

# Community Needs Assessment 2026



Big Sandy Area  
**COMMUNITY**  
Action Program

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# The Voices of Our Community

The Big Sandy Area Community Action Program conducts a survey annually. Raw data was collected from July 2025 to February 2026 from **1,065 respondents** using assessment survey forms. To compile a comprehensive and accurate assessment, surveys were made available to various sectors of the community throughout the agency's five-county service area. The survey was available on the agency's website, social media, and in all five of the agency's service offices in paper-format.

The agency's Community Needs Assessment (CNA) is a collaborative, multi-step process designed to gather meaningful input from residents, community partners, public and private sector stakeholders, and board members to ensure programs and services reflect the most pressing needs across our service area. Community members, including low-income households, are invited to participate through digital outreach, partner referrals, social media, and agency-hosted events, ensuring wide accessibility and engagement. Partner organizations across sectors—including schools, health providers, local government, nonprofit agencies, faith-based groups, and businesses—are encouraged to complete the survey and share it within their networks to strengthen representation from all areas of the community.

Beyond internal distribution, we actively engage with other community organizations to support a comprehensive and inclusive assessment process. Local nonprofits, government agencies, health providers, housing organizations, schools, and other service partners are invited to contribute their professional insights. These organizations offer valuable frontline perspectives on emerging needs, barriers to services, and population trends that may not be fully captured through client responses alone.

Once survey responses are collected, staff analyze the data to identify trends, service gaps, and emerging needs across counties and demographic groups. Internal teams then review the findings together, combining survey results with agency service data, partner feedback, and

local socioeconomic indicators to form a comprehensive picture of community needs.

The purpose of the Community Needs Assessment is to capture data from the lived experiences and highlight the most urgent needs facing our communities today. When basic needs go unmet, families struggle and fall behind—and our communities feel the impact. Community needs assessments help our agency identify what needs are impacting our communities, who are the most affected, and what our agency can do to help address it to help strengthen the households who make up our communities and build long-term self-sufficiency.

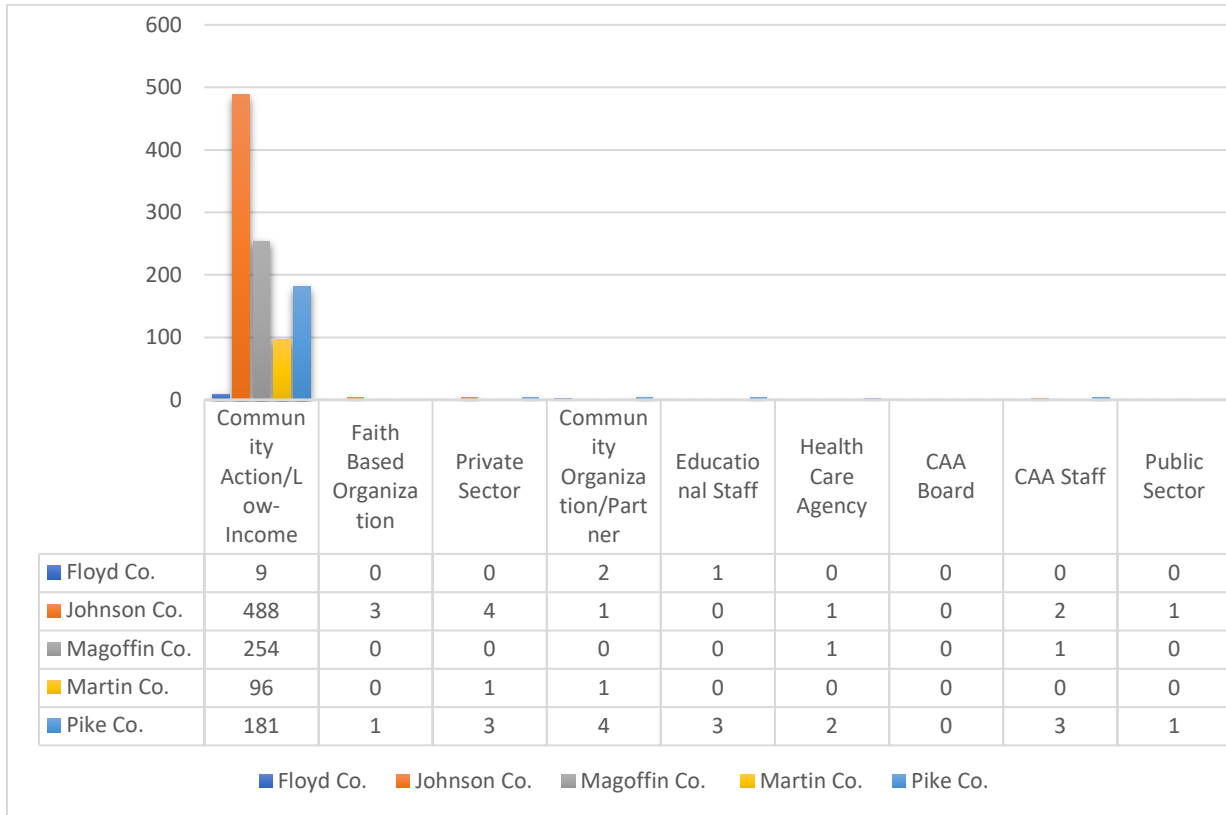
BSACAP’s CSBG allocation is targeted in direct accordance with the agency’s Community Needs Assessment (CNA) and ROMA-based logic models. Funding levels identified on the B1 and B3 budgets, as well as the associated NPIs, are aligned with the priority needs documented in the CNA, including employment and income stability, housing and utility assistance, transportation barriers, and access to emergency supports.

The logic models guide the selection of strategies and expected outcomes, ensuring that CSBG resources are allocated to activities that produce measurable results and address the most significant needs in the service area. This approach ensures that CSBG funds are distributed strategically, efficiently, and in a manner consistent with documented community conditions and anticipated performance outcomes.

Families across **Floyd, Johnson, Magoffin, Martin** and **Pike** counties feel the strain of rising costs and limited resources. The data collected from this survey are the voices of our community. These finds underscore why strong community partnerships and continued investment in local solutions are essential to helping families stay stable and self-sufficient.

**The graph below** indicates the survey responses by county and sector. Across the five-county service area, Community Needs Survey participation was overwhelmingly driven by individuals identifying as Community Action/Low-Income, with Johnson County contributing the highest

number of responses (488), followed by Magoffin County (254), Pike County (181), Martin County (96), and Floyd County (9).



While low-income respondents formed the core of the dataset in all counties, sector diversity varied by location. Pike County showed the broadest range of participation, including representatives from the Private Sector (3), Community Organizations (4), Educational Staff (3), Health Care Agencies (2), Faith-Based Organizations (1), CAA Staff (3), and the Public Sector (1). Johnson County also demonstrated cross-sector engagement with small numbers of responses from Faith-Based Organizations (3), the Private Sector (4), Community Organizations (1), CAA Staff (2), Health Care Agencies (1), and the Public Sector (1).

In contrast, Floyd, Magoffin, and Martin counties saw limited participation outside of low-income respondents, with Floyd reporting minor contributions from Community Organizations (2) and Educational Staff (1); Magoffin receiving single responses from both Health Care

Agencies and CAA Staff; and Martin capturing one response each from the Private Sector and Community Organizations. **Overall, the data reflects strong engagement from low-income households across the region, with notable but uneven involvement from community partners and sector representatives.**

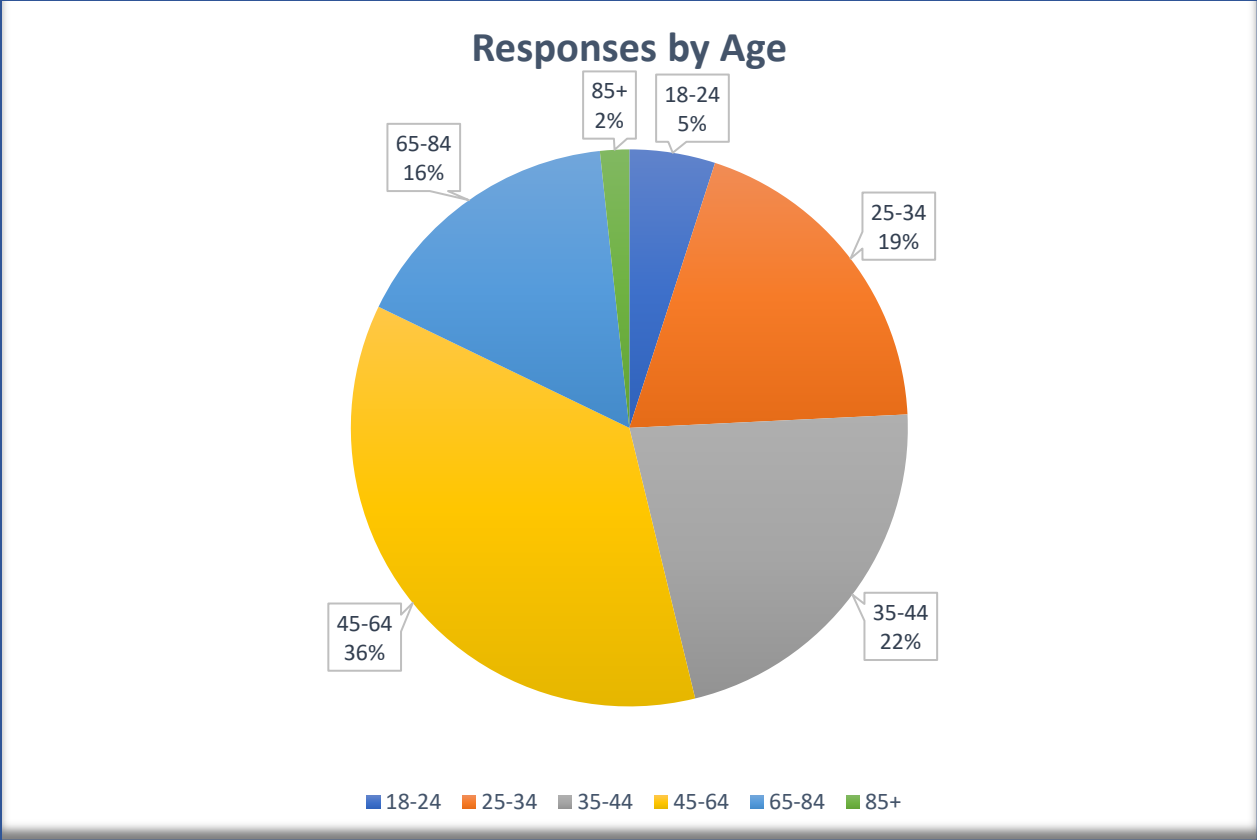
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*U.S. Census Bureau data indicates that nearly one in four individuals in the agency’s service area is living in poverty, a rate that is significantly higher than both the state and national averages, highlighting the economic hardship facing our region. The quantitative data can be found on the table below:*

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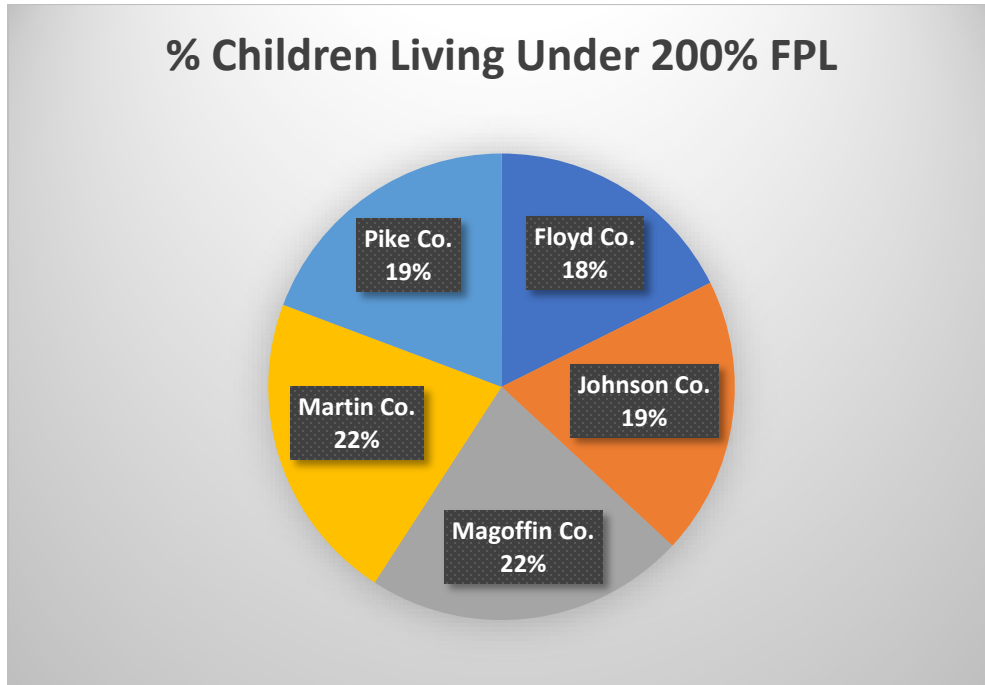
Report Location	Total Population	Population in Poverty	% Population in Poverty
<b>Service Area Total</b>	<b>133,874</b>	<b>33,560</b>	<b>25.06%</b>
Floyd County, KY	34,532	9,565	27.7%
Johnson County, KY	22,098	4,618	20.9%
Magoffin County, KY	11,118	3,346	30.1%
Martin County, KY	10,696	3,615	33.8%
Pike County, KY	55,430	12,416	22.4%
<b>Kentucky</b>	<b>4,588,372</b>	<b>715,786</b>	<b>15.6%</b>
<b>United States</b>	<b>340,110,988</b>	<b>36,153,798</b>	<b>10.63%</b>

Survey responses reflected a broad age range, with the largest share coming from adults ages 45–64, who made up 35.6% of all participants. Middle-aged adults also contributed significantly, with 35–44-year-olds representing 21.97% and those ages 25–34 accounting for 19.25%. Older adults ages 65–84 comprised 16.15% of respondents, while younger adults ages 18–24 made up 4.98%. The smallest group of participants were individuals age 85 and older, representing just 1.69% of all survey responses.



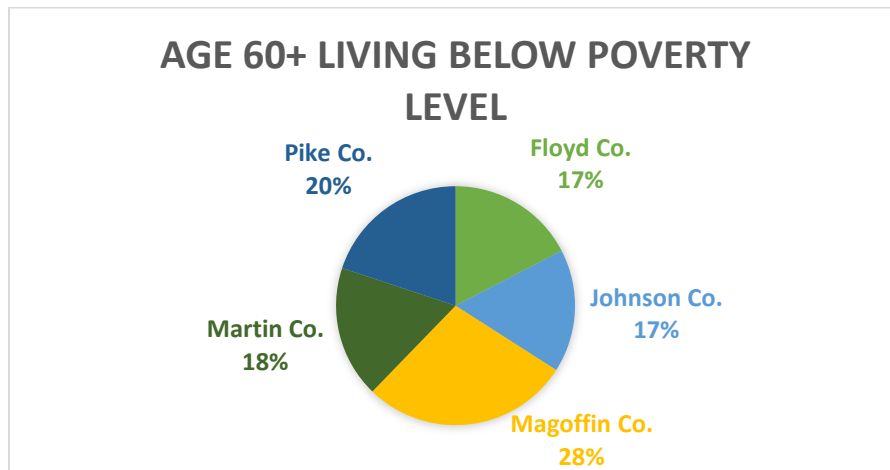
These collective totals underscore the deep, persistent economic need across the region and highlight the importance of targeted community services and resource coordination to support households experiencing financial hardship.

## Poverty Does Not Discriminate



Source: Kentucky Youth Advocates; U.S. Census Bureau, American Community Survey 5-year estimates

The graph above shows the percentage of children in the agency’s service area who are living below the 200% federal poverty level. Of the above children, it is estimated that 25% in Floyd County, 17% in Johnson County, 27% in Magoffin and Martin counties, and 17% in Pike County are living in deep poverty, or **below 50% of the federal poverty level**. This data indicates severe economic hardship during the most critical years of development, which place children at increased risk of long-term educational, health, and economic challenges.



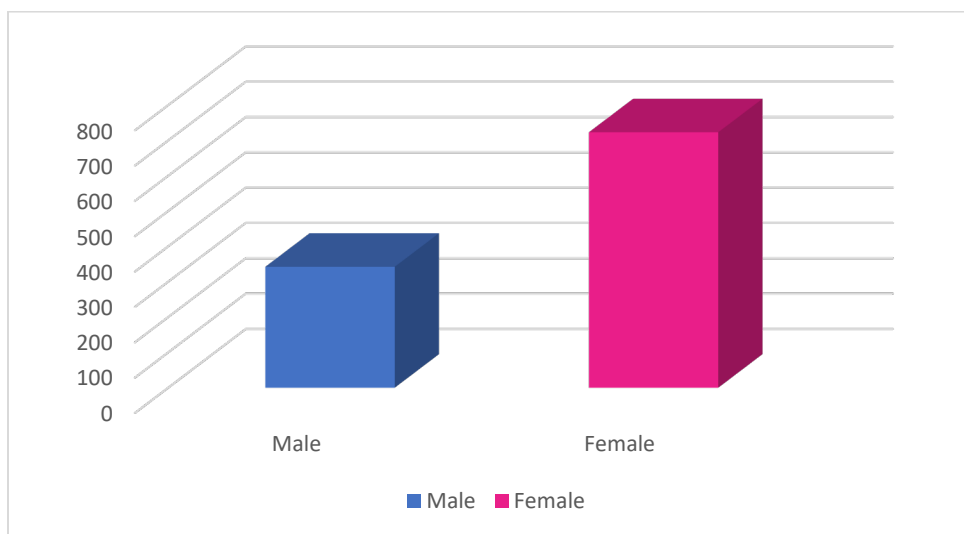
Source: U.S. Census Bureau, data.census.gov S1701/PovertyStatus

**The graph above** shows the percentage of individuals aged sixty (60) years or older who are living below the 200% federal poverty level. National data demonstrates that low-income individuals over the age of sixty experience higher rates of chronic disease, food insecurity, and social isolation. These conditions related to poverty reduce the quality of life and place added strain on local support systems. **If the data tells us anything, it is that poverty does not discriminate by age. The effects of poverty are felt by the most vulnerable population in our communities, our children and our seniors.** Addressing poverty across a lifespan is a core priority to ensure that individuals have the stability, resources, and opportunities needed to thrive in their community.

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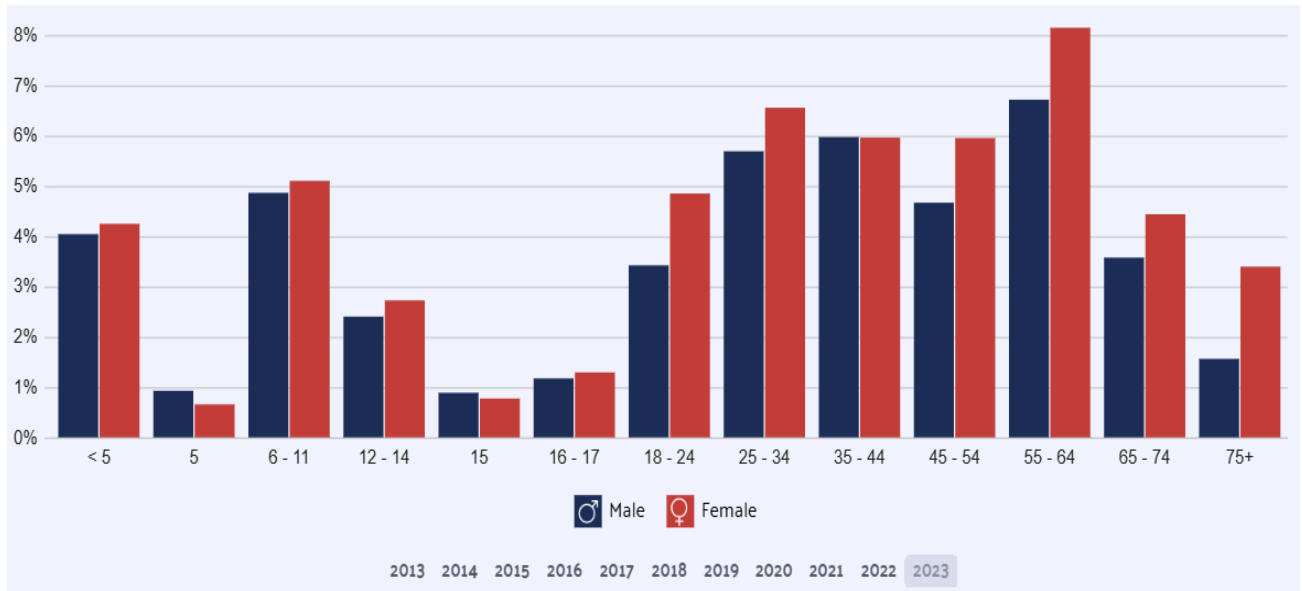
More than twice as many females completed the survey compared to males, indicating notably higher engagement from female respondents. This pattern may suggest that women are either more reachable through the survey methods used, more engaged in community feedback processes, or more motivated to share their perspectives on community needs. Understanding this imbalance is important, as it highlights the potential need to adjust outreach strategies to encourage greater male participation in future assessments.

**In the graph below**, we can see that females accounted for 67.89% of all responses while males made up 32.11%.



Data from *Data USA* shows a consistent pattern in which **females experience higher poverty**

**rates than males across almost all age groups**, reflecting a persistent gender disparity in economic security statewide and nationally. According to the platform’s poverty indicators for Kentucky, women face higher rates of financial hardship, a trend that mirrors broader national data showing that adult women are more likely to live below the poverty line than their male counterparts.



Data from [the Census Bureau ACS 5-year Estimate](#).

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### *Responses by Race/Ethnicity*

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The racial and ethnic makeup of survey respondents closely reflects the demographic composition of the Big Sandy Area Community Action service area, where the population is overwhelmingly White. Across Floyd, Johnson, Magoffin, Martin, and Pike counties, White residents make up the majority of the population—ranging from approximately **86% to over 97%** depending on the county. This strong response rate from the majority population contributes valuable insight into the needs and experiences of the dominant demographic group within the service region. Although only a small number of respondents identified as part

of racial or ethnic groups, **their participation is nonetheless a meaningful and positive element of the assessment.**

Answer Choices	% Responses	# Responses
American Indian or Alaska Native	0.56%	6
Asian	0.28%	3
Black or African American	0.94%	10
Hispanic or Latino	0.56%	6
Middle Eastern or North African	0.47%	7
Native Hawaiian and Pacific Islander	0.38%	4
White	95.68%	1,019
Multiracial or Multiethnic (two or more of the above)	1.03%	11
Unknown	0.9%	1

Source: 25-26 Community Needs Survey response

In rural areas like the Big Sandy region, where minority populations are relatively small, obtaining **any representation** from these communities is important for ensuring that the assessment captures a range of perspectives and lived experiences. Even when sample sizes are modest, contributions from Black, Hispanic/Latino, Asian, American Indian/Alaska Native, Middle Eastern/North African, Native Hawaiian/Pacific Islander, and multiracial residents help the agency identify potential disparities, highlight culturally specific needs, and strengthen service planning for populations that might otherwise be overlooked.

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*Even limited minority representation in the survey enhances the comprehensiveness and inclusiveness of the Community Needs Assessment, ensuring that future planning considers the needs of all community members*

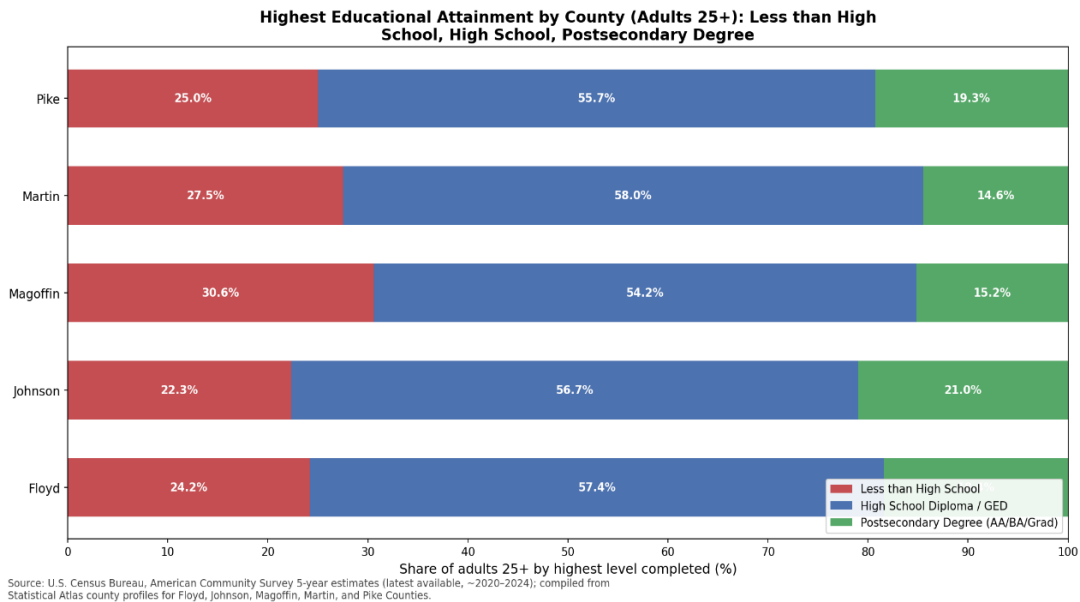
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# Education and Poverty Trends

Nearly half of the respondents for the Community Needs survey stated that their highest level of education was being a high school graduate or receiving a GED, or equivalency diploma (44.88%). Less than 10% of the respondents had graduated from a 2- or 4- year college. Approximately 16% of the respondents had done some form of post-secondary education.

According to *Statistical Atlas* data, the most common highest level of education completed among adults (age 25+) is a high school diploma or equivalent. In every county, high school completion is the dominant educational attainment level, significantly exceeding the share of residents with postsecondary degrees.

## County-Level Highlights



Each county shows a similar pattern, with over half of adults listing high school as their highest credential and comparatively smaller percentages earning a college degree. These levels of attainment are important context when examining workforce readiness, earnings potential, and the strong correlation between low education levels and high poverty rates in the region.

A large body of research shows that **higher levels of educational attainment are strongly**

**associated with lower poverty rates.** A 2025 study published in *The Annals of Regional Science* found “a clear negative relationship between education and poverty” across multiple states, confirming decades of economic research that education functions as a primary pathway to socioeconomic advancement. The same study notes that as educational attainment rises, particularly bachelor’s-level and above, poverty rates decline more dramatically, highlighting the powerful economic effects of postsecondary education.

A 2024 research review from the Poverty and Education Network documents that poverty restricts access to adequate learning materials, technology, and safe living conditions—factors that accumulate over time and depress academic outcomes. These cumulative disadvantages lead to lower high school completion rates and fewer opportunities for higher education, which in turn **increases the likelihood of remaining in low-income conditions.**

## Top Areas of Concern

Based on the raw data from the respondents, the table outlines what survey participants identified as their area for concern regarding their community. The answer choices correspond to the agency’s planning areas: **health, employment, housing, income and asset building, support services, and civic engagement.**

<i>Answer Choices</i>	<i>Responses</i>
<i>Employment</i>	86.38%
<i>Housing</i>	57.28%
<i>Education</i>	53.08%
<i>Income and Asset Building</i>	41.60%
<i>Health</i>	28.83%
<i>Support Services</i>	27.51%
<i>Civic Engagement</i>	4.06%

## Needs Ranked Over Past 5 Years

	2021	2022	2023	2024	2025
RANK 1	Employment	Employment	Employment	Employment	Employment
RANK 2	Housing	Housing	Housing	Housing	Housing
RANK 3	Education	Education	Education	Education	Support Services
RANK 4	Income & Asset	Income & Asset	Support Services	Support Services	Education
RANK 5	Health	Health	Health	Health	Health

Respondents were asked to mark their top three concerns among several subcategories within each service area to determine the aspects of each area that respondents find most challenging to overcome.

Over the past five years, the Community Needs Assessment data has shown consistent patterns in the top areas of concern reported by residents and stakeholders in the service area.

**Employment, Housing, and Health** have remained steady priorities from 2021 through 2025, indicating long-term, ongoing challenges related to job availability, economic stability, affordable and safe housing, and access to healthcare services. These three categories appear every year, demonstrating persistent community needs that have not significantly improved and continue to require targeted attention in strategic planning.

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## EMPLOYMENT

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**Employment** consistently emerged as the top-ranked need among survey respondents, with over 86% identifying employment as a primary concern within their community. This strong

response indicates that residents see stable, reliable employment as the foundation for economic security and upward mobility. For the Big Sandy Area Community Action Program, employment is not only an individual need, but a **community-level need** tied directly to regional economic conditions, workforce readiness, and access to training and sustainable career pathways.

These barriers prevent individuals from obtaining or maintaining stable employment, even when job openings exist. As a result, improving employment outcomes requires more than connecting individuals to jobs—it requires addressing the systemic factors that keep families from achieving long-term financial stability.

Taken together, this trend underscores a critical insight into the agency’s strategic planning: the region’s employment concerns are less about willingness to work and more about the persistent, structural barriers that prevent households from reaching self-sufficiency. Addressing these barriers through workforce development, support services, skill-building programs, and community partnerships, remains essential to improving economic well-being across the Big Sandy service area.

The agency’s **Workforce Innovation and Opportunity Act (WIOA)** Program plays an active role in a broad range of economic development initiatives in partnership with local service organizations, while also offering a variety of services to job seekers. As the region’s One-Stop Operator, the agency ensures that comprehensive workforce and support services are accessible through our service offices. To strengthen collaboration across the region, the agency hosts the annual East Kentucky Workforce Partners Conference, bringing together organizations and community partners to enhance communication and work toward shared goals.

BSACAP’s local county offices also serve as Kentucky Career Center Job-Sight Affiliated Access Points, providing job seekers with access to a wide network of partner services under one roof. Staff work closely with the **Eastern Kentucky Concentrated Employment Program (EKCEP)**,

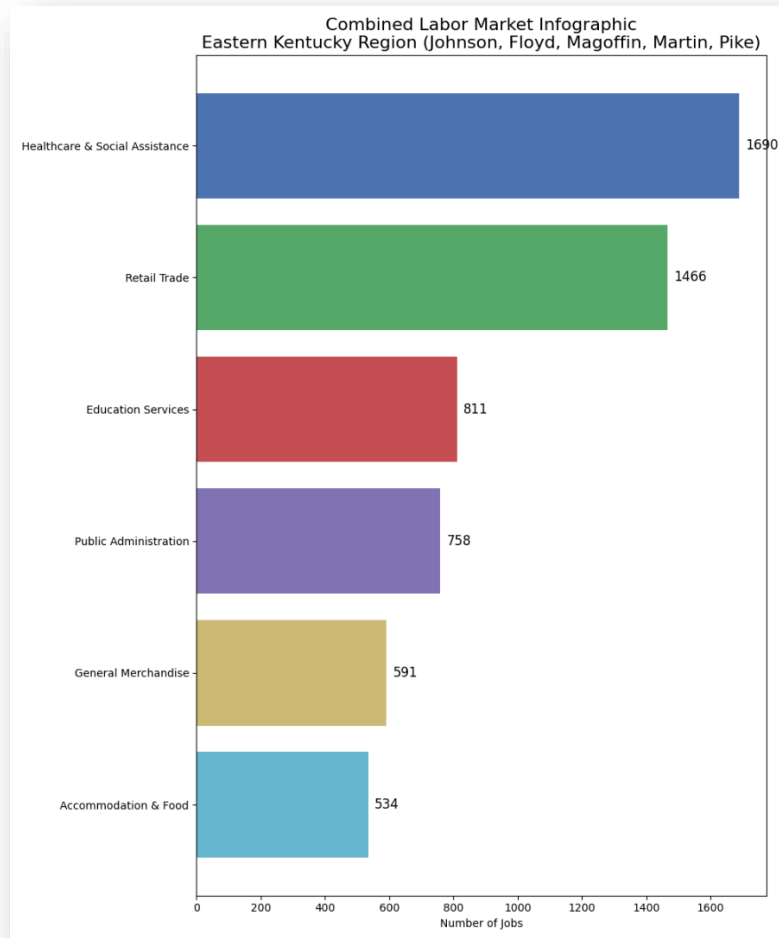
local Offices of Employment and Training, Vocational Rehabilitation, and other workforce partners, and they participate actively in local Work Ready Community initiatives.

An Employer Account Representative who serves as a liaison between the private sector and community-based services. This representative coordinate employer needs with agency resources by assisting with incumbent worker training, organizing job fairs, supporting employee recruitment and vetting, connecting businesses with economic development opportunities, and ensuring that new and existing businesses have the tools and support they need to thrive in the region.

### Employment Sectors and Median Household Income

Shared economic conditions across the counties lead to **nearly identical employment structures**. Using Johnson County's industry mix as an example the dominant sectors include Healthcare & Social Assistance, Retail, Education Services, Public Administration, and General Merchandise and Food. These industries dominate because the region's geographic isolation, small business infrastructure, and declining extraction sectors have funneled employment into service-based work.

When viewed collectively, the agency's service area forms a cohesive labor region with shared characteristics as seen in the table below:



*Source: <https://kystats.ky.gov/>*

While each county varies, the region shares similar wage constraints typical of Eastern Kentucky’s economic landscape. Available county-level data shows a consistent pattern of **lower-than-state and national income levels**.

County	Median Household Income
Johnson County	\$46,129
Floyd County	\$41,582
Magoffin County	\$33,632
Martin County	\$46,185
Pike County	\$42,179

*Source: [datausa.io](https://datausa.io/); [neilberg.com](https://neilberg.com/)*

As seen in the table above, there are variations between counties with Magoffin County median

household income being noticeably less than other counties. The area income profile is typical of Appalachian labor markets with limited higher wage industries.

The five-county Eastern Kentucky region shares a deeply interconnected economic landscape shaped by historical industry shifts, persistent poverty, limited employment diversity, and the continuing transition from coal-dependent economies to service-based sectors. Household income levels across these counties demonstrate a consistent pattern of economic vulnerabilities faced by families throughout the region.

At the upper end of the regional income range, Johnson County reports a median household income of \$46,129, reflecting one of the stronger local economies within the service area and signaling the presence of more stable employment opportunities relative to neighboring counties. Similarly, Martin County, despite population decline and economic challenges, reports a median household income of \$46,185, nearly mirroring Johnson County's standing and showing pockets of economic resilience tied to its unique industry mix and small-business base.

In contrast, Floyd County's median household income of \$41,582 positions it in the mid-range of the region, reflecting modest gains over time but still underscoring the county's struggle to maintain economic stability amid continued job loss. Pike County, the region's population and commercial hub, shows a median household income of \$42,179, which, while higher than several neighboring counties, still falls significantly short of state and national benchmarks. This discrepancy illustrates how even the region's largest county faces structural economic barriers, including declining workforce participation and limited access to high-wage employment. At the lowest end of the income spectrum is Magoffin County, with a median household income of \$33,632—a figure that reflects longstanding economic hardship, limited industry presence, and constrained employment opportunities. Magoffin's income level is not only the lowest within the regional cluster but also **among the lowest in the state**, illustrating the depth of economic challenges faced by rural, isolated Appalachian communities.

The region’s employment base is heavily concentrated in lower-wage service sectors such as healthcare support, retail, food service, and public administration, which dominate the available jobs across the five-county area. As a result, **median household incomes remain significantly below state and national levels**, with counties averaging around \$41,941, reflecting limited access to higher-paying industries.

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## HOUSING

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**Housing** was ranked as the second highest top concern for our community at 57.28% of respondents marking this as one of their top 3 concerns. The Big Sandy Area Community Action Program views **housing as a fundamental community need**, recognizing its critical role in supporting family stability and regional quality of life. Census data from 2023 shows a severe and worsening housing cost burden across Kentucky’s renters. Approximately 42.2% of renter households are cost-burdened, spending 50% or more of their income on housing expenses, while 69% of households earning \$20,000–\$35,000 spend over 30% of their income on housing, and 24.3% spend more than half.

**In the table below**, the voices of our community have given their input as to what makes housing a top priority:

<b>Families need housing they can afford/lack of affordable housing</b>	<b>83.19%</b>	<b>886</b>
<b>Lack of enough subsidized housing</b>	30.33%	323
<b>High cost of rent/utility deposits</b>	75.87%	808
<b>Families need housing repairs that reduce energy cost</b>	47.98%	511
<b>Lack of income based rental housing for disabled and seniors</b>	28.54%	304
<b>Lack of community support for homeless families</b>	25.63%	273
<b>Lack of available housing for ex-offenders</b>	6.48%	69
<b>Other concerns or need that is not included above.</b>	1.97%	21
<b>Other (please specify)</b>		9

The *Other (please specify)* responses included landlords charging high rent with minimal repairs and/or updates and the cost of rent is higher than feasible for the income levels, among others.

BSACAP administers a housing program that provides rental and utility assistance through U.S. Department of Housing and Urban Development funding, including Tenant-Based Rental Assistance. Demand for these services far exceeds available funding, with resources being depleted almost immediately upon release and **waitlists remaining consistently full**. These programs help households offset the rising costs of rent and utilities by supporting rent payments, security and utility deposits, and utility allowances—offering critical stabilization for families at risk of housing insecurity.

To reduce ongoing utility cost burdens, the agency also operates the Weatherization Assistance Program (WAP) and the Low-Income Home Energy Assistance Program (LIHEAP). These programs provide essential relief by increasing energy efficiency and lowering household energy and water expenses. Building upon these services, BSACAP can further strengthen community resilience by expanding partnerships with home repair organizations and offering financial education and pathways to homeownership for low-income households.

**Emergency shelter capacity in the five-county region remains critically limited.** Only four

emergency shelters operate within the 5-county service area: two general homeless shelters with a capacity of 45 individuals each, and two domestic violence/sexual assault shelters with even fewer available beds. Three of these four shelters are in a single county, leaving the remaining counties with extremely limited options for families or individuals experiencing homelessness. Partnerships with local churches have helped fill some of these gaps, but additional community-based partners are needed to adequately meet the growing demand for emergency housing.

Our agency maintains strong partnerships with local governmental and community service organizations to ensure low-income individuals receive effective and coordinated support. We work closely with FRYSCs, hospitals, health departments, and other community partners to share information, streamline referrals, and respond quickly to household needs. Through its many linkages with the private sector, BSACAP will continue to encourage the use of private sector community and faith-based groups and private individuals to serve the needs of the low-income within the community. Representatives of civic organizations and private sector entities regularly attend the quarterly interagency meetings held in the BSACAP service area. Attendees may include Mountain Comprehensive Care, Christian Appalachian Project, local Catholic social services, local church groups, and local food pantries.

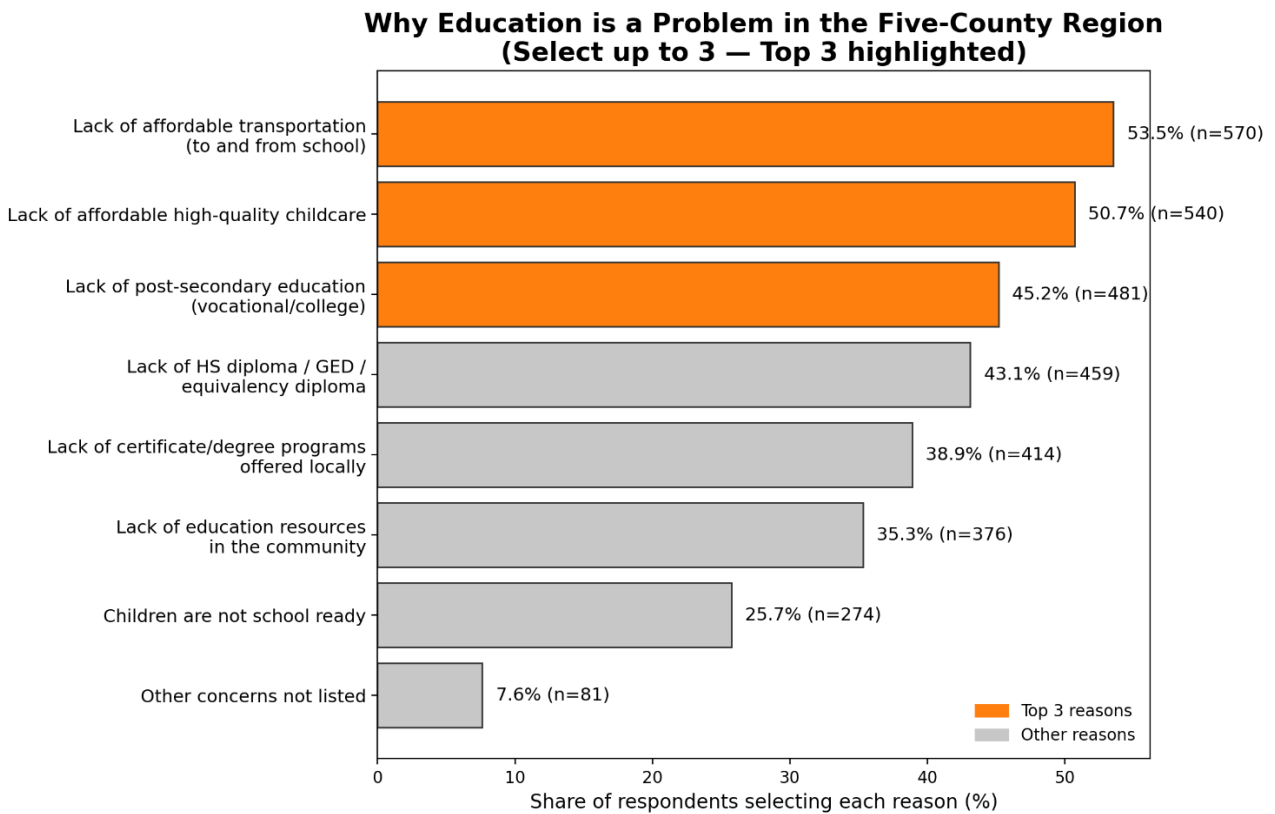
Additionally, as the region's senior population experiences increasing rates of poverty, the need for accessible home repair and aging-in-place supports continues to grow. Limited resources, aging housing stock, and fixed incomes make it increasingly difficult for older adults to remain safely and independently housed, highlighting an urgent need for expanded home repair, rehabilitation, and accessibility programs. The agency does have community partnerships to help refer these clients to, but the demand greatly outweighs the supply of services.

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## EDUCATION

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**Education** was ranked as the third highest top concern for our community at 53.08% of respondents marking this as one of their top 3 concerns. The Big Sandy Area Community Action Program views education as a family-level need.



Notes: Respondents could select up to three options. Percentages represent the share of all respondents selecting each item. Estimated sample size n=1065.

**The graph above** creates a visual of the Community Needs survey respondents' opinions on why education is a high-priority need for their community. Survey results show that families struggle most with affordable transportation (53.52%), high-quality childcare (50.70%), and access to post-secondary education (45.16%), indicating that essential support outside the classroom heavily shape educational outcomes. Education challenges in the region reflect deep structural barriers that limit student readiness and long-term academic success. These findings

highlight how the lack of foundational resources—from reliable transit to childcare and local training programs—directly affects students’ ability to engage, persist, and transition successfully into the workforce.

In the BSACAP service area, **educational barriers directly mirror the challenges jobseekers face in the labor market**. Our community survey shows that residents struggle with transportation, childcare, limited post-secondary access, and low credential attainment, all which limit both school success and later workforce participation. These same obstacles appear in the region’s workforce plan, where employers and workforce boards highlight persistent shortages in essential job-readiness skills, occupational skills, and access to training, along with a heavy need for supportive services such as transportation and childcare for jobseekers.

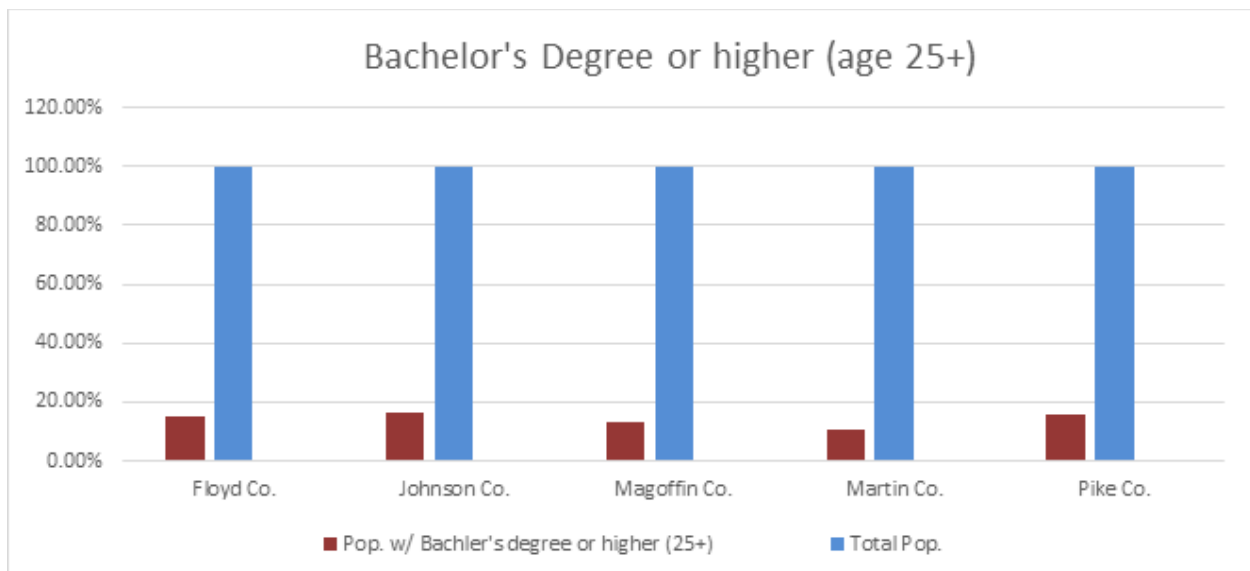
This alignment means that the region’s educational gaps feed directly into labor market gaps. As a result, the workforce continues to show low educational attainment, low labor force participation, and higher unemployment than state averages, reinforcing how critical it is to strengthen the education-to-employment pipeline across these counties.

Several respondents emphasized that the region’s education challenges extend far beyond the classroom. Parents shared that those who work during the day and attend classes at night have no access to childcare, making it **difficult to pursue further education or training**. Others expressed frustration with local schools, and called for teachers who genuinely care, offer more one-on-one support, and rely less on computerized instruction. Financial barriers also surfaced, with one respondent noting that they already carry \$20,000 in student loan debt and cannot take on more, highlighting why many adults feel unable to continue their education or reskill for better opportunities.

All BSACAP programs have an educational component. The WIOA program connects people with colleges and trade schools, assists with paperwork and technical assistance, and offers financial assistance with tuition, required books and tools, test fees, and travel. The Head Start

program not only addresses the needs of early childhood but offers financial assistance to parents and teachers who wish to further their education or obtain early childhood credentials. The Senior Community Service Employment Program (SCSEP) assists participants with earning their GED and offers computer and customer service training. The CSBG program offers workshops on going back to school, scholarships, and financial assistance.

Community Action’s Out of School Youth Program, Prosper Appalachia, and Recovery & Reentry initiatives work together to address the needs of youth in low-income communities by providing education support, workforce training, mentoring, and life skills development. These programs focus on creating career pathways, increasing economic opportunity, and offering structured guidance to young people who may face barriers such as poverty, unemployment, substance use, or justice system involvement. By addressing these root causes and connecting youth to positive opportunities, the programs play a critical role in preventing and reducing crime while promoting long-term stability and self-sufficiency.



Source: [datausa.io](https://datausa.io)

**The graph above** shows the population 25 years or older, per county, that has a bachelor’s degree or higher versus the total population. Roughly 17% of the Big Sandy Area age 25 or older have a bachelor’s degree or higher according to US Census Bureau data. This is lower than the national average with Kentucky at 27.9% and the United States at 36.2%.

While graduation rates are on the rise, roughly a quarter of the area’s population is without their high school diploma or GED. Of those able to attend, many people believe they cannot afford higher education and are unaware of the financial aid available to them. Additionally, there is a need for trade work and trade school to be incorporated into “college and career ready” discussions. The agency must continue to find ways to share knowledge of educational opportunities and best practices for parenting.

Big Sandy Area Community Action Program remains committed to supporting economic development throughout the region. The agency encourages staff to stay actively involved in local chambers of commerce, participate in countywide economic development initiatives, assist in the operation of the Pikeville JobSight, and collaborate with the Big Sandy Area Development District on regional projects. In addition, BSACAP strengthens the local workforce through WIOA Adult, Dislocated Worker, and Youth programs. Agency representatives regularly partner with employers and community organizations, particularly when new businesses relocate to the area or existing employers expand operations.

These partnerships help connect job seekers with training, employment opportunities, and supportive services. Several WIOA staff members also serve as Job Club Facilitators in Floyd, Johnson, and Pike counties. These Job Clubs provide weekly group meetings where job seekers receive peer support along with practical guidance on résumé development, interview skills, employer expectations, and current job openings. Participants also work one-on-one with Career Advisors for individualized career counseling and job placement assistance.

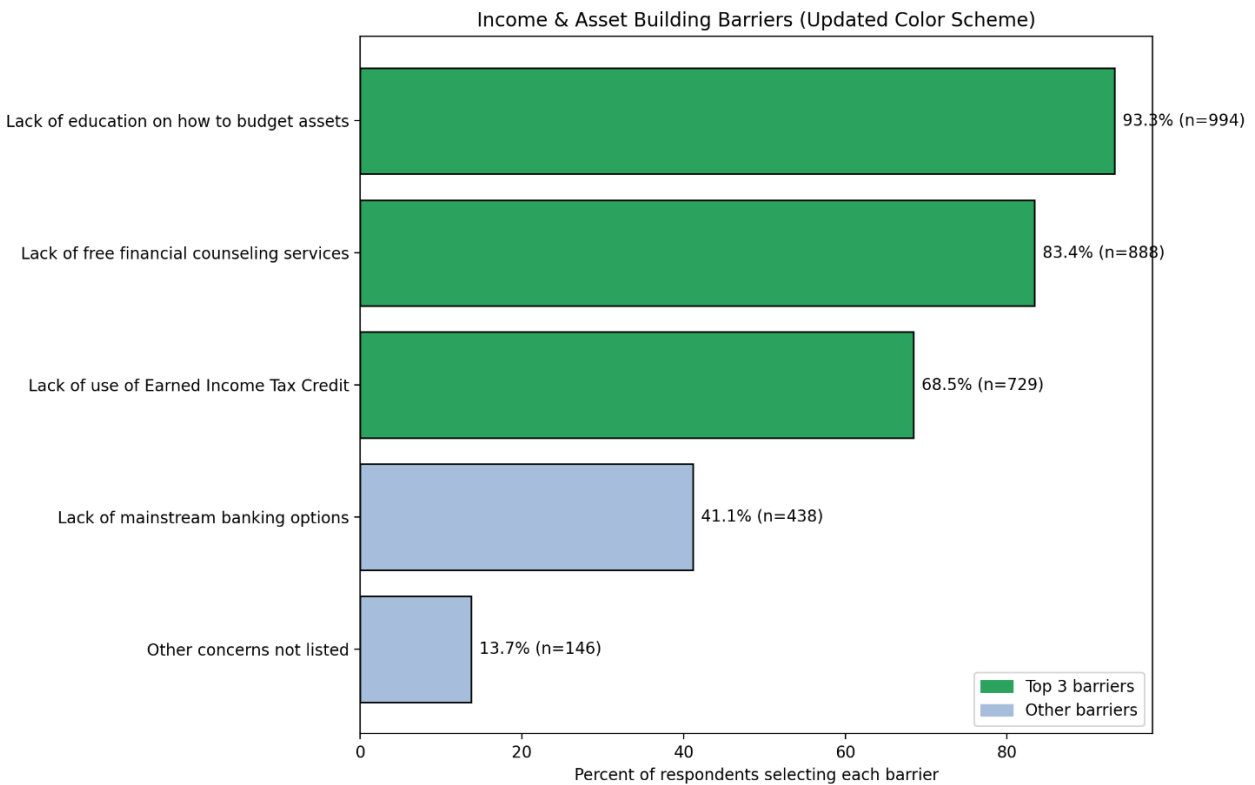
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## INCOME & ASSET BUILDING

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**Income & Asset Building** was ranked as the fourth highest top concern for our community

with nearly 42% of respondents marking this as one of their top 3 concerns. The Big Sandy Area Community Action Program views **income and asset building as a family-level need**. Survey takers were asked to mark their top 3 reasons why they believe that income and asset building is a problem for their community. The graph below highlights their choices:

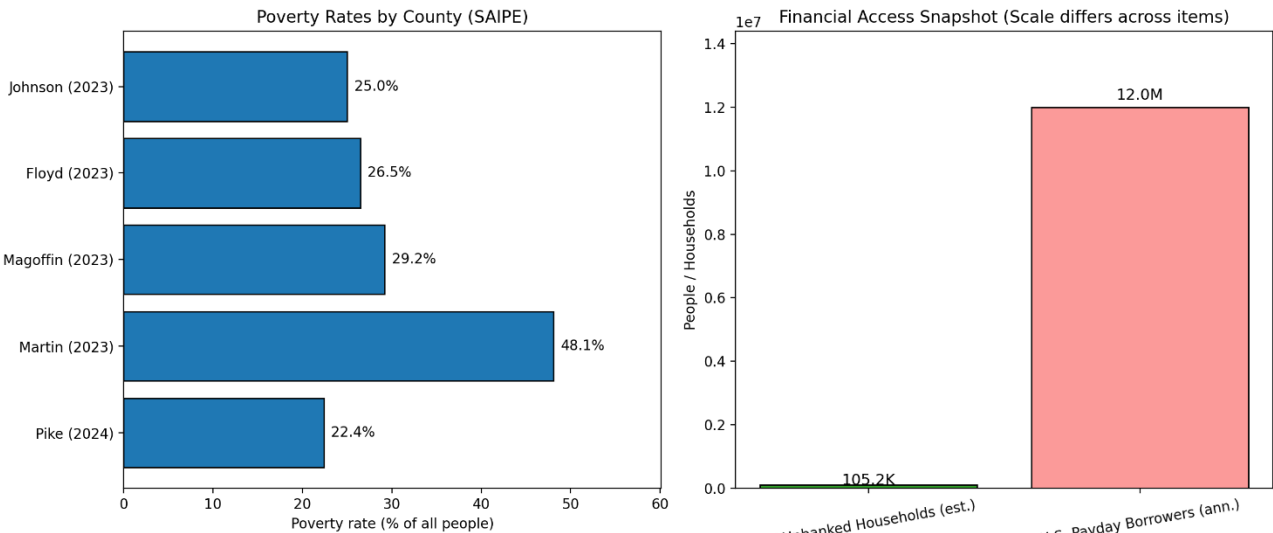


Survey responses point to knowledge and guidance, not just income levels, as the dominant barriers to building assets in the region. Nearly all respondents (93.33%) believe a lack of education on how to budget and manage assets is a top concern, and 83.38% report a shortage of free, trusted financial counseling. Together, these results suggest families want practical, hands-on help—budget coaching, debt management, and step-by-step guidance, delivered at no cost and in accessible formats.

Based on an article from *KentuckyLantern.com*, the 5th Congressional District, which includes BSACAP’s counties, has a 24.3% poverty rate. **High poverty directly limits a household’s ability**

**to save, build assets, qualify for credit, or invest in education or homeownership.** Additionally, Kentucky has a 5.8% unbanked rate, higher than the national average of 4.2%. The Federal Reserve reports that 22% of U.S. households earning under \$25,000 are unbanked, meaning low-income Appalachian families are disproportionately excluded from safe savings, credit-building products, and low-fee financial services. This leaves many relying on predatory lenders such as payday loans, title loans, check cashers, which erode household assets instead of building them. Predatory lenders such as payday loan businesses are abundant in these rural areas and trap people in a repayment cycle that is difficult to break. As seen in [the chart below](#), approximately **12 million people** in the United States of America fall into the **payday loan** trap.

### Eastern Kentucky Snapshot: Poverty vs. Financial Access



Left: SAIPE poverty rate—latest available year by county (Pike: 2024; others: 2023).  
 Right: KY unbanked households = 5.8% of 1,814,469 households (FDIC/press citing 2023 survey); U.S. payday borrowers = 12M annually (Pew).  
 Sources: FRED/SAIPE series for Johnson, Floyd, Magoffin, Martin & Pike; U.S. Census QuickFacts (households); Bluegrass Live/Stacker summarizing FDIC 2023; Pew Charitable Trusts.

Generational poverty has plagued eastern Kentucky for decades and many families struggle with the day-to-day expenses which makes future financial planning difficult for most to envision. These structural barriers of low wages, high poverty, financial exclusion, and increasing costs create conditions where families are forced to focus on immediate survival rather than long-term financial goals. In such an environment, asset-building tools like savings accounts, credit-building products, retirement planning, or homeownership feel out of reach, reinforcing the cycle of generational poverty and limiting pathways to economic mobility.

The agency works to host CSBG workshops where important topics can be discussed to help reach the most vulnerable members in our community. The agency also has an agreement with the Social Security Administration to allow the agency to serve as representative payee for benefit recipients in the most need to budgeting their finances. However, there is always more to be done. In the future, the agency would like to partner with local banking institutions to put on a workshop for the community where they can learn more about banking options and financial stability.

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## HEALTH

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For the sixth consecutive year, **Health** was ranked as the fifth highest top concern for our community. The Big Sandy Area Community Action Program views **health as a family-level need.**

Survey respondents repeatedly emphasized that health challenges in the region stem from both gaps in services and frustrations with the way care is delivered. Several shared that healthcare professionals focus on treating symptoms rather than addressing underlying issues, leaving many residents feeling unheard and unsupported. Others pointed to the difficulty of accessing free clinics, noting that there are *not enough spots*, the Pike County clinic location is not feasible, and events are poorly advertised, preventing people from planning ahead. Concerns about city water quality and the high cost of healthy foods added another layer, making it difficult for families to maintain basic wellness even before they reach the healthcare system.

Some respondents expressed deep distrust in healthcare systems, describing “big pharma” and insurance companies as entities that influence how people can be treated, undermining confidence in fair and patient-centered care. Finally, many stressed the need for free or

affordable health insurance for **working-class residents, who often fall into the gap of earning too much to qualify for public programs but not enough to afford private coverage.** Together, these concerns illustrate a community struggling with access, affordability, information gaps, and systemic barriers that shape the overall health landscape.

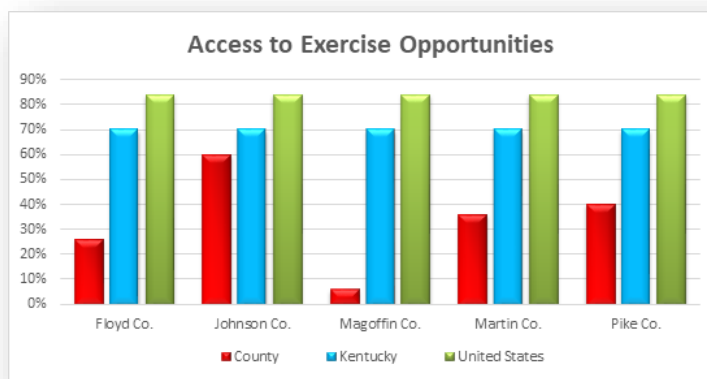
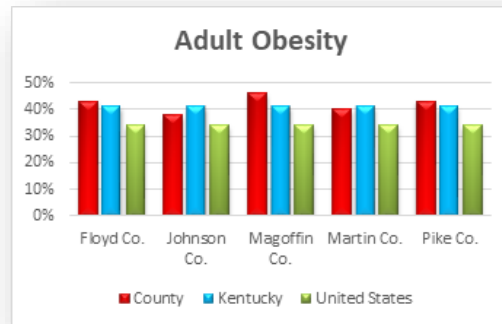
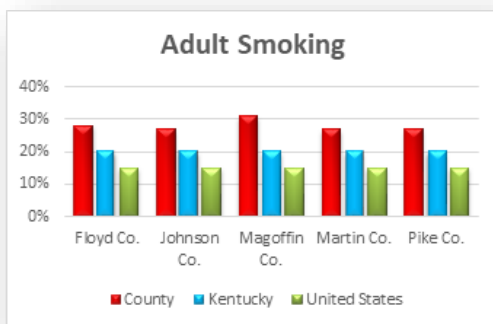
Condition	U.S. Avg	Regional Trend (Eastern KY)
Obesity	33%	35–40%+
Diagnosed Diabetes	12%	13–15%
High Blood Pressure	33%	>35%
COPD	6.8%	8–10%
Coronary Heart Disease	6.8%	7–9%
Adult Smoking	19%	27%+

In the table above with data from CDC.gov, we can see how our region compares to the national level of population with a significant health condition. The *CDC PLACES* data highlights significant health challenges across the Big Sandy service area, showing higher-than-average rates of chronic disease, risky health behaviors, and poor health outcomes compared to national levels. These patterns reflect long-standing Appalachian disparities documented in national studies, where rural Eastern Kentucky consistently demonstrates some of the highest burdens of preventable chronic disease in the country.

Behavioral indicators further illustrate systemic health barriers. Smoking rates, physical inactivity, and low preventive care engagement remain widespread across the region. These data points align with local survey responses describing difficulty accessing care, lack of resources, and challenges affording healthy food, demonstrating that community perceptions reflect measurable public health disparities. Overall, the CDC PLACES table provides clear evidence that **chronic disease prevention, access to primary care, and health-behavior interventions must remain major priorities for the counties served by BSACAP.**

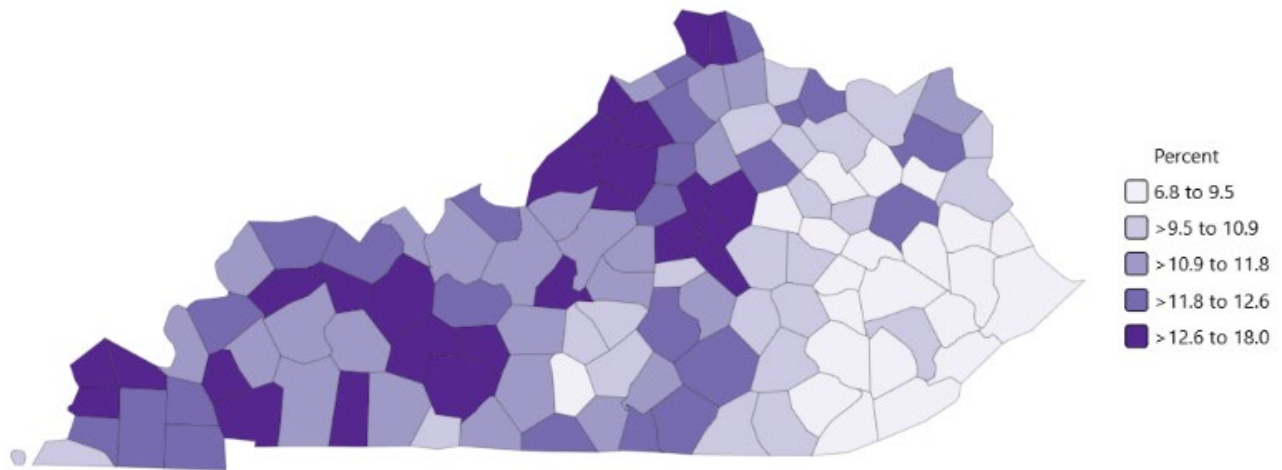
The County Health Rankings-Kentucky reports that all five counties in our service area are near the bottom of the rankings list. Out of 120 counties, Floyd County ranks 108<sup>th</sup>, Johnson County ranks 99<sup>th</sup>, Magoffin County ranks 114<sup>th</sup>, Martin County ranks at 98<sup>th</sup>, and Pike County ranks 100<sup>th</sup>. These rankings are based off metrics such as quality of life, health behaviors, clinical care, in addition to other factors.

**The graphs below** show how each of the counties we service compare to state and national average for adult smoking, adult obesity, and access to exercise opportunities.



According to data from the National Institute on Minority Health and Health Disparities, the Big Sandy area’s uninsured population makes up slightly less than 10% of the area’s total population. Health insurance coverage promotes positive health outcomes by increasing the use of health care services. Uninsured people will often rely on emergency rooms to receive

care only when needed. According to data from America’s Health Rankings, uninsured adults have far worse health outcomes than their insured counterparts. This includes higher rates of mortality and premature death, inadequate access to preventative services, and higher rates of cancer mortality.



The agency’s CSBG program hosts Community Health Fairs throughout the service area to increase access to preventive care. These events provide **free health screenings**, including dental checks, Hepatitis A vaccinations, A1C testing, EKGs, cholesterol and blood pressure screenings, school physicals, and other essential services. The fairs also strengthen partnerships with local health providers by bringing together county health departments, medical clinics, and community organizations to serve residents more effectively. In addition to these events, the agency assists clients year-round through the **Kentucky Vision Project**, helping individuals obtain eye exams and prescription eyeglasses. CSBG workshops further support community well-being by offering opportunities for participants to learn about physical and mental health while engaging socially at local service offices or partner locations.

To promote nutrition and self-sufficiency, the agency operates an annual **Garden Seed Program**, which provides vouchers for seeds, plants, and fertilizer so families can grow and preserve healthy foods at home. Follow-up classes expand this effort by teaching participants how to safely can, freeze, and store the foods they harvest, supporting longer-term access to nutritious options. This combination of health screenings, education, and nutrition resources

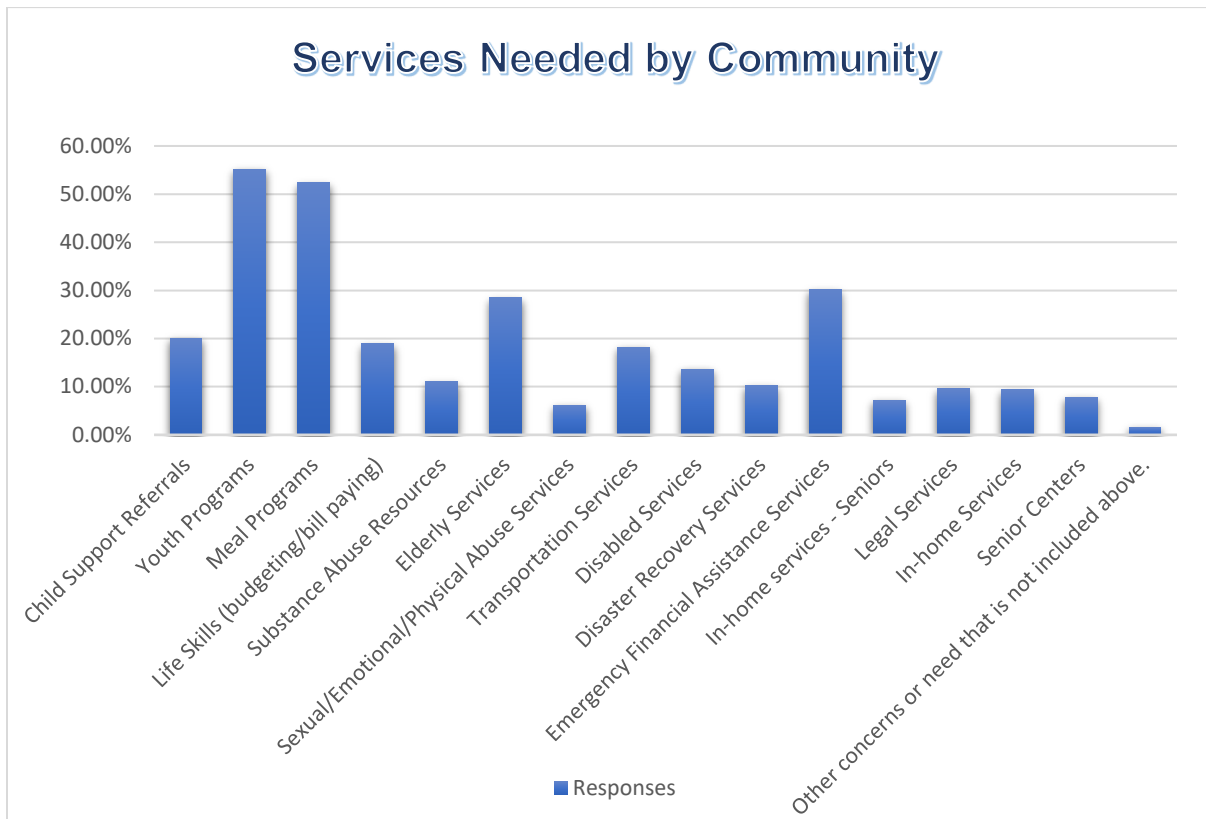
allows the agency to address multiple aspects of wellness and strengthen the overall health of the communities it serves.

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## SUPPORT SERVICES

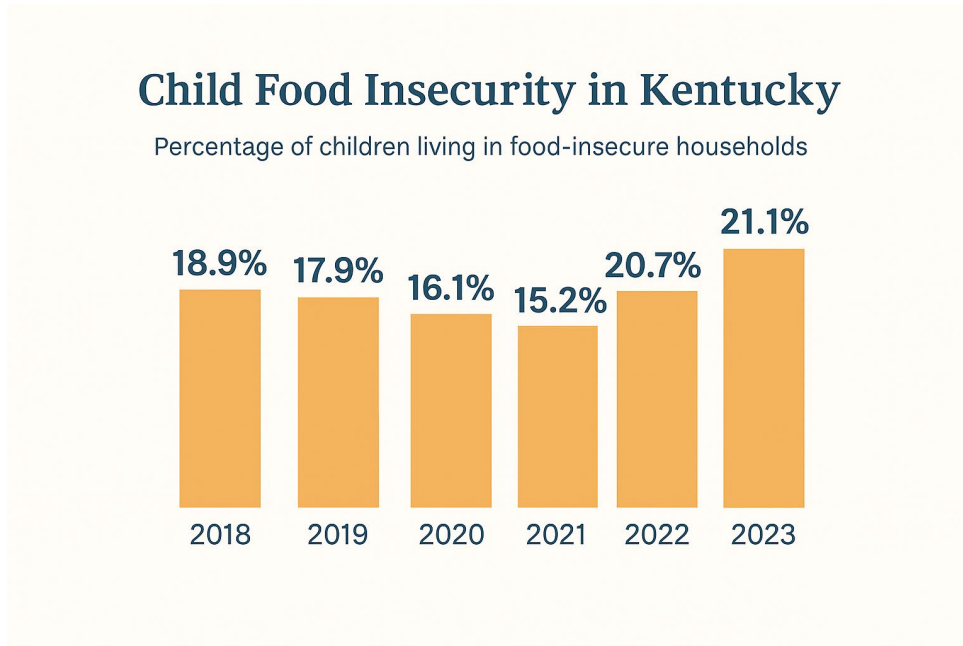
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**Support Services** was ranked as the sixth highest top concern for our community. The Big Sandy Area Community Action Program views **support services as a family-level need**. As seen in the graph below, respondents felt very strongly about what services are needed in our community. Youth programs and meal programs ranked significantly higher than the other options on the survey.



According to the *2025 Kentucky KIDS COUNT Data Dashboard*, produced by Kentucky Youth

Advocates, food insecurity has risen sharply across the state. The data show that 21.1% of Kentucky children live in food-insecure households. This represents a **significant increase** from previous years.



Kentucky Youth Advocates data show that **approximately one in five Kentucky children lives in a food-insecure household**, and food insecurity has worsened in nearly every county over the past two years. This continued rise highlights growing strain on families and increasing need for community-based nutrition supports. In response, BSACAP continuously refers households in need to local food banks, community meals, and the USDA’s summer feeding program in which local schools participate. BSACAP also encourages households to check their Supplemental Nutrition Assistance Program (SNAP) eligibility at their local DCBS office.

The LIHEAP program administered by our agency plays a crucial role in addressing one of the community’s highest-ranked needs: access to financial assistance. Survey respondents consistently identified help with basic utilities and household expenses as a top concern, reflecting the ongoing financial strain many families face. LIHEAP directly responds to this need by providing income-eligible households with assistance for heating, crisis situations, and, when available, cooling costs. For many families, these benefits prevent utility shutoffs, support housing stability, and free up limited income for other essential expenses.

While LIHEAP is one of the most widely used and impactful supportive services offered by the agency, survey results highlight that **residents continue to struggle with affordability and rising household costs.**

In addition to LIHEAP, the agency partners with Goodwill Industries of Kentucky to offer an Emergency Clothing Voucher Program, which provides eligible households with vouchers for clothing and other necessities. This program is especially important for families facing sudden hardships such as loss of housing, job changes, medical crises, fires, or other emergencies—when replacing essential items creates an additional financial burden. The vouchers help fill gaps that other assistance programs do not always cover, allowing families to obtain weather-appropriate clothing, shoes, and other items needed for work, school, or daily living. This partnership allows the agency to extend its reach and offer a more holistic approach to meeting immediate material needs.

CSBG staff at Big Sandy Area Community Action Program play an active role in coordinating and integrating services with other state-funded programs such as WIOA, LIHEAP, and Weatherization to ensure a seamless and comprehensive service experience for clients. When a client completes CSBG intake and needs assessment, staff identify whether additional services offered through these programs would support the client's stability or long-term self-sufficiency. CSBG staff then provide warm handoffs, direct referrals, and follow-up communication to ensure the client successfully connects with the appropriate program.



The agency recognizes that **no single organization can meet every need a household may face** and therefore relies on a strong network of community partners to ensure residents receive comprehensive support. When needs arise that cannot be directly addressed through agency programs, staff provide referrals to trusted organizations such as local health departments, housing providers, food assistance agencies, mental health services, employment programs, and other community-based resources. This coordinated referral system helps families access the specialized services they require while ensuring that no individual is left without a clear path to assistance. Through these partnerships, the agency strengthens the overall safety net in the region and connects clients to the full range of supports necessary for **long-term stability and well-being**.

Big Sandy Area Community Action Program uses CSBG funds to support a range of services that stabilize families, promote self-sufficiency, and address the most common needs in the region. All CSBG-supported activities follow a consistent process from intake to completion of services.

Clients may request assistance through any BSACAP service office, by telephone, online, or through referrals from partner organizations. During intake, staff collect demographic and household information, verify income eligibility, and identify the client’s primary needs. Once eligibility is established, staff complete a needs assessment to determine the most appropriate

CSBG-supported services, including emergency assistance, transportation support, employment and education services, or ongoing case management.

Service delivery continues until the client's goals are achieved, the presenting crisis has been resolved, or it is determined that the individual's needs are better served through another program. At termination, staff document outcomes and review the client's progress toward stability and self-sufficiency. Clients are informed that they may return for assistance if future needs arise.

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## CIVIC ENGAGEMENT

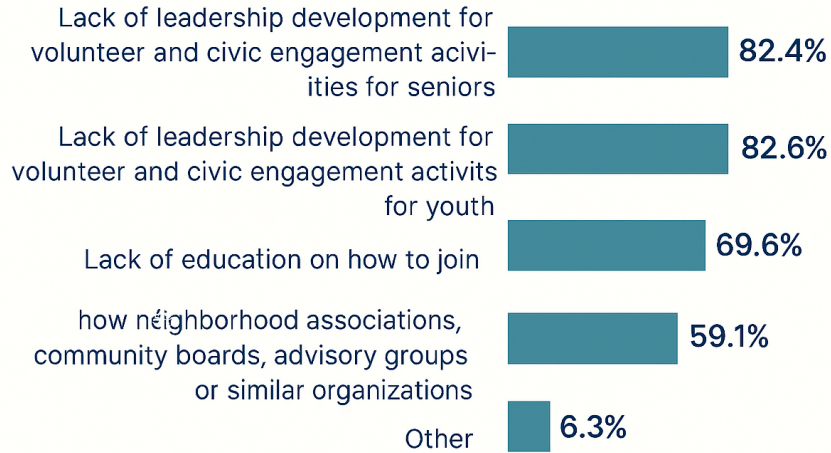
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**Civic Engagement** was ranked as the seventh highest top concern for our community. The Big Sandy Area Community Action Program views **civic engagement as an agency-level need.** Civic engagement has continued to rank as the least in the seven domain categories. The agency prioritizes strong community participation across all programs and recognizes Civic Engagement as a key organizational commitment.

Customers are encouraged to volunteer with the agency and are invited or elected to serve on boards, policy councils, and advisory committees. BSACAP's interagency meetings further strengthen these efforts by creating meaningful connections with faith-based organizations, community groups, and education-focused partners throughout the region. These collaborations help ensure that programs remain responsive to local needs and rooted in community voices.

# Civic Engagement Concerns

Percentage of respondents selecting each reason



Although the agency currently offers limited services specifically focused on civic engagement, there are clear opportunities to strengthen this area and better support community involvement. The agency can expand its role by developing leadership opportunities for both youth and seniors, offering training that prepares residents to serve on boards, councils, and advisory committees. Increasing education on how to participate in neighborhood associations, advisory groups, and other community-based decision-making bodies would also empower more individuals to engage in local leadership.

The agency can further improve civic engagement by creating structured volunteer pathways, enhancing partnerships with local schools, faith-based groups, and community organizations, and offering more youth-focused programs that nurture early leadership skills. Hosting workshops, community forums, and interagency meetings can help bring residents together, build trust, and strengthen civic participation. With these enhancements, the agency can move from minimal civic-engagement services toward a more intentional, robust approach that actively cultivates leadership and participation across the region.

## Coordination of Services

Big Sandy Area Community Action Program (BSACAP) is committed to ensuring that all services provided within our region are well-coordinated, complementary, and aligned with the work of other community partners. The agency actively works to avoid duplication of services by maintaining strong partnerships, open communication channels, and shared service goals with organizations across the Big Sandy service area.

BSACAP certifies its willingness to share necessary client information and records with partner agencies in full compliance with confidentiality laws. The agency further commits to convening at minimum two interagency meetings per year with social service organizations operating within the BSACAP service area. These meetings will focus on strengthening interagency cooperation, reviewing service gaps, identifying duplication risks, and improving coordination in support of shared community outcomes. BSACAP will continue to provide leadership in organizing these meetings and ensuring inclusive participation from state-funded programs, community partners, and local agencies.

BSACAP collaborates regularly with faith-based organizations for emergency resources, food and clothing distribution, and crisis referrals. The agency also partners with WIOA and the Kentucky Career Center One-Stop system to support clients' employment, training, and job placement needs. When applicable, BSACAP works with community partners that promote responsible fatherhood, healthy family relationships, and rural development initiatives. These collaborations expand the network of support available to CSBG-eligible households and ensure that services align across agencies to address financial, employment, and family stability needs without duplication.

BSACAP provides complementary services that assist with household stability, reunification efforts, and the needs of vulnerable adults. These coordinated supports are mutually beneficial, enabling DCBS to access community-based resources while ensuring that BSACAP clients receive broader assistance that promotes long-term safety, stability, and self-sufficiency.

BSACAP will review SFY 2026 ROMA outcomes and Customer Satisfaction results to identify trends, service gaps, and areas where performance targets were not fully met. Staff will analyze client outcomes, service demand, and feedback on service quality to determine which program components need adjustment. These findings will be discussed in staff and leadership meetings and used to refine goals, improve processes, and inform resource allocation for the SFY 2027 CSBG Plan. This ensures that service delivery improvements are directly based on measurable results and client experience.

### Community Linkages

Big Sandy Area Community Action Program (BSACAP) conducts ongoing coordination and linkage activities designed to strengthen community services, support economic development, and reduce poverty across the Big Sandy region. These efforts are not tied to individual clients but focus on improving system-wide service delivery and ensuring that community resources operate cohesively. The agency collaborates with local governments, school districts, health providers, housing authorities, and nonprofit organizations to align resources, share information, and strengthen the local support network for low-income households. These partnerships help address regional issues related to employment, transportation, housing stability, and economic opportunity.

A major component of this work involves coordination with the **Low-Income Home Energy Assistance Program (LIHEAP)** and the **Title XXVI Emergency Energy Crisis Intervention Program**. BSACAP plays an active role in regional planning, communication, and outreach related to LIHEAP's Subsidy and Crisis components. Staff participate in state and regional briefings, collaborate with the Department for Community Based Services and utility partners, and assist in developing consistent crisis response procedures across counties. This coordination ensures that households experiencing energy insecurity can be served efficiently and equitably, especially during peak winter and summer periods. BSACAP also works with utility companies and community organizations to share information on program timelines,

eligibility changes, benefit levels, and crisis protocols. These activities help prevent duplication, reduce client confusion, and ensure that vulnerable households receive timely assistance. Staff also support community outreach efforts to ensure the broader community understands how LIHEAP and crisis funding can be accessed.

Coordination and linkage responsibilities are primarily carried out by the Community Services Program Manager, County Supervisors, and designated CSBG-funded staff. These staff members communicate with partner agencies, participate in interagency meetings, and support county-wide and regional planning efforts. While engaged in these activities, staff do not provide direct client services; their role is focused on community-level improvement, resource alignment, and system-wide strategies that enhance service delivery for low-income individuals across the region.

## Where Support Becomes Strength: Community Voices on Community Action

On the coldest mornings of winter, when the walls feel thin and the bills feel taller than the mountains, families in our region lean on Community Action like a handrail on a steep set of steps. Neighbors told us that even “a little bit of relief all year long” is the difference between breathing easier and holding their breath until the next shut-off notice. They said our help keeps elders warm, keeps parents from choosing between heat and groceries, and keeps households from slipping into homelessness.

Survey respondents made it clear that **Community Action is a lifeline** for households across the region. **When asked why Community Action is needed**, many shared that low- and non-income families rely heavily on the agency, especially during the winter months, to keep their homes warm, avoid displacement, and maintain stability when they have nowhere else to turn.

Several noted that even the limited relief provided throughout the year is often the difference between remaining housed or becoming homeless.

People who are working hard—sometimes two jobs—shared that it still isn't enough when utility rates climb year after year. They spoke about Kentucky Power bills that outpace paychecks, about months that feel longer than money, and about how programs like LIHEAP, weatherization, rental help, job search support, and school-related assistance become more than services; they become hope. "I don't know where our little community would be without this program," one neighbor wrote. Repeatedly, survey takers told us that Community Action fills the gaps so that, together, we can make it through the winter and keep going the rest of the year.

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### *Voices from Our Community:*

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- "Community Action is probably the best agency in the county to help families with their needs when they are down. They offer a hand up instead of a handout. That means a lot to our proud Appalachian people. "
- "Community Action is vital because of the services they provide, from garden seed to Senior jobs. They assist in local needs."
- "There's so many on a fixed income that couldn't possibly survive without extra resources"
- "To help with electric and heating bills ppl couldn't afford it during critical months."  
"Benefits families who can't afford bills due to layoffs or people who suddenly experience a reduction in hours with their job."
- "This agency has all the resources Pike needs and can give assistance when needed."
- "I wouldn't be able to get by without the help."
- "To help elderly and low-income families that cannot afford some basic needs."
- "Without them we would freeze to death in the winter."
- "They are good about helping me"

- “They do their best to help us or find resources that can help us.”
- “For help with paying bills and gaining employment for ex-offenders, programs for teens and young adults.”

## KEY FINDINGS

### Household Stability & Utilities

- **Utility assistance is a top-ranked need** and a primary stabilizer; LIHEAP is repeatedly cited by residents as the difference between staying housed and facing shutoff or displacement—especially for seniors and people with disabilities.
- **Poverty remains elevated across the five counties**, intensifying utility and rent burdens.

**Implication:** Continue centering LIHEAP/crisis relief, link every energy intake to weatherization, rent navigation, and budgeting/benefits screening

### Income & Asset Building

- Residents overwhelmingly **identified financial capability needs**: budget education (93%) and free financial counseling (83%)
- Unbanked households are higher than U.S. average (KY 5.8%), raising reliance on costly alternatives.

**Implication:** Expand 1:1 coaching and bank/CDFI partnerships (safe accounts, credit-builder loans); integrate financial education across LIHEAP, housing, and workforce touchpoints.

### Education & Workforce Pipeline

- Top education barriers are **transportation (54%)**, **affordable high-quality childcare (51%)**, and **post-secondary access (45%)**; foundational gaps include HS/GED and limited local programs.

- These mirror workforce barriers (supportive services, job-readiness, access to training) identified regionally, reinforcing that classroom barriers become **employment barriers** later.

**Implication:** Pair training/credential services with transportation and childcare supports; co-enroll across WIOA/CSBG where possible.

## Emergency & Basic Needs Partnerships

- The **Goodwill Voucher Program** fills critical emergency clothing/essential items gaps—especially after crisis events.
- The agency's **referral network** remains essential to meet needs beyond in-house capacity (health, housing, mental health, employment, legal aid). (Referral statement)

**Implication:** Formalize MOUs, track referral outcomes, and co-host pop-up intake days with partners to streamline access.

## Food Insecurity

- **1 in 5 Kentucky children (21.1%) lives in a food-insecure household**, and rates worsened in **119 of 120 counties** between 2021 and 2023, per Kentucky Youth Advocates' KIDS COUNT.

**Implication:** Embed food access into service flow (pantry partners, produce vouchers, garden seed & preservation classes) and prioritize families with children.

# Improved Outreach Strategies

- **“No wrong door”:** Connect every intake (LIHEAP, clothing voucher, health fair) to a external resources to help meet needs.
  - **Co-enroll & co-locate:** Pair CSBG services with WIOA, housing weatherization, and health partners; rotate service days through high-need communities.
  - **Measure what matters:** Track shutoffs prevented, homes weatherized, bank accounts opened, referrals completed, and leadership participants placed on boards.
  - **Communications & navigation:** Improve plain-language outreach (transportation/venue clarity for clinics/events).
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This Community Needs Assessment reflects the real voices, challenges, and hopes of the people we serve across the Big Sandy region. Their feedback makes clear that while our communities face significant barriers, from rising utility costs and limited financial resources to gaps in health access, transportation, childcare, and civic engagement, they also possess tremendous resilience and a deep belief in the impact of Community Action. Guided by these findings, our agency remains committed to meeting families where they are, strengthening partnerships, and expanding services that promote stability, empowerment, and long-term opportunity. As we move forward, we do so with renewed dedication to listening, responding, and uplifting every household that calls our region home.

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