



Abstract

In January–February 2025, 552 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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CSBG COMMUNITY NEEDS ASSESSMENT, 2025 FINAL REPORT



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Executive Summary

Between December 2024 and March 2025, 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 (in order of priority) from residents who represent the agency's core consumer audience¹:

- paying for utilities (Housing)
- paying my rent or mortgage (Housing)
- learning how I can best save money (Income and Asset Building)
- learning about and accessing homeownership assistance programs and services (Housing)
- learning how to reduce my household energy costs (Housing)
- making and managing a household budget (Income and Asset Building)
- learning how I can use credit successfully and improve my credit score (Income and Asset Building)
- taking care of my family's dental health (such as finding a dentist, paying for services) (Health)
- finding more activities for my child outside of school hours (such as afterschool and summer programs) (Education)
- learning about and accessing home repair services (Housing)
- buying a car (Income and Asset Building)

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:

- Increased service coordination and cross-promotion of programming.
- Advocacy around priorities like housing affordability, childcare access and affordability, and transportation access and reach.
- Campaigns around the importance of school-readiness programs for children under 5 years of age.

Key Findings

The tables and narrative explanations in this report reflect the top priorities in the region for several populations, including the entire region, densely and sparsely populated counties, households with lower incomes, respondents from racial/ethnic minority groups, and older adults. Groups of residents and local service providers explored those findings to surface underlying causes of these needs and opportunities for NKCAC and others to address these areas. What follows is a summary of key findings based on CSBG's 8 domains. Further details on the findings described below can be found in the [Consumer Survey Results](#) section starting on page 13.

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

Priority 1: Housing (Agency)

The top priority in this assessment falls under Housing: *paying for utilities*, indicated on 57 percent of surveys completed by residents living in households with incomes at or below 150 percent of the federal poverty level. Four additional Housing statements appear in the top tier of priorities — *paying my rent or mortgage*, *learning about and accessing homeownership assistance programs and services*, *learning how to reduce my household energy costs*, and *learning about and accessing home repair services* — giving Housing 45 percent of the priorities of very high significance and making it to top category by 9 percentage points. Expanded out to the top 2 tiers of significance, Housing represents 23 percent of statements, still the top thematic area by 4 percentage points. The additional priorities here concern renter and homeowner rights and safe and affordable housing. Households face challenges with paying housing-related costs because of the mix of underemployment and the rising cost of basic needs like groceries and housing itself.

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

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

Priority 2: Income and Asset Building (Community)

Four priorities in the top tier of significance connect to Income and Asset Building (36 percent): *learning how I can best save money*, *making and managing a household budget*, *learning how I can use credit successfully and improve my credit score*, and *buying a car*. Four more related priorities fall in the next tier of significance (making up 19 percent of the top 2 tiers): *learning how to get a low-interest loan* and *affording transportation to get where I need to go*. Like the challenges under Housing, community members cannot build savings or access credit when they cannot meet basic household needs.

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

Priority 3: Health and Social/Behavioral Development (Family)

One statement related to Health and Social/Behavioral Development rose to the top tier of significance: *taking care of my family's dental health*. Expanded to the top 2 tiers of significance, additional priorities include *learning more about available food resources (such as food pantries and other food assistance programs)*, *getting to and from health care services (such as medical appointments)*, *making sure my family has healthy eating habits*, *taking care of my family's vision needs (such as getting eye tests, eyeglasses)*, and *making sure my child has good and*

nutritious food at home. Again, insufficient household income affects this area, in 2 ways: directly, because of a financial inability to meet basic needs; and indirectly, because of housing and transportation limitations that can place families with lower incomes in food deserts.

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

Priority 4: Employment (Community)

Employment-related priorities make up 19 percent of the top 2 tiers of significance. Statements concern finding a job as well as a job with a living wage, reliable transportation, working and taking care of family, exploring new career opportunities, and balancing public benefits with employment. Many cite the seeming abundance of available jobs in the region, especially in urban areas like Covington and industrial centers, but question the viability of these positions for job seekers who lack reliable transportation or have particular schedules because of caregiving responsibilities.

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

Priority 5: Education and Cognitive Development (Community)

In Education and Cognitive Development, residents have prioritized finding activities for their children, like kindergarten readiness and out-of-school activities; developing parenting skills; having reliable transportation to and from schooling; and vocational education. These priorities represent 16 percent of the statements in the 1st and 2nd priority tiers.

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

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

Transportation is a challenge across topic areas. NKCAC might consider advocating for a more comprehensive public transportation network. In addition, as households with lower incomes are priced out of denser urban areas, maintaining a sufficient stock of affordable housing becomes a way to minimize transportation needs.

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

Although many of the priorities discussed above fall nominally in one area or another, many of the causes of and solutions to these challenges intersect with concepts under multiple domains.

Education and Cognitive Development highlighted support opportunities across the lifespan of children and youth, from school preparation to college–career readiness, which connect with the Employment priorities around finding a job, making a living wage, and exploring new opportunities. Steady employment affects the ability to pay household expenses (utilities, rent/mortgage, and home repairs, plus weatherization), as well as to build savings and credit. Food insecurity accompanies financial insecurity, increasing the demand for food pantries and similar resources, and a lack of reliable transportation or surplus time in the day makes it difficult for residents to travel the requisite distances to reach available dentists.

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

Priority 7: Civic Engagement and Community Involvement (Community)

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

Priority 8: Linkages (Community)

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

Approach

For the 2025 community assessment of its 8-county region, NKCAC engaged Conley George LLC, a firm (based in Atlanta, GA) specializing in planning, research, facilitation, community engagement, and project management for nonprofit agencies and provider networks and collaboratives. The assessment used a consumer-centered model and was populated by results of surveys for clients and consumers, explored and validated through focus groups and

interviews with community members. Actual and potential beneficiaries of services were asked about their interests and priorities, followed by a feedback process incorporating the views of service providers. The community assessment aims to inform NKCAC's ongoing program design and delivery in response to current clients' expressed needs. In addition, the report is intended to fulfill requirements of funding and regulatory agencies, like Head Start and Early Head Start.

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

Process

The community assessment kicked off in December 2024, following NKCAC's formal engagement of Conley George LLC. 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 finalized the survey questions, survey dissemination strategies and response collection activities, and 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, which was separated from the rest of respondents' input, survey responses were anonymous.)

The primary audience for the client/consumer survey was made up of adults having a household income at or below 150 percent of the federal poverty level living in the NKCAC 8-county catchment area, though a broad range of household types took part in the assessment. Additionally, sampling considered each county's demographic and socio-economic characteristics. The survey was launched on January 24, 2025, 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 28, 2025. 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, 2 focus groups with consumers took place: 1 for parents and caregivers of children in NKCAC's Head Start programs and 1 for participants in NKCAC's Fatherhood program. 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 10, 2025, NKCAC and partner agencies participated in a collaborative-planning session. The session began with a review of the survey findings, asking providers to give their perspectives on how these priorities align with their understanding of local communities, the local service ecosystem, and actions needed to better address the identified needs. Participants used this collected background information to set shared priorities for filling service gaps and meeting identified interests.

