CSBG COMMUNITY NEEDS ASSESSMENT, 2024

FINAL REPORT

Abstract

In January–February 2024, 788 individuals participated in a community-assessment survey. The following report presents the results of this assessment and recommendations for systems and agency enhancements.

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NORTHERN KENTUCKY
CAC
Community Action Commission

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Acknowledgements

Executive Summary

Between December 2023 and March 2024, Northern Kentucky Community Action Commission (NKCAC) planned and conducted a multi-phase community-needs assessment. This consisted of intentional stakeholder engagement, survey-based data collection and subsequent analysis, and collaborative action planning for addressing community priorities by building on the agency's strengths and filling service gaps. The assessment pulled from a sample across the 8-county service area and identified these top priorities from residents who represent the agency's core consumer audience[1]:

- Paying for utilities
- Paying my rent or mortgage
- Taking care of my family's dental health (such as finding a dentist, paying for services)

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[1] This report focuses on the priorities for regional residents who live in households with children and with incomes at or below 150 percent of the federal poverty level. Unless otherwise stated, references to "top priorities" denote that the statements were in the top quartile of significance ("very high significance").

- Learning more about available food resources (such as food pantries and other food assistance programs)
- Learning how to reduce my household energy costs
- Learning how I can best save money.

This process and its results have made a clear, compelling impact on the agency and its partners. Collaboratively, the following system-level opportunities have been identified in response to this year's findings:

- Address housing affordability, like rent support and down-payment assistance.
- Implement quality afterschool and summer activities for children and youth.
- Lead advocacy and social-issue education.
- Offer financial literacy for school-age youth and families.

Key Findings

The tables and narrative explanations in this report reflect the top priorities in the region for several populations, including the entire region, densely and sparsely populated counties, households with lower incomes, respondents from racial/ethnic minority groups, and older adults. Groups of residents and local service providers explored those findings to surface underlying causes of these needs and opportunities for NKCAC and others to address these areas. What follows is a summary of key findings based on CSBG's 8 domains. Further details on the findings described below can be found in the Consumer Survey Results section starting on page 12.

Priority 1: Housing (Agency)

The top priority in this assessment falls under Housing: *paying for utilities*, indicated on 66 percent of surveys completed by residents living in households with incomes at or below 150 percent of the federal poverty level. Two additional Housing statements appear in the top tier of priorities — *paying my rent or mortgage* and *learning how to reduce my household energy costs* — giving Housing half of the priorities of very high significance. Expanded out to the top 2 tiers of significance, Housing represents a quarter of statements, still the top thematic area. The additional priorities here concern homeownership assistance, accessing home-repair services, and renter and homeowner rights. Households face challenges with paying housing-related costs because of the mix of underemployment and the rising cost of basic needs like groceries and housing itself.

NKCAC is the region's LIHEAP provider and has added support for water-bill payments, too. Its weatherization program supports residents with reducing their household energy costs, and Financial Empowerment teaches the knowledge and skills that underpin the asset building necessary for homeownership. Specific interventions toward homeownership assistance are a potential place for growth.

At the systems level, NKCAC could consider ways to address housing affordability in the region, whether directly through rent support and down-payment assistance or indirectly through advocacy and collective action with partners. NKCAC operates the Lincoln–Grant Scholar House and could look at acquiring additional housing properties.

Priority 2: Health and Social/Behavioral Development (Family)

Two statements related to Health and Social/Behavioral Development rose to the top tier of significance: *taking care of my family's dental health* and *learning more about available food resources (such as food pantries and other food assistance programs)*. Expanded to the top 2 tiers of significance, additional priorities include vision needs and healthy eating habits. Again, insufficient household income affects this area, in 2 ways: directly, because of a financial inability to meet basic needs; and indirectly, because of housing and transportation limitations that can place families with lower incomes in food deserts.

NKCAC offers emergency services to overcome immediate food barriers and maintains a large partner-referral network of food pantries and similar supports across Northern Kentucky. This network found nutrition education to be an opportunity for both children/youth and adults, whether provided by NKCAC or partners.

Priority 3: Income and Asset Building (Community)

The remaining priority in the top tier of significance connects to Income and Asset Building: *learning how I can best save money*. Four more related priorities fall in the next tier of significance: *making and managing a household budget*, *learning how I can use credit successfully and improve my credit score*, *buying a car*, and *learning how to get a low-interest loan*. Like the challenges under Housing, community members cannot build savings or access credit when they cannot meet basic household needs.

NKCAC offers individual- and family-focused programs to support community members in these areas: For instance, the Financial Empowerment program works with residents on financial literacy, including specific approaches to address knowledge, skills, and attitudes related to the exact topics surfaced by the assessment. The path to income generation and asset building requires systemic solutions, however, and NKCAC and its partners can find opportunities to support policy changes to overcome barriers.

Priority 4: Education and Cognitive Development (Community)

In Education and Cognitive Development, residents have prioritized finding activities for their children, like Kindergarten readiness and out-of-school activities; developing parenting skills; and preparing their teenager for after high school. These priorities represent about 17 percent of the statements in the second priority tier (high significance).

NKCAC's Head Start and Early Head Start programs are leaders in the region for parent/caregiver engagement in a supportive atmosphere. The agency also offers a federally funded fatherhood program. The region has several community and technical schools, in addition to Northern Kentucky University, and some high schools have partnerships with these institutions to support college and career readiness.

The region faces a gap in quality afterschool and summer-time programs. Collectively, service providers have noted this as an urgent deficit to address, and NKCAC could convene interested agencies to strategize for additional programs.

Priority 5: Employment (Community)

Employment-related priorities concern find a job, balancing public benefits with employment, and reliable transportation. Many cite the seeming abundance of available jobs in the region, especially in urban areas like Covington and industrial centers, but question the viability of these positions for job seekers who lack reliable transportation or have particular schedules because of caregiving responsibilities.

As with the related area of Income and Asset Building, challenges and gaps in Employment require solutions at the level of institutions and systems: supporting the expansion of flexible transportation options, particularly in more rural communities; advocating for changes to public benefits to avoid the "cliff" many families face when employment income rises too high, causing them to fall off assistance rolls and, consequently, have overall lower household incomes than before; and encourage employers to foster family-friendly workplaces.

Priority 6: Supportive Services and Multiple Domains (Agency, Community)

Although many of the priorities discussed above fall nominally in one area or another, many of the causes of and solutions to these challenges intersect with concepts under multiple domains. Education and Cognitive Development highlighted support opportunities across the lifespan of children and youth, from school preparation to college–career readiness, which connect with the Employment priority around finding a job. Steady employment affects the ability to pay household expenses (utilities, rent/mortgage, and home repairs), as well as to build savings and credit. Food insecurity accompanies financial insecurity, increasing the demand for food pantries and similar resources, and a lack of reliable transportation or surplus time in the day makes it difficult for residents to travel the requisite distances to reach available dentists.

NKCAC could fortify its role as an organizer of the broader service ecosystem by starting public–private conversations and planning toward addressing these access barriers. Through collaborative planning, NKCAC and its partners have already identified an opportunity for the agency to play this leading role in the region by convening networks, supporting service coordination and cross-referrals, exploring systems integration and shared intake, and further shared planning around improving access to fundamental services like employment centers, housing, transportation networks, and food/groceries. NKCAC has emphasized partnerships with large employers that have family-friendly workplace policies and will continue to expand these.

Priority 7: Civic Engagement and Community Involvement (Community)

The assessment found that many community members are interested in learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved. NKCAC participates in collaboratives and partners with other institutions to offer civics-related classes for residents. In addition, NKCAC has been a leader in introducing Consumer Advisory Boards, and other service providers have asked for the agency to train them on the model so that client voice becomes a fundamental part of service delivery in Northern Kentucky. Similarly, others look to NKCAC for leadership in an array of areas, and advocacy and social-issue education could be another of these opportunities. This might include

the development and distribution/publication of messages and campaigns, and organizing direct action and outreach to public officials.

Priority 8: Linkages (Community)

As these 7 other priorities have shown, the work of addressing challenges in the region cannot fall to NKCAC only. The agency fosters intentional relationships across the 8 counties to ensure that they can connect consumers with necessary, quality programs and services beyond what NKCAC can offer. Next steps could include expanding its role as a network convener toward service coordination and resource–referral opportunities, exploring systems integration and shared intake, cross-agency training and peer learning, and co-presentation of community-engagement events.

Approach

For the 2024 community assessment of its 8-county region, NKCAC engaged Conley George LLC, a firm (based in Atlanta, GA) specializing in planning, research, facilitation, community engagement, and project management for nonprofit agencies and provider networks and collaboratives. The assessment used a consumer-centered model and was populated by results of surveys for clients and consumers, explored and validated through focus groups and interviews with community members. Actual and potential beneficiaries of services were asked about their interests and priorities, followed by a feedback process incorporating the views of service providers. The community assessment aims to inform NKCAC's ongoing program design and delivery in response to current clients' expressed needs. In addition, the report is intended to fulfill requirements of funding and regulatory agencies, like Head Start and Early Head Start.

During the data-collection period, the primary approach was survey. A client/consumer survey was launched first, asking respondents to identify priorities for themselves and their families. Respondents also shared demographic and socio-economic information on themselves and their families. At the end of the assessment process, NKCAC and its partner agencies engaged in a collaborative-planning session to discuss the survey findings and identify opportunities for the service ecosystem to meet the expressed needs and fill gaps.

Process

The community assessment kicked off on December 4, 2023, following NKCAC's formal engagement of Conley George LLC in November 2023. NKCAC staff and the team from Conley George reviewed and agreed to the proposed timeline and process and established norms for communication, both internal (between NKCAC and Conley George) and external (with partners who would advise survey development and support distribution and response collection). Data-collection goals were set based on the population of families living at or below 150% of federal poverty level in each county. Counties with higher populations were expected to produce higher numbers of responses and constitute a larger share of the overall response pool. These targets ranged from a minimum of 30 respondents (Campbell, Carroll, Gallatin, Grant, and Pendleton Counties) to 80 respondents (Kenton County).

Next, NKCAC staff and community partners finalized the survey questions (with special attention paid to demographic and socio-economic questions), survey dissemination strategies and response collection activities, as well as incentives to participation. (NKCAC agreed to provide gift cards, which would be given to a randomly selected survey respondent who volunteered to provide their name and contact information at the end of the survey. Other than this raffle opt-in, survey responses were anonymous.)

The primary audience for the client/consumer survey was comprised of adults living with children having a household income at or below 150 percent of the federal poverty level living in the NKCAC 8-county catchment area, though a broad range of household types (e.g., individuals, couples, seniors) took part in the assessment. Additionally, sampling considered each county's demographic and socio-economic characteristics. The survey was launched on January 4, 2024, in both online (SurveyMonkey) and paper formats. Each format was available in English and Spanish. (Copies of the surveys are included in the appendices of this report.)

The survey remained open to responses through February 4, 2024. Staff from NKCAC and partner organizations entered the responses from paper surveys into the online-survey instrument (as if they were taking the survey), which eased aggregation of survey responses across the 2 formats.

After survey analysis was completed, 5 focus groups with consumers took place: 1 for parents and caregivers of children in NKCAC's Head Start programs, 1 for participants in NKCAC's Fatherhood program, 1 with participants in NKCAC's "minority business owners" program, and 2 with more general audiences that focused on comparing and contrasting the results from residents of densely populated counties (namely, Boone, Campbell, and Kenton) and more sparsely populated counties (namely, Campbell, Gallatin, Grant, Owen, and Pendleton). In each focus group, participants looked at findings from the community survey and shared how they have seen these priorities in their own households and communities.

