Kentucky kids count

2010 County Data Book

TWENTIETH ANNIVERSARY 20th KENTUCKY KIDS COUNT

A Project of Kentucky Youth Advocates and the Kentucky State Data Center, University of Louisville

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2010 County Data Book

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For additional copies, contact:
Kentucky Youth Advocates
11001 Bluegrass Parkway, Suite 100, Jeffersontown, KY 40299
Telephone: (502) 895-8167 Fax: (502) 895-8225
Web site: www.kyyouth.org

Acknowledgements

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The following staff members of Kentucky Youth Advocates contributed to the production of this book and the accompanying online data system: Terry Brooks, Katie Carter, Paul Colwell, Tara Grieshop-Goodwin, Lacey McNary, Andrea Plummer, Brigitte Blom Ramsey, Amy Swann, and Patricia Tennen.

KIDS COUNT Data Partners

The following KIDS COUNT data partners make the county-level data book possible, and Kentucky Youth Advocates is particularly grateful for their support of the project:

- Administrative Office of the Courts, Division of Juvenile Services
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- Education Professional Standards Board
- Kentucky Cabinet for Health and Family Services
  - Department for Community Based Services
    - Division of Child Care
    - Division of Child Support
    - Division of Family Support
    - Division of Protection and Permanency
  - Department for Medicaid Services
  - Department for Public Health
    - Chronic Disease Prevention and Control Branch
    - Kentucky Childhood Lead Poisoning Prevention Program, Division of Adult and Child Health
    - Nutrition Services Branch
    - Vital Statistics Branch
- Kentucky Child Care Resource and Referral Agencies
- Kentucky Department of Education
  - Division of Early Childhood Development
  - Office of Assessment and Accountability
  - Office of Teaching and Learning
- Kentucky Justice and Public Safety Cabinet, Department of Juvenile Justice
- Louisville Metro, Youth Detention Services
- University of Louisville Department of Pharmacology and Toxicology

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Featured Artwork

The images featured on the cover are from the covers of the Kentucky KIDS COUNT Books over the past 19 years. Photos on the divider page include pictures of children from the two decades of the project.

Kentucky KIDS COUNT is part of a nationwide initiative of the Annie E. Casey Foundation to track the status of children in the United States. By providing policymakers and citizens with benchmarks of child well-being, KIDS COUNT seeks to enrich local, state, and national discussions of ways to secure better futures for all children. For more information on the KIDS COUNT initiative, visit the Annie E. Casey Foundation web site at www.aecf.org.

Kentucky Counties

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20 Years of the Kentucky KIDS COUNT County Data Book

In 1991, Kentucky Youth Advocates (KYA) produced the first Kentucky KIDS COUNT book of county-level data, just one year after the Annie E. Casey Foundation launched their nationwide initiative.

With continued funding from the Casey Foundation, KYA has produced an annual Kentucky KIDS COUNT book on child well-being for 20 years now. In this 20th edition we recognize those who have directed the KIDS COUNT project over the years and successively grown it into the widely recognized and utilized publication it is today.

The purpose of the KIDS COUNT project has always been to track the status of children by measuring child outcomes, contribute to public accountability for those outcomes, and enrich discussions and inform policies on child well-being. So we would be remiss not to use this opportunity to assess how Kentucky's children fare today compared to 1991. On some indicators of child well-being Kentucky has made progress. Kentucky's rate of infants dying in the first year of life has dropped substantially, from 9.8 per 1,000 to 6.7 per 1,000. Children ages 1 to 14 died at a rate of 32 per 100,000; that rate has dropped to 22 per 100,000. On other indicators, Kentucky has unfortunately moved backwards. For example, the 1991 book reported that 6.8 percent of babies were born at low birthweight; now 9.3 percent of babies face health and education challenges because they weigh too little at birth.

While we have made progress on many measures, we must continue to raise the bar. For example, the high school graduation rate has increased, yet we are not keeping pace with other states. What lessons can we glean from the improvements and declines that have occurred among these important indicators of child well-being? What must we do to make Kentucky the best place in America for children and youth now and 20 years from now? When will Kentucky embrace children and families as its most important resource of today and its most important seed capital for tomorrow?

Neil Postman, that great observer of American life, asserted that, "Children are the living messages we send to a time we will not see." Those messages – and therefore the Commonwealth's future – are being developed this very day in the halls of Frankfort, in schoolhouses, in places of faith, and in homes from Prestonsburg to Paducah.

Tara Grieshop-Goodwin
KIDS COUNT Coordinator, 2003-present

Terry Brooks
Executive Director, 2005-present

DAVID RICHART

David Richart ✦ *Executive Director of Kentucky Youth Advocates when KIDS COUNT began*
"When KIDS COUNT began two decades ago, it was revolutionary. It still is. KIDS COUNT takes the spirit of traditional child advocacy and undergirds it with substantive data that both compels and challenges policymakers and practitioners. The combination of credible and comprehensive data, contextual framing, and cutting-edge policy implications makes KIDS COUNT an engine for improving the lives of Kentucky's kids."

DEBRA MILLER

Debra Miller ✦ *KIDS COUNT Coordinator, 1991-1997 and Executive Director, 1997-2005*
"An entire generation of children has grown up since KYA's first KIDS COUNT book 20 years ago. The outlook for the next generation of Kentucky's children is better because of education, health, tax, and juvenile justice policies implemented in the last two decades. The county by county data in KIDS COUNT has drawn for policymakers, the media, and concerned citizens vivid pictures of realities for some children that are vastly different than either our own experiences or the statistical state average. This improved understanding has moved many, many people to act on their better instincts and try to ensure that each generation of Kentucky's children is better off than previous ones."

VALERIE SALLEY

Valerie Salley ✦ *KIDS COUNT Coordinator, 1998 -2002*
"Remember the adage that 'what gets measured gets changed'? KIDS COUNT has supplied the measurements for the issues facing children in Kentucky for the past 20 years. Data-driven decision-making on issues that impact child well-being has become the norm. It's the way elected officials, service providers, and grant writers get timely, credible data for policy and practice changes and garner resources to meet children's needs. It's the way we tell Kentucky children's stories. It's how change happens."

Data Highlights and Online Availability

The Kentucky KIDS COUNT County Data Book provides data for professionals, state policymakers, and community members who work to improve the lives of children in Kentucky. The indicators for the Kentucky KIDS COUNT project represent various measurements of children's economic well-being, education, health, and safety.

This year's printed edition focuses on indicators of economic well-being, and a different set of indicators will be featured each year in print. Each indicator has the most current data for Kentucky and all 120 counties, along with text that discusses up-to-date research and recommendations for improvement. Where available, the discussion includes state-level data disaggregated by race to identify systemic bias in policies and programs that have created disparities among racial groups. Each year the book also provides data on three overarching indicators, child population, race and ethnicity, and child poverty, because where children live, their race, and their family's income each can have a significant impact on outcomes for children.

The KIDS COUNT Data Center provides easy access to data by county and school district for all of the indicators the Kentucky KIDS COUNT project tracks, including the areas of education, health, and safety. KYA will update the Data Center with new data on an ongoing basis throughout the year. To reach Kentucky's county and district-level data, go to http://datacenter.kidscount.org/ky. The KIDS COUNT Data Center also reports data across states, including the National KIDS COUNT project's data on ten key measures of child well-being, provided by the Annie E. Casey Foundation. A How-To-Use section (http://datacenter.kidscount.org/Help.aspx) explains the many features of the Data Center with an instructional video and answers to frequently asked questions.

Data Highlights

Highlights from the 2010 Kentucky KIDS COUNT project include the following:

Economic Well-Being

- Kentucky's unemployment rate reached 10.5 percent in 2009, the state's highest rate since 1983.
- In 2010, an estimated 47 percent of renter households have incomes that are too low to adequately afford the cost of rent and utilities for a 2-bedroom apartment.

Education

- From the 2002-03 school year to the 2008-09 school year, the Kentucky high school graduation rate increased 5 percentage points from 79 percent to 84 percent, yet this is a drop from 85 percent in SY 2008.
- The number of students that received corporal punishment fell from 5,328 in the 1999-2000 school year to 1,569 in the 2008-09 school year.

Health

- From 2003 to 2009, the percent of children enrolled in Medicaid or KCHIP who utilized dental services increased 8 percentage points from 42 percent to 50 percent.
- From 2000 to 2008, the percent of low-weight births (babies weighing less than 5.5 pounds at birth) increased from 8 to 9 percent.

Safety

- The number of youth placed in out-of-home care due to abuse or neglect dropped from 12,397 in 2008 to 11,636 in 2009, a 6 percent decrease.
- The number of Kentucky youth held in secure detention facilities rose from 7,736 in 2003 to 8,833 in 2009, a 14 percent increase; yet the 2009 number reflects a drop from the previous year, when 9,834 youth were detained.

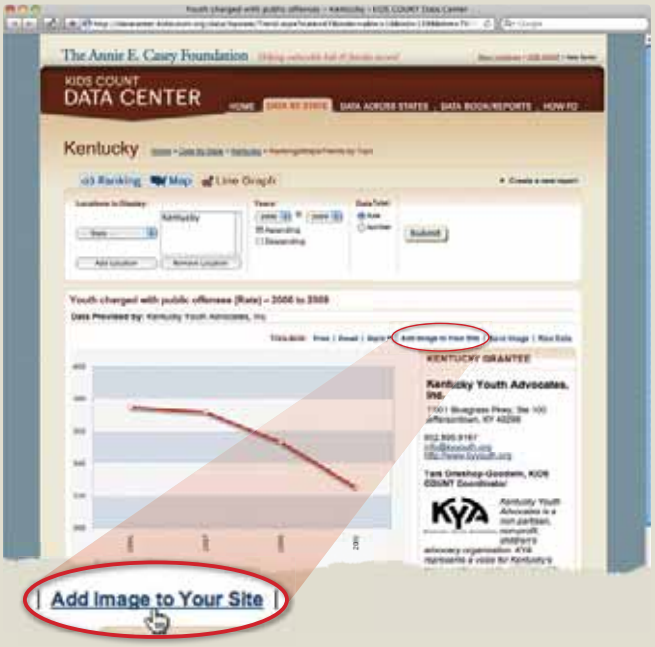
Making Sense of the Data

There are several ways to gather meaning from the numbers presented by the Kentucky KIDS COUNT project:

- For indicators with rates, which account for differences in population size, compare the rate for your county to the rate for the state as a whole and the rates for surrounding counties.
- Many indicators include data for different time periods. See if the number has increased or decreased over time.
- If the indicator also provides rates for different time periods, see how your county has changed over time, taking into account changes in the population.
- For indicators without rates, you can estimate the extent of participation in your county. For example, for KCHIP participation, calculate the percent of all KCHIP participants who live in your county (by dividing your county's number of participants by the statewide total number of participants). Compare that percent to the percent of Kentucky children who live in your county (by dividing your county's child population by the statewide child population). The percents will be similar if your county follows the statewide trend.

Important Data Reminders

- Data are based on different time intervals (i.e., calendar year, fiscal year, school year, average monthly number, and three-year averages). Readers should check each indicator, definition, and data source to determine the reported time period.
- The book reports data from the year 2000 as a baseline whenever data for that year is available.
- Race is reported according to the categories used by the source.
- Standard mathematical formulas were used to convert data to rates or percents.
- For counties where the incidence of an indicator is too small to be considered meaningful, no rates are reported. The same is true for raw numbers for some indicators.
- Indicators may be reported as either raw data, as rates, or both.
- Reported rates may vary. Readers should review each heading definition to interpret the rates (i.e., percent, which is rate per 100; or rate per 1,000 or 100,000).
- Percentages are rounded and, therefore, may not add up to 100.



The KIDS COUNT Data Center offers the following data tools for readers to analyze and share data:

- Rank states, Kentucky counties, and Kentucky school districts, on key indicators of child well-being;
- Create a customized profile of data for a selected county that can include any or all of the indicators produced by the Kentucky KIDS COUNT project;
- Generate your own customized maps and trend lines that show how Kentucky children are faring and use them in presentations and publications;
- Feature maps and graphs on your own website or blog that are automatically updated when new data is uploaded; and
- Add a "widget" to your website or blog that allows visitors to access the Annie E. Casey Foundation's data on Kentucky for the ten key indicators of child well-being without leaving your site.

Demographics
Child Population Estimates

	2000		2009	
	Ages 0-17	Ages 0-4	Ages 0-17	Ages 0-4
Kentucky	**994,818**	**265,901**	**1,019,871**	**288,022**
Adair	4,053	1,047	3,961	1,074
Allen	4,601	1,172	4,575	1,235
Anderson	5,077	1,429	5,368	1,333
Ballard	1,911	501	1,746	402
Barren	9,210	2,432	10,056	2,846
Bath	2,678	733	2,867	848
Bell	7,329	1,826	6,597	1,822
Boone	24,644	6,849	32,580	9,282
Bourbon	4,843	1,249	4,687	1,259
Boyd	10,840	2,726	10,464	3,016
Boyle	6,276	1,545	6,479	1,681
Bracken	2,115	550	2,156	606
Breathitt	4,106	940	3,533	923
Breckinridge	4,647	1,182	4,609	1,175
Bullitt	16,640	4,439	17,754	3,962
Butler	3,288	817	2,963	806
Caldwell	2,927	716	2,741	735
Calloway	6,406	1,676	6,481	1,887
Campbell	22,717	6,128	20,247	5,692
Carlisle	1,251	318	1,174	353
Carroll	2,570	676	2,705	771
Carter	6,583	1,719	6,561	1,849
Casey	3,786	972	3,941	974
Christian	20,459	7,129	24,018	7,795
Clark	8,223	2,149	8,485	2,276
Clay	6,232	1,394	5,435	1,381
Clinton	2,184	608	2,181	655
Crittenden	2,178	509	2,008	554
Cumberland	1,689	403	1,452	386
Daviess	23,620	6,171	23,618	6,827
Edmonson	2,745	698	2,503	608
Elliott	1,712	436	1,548	381
Estill	3,697	922	3,519	977
Fayette	55,533	16,146	64,119	20,090
Fleming	3,500	918	3,591	960
Floyd	10,034	2,508	9,442	2,716
Franklin	10,776	2,899	10,708	3,118
Fulton	1,928	503	1,532	459
Gallatin	2,247	591	2,258	703
Garrard	3,602	904	3,794	940
Grant	6,425	1,788	7,205	2,028
Graves	9,068	2,447	9,101	2,422
Grayson	5,876	1,509	6,067	1,702
Green	2,614	620	2,466	610
Greenup	8,699	2,141	8,174	2,085
Hancock	2,241	598	2,295	613
Hardin	25,963	6,739	26,116	8,087
Harlan	8,297	2,032	7,265	2,038
Harrison	4,497	1,130	4,508	1,228
Hart	4,488	1,146	4,449	1,135
Henderson	11,043	2,866	10,717	3,069
Henry	3,820	1,017	3,955	1,049
Hickman	1,162	283	1,016	234
Hopkins	11,240	2,844	10,675	3,055
Jackson	3,516	893	3,021	735
Jefferson	168,271	46,600	170,927	50,790
Jessamine	10,300	2,876	12,011	3,348
Johnson	5,628	1,437	5,533	1,457
Kenton	39,899	11,085	39,124	11,716
Knott	4,319	1,053	3,515	905

	2000		2009	
	Ages 0-17	Ages 0-4	Ages 0-17	Ages 0-4
Knox	8,324	2,244	8,308	2,443
LaRue	3,348	845	3,126	846
Laurel	13,401	3,738	14,006	3,673
Lawrence	3,936	913	3,882	1,144
Lee	1,797	411	1,435	362
Leslie	3,051	758	2,525	706
Letcher	5,996	1,434	5,171	1,539
Lewis	3,570	898	3,250	899
Lincoln	5,997	1,580	6,219	1,682
Livingston	2,188	515	1,906	507
Logan	6,825	1,818	6,790	1,883
Lyon	1,275	304	1,164	298
McCracken	15,315	3,984	14,892	4,226
McCreary	4,729	1,152	4,315	1,198
McLean	2,405	653	2,219	577
Madison	15,512	4,505	18,050	5,269
Magoffin	3,570	939	3,250	878
Marion	4,596	1,216	4,747	1,318
Marshall	6,560	1,532	6,383	1,649
Martin	3,539	886	2,906	755
Mason	4,053	1,065	4,050	1,142
Meade	7,839	2,299	6,434	1,141
Menifee	1,634	383	1,377	325
Mercer	5,080	1,337	5,312	1,349
Metcalfe	2,471	638	2,367	675
Monroe	2,811	738	2,763	725
Montgomery	5,615	1,579	6,439	1,859
Morgan	3,118	747	2,874	772
Muhlenberg	7,206	1,903	6,940	1,801
Nelson	10,372	2,769	11,298	3,113
Nicholas	1,608	425	1,617	442
Ohio	5,704	1,439	5,696	1,696
Oldham	12,644	3,036	15,322	3,142
Owen	2,694	641	2,651	627
Owsley	1,194	268	1,050	288
Pendleton	4,084	971	3,648	876
Perry	7,161	1,717	6,879	2,002
Pike	16,285	4,174	14,433	3,807
Powell	3,524	900	3,183	914
Pulaski	13,156	3,317	13,725	3,961
Robertson	539	124	466	119
Rockcastle	4,054	993	3,725	974
Rowan	4,475	1,204	4,528	1,336
Russell	3,675	896	3,798	1,034
Scott	8,685	2,517	12,171	3,496
Shelby	8,391	2,288	10,465	2,946
Simpson	4,305	1,228	4,084	1,036
Spencer	3,171	854	4,388	1,054
Taylor	5,365	1,387	5,450	1,514
Todd	3,183	893	3,358	978
Trigg	2,886	737	2,832	753
Trimble	2,145	548	2,142	544
Union	3,957	975	3,654	905
Warren	21,398	5,935	25,439	7,515
Washington	2,757	635	2,734	678
Wayne	5,049	1,334	4,794	1,218
Webster	3,406	851	3,219	959
Whitley	9,245	2,277	9,485	2,619
Wolfe	1,831	470	1,835	585
Woodford	5,891	1,450	6,106	1,587

For data sources and notes please see page 44.

Demographics
Child Population Estimates by Race & Ethnicity

	2009			
	Black	Hispanic	White	Other
Kentucky	**104,931**	**45,029**	**854,886**	**15,025**
Adair	167	67	3,712	15
Allen	101	77	4,390	7
Anderson	175	115	5,061	17
Ballard	107	23	1,613	3
Barren	515	304	9,171	66
Bath	81	58	2,722	6
Bell	228	123	6,204	42
Boone	1,346	1,617	28,624	993
Bourbon	328	410	3,945	4
Boyd	352	160	9,905	47
Boyle	622	284	5,449	124
Bracken	49	26	2,079	2
Breathitt	58	45	3,400	30
Breckinridge	192	93	4,320	4
Bullitt	419	361	16,824	150
Butler	83	108	2,765	7
Caldwell	217	61	2,454	9
Calloway	327	236	5,817	101
Campbell	723	575	18,682	267
Carlisle	46	31	1,092	5
Carroll	106	246	2,342	11
Carter	62	109	6,362	28
Casey	86	244	3,608	3
Christian	6,060	2,306	15,299	353
Clark	546	278	7,609	52
Clay	152	57	5,219	7
Clinton	15	101	2,065	0
Crittenden	45	13	1,945	5
Cumberland	76	19	1,357	0
Daviess	1,804	781	20,836	197
Edmonson	73	35	2,391	4
Elliott	5	5	1,537	1
Estill	47	45	3,412	15
Fayette	11,554	6,896	43,030	2,639
Fleming	104	66	3,415	6
Floyd	140	99	9,167	36
Franklin	1,347	482	8,724	155
Fulton	582	29	912	9
Gallatin	56	158	2,030	14
Garrard	144	178	3,468	4
Grant	100	205	6,830	70
Graves	624	950	7,464	63
Grayson	91	75	5,881	20
Green	78	71	2,314	3
Greenup	135	112	7,892	35
Hancock	66	64	2,161	4
Hardin	3,759	1,683	19,998	676
Harlan	260	91	6,857	57
Harrison	148	169	4,171	20
Hart	194	88	4,153	14
Henderson	1,044	280	9,318	75
Henry	161	234	3,529	31
Hickman	150	21	841	4
Hopkins	1,013	240	9,321	101
Jackson	18	24	2,975	4
Jefferson	45,689	9,933	110,354	4,951
Jessamine	583	366	10,891	171
Johnson	76	54	5,388	15
Kenton	2,873	1,495	34,161	595
Knott	67	41	3,398	9

	2009			
	Black	Hispanic	White	Other
Knox	174	97	8,007	30
LaRue	159	114	2,845	8
Laurel	242	196	13,427	141
Lawrence	52	24	3,793	13
Lee	13	12	1,407	3
Leslie	11	17	2,494	3
Letcher	55	34	5,054	28
Lewis	45	22	3,179	4
Lincoln	223	161	5,824	11
Livingston	32	43	1,820	11
Logan	615	223	5,932	20
Lyon	54	9	1,081	20
McCracken	2,484	411	11,834	163
McCreary	99	46	4,151	19
McLean	18	95	2,099	7
Madison	957	508	16,342	243
Magoffin	21	25	3,195	9
Marion	397	171	4,141	38
Marshall	97	113	6,154	19
Martin	26	27	2,845	8
Mason	361	99	3,546	44
Meade	357	299	5,709	69
Menifee	49	26	1,297	5
Mercer	291	191	4,757	73
Metcalfe	64	42	2,257	4
Monroe	118	112	2,527	6
Montgomery	233	179	6,007	20
Morgan	33	11	2,828	2
Muhlenberg	366	121	6,444	9
Nelson	808	292	10,101	97
Nicholas	13	41	1,562	1
Ohio	102	248	5,336	10
Oldham	764	768	13,567	223
Owen	62	59	2,514	16
Owsley	8	1	1,041	0
Pendleton	88	44	3,484	32
Perry	194	66	6,560	59
Pike	199	138	13,999	97
Powell	53	55	3,074	1
Pulaski	339	395	12,902	89
Robertson	2	6	458	0
Rockcastle	42	33	3,639	11
Rowan	119	74	4,281	54
Russell	63	125	3,601	9
Scott	773	588	10,712	98
Shelby	1,021	1,552	7,834	58
Simpson	470	87	3,479	48
Spencer	175	143	4,058	12
Taylor	372	132	4,931	15
Todd	339	184	2,824	11
Trigg	324	56	2,437	15
Trimble	44	65	2,022	11
Union	641	83	2,920	10
Warren	2,879	1,923	20,124	513
Washington	248	156	2,319	11
Wayne	110	234	4,443	7
Webster	189	269	2,751	10
Whitley	140	117	9,168	60
Wolfe	32	15	1,786	2
Woodford	403	535	5,109	59

For data sources and notes please see page 44.

Essay: Access to Work Supports Provides Needed Assistance to Kentucky's Working Families

All children need adequate food, shelter, medical care, and other basic needs met to achieve their full potential. Families must have adequate resources to secure these essentials. Despite working, many families are still unable to meet basic needs. Nearly one out of four jobs pays too little to keep a family of four above the poverty level.[1] The nation's chief response to unemployment, underemployment, and low wages is to provide work supports to help close the gap between insufficient income and meeting basic needs.

As the worst recession since the 1930s continues to affect families across the United States, Kentucky struggles with state budget shortfalls, job losses, and home foreclosures. The state's unemployment rate rose to a high of 10.5 percent in 2009.[2] Almost one-third of Kentucky's families that do have jobs are considered low-income, constituting the "working poor".[3] Nationwide record high unemployment rates, stagnant wages, and rising costs mean that many families are experiencing severe financial hardship for the first time, and low-income families are sinking deeper into poverty.[4]

Families of color have been especially hard hit by the economic downturn. A history of discriminatory practices in hiring and lending has prevented families of color from securing full-time work and building assets at the same rate as White families.[5,6] Racial and ethnic bias has resulted in less full-time work and higher underemployment rates among Blacks and Hispanics compared to Whites, and the recession has exacerbated these disparities.[7] The types of jobs most accessible to workers of color – part-time, temporary, and low-wage – are the most vulnerable to a recession, as evidenced by African-Americans and Latinos making up a disproportionate share of those who have lost their jobs.[8]

Work supports, defined as "any publicly provided income that either boosts the earnings of low-income workers, or helps offset the cost of a family budget component, including child care, healthcare, housing, and transportation," provide vital assistance when families struggle to meet basic needs.[9] These work supports include tax credits, such as the refundable Earned Income Tax Credit (EITC), and public benefits, including the Supplemental Nutrition Assistance Program (SNAP, formerly called food stamps), child care subsidies, the Kentucky Children's Health Insurance Program (KCHIP), and Medicaid.[10] They reduce the number of Americans living in poverty by nearly half and ease the severity of poverty for those who remain poor.[11]

Federal and state support programs help families make ends meet and provide adequate and necessary care for their children. Kentucky is a poor state, and many Kentuckians rely on federal expenditures that fund public work support programs and improve the well-being of children by increasing employment, boosting income, and providing healthcare for working families.[12,13] As a whole, Kentucky receives a great deal of assistance from the federal government and ranks fourth in the country per capita for the amount of total federal government expenditures received in 2008.[14] This means Kentucky receives more money per resident than 46 other states.

Work supports help working Kentucky families

Work supports provide families with financial support, contribute to employment stability, and increase both length of employment and level of earnings.[15] For example, low-income mothers receiving child care subsidies are more likely to be employed and work more hours than mothers without child care subsidies.[16] Child care subsidies are also correlated with more stable employment and higher wages, allowing working mothers to provide more for their families.[17]

Public health insurance for children through KCHIP or Medicaid provides another support to working families that they might otherwise go without because of the expense. Having insurance helps kids stay healthy, which means parents have to take less time off from work to care for a sick child. Uninsured children are more likely to suffer from preventable health problems and are much less likely to receive preventative healthcare than insured children.[18] Many Kentucky families have difficulty obtaining affordable health care, even if their employer provides a health insurance option. KCHIP provides health coverage to children in working families living between 101 and 200 percent of the federal poverty level.[19] When families utilize KCHIP, more of a family's income is freed up for other expenses. The state has been working to make sure children who are eligible to receive health insurance through KCHIP actually receive that coverage.[20]

The Earned Income Tax Credit (EITC) is a tax deduction that supplements low-income working families' incomes; and if the amount of the credit is more than the amount of taxes owed, the family receives a check for the difference. The average EITC value for a Kentucky taxpayer was $1,930 in tax year 2007.[21] EITC payments often represent the largest lump sum of cash received by many families, and can be put toward things like home improvements or car repairs that families cannot get help with elsewhere.[22] Depending on the specific location, every dollar from an EITC refund spent in a local economy generates an estimated 29 to 42 cents of additional economic activity.[23] The EITC has been instrumental in increasing employment, especially for single mothers, and lifts more children out of poverty than any other program.[24] Employment among single mothers increased by almost ten percent from the mid-1980s to the late 1990s, and expansion of the federal EITC is credited for over 60 percent of this increase.[25]

Work supports provide greater financial capacity while families are in crisis but also contribute to family self-sufficiency by increasing employment and improving health outcomes. Eligible families not accessing work supports are not only missing out on vital assistance, but are losing an opportunity to move towards improved well-being and economic independence.

Kentucky leaves federal resources unclaimed

Despite the fact that work supports strengthen financial stability for families and contribute to self-sufficiency by incentivizing employment and improving health outcomes, Kentucky is failing to connect all of its eligible residents to available federal work supports. When looking at Medicaid, food stamps, and child care assistance combined, most low-income working families

with incomes below 200 percent of the poverty level only receive one, or none, of these supports, even though they are eligible for all three benefits. Only about 5 percent of individuals in that same income group receive all of the benefits for which they are eligible.[26] There are a variety of reasons why those eligible for work supports may not receive them, including being unaware of a program and its eligibility criteria, misunderstanding application procedures, and distrust of government-run social services.[27]

Millions of dollars allocated to federally funded programs in Kentucky are left unclaimed. It can be difficult to determine how many Kentuckians are eligible but not participating in these programs and, thus, to quantify the amount of money they fail to claim for a particular program. However, estimates suggest that between 15 and 25 percent of those eligible for the federal EITC in Kentucky do not claim it when they file their taxes.[28] This places Kentucky in line with the national trend of 20 to 25 percent of those eligible for the EITC failing to claim it.[29]

On the other hand, Kentucky's participation rate in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) is high compared to the nation as a whole. Estimates indicate that 83 percent of eligible Kentuckians participated in the program in 2007, compared to 66 percent nationally.[30] States with high participation rates tend to have high rates of working poor participating in the program, which is the case in Kentucky.[31] Despite Kentucky's high SNAP participation rate, there is evidence that many families experiencing food insecurity (lacking access to nutritious foods) are eligible but not participating in SNAP. A study of people using food banks in Kentucky in 2009 found that almost half of food bank users do not receive SNAP.[32] It is clear that many of these households would benefit from SNAP, since more than 70 percent of those eligible for but not receiving SNAP were considered food insecure.[33]

Unfortunately, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) does not have as much success reaching those eligible. WIC provides nutrition support for low-income, at-risk pregnant women, new mothers, and children from birth to age four.[34] Kentucky has a large population of children eligible for WIC, ranking 9th among states with 47 percent of children ages 0 to 4 eligible.[35] However, only 58 percent of eligible children participated in WIC in 2008.[36]

Barriers keep Kentuckians from accessing supports

Many reasons exist for Kentucky's failure to use all available federal resources. One reason is a lack of information about available programs and their eligibility criteria.[37] For example, 69 percent of households in the U.S. not receiving SNAP benefits report they would apply for the program if they knew they were eligible.[38] Additionally, the application process can be confusing and overwhelming, since each program has a separate set of eligibility rules and application and renewal processes.[39] Applicants may also find that they are ineligible for one program and incorrectly assume they do not qualify for other supports. The Government Accountability Office concluded that federal programs are difficult and complicated for families to navigate.[40] Separate programs with different eligibility criteria determined by different governmental agencies can be cumbersome for both employees and applicants, creating duplicative work and an inefficient and ineffective system.[41] Application procedures can be simplified without compromising the accurate disbursement of work supports. For example, less than two percent of SNAP benefits are issued to ineligible recipients. A strong and well-established quality-control system is cited as a reason for the high accuracy rate of the program.[42]

When many families think of assistance programs, they envision a laborious and lengthy application process, trips to crowded offices for face-to-face interviews, strict verification requirements, and long waits.[43] Low-paying jobs rarely provide the flexibility necessary for an individual to miss work, making application and renewal appointments difficult to fit into busy parents' schedules. Low-income families also have limited resources and may face transportation or child care obstacles that prevent them from applying at enrollment offices in person.[44]

Widespread layoffs during the recession have created new levels of financial hardship in many families for the first time. Families that have never used work supports are unlikely to know about them or that they may be eligible for them. The misconception that accessing work supports is no different from being on the welfare rolls has led to a stigma that discourages many families from seeking assistance, and real or perceived expectations of unfavorable treatment by staff add to their reluctance.[45]

Even families who already receive a work support risk losing the help. Rigid re-certification requirements can be just as cumbersome as the initial application

process and create unnecessary burdens for families receiving more than one work support. A busy working parent may be required to attend multiple interviews and provide duplicate documentation to several different caseworkers. This makes the process confusing and puts additional stress on already overextended families. [46]

Increased access to supports provides economic benefits

Struggling families and the state as a whole benefit from improved access to work supports. When eligible low-income families access federal resources that would otherwise go unused by the state of Kentucky, these benefits reduce the financial burden on the state, local communities, and businesses and non-profits.

Kentucky also receives an economic stimulus through local spending of work support benefits. Low-income families often spend such resources quickly to meet basic needs, resulting in an immediate boost to the local economy as their dollars circulate.[47] SNAP benefits are one example of work supports that provide economic stimulus to local communities with little investment from the state. Every $5 in SNAP expenditures by the federal government generates $9.20 in economic activity; 80 percent of SNAP benefits are used within two weeks and 97 percent within a month.[48,49] Since work supports help individuals find and retain jobs, access to these resources can also contribute to higher employment rates and a more productive workforce.

Recommendations

Improve and expand outreach efforts

Many families, especially those recently experiencing severe financial hardship for the first time, lack information about eligibility requirements and the application processes of work supports. Organizations can utilize outreach efforts to raise awareness of these programs. Effective outreach activities meet families where they already spend time.

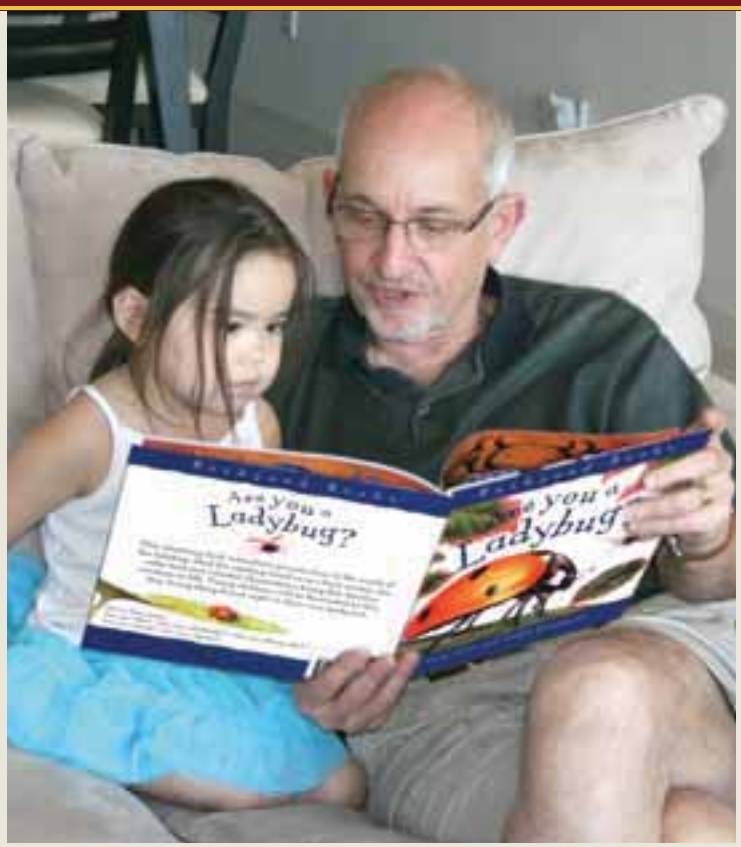
Informational items such as brochures, flyers, and posters can be placed in areas where struggling families are likely to see them.[50] Schools can provide parents with information on work supports through school mailings, at parent-teacher appointments, and at PTA meetings. Places of worship; community-based organizations; recreation centers; child care providers; and hospitals, clinics, and doctors' offices can distribute informational materials on-site.[51] Employer-based outreach can also be effective and can be as simple as providing benefits information on pay stubs.[52] Because EITC is a highly utilized work support, information on other work supports should be distributed at free tax preparation sites.[53]

Implement online applications

While Kentucky has a downloadable application available on the web for SNAP, it is not among the 25 states that allow applicants to file their application electronically.[54] Filing online permits working families to complete and submit an application after normal business hours, despite transportation barriers, and without having to arrange child care or take their children to an office. Since Kentucky's SNAP application is integrated with the Kentucky Temporary Assistance Program (KTAP), KCHIP and Medicaid, online application filing would improve access to all four of these programs.[55]

States utilizing online applications have found many families do have internet access, allowing them to apply online.[56] Families without internet access in their homes can complete applications online at libraries, schools, family members' or neighbors' houses, all of which may be more convenient than applying at a government office. Online applications provide easier access to work

supports for busy working families. They also improve the efficiency of state and federal programs by decreasing case worker workloads and eliminating errors caused by the difficulty of reading handwritten applications.[57]



Develop other web-based tools

Electronically assisted applications are an effective alternative whether or not online applications are available for residents. Such "application assistor" programs involve a third party that collects the necessary information from an applicant and electronically submits it to the appropriate benefits office. These programs enable a family to complete multiple applications at the same time and ensure submission of all required documents. Application assistors are typically housed in community-based organizations and workplaces, and are therefore more convenient than most government offices.[58]

States also use the internet and technology in other ways to increase access to work supports. Tools such as online eligibility screeners and benefit calculators allow families to quickly and easily see whether they qualify for work supports and what type of assistance they may receive if they apply. When a family discovers the financial impact of the benefits they are likely to receive, there is a greater likelihood they will apply.[59]

Align and simplify policies

Some barriers to accessing work supports are created by procedural differences among various programs. Many work supports require an applicant to complete an application, undergo an interview process, and submit several documents (such as birth certificates, proof of income, and social security cards) to comply with verification requirements. Eventually, the participant will have to go through a renewal process which may require many of the same efforts. If a family is receiving more than one work support, the procedures for obtaining and renewing the programs may not be coordinated. Addressing these issues requires statewide policy changes for many work supports.

Creating one application for multiple benefits can simplify application procedures, streamlining the process for applicants and reducing the workload of caseworkers. Kentucky currently utilizes a single application for SNAP, KTAP, KCHIP, and Medicaid.[60] Expanding this application to include other programs, and coordinating renewal processes, would further simplify access to needed benefits for Kentucky families. ■

Successful Benefits Access Initiatives

- Ohio invested $4.3 million in a work supports program called "The Benefit Bank." From its inception in 2006 through October of 2008, the program provided access to $38.4 million in work supports to Ohio families. This resulted in $25.2 million trickling through Ohio's economy and generated $2.5 million in state and local tax revenues.[61]
- New York City's Single Stop USA program has also experienced a tremendous return on investment; an evaluation found that each dollar invested provided clients with $3 in benefits and $11 in tax credits. Additionally, results from a study of the initial pilot program found that on average each family served secured $1,800 in tax credits and $5,000 in benefits.[62]
- Access Florida, a web-based application that allows residents to apply from any computer anywhere, reduced the Florida Department of Children and Families' operating costs by $100 million in five years. A paperless application system and the need for fewer caseworkers are some of the cost-saving aspects of the program.[63]

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Child Poverty

Definition

Children living in poverty is the number and percent of all children whose family incomes are below the official federal poverty level.

Data in context

All children benefit when families have secure and adequate financial resources. Yet too many children live in poverty, which can negatively affect a child's health, educational attainment, and safety.[1] In 2008, 13.2 million children in the U.S. (18.2 percent) and 232,700 Kentucky children (23.5 percent) lived in poverty, according to the American Community Survey.[2]

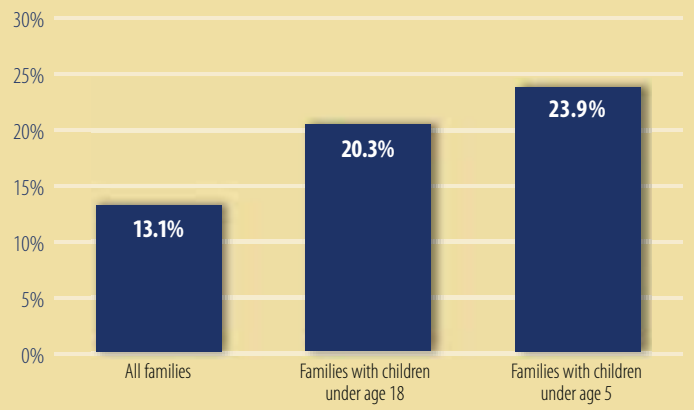
The official federal poverty measure determines who lives in poverty. The poverty thresholds are the original version of the federal poverty measure, and include pre-tax earnings and cash benefits, such as child support and unemployment compensation, received by all family members in a household. Poverty thresholds are uniform across the U.S. but vary by family size and composition. The U.S. Census Bureau updates the thresholds annually, taking into account inflation. The original measure was created in 1963 and 1964, using the cost of food and the estimate that families spent a third of their income on food.[3] Except for adjustments due to inflation, the poverty threshold has not changed since its development, despite the fact that food costs now represent a smaller share of families' expenses. For 2008, the poverty threshold for a family of four with two children in the U.S. was $21,834.[4]

The Census Bureau will introduce a supplemental poverty measure in the fall of 2011 to provide a more accurate picture of family income and needs. The supplemental measure will include federal and state benefits families receive, such as food stamps and the earned income tax credit, as well as significant expenses, such as daycare, transportation, and housing, none of which are currently counted in the poverty threshold. The supplemental measure will not replace the current threshold, but will be used to provide better information for creating and implementing solutions to poverty and gauging the effectiveness of poverty-reduction programs.[5]

Families need opportunities to build a strong economic base through the availability of well-paying jobs, fair prices for goods and services, and mechanisms to accumulate savings.[6] Many families face barriers to building this financial foundation, which has consequences for children and their outcomes later in life.

Unequal economic opportunities among races become evident in comparing poverty rates across racial groups. Nationally in 2008, poverty rates were lowest among Asian and Pacific Islander and non-Hispanic White children (12 percent and 11 percent, respectively).[7] Among groups that have experienced systemic lack of access to jobs and other economic opportunities, child poverty rates were higher at 28 percent for Hispanic or Latino children, 31 percent for American Indian children, and 34 percent for Black or African-American children.[8] Poverty rates are even greater in Kentucky for many populations, where 20 percent of non-Hispanic White children, 44 percent of Black or African-American children, and 41 percent of Hispanic or Latino children lived in poverty in 2008.[9]

Poverty Rates by Family Type in Kentucky, 2008



Source: U.S. Census Bureau, 2008 American Community Survey.

The Small Area Income and Poverty Estimates, which provide data at the state and county level, show Kentucky's poverty rate was 17.3 percent for the entire population in 2008 and 23.4 percent for the child population. Child poverty rates were greater than the state rate in 68 counties. At least 2 of every 5 children lived in poverty in fourteen counties: Bell, Breathitt, Clay, Elliott, Fulton, Harlan, Knox, Lee, Magoffin, Martin, McCreary, Menifee, Owsley, and Wolfe. Child poverty rates exceeded 50 percent in McCreary, Owsley, and Wolfe Counties. Kentucky has 43 counties identified as persistently poor, meaning 20 percent or more of their populations were living in poverty from 1970 through 2000, as measured by each decennial census.[10]

No single solution exists for reducing and eliminating child poverty. Effective reduction measures support family success by enhancing income and earning potential, building wealth, increasing access to needed resources, providing benefits that support work, educating families about food and health care assistance, and improving opportunities for children through efforts to improve school readiness.[11,12] Specific solutions for increasing economic security among low-income families in Kentucky include using market-based solutions to reduce the higher costs of goods and services in low-income neighborhoods, limiting unfair business practices in low-income markets, and increasing financial literacy.[13]

Data Source: U.S. Census Bureau, Census 2000 and 2008 Small Area Income and Poverty Estimates.
Data Notes: Census 2000 poverty measurements were based on income earned in the previous year. The poverty level for a family of four with two children in 1999 was $16,895. Small Area Income and Poverty Estimates reflect data for the income year 2008. The poverty threshold for 2008 for a family of four with two children was $21,834.
The poverty universe is persons for whom the U.S. Census Bureau can determine poverty status.
Rate Calculation: (number of children living in poverty in 1999 * 100) / (total number of children in the poverty universe in 2000)
(number of children living in poverty in 2008 * 100) / (total number of children in the poverty universe in 2008)

Children Living in Poverty

(number & percent of children)

	2000		2008	
	Number	Percent	Number	Percent
Kentucky	**203,547**	**21**	**232,097**	**23**
Adair	1,234	31	1,267	33
Allen	1,089	24	1,226	28
Anderson	455	9	682	13
Ballard	375	20	372	22
Barren	1,872	21	2,431	26
Bath	794	30	1,057	38
Bell	3,057	42	2,670	42
Boone	1,637	7	2,488	8
Bourbon	917	19	950	21
Boyd	2,506	23	2,433	24
Boyle	983	16	1,224	21
Bracken	222	11	392	19
Breathitt	1,697	43	1,513	45
Breckinridge	756	17	1,172	27
Bullitt	1,888	12	2,339	13
Butler	604	19	772	27
Caldwell	595	21	625	23
Calloway	1,165	19	1,334	21
Campbell	2,799	12	3,168	16
Carlisle	228	19	262	23
Carroll	520	21	568	22
Carter	1,919	30	1,903	30
Casey	1,197	32	1,354	37
Christian	3,934	20	7,306	29
Clark	1,208	15	1,764	21
Clay	2,852	48	2,463	49
Clinton	691	32	804	38
Crittenden	670	31	570	30
Cumberland	507	30	512	36
Daviess	3,677	16	4,030	18
Edmonson	693	26	740	29
Elliott	521	31	616	41
Estill	1,214	33	1,243	36
Fayette	8,039	15	11,814	19
Fleming	859	25	963	28
Floyd	3,992	40	3,559	39
Franklin	1,377	13	1,908	18
Fulton	626	33	683	45
Gallatin	381	17	532	24
Garrard	707	20	857	23
Grant	964	15	1,472	21
Graves	1,986	23	2,462	29
Grayson	1,446	25	1,591	28
Green	602	24	701	30
Greenup	1,620	19	1,717	22
Hancock	402	18	370	17
Hardin	3,534	14	4,578	18
Harlan	3,336	40	2,909	42
Harrison	712	16	921	22
Hart	1,276	29	1,394	32
Henderson	1,921	18	2,169	21
Henry	616	16	820	22
Hickman	316	28	265	28
Hopkins	2,721	25	2,749	27
Jackson	1,287	37	1,130	37
Jefferson	30,604	19	36,677	22
Jessamine	1,417	14	2,074	18
Johnson	2,002	36	1,861	35
Kenton	4,877	12	6,197	16
Knott	1,717	40	1,387	39

	2000		2008	
	Number	Percent	Number	Percent
Knox	3,466	43	3,731	45
LaRue	642	19	719	24
Laurel	3,882	29	3,855	28
Lawrence	1,580	41	1,287	36
Lee	739	42	654	46
Leslie	1,181	39	896	37
Letcher	2,147	36	1,881	37
Lewis	1,274	37	1,204	38
Lincoln	1,600	27	1,740	29
Livingston	244	11	372	20
Logan	1,424	21	1,467	23
Lyon	221	18	230	19
McCracken	3,318	22	3,377	23
McCreary	1,907	41	2,159	51
McLean	505	21	530	25
Madison	2,777	18	3,171	18
Magoffin	1,627	46	1,431	46
Marion	1,012	22	1,052	23
Marshall	765	12	1,070	18
Martin	1,591	45	1,312	47
Mason	949	24	1,016	26
Meade	1,087	14	1,143	18
Menifee	654	41	607	43
Mercer	884	18	1,042	21
Metcalfe	713	29	819	35
Monroe	767	27	846	34
Montgomery	1,032	19	1,425	23
Morgan	1,063	35	1,004	37
Muhlenberg	1,934	27	1,945	29
Nelson	1,607	16	1,785	16
Nicholas	230	14	392	25
Ohio	1,266	22	1,534	28
Oldham	631	5	810	6
Owen	460	17	608	23
Owsley	666	56	534	53
Pendleton	602	15	748	21
Perry	2,588	37	2,362	35
Pike	4,950	31	4,590	33
Powell	1,089	31	1,117	36
Pulaski	3,538	27	4,272	32
Robertson	167	31	150	33
Rockcastle	1,142	29	1,322	36
Rowan	928	21	1,245	29
Russell	1,123	31	1,209	33
Scott	974	11	1,605	14
Shelby	1,126	13	1,604	16
Simpson	598	14	828	21
Spencer	295	9	492	11
Taylor	1,260	24	1,335	26
Todd	702	22	861	27
Trigg	394	14	593	21
Trimble	319	15	426	20
Union	929	24	784	23
Warren	3,845	18	5,098	21
Washington	398	15	565	22
Wayne	1,743	35	1,693	37
Webster	685	20	706	23
Whitley	3,092	34	3,168	36
Wolfe	930	51	947	53
Woodford	472	8	717	13

Median Household Income

Definition

Median household income is the income level at which half of households have incomes above the amount and half have incomes below the amount.

Data in context

All children are more likely to succeed when their families have enough income to provide adequate shelter, food, clothing, and health care. Median household income provides a measure of how well Kentucky's families can provide for their children's basic needs. Additionally, it reflects one component of the state's and counties' economic health, showing the midpoint of household incomes.

The official definition of income includes most components of cash income, including employment, government payments, pensions, and interest, as well as important cash benefits from work support programs, like the Kentucky Transitional Assistance Program. However, it does not include non-cash benefits from food assistance programs, Medicaid receipts, tax refunds, or capital gains.

In 2008, Kentucky's median household income ranked 48th in the nation (including the District of Columbia) at $41,538 and remained virtually stagnant from 2007, according to American Community Survey data.[1] The national median household income fell from $52,673 in 2007 to $52,029 in 2008.[2] Families in Kentucky also experienced decreasing incomes between 2007 and 2008. The median family income in Kentucky decreased from $52,303 in 2007 (adjusted for inflation to 2008 dollars) to $51,729 in 2008.[3]

These downswings encompass only the beginning of the economic recession. Kentucky's annual rate of unemployment reached 10.5 percent in 2009, marking the state's highest unemployment rate since 1983, suggesting that incomes will continue to decrease in the state.[4]

The gap between the top fifth and bottom fifth of income levels in Kentucky is the 10th largest in the nation.[5] The incomes of Kentucky's wealthiest families are almost eight times the incomes of the poorest families and more than two and a half times the incomes of middle income families.[6] The gap in Kentucky between wealthy families' incomes and poor families' incomes grew at the sixth fastest rate among states from 1987-1989 to 2004-2006, because incomes in the top fifth increased more quickly than incomes in the bottom fifth.[7]

Unequal opportunities within the workforce persist for people of color due to discriminatory hiring practices and fewer available jobs in neighborhoods in metropolitan areas with concentrations of people of color.[8,9] White job applicants are more likely to be hired even when applicants of color have the same job skills, and unemployment rates for African-Americans are higher than those of Whites, even among those with college degrees.[10,11] In 2008, the median income for White families in Kentucky was $53,280. Median incomes were significantly lower for African-American families ($35,484) and Hispanic families ($36,398).[12]

The Small Area Income and Poverty Estimates, which provide median household income data at the state and county level, show Kentucky's median income in 2008 at $41,489. Only 11 counties in Kentucky have median income levels greater than $50,000, and 77 counties have median incomes less than $40,000. Some counties have experienced great income growth so far this decade: median household incomes grew by more than one third in Clay, Cumberland, Knox, Lawrence, Metcalfe, Morgan, Oldham, and Spencer Counties.

Increasing access to workforce training programs and protecting funding for college and technical education will equip the workforce with the education and skills necessary to earn a sufficient income and compete for jobs in tough economic times. Enforcement of anti-discrimination laws to address discriminatory hiring policies and practices would ensure fair opportunities for all workers.[13] A focus on targeted job creation in neighborhoods within larger communities that have concentrations of people of color would reduce racial disparities in income by equalizing rates of unemployment.[14]

Data Source: U.S. Census Bureau, Census 2000 and 2008 Small Area Income and Poverty Estimates.
Data Notes: Census 2000 data reflect income earned in the previous year, 1999. Small Area Income and Poverty Estimates reflect data for the income year 2008. Households include all persons occupying a single residence, regardless of their relationship to one another.

Median Household Income

	2000	2008
Kentucky	**$33,672**	**$41,489**
Adair	$24,055	$30,169
Allen	$31,238	$36,097
Anderson	$45,433	$49,615
Ballard	$32,130	$36,776
Barren	$31,240	$36,155
Bath	$26,018	$30,960
Bell	$19,057	$24,858
Boone	$53,593	$66,178
Bourbon	$35,038	$41,220
Boyd	$32,749	$38,255
Boyle	$35,241	$40,127
Bracken	$34,823	$39,366
Breathitt	$19,155	$24,162
Breckinridge	$30,554	$39,128
Bullitt	$45,106	$53,284
Butler	$29,405	$35,917
Caldwell	$28,686	$35,697
Calloway	$30,134	$36,284
Campbell	$41,903	$50,566
Carlisle	$30,087	$36,545
Carroll	$35,925	$43,720
Carter	$26,427	$33,435
Casey	$21,580	$26,892
Christian	$31,177	$37,775
Clark	$39,946	$44,907
Clay	$16,271	$22,365
Clinton	$19,563	$25,029
Crittenden	$29,060	$34,009
Cumberland	$21,572	$28,825
Daviess	$36,813	$43,075
Edmonson	$25,413	$33,785
Elliott	$21,014	$26,464
Estill	$23,318	$28,912
Fayette	$39,813	$50,267
Fleming	$27,990	$33,584
Floyd	$21,168	$27,462
Franklin	$40,011	$48,291
Fulton	$24,382	$27,815
Gallatin	$36,422	$42,554
Garrard	$34,284	$40,083
Grant	$38,438	$45,697
Graves	$30,874	$36,771
Grayson	$27,639	$33,791
Green	$25,463	$33,509
Greenup	$32,142	$39,479
Hancock	$36,914	$46,518
Hardin	$37,744	$49,532
Harlan	$18,665	$23,648
Harrison	$36,210	$42,445
Hart	$25,378	$31,166
Henderson	$35,892	$42,025
Henry	$37,263	$43,524
Hickman	$31,615	$37,451
Hopkins	$30,868	$40,027
Jackson	$20,177	$25,084
Jefferson	$39,457	$46,745
Jessamine	$40,096	$51,579
Johnson	$24,911	$31,116
Kenton	$43,906	$52,633
Knott	$20,373	$26,948

	2000	2008
Knox	$18,294	$25,090
LaRue	$32,056	$38,547
Laurel	$27,015	$34,304
Lawrence	$21,610	$29,015
Lee	$18,544	$23,786
Leslie	$18,546	$23,627
Letcher	$21,110	$27,374
Lewis	$22,208	$28,466
Lincoln	$26,542	$34,401
Livingston	$31,776	$38,712
Logan	$32,474	$39,176
Lyon	$31,694	$40,932
McCracken	$33,865	$41,586
McCreary	$19,348	$22,253
McLean	$29,675	$37,353
Madison	$32,861	$43,358
Magoffin	$19,421	$25,890
Marion	$30,387	$37,766
Marshall	$35,573	$43,776
Martin	$18,279	$22,841
Mason	$30,195	$38,209
Meade	$36,966	$44,122
Menifee	$22,064	$27,140
Mercer	$35,555	$42,912
Metcalfe	$23,540	$31,942
Monroe	$22,356	$27,410
Montgomery	$31,746	$38,264
Morgan	$21,869	$29,424
Muhlenberg	$28,566	$34,844
Nelson	$39,010	$48,125
Nicholas	$29,886	$35,496
Ohio	$29,557	$35,953
Oldham	$63,229	$84,884
Owen	$33,310	$41,697
Owsley	$15,805	$19,829
Pendleton	$38,125	$45,165
Perry	$22,089	$28,124
Pike	$23,930	$31,012
Powell	$25,515	$30,737
Pulaski	$27,370	$32,901
Robertson	$30,581	$35,621
Rockcastle	$23,475	$24,650
Rowan	$28,055	$34,333
Russell	$22,042	$27,866
Scott	$47,081	$58,596
Shelby	$45,534	$58,042
Simpson	$36,432	$44,959
Spencer	$47,042	$64,286
Taylor	$28,089	$35,615
Todd	$29,718	$36,083
Trigg	$33,002	$43,316
Trimble	$36,192	$45,322
Union	$35,018	$42,261
Warren	$36,151	$43,368
Washington	$33,136	$40,375
Wayne	$20,863	$27,343
Webster	$31,529	$39,754
Whitley	$22,075	$27,394
Wolfe	$19,310	$23,310
Woodford	$49,491	$58,076

Unemployment

Definition

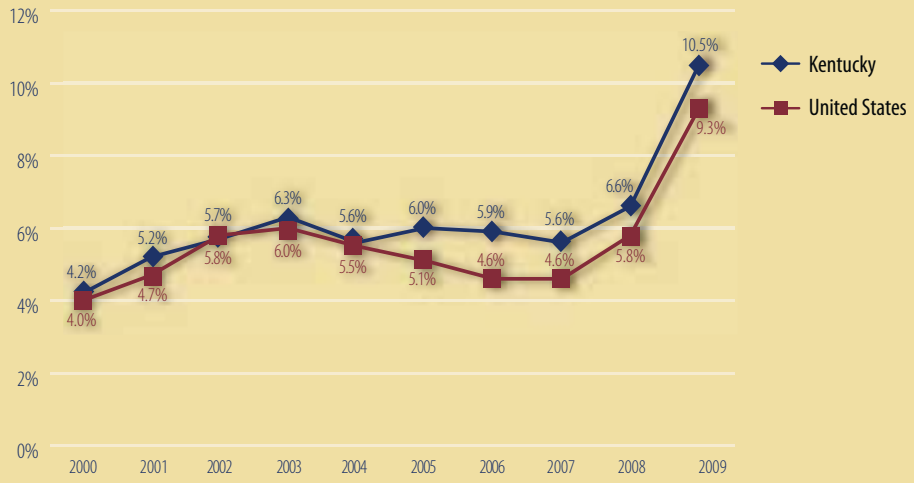
Unemployment is the average monthly number and rate per 100 of the workforce that is currently unemployed and actively seeking work.

Data in context

All families need economic stability to meet the basic needs of their children. While unemployment directly impacts the working-age population, it also has a profound impact on children. Unemployment data provides a good measure of how the state is faring during the recent economic downturn.

The unemployment rate, as measured by the Current Population Survey, measures the number of employed individuals as a percent of the total labor force. Individuals 16 and older are considered unemployed if they were not employed during the week used as the reference point and were available for work and actively sought employment during the previous four weeks.[1] Individuals who are discouraged and are no longer looking for work are not included in the unemployment rate.

Unemployment Rates in Kentucky and the U.S., 2000-2009



Source: U.S. Bureau of Labor Statistics.

In 2009, all 50 states experienced significant increases in unemployment because of the recession, affecting children as well as the working-age population.[2] Washington, D.C. and 14 states, including Kentucky, had rates of 10 percent or more.[3] The 2009 national rate of 9.3 percent is 3.5 percentage points higher than the rate in 2008 and 4.7 points higher than the rate in 2007.[4] Estimates show that nationally one out of nine children (8.1 million) under the age of 18 has an unemployed parent due to the current recession.[5]

A recent study draws a clear link between unemployment rates and poverty rates: an increase in the number of unemployed individuals means many families who would have been financially stable absent a recession will fall into poverty.[6] Economic forecasters agree that unemployment rates will continue to increase through 2010 and will begin decreasing in 2011. The poverty rate, however, could continue to rise in 2011 and reach 14.5 percent overall and 25 percent for children.[7]

Estimates indicate the number of children living in poverty could increase by 5 million due to the recession.[8] States are also reporting an increase in homeless children. Evidence suggests parental job losses, which are driving foreclosures, play a large role in these increases.[9]

Kentucky's unemployment rate reached 10.5 percent in 2009, the ninth highest in the country and the state's highest rate since 1983.[10] In Kentucky, 107 of 120 counties had unemployment rates higher than the national average. Twenty-three counties had rates higher than 13 percent in 2009. In 2000, no counties had unemployment rates higher than 13 percent, and only six counties had rates higher than 8 percent.

Systemic barriers like discriminatory hiring practices and a lack of jobs in their communities mean that workers of color are more vulnerable to difficult economic times[11] and face higher unemployment and underemployment rates. In 2009, the unemployment rate for White men and White women was 9.4 and 7.3 percent, respectively. The rates for Black or African-American men and women were substantially higher at 17.5 percent and 12.4 percent.[12]

Disparities extend to underemployment as well, which measures the number of people who have not achieved their desired level of employment. They may be working part-time but would prefer full-time work.[13] Underemployment for Hispanic workers was 25.1 percent in 2009 and 23.8 percent for Black workers, compared to 14.2 percent for White workers.[14] The rates for workers of color have increased more than rates for White workers, indicating increasing racial disparity as the recession continues.[15]

Unemployment insurance has helped many families stay afloat during the recession, protecting jobless workers who have paid into the system and communities impacted by high levels of unemployment.[16] These benefits put money in the hands of people who would otherwise be without income, providing them with purchasing power. This injects money back into communities, helping those who are employed keep their jobs and those who are unemployed have more opportunities to find work through increased consumer demand.[17]

The American Recovery and Reinvestment Act (ARRA) offers states incentives to modernize their unemployment insurance program by updating certain elements which would increase benefits; Kentucky is eligible for $90 million. Only 20 states, including Kentucky, have not modernized their unemployment insurance programs.[18]

Data Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics Information and Analysis.
Rate Calculation: (average monthly number of persons unemployed in 2000 * 100) / (average monthly number of persons in the labor force in 2000)
(average monthly number of persons unemployed in 2009 * 100) / (average monthly number of persons in the labor force in 2009)

Unemployment

(average monthly number unemployed & rate per 100)

	2000		2009	
	Number	Rate	Number	Rate
Kentucky	**82,665**	**4.2**	**217,537**	**10.5**
Adair	417	5.1	1,006	11.0
Allen	376	4.5	1,282	14.5
Anderson	352	3.5	1,170	10.6
Ballard	254	6.0	421	9.9
Barren	901	4.7	2,434	12.5
Bath	308	6.2	814	15.6
Bell	656	6.6	1,211	12.1
Boone	1,467	3.0	5,854	9.2
Bourbon	333	3.3	918	9.4
Boyd	1,254	5.9	1,979	8.5
Boyle	543	4.0	1,494	11.5
Bracken	149	3.6	495	11.4
Breathitt	366	6.8	599	10.4
Breckinridge	418	4.8	1,132	11.9
Bullitt	1,098	3.3	4,367	10.8
Butler	271	4.1	809	14.7
Caldwell	278	4.5	710	10.2
Calloway	687	4.0	1,520	8.4
Campbell	1,543	3.3	4,553	10.1
Carlisle	148	6.2	214	9.1
Carroll	217	4.4	723	13.2
Carter	854	7.3	1,742	12.7
Casey	318	4.6	767	10.7
Christian	1,277	4.8	3,670	12.3
Clark	636	3.8	1,916	10.9
Clay	482	6.7	984	14.0
Clinton	230	5.1	473	9.7
Crittenden	283	6.5	451	10.8
Cumberland	183	5.8	407	12.9
Daviess	1,988	4.3	4,590	9.5
Edmonson	253	5.0	739	13.5
Elliott	221	9.0	408	12.6
Estill	292	4.9	820	12.7
Fayette	4,420	3.0	11,766	7.8
Fleming	306	4.7	832	12.6
Floyd	964	7.0	1,751	11.1
Franklin	864	3.4	2,243	9.0
Fulton	167	5.3	351	12.9
Gallatin	156	4.0	498	12.3
Garrard	267	3.5	931	12.0
Grant	449	3.9	1,507	11.5
Graves	860	5.0	1,675	10.1
Grayson	584	5.2	1,723	14.7
Green	248	4.7	694	12.0
Greenup	931	5.9	1,693	9.4
Hancock	209	5.0	523	11.9
Hardin	1,873	4.4	5,059	10.4
Harlan	838	8.4	1,187	11.1
Harrison	328	3.6	1,092	11.5
Hart	364	4.8	889	10.5
Henderson	812	3.6	2,545	10.8
Henry	250	3.2	851	10.6
Hickman	112	4.8	195	9.1
Hopkins	1,154	5.5	2,197	9.4
Jackson	289	5.8	731	16.9
Jefferson	13,459	3.7	37,330	10.3
Jessamine	616	3.0	2,099	9.0
Johnson	528	5.8	1,057	10.5
Kenton	2,700	3.3	8,468	9.9
Knott	421	7.4	724	10.7

	2000		2009	
	Number	Rate	Number	Rate
Knox	643	5.8	1,523	11.8
LaRue	286	4.5	855	11.9
Laurel	1,020	4.2	2,756	10.3
Lawrence	385	7.0	756	12.1
Lee	148	6.0	336	11.8
Leslie	233	5.9	470	12.8
Letcher	694	7.9	977	10.9
Lewis	486	8.7	872	15.3
Lincoln	447	4.1	1,366	12.7
Livingston	281	5.7	484	10.0
Logan	491	3.7	1,385	11.1
Lyon	179	5.7	421	12.2
McCracken	1,477	4.7	2,824	8.9
McCreary	407	6.7	830	14.1
McLean	243	5.1	497	10.6
Madison	1,342	3.6	3,968	9.2
Magoffin	472	10.6	844	18.5
Marion	435	5.1	1,364	13.3
Marshall	762	5.2	1,593	10.7
Martin	253	7.4	409	10.8
Mason	313	3.8	987	11.0
Meade	479	4.1	1,516	12.7
Menifee	165	6.4	441	16.4
Mercer	410	3.8	1,214	11.5
Metcalfe	210	4.6	710	15.6
Monroe	442	8.2	670	14.0
Montgomery	494	4.4	1,577	12.6
Morgan	318	6.5	717	13.9
Muhlenberg	773	5.9	1,527	10.9
Nelson	829	4.2	2,790	12.5
Nicholas	231	7.1	393	12.4
Ohio	547	5.2	1,272	10.0
Oldham	727	3.0	2,408	8.6
Owen	184	3.7	559	10.0
Owsley	88	5.8	169	10.6
Pendleton	251	3.5	925	12.3
Perry	673	6.8	1,296	10.9
Pike	1,535	6.2	2,620	9.8
Powell	288	5.0	925	15.8
Pulaski	1,131	4.4	2,955	10.6
Robertson	48	4.4	107	9.9
Rockcastle	339	4.8	987	13.3
Rowan	472	4.4	1,159	9.2
Russell	429	5.8	1,042	12.3
Scott	580	3.2	2,238	9.6
Shelby	557	3.1	2,085	9.5
Simpson	294	3.5	1,216	13.2
Spencer	199	3.1	968	10.4
Taylor	584	5.2	1,464	10.8
Todd	239	4.2	658	12.2
Trigg	268	4.5	1,025	15.3
Trimble	155	3.8	522	11.7
Union	354	4.8	920	11.7
Warren	1,883	3.8	5,856	10.0
Washington	217	4.2	731	13.4
Wayne	452	5.6	1,202	13.7
Webster	314	4.7	635	9.7
Whitley	706	5.0	1,821	11.4
Wolfe	215	8.6	330	13.7
Woodford	372	2.8	1,090	8.2

Child Nutrition: SNAP

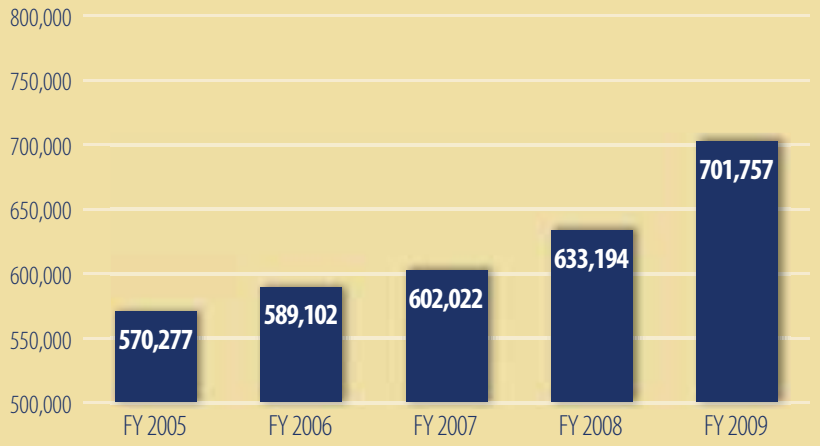
Definition

Children receiving SNAP benefits (formerly food stamps) is the average monthly number of children under 18 who participated in the Supplemental Nutrition Assistance Program (SNAP).

Data in context

Children need adequate and nutritious food to become healthy adults, yet one in five households with children in the United States did not consistently have access to adequate nutrition in 2008.[1] Children without enough to eat are sick and hospitalized more often and can experience problems with their physical, intellectual, and emotional development.[2] Hungry children often have difficulty concentrating and do not perform as well in school, which hinders workforce readiness.[3]

Supplemental Nutrition Assistance Program: Average Monthly Participation of Children and Adults in Kentucky



Source: U.S. Department of Agriculture, Food and Nutrition Service.

SNAP allows millions of families to provide adequate nutrition for their children.[4] In federal fiscal year (FFY) 2009, SNAP served an average of 33.7 million people each month, an increase of 19 percent from FFY 2008.[5] Kentucky's average monthly participation also increased during that time period by 11 percent.[6]

The recent growth in SNAP caseloads suggests the program has responded well to the needs of families during the recession. The 2009 American Recovery and Reinvestment Act increased food stamp benefits by 13.6 percent; implemented in April 2009, the increase will continue until regular annual adjustments for inflation in food cost exceed that amount.[7]

In Kentucky, the Cabinet for Health and Family Services administers SNAP through the Division of Family Support and determines eligibility, allotments, and the distribution of benefits. Households must meet three criteria based on income and assets to be eligible to receive SNAP benefits.[8] Households in which a family member receives benefits through the Kentucky Transitional Assistance Program, or all household members receive Supplemental Security Income, are presumed eligible for SNAP.[9]

SNAP targets families most in need. The specific benefit amount is based on the household's income, so households with less income receive a larger benefit. In FFY 2008, 95 percent of all benefits went to households with incomes below the poverty level, and 50 percent of all benefits went to families with incomes below half of the poverty level.[10] In Kentucky, the average monthly benefit per person was $119 in FFY 2009.[11] Families access benefits by using an electronic card, much like an ATM card, which is accepted at locations selling approved food items. Kentucky's use of electronic cards for food stamps allows families to access their benefits more easily and without the stigma of the paper stamps of the past.

Systemic barriers like past unfair housing practices that limited asset accumulation for people of color, high prices for goods and services in poor neighborhoods, and discriminatory hiring practices have contributed to higher rates of poverty among families of color.[12] The financial insecurity experienced by many families of color contributes to substantially higher rates of food insecurity among African-American and Hispanic households nationally.[13] In Kentucky, the majority of children receiving food stamps in 2009 were White (78 percent), yet Black children (17 percent) were overrepresented compared to their portion of Kentucky's child population.[14]

Between 2000 and 2009, the number of children receiving SNAP benefits in Kentucky increased by 56 percent, more than 100,000 children. The number of child recipients increased in 105 of Kentucky's 120 counties since 2000, and the number more than tripled in Anderson, Boone, Shelby, and Woodford Counties.

Broadening the eligibility criteria for SNAP, and ensuring eligible families participate, would provide more families the support they need while simultaneously injecting money into local economies. Eliminating the asset test would enable more families in need to get food benefits, yet Kentucky is one of 18 states that has not eliminated the test.[15] SNAP offers vital food support to struggling families, yet this program alone cannot eliminate child hunger. Even the most prudent families typically run out of benefits before the end of the month.[16] Strengthening other child nutrition programs and ensuring access to healthy, affordable foods in all neighborhoods can help to combat child hunger.[17]

Data Source: Kentucky Cabinet for Health and Family Services, Department for Community Based Services.

Children Receiving SNAP Benefits

(average monthly number of children)

	2000	2009
Kentucky	**177,569**	**277,867**
Adair	760	1,160
Allen	516	1,267
Anderson	297	1,045
Ballard	303	401
Barren	1,367	2,807
Bath	755	1,181
Bell	2,754	3,302
Boone	1,058	3,936
Bourbon	569	1,293
Boyd	2,391	3,232
Boyle	766	1,500
Bracken	240	706
Breathitt	1,706	1,603
Breckinridge	733	1,366
Bullitt	1,504	3,298
Butler	618	980
Caldwell	542	796
Calloway	903	1,341
Campbell	2,379	3,803
Carlisle	152	298
Carroll	390	938
Carter	1,851	2,519
Casey	719	1,286
Christian	3,322	5,437
Clark	1,348	2,457
Clay	2,666	2,624
Clinton	602	855
Crittenden	380	462
Cumberland	412	531
Daviess	3,580	5,826
Edmonson	518	764
Elliott	659	716
Estill	1,200	1,474
Fayette	6,633	13,667
Fleming	642	993
Floyd	4,187	4,174
Franklin	1,085	2,789
Fulton	622	618
Gallatin	333	719
Garrard	529	1,031
Grant	800	2,266
Graves	1,308	2,342
Grayson	1,015	1,933
Green	434	730
Greenup	1,594	2,209
Hancock	219	502
Hardin	2,462	5,402
Harlan	3,594	3,122
Harrison	502	1,294
Hart	885	1,274
Henderson	1,763	2,897
Henry	524	913
Hickman	229	284
Hopkins	2,255	3,225
Jackson	1,036	1,324
Jefferson	27,036	45,720
Jessamine	1,175	2,743
Johnson	1,947	2,080
Kenton	4,611	8,386
Knott	1,902	1,485

	2000	2009
Knox	3,391	4,218
LaRue	531	1,031
Laurel	3,274	5,116
Lawrence	1,432	1,410
Lee	799	785
Leslie	1,180	1,078
Letcher	2,303	2,129
Lewis	1,150	1,424
Lincoln	960	1,909
Livingston	277	496
Logan	911	1,642
Lyon	154	237
McCracken	3,066	3,869
McCreary	2,053	2,008
McLean	300	587
Madison	2,286	4,650
Magoffin	1,555	1,536
Marion	802	1,348
Marshall	754	1,464
Martin	1,580	1,359
Mason	872	1,427
Meade	583	1,284
Menifee	488	673
Mercer	589	1,214
Metcalfe	452	877
Monroe	588	877
Montgomery	1,080	1,889
Morgan	1,048	1,172
Muhlenberg	1,202	2,047
Nelson	1,259	2,525
Nicholas	328	577
Ohio	1,155	1,771
Oldham	371	1,072
Owen	444	712
Owsley	671	613
Pendleton	547	974
Perry	2,960	2,763
Pike	4,852	4,986
Powell	1,014	1,415
Pulaski	2,611	4,535
Robertson	110	147
Rockcastle	949	1,463
Rowan	928	1,496
Russell	940	1,505
Scott	936	2,434
Shelby	559	2,124
Simpson	378	1,109
Spencer	223	606
Taylor	900	1,598
Todd	420	910
Trigg	322	683
Trimble	245	540
Union	612	1,001
Warren	3,629	6,115
Washington	273	664
Wayne	1,440	1,812
Webster	532	766
Whitley	3,288	3,997
Wolfe	811	936
Woodford	302	946

Child Nutrition: WIC

Definition

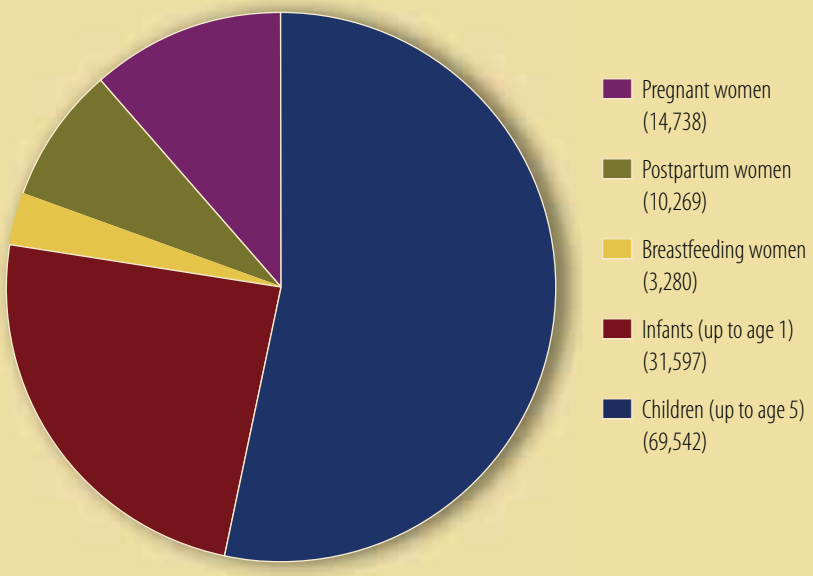
Infants and children receiving WIC is the average monthly number of infants and children up to age 5 served by the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).

Data in context

All children need a healthy diet for a strong beginning in life. Women have specific needs during pregnancy, and nutrition has a significant impact on the pregnancy and the health of the unborn child.[1] Poor nutrition in critical times of growth and development can severely limit a child's potential to develop physically, intellectually and emotionally.[2]

WIC provides supplemental food, nutrition education, breastfeeding support, and referrals to health care and other social services to low-income women who are pregnant or recently gave birth and to children 5 years old and younger who need nutritional help. To be eligible, families must earn less than 185 percent of the federal poverty line.

Women, Infants, and Children Receiving WIC in Kentucky, December 2009



Source: Kentucky Cabinet for Health and Family Services, Department for Public Health.

WIC is considered one of the country's most successful and cost-effective federally funded nutrition programs.[3] Unlike some other food assistance programs, WIC is 100 percent federally funded and requires no matching funds from the state.[4] Nearly half of all infants and about one-fourth of children between the ages of one and four in the United States participate in WIC.[5]

All children need access to proper nutrition; however, low-income neighborhoods often have limited options for parents to obtain healthy, affordable food. Women and children of color are more likely to live in neighborhoods without access to healthy food. The WIC program has increased vouchers for fruits and vegetables, and food markets can accept vouchers if they offer at least two fruits and two vegetables.[6] In Kentucky, 11.5 percent of all WIC participants are African-American, 8.5 percent are Hispanic, 0.9 percent are of another race (Asian, American Indian/Alaska Native, Native Hawaiian/Other Pacific Islander or unknown) and 79.1 percent are White.[7]

WIC participation is linked to improved birth outcomes, including longer pregnancies, fewer premature births, fewer infant deaths, and reduced risk of low-weight birth.[8] In addition to nutrition services, participation increases the chance of mothers accessing services like regular medical treatment and immunizations for their children.[9]

A 2002 study of WIC participation found that the probability of women participating in WIC increased during the first 4 months of pregnancy.[10] Women who have participated in WIC during a previous pregnancy and women who are receiving Medicaid are more likely to participate in WIC.[11]

In 2009, Kentucky implemented new guidelines aimed at improving nutritional and health standards in accordance with the 2005 Dietary Guidelines for Americans and the American Academy of Pediatrics. The new guidelines add new food categories including fresh fruits and vegetables, whole grains, and low-fat milk for women and children two and older, and these new categories are designed to cost no more than those they replaced.[12]

Between 2000 and 2009 in Kentucky, participation in WIC increased by 20,395 children, an increase of 24 percent. Twenty-six counties saw participation increase by 50 percent or more, with the largest increases in Gallatin and Scott Counties. Participation declined in 11 counties, including a 23 percent drop in Martin County.

In Kentucky, WIC participants currently purchase food using paper vouchers. However, Warren and Barren Counties are part of a national pilot project to test the use of electronic benefits transfer (EBT) for WIC purchases. EBT use is intended to increase privacy and convenience for participants, and improve accuracy and efficiency for authorized vendors.[13]

Kentucky women and young children will benefit most by making full use of the WIC program. Kentucky should ensure that all eligible families access this benefit and that participants across the state can access healthy foods in their neighborhoods with the WIC vouchers.

Data Source: Kentucky Cabinet for Health and Family Services, Department for Public Health.
Data Notes: In 2009, Barren, Butler, Edmonson, Logan, Metcalfe, Simpson, and Warren Counties only had 7 months of data available, Hart County only had 8 months of data available, and Monroe County only had 9 months of data available.

Infants and Children Receiving WIC

(average monthly number)

	2000	2009
Kentucky	**84,399**	**104,794***
Adair	341	496
Allen	417	650
Anderson	277	436
Ballard	181	200
Barren	716	1,208*
Bath	353	415
Bell	1,243	1,312
Boone	1,195	1,960
Bourbon	342	529
Boyd	956	1,115
Boyle	399	621
Bracken	156	256
Breathitt	600	562
Breckinridge	341	466
Bullitt	736	1,284
Butler	335	440*
Caldwell	296	385
Calloway	621	785
Campbell	1,081	1,416
Carlisle	160	176
Carroll	268	459
Carter	945	1,073
Casey	395	494
Christian	3,301	3,548
Clark	627	889
Clay	907	918
Clinton	381	461
Crittenden	216	235
Cumberland	233	269
Daviess	1,880	2,477
Edmonson	269	336*
Elliott	237	316
Estill	496	516
Fayette	3,069	5,636
Fleming	487	488
Floyd	1,361	1,569
Franklin	716	988
Fulton	282	314
Gallatin	178	387
Garrard	343	510
Grant	707	969
Graves	819	1,179
Grayson	611	885
Green	245	374
Greenup	637	791
Hancock	175	211
Hardin	2,451	2,844
Harlan	1,332	1,221
Harrison	341	567
Hart	427	554*
Henderson	776	1,058
Henry	276	381
Hickman	121	134
Hopkins	1,000	1,257
Jackson	461	481
Jefferson	10,358	12,214
Jessamine	680	1,329
Johnson	758	763
Kenton	1,745	2,451
Knott	619	569
Knox	1,229	1,286
LaRue	283	428
Laurel	1,210	1,532
Lawrence	434	529
Lee	280	265
Leslie	558	487
Letcher	700	648
Lewis	345	438
Lincoln	591	717
Livingston	200	260
Logan	475	686*
Lyon	138	178
McCracken	1,411	1,359
McCreary	707	786
McLean	306	273
Madison	1,333	1,765
Magoffin	614	542
Marion	539	669
Marshall	579	742
Martin	599	463
Mason	407	481
Meade	533	538
Menifee	222	272
Mercer	418	620
Metcalfe	261	341*
Monroe	285	353*
Montgomery	567	919
Morgan	441	498
Muhlenberg	744	804
Nelson	775	1,060
Nicholas	231	236
Ohio	625	782
Oldham	369	567
Owen	166	282
Owsley	215	241
Pendleton	240	337
Perry	950	970
Pike	1,787	1,578
Powell	466	513
Pulaski	1,334	1,825
Robertson	66	128
Rockcastle	429	603
Rowan	499	650
Russell	424	626
Scott	378	904
Shelby	469	930
Simpson	267	488*
Spencer	170	310
Taylor	538	683
Todd	308	440
Trigg	249	362
Trimble	142	237
Union	313	379
Warren	1,406	2,301*
Washington	261	316
Wayne	689	807
Webster	268	386
Whitley	1,443	1,920
Wolfe	339	398
Woodford	307	522

*In 2009, data were not available for all 12 months in 9 counties.

Child Nutrition: School Meals

Definition

Children attending public schools eligible for free or reduced-price meals is the number and percent of children eligible to receive free or reduced-price school meals.

Data in context

Children need proper nutrition for healthy development and success in school. Access to school meal programs can help prevent child hunger, improve health outcomes, and encourage healthy eating habits, which begin in childhood.[1] Students who eat breakfast show improved math scores, vocabulary skills, and memory.[2] They also attend school more regularly and experience fewer behavioral problems.[3]

The National School Lunch Program (NSLP) and the School Breakfast Program (SBP) provide nutritionally-balanced, low-cost or free meals to schools (public and private, nonprofit) and residential child care programs across the U.S.[4] Any child at a participating school may purchase a meal through these programs. Children in families with incomes at or below 130 percent of the federal poverty level can eat for free, whereas those with incomes between 131 and 185 percent qualify for reduced-price meals, capped at 40 cents per meals.[5] Students in the Supplemental Nutrition Assistance Program (food stamps) are automatically eligible for free or reduced-price meals.[6] Local schools set their own prices for full-priced meals, but must operate their meal services as nonprofit programs.[7]

All school meals, including full-priced meals, are subsidized in some way.[8] Schools that participate in NSLP and SBP receive cash subsidies and donated commodities from the U.S. Department of Agriculture for each meal they serve.[9] To participate, schools must serve meals meeting federal nutritional requirements and offer free or reduced-price meals to eligible children. Currently, 13 states and the District of Columbia receive funding to serve meals to low-income children in afterschool educational and enrichment programs through 18 years of age, but Kentucky is not included.[10]

During federal fiscal year 2009, an average of 31.3 million children nationwide and 571,000 children in Kentucky participated in the NSLP each month.[11] Of children participating nationally, 62.5 percent (19.5 million children) received free or reduced-price lunches.[12] That same fiscal year, an average of 11.1 million children participated in the SBP each month, 82 percent of whom received free or reduced-price breakfasts.[13] The recession has contributed to recent participation increases in school meal programs, yet the rate of eligible low-income children eating breakfast at school remains low.[14]

During the summer, NSLP and the Summer Food Service Program provide free meals at eligible sites in areas where at least 50 percent of children are eligible for free or reduced-price school meals.[15,16] Despite increased need due to the recession, the 2009 summer nutrition programs fed fewer children.[17] Kentucky saw an especially large decline, with program participation decreasing 16.5 percent from July 2008 to July 2009, despite an increase in the number of sites participating.[18] This decline likely resulted from budget constraints among site sponsors limiting staff capacity to serve meals.[19]

A national survey of NSLP schools conducted from 2000 to 2004 found that lunches consumed by NSLP participants, regardless of income level, were more nutrient dense than those consumed by non-participants.[20] Students eating school lunch had higher intakes of nutritionally rich foods like milk, meat, and beans.[21] Participating low-income children also reported consuming more fruits and vegetables.[22]

In Kentucky, over 385,000 students in the 2009-2010 school year were eligible to receive free or reduced-price meals at school.[23] Over 50 percent of Kentucky children attending public schools were eligible, with some districts at over 80 percent. Between the 1999-2000 and 2009-2010 school years, 109 counties saw an increase in the percent of eligible children, with increases of over 20 percentage points in Grant, Magoffin, Marion, and Owen Counties.

The federal Child Nutrition Act is set to expire in September 2010. Reauthorization provides an opportunity to expand participation in child nutrition programs. Expanding automatic eligibility to children receiving welfare benefits, Medicaid, or the State Children's Health Insurance Program would increase school meal program participation among eligible children and decrease schools' administrative costs. Additionally, the Afterschool Meal Program should be made available to all states, along with grant funding, so low-income children can receive nutritious foods in afterschool child care. The area eligibility test for the Afterschool Meal Program and summer nutrition programs should be lowered from 50 percent of an area's children needing to be eligible for free or reduced-price meals to 40 percent, allowing more communities to offer these programs.[24]

Data Source: Kentucky Department of Education, Division of Nutrition and Health Services.

Children Attending Public Schools Eligible for Free or Reduced-Price Meals

(number & percent of enrolled students)

	SY 1999-2000		SY 2009-2010	
	Number	Percent	Number	Percent
Kentucky	**307,674**	**48**	**387,479**	**52**
Adair	1,547	61	1,609	63
Allen	1,275	42	1,724	56
Anderson	955	28	1,736	41
Ballard	661	43	796	53
Barren	2,811	40	4,604	60
Bath	1,205	65	1,416	68
Bell	4,310	75	4,309	81
Boone	2,537	19	6,309	30
Bourbon	1,534	41	2,120	58
Boyd	3,548	45	3,946	56
Boyle	1,587	35	2,284	50
Bracken	615	41	887	57
Breathitt	2,277	77	2,126	78
Breckinridge	1,803	55	2,661	69
Bullitt	3,523	32	5,936	47
Butler	1,317	58	1,265	58
Caldwell	1,000	47	1,202	59
Calloway	1,897	41	2,477	51
Campbell	4,560	37	5,140	50
Carlisle	445	49	487	55
Carroll	934	48	1,200	60
Carter	2,987	61	3,133	62
Casey	1,518	62	1,633	67
Christian	5,785	63	8,313	69
Clark	2,080	40	3,071	53
Clay	3,222	75	2,865	80
Clinton	1,114	69	1,251	67
Crittenden	595	41	1,086	52
Cumberland	794	66	720	73
Daviess	5,718	40	8,706	55
Edmonson	915	47	1,201	59
Elliott	884	72	891	76
Estill	1,450	52	1,752	68
Fayette	12,020	37	16,744	46
Fleming	1,327	54	1,491	63
Floyd	5,181	70	4,955	76
Franklin	2,390	35	3,529	50
Fulton	1,022	71	868	81
Gallatin	776	53	1,134	68
Garrard	1,088	46	1,556	55
Grant	1,659	39	2,994	63
Graves	2,638	44	3,880	59
Grayson	1,816	45	2,884	65
Green	914	54	1,116	65
Greenup	2,529	40	2,999	48
Hancock	518	33	867	50
Hardin	6,475	43	8,347	50
Harlan	4,851	75	3,790	71
Harrison	1,315	41	1,780	55
Hart	1,332	56	1,556	65
Henderson	2,784	38	3,881	53
Henry	1,233	45	1,695	57
Hickman	493	57	490	58
Hopkins	3,667	45	4,433	55
Jackson	2,004	84	1,833	78
Jefferson	47,557	49	60,688	62
Jessamine	2,569	40	3,998	52
Johnson	3,107	67	2,999	64
Kenton	7,720	36	10,555	48
Knott	2,235	71	1,833	73
Knox	4,355	76	4,215	77
LaRue	1,104	47	1,369	59
Laurel	4,843	53	6,092	61
Lawrence	2,070	71	1,674	65
Lee	1,039	77	867	78
Leslie	1,691	73	1,251	69
Letcher	2,943	67	2,698	69
Lewis	1,576	63	1,753	71
Lincoln	2,276	50	2,761	64
Livingston	641	42	779	54
Logan	2,027	43	2,782	57
Lyon	340	33	436	46
McCracken	4,196	44	5,580	55
McCreary	2,009	77	2,521	79
McLean	1,703	56	1,020	60
Madison	3,430	45	5,991	53
Magoffin	1,176	44	2,115	86
Marion	2,165	32	1,926	59
Marshall	2,221	66	2,662	46
Martin	2,853	82	1,584	69
Mason	738	45	1,736	60
Meade	2,018	47	2,627	51
Menifee	683	61	832	77
Mercer	1,153	31	1,807	49
Metcalfe	1,022	63	1,308	72
Monroe	1,311	60	1,467	69
Montgomery	2,102	52	2,903	61
Morgan	1,582	69	1,526	73
Muhlenberg	2,413	45	2,809	53
Nelson	2,604	41	4,203	55
Nicholas	611	53	835	67
Ohio	1,911	48	2,641	66
Oldham	1,170	14	2,302	19
Owen	774	40	1,188	61
Owsley	934	89	823	91
Pendleton	1,273	43	1,404	51
Perry	3,853	63	3,817	73
Pike	7,403	61	7,577	66
Powell	1,486	56	1,836	72
Pulaski	5,973	61	6,599	63
Robertson	195	51	430	59
Rockcastle	1,857	61	2,096	67
Rowan	1,625	52	1,992	58
Russell	1,652	59	2,087	74
Scott	1,673	30	3,101	37
Shelby	1,568	31	3,281	48
Simpson	1,063	36	1,654	52
Spencer	889	42	1,330	46
Taylor	1,820	46	2,237	58
Todd	1,021	49	1,354	61
Trigg	919	45	1,248	61
Trimble	664	44	862	53
Union	1,098	43	1,351	57
Warren	5,867	42	9,026	52
Washington	810	44	1,055	60
Wayne	2,739	76	2,541	73
Webster	1,092	44	1,271	54
Whitley	5,024	63	6,076	70
Wolfe	1,107	82	1,032	80
Woodford	696	18	1,388	33

Health Insurance for Children: KCHIP

Definition

Children enrolled in KCHIP is the average monthly number of children enrolled in the Kentucky Children's Health Insurance Program (KCHIP).

Data in context

All children need access to quality health care services to ensure healthy growth and development. KCHIP is Kentucky's State Children's Health Insurance Program (SCHIP), and it provides health insurance coverage to children in working families earning between 101 and 200 percent of the federal poverty level. Since 1997 when SCHIP legislation was enacted by Congress, the percentage and number of low-income children who are uninsured has fallen by more than one-third.[1] Access to health insurance is linked to many benefits, such as improved academic performance and reduced behavioral problems.[2]

KCHIP is jointly funded by the federal and state governments and administered by the state of Kentucky. The federal government matches dollars contributed by each state based on a specific matching rate. The federal government pays 80 cents and Kentucky pays 20 cents of every dollar for KCHIP.[3] Through The Patient Protection and Affordable Care Act of 2010, SCHIP is authorized through 2019 and funded through 2015.

Children enrolled in KCHIP from families earning up to 150 percent of the federal poverty level receive the same benefit coverage as families receiving Medicaid. Families with incomes between 151 and 200 percent of the federal poverty level are limited to fewer services and are currently required to pay a premium of $20 per month.[4]

KCHIP has successfully provided many Kentucky children with free or low-cost health insurance. In November of 2008, the governor launched a plan to enroll as many additional eligible children as possible in KCHIP by 2010.[5] This plan addressed barriers to enrollment, such as lack of transportation or non-flexible work schedules, by eliminating the requirement of face-to-face interviews. Now families can submit an application by mail that is available online.[6] The governor's plan also expanded outreach efforts, with the goal of enrolling over 35,000 additional children in KCHIP or Medicaid by June 2010. By November of 2009 an estimated 32,000 additional children had been enrolled, and the goal of enrolling 35,000 children was expected to be met early.[7]

Kentucky has made much progress in helping eligible children receive health insurance, yet work remains to further simplify program requirements and renewal procedures. Requiring families to pay premiums creates a barrier to the program. After premiums were instated in Kentucky, the rates of children leaving the program increased.[8] Currently, over 700 children are dropped from KCHIP each month due to unpaid premiums.[9] In the 2010 Kentucky General Assembly, policymakers included funding in the budget that would allow premium collections to be suspended, however premiums have not yet been removed. Other measures that would increase the number of Kentucky children covered by KCHIP include permitting children to remain enrolled for an entire year regardless of changes in financial circumstances, and eliminating the requirement that children must be uninsured for 6 months prior to enrollment.[10,11]

In 2009, an average of 60,778 children were enrolled in KCHIP each month, up 35 percent from 2000. Since 2000, KCHIP enrollment decreased by more than a third in Knott, Letcher, and Martin Counties. KCHIP enrollment more than doubled in Boone, Oldham, Simpson, and Spencer Counties between 2000 and 2009.

State programs like KCHIP have been proven to help reduce racial and ethnic disparities in health care coverage.[12] In the 2009 federal fiscal year, 88.1 percent of KCHIP enrollees were White, 10.5 percent were Black or African-American, and 1.3 percent were of another race. Separate from race, 3.8 percent were of Hispanic ethnicity.[13] These programs play an especially important role for children of color, who are more likely to live in families with parents working in low-wage jobs that do not offer health care benefits or small businesses that cannot afford to cover employee health insurance.[14] As with most families enrolled in KCHIP, if private health insurance is offered, the premiums are not affordable.[15]

Data Source: Kentucky Cabinet for Health and Family Services, Department for Medicaid Services.
Data Note: Children counted as receiving KCHIP during the reported year may also have received Medicaid at a different point during the year.

Children Enrolled in KCHIP

(average monthly number of children)

	2000	2009
Kentucky	**45,063**	**60,778**
Adair	298	458
Allen	205	342
Anderson	152	250
Ballard	99	109
Barren	389	746
Bath	196	199
Bell	650	584
Boone	342	927
Bourbon	168	271
Boyd	496	531
Boyle	239	326
Bracken	80	117
Breathitt	441	354
Breckinridge	233	403
Bullitt	472	880
Butler	199	226
Caldwell	172	219
Calloway	292	459
Campbell	451	656
Carlisle	57	106
Carroll	122	131
Carter	456	494
Casey	292	343
Christian	685	964
Clark	349	448
Clay	606	502
Clinton	305	328
Crittenden	107	134
Cumberland	141	167
Daviess	838	1,474
Edmonson	175	259
Elliott	154	171
Estill	242	255
Fayette	1,329	2,561
Fleming	186	318
Floyd	1,014	747
Franklin	330	473
Fulton	101	80
Gallatin	72	140
Garrard	193	253
Grant	248	409
Graves	410	705
Grayson	336	431
Green	161	265
Greenup	434	470
Hancock	90	140
Hardin	783	1,297
Harlan	951	652
Harrison	205	256
Hart	275	381
Henderson	390	636
Henry	136	254
Hickman	60	77
Hopkins	610	664
Jackson	272	341
Jefferson	5,251	7,787
Jessamine	338	648
Johnson	522	861
Kenton	774	1,282
Knott	440	270

	2000	2009
Knox	641	817
LaRue	163	305
Laurel	786	1,205
Lawrence	371	342
Lee	222	158
Leslie	369	250
Letcher	626	382
Lewis	209	266
Lincoln	327	477
Livingston	109	123
Logan	241	403
Lyon	58	104
McCracken	508	796
McCreary	406	425
McLean	119	190
Madison	573	968
Magoffin	353	266
Marion	223	277
Marshall	294	414
Martin	324	190
Mason	168	275
Meade	270	418
Menifee	134	165
Mercer	194	313
Metcalfe	143	208
Monroe	232	270
Montgomery	329	479
Morgan	286	274
Muhlenberg	561	533
Nelson	363	590
Nicholas	104	106
Ohio	346	408
Oldham	186	414
Owen	132	204
Owsley	122	104
Pendleton	130	192
Perry	655	626
Pike	1,480	1,512
Powell	230	228
Pulaski	853	1,410
Robertson	31	43
Rockcastle	285	323
Rowan	279	329
Russell	292	395
Scott	291	452
Shelby	242	472
Simpson	131	289
Spencer	89	211
Taylor	340	440
Todd	177	266
Trigg	125	198
Trimble	99	141
Union	161	225
Warren	951	1,477
Washington	124	173
Wayne	442	587
Webster	153	192
Whitley	725	879
Wolfe	158	146
Woodford	114	227

Health Insurance for Children: Medicaid

Definition

Children enrolled in Medicaid is the average monthly number of children enrolled in the Kentucky Medicaid program during the reported year.

Data in context

Kentucky's future depends on our children, and being healthy allows them to prepare for success. However, some families do not earn enough income to afford health insurance for their children.[1] Thus, policymakers continue to prioritize the Medicaid program so low-income Kentuckians can access medical care. This program, jointly funded by the federal and state governments, provides health insurance for children living at or below 100 percent of the federal poverty level.

The federal government matches state Medicaid dollars at a set rate. The American Recovery and Reinvestment Act temporarily enhanced the matching rate to help states during the economic downturn. The Act increased the federal government's matching rate for Kentucky from 71 percent of every dollar to 80 percent of every dollar, for federal fiscal year 2010.[2] This enhanced rate will expire on December 31, 2010 unless Congress votes to extend it.[3]

Medicaid is a vital safety net, providing comprehensive health care coverage for approximately 25 million children of low-income families in the United States.[4] In addition to receiving immediate care for an illness, children need preventive health care such as well-child visits to receive immunizations or to check for health problems that might jeopardize their development. Children covered by Medicaid are much more likely than uninsured children to receive such preventive health care.[5]

An equally important component of Medicaid is EPSDT (Early Periodic Screening, Diagnosis and Treatment). EPSDT is a federally mandated program covering children under the age of 18 who receive Medicaid. With an emphasis on preventive care, EPSDT is a comprehensive health care plan that provides early and periodic medical, vision, hearing, and dental screenings and immunizations.[6]

In Kentucky, eligible families living in Jefferson County and 15 surrounding counties receive Medicaid through Passport Health Plan – a Medicaid managed care program established in 1997.[7] The remaining counties receive Medicaid through the state plan administered by the Department of Medicaid Services.[8]

In 2009, an average of 386,775 Kentucky children were enrolled in Medicaid each month, compared to 356,919 children in 2008.[9] Statewide, Medicaid enrollment grew by 47 percent (over 123,000 children) from 2000 to 2009. Over that period, the number of children receiving Medicaid more than doubled in Anderson, Boone, Carroll, Grant, Oldham, Scott, Shelby, and Woodford Counties.

Medicaid is particularly important to communities of color, which due to several factors – including language and cultural barriers and unequal socioeconomic conditions – are more likely than Whites, compared to their representation in the population, to rely on Medicaid to access health care services.[10] In Kentucky, 14.6 percent of youth receiving Medicaid were Black or African-American, 78.5 percent were White, and 1.4 percent were of another race during the 2009 federal fiscal year. Measured separately from race, 4.3 percent of recipients were of Hispanic ethnicity.[11] Medicaid and other public health insurance programs prove important to improve health outcomes for children of color.[12]

A number of children in Kentucky remain uninsured, despite being eligible for Medicaid or the Kentucky Children's Health Insurance Program (KCHIP).[13] Simplifying enrollment and eligibility procedures would not only improve health care coverage but also have a positive impact on children's health. Kentucky's governor has taken steps to reduce the number of uninsured children by eliminating face-to-face interview requirements and increasing retention and outreach efforts for both Medicaid and KCHIP.[14] Allowing continuous coverage for a full year, regardless of any changes in family income, would provide children consistency in access to medical care and further improve health care coverage.[15]

Health Reform & Children's Health Care

In March, President Obama signed into law *The Patient Protection and Affordable Care Act* and the *Health Care and Education Reconciliation Act of 2010*, a profound health care reform act which proposes many changes for the United States health care system. Children's health care was a focus in this legislation and future changes to Medicaid, the State Children's Health Insurance Program, and other child health care programs will improve and expand care for children.

Major highlights include:

- Expands Medicaid to 133 percent of the federal poverty level to children, their parents, and childless adults.
- Maintains the Children's Health Insurance Program (CHIP) until 2019 and full funding through 2015.
- Increases Medicaid payment rates to ensure more low-income children will have access to primary care service providers who accept Medicaid patients.
- Requires states to extend Medicaid coverage to age 26 for youths who were in foster care at age 18 or older who are not otherwise eligible for Medicaid.
- For children with insurance, insurers will no longer be able to refuse to cover treatment of children's pre-existing conditions.
- Enables eligible children to remain insured, even if their parents change jobs, move or get sick.
- Establishes a "no wrong door" system in states so the entire family can get screened for and enrolled in coverage in a single stop, regardless of which program they are eligible for.
- Parents will be allowed to keep their children on their insurance until age 26.

Source: Georgetown Center for Children & Families.

Data Source: Kentucky Cabinet for Health and Family Services, Department for Medicaid Services.
Data Note: Children counted as receiving Medicaid during the reported year may also have received KCHIP at a different point during the year.

Children Enrolled in Medicaid

(average monthly number of children)

	2000	2009
Kentucky	**263,531**	**386,775**
Adair	1,407	1,787
Allen	989	1,863
Anderson	699	1,403
Ballard	464	602
Barren	2,285	3,915
Bath	1,101	1,633
Bell	3,885	4,354
Boone	2,176	5,863
Bourbon	989	1,768
Boyd	3,546	4,667
Boyle	1,317	2,246
Bracken	487	919
Breathitt	2,253	2,293
Breckinridge	1,269	1,876
Bullitt	2,668	4,636
Butler	914	1,394
Caldwell	809	1,145
Calloway	1,521	2,273
Campbell	3,262	5,156
Carlisle	281	412
Carroll	612	1,273
Carter	2,633	3,417
Casey	1,292	1,862
Christian	4,164	6,155
Clark	2,012	3,345
Clay	3,277	3,503
Clinton	1,059	1,305
Crittenden	539	688
Cumberland	628	785
Daviess	5,567	8,567
Edmonson	815	1,114
Elliott	867	930
Estill	1,465	1,987
Fayette	10,154	18,363
Fleming	999	1,415
Floyd	5,311	5,790
Franklin	1,969	3,559
Fulton	780	891
Gallatin	503	985
Garrard	911	1,497
Grant	1,316	2,954
Graves	2,225	3,563
Grayson	1,766	2,883
Green	748	1,046
Greenup	2,411	3,246
Hancock	409	716
Hardin	4,726	7,682
Harlan	4,352	4,225
Harrison	987	1,701
Hart	1,430	1,893
Henderson	2,631	4,059
Henry	793	1,307
Hickman	323	374
Hopkins	3,271	4,318
Jackson	1,481	1,799
Jefferson	38,706	62,210
Jessamine	2,140	3,952
Johnson	2,690	3,078
Kenton	6,701	11,974
Knott	2,222	2,091

	2000	2009
Knox	4,314	5,371
LaRue	783	1,403
Laurel	5,120	6,980
Lawrence	1,833	2,025
Lee	951	1,088
Leslie	1,522	1,431
Letcher	3,037	2,944
Lewis	1,551	1,844
Lincoln	1,803	2,633
Livingston	514	682
Logan	1,528	2,339
Lyon	294	416
McCracken	4,157	5,349
McCreary	2,599	2,789
McLean	586	864
Madison	3,769	6,362
Magoffin	1,972	2,113
Marion	1,175	1,792
Marshall	1,277	2,177
Martin	1,942	1,876
Mason	1,120	1,861
Meade	1,260	1,930
Menifee	693	914
Mercer	1,027	1,761
Metcalfe	783	1,203
Monroe	955	1,239
Montgomery	1,792	2,632
Morgan	1,380	1,557
Muhlenberg	2,313	2,990
Nelson	2,016	3,535
Nicholas	511	924
Ohio	1,820	2,624
Oldham	801	1,800
Owen	646	1,002
Owsley	810	798
Pendleton	773	1,273
Perry	3,798	3,939
Pike	6,693	7,100
Powell	1,389	1,984
Pulaski	4,439	6,426
Robertson	166	237
Rockcastle	1,490	2,100
Rowan	1,481	2,142
Russell	1,535	2,100
Scott	1,620	3,274
Shelby	1,213	3,041
Simpson	812	1,538
Spencer	509	913
Taylor	1,608	2,275
Todd	785	1,224
Trigg	608	1,026
Trimble	500	776
Union	894	1,379
Warren	5,585	9,148
Washington	614	909
Wayne	2,081	2,555
Webster	773	1,174
Whitley	4,559	5,587
Wolfe	1,065	1,282
Woodford	680	1,385

Child Care Subsidies

Definition

Child care subsidies is the number of children whose families receive financial assistance for child care by type of provider. *Licensed centers*, *licensed homes*, and *certified homes* are regulated by the state, while *registered providers* are not subject to licensing regulations but must meet requirements of the Child Care Assistance Program.

Data in context

Everyone in a family benefits when children receive quality child care. Child care subsidies allow low-income parents to work while ensuring children receive developmentally appropriate care in a safe environment. Use of child care subsidies increases the likelihood of employment among low-income mothers.[1] Children also benefit through improved school readiness skills.[2]

Child care is a major expense for families, with annual fees comparable to the cost of full-time tuition at Kentucky's public colleges and universities.[3] In 2009, the average annual cost for full-time child care in licensed centers, licensed homes, and certified homes combined ranged from $6,500 for 0- to 24-month-olds to $5,460 for children age 5 and older, with licensed centers costing the most.[4] Low-income families typically spend a greater portion of their earnings on child care compared to families with higher incomes.[5] Among families with incomes at or below 200 percent of the poverty threshold, those receiving child care subsidies spend 5 percent less of their monthly income toward child care than those without subsidies.[6] In federal fiscal year (FFY) 2008, 66 percent of Kentucky families receiving subsidies paid child care co-pays; on average the co-pays equaled 4 percent of the families' incomes.[7]

Yet more work remains to ensure eligible families receive a subsidy and have access to high-quality care. Nationally only an estimated one-third of children eligible for federally-funded subsidies received them during 2004 to 2007, due to a combination of states not having sufficient funding to serve all eligible families and eligible families not applying for the subsidy.[8] Low-income parents face challenges to finding quality care due to employment schedules that do not match child care hours, limited options for child care in their neighborhoods, and transportation issues.[9]

Nationally, child care subsidies served an average of 1.6 million children each month during FFY 2008. This number represents a drop of 10 percent in participation since FFY 2006;[10] however 17 states, including Kentucky, saw an increase in subsidy usage during this time. Multiple factors likely contributed to the increases and decreases in subsidy usage, including higher income eligibility limits, reduced state funds to supplement federal money for subsidies, and the impact of the recession on parents' decisions about using child care.[11]

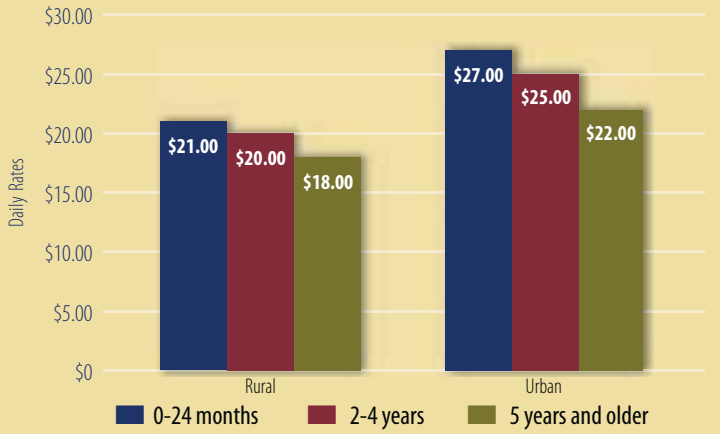
In Kentucky, child care subsidies are available to families at or below 150 percent of the poverty threshold in which a parent is employed at least part-time, receiving Kentucky Transitional Assistance Program (KTAP) benefits while working or pursuing an education, or transitioning from KTAP due to employment. Teen parents attending school and families in need of protective or preventive services due to abuse can receive subsidies regardless of income.[12] In FFY 2008, 76 percent of Kentucky families receiving child care subsidies used them to go to work.[13]

In Kentucky, 74,121 children received child care subsidies during FY 2010. Across the Commonwealth, child care subsidies are most frequently used for licensed child care centers (87 percent), followed by registered providers and certified homes (6 percent each). Licensed centers, which have the largest capacity, served all children receiving child care subsidies in Allen, Breathitt, Elliott, Livingston, Martin, Metcalfe, Robertson, and Spencer Counties.

Families of color have higher rates of poverty due to historic and ongoing racial discrimination in asset accumulation and hiring practices, limited access to high-wage jobs, and less economic development in communities of color.[14,15] Of Kentucky children served by child care subsidies in FY 2010, 58 percent were White, 30 percent were Black, and 10 percent were of some other race or ethnicity.[16]

State child care polices should promote stable, quality care that benefits children's development and helps families maintain employment. Kentucky can increase the quality of care for infants and toddlers, a group for whom quality is lagging, by paying higher subsidy rates to providers working to increase quality in the STARS for KIDS NOW quality rating system.[17,18] Kentucky should also improve access to child care subsidies for eligible families by connecting the application and recertification processes with other programs, such as KTAP and Medicaid.[19]

Full-Time Child Care Costs (75th Percentile of Market Rates), FY 2009



Source: Kentucky Partnership for Early Childhood Services, Human Development Institute, *2009 Market Rate Study*.

Data Source: Kentucky Cabinet for Health and Family Services, Division of Child Care.
Data Note: If a child was cared for by both a licensed center and a licensed home during the fiscal year, he/she will be counted twice. Children may also appear in the count for more than one county, if they moved between counties during the fiscal year and received child care subsidies in each location.

Children Receiving Child Care Subsidies

(number of children)

	FY 2010			
	Licensed centers	Licensed homes	Certified homes	Registered providers
Kentucky	**64,385**	**975**	**4,163**	**4,598**
Adair	309	0	25	4
Allen	85	0	0	0
Anderson	208	9	5	39
Ballard	53	0	6	6
Barren	447	0	6	5
Bath	131	0	7	15
Bell	267	5	33	21
Boone	1,593	0	89	43
Bourbon	336	0	0	50
Boyd	501	0	0	7
Boyle	311	3	27	64
Bracken	117	0	5	9
Breathitt	32	0	0	0
Breckinridge	85	0	15	7
Bullitt	1,088	13	39	41
Butler	84	16	0	0
Caldwell	69	0	0	6
Calloway	731	0	0	42
Campbell	1,366	1	85	46
Carlisle	5	4	0	7
Carroll	43	0	1	5
Carter	121	0	13	12
Casey	127	0	0	9
Christian	1,448	17	264	215
Clark	779	0	10	40
Clay	36	0	0	6
Clinton	97	0	17	0
Crittenden	44	0	0	1
Cumberland	71	16	10	1
Daviess	1,818	0	6	64
Edmonson	69	0	0	1
Elliott	5	0	0	0
Estill	192	0	3	28
Fayette	6,343	91	242	345
Fleming	83	31	14	3
Floyd	141	10	0	6
Franklin	1,023	0	46	111
Fulton	32	0	0	35
Gallatin	198	0	0	3
Garrard	172	0	1	29
Grant	334	0	36	4
Graves	576	0	3	39
Grayson	275	0	0	15
Green	95	7	5	6
Greenup	236	15	17	21
Hancock	1	0	0	7
Hardin	2,261	4	103	119
Harlan	231	20	14	30
Harrison	225	0	0	17
Hart	89	0	0	3
Henderson	613	0	0	33
Henry	190	14	5	0
Hickman	6	0	0	3
Hopkins	540	1	0	54
Jackson	32	0	3	5
Jefferson	17,109	214	1,773	1,641
Jessamine	901	23	13	84
Johnson	245	0	2	7
Kenton	2,875	10	375	116
Knott	41	0	0	5

	FY 2010			
	Licensed centers	Licensed homes	Certified homes	Registered providers
Knox	909	73	60	53
LaRue	270	9	13	7
Laurel	510	3	18	51
Lawrence	94	0	0	3
Lee	80	0	0	3
Leslie	8	0	0	2
Letcher	77	0	0	7
Lewis	45	11	4	4
Lincoln	81	0	15	51
Livingston	31	0	0	0
Logan	139	0	4	16
Lyon	32	0	0	3
McCracken	1,448	0	47	106
McCreary	181	0	5	28
McLean	4	0	1	8
Madison	1,557	6	1	132
Magoffin	57	0	11	8
Marion	268	0	0	9
Marshall	260	0	8	11
Martin	5	0	0	0
Mason	301	11	21	21
Meade	233	8	11	14
Menifee	10	0	0	1
Mercer	337	0	3	47
Metcalfe	92	0	0	0
Monroe	47	10	11	0
Montgomery	402	0	3	22
Morgan	42	0	1	6
Muhlenberg	294	0	0	7
Nelson	582	0	2	30
Nicholas	70	0	0	7
Ohio	269	0	22	39
Oldham	456	0	6	9
Owen	9	0	0	14
Owsley	0	0	10	3
Pendleton	101	5	13	3
Perry	338	0	7	23
Pike	642	3	0	18
Powell	158	0	10	16
Pulaski	1,139	49	105	36
Robertson	4	0	0	0
Rockcastle	75	13	10	11
Rowan	425	38	2	0
Russell	317	25	29	7
Scott	695	1	43	60
Shelby	533	1	93	15
Simpson	129	16	0	4
Spencer	112	0	0	0
Taylor	339	39	14	12
Todd	175	22	0	12
Trigg	81	7	0	4
Trimble	0	2	23	0
Union	150	0	2	0
Warren	1,133	8	18	26
Washington	109	8	8	11
Wayne	353	11	63	31
Webster	2	1	6	4
Whitley	203	69	78	23
Wolfe	0	0	41	5
Woodford	437	2	3	20

Child Support

Definition

Child support is financial assistance for children from a noncustodial parent. *Total collections* is the amount of child support collected on behalf of families by the state's child support enforcement program. *Percent collected* is the ratio of the amount collected to the total current year obligation.

Data in context

All children need basic necessities, such as food and clothing, and child support payments provide a critical means for custodial parents to meet these needs. Child support reduces poverty rates by approximately 5 percent for children with a nonresident parent.[1] For low-income families headed by single mothers that receive child support, those payments represent the second largest share of income (31 percent), behind only earnings.[2] Child support payments are a critical resource for many families; nationally, custodial parents spend 97 percent of these payments by the end of the month.[3]

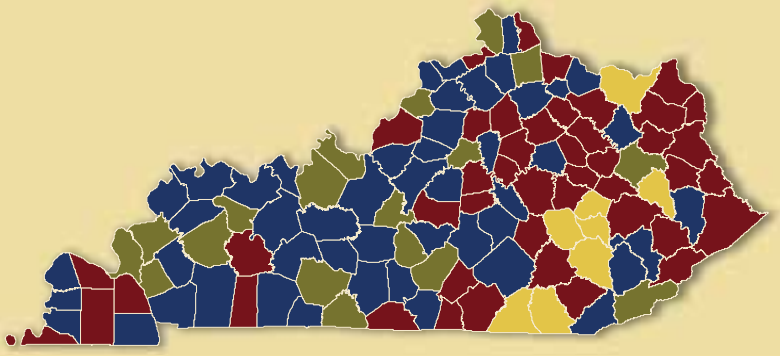
Child support contributes to family self-sufficiency and economic stability beyond the direct monetary benefits. Single parents receiving child support find work more quickly and retain jobs longer than similar families not receiving child support payments.[4] For working families that have left welfare, regular child support payments help overcome financial crises without relying on government assistance again.[5]

Child support also improves other aspects of child well-being. For school-age children, receipt of child support is associated with improved behavior, cognitive development, and academic success.[6] Older children in families receiving child support receive more schooling, have higher chances of obtaining a high school diploma, and are more likely to go to college than those not receiving child support.[7] Fathers who pay child support are more likely to be involved in their children's life and provide emotional support.[8]

Federal, state, and local governments work together to help ensure families receive child support benefits.[9] The Child Support Enforcement Program, a federal-state partnership, facilitates collections and has been increasingly effective at both collecting child support and keeping enforcement costs reasonable.[10] Nationally, in FY 2009, over $26.4 billion in child support payments were collected and distributed to families.[11] Every dollar spent by the federal government results in $6.50 collected for working families.[12] These payments also save money by avoiding spending for other federally-funded programs that low-income families would otherwise need to make ends meet.[13] The American Recovery and Reinvestment Act of 2009 restored funding for child support enforcement cut in 2005.[14] However, this funding will not be available after 2010.[15]

The recession has increased financial strain for many families relying on child support. Rising unemployment and underemployment have reduced the ability of noncustodial parents to make their child support payments, resulting in the first decrease in annual total collections since the Child Support Enforcement Program began.[16]

Percent of Child Support Collected by County, FY 2010



32.2%–45.4% | 45.5%–57.8% | 57.9%–65.2% | 65.3%–74.4%

Source: Kentucky Cabinet for Health and Family Services, Division of Child Support.

Disproportionately impacted by low wages and unstable employment, noncustodial parents of color are less likely to provide child support than their White counterparts.[17] Despite the racial disparities in child support payments, a recent study of Kentucky fathers who had not paid child support indicates that non-custodial African-American or Black fathers are equally involved with their children compared to White fathers.[18]

In Kentucky, the Cabinet for Health and Family Services, Division of Child Support works to collect child support through services such as locating noncustodial parents, establishing paternity, establishing support orders, and collecting support payments. Recipients of Medicaid or Kentucky Transitional Assistance Program benefits are automatically enrolled for child support services.

During state fiscal year (SFY) 2010, Kentucky's child support program collected $404.8 million in child support owed, a 68 percent increase over SFY 2000 collections. The percent of child support owed statewide that was successfully collected increased as well, from 53 percent to 59 percent.

Collection rates exceeded 70 percent in Allen, Boone, Crittenden, Livingston, Lyon, McLean, and Morgan Counties in SFY 2010. While collection rates for most counties range from 50 to 70 percent, nine counties had rates below 50 percent: Clay, Jackson, Jefferson, Lee, Lewis, McCreary, Magoffin, Owsley, and Whitley Counties.

Efforts to increase child support collections focus on two key steps: establishing paternity and establishing a court order for payment of child support.[19] States can also encourage noncustodial parents to pay child support by allowing families that receive welfare to keep a portion of the payment and setting reasonable child support payments for noncustodial parents.[20,21]

Data Source: Kentucky Cabinet for Health and Family Services, Division of Child Support.

Child Support
(amount & percent collected)

	SFY 2000		SFY 2010	
	Total collections	Percent collected	Total collections	Percent collected
Kentucky	**$240,645,454**	**53**	**$403,675,684**	**59**
Adair	$404,159	47	$1,529,772	69
Allen	$898,777	62	$2,403,858	71
Anderson	$977,866	61	$2,237,973	70
Ballard	$619,137	56	$974,024	64
Barren	$2,478,530	63	$3,873,284	64
Bath	$531,838	49	$1,168,847	51
Bell	$1,388,299	46	$2,662,337	59
Boone	$9,230,333	72	$14,296,579	71
Bourbon	$967,532	49	$1,778,840	54
Boyd	$2,356,974	44	$3,552,836	52
Boyle	$1,587,692	54	$2,231,834	58
Bracken	$400,918	53	$821,942	56
Breathitt	$796,938	47	$1,624,798	55
Breckinridge	$1,123,232	63	$2,285,469	66
Bullitt	$1,566,393	45	$5,556,694	62
Butler	$593,314	59	$1,203,926	64
Caldwell	$603,250	47	$1,341,301	58
Calloway	$1,209,651	50	$2,335,965	59
Campbell	$8,342,622	62	$9,289,431	57
Carlisle	$296,532	53	$489,229	59
Carroll	$783,775	57	$1,751,337	63
Carter	$1,530,628	52	$2,460,947	55
Casey	$703,196	50	$1,367,623	62
Christian	$6,262,616	68	$9,876,545	65
Clark	$1,478,357	45	$4,204,800	61
Clay	$900,107	38	$1,470,583	45
Clinton	$321,806	43	$678,904	57
Crittenden	$530,124	59	$1,074,295	73
Cumberland	$187,696	38	$592,595	59
Daviess	$5,045,552	48	$9,051,781	59
Edmonson	$434,625	56	$754,371	60
Elliott	$223,454	44	$455,650	54
Estill	$640,725	49	$1,183,998	57
Fayette	$15,298,156	51	$20,930,058	53
Fleming	$678,980	56	$1,312,068	50
Floyd	$1,746,460	42	$4,094,293	59
Franklin	$2,807,516	53	$4,610,257	57
Fulton	$477,059	34	$1,165,844	50
Gallatin	$643,854	63	$778,726	56
Garrard	$608,785	54	$1,044,680	63
Grant	$1,842,235	64	$3,249,451	63
Graves	$2,118,484	59	$2,898,621	58
Grayson	$1,583,086	61	$2,916,551	63
Green	$392,422	56	$1,011,293	68
Greenup	$1,476,691	48	$2,293,988	50
Hancock	$375,613	53	$853,413	64
Hardin	$6,135,313	56	$10,385,223	65
Harlan	$2,026,406	61	$3,128,636	68
Harrison	$1,568,336	74	$1,886,941	61
Hart	$869,722	59	$1,689,265	61
Henderson	$3,513,095	59	$6,065,400	59
Henry	$1,280,607	65	$1,641,661	61
Hickman	$296,954	51	$426,137	62
Hopkins	$2,804,065	54	$5,464,166	66
Jackson	$500,526	42	$1,039,510	43
Jefferson	$52,399,932	47	$74,135,764	49
Jessamine	$1,795,157	55	$4,248,316	53
Johnson	$1,082,648	44	$1,960,310	52
Kenton	$12,503,155	58	$20,124,791	58
Knott	$748,190	43	$1,502,056	52
Knox	$1,264,836	40	$2,600,479	50
LaRue	$1,147,134	68	$1,621,151	69
Laurel	$1,649,943	39	$4,665,555	51
Lawrence	$502,983	39	$1,259,623	53
Lee	$423,412	47	$502,093	35
Leslie	$532,952	37	$1,052,147	61
Letcher	$1,006,719	47	$2,414,996	55
Lewis	$588,106	49	$1,046,011	43
Lincoln	$1,275,963	61	$2,174,151	59
Livingston	$731,910	67	$961,602	71
Logan	$1,836,870	61	$2,222,425	62
Lyon	$332,091	60	$514,247	72
McCracken	$2,876,182	40	$6,093,019	56
McCreary	$981,602	42	$1,268,218	45
McLean	$754,448	69	$1,081,348	72
Madison	$2,922,617	50	$5,784,037	58
Magoffin	$207,899	27	$1,054,832	45
Marion	$868,577	56	$1,370,097	55
Marshall	$1,199,711	51	$2,716,598	57
Martin	$592,051	41	$1,139,101	56
Mason	$1,060,607	54	$2,086,449	59
Meade	$1,759,025	58	$2,441,993	68
Menifee	$268,384	53	$505,159	53
Mercer	$1,046,874	56	$1,969,475	54
Metcalfe	$320,846	45	$897,488	63
Monroe	$311,557	44	$832,991	55
Montgomery	$1,462,111	63	$2,846,520	56
Morgan	$538,002	56	$1,208,761	74
Muhlenberg	$1,037,225	45	$2,247,564	55
Nelson	$1,977,781	62	$4,140,252	59
Nicholas	$591,430	68	$766,731	57
Ohio	$965,111	57	$2,044,571	64
Oldham	$1,621,701	65	$2,998,541	66
Owen	$652,144	62	$807,772	64
Owsley	$175,417	21	$240,518	32
Pendleton	$1,055,650	62	$1,741,064	66
Perry	$1,280,457	37	$2,698,877	59
Pike	$3,912,833	44	$5,094,431	52
Powell	$1,531,154	61	$1,441,564	53
Pulaski	$3,842,732	60	$6,343,488	58
Robertson	$95,071	62	$151,119	65
Rockcastle	$795,783	53	$1,399,172	55
Rowan	$794,404	50	$1,739,946	59
Russell	$831,709	55	$1,680,056	57
Scott	$1,894,228	57	$4,036,366	57
Shelby	$1,623,899	57	$3,204,261	61
Simpson	$1,521,671	57	$2,548,268	60
Spencer	$143,844	49	$830,067	62
Taylor	$1,067,377	51	$1,841,935	60
Todd	$359,125	49	$932,186	50
Trigg	$728,832	63	$1,115,920	65
Trimble	$521,596	58	$850,351	62
Union	$1,155,277	59	$2,442,582	64
Warren	$3,728,643	45	$8,840,567	66
Washington	$366,781	64	$639,224	65
Wayne	$740,259	51	$1,458,538	54
Webster	$944,735	59	$1,743,841	65
Whitley	$1,465,332	39	$2,882,369	44
Wolfe	$554,322	58	$999,381	55
Woodford	$1,215,418	61	$2,003,808	62

Children Receiving KTAP

Definition

Children receiving KTAP (Kentucky Transitional Assistance Program) is the average monthly number of children who receive this cash assistance. *Percent of child-only cases* is the percent of all KTAP cases with no adult recipients.

Data in context

All children benefit when they live in families with adequate resources to meet basic needs. KTAP provides cash assistance to families with children that are unable to meet basic needs, while requiring work activities of parents to move families towards self-sufficiency.

KTAP is Kentucky's program through the Temporary Assistance for Needy Families (TANF) block grant that Congress enacted in 1996 to replace the former welfare program, Aid to Families with Dependent Children (AFDC). The Social Security Act of 1935 established AFDC as a grants program to the states to provide welfare payments to needy children.[1]

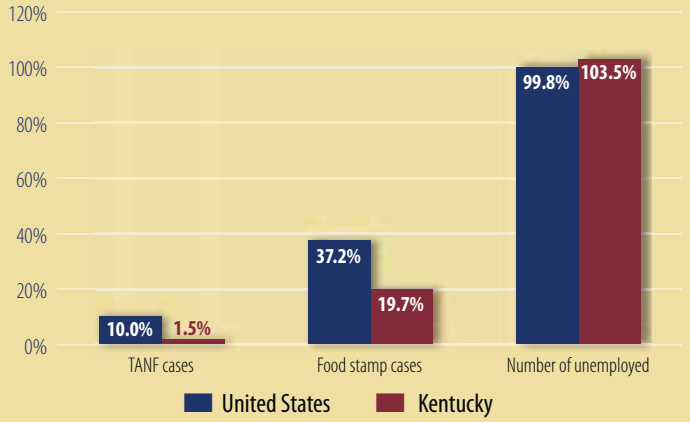
Federal law requires that families who receive KTAP work or receive workforce training to be eligible for assistance and sets five years as a lifetime limit on benefits. Though the lifetime limits and work requirements implemented with welfare reform have reduced caseloads, states have been required to maintain a level of funding by using program savings to help families gain financial self-sufficiency.[2] Kentucky requires at least 30 hours of work per week. Adults in continuing education programs must work at least 20 hours in addition to training hours. Exceptions to these work requirements and to the lifetime limit do exist in extreme cases, including incidents of domestic violence or child abuse and neglect.[3,4] In Kentucky, the average monthly benefit in December 2009 was $241.61.[5]

A study of KTAP recipients during the early years of the program illustrated that participation helps Kentucky families achieve financial self-sufficiency. Three out of four recipients stopped receiving KTAP benefits within 24 months, and average household income increased each year after exiting KTAP.[6]

Nationally, an average of over 3 million children received TANF benefits each month in federal fiscal year (FFY) 2009.[7] The average number of children per month receiving TANF benefits increased by over 170,000 from FFY 2008 to FFY 2009.[8,9] Prior to FFY 2009, this number had been steadily declining since at least 2000.[10]

Recent increases in TANF caseloads are likely due to the economic recession, yet the increases are not as large as expected given increases in demand for other assistance programs.[11] Nationally, TANF caseloads increased by only 10 percent during the recession.[12] Kentucky is among the 23 states with caseloads that have increased by 5 percent or less or even declined during the same period.[13] From December 2007 to September 2009, Kentucky's unemployment increased by 103.5 percent and food stamp participation increased by 19.7 percent, but KTAP cases only increased by 1.5 percent.[14] This lack of response could be attributed to states maintaining challenging enrollment procedures and stringent work requirements even during the economic downturn.[15]

Percent Change in TANF Caseload, Food Stamp Caseload, and Unemployed, December 2007 to September 2009



Source: Pavetti, L. and Rosenbaum, D. (2010). *Creating a Safety Net That Works When the Economy Doesn't: The Role of the Food Stamp and TANF Programs*. Center on Budget and Policy Priorities.

In Kentucky, an average of 36,995 children per month received KTAP benefits during 2009. The number of child recipients increased between 2008 and 2009 but remains significantly lower than the number of recipients in 2000. While 54 counties saw a decrease or no change in the number of child recipients between 2008 and 2009, 31 counties experienced an increase of more than 10 percent.

Parents need access to education, workforce training, and well-paying jobs to be self-sufficient. Years of "accumulated disadvantages" like unequal work opportunities and barriers to building family assets have contributed to economic disparities by race.[16] The majority of TANF recipients in Kentucky are White, though national data show disproportionately higher rates of TANF usage among non-Hispanic Black and Hispanic families than among non-Hispanic White families.[17,18]

TANF is currently up for reauthorization, and several changes to the program would increase its effectiveness as a safety net for families most in need. Many possible solutions exist to achieve that goal, including focusing performance measures on employment outcomes rather than caseload reduction; measuring program effectiveness at moving children out of extreme poverty; and providing additional funding to help families with significant barriers find employment.

Data Source: Kentucky Cabinet for Health and Family Services, Department for Community Based Services.
Rate Calculation: ((total number of KTAP cases - number of adult recipients receiving Basic KTAP - number of cases with an unemployed parent in 2000) * 100) / (total number of KTAP cases in 2000)
((total number of KTAP cases - number of adult recipients receiving Basic KTAP - number of cases with an unemployed parent in 2009) * 100) / (total number of KTAP cases in 2009)

Children Receiving KTAP

(average monthly number of children & percent of cases that are child-only)

	2000		2009	
	Number	Percent child-only cases	Number	Percent child-only cases
Kentucky	**60,768**	**39**	**36,995**	**52**
Adair	227	58	116	58
Allen	92	84	69	71
Anderson	79	31	65	76
Ballard	91	47	39	55
Barren	479	39	356	50
Bath	242	54	118	62
Bell	761	62	407	75
Boone	242	53	464	43
Bourbon	199	32	203	54
Boyd	912	31	614	52
Boyle	209	47	222	60
Bracken	76	45	112	36
Breathitt	616	62	231	75
Breckinridge	199	45	95	59
Bullitt	268	50	269	49
Butler	174	38	136	48
Caldwell	146	53	76	65
Calloway	335	28	136	56
Campbell	855	37	566	57
Carlisle	51	40	20	69
Carroll	84	69	67	64
Carter	387	47	267	55
Casey	140	70	86	65
Christian	879	32	578	39
Clark	490	40	308	53
Clay	889	70	417	87
Clinton	146	58	59	93
Crittenden	99	43	40	57
Cumberland	145	52	92	71
Daviess	1,121	39	880	51
Edmonson	153	49	82	56
Elliott	302	36	120	49
Estill	380	35	189	65
Fayette	3,068	27	1,713	47
Fleming	204	44	83	54
Floyd	1,782	29	504	64
Franklin	170	55	359	36
Fulton	319	38	124	41
Gallatin	70	56	58	71
Garrard	156	43	94	52
Grant	195	42	227	62
Graves	378	43	177	73
Grayson	229	60	121	79
Green	108	59	92	49
Greenup	368	52	160	85
Hancock	75	36	60	51
Hardin	792	37	395	58
Harlan	1,381	33	444	60
Harrison	111	54	87	52
Hart	204	49	137	51
Henderson	569	29	566	39
Henry	125	52	94	52
Hickman	77	38	37	52
Hopkins	739	29	386	47
Jackson	303	61	111	92
Jefferson	11,265	32	8,015	36
Jessamine	301	42	413	40
Johnson	646	34	328	60
Kenton	1,663	38	1,308	48
Knott	987	29	227	78
Knox	1,418	41	794	55
LaRue	107	43	120	48
Laurel	892	48	479	79
Lawrence	496	35	179	72
Lee	239	44	153	55
Leslie	531	35	189	50
Letcher	912	32	352	51
Lewis	227	56	202	38
Lincoln	251	43	210	60
Livingston	70	49	40	77
Logan	287	47	141	54
Lyon	45	52	29	68
McCracken	1,302	36	568	57
McCreary	731	46	315	69
McLean	115	38	72	49
Madison	768	34	450	50
Magoffin	706	32	236	71
Marion	227	50	143	45
Marshall	193	28	143	47
Martin	870	27	258	77
Mason	251	28	293	28
Meade	123	70	78	83
Menifee	176	29	131	47
Mercer	201	39	131	69
Metcalfe	146	54	74	58
Monroe	145	68	88	61
Montgomery	365	37	251	57
Morgan	346	40	160	61
Muhlenberg	351	48	287	58
Nelson	364	35	284	47
Nicholas	114	36	83	69
Ohio	226	40	164	54
Oldham	62	60	73	54
Owen	67	92	49	82
Owsley	362	46	144	74
Pendleton	138	44	105	66
Perry	1,324	32	530	39
Pike	1,744	36	712	70
Powell	235	47	132	74
Pulaski	760	50	695	48
Robertson	32	61	17	55
Rockcastle	209	55	93	79
Rowan	280	36	167	44
Russell	259	61	240	57
Scott	147	54	249	54
Shelby	205	53	275	46
Simpson	117	51	90	72
Spencer	40	62	42	44
Taylor	329	59	231	50
Todd	129	58	98	57
Trigg	77	59	53	77
Trimble	61	55	79	50
Union	192	33	124	45
Warren	1,099	46	911	51
Washington	81	58	57	53
Wayne	486	45	260	71
Webster	187	31	116	56
Whitley	889	47	332	90
Wolfe	246	64	136	66
Woodford	74	38	81	50

Children Receiving SSI

Definition

Children receiving Supplemental Security Income is the number of children with disabilities whose families received cash assistance through Supplemental Security Income (SSI).

Data in context

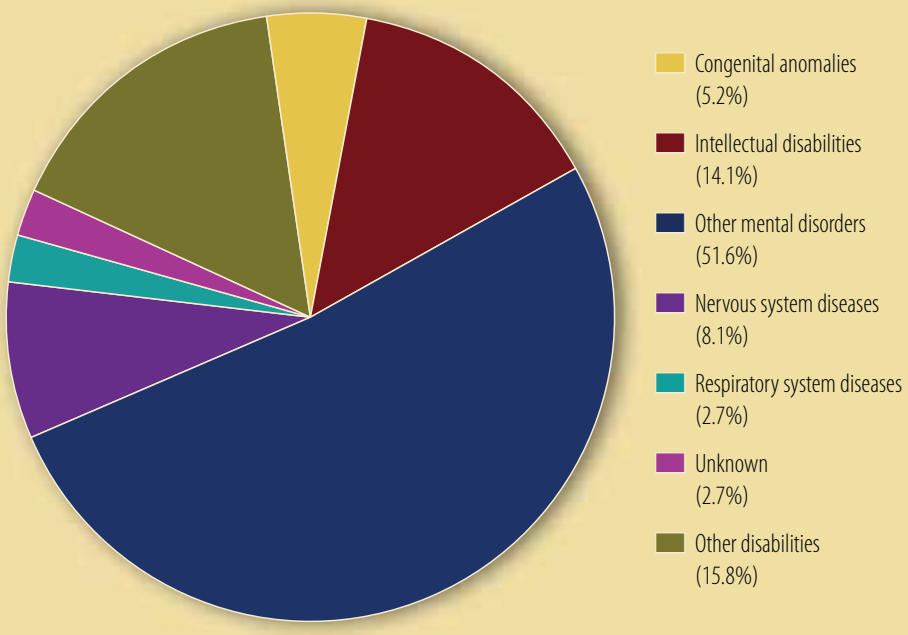
Families need adequate economic resources to meet the basic needs of their children. Caring for a child with a physical or mental disability can impose a serious financial burden on a low-income family. Low-income families with children who have severe disabilities more often face struggles with hunger, homelessness, and an inability to pay utility bills than other low-income families.[1] Monthly SSI payments help low-income families who have a child with a disability meet some of the added disability-related costs, such as higher child care costs and necessary home modifications.[2] SSI also assists low-income families in caring for their child with a disability at home by making up for some of the wages a parent loses from providing in-home care.[3]

Any child under age 18 is considered disabled by SSI if the child has a physical or mental condition or a combination of conditions, resulting in "marked and severe functional limitations" and if the condition is medically determined to last at least 12 months or to result in death.[4] The age limit extends up to age 22 for students who are regularly attending school.[5] Some children will continue to receive benefits as adults if their disabilities prevent them from engaging in substantial gainful employment.[6]

The Social Security Administration administers the SSI program with funding from general tax receipts, not the Social Security trust funds.[7] SSI benefits are adjusted each year to keep pace with inflation through a cost-of-living adjustment using the Consumer Price Index. Recipients did not receive any increase in benefits in 2010 for the first time since cost-of-living adjustments began in 1975, as the Consumer Price Index between the third quarters of 2008 and 2009 fell.[8] In order to ease the effects of the recession on SSI recipients, the American Recovery and Reinvestment Act of 2009 provided SSI recipients a one-time payment of $250 in May of 2009.[9]

More than 1.2 million children nationally received SSI benefits in May 2010.[10] At that time, children received an average monthly payment of $596.90.[11] Of children receiving SSI in December 2008, two-thirds had mental disorders, including 14 percent with intellectual disabilities.[12]

Child Recipients of SSI Nationally by Disability, December 2008



Source: U.S. Social Security Administration.

Racial disparities in access to quality health care, living and working conditions, and psychological stressors may contribute to people of color having worse health outcomes than their White counterparts.[13] African-American infants are nearly twice as likely as White infants to be born at low birthweight, placing them at increased risk of health and developmental problems, such as deafness, blindness, cerebral palsy, hydrocephaly, or intellectual disabilities.[14,15] These factors contribute to disproportionately high rates nationally of SSI receipt among youth of color.[16]

In Kentucky, 29,666 children received SSI benefits in December 2008, up 31 percent from December 2000. The number of child recipients more than doubled between December 2000 and December 2008 in Bullitt, Hickman, Marshall, Oldham, Owen, and Spencer Counties.

SSI has played a significant role in ensuring a minimum level of income for families of children with disabilities, yet many still live in poverty.[17] The asset limit for SSI eligibility should be assessed for an increase and potentially indexed to inflation so families with disabled children do not have to get rid of resources to become eligible for assistance.[18]

Data Source: U.S. Social Security Administration website.
Data Note: Number of children receiving SSI reflect data as of December 2000 and 2008.

Children Receiving SSI

(number of children)

	December 2000	December 2008
Kentucky	**22,681**	**29,666**
Adair	98	103
Allen	89	109
Anderson	47	90
Ballard	33	50
Barren	199	251
Bath	83	105
Bell	318	359
Boone	224	338
Bourbon	70	104
Boyd	302	330
Boyle	163	193
Bracken	44	65
Breathitt	265	264
Breckinridge	73	131
Bullitt	135	382
Butler	47	72
Caldwell	62	89
Calloway	91	150
Campbell	368	399
Carlisle	30	31
Carroll	59	67
Carter	153	259
Casey	81	104
Christian	434	600
Clark	149	190
Clay	414	392
Clinton	58	69
Crittenden	34	27
Cumberland	48	50
Daviess	556	703
Edmonson	43	55
Elliott	44	63
Estill	131	143
Fayette	919	1,244
Fleming	71	70
Floyd	492	626
Franklin	318	272
Fulton	93	97
Gallatin	37	36
Garrard	70	102
Grant	99	162
Graves	234	340
Grayson	105	183
Green	46	62
Greenup	137	223
Hancock	36	34
Hardin	491	659
Harlan	377	377
Harrison	64	113
Hart	85	116
Henderson	226	339
Henry	56	111
Hickman	18	43
Hopkins	324	428
Jackson	115	124
Jefferson	3,970	5,716
Jessamine	129	244
Johnson	207	305
Kenton	616	849
Knott	197	183

	December 2000	December 2008
Knox	344	412
LaRue	59	85
Laurel	319	424
Lawrence	113	162
Lee	72	117
Leslie	81	107
Letcher	226	235
Lewis	93	110
Lincoln	164	223
Livingston	30	46
Logan	98	115
Lyon	21	18
McCracken	354	436
McCreary	199	216
McLean	40	45
Madison	303	431
Magoffin	156	224
Marion	122	174
Marshall	80	194
Martin	179	102
Mason	88	148
Meade	67	112
Menifee	65	85
Mercer	91	123
Metcalfe	67	72
Monroe	75	68
Montgomery	137	216
Morgan	85	131
Muhlenberg	223	279
Nelson	141	263
Nicholas	41	49
Ohio	161	171
Oldham	56	117
Owen	33	67
Owsley	69	72
Pendleton	54	99
Perry	335	321
Pike	543	572
Powell	86	160
Pulaski	412	434
Robertson	10	19
Rockcastle	92	111
Rowan	124	126
Russell	114	129
Scott	114	163
Shelby	85	170
Simpson	56	84
Spencer	20	54
Taylor	175	162
Todd	43	57
Trigg	47	70
Trimble	27	54
Union	83	116
Warren	424	570
Washington	49	77
Wayne	171	173
Webster	95	95
Whitley	383	391
Wolfe	138	144
Woodford	61	71

Tax Credits: Earned Income Tax Credit

Definition

Earned Income Tax Credit claims is the number and percent of federal tax filers in Kentucky who filed for the credit to deduct part of their earned income from their federal taxes.

Data in context

The federal Earned Income Tax Credit (EITC), instituted in 1975, has a 30-year track record of supplementing the earnings of low-income working families. The EITC has increased employment levels and decreased use of welfare assistance among single parents, and it has significantly reduced child poverty.[1] In fact, the EITC lifts more children out of poverty in the United States than any other program, including an estimated 3.3 million children in 2009.[2] Without the EITC, the U.S. child poverty rate would be one-third higher.[3]

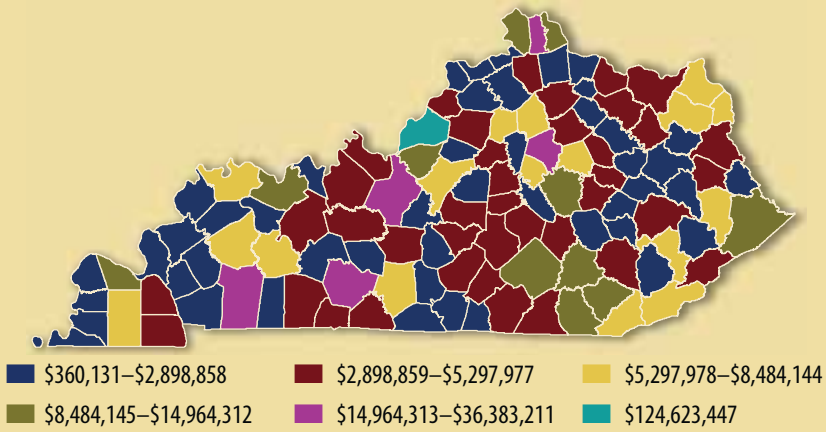
The federal EITC is a refundable tax credit, meaning that if the value of the credit exceeds the amount the tax filer owes, the filer receives a check for the difference between those amounts. The refundable nature of the credit helps supplement low wages and offset other taxes that low-income workers pay, such as payroll or sales taxes.[4]

The EITC benefits families in many ways. Recipients with higher incomes and greater access to financial institutions are more likely to apply their EITC toward longer-term investments, such as education, housing improvements, or savings, that help them build assets; though many families use the refunds on current expenses such as housing, groceries, child care, transportation, and health care costs.[5] EITC payments often represent the largest lump sum of cash received by many families. These families often spend this money locally, creating a cash infusion for the area economy.[6] In Kentucky, every dollar from an EITC refund spent in the local economy generates an estimated 29 to 42 cents of additional economic activity, depending on the specific location.[7]

Recent federal legislative changes have helped even more working families struggling with the effects of the recession. The American Recovery and Reinvestment Act of 2009 (ARRA) allowed the EITC to lift even more families out of poverty. The ARRA expanded the EITC by adding a new bracket of support for families with three or more children and providing exceptions to provisions that had reduced the amount of the credit for some married couples. These policy changes helped more than 7 million people and kept the income of approximately 3 million people from falling below the poverty line.[8]

The total value of the federal EITC in Kentucky was nearly $724 million; the total value to the state has increased annually as the number of people filing for the credit has also increased. The number of Kentuckians filing for the EITC has risen from 296,273 for tax year 2000 to 375,205 in tax year 2007. The average EITC value for a Kentucky taxpayer was $1,930 in tax year 2007.[9]

Federal EITC Refund Amounts, Tax Year 2007



Source: The Brookings Institution, EITC Interactive website.

Clay and McCreary Counties had the highest percentages of federal tax filers claiming the EITC in tax year 2007 (27.9 and 29.0 percent, respectively). The percent of filers claiming the EITC increased the most in Christian County with an increase of 6 percentage points between 2000 and 2007.

While it is difficult to determine how many eligible taxpayers know about or claim the EITC, it is clear that all eligible taxpayers do not claim the credit.[10] One study using survey data from 2002 found that fewer low-income Black and Hispanic families were aware of the EITC than other non-Hispanic families.[11] A more recent study of a small sample of young adults found that the EITC was utilized slightly more by people of color than their White counterparts, but also found that those below the federal poverty level were the least likely to take advantage of the EITC.[12] More targeted outreach efforts to the neediest families, such as providing free tax preparation services to those likely eligible for the EITC, can help reduce these disparities. National businesses and non-profits have promoted use of the EITC via the internet, but the lack of internet access among the lowest-income families necessitates service providers offering clients computer access during tax season to determine their eligibility for the credit.[13]

Although the federal EITC has been a successful tool for raising families out of poverty, many working families continue to struggle. Several states have instituted a state-level, refundable EITC to further help working families combat poverty and increase living standards.[14] Kentucky could implement a refundable state EITC with low administrative costs and the addition of one extra line onto the current state income tax form.[15] Implementing an EITC in Kentucky could provide increased stability to thousands of low-income working families by helping them address their immediate needs and giving them the opportunity to build long-term financial assets.

Data Source: The Brookings Institution, EITC Interactive website.
Rate Calculation: (number of filers claiming EITC in tax year 2000 / total number of federal tax filers in tax year 2000)
(number of filers claiming EITC in tax year 2007 / total number of federal tax filers in tax year 2007)

Earned Income Tax Credit Claims

(number & percent of all filers)

	2000		2007	
	Total EITC claims	Percent of all filers	Total EITC claims	Percent of all filers
Kentucky	**296,273**	**17.3**	**375,205**	**18.0**
Adair	1,597	25.8	1,913	23.6
Allen	1,340	19.2	1,867	21.4
Anderson	1,052	12.7	1,669	15.8
Ballard	547	15.5	697	16.7
Barren	2,928	18.2	4,271	21.0
Bath	1,065	24.6	1,302	22.9
Bell	3,010	30.9	3,202	24.1
Boone	3,737	8.9	6,192	11.2
Bourbon	1,400	16.7	1,694	17.1
Boyd	3,530	17.1	4,272	17.6
Boyle	1,890	16.3	2,409	17.6
Bracken	728	19.3	833	19.3
Breathitt	1,423	29.8	1,660	25.4
Breckinridge	1,541	19.1	1,848	18.6
Bullitt	3,772	13.3	5,503	14.9
Butler	1,050	21.4	1,164	19.3
Caldwell	1,002	18.2	1,214	18.0
Calloway	2,038	15.2	2,739	16.8
Campbell	4,662	11.4	5,694	12.6
Carlisle	395	18.2	452	17.5
Carroll	902	19.6	1,015	18.9
Carter	2,652	24.2	3,152	22.6
Casey	1,591	26.3	1,841	24.5
Christian	6,138	20.0	8,314	26.0
Clark	2,297	15.8	3,072	17.5
Clay	2,159	32.3	2,458	27.9
Clinton	1,087	29.8	1,272	26.2
Crittenden	586	15.8	730	16.4
Cumberland	718	28.4	733	24.4
Daviess	6,097	14.9	7,901	16.2
Edmonson	1,000	21.3	1,260	20.9
Elliott	456	28.5	499	23.5
Estill	1,351	24.0	1,682	24.0
Fayette	14,797	12.6	20,301	14.6
Fleming	1,342	22.9	1,568	21.8
Floyd	3,951	27.3	4,134	21.2
Franklin	3,009	13.3	4,166	15.6
Fulton	708	23.6	822	24.3
Gallatin	525	17.6	771	19.0
Garrard	1,130	18.5	1,445	18.5
Grant	1,861	17.2	2,384	19.8
Graves	2,747	17.9	3,382	18.6
Grayson	2,030	21.6	2,506	21.7
Green	964	21.9	1,149	21.5
Greenup	2,647	18.2	3,164	17.6
Hancock	487	13.2	580	13.8
Hardin	6,546	16.2	9,007	18.8
Harlan	3,004	30.3	3,127	22.7
Harrison	1,299	16.0	1,666	17.4
Hart	1,632	23.8	1,961	22.9
Henderson	3,179	15.7	3,953	17.2
Henry	1,097	16.5	1,338	17.1
Hickman	402	20.4	406	18.5
Hopkins	3,716	19.2	4,214	18.4
Jackson	1,438	30.6	1,428	24.2
Jefferson	50,883	15.2	65,767	17.2
Jessamine	2,663	15.9	3,864	18.3
Johnson	1,953	26.0	2,196	20.7
Kenton	8,326	11.7	11,440	14.0
Knott	1,311	27.8	1,467	21.8
Knox	3,539	30.4	4,185	26.4
LaRue	985	17.6	1,292	19.1
Laurel	4,876	23.8	6,082	22.2
Lawrence	1,434	27.3	1,559	21.2
Lee	703	30.5	767	24.3
Leslie	1,130	29.5	1,169	21.9
Letcher	2,146	26.6	2,251	20.0
Lewis	1,409	28.7	1,583	25.3
Lincoln	1,989	22.3	2,645	22.7
Livingston	737	17.6	806	16.4
Logan	1,985	18.2	2,445	18.8
Lyon	429	13.9	512	13.7
McCracken	4,758	16.4	5,954	17.4
McCreary	1,994	36.9	2,060	29.0
McLean	711	17.8	786	16.7
Madison	4,737	16.6	6,420	17.7
Magoffin	1,257	30.8	1,393	25.3
Marion	1,493	20.5	1,718	19.1
Marshall	1,865	14.0	2,357	14.6
Martin	1,070	29.4	1,096	21.8
Mason	1,390	19.4	1,704	20.1
Meade	1,837	16.1	2,428	18.6
Menifee	589	26.7	708	23.8
Mercer	1,413	15.2	1,817	16.6
Metcalfe	1,034	25.8	1,223	24.6
Monroe	1,056	23.6	1,186	21.8
Montgomery	1,935	19.7	2,629	20.4
Morgan	1,252	27.6	1,344	23.3
Muhlenberg	2,489	19.9	2,892	19.3
Nelson	2,644	15.0	3,585	16.4
Nicholas	556	19.4	672	20.6
Ohio	1,817	20.1	2,301	20.1
Oldham	1,467	7.1	2,274	8.9
Owen	620	19.0	902	20.0
Owsley	500	35.0	480	25.5
Pendleton	921	15.7	1,251	17.0
Perry	2,969	27.4	3,422	23.3
Pike	5,319	23.3	5,525	18.0
Powell	1,369	26.1	1,619	25.2
Pulaski	5,084	22.0	6,277	20.4
Robertson	146	19.9	186	20.6
Rockcastle	1,492	24.5	1,888	24.0
Rowan	1,568	20.0	1,971	20.1
Russell	1,558	25.6	1,878	22.8
Scott	1,994	13.6	2,996	14.6
Shelby	1,909	13.2	2,776	14.6
Simpson	1,177	16.5	1,688	19.4
Spencer	618	12.4	864	11.9
Taylor	1,886	19.8	2,380	19.8
Todd	877	18.5	1,158	20.7
Trigg	852	15.8	1,090	16.7
Trimble	618	17.8	733	17.3
Union	1,085	17.4	1,191	17.2
Warren	6,369	16.2	9,216	18.3
Washington	817	17.3	1,009	17.8
Wayne	1,993	27.6	2,355	24.4
Webster	1,062	17.9	1,152	17.0
Whitley	3,442	28.8	4,248	26.2
Wolfe	772	31.4	789	25.6
Woodford	1,142	10.7	1,588	12.7

Tax Credits: Child and Dependent Care Tax Credit

Definition

Child and Dependent Care Tax Credit claims is the number and percent of federal tax filers in Kentucky who filed for the credit to deduct part of the cost of child care and/or dependent care from their federal taxes.

Data in context

The Child and Dependent Care Tax Credit (CDCTC) helps working families offset the cost of child care for their children while they work. This nonrefundable federal tax credit provides a deduction from the amount of income taxes owed to the federal government, thereby increasing the amount of earned income retained by working families. Eligible expenses include employment-related child care for children under the age of 13, as well as care for dependent adults unable to care for themselves.[1]

State-Level Child and Dependent Care Tax Credits, Tax Year 2006

Source: Center for the Study of Social Policy, Policy Matters.

The credit encourages work by helping to offset employment-related expenses, particularly for low-income workers who pay a disproportionate amount of their income for child care compared to those with higher incomes.[2] Families can claim up to $3,000 annually in child care expenses for one child and $6,000 for two or more children.[3] The federal tax deduction equals a percent of their eligible expenses, and the percent is determined by income level. The lowest income families receive the greatest portion of their eligible expenses as a credit.[4] For example, a family that makes $15,000 a year or less can claim 35 percent of their child care expenses for a maximum credit of $2,100, whereas a family that makes more than $43,000 annually can claim only 20 percent of their care-related expenses for a maximum benefit of $1,200.[5]

Currently, twenty-eight states and the District of Columbia offer some form of a state-level child and dependent care tax credit or deduction in addition to the federal credit.[6] Seventeen states, including Kentucky, provide a credit or deduction as a percentage of the federal credit, with credits ranging from a low of 20 percent to a high of 110 percent of the federal credit.[7] Thirteen states who offer a child care credit also make the credit partially or fully refundable.[8,9]

Kentucky allows working families to deduct from their state income taxes 20 percent of the federal credit, up to a maximum of $210 for one child and $420 for two or more children.[10] The state credit is nonrefundable, and eligibility requirements are the same as for the federal credit.[11] According to the latest Tax Expenditure Analysis from the Office of the State Budget Director, Kentucky families will claim an estimated $8.1 million in fiscal year 2010 for this state tax credit.[12]

A nonrefundable credit means families who do not owe income taxes, because their earned income is so low, do not receive any benefit from the Child and Dependent Care Tax Credit.[13] Kentucky's tax structure exempts families of three with incomes at or below $18,310 from paying state income taxes.[14] Similarly, families of four with incomes below $22,050 are exempt from state income taxes.[15] Because these families do not owe state income taxes, they do not receive the work incentive of a credit that helps compensate for employment-related child care expenses.

In Kentucky, nearly 80,000 federal tax filers claimed the CDCTC in tax year 2007, up from 76,445 filers in 2003. Though the number of federal tax filers who claimed the CDCTC increased between 2003 and 2007, the percentage dropped from 4.5 percent in 2003 to 3.8 percent in 2007. All counties except Carlisle, Owsley, Scott, and Wolfe saw a drop in the percentage of federal tax filers claiming the CDCTC.

Over time, fewer families benefit from the credit because the income thresholds used are not adjusted for inflation. This means that if a family earns slightly more over time to cover increased living costs, their allowable deduction may be reduced. The result is fewer low-income families able to claim the largest possible deduction. Adjusting the credit for inflation, as with the Earned Income Tax Credit, would ensure it remains available to working families who need the assistance each year.[16]

Making the federal credit fully refundable, meaning families with work-related child care expenses could claim the credit without regard to their federal income tax liability, would strengthen support for working families, especially those earning low wages. [17] If the federal credit had been fully refundable in tax year 2006, an additional 1.6 million U.S. families could have claimed it; more than a third of those claims would have reached families with incomes below $30,000.[18]

Data Source: The Brookings Institution, EITC Interactive website.
Data Note: Data include filers eligible due to care for dependent adults unable to care for themselves.
Rate Calculation: (number of filers claiming CDCTC in tax year 2003 / total number of federal tax filers in tax year 2003)
(number of filers claiming CDCTC in tax year 2007 / total number of federal tax filers in tax year 2007)

Child and Dependent Care Tax Credit Claims

(number & percent of all filers)

	2003		2007	
	Total CDCTC claims	Percent of all filers	Total CDCTC claims	Percent of all filers
Kentucky	**76,447**	**4.5**	**79,995**	**3.8**
Adair	197	3.1	211	2.6
Allen	265	3.8	299	3.4
Anderson	569	6.6	568	5.4
Ballard	124	3.5	135	3.2
Barren	715	4.4	788	3.9
Bath	192	4.4	182	3.2
Bell	129	1.4	124	0.9
Boone	2,794	6.2	3,347	6.1
Bourbon	418	5.0	351	3.6
Boyd	593	3.0	636	2.6
Boyle	477	4.2	411	3.0
Bracken	171	4.7	133	3.1
Breathitt	26	0.6	37	0.6
Breckinridge	253	3.1	279	2.8
Bullitt	1,771	6.0	2,036	5.5
Butler	139	2.9	115	1.9
Caldwell	199	3.6	203	3.0
Calloway	607	4.5	604	3.7
Campbell	1,716	4.3	1,798	4.0
Carlisle	46	2.1	57	2.2
Carroll	81	1.8	78	1.5
Carter	207	1.9	181	1.3
Casey	132	2.3	116	1.5
Christian	1,831	6.3	1,705	5.3
Clark	706	4.9	733	4.2
Clay	51	0.8	62	0.7
Clinton	100	2.7	96	2.0
Crittenden	119	3.3	107	2.4
Cumberland	56	2.3	62	2.1
Daviess	2,101	5.2	2,252	4.6
Edmonson	164	3.5	171	2.8
Elliott	29	1.9	30	1.4
Estill	113	2.1	104	1.5
Fayette	6,823	5.8	7,234	5.2
Fleming	212	3.7	220	3.1
Floyd	267	1.9	234	1.2
Franklin	1,318	5.9	1,291	4.8
Fulton	51	1.9	43	1.3
Gallatin	104	3.2	109	2.7
Garrard	251	3.9	245	3.1
Grant	400	4.0	415	3.4
Graves	569	3.8	552	3.0
Grayson	358	3.8	320	2.8
Green	173	4.1	182	3.4
Greenup	412	2.9	416	2.3
Hancock	108	3.0	96	2.3
Hardin	2,403	5.9	2,376	5.0
Harlan	52	0.5	53	0.4
Harrison	357	4.5	348	3.6
Hart	158	2.3	136	1.6
Henderson	1,057	5.3	948	4.1
Henry	297	4.4	294	3.8
Hickman	74	4.1	59	2.7
Hopkins	549	2.9	528	2.3
Jackson	118	2.6	76	1.3
Jefferson	16,763	5.2	18,063	4.7
Jessamine	975	5.5	1,015	4.8
Johnson	159	2.1	183	1.7
Kenton	3,450	4.9	3,628	4.4
Knott	30	0.6	17	0.3
Knox	291	2.5	276	1.7
LaRue	247	4.4	252	3.7
Laurel	625	3.0	701	2.6
Lawrence	71	1.3	69	0.9
Lee	48	2.1	33	1.0
Leslie	44	1.2	31	0.6
Letcher	41	0.5	47	0.4
Lewis	98	2.0	105	1.7
Lincoln	214	2.3	195	1.7
Livingston	91	2.3	84	1.7
Logan	363	3.4	286	2.2
Lyon	100	3.3	76	2.0
McCracken	1,217	4.3	1,325	3.9
McCreary	82	1.6	86	1.2
McLean	151	3.8	136	2.9
Madison	1,307	4.4	1,445	4.0
Magoffin	48	1.2	41	0.7
Marion	287	4.0	299	3.3
Marshall	450	3.4	483	3.0
Martin	24	0.7	15	0.3
Mason	260	3.8	257	3.0
Meade	597	5.3	550	4.2
Menifee	63	2.8	31	1.0
Mercer	406	4.4	356	3.3
Metcalfe	123	3.1	85	1.7
Monroe	166	3.9	150	2.8
Montgomery	533	5.4	519	4.0
Morgan	90	2.0	102	1.8
Muhlenberg	363	3.0	302	2.0
Nelson	831	4.6	936	4.3
Nicholas	117	4.3	90	2.8
Ohio	217	2.4	214	1.9
Oldham	1,697	7.9	1,968	7.7
Owen	134	3.7	126	2.8
Owsley	0	0.0	10	0.5
Pendleton	263	4.1	240	3.3
Perry	229	2.1	235	1.6
Pike	309	1.4	327	1.1
Powell	133	2.6	154	2.4
Pulaski	1,006	4.3	1,061	3.4
Robertson	27	3.6	13	1.4
Rockcastle	103	1.7	105	1.3
Rowan	313	4.1	297	3.0
Russell	236	3.9	249	3.0
Scott	1,050	6.6	1,469	7.2
Shelby	913	6.0	1,061	5.6
Simpson	325	4.5	298	3.4
Spencer	353	6.2	423	5.8
Taylor	386	4.1	396	3.3
Todd	148	3.2	162	2.9
Trigg	282	5.1	233	3.6
Trimble	128	3.6	138	3.3
Union	221	3.6	190	2.7
Warren	2,529	6.3	2,667	5.3
Washington	191	4.2	186	3.3
Wayne	277	3.7	252	2.6
Webster	115	2.0	119	1.8
Whitley	304	2.6	285	1.8
Wolfe	21	0.9	33	1.1
Woodford	610	5.8	629	5.0

Housing Affordability

Definition

Fair market rent is the amount per month needed to pay the gross rent (shelter rent plus utilities) for a 2-bedroom unit in a given area. *Hourly wage needed to afford FMR* is the hourly wage required, when working full-time, to keep housing costs for a 2-bedroom unit below 30 percent of income. *Percent of renters unable to afford FMR* is the estimated percent of renters whose household income is not sufficient to cover the average cost of rent plus utilities for a 2-bedroom unit.

Data in context

Children benefit when families can afford the cost of housing and still have sufficient funds to provide for other basic needs. Housing affordability affects more than just a family's ability to access shelter. It also determines how much money remains for food, clothing, and medicines, the stability of a household's living situation, the community in which a family chooses to live, and consequently the available school and employment options.[1]

Housing affordability is a function of both household income and the cost of housing in a given area. Housing costs are considered affordable if the combined cost of rent and utilities is no more than 30 percent of a household's income. This housing-cost-to-income ratio has been used since the 1930s as a guideline for establishing a family's ability to pay for housing and the subsidy level a family should receive to help make ends meet.[2] Although homeowners can also face cost burdens, renters generally face a more severe burden because they, as a group, tend to have lower incomes.[3]

Nationally, nearly half of all renters had moderate housing cost burdens in 2008, spending between 30 and 50 percent of their income on housing-related expenses. In addition, one in four renter households had severe housing cost burdens of more than 50 percent of their household income. Housing cost burdens have increased as a result of the recent economic downturn. The share of severely burdened households increased from 12 percent in 2000 to 16 percent in 2008.[4]

Families with children can have significantly higher housing cost burdens. They typically need larger housing units to accommodate the size of their household, and they likely have concerns about the safety of the neighborhood and the quality of nearby schools.[5] Single-parent families, especially single-parent families of color, that historically earn lower incomes face the most significant housing cost burden of all households.[6] Unaffordable housing costs contribute to homelessness for families with children. More than 22,600 children, 1 in 25, enrolled in Kentucky's public schools during the 2008-2009 school year were homeless.[7]

Assistance such as public housing and housing vouchers, which can offset the cost of private rentals, help low-income families afford appropriate housing. Families benefitting from housing assistance pay significantly less for rent and have more income left over for other essentials such as food and child care.[8] Housing assistance provides an important work support for families. Research shows that families with housing assistance who were transitioning from welfare tended to have more employment and cash income compared to other low-income families without housing assistance.[9] In 2008, over 160,000 Kentuckians received housing assistance from the Department of Housing and Urban Development through programs such as public housing, Section 8 housing vouchers, or low-income housing tax credits.[10]

Across Kentucky in 2010, an estimated 47 percent of renter households have incomes that are too low to adequately afford the cost of rent and utilities for a 2-bedroom apartment. In 52 Kentucky counties more than half of all renter households have incomes insufficient for affordable housing.

States can promote workforce development programs that help families increase their incomes over time, making housing more affordable. States can also work to ensure that families have access to affordable housing near employment opportunities by encouraging developers to create quality affordable housing and by prohibiting discrimination by landlords against families using housing vouchers.[11]

Data Source: Fair market rent from the U.S. Department of Housing and Urban Development. Percent of renters unable to afford fair market rent and hourly wage needed to afford fair market rent from the National Low Income Housing Coalition, Out of Reach 2010.
Data Note: The statewide fair market rent was estimated by summing the products of county fair market rents multiplied by the number of county renters in 2000, then dividing by the statewide number of renters in 2000.

2-Bedroom Fair Market Rent

(amount, hourly wage needed to afford, & percent unable to afford)

	FFY 2010		2010
	Fair market rent (FMR)	Hourly wage needed to afford FMR	Percent of renters unable to afford FMR
Kentucky	**$634**	**$12.19**	**47**
Adair	$507	$9.75	56
Allen	$507	$9.75	47
Anderson	$690	$13.27	37
Ballard	$566	$10.88	48
Barren	$530	$10.19	39
Bath	$530	$10.19	52
Bell	$507	$9.75	61
Boone	$726	$13.96	37
Bourbon	$729	$14.02	52
Boyd	$588	$11.31	48
Boyle	$618	$11.88	46
Bracken	$726	$13.96	53
Breathitt	$507	$9.75	59
Breckinridge	$535	$10.29	48
Bullitt	$684	$13.15	41
Butler	$655	$12.60	53
Caldwell	$507	$9.75	46
Calloway	$607	$11.67	52
Campbell	$726	$13.96	47
Carlisle	$566	$10.88	42
Carroll	$621	$11.94	47
Carter	$510	$9.81	54
Casey	$507	$9.75	59
Christian	$664	$12.77	42
Clark	$729	$14.02	47
Clay	$507	$9.75	63
Clinton	$507	$9.75	58
Crittenden	$507	$9.75	50
Cumberland	$507	$9.75	52
Daviess	$607	$11.67	47
Edmonson	$671	$12.90	63
Elliott	$535	$10.29	76
Estill	$507	$9.75	55
Fayette	$729	$14.02	47
Fleming	$530	$10.19	47
Floyd	$507	$9.75	63
Franklin	$698	$13.42	45
Fulton	$566	$10.88	63
Gallatin	$726	$13.96	52
Garrard	$574	$11.04	47
Grant	$688	$13.23	41
Graves	$507	$9.75	52
Grayson	$507	$9.75	43
Green	$507	$9.75	55
Greenup	$588	$11.31	47
Hancock	$607	$11.67	45
Hardin	$573	$11.02	35
Harlan	$507	$9.75	62
Harrison	$573	$11.02	38
Hart	$507	$9.75	47
Henderson	$632	$12.15	50
Henry	$684	$13.15	47
Hickman	$566	$10.88	49
Hopkins	$507	$9.75	39
Jackson	$507	$9.75	62
Jefferson	$684	$13.15	46
Jessamine	$729	$14.02	45
Johnson	$507	$9.75	50
Kenton	$726	$13.96	45
Knott	$507	$9.75	59
Knox	$507	$9.75	62
LaRue	$573	$11.02	53
Laurel	$507	$9.75	45
Lawrence	$507	$9.75	56
Lee	$507	$9.75	70
Leslie	$507	$9.75	70
Letcher	$507	$9.75	58
Lewis	$530	$10.19	65
Lincoln	$555	$10.67	48
Livingston	$507	$9.75	33
Logan	$542	$10.42	41
Lyon	$596	$11.46	45
McCracken	$587	$11.29	47
McCreary	$507	$9.75	55
McLean	$607	$11.67	58
Madison	$592	$11.38	43
Magoffin	$507	$9.75	65
Marion	$535	$10.29	50
Marshall	$549	$10.56	47
Martin	$507	$9.75	70
Mason	$528	$10.15	43
Meade	$570	$10.96	33
Menifee	$530	$10.19	69
Mercer	$558	$10.73	41
Metcalfe	$507	$9.75	54
Monroe	$507	$9.75	61
Montgomery	$626	$12.04	46
Morgan	$530	$10.19	57
Muhlenberg	$507	$9.75	55
Nelson	$593	$11.40	47
Nicholas	$681	$13.10	58
Ohio	$507	$9.75	46
Oldham	$684	$13.15	43
Owen	$722	$13.88	54
Owsley	$507	$9.75	79
Pendleton	$726	$13.96	50
Perry	$507	$9.75	63
Pike	$519	$9.98	54
Powell	$593	$11.40	50
Pulaski	$507	$9.75	50
Robertson	$530	$10.19	54
Rockcastle	$507	$9.75	64
Rowan	$550	$10.58	54
Russell	$507	$9.75	54
Scott	$729	$14.02	43
Shelby	$686	$13.19	41
Simpson	$701	$13.48	41
Spencer	$684	$13.15	50
Taylor	$507	$9.75	49
Todd	$596	$11.46	46
Trigg	$664	$12.77	39
Trimble	$684	$13.15	47
Union	$540	$10.38	43
Warren	$671	$12.90	48
Washington	$535	$10.29	46
Wayne	$507	$9.75	59
Webster	$632	$12.15	50
Whitley	$537	$10.33	65
Wolfe	$507	$9.75	62
Woodford	$729	$14.02	42

Endnotes and References

Data Sources and Notes

Child population estimates

Data Source: U.S. Census Bureau, 2000 Decennial Census, and estimates prepared by the Kentucky State Data Center.

Child population estimates by race & ethnicity

Data Source: Estimates prepared by the Kentucky State Data Center.

Data Note: Race and ethnicity categories are mutually exclusive.

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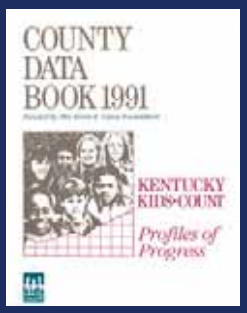

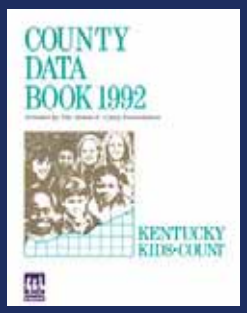

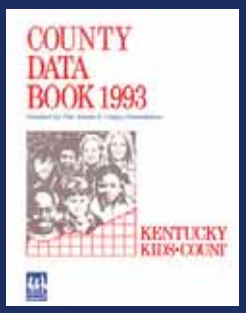

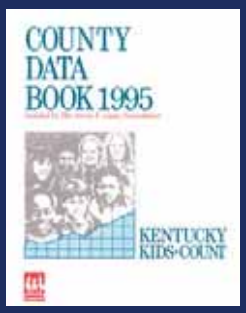

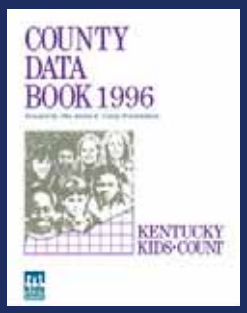

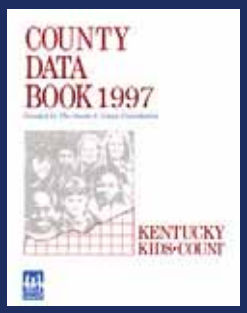

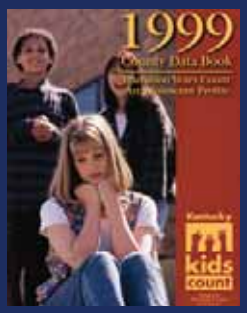

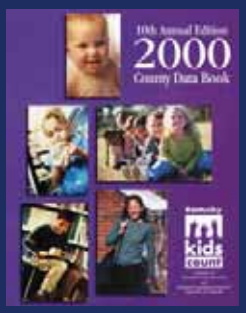

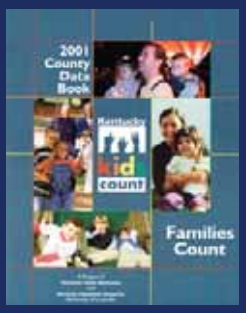

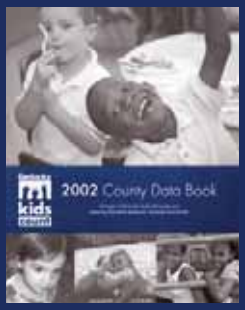

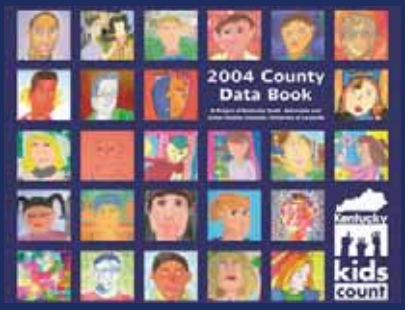

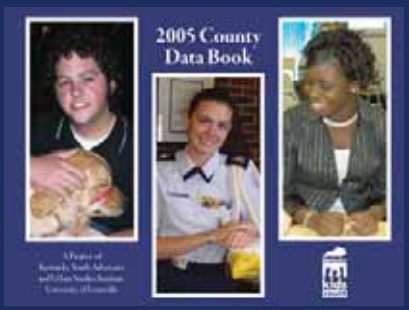

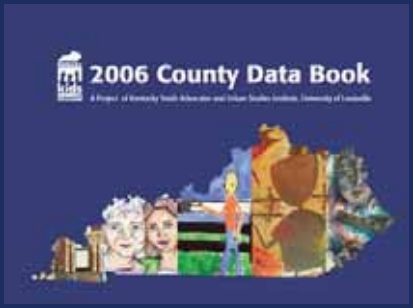

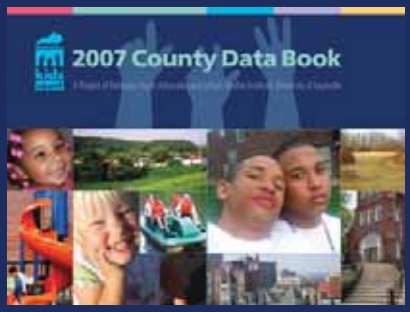

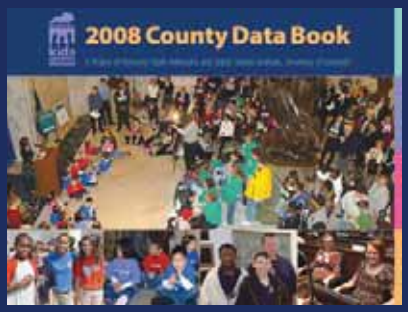

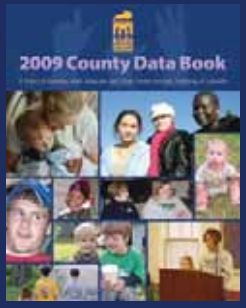

KYA

KENTUCKY YOUTH ADVOCATES

11001 Bluegrass Parkway, Suite 100 • Jeffersontown, KY 40299 • Telephone: (502) 895-8167 • Fax: (502) 895-8225 • www.kyyouth.org