Landscape Data

General

Unless otherwise noted, the following data were obtained from SparkMap (<https://sparkmap.org/report/>).² At the time of this report, SparkMap's principal relevant sources include the American Community Survey conducted by the US Census Bureau for the 2019–2023 period, the US Census Decennial Census for 2010–2020, the US Department of Labor's Bureau of Labor Statistics reporting from December 2024, and the National Center for Education Statistics (Common Core of Data, 2022–2023).

Geographic boundaries, size, counties, and distinguishing characteristics

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

NKCAC governing structure

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

Population and related trends

Northern Kentucky has a population of 471,504, about 10 percent of the population of Kentucky. The 8 counties' population range is wide, with Boone, Campbell, and Kenton on the larger end (137,676, 93,193, and 169,817, respectively) and 5 counties — Gallatin, Carroll, Owen, Pendleton, and Grant, in ascending order — with populations less than or (roughly) equal to 25,000 each.

Seventy-seven percent of Northern Kentucky's population is considered urban. This is driven by the 3 largest counties: 93 percent of Kenton's population, 89 percent of Boone's, and 83 percent of Campbell's are considered urban. Gallatin, Grant, Owen, and Pendleton are entirely rural.

² County-level reports were run in SparkMap on February 26, 2025.

Carroll is nearly even — 51 percent urban, 49 percent rural. Kentucky’s urban population is 59 percent.

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 88 percent of the region. The counties’ shares of White residents range between 85 percent (Boone) and 94 percent (Owen). 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), then Campbell, Carroll, and Gallatin (roughly 1 point below the regional average); in 3 counties — Grant, Pendleton, and Owen — Black residents make up less than 1 percent of the population. In all counties, residents identifying with the Census category of “Two or More Races” compose the second largest “racial” group.

The region’s Hispanic population is 20,522, 4.35 percent of the overall population. Counties with Hispanic shares at or above average are Carroll (7.32 percent), Boone (5.69 percent), Gallatin (5.39 percent), and Kenton (4.57 percent). Pendleton has the smallest Hispanic population by numbers (230) and percentage (1.57 percent) in the region.

Sex distribution

Sex distribution in both the United States and Kentucky is about 50.5 percent female and 49.5 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: 50.27 in Carroll to 51.35 in Owen.

Age distribution

The weighted average of the region’s median ages³ is 38.2; it is 37.3 for males and 39.1 for females. Owen has the highest median ages: 42.5 overall, 41.7 for males, and 43.4 for females. At the other end of the range is Grant: 36.4 overall, 34.6 for males, and 37.4 for females.

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 in that group. Sixteen 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.

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

Household composition

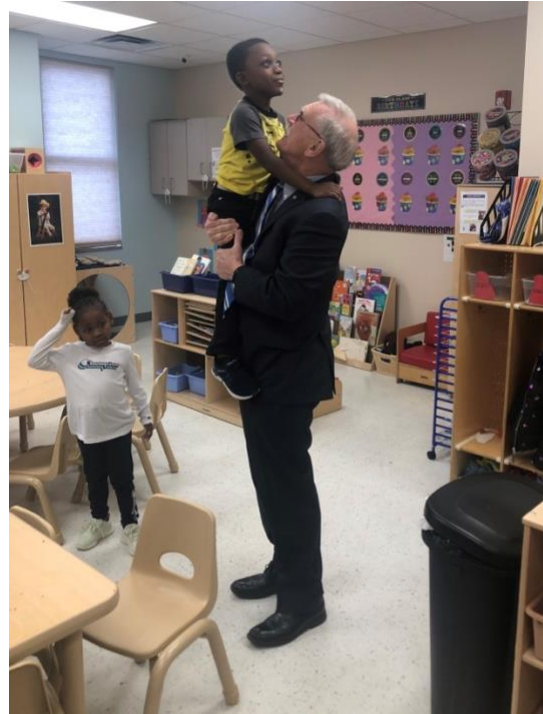
In all 8 counties, married heads of household represent the largest share of household types. For the region, 49 percent of all households have married heads of households. Single-parent households are 16 percent of households, with 68 percent of those headed by females.

Median income level

The median household income in Northern Kentucky is \$80,974, more than \$18,000 higher than the median in Kentucky and almost \$2,500 higher than the US median. Only Boone County's median (\$94,752) is higher than the weighted average of region's medians.⁴ Kenton County's median (\$79,421) is higher than the US median. The medians of Campbell, Grant, and Pendleton Counties (\$77,271, \$67,940, and \$66,601, respectively) exceed the median for Kentucky.

Carroll County's median household income is the region's lowest, at \$57,753, and its share of cost-burdened households (households where housing costs are 30 percent or more of the total household income) is in a virtual tie with Campbell County for highest in the region, at 24 percent. The lowest is Grant's (18.84 percent).

Notably, between 2024's reporting and this report, household incomes are higher for both the region and each of the 8 counties. Only Owen has a higher percentage of cost-burdened households year over year.



Residents (including children) living in households with lower incomes

According to the Census Bureau, 19,855 households in Northern Kentucky living in poverty, about 7 percent of the households in poverty in Kentucky.

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 about 1.5 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 points lower than the rate of Kentucky and 2 points lower than the US rate.

Looking at NKCAC's priority population, the region's rate of residents living in households with incomes at or below 150 percent of the federal poverty level is 17 percent, 8.5 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 12 percent. Boone's figure is 4 points lower than the next county — Campbell, 16 percent — and these are the only counties below the regional average. The

⁴ 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.

highest rate is found in Carroll (30 percent), followed by Gallatin (27 percent), Owen (26 percent), and Grant and Pendleton (23 percent).

Unsurprisingly, Boone has the region's lowest poverty rate for children under 18 years old, too, at 7 percent. Also below the regional average (14 percent) are Pendleton (10 percent), Campbell (11 percent), and Grant (14 percent, lower by about 0.4 percentage points). Carroll has the highest rate here (26 percent), followed by Gallatin (20 percent), and Kenton and Owen (18 percent). Overall, the regional average is more than 6 percentage points lower than Kentucky's and 2 points below the US rate.

Boone, Grant, Kenton, and Owen all have higher shares of children living in poverty than they did in 2024 reporting. In addition, these 4 counties plus Carroll all have higher shares of residents living at or below 150 percent of the federal poverty level.

Principle sources of income and major employers

In October 2024, the Cincinnati Enquirer gathered data on Northern Kentucky's largest employers: St. Elizabeth Healthcare (10,353 employees), Amazon (an estimated 6,000), Fidelity Investments ("over 5,500"), DHL ("about 5,000"), Boone County School District (4,000), and Kroger (3,400), and Boone County School District (3,500).⁵ According to the BE NKY Growth Partnership, the key industries in the region are supply chain management, advanced manufacturing, life sciences, and information technology.⁶

The unemployment rate in Northern Kentucky is 4.5 percent, more than a half-point lower than Kentucky's rate, but more than a half-point higher than the US rate. Pendleton (5.2 percent) and Gallatin (5.1 percent) are both at or above the state average. Carroll has the lowest rate, at 4.1 percent.

Veterans make up 6.5 percent of the region's population. Nearly 8 percent of the populations of Boone and Pendleton are veterans, whereas about 5 percent of Campbell's population are.

Acceptance and Belonging Resources

The Northern Kentucky Branch of the NAACP works to support community members in areas like education, criminal justice, economic opportunity, health, and environmental justice.

Organizations supporting Hispanic/Latino community members and speakers of Spanish include Centro de Amistad, Fiesta NKY, and Esperanza Latino Center.

Throughout much of the region, small community-based organizations and faith-based organizations, like places of worship, supply much of the social and cultural support to residents.

⁵ Cincinnati Enquirer. "List: Northern Kentucky's largest employers — and how to get jobs with them." <https://www.cincinnati.com/story/money/2024/10/02/5-biggest-northern-kentucky-businesses/75291831007/>. Accessed March 4, 2025.

⁶ BE NKY Growth Partnership. "Northern Kentucky Industry Focus." <https://be-nky.com/northern-kentucky-industry/>. Accessed March 15, 2024.

Consumer Survey Results

Statistical Analysis

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

	All NKY Residents	NKCAC-qualifying Households
Standard Deviation	35.67	26.64
Sum, Σx :	3,211 ⁷	2,172 ⁸
Mean, \bar{x} :	39.16	26.49
Median	31.5	19
Mode	21	14
Variance, s^2 :	1272.51	709.71
Significance Ranges:	—	—
Very High	$\geq 13.68\%$	$\geq 15.95\%$
High	7.31–13.53%	8.11–15.92%
Moderate to Low	$\leq 7.13\%$	$\leq 7.81\%$
Range, Number of Responses per Statement	0–240	0–191
Mean Statements per Respondent	5.87	6.52

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 547 responses from residents of the 8-county region; 333 of these (61 percent) were positively identified as NKCAC-qualifying households. Responses differed statistically by geography, household composition (households with children versus without children), income level (households at or below 150 percent of the federal poverty level versus households above 150 percent of the federal poverty level), age, and race.

⁷ This increases to 3,508 including responses to “Other” free-response prompts. Each of the 6 topic areas had an *Other* response option for residents to add needs/interests beyond the provided statements. The other figures in the table are based on responses to the provided statements only.

⁸ This increases to 2,361 including “Other” responses.

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.

Sex

The survey was taken by a disproportionate number of females: 85 percent of overall respondents and 84 percent of respondents from NKCAC-qualifying households.

	All NKY Residents		NKCAC-qualifying Households	
	Percentage	Count	Percentage	Count
Female	85.34%	419	84.00%	252
Male	14.66%	72	16.00%	48
<i>Skipped</i>	—	56	—	33

Education level and veteran status

Overall respondents from the region tended to report higher education levels than NKCAC-qualifying households: about 18 percentage points higher in total for 2-year degree, trade/vocational school, or professional certification; 4-year college degree; and graduates of other post-secondary school. A high-school diploma or GED is the highest level of education for a plurality of respondents from NKCAC-qualifying households. A higher share of NKCAC-qualifying households started but did not complete some post-secondary education (18 percent) than of the overall region (16 percent), as well as did not complete high school (16 percent vs. 11 percent).

	All NKY Residents		NKCAC-qualifying Households	
	Percentage	Count	Percentage	Count
Grades 0–8	2.52%	13	3.50%	11
Grades 9–12 / Non-graduate	8.93%	46	12.42%	39
High-school Graduate or Equivalency Diploma (GED)	31.26%	161	42.68%	134
12th Grade + Some Post-secondary	16.31%	84	18.15%	57
2-year Degree, Trade/Vocational School, or Professional Certification	15.34%	79	14.33%	45
College Graduate (4-year Degree)	14.17%	73	6.37%	20
Graduate of Other Post-secondary School	11.46%	59	2.55%	8
<i>Skipped</i>	—	32	—	19

Veterans represent 3 percent of NKCAC-qualifying households and slightly less than 3 percent of all households.

Type of housing

Most NKCAC-qualifying households and a plurality of all households live in an apartment, trailer, or room that they rent. This is followed by homeownership (31 percent of NKCAC-qualifying households and 44 percent overall).

	All NKY Residents		NKCAC-qualifying Households	
House, condo, trailer, or other home that I own	43.60%	225	31.11%	98
House, apartment, trailer, or room that I rent	47.67%	246	57.78%	182
Someone else's house, apartment, trailer, or room	5.62%	29	7.30%	23
Homeless (shelter, street/outdoors, park)	0.78%	4	0.95%	3
Transitional housing	0.00%	0	0.00%	0
Sober Living House	0.39%	2	0.32%	1
Other (please specify)	1.94%	10	2.54%	8
<i>Skipped</i>	—	31	—	18

Marriage status

More than 77 percent of NKCAC-qualifying households responded “no” to the question *Are you currently married, part of a civil union or domestic partnership, or part of a “common law” marriage?*. About 64 percent of overall respondents reported “no” to the same question.

Household size

A plurality of all households have 2 members (22 percent), followed by single-person households (20 percent) and households with 3 members (19 percent). NKCAC-qualifying households with 1 member make up 23 percent of the response pool. The next highest sizes are 2 members (22 percent), 3 members (17 percent), and 4 members (12 percent).

	All NKY Residents		NKCAC-qualifying Households	
1	20.48%	111	22.82%	76
2	21.77%	118	21.92%	73
3	18.82%	102	17.42%	58
4	15.68%	85	12.31%	41
5	11.62%	63	11.71%	39
6	8.30%	45	9.31%	31
7	1.66%	9	2.10%	7
8	1.48%	8	2.10%	7

9+	0.18%	1	0.30%	1
<i>Skipped</i>	—	5	—	0

The average size of all households is slightly above 3 members and is about the same for NKCAC-qualifying households.⁹

Children living in household

A plurality 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 1.5.¹⁰

A plurality of NKCAC-qualifying households have 0 children (35 percent), followed by 1 child (20 percent) and 2 children (18 percent). The average was 1.6 children.

	All NKY Residents		NKCAC-qualifying Households	
0	36.65%	195	34.88%	113
1	21.05%	112	19.75%	64
2	19.92%	106	18.21%	59
3	11.84%	63	13.27%	43
4	6.58%	35	8.33%	27
5	1.88%	10	2.16%	7
6	1.50%	8	2.47%	8
7+	0.56%	3	0.93%	3
<i>Skipped</i>	—	15	—	9

Of all households with at least 1 child, 42 percent reported another adult caregiver in the household, whereas 34 percent of NKCAC-qualifying households reported more than 1 adult caregiver.

Roughly 21 percent of all households with at least 1 child and 22 percent of NKCAC-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 less than half of all households and 25 percent of NKCAC-qualifying households. For a plurality of NKCAC-qualifying households, government assistance is the primary source of income (32 percent).

⁹ To calculate these averages, households with 9+ members were entered simply as 9.

¹⁰ To calculate averages numbers of children, households with 7+ members were entered simply as 7.

Social Security was the second highest source for both all households (25 percent) and NKCAC-qualifying householders (31 percent).

Trends among “Other” responses included support from family members, workforce programs, and government-assistance programs.

	All NKY Residents		NKCAC-qualifying Households	
Full-time Job	46.28%	249	25.15%	83
Part-time Job(s)	13.20%	71	15.15%	50
Government Assistance, like unemployment, TANF, SNAP, and Supplemental Security Income (SSI)	22.30%	120	32.12%	106
Social Security	24.54%	132	31.21%	103
Pension or Retirement Savings/Investments (like 401k, IRA, etc.)	3.72%	20	2.42%	8
Child Support	6.51%	35	8.79%	29
Self-employment	6.51%	35	7.58%	25
Other (please specify)	4.83%	26	7.58%	25
<i>Skipped</i>	—	9	—	3

Age

The largest age band of overall respondents was 35–44 years old, followed by 25–34. For NKCAC-qualifying households, 27 percent fell in the 25–34 age band, followed by 35–44 at 26 percent.

	All NKY Residents		NKCAC-qualifying Households	
Under 18	0.00%	0	0.00%	0
18–24	2.89%	15	2.84%	9
25–34	23.31%	121	27.44%	87
35–44	29.87%	155	26.18%	83
45–54	16.18%	84	13.25%	42
55–64	15.80%	82	17.67%	56
65–74	9.25%	48	9.78%	31
75+	2.70%	14	2.84%	9
<i>Skipped</i>	—	28	—	16

Race and ethnicity

Most respondents identified as White, followed by Black or African American. All regional respondents were more likely to report White (by about 5 percentage points), and NKCAC-qualifying households more likely to report Black or African American (by about 3 points).

	All NKY Residents		NKCAC-qualifying Households	
American Indian or Alaska Native	1.16%	6	1.90%	6
Asian	0.00%	0	0.00%	0
Black or African American	11.22%	58	14.56%	46
Native Hawaiian and Other Pacific Islander	0.00%	0	0.00%	0
White	82.79%	428	78.16%	247
Multi-race (two or more of the previous)	3.87%	20	4.43%	14
Other (please specify)	0.97%	5	0.95%	3
<i>Skipped</i>	—	30	—	17

NKCAC-qualifying households were more likely to report being Hispanic, Latinx, or of Spanish origins by almost 2 points. The share of overall residents is slightly below the actual regional total; NKCAC-qualifying households are more likely to be Hispanic than the actual regional total, by about 2 points.

	All NKY Residents		NKCAC-qualifying Households	
Hispanic, Latinx, or of Spanish Origins	3.48%	18	5.06%	16
Not Hispanic, Latinx, or of Spanish Origins	96.52%	499	94.94%	300
<i>Skipped</i>	—	30	—	17

Almost 97 percent of all respondents live in households where English is the primary language, with Spanish-speaking households making up about 2 percent. Other languages included Arabic, French, and Somali. For NKCAC-qualifying households, about 96 percent speak primarily English and 3 percent Spanish. Other languages included Arabic, French, and Somali.

Breakdown by Geography

The core intended audience for the survey was residents of the 8 counties of Northern Kentucky. The highest share of responses came from the most populous county, Kenton, though less populated Grant and Pendleton each had more responses from NKCAC-qualifying households than Campbell.

	All NKY Residents		NKCAC-qualifying Households	
Boone	15.36%	84	12.91%	43
Campbell	10.79%	59	10.81%	36
Carroll	6.40%	35	6.91%	23
Gallatin	7.86%	43	6.91%	23
Grant	12.80%	70	11.71%	39
Kenton	31.08%	170	35.44%	118
Owen	7.31%	40	4.20%	14
Pendleton	8.41%	46	11.11%	37
<i>Outside of Target Region</i>	—	5	—	0
<i>Skipped</i>	—	0	—	0

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 13 for more information):

- For all survey respondents, the first quartile meant being indicated on at least 13.68 percent of surveys.
- For NKCAC-qualifying households, the first quartile meant being indicated on at least 15.95 percent of surveys.

Statements in the table are listed in percentage order for NKCAC-qualifying households. 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	NKCAC-qualifying Households
paying for utilities	44%	57%
paying my rent or mortgage	20%	26%
learning how I can best save money	21%	21%
learning about and accessing homeownership assistance programs and services	17%	20%
learning how to reduce my household energy costs	18%	20%
making and managing a household budget	19%	19%
learning how I can use credit successfully and improve my credit score	18%	19%

taking care of my family’s dental health (such as finding a dentist, paying for services)	16%	18%
finding more activities for my child outside of school hours (such as afterschool and summer programs)	15%	17%
learning about and accessing home repair services	17%	17%
buying a car	-13%	17%
finding a job that pays a living wage	-11%	-14%
developing parenting skills to support my child (such as effective discipline, setting limits, managing conflict)	-12%	-12%
finding activities for my young child to help them get ready for school	-8%	-9%

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 15.66 percent of surveys from densely populated counties and 11.54 percent of surveys from sparsely populated counties.
- For NKCAC-qualifying households, the first quartile meant being indicated on at least 17.24 percent of surveys from densely populated counties and 14.86 percent of surveys from sparsely populated counties.

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

	All NKY Residents		NKCAC-qualifying Households	
	Dense	Sparse	Dense	Sparse
paying for utilities	41%	48%	50%	68%
paying my rent or mortgage	23%	17%	27%	23%
learning how I can best save money	25%	15%	25%	15%
learning about and accessing homeownership assistance programs and services	21%	(11%)	24%	15%
learning how I can use credit successfully and improve my credit score	23%	12%	23%	(13%)
making and managing a household budget	23%	13%	23%	(14%)

finding more activities for my child outside of school hours (such as afterschool and summer programs)	19%	(9%)	22%	(11%)
taking care of my family's dental health (such as finding a dentist, paying for services)	18%	12%	21%	(15%)
buying a car	17%	(9%)	20%	(13%)
finding a job that pays a living wage	(14%)	(7%)	17%	(10%)
learning how to reduce my household energy costs	17%	19%	17%	24%
learning more about available food resources (such as food pantries and other food assistance programs)	(12%)	12%	(16%)	15%
making sure that I can both work and take care of my family if someone becomes ill or disabled	(15%)	(6%)	(15%)	(4%)
getting to and from health care services (such as medical appointments)	(11%)	(3%)	(14%)	(4%)
having reliable transportation to and from schooling for me or a member of my household	(11%)	(3%)	(14%)	(4%)
learning about and accessing home repair services	(16%)	19%	(13%)	24%
affording transportation to get where I need to go	(10%)	(5%)	(13%)	(7%)
keeping my child from being bullied in school	(9%)	(4%)	(8%)	(6%)
preparing my teenager for education or training after high school	(8%)	(8%)	(6%)	(7%)

Housing-related priorities make up the plurality, if not majority, of the top quartile in all 4 subgroups. For NKCAC-qualifying households in dense counties, Income and Asset Building is tied for the largest category in the top quartile; in sparse counties, Housing statements make up 71 percent of the top quartile, with 1 statement each for Income and Asset Building and Health.

Paying for utilities is the top priority across all communities but acutely so for NKCAC-qualifying households (more than half).

Civic Engagement is the only category without a statement in the top quartile for any subgroup. Employment comes up only for NKCAC-qualifying households in dense counties.

Needs Comparison by Race

Eighty-nine respondents identified themselves as a race other than White. (See [Race and ethnicity](#) on page 18 for more information.) Sixty-nine of these live in NKCAC-qualifying households, and this section will focus on comparing these households with households of White respondents.

- For respondents from racial minority groups living in NKCAC-qualifying households, the first quartile meant being indicated on at least 19.84 percent of surveys.
- For respondents who are White and living in NKCAC-qualifying households, the first quartile meant being indicated on at least 16.08 percent of surveys.

These respondents indicated 11 priorities of very high significance, compared to 12 for White respondents. For both groups, the topic area with the highest number of very highly significant priorities was Housing — 5 (45 percent) for respondents from racial minority groups for each

and 5 (42 percent) for respondents who are White for each — followed by Income and Asset Building, which had 4 priorities of very high significance for each group (36 percent for residents from racial minority groups and 33 percent for White residents).

Of particular note, 5 statements came in at least 10 percentage points higher for respondents from racial minority groups: *making and managing a household budget, learning how I can best save money, learning how I can use credit successfully and improve my credit score, finding and accessing more safe and affordable housing, and learning about my rights and responsibilities as a citizen.*

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>(NKCAC-qualifying households only)</i>	Respondents from Racial Minority Groups	Respondents Who Are White
paying for utilities	59%	60%
making and managing a household budget	33%	17%
learning how I can best save money	32%	19%
paying my rent or mortgage	29%	26%
learning how I can use credit successfully and improve my credit score	28%	18%
learning how to reduce my household energy costs	23%	21%
learning about and accessing homeownership assistance programs and services	22%	21%
taking care of my family’s dental health (such as finding a dentist, paying for services)	22%	18%
finding and accessing more safe and affordable housing	20%	(6%)
buying a car	20%	18%
learning about my rights and responsibilities as a citizen	20%	(7%)
learning more about available food resources (such as food pantries and other food assistance programs)	(17%)	17%
finding more activities for my child outside of school hours (such as afterschool and summer programs)	(14%)	19%
learning about and accessing home repair services	(14%)	19%

Needs Comparison by Age

A typically significant subgroup is respondents aged 55 and older.

For respondents who are at least 55 years old and living in NKCAC-qualifying households, the first quartile meant being indicated on at least 15.55 percent of surveys.

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

<i>(NKCAC-qualifying households only)</i>	55 years old and above	54 years old and below
paying for utilities	71%	55%
paying my rent or mortgage	27%	26%
learning about and accessing home repair services	24%	(16%)
learning more about available food resources (such as food pantries and other food assistance programs)	23%	(14%)
learning how to reduce my household energy costs	21%	21%
taking care of my family's dental health (such as finding a dentist, paying for services)	16%	20%
learning about and accessing homeownership assistance programs and services	(15%)	24%
buying a car	(15%)	20%
making and managing a household budget	(14%)	23%
learning how I can best save money	(13%)	26%
learning how I can use credit successfully and improve my credit score	(9%)	24%
finding a job that pays a living wage	(8%)	18%
finding more activities for my child outside of school hours (such as afterschool and summer programs)	(5%)	24%

Needs Comparison by Presence of Children

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

- For respondents from households with children, the 1st quartile meant being indicated on at least 17.17 percent of surveys.
- For respondents households without children, the 1st quartile meant being indicated on at least 15.48 percent of surveys.

The top priority is the same for both groups, though their shares differ by 13 percentage points: *paying for utilities* (52 percent for households with children and 65 percent for households without children). From there, the priorities diverge. Households with children tended to prioritize statements within Housing and Income and Asset Building (each making up about 33 percent of the priorities of very high significance), followed by Education (about 17 percent), whereas households without children emphasized Housing (63 percent), then Health (25 percent). Households with children had 12 priorities of very high significance, and those without children had 8.

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

<i>(Households at or below 150 percent of the federal poverty level only)</i>	With children	Without children
paying for utilities	52%	65%
learning how I can best save money	27%	(12%)
finding more activities for my child outside of school hours (such as afterschool and summer programs)	26%	(2%)
paying my rent or mortgage	25%	27%
learning about and accessing homeownership assistance programs and services	24%	16%
learning how I can use credit successfully and improve my credit score	24%	(12%)
making and managing a household budget	23%	(13%)
learning how to reduce my household energy costs	20%	22%
developing parenting skills to support my child (such as effective discipline, setting limits, managing conflict)	19%	(0%)
taking care of my family's dental health (such as finding a dentist, paying for services)	18%	19%
finding a job that pays a living wage	18%	(9%)
buying a car	18%	18%
learning about and accessing home repair services	(17%)	19%
learning more about available food resources (such as food pantries and other food assistance programs)	(13%)	23%



Community Strengths

The survey asked people, “What are the strengths in your community?” and received 174 responses from NKCAC-qualifying households. The following is a summary of themes:

- Community, teamwork, help and support, and coming together in times of need
- Resources and assistance from organizations (food assistance, in particular)
- Caring about children and youth
- Lack of crime; police and other first responders

Consumer Feedback

Two focus groups took place in March 2025:

- March 10: 2 participants in NKCAC’s Fatherhood program
 - Participants in this focus group had young children: 3 months old and 1 year old.
 - All participants lived in Kenton County.
- March 13: 9 parents/caregivers of children in NKCAC’s Head Start program
 - In this focus group, the average number of children in the household was 2.7; the range was 1 to 5 children. The average number of children under 5 years old was 1.8; the range was 1 to 3 children
 - All participants lived in Boone County.

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. Participants focused on how the challenges appear in their own lives and what could be done to address them.

The following sections provide summaries of these focus groups.

Civic Engagement and Community Involvement

Across the focus groups, participants cited similar barriers to civic engagement: social anxiety, societal tension, not having knowledge of opportunities to get involved, and a lack of time.

It was suggested that NKCAC could post on social media or pass out flyers on what events and opportunities are coming up in the community.

Education and Cognitive Development

Parents/Caregivers focused on the lack of activities outside of school hours, and the programs that do exist are inaccessible for households with lower incomes: Programs are expensive, and they might not be near where parents/caregivers work and live, meaning more time is spent travelling to and from programs. Moreover, some parents/caregivers work overnight shifts, and getting their children to programs in the morning can be taxing.

NKCAC could make and maintain program lists/directories and share that information with families. Details would include cost and available subsidies/scholarships. Head Start families recommended that NKCAC offer transportation for Head Start.

Employment

The priorities under Employment resonated with participants. Many cited that the minimum is far from a living wage. Others added that the idea of a “living wage” is complicated by a household depending on disability benefits or SSI, which may be only \$1,000 per month. For people interested in upskilling and learning about new careers, their time available for these pursuits is restricted by the demands of their current jobs.

Transportation was a running theme across all topic areas, and the cost of car ownership, public transit, and ridesharing services all limit where people’s workplaces can be located. 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.

Participants also talked about the “benefits cliff” — getting a pay raise, then making too much to qualify for public assistance, the loss of which ends up lowering the household’s overall income. Individuals and families can get stuck in lower-paying employment because they cannot afford to thrive through the transition off public benefits.

Participants suggested NKCAC could offer an on-demand or scheduled transportation network for clients to support them getting to job centers, schooling, and medical appointments.

Health and Social/Behavioral Development

Head Start parents/caregivers discussed challenges with dental care: Providers are far away, and finding a provider that accepts public insurance can be a challenge. Long waiting lists complicate the picture further.

In both focus groups, participants shared their commitment to health eating but lamented the higher prices of fresh produce. A few people have started or would like to start their own gardens, though limited outdoor space (especially for people living in apartments) can make this difficult.

Children in Head Start get visits from dental providers on site twice a year, which is helpful. It was suggested that NKCAC could do the same with medical providers.



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. Several agencies offer assistance, but the demand outstrips the availability. And utility prices continue to increase, as does rent, with participants citing rent increases of hundreds of dollars a month at a time. When people get behind on these housing costs, it feels like they will never catch back up. This comes on top of rising food prices, and many must make decisions about whether to pay a utility bill or buy groceries.

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 and Housing — 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. The real interests are not necessarily in “learning” how to save money or how to improve a credit score or how to budget, but in having enough income to cover basic needs, discretionary spending, and building savings.

Buying a car can be helpful for families, but 1 breakdown can impact the ability for a working head of household to get to their job, for the children to get to school or childcare, and for the household to build savings because of the high expense of repairs.

Provider Feedback

In March 2025, 9 human-service professionals in Northern Kentucky contributed to the assessment through a focus group. The purpose was to share the results of the consumer survey and gather feedback regarding providers' level of agreement with the findings. The session was held virtually (Zoom).

Service providers agreed that many of the top priorities represent persistent challenges for families. Discussion tended to focus on whether the priorities reflect gaps in available services or something about the quality or nature of those services that gets in the way of uptake. For example, providers perceive a wealth of parenting programs in the region: Is the challenge that residents are not aware of them? Want more customized advice and support? Are not ready for the programs when they are available? Are not offered when people are available? Carry stigma around seeking help, especially for something that many think is a "natural" skill?

Looking at the priorities of very high significance, participants agreed generally that these items are important to the people their organizations work with and serve. It was noted that these themes come up often in meetings of the Safety Net Alliance, a local service-provider collaborative. These statements got participants' attention:

- The statement *learning how to reduce my household energy costs* is 1 spot higher than *learning about and accessing home repair services*, which was surprising because programs for weatherization exist but support for home repairs is less readily available.
- The region lacks adequate out-of-school programs, so it seems like *finding more activities for my child outside of school hours (such as afterschool and summer programs)* would be higher on the list.
- Participants talked about the lack of priorities around food access. One organization addresses food insecurity for children through support to schools and reported increased demand. A counter argument was that demand may be up, but organizations are meeting the demand.

Civic Engagement and Community Involvement

Participants had less to say on the specific priorities surfaced by the survey than on the obstacles that keep residents living in households with lower incomes from increased levels of civic engagement: 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. As 1 participant put it, "Civic engagement is a privilege but shouldn't be."

In addition, participants grappled with whether community members from households with lower incomes feel welcome in spaces for civic engagement or even whether they are genuinely asked to join these. Lastly, civic engagement can feel political, and these interactions can be acrimonious and conflict laden.

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 and Cognitive Development

Session participants agreed that the top needs related to education were important. Local news recently reported on childcare challenges for the larger urban “riverfront cities” area.

Possible barriers are that residents may not be aware of programs that exist or, in the case of programs for young children, do not appreciate their value. Cost is a perennial issue for childcare accessibility: The sector is stuck being unaffordable to families while still paying lower wages, by and large. The Chamber of Commerce has interest in childcare affordability as a workforce issue, because fewer children in childcare means fewer parents able to enter the workforce.

The priority on *developing parenting skills to support my child(ren) (such as effective discipline, setting limits, managing conflict)* stood out: Many parenting programs exist in the region, but uptake is a challenge. Participants speculated on whether the supports and advice should be more customized, people are unaware of programs, people are not ready for them when they are available, programs are not offered when people are available, “parenting” is thought of as a natural thing that people don’t need a class for, or stigma around help-seeking behaviors holds people back. Providers agreed that they could all do more cross-promotion of programs and supports.

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

Participants were surprised that the percentages for employment topics were so low. They acknowledged that salaries are up, but many in the region still struggle with underemployment. They also cited the benefits cliff: 1 employer voiced a desire to give raises, but their employees end up worse off because they lose access to public benefits. The state legislature has talked about addressing this benefits cliff but has yet to take action.

One participant said, “We’re a transportation-weak region. It can take several hours on public transit to get to employment centers. Sometimes, people are able to get a car but can’t afford to maintain it.” Participants talked about how a lack of transportation is a challenge across topics areas: food access, employment and advancement, education, and family time. Services are more and more concentrated in dense urban areas, but lower-income households are being priced out of these communities.

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

- BAWAK
- Boone County Transportation Plan
- Boys and Girls Club
- CCAP Program
- Child Care Aware of KY
- EC Learn
- Federated Transportation Services of the Bluegrass
- Head Start and Early Head Start

- Hospitals
- Kentucky Career Center
- Kentucky Out of School Alliance
- Kentucky Transportation Cabinet
- Kynect benefits (formerly Benefind)
- KYTC
- Learning Grove
- Link Van Program
- LKLP Community Action Council
- Medicaid
- MyPreK.com
- NKCAC (to help connect with resources)
- Northern Kentucky Chamber of Commerce (NKY Chamber)
- Northern Kentucky Transit
- Private childcare providers (e.g., Kindercare)
- School Family Resource Centers (to help connect with resources)
- Transit Authority Northern Kentucky

Health and Social/Behavioral Development

Participants talked about the lack of coordination among providers in the food-access space: For example, a couple of agencies performed food mapping recently to understand where food is available (like grocery stores and food pantries) and where food deserts are. The food bank did this mapping already, however.

Coordinating with food producers, like farmers, got a lot of attention. The ReStore Food Bank used to have a system for mobile food distribution that worked with farmers. There is social interest in limiting food waste, and providers wondered how to capitalize on this. Logistically, pantries need to rely on shelf-stable foods, although they acknowledge that these foods are not as healthy as (perishable) fresh produce. Moreover, storage for fresh fruit and vegetables by families can be a challenge.

Participants noted several available low- and no-cost transportation options. Barriers could include awareness and the need for advance planning, including advance reservations. Healthcare providers could possibly do more to support patients by reminding them of these options as appointments are coming up.

The concept of fragile neighborhoods came up in the context transportation and food resources: People lack close relationships in their neighborhoods where they can ask a neighbor for help. Similar to concerns about civic engagement, how can providers support community strengthening in neighborhoods?

Providers also discussed digital literacy and internet access as barriers. Many resources related to health as well as other topic areas exist, but people may not have easy internet access, an appropriate or working device, or knowledge of how to find this information. Expanding high-speed internet availability would be a good step.

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

- Action Ministry
- Be Concerned

- Brighton Center
- Catholic Charities
- Children’s Hospital (Cincinnati)
- DCBS
- Doctor offices
- Esperanza
- FIESTA
- Freestore Foodbank
- Go Pantry
- Kenton County Extension
- Kynect
- Learning Grove
- Master Provisions
- Medicaid/Medicare
 - Healthcare coverage
 - Transportation vouchers
- NKCAC:
 - Boone County Neighborhood Center
 - Carroll County Neighborhood Center
 - Dental Assistance program
- NKY Health Department: school-based dental services
- Northern Kentucky Food Bank
- Public schools
 - Meal distribution (during COVID-19 pandemic)
 - School based food pantries
 - Carroll County Schools
 - Gallatin County Schools
- Rose Garden Clinic
- Safety Net Alliance
- SNAP
- St. Elizabeth
- St. Vincent de Paul
- Tank Plus (low-cost transportation)
- Uber Health
- University of Kentucky and other Extension Offices
- University of Kentucky Dental School at Northern Kentucky University
- United Ministries

Housing

Providers discussed the many housing priorities when reviewing the region’s overall priorities. They agreed that housing is a perennial challenge for households with lower incomes and, if anything, thought that the percentages for the priorities in this area would be higher. As noted above, households with lower incomes are being priced out of areas where services and other resources are concentrated, which will continue to exacerbate needs across topic areas.

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. The discussion here was closely linked to points raised under Employment and Housing.

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 82 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 552 participants completed the survey. A target number of surveys was defined for each of the 8 counties served by NKCAC based on the number of households with incomes at or below 150 percent of federal poverty level in 2024. Based on these initial targets, all counties reached their response threshold.

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.

Survey length may be a challenge to completion. This is overcome in the design of the survey by making all questions optional, so people are able to bypass questions that do not resonate with them. This said, survey completion rates are high, showing residents' interest in making their voices heard.

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.

Transportation Support

Ridesharing, like Uber and Lyft, are available in the region. Uber Health helps people get to and from medical appointments, and Medicaid/Medicare offers vouchers for program participants travel for healthcare, too. The Transit Authority of Northern Kentucky (TANK) serves Boone, Campbell, and Kenton Counties, as well as downtown Cincinnati, and TANK Plus is an on-demand “micro-transit” service available in certain zones.

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:

- Increased service coordination and cross-promotion of programming.
- Advocacy around priorities like housing affordability, childcare access and affordability, and transportation access and reach.
- Campaigns around the importance of school-readiness programs for children under 5 years of age.

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 ongoing economic, educational, and social-emotional obstacles 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

- Reginald Brazzile, Fatherhood
- 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
- Carol Eggelston, Boone Head Start Site Manager
- Bridget Pracht, Director, Lincoln Grant Scholar House
- 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:

- Paula Barckholtz, Go Pantry
- Aaron Broomhall, Faith Family Pharmacy
- Ben Brown, Boone County Public Schools
- Shannon Carney, United Healthcare
- MaryKay Connolly, Read Ready Covington
- Lindsey Honaker, Molina Healthcare
- Allie Stevens, Charity Guild of Northern Kentucky

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>.)

- **Which county do you live in?** (check one)
- | | |
|---|------------------------------------|
| <input type="checkbox"/> Boone | <input type="checkbox"/> Campbell |
| <input type="checkbox"/> Carroll | <input type="checkbox"/> Gallatin |
| <input type="checkbox"/> Grant | <input type="checkbox"/> Kenton |
| <input type="checkbox"/> Owen | <input type="checkbox"/> Pendleton |
| <input type="checkbox"/> Other: (explain) _____ | |
- **What is your home zip code?**
(such as 41097) _____
- **What is your best guess of your household's total income in 2024?**
- Give the **total for the year** (not 1 month or 1 paycheck).
 - 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: (please explain) _____

- **How many people are currently living in your household (including you)?**

- **As far as you are aware, is anyone in your household currently pregnant or an expectant parent?** (check one)
- Yes No
- **How many children (birth to 17 years old) are currently living with you?**
_____ (if "0," skip to page 3)
- a) **Is there another adult living with you that helps you take care of your children?** (check one)
- Yes No
- b) **How many of your children have special needs?**

- c) **Do you have any foster children living with you?** (check one)
- Yes No
- d) **Are any children who are living with you 5 years old or younger?** (check one)
- Yes No

— Go to Next Page —

Answer the questions on this page only if you have children 5 years old or younger living with you.

Otherwise, skip to page 3.

- **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 1st shift / daytime hours
 Roughly 2nd shift / evening and nighttime hours
 Roughly 3rd 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 1st shift / daytime hours
 Roughly 2nd shift / evening and nighttime hours
 Roughly 3rd 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 1st shift / daytime hours
 Roughly 2nd shift / evening and nighttime hours
 Roughly 3rd shift / overnight and early-morning hours
 I don't work for pay very often

— Go to Next Page —

➤ **What is your sex?**

- Male
- Female

➤ **What is 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: (please explain)
-

➤ **What is the primary language spoken in your home?** (check one)

- English
 - Arabic
 - French
 - Haitian Creole
 - Somali
 - Spanish
 - Swahili
 - Other: (please explain)
-

➤ **What is 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: (please explain)
-
-

— 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
 - having reliable transportation to and from schooling for me or a member of my household
 - finding culturally appropriate and responsive education supports for me or a member of my household
 - accessing appropriate education supports for my foster child
 - 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
 - finding culturally appropriate and responsive training or workplace supports (like understanding of or respect for cultural holidays or practices) for me or a member of my household
 - helping my foster child find a job or training
 - 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
 - finding culturally appropriate and responsive housing supports
 - maintaining safe and decent housing for a foster child or children
 - other (explain):
-

HEALTH – Check the needs YOU have in YOUR household today.

I need help with... (check all that apply)

- 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
 - finding culturally appropriate and responsive healthcare providers or supports for me or a member of my household
 - accessing adequate healthcare services or support for my foster child
 - accessing pregnancy, prenatal, or expectant-parent supports
 - 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
 - affording transportation to get where I need to go
 - 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
 - finding culturally appropriate and responsive financial supports
 - helping my foster child access financial institutions or services (like a bank account)
 - 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
 - having reliable transportation to and from civic-engagement opportunities (like voting, community meetings, or community events) for me or a member of my household
 - finding culturally appropriate and responsive opportunities to be involved in my community
 - helping my foster child feel like a part of my community
 - other (explain):
-

What are the strengths in your community?

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

— Go to Next Page —

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.
- It will be separated from your other responses.

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 esta aquí también: <https://es.surveymonkey.com/r/Evaluacion-NKY>.)

- **¿En cuál condado vives tú?** (marca solo una opción)
- | | |
|--|------------------------------------|
| <input type="checkbox"/> Boone | <input type="checkbox"/> Campbell |
| <input type="checkbox"/> Carroll | <input type="checkbox"/> Gallatin |
| <input type="checkbox"/> Grant | <input type="checkbox"/> Kenton |
| <input type="checkbox"/> Owen | <input type="checkbox"/> Pendleton |
| <input type="checkbox"/> Otro: (explica) _____ | |

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

- **¿Cuál es su mejor estimación sobre los ingresos totales de su hogar en 2024?**

- Favor de darnos **el total de sus ingresos del año completo** (no solo de un cheque o el mes a mes)
- 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.

\$ _____

- **¿Cual es tu principal fuente de ingresos?**
(marca todos los que correspondan)

- | |
|---|
| <input type="checkbox"/> Trabajo de tiempo completo |
| <input type="checkbox"/> Trabajo(s) de tiempo parcial |
| <input type="checkbox"/> Asistencia gubernamental (desempleo, TANF, SNAP, etc.) |
| <input type="checkbox"/> Pensión de seguridad social |
| <input type="checkbox"/> Ahorros/Inversiones para pensiones o jubilación (como 401k, IRA, etc.) |
| <input type="checkbox"/> Pensión alimenticia |
| <input type="checkbox"/> Autoempleo |
| <input type="checkbox"/> Otro: (explica) _____ |

- **¿Actualmente, cuántas personas viven en tu casa (incluyéndote a ti)?**

- **¿Hasta dónde usted sabe, hay alguien en su hogar que este embarazada? O alguien que está esperando la llegada de su hijo/hija?** (marca solo una opción)

Sí No

- **¿Cuántos niños (de 0 a 17 años) viven contigo?**

_____ (Si la respuesta es 0, favor de saltarse a la página 3)

- e) **¿Hay otro adulto viviendo contigo que te ayude a cuidar a tus hijos?**
(marca solo una opción)

Sí No

- f) **¿Cuántos de tus hijos tienen necesidades especiales?**

- g) **¿Hay hijos e hijas acogidas viviendo en su hogar?** (marca solo una opción)

Sí No

- h) **¿Hay niños menores de 5 años viviendo con usted?** (marca solo una opción)

Sí No

— Pasa a la Página Siguiente —

Favor de contestar las siguientes preguntas **SOLO** si tienes hijos de la edad de 5 años o menor.

Sino tienes hijos de la edad de 5 o menor, favor de saltarse a la página 3.

- **¿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

— Pasa a la Página Siguiente —

➤ **¿Cuál es tu género?**

- Masculino/a
 Femenino/a

➤ **¿Cuál es 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
 Árabe
 Francés
 Criollo haitiano
 Somali
 Español
 Swahili
 Otro (explica)
-

➤ **¿Cuál es 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, tráiler, u otro hogar del que soy dueño/a
 Vivo en una casa, apartamento, tráiler, 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
 Otro (explica)
-
-

— 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
- transportación, hacia y de la escuela para mi u otra persona viviendo en mi hogar
- encontrar apoyo cultural apropiado y receptivo para mi u otra persona en mi hogar
- apoyo accediendo educación apropiado para mi hijo/hija acogida
- 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 resumen, 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.
- encontrar apoyo cultural apropiado y receptivos que ofrecen capacitación y apoyo en mi lugar del trabajo (como el respeto y comprensión de nuestras prácticas o festividades culturales) para mi o un miembro de mi familia
- apoyo hacia mi hijo/hija acogida buscando trabajo apropiado
- 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
- encontrando vivienda que ofrece apoyo y son receptivos a mi cultura
- apoyo encontrando una vivienda segura para mis hijos/hijas acogidas
- otro (explica) _____

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

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

- 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)
- encontrar recursos/información en como apoyar/cuidar a un padre anciano
- como acceder recursos o clínicas que apoyan en mi salud mental (como tratamiento por abuso de drogas)
- recibir servicios y recursos para las necesidades especiales de mi hijo
- pagar por medicamentos recetados
- encontrar proveedores de salud que sean receptivos a mi cultura para mi o un miembro de mi familia
- acceder a servicios médicos o apoyo a mi hijo/hija acogida
- apoyo durante el embarazo, prenatal o futuros padres
- 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
- poder pagar transportación para llegar a donde tengo que ir
- 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
- entrar apoyo financiero
- ayudar a mi hijo/hija acogida encontrar instituciones financieras o servicios (como una cuenta bancaria)
- 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
- aprender mis derechos y responsabilidades como ciudadano
- 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 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
- encontrar transporte confiable para mi u otra persona en mi hogar, hacia y desde participaciones civiles (como reuniones comunitarias de votación, o eventos comunitarios)
- encontrar oportunidades culturalmente apropiados y receptivos que me permiten ser parte de mi comunidad
- ayudar a mi hijo/hija acogida sentirse aceptada y parte de la comunidad
- otro (explica) _____

¿Cuáles son las fortalezas de su comunidad?

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

— Pasa a la Página Siguiente —

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.
- Sera separada de sus demás respuestas

No se compartirá información de identificación con agencias gubernamentales, propietarios, su seguro médico, su familia, etc.

Su nombre:

Su número de teléfono o dirección de correo electrónico:

— FIN de LA ENCUESTA —

¡Gracias!