On March 26, 2024, NKCAC and partner agencies participated in a collaborative-planning session. The session began with a review of the survey findings, asking providers to give their perspectives on how these priorities align with their understanding of local communities, the local service ecosystem, and actions needed to better address the identified needs. Participants used this collected background information to set shared priorities for filling service gaps and meeting identified interests.

Landscape Data

General

Unless otherwise noted, the following data were obtained from SparkMap (https://sparkmap.org/report/).[2] At the time of this report, SparkMap's principal relevant sources include the American Community Survey conducted by the US Census Bureau for the 2018–

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[2] County-level reports were run in SparkMap on March 15, 2024.

2022 period and the US Department of Labor's Bureau of Labor Statistics reporting from December 2023.

Geographic boundaries, size, counties, and distinguishing characteristics

Northern Kentucky Community Action Commission (NKCAC) serves 8 counties: Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton. In total, the service area ranges about 1,670 square miles. These counties lie in the northeastern part of the state, just south of the city of Cincinnati across the Ohio River. The farther south the region gets, the more rural and therefore less densely populated the counties become.

NKCAC governing structure

Community Action Agencies (CAAs) promote self-sufficiency and support individuals and families striving to become economically secure while investing in the future of their local communities. This national network of 1,060 agencies, funded in part by the Community Services Block Grant (CSBG), serves approximately 7 million families, totaling 16 million low-income persons each year. NKCAC is a subsidiary of this national organization. The commission relies on support from private donors, corporations, foundations, and government funders, all of whom allow our agency to offer comprehensive services to families in need and therefore, are active partners in the restoration of these families and individuals.

Population and related trends

Northern Kentucky has a population of 468,852, about 10 percent of the population of Kentucky. The 8 counties' population range is wide, with Boone and Kenton on the larger end (136,150 and 169,066, respectively) and 5 counties — Gallatin, Carroll, Owen, Pendleton, and Grant, in ascending order — with populations less than or (roughly) equal to 25,000 each. (Campbell County is third in the region, with a population of 93,122.)

Between 2010 and 2020, the United States overall has seen a population growth rate of 7.13 percent. Northern Kentucky has a change of 6.82 percent, nearly on par with the national average and twice the rate of Kentucky as a whole. Boone (14.44 percent) and Kenton (5.85 percent) grew the most. The other 6 counties saw growth of 4 percent or less, including 2 — Carroll and Pendleton — that lost population.
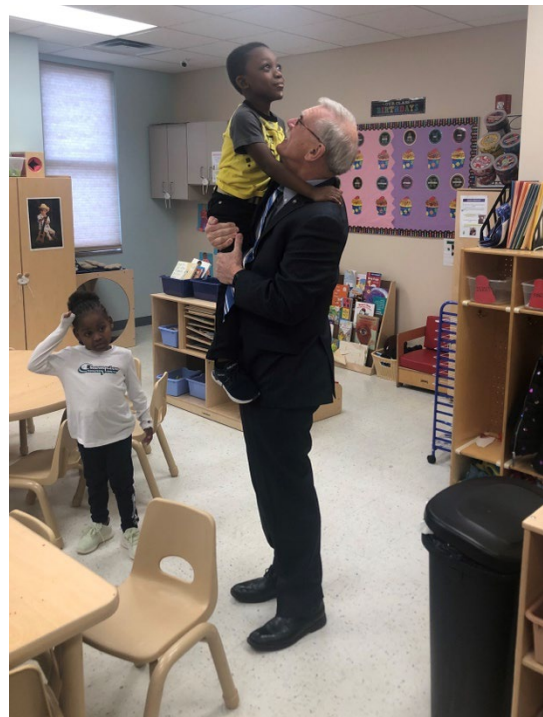
Racial and ethnic composition

The majority of the population of Northern Kentucky is White, making up about 90 percent of the region. The counties' shares of White residents ranges between 88 percent (Boone, Carroll, Grant, and Kenton) and 94 percent (Owen and Pendleton). A little more than 3 percent of the region's population identifies as Black. Kenton has the highest share of Black residents, a full percentage point higher than the regional average, followed by Boone (slightly above the

regional average) and Carroll (roughly average); in 3 counties — Grant, Pendleton, and Owen — Black residents make up 1 percent or fewer of the population. In all counties but Kenton, residents identifying with the Census category of "Multiple Races" compose the second largest "racial" group.

The region's Hispanic population is 3.56 percent. Counties with Hispanic shares at or above average are Carroll (6.87 percent), Gallatin (5.86 percent), Boone (4.53 percent), and Kenton (3.60 percent). Owen has the smallest Hispanic population by numbers (63) and percentage (0.56 percent) in the region.

Gender distribution

Gender distribution in both the United States and Kentucky is about 50.4 percent female and 49.6 percent male. Data show a 50–50 split between female and male in Northern Kentucky, though the range of ratios varies among the 8 counties. Interestingly, in 5 smallest, least dense counties by population — Carroll, Gallatin, Grant, Pendleton, and Owen — the share of males is higher than the regional average: 50.7 in Grant to 51.8 in Pendleton.

Age distribution

Nearly a quarter of the region's population is under 18 years old. Adults aged 18 to 64 years are 61 percent of the population, with 25–34 years old the largest single age band. Fifteen percent of the region is 65 years or older.

Carroll and Grant Counties' shares of residents under 18 years old are the highest in the region at almost 27 percent; Boone is the only other county above the regional average. Owen County's share of residents aged 65 years or more is nearly 20 percent. Campbell, Carroll, and Pendleton Counties also have above-average shares of residents aged 65 years or more.

Household composition

In all 8 counties, married heads of household represent the largest share of household types. For the region, nearly 50 percent of all households have married heads of households. Single-parent households are 16 percent of households, with almost 70 percent of those headed by females.

Median income level

The median household income in Northern Kentucky is $77,098, nearly $17,000 higher than the median in Kentucky and almost $2,000 higher than the US median. Only Boone County's median ($91,697) is higher than the weighted average of region's medians.[3] Kenton County's median ($76,016) is higher than the US median. The medians of Campbell and Grant Counties ($71,979 and $65,461, respectively) exceed the median for Kentucky.

Carroll County's median household income is the region's lowest, at $50,625, and its share of cost-burdened households (households where housing costs are 30 percent or more of the total household income) is the third highest in the region, at 25.13 percent. Campbell has the highest

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[3] A true median for the region is not available from the data source, so a weighted average of the 8 counties' medians is used to approximate a regional midpoint.

share of cost-burdened households (26.43 percent), followed by Pendleton (25.71 percent), then Carroll. The lowest is Grant's (19.27 percent).

Principle sources of income and major employers

In July 2023, the Cincinnati Business Courier gathered data on Northern Kentucky's largest employers: St. Elizabeth Healthcare (9,865 employees), Amazon.com (6,000), Fidelity Investments (4,800), Kroger (4,000), and Boone County School District (3,500) — employing an estimated 27,869 people combined.[4] According to the BE NKY Growth Partnership, the key industries in the region are supply chain management, advanced manufacturing, life sciences, and information technology.[5]

Residents (including children) living in households with lower incomes

About 11 percent of residents in Northern Kentucky live in households with incomes at or below the federal poverty level, 5 percentage points lower than Kentucky's rate and nearly 2 percentage points lower than the US rate. The poverty rate for children under 18 years old in Northern Kentucky is about 4 points higher than the rate for the total population in the region; this is still about 6.5 points lower than the rate of Kentucky and 2 points lower than the US rate.

Looking at NKCAC's priority population, the region's rate of residents living in households with incomes at or below 150 percent of the federal poverty level is 17.5 percent, 8 points lower than Kentucky's and 3 points lower than the US rate.

Boone County has the region's lowest share of residents in households at or below 150 percent of the federal poverty level, at 11.88 percent. Boone's figure is 6 points lower than the next county — Campbell, 17.72 percent — and the only county below the regional average. The highest rate is found in Gallatin County (31.04 percent), followed by Carroll (28.92 percent), Pendleton (24.88 percent), and Owen (24.84 percent).

Unsurprisingly, Boone has the region's lowest poverty rate for children under 18 years old, too, at 6.79 percent. Also below the regional average (14.82 percent) are Campbell (11.35 percent), Owen (12.02 percent), and Grant (13.99 percent). Carroll has the highest rate here (28.76 percent), followed by Gallatin (23.62 percent), Pendleton (18.37 percent), and Kenton (18.37 percent). Overall, the regional average is more than 6 percentage points lower than Kentucky's and 2 points below the US rate.

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[4] Cincinnati Business Courier. "St. Elizabeth Healthcare tops Courier's list of largest Northern Kentucky's employers." https://www.bizjournals.com/cincinnati/news/2023/07/11/top-5-largest-northern-kentucky-employers.html. Accessed March 15, 2024.
[5] BE NKY Growth Partnership. "Northern Kentucky Industry Focus." https://be-nky.com/northern-kentucky-industry/. Accessed March 15, 2024.

Consumer Survey Results

Statistical Analysis

The primary population of interest for this report is adults who live in households with children and with incomes at or below 150 percent of the federal poverty level ("NKCAC-qualifying households").

	NKCAC-qualifying Households	All NKY Residents
Standard Deviation	24.93	39.74
Sum, Σx:	1,988	4,418
Mean, x̄:	26.93	65.94
Variance, s^2:	621.31	1555.85
Significance Ranges:	—	—
Very High	≥ 17.94%	≥ 13.73%
High	9.34–17.65%	8.55–13.60%
Moderate to Low	≤ 9.00%	≤ 8.42%

The primary focus of the statistical analysis is on the variation of reported needs among various groups of people responding to the community-assessment survey. The study examined the number of responses to need statements and grouped them into higher and lower community needs. The purpose is to assess the community's capacity to respond to needs based on projected demand.

Demographic and Household Characteristics

The survey received 788 responses; 289 of these were positively identified as NKCAC-qualifying households. The survey featured 67 Needs Statements; every statement had at least 17 positive responses on the overall survey and at least 5 positive responses from NKCAC-qualifying households. The average number of needs per respondent was 5.61 overall and 6.88 for NKCAC-qualifying households.

Responses differed statistically by geography, household composition (households with children versus without children), income level (households at or below 150 percent of the federal poverty level versus households above 150 percent of the federal poverty level), age, and race.

In the narrative descriptions and tables in this section, percentages are based on the number of respondents for the respective questions, rather than relative to the total number of survey responses.

Gender

In response to the free-response question *What is your gender?*, most overall survey respondents indicated a form of "female" (79 percent), followed by "male" (20 percent). Among NKCAC-qualifying households, 81 percent of responses were "female" and about 18.5 percent were "male."

	NKCAC-qualifying Households		All NKY Residents	
Female/Woman/Girl	80.99%	213	79.07%	525
Fluid	0.00%	0	0.15%	1
Genderqueer	0.38%	1	0.15%	1
Male/Man	18.49%	16	20.18%	134
Non-binary	0.00%	0	0.30%	2
unclear response	0.00%	0	0.15%	1
Skipped	—	*26*	—	*124*

Education level and veteran status

Overall respondents from the region tended to report higher education levels than NKCAC-qualifying households, with more than half having a high-school diploma or GED or less, compared with about a third of the overall population.

