



## 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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# HEAD START COMMUNITY NEEDS ASSESSMENT, 2024 FINAL REPORT



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## 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 for Head Start<sup>1</sup>:

- Paying for utilities.
- Paying my rent or mortgage.
- Making and managing a household budget.
- Taking care of my family's dental health (such as finding a dentist, paying for services).
- Learning how I can best save money.

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<sup>1</sup> This report focuses on the priorities for regional residents who live in households with children and with incomes at or below 130 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 how I can use credit successfully and improve my credit score.

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.

## 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 across 6 thematic areas: Civic Engagement, Education, Employment, Health, Housing, and Income and Asset Building. 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 130% 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 130 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/>).<sup>2</sup> At the time of this report, SparkMap's principal relevant sources include the American Community Survey conducted by the US Census Bureau for the 2018–2022 period and the US Department of Labor's Bureau of Labor Statistics reporting from December 2023.

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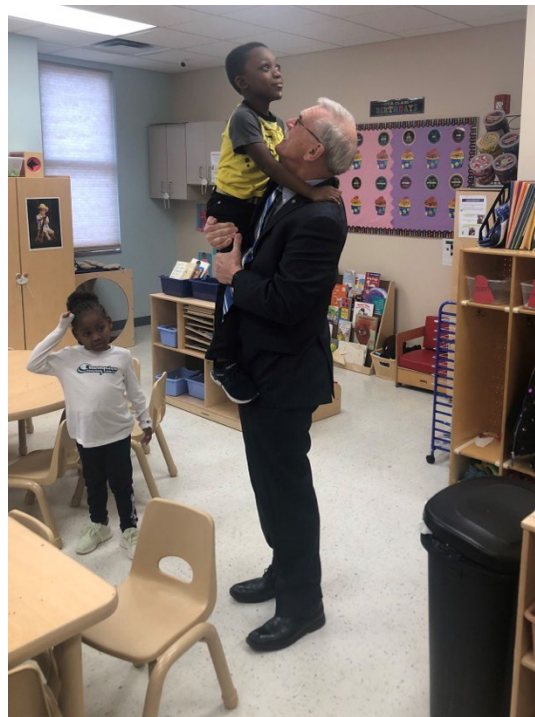
<sup>2</sup> County-level reports were run in SparkMap on March 15, 2024.

## 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.<sup>3</sup> 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 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

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<sup>3</sup> 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.

estimated 27,869 people combined.<sup>4</sup> According to the BE NKY Growth Partnership, the key industries in the region are supply chain management, advanced manufacturing, life sciences, and information technology.<sup>5</sup>

### 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<sup>6</sup> 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.

## Head Start-eligible Children and Families

### Number of eligible infants, toddlers, preschool-age children, and expectant mothers

#### *By geographic location*

Children from birth to age 5 from families with low income, according to the Poverty Guidelines published by the Federal government, are eligible for Head Start and Early Head Start services.

According to the Annie E. Casey Foundation's KIDS COUNT Data Center (<https://datacenter.aecf.org>), 44 percent of Kentucky children live in households with incomes below 200 percent of the federal poverty level. Three Northern Kentucky counties have percentages higher than the state: Carroll (57 percent), Gallatin (45 percent), and Owen (45 percent). Boone has the lowest percentage in the region (22 percent). The overall regional rate is about 31 percent.

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<sup>4</sup> 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.

<sup>5</sup> BE NKY Growth Partnership. "Northern Kentucky Industry Focus." <https://be-nky.com/northern-kentucky-industry/>. Accessed March 15, 2024.

<sup>6</sup> Statistics for households living at or below 130 percent of the federal poverty level — Head Start's primary threshold — are not available from the source.



The trends follow suit with expectant mothers: Boone, Kenton, and Campbell all have larger numbers of expectant mothers (1,000 to 2,000 per county) with the other 5 counties all having roughly between 150 and 400.

Preschool enrollment is below 50 percent in all counties, with Kenton as the highest at 49.44 percent. Northern Kentucky’s rate is 44.02 percent, 5 points higher than the state’s (39.05 percent) and lower than the US rate (45.62 percent). Campbell and Carroll Counties (48.46 percent and 47.38 percent, respectively) join Kenton County in outperforming the regional average, and another 2 counties — Boone (39.35 percent) and Pendleton (38.98 percent) — also exceed the state enrollment rate. The region’s lowest rates are found in Owen (21.53 percent), Gallatin (25.54 percent), and Grant (28.09 percent).

For the current 2023–2024 school year, NKCAC’s Early Head Start and Head Start programs has participation from the following counties:

|           | Early Head Start |            | Head Start |            |
|-----------|------------------|------------|------------|------------|
|           | #                | % of total | #          | % of total |
| Boone     | 15               | 13%        | 98         | 26%        |
| Campbell  | 55               | 48%        | 109        | 29%        |
| Kenton    | 44               | 39%        | 148        | 39%        |
| Pendleton | 0                | 0%         | 23         | 6%         |

*By race and ethnicity*

In Carroll, 33.82 percent of non-Hispanic White children live in poverty, the highest county rate for this group; for the region, 13.45 percent of non-Hispanic White children live in poverty. More than half of Black children in Gallatin (60.00 percent) and Kenton (57.37 percent) live in poverty. (Data at a regional level are limited, according to the source.) The same applies to nearly half of Hispanic and Latino children in Pendleton (47.24 percent) and Kenton (46.98 percent), and 38.62 percent of Hispanic and Latino children in Northern Kentucky overall live in poverty. Data are limited for other racial–ethnic groups in the region.

In every county except Carroll, the median household income for non-Hispanic White residents is higher than the county’s overall median, although non-Hispanic White households have the highest median income in only 1 county (Gallatin). Black households’ median income exceeds the county median in 3 counties: Carroll (where the median household income for Black residents is the highest of all racial–ethnic groups), Owen, and Pendleton. Asian households have the highest median income in Campbell, Kenton, and Pendleton. In Boone, American Indian and Alaska Native households have the highest median income, and Hispanic and Latino households have the highest median income in Grant.

