

KIPDA PANDEMIC RECOVERY AND RESILIENCY PLAN

October 27, 2022

Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, and Trimble Counties



KIPDA Pandemic Recovery and Resiliency Plan



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Executive Summary

The KIPDA Pandemic Recovery and Resiliency Plan has been prepared by the Kentuckiana Regional Planning and Development Agency, or KIPDA, an agency that serves a region comprising Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, and Trimble counties in Kentucky. The plan investigates the impacts of the pandemic and its economic effects on the region across various sectors, summarizes the recovery resources and efforts made, presents resiliency profiles for each county, and recommends strategies to increase resiliency in the region to prepare for future shocks.

KIPDA analyzed the effects of the pandemic in the following specific sectors: the economy, workforce, business and industry, tourism, healthcare, education, local government, public protection, the judiciary, community events, community services, transportation, and infrastructure. Staff performed research and surveyed local community members, local government employees, and small businesses. Recovery resources such as loans and grants by federal, state, and local governments as

well as local business, institutions, organizations, and communities are summarized. A resiliency profile is presented for each county. Each profile includes key demographic data and selected factors that indicate vulnerability to risks, such as households without health insurance coverage or internet subscriptions.

The plan recommends the following strategies: (1) prepare plans and communication, (2) strengthen telecommunications network, (3) cultivate outdoor space, (4) attract and retain talent, and (5) support small business. Pursuing these strategies will increase the resiliency of the region.



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Introduction

The first case of coronavirus disease 2019, or **COVID-19**, in the United States was reported in January 2020. Since then, the COVID-19 pandemic has had wide-ranging impacts on communities and economies throughout the country. The impacts of the pandemic, like those of other stressors, were not confined within the boundaries of individual cities, counties, or states. The pandemic impacted the region as a whole, and therefore planning for pandemic recovery and resiliency is appropriate at the regional level.

The **Kentuckiana Regional Planning and Development Agency**, or KIPDA, is a quasi-governmental agency established in 1973 that provides regional planning, review, and technical services in the areas of community and economic development, social services, and transportation, as well as a community ridesharing program. In Kentucky, it serves Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, and Trimble counties and the 108 cities located within these counties. These counties together are classified by the Commonwealth of Kentucky as the KIPDA Area Development District (ADD) and by the U.S. Economic Development Administration (EDA) as the KIPDA Economic Development District.

The **KIPDA Pandemic Recovery and Resiliency Plan** covers the seven Kentucky counties served by the KIPDA ADD, referred to collectively as the “KIPDA region.” The purpose of the plan is to identify economic and other impacts of the pandemic on the KIPDA region, summarize the responses to the pandemic, and make recommendations for strategies to promote continued recovery and resiliency.

Economic recovery, as defined by the Federal Emergency Management Agency (FEMA), is “the ability to return economic and business activities (including agricultural) to a state of health and develop new economic opportunities that result in a sustainable and economically viable community.”

Economic resiliency, as described by the EDA, relates to “an area’s ability to prevent, withstand, and quickly recover from major disruptions (i.e., ‘shocks’) to its economic base” and has three attributes: “the ability to recover quickly from a shock, the ability to withstand a shock, and the ability to avoid the shock altogether.”

The KIPDA Pandemic Recovery and Resiliency Plan was funded by the EDA, which in 2020 awarded a \$6 million grant under the **Coronavirus Aid, Relief, and Economic Security Act (CARES Act)** to the Kentucky Department for Local Government (DLG) to be distributed among Kentucky’s 15 ADDs to update economic development plans and support programs to assist communities in responding to the pandemic. KIPDA received \$392,000 for pandemic-related resiliency planning.

In order to prepare the KIPDA Pandemic Recovery and Resiliency Plan, KIPDA staff collected and analyzed data for the KIPDA region from a variety of federal, state, and nonprofit sources and conducted surveys of residents, business owners, and government personnel.

The plan is connected to the KIPDA Regional Hazard Mitigation Plan (HMP) and the KIPDA Comprehensive Economic Development Strategy (CEDS). The CEDS specifically addresses Pandemic Response as an element of the component “Resiliency.”

The KIPDA Pandemic Recovery and Resiliency Plan is dated as of **October 27, 2022**. The research presented in the plan covers primarily the period March 2020 through March 2022, and the plan was prepared over that period and continuing until the date of the plan.

For more information about the data and information on which the plan is based, please contact Jennifer Wilson, Economic Resiliency Planner, at jennifer.wilson@kipda.org.

Pandemic Impact

Community, Local Government, and Local Business Surveys

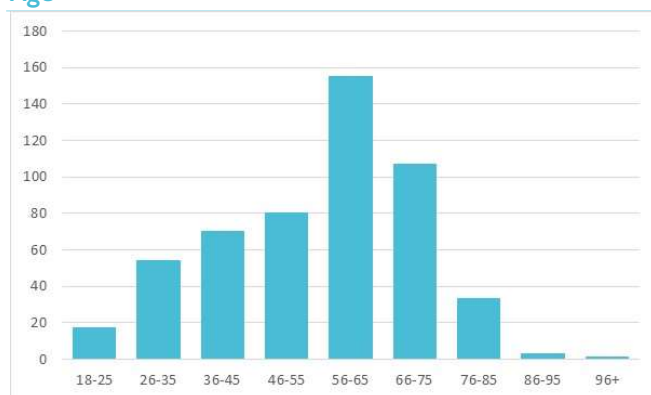
The COVID-19 pandemic impacted all facets of life in the region. In addition to conducting research into national and local news and data sources, KIPDA staff collected surveys from community members, local government staff, and local businesses in order to assess the specific impacts.

Characteristics of Community Survey Respondents

Sex

Female	81.3%
Male	17.1%
Other	0.4%
Prefer not to say	1.2%

Age



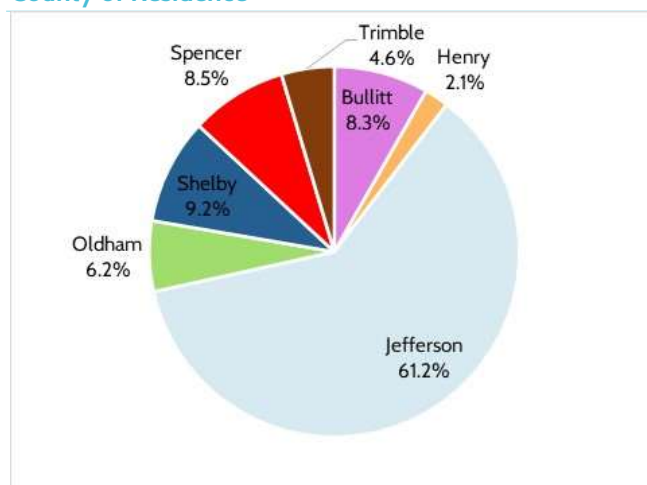
Race

White	78.5%
Black or African American	15.3%
Native Hawaiian & other Pacific Islander	0.2%
Other	1.9%
More than one selected	1.5%
Prefer not to say	2.5%

Ethnicity

Hispanic or Latino/Latina	2.6%
Not Hispanic or Latino/Latina	93.1%
Prefer not to say	4.3%

County of Residence



KIPDA staff conducting surveys in Jefferson County, August 2022.

COVID-19

Timeline.

1/20/2020 Centers for Disease Control and Prevention (CDC) confirmed the first case of COVID-19 in the U.S.	1/31/2020 The U.S. Secretary of Health and Human Services declared a public health emergency.
3/6/2020 Kentucky Governor Andy Beshear announced the first case of COVID-19 in Kentucky and declared a state of emergency.	3/8/2020 Gov. Beshear announced the first case of COVID-19 in the KIPDA region — in Jefferson County.
3/11/2020 World Health Organization (WHO) declared COVID-19 a pandemic.	3/13/2020 The President declared a national emergency concerning COVID-19.
3/28/2020 Kentucky received a federal disaster declaration.	

Cases and Deaths. Throughout the pandemic, the Kentucky Cabinet for Health and Family Services' Team Kentucky website tracked daily COVID-19 data across the state.

COVID-19 Cases and Deaths as of March 4, 2022

Location	% of State Population	Total Cases	% of Total Cases	Total Deaths	% of Total Deaths
Bullitt County	1.8%	20,927	1.6%	195	1.4%
Henry County	0.3%	4,735	0.4%	46	0.3%
Jefferson County	17.4%	220,855	17.2%	2,091	14.9%
Oldham County	1.5%	18,035	1.4%	127	0.9%
Shelby County	1.1%	13,118	1.0%	147	1.0%
Spencer County	0.4%	5,261	0.4%	50	0.4%
Trimble County	0.2%	2,137	0.2%	38	0.3%
KIPDA Region	22.7%	285,068	22.2%	2,694	19.2%
Kentucky		1,286,697		14,018	

Sources: U.S. Census Bureau 2020 Decennial Census; Kentucky Cabinet for Health and Family Services March 4, 2022 COVID-19 Daily Report.

Across the country, case rates revealed racial disparities, with communities of color more severely affected. Rates for Kentucky's Black residents, who constitute approximately 8% of the state's population, were higher than those for white residents for much of 2020: in July 2020, Black residents had nearly double the rate of white residents.¹ By March 7, 2021, the percentage of both cases and deaths for Black residents was reported as 8% (according to data for which race was reported).²

A team of University of Louisville doctors and researchers released a study which found that in Jefferson County between March 1, 2020 and February 28, 2021, 4,574 years of potential life were lost because of COVID-19.³ Lives lost and long-term health problems affected the KIPDA region in many profound ways that cannot be quantified by the data used to assess the impacts of the pandemic throughout this plan.

Personal Protective Equipment. First responders and health care facilities needed various items of personal protective equipment (PPE) to respond to COVID-19, including surgical and respirator masks, gloves, gowns, coveralls, goggles, and face shields. These items were in short supply internationally early in the pandemic. Governor Beshear and other local government leaders solicited donations of these items,

competed vigorously for procurement — sometimes forced into bidding wars — and updated the public on inventories. The federal government used its authority under the Defense Production Act of 1950 to require manufacturers to produce ventilators, respirators, and vaccines.

Testing. Commercial labs began making COVID-19 tests available for order in March 2020. Early on, testing was performed only at health care facilities, test supplies were limited, and people wishing to be tested were screened according to CDC guidelines. On March 5, 2020, the Kentucky Department of Public Health became equipped to run tests in its Frankfort laboratory. On March 9, 2020, Governor Beshear issued an order waiving diagnostic testing fees for private insurance and state employees and initiated changes to Medicaid, including eliminating prior authorization and fees associated with testing, and on March 14, 2020, he announced that testing would be free to all Kentuckians — even those without insurance. In April, he announced increased testing capacity and access, including drive-through testing locations and testing at popular grocery stores and pharmacies. The Team Kentucky website allowed users to search for testing sites. Later in the pandemic, the U.S. Department of Health and Human Services offered free rapid antigen at-home tests by mail that could be ordered online or by phone.

Vaccines.

10/16/2020 Kentucky Department for Public Health announced a plan for distributing the vaccine to local health departments and health care organizations.	12/11/2020 U.S. Food and Drug Administration (FDA) issued an Emergency Use Authorization for the Pfizer-BioNTech vaccine.
12/12/2020 Advisory Committee on Immunization Practices (ACIP) issued an interim recommendation for the Pfizer-BioNTech vaccine in persons aged 16+.	12/14/2020 The first U.S. citizen outside a clinical trial received the vaccine. Five Louisville health care workers also received the vaccine.
12/18/2020 FDA issued an Emergency Use Authorization for the Moderna vaccine.	12/19/2020 ACIP issued an interim recommendation for the Moderna vaccine in persons aged 18+.
2/27/2021 FDA approved Emergency Use Authorization for Johnson and Johnson vaccine.	3/8/2021 CDC announced that fully vaccinated people can gather indoors without masks.
4/2/2021 CDC announced that fully vaccinated individuals can travel safely domestically without a prior test.	

Kentuckians became eligible to receive the vaccine in phases based on risk status, although actual access depended on the availability of doses and appointment slots.

Kentucky Vaccine Rollout		
Phase	Who Was Included	Date
Phase 1a	<ul style="list-style-type: none"> Long term care facilities Assisted living facilities Health care personnel 	12/14/2020
Phase 1b	<ul style="list-style-type: none"> Age 70+ First responders K-12 school personnel Childcare workers 	1/2020
Phase 1c	<ul style="list-style-type: none"> Age 60+ Age 16+ with health conditions Essential workers 	3/1/2021
Phase 2	<ul style="list-style-type: none"> Age 40+ 	3/29/2021
Phase 3	<ul style="list-style-type: none"> Age 16+ 	4/5/2021
Phase 4	<ul style="list-style-type: none"> Children under 16 when vaccine is approved 	Approved for ages 12-15 on 5/11/2021

On January 4, 2022, Louisville opened a drive-through vaccination site at the Kentucky Exposition Center's Broadbent Arena with an eventual planned capacity of 1,000 doses per day. By February 3, 2021, news reported a total of 34 vaccination sites across the state, by February 12, 2021, there were 156, and by February 22, 2021, there were 291. In February 2021, the federal government selected Kroger, Walgreens, Walmart, and Good Neighbor independent pharmacies to receive vaccines, in addition to the allocation made directly to the state. As well, health departments were allocated doses for community outreach. Initially, supplies of doses to each location were limited due to lack of supply.

KIPDA Local Health Departments

Bullitt County Health Department
Louisville Metro Department of Public Health and Wellness
North Central District Health Department (serving Henry, Shelby, Spencer, and Trimble counties)
Oldham County Health Department

In March 2021, it was announced that 25 of Kentucky's federally qualified health centers, which provide care in underserved communities, would receive a total of \$96.7 million in American Rescue Plan Act (ARPA) funds for testing, vaccinations, treatments, and preventive care for those at risk.

KIPDA Federally Qualified Health Centers

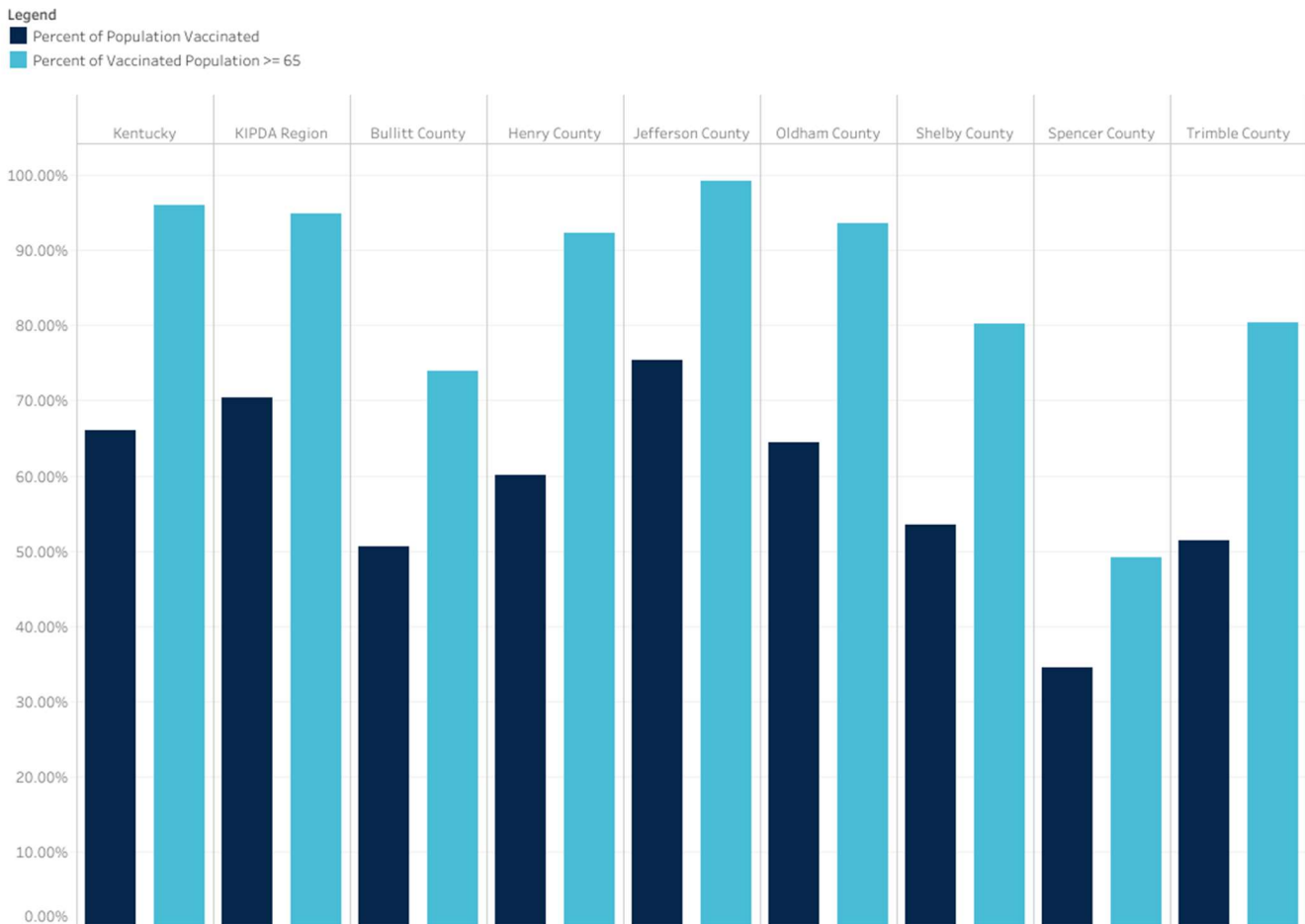
Family Health Centers, Inc.	\$8,820,500
Park Duvalle Community Health Center, Inc.	\$4,352,250
Shawnee Christian Healthcare Center, Inc.	\$1,086,375

The Team Kentucky website, a statewide telephone hotline, and a telephone number for those with hearing impairments allowed users to search for vaccine and testing sites. Some seniors reported issues making appointments, exacerbated by various decentralized scheduling systems, wait lists, and complicated registration procedures.

As with case and death rates, racial disparities were evident in vaccination rates. In March 2021, according to the Kentucky Department of Public Health, Black Kentuckians, who constitute about 8% of the state population, accounted for only 4.69% of vaccine doses administered to date. Leaders in Louisville's Black community described barriers to vaccine access: the registration process was difficult, information given by phone was not clear, and Black churches and leaders were not included in the outreach process.⁴ A

vaccine clinic opened at an elementary school in Louisville's West End in an attempt to reach Black residents. Some clinic visitors said that they didn't know about other vaccination sites and stressed the importance of word-of-mouth communication channels, access for people who don't have cars, and the value of knowing that one's neighbors are participating.⁵

KIPDA Region COVID-19 Vaccination Percentages as of July 6, 2022



Source: Team Kentucky COVID-19 Vaccination Dashboard at <<https://govstatus.egov.com/ky-covid-data-dashboard>>.

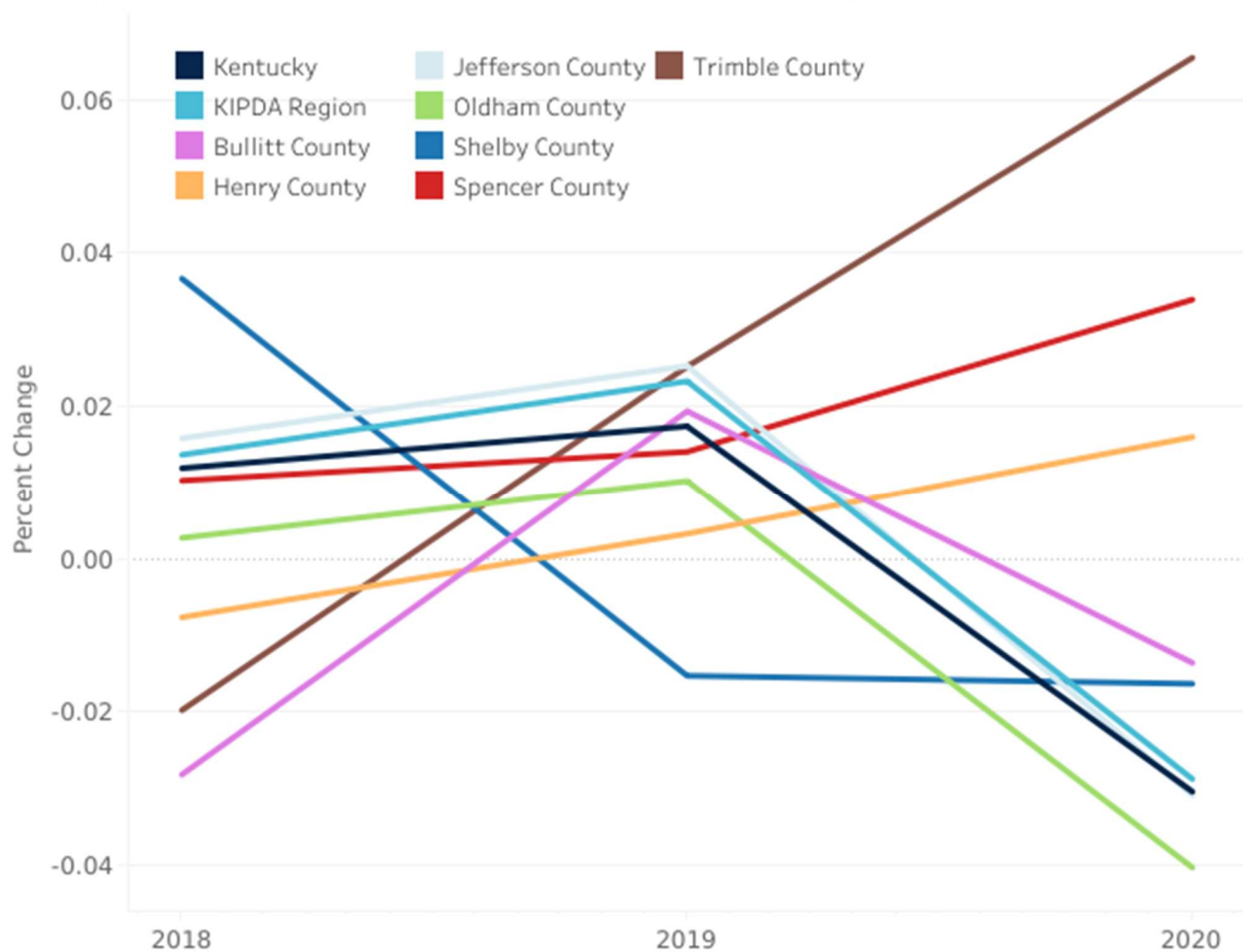
Current Status. By February 2022, news reports indicated that KIPDA region residents were hopeful that the pandemic had reached the endemic stage, or the stage in which a virus is present but no longer causes overwhelming rates of infection, hospitalization, or death. The CDC, however, has not yet classified COVID-19 as endemic. The U.S. Secretary of Health and Human Services most recently renewed the public health emergency effective October 13, 2022, and it will continue through January 11, 2023.

Economy

COVID-19 and response efforts by government and individuals to limit the spread of the disease impacted the economy generally, affecting both demand and supply. Global supply chains were disrupted. Both company operating procedures and consumer behavior changed. Impacts differed across locations, industries, and population groups. The pandemic caused decreased labor force participation, increased unemployment rates, and reduced earnings. As the pandemic proceeded, recovery was spurred from time to time by the availability of vaccines, stimulus and business relief packages provided by the federal government, various measures provided by state government, and the easing of restrictions on travel and gathering.

GDP. The graph below shows the percent changes from the previous year in real gross domestic product (GDP), or the value of goods and services produced, adjusted to remove the effects of inflation over time, in Kentucky and the KIPDA region from 2017-2020. GDP decreased in Kentucky and the more densely populated KIPDA counties and increased in the less densely populated KIPDA counties.

Change in Real GDP in Kentucky and KIPDA Region

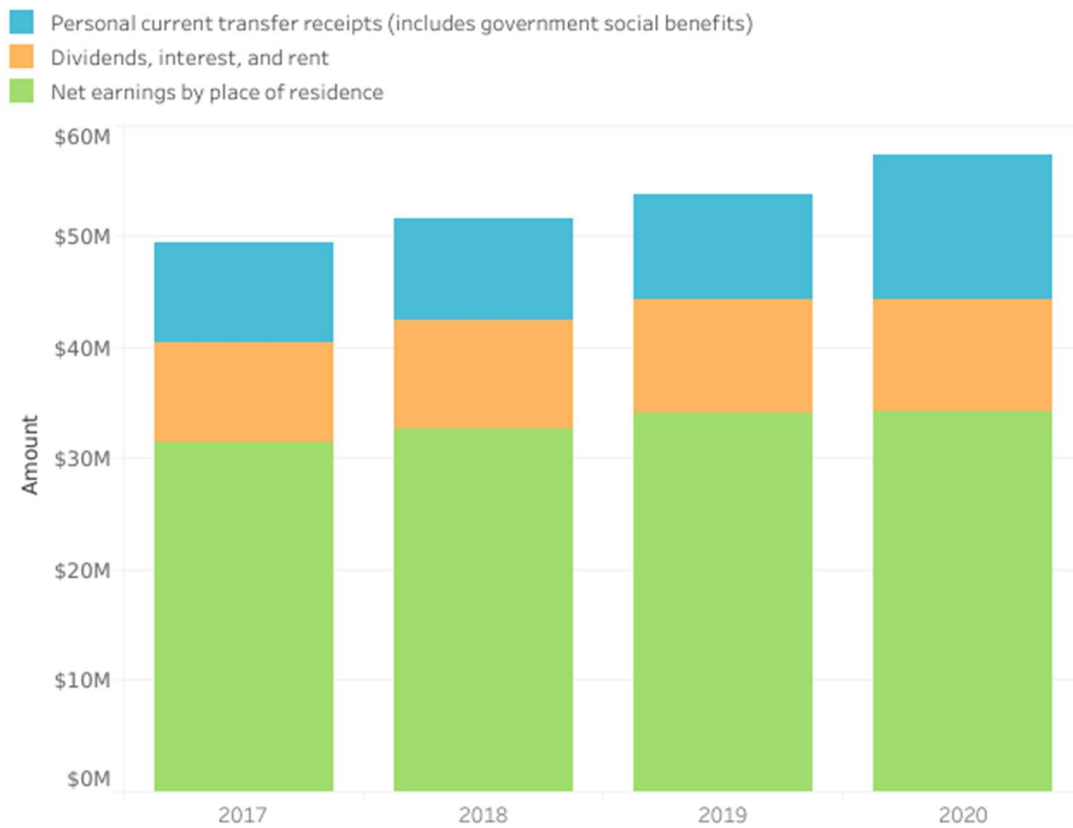


Source: U.S. Bureau of Economic Analysis CAGDP9 Real GDP by County.

Personal Income. The graph below shows personal income in the KIPDA region, broken down by derivation, from 2017-2020. Personal income has increased each year since 2017, including in 2020. From 2019 to 2020, the component exhibiting the greatest increase was personal current transfer receipts, which

includes government social benefits. These benefits included pandemic-related unemployment assistance, emergency unemployment compensation, unemployment compensation payments, and economic impact payments.

KIDPA Region Personal Income Showing Derivation 2017-2020



Source: U.S. Bureau of Economic Analysis CAINC30 Economic Profile.

Consumer Spending. According to the nonprofit Opportunity Insights' economic tracker, the reduction in national GDP was due largely to a reduction in consumer spending. The tracker shows consumer spending trends compared to January 2020 on the dates shown below:

Location	1/15/2020 (the first date available)	3/29/2020 (the lowest figure for Kentucky)	8/13/2021
Kentucky	+3.4%	-27.5%	+20.1%
Bullitt County	+1.2%	-39.3%	+24.5%
Henry County	Not Available		
Jefferson County	+8.6%	-35.3%	+14.2%
Oldham County	-15.6%	-48.2%	+59.5%
Shelby County	+17.3%	-28.1%	+15.7%
Spencer County	Not Available		
Trimble County	Not Available		

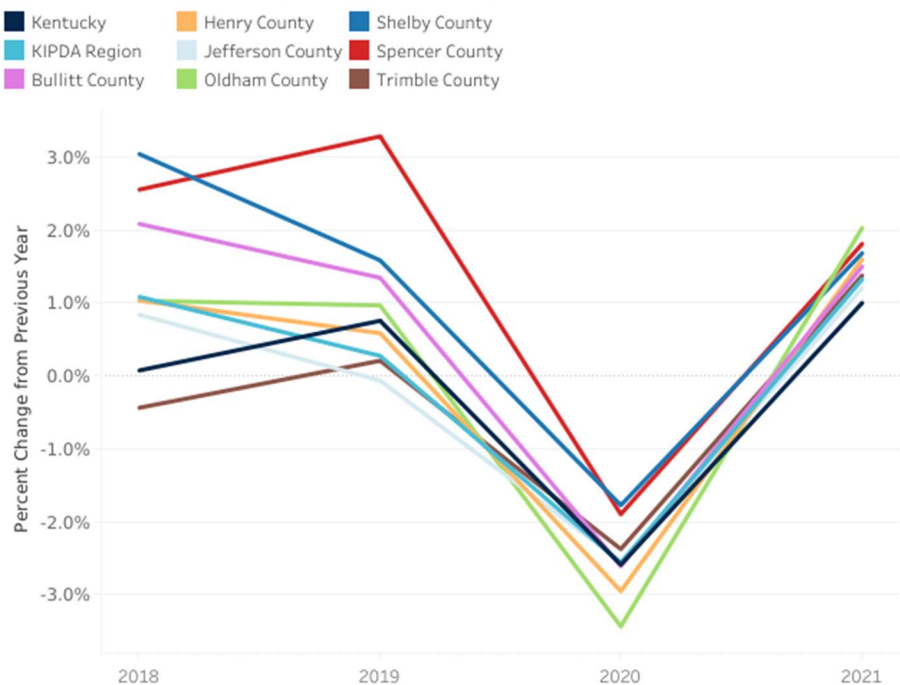
Source: Opportunity Insights Economic Tracker at <https://tracktherecovery.org/>.

According to Opportunity Insights, in March 2020, high-income households reduced consumer spending, especially with respect to in-person transactions, resulting in businesses in high-income neighborhoods losing revenue and laying off low-income employees. Lower income households did not reduce consumer spending significantly. April 2020 stimulus payments were followed by increased spending, but most was not for in-person services.⁶

Workforce

Labor Force. The COVID-19 pandemic significantly impacted labor force participation. The graph to the right shows the percent change in labor force (the sum of employment and unemployed persons; does not include retired persons, students, and caretakers) from 2017-2022 in the KIPDA region. The labor force decreased in all areas from 2019 to 2020, due to factors such as layoffs and individuals remaining at home to take care of school-aged children and others.

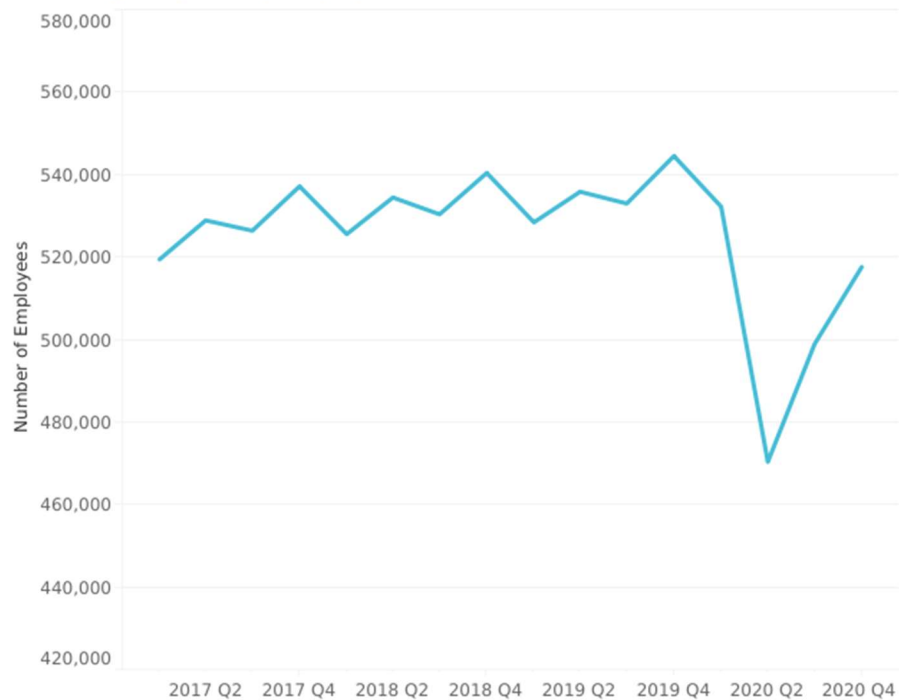
Kentucky and KIPDA Region Percent Change in Labor Force 2017-2021



Source: U.S. Bureau of Labor Statistics Local Area Unemployment Statistics.

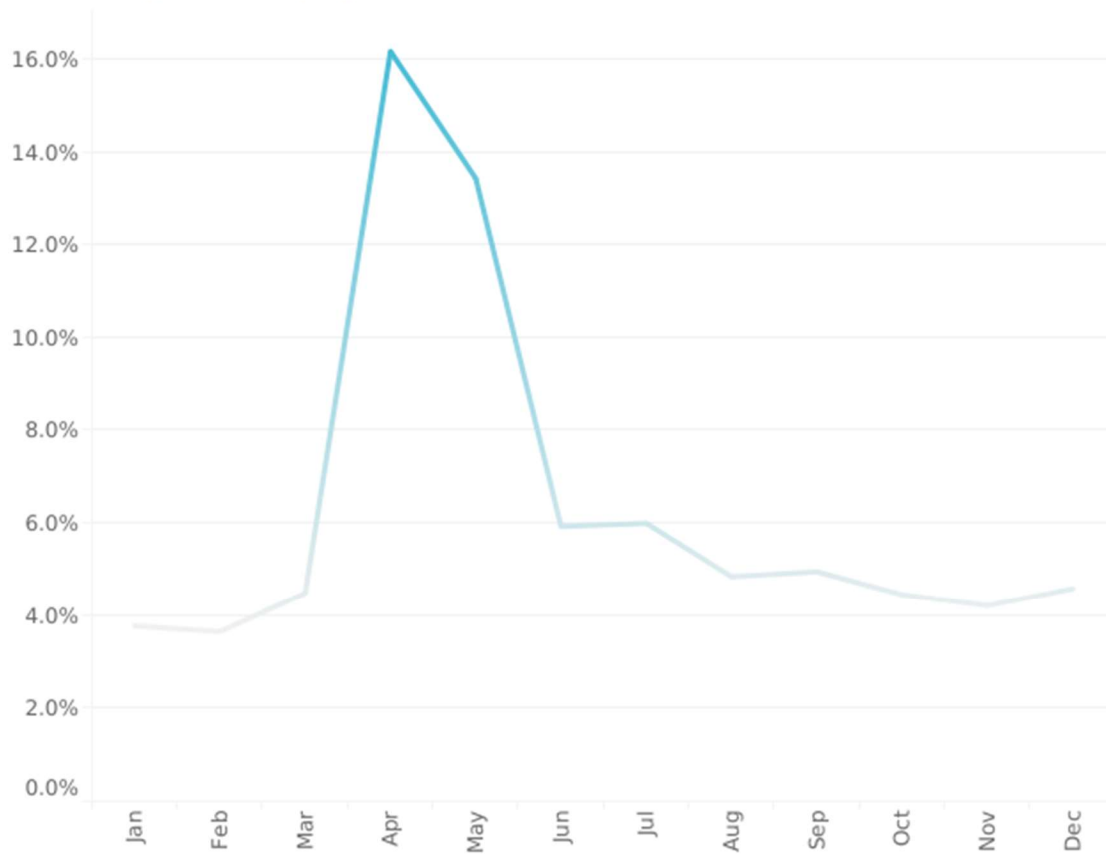
Unemployment. The graphs to the right and below show the quarterly number of employees in all industries in the KIPDA region from 2017 to 2020, showing a significant drop in Q2 of 2020, and the unemployment rate for 2020 in the KIPDA region, showing a dramatic spike from March to April of 2020 that gradually began to return to pre-pandemic levels in June 2020.

KIPDA Region Quarterly Employment (All Industries) 2017-2020



Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages.

KIPDA Region Unemployment Rate 2020



Source: U.S. Bureau of Labor Statistics Local Area Unemployment Statistics.

The table below shows the number of unemployment claims from March 15, 2020 to December 26, 2021 for the KIPDA region.

County	Unemployment Claims 3/15/20 – 12/26/21
Bullitt	20,165
Henry	3,568
Jefferson	205,796
Oldham	11,791
Shelby	10,297
Spencer	4,505
Trimble	1,916
TOTAL	258,038

Source: Kentucky Center for Statistics at https://kystats.ky.gov/Reports/Tableau/CUU_2020.

Unemployment insurance is intended to support unemployed individuals and their households and stimulate the economy in downturns. Many criticized the state's eligibility rules and application system, which was not designed to handle a large volume of claims. Governor Beshear announced the following:

3/16/2020	Waiting period and work search requirements for unemployment waived.
3/18/2020	Unemployed can immediately apply for Medicaid.
3/23/2020	New procedures for mass layoffs; 138 workers trained for claims adjudication.
3/25/2020	Eligibility expanded to individuals not typically covered.

2022 state legislation replenished the Unemployment Insurance Trust Fund with federal relief funds and froze employer tax rates, aiming to save employers an estimated total of around \$130 million in 2022.

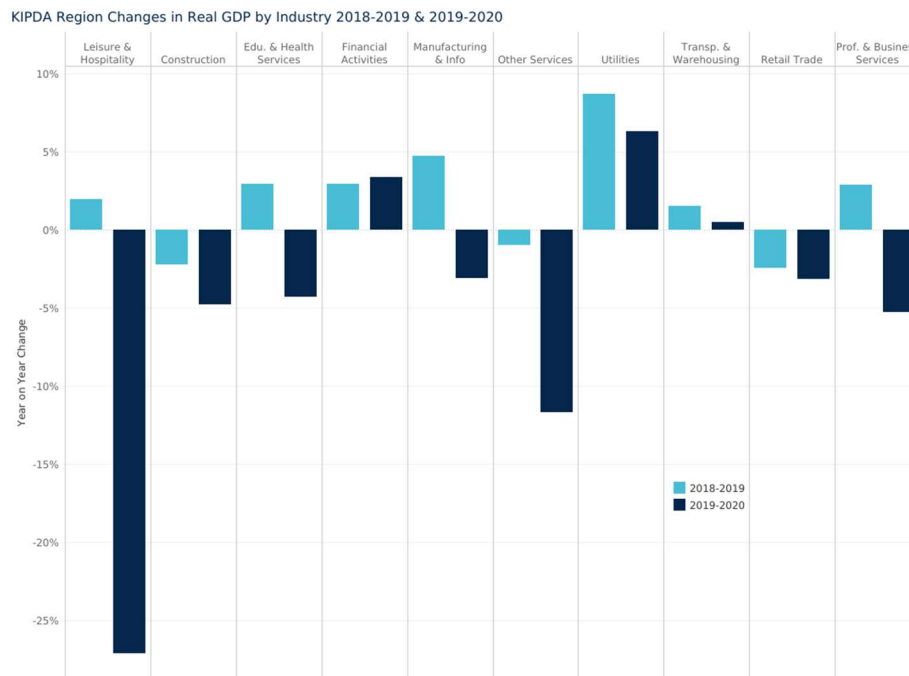
Business and Industry

Following are the top five industries in each county in the KIPDA region by contribution to GDP in 2019 for all industries for which the U.S. Bureau of Economic Analysis discloses amounts:

Bullitt	Henry	Jefferson	Oldham	Shelby	Spencer	Trimble
Manufacturing	Real estate & rental & leasing	Manufacturing	Real estate & rental & leasing	Manufacturing	Real estate & rental & leasing	Utilities
Transportation & warehousing	Manufacturing	Real estate & rental & leasing	Finance & insurance	Real estate & rental & leasing	Gov. & gov. enterprises	Gov. & gov. enterprises
Real estate & rental & leasing	Gov. & gov. enterprises	Finance & insurance	Gov. & gov. enterprises	Gov. & gov. enterprises	Finance & insurance	Real estate & rental & leasing
Gov. & gov. enterprises	Transportation & warehousing	Health care & social assistance	Health care & social assistance	Retail trade	Construction	Other services
Construction	Retail trade	Gov. & gov. enterprises	Professional, scientific, & tech. services	Health care & social assistance	Retail trade	Finance & insurance

Source: U.S. Bureau of Economic Analysis.

The COVID-19 pandemic's impact on industries differed based on underlying industry characteristics. The graph below shows year-on-year changes in real GDP for selected industry groups in the KIPDA region from 2018 to 2019 and 2019 to 2020:

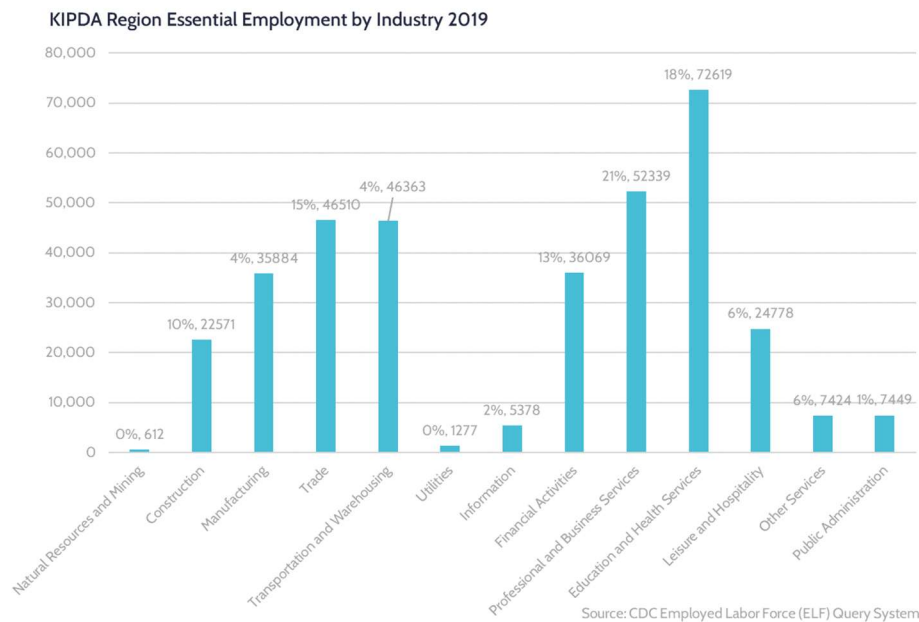


Source: U.S. Bureau of Economic Analysis Real GDP by County and Metropolitan Area.

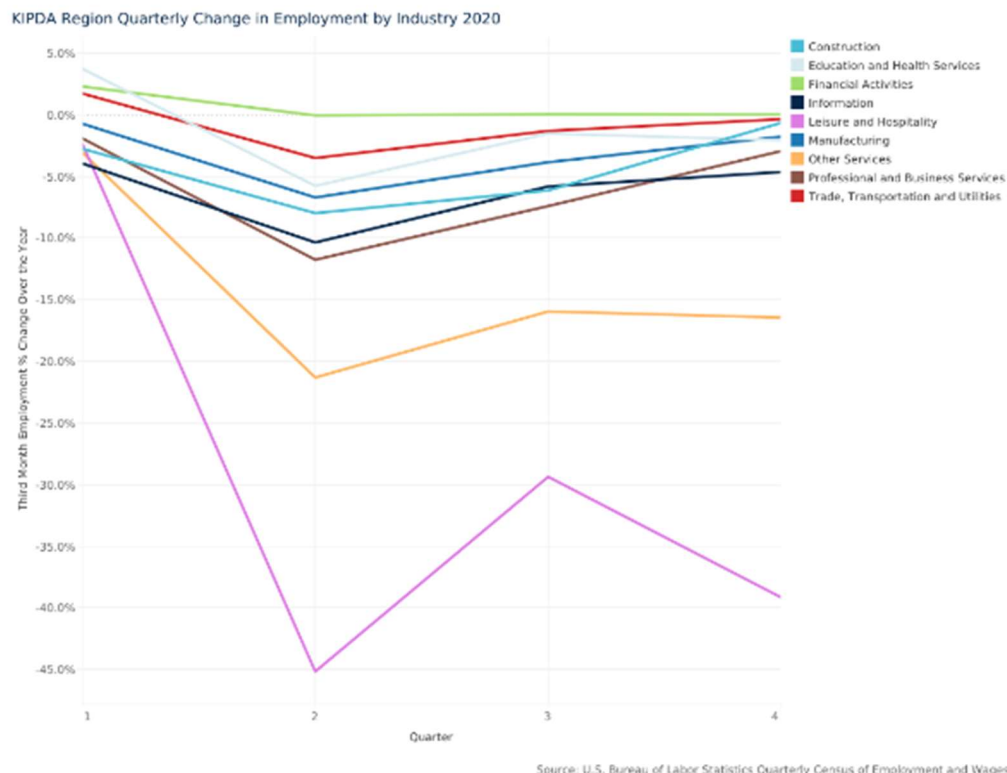
The pandemic affected essential and non-essential industries differently. “Essential” industries typically involve the following activities:

- the health response to the pandemic (e.g., health services, R&D, pharmaceutical, pharmacies);
- the supply chain for basic necessary goods and services (e.g., food processing, groceries); and
- critical systems and infrastructures required for security, safety, or health (e.g., energy, public administration).⁷

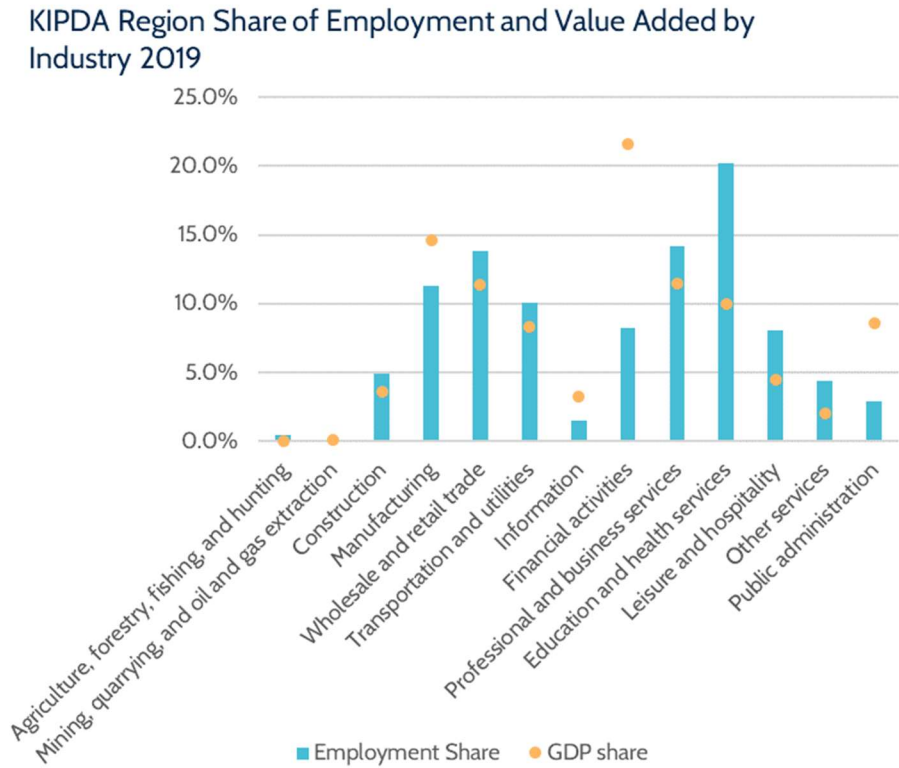
Data analysis revealed that in the KIPDA region, approximately 75% of establishments are in essential industries and approximately 77% of employment is in an essential industry. The Education and Health Services industry represents the largest share of all essential establishments in the KIPDA region and the Professional and Business Services industry represents the largest share of all essential employment. Generally, industries in the “essential” category were exempted from closures.



The following graph shows the quarterly change in employment by industry in 2020 in the KIPDA region. While all industries took a dip in 2020 Q2, most have returned nearly to pre-pandemic levels, with the significant exceptions of the Leisure and Hospitality industry — with services neither considered essential nor capable of being provided remotely — and Other Services.

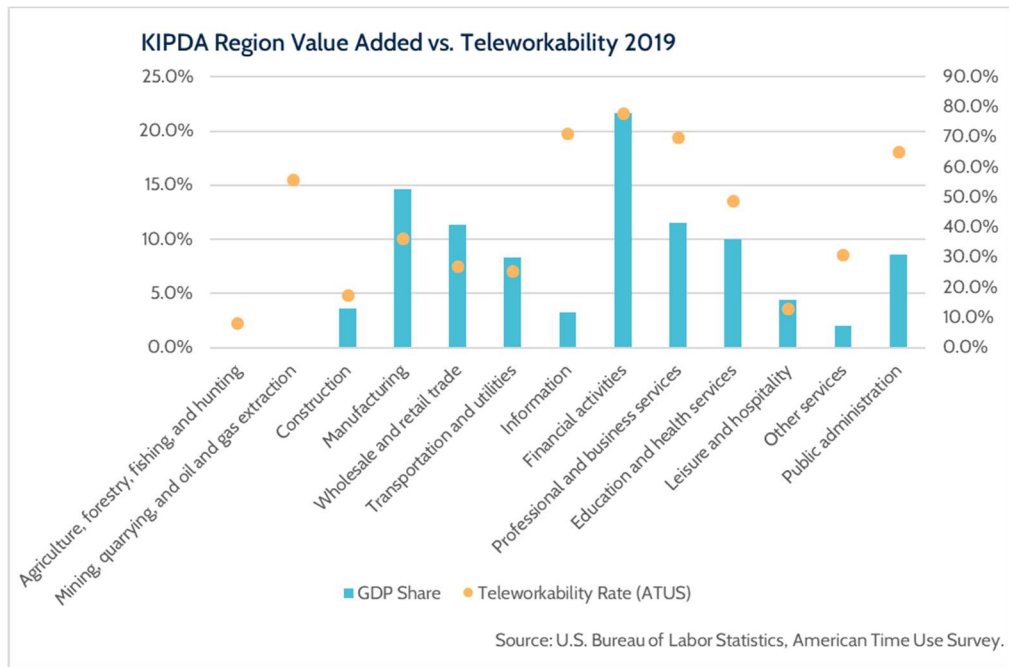


The graph below shows pre-pandemic employment by industry as well as the value added for selected industries in the KIPDA region. Value added refers to the net output of a sector after adding up all outputs and subtracting intermediate inputs.



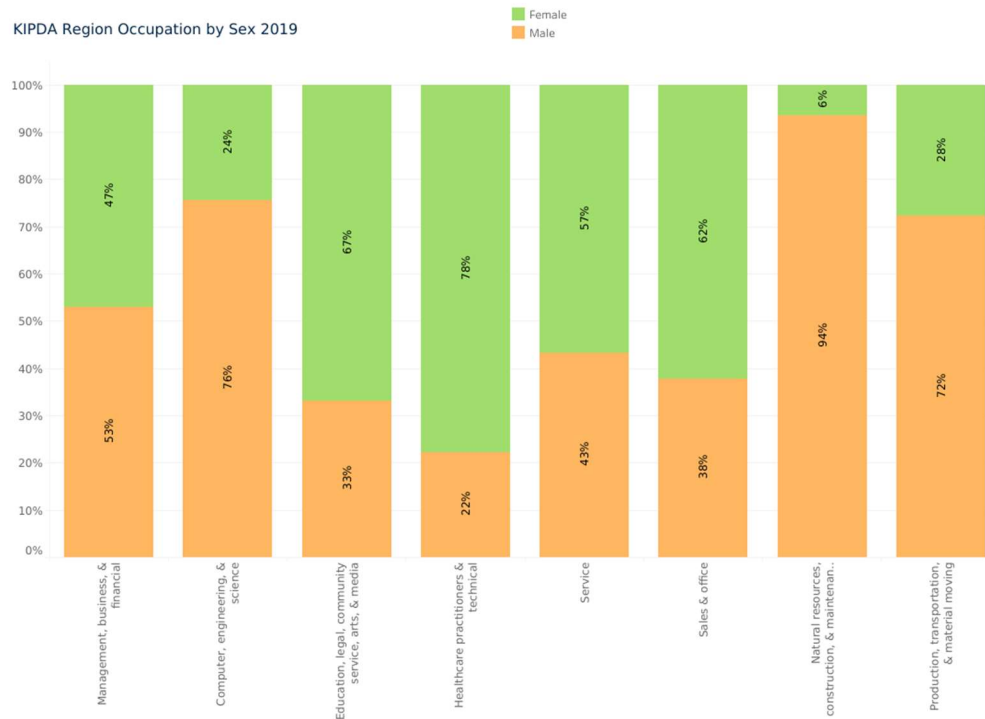
Source: U.S. Bureau of Labor Statistics, U.S. Bureau of Economic Analysis.

The graph below shows the pre-pandemic teleworkability rate of selected industries as well as the value added in the KIPDA region. Industries in which workers could telework were less affected by the pandemic.



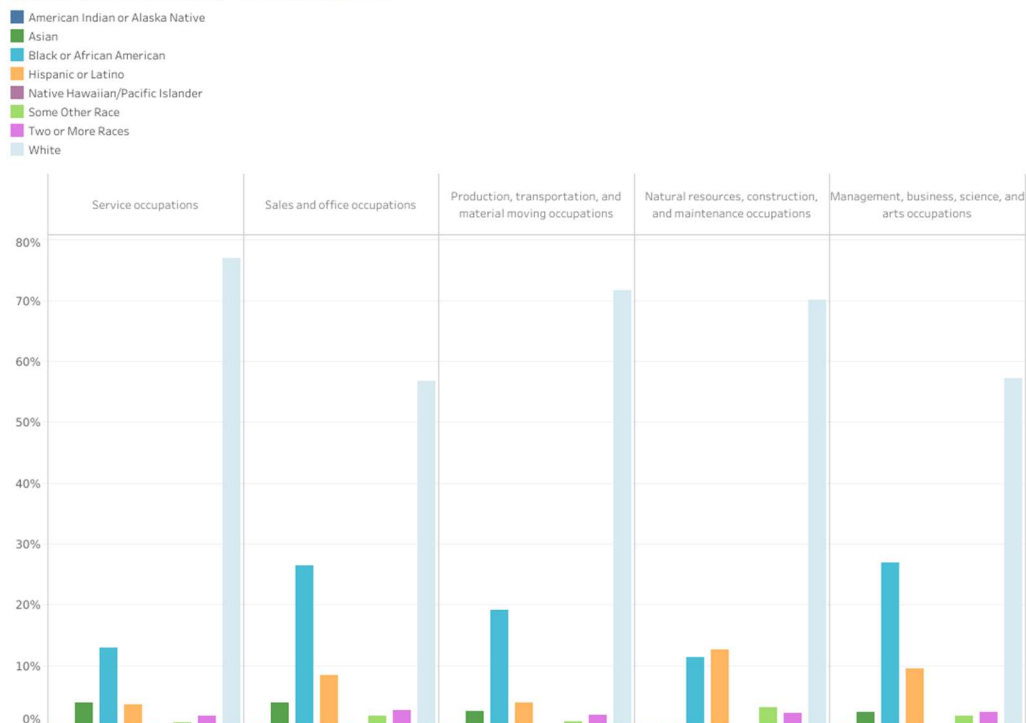
Source: U.S. Bureau of Labor Statistics, American Time Use Survey.

Roughly 53% of employment in the region is in frontline occupations (occupations that cannot work remotely). Nationwide, women and minority populations are overrepresented among essential and front-line workers. The graphs below show occupation by sex and by race in the KIPDA region by selected industry. Women constitute more than 50% of workers in the occupational categories Education, Legal, Community Service, Arts, and Media, Healthcare Practitioners and Technical, and Sales and Office.



Source: U.S. Census Bureau 2019 American Community Survey 5-Year Estimates.

KIPDA Region Race/Ethnicity and Occupation 2019



Source: U.S. Census Bureau 2019 American Community Survey 5-Year Estimates.

Tourism

The tourism industry encompasses airports, convention centers, distilleries, farms, historical sites, hotels, malls, parks, restaurants, and other subindustries. According to the Kentucky Tourism Industry Association (KTIA), in 2019, tourists in Kentucky spent nearly \$8.0 billion and generated \$1.5 billion in tax revenues, with \$8.23 million benefiting state and local governments. There were over 95,000 tourism-related jobs, which generated total income of \$3.1 billion. The tourism industry was particularly impacted by the pandemic and its negative economic impacts due to restrictions on travel and public gathering. In the first six months of 2020, 100% of the Kentucky tourism industry lost revenue and 27% lost more than 60%, while 33% lost at least 20% of full-time employees.

4/2/2020 People from out of state restricted from entering Kentucky. State parks closed for overnight stays.	5/6/2020 Ban on persons with COVID-19 from entering state except for medical treatment. Out of state visitors asked to self-quarantine for 14 days.
5/22/2020 Interstate travel ban was lifted.	6/1/2020 Kentucky Tourism, Arts and Heritage Cabinet opened state parks, lodges, and cabins.

By March 15, 2020, restrictions on travel and gatherings resulted in the cancellation of 14 conferences scheduled in Louisville, which had been expected to bring more than 122,000 visitors and \$58 million in revenues.⁸ By March 7, 2021, the state's horseracing industry had lost about \$400 million in revenues. This was due in part to the delayed and scaled-down Kentucky Derby resulting in decreased revenues of about \$121.8 million.⁹

Attractions. Popular tourist attractions in the KIPDA region were required to comply with restrictions on gatherings and were impacted negatively by bans on interstate travel.

Bullitt	Henry	Jefferson	Oldham	Shelby	Spencer	Trimble
Kentucky Bourbon Trail Trailhead	Kentucky Renaissance Fair	Churchill Downs	Kentucky Artisan Distillery	Bulleit Distilling Company	Ohio Valley Fossil Trail	Coopers Creek Campground
Jim Beam American Outpost	Lake Jericho Recreational Area	Ed Hamilton Lincoln Memorial	National Underground Railroad Site	Gallrein Farms	Taylorsville Lake Marina & State Park	Payne Hollow, home of author Harlan Hubbard
Bernheim Arboretum & Research Forest	Smith-Berry Winery	Waterfront Botanical Gardens	Oldham County Farm Tours	Léttleiki Icelandics Center for the Icelandic Horse	Taylorsville Lake Paddle Battle	Trimble County Apple Festival

Restaurants. The National Restaurant Association estimated that 90,000 restaurants closed nationwide due to the pandemic by May 2021. The KIPDA region similarly saw many restaurant closures.

3/16/20
Restaurants and bars closed with exceptions for drive-through, delivery, and take-out.
8/11/2020
Bars and restaurants allowed to operate at 50% of capacity as long as people can remain 6' from anyone not in their group.

7/27/20
Restaurants limited to 25% of pre-pandemic capacity indoors and by ability to socially distance outdoors.

COVID-19 and associated restrictions closed many establishments in the region temporarily. Dozens of restaurants in the region later closed permanently due to the financial implications of closures or the later difficulties in attracting and retaining staff or supply chain difficulties. Some long-term restaurateurs took the opportunity to retire, shuttering beloved establishments. Food truck sales were also negatively affected by the pandemic as many of their typical customers were working from home. Closures of food service establishments contributed to unemployment and decreased social cohesion due to fewer community gathering spaces. Central business districts, already affected by the loss of office workers, decreased further in vitality as restaurants disappeared.

The Kentucky Restaurant Association (KRA) urged the General Assembly to consult the restaurant community on how to best assist the industry in surmounting pandemic-related issues. In the 2020 legislative session, the General Assembly allowed restaurants to sell raw food items to customers and to sell to-go alcohol by the package and by the drink for a time. The KRA urged the General Assembly to make these measures permanent, and it did so in the 2021 regular session. During the pandemic, the KRA educated its membership on issues such as safe food handling, SBA Paycheck Protection Program loans, and unemployment insurance. It also encouraged restaurants to adopt detailed plans for reopening,

including implementing technology to facilitate curbside pickup and delivery.

Hotels. The American Hotel & Lodging Association (AHLA) noted in February 2021 that the leisure and hospitality industry had lost 3.1 million jobs during the pandemic, or over one-third of all unemployed persons nationally. The AHLA disclosed that in Kentucky, hotel property jobs declined from 17,409 in 2019 to 12,832 in 2020, a decrease of 4,577 jobs.

General. KTIA offered pandemic-related guidance to its membership of over 1,000 travel and tourism professionals. It published articles covering best practices for COVID-19 communications and preparedness, new technology adoption, working from home for travel professionals, using downtime effectively, and converting hotels for COVID-related uses (such as medical worker lodging, quarantining, and sheltering persons experiencing homelessness). KTIA prepared a plan entitled *Recovery Actions for Tourism* that identified the following areas of recovery:

Industry Sustainability
Traveler Confidence and Demand
Responsive Marketing
Adaption and Innovation

Specific recommendations dealt with obtaining short and long-term funding and advocating for legislative policy changes that support the industry.

Healthcare

Community survey respondents reported that during the pandemic 6.2% did not have access to reliable healthcare, 17.3% did not feel their mental health was taken care of, and 62.6% were nervous for the future.

Timeline.

3/14/2020 Kentucky hospitals asked to cease elective procedures 3/18/2020.	3/17/2020 Acute facilities recommended to discourage visitors except for end-of-life circumstances.
3/23/2020 All elective medical procedures ordered to cease.	4/27/2020 Four phases of health care reopening announced. Phase 1 health care facilities to begin reopening.
5/6/2020 Health care Phase 2 began with outpatient and ambulatory surgery and invasive procedures.	5/13/2020 Facilities could begin non-emergency procedures at 50% of pre-pandemic volume and starting 5/27/2020 could determine their own patient capacities if progress continued.

Hospitals. Hospitals admissions increased due to COVID-19 cases, but admissions for other issues decreased due to restrictions on elective procedures and people delaying preventive and other care due to fears of COVID-19. The CDC found that limitations on available space, staffing, and supplies led some facilities to adopt crisis standards of care, which resulted in the suspension of preventive and elective procedures as well as late diagnoses and interventions. From March to May 2020, U.S. emergency department visits decreased by 23% for heart attacks, 20% for strokes, and 10% for diabetic emergencies.¹⁰ The volume of COVID-19 cases, COVID-19 mitigation measures, and lack of PPE all caused stressful conditions for healthcare professionals.

The pandemic had a grave impact on hospital revenues. An American Hospital Association-commissioned report found that even with federal relief funds, the pandemic caused significant, continuing financial instability for hospitals due to COVID-19 hospitalizations, greater numbers of costly high acuity inpatient cases, rising expenses for PPE and other items, and fewer high-margin outpatient visits.¹¹ The Kentucky Hospital Association (KHA) found that hospitals lost revenue due to cancelled elective procedures, requirements to keep 30% of

beds open in case of a surge, low patient volume due to fear of COVID-19, costs of PPE and other COVID-19 mitigation, and requirements to treat Medicare patients without reimbursement. The KHA estimated that Kentucky hospital losses in 2020 totaled over \$2.6 billion — impacting local tax revenues — and warned that rural hospitals may close. It also noted that over 3,000 hospital employees were furloughed and hospitals reduced employee hours and/or pay.¹²

Dental Care. Kentucky dental offices were allowed to open April 27, 2020 with certain protocols. By February 22, 2022, the American Dental Association and American Dental Hygienists' Association found that fewer than 50% of dental hygienists who quit early in the pandemic returned to work in 2021.¹³ The Kentucky Oral Health Coalition reported that the pandemic had negatively impacted oral health because of delayed care, loss of healthy routines, and the effect of stress on teeth.¹⁴

Mental Health. National news reported on increased rates of depression and stress. On March 17, 2020, Kentucky restricted visits to psychiatric facilities. Support groups, meetings, and counseling moved online and residential programs and outpatient treatment had to change their operations, including enhanced cleaning and social

distancing. Local recovery groups attempted to fill the gaps with hotlines and online resources. Rates of mental health illnesses and substance use disorders were impacted by the isolation, separation, and sense of hopelessness caused by the pandemic. The KHA reported on increased percentages of emergency department visits related to mental health and substance use disorders.¹⁵ Suicide prevention hotlines around the state experienced increased call volume and duration early in the pandemic. The Census Bureau found that reported symptoms of anxiety or depressive disorder increased, especially for frontline workers.¹⁶ A McKinsey & Company report described the effect of the pandemic on children's mental health, mentioning unfinished learning, loss of family members, family unemployment and lowered income, and physical isolation. The report found that 80% of parents were concerned and 35% were very or extremely concerned about their children's mental health and well-being, specifically anxiety and depression.¹⁷

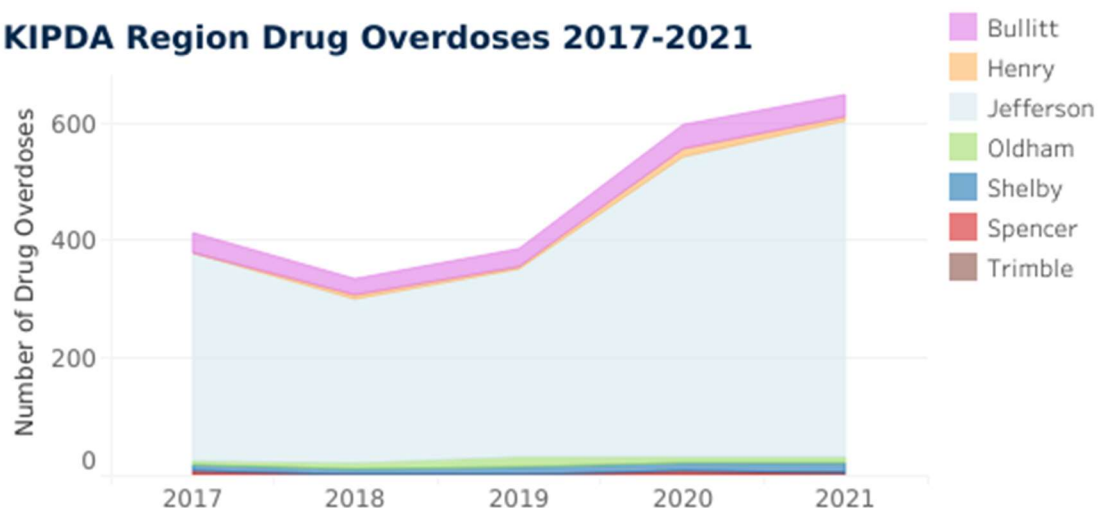
Pharmaceutical. Pharmacies performed a key role in promoting health during the pandemic, including administering vaccines. On March 10, 2020, Governor Beshear issued an order to allow pharmacists to refill up to 30 days of prescriptions so seniors and quarantined people would not run out. The order also allowed pharmacists to operate in areas without a permit, enabling mobile pharmacies. Pharmacies were exempt from the order for public-facing businesses to cease operations. Drive-through lanes were used extensively. Pharmacy workers were impacted by stressful conditions.

Telehealth. The CDC reported a 154% increase in telehealth visits during the final week of March 2020 compared with March 2019 — perhaps

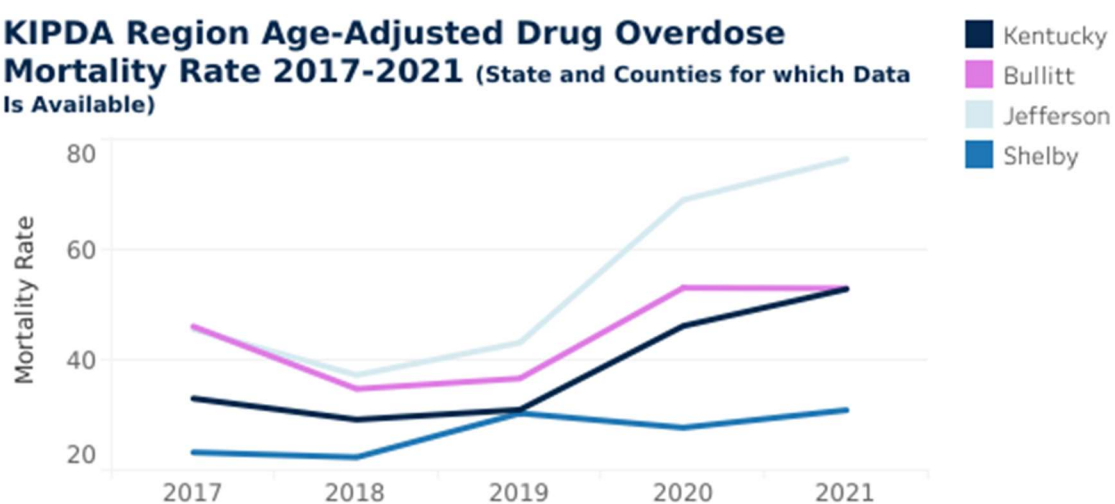
related to COVID-19 federal policy changes and regulatory waivers and CARES Act provisions, including improved provider payments, ability to treat out-of-state patients, reduced patient cost-sharing, and permission for federally qualified health centers and rural health clinics to offer telehealth.¹⁸ In Kentucky, a 2019 state law enabled a telehealth framework that requires insurers to reimburse telehealth visits at rates similar to those for office visits and required real time video with the physician able to see the patient. Kentucky Medicaid allowed greater use of phones but insurers varied. On March 25, 2020, Governor Beshear issued orders to permit greater telehealth options. The pandemic caused many Kentucky providers to launch telehealth programs more quickly than planned.

Drug Overdoses. Drug overdose deaths increased significantly. In 2020, the CDC reported that more than 93,000 people nationwide died in 2020 of drug overdoses, and the Kentucky Office of Drug Control Policy (KODCP) reported that more than 1,964 Kentuckians died of drug overdoses. The KODPC found that the pandemic contributed significantly to the increase in overdoses across the country as well as in the state. Specific factors for recovering drug users include interrupted routines, isolation, economic worries, and anxiety. About 90% of all overdose deaths involved an opioid, and more than 70% involved fentanyl; availability of inexpensive methamphetamine also contributed. The graphs below show drug overdoses and age-adjusted drug overdose mortality rates for the KIPDA counties for which figures were released. The increase in overdoses represent, in addition to the emotional pain suffered by families and communities, a significant impact on economics, local governments, and health systems.

KIPDA Region Drug Overdoses 2017-2021



KIPDA Region Age-Adjusted Drug Overdose Mortality Rate 2017-2021 (State and Counties for which Data Is Available)



Source: Kentucky Office of Drug Control Policy Overdose Fatality Reports 2017-2021.

Education

School Closures. School closures were instituted to prevent students and those they live with, as well as teachers and staff, from contracting COVID-19. Governor Beshear made the following recommendations pertaining to Kentucky schools early in the pandemic:

3/12/2020 School superintendents recommended to cease in-person classes for an extended period beginning 3/16.	3/20/2020 Schools recommended to cease in-person instruction until at least 4/20.
4/2/2020 School districts recommended to extend suspension of in-person instruction until at least 5/1.	4/20/2020 Education leaders recommended to keep facilities closed to in-person instruction for the rest of the year.
7/27/2020 Public and private schools recommended to avoid in-person instruction until the third week of August.	8/10/2020 Schools recommended to wait to begin in-person classes until 9/28.
9/14/2020 Guidance issued for school reopening plans.	

The school closures affected 171 public school districts, nearly 1,500 schools, and almost 650,000 students. In the 2019-2020 academic year, the KIPDA region contained 10 public school districts, 245 schools, and 133,413 students. Schools remained closed or alternated among in-person, remote, and hybrid instruction throughout the 2020-2021 academic year. Many private schools closed as well.

Prior or early planning assisted schools to prepare for closures. Before the state of emergency was declared in Kentucky, Jefferson County Public Schools (JCPS) announced a Pandemic Viral Event Plan with seven levels of response that included precautionary steps, disinfecting processes, and procedures for closures. On March 12, 2020, the Kentucky Department of Education (KDE) instructed all local districts to develop contingency plans for closures.

Students missed many milestones during the 2019-2020 academic year, including extracurricular activities, sports, art performances, dances, senior trips, and graduations. Students were not able to visit colleges or attend in-person auditions or try-outs. They compensated with measures such as drive-through graduation parties and virtual auditions and conferences.

Schools returned to in-person instruction in fall 2020 under detailed reopening plans and guidance based on positivity rates and health care system capacity. Using a color-coded classification scheme for transmission levels, schools were required to implement measures including masking, social distancing, and remote learning.

Non-Traditional Instruction (NTI). Kentucky's statutory NTI Program provides for learning to continue on days when a school district is closed for health or safety reasons. It was first implemented in the 2014-2015 year and can be carried out online or using printed materials. In March 2020, nearly half of Kentucky's school districts had NTI plans, but JCPS did not initially have one, citing an equity issue — not all students had technology devices.¹⁹ Later in the month, JCPS announced that NTI would begin. Bullitt County Public Schools planned to use online resources to deliver instruction. Oldham County Public Schools planned for teachers to prepare instruction for students to access at home. A relatively new program, NTI presented challenges for educators, students, and families. For example, some parents of students in special education struggled with NTI, as schools were not able to provide services as they are typically provided and Individualized Education Plans were not rewritten. In addition, access to technology was an obstacle; JCPS announced that it was

working to get 6,000 internet hot spots and tablets for students.

School Nutrition. School breakfasts and lunches are a key source of nutrition for many children in the KIPDA region. Federal child nutrition programs issued waivers to enable schools to continue summer nutrition programs through periods of NTI and to include children not enrolled in a particular district. JCPS offered free breakfasts and lunches for students Monday through Friday at school-based and mobile sites. Percentages of students eligible for free or reduced-price meals in all KIPDA counties increased from the 2017-2018 to the 2018-2019 academic year, increased or decreased by county very slightly to 2019-2020, and then stayed the same or decreased to 2020-2021.

Location	Number of Students Eligible for Free or Reduced Price-Lunch 2020-2021	Percent of Total Students
Bullitt County	5,744	46.0%
Henry County	1,052	53.5%
Jefferson County	62,873	66.6%
Oldham County	2,648	21.4%
Shelby County	3,317	49.6%
Spencer County	1,381	45.8%
Trimble County	631	57.2%
KIPDA Region	77,646	58.8%
Kentucky	386,362	60.5%

Source: KDE 2020-2021 School Report Card.

Post-Secondary Institutions. In spring 2020, the University of Louisville, Bellarmine University, and Spalding University all moved to virtual learning and most students left campus. The Kentucky Council on Postsecondary Education (CPE) characterized the initial transition as emergency remote instruction, rather than true online courses. Student access to advising, counseling, and other institutional services was impacted. By fall 2020, Kentucky's public universities lost nearly \$145 million from their spending plans and the Kentucky Community and Technical College System (KCTCS) faced at least \$20 million in COVID-19 expenses.²⁰ By August 2021, a U.S. Census Bureau survey found that around 16% of adults with household members planning to take postsecondary classes disclosed that those plans were cancelled, mostly due to being unable to pay because

of pandemic-related income changes.²¹ CPE data on student enrollment in Kentucky 4-year public institutions, KCTCS, and private institutions revealed that total enrollment declined from 2019-2020 to 2020-2021 and from 2020-2021 to 2021-2022; declines were greater for students classified as low income.

School Funding. School districts that are funded by occupational tax revenues lost revenue due to unemployment resulting from the pandemic. In May 2020, JCPS estimated that unemployment could result in a decrease in budgeted revenue of \$15.25 million. School closures resulted in some budget savings – for example, school bus routes were not operating. However, schools incurred unexpected expenses due to the pandemic, such as internet devices and printing of NTI materials.

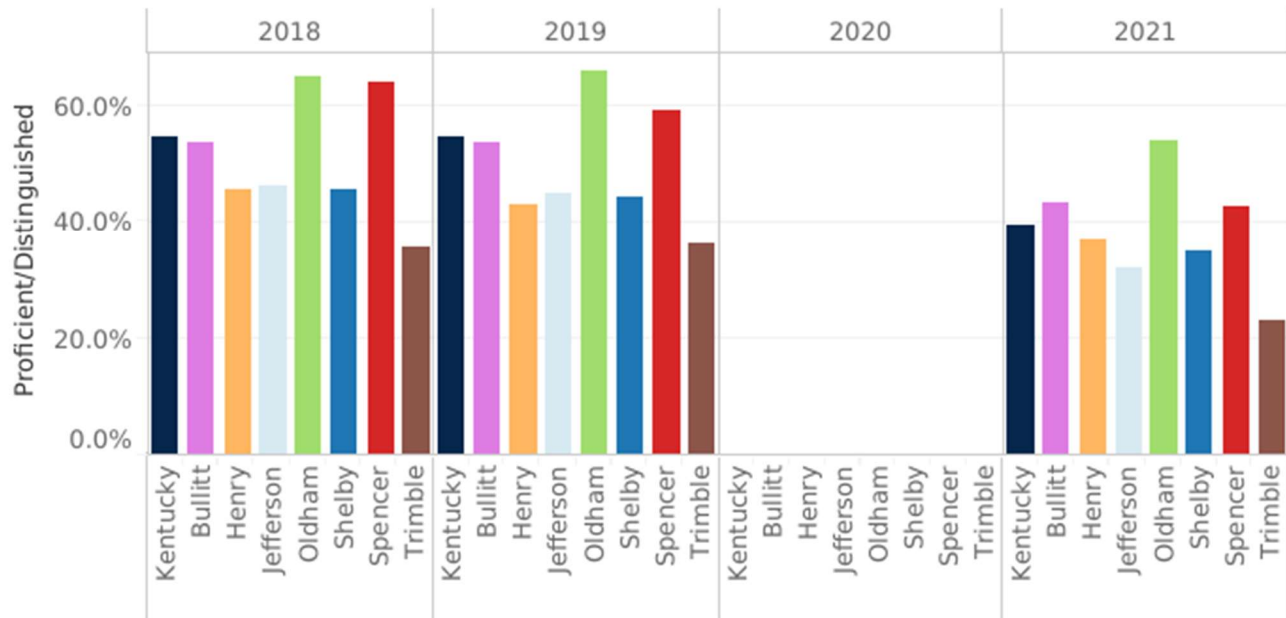
Academic Assessment. A national McKinsey & Company analysis of the impact of the pandemic on K-12 student learning found that by the end of the 2020-2021 school year students were an average of 5 months behind in math and 4 months behind in reading. Impacts were more significant on historically disadvantaged students such as students of color and students in low-income households as well as students in urban locations, widening pre-existing gaps. High school students became more likely to leave school and less likely to enter college. These consequences will affect a generation's prospects for education, work, and well-being. The study quantified this impact on individuals as decreased lifetime earnings of \$49,000–\$61,000 and on the U.S. economy as \$128 billion–\$188 billion.²² In Kentucky, student assessment was affected by waivers for reporting, cancelled testing in 2019-2020 and shortened testing in 2020-2021, and low participation rates in 2020-2021. Grades 3 through 8 participate in reading assessments with performance levels of Novice (lowest), Apprentice, Proficient (goal), or Distinguished (highest). The graphs below show the percentages of public elementary school students in Kentucky and the KIPDA region scoring either Proficient or Distinguished. Percentages dropped significantly between the academic year 2018-2019 to 2020-2021, particularly for economically disadvantaged students.

KDE Elementary School Reading Assessment 2017-2018 - 2020-2021

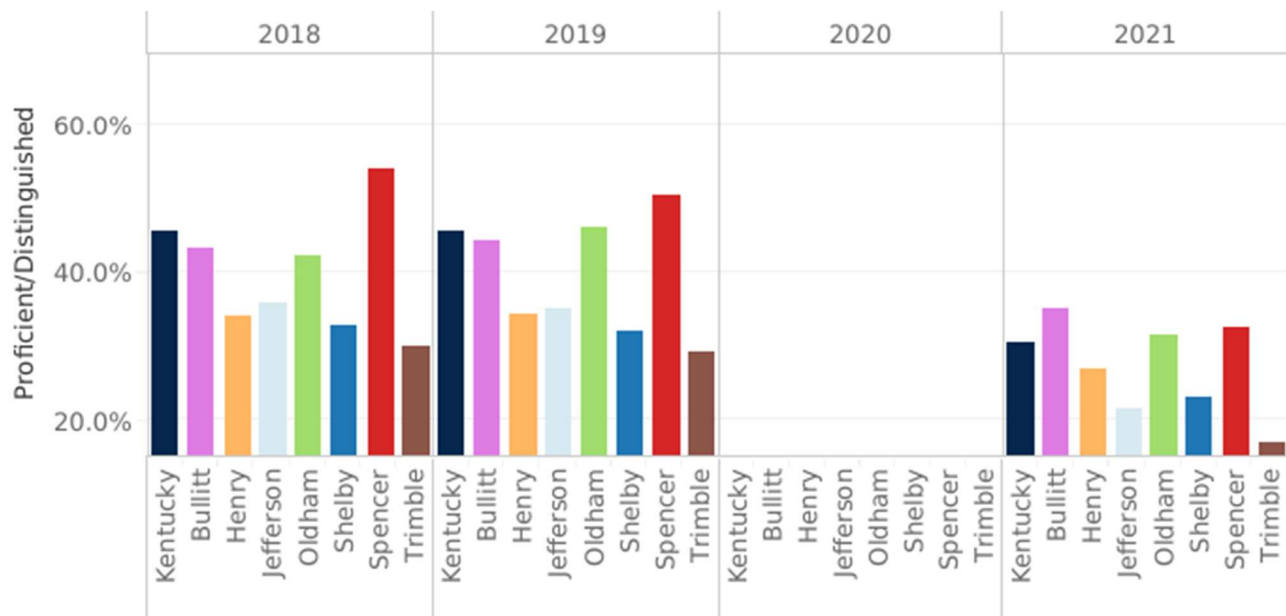


The year shown indicates the academic year ending with that year. Note that data is not available for the 2019-2020 academic year.

All Students



Economically Disadvantaged Students



Source: KDE School Report Card 2017-2018 - 2020-2021.

Local Government

Office Closures. Local government offices closed to the public starting in March 2020. Some staff worked remotely; some were unable to do so because of technology limitations, such as lack of capacity to accept bill payments online or issue checks remotely. Closures resulted in the public being unable to access various government services, such as driver's license renewals. In May 2020, circuit court clerk offices were authorized to process expired driving credential renewals and replacement requests remotely. One community survey respondent mentioned that the local fire station used to offer blood pressure checks for the community but had stopped. Some local governments streamed fiscal court, council, or commission meetings to enable public participation; this opened up access to those who could not normally attend meetings due to childcare or transportation issues, but posed challenges for local governments that did not have the required technology.

Revenues. The negative economic effects of the pandemic on business revenues and individual earnings impacted local government revenues, which are derived from taxes, including property taxes, sales tax and gross receipts, alcohol, fuel, and tobacco taxes, individual income taxes, and hotel and restaurant taxes. Other sources include sewer and parking charges as well as federal and state funding. The National Association of Counties found that 42% of all county-generated revenues consist of charges and fees, sales tax and gross receipts, income taxes, and license fees. In addition to decreased revenues, counties faced increased expenditures related to COVID-19 prevention measures, health systems, justice and public safety services, and infrastructure.²³

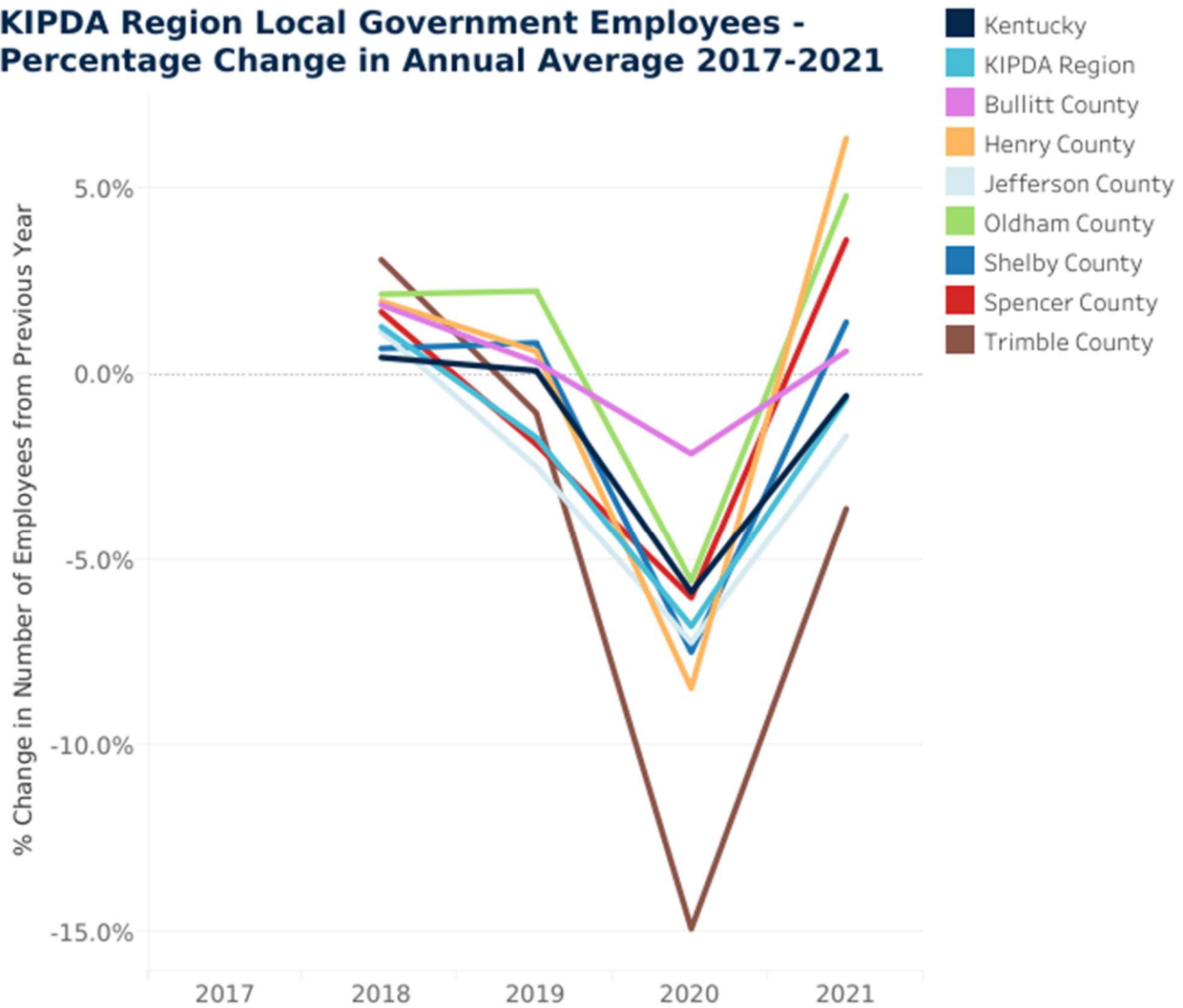
Elections. In May 2020, Governor Beshear announced that Kentucky's primary elections were postponed from May 19, 2020 to June 23, 2020 and that all voters could request a mail-in ballot. Jefferson County, which usually has 270 primary

election locations, offered only one in-person polling location, the Kentucky Exposition Center, due to financial challenges, social distancing requirements, and a shortage of poll workers, among other factors. After the election, news reports indicated that few people had any problems voting at the site. In August 2020, Governor Beshear issued an order with procedures for the state's General Election on November 3, 2020. Counties were permitted to have only one site for in-person voting. Options included absentee ballot (returned by mail or to a drop box), early voting, and election day voting. Voters without driver's licenses or photo identification could sign a document explaining their concern and vote. Voter turnout as a percentage of all registered voters was 60.3% statewide and 62.7% in the KIPDA region.

Staff. State and local government faced personnel losses and difficulty finding new staff. Some local governments were forced to cut positions due to budget shortfalls; in some cases staff left voluntarily due to health concerns, caretaking obligations, or other reasons. As with office closures, these losses reduced services to communities. In March 2020, Governor Beshear issued an order allowing retired workers to be hired to fill key roles in law enforcement, firefighting, emergency medical services, parks, and corrections.

The U.S. Treasury disclosed that from February to May 2020, state, local, and tribal governments cut over 1.5 million positions. According to U.S. Bureau of Labor Statistics data, as of June 2022, the private sector had regained 93% of jobs lost since March 2020 but the public sector had regained only 53%.²⁴ The graph below shows percent changes in the annual average of total local government employees for Kentucky and KIPDA counties. The number of employees decreased in all regions for the year 2020 and increased in 2021, with some counties reaching or exceeding pre-pandemic levels.

KIPDA Region Local Government Employees - Percentage Change in Annual Average 2017-2021



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment an..

Public Protection

EMS and Fire Departments. Pandemic-related challenges for emergency medical service (EMS) providers included staff shortages due to sickness and exposure, layoffs, and voluntary departures, increased expenses for protective and sanitizing equipment, shortages of equipment, decreased or variable 911 calls affecting revenue streams, and decreased revenues due to low reimbursements from insurers and low local and state funding.²⁵ Nationally, 911 call volume fluctuated according to the reasons for the call:²⁶

National 911 Call Volume	
Increased	Decreased
COVID-19-related issues	Car accidents
Mental health issues	General injuries
Opioid issues	Head injuries
Non-emergencies	Limb injuries
	Cardiovascular issues
	Pneumonia

A significant challenge for EMS during the pandemic involved hiring and keeping qualified paramedics. Reasons include the limited availability of training and the time and cost required to become qualified. New paramedics often leave for better salaries in the private sector.

Law Enforcement. Research on crime during the pandemic varies considerably; while some studies show increases in certain types of crime, others find decreases or no change, and some researchers argue that the evidence is inconclusive. As with EMS and fire services, staff shortages due to sickness, exposure requiring quarantine, layoffs due to budget issues, and voluntary departures were challenges for police and sheriff departments. In Jefferson County, the coronavirus omicron variant resulted in significant numbers of police officers out sick, at a time the Louisville mayor noted that the department already had significant openings of 20%–25%.²⁷

Correctional Facilities. The KIPDA region does not contain any federal correctional facilities. Bullitt, Jefferson, Oldham, and Shelby counties all have full-service jails; jails are closed in Henry, Spencer, and Trimble counties.

KIPDA State Adult Correctional Facilities
<u>Oldham County</u>
<ul style="list-style-type: none">Luther Luckett Correctional ComplexKentucky State ReformatoryRoederer Correction Complex
<u>Shelby County</u>
<ul style="list-style-type: none">Kentucky Correctional Institute for Women

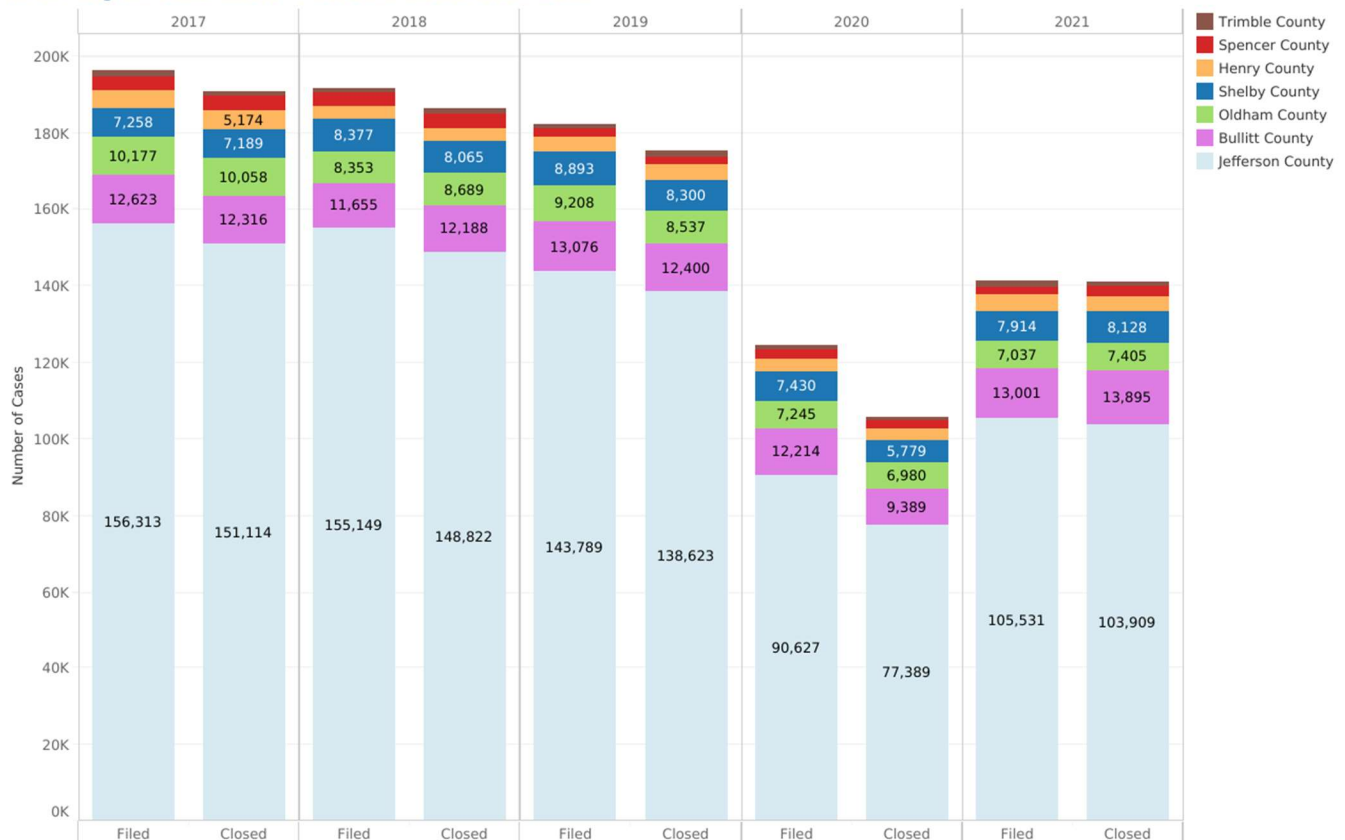
Like others in communal settings, persons in correctional facilities faced a heightened risk of contracting COVID-19. In May and June 2020, amid reports of positive tests, Kentucky officials took measures to prevent viral spread and disinfect facilities. In April and August 2020, Governor Beshear commuted the sentences of over 800 inmates with nonviolent offenses who were medically vulnerable or nearing the end of their sentences. The Kentucky state prison system had 3,932 confirmed cases of COVID-19 in December 2020. As of April 1, 2022, the Kentucky Department of Corrections reported total staff deaths at 8 and total inmate deaths at 48. In addition, the pandemic separated persons in correctional facilities from family and friends and delayed the justice process. In March 2020, visits from family, friends, and attorneys to federal correctional facilities were prohibited. Defendants awaiting trial in jail were not able to meet with attorneys in person or access courts. Staffing shortages were a key factor in conditions that contributed to inmate overcrowding, deaths, and overdoses at Louisville Metro Corrections, where 153 staff vacancies were reported as of January 2022.²⁸

Judiciary

Courts. The Kentucky Supreme Court issued a number of orders addressing the pandemic. An April 24, 2020 order cancelled all civil and criminal dockets unless judges determined that a matter required prompt attention. All civil jury trials and criminal trials were to be rescheduled. All participants were required to be allowed to participate remotely using telephonic and video technology. This order and others made various provisions for COVID-19-related health and safety precautions in courtroom and court facilities. An August 28, 2020 order directed Court of Justice employees to telework if possible to enable continuity of court operations. Jury trials with social distancing in large courtrooms resumed in May 2021.

Case Processing. Courts across the nation experienced large backlogs as courts changed their operations to respond to the pandemic, which often involved courthouse closures, delayed proceedings, extended time for arraignments and trials, and postponed jury trials. The graph below shows the number cases filed and closed in the KIPDA region from 2017 – 2021. A dramatic decrease in filings and closures can be observed in 2020, and 2021 figures have not returned to pre-pandemic levels.

KIPDA Region Court Cases - Filed and Closed 2017-2021



Source: Kentucky Administrative Office of the Courts, Division of Research and Statistics.

Community Events

On March 15, 2020, the CDC recommended that all events of 50 or more people be cancelled or postponed for the next eight weeks. The cancellation of gatherings affected many community events nationally — such as the NCAA basketball tournament — as well as in the KIPDA region. Governor Beshear took the following actions:

3/11/2020	Advised that all community gatherings should be cancelled or postponed.	3/19/2020	Banned all mass gatherings.
6/10/2020	Announced churches, synagogues, mosques, and other houses of worship can begin hosting congregants at 50% of pre-pandemic capacities.	6/16/2020	Offered updated guidance covering gatherings of up to 50 people.

Below is just a sample of the many community events in or affecting the KIPDA region that were cancelled during the pandemic.

- Special Olympics Kentucky State Basketball Tournament and Team Skills Competition
- Highlands St. Patrick's Day Parade
- Maker's Mark, Jim Beam, Brown-Forman Public Tours
- Kentucky High School Athletic Association Boys and Girls (remainder only) Sweet 16 Basketball Tournament
- Actors Theatre Humana Festival Performances
- Louisville Orchestra Saturday Performances
- KFC Yum Center Events
- U of L School of Music Public Performances
- Governor's Cup State Finals
- Louisville City FC 2020 Home Opener in New Stadium
- Louisville Xtreme Arena Football Entire First Season
- Louisville Give A Day Celebration for Volunteers
- Kentucky Derby Festival Events
- Kentucky Derby (postponed to September)
- Forecastle Festival (Music)
- Bourbon & Beyond
- Hometown Rising
- Dare to Care's Taste of Derby Festival
- Cherokee Triangle Art Fair
- Bullitt County Fair

In addition to these public events, weddings, baby showers, proms, Olympic tryouts, and trips were postponed or cancelled. Funerals were postponed or held with small numbers of mourners. Region residents were ingenious in coming up with alternative events to promote community and social cohesion, including virtual events and socially distanced outdoor events such as graduation parades and drive-through baby showers.

Community Services

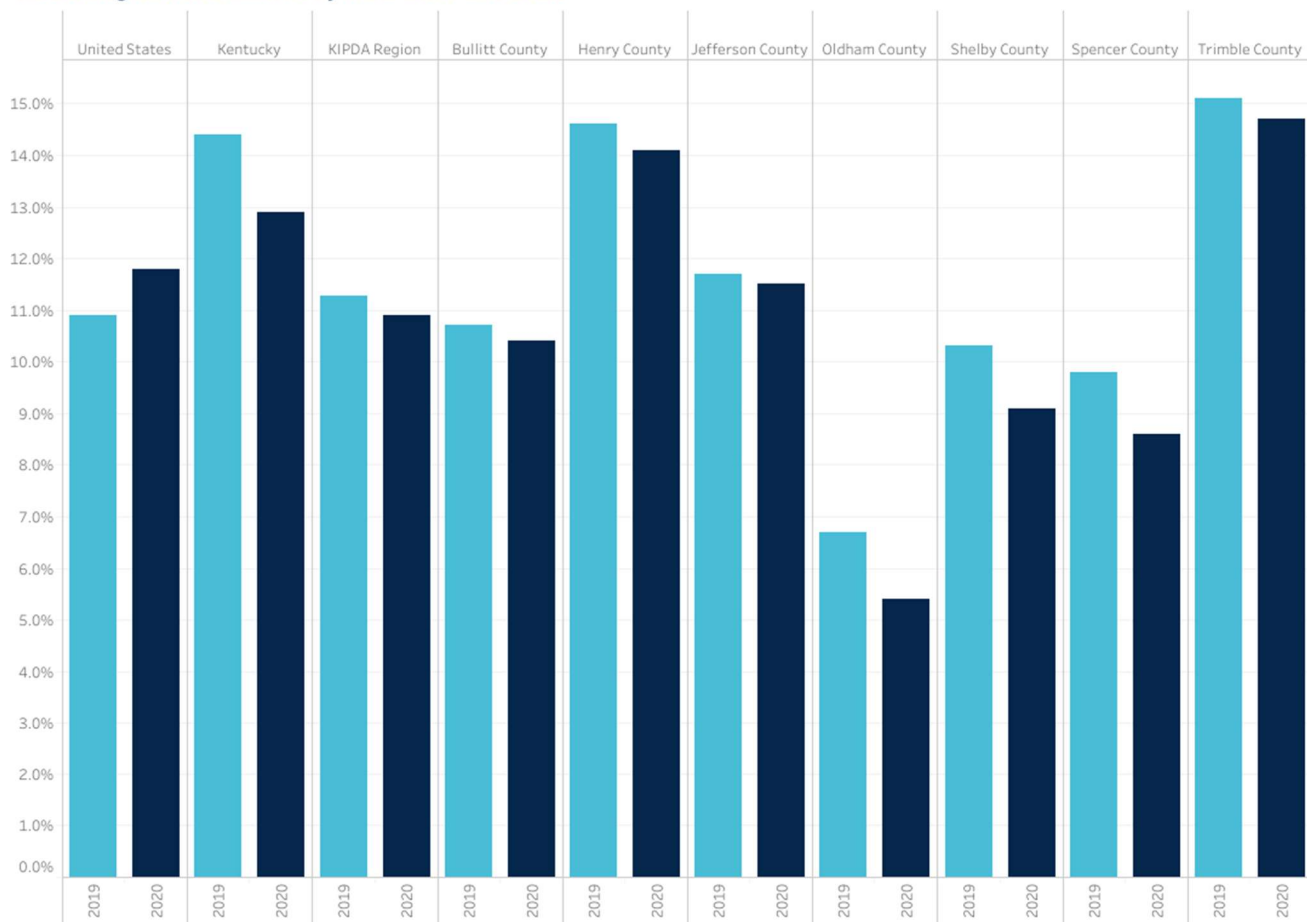
Community service venues such as libraries, senior centers, and community centers faced closures due to the pandemic, resulting in decreased service delivery. Of community survey respondents, 35.5% indicated that they had immediate need during the pandemic for housing, food, transportation, and/or child-care support; of these, 34.8% indicated that they did not receive assistance for such needs.

Food and Nutrition. Before the pandemic, millions of Americans experienced food insecurity, or lack of access to adequate and nutritious foods. To this situation, the pandemic added closed restaurants, limited grocery hours, unemployment and reduced income, less access to public transportation, and closed schools. Children and seniors were particularly vulnerable.

Many area grocery and general stores instituted special limited hours, usually early in the morning for seniors to address their fears about congregating in public spaces, including Big Lots, Dollar General, Fresh Market, Rainbow Blossom, Target, Walmart, and Whole Foods. In March 2020, Louisville and Dare to Care worked together to distribute frozen meals to people over age 60 for a limited period. Some food programs' model changed from delivering hot meals to dropping off prepackaged or frozen meals. Dare to Care continued mobile pantry programs and transformed some sites into take-out facilities. Of community survey respondents, 16.2% used food banks during the pandemic.

The following graph compares food insecurity rates for 2019 and 2020. While food insecurity increased nationally, it decreased slightly in the KIPDA region.

KIPDA Region Food Insecurity Rate 2019 and 2020



Source: Feeding America Map the Meal Gap at <https://map.feedingamerica.org>.

Housing. The Consumer Financial Protection Bureau reported that in December 2020, over 2 million or 6% of mortgage holders were behind at least 3 months on their mortgage (doubled since March 2020) and around 8.8 million households were behind on the rent, with a disproportionate number in both categories from communities of color. Households of color were more likely to spend a larger proportion of income on housing before the pandemic and thus were more adversely affected by income decreases.²⁹

The U.S. Department of Housing and Urban Development, Department of Veterans Affairs, Department of Agriculture, and Federal Housing Finance Agency (for mortgages backed by Fannie Mae and Freddie Mac) all enacted a foreclosure moratorium until July 31, 2021. Some states enacted foreclosure moratoriums for specific types of loans in certain areas. Nationally, foreclosures rose significantly as moratoria expired, with an increase in foreclosures of 32% from Q2 2021 to Q3 2021, or on a year-over-year basis, a 67% increase from Q3 2020 to Q3 2021.³⁰

A Census Bureau survey for March 2, 2022 – March 14, 2022 showed that 7% of households in Kentucky were not currently caught up on mortgage payments and that 14% of households in Kentucky were not currently caught up on rent payments. In March 2020, Governor Beshear suspended evictions, and in August 2020 he issued orders requiring notice and meeting for evictions and prohibiting late fees for nonpayment of rent.

Kentucky's Homeowner Assistance Fund aided qualifying homeowners who experienced financial distress due to the pandemic with direct assistance for mortgage payments, property taxes and insurance, homeowner's association fees, and utility assistance. Kentucky's Healthy at Home Eviction Relief Fund helped tenants with rent (up to 12 months of past due rent owed since April 1, 2020 and 3 months of future rent), permit landlords to receive payments for arrearages, and reduce the volume of eviction cases. Paperwork created obstacles; in March 2021, Louisville courts were evicting over 12 families a day because of paperwork processing delays.³¹ One survey respondent disclosed that the respondent was evicted because the respondent's

landlord refused to process eviction relief paperwork.

Utilities. Reduced incomes resulted in challenges paying utility bills. Some utilities voluntarily suspended disconnections and offered payment plans. In May 2020, the Kentucky Public Service Commission (KPSC) halted disconnections for non-payment and late fees and Governor Beshear issued an order to halt disconnections for non-payment and late fees for services not regulated by the KPSC. The Healthy at Home Eviction Relief Fund provided assistance for up to 12 months of past due utilities and 3 months of future utilities. When moratoria ended in October 2020, Governor Beshear designated \$15 million for a Healthy at Home Utility Relief Fund to provide relief for those at risk of natural gas, water, wastewater, or electric service disconnection, require utilities to create a payment plan for customers, and waive late fees.

Childcare. On March 16, 2020, Governor Beshear asked childcare centers to close with some exceptions. On March 19, 2020, he issued guidance for partnerships between health care facilities and limited-duration childcare programs to support childcare for employees of health care entities, first responders, corrections, and Department for Community Based Services. In-home and center-based childcare programs were able to reopen in June 2020. Closures of childcare centers impacted not only children and parents but also local economies, employers, and childcare center operators and employees. By September 2020, one-third of licensed or certified centers had not reopened after closures. Child abuse and neglect reports declined significantly in 2020, due in part to children not being in school or day care.³² In the KIPDA region, by spring 2022, day care center employment levels were down 18% compared to before March 2022. Between July 2012 and July 2021, the state experienced a net loss of 1,729 childcare centers, representing a 46% decline. By spring 2022, almost 100,000 women in Kentucky had left the workforce because of the lack of childcare.³³ Of community survey respondents who were primary caregivers for children, 6.0% considered their childcare very or mostly unreliable, and 6.4% were not able to afford reliable childcare.

Aging Services

Governor Beshear made a number of announcements pertaining to seniors:

3/10/2020	Visits to long-term care facilities and nursing homes limited except in an end-of-life situation.
3/13/2020	Temporary closure of senior centers recommended, with meals available at some via drive through, pick-up, or delivery.
3/17/2020	Temporary closure of all licensed adult day care centers. Senior care facilities and intermediate care facilities to limit visitation only to loved ones of those receiving end-of-life care.
4/23/2020	Long-term care facility precautions, including masks, cancelling communal dining and activities, minimizing entry into resident rooms, restricting nonessential personnel from building, daily temperature checks, and a low threshold to transfer ill residents to a higher level of care.
6/29/2020	Visitation at assisted living and personal care homes, group activities (10 or fewer) in facilities, communal dining and off-site appointments resumed.
7/15/2020	Visitation in nursing homes and intermediate care facilities for individuals with intellectual disabilities resumed.
6/11/2021	Senior centers allowed to reopen at full capacity.

As one of Kentucky's Area Agencies on Aging and Independent Living, KIPDA provides for the development of community-based systems of care including planning, access, and delivery of services, coordination of activities and programs, and advocacy on behalf of and education for older persons, individuals with disabilities, and caregivers. KIPDA's Aging and Disability Resource Center provides information, counseling, and assistance and helps people access public and private programs related to resources for in-home personal care, housing, home modifications, transportation, meal programs, and more.

Seniors across the region reported a sense of social isolation. Services such as meal delivery programs shifted from personal delivery of hot meals to drop-offs of frozen meals, which continued to address nutritional needs but omitted the personal visit that formerly accompanied deliveries. Volunteers for many programs that serve seniors are seniors themselves, and these individuals stepped back from volunteering during the pandemic. Seniors were less likely than younger persons to use virtual meetings and social media to make up for the lack of in-person meetings. News items and survey responses identified concerns about pandemic-related communications not being clear, consistent, and well conveyed to many, particularly seniors, who have the least access to social

media and other online sources. Volunteering and attendance at senior centers had not returned to pre-pandemic levels by spring 2022, indicating that the social isolation that impacted seniors in spring 2020 has persisted.

A significant category of seniors includes grandparents caring for grandchildren — Kentucky has an estimated 53,980 grandparents responsible for grandchildren as of 2020. These grandparents are in a group that is more vulnerable to COVID-19, and when schools were closed, they had to provide more care than before the pandemic, including all meals and assisting with NTI.

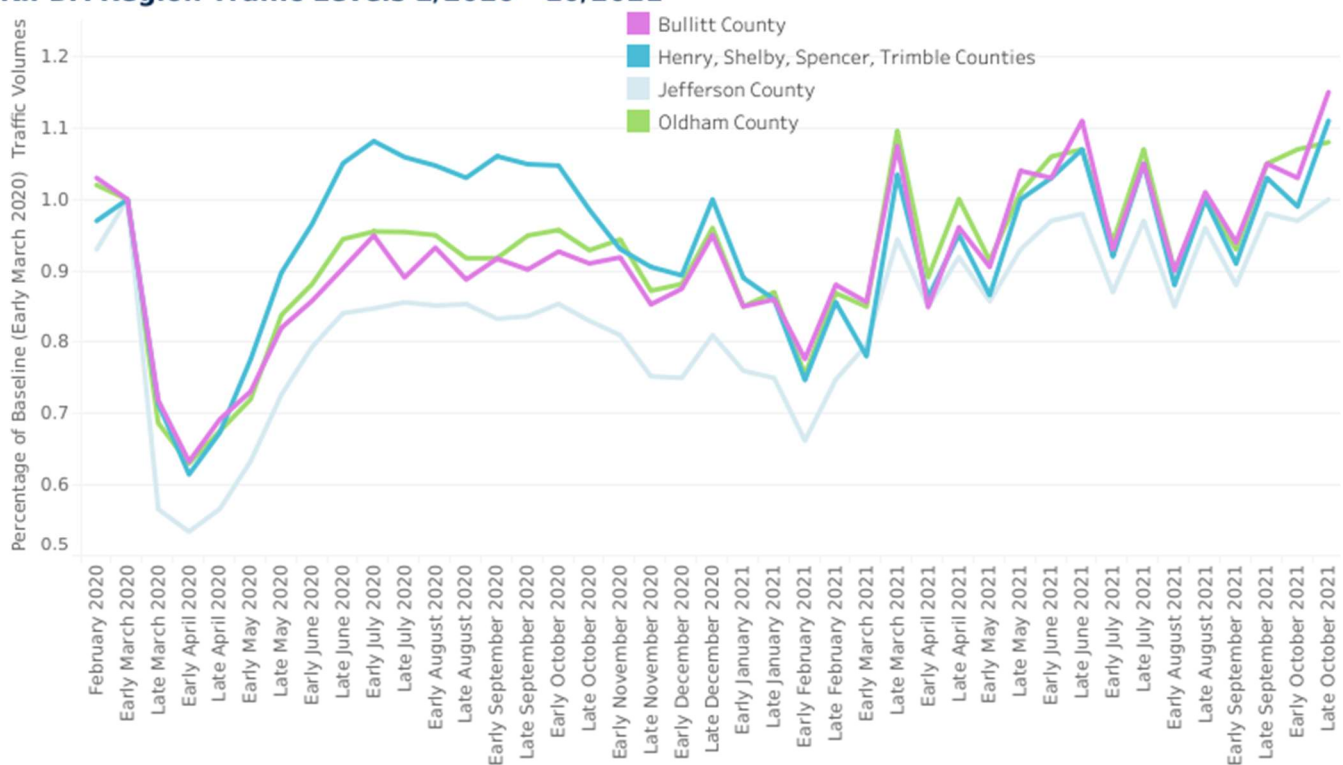
KIPDA offers a Kentucky Caregiver Program to assist eligible grandparents raising grandchildren without the parent in the home. Services include counseling, training, vouchers for clothing and some other supplies, information and referral, and support groups.

Location	Grandparents Responsible for Grandchildren
Bullitt County	987
Henry County	361
Jefferson County	6,640
Oldham County	332
Shelby County	356
Spencer County	361
Trimble County	158
KIPDA Region	9,195
Kentucky	53,980

Transportation

Travel Levels. COVID-19 illness and quarantining, furloughs, and increased teleworking all contributed to lower traffic levels. Nationally, vehicle miles travelled (VMT) in April 2020 were 40% below VMT in April 2019; by March 2021, VMT had nearly returned to March 2019 levels across the nation, and in Kentucky, March 2021 VMT were greater than March 2019 VMT.³⁴ Less vehicle traffic was associated with shorter commutes as well as reduced traffic fatalities and air pollution. KIPDA's Transportation Division measures regional traffic levels by tracking the number of vehicles at a selection of locations in the region. Data showed traffic falling off significantly in spring 2020, rebounding by fall 2020, and reaching pre-pandemic levels by spring of 2021. In Henry, Shelby, Spencer, and Trimble counties, the decrease in travel was not as severe as it was in Jefferson County, with the suburban counties of Bullitt and Oldham counties in between. Traffic rebounded more quickly in Henry, Shelby, Spencer, and Trimble counties. The graph below presents changes in regional traffic volume represented by the percentage of the baseline set in early March 2020.

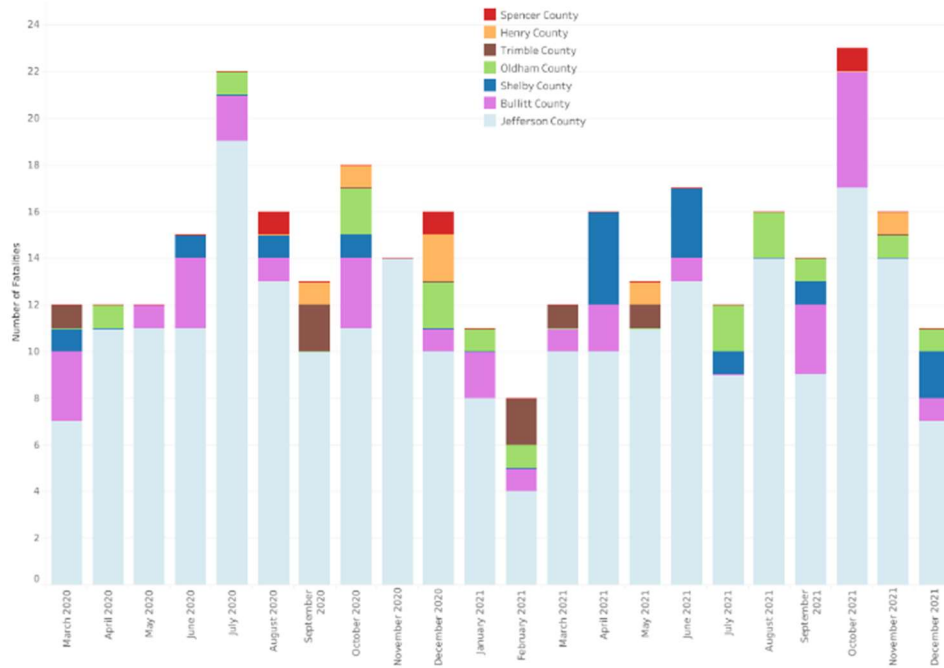
KIPDA Region Traffic Levels 2/2020 - 10/2021



Source: KIPDA Transportation Division as of August 16, 2022.

Vehicle Crashes. 2020 vehicle crash data showed that crashes significantly decreased in the KIPDA region; however, fatalities due to crashes increased. The graph below shows traffic fatalities in the KIPDA region. The reasons for this are unclear; it may be due to drivers speeding on less crowded roads, or it may be that in some areas, police departments responded less frequently to minor crashes due to various factors, reducing the numbers of reports filed and thus historical records of crashes.

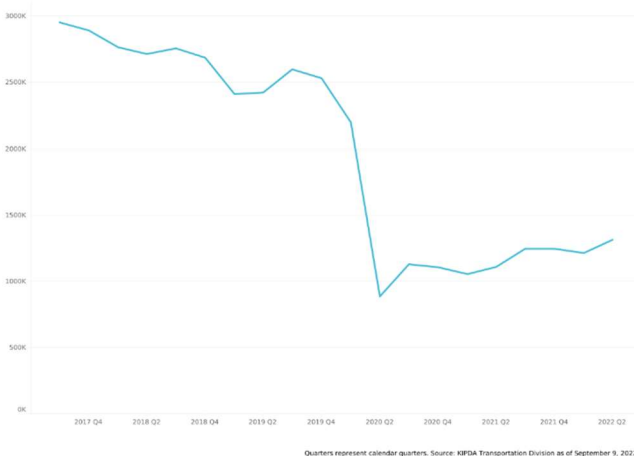
KIