBG Coordinators have developed and maintain close working relationships with the other service providers in our service area, including Department for Community Based Services, and other service providers, to identify the services available to families of low-income. This allows us to provide the best results from our resources without duplication, through both direct service and information and referral. This networking assures that every avenue is explored to obtain the services our clients need. We are able to deliver services effectively to those that may fall into the gaps between other service provider programs, including DCBS. Whenever the opportunity presents itself, we attempt to forge partnerships with other agencies during the delivery of services to our clients. We often share the cost of services with other agencies. The County Coordinators are involved in the County Interagency Meetings, held at least quarterly, and through telephone contacts and field visit to other offices of locations of service delivery. Our County Outreach Staff assists families with the completion of Weatherization applications, and forward them to the Central Office. K-TAP recipients are assisted through both the CSBG Offices and the Kentucky Works Program. Hardin Hope and Helping Hand Agencies, Marion County Community Services Center, Aid to West Marion County, Ministerial Associations, Grayson County Community Alliance, and other Agencies, all refer to and accept referrals from our Agency for clients needing financial assistance. This network of Service Providers has knowledge of programs in operation in the Service Area. Monks of Gethsemane, Fiscal Courts, Ministerial Associations and Salvation Army provide funds on a regular basis to assist clients with financial needs. Our County Offices provide screening for eligibility for all clients assisted by The Good Samaritan and the Clothes Closet, to provided food and clothing. St. Vincent DePaul and Goodwill accept our vouchers for items in their stores. Goodwill offers "cents per pound" for any donations designed to Community Action – we in turn can send our clients to the Goodwill for free. The Boy Scouts and the Postal Workers perform an annual food drive and give the food collected to our county Food Banks. Feeding America is a partner to provide food for our food banks, Senior Commodities, USDA Commodities, and food for the Backpack Program. Family Resource Centers work with our Backpack Program and our Christmas Programs to reach the eligible children in the school system. High School Clubs collect food for our Annual Christmas Program. Christmas Program assistance is also provided by the Christian Motorcycle Club, The Marine Corps, Army Reserve, and Toys for Tots. The County Extension Offices partner with our Staff to assist children to 4H Camp. Extension Staff offer food preparation classes to seniors receiving Senior Food Commodities. United Postal Service provides products that have been opened or have boxes that are damaged that we can pass on to our clients. We work closely with

Public Housing to assist clients with Housing Placement. We work with Local DCBS to provide assistance to clients.

j. To the best of this writer’s knowledge, CKCAC does not duplicate the services provided by other state and local agencies.

i. With the permission of the client, we freely share information with other service providers. We provide the county DCBS offices with a report of all LIHEAP applicants for each program. Interagency Meetings are held in each county in our service area on at least a quarterly basis. These meetings are expected to facilitate interagency cooperation and the assessment of the social services currently being provided – and identifying the gaps in services in the geographical area. The CSBG staff plays a leading role in these meetings. CSBG shares a report of the Head Start age children served during LIHEAP with Head Start. CSBG Staff completes the Weatherization Applications, administers the Winterhelp, Wintercare, Affordable Energy, and KU Home Energy Assistance Programs. Agency Staff members are involved with the “Shop with a Cop” Program, the Toys for Tots Program, and other programs that provide family support. We make and accept referrals from the Family Preservation Program to assist families with their needs. CSBG Staff Members regularly speak to other Service Providers at their meetings to ensure that program information is conveyed.

ii. Agency Staff works closely with faith-based organizations, One-Stops, and other organizations on a regular basis. We share referrals and direct clients to other organizations, and accept referrals from these organizations. Our clients benefit because they have access to all services available due to the elaborate network of service providers. Marion County Community Services Center, Aid to West Marion County, Ministerial Associations, refers to and accepts referral from our Agency for clients needing financial assistance. Monks of Gethsemane, Salvation Army, and Ministerial Associations provide regular funds to assist clients.