	NKCAC-qualifying Households		All NKY Residents	
Grades 0–8	3.70%	10	2.36%	16
Grades 9–12 / Non-graduate	14.07%	38	7.95%	54
High-school Graduate or Equivalency Diploma (GED)	37.78%	102	23.56%	160
12th Grade + Some Post-secondary	15.56%	42	12.81%	87
2-year Degree, Trade/Vocational School, or Professional Certification	17.78%	48	16.20%	110
College Graduate (4-year Degree)	7.78%	21	23.12%	157
Graduate of Other Post-secondary School	3.33%	9	13.99%	95
Skipped	—	*19*	—	*109*

Veterans represented slightly less than 5 percent of NKCAC-qualifying households and slightly more than 5 percent of all households.

Type of housing

Whereas the majority of all respondents live in a house, condo, trailer, or other home that they own, most NKCAC-qualifying households in an apartment, trailer, or room that they rent.

	NKCAC-qualifying Households		All NKY Residents	
House, condo, trailer, or other home that I own	36.03%	98	56.18%	382
House, apartment, trailer, or room that I rent	56.62%	154	37.50%	255
Someone else's house, apartment, trailer, or room	5.15%	14	4.71%	32
Homeless (shelter, street/outdoors, park)	0.37%	1	0.44%	3
Transitional housing	0.74%	2	0.44%	3
Sober Living House	0.00%	0	0.00%	0
Other (please specify)	1.10%	3	0.74%	5
Skipped	—	*17*	—	*108*

Marriage status

More than 60 percent of NKCAC-qualifying households responded "no" to the question *Are you currently married, part of a civil union or domestic partnership, or part of a "common law" marriage?* whereas a similar percentage of overall households responded "yes."

Household size

A plurality of all households have 2 members (27 percent), followed by households with 3 members, then with 1 member. Similarly, a plurality of NKCAC-qualifying households have 2 members (24 percent), though followed by single-member households (22 percent).

	NKCAC-qualifying Households		All NKY Residents	
1	22.15%	64	17.73%	139
2	23.53%	68	27.17%	213
3	12.80%	37	18.37%	144
4	16.96%	49	15.82%	124
5	11.42%	33	11.35%	89
6	6.57%	19	5.61%	44
7	3.81%	11	2.68%	21
8	1.38%	4	0.64%	5

9+	1.38%	4	0.64%	5
Skipped	—	*0*	—	*4*

The average size of all households and of NKCAC-qualifying households is slightly above 3.[6]

Children living in household

Nearly half of all respondent households have no children, followed by 1 child and 2 children. The average number of children in all respondent households was about 1.[7]

A plurality of NKCAC-qualifying households have 0 children (42 percent), followed by 1 child (17 percent). The average was about 1.5 children.

	NKCAC-qualifying Households		All NKY Residents	
0	42.16%	121	48.21%	376
1	17.42%	50	20.00%	156
2	13.24%	38	16.15%	126
3	13.94%	40	9.49%	74
4	5.92%	17	3.21%	25
5	4.88%	14	2.05%	16
6	2.09%	6	0.77%	6
7+	0.35%	1	0.13%	1
Skipped	—	*0*	—	*8*

Of all households with at least 1 child, 55 percent reported another adult caregiver in the household, whereas 45 percent of NKCAC-qualifying households reported more than 1 adult caregiver.

Roughly 23 percent of all households with children and 20 percent of NKCAC-qualifying households with children reported having at least 1 child with a special need.

Household income

A full-time job was indicated as a main source of income for slightly more than half of all households and 29 percent of NKCAC-qualifying households. Social Security was the second highest source for all households (29 percent), with part-time job(s) then at about 15 percent. For NKCAC-qualifying households, the highest source was Social Security (38 percent),

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[6] To calculate these averages, households with 9+ members were entered simply as 9.
[7] To calculate averages numbers of children, households with 7+ members were entered simply as 7.

followed by full-time job, government assistance, and part-time job(s). This mix of "main sources" of income reflects the lower levels of full-time employment among NKCAC-qualifying households.

	NKCAC-qualifying Households		All NKY Residents	
Full-time Job	29.37%	84	51.85%	364
Part-time Job(s)	17.83%	51	14.67%	103
Government Assistance (like unemployment, TANF, SNAP, SSI, etc.)	20.98%	60	11.40%	80
Social Security	38.11%	109	28.63%	201
Pension or Retirement Savings/Investments (like 401k, IRA, etc.)	3.15%	9	10.54%	74
Child Support	6.99%	20	3.56%	25
Self-employment	6.99%	20	7.55%	53
Other (please specify)	9.44%	27	6.41%	45
Skipped	—	*3*	—	*86*

When asked *Has your economic situation changed significantly in the last sixth months?*, similar shares of all households and NKCAC-qualifying households reported positive change (about 13 percent). NKCAC-qualifying households were more likely to report negative change (42 percent), while a majority of all households reported their income staying the same. When asked whether COVID or the COVID pandemic played a factor in the change, a majority of the overall group reported that it had not. Slightly under half of NKCAC-qualifying households said it had not, with 26 percent saying it had and 17 percent reporting maybe.

Age

The largest age band of respondents was 25–44 years old.

	NKCAC-qualifying Households		All NKY Residents	
Under 18	0.37%	1	0.15%	1
18–24	2.94%	8	2.72%	22
25–44	43.01%	117	39.88%	274
45–54	18.38%	50	20.09%	137
55–64	21.32%	58	18.43%	123
65–74	12.13%	33	14.95%	99
75+	1.84%	5	3.78%	25

Skipped	—	*17*	—	*107*

Race and ethnicity

Most respondents identified as White, followed by Black or African American. Most who indicated "Other" identified as Hispanic or a specific nationality of a Spanish-speaking county.

	NKCAC-qualifying Households		All NKY Residents	
American Indian or Alaska Native	1.50%	4	1.48%	10
Asian	2.25%	6	1.63%	11
Black or African American	12.73%	34	7.26%	49
Native Hawaiian and Other Pacific Islander	0.00%	0	0.74%	5
White	79.03%	211	84.89%	573
Multi-race (two or more of the previous)	1.87%	5	1.48%	10
Other (please specify)	2.62%	7	2.52%	17
Skipped	—	*22*	—	*113*

For the overall region, about 9 percent of respondents identified as Hispanic, Latinx, or of Spanish origins, compared to 6 percent of the subset.

	NKCAC-qualifying Households		All NKY Residents	
Hispanic, Latinx, or of Spanish Origins	5.58%	15	8.75%	59
Not Hispanic, Latinx, or of Spanish Origins	94.42%	254	91.25%	615
Skipped	—	*20*	—	*114*

About 95 percent of all respondents live in households where English is the primary language, with Spanish-speaking households making up the balance. For NKCAC-qualifying households, about 96 percent speak primarily English and 4 percent Spanish.

Access to technology

Majorities of all households and NKCAC-qualifying households report having access to reliable Internet access at home: 87 percent and 78 percent, respectively. When asked what type of technology respondents had at home, the responses were as follows:

	NKCAC-qualifying Households		All NKY Residents	
Telephone	15.07%	41	23.02%	157
Cell Phone	95.22%	259	95.16%	649
Television	83.09%	226	88.27%	602
Radio	29.78%	81	41.64%	284
Computer, Laptop or Tablet (such as an iPad)	56.25%	153	72.43%	494
Skipped	—	*17*	—	*106*

Breakdown by Geography

The core intended audience for the survey was residents of the 8 counties of Northern Kentucky. The highest shares of responses came from the counties with the greatest populations, though the plurality emerged from Campbell County rather than the most populous, Kenton County.

	NKCAC-qualifying Households		All NKY Residents	
Boone	17.41%	47	17.23%	117
Campbell	24.81%	67	21.21%	144
Carroll	13.33%	36	8.69%	59
Gallatin	3.33%	9	5.01%	34
Grant	4.81%	13	6.77%	46
Kenton	18.15%	49	20.47%	139
Owen	9.26%	25	9.28%	63
Pendleton	8.15%	22	9.28%	63
Outside of Target Region	0.74%	2	2.06%	14
Skipped	—	*19*	—	*109*

Top Regional Needs

Across the 8-county region, the following priorities reached "very high significance" (that is, they were identified in the 1st quartile of responses relative to statistical significance; see Statistical Analysis on page 12 for more information).

- For all survey respondents, the 1st quartile meant being indicated on at least 13.73 percent of surveys.
- For NKCAC-qualifying households, the 1st quartile meant being indicated on at least 17.94 percent of surveys.

(Percentage thresholds are relative to any grouping's responses and are recalculated and reported for each section/subsection in this report.)

Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement was not a priority of very high significance for that group.

	NKCAC-qualifying Households	All NKY Residents
paying for utilities	66%	35%
paying my rent or mortgage	26%	16%
taking care of my family's dental health (such as finding a dentist, paying for services)	21%	16%
learning how to reduce my household energy costs	19%	19%
learning more about available food resources (such as food pantries and other food assistance programs)	19%	(12%)
learning how I can best save money	18%	21%
making and managing a household budget	(18%)	16%
learning how I can use credit successfully and improve my credit score	(17%)	15%
learning about and accessing home repair services	(14%)	14%

In the next 6 tables, every topic area has at least the top 3 priorities for each group, as well as any other statement of very high significance.

The topic area of greatest overlap was Income and Asset Building, which features the same top 3 priorities across the groups.

Housing is similarly important to each group, with *paying for utilities*, *paying my rent or mortgage*, and *learning how to reduce my household energy costs* all in the top quartile of significance. All households also prioritized *learning about and accessing home repair services*.

Health is the only other topic area with any priorities of very high significance: *Taking care of my family's dental health* appears in the top quartile for both the overall region and the subgroup, and *learning more about available food resources* appears in the highest tier for households with incomes at or below 150 percent of the federal poverty level.

Priorities in both Civic Engagement and Education were the same across the 2 groups. Priorities differed in Employment, however: Both groups highlighted *finding a job* and *receiving benefits/assistance and also maintaining or advancing at my job*, but the subgroup added *having reliable transportation to and from work*, whereas the overall region surfaced career-

advancement themes like *exploring career opportunities beyond the ones I know* and *developing the skills and values to be successful at work* (as well as *making sure that I can both work and take care of my family if someone becomes ill or disabled*).

Again, statements in the tables are listed in percentage order for NKCAC-qualifying households. Percentages in bold indicate priorities of very high significance for the group. (For example, as mentioned above, all statements for Income and Asset Building are of very high significance for NKCAC-qualifying households.) Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement was neither in the top 3 in the topic area for that group nor a priority of very high significance for that group.

Civic Engagement	NKCAC-qualifying Households	All NKY Residents
learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved	9%	13%
learning about my rights and responsibilities as a citizen	8%	10%
developing my skills and knowledge in being a community leader or advocate	7%	12%

Education	NKCAC-qualifying Households	All NKY Residents
finding more activities for my child outside of school hours (such as after school and summer programs)	12%	11%
developing parenting skills to support my child(ren) (such as effective discipline, setting limits, managing conflict)	10%	9%
finding activities for my young child to help them get ready for school	10%	9%

Employment	NKCAC-qualifying Households	All NKY Residents
finding a job (such as accessing online job board, job fairs)	10%	8%
receiving benefits/assistance and also maintaining or advancing at my job	10%	8%
having reliable transportation to and from work	10%	(7%)
making sure that I can both work and take care of my family if someone becomes ill or disabled	(8%)	11%
exploring career opportunities beyond the ones I know	(7%)	9%
developing the skills and values to be successful at work (such as improving time management, communication, organization)	(5%)	8%

Health	NKCAC-qualifying Households	All NKY Residents
taking care of my family's dental health (such as finding a dentist, paying for services)	**21%**	**16%**
learning more about available food resources (such as food pantries and other food assistance programs)	**19%**	12%
taking care of my family's vision needs (such as getting eye tests, eyeglasses)	13%	11%
making sure my child has good and nutritious food at home	(12%)	(9%)
making sure my family has healthy eating habits	(11%)	11%

Housing	NKCAC-qualifying Households	All NKY Residents
paying for utilities	**66%**	**35%**
paying my rent or mortgage	**26%**	**16%**
learning how to reduce my household energy costs	**19%**	**19%**
learning about and accessing homeownership assistance programs and services	(15%)	(12%)
learning about and accessing home repair services	(14%)	**14%**

Income and Asset Building	NKCAC-qualifying Households	All NKY Residents
learning how I can best save money	**18%**	**21%**
making and managing a household budget	18%[8]	**16%**
learning how I can use credit successfully and improve my credit score	17%	**15%**

Needs Comparison by Population Density of Counties

The following table shows all priorities that reached "very high significance" (i.e., the 1st quartile of priorities) in counties in the US Census's highest tier of population density (at least 500 people per square-mile; Boone, Campbell, and Kenton) or in counties that are less densely populated (Carroll, Gallatin, Grant, Owen, and Pendleton, all of which fall in the fourth tier out of the US Census's 5 density tiers — between 25 and 99.9 people per square-mile).

