

KNOX COUNTY
Family and Consumer Sciences

BUILDING STRONG FAMILIES FOR KENTUCKY 2015



OUR FOCUS

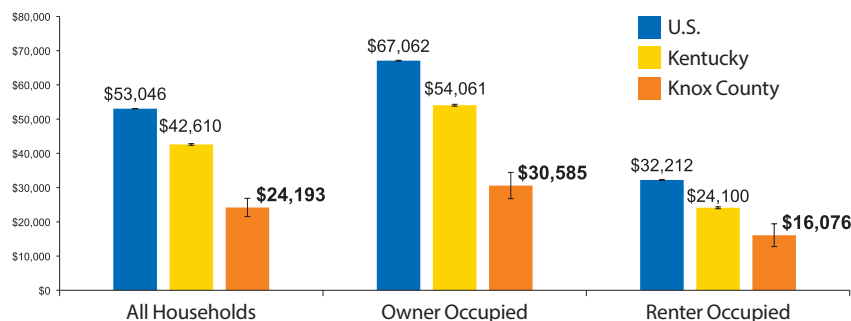
Family and Consumer Sciences Extension is committed to improving the health and well-being of individuals and families in Knox County. To help families make wise decisions, our educational programs focus on:

- **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 **5,353** contacts with Knox County individuals and families.¹

OUR PEOPLE

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



SPOTLIGHT ON ...

WHERE DOES YOUR MONEY GO?

According to U.S. Census data, 36% of Knox County families live in poverty. One-third of individuals ages 21 to 64 have a disability; of those healthy enough to work, 66% are employed. In response to the data, a program for the Ray of Hope Regional Conference was developed using "Where Does Your Money Go?" materials. Evaluations showed that as a result of the program, 100% of participants think differently about money. Participants estimated an average of \$4,000 per year on spending leaks; 87% said they could use spending leak money to pay bills, start saving or purchase something they need; 85% of participants plan to track expenses, reduce spending leaks, develop a budget, and spend on needs before wants.

<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.

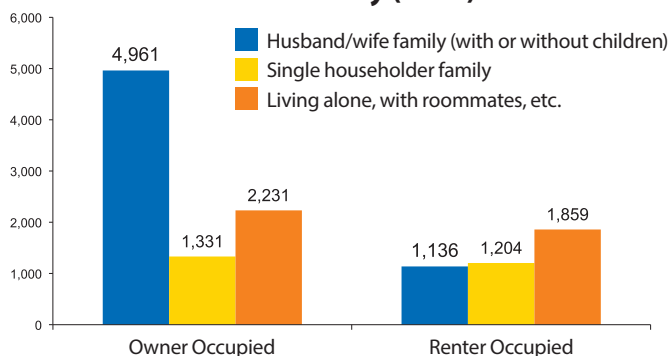
AVAILABILITY

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

- **4,199** renter households
- **8,523** homeowner households
- **471** vacant housing units for rent
- **83** vacant housing units for sale

According to the Kentucky Department of Education, in 2012-2013, **30** children were homeless or were precariously housed in Knox County.⁴

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



HEALTH AND SAFETY

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

- half of all renter-occupied housing was built before **1986** (+/- 3 years)
- half of all owner-occupied housing was built before **1981** (+/- 2 years)

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

- **7.0%** (+/- 1.8) of all households had no landline or cell phone
- **39.1%** (+/- 3.6) of workers living in Knox County worked in Kentucky but outside the county and **1.8%** (+/- 1.3) worked outside the state
- Half of all workers traveled **20.0** (+/- 1.4) or more minutes to work

AFFORDABILITY

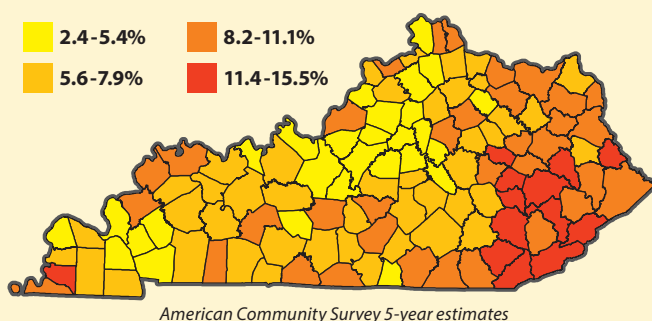
According to American Community Survey estimates for Knox County, in 2008-2012...²

- **47.7%** (+/- 6.5) of renter households paid **35%** or more of their income for rent and utilities
- **30.5%** (+/- 5.7) of homeowner households with a mortgage and **10.1%** (+/- 3.1) of homeowner households without a mortgage paid **35%** or more of their income for housing costs
- **57.4%** (+/- 3.4) of homeowner households did not have a mortgage
- **34.1%** (+/- 3.2) of all housing units were mobile homes

According to the most recent poverty estimates, in 2012, **32.5%** (+/- 5.4) of residents in the county were living below poverty.⁵

In 2013, residents needed to earn **\$10.87** an hour (or work **1.5** jobs at \$7.25 an hour**) to afford a two-bedroom apartment at Fair Market Rent in Knox County.⁶

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



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/progs/txc/Pages/TX-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
- * Data refer to housing tenure (owner or renter).
** The current federal minimum wage