iii. This Agency does not knowingly duplicate the services provided by DCBS or other agencies. Staff members on the County level; work with DCBS to assist clients on a regular basis, including the one family – one plan program. Our services “fill in the gaps.” Community Action Kentucky (CAK) provides the LIHEAP Subsidy and Crisis listings to DCBS at the end of each program. County Offices may also provide a list in alphabetical order by last name, including name, address, number in family, and benefit amount. Any suspected abuse of adults or children is reported to DCBS and the authorities. The Backpack Program targets children that may have “food insecurity”. Food is provided for the weekends when school breakfast and lunch is not available. This Agency targets Senior Citizens for LIHEAP, making calls to older clients to inform them of the program. This Agency, along with America’s Second Harvest and USDA provide Senior Commodities to 800 Senior Citizens on a monthly basis, equaling over \$400,000 worth of food per year. Approximately 420 pounds of food to a senior each year.

k. We provide opportunities for learning and enjoyment that children in families of low income may not have. We make referrals to Head Start, Even Start, allowing children to be cared for in a safe secure environment. We provide for educational/enrichment experiences for these children through camps, including the Salvation Army Camps, swimming lessons, pool passes, field trips, creative and performing arts, sponsoring ball teams, and providing sports equipment. We have also provided one day admission to Beach Bend Park. Each County offers a unique

program. We coordinate with other existing youth programs, including the Family Resource Centers, and other organized community events, to pool our ideas and resources to better serve the at risk youth in our area. The Backpack Program is coordinated through several of our County Offices. Providing additional food that a child can prepare and eat without help over the weekend.

Our Educational Scholarship Program to include all eligible applicants from high school or GED. Education is the key toward self-sufficiency. These programs also give children the opportunity to fill their time with wholesome activities that may prevent or reduce youth crime.

I. The Community Services Director, Finance Coordinator/Compliance Officer, and each County Community Services Coordinator are responsible for carrying out coordination and linkages functions. No limitations are placed on client services due to the coverage provided by the work training programs in our offices. All offices administer the LIHEAP Subsidy and Crisis components. Thousands of families are served. Every worker in the CSBG group provides at least two presentations annually to draw attention to the needs of families of low-income and the programs available to meet those needs. Each worker also serves on several boards or committees. Staff members have positive contact with the local media to advertise our programs.

m. Describe how the agency analyzed SFY2019 and 2020 ROMA data and adjusted the SFY 2021 plan to improve service delivery. Several members of the management team and key personnel in other departments meet to analyze the Community Needs Assessment data. Ellen Leake, CSBG Director a Nationally Certified ROMA Implementer provided the needs assessment data compiled by Survey Monkey these combined responses determined rank. A logic model is completed for each category for FY21 to be used in the grant.

DEMOGRAPHIC DATA

Total Population 273,474 people live in the 3,317.62 square mile report area defined for this assessment according to the U.S. Census. Bureau American Community Survey 2014-18 5-year estimates. The population density for this area, estimated at 82.43 Persons per square mile, is less than the national average population density of 91.42 persons per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Report Location	273,474	3,317.62	82.43
Breckinridge County, KY	20,080	569.81	35.24
Grayson County, KY	26,178	499.93	52.36
Hardin County, KY	108,095	623.39	173.40
Larue County, KY	14,156	261.55	54.12
Marion County, KY	19,232	343.04	56.06
Meade County, KY	28,326	305.42	92.74
Nelson County, KY	45,388	417.51	108.71

Washington County, KY	12,019	296.97	40.47
Kentucky	4,440,204	39,485.23	112.45
United States	322,903,030	3,532,068.58	91.42

Data Source: US Census Bureau, *American Community Survey*. 2014-18. Source geography: Tract

Total Population by Gender

Report Area	Male	Female	Percent Male	Percent Female
Report Location	136,371	137,103	49.87%	50.13%
Breckinridge County, KY	10,088	9,992	50.24%	49.76%
Grayson County, KY	13,073	13,105	49.94%	50.06%
Hardin County, KY	53,723	54,372	49.70%	50.30%
Larue County, KY	7,027	7,129	49.64%	50.36%
Marion County, KY	9,751	9,481	50.70%	49.30%
Meade County, KY	14,352	13,974	50.67%	49.33%
Nelson County, KY	22,492	22,896	49.55%	50.45%
Washington County, KY	5,865	6,154	48.80%	51.20%
Kentucky	2,186,715	2,253,489	49.25%	50.75%
United States	158,984,190	163,918,840	49.24%	50.76%

Total Population by Age Groups, Total

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Report Location	16,954	48,971	24,065	33,868	34,551	37,910	36,653	40,502
Breckinridge County, KY	1,164	3,463	1,467	2,086	2,323	2,822	3,006	3,749
Grayson County, KY	1,612	4,635	2,121	3,036	3,241	3,417	3,720	4,396
Hardin County, KY	7,257	19,489	10,525	14,605	13,757	14,644	13,558	14,260
Larue County, KY	739	2,430	1,084	1,586	1,746	1,927	2,188	2,456
Marion County, KY	1,143	3,555	1,476	2,120	2,518	2,784	2,530	3,106
Meade County, KY	1,453	5,182	2,364	3,790	3,767	4,080	3,868	3,822
Nelson County, KY	2,897	8,081	3,918	5,436	5,729	6,527	6,191	6,609
Washington County, KY	689	2,136	1,110	1,209	1,470	1,709	1,592	2,104
Kentucky	274,440	737,579	424,181	574,635	554,481	594,104	589,275	691,509
United States	19,836,850	53,716,390	30,903,719	44,567,976	40,763,210	42,589,573	41,286,731	49,238,581

Total Population by Race Alone, Total

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	238,725	18,821	3,117	770	448	3,186	8,407
Breckinridge County, KY	19,164	369	71	36	0	96	344
Grayson County, KY	25,076	273	61	106	0	312	350
Hardin County, KY	86,022	12,403	2,281	326	380	1,361	5,322
Larue County, KY	13,144	507	64	9	0	271	161
Marion County, KY	17,218	1,423	45	26	68	166	286
Meade County, KY	25,978	970	217	216	0	190	755
Nelson County, KY	41,391	2,252	275	51	0	534	885
Washington County, KY	10,732	624	103	0	0	256	304
Kentucky	3,866,676	354,112	62,802	9,888	2,814	44,086	99,826
United States	234,904,818	40,916,113	17,574,550	2,699,073	582,718	15,789,961	10,435,797

Total Population by Ethnicity Alone

Report Area	Total Population	Hispanic or Latino Population	Percent Population Hispanic or Latino	Non-Hispanic Population	Percent Population Non-Hispanic
Report Location	273,474	10,355	3.79%	263,119	96.21%
Breckinridge County, KY	20,080	289	1.44%	19,791	98.56%
Grayson County, KY	26,178	374	1.43%	25,804	98.57%
Hardin County, KY	108,095	6,154	5.69%	101,941	94.31%
Larue County, KY	14,156	459	3.24%	13,697	96.76%
Marion County, KY	19,232	519	2.70%	18,713	97.30%
Meade County, KY	28,326	1,068	3.77%	27,258	96.23%
Nelson County, KY	45,388	953	2.10%	44,435	97.90%
Washington County, KY	12,019	539	4.48%	11,480	95.52%
Kentucky	4,440,204	158,744	3.58%	4,281,460	96.42%
United States	322,903,030	57,517,935	17.81%	265,385,095	82.19%

Hispanic Population by Race Alone, Total

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	5,879	387	10	126	30	2,734	1,189
Breckinridge County, KY	192	0	0	0	0	93	4
Grayson County, KY	169	0	0	0	0	198	7
Hardin County, KY	3,770	320	10	126	30	1,110	788
Larue County, KY	183	0	0	0	0	258	18
Marion County, KY	347	6	0	0	0	141	25
Meade County, KY	658	48	0	0	0	181	181
Nelson County, KY	342	13	0	0	0	497	101
Washington County, KY	218	0	0	0	0	256	65
Kentucky	102,594	4,705	370	1,390	475	38,029	11,181
United States	37,723,641	1,200,196	207,381	563,594	57,616	15,035,465	2,730,042

Non-Hispanic Population by Race Alone, Total

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	232,846	18,434	3,107	644	418	452	7,218
Breckinridge County, KY	18,972	369	71	36	0	3	340
Grayson County, KY	24,907	273	61	106	0	114	343
Hardin County, KY	82,252	12,083	2,271	200	350	251	4,534
Larue County, KY	12,961	507	64	9	0	13	143
Marion County, KY	16,871	1,417	45	26	68	25	261
Meade County, KY	25,320	922	217	216	0	9	574
Nelson County, KY	41,049	2,239	275	51	0	37	784
Washington County, KY	10,514	624	103	0	0	0	239
Kentucky	3,764,082	349,407	62,432	8,498	2,339	6,057	88,645
United States	197,181,177	39,715,917	17,367,169	2,135,479	525,102	754,496	7,705,755

Median Age This indicator reports population median age based on the 5-year American Community Survey estimate.

Report Area	Total Population	Median Age
Report Location	273,474	No data
Breckinridge County, KY	20,080	42.90
Grayson County, KY	26,178	40.50
Hardin County, KY	108,095	36.30
Larue County, KY	14,156	40.80
Marion County, KY	19,232	39.70
Meade County, KY	28,326	38.50
Nelson County, KY	45,388	39.50
Washington County, KY	12,019	40.70
Kentucky	4,440,204	38.70
United States	322,903,030	37.90

Population Age 18-64

This indicator reports the percentage of population age 18-64 in the designated geographic area. This indicator is relevant because it is important to understand the percentage of adults in the community, as this population has unique health needs which should be considered separately from other age groups.

Report Area	Total Population	Population Age 18-64	Percent Population Age 18-64
Report Location	273,474	167,047	61.08%
Breckinridge County, KY	20,080	11,704	58.29%
Grayson County, KY	26,178	15,535	59.34%
Hardin County, KY	108,095	67,089	62.06%
Larue County, KY	14,156	8,531	60.26%
Marion County, KY	19,232	11,428	59.42%
Meade County, KY	28,326	17,869	63.08%
Nelson County, KY	45,388	27,801	61.25%
Washington County, KY	12,019	7,090	58.99%
Kentucky	4,440,204	2,736,676	61.63%
United States	322,903,030	200,111,209	61.97%

Population Age 65+

An estimated 14.81% of the population in the report area is age 65 or older according to the U.S. Census Bureau American Community Survey 2014-18 5-year estimates. An estimated total of 40,502 older adults resided in the area during this time period. The number of persons age 65 or older is relevant because this population has unique health needs which should be considered separately from other age groups.

Report Area	Total Population	Population Age 65+	Percent Population Age 65+
Report Location	273,474	40,502	14.81%
Breckinridge County, KY	20,080	3,749	18.67%
Grayson County, KY	26,178	4,396	16.79%
Hardin County, KY	108,095	14,260	13.19%
Larue County, KY	14,156	2,456	17.35%
Marion County, KY	19,232	3,106	16.15%
Meade County, KY	28,326	3,822	13.49%
Nelson County, KY	45,388	6,609	14.56%
Washington County, KY	12,019	2,104	17.51%
Kentucky	4,440,204	691,509	15.57%
United States	322,903,030	49,238,581	15.25%

Education - Head Start

Head Start is a program designed to help children from birth to age five who come from families with poverty level and below incomes, with the goal to help children become ready for kindergarten while also providing needed requirements like health care and food support.

This indicator reports the number and rate of Head Start program facilities per 10,000 children under age 5. Head Start facility data is acquired from the US Department of Health and Human Services (HHS) 2018 Head Start locator. Population data is from the 2010 US Decennial Census.

Report Area	Total Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Report Location	18,943	19	9.5
Breckinridge County, KY	1,221	5	32.76
Grayson County, KY	1,619	1	6.18
Hardin County, KY	8,010	4	4.99
Larue County, KY	887	1	11.27
Marion County, KY	1,322	3	22.69
Meade County, KY	2,194	1	4.56
Nelson County, KY	2,993	2	6.68
Washington County, KY	697	2	28.69
Kentucky	282,367	473	13.74
United States	20,426,118	18,886	7.18

Data Source: US Department of Health & Human Services, [Administration for Children and Families](#). 2019. Source geography: Point

Education - High School Graduation Rate

Within the report area 92.10% of students are receiving their high school diploma within four years. Data represents the 201617 school year.

This indicator is relevant because research suggests education is one the strongest predictors of health ([Freudenberg & Ruglis, 2007](#)).

Report Area	Total Student Cohort	Estimated Number of Diplomas Issued	Cohort Graduation Rate
Report Location	3,365	3,099	92.10%
Breckinridge County, KY	258	241	93.40%
Grayson County, KY	291	247	84.90%
Hardin County, KY	1,336	1,214	90.90%
Larue County, KY	185	180	97.30%
Marion County, KY	235	216	91.90%
Meade County, KY	371	352	94.90%
Nelson County, KY	558	521	93.40%
Washington County, KY	131	128	97.70%
Kentucky	48,051	43,573	90.70%
United States	3,095,906	2,688,701	86.80%

Income - Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income

Report Area	Total Households	Average Household Income	Median Household Income
Report Location	104,460	\$66,724.00	No data
Breckinridge County, KY	7,675	\$58,434.00	\$48,189.00
Grayson County, KY	9,771	\$52,103.00	\$37,906.00
Hardin County, KY	41,111	\$69,340.00	\$53,168.00
Larue County, KY	5,654	\$53,458.00	\$41,779.00
Marion County, KY	7,453	\$54,373.00	\$38,544.00
Meade County, KY	10,638	\$73,426.00	\$57,963.00
Nelson County, KY	17,491	\$79,045.00	\$57,469.00
Washington County, KY	4,667	\$62,267.00	\$50,794.00
Kentucky	1,728,681	\$67,110.00	\$48,392.00
United States	119,730,128	\$84,938.00	\$60,293.00

Note: This indicator is compared to the state average.

Median Household Income by Household Size

Report Area	1-Person Households	2-Person Households	3-Person Households	4-Person Households	5-Person Households	6-Person Households	7-or-More-Person Households
Report Location	No data	No data	No data	No data	No data	No data	No data
Breckinridge County, KY	\$20,011.00	\$51,420.00	\$64,158.00	\$68,813.00	\$63,214.00	\$52,034.00	\$93,977.00
Grayson County, KY	\$20,594.00	\$44,448.00	\$55,822.00	\$49,833.00	\$52,188.00	\$37,679.00	No data
Hardin County, KY	\$28,809.00	\$59,354.00	\$67,400.00	\$75,136.00	\$74,503.00	\$87,137.00	\$84,875.00
Larue County, KY	\$23,044.00	\$42,511.00	\$55,417.00	\$65,793.00	\$53,000.00	No data	No data
Marion County, KY	\$21,010.00	\$58,730.00	\$65,708.00	\$57,115.00	\$56,458.00	\$70,688.00	\$34,184.00
Meade County, KY	\$32,514.00	\$61,577.00	\$71,341.00	\$83,067.00	\$64,083.00	\$86,458.00	\$61,696.00
Nelson County, KY	\$27,680.00	\$60,387.00	\$66,764.00	\$89,250.00	\$72,818.00	\$88,750.00	\$155,547.00
Washington County, KY	\$24,449.00	\$53,767.00	\$68,192.00	\$77,596.00	\$71,700.00	\$91,042.00	\$105,114.00
Kentucky	\$24,801.00	\$54,858.00	\$63,663.00	\$76,151.00	\$71,222.00	\$71,002.00	\$65,974.00
United States	\$31,027.00	\$67,304.00	\$77,463.00	\$89,780.00	\$82,776.00	\$79,540.00	\$83,321.00

Poverty - Children Below 100% FPL

In the report area 21.20% or 13,697 children aged 0-17 are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population Under Age 18	Population Under Age 18 in Poverty	Percent Population Under Age 18 in Poverty
Report Location	267,218	64,622	13,697	21.20%
Breckinridge County, KY	19,675	4,513	947	20.98%
Grayson County, KY	25,846	6,227	2,306	37.03%
Hardin County, KY	105,090	26,241	5,302	20.21%
Larue County, KY	13,745	2,997	605	20.19%
Marion County, KY	18,409	4,636	1,638	35.33%
Meade County, KY	27,862	6,402	980	15.31%
Nelson County, KY	44,907	10,799	1,373	12.71%
Washington County, KY	11,684	2,807	546	19.45%
Kentucky	4,302,315	988,973	241,325	24.40%
United States	314,943,184	72,382,641	14,117,014	19.50%

Note: This indicator is compared to the state average. Data Source: US Census Bureau, American Community Survey, 2014-18. Source geography: Tract

Poverty - Population Below 100% FPL

Poverty is considered a *key driver* of health status. Within the report area 15.36% or 41,051 individuals are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2014-18. Source geography: Tract

Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Report Location	267,218	41,051	15.36%
Breckinridge County, KY	19,675	3,450	17.53%
Grayson County, KY	25,846	6,548	25.33%
Hardin County, KY	105,090	14,638	13.93%
Larue County, KY	13,745	2,125	15.46%
Marion County, KY	18,409	4,197	22.80%
Meade County, KY	27,862	3,252	11.67%
Nelson County, KY	44,907	4,899	10.91%
Washington County, KY	11,684	1,942	16.62%
Kentucky	4,302,315	772,080	17.95%
United States	314,943,184	44,257,979	14.05%

Unemployment Rate

Total unemployment in the report area for the current month equals 5,496, or 4.4% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Report Location	125,952	120,456	5,496	4.4%
Breckinridge County, KY	7,919	7,438	481	6.10%
Grayson County, KY	11,101	10,530	571	5.10%
Hardin County, KY	49,317	47,300	2,017	4.10%
Larue County, KY	6,037	5,758	279	4.60%
Marion County, KY	9,668	9,346	322	3.30%
Meade County, KY	12,344	11,747	597	4.80%
Nelson County, KY	23,317	22,319	998	4.30%
Washington County, KY	6,249	6,018	231	3.70%
Kentucky	2,071,092	1,981,665	89,427	4.3%
United States	165,273,117	158,974,718	6,298,399	3.8%

Note: This indicator is compared to the state average.

Data Source: US Department of Labor, *Bureau of Labor Statistics*. 2020 - February. Source geography: County

Average Monthly Unemployment Rate, February 2020 - February 2020

Report Area	Feb. 2019	Mar. 2019	Apr. 2019	May 2019	Jun. 2019	Jul. 2019	Aug. 2019	Sep. 2019	Oct. 2019	Nov. 2019	Dec. 2019	Jan. 2020	Feb. 2020
Report Location	4.5%	4.6%	4.0%	4.0%	4.9%	5.2%	4.4%	3.8%	3.7%	3.8%	3.8%	4.8%	4.4%
Breckinridge County, KY	6.00%	5.80%	4.80%	4.70%	5.70%	6.10%	5.00%	4.40%	4.40%	4.70%	4.80%	6.40%	6.10%
Grayson County, KY	5.00%	5.20%	4.50%	4.60%	5.60%	6.80%	5.00%	4.40%	4.20%	4.30%	4.30%	5.70%	5.10%
Hardin County, KY	4.10%	4.30%	3.70%	3.70%	4.60%	4.90%	4.10%	3.60%	3.50%	3.70%	3.60%	4.50%	4.10%
Larue County, KY	4.60%	4.70%	3.90%	4.00%	4.90%	5.30%	4.30%	3.90%	3.80%	3.90%	4.10%	5.00%	4.60%
Marion County, KY	4.00%	4.10%	3.70%	3.80%	4.50%	4.50%	4.00%	3.50%	3.30%	3.40%	3.20%	3.90%	3.30%
Meade County, KY	4.50%	4.80%	4.10%	4.20%	5.00%	5.40%	4.80%	4.10%	4.10%	4.20%	4.20%	5.20%	4.80%
Nelson County, KY	5.00%	5.00%	4.50%	4.30%	4.90%	5.30%	4.40%	3.90%	3.70%	3.80%	3.80%	4.70%	4.30%
Washington County, KY	4.20%	4.40%	3.70%	3.50%	4.30%	4.50%	3.90%	3.50%	3.50%	3.50%	3.50%	4.20%	3.70%
Kentucky	4.8%	4.7%	3.9%	4.2%	4.8%	4.8%	4.2%	3.8%	3.8%	3.8%	3.9%	4.8%	4.3%
United States	4.1%	4.0%	3.4%	3.4%	3.9%	4.0%	3.8%	3.4%	3.4%	3.3%	3.4%	4.0%	3.8%

Average Annual Unemployment Rate, 2008-2019

Report Area	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Report Location	7.0%	11.8%	11.1%	10.3%	8.7%	8.1%	6.5%	5.3%	4.9%	4.8%	4.3%	No data
Breckinridge County, KY	7.50%	11.80%	12.90%	11.60%	9.70%	9.20%	7.20%	6.20%	6.30%	6.00%	5.40%	No data
Grayson County, KY	9.90%	14.70%	14.20%	12.30%	10.30%	10.30%	8.40%	6.70%	6.80%	6.10%	4.90%	No data
Hardin County, KY	6.20%	10.30%	9.70%	9.20%	8.20%	7.70%	6.20%	5.00%	4.50%	4.60%	4.10%	No data
Larue County, KY	6.50%	11.80%	11.30%	10.00%	8.60%	8.20%	6.60%	5.10%	4.60%	4.80%	4.40%	No data
Marion County, KY	6.40%	13.20%	12.60%	10.80%	8.90%	8.20%	6.40%	4.90%	4.30%	4.20%	3.80%	No data
Meade County, KY	7.70%	12.90%	11.80%	11.30%	9.80%	9.00%	7.10%	5.60%	5.20%	5.20%	4.60%	No data
Nelson County, KY	7.30%	12.40%	11.20%	10.60%	8.30%	7.50%	6.10%	5.10%	4.60%	4.40%	4.30%	No data
Washington County, KY	7.20%	13.00%	10.10%	9.30%	7.50%	6.90%	5.40%	4.50%	4.30%	4.20%	3.70%	No data
Kentucky	6.40%	10.30%	10.20%	9.40%	8.20%	8.00%	6.50%	5.30%	5.10%	4.90%	4.30%	4.30%

Housing - Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Report Location	104,460	26,156	25.04%
Breckinridge County, KY	7,675	1,727	22.50%
Grayson County, KY	9,771	2,452	25.09%
Hardin County, KY	41,111	10,983	26.72%
Larue County, KY	5,654	1,467	25.95%
Marion County, KY	7,453	1,939	26.02%
Meade County, KY	10,638	2,352	22.11%
Nelson County, KY	17,491	4,180	23.90%
Washington County, KY	4,667	1,056	22.63%
Kentucky	1,728,681	452,255	26.16%
United States	119,730,128	38,964,205	32.54%

Note: This indicator is compared to the state average

Substandard Housing: Number of Substandard Conditions Present

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Report Location	74.96%	23.92%	1.10%	0.02%
Breckinridge County, KY	77.50%	20.86%	1.56%	0.08%
Grayson County, KY	74.91%	23.05%	2.05%	0.00%
Hardin County, KY	73.28%	25.49%	1.23%	0.00%
Larue County, KY	74.05%	25.72%	0.00%	0.23%
Marion County, KY	73.98%	25.84%	0.17%	0.00%
Meade County, KY	77.89%	21.40%	0.71%	0.00%
Nelson County, KY	76.10%	22.73%	1.17%	0.00%
Washington County, KY	77.37%	21.83%	0.79%	0.00%
Kentucky	73.84%	25.03%	1.13%	0.01%
United States	67.46%	30.62%	1.91%	0.01%

Substandard Housing: Households Lacking Complete Plumbing Facilities

Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present.

Report Area	Total Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Report Location	104,460	662	0.63%
Breckinridge County, KY	7,675	139	1.81%
Grayson County, KY	9,771	70	0.72%
Hardin County, KY	41,111	155	0.38%
Larue County, KY	5,654	27	0.48%
Marion County, KY	7,453	150	2.01%
Meade County, KY	10,638	0	0.00%
Nelson County, KY	17,491	96	0.55%
Washington County, KY	4,667	25	0.54%
Kentucky	1,728,681	8,134	0.47%
United States	119,730,128	472,098	0.39%

Substandard Housing: Households Lacking Complete Kitchen Facilities

A unit has complete kitchen facilities when it has all three of the following facilities: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment such as a hot plate or camping stove should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Report Area	Total Occupied Housing Units	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Complete Kitchen Facilities, Percent
Report Location	121,971	4,573	3.75%
Breckinridge County, KY	10,780	614	5.70%
Grayson County, KY	13,659	720	5.27%
Hardin County, KY	46,423	1,746	3.76%
Larue County, KY	6,353	363	5.71%
Marion County, KY	8,283	282	3.40%
Meade County, KY	12,422	131	1.05%
Nelson County, KY	18,889	511	2.71%
Washington County, KY	5,162	206	3.99%
Kentucky	1,974,406	76,010	3.85%
United States	136,384,292	3,867,311	2.84%

Data Source: US Census Bureau, *American Community Survey*, 2014-18. Source geography: Tract