For the current 2023–2024 school year, NKCAC’s Early Head Start and Head Start programs has the following racial representation:

|                                    | Early Head Start |            | Head Start |            |
|------------------------------------|------------------|------------|------------|------------|
|                                    | #                | % of total | #          | % of total |
| Black                              | 35               | 31%        | 71         | 19%        |
| White                              | 42               | 37%        | 216        | 57%        |
| Native Hawaiian / Pacific Islander | 0                | 0%         | 2          | 1%         |
| American Indian / Alaska Native    | 0                | 0%         | 2          | 1%         |
| Asian                              | 0                | 0%         | 0          | 0%         |
| Other                              | 1                | 1%         | 10         | 3%         |
| Multi/Bi-Racial                    | 26               | 23%        | 67         | 18%        |
| Unspecified                        | 10               | 9%         | 10         | 3%         |
| Hispanic                           | 5                | 4%         | 32         | 8%         |

Languages spoken

According to the US Census<sup>7</sup>, most regional residents speak English, either as their only language or as a functional additional language. The next most spoken languages or language groupings are Spanish; French, Haitian; or Cajun; German or other West Germanic languages; Other Indo-European languages; Other Asian and Pacific Island languages; Arabic; Russian, Polish, or other Slavic languages; Chinese (including Mandarin and Cantonese); Korean; and Vietnamese.

Looking only at speakers with limited English proficiency, Spanish speakers compose the largest group, followed by speakers of “Other Asian and Pacific Island languages” (defined by not being Chinese, Korean, Tagalog, or Vietnamese, or a related language or dialect to one of these), Arabic, French including Haitian and Cajun, and German or other West Germanic languages.

For the current 2023–2024 school year, families participating in NKCAC’s Early Head Start and Head Start programs speak the following languages at home:

|         | Early Head Start |            | Head Start |            |
|---------|------------------|------------|------------|------------|
|         | #                | % of total | #          | % of total |
| English | 109              | 96%        | 339        | 90%        |
| Spanish | 0                | 0%         | 20         | 5%         |

<sup>7</sup> U.S. Census Bureau. "Detailed Household Language by Household Limited English Speaking Status." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B16002, 2022, [https://data.census.gov/table/ACS5YR2022.B16002?q=languages spoken in Kentucky in 2022&t=Language Spoken at Home&q=050XX00US21015,21037,21041,21077,21081,21117,21187,21191](https://data.census.gov/table/ACS5YR2022.B16002?q=languages%20spoken%20in%20Kentucky%20in%202022&t=Language%20Spoken%20at%20Home&q=050XX00US21015,21037,21041,21077,21081,21117,21187,21191). Accessed on March 15, 2024.

|                                     |   |    |   |    |
|-------------------------------------|---|----|---|----|
| Middle Eastern languages            | 1 | 1% | 5 | 1% |
| African languages                   | 1 | 1% | 7 | 2% |
| Central American languages          | 0 | 0% | 0 | 0% |
| Caribbean languages                 | 0 | 0% | 0 | 0% |
| Languages of “Far Eastern” counties | 0 | 0% | 0 | 0% |
| Pacific Islander languages          | 0 | 0% | 0 | 0% |
| American Sign Language              | 0 | 0% | 0 | 0% |
| Another language                    | 0 | 0% | 0 | 0% |
| Language unspecified                | 3 | 3% | 7 | 2% |

Children experiencing homelessness

The Kentucky Department of Education reports the following numbers of students (from “Preschool” through “Grade 14”) experiencing homelessness in Northern Kentucky:<sup>8</sup>

|  |       |
|--|-------|
| Boone<br>(including Boone County Schools and Walton Verona Independent District)   | 228   |
| Campbell<br>(including Campbell County Schools and Bellevue, Dayton, Fort Thomas, and Newport Independent Districts)   | 667   |
| Carroll<br>(including Carroll County Schools)  | 34    |
| Gallatin<br>(including Gallatin County Schools)  | 82    |
| Grant<br>(including Grant County Schools; excluding Williamstown Independent District — no/incomplete data)  | 33    |
| Kenton<br>(including Kenton County School District and Covington, Erlander–Elsmere, and Ludlow Independent Districts; excluding Beechwood Independent District — no/incomplete data) | 1,639 |
| Owen<br>(including Owen County Schools)  | 54    |
| Pendleton<br>(excluding Pendleton County School District — no/incomplete data)   | —     |
| <b>Total, Northern Kentucky 2,737</b>  |       |

The Kentucky Department of Education maintains information on “Education for Homeless Children and Youth” at <https://www.education.ky.gov/federal/progs/txc/Pages/default.aspx>,

<sup>8</sup> Kentucky Department of Education. “2022–2023 Homeless Counts by District and Grade.” <https://www.education.ky.gov/federal/progs/txc/Documents/2022-2023%20Homeless%20Count%20by%20District%20and%20Grade.pdf>. Accessed March 19, 2024.

including a “Homeless Coordinator by District” list

(<https://www.education.ky.gov/federal/progs/txc/Documents/Homeless%20Coordinator%20by%20District.pdf>).

### Children in foster care

According to the Kentucky Cabinet for Health and Family Services, the region including Northern Kentucky has 1,146 children in “out-of-home care” (OOHC) with active placements, which is 14.3 percent of the Kentucky total.<sup>9</sup> (The Northern Bluegrass Service Region of Kentucky’s Department for Community Based Services includes all 8 counties of Northern Kentucky, plus Bourbon, Harrison, Nicholas, and Scott Counties.)

### Number of children with disabilities, including types of disabilities

In Northern Kentucky, 5,969 children aged 17 years and younger have a disability (5.37 percent of the overall population of children). The highest rates are in Kenton (6.23 percent), Gallatin (5.40 percent), and Boone and Grant (each with 5.37 percent). Carroll has the lowest rate (1.70 percent). Nearly 88 percent of all children with a disability live in Boone, Campbell, and Kenton, although these 3 counties have about 84 percent of the region’s population aged 17 years and younger.

Among all school districts in the region, the most common disabilities according to the number students with IEPs are (in alphabetical order) autism, developmental delay, and speech or language impairment, as well as the two more general categories of “other health impaired” and “specific learning disability.” Between 16.9 percent and 45.7 percent of the districts’ student populations have IEPs related to speech or language impairment, which are the highest minimum and high maximum of any type.<sup>10</sup>

### Disability services and resources

Agencies providing support for people with disabilities include [the Center for Independent Living Options](#), [North Key Community Care](#), [The Northern Kentucky Area Development District](#) (focus on older residents), and [Volunteers of America — Mid-States](#). The Kentucky Department for Behavioral Health, Developmental and Intellectual Disabilities maintains a provider directory and search tool at <https://providerdirectory.dbhdid.ky.gov/ProviderDirectory.aspx>.

