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SCOPE OF HOMELESSNESS IN KENTUCKY

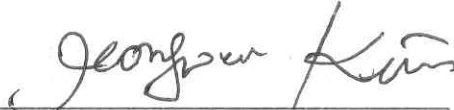
BY

SHANNON ELYSE CATRON

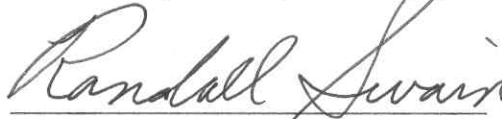
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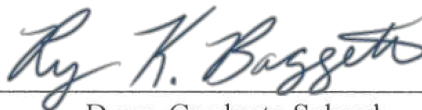


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SCOPE OF HOMELESSNESS IN KENTUCKY

BY

SHANNON ELYSE CATRON

Submitted to the Faculty of the Graduate School of
Eastern Kentucky University
in partial fulfillment of the requirements for the degree of

MASTER OF ARTS

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Terri Johnson, Kentucky League of Cities advocated for the importance of this project to help inform local leaders about homelessness in their jurisdictions.

Polly Ruddick, Lexington-Fayette Urban County Government who provided the original data model for the Kentucky League of Cities that this paper expanded on.

ABSTRACT

This paper is based on a data project that pulled together publicly available data from several sources to examine the scope of homelessness in the Commonwealth of Kentucky. The primary findings of the project conclude that there is a lack of data regarding counting homeless individuals, and that the available data should be examined to determine changes in the homeless population and demographics over time. Examining this data would also reveal the rate of progress in the number of counties that have begun participating in the K-count since 2006. Increasing awareness about the topic and encouraging local governments to develop real measurable goals to evaluate and prevent homelessness is essential. “Because goals lead to performance measures, and it is well known that what gets measured gets done” (Van Wart, 2017, p.216).

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I Introduction

“Homelessness affects more Americans than opioid use disorders and overdose deaths. More Americans experience homelessness than are diagnosed with cancer each year” (Einstein & Wilson, 2021, p. 2).

Today, homelessness in the United States does not fit into preconceived misconceptions, and biases that may have fit into past ideas of what homelessness is and who it effects in our society. Notions that homelessness only affects the lazy or irresponsible among us no longer apply to the current housing situation. It was once a commonly held belief that if one worked hard, they could achieve the American Dream of owning their own home, prospering, and handing down a better life to one’s children. Our society was built on the idea of hard work paying off, rather than the course of one’s life being predetermined by the class they are born into. The modern system of mortgages, rents, and credit have put all individuals except those born into the upper classes of our society at risk of becoming homeless at some point in their lifetime. Most people are closer to being homeless than they care to think about. A depletion of the housing stock, rise in natural disasters due to global warming that is further depleting the housing stock, and the current rise in inflation are all contributory factors causing increases in the number of individuals experiencing homelessness (Bhattarai, & Siegel, 2022; National Coalition for the Homeless, 2009).

Present day homelessness in the United States is a family whose home was destroyed by a natural disaster, underinsured and without the financial resources to find a new home. It is a grandmother who had to move out of her paid off home because she

could not afford repairs that quickly made her home unlivable, it is a person who was in a car accident on the way home from working their second job and lost everything because of time off work, a new disability they never planned for and all the medical bills that came with it. Homelessness is an 18-year-old who just aged out of the foster care system that doesn't know where to go or what to do. Homelessness is a single mom who received notice her lease would not be renewed unless she could pay double her current rent and has been searching for a new affordable rental unit for months.

This paper seeks to explore the results of a data project produced for the Kentucky League of Cities, “a nonstock, nonprofit membership association serving 380 Kentucky cities and municipal agencies” (Kentucky League of Cities, n.d.). The project was a compilation of publicly available data from multiple sources and was meant to provide a picture or snapshot of the state or scope of homelessness in each of the 120 counties in the Commonwealth of Kentucky. The project was intended to illustrate not only the scope of and types of homelessness, but also raise awareness about the lack of data concerning homelessness in the state, as well as illustrate some of the contributory factors of homelessness, such as lack of affordable housing and inadequate wages, as well as to raise awareness about the need for local governments to set real measurable goals for addressing homelessness in their communities.

Elected officials are the people most often tasked with handling societies' most complex and difficult problems, including homelessness and housing. Yet, the 2021 Menino Survey of Mayors conducted by Boston University found that among Mayors of cities with more than 75,000 residents, “28 percent have no staff exclusively devoted to serving people experiencing homelessness. Thirty eight percent of mayors house their

staff dedicated to homelessness in social services, while 22 percent place those staff in their police departments” (Einstein & Wilson, 2021, p.3). “Ten percent of mayors say they do not have access to city-level data, while 38 percent only have access to annual data” (Einstein & Wilson, 2021, p.3). Mayors cited difficulties with city-county government coordination, local government fragmentation, and difficulty coordinating with non-profits charged with counting the homeless as barriers to having needed data on homelessness. “Only 40 percent of mayors explicitly outline a policy goal of reducing homelessness” (Einstein & Wilson, 2021, p. 3). Though the Commonwealth of Kentucky is mostly rural with two major cities, Louisville and Lexington, there are 120 counties, and according to the Kentucky League of Cities, “over 380 cities or municipal organizations” (Kentucky League of Cities, n.d.). Many of the results of the Menino Survey of Mayors are applicable to the state of Kentucky. Some of them were the original reason for the project, as many local government leaders indicated a lack of awareness on homelessness in their communities and requested more information. The data patterns in the project illustrate that there is a significant lack of and lags in data regarding homelessness in the Commonwealth of Kentucky (Einstein & Wilson, 2021).

Homelessness affects every level of a community; county budgets, emergency and public health services, the judicial system, public school systems, and even property values are affected by homelessness. Homelessness can increase the prevalence of communicable disease within communities. Polly Ruddick from the office of Homelessness Prevention and Intervention in Lexington, Kentucky stated, “Access to clean water is rare. Human waste is, at best, kept in buckets. We clean up a lot of buckets with either human solid waste or human liquid waste. Conditions like those

contribute to disease, such as the Hepatitis A outbreak which has claimed 58 lives in Kentucky so far and sickened approximately 5,000 people, many of them homeless” (Meehan, 2019). Despite the health and financial concerns homelessness presents, we lack much of the data needed to accurately track and analyze the current state and scope of homelessness. Data that would be helpful in shaping effective policy changes to prevent homelessness and improve outcomes for those that do experience homelessness. Most of the data available to assess homelessness in the United States is gathered once a year and often published months later, such as the point in time count, in the state of Kentucky this is also referred to as the K-count. Many counties in the state of Kentucky do not participate in collecting data about homelessness, and thus produce no numbers to evaluate the true scope of literal homelessness in their jurisdiction. To further complicate things, when counties report zero literal homeless on the point in time or K-count, as did 55 of 120 counties, there is no publicly available information that tells us if in fact that zero is a zero, or if that zero is a result of no report due to lack of participation. It would also be helpful to know reasons for lack of participation, such as lack of funding, equipment, volunteers, lack of awareness about the count, miscommunication between local governments and agencies such as non-profits (thinking the responsibility falls to someone else) or political ideology. Some counties report all individuals are sheltered, when this occurs there is no supplemental data to tell us if the county only performed a shelter count because they did not have the resources to get people out into the community and canvas, looking for unsheltered individuals; or if they did canvas and in fact found no unsheltered individuals. For counties that fully participate in the point in time count, effects of the Covid-19 pandemic have caused

barriers and delays to the already difficult process of counting and measuring homeless population data. (Einstein & Wilson, 2021) Counties are more likely to report numbers on McKinney-Vento Homelessness, a type of homelessness that only applies to school children because the nature of school enrollment makes it easier to identify them. Since some of the data in this project is produced by national organizations rather than local governments, every county in the state of Kentucky has some numerical data to examine in the areas of Fair Market Rents, Actual Average Rent, Area Median Income and Area Average Renter Wages, but it is important to note that data established by larger sources can be inaccurate in some areas, especially rural or remote counties. (Kentucky Housing Corporation, n.d.)

The field of public administration is vital to the work that needs to be done on homelessness in the Commonwealth of Kentucky. As homelessness touches all aspects of society, public administration also “does not operate in a vacuum but is deeply intertwined with the critical dilemmas confronting an entire society” (Stillman, 2010, p.1). Woodrow Wilson, an early scholar of public administration stated, “Seeing every day new things which the state ought to do, the next thing is to see clearly how to do them. This is why there is to be a science of administration which shall seek the to straighten the paths of government” (Stillman, 210, p.7). “Traditionally, public administration is thought of as the accomplishing side of government. It is supposed to compromise all those activities involved in carrying out the policies of elected officials and some activities associated with the development of those policies. Public administration is...all that comes after the last campaign promise and election night cheer. Grover Starling, *Managing the Public Sector* (Eight Edition, 2007)” (Stillman,

2010, pp.3-4). Without proper public administration in the areas of data collection and data organizing, it is nearly impossible for elected officials charged with crafting public policy regarding homelessness to do so effectively. It is the data regarding the scope of homelessness that helps determine the type and size of policy interventions needed, and to determine the effectiveness of current and previous policies, as public policy almost always creates unintended consequences and will be in need of adjustments in the future to address those consequences. Public administrators must ensure public policy is carried out in an equitable and ethical manner. Completely neglecting to collect data and reporting incomplete data ensures current policy will not be carried out effectively, and almost certainly ensures the needs of homeless individuals in the community will not be met through future policy because policy solutions cannot be crafted effectively in size and scope. Though there is a need for a long- term investment by the Federal government to address the current shortage in the affordable housing stock, influencing federal policy change and obtaining these investments takes time. “Often the policies and programs implemented at the federal or state level are designed with a one-size-fits-all approach. Rural communities are not typically entitlement communities for federal funds” (Doyle, 2014). “They have to compete – often against the larger urban areas that have more resources and expertise” (Doyle, 2014). Local public administrators can make a better case in the competition for federal funding to address homelessness if they are prepared with proper data. However, it is often more effective for communities and local governments to begin addressing the issue right away by implementing changes that will directly benefit their communities, rather than waiting on federal funding and solutions. Local solutions can be more effective, easier to implement, and

better at improving quality of life for all residents of a geographic area. This can only be done if communities and local governments understand the true nature of social issues such as homelessness. The scope, contributory factors, financial costs each community is incurring due to homelessness, as well as the positive financial and intangible benefits of housing the homeless and working to prevent more individuals and families from becoming homeless, an awareness of which programs and policies will be most effective for each area's unique situation, all need to be considered. Pretending homelessness does not exist in our communities and neglecting to properly measure it will not make it go away. Failing to accurately assess and address complex social issues such as homelessness only allows them to grow. This paper seeks to determine the scope of homelessness in the state of Kentucky, and to address the need for local governments to participate in both measuring the homeless population and developing real measurable goals for homeless prevention and reduction (Kentucky League of Cities, 2021).

II Literature Review: Defining and Examining the State and Scope of Homelessness

Defining Homelessness

Defining homelessness is difficult, "As with other social problems, disputes over definitions are not simply scholastic issues. They involve defining the goals of social welfare policies and hence engage central political values. In the broadest sense, the

issue is what constitutes the floor of housing adequacy and decency below which no member of our society should be permitted to sink without being offered some alternative” (Rossi, 1989, p. 12). It is “politics that sets the task for administration” public administrators are left to carry out policy in a neutral way that was formed in a political environment (Demir, & Nyhan, 2008, p. 2). It is public administrators that are most likely to face ethical concerns in carrying out these policies, especially policies related to social services. Feedback from street level bureaucrats that work with homeless individuals may be most helpful in shaping future policy regarding homelessness (Lipsky, 2010). A lack of ethics by public administrators, such as when they do not carry out their duty to effectively assess social concerns like homelessness within their community almost ensures the needs of those individuals will not be met.

Homelessness existed before the nation’s founding in colonial times and has been a constantly evolving issue in the United States. Early in the 1900’s homelessness was an issue that primarily affected single men, often those that were unattached and performed migratory work. In the 1960’s and 1970’s more and more women presented as homeless. Today the United States is seeing a drastic rise in the number of families becoming homeless in part due to the pandemic and soaring inflation. “In the past, homelessness has often befallen those going through hard times after losing a job, shouldering unexpected medical expenses or dealing with ongoing health problems. However, this time around, shelters say they are seeing a rise in families who still have steady, even good-paying, jobs but cannot find a home they can afford” (Bhattarai & Siegel, 2022; Rossi, 1989).

There are different types of homelessness affecting our society today. No matter how you define homelessness, two common factors of all definitions of homelessness are poverty and lack of affordable housing. “Homelessness is more properly viewed as the most aggravated state of a more prevalent problem, extreme poverty” (Rossi, 1989, p. 8). “The effects of homelessness are completely devastating, people who experience short-term homelessness in a location such as a temporary housing or a homeless shelter have mortality rates three times that of the general population” (Einstein & Wilson, 2021, p. 2).

Transient or migratory homelessness is usually a short-lived period of homelessness that is associated with moving to a new area for migratory or seasonal work. Transient homelessness is sometimes a choice, such as when young people choose to live in vans and perform seasonal labor while traveling around the country. For others it is a lifestyle based on the only employment they can find. This type of homelessness can be less harmful if it is by choice, rather than something that is necessary because it is the only form of employment one can find, or it is a result of being removed from one’s home through eviction, their home being destroyed due to a natural disaster, or needing to flee domestic violence (Rossi, 1989).

There are also individuals and families that are periodically homeless. Usually living on disability or other very low income, they stay in lower priced hotels a certain number of nights per month but run out of money and are back to sleeping on the street or emergency shelters a certain number of nights before they receive their next payment. These individuals are normally, “Extremely Low Income (ELI): with income at or below the Poverty Guideline or 30% of AMI, whichever is higher” (National Low

Income Housing Coalition, 2022, p. 1). Or “Very Low Income (VLI): Households with income between 51% and 80% AMI” that do not have a housing voucher from HUD or are unable to find an available rental for which a housing voucher would be accepted (National Low Income Housing Coalition, 2022, p. 1). For individuals with extremely and very low incomes, inflation hits them extremely hard. Small increases in lodging prices and the need to make simple but necessary purchases most Americans would take for granted like a pair of shoes, or pants, can result in these individuals having to make hard choices, such as spending more nights on the street, not eating, or being able to afford medication. The current rise in inflation is causing many families with adequate employment to fall into this category. The dangers associated with stays in emergency shelters are a common reason families try to find relatives and friends willing to let their children spend nights at their homes when they can no longer afford nights at hotels. For individuals like diabetics who need to keep their medication cold, more nights on the street can put them at higher risk of the medication being damaged due to heat, plus the added risk of the medication being stolen due to not having a proper place to store and lock it (Bhattarai, & Siegel, 2022; Rossi, 1989).

Many people become temporarily or transitionally homeless due to the loss of a relationship or a divorce. These individuals find themselves temporarily sleeping in their car, at work, or in a hotel a few nights a week. Inability to earn enough income on one’s own to afford housing, non-custodial parents’ inability to afford paying both child support to help house their children and house themselves; can cause temporary homelessness at best. Often periods of homelessness meant to be temporary last much longer than expected. Depression associated with the loss of a relationship, loss of

income, and the compounding set of problems that begin to occur the moment someone loses their home and routine can quickly turn into chronic homelessness (Adetula, 2010).

McKinney-Vento homelessness only applies to children, different from literal homelessness as children who are sharing the housing of other persons, sometimes known as couch surfing or doubling-up, are also considered to be experiencing this type of homelessness. It is also typically easier to count those experiencing this type of homelessness, unlike the hidden nature of adult homelessness, most children are enrolled in public schools where the staff work daily to identify children experiencing McKinney-Vento homelessness (National Center for Homeless Education, n.d.).

Chronically homeless individuals are the “persons most like the stereotyped profile of the homeless who are likely to be entrenched in the response system and for whom emergency shelters and the streets are more like long-term housing rather than an emergency arrangement. These individuals are likely to be older, and/or have much higher rates of mental health and physical disabilities including substance use disorders. These are high utilizers of local first responder services” (Kentucky League of Cities, 2021). It is important to note that being or becoming homeless, especially if one becomes homeless in a traumatic way, such as a natural disaster, eviction, or fleeing domestic violence, creates its own type of mental health issues and trauma. The lack of safety and loss of routine can cause individuals that otherwise would have been able to regain housing, to mentally spiral down and become chronically homeless. Prior eviction, even in cases where the tenant was not at fault, bankruptcy, or poor credit

history can also make finding new housing incredibly difficult in a market where there is competition for affordable rental units (Adetula, 2010).

Causes of Homelessness

Domestic violence is one of the most common causes of homelessness among family units. Individuals often must flee with their children, in many cases with nothing more than the clothes on their backs. “Domestic violence victims have both short- and long-term housing needs so that they do not need to choose between staying with their abuser and sleeping on the street. Immediately, domestic violence victims need a safe place to stay. Ultimately, domestic violence victims need safe, stable, affordable housing. A general supply of affordable housing is crucial to this population(Adetula, 2010, p. 66).

Children who experience literal homelessness, McKinney-Vento homelessness, or grow up in the foster care system, are at higher risk for becoming homeless as adults. “One in four individuals who age out of the foster care system will become homeless within four years of aging out” (National Foster Youth Institute, 2022). These children are more likely to have little, or an unstable support system to rely on during the hardships of life. Many people avoid becoming homeless when they get divorced, have a temporary disability due to an accident or injury, or are laid off from their job because they have a strong support system of family or friends. The nature of growing up in the foster care system, or in a household that has experienced recurrent bouts of homelessness or domestic violence can be detrimental to the ability to form the strong and lasting support systems needed to weather the storms of life.

Veterans are also at higher risk for becoming homeless and chronically homeless. “Over 40,000 veterans are estimated to be homeless on any given night” in the United States (Smilijanic, 2022). According to the point in time count, Kentucky has around 398 homeless veterans on any given night. “The leading cause of veteran homelessness is PTSD, post-traumatic stress disorder” (Smilijanic, 2022). Studies have shown among homeless veterans, “The strongest and most consistent risk factors were substance use disorders and mental illness, followed by low income and other income-related factors. There was some evidence that social isolation, adverse childhood experiences, and past incarceration were also important risk factors. Veterans, especially those who served since the advent of the all-volunteer force, were at greater risk for homelessness than other adults. Homeless veterans were generally older, better educated, and more likely to be male, married/have been married, and to have health insurance coverage than other homeless adults” (Tsai & Rosenheck, 2015; Adetula, 2010; Kentucky Housing Corporation, n.d.).

Individuals leaving the correctional system are at high risk of becoming homeless, both initially and over time. An employment gap and criminal record can make it difficult to find employment; those that do find employment often work jobs that pay low wages. It can be difficult for those with criminal records to obtain housing, and the nature of having a low-income, puts one at risk of becoming homeless. The erosion of the individual’s support system during their time away from family can leave them with less support emotionally and financially in readjusting to life outside of the correctional system, thereby increasing the risk of homelessness for this population (Adetula, 2010).

Natural disasters such as fires, flooding, earthquakes, tornados, and other storms can cause large groups of people to become homeless overnight. “Natural disasters can hit at anytime and anywhere. It is not uncommon that such disasters leave thousands of people homeless. People left homeless by natural disasters have fewer resources than any other types of homeless persons. There is no park to camp out in, no alley to sleep in, and no bridge to sleep under” (National Coalition for the Homeless, 2009). For those who become homeless as a result of a natural disaster, many “suffer from post-traumatic stress disorder, anxiety, and depression, while those who previously had control over mental illness often struggle to find the treatment necessary to maintain that control” (National Coalition for the Homeless, 2009). Homelessness caused by natural disasters increases the prevalence and severity of mental illness within communities.

Currently, the leading causes of homelessness in the United States are having extremely low income and having a disability. “An acute physical or behavioral health crisis or any long-term disabling condition may lead to homelessness” (National Alliance to End Homelessness, n.d.). “According to the U.S. Department of Housing and Urban Development, people living in shelters are more than twice as likely to have a disability compared to the general population. On a given night in 2017, 20 percent of the homeless population reported having a serious mental illness, 16 percent conditions related to chronic substance abuse, and more than 10,000 people had HIV/AIDS. Conditions such as diabetes, heart disease, and HIV/AIDS are found at high rates among the homeless population, sometimes three to six times higher than that of the general population” (National Alliance to End Homelessness, n.d.). Disability often

causes a person to have an extremely low income, or a temporary loss of income, paired with a lack of affordable and available housing.

Availability of affordable housing is one of the leading causes of homelessness in the United States, and it is a problem that is continually growing, especially with the unprecedented rise in inflation the country is currently experiencing. According to the National Low Income Housing Coalition report published in April 2022, the United States is currently short about 7 million rental units that would be affordable and available to those with extremely low incomes. “Extremely low-income households—those with incomes at or below the poverty line or 30% of the area median income, whichever is greater” (National Low Income Housing Coalition, 2022, p. 1). “Eleven million renter households with extremely low incomes account for 25% of all renter households and 9% of all U.S. households” (National Low Income Housing Coalition, 2022, p. 1). “Seventy-one percent (7.8 million) of the nation’s 11 million extremely low-income renter households are severely cost-burdened, spending more than half of their incomes on rent and utilities” (National Low Income Housing Coalition, 2022, p. 1). “One in five renter households with annual incomes below \$35,000 was behind on rent in March 2022. These lower income households make up the majority (69% of all income households behind on rent” thus they are at higher risk of being evicted and becoming homeless (National Low Income Housing Coalition, p. 2, 2022). Individuals that own their own homes and have extremely low incomes are also at risk of becoming homeless due to the out of reach cost of emergency repairs such as septic system failures or major roof leaks, that when not quickly repaired can compound and make a home unsafe to live in. Prior eviction, even in cases where the tenant was not at fault,

bankruptcy, or poor credit history can also make finding new housing incredibly difficult in a market where there is competition for affordable rental units. Modern technology has made it fast and affordable for landlords to perform credit and background checks on tenant applicants in an effort to protect themselves and their property. In many places the search for an affordable rental unit has become more like the search for employment; landlords will always choose those who are more financially qualified, leaving some individuals and families searching for housing for extended periods of time. In the past, waitlists or loss of eligibility for a HUD voucher would have been the more common reason for individuals and families to experience homelessness. Today you are just as likely to see homeless individuals and families with a HUD voucher that are unable to find a landlord willing to accept a voucher, opting to rent to tenants that can pay cash or have better credit history (National Low Income Housing Coalition, 2022).

“Of the 7.4 million rental homes affordable to extremely low-income households, approximately 1.1 million are occupied by very low-income households, 1 million are occupied by low-income households, and 1.3 million are occupied by higher income households. Consequently, fewer than 4 million homes that rent at prices affordable to extremely low-income renters are available to them. This leaves a shortage of 7 million affordable and available homes for renters with extremely low-incomes” (National Low Income Housing Coalition, p. 4, 2022). “No state has an adequate supply of affordable and available homes for extremely low-income renters. The current relative supply ranges from 18 affordable and available homes for every 100 extremely low-income renter households in Nevada, to 61 affordable and available homes for

every 100 extremely low-income renter households in West Virginia” (National Low Income Housing Coalition, p. 2, 2022). The U.S. has 36 affordable and available rental homes per 100 extremely low-income renter households, which also means there is a deficit of 64 affordable and available rental homes per 100 renter households in this income groups. Those with very low incomes, “households with income between ELI and 50% of AMI” do not fare much better (National Low Income Housing Coalition, p.1, 2022). Nationally there are 58 affordable and available rental homes per 100 renter households, this also means there is a deficit of 42 affordable and available rental homes per 100 renter households. Millions of low -income people are evicted each year in the U.S., many of them for small amounts of money. “There are dozens of families in Texas evicted with money judgments — unpaid rent, late fees, court costs — totaling \$516. There are multiple families in Cumberland County, N.C., who owed all of \$301. There is a household in Providence, R.I., whose 2016 court record shows a debt of just \$127” (Badger, 2019; National Low Income Housing Coalition, 2022).

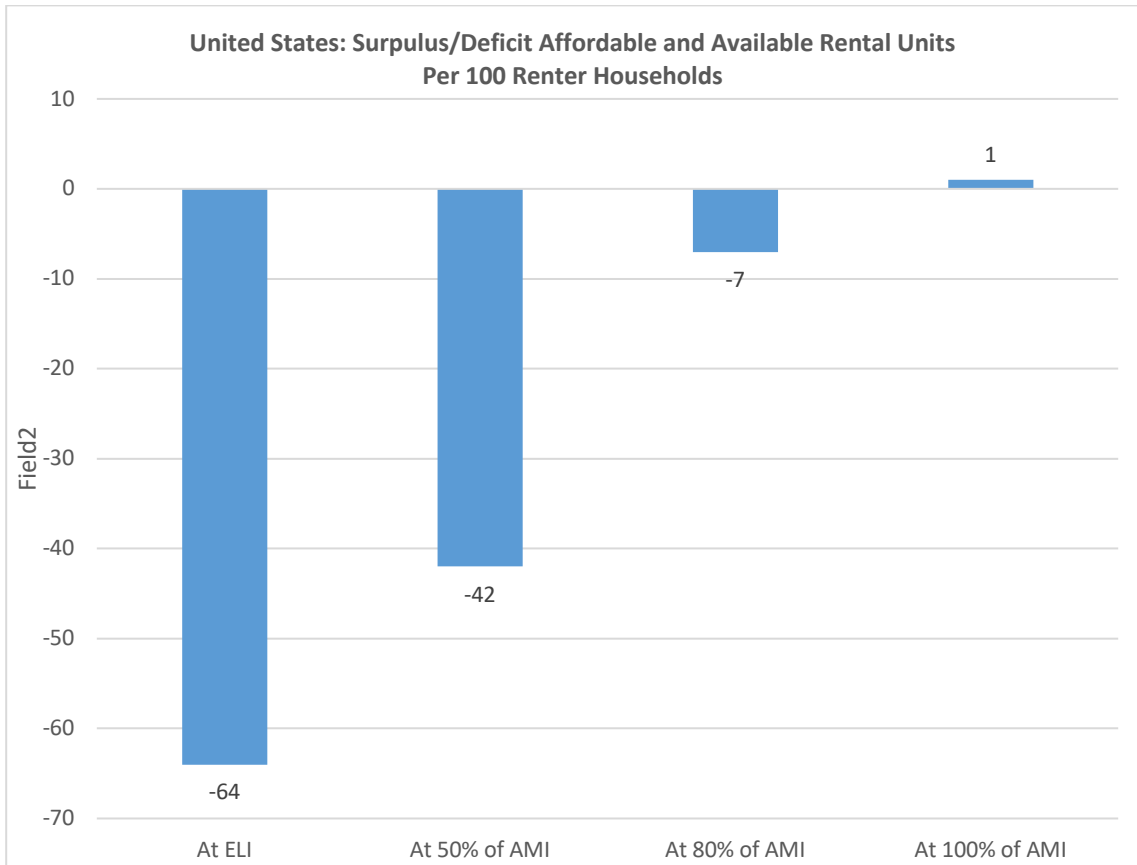


Figure 1

United States: Surplus/Deficit Affordable and Available Rental Units Per 100 Renter Households

Chart was made with data from National Low Income Housing Coalition, *The Gap: A Shortage of Affordable Homes 2022*.

As a result of the deficits in affordable and available housing, many low and extremely low-income households must rent homes that are unaffordable and unsustainable which can result in eviction and homelessness. “A household is considered housing cost-burdened when it spends more than 30% of its income on rent and utilities. A household is considered severely cost-burdened when it spends more

than half of its income on rent and utilities” (National Low Income Housing Coalition, p.6, 2022). “Eighty-six percent of extremely low-income renters are cost burdened” (National Low Income Housing Coalition, p.6, 2022). “Seventy-one percent of extremely low-income renters are severely cost burdened” (National Low Income Housing Coalition, p.6, 2022). “Renters with extremely low incomes are often forced to prioritize shelter over other basic needs” (National Low Income Housing Coalition, p.7, 2022). “Unwelcome surprises- such as car repairs, medical bills, or even public health crisis like the pandemic-can quickly put cost-burdened renters behind on rent and at risk of eviction” (National Low Income Housing Coalition, p.7, 2022).

Homelessness in the Commonwealth of Kentucky

The state of Kentucky has about 170,779 extremely low-income rental households, which is near 30% of all rental households in the state. To qualify as an extremely low-income household in the state of Kentucky, a household of 4 cannot have an annual income above \$26,200. Prior to the Appalachian flooding that took place on July 2022, and the tornado outbreak in the Western part of that state that occurred December 2021, events that destroyed many homes, the state of Kentucky already had a deficit of 78,559 affordable and available rental units for extremely low-income households. Sixty two percent (105,883) extremely low-income renter households in Kentucky are severely cost-burdened, spending more than half of their incomes on rent and utilities. Despite these shortages, Kentucky ranks among the top 5 states with the

greatest supply of affordable and available rental homes for extremely low-income renters (National Low Income Housing Coalition, 2022).

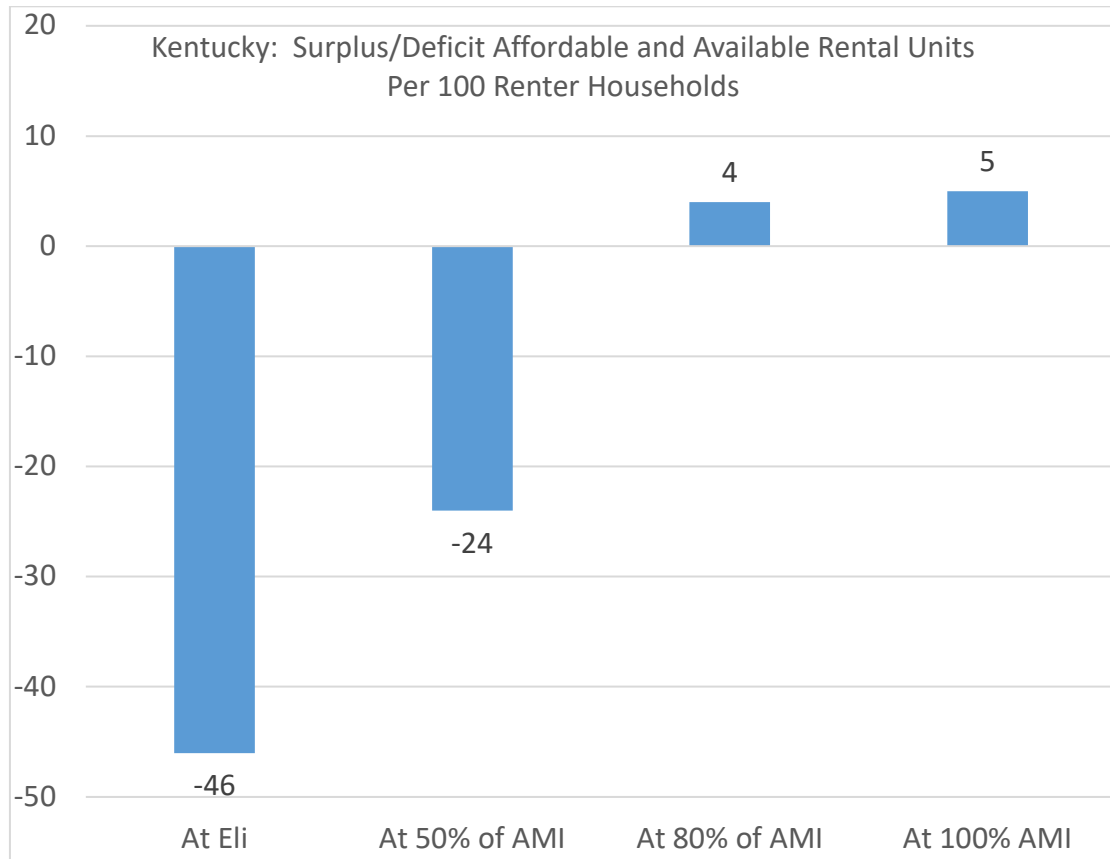


Figure 2
Kentucky: Surplus/ Deficit Affordable and Available Rental Units Per 100 Renter Households

Chart was made from data from National Low Income Housing Coalition, Needs by State: Kentucky.

Unfortunately, Kentucky does not fare as well when it comes to evictions. Kentucky's two major cities are on Eviction Lab's list of top evicting cities in the United States, a list where 1 is worst and 100 is best. Louisville/Jefferson County was

number 42, “there were 5,094 evictions in Louisville/Jefferson County in 2016. That amounts to 13.96 households evicted every day. 4.82 in 100 renter homes are evicted each year” (Eviction Lab, n.d.). Lexington-Fayette Urban County ranked 49, “There were 2,829 evictions in Lexington-Fayette urban county in 2016. That amounts to 7.75 households evicted every day. 4.59 in 100 renter homes are evicted each year” (Eviction Lab, n.d.). The year of 2016 is the most current year eviction lab has data available for their list of top evicting cities.

Generational poverty in the Appalachian region of Kentucky has always presented unique economic and social issues. The geographically isolated region has persistently been one of the poorest areas in the United States. In some areas it can take over an hour to reach the interstate, limiting the number of employers such as factories willing to initially set up business in the area; and further limiting their willingness to stay in the area after initial tax incentives have expired. Factories accept tax incentives, hire employees with the promise of good wages, albeit much lower than wages earned by those doing similar work nearer to the city. The employees finance homes, then when the factories close-up shop to move closer to cities and interstates, the former employees cannot find employment that pays well enough to afford their mortgage. As the rest of the nation has looked toward more environmentally friendly energy sources, and stepped away from energy produced by coal, it has left a deep economic deficit in the Appalachian region of Kentucky. Families once employed by the coal mines have been unable to find similar paying jobs, and many have lost mortgaged homes and became homeless or underhoused, forced to live with relatives or couch surfing. Others have lost jobs from retail or other sectors that were dependent on money spent in the

communities that came from the paychecks of coal miners. The Appalachian region of Kentucky, like the rest of the state, has a deficit of safe and affordable rental homes which has played a large part in the decisions of many to migrate from the area in search of affordable housing and better educational and employment opportunities. In an interview conducted by Housing Assistance Council, Tom Carew stated, “The outflow of our young people to the urban centers is primarily driven by the job market. While our political and economic development leaders work hard to attract industry to Rural Appalachia, it is an uphill battle. Some folks from my hometown of Morehead, Kentucky drive over 140 miles per day to jobs in Lexington or Georgetown, Kentucky” (Doyle, 2014). This mass displacement to more urbanized parts of the state hurts the Appalachian region, but it also drives up the demand for affordable rental homes in other areas of the state, especially more urbanized areas such as Lexington.

The opioid crisis has profoundly affected homelessness and it has hit Northern Kentucky, and the Appalachian region particularly hard. Ginny Ramsey from the Catholic Action Center, a shelter in Lexington Kentucky stated, “the ongoing addiction crisis makes the problems worse. People from rural communities have long drifted into nearby cities like Lexington, she said. A decade ago, if she had someone come to her shelter from a rural place, she’d often be able to find somebody back home who would take them in. That’s not the case anymore” (Meehan, 2019). “As the Ohio Valley’s profound addiction epidemic stresses the social safety net, advocates say more rural people are at risk of becoming homeless. But the scattered and hidden nature of homelessness in rural places makes it an especially hard problem to measure and address” (Meehan, 2019). Polly Ruddick, director of the Office of Homelessness

Prevention, and Intervention for Lexington-Fayette Urban County Government said, “even counting the rural homeless is challenging, especially if there isn’t a community shelter or established outreach system” (Meehan, 2019).

Natural Disasters

Natural disasters have an impact on the state’s already insufficient housing stock. Kentucky has seen two significant natural disasters recently that have impacted the housing stock. “A massive storm system left behind a trail of destruction the night of December 10, 2021. An EF4 was on the ground for 128 continuous miles with peak winds reaching 190 miles per hour. Gov. Beshear said the states’ death toll following the storms reached 80” (Rosen, 2022). This tornado was one of many that struck the state of Kentucky, as part of a storm system in which “The National Weather Service (NWS) confirmed 66 tornadoes and several long track tornadoes. The storms travelled from Arkansas towards the Great Lakes” (National Weather Service, n.d.). Fulton, Hickman, Graves, Marshall, Lyon, Caldwell, Hopkins, and Muhlenberg Counties all reported large scale structural damage. Graves county reported 1,159 single family residences were damaged, and 730 were destroyed. (National Weather Service, n.d.)

“Between July 25th and July 30th, 2022, several complexes of training thunderstorms developed south of I-64 and brought heavy rain, deadly flash flooding, and devastating river flooding to eastern Kentucky and central Appalachia.” (National Weather Service, n.d.) “Over 600 helicopter rescues and countless swift water rescues by boat were needed to evacuate people who were trapped by the quickly rising flood waters” (National Weather Service, n.d.). “Forty people have died as a result of the

flooding” (Bullington, Kobin, & McCrary, 2022). According to the Legal Aid Disaster Resource Center, the following Kentucky counties were declared eligible for FEMA Individual Assistance for the July 2022 flood were Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, and Whitley. The following data is the most up to date provided by FEMA in regard to personal property claims, it is important to note that these are preliminary numbers, and not a complete count of damage to the housing stock. 12,455 households that consisted of 27,497 individuals had applied for FEMA aid as of the last update. 71% of the applicants filed as homeowners and 29% filed as renters. 10,583 applicants reported home damage, 6,297 filed that their home was uninhabitable without repairs, and 332 filed that their home was destroyed. 95% of applicants were applying for aid for their primary residence, only 4% had flood insurance. “The share of owner-occupied homes in the area with a mortgage or similar debt in 2020 was 35.1%. If a homeowner owed money on their mortgage, lost their home during the flood, and had no flood insurance, then presumably the homeowner still owes money on their destroyed home and must also find the resources to rebuild or finance a new home” (Dixon, 2022). “Although FEMA provides a range of support for individuals impacted by natural disasters, particularly in the immediate aftermath, the support is not designed to compensate for all losses or to address longer term needs, and as such it falls far short. Without additional direct financial support, many people will be without options” (Bailey, 2022). “Many face property values that are now further degraded due to future flood risk, and the hurdle of likely higher costs for safer sites to build on. And those who rebuild in the same location that was flooded and who received FEMA individual and household aid will be

required to purchase flood insurance in the future, but will need the resources to do so” (Bailey, 2022). “The destruction of homes from the flooding has reduced the stock of available housing to rent and purchase, and the increased risks revealed by the floods further restrict the locations where safe housing can be placed. That supply is already constrained by low incomes in the communities, steep and damaged topography, and corporate ownership” (Bailey, 2022; Dixon, 2022; Legal Aid Disaster Resource Center, n.d.).

The State of Kentucky passed a flood relief bill for 212 million during an emergency legislative session in August 2022. There was no money allocated specifically for housing in the flood relief bill, despite the fact the state had the financial ability to do so. The state of Kentucky, “ended the year with a General Fund surplus of \$1.034 billion” (Bailey, 2022). “The rainy-day fund balance has grown to \$2.7 billion” (Bailey, 2022).

III Findings & Case Study: Harlan County

The data used in The Kentucky League of Cities project, and to determine the scope, as well as examine some of the types and causes of homelessness in the Commonwealth of Kentucky all came from publicly available sources. Each of the 120 counties in Kentucky was given two figures, 3 and 4 are an example, and feature the data from Harlan County.

On figure 3, the number of homeless individuals and the demographic information was taken from the annual point in time count, also referred to as the K-count which is published on the Kentucky Housing Corporation website. Some counties

had more information in this section depending on participation level in the K-count process, the data for additional counties is located in Appendix B. For Harlan County there were 67 individuals experiencing literal homelessness, and 49 of those individuals were unsheltered, 18 individuals were in an emergency shelter (Appendix B, Table A5). 10 individuals were chronically homeless, 6 adults self-reported a serious mental illness, 26 adults self-reported a substance use disorder (Appendix B, Table B5). 1 individual self-reported being HIV+, 8 self-reported the current episode of homelessness was caused by domestic violence, 3 individuals identified as veterans, 2 sheltered, 1 unsheltered, and 2 reported being in a chronically homeless veteran household. (Appendix B, Table C5)

McKinney-Vento homelessness data is published annually on the Kentucky Department of Education website. Harlan County reported there were 1,220 children experiencing Mc-Kinney-Vento homelessness. It should be noted that data regarding McKinney-Vento homelessness only included county school system data, and not private or independent school data. (Appendix B, Table D5)

Figure 4, the data on the first section on figure 4 is from the National Low Income Housing Coalition Out of Reach Report and includes the number 3,471 and percent of renter households 31%. Fair market rents are published annually by HUD and are “an estimate of the amount of money that would cover gross rents (rent and utility expenses) on 40 percent of the rental housing units in an area” (U.S. Department of Housing and Urban Development, 2022). Fair market rent for a 1- Bedroom in Harlan County is \$548 per month, \$663 per month for a 2-bedroom. Average renter wage in Harlan County is \$9.74/hr. Income needed to afford fair market rent, meaning

an individual would only be spending 30% of their income on housing is, 1-Bedroom \$21,290; 2-Bedroom \$26,520 (Appendix B, Table D5). Housing wage, meaning the wage an individual would need to earn so that they would spend only 30% of their income on housing, for Harlan County 1-Bedroom fair market rent \$10.54/hr., 2-Bedroom \$12.75/hr., work hours week at mean renter wage (\$9.74/hr.) 1-Bedroom 43 hours, 2-Bedroom 52 hours. Work hours week at minimum wage (\$7.25/hr.) for a 1-Bedroom 58 hours, 2-Bedroom 70 hours (Appendix B, Table E5). AMI or area median income \$33,900. 30% of AMI \$10,170, rent affordable at 30% of AMI \$254 per month (Appendix B, Table F5).

Actual Average Market Rent for a 1-Bedroom in Harlan County is \$623 per month (Appendix B, Table F5). These rates are published on apartmentlist.com., they do not include any utilities.

The living wage for a single adult \$14.39/hr., for a single parent with 1-child \$28.72/hr., for a single parent of 2-children \$36.22/hr. (Appendix B, Table F5). From MIT Living Wage Calculator.

As of 2022 in Harlan County

- On the night of the annual point in time count, 67 individuals were experiencing literal homelessness, 49 individuals were unsheltered.
- 18 individuals were in an emergency shelter.
- 10 individuals were chronically homeless.
- 6 adults self-reported a serious mental illness.
- 26 adults self-reported a substance use disorder.
- 1 HIV+
- 8 self-reported that the current episode of homelessness was caused by domestic violence.
- 3 individuals identified as veterans, 2 sheltered, 1 unsheltered, 2 in a chronically homeless veteran household.
- 1,220 children reported as experiencing McKinney-Vento homelessness.

Figure 3

Figure 3: From Kentucky League of Cities Project. Appendix 2. Tables 9-11.

As of 2022 in Harlan County

- 3,471 total renter households, which is 31% of total households
- Average renter wage: \$9.74 /hour
- Affordable rent with full time job paying average renter wage: \$507
- Fair Market Rent for a 1-Bedroom: \$548 2-Bedroom: \$663
- Income needed to afford a 1-Bedroom FMR: \$21,920 2-Bedroom: \$26,520
- Housing wage for a 1-bedroom FMR: \$10.54 2-Bedroom: \$12.75
- Work Hours/ Week at Mean Renter Wage (\$9.74/hr): 1-Bedroom: 43 2-Bedroom: 52
- Work Hours/ Week at Minimum Wage (\$7.25/hr): 1-Bedroom: 58 2-Bedroom:70
- The Area Median Income (AMI): \$33,900
- 30% of AMI: \$10,170
- Rent affordable at 30% AMI: \$254

- Actual Average Market Rent 1-Bedroom: \$623

- Living wage for a single adult: \$14.39
- Living wage for a single parent 1child: \$28.71 2 children: \$36.22

Figure 4

Figure 4: From Kentucky League of Cities Project. Appendix 2. Tables 12-14

Highlighted Data from The Kentucky League of Cities Project

Table 1

Table 1: 55 of 120 Kentucky Counties Reported Zero Literal Homeless Individuals						
Allen	Anderson	Ballard	Barren	Boyle	Bracken	Breckinridge
Bullitt	Butler	Caldwell	Carlisle	Casey	Clinton	Crittenden
Edmonson	Elliott	Fulton	Gallatin	Garrard	Grayson	Green
Greenup	Hancock	Harrison	Hart	Hickman	Jackson	Knott
Larue	Leslie	Lewis	Lincoln	Livingston	Lyon	Marion
McCreary	McLean	Meade	Menifee	Mercer	Montgomery	Muhlenberg
Nelson	Nicholas	Ohio	Owen	Owsley	Russell	Spencer
Todd	Trigg	Union	Washington	Webster	Wolfe	

Source: Kentucky Housing Corporation (n.d.) Data Library: 2020 K-Count Results

Table 2

Table 2	
Kentucky Counties with the Highest Number of Literal Homeless	Kentucky Counties with the Highest Number of McKinney-Vento Homeless
Jefferson 1,102	Jefferson 3,953
Fayette 689	Fayette 535
Daviess 225	Harlan 1,220
Kenton 190	Letcher 492
Warren 165	Kenton 482
McCracken 119	Perry 389
Christian 110	Bullitt 382

Source: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results.

Table 3

Table 3	
7 of the 120 Kentucky Counties Reported Zero Individuals Experiencing McKinney-Vento Homelessness	5 of the 7 Also Reported Zero Literal Homeless Individuals
Clay	
Hickman	Hickman
McLean	McLean
Muhlenberg	Muhlenberg
Owsley	Owsley
Trimble	
Wolfe	Wolfe

Sources: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results. Kentucky Department of Education, Homeless Student Count by District and Grade: 2020-2021 Homeless Student Count

Table 4

Table 4	
Counties that Reported Zero Literal Homeless With the Highest Number of McKinney-Vento Homeless	
Barren	494
Webster	488
Knott	388
Bullitt	382
Nicholas	263

Sources: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results. Kentucky Department of Education, Homeless Student Count by District and Grade: 2020-2021 Homeless Student Count

Table 5

Table 5		Table 5	
Counties with the Highest Number Of Literal Homeless Individuals that Identified as Veterans		Counties with the highest number of individuals to self-report the current Episode of Homelessness was the result of Domestic Violence	
Jefferson	157	Jefferson	138
Fayette	89	Fayette	43
Christian	52	Daviess	35
Daviess	16	Warren	33
McCracken	14	Boyd	30
Kenton	8	McCracken	26
Warren	8	Campbell	23

Source: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results.

There were zero counties in Kentucky with affordable rent for a person earning minimum wage working 40 hours per week. There were many counties where a person earning the federal minimum wage of \$7.25/hr., would need to work over 80 hours per week to afford rent, meaning they would need multiple jobs. There were 3 Kentucky Counties with average renter wages below the federal minimum wage, Elliott County \$6.61/hr., Lyon County \$6.55/hr., and Nicholas County \$6.89/hr.

Table 6

Table 6: 68 of 120 Kentucky Counties in which individuals earning the average renter wage could afford a 1-Bedroom, meaning spending only 30% of their income, working 40 hours per week.						
Allen	Ballard	Barren	Bath	Boyd	Boyle	Butler
Carroll	Christian	Clay	Clinton	Crittenden	Cumberland	Daviess
Estill	Fleming	Floyd	Franklin	Fulton	Gallatin	Grant
Graves	Grayson	Hancock	Hardin	Harrison	Hart	Henderson
Hickman	Hopkins	Jackson	Kenton	Knott	Letcher	Lincoln
Livingston	Logan	Madison	Marion	Marshall	Martin	Mason
McCracken	Meade	Menifee	Mercer	Metcalfe	Montgomery	Muhlenberg
Nelson	Ohio	Owen	Perry	Pike	Pulaski	Robertson
Rockcastle	Scott	Simpson	Todd	Trimble	Union	Warren
Washington	Webster	Whitley	Fayette	Jefferson		

Source: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results.

Table 7

Table 7: 22 of 120 Kentucky Counties in which individuals earning the average renter wage could afford a 2-Bedroom, meaning spending only 30% of their income, working 40 hours per week.						
Ballard	Bath	Carroll	Christian	Gallatin	Hancock	Hickman
Hopkins	Lincoln	Livingston	Logan	Marion	Menifee	Mercer
Montgomery	Owen	Perry	Scott	Union	Washington	Webster
Jefferson						

Source: Kentucky Housing Corporation (n.d.). Data Library: 2020 K-Count Results.

Table 8

Table 8	
Kentucky Counties with Highest AMI (Area Median Income)	Kentucky Counties with Lowest AMI (Area Median Income)
Boone \$85,400	McCreary \$33,000
Bracken \$85,400	Bell \$33,400
Campbell \$85,400	Harlan \$33,900
Gallatin \$85,400	Clay \$35,100
Kenton \$85,400	Breathitt \$35,200
Pendleton \$85,400	

Source: National Low Income Housing Coalition (2022). Out of Reach 2021: Kentucky

Table 9

Table 9: Kentucky Data Insufficiencies and Areas for Improvement
Currently Kentucky has no other information regarding the point K-count or Point in Time Count other than the numbers reported by the counties.
Kentucky K-count or Point in Time Count should develop a Code to determine the reason a county reports 0 homeless individuals.
Kentucky K-count or Point in Time Count should develop a Code to determine if counties that do participate and report homeless individuals were able to do a full canvas, canvas limited to certain geographical areas of the county, or only a shelter count.
Implementing GIS mapping services during the K-count which would provide visual images of concentrations of homelessness within counties.
K-count or Point in Time Count annual data are publicly available from 2006. This data should be organized and graphed so that each county has a visual image regarding the growth or decline in homelessness each year. This data should also be analyzed using census data to determine the percent of homeless by population change year after year.
McKinney-Vento homeless also should be analyzed and graphed to create visual images for year after year change and percent of population year after year change.
Court system rulings of the forebearers of homelessness, eviction and foreclosure should be entered into a tracking and mapping system. Tracking the dollar amounts owed by those evicted and foreclosed.
Kentucky currently has no central organization or webpage for which the data used in this project can be found, rather it is scattered across many different organizations and webpages. Data regarding homelessness should be gathered in one centralized webpage.

IV Recommendations

It is important to note that most of the data in this project was collected prior to two significant natural disasters in the Commonwealth of Kentucky. The December 10, 2021, tornado outbreak in the Western part of the state and the Appalachian flood on July 28, 2022. Both events caused significant losses of homes as well as public property. Many of the homes affected by the flood event were not covered by insurance and will not be rebuilt, which will create further homelessness throughout the state as displaced individuals migrate in search of housing and employment. This migration and loss will have a high impact as the state was already approximately 70,000 units short of affordable and available rental units, however the lags in data will make it difficult to see the impact for several years. Elected government officials should ensure counting the homeless in their communities is a priority and the work of public administrators charged with gathering data to assess homelessness plays an extremely important role in ensuring social public policy is crafted and distributed equitably to meet the needs of those experiencing homelessness. Those working in shelters and the affordable housing sector will see the impact firsthand, long before data is published, and their feedback should be considered in the policy making and implementation process.

Like most areas of the of the United States, Kentucky lacks data tracking the forbearers of homelessness as well, evictions and foreclosures, which if implemented could be useful tools in making initial contact with individuals to inform them about available housing services. This type of data tracking system could also be useful in tracking the number of individuals made homeless by eviction and foreclosure,

identifying lenders and landlords with the highest foreclosure and eviction rates, determining the reason for the high rates of foreclosures and eviction, and in some cases identifying predatory lenders and landlords. Mapping this data can also give community and economic planners insight into trends taking place within their communities before they become apparent. Lags in data publication and incompleteness, make it difficult to assess the true scope of homelessness. There is also a lack of data regarding the effectiveness of policies and programs targeted at reducing and preventing homelessness. Elected officials are expected to solve the problem of homelessness, yet many leaders in rural areas of the state will not even acknowledge homelessness exists in their communities; while others acknowledge its existence, they are not sure how to address it, especially since many local governments are already working on extremely strained budgets (Shelton, 2018).

In one of the wealthiest countries in the world, we need a national solution to homelessness. However, the long history of homelessness in the United States coupled with rising inequality and more recent historic rises in inflation, indicates that those solutions have not been found in the past, and likely will not be coming anytime soon.

State and local leaders need to increase awareness about the current realities of homelessness in the Commonwealth of Kentucky and the broader societal challenges the issue causes. In some cases, simply educating themselves and speaking about the topic publicly could elevate this platform and serve to alleviate not only the issue of homelessness and affordable housing, but the issues that stem from homelessness. The Commonwealth of Kentucky currently has a rainy-day fund balance that has grown to \$2.7 billion dollars, investing part of this money in affordable housing

could have a significant impact on the state of homelessness in Kentucky (Bailey, 2022). Local governments should make every effort to obtain funding for investments in affordable housing. Accurate K-count numbers may help governments qualify for funding, partnering with non-profit organizations as well as corporations that may be willing to build/donate to the building of such housing for tax incentives, could be options.

A post K-count or annual point in time survey needs to be implemented across the state of Kentucky. Data patterns emerged in the project for the Kentucky League of Cities that indicated some counties are not be fully participating in the annual point in time survey and some counties are likely not participating at all. Some counties were reporting zero or very low homeless counts while their school systems reported high numbers of school children experience McKenney Vento homelessness. Many counties reported all their homeless individuals as sheltered, indicating they may not have had the resources to conduct canvassing. Without this data Kentucky counties are missing out on the opportunity to shape policy that would best help to address their county's current and future housing needs, the state could also be missing out on available funding to address homelessness and make investments in affordable housing. Ensuring elected officials in local governments understand the importance of obtaining accurate data even when there is no current monetary funding incentive to do so, but because of future funding and planning opportunities that may arise as a result of the data and because of ethical and societal concerns for the members of their community. Elected officials have the ability to make collecting this data a priority. Public administrators charged with carrying out the task of collecting the data should be held accountable

both internally as described by Carl Friedrich (1901-1984) through “professionalism or professional standards or codes” meaning other public administrators and organization supervisors should be questioning the lack of, incompleteness, or inconsistencies of their data collection and reporting” (Shafritz, Hyde, Borick, & Russell, 2017, p.210). Public administrators should also be held accountable externally as Herman Finer (1898-1969) described, through the review of “legislative or popular controls” or oversight (Shafritz, Hyde, Borick, & Russell, 2017, p.210). A goal of public administration is to ensure programs are administered efficiently and in an equitable manner, failing to accurately collect and report complete data ensures this cannot happen. Conducting a post survey could provide valuable data about the barriers that prevent full participation in the K-count and would be beneficial, as programs could be set up to remove those barriers.

It would be beneficial for Kentucky to implement an eviction tracking system, modeled after Eviction Lab, only taking the design a bit further. Creating a statewide database where county court officials entered eviction filings and rulings, paired with mapping software that could create invaluable real time data. State and local leaders could visualize areas where eviction rates are high and seek to investigate the specific problems leading to evictions in those areas (Shelton, 2018).

It would also be beneficial for further research to analyze the point in time count data over time. The K-count data is publicly available on the Kentucky Housing Corporation Website dating back to 2006. Analyzing this data could help determine the increase in rates of K-count participation over time, and homelessness increases or

decreases over time in each county. Using data from the census to help calculate the percent of population homelessness over time could also be beneficial.

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Appendix A: Varying Definitions of Homelessness

Varying Definitions of Homelessness

Homeless: According to the code of federal regulations, 578.3, “An individual or family who lacks a fixed, regular, and adequate nighttime residence. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, or camping ground. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal or state organizations” (National Archives, 2022).

McKinney Vento Homelessness: “Homeless children and youths, who lack a fixed, regular, and adequate nighttime residence. Including children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; or are abandoned in hospitals. Children and youths who have a primary nighttime residence that is a public or a private place not designed for or ordinarily used as a regular sleeping accommodation for human beings” (National Center for Homeless Education).

Chronically homeless: According to the code of federal regulations, 578.3, “A homeless individual with a disability who lives in a place not meant for human habitation, a safe

haven, or in an emergency shelter; and has been homeless and living as described continuously for at least 12 months or on at least 4 separate occasions in the last 3 years” (National Archives, 2022). Or is part of a family unit that meets these conditions.

Transitional housing: “Housing, where all program participants have signed a lease or occupancy agreement, the purpose of which is to facilitate the movement of homeless individuals and families into permanent housing within 24 months or such longer period as HUD determines necessary. The program participant must have a lease or occupancy agreement for a term of at least one month that ends in 24 months and cannot be extended. Though not intended to be a permanent solution, these individuals are considered sheltered” (Kentucky Housing Corporation, 2020).

Emergency shelter: “Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements” (Kentucky Housing Corporation, n.d.).

Unsheltered: “Individuals and families with a primary nighttime residence that is a public or private place not designed or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground” (Kentucky Housing Corporation, n.d.).

Point-in-time count or K-count: “A count of sheltered and unsheltered homeless persons carried out on one night in the last 10 calendar days of January or at such other time as required by HUD” (Kentucky Housing Corporation, n.d.).

Fair Market Rent (FMR): Fair Market Rents published in the Federal Register annually by HUD. This amount is meant to include major utilities such as water and electricity (Kentucky Housing Corporation, n.d.).

Actual Average Market Rent: Rents published on apartmentlist.com, closer to true market prices, does not include utilities.

“Area Median Income (AMI): The median family income in the metropolitan or nonmetropolitan area.” (National Low Income Housing Coalition, 2022, p.1)

Balance of State: All Kentucky counties, excluding Jefferson County and Fayette County. There are 118 counties in the Kentucky balance of state.

“Extremely Low-Income (ELI): Households with income at or below the Poverty Guideline or 30% of AMI, whichever is higher” (National Low Income Housing Coalition, 2022, p. 1).

“Very Low Income (VLI): Households with income between 51% and 80% AMI” (National Low Income Housing Gap Report, 2022, p. 1).

“Middle Income (MI): Household with income between 81% and 100% of AMI” (National Low Income Housing Coalition, 2022, p. 1).

“Above Median Income: Households with income above 100% AMI” (National Low Income Housing Coalition, 2022, p. 1).

“Cost Burden: Spending more than 30% of household income on housing costs”
(National Low Income Housing Coalition, 2022, p. 1).

“Severe Cost Burden: Spending more than 50% of household income on housing costs”
(National Low Income Housing Coalition, 2022, p. 1).

Appendix B: Data Project: The Scope of Homelessness in Kentucky: County Level
Data for The Kentucky League of Cities

The data model in this project was provided by:
Polly Ruddick, Director, Office of Homelessness Prevention, and Intervention for
Lexington-Fayette Urban County Government.

Table A1: Counties Adair-Boyd Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Adair	17						
Allen	0						
Anderson	0						
Ballard	0						
Barren	0						
Bath	1						
Bell	38				5		
Boone	48						
Bourbon	15	6					
Boyd	87	3			69	7	16

Table A2: Counties Boyle-Carlisle Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Boyle	0						
Bracken	0						
Breathitt	12				12		
Breckinridge	0						
Bullitt	0						
Butler	0						
Caldwell	0						
Calloway	8	8	1	1			
Campbell	75	47			25	5	10
Carlisle	0						

Table A3: Counties Carroll-Daviess Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Carroll	27	17			10		
Carter	1						
Casey	0						
Christian	110	5			50	7	17
Clark	68	10			55	1	3
Clay	6	3			3		
Clinton	0						
Crittenden	0						
Cumberland	1						
Daviess	225	3			202	24	46

Table A4: Counties Edmonson-Grant Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Edmonson	0						
Elliott	0						
Estill	4						
Fleming	4						
Floyd	21	1			20	4	8
Franklin	50	6	1	3	23		
Fulton	0						
Gallatin	0						
Garrard	0						
Grant	36	26			10		

Table A5: Counties Graves-Henderson Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Graves	22				22	5	11
Grayson	0						
Green	0						
Greenup	0						
Hancock	0						
Hardin	59	25	1	1	34	2	6
Harlan	67	49			18		
Harrison	0						
Hart	0						
Henderson	33	2			31	2	2

Table A6: Counties Henry-Larue Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Henry	5						
Hickman	0						
Hopkins	18	3			15	1	2
Jackson	0						
Jessamine	29	8			21	1	1
Johnson	24	24					
Kenton	190	72			114	6	23
Knott	0						
Knox	91	67	1	1	17	2	5
Larue	0						

Table A7: Counties Laurel-Lyon Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Laurel	48	12			36	8	12
Lawrence	1	1					
Lee	32				32		
Leslie	0						
Letcher	8	3					
Lewis	0						
Lincoln	0						
Livingston	0						
Logan	11				10	1	2
Lyon	0						

Table A8: Counties Madison-Meade Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Madison	83	28	1	6	48	7	14
Magoffin	1	1					
Marion	0						
Marshall	5	5					
Martin	15	15	1	1			
Mason	60	30			30	6	18
McCracken	119	4			115	12	15
McCreary	0						
McLean	0						
Meade	0						

Table A9: Counties Menifee-Ohio Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Menifee	0						
Mercer	0						
Metcalfe	2				2		
Monroe	8	1			7		
Montgomery	0						
Morgan	1						
Muhlenberg	0						
Nelson	0						
Nicholas	0						
Ohio	0						

Table A10: Counties Oldham-Rockcastle Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Oldham	16	6					
Owen	0						
Owsley	0						
Pendleton	2	2					
Perry	41	32			9		
Pike	51	4			32		
Powell	3	3					
Pulaski	17	1			16	2	3
Robertson	3	3	1	1			
Rockcastle	10	5			5	1	3

Table A11: Counties Rowan-Trimble Literal Homelessness/A

	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Rowan	35	8			27	4	9
Russell	0						
Scott	37	6			22	1	1
Shelby	2	2					
Simpson	7	1			6		
Spencer	0						
Taylor	14	9			5	2	3
Todd	0						
Trigg	0						
Trimble	4	2					

Table A12: Counties Union-Jefferson Literal Homelessness/A							
	Individuals Experiencing Literal Homelessness	Unsheltered Individuals	Unsheltered Households With Children	Unsheltered Children (0-17) Years Old	Individuals In An Emergency Shelter	Households With Children In An Emergency Shelter	Emergency Shelter Children (0-17) Years Old
Union	0						
Warren	165	51	1	2	100	8	20
Washington	0						
Wayne	3	3	1	1			
Webster	0						
Whitley	2				2	1	1
Wolfe	0						
Woodford	22	18			4		
Fayette	689	31			600	34	75
Jefferson	1,102	141	1	2	722	57	134

Table B1: Counties Adair-Boyd Literal Homelessness /B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Adair							
Allen							
Anderson							
Ballard							
Barren							
Bath							
Bell					5	1	12
Boone					12	7	2
Bourbon	9	2	6		3	2	6
Boyd	15	4	6		4	16	2

Table B2: Counties Boyle-Carlisle Literal Homelessness / B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Boyle							
Bracken							
Breathitt					4	4	2
Breckinridge							
Bullitt							
Butler							
Caldwell							
Calloway						1	
Campbell					19	27	17
Carlisle							

Table B3: Counties Carroll-Daviess Literal Homelessness / B

	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Year Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Carroll					1	2	2
Carter							
Casey							
Christian	55		3		2	12	6
Clark	3		1		23	21	12
Clay							
Clinton							
Crittenden							
Cumberland							
Daviess	20				39	29	33

Table B4: Counties Edmonson-Grant Literal Homelessness / B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Edmonson							
Elliott							
Estill							
Fleming						1	2
Floyd						3	
Franklin	21	7	14		6	1	1
Fulton							
Gallatin							
Garrard							
Grant					1	4	2

Table B5: Counties Graves-Henderson Literal Homelessness /B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self-Reported A Substance Use Disorder
Graves					1	1	1
Grayson							
Green							
Greenup							
Hancock							
Hardin					4	6	
Harlan					10	6	26
Harrison							
Hart							
Henderson					10	4	6

Table B6: Counties Henry-Larue Literal Homelessness / B

	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Henry					1	1	
Hickman							
Hopkins					4	7	1
Jackson							
Jessamine					4	5	3
Johnson					4	3	2
Kenton	4			2	36	35	24
Knott							
Knox	7	1	1		5	4	1
Larue							

Table B7: Counties Laurel-Lyon Literal Homelessness / B

	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Laurel					2	4	2
Lawrence							
Lee							
Leslie							
Letcher	5					4	1
Lewis							
Lincoln							
Livingston							
Logan	1				3	5	
Lyon							

Table B8: Counties Madison-Meade Literal Homelessness /B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Madison	7	2	6		13	8	8
Magoffin							
Marion							
Marshall					2		
Martin							5
Mason					5	8	6
McCracken					18	28	19
McCreary							
McLean							
Meade							

Table B9: Counties Menifee-Ohio Literal Homelessness /B

	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Menifee							
Mercer							
Metcalf					1		
Monroe						1	1
Montgomery							
Morgan						1	1
Muhlenberg							
Nelson							
Nicholas							
Ohio							

Table B10: Counties Oldham-Rockcastle Literal Homelessness / B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Oldham	10	3	7		1		
Owen							
Owsley							
Pendleton					1	1	1
Perry					7	10	4
Pike	15				18	13	9
Powell					2		2
Pulaski						5	3
Robertson							1
Rockcastle					1	1	2

Table B11: Counties Rowan-Trimble Literal Homelessness / B							
	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Rowan					4	3	5
Russell							
Scott	9	2	5		1	4	1
Shelby							
Simpson					1	1	2
Spencer							
Taylor						1	2
Todd							
Trigg							
Trimble	2				1		

Table B12: Counties Union-Jefferson Literal Homelessness / B

	Individuals In Transitional Housing	Households With Children Transitional Housing	Transitional Housing Children (0-17) Years Old	Transitional Housing Unaccompanied Youth Under 18	Individuals Chronically Homeless	Adults Self- Reported Serious Mental Illness	Adults Self- Reported A Substance Use Disorder
Union							
Warren	14	3	5		29	34	9
Washington							
Wayne							
Webster							
Whitley							
Wolfe							
Woodford						1	2
Fayette	58			2	89	138	130
Jefferson	239	23	42	4	269	181	189

Table C1: Counties Adair-Boyd Literal Homelessness / C

	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Adair							4
Allen							2
Anderson							4
Ballard							15
Barren							494
Bath							106
Bell		3					381
Boone			5		5	3	172
Bourbon		1					198
Boyd	1	30	3	2	1	2	109

Table C2: Counties Boyle-Carlisle Literal Homelessness /C							
	HIV+	Self-Reported Current Episode Of Homelessnes s Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Boyle							35
Bracken							3
Breathitt	1	2					263
Breckinridge							54
Bullitt							382
Butler							1
Caldwell							13
Calloway			2				28
Campbell	3	23	4		4	1	326
Carlisle							70

Table C3: Counties Carroll-Daviess Literal Homelessness / C

	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Carroll		1	2		2		1
Carter							258
Casey							7
Christian		16	52	52			58
Clark		3	4	4		1	16
Clay		1					0
Clinton							55
Crittenden							38
Cumberland							59
Daviess		35	16	15	1	4	52

Table C4: Counties Edmonson-Grant Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Edmonson							22
Elliott							3
Estill							41
Fleming	1						2
Floyd		12					23
Franklin		1					108
Fulton							3
Gallatin							182
Garrard							3
Grant		2					17

Table C5: Counties Graves-Henderson Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Graves		2					133
Grayson							3
Green							2
Greenup							96
Hancock							5
Hardin		6	6	5	1	1	85
Harlan	1	8	3	2	1	2	1,220
Harrison							137
Hart							11
Henderson		1	2	1	1		106

Table C6: Counties Henry-Larue Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Henry							48
Hickman							0
Hopkins			1		1		40
Jackson							67
Jessamine		1	5	5			324
Johnson		1					10
Kenton	2	11	8	5	3	5	482
Knott							388
Knox		1					6
Larue							3

Table C7: Counties Laurel-Lyon Literal Homelessness / C

	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney-Vento Homelessness
Laurel		12					48
Lawrence							428
Lee							145
Leslie							127
Letcher							492
Lewis							2
Lincoln							49
Livingston							23
Logan							89
Lyon							21

Table C8: Counties Madison-Meade Literal Homelessness / C

	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney-Vento Homelessness
Madison		7	3	1	2	1	33
Magoffin							72
Marion							12
Marshall			1		1	1	292
Martin		3					14
Mason		14	3	1	2	1	31
McCracken	1	26	14	14		4	37
McCreary							8
McLean							0
Meade							137

Table C9: Counties Menifee-Ohio Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney-Vento Homelessness
Menifee							51
Mercer							96
Metcalfe		1					2
Monroe		3					47
Montgomery							4
Morgan							20
Muhlenberg							0
Nelson							3
Nicholas							263
Ohio							44

Table C10: Counties Oldham-Rockcastle Literal Homelessness / C

	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney-Vento Homelessness
Oldham							10
Owen							13
Owsley							0
Pendleton		1					5
Perry		7	1		1		389
Pike		4	4	4			329
Powell							1
Pulaski		5	1	1			105
Robertson							38
Rockcastle							176

Table C11: Counties Rowan-Trimble Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney-Vento Homelessness
Rowan		7					255
Russell							172
Scott		3	1	1			336
Shelby							31
Simpson			2	2		1	39
Spencer							30
Taylor							15
Todd							16
Trigg							25
Trimble							0

Table C12: Counties Union-Jefferson Literal Homelessness / C							
	HIV+	Self-Reported Current Episode Of Homelessness Due to Domestic Violence	Veterans	Sheltered Veterans	Unsheltered Veterans	Chronically Homeless Veterans	Children Experiencing McKinney- Vento Homelessness
Union							2
Warren		33	8	3	5	1	27
Washington							59
Wayne							25
Webster							488
Whitley							293
Wolfe							0
Woodford			1		1		83
Fayette	4	43	89	88	1	7	535
Jefferson	8	138	157	151	6	13	3,953

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Adair	1,666	24%	\$8.83	\$459	\$503	\$663	\$20,120	\$26,520
Allen	1,907	25%	\$12.08	\$628	\$524	\$690	\$20,960	\$27,600
Anderson	2,028	24%	\$11.03	\$574	\$635	\$748	\$25,400	\$29,920
Ballard	592	19%	\$15.26	\$794	\$527	\$695	\$21,080	\$27,800
Barren	5,641	33%	\$11.44	\$595	\$551	\$689	\$22,040	\$27,560
Bath	1,348	28%	\$13.54	\$704	\$530	\$677	\$21,200	\$27,080
Bell	3,607	34%	\$10.02	\$521	\$575	\$663	\$23,000	\$26,520
Boone	11,982	25%	\$13.25	\$689	\$698	\$916	\$27,920	\$36,640
Bourbon	2,987	37%	\$13.13	\$683	\$728	\$910	\$29,120	\$36,400
Boyd	5,689	31%	\$13.33	\$693	\$652	\$791	\$26,080	\$31,640

Table D2: Counties Boyle-Carlisle Renter Households

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Boyle	3,619	33%	\$13.10	\$681	\$562	\$740	\$22,480	\$29,600
Bracken	862	26%	\$12.39	\$645	\$698	\$916	\$27,920	\$36,640
Breathitt	1,553	29%	\$7.56	\$393	\$503	\$663	\$20,120	\$26,520
Breckinridge	1,475	19%	\$9.52	\$495	\$557	\$663	\$22,280	\$26,520
Bullitt	5,847	20%	\$12.24	\$636	\$760	\$918	\$30,400	\$36,720
Butler	1,386	28%	\$10.91	\$567	\$503	\$663	\$20,120	\$26,520
Caldwell	1,220	24%	\$9.33	\$485	\$582	\$663	\$23,280	\$26,520
Calloway	5,632	38%	\$8.89	\$462	\$619	\$816	\$24,760	\$32,640
Campbell	11,122	30%	\$10.97	\$570	\$698	\$916	\$27,920	\$36,640
Carlisle	362	18%	\$9.81	\$510	\$556	\$663	\$22,240	\$26,520

Table D3: Counties Carroll-Daviess Renter Households								
	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Carroll	1,463	36%	\$16.41	\$854	\$582	\$663	\$23,280	\$26,520
Carter	2,174	23%	\$8.08	\$420	\$503	\$663	\$20,120	\$26,520
Casey	1,385	23%	\$8.27	\$430	\$578	\$663	\$23,120	\$26,520
Christian	13,346	52%	\$16.57	\$862	\$689	\$872	\$27,560	\$34,880
Clark	4,736	33%	\$12.42	\$646	\$728	\$910	\$29,120	\$36,400
Clay	2,540	32%	\$11.87	\$617	\$574	\$663	\$22,960	\$26,520
Clinton	1,215	30%	\$10.50	\$546	\$542	\$663	\$21,680	\$26,520
Crittenden	646	18%	\$12.03	\$625	\$503	\$663	\$20,120	\$26,520
Cumberland	709	27%	\$11.16	\$581	\$515	\$663	\$20,600	\$26,520
Daviess	12,882	32%	\$12.83	\$667	\$623	\$821	\$24,920	\$32,840

Table D4: Counties Edmonson-Grant Renter Households								
	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Edmonson	958	20%	\$10.97	\$570	\$660	\$841	\$26,400	\$33,640
Elliott	622	25%	\$6.61	\$344	\$503	\$663	\$20,120	\$26,520
Estill	1,532	28%	\$10.41	\$541	\$503	\$663	\$20,120	\$26,520
Fleming	1,564	27%	\$10.34	\$538	\$503	\$663	\$20,120	\$26,520
Floyd	4,514	30%	\$10.05	\$523	\$503	\$663	\$20,120	\$26,520
Franklin	7,840	37%	\$14.01	\$729	\$654	\$783	\$26,160	\$31,320
Fulton	944	39%	\$10.18	\$529	\$520	\$663	\$20,800	\$26,520
Gallatin	869	28%	\$20.32	\$1,057	\$698	\$916	\$27,920	\$36,640
Garrard	1,180	18%	\$8.97	\$466	\$556	\$712	\$22,240	\$28,480
Grant	2,878	31%	\$13.25	\$689	\$690	\$786	\$27,600	\$31,440

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Graves	3,511	25%	\$9.63	\$501	\$503	\$663	\$20,120	\$26,520
Grayson	2,764	27%	\$11.45	\$595	\$551	\$663	\$22,040	\$26,520
Green	1,155	26%	\$9.11	\$473	\$503	\$663	\$20,120	\$26,520
Greenup	3,150	22%	\$11.09	\$577	\$652	\$791	\$26,080	\$31,640
Hancock	689	21%	\$23.66	\$1,230	\$623	\$821	\$24,920	\$32,840
Hardin	16,041	39%	\$14.54	\$756	\$642	\$846	\$25,680	\$33,840
Harlan	3,471	31%	\$9.74	\$507	\$548	\$663	\$21,920	\$26,520
Harrison	2,261	31%	\$11.05	\$575	\$503	\$663	\$20,120	\$26,520
Hart	1,902	26%	\$11.38	\$592	\$503	\$663	\$20,120	\$26,520
Henderson	7,212	39%	\$13.07	\$680	\$670	\$845	\$26,800	\$33,800

Table D6: Counties Henry-Larue Renter Households

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Henry	1,685	28%	\$11.26	\$585	\$760	\$918	\$30,400	\$36,720
Hickman	309	17%	\$13.25	\$689	\$515	\$663	\$20,600	\$26,520
Hopkins	5,676	31%	\$13.72	\$713	\$531	\$700	\$21,240	\$28,000
Jackson	1,361	25%	\$11.43	\$595	\$515	\$663	\$20,600	\$26,520
Jessamine	6,666	35%	\$12.42	\$646	\$728	\$910	\$29,120	\$36,400
Johnson	2,385	28%	\$8.92	\$464	\$503	\$663	\$20,120	\$26,520
Kenton	21,663	34%	\$17.32	\$901	\$698	\$916	\$27,920	\$36,640
Knott	1,612	25%	\$10.22	\$531	\$515	\$663	\$20,600	\$26,520
Knox	4,127	35%	\$8.51	\$443	\$507	\$663	\$20,280	\$26,520
Larue	1,488	26%	\$10.01	\$521	\$642	\$846	\$25,680	\$33,840

Table D7: Counties Laurel-Lyon Renter Households								
	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Laurel	6,785	30%	\$9.80	\$510	\$552	\$671	\$22,080	\$26,840
Lawrence	1,450	25%	\$7.74	\$402	\$503	\$663	\$20,120	\$26,520
Lee	883	31%	\$9.42	\$490	\$518	\$663	\$20,720	\$26,520
Leslie	759	19%	\$9.68	\$503	\$515	\$663	\$20,600	\$26,520
Letcher	2,511	26%	\$11.19	\$582	\$566	\$663	\$22,640	\$26,520
Lewis	1,371	26%	\$9.39	\$488	\$555	\$663	\$22,200	\$26,520
Lincoln	2,101	22%	\$13.10	\$681	\$503	\$663	\$20,120	\$26,520
Livingston	799	21%	\$14.08	\$732	\$527	\$678	\$21,080	\$27,120
Logan	3,157	30%	\$15.42	\$802	\$532	\$670	\$21,280	\$26,800
Lyon	688	21%	\$6.55	\$341	\$524	\$663	\$20,960	\$26,520

Table D8: Counties Madison-Meade Renter Households

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Madison	13,659	41%	\$12.28	\$639	\$554	\$730	\$22,160	\$29,200
Magoffin	1,379	27%	\$8.06	\$419	\$548	\$663	\$21,920	\$26,520
Marion	1,971	27%	\$13.30	\$692	\$571	\$685	\$22,840	\$27,400
Marshall	2,498	19%	\$13.39	\$696	\$650	\$741	\$26,000	\$29,640
Martin	1,227	30%	\$10.34	\$538	\$516	\$680	\$20,640	\$27,200
Mason	2,169	32%	\$12.27	\$638	\$550	\$689	\$22,000	\$27,560
McCracken	9,730	35%	\$13.54	\$704	\$611	\$805	\$22,400	\$32,200
McCreary	1,807	30%	\$8.80	\$458	\$515	\$663	\$20,600	\$26,520
McLean	822	22%	\$9.47	\$492	\$623	\$821	\$24,920	\$32,840
Meade	2,926	27%	\$13.98	\$727	\$603	\$775	\$24,120	\$31,000

Table D9: Counties Menifee-Ohio Renter Households								
	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Menifee	535	20%	\$13.63	\$709	\$515	\$663	\$20,600	\$26,520
Mercer	2,373	28%	\$12.93	\$672	\$516	\$680	\$20,640	\$27,200
Metcalfe	882	22%	\$11.27	\$586	\$577	\$663	\$23,080	\$26,520
Monroe	1,360	30%	\$8.24	\$429	\$503	\$663	\$20,120	\$26,520
Montgomery	3,369	32%	\$13.98	\$727	\$567	\$724	\$22,680	\$28,960
Morgan	1,233	25%	\$8.82	\$459	\$582	\$663	\$23,280	\$26,520
Muhlenberg	2,312	20%	\$12.53	\$652	\$520	\$663	\$20,800	\$26,520
Nelson	4,292	24%	\$13.38	\$696	\$550	\$725	\$22,000	\$29,000
Nicholas	873	31%	\$6.89	\$359	\$503	\$663	\$20,120	\$26,520
Ohio	2,182	24%	\$11.38	\$592	\$534	\$663	\$21,360	\$26,520

Table D10: Counties Oldham-Rockcastle Renter Households

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Oldham	3,199	15%	\$11.42	\$594	\$760	\$918	\$30,400	\$36,720
Owen	1,008	25%	\$12.99	\$676	\$503	\$663	\$20,120	\$26,520
Owsley	538	32%	\$8.75	\$455	\$515	\$663	\$20,600	\$26,520
Pendleton	1,297	25%	\$10.55	\$548	\$698	\$916	\$27,920	\$36,640
Perry	2,711	24%	\$14.18	\$737	\$575	\$663	\$23,000	\$26,520
Pike	6,953	27%	\$12.51	\$650	\$566	\$711	\$22,640	\$28,440
Powell	1,477	31%	\$7.92	\$412	\$575	\$693	\$23,000	\$27,720
Pulaski	7,848	31%	\$10.91	\$567	\$529	\$697	\$21,160	\$27,880
Robertson	216	25%	\$10.00	\$520	\$503	\$663	\$20,120	\$26,520
Rockcastle	1,560	24%	\$9.69	\$504	\$503	\$663	\$20,120	\$26,520

Table D11: Counties Rowan-Trimble Renter Households

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Rowan	3,463	40%	\$10.68	\$555	\$612	\$713	\$24,480	\$28,520
Russell	1,791	26%	\$9.86	\$513	\$534	\$663	\$21,360	\$26,520
Scott	6,160	30%	\$17.42	\$906	\$728	\$910	\$29,120	\$36,400
Shelby	4,952	30%	\$12.01	\$625	\$658	\$867	\$26,320	\$34,680
Simpson	2,462	35%	\$12.84	\$668	\$576	\$759	\$23,040	\$30,360
Spencer	1,005	15%	\$7.52	\$391	\$760	\$918	\$30,400	\$36,720
Taylor	3,917	40%	\$8.96	\$466	\$524	\$663	\$20,960	\$26,520
Todd	1,511	33%	\$11.26	\$585	\$503	\$663	\$20,120	\$26,520
Trigg	1,122	19%	\$8.40	\$437	\$689	\$872	\$27,560	\$34,880
Trimble	801	23%	\$16.05	\$834	\$760	\$918	\$30,400	\$36,720

	Renter Households	Percent of Households That are Renters	Avg. Renter Wage Per/Hour	Affordable Rent/W Full Time Job Paying Mean Renter Wage	FMR 1-Bed	FMR 2-Bed	Income Needed For 1-Bed	Income Needed For 2-Bed
Union	1,570	29%	\$16.02	\$833	\$553	\$663	\$22,120	\$26,520
Warren	19,912	41%	\$13.10	\$681	\$660	\$841	\$26,400	\$33,640
Washington	1,147	25%	\$15.79	\$821	\$514	\$674	\$20,560	\$26,960
Wayne	2,180	26%	\$9.93	\$516	\$582	\$663	\$23,280	\$26,520
Webster	1,396	28%	\$20.85	\$1,084	\$564	\$663	\$22,650	\$26,520
Whitley	3,938	31%	\$12.42	\$646	\$582	\$663	\$23,280	\$26,520
Wolfe	1,061	37%	\$8.52	\$443	\$503	\$663	\$20,120	\$26,520
Woodford	3,034	29%	\$12.22	\$635	\$728	\$910	\$29,120	\$36,400
Fayette	59,136	46%	\$14.55	\$757	\$728	\$910	\$29,120	\$36,400
Jefferson	119,595	38%	\$17.46	\$908	\$760	\$918	\$30,400	\$36,720

Table E1: Counties Adair-Boyd Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Adair	\$9.67	\$12.75	44 hrs./ \$8.83 hr.	58 hrs./\$8.83 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Allen	\$10.08	\$13.27	33 hrs./ \$12.08 hr.	44 hrs./ \$12.08 hr.	56 hrs./\$7.25 hr.	73 hrs./\$7.25 hr.
Anderson	\$12.21	\$14.38	44 hrs./ \$11.03 hr.	52 hrs./ \$11.03 hr.	67 hrs./\$7.25 hr.	79 hrs./\$7.25 hr.
Ballard	\$10.13	\$13.37	27 hrs./ \$15.26 hr.	35 hrs./ \$15.26 hr.	56 hrs./\$7.25 hr.	74 hrs./\$7.25 hr.
Barren	\$10.60	\$13.25	37 hrs./ \$11.44 hr.	46 hrs./ \$11.44 hr.	58 hrs./\$7.25 hr.	73 hrs./\$7.25 hr.
Bath	\$10.19	\$13.02	30 hrs./ \$13.54 hr.	38 hrs./ \$13.54 hr.	56 hrs./\$7.25 hr.	72 hrs./\$7.25 hr.
Bell	\$11.06	\$12.75	44 hrs./ \$10.02 hr.	51 hrs./ \$10.02 hr.	61 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Boone	\$13.42	\$17.62	41 hrs./ \$13.25 hr.	53 hrs./ \$13.25 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Bourbon	\$14.00	\$17.50	43 hrs./ \$13.13 hr.	53 hrs./ \$13.13 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Boyd	\$12.54	\$15.21	38 hrs./ \$13.33 hr.	46 hrs./ \$13.33 hr.	69 hrs./\$7.25 hr.	84 hrs./\$7.25 hr.

	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Boyle	\$10.81	\$14.23	33 hrs./\$13.10 hr.	43 hrs./\$13.10 hr.	60 hrs./\$7.25 hr.	79 hrs./\$7.25 hr.
Bracken	\$13.42	\$17.62	43 hrs./\$12.39 hr.	57 hrs./\$12.39 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Breathitt	\$9.67	\$12.75	51 hrs./\$7.56 hr.	67 hrs./\$7.56 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Breckinridge	\$10.71	\$12.75	59 hrs./\$9.52 hr.	70 hrs./\$9.52 hr.	59 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Bullitt	\$14.62	\$17.65	48 hrs./\$12.24 hr.	58 hrs./\$12.24 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Butler	\$9.67	\$12.75	35 hrs./\$10.91 hr.	47 hrs./\$10.91 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Caldwell	\$11.19	\$12.75	48 hrs./\$9.33 hr.	55 hrs./\$9.33 hr.	62 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Calloway	\$11.90	\$15.69	54 hrs./\$8.89 hr.	71 hrs./\$8.89 hr.	66 hrs./\$7.25 hr.	87 hrs./\$7.25 hr.
Campbell	\$13.42	\$17.62	49 hrs./\$10.97 hr.	64 hrs./\$10.97 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Carlisle	\$10.69	\$12.75	44 hrs./\$9.81 hr.	52 hrs./\$9.81 hr.	59 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.

	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Carroll	\$11.19	\$12.75	27 hrs./\$16.41 hr.	31 hrs./\$16.41 hr.	62 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Carter	\$9.67	\$12.75	48 hrs./\$8.08 hr.	63 hrs./\$8.08 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Casey	\$11.12	\$12.75	54 hrs./\$8.27 hr.	62 hrs./\$8.27 hr.	61 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Christian	\$13.25	\$16.77	32 hrs./\$16.57 hr.	40 hrs./\$16.57 hr.	73 hrs./\$7.25 hr.	93 hrs./\$7.25 hr.
Clark	\$14.00	\$17.50	45 hrs./\$12.42 hr.	56 hrs./\$12.42 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Clay	\$11.04	\$12.75	37 hrs./\$11.87 hr.	43 hrs./\$11.87 hr.	61 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Clinton	\$10.42	\$12.75	40 hrs./\$10.50 hr.	49 hrs./\$10.50 hr.	58 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Crittenden	\$9.67	\$12.75	32 hrs./\$12.03 hr.	42 hrs./\$12.03 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Cumberland	\$9.90	\$12.75	35 hrs./\$11.16 hr.	46 hrs./\$11.16 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Daviess	\$11.98	\$15.79	37 hrs./\$12.83 hr.	49 hrs./\$12.83 hr.	66 hrs./\$7.25 hr.	87 hrs./\$7.25 hr.

Table E4: Counties Edmonson-Grant Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Edmonson	\$12.69	\$16.17	46 hrs./\$10.97 hr.	59 hrs./\$10.97 hr.	70 hrs./\$7.25 hr.	89 hrs./\$7.25 hr.
Elliott	\$9.67	\$12.75	59 hrs./\$6.61 hr.	77 hrs./\$6.61 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Estill	\$9.67	\$12.75	37 hrs./\$10.41 hr.	49 hrs./\$10.41 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Fleming	\$9.67	\$12.75	37 hrs./\$10.34 hr.	49 hrs./\$10.34 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Floyd	\$9.67	\$12.75	38 hrs./\$10.05 hr.	51 hrs./\$10.05 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Franklin	\$12.58	\$15.06	36 hrs./\$14.01 hr.	43 hrs./\$14.01 hr.	69 hrs./\$7.25 hr.	83 hrs./\$7.25 hr.
Fulton	\$10.00	\$12.75	39 hrs./\$10.18 hr.	50 hrs./\$10.18 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Gallatin	\$13.42	\$17.62	26 hrs./\$20.32 hr.	35 hrs./\$20.32 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Garrard	\$10.69	\$13.69	48 hrs./\$8.97 hr.	61 hrs./\$8.97 hr.	59 hrs./\$7.25 hr.	76 hrs./\$7.25 hr.
Grant	\$13.27	\$15.12	40 hrs./\$13.25 hr.	46 hrs./\$13.25 hr.	73 hrs./\$7.25 hr.	83 hrs./\$7.25 hr.

Table E5: Counties Graves-Henderson Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Graves	\$9.67	\$12.75	40 hrs./\$9.63 hr.	53 hrs./\$9.63 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Grayson	\$10.60	\$12.75	37 hrs./\$11.45 hr.	45 hrs./\$11.45 hr.	58 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Green	\$9.67	\$12.75	42 hrs./\$9.11 hr.	56 hrs./\$9.11 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Greenup	\$12.54	\$15.21	45 hrs./\$11.09 hr.	55 hrs./\$11.09 hr.	69 hrs./\$7.25 hr.	84 hrs./\$7.25 hr.
Hancock	\$11.98	\$15.79	20 hrs./\$23.66 hr.	27 hrs./\$23.66 hr.	66 hrs./\$7.25 hr.	87 hrs./\$7.25 hr.
Hardin	\$12.35	\$16.27	34 hrs./\$14.54 hr.	45 hrs./\$14.54 hr.	68 hrs./\$7.25 hr.	90 hrs./\$7.25 hr.
Harlan	\$10.54	\$12.75	43 hrs./\$9.74 hr.	52 hrs./\$9.74 hr.	58 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Harrison	\$9.67	\$12.75	35 hrs./\$11.05 hr.	46 hrs./\$11.05 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Hart	\$9.67	\$12.75	34 hrs./\$11.38 hr.	45 hrs./\$11.38 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Henderson	\$12.88	\$16.25	39 hrs./\$13.07 hr.	50 hrs./\$13.07 hr.	71 hrs./\$7.25 hr.	90 hrs./\$7.25 hr.

Table E6: Counties Henry-Larue Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Henry	\$14.62	\$17.65	52 hrs./\$11.26 hr.	63 hrs./\$11.26 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Hickman	\$9.90	\$12.75	30 hrs./\$13.25 hr.	38 hrs./\$13.25 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Hopkins	\$10.21	\$13.46	30 hrs./\$13.72 hr.	39 hrs./\$13.72 hr.	56 hrs./\$7.25 hr.	74 hrs./\$7.25 hr.
Jackson	\$9.90	\$12.75	35 hrs./\$11.43 hr.	45 hrs./\$11.43 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Jessamine	\$14.00	\$17.50	45 hrs./\$12.42 hr.	56 hrs./\$12.42 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Johnson	\$9.67	\$12.75	43 hrs./\$8.92 hr.	57 hrs./\$8.92 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Kenton	\$13.42	\$17.62	31 hrs./\$17.32 hr.	41 hrs./\$17.32 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Knott	\$9.90	\$12.75	39 hrs./\$10.22 hr.	50 hrs./\$10.22 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Knox	\$9.75	\$12.75	46 hrs./\$8.51 hr.	60 hrs./\$8.51 hr.	54 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Larue	\$12.35	\$16.27	49 hrs./\$10.01 hr.	65 hrs./\$10.01 hr.	68 hrs./\$7.25 hr.	90 hrs./\$7.25 hr.

Table E7: Counties Laurel-Lyon Renter Wages

	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Laurel	\$10.62	\$12.90	43 hrs./\$9.80 hr.	53 hrs./\$9.80 hr.	59 hrs./\$7.25 hr.	71 hrs./\$7.25 hr.
Lawrence	\$9.67	\$12.75	50 hrs./\$7.74 hr.	66 hrs./\$7.74 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Lee	\$9.96	\$12.75	42 hrs./\$9.42hr.	54 hrs./\$9.42 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Leslie	\$9.90	\$12.75	41 hrs./\$9.68 hr.	53 hrs./\$9.68 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Letcher	\$10.88	\$12.75	39 hrs./\$11.19 hr.	46 hrs./\$11.19 hr.	60 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Lewis	\$10.67	\$12.75	45 hrs./\$9.39 hr.	54 hrs./\$9.39 hr.	59 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Lincoln	\$9.67	\$12.75	30 hrs./\$13.10 hr.	39 hrs./\$13.10 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Livingston	\$10.13	\$13.04	29 hrs./\$14.08 hr.	37 hrs./\$14.08 hr.	56 hrs./\$7.25 hr.	72 hrs./\$7.25 hr.
Logan	\$10.23	\$12.88	27 hrs./\$15.42 hr.	33 hrs./\$15.42 hr.	56 hrs./\$7.25 hr.	71 hrs./\$7.25 hr.
Lyon	\$10.08	\$12.75	61 hrs./\$6.55 hr.	78 hrs./\$6.55 hr.	56 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.

Table E8: Counties Madison-Meade Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Madison	\$10.65	\$14.04	35 hrs./\$12.28 hr.	46 hrs./\$12.28 hr.	59 hrs./\$7.25 hr.	77 hrs./\$7.25 hr.
Magoffin	\$10.54	\$12.75	52 hrs./\$8.06 hr.	63 hrs./\$8.06 hr.	58 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Marion	\$10.98	\$13.17	33 hrs./\$13.30 hr.	40 hrs./\$13.30 hr.	61 hrs./\$7.25 hr.	73 hrs./\$7.25 hr.
Marshall	\$12.50	\$14.25	37 hrs./\$13.39 hr.	43 hrs./\$13.39 hr.	69 hrs./\$7.25 hr.	79 hrs./\$7.25 hr.
Martin	\$9.92	\$13.08	38 hrs./\$10.34 hr.	51 hrs./\$10.34 hr.	55 hrs./\$7.25 hr.	72 hrs./\$7.25 hr.
Mason	\$10.58	\$13.25	34 hrs./\$12.27 hr.	43 hrs./\$12.27 hr.	58 hrs./\$7.25 hr.	73 hrs./\$7.25 hr.
McCracken	\$11.75	\$15.48	35 hrs./\$13.54 hr.	46 hrs./\$13.54 hr.	65 hrs./\$7.25 hr.	85 hrs./\$7.25 hr.
McCreary	\$9.90	\$12.75	45 hrs./\$8.80 hr.	58 hrs./\$8.80 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
McLean	\$11.98	\$15.79	51 hrs./\$9.47 hr.	67 hrs./\$9.47 hr.	66 hrs./\$7.25 hr.	87 hrs./\$7.25 hr.
Meade	\$11.60	\$14.90	33 hrs./\$13.98 hr.	43 hrs./\$13.98 hr.	64 hrs./\$7.25 hr.	82 hrs./\$7.25 hr.

Table E9: Counties Menifee-Ohio Renter Wages

	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Menifee	\$9.90	\$12.75	29 hrs./\$13.63 hr.	37 hrs./\$13.63 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Mercer	\$9.92	\$13.08	31 hrs./\$12.93 hr.	40 hrs./\$12.93 hr.	55 hrs./\$7.25 hr.	72 hrs./\$7.25 hr.
Metcalfe	\$11.10	\$12.75	39 hrs./\$11.27 hr.	45 hrs./\$11.27 hr.	61 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Monroe	\$9.67	\$12.75	47 hrs./\$8.24 hr.	62 hrs./\$8.24 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Montgomery	\$10.90	\$13.92	31 hrs./\$13.98 hr.	40 hrs./\$13.98 hr.	60 hrs./\$7.25 hr.	77 hrs./\$7.25 hr.
Morgan	\$11.19	\$12.75	51 hrs./\$8.82 hr.	58 hrs./\$8.82 hr.	62 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Muhlenberg	\$10.00	\$12.75	32 hrs./\$12.53 hr.	41 hrs./\$12.53 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Nelson	\$10.58	\$13.94	32 hrs./\$13.38 hr.	42 hrs./\$13.38 hr.	58 hrs./\$7.25 hr.	77 hrs./\$7.25 hr.
Nicholas	\$9.67	\$12.75	56 hrs./\$6.89 hr.	74 hrs./\$6.89 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Ohio	\$10.27	\$12.75	36 hrs./\$11.38 hr.	45 hrs./\$11.38 hr.	57 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.

Table E10: Counties Oldham-Rockcastle Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Oldham	\$14.62	\$17.65	51 hrs./\$11.42 hr.	62 hrs./\$11.42 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Owen	\$9.67	\$12.75	30 hrs./\$12.99 hr.	39 hrs./\$12.99 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Owsley	\$9.90	\$12.75	45 hrs./\$8.75 hr.	58 hrs./\$8.75 hr.	55 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Pendleton	\$13.42	\$17.62	51 hrs./\$10.55 hr.	67 hrs./\$10.55 hr.	74 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Perry	\$11.06	\$12.75	31 hrs./\$14.18 hr.	36 hrs./\$14.18 hr.	61 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Pike	\$10.88	\$13.67	35 hrs./\$12.51 hr.	44 hrs./\$12.51 hr.	60 hrs./\$7.25 hr.	75 hrs./\$7.25 hr.
Powell	\$11.06	\$13.33	56 hrs./\$7.92 hr.	67 hrs./\$7.92 hr.	61 hrs./\$7.25 hr.	74 hrs./\$7.25 hr.
Pulaski	\$10.17	\$13.40	37 hrs./\$10.91 hr.	49 hrs./\$10.91 hr.	56 hrs./\$7.25 hr.	74 hrs./\$7.25 hr.
Robertson	\$9.67	\$12.75	39 hrs./\$10.00 hr.	51 hrs./\$10.00 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Rockcastle	\$9.67	\$12.75	40 hrs./\$9.69 hr.	53 hrs./\$9.69 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.

Table E11: Counties Rowan-Trimble Renter Wages						
	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Rowan	\$11.77	\$13.71	44 hrs./\$10.68 hr.	51 hrs./\$10.68 hr.	65 hrs./\$7.25 hr.	76 hrs./\$7.25 hr.
Russell	\$10.27	\$12.75	42 hrs./\$9.86 hr.	52 hrs./\$9.86 hr.	57 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Scott	\$14.00	\$17.50	32 hrs./\$17.42 hr.	40 hrs./\$17.42 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Shelby	\$12.65	\$16.67	42 hrs./\$12.01 hr.	56 hrs./\$12.01 hr.	70 hrs./\$7.25 hr.	92 hrs./\$7.25 hr.
Simpson	\$11.08	\$14.60	35 hrs./\$12.84 hr.	45 hrs./\$12.84 hr.	61 hrs./\$7.25 hr.	81 hrs./\$7.25 hr.
Spencer	\$14.62	\$17.65	78 hrs./\$7.52 hr.	94 hrs./\$7.52 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Taylor	\$10.08	\$12.75	45 hrs./\$8.96 hr.	57 hrs./\$8.96 hr.	56 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Todd	\$9.67	\$12.75	34 hrs./\$11.26 hr.	45 hrs./\$11.26 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Trigg	\$13.25	\$16.77	63 hrs./\$8.40 hr.	80 hrs./\$8.40 hr.	73 hrs./\$7.25 hr.	93 hrs./\$7.25 hr.
Trimble	\$14.62	\$17.65	36 hrs./\$16.05 hr.	44 hrs./\$16.05 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.

Table E12: Counties Union-Jefferson Renter Wages

	Housing Wage 1-Bed	Housing Wage 2-Bed	Work Hours/Week at Mean Renter Wage 1-Bed	Work Hours/Week Mean Renter Wage 2-Bed	Work Hours/Week Minimum Wage 1-Bed	Work Hours/Week Minimum Wage 2-Bed
Union	\$10.63	\$12.75	27 hrs./\$16.02 hr.	32 hrs./\$16.02 hr.	59 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Warren	\$12.69	\$16.17	39 hrs./\$13.10 hr.	49 hrs./\$13.10 hr.	70 hrs./\$7.25 hr.	89 hrs./\$7.25 hr.
Washington	\$9.88	\$12.96	25 hrs./\$15.79 hr.	33 hrs./\$15.79 hr.	55 hrs./\$7.25 hr.	72 hrs./\$7.25 hr.
Wayne	\$11.19	\$12.75	45 hrs./\$9.93 hr.	51 hrs./\$9.93 hr.	62 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Webster	\$10.85	\$12.75	21 hrs./\$20.85 hr.	24 hrs./\$20.85 hr.	60 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Whitley	\$11.19	\$12.75	36 hrs./\$12.42 hr.	41 hrs./\$12.42 hr.	62 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Wolfe	\$9.67	\$12.75	45 hrs./\$8.52 hr.	60 hrs./\$8.52 hr.	53 hrs./\$7.25 hr.	70 hrs./\$7.25 hr.
Woodford	\$14.00	\$17.50	46 hrs./\$12.22 hr.	57 hrs./\$12.22 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Fayette	\$14.00	\$17.50	38 hrs./\$14.55 hr.	48 hrs./\$14.55 hr.	77 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.
Jefferson	\$14.62	\$17.65	33 hrs./\$17.46 hr.	40 hrs./\$17.46 hr.	81 hrs./\$7.25 hr.	97 hrs./\$7.25 hr.

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Adair	\$47,800	\$14,340	\$359	\$599	\$14.87	\$29.14	\$37.08
Allen	\$57,900	\$17,370	\$434	\$885	\$15.03	\$28.59	\$35.78
Anderson	\$70,300	\$21,090	\$527	\$1,057	\$15.15	\$29.79	\$37.37
Ballard	\$59,900	\$17,970	\$449	\$705	\$14.86	\$28.63	\$35.81
Barren	\$49,200	\$14,760	\$369	\$599	\$14.83	\$29.11	\$36.81
Bath	\$49,500	\$14,850	\$371	\$666	\$14.76	\$28.82	\$36.33
Bell	\$33,400	\$10,200	\$251	\$506	\$14.68	\$27.17	\$33.15
Boone	\$85,400	\$25,620	\$641	\$856	\$15.67	\$31.76	\$40.36
Bourbon	\$75,500	\$22,650	\$566	\$1,056	\$15.87	\$31.71	\$40.32
Boyd	\$62,600	\$18,780	\$470	\$675	\$15.28	\$29.53	\$36.88

Table F2: Counties Boyle-Carlisle Living Wages							
	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Boyle	\$56,900	\$17,070	\$427	\$545	\$15.11	\$30.40	\$39.01
Bracken	\$85,400	\$25,620	\$641	\$624	\$15.67	\$30.66	\$38.17
Breathitt	\$35,200	\$10,560	\$264	\$660	\$14.68	\$28.71	\$36.22
Breckinridge	\$64,200	\$19,260	\$482	\$555	\$15.29	\$28.38	\$35.57
Bullitt	\$76,900	\$23,070	\$577	\$963	\$16.02	\$31.10	\$39.04
Butler	\$56,700	\$17,010	\$425	\$891	\$14.87	\$28.38	\$35.57
Caldwell	\$59,500	\$17,850	\$446	\$668	\$14.68	\$28.38	\$35.57
Calloway	\$60,200	\$18,060	\$452	\$669	\$15.17	\$30.08	\$37.79
Campbell	\$85,400	\$25,620	\$641	\$1,360	\$15.67	\$31.76	\$40.36
Carlisle	\$57,000	\$17,100	\$428	\$862	\$14.68	\$28.38	\$35.57

Table F3: Counties Carroll-Daviess Living Wages							
	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Carroll	\$52,800	\$15,840	\$396	\$1,354	\$14.68	\$29.14	\$37.08
Carter	\$44,200	\$13,260	\$332	\$600	\$14.68	\$28.71	\$36.22
Casey	\$43,100	\$12,930	\$323	\$640	\$14.68	\$29.14	\$37.08
Christian	\$63,400	\$19,020	\$476	\$728	\$15.46	\$30.52	\$38.22
Clark	\$75,500	\$22,650	\$566	\$1,189	\$15.87	\$31.71	\$40.32
Clay	\$35,100	\$10,530	\$263	\$547	\$15.40	\$28.71	\$36.22
Clinton	\$41,100	\$12,330	\$308	\$662	\$14.68	\$29.14	\$37.08
Crittenden	\$60,100	\$18,030	\$451	\$682	\$14.68	\$28.38	\$35.57
Cumberland	\$47,100	\$14,130	\$353	\$467	\$14.39	\$29.14	\$37.08
Daviess	\$64,400	\$19,320	\$483	\$555	\$15.63	\$30.12	\$37.83

Table F4: Counties Edmonson-Grant Living Wages

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Edmonson	\$68,500	\$20,550	\$514	\$889	\$16.07	\$29.75	\$36.94
Elliott	\$40,200	\$12,060	\$302	\$775	\$14.68	\$28.71	\$36.22
Estill	\$41,700	\$12,510	\$313	\$762	\$14.68	\$29.14	\$37.08
Fleming	\$53,900	\$16,170	\$404	\$657	\$14.68	\$28.71	\$36.22
Floyd	\$40,400	\$12,120	\$303	\$668	\$14.68	\$28.71	\$36.22
Franklin	\$72,000	\$21,600	\$540	\$830	\$15.10	\$30.73	\$39.94
Fulton	\$46,400	\$13,920	\$348	\$399	\$14.68	\$28.38	\$35.57
Gallatin	\$85,400	\$25,620	\$641	\$934	\$15.67	\$31.09	\$39.03
Garrard	\$65,200	\$19,560	\$489	\$577	\$14.96	\$29.52	\$37.46
Grant	\$57,300	\$17,190	\$430	\$924	\$15.94	\$30.09	\$38.03

Table F5: Counties Graves-Henderson Living Wages

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Graves	\$59,000	\$17,700	\$443	\$862	\$14.68	\$28.91	\$36.61
Grayson	\$48,700	\$14,610	\$365	\$647	\$15.21	\$28.38	\$35.57
Green	\$54,200	\$16,260	\$407	\$599	\$14.68	\$29.14	\$37.08
Greenup	\$62,600	\$18,780	\$470	\$662	\$15.28	\$28.91	\$37.43
Hancock	\$64,400	\$19,320	\$483	\$555	\$15.63	\$29.60	\$36.79
Hardin	\$61,000	\$18,300	\$458	\$637	\$15.94	\$30.32	\$38.02
Harlan	\$33,900	\$10,170	\$254	\$623	\$14.39	\$28.71	\$36.22
Harrison	\$64,300	\$19,290	\$482	\$1,002	\$14.68	\$29.14	\$37.08
Hart	\$49,500	\$14,850	\$371	\$567	\$14.87	\$28.38	\$35.57
Henderson	\$78,400	\$23,520	\$588	\$793	\$15.62	\$30.31	\$38.02

Table F6: Counties Henry-Larue Living Wages							
	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Henry	\$76,900	\$23,070	\$577	\$1,231	\$16.02	\$31.10	\$39.04
Hickman	\$56,700	\$17,010	\$425	\$572	\$14.68	\$28.38	\$35.57
Hopkins	\$60,700	\$18,120	\$455	\$575	\$15.05	\$28.67	\$35.85
Jackson	\$43,100	\$12,930	\$323	\$756	\$14.68	\$28.71	\$36.22
Jessamine	\$75,500	\$22,650	\$566	\$1,095	\$15.87	\$31.71	\$40.32
Johnson	\$50,200	\$15,060	\$377	\$656	\$14.68	\$28.71	\$36.22
Kenton	\$85,400	\$25,620	\$641	\$1,451	\$15.67	\$31.76	\$40.36
Knott	\$40,700	\$12,210	\$305	\$668	\$14.68	\$28.71	\$36.22
Knox	\$37,500	\$11,250	\$281	\$507	\$14.68	\$28.71	\$36.22
Larue	\$61,000	\$18,300	\$458	\$637	\$15.94	\$29.79	\$36.98

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Laurel	\$49,900	\$14,970	\$374	\$600	\$15.22	\$28.77	\$36.28
Lawrence	\$43,600	\$13,080	\$327	\$650	\$14.68	\$28.71	\$36.22
Lee	\$38,800	\$11,640	\$291	\$749	\$14.68	\$28.71	\$36.22
Leslie	\$40,500	\$12,150	\$304	\$499	\$14.68	\$28.71	\$36.22
Letcher	\$38,500	\$11,550	\$289	\$995	\$14.68	\$28.71	\$36.22
Lewis	\$47,500	\$14,250	\$356	\$361	\$14.68	\$28.71	\$36.22
Lincoln	\$50,500	\$15,150	\$379	\$593	\$14.68	\$29.14	\$37.08
Livingston	\$61,300	\$18,390	\$460	\$862	\$14.77	\$28.50	\$35.68
Logan	\$58,700	\$17,610	\$440	\$932	\$14.72	\$28.44	\$35.62
Lyon	\$64,800	\$19,440	\$486	\$720	\$14.68	\$28.38	\$35.57

Table F8: Counties Madison-Meade Living Wages

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Madison	\$66,800	\$20,400	\$501	\$762	\$15.11	\$30.32	\$38.93
Magoffin	\$41,900	\$12,570	\$314	\$666	\$14.68	\$28.71	\$36.22
Marion	\$59,200	\$17,760	\$444	\$471	\$14.80	\$28.55	\$35.74
Marshall	\$68,200	\$20,460	\$512	\$862	\$15.91	\$28.98	\$36.17
Martin	\$45,400	\$13,620	\$341	\$636	\$14.78	\$28.84	\$36.35
Mason	\$60,700	\$18,210	\$455	\$473	\$14.83	\$29.19	\$36.99
McCracken	\$63,600	\$19,080	\$477	\$862	\$15.47	\$30.00	\$37.71
McCreary	\$33,000	\$9,900	\$248	\$830	\$14.68	\$29.14	\$37.08
McLean	\$64,400	\$19,320	\$483	\$556	\$15.63	\$29.60	\$36.79
Meade	\$74,000	\$22,200	\$555	\$783	\$15.34	\$29.25	\$36.43

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Menifee	\$49,800	\$14,940	\$374	\$760	\$14.68	\$28.71	\$36.22
Mercer	\$65,600	\$19,680	\$492	\$981	\$14.78	\$29.27	\$37.21
Metcalfe	\$47,000	\$14,100	\$353	\$599	\$14.68	\$28.38	\$35.57
Monroe	\$53,100	\$15,930	\$398	\$599	\$14.68	\$28.38	\$35.57
Montgomery	\$55,000	\$16,500	\$413	\$689	\$15.02	\$29.18	\$36.69
Morgan	\$44,600	\$13,380	\$335	\$625	\$14.68	\$28.71	\$36.22
Muhlenberg	\$56,500	\$16,950	\$424	\$680	\$14.68	\$28.38	\$35.57
Nelson	\$73,000	\$21,900	\$548	\$925	\$15.03	\$28.86	\$36.05
Nicholas	\$56,300	\$16,890	\$422	\$685	\$14.68	\$29.14	\$37.08
Ohio	\$52,000	\$15,600	\$390	\$555	\$14.68	\$28.38	\$35.57

Table F10: Counties Oldham-Rockcastle Living Wages							
	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Oldham	\$76,900	\$23,070	\$577	\$1,194	\$16.02	\$31.10	\$39.04
Owen	\$55,400	\$16,620	\$416	\$954	\$14.68	\$29.14	\$37.08
Owsley	\$40,900	\$12,270	\$307	\$769	\$14.68	\$28.71	\$36.22
Pendleton	\$85,400	\$25,620	\$641	\$837	\$15.67	\$31.09	\$39.03
Perry	\$45,600	\$13,680	\$342	\$674	\$14.68	\$27.87	\$34.54
Pike	\$44,300	\$13,290	\$332	\$668	\$15.38	\$28.57	\$35.57
Powell	\$49,800	\$14,940	\$374	\$575	\$15.42	\$29.37	\$37.31
Pulaski	\$52,800	\$15,840	\$396	\$830	\$14.57	\$30.07	\$38.68
Robertson	\$56,100	\$16,830	\$421	\$933	\$14.68	\$28.71	\$36.22
Rockcastle	\$52,100	\$15,630	\$391	\$545	\$14.87	\$28.71	\$36.22

Table F11: Counties Rowan-Trimble Living Wages

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Rowan	\$51,800	\$15,540	\$389	\$760	\$14.96	\$29.09	\$36.61
Russell	\$47,100	\$14,130	\$353	\$830	\$15.10	\$29.14	\$37.08
Scott	\$75,500	\$22,650	\$566	\$1,082	\$15.87	\$31.04	\$38.98
Shelby	\$78,900	\$23,670	\$592	\$686	\$15.74	\$30.71	\$38.65
Simpson	\$61,200	\$18,360	\$459	\$896	\$15.21	\$29.12	\$36.31
Spencer	\$76,900	\$23,070	\$577	\$1,134	\$16.02	\$31.10	\$39.04
Taylor	\$50,200	\$15,060	\$377	\$581	\$15.03	\$28.91	\$38.42
Todd	\$54,100	\$16,230	\$406	\$971	\$14.68	\$28.38	\$35.57
Trigg	\$63,400	\$19,020	\$476	\$709	\$15.46	\$29.99	\$37.18
Trimble	\$76,900	\$23,070	\$577	\$825	\$16.02	\$31.10	\$39.04

Table F12: Counties Union-Jefferson Living Wages

	AMI	30% of AMI	Rent Affordable At 30% of AMI	Actual Average Market Rent 1-Bed	Living Wage Single Adult	Living Wage Single Parent 1-Child	Living Wage Single Parent 2- Children
Union	\$57,800	\$17,340	\$434	\$772	\$14.68	\$28.38	\$35.57
Warren	\$68,500	\$20,550	\$514	\$891	\$16.07	\$30.28	\$37.99
Washington	\$66,700	\$20,010	\$500	\$539	\$14.74	\$28.47	\$35.65
Wayne	\$45,000	\$13,500	\$338	\$830	\$14.42	\$29.14	\$37.08
Webster	\$54,400	\$16,320	\$408	\$558	\$14.68	\$28.38	\$35.57
Whitley	\$49,800	\$14,940	\$374	\$547	\$14.68	\$28.71	\$36.22
Wolfe	\$38,200	\$11,460	\$287	\$760	\$14.68	\$28.71	\$36.22
Woodford	\$75,500	\$22,650	\$566	\$854	\$15.87	\$31.04	\$38.98
Fayette	\$75,500	\$22,650	\$566	\$920	\$15.87	\$31.71	\$40.32
Jefferson	\$76,900	\$23,070	\$577	\$901	\$16.02	\$31.77	\$40.38