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[8] Although this rounds to 18 percent, the actual value here (17.65 percent) falls below the top-quartile threshold of 17.94 percent.

- For all survey respondents, the 1st quartile meant being indicated on at least 16.61 percent of surveys from densely populated counties and 13.90 percent of surveys from sparsely populated counties.
- For NKCAC-qualifying households, the 1st quartile meant being indicated on at least 18.74 percent of surveys from densely populated counties and 20.11 percent of surveys from sparsely populated counties.

Statements in the table are listed in percentage order for NKCAC-qualifying households in densely populated counties. Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement was not a priority of very high significance for that group.

	NKCAC-qualifying Households		All NKY Residents	
	Dense	Sparse	Dense	Sparse
paying for utilities	69%	70%	42%	35%
paying my rent or mortgage	29%	23%	20%	14%
making and managing a household budget	23%	(12%)	21%	14%
learning how I can use credit successfully and improve my credit score	23%	(12%)	21%	(11%)
learning how I can best save money	21%	(16%)	25%	20%
taking care of my family's dental health (such as finding a dentist, paying for services)	19%	25%	20%	14%
learning more about available food resources (such as food pantries and other food assistance programs)	(16%)	27%	(13%)	15%
learning how to reduce my household energy costs	(14%)	29%	19%	23%
learning about and accessing home repair services	(7%)	26%	(13%)	21%

Housing-related priorities make up the plurality, if not majority, of the top quartile regardless of household type (all vs. NKCAC-qualifying households) or population density. *Paying for utilities* is the top priority across all communities but acutely so for NKCAC-qualifying households.

For most groups, priorities related to one or both of Income and Asset Building and Health are the next most popular.

Needs Comparison by Race

One hundred and two respondents identified themselves as a race other than White. (See Race and ethnicity on page 17 for more information.) Fifty-six of these live in NKCAC-qualifying households, and this section will focus on comparing these households with all NKCAC-qualifying households.

- For respondents from racial minority groups[9] living in NKCAC-qualifying households, the 1st quartile meant being indicated on at least 23.69 percent of surveys.
- For respondents who are White and living in NKCAC-qualifying households, the 1st quartile meant being indicated on at least 17.82 percent of surveys.

These respondents indicated 8 priorities of very high significance, compared to 5 for White respondents. The topic area with the highest number of very highly significant priorities for White respondents was Housing (3, 60.00 percent); for respondents from racial minority groups, Income and Asset Building was the top thematic area (4, 50.00 percent). Of particular note, 3 statements came in at least 15 percentage points higher for respondents from racial minority groups: *making and managing a household budget*, *learning how I can best save money*, and *making sure my child has good and nutritious food at home*.

For respondents from racial minority groups, the second topic area was a tie between Health and Housing, with 2 (25.00 percent) very highly significant priorities each. For White respondents, Health was also second, with 2 (40.00 percent) very highly significant priorities.

Statements in the table are listed in percentage order for respondents from racial minority groups. Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement was not a priority of very high significance for that group.

(NKCAC-qualifying households only)	Respondents from Racial Minority Groups	Respondents Who Are White
paying for utilities	66%	69%
making and managing a household budget	34%	(15%)
paying my rent or mortgage	34%	24%
learning how I can best save money	32%	(16%)
taking care of my family's dental health (such as finding a dentist, paying for services)	29%	20%
buying a car	27%	(15%)
learning how I can use credit successfully and improve my credit score	25%	(16%)
making sure my child has good and nutritious food at home	25%	(9%)
learning more about available food resources (such as food pantries and other food assistance programs)	(20%)	21%
learning how to reduce my household energy costs	(16%)	21%

[9] The heading for this column was written using the "Preferred Terms for Select Population Groups & Communities" section of *Health Equity Guiding Principles for Inclusive Communication* from the Centers for Disease Control and Prevention (https://www.cdc.gov/healthcommunication/Preferred_Terms.html, accessed March 14, 2024).

Needs Comparison by Age

A typically significant subgroup is respondents aged 55 and older — 247 of all respondents, and 96 of respondents living in NKCAC-qualifying households.

For respondents who are at least 55 years old and living in NKCAC-qualifying households, the first quartile meant being indicated on at least 16.58 percent of surveys.

Statements in the table are listed in percentage order for respondents who are 55 years old and above. Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement was not a priority of very high significance for that group.

(NKCAC-qualifying households only)	55 years old and above	All
paying for utilities	72%	66%
taking care of my family's dental health (such as finding a dentist, paying for services)	22%	21%
learning more about available food resources (such as food pantries and other food assistance programs)	21%	19%
learning about and accessing home repair services	20%	(14%)
paying my rent or mortgage	17%	26%

Needs Comparison by Presence of Children

The subsequent table compares top priorities for households with incomes at or below 150 percent of the federal poverty level based on whether child live in the household.

- For respondents from households with children, the 1st quartile meant being indicated on at least 20.15 percent of surveys.
- For respondents households without children, the 1st quartile meant being indicated on at least 15.80 percent of surveys.

The top 2 priorities are the same for both groups, and their shares are fairly close: *paying for utilities* (65 percent for households with children and 67 percent for households without children) and *paying my rent or mortgage* (27 percent for households with children and 25 percent for households without children). From there, the priorities diverge. Households with children tended to prioritize statements within Income and Asset Building and Housing (each making up about 43 percent of the priorities of very high significance), followed by Health (about 14 percent), whereas households without children emphasized Housing (60 percent) and Health (40 percent). Households with children had 7 priorities of very high significance, and those without children had 5.

Statements in the table are listed in percentage order for households with children. Percentages in parentheses denote that the figure is shown for comparison purposes only and that the corresponding statement is not a priority of very high significance for that group.

(Households at or below 150 percent of the federal poverty level only)	With children	Without children
paying for utilities	65%	67%
paying my rent or mortgage	27%	25%
making and managing a household budget	24%	(18%)
learning how I can best save money	22%	(12%)
taking care of my family's dental health (such as finding a dentist, paying for services)	22%	18%
learning how I can use credit successfully and improve my credit score	21%	(12%)
learning about and accessing homeownership assistance programs and services	20%	(8%)
learning how to reduce my household energy costs	(19%)	18%
learning more about available food resources (such as food pantries and other food assistance programs)	(16%)	24%

Consumer Feedback

Four focus groups with NKCAC current and recent clients took place in February–March 2024:

- February 27: 3 alumni of NKCAC's "minority business owners" program
    - Participants had an average household size of 2 people; no participants had children under 18 years old living in the household.
    - Participants lived in Kenton County (2) as well as Hamilton County, Ohio (1). The participant who lived outside the region operated a business in Kenton County.
- February 29: 8 parents/caregivers of children in NKCAC's Head Start program
    - In this focus group, the average number of household members was 4.6. The average number of children in the household was 2.6; the range was 1 to 5 children.
    - Participants lived in Kenton (7) and Boone (1) Counties.
- March 7: 7 current participants in NKCAC's Fatherhood program

- o All participants in this focus group lived in a shelter for men facing housing instability. They did not live with any children.
  - o All participants lived in Carroll County, though some had recently lived elsewhere in the region, across Kentucky, and in Indiana.
- March 8: 2 current NKCAC clients
  - o The purpose of this focus group was to compare and contrast survey responses from residents of densely populated counties and sparsely populated counties.
  - o In this focus group, the average number of household members was 3. The average number of children in the household was 2; the range was 1 to 3 children.
  - o Participants lived in Carroll (1) and Owen (1) Counties, both sparsely populated.

(An additional focus group did not happen. It was intended for current NKCAC clients, and its purpose was to compare and contrast survey responses from residents of densely populated counties and sparsely populated counties.)

The goals of the focus groups were to review the results of the consumer survey and gather feedback regarding their level of agreement with the findings; as well as to reflect on potential causes of the top needs and identify existing organizations addressing them. Moreover, the conversation provided insights into the daily lives of NKCAC consumers, adding personal details and anecdotes to the survey's data. Responses were analyzed using a Thematic Analysis approach.

In general, participants agreed with the identified community needs. Disagreement arose where participants were surprised by the order of priorities, believing that certain items would or should be higher on the list.

When asked to identify 1 or 2 needs that leaders in the community could address to have the most positive impact on respondents or their families, most participants emphasized affordable quality housing, followed by out-of-school activities for children (like afterschool and summer programs).

The following sections provide summaries of these focus groups with consumers.

Civic Engagement and Community Involvement

Head Start parents/caregivers shared interest in getting to know their neighbors better and being more engaged in their local neighborhood and communities.

Education and Cognitive Development

Parents/Caregivers focused on the lack of activities outside of school hours. Fatherhood participants added parenting skills, too. Adult education came up in a few groups, including fatherhood participants, who emphasized adult literacy, and people who took part in the "minority business owners" program, who focused on trade/vocation programs.

Employment

Participants in all groups shared about the challenges of balancing parent/caregiver responsibilities and keeping full-time employment, including even the time required to search for and apply for jobs. Sometimes, this conversation drifted into indictments of people who are underemployed or unemployed, stating that many of these people do not want to work, have no work ethic, or are lazy. When presented with common reasons why people are underemployed or unemployed by other focus-group participants — like low pay, a lack of transportation, and a lack of childcare — most of these participants qualified or backed off their statements.

Some participants talked about the rise of self-employed entrepreneurs who benefit from setting their own hours and integrating their home and work lives. Often, this discussion touched on the flexibility and the perilousness of the "gig economy." Fatherhood participants focused on the difficulty of employment for returning citizens / people who are formerly incarcerated.

Health and Social/Behavioral Development

Head Start parents/caregivers discussed challenges with dental care: Providers are far away, and finding a provider that accepts public insurance can be a challenge. Carroll County was mentioned by Head Start parents/caregivers and Fatherhood participants as having some options for dental care, include the SMILES mobile provider that visits schools. Carroll is also reported to have available food resources, which seems to set it apart from other counties. Across all focus groups, participants tended to cite resources and providers located in towns and, more often, cities (including Cincinnati, Ohio) that are more difficult for rural residents to get to.

Housing

The survey found that "paying for utilities" remains the top need for the region's residents, and participants in all focus groups agreed that this is a paramount challenge. Everyone talked about the unaffordability of housing, too, especially in cities like Covington. Assistance programs like LIHEAP are helpful, but too often payment-assistance programs are limited by the amount that they will cover for any household in a year or are time-limited (like only during winter months). Ultimately, these programs address symptoms of a household's financial instability while the systemic root causes remain.

Income and Asset Building

The focus groups reiterated points made under Employment, Housing, and Health — chiefly, persistent underemployment for parents/caregivers, which affects the ability to pay for essentials (like utilities and food), much less to save, invest, and build assets.

Provider Feedback

In March 2024, human-service professionals in Northern Kentucky contributed to the assessment through a focus group and collaborative planning session. Their purpose was to share the results of the consumer survey and gather feedback regarding providers' level of agreement with the findings, as well as to identify 3 items: the most critical needs to be addressed, existing organizations addressing top needs, and the community actions needed to be taken to meet these needs. The session was held virtually (Zoom).

Service providers agreed that many of the top priorities represent persistent challenges for families that have been exacerbated since the onset of the COVID-19 pandemic. One example was a noted spike in children facing developmental delays, probably due to the pandemic's social restrictions. Providers are spending more time on supporting families with their children's dual struggles of learning loss and social–emotional health, and less time on larger systemic challenges.

Most needs centered on financial items, and providers cited a lack of enough employment options for families coupled with rising prices. The challenge for providers is how to support

families to meet these chronic challenges when so much time and attention is necessarily spent reacting to acute or emergency needs. Notably, housing is such a challenge for so many, and immediate gaps on this front tend to take priority for families and their supports.

Civic Engagement and Community Involvement

Participants had less to say on the specific priorities surfaced by the survey than on the obstacles that keep residents living in households with lower incomes from increased levels of civic engagement and community involvement: They tend to exist more in "survival mode," focused on immediate needs (like income and housing needs) with less time for identified interests like becoming a community leader or learning about rights and responsibilities. Providers tended to believe that the local agencies could do a lot to support residents' capacity for civic engagement and community involvement by supporting them in sustainably fulfilling their basic needs, thereby freeing up time and energy for these activities.

Resources available to consumers in the top need areas related to civic engagement and community involvement

- The Center for Great Neighborhoods
- Esperanza Latino Center
- Intercommunity Justice and Peace Center
- Leadership Council
- Leadership Northern Kentucky
- Life Learning Center
- NAACP
- NKCAC
- NKCAC Tripartite Governing Board
- NKY Forum
- Northern Kentucky Chamber of Commerce
- United Way

Education and Cognitive Development

Session participants agreed that the top needs related to education were important. It was noted that diverse out-of-school options are available tend to be available for households with higher incomes, particularly in urban areas. Often, rural communities have few options — if anything, typically through churches or public resources like parks and libraries.

A couple of providers pointed to the lack of informational materials on programs in Spanish, which limits access for Hispanic/Latino communities. FIESTA is a newer organization that, among other activities, tries to facilitate relationships between service agencies and Hispanic/Latino families. This was viewed as a promising model.

Resources available to consumers in the top need areas related to education

- (Boy) Scouts, Girl Scouts
- 4-H programming
- Born Learning Campaign

- Boys and Girls Clubs
- Brighton Center, especially Youth Activities Guide
- CCC In-home Services
- Children Homes of Northern Kentucky: counseling
- Covington Housing Authority
- Covington Independent Public Schools
- Covington Partners
- Department for Community Based Services
- EC LEARN
- Faith-based organizations
- Family Nurturing Center (e.g., counseling)
- Family Resource Centers/Coordinators
- FIESTA
- Head Start
- Home visitation programming (e.g., ECS, HIPPY)
- James E. Biggs Early Childhood Education Center
- Kentucky Department of Education
- Kentucky Out of School Alliance
- KY-SPIN: Unite to End Bullying Program
- Learning Grove
- Local museums: programs for kids/teens
- Local theaters: drama and music programming
- MyPreK.com
- National Bullying Prevention Month (October)
- NKCAC: Community Collaboration for Children, Fatherhood Programs
- NKY Strengthen Families and Kentucky Strengthening Families
- NorthKey Community Care (e.g., counseling)
- Positive Behavioral Interventions and Support (PBIS) in school districts
- Pritchard Committee for Academic Excellence
- Public libraries: story times for young children, family engagement
- Read Ready Covington
- Scholar House
- School-based programs
- Schools: extracurricular activities
- Social, Emotional, and Behavioral Learning/Health programs in schools
- Stopbullying.gov
- YMCA (e.g., sports)

Employment

Survey and session participants agreed that the top needs related to employment were important and surfaced "caring for my family and children while I am working (such as childcare)" as the most critical.

The session noted that they would expect the priority *making sure that I can both work and take care of my family if someone becomes ill or disabled* to be higher based on clients' difficulties in finding childcare. A few participants remarked on the recent ending of pandemic-era funds that supported childcare affordability and access, which may make this an increasing priority over the coming months.

In addition, participants posited that Head Start families may have been over-sampled, which is a population that is less in need of childcare by definition.

Participants also felt that *having reliable transportation to and from work* seemed low. In most communities in the region, public transit is nonexistent or limited. Workers often depend on carpools and private shuttles, which may not have "front-door" service. For example, for workers in Boone County to reach job centers in Hebron, many will take a bus to the airport, then walk several miles to the job site. Workers on 3rd shift are especially affected by limited transportation options.

Resources available to consumers in the top need areas related to employment

- BAWAK
- Boone County Transportation Plan
- Boys and Girls Club
- CCAP Program
- Child Care Aware of KY
- EC Learn
- Federated Transportation Services of the Bluegrass
- Head Start and Early Head Start
- Hospitals
- Kentucky Career Center
- Kentucky Out of School Alliance
- Kentucky Transportation Cabinet
- Kynect benefits (formerly Benefind)
- KYTC
- Learning Grove
- Link Van Program
- LKLP Community Action Council
- Medicaid
- MyPreK.com
- NKCAC (to help connect with resources)
- Northern Kentucky Chamber of Commerce (NKY Chamber)
- Northern Kentucky Transit
- Private childcare providers (e.g., Kindercare)
- School Family Resource Centers (to help connect with resources)
- Transit Authority Northern Kentucky

Health and Social/Behavioral Development

Providers homed in on *taking care of my family's dental health* as a priority: Families on public insurance have trouble finding dental practices that accept their insurance, and often must travel longer distances to get care. Moreover, wait times for appointments can be several months. A few participants said that it seems like the number of dentists that do not accept public insurance is growing over time, making the problem increasingly worse. One person shared that their workplace dental coverage is even limited, and they had to pay more for better coverage just to find a practice nearby with a reasonable wait time. Lastly, people talked about mobile dental programs that will come to agencies and do basic checks of children's teeth, though these are screenings and not thorough cleanings.

On the topic of food access and resources, FIESTA does a food pantry once per month; a typical allotment feeds a family of 5 for 1–2 weeks, though often larger households show up, stretching resources. Learning Grove also has a food pantry that sits just outside the region. Community members can request food through any Learning Grove office, and the agency will work to get a box from the pantry in Price Hill to the in-region location. Be Concerned provides food through local schools, sending children home with backpacks of shelf-stable foods. Across pantries, the food tends to be canned because of the challenges managing fresh produce.

Resources available to consumers in the top need areas related to health

- Action Ministry
- Be Concerned
- Brighton Center
- Catholic Charities
- DCBS
- Doctor offices
- Esperanza
- FIESTA
- Freestore Foodbank
- Go Pantry
- Kenton County Extension
- Kynect
- Learning Grove
- Master Provisions
- Medicaid
- NKCAC:
  - Boone County Neighborhood Center
  - Carroll County Neighborhood Center
  - Dental Assistance program
- NKY Health Departments
- Northern Kentucky Food Bank
- Public schools
  - Meal distribution (during COVID-19 pandemic)
  - School based food pantries
    - Carroll County Schools

- - Gallatin County Schools
- Safety Alliance
- SNAP
- St. Elizabeth
- St. Vincent de Paul
- University of Kentucky and other Extension Offices
- University of Kentucky Dental School
- United Ministries

Housing

Providers were not surprised that *paying my utilities* was the highest overall priority for households with lower incomes, followed by *paying my rent or mortgage*. What they did not expect, however, was that *finding and accessing more safe and affordable housing* was not higher because of housing shortages across Northern Kentucky communities. Perhaps families facing housing instability or homelessness were under-sampled because of transience.

When contrasting priorities for households of lower and higher incomes, providers noted that priorities for the latter group, like *learning how to reduce my household energy costs* and *learning about and accessing home repair services*, were likely less relevant to renters.

Resources available to consumers in the top need areas related to health

- Brighton Center
  - Financial Wellness Department
  - Homeownership programs
- CARE Mission
- Center for Great Neighborhoods
- City of Covington: down payment assistance
- Duke Energy and other utilities: educational resources
- Faith-based organizations
- Federal programs:
  - HUD, VA, and USDA Loan programs
  - COVID-19 Pandemic Relief assistance
- Housing Opportunities of Northern Kentucky (HONK)
- Kentucky Housing Corporation
- NKCAC:
  - Financial Empowerment
  - Low Income Heating Energy Assistance Program (LIHEAP)
  - Weatherization program
- Salvation Army
- School Resource Centers
- St. Augustine Parish Outreach Center
- St. Vincent de Paul
- United Ministries
- United Way (211)
- Welcome House of Northern Kentucky

Income and Asset Building

Participants agreed that the top needs related to income and asset building were important. They did note that having income in the first place is crucial, and many families in the region are struggling with this, whether through unemployment, underemployment, or insufficient support from public benefits. Many lack basic knowledge about financial topics, which makes confronting complex financial systems a challenge. Furthermore, it is difficult for people to outrun past mistakes, like an eviction or a missed payment.

Resources available to consumers in the top need areas related to income and asset building

- Brighton Center: Financial Wellness
- Esperanza
- Extension Services
- Housing Authority (in partnership with Catholic Charities)
- Kentucky Career Center
- Kiwanis Club
- Life Learning Center
- Northern Kentucky University
- NKCAC
  - Cares Program
  - Financial Empowerment Program and Financial Counselors
  - IDA Program (in partnership with Heritage Bank)
- Public library programming
- St. Vincent de Paul

Customer Satisfaction Survey

From late March through April 2024, NKCAC conducted a satisfaction survey of its clients, receiving 453 responses. A plurality of respondents reported receiving services in Kenton County (42 percent), followed by about 21 percent in Owen, 12 percent in Grant, and 11 percent in Campbell. All other counties had less than 6 percent representation.

(The following analysis excludes "N/A" responses, unless noted otherwise.)

Ninety-four percent of respondents agreed or strongly agreed that staff corresponded with them at or near the time of their appointment. Almost 99 percent reported that they did not have an appointment but were served in a timely manner or provided the opportunity to make an appointment in a timely manner.

Nearly 99 percent reported that all staff/representatives of NKCAC were courteous, respectful, and sensitive to the respondent's situation, and 97 percent reported their presented need being met. About 99 percent of respondents were satisfied with the assistance they received.

The lowest percentage of respondents agreeing or strongly agreeing came in response to a prompt on referrals: *Concerning my most recent encounter, if NKCAC was unable to meet my need, I was given a referral with adequate information to a partnering agency with these resources.* The share here was about 88 percent, the only item below 94 percent.

Observations about Survey Gaps and Limitations

Community need assessments are an important tool for identifying gaps in the services and resources that consumers believe are needed. These assessments also help to validate and affirm the presence of other resources that exist in the community. The process of conducting a community needs assessment is subject to several important limitations that should be considered when interpreting the results, however.

The design of the survey represents a concerted effort to provide consumers with a series of concepts for them to consider when identifying their needs. The design team selected 67 needs statements that were used to trigger responses. Additionally, the survey respondents were given the opportunity to identify "other" needs not presented in the tool. Typically, other needs identified in a survey will not have the same statistical weight as those presented in the survey and the results can minimize the actual need for these resources simply because they were not offered as choices.

The sampling methodology can also influence the validity of the results. A total of 788 participants completed the survey. A target number of surveys was defined for each of the 8 counties served by NKCAC based on the number of households with incomes at or below 150 percent of federal poverty level in 2023. Based on these initial targets, all counties reached their

response threshold. Gallatin reached 113 percent of its goal, whereas Pendleton (210 percent), Boone (260 percent), and Campbell (480 percent) all more than doubled theirs.

While the survey also captured other households (like adults aged 55 years or more, couples without children, and households with higher incomes), it was designed to be most responsive to a specific household profile. The participation by residents from racial and ethnic minority groups and by residents who do not speak English as their primary language was relatively in line with the region's overall demographics.

As seen in some feedback from both community members and service providers, certain groups may be under-sampled, affecting the prioritization of some statements that many hypothesize would be higher priorities. Examples include *finding and accessing more safe and affordable housing* (if families facing housing instability or homelessness are not well reached by the survey) or *caring for my family and children while I am working* (if families with children in NKCAC's Head Start centers make up a significant share of the response pool). This said, few disagreed that the top priorities to emerge from the survey were important to address.

A few inconsistencies across the versions of the survey (online and print-friendly versions were created in both English and Spanish) led to a few need statements possibly being responded to with varying frequencies across the different versions. Comparing 2024's responses with previous years', however, shows relative consistency in priorities of very high significance, implying that these inconsistencies had minimal impact on the assessment.

Existing Community Assets to Address Top Needs

Rent and Utility Assistance

Across the NKCAC neighborhood centers, stakeholders can take advantage of the Low Income Home Energy Assistance Program (LIHEAP) Subsidy and Crisis funds to help pay heating and energy costs. In Boone, Campbell, and Kenton, providers including Brighton Center, Welcome House, NKCAC, and United Way 2-1-1 offer programs to help households pay for rent and utilities. Other providers in the overall NKCAC region include the Salvation Army, the St. Augustine Parish Outreach Center and St. Vincent de Paul. Essentially, a combination of nonprofits and religious groups all offer services that stakeholders of the NKCAC can go to and seek rent and utility assistance.

Home Energy Conservation Assistance

Financial Literacy includes wise use of one's money, so NKCAC provides significant education on energy conservation, including a series of educational flyers to help families save money by reducing their energy consumption. Along with this, there exists a partnership among NKCAC, Community Action Kentucky, Duke Energy, and the Kentucky Housing Corporation for stakeholders to get funding, monitoring, training, assistance, and evaluation about the energy efficiency of their homes.

Household Budgeting and Credit Repair Assistance

Both the Brighton Center Financial Wellness Program and the NKCAC Financial Empowerment program have a focus on financial literacy, including 1-on-1 sessions to develop personal financial goals, money management techniques, improve/establish credit, and help establishing checking or savings accounts. The NKCAC staff provides opportunities to learn about basic budgeting, banking and credit classes and sessions. Staff at neighborhood centers across the region can be found doing this.

Community Leadership Development

A common resource for community leadership development is the Center for Great Neighborhoods in Covington. There, they support the Covington Neighborhood Collaborative on citywide initiatives, including seasonal Neighborhood Tours, an annual Neighborhood Summit where The Center staff and resident leaders provide leadership training to residents, and educating residents about how to partner with local government. NKCAC itself also provides events on social justice and the importance of community engagement. Cincinnati Cares also provides an online resource on how to get involved in the community through volunteering. Covington Leads is a 13-week community-based leadership program with a goal is "to identify, train, nurture, and energize a new set of civic leaders in Covington."

Out-of-school Activities

For out-of-school activities, there are opportunities at the Boys and Girls Club of Greater Cincinnati for tutoring and after school care. Learning Grove also offers before and after care including STEM classes and social emotional learning and schools throughout the region with tuition assistance readily available. There also exists public school funded after school programs, sports at the YMCA, opportunities at faith-based organizations and a list of youth activities on the Brighton Center website.

Homeownership Assistance

Three major resources in homeownership assistance include the NKCAC's Financial Empowerment Program, Brighton Center Financial Wellness Program, and Housing Opportunities of Northern Kentucky. Housing Opportunities of Northern Kentucky has helped members of the Northern Kentucky by providing affordable housing solutions to deserving families and individuals, allowing them to reconstruct their lives by building their futures on a solid foundation of faith, education, and support. The Kentucky Housing Corporation also helps families achieve the dream of homeownership through affordable home loans, down payment assistance, and tax credits. The combination of these 4 organizations works gives an existing infrastructure where to learn about and gain capital for assistance in homeownership.

Dental Healthcare

For Dental Care in the northern Kentucky, there is assistance provided by public schools, but only for students. NKCAC and Head Start work with local dentists to help children get access to affordable dental care. At neighborhood centers, Kynectors can help families obtain insurance for dental services. The University of Kentucky dental school also provides opportunities for people with lower income to get treatment from dental students. Finally, Medicaid offers opportunities to help with the affordability of dental care. Along with this, the Northern Kentucky Adult Dental Assistance Program connects eligible adults who live in Boone, Campbell, and Kenton Counties with dentists to provide basic services at no charge to the patient.

Home Health Respite and Home Health Care Assistance

Gentiva Home Health partnered with Kindred Healthcare to offer senior citizen care including at home care. The Center for Respite Care provides quality, holistic medical care to people experiencing homelessness who need a safe place to heal, while assisting them in breaking the cycle of homelessness. These 2 services provide the bulk of respite and home health assistance in Northern Kentucky.

Home Repair Assistance

The weatherization program at NKCAC offers programs on fixing gas leaks and other potential safety home repair. The US Department of Agriculture rural assistance program also offers a program known as the Section 504 Home Repair program, which provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

Recommendations for Systems Improvements

The community assessment revealed an extensive network of service providers in Northern Kentucky. Collaboration exists typically at programmatic levels, as agencies promote each other's services, provide space for partners' programs, and participate in joint funding efforts. Partnerships and referral networks are notably more pervasive and available to consumers in the denser, more urban counties (Boone, Campbell, and Kenton) and could stand to be built up in the less populated, less dense rural counties (Carroll, Gallatin, Grant, Owen, and Pendleton). Moreover, even in denser urban communities, consumers could benefit from service providers offering resources closer to areas with higher concentrations of households with lower incomes, to overcome the persist transportation challenges faced by many. Affordability of services remains another obstacle in urban and rural communities alike, particularly in healthcare, which could provide another opportunity for local systems to respond.

Many important systems-level themes continue to offer opportunities for NKCAC and its partners in the region's service ecosystem:

- Address housing affordability, like rent support and down-payment assistance.
- Implement quality afterschool and summer activities for children and youth.
- Lead advocacy and social-issue education:

o   Development and distribution/publication of messages and campaigns.
 o   Organizing action/outreach.
- Offer financial literacy for school-age youth and families.

Conclusions

Northern Kentucky is a varied region, with a notable divide between its 3 more populated, urban counties closer to Cincinnati, and its 5 less populated, rural counties farther southward and westward. Northern Kentucky Community Action sits prominently among the region's service-provider networks, effectively serving the diversity of communities through Neighborhood Centers, intentional outreach, and partnerships with other agencies and institutions (like its extensive reach through Head Start's relationships with local schools and districts).

These relationships constitute a basis of potential opportunities for addressing the challenges and priorities identified through this community assessment: Northern Kentucky has myriad resources, but there are great gaps in knowledge about and awareness of these resources among the area's population. NKCAC is committed to closing these gaps through deliberate planning leading to concrete action.

The income gap is a stubborn barrier for many households in the region, influencing the surfacing of persistent needs across the community assessment's topic areas over multiple years now. Themes like paying for basic housing costs (namely, utilities and rent/mortgage), food access and quality, and childcare availability remain significant priorities for residents with lower incomes. NKCAC has many of the strengths and relationships in place to face the ongoing economic, educational, and social–emotional aftereffects of the COVID-19 pandemic and will leverage them in partnership with the larger service ecosystem to continue meeting the priorities of consumers across Northern Kentucky.

Participants

Northern Kentucky Community Action Commission

Sheila Brock, Weatherization Program Manager

Elisha Carr, Director of Community Services

Rhonda Chisenhall, Vice President of Community Development

Lindsey Conger, Associate Director of Family Services — Head Start

Jeunet Davenport, Vice President of Family Services

Chadwick Duncan, Director of Community Services – Operations

Marie Heeb, Family and Community Partnership Coordinator for Head Start

Cory Hernandez – Financial Literacy and Home Ownership Counselor

Tara Johnson, Head Start Site Manager

Tara Neimeister – Associate Director of Head Start and Early Head Start

Taylor Weber, Marketing Specialist

Laurie Wolsing, Vice President for Children Services

Conley George LLC

Mathew George, Managing Partner

Community Partners

The community-assessment process engaged community partners including public, private, faith-based organizations, and nonprofit organizations from all 8 counties of Northern Kentucky. In addition to the partnership of many agencies in supporting the distribution of the community survey, as well as programmatic and collaborative relationships, the following took part in a focus group and planning session for local service providers:

Tina Arnold, Learning Grove

Bethany Breckel, Northern Kentucky Area Development District (NKADD)

Griselda Castellon, FIESTA

Sherry Cucchiara, Northern Kentucky University — Grant

Katie Hiles, Kentucky Cabinet for Health and Family Services — Department for Community Based Services

Karen Sherman, EC LEARN

Appendix I: Consumer/Client Survey in English

The following survey will take 8–10 minutes to complete and will assist us in helping better meet the needs in your community. All information is confidential, and your name will not be required.

At the end of the survey, you will have the option to share your name and contact information to be entered in a raffle drawing for gift cards. This information will be separated from your survey responses and will be used only for drawing and notifying raffle winners.

THANK YOU FOR YOUR TIME! Please check the best (or closest) answer for each question.

(This survey is also available online: https://www.surveymonkey.com/r/NKY-Survey.)

➢ **How many people are currently living in your household (<u>including you</u>)?**

_____

➢ **How many children (birth to 17 years old) are currently living with you?**

_____ (if "0," skip to next question)

   a) **Is there another adult living with you that helps you take care of your children?** (check one)

   ____ Yes   ____ No

   b) **Do any of your children have special needs?**

   ____ Yes   ____ No
   If yes, how many of your children have special needs? _____

➢ **What is your <u>best guess</u> of your <u>household's total income in 2023</u>?** Combine <u>all</u> income sources for <u>everyone in your household</u>, including salaries and wages, tips, bonuses, government assistance, retirement benefits and income, child support, and self-employment.

   $ _____

➢ **What is your main source of income?** (check all that apply)

___ Full-time Job
___ Part-time Job(s)
___ Government Assistance (like unemployment, TANF, SNAP, etc.)
___ Social Security
___ Pension or Retirement Savings/Investments (like 401k, IRA, etc.)
___ Child Support
___ Self-employment
___ Other: (explain) _____
_____

➢ **Has your economic situation changed significantly in the last six months?** (check one)
___ Negatively
___ Positively
___ Stayed about the same

   If your economic situation changed significantly (either negatively or positively), was COVID or the COVID pandemic a factor?

   ___ Yes
   ___ Maybe
   ___ No
   ___ I don't know
   ___ N/A (stayed about the same)

➢ **What days do you typically work (paid labor)?** (check all that apply)

___ Monday ___ Tuesday
___ Wednesday ___ Thursday
___ Friday   ___ Saturday
___ Sunday
___ I don't work for pay very often

➢ **What times do you typically work (paid labor)?** (check all that apply)

___ Roughly first shift / daytime hours
___ Roughly second shift / evening and nighttime hours
___ Roughly third shift / overnight and early-morning hours
___ I don't work for pay very often

➢ **Are you currently in formal schooling, including high school or GED program, trade/vocational school, 2-year or 4-year college, or post-graduate program? If yes, which days do you typically go to the school/program?** (check all that apply)

___ Monday ___ Tuesday
___ Wednesday ___ Thursday
___ Friday   ___ Saturday
___ Sunday
___ I am not in formal schooling

➢ **What times do you typically participate in formal schooling?** (check all that apply)

___ Roughly first shift / daytime hours
___ Roughly second shift / evening and nighttime hours
___ Roughly third shift / overnight and early-morning hours
___ I don't work for pay very often

➢ **Are you currently in a training program? If yes, which days do you typically take part in the program?** (check all that apply)

___ Monday ___ Tuesday
___ Wednesday ___ Thursday
___ Friday   ___ Saturday
___ Sunday
___ I am not in a training program

➢ **What times do you typically participate in training?** (check all that apply)

___ Roughly first shift / daytime hours
___ Roughly second shift / evening and nighttime hours
___ Roughly third shift / overnight and early-morning hours
___ I don't work for pay very often

➢ **In which county do you live?** (check one)

___ Boone
___ Campbell
___ Carroll
___ Gallatin
___ Grant
___ Kenton
___ Owen
___ Pendleton
___ Other (explain) _____

➢ **What is your home zip code?**
(such as 41097) _____

➢ **What is your gender?**

_____

➢ **Your age?** (check one)
___ Under 18
___ 18–24
___ 25–34
___ 35–44
___ 45–54
___ 55–64
___ 65–74
___ 75+

➢ **Are you Hispanic, Latino/Latina/Latine/Latinx or of Spanish Origins?** (check one)
___ Yes   ___ No

➢ **How would you describe yourself?** (check one)
___ American Indian or Alaska Native
___ Asian
___ Black or African American
___ Native Hawaiian and Other Pacific Islander
___ White
___ Multi-race (two or more of the previous)
___ Other: (explain) _____
_____

➢ **What is the primary language spoken in your home?** (check one)
___ English
___ Spanish
___ Other (explain) _____

➢ **Your highest level of formal education?** (check one)
___ Grades 0–8
___ Grades 9–12/Non-graduate
___ High-school Graduate or Equivalency Diploma (GED)
___ 12th Grade and Some Post-secondary
___ 2-year Degree, Trade/Vocational School, or Professional Certification
___ College Graduate (4-year Degree)
___ Graduate of Other Post-secondary School

➢ **What is your military status?** (check one)
___ Not a veteran or in the military
___ Veteran
___ Active Military

➢ **Are you currently married, part of a civil union or domestic partnership, or part of a "common law" marriage?** (check one)
___ Yes___ No

➢ **What is your current living situation?** (check one)
___ House, condo, trailer, or other home that I own
___ House, apartment, trailer, or room that I rent
___ Someone else's house, apartment, trailer, or room
___ Homeless (shelter, street/outdoors, park)
___ Transitional housing
___ Sober Living House
___ Other: (explain) _____
_____

➢ **What technology do you have in your home?** (select all that apply)
___ Telephone
___ Cell Phone
___ Television
___ Radio
___ Computer, Laptop, or Tablet (like iPad)

➢ **Do you have reliable internet access at home?** (check one)
___ Yes___ No

Go to Next Page

We ask that you assist us by completing the following questions about YOUR households needs.

EDUCATION – Check the needs YOU have in YOUR household today.
I need help with…   **(check all that apply)**

___ improving my ability to read
___ improving my ability to speak in English
___ assisting someone in my family to get their GED or complete high school

___ learning a trade or vocation (for myself or someone in my household)
___ finding and/or enrolling in college (for myself or someone else in my household)
___ being more involved in my child's education (such as help communicating with my child's teacher)
___ finding activities for my young child to help them get ready for school
___ preparing my teenager for education or training after high school
___ developing parenting skills to support my child (such as effective discipline, setting limits, managing conflict)
___ keeping my child from being bullied in school
___ ensuring that my child goes to and from school safely on a school bus
___ finding more activities for my child outside of school hours (such as afterschool and summer programs)
___ securing childcare for my child while I am in school
___ helping my child with their classroom behavior
___ other (explain): _____

EMPLOYMENT – Check the needs <u>YOU</u> have in <u>YOUR</u> household today.

I need help with… **(check all that apply)**

___ securing or obtaining new ID, birth certificate, or copy of social security card
___ finding a job (such as accessing online job board, job fairs)
___ finding a job that pays a living wage
___ securing a job (such as resume writing, interview coaching)
___ getting the tools, equipment or clothing needed for my job
___ having reliable transportation to and from work
___ caring for my family and children while I am working (such as childcare)
___ developing the skills and values to be successful at work (such as improving time management, communication, organization)
___ making sure that I can both work and take care of my family if someone becomes ill or disabled
___ finding employment that will hire someone with a criminal record
___ exploring career opportunities beyond the ones I know
___ receiving benefits/assistance and also maintaining or advancing at my job
___ other (explain): _____

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HOUSING – Check the needs <u>YOU</u> have in <u>YOUR</u> household today.

I need help with…   **(check all that apply)**

___ paying my rent or mortgage
___ paying for utilities
___ paying for security deposits
___ learning about and accessing homeownership assistance programs and services
___ learning about and accessing home repair services
___ learning how to reduce my household energy costs
___ finding and accessing more safe and affordable housing
___ finding affordable housing close to public transportation
___ learning about my rights as a renter or homeowner
___ other (explain): _____

HEALTH – Check the needs <u>YOU</u> have in <u>YOUR</u> household today.

I need help with…   **(check all that apply)**

___ getting personal protective equipment to prevent my family from becoming infected with COVID-19
___ getting a COVID-19 test
___ getting a COVID-19 vaccination
___ preventing my child from having other health problems
___ getting to and from health care services (such as medical appointments)
___ taking care of my family's dental health (such as finding a dentist, paying for services)
___ taking care of my family's hearing needs (such as getting hearing tests, hearing aids)
___ taking care of my family's vision needs (such as getting eye tests, eyeglasses)
___ getting health care and having a primary medical provider <u>for myself or another adult</u>
___ getting affordable health care insurance
___ learning about and getting available health resources/services in my community
___ making sure my child has good and nutritious food at home
___ making sure my family has healthy eating habits
___ learning more about available food resources (such as food pantries and other food assistance
     programs)
___ learning about and accessing resources to care for an aging parent
___ accessing mental health care for myself or another adult (such as counseling, substance abuse
     treatment)
___ getting special needs services and resources for my child
___ paying for prescription medications
___ other (explain): _____

Go to Next Page

INCOME AND ASSET BUILDING – Check the needs <u>YOU</u> have in <u>YOUR</u> household today.

I need help with…   **(check all that apply)**

___ making and managing a household budget
___ learning how I can use credit successfully and improve my credit score
___ learning how I can best save money
___ learning how to get a low-interest loan
___ buying a car
___ learning how to protect my money and prevent from being scammed
___ addressing child support, alimony, or other legal financial issues
___ getting other legal advice and counsel
___ other (explain): _____

CIVIC ENGAGEMENT – Check the needs <u>YOU</u> have in <u>YOUR</u> household today.

I need help with…   **(check all that apply)**

___ developing my skills and knowledge in being a community leader or advocate
___ learning about my rights and responsibilities as a citizen
___ voting (such as registering to vote, understanding early and mail-in voting, getting to and from my
     polling place, or learning about candidates)
___ learning about neighborhood associations, community boards, advisory groups, or similar
     organizations and how to become involved
___ getting involved with social justice activities
___ building positive relationships with first responders (such as police)
___ understanding race relations and the importance of social justice
___ being protected from racial discrimination
___ other (explain): _____

Are there any other comments about community needs you would like to share?

_____

_____

Raffle Registration (<u>optional</u>)

If you are interested in participating in the raffle for a $50 gift card, please provide the following information. This information is <u>only</u> being collected for the purposes of the raffle and is <u>confidential</u>. **No identifying information will be shared with government agencies, landlords, your health insurance, your family, etc.**

Name: _____

Email address or telephone number: _____

END of SURVEY

Thank you!!

Appendix II: Consumer/Client Survey in Spanish

Evaluación de las necesidades de la comunidad del Norte de Kentucky

La siguiente encuesta tomará entre 8 y 10 minutos para completar y nos ayudará a satisfacer mejor las necesidades de tu comunidad. Toda la información es confidencial y no se requerirá tu nombre.

Al final de la encuesta, tendrá la opción de compartir su nombre e información de contacto para participar en una rifa de tarjetas de regalo. Esta información se separará de las respuestas de su encuesta y se usará solo para dibujar y notificar a los ganadores de la rifa.

¡GRACIAS POR TU TIEMPO!

Marca la mejor (o más cercana) respuesta para cada pregunta.

(Esta evaluación está aquí también: https://www.surveymonkey.com/r/Evaluacion-NKY.)

➤ **¿Actualmente, cuántas personas viven en tu casa (<u>incluyéndote a ti</u>)?** _____

➤ **¿Cuántos niños menores de 17 años viven contigo?**

_____ (Si la respuesta es 0, pasa a la siguiente pregunta)

    c) **¿Hay otro adulto viviendo contigo que te ayude a cuidar a tus hijos?** (marca solo una opción)
      ____ Sí   ____ No

    d) **¿Alguno de tus hijos tiene necesidades especiales?** (marca solo una opción)
      ____ Sí   ____ No
    ¿Cuántos de tus hijos tienen necesidades especiales? _____

➤ **¿Cuál es su mejor estimación sobre los ingresos totales de su hogar en 2023?**
Combine todas las fuentes de ingresos de todos los miembros de su hogar, incluidos sueldos y salarios, propinas, bonificaciones, asistencia gubernamental, beneficios e ingresos de jubilación, manutención infantil y trabajo por cuenta propia.

$ _____

➤ **¿Cuál es tu principal fuente de ingresos?** (marca todos los que correspondan)
____ Trabajo de tiempo completo
____ Trabajo(s) de tiempo parcial
____ Asistencia gubernamental (desempleo, TANF, SNAP, etc.)
____ Pensión de seguridad social
____ Ahorros/Inversiones para pensiones o jubilación (como 401k, IRA, etc.)
____ Pensión alimenticia
____ Autoempleo
____ Otro (explica) _____
_____

➤ **¿Cómo ha cambiado tu situación económica en los últimos seis meses?** (marca solo una opción)
____ De forma negativa
____ De forma positiva
____ No ha cambiado

    Si su situación económica cambió significativamente (ya sea negativa o positiva), ¿fue el COVID o la pandemia de COVID un factor? (marca solo una opción)
    ____ Sí   ____ Tal vez
    ____ No   ____ No sé
    ____ N/A (se mantuvo más o menos igual)

➢ **¿Qué días suele trabajar (mano de obra remunerada)?** (marca todos los que correspondan)

___ lunes	___ martes
___ miércoles	___ jueves
___ viernes	___ sábado

___ domingo
___ No trabajo por pago muy a menudo

➢ **¿A qué horas trabaja normalmente (mano de obra remunerada)?** (marca todos los que correspondan)

___ Aproximadamente primer turno / horas
  diurnas
___ Aproximadamente segundo turno / horario
  vespertino y nocturno
___ Aproximadamente el tercer turno / noche y
  madrugada
___ No trabajo por pago muy a menudo

➢ **¿Está actualmente en una escuela formal, incluida la escuela secundaria o el programa GED, la escuela comercial/vocacional, la universidad de 2 o 4 años o el programa de posgrado? En caso afirmativo, ¿qué días suele ir a la escuela/programa?** (marca todos los que correspondan)

___ lunes	___ martes
___ miércoles	___ jueves
___ viernes	___ sábado

___ domingo
___ No estoy en la escuela formal

➢ **¿En qué momentos suele participar en su educación formal?** (marca todos los que correspondan)

___ Aproximadamente primer turno / horas
  diurnas
___ Aproximadamente segundo turno / horario
  vespertino y nocturno
___ Aproximadamente el tercer turno / noche y
  madrugada
___ No estoy en la escuela formal

➢ **¿Está actualmente en un programa de capacitación? En caso afirmativo, ¿qué días suele participar en el programa?** (marca todos los que correspondan)

___ lunes	___ martes
___ miércoles	___ jueves
___ viernes	___ sábado

___ domingo
___ No estoy en un programa de capacitación

➢ **¿En qué horarios suele participar en la capacitación?** (marca todos los que correspondan)

___ Aproximadamente primer turno / horas
  diurnas
___ Aproximadamente segundo turno / horario
  vespertino y nocturno
___ Aproximadamente el tercer turno / noche y
  madrugada
___ No estoy en un programa de capacitación

➢ **¿En cuál condado vives tú?** (marca solo una opción)
___ Boone
___ Campbell
___ Carroll
___ Gallatin
___ Grant
___ Kenton
___ Owen
___ Pendleton
___ Otro (explica) _____

➢ **¿Cuál es tu código postal?**
  (ejemplo: 41097) _____

➢ **¿Cuál es tu género?**

_____

- ➤ **¿Tu edad?** (marca solo una opción)
  - ___ Menor a 18
  - ___ 18–24
  - ___ 25–34
  - ___ 35–44
  - ___ 45–54
  - ___ 55–64
  - ___ 65–74
  - ___ 75+

- ➤ **¿Eres hispano, latine, latinx o de origen español?** (marca solo una opción)
  - ____ Sí   ____ No

- ➤ **¿Cómo te identificas?** (marca solo una opción)

  - ___ Nativo Americano
  - ___ Asiático
  - ___ Afroamericano
  - ___ Hawaiano Nativo u otro isleño del Pacífico
  - ___ Caucásico
  - ___ Multi-raza (2 o más de los anteriores)
  - ___ Otro (explica) _____
    _____

- ➤ **¿Cuál es el idioma principal que se habla en tu hogar?** (marca solo una opción)

  - ____ Inglés
  - ___ Español
  - ___ Otro (explica) _____

- ➤ **¿Tu nivel educativo más alto alcanzado?** (marca solo una opción)
  - ___ Grado 0–8
  - ___ Grado 9–12/No graduado
  - ___ Graduado de bachillerato
  - ___ Graduado de bachillerato + alguna educación postsecundaria
  - ___ Un certificado de 2-años completados, escuela vocacional o técnica, o certificado profesional
  - ___ Graduado de la universidad
  - ___ Graduado de otra educación postsecundaria

- ➤ **¿Cuál es tu estatus militar?** (marca solo una opción)
  - ___ No soy veterano ni estoy en el ejército
  - ___ Veterano/a
  - ___ Militar active

- ➤ **¿Está actualmente casado, forma parte de una unión civil o pareja doméstica, o forma parte de un matrimonio de "ley consuetudinaria"?** (marca solo una opción)
  - ___ Sí   ___ No

- ➤ **¿Cuál es tu situación de vivienda actual?** (marca solo una opción)
  - ___ Vivo en una casa, condominio, trailer, u otro hogar del que soy dueño/a.
  - ___ Vivo en una casa, apartamento, trailer, o habitación que rento/alquilo
  - ___ La casa, apartamento, casa remolque o habitación de otra persona
  - ___ Sin hogar (albergue, en la calle, en un parque)
  - ___ Vivienda temporal
  - ___ Residencia de sobriedad

- ➤ **¿Qué tecnología tienes en tu casa?** (marca todos los que correspondan)
  - ___ Teléfono
  - ___ Célular
  - ___ Televisor
  - ___ Radio
  - ___ Computadora, laptop, Tablet (como iPad)

- ➤ **¿Tienes acceso a una conexión del Internet confiable en casa?** (marca solo una opción)
  - ___ Sí   ___ No

Pasa a la Página Siguiente

Te pedimos que nos ayudes a completar las siguientes preguntas sobre las necesidades de TU hogar.

EDUCACIÓN – Marca cada necesidad que aplica para ti y tu hogar.
Yo necesito ayuda para… (marca todos los que apliquen)

___ mejorar mi habilidad de leer
___ mejorar mi habilidad de hablar inglés
___ ayudar a alguien de mi familia a obtener su GED o completar la escuela secundaria
___ aprender un oficio o una vocación (para mí o para alguien de mi hogar)
___ encontrar y / o inscribirse en la universidad (para mí o para otra persona de mi hogar)
___ participar más en la educación de mi hijo (como por ejemplo: ayudar a comunicarme con el maestro de mi hijo)
___ encontrar actividades para mi hijo que lo ayuden a prepararse para la escuela
___ preparar a mi adolescente para la educación o la formación después de la escuela secundaria
___ desarrollar habilidades de crianza para apoyar a mi hijo (como por ejemplo: disciplina efectiva, establecer límites, manejar conflictos)
___ evitar que mi hijo sea acosado en la escuela
___ asegurar que mi hijo vaya y regrese de la escuela de manera segura en un autobús escolar
___ encontrar más actividades para mi hijo fuera del horario escolar (como por ejemplo: programas de verano y programas después de la escuela)
___ encontrar el cuidado infantil para mi hijo mientras estoy en la escuela
___ ayudar a mi hijo con su comportamiento en la escuela
___ otro (explica) _____

EMPLEO – Marca cada necesidad que aplica para ti y tu hogar.
Yo necesito ayuda para… (marca todos los que apliquen)

___ asegurar u obtener nueva identificación, certificado de nacimiento, o copia de la tarjeta de Seguro Social
___ encontrar un trabajo (como por ejemplo: una plataforma de trabajos en línea, y ferias de trabajos)
___ encontrar un trabajo con un sueldo mínimo y vital
___ encontrar un trabajo (escribir un resumé, consejos para las entrevistas)
___ obtener las herramientas, equipo, y ropa necesaria para mi trabajo
___ transporte seguro y confiable para ir y regresar del trabajo
___ cuidado para mi familia e hijos mientras estoy trabajando (como por ejemplo: guardería)
___ desarrollar habilidades y valores para tener éxito en el trabajo (como por ejemplo: mejorar la administración de mi tiempo, comunicación, organización)
___ tener la posibilidad de poder a trabajar y cuidar mi familia si una persona se enferma
___ encontrar trabajo en un lugar que contrate personas con antecedentes criminales
___ explorar oportunidades de trabajo que desconozco
___ percibir beneficios/asistencia y mantener mi trabajo o ascender.
___ otro (explica) _____

Pasa a la Página Siguiente

VIVIENDA – Marca cada necesidad que aplica para ti y tu hogar.

Yo necesito ayuda para… (marca todos los que apliquen)

___ pagar mi renta o mi hipoteca
___ pagar los gastos de luz, agua, etc.
___ pagar el depósito de seguridad
___ obtener información y acceso a programas y servicios de asistencia ~~de la propiedad~~ de la vivienda
___ obtener información y acceso a servicios de reparación del hogar
___ obtener información como reducir los costos de electricidad
___ obtener información y acceso a una vivienda más segura y accesible
___ encontrar vivienda asequible que esté cerca de transporte público
___ conocer mis derechos como inquilino o dueño de una propiedad
___ otro (explica) _____

SALUD – Marca cada necesidad que aplica para ti y tu hogar.

Yo necesito ayuda para… (marca todos los que apliquen)

___ conseguir equipo de protección personal para evitar que mi familia se infecte con COVID-19
___ hacerme una prueba de COVID-19
___ ponerme la vacuna contra Covid-19
___ evitar que mi hijo desarrolle otros problemas de salud
___ encontrar transporte para ir y regresar a los servicios de atención médica (como por ejemplo: citas médicas)
___ atender la salud dental de mi familia (como por ejemplo: encontrar un dentista, pagar los servicios)
___ atender las necesidades auditivas de mi familia (como por ejemplo: hacerse pruebas de audición, audífonos)
___ atender las necesidades de la vista de mi familia (como por ejemplo: hacerse exámenes de la vista, comparar anteojos)
___ recibir atención médica y tener un médico primario para mí o para otro adulto de mi familia
___ obtener un seguro médico accesible
___ aprender y obtener recursos / servicios de salud disponibles en mi comunidad
___ asegurarme que mi hijo tenga alimentos buenos y nutritivos en casa
___ asegurarme que mi familia tenga hábitos alimenticios saludables
___ aprender más sobre los recursos de alimentarios disponibles (como por ejemplo: despensas de alimentos y otros programas de asistencia alimentaria)
___ recibir servicios y recursos para las necesidades especiales de mi hijo
___ pagar por medicamentos recetados
___ otro (explica) _____

Pasa a la Página Siguiente

INGRESOS Y LA OBTENCIÓN DE BIENES – Marca cada necesidad que aplica para ti y tu hogar.

Yo necesito ayuda para… (marca todos los que apliquen)

___ hacer y administrar un presupuesto familiar
___ aprender cómo puedo usar el crédito con éxito y mejorar mi puntaje crediticio
___ aprender la mejor manera en que puedo ahorrar dinero mejor
___ aprender cómo puedo obtener un préstamo con interés bajos
___ comprar un vehículo
___ aprender maneras de proteger mi dinero y prevenir ser estafado
___ obtener la atención, la pensión alimenticia u otros problemas financieros legales
___ obtener otro asesoramiento y asesoramiento legal
___ otro (explica) _____

PARTICIPACIÓN CIUDADANA – Marca cada necesidad que aplica para ti y tu hogar.

Yo necesito ayuda para… (marca todos los que apliquen)

___ desarrollar mis habilidades y conocimientos para ser un líder o defensor de la comunidad
___ conocer mis derechos y responsabilidades como ciudadano/a
___ votar (por ejemplo, registración para votar, comprender cómo votar de forma temprana o por
    correo, cómo ubicar el lugar donde debería votar, o aprender más sobre los candidatos)
___ aprender mis derechos y responsabilidades como ciudadano
___ aprender sobre asociaciones de vecinos, juntas comunitarias, grupos asesores u organizaciones
    similares y cómo participar
___ involucrarse en actividades de justicia social
___ construir relaciones positivas con los socorristas (como por ejemplo: la policía)
___ comprender las relaciones raciales y la importancia de la justicia social
___ estar protegido de la discriminación racial
___ otro (explica) _____

¿Hay algún otro comentario sobre las necesidades de la comunidad que le gustaría compartir?

_____

_____

Registro de Rifa (opcional)

Si usted está interesado en participar en la rifa para una tarjeta de regalo para $50, por favor provea la siguiente información. Esta información <u>solo</u> se recopila para fines de la rifa y se mantendrá **confidencial. No se compartirá información de identificación con agencias gubernamentales, propietarios, su seguro médico, su familia, etc.**

Su nombre:

_____

Su número de teléfono o dirección de correo electrónico:

_____

FIN de LA ENCUESTA

¡Gracias!