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<sup>9</sup> Kentucky Cabinet for Health and Family Services, Department for Community Based Services, Division of Protection and Permanency. “Northern Bluegrass Foster Care FACTS — Based on all children in OOHC on March 03, 2024 Source TWS-W058.” <https://www.chfs.ky.gov/agencies/dcb/dpp/Documents/fcfactsnorthernbluegrass.pdf>. Accessed March 19, 2024.

<sup>10</sup> Kentucky Center for Statistics, Kentucky Special Education Child Count Dashboard. <https://kcewsreports.ky.gov/t/KCEWS/views/SPEDChildCounts2023/ComparisonTool?%3Aembed=y&%3AisGuestRedirectFromVizportal=y>. The tool was filtered based on county and independent school districts located in the 8-county Northern Kentucky region. Accessed March 19, 2024.

## Childcare Availability

Child development, childcare centers, and family childcare programs, including home visiting and publicly funded state and local preschool



According to the childcare-provider search tool from Kentucky's kynect portal (<https://kynect.ky.gov/benefits/s/child-care-provider>), Northern Kentucky<sup>11</sup> has 228 regulated childcare providers. Eighty-8 percent are located in the region's 3 densely populated counties: Kenton, 84 providers; Campbell, 59; and Boone, 57. Each of the region's 5 more sparsely populated counties have 12 or fewer providers.

Of the region's 228 childcare providers, 66 (29 percent) are rated 3 stars or higher according to Kentucky ALL STARS.<sup>12</sup> Once again, the vast majority (88 percent) of these sit in the larger counties of Boone, Campbell, and Kenton (though Boone has a much lower share relative to their share of overall providers in the region), with only 7 in total across the 5 smaller counties.

The largest publicly funded state and local preschool in this region continues to be Head Start, based on number of participants. According to the US Department of Health and Human Services' Head Start Early Childhood Learning and Knowledge Center (<https://eclkc.ohs.acf.hhs.gov>), Northern Kentucky has 5 Head Start or Early Head Start grantee agencies: Carroll County Board of Education, Gateway Community Services Organization, NKCAC, Ohio Valley Educational Cooperative, and Williamstown BOE Head Start.<sup>13</sup>

According to the National Home Visiting Resource Center, 73 agencies implement at least 1 home-visiting model in Kentucky. Implemented models include Attachment and Biobehavioral Catch-Up, Early Head Start Home-Based Option, Family Check-Up, Health Access Nurturing Development Services, Home Instruction for Parents of Preschool Youngsters, Maternal Infant Health Outreach Worker Program, and Parents as Teachers. An estimated 89 percent of those served are White and 8 percent Black; 5 percent of those served are Hispanic or Latino. The primary language spoken for 92 percent of participants is English, followed by "another language" at 7 percent and Spanish at less than 1 percent.<sup>14</sup>

### Approximate number of Head Start-eligible children served

According to the US Department of Health and Human Services' Head Start Early Childhood Learning and Knowledge Center (<https://eclkc.ohs.acf.hhs.gov>), the 5 grantees have a

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<sup>11</sup> Because of the way kynect's search tool works, this reflects all providers located in ZIP codes that fall entirely or partly in the region's 8 counties. The search was conducted on March 13, 2024.

<sup>12</sup> According to kynect's "Help and FAQs" for the childcare search tool ([https://kynect.ky.gov/benefits/s/help-articles?helpCategory=BA\\_Child%20Care&language=en\\_US](https://kynect.ky.gov/benefits/s/help-articles?helpCategory=BA_Child%20Care&language=en_US)), "Kentucky All STARS is a five-star quality rating system used for Type I, Type II and certified child care providers in the Commonwealth of Kentucky." More information is available at <https://www.chfs.ky.gov/agencies/dcb/dcc/Pages/kyallstars.aspx>.

<sup>13</sup> This information was found on the Head Start Early Childhood Learning and Knowledge Center on March 13, 2024.

<sup>14</sup> National Home Visiting Resource Center. State and Indigenous Profiles: Kentucky. [https://nhvrc.org/state\\_profile/kentucky-2023/](https://nhvrc.org/state_profile/kentucky-2023/). Accessed March 19, 2024.

combined 718 slots across 23 centers.<sup>15</sup> Every county has at least 1 center. Campbell (8 centers) and Kenton (7) have the greatest number, while there is 1 each in Boone, Gallatin, Grant, and Pendleton.

As of this report, NKCAC has 413 slots — 80 Early Head Start and 333 Head Start (reduced from 405 in January 2024) — across 16 centers:

- Early Head Start Centers
  1. Bright Days: 16
  2. Learning Grove Altamont: 8
  3. Learning Grove Erlanger/Elsmere: 16
  4. Learning Grove River Center: 8
  5. Newport: 15
  6. Scholar House: 14
- Head Start Centers
  7. Alexandria: 29
  8. Boone County: 74
  9. Dayton: 15
  10. East Side: 31
  11. Elsmere: 54
  12. Falmouth: 18
  13. Fort Wright: 18
  14. Home Based: 8
  15. Life Learning Center: 17
  16. Newport: 50

## 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 130 percent of the federal poverty level (“Head Start-qualifying households”).

|                      | All NKY Residents | Head Start-qualifying Households |
|----------------------|-------------------|----------------------------------|
| Standard Deviation   | 39.74             | 13.93                            |
| Sum, $\Sigma x$ :    | 4,418             | 1,196                            |
| Mean, $\bar{x}$ :    | 65.94             | 16.66                            |
| Variance, $s^2$ :    | 1555.85           | 191.03                           |
| Significance Ranges: | —                 | —                                |

<sup>15</sup> This information was found on the Head Start Early Childhood Learning and Knowledge Center on March 13, 2024.

|                 |             |              |
|-----------------|-------------|--------------|
| Very High       | ≥ 13.73%    | ≥ 19.87%     |
| High            | 8.55–13.60% | 10.90–19.23% |
| Moderate to Low | ≤ 8.42%     | ≤ 10.26%     |

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; 156 of these were positive identified as Head Start-qualifying households. The survey featured 67 Needs Statements; every statement had at least 17 positive responses on the overall survey and at least 2 positive responses from Head Start-qualifying households. The average number of needs per respondent was 5.61 overall and 7.67 for Head Start-qualifying households.

Responses differed statistically by geography, household composition (households with children versus without children), income level (households at or below 130 percent of the federal poverty level versus households above 130 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 Head Start-qualifying households, nearly 90 percent of responses were “female” and slightly above a tenth were “male.”

|                   | All NKY Residents |     | Head Start-qualifying Households |     |
|-------------------|-------------------|-----|----------------------------------|-----|
| Female/Woman/Girl | 79.07%            | 525 | 88.57%                           | 124 |
| Fluid             | 0.15%             | 1   | 0.00%                            | 0   |
| Genderqueer       | 0.15%             | 1   | 0.00%                            | 0   |
| Male/Man          | 20.18%            | 134 | 11.43%                           | 16  |
| Non-binary        | 0.30%             | 2   | 0.00%                            | 0   |
| unclear response  | 0.15%             | 1   | 0.00%                            | 0   |
| <i>Skipped</i>    | —                 | 124 | —                                | 16  |

### Education level and veteran status

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

|   | All NKY Residents |     | Head Start-qualifying Households |    |
|---|-------------------|-----|----------------------------------|----|
|   |                   |     |                                  |    |
| Grades 0–8  | 2.36%             | 16  | 4.08%                            | 6  |
| Grades 9–12 / Non-graduate  | 7.95%             | 54  | 10.88%                           | 16 |
| High-school Graduate or Equivalency Diploma (GED)                     | 23.56%            | 160 | 40.82%                           | 60 |
| 12th Grade + Some Post-secondary                                      | 12.81%            | 87  | 17.69%                           | 26 |
| 2-year Degree, Trade/Vocational School, or Professional Certification | 16.20%            | 110 | 17.69%                           | 26 |
| College Graduate (4-year Degree)                                      | 23.12%            | 157 | 6.80%                            | 10 |
| Graduate of Other Post-secondary School                               | 13.99%            | 95  | 2.04%                            | 3  |
| <i>Skipped</i>  | —                 | 109 | —                                | 9  |

Veterans represented slightly less than 3 percent of Head Start-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 Head Start-qualifying households in an apartment, trailer, or room that they rent.

|   | All NKY Residents |     | Head Start-qualifying Households |    |
|---|-------------------|-----|----------------------------------|----|
|   |                   |     |                                  |    |
| House, condo, trailer, or other home that I own   | 56.18%            | 382 | 31.29%                           | 46 |
| House, apartment, trailer, or room that I rent    | 37.50%            | 255 | 62.59%                           | 92 |
| Someone else’s house, apartment, trailer, or room | 4.71%             | 32  | 4.76%                            | 7  |
| Homeless (shelter, street/outdoors, park)         | 0.44%             | 3   | 0.00%                            | 0  |
| Transitional housing                              | 0.44%             | 3   | 0.68%                            | 1  |
| Sober Living House                                | 0.00%             | 0   | 0.00%                            | 0  |
| Other (please specify)                            | 0.74%             | 5   | 0.68%                            | 1  |
| <i>Skipped</i>                                    | —                 | 108 | —                                | 9  |



## Marriage status

More than 60 percent of Head Start-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. About 27 percent of Head Start-qualifying households have 4 members, with the next highest sizes being 3 members and 5 members. By definition, no Head Start-qualifying households have only 1 member.

|                | All NKY Residents |     | Head Start-qualifying Households |    |
|----------------|-------------------|-----|----------------------------------|----|
| 1              | 17.73%            | 139 | 0.00%                            | 0  |
| 2              | 27.17%            | 213 | 14.10%                           | 22 |
| 3              | 18.37%            | 144 | 19.87%                           | 31 |
| 4              | 15.82%            | 124 | 26.92%                           | 42 |
| 5              | 11.35%            | 89  | 17.31%                           | 27 |
| 6              | 5.61%             | 44  | 10.26%                           | 16 |
| 7              | 2.68%             | 21  | 7.05%                            | 11 |
| 8              | 0.64%             | 5   | 1.92%                            | 3  |
| 9+             | 0.64%             | 5   | 2.56%                            | 4  |
| <i>Skipped</i> | —                 | 4   | —                                | 0  |

The average size of all households is slightly above 3 members and of Head Start-qualifying households is nearly 4.5 members.<sup>16</sup>

## 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.<sup>17</sup>

A plurality of Head Start-qualifying households have 1 child, followed by 3 children and 2 children; by definition, no Head Start-qualifying households have no children. The average was about 2.5 children.

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<sup>16</sup> To calculate these averages, households with 9+ members were entered simply as 9.

<sup>17</sup> To calculate averages numbers of children, households with 7+ members were entered simply as 7.

|                | All NKY Residents |     | Head Start-qualifying Households |    |
|----------------|-------------------|-----|----------------------------------|----|
|                |                   |     |                                  |    |
| 0              | 48.21%            | 376 | 0.00%                            | 0  |
| 1              | 20.00%            | 156 | 30.13%                           | 47 |
| 2              | 16.15%            | 126 | 21.79%                           | 34 |
| 3              | 9.49%             | 74  | 24.36%                           | 38 |
| 4              | 3.21%             | 25  | 10.90%                           | 17 |
| 5              | 2.05%             | 16  | 8.33%                            | 13 |
| 6              | 0.77%             | 6   | 3.85%                            | 6  |
| 7+             | 0.13%             | 1   | 0.64%                            | 1  |
| <i>Skipped</i> | —                 | 8   | —                                | 0  |

Of all households with at least 1 child, 61 percent reported another adult caregiver in the household, whereas 42 percent of Head Start-qualifying households reported more than 1 adult caregiver.

Roughly 23 percent of all households and 21 percent of Head Start-qualifying households 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 39 percent of Head Start-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 Head Start-qualifying households, the next main sources were government assistance, part-time job(s), and Social Security. This mix of “main sources” of income reflects the lower levels of full-time employment among Head Start-qualifying households.

|  | All NKY Residents |     | Head Start-qualifying Households |    |
|--|-------------------|-----|----------------------------------|----|
|  |                   |     |                                  |    |
| Full-time Job  | 51.85%            | 364 | 39.35%                           | 61 |
| Part-time Job(s)   | 14.67%            | 103 | 25.16%                           | 39 |
| Government Assistance (like unemployment, TANF, SNAP, SSI, etc.) | 11.40%            | 80  | 27.10%                           | 42 |
| Social Security  | 28.63%            | 201 | 22.58%                           | 35 |
| Pension or Retirement Savings/Investments (like 401k, IRA, etc.) | 10.54%            | 74  | 1.94%                            | 3  |
| Child Support  | 3.56%             | 25  | 12.90%                           | 20 |
| Self-employment  | 7.55%             | 53  | 8.39%                            | 13 |

|                        |       |    |       |    |
|------------------------|-------|----|-------|----|
| Other (please specify) | 6.41% | 45 | 6.45% | 10 |
| <i>Skipped</i>         | —     | 86 | —     | 1  |

When asked *Has your economic situation changed significantly in the last six months?*, similar shares of all households and Head Start-qualifying households reported positive change (about 13 percent). Head Start-qualifying households were more likely to report negative change (44 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, majorities in both the overall group and the subgroup reported that it had not.

### *Typical Work Schedules*

For both all households and Head Start-qualifying households, most respondents work a Monday–Friday schedule, though percentages vary by day. A higher share of Head Start-qualifying households reports typically working on Saturdays (about 5 points higher) and Sundays (about 3 points higher).

|                                 | All NKY Residents |     | Head Start-qualifying Households |    |
|---------------------------------|-------------------|-----|----------------------------------|----|
| Monday                          | 59.46%            | 393 | 53.15%                           | 76 |
| Tuesday                         | 60.36%            | 399 | 51.05%                           | 73 |
| Wednesday                       | 60.97%            | 403 | 51.75%                           | 74 |
| Thursday                        | 60.21%            | 398 | 48.25%                           | 69 |
| Friday                          | 58.55%            | 387 | 50.35%                           | 72 |
| Saturday                        | 12.86%            | 85  | 17.48%                           | 25 |
| Sunday                          | 8.62%             | 57  | 11.89%                           | 17 |
| I don't work for pay very often | 34.19%            | 226 | 37.76%                           | 54 |
| <i>Skipped</i>                  | —                 | 127 | —                                | 13 |

Among respondents who report working for pay, Head Start-qualifying households were more likely to report typically working outside of the first-shift or daytime hours, by more than 6 percentage points.

|   | All NKY Residents |     | Head Start-qualifying Households |    |
|---|-------------------|-----|----------------------------------|----|
| Roughly first shift / daytime hours                     | 83.13%            | 404 | 76.70%                           | 79 |
| Roughly second shift / evening and nighttime hours      | 12.96%            | 63  | 15.53%                           | 16 |
| Roughly third shift / overnight and early-morning hours | 3.91%             | 19  | 7.77%                            | 8  |

|                |   |     |   |    |
|----------------|---|-----|---|----|
| <i>Skipped</i> | — | 132 | — | 14 |
|----------------|---|-----|---|----|

### Typical School Schedules

About 11 percent of respondents from Head Start-qualifying households are in some form of formal schooling, including high school or GED program, trade/vocational school, 2-year or 4-year college, or post-graduate program; about 8 percent of all respondents are. Thursday is the most popular day for formal schooling, followed by Monday–Wednesday (tied) for Head Start-qualifying households and Wednesday, Tuesday, and Monday (in that order) for all households.

|                              | All NKY Residents |     | Head Start-qualifying Households |     |
|------------------------------|-------------------|-----|----------------------------------|-----|
| Monday                       | 3.71%             | 25  | 6.80%                            | 10  |
| Tuesday                      | 4.75%             | 32  | 6.80%                            | 10  |
| Wednesday                    | 5.50%             | 37  | 6.80%                            | 10  |
| Thursday                     | 6.09%             | 41  | 8.16%                            | 12  |
| Friday                       | 4.01%             | 27  | 4.76%                            | 7   |
| Saturday                     | 1.93%             | 13  | 1.36%                            | 2   |
| Sunday                       | 2.38%             | 16  | 0.68%                            | 1   |
| I am not in formal schooling | 91.98%            | 619 | 89.12%                           | 131 |
| <i>Skipped</i>               | —                 | 115 | —                                | 9   |

Among respondents who report taking part in formal schooling, Head Start-qualifying households were more likely to attend during the first-shift or daytime hours, by about 10 percentage points, likely because members of these households tend to work during evening and overnight hours.

|   | All NKY Residents |     | Head Start-qualifying Households |    |
|---|-------------------|-----|----------------------------------|----|
| Roughly first shift / daytime hours                     | 52.63%            | 40  | 62.50%                           | 10 |
| Roughly second shift / evening and nighttime hours      | 43.42%            | 33  | 31.25%                           | 5  |
| Roughly third shift / overnight and early-morning hours | 3.95%             | 3   | 6.25%                            | 1  |
| <i>Skipped</i>  | —                 | 131 | —                                | 16 |

### Typical Training Schedules

Strong majorities of both the total group and Head Start-qualifying households are not in training programs (94 percent and 97 percent, respectively). Of those in training programs, Thursday is universally the most popular day — like with formal schooling.

|                                | All NKY Residents |     | Head Start-qualifying Households |     |
|--------------------------------|-------------------|-----|----------------------------------|-----|
|                                |                   |     |                                  |     |
| Monday                         | 1.19%             | 8   | 1.38%                            | 2   |
| Tuesday                        | 1.48%             | 10  | 1.38%                            | 2   |
| Wednesday                      | 2.23%             | 15  | 0.69%                            | 1   |
| Thursday                       | 2.82%             | 19  | 2.07%                            | 3   |
| Friday                         | 2.52%             | 17  | 0.69%                            | 1   |
| Saturday                       | 1.78%             | 12  | 0.00%                            | 0   |
| Sunday                         | 1.48%             | 10  | 0.69%                            | 1   |
| I am not in a training program | 94.21%            | 635 | 96.55%                           | 140 |
| <i>Skipped</i>                 | —                 | 114 | —                                | 11  |

Among respondents who report taking part in training, Head Start-qualifying households were less likely to attend during the first-shift or daytime hours, by about 8 percentage points, though still at 50 percent.

|   | All NKY Residents |     | Head Start-qualifying Households |    |
|---|-------------------|-----|----------------------------------|----|
|   |                   |     |                                  |    |
| Roughly first shift / daytime hours                     | 58.00%            | 29  | 50.00%                           | 3  |
| Roughly second shift / evening and nighttime hours      | 36.00%            | 18  | 33.33%                           | 2  |
| Roughly third shift / overnight and early-morning hours | 6.00%             | 3   | 16.67%                           | 1  |
| <i>Skipped</i>  | —                 | 128 | —                                | 16 |

### Age

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

|          | All NKY Residents |    | Head Start-qualifying Households |   |
|----------|-------------------|----|----------------------------------|---|
|          |                   |    |                                  |   |
| Under 18 | 0.15%             | 1  | 0.00%                            | 0 |
| 18–24    | 2.72%             | 22 | 4.08%                            | 6 |

|                |        |     |        |    |
|----------------|--------|-----|--------|----|
| 25–44          | 39.88% | 274 | 66.67% | 98 |
| 45–54          | 20.09% | 137 | 13.61% | 20 |
| 55–64          | 18.43% | 123 | 9.52%  | 14 |
| 65–74          | 14.95% | 99  | 5.44%  | 8  |
| 75+            | 3.78%  | 25  | 0.68%  | 1  |
| <i>Skipped</i> | —      | 107 | —      | 9  |

### 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.

|  | All NKY Residents |     | Head Start-qualifying Households |     |
|--|-------------------|-----|----------------------------------|-----|
| American Indian or Alaska Native           | 1.48%             | 10  | 2.08%                            | 3   |
| Asian                                      | 1.63%             | 11  | 2.78%                            | 4   |
| Black or African American                  | 7.26%             | 49  | 15.97%                           | 23  |
| Native Hawaiian and Other Pacific Islander | 0.74%             | 5   | 0.00%                            | 0   |
| White                                      | 84.89%            | 573 | 73.61%                           | 106 |
| Multi-race (two or more of the previous)   | 1.48%             | 10  | 1.39%                            | 2   |
| Other (please specify)                     | 2.52%             | 17  | 4.17%                            | 6   |
| <i>Skipped</i>                             | —                 | 113 | —                                | 12  |

For both the overall region and Head Start-qualifying households, about 9 percent of respondents identified as Hispanic, Latinx, or of Spanish origins.

|   | All NKY Residents |     | Head Start-qualifying Households |     |
|---|-------------------|-----|----------------------------------|-----|
| Hispanic, Latinx, or of Spanish Origins     | 8.75%             | 59  | 8.97%                            | 13  |
| Not Hispanic, Latinx, or of Spanish Origins | 91.25%            | 615 | 91.03%                           | 132 |
| <i>Skipped</i>                              | —                 | 114 | —                                | 11  |

About 95 percent of all respondents live in households where English is the primary language, with Spanish-speaking households making up the balance. For Head Start-qualifying households, about 93 percent speak primarily English and 7 percent Spanish.

## Access to technology

Vast majorities of all households and Head Start-qualifying households report having access to reliable Internet access at home: 87 percent and 89 percent, respectively. When asked what type of technology respondents had at home, the responses were as follows:

|  | All NKY Residents |     | Head Start-qualifying Households |     |
|--|-------------------|-----|----------------------------------|-----|
| Telephone                                    | 23.02%            | 157 | 17.12%                           | 25  |
| Cell Phone                                   | 95.16%            | 649 | 96.58%                           | 141 |
| Television                                   | 88.27%            | 602 | 81.51%                           | 119 |
| Radio  | 41.64%            | 284 | 22.60%                           | 33  |
| Computer, Laptop or Tablet (such as an iPad) | 72.43%            | 494 | 59.59%                           | 87  |
| <i>Skipped</i>                               | —                 | 106 | —                                | 10  |

## 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.

|                          | All NKY Residents |     | Head Start-qualifying Households |    |
|--------------------------|-------------------|-----|----------------------------------|----|
| Boone                    | 17.23%            | 117 | 18.62%                           | 27 |
| Campbell                 | 21.21%            | 144 | 26.90%                           | 39 |
| Carroll                  | 8.69%             | 59  | 9.66%                            | 14 |
| Gallatin                 | 5.01%             | 34  | 2.76%                            | 4  |
| Grant                    | 6.77%             | 46  | 3.45%                            | 5  |
| Kenton                   | 20.47%            | 139 | 22.76%                           | 33 |
| Owen                     | 9.28%             | 63  | 5.52%                            | 8  |
| Pendleton                | 9.28%             | 63  | 9.66%                            | 14 |
| Outside of Target Region | 2.06%             | 14  | 0.69%                            | 1  |
| <i>Skipped</i>           | —                 | 109 | —                                | 11 |

## Top Regional Needs

Across the 8-county region, the following priorities reached “very high significance” (that is, they were identified in the first quartile of responses relative to statistical significance; see [Statistical Analysis](#) on page 14 for more information):

- For all survey respondents, the first quartile meant being indicated on at least 13.73% of surveys.
- For Head Start-qualifying households, the first quartile meant being indicated on at least 19.87% of surveys.

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.

|   | All NKY Residents | Head Start-qualifying Households |
|---|-------------------|----------------------------------|
| paying for utilities  | 35%               | 67%                              |
| paying my rent or mortgage  | 16%               | 26%                              |
| making and managing a household budget  | 16%               | 24%                              |
| taking care of my family’s dental health (such as finding a dentist, paying for services) | 16%               | 21%                              |
| learning how I can best save money  | 21%               | 21%                              |
| learning how I can use credit successfully and improve my credit score                    | 15%               | 20%                              |
| learning how to reduce my household energy costs  | 19%               | (18%)                            |
| learning about and accessing home repair services   | 14%               | (12%)                            |

## Needs Comparison by Population Density of Counties

The following table shows all priorities that reached “very high significance” (i.e., the first 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).

- For all survey respondents, the first quartile meant being indicated on at least 16.61% of surveys from densely populated counties and 13.90% of surveys from sparsely populated counties.
- For Head Start-qualifying households, the first quartile meant being indicated on at least 20.78% of surveys from densely populated counties and 22.38% of surveys from sparsely populated counties.

Statements in the table are listed in percentage order for Head Start-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.



|  | All NKY Residents |        | Head Start-qualifying Households |        |
|--|-------------------|--------|----------------------------------|--------|
|  | Dense             | Sparse | Dense                            | Sparse |
| paying for utilities   | 42%               | 35%    | 69%                              | 73%    |
| making and managing a household budget   | 21%               | 14%    | 31%                              | (16%)  |
| paying my rent or mortgage   | 20%               | 14%    | 29%                              | (20%)  |
| learning how I can use credit successfully and improve my credit score   | 21%               | (11%)  | 26%                              | (11%)  |
| learning how I can best save money   | 25%               | 20%    | 25%                              | (18%)  |
| finding more activities for my child outside of school hours (such as after school and summer programs)                          | (13%)             | (11%)  | 21%                              | (20%)  |
| taking care of my family's dental health (such as finding a dentist, paying for services)  | 20%               | 14%    | 21%                              | 22%    |
| learning how to reduce my household energy costs   | 19%               | 23%    | (15%)                            | 29%    |
| learning more about available food resources (such as food pantries and other food assistance programs)                          | (13%)             | 15%    | (13%)                            | (18%)  |
| preparing my teenager for education or training after high school  | (8%)              | (9%)   | (8%)                             | 29%    |
| learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved | (15%)             | 15%    | (7%)                             | (13%)  |
| learning about and accessing home repair services  | (13%)             | 21%    | (6%)                             | 27%    |

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

For most groups, priorities related to one or both of Income and Asset Building and Health are the next most popular, though Education is second for Head Start-qualifying households in sparsely populated counties (with no other topic areas reaching very high significance) and third for Head Start-qualifying households in densely populated counties (with Income and Asset Building second and Health fourth).

### Needs Comparison by Race

One hundred and two respondents identified themselves as a race other than White. (See [Race and ethnicity](#) on page 22 for more information.) Thirty-eight of these live in Head Start-qualifying households, and this section will focus on comparing these households with all Head Start-qualifying households.

- For respondents from racial minority groups<sup>18</sup> living in Head Start-qualifying households, the first quartile meant being indicated on at least 26.22% of surveys.
- For respondents who are White and living in Head Start-qualifying households, the first quartile meant being indicated on at least 18.59% of surveys.

These respondents indicated 8 priorities of very high significance, compared to 5 for White respondents. For both groups, the topic area with the highest number of very highly significant priorities was Housing — 3 (42.86%) for respondents from racial minority groups and 3 (60.00%) for respondents who are White. Of particular note, 3 statements came in 22–23 percentage points higher for respondents from racial minority groups: *learning how I can best save money*, *making and managing a household budget*, 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 Income and Asset Building and Health, with 2 (28.57%) very highly significant priorities each. For White respondents, Income and Asset Building was also second, with 2 (40.00%) very highly significant priorities, followed by a tie for third between Health and Education — 1 (20.00%) very highly significant priority each.

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.

| <i>(Head Start-qualifying households only)</i>  | Respondents from Racial Minority Groups | Respondents Who Are White |
|---|---|---------------------------|
| paying for utilities  | 74%                                     | 68%                       |
| making and managing a household budget  | 42%                                     | 20%                       |
| paying my rent or mortgage  | 34%                                     | 23%                       |
| making sure my child has good and nutritious food at home   | 34%                                     | (12%)                     |
| taking care of my family’s dental health (such as finding a dentist, paying for services)               | 32%                                     | (18%)                     |
| learning how I can best save money  | 32%                                     | 19%                       |
| learning about and accessing homeownership assistance programs and services                             | 26%                                     | (17%)                     |
| buying a car  | 26%                                     | (13%)                     |
| finding more activities for my child outside of school hours (such as after school and summer programs) | (21%)                                   | 20%                       |
| learning how I can use credit successfully and improve my credit score                                  | (21%)                                   | 20%                       |

<sup>18</sup> 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](https://www.cdc.gov/healthcommunication/Preferred_Terms.html), accessed March 14, 2024).

|  |       |     |
|--|-------|-----|
| learning how to reduce my household energy costs | (18%) | 19% |
|--|-------|-----|

### Needs Comparison by Age

A typically significant subgroup is respondents aged 55 and older — 247 of all respondents, and 23 of respondents living in Head Start-qualifying households. For Head Start-qualifying households, this subgroup is significant because it tends to include grandparents (or other kin) raising grandchildren.

For respondents who are at least 55 years old and living in Head Start-qualifying households, the first quartile meant being indicated on at least 19.72% of surveys.

Respondents in this subgroup had 2 priorities of very high significance not shared with the overall population of respondents from Head Start-qualifying households: *preparing my teenager for education or training after high school* and *making sure my child has good and nutritious food at home*. In addition, *paying for utilities* was more of a priority for this subgroup by 11 percentage points (78 percent to 67 percent), and *learning how I can best save money* by 5 points (26 percent to 21 percent).

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.

| <i>(Head Start-qualifying households only)</i>  | <b>55 years old and above</b> | <b>All</b> |
|---|-------------------------------|------------|
| paying for utilities  | 78%                           | 67%        |
| learning how I can best save money  | 26%                           | 21%        |
| preparing my teenager for education or training after high school                         | 22%                           | (13%)      |
| taking care of my family's dental health (such as finding a dentist, paying for services) | 22%                           | 21%        |
| making sure my child has good and nutritious food at home                                 | 22%                           | (17%)      |

### Needs Comparison by Income Level of Households with Children

The subsequent tables compare top priorities by income level for households with children — that is, at or below 130 percent of the federal poverty level (“Head Start-qualifying Households”) and above 130 percent of the federal poverty level (“> 130% FPL”).

The initial table shows the top overall priorities for households with children, including all statements in the top quartile for either group — appearing on at least 18.12% of surveys for households with incomes above 130 percent of the federal poverty level and at least 19.87% of surveys for Head Start-qualifying households.

Overall, respondents in households with higher incomes identified statistically more priorities. The average respondent from higher-income households indicated 1 more priority than the average respondent from Head Start-qualifying households — 8.7 to 7.7. Moreover, Head Start-

qualifying households placed overwhelming priority on *paying for utilities*, which appeared on 67 percent of surveys from this group, pulling the top quartile upward. (It appeared on only 13 percent of surveys from higher-income households, more than 20 percentage points lower than the overall regional rating across all demographic and socio-economic groups of 35 percent.) Looking at the next quartile — denoting high significance — both income-level groups have the same number of priorities (17).

Statements in the table are listed in percentage order for Head Start-qualifying households. 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.

| <b>Top Overall Priorities for Households with Children<br/>(Very Highly Significant Priorities Only)</b>                         | <b>&gt; 130% FPL</b> | <b>Head Start-qualifying Households</b> |
|--|----------------------|---|
| paying for utilities   | (13%)                | 67%                                     |
| paying my rent or mortgage   | (10%)                | 26%                                     |
| making and managing a household budget   | 24%                  | 24%                                     |
| learning how I can best save money   | 31%                  | 21%                                     |
| taking care of my family’s dental health (such as finding a dentist, paying for services)  | 19%                  | 21%                                     |
| learning how I can use credit successfully and improve my credit score   | 22%                  | 20%                                     |
| finding more activities for my child outside of school hours (such as after school and summer programs)                          | 23%                  | (19%)                                   |
| learning how to reduce my household energy costs   | 27%                  | (18%)                                   |
| developing parenting skills to support my child(ren) (such as effective discipline, setting limits, managing conflict)           | 21%                  | (16%)                                   |
| finding activities for my young child to help them get ready for school  | 20%                  | (15%)                                   |
| making sure my family has healthy eating habits  | 20%                  | (14%)                                   |
| learning about and accessing home repair services  | 22%                  | (12%)                                   |
| learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved | 19%                  | (8%)                                    |

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

The greatest topic area of overlap was Income and Asset Building, which features the same three priorities of very high significance across the two income-level groups.

Housing is important to each group, but the priorities differ: Head Start-qualifying households surfaced *paying for utilities* and *paying my rent or mortgage* are very highly significant priorities, whereas households with higher incomes prioritized *learning how to reduce my household energy costs* and *learning about and accessing home repair services*.

Education has 3 very highly significant priorities for households of higher incomes, all of which make up the top 3 for Head Start-qualifying households, too, only that they are lesser priorities for this group in the context across all topic areas.

Similarly, the top 3 priorities under Health are shared across the 2 income-level groups, though their order and significance differ slightly.

Households with higher incomes had higher priority in Civic Engagement, including 1 very highly significant statement: *learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved*. The difference in priority among the statements was 3 to 11 percentage points.

Like with Housing, the Employment priorities diverge between the groups, with only 1 shared priority among their top 3: *making sure that I can both work and take care of my family if someone becomes ill or disabled*. Neither group had an Employment statement of very high significance.

Again, statements in the tables are listed in percentage order for Head Start-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 both income levels.) 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   | > 130% FPL | Head Start-qualifying Households |
|--|------------|----------------------------------|
| developing my skills and knowledge in being a community leader or advocate   | 18%        | 10%                              |
| learning about my rights and responsibilities as a citizen   | (13%)      | 10%                              |
| learning about neighborhood associations, community boards, advisory groups, or similar organizations and how to become involved | <b>19%</b> | 8%                               |
| getting involved with social justice activities  | 15%        | (5%)                             |

| Education  | > 130% FPL | Head Start-qualifying Households |
|--|------------|----------------------------------|
| finding more activities for my child outside of school hours (such as after school and summer programs)                | <b>23%</b> | 19%                              |
| developing parenting skills to support my child(ren) (such as effective discipline, setting limits, managing conflict) | <b>21%</b> | 16%                              |
| finding activities for my young child to help them get ready for school  | <b>20%</b> | 15%                              |

| <b>Employment</b>  | <b>&gt; 130% FPL</b> | <b>Head Start-qualifying Households</b> |
|--|----------------------|---|
| making sure that I can both work and take care of my family if someone becomes ill or disabled                             | 16%                  | 14%                                     |
| finding a job (such as accessing online job board, job fairs)  | (9%)                 | 13%                                     |
| having reliable transportation to and from work  | (7%)                 | 11%                                     |
| caring for my family and children while I am working (such as childcare)   | 16%                  | (9%)                                    |
| developing the skills and values to be successful at work (such as improving time management, communication, organization) | 14%                  | (8%)                                    |

| <b>Health</b>   | <b>&gt; 130% FPL</b> | <b>Head Start-qualifying Households</b> |
|---|----------------------|---|
| taking care of my family's dental health (such as finding a dentist, paying for services) | <b>19%</b>           | <b>21%</b>                              |
| making sure my child has good and nutritious food at home                                 | 15%                  | 17%                                     |
| making sure my family has healthy eating habits   | <b>20%</b>           | 14%                                     |

| <b>Housing</b>  | <b>&gt; 130% FPL</b> | <b>Head Start-qualifying Households</b> |
|---|----------------------|---|
| paying for utilities  | (13%)                | <b>67%</b>                              |
| paying my rent or mortgage  | (10%)                | <b>26%</b>                              |
| learning about and accessing homeownership assistance programs and services | 15%                  | 19%                                     |
| learning how to reduce my household energy costs                            | <b>27%</b>           | (18%)                                   |
| learning about and accessing home repair services                           | <b>22%</b>           | (12%)                                   |

| <b>Income and Asset Building</b>                                       | <b>&gt; 130% FPL</b> | <b>Head Start-qualifying Households</b> |
|--|----------------------|---|
| making and managing a household budget                                 | <b>24%</b>           | <b>24%</b>                              |
| learning how I can best save money                                     | <b>31%</b>           | <b>21%</b>                              |
| learning how I can use credit successfully and improve my credit score | <b>22%</b>           | <b>20%</b>                              |



## 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
  - All participants in this focus group lived in a shelter for men facing housing instability. They did not live with any children.
  - 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
  - The purpose of this focus group was to compare and contrast survey responses from residents of densely populated counties and sparsely populated counties.
  - 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.
  - 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

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

## Education

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

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

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: 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 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

- 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

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

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

## Observation 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 130 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:
  - Development and distribution/publication of messages and campaigns.
  - 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 (including you)?**

\_\_\_\_\_

- **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 best guess of your household's total income in 2023?**  
Combine all income sources for everyone in your household, 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 YOU have in YOUR 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): \_\_\_\_\_

Go to Next Page



**HOUSING** – Check the needs YOU have in YOUR 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 YOU have in YOUR 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 for myself or another adult
- 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 YOU have in YOUR 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 YOU have in YOUR 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?

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**Raffle Registration (optional)**

If you are interested in participating in the raffle for a \$50 gift card, please provide the following information. This information is only being collected for the purposes of the raffle and is confidential. **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 (incluyéndote a ti)?** \_\_\_\_\_

➤ **¿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
- Celular
- 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?

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**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 solo 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:

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Su número de teléfono o dirección de correo electrónico:

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**FIN de LA ENCUESTA**

**¡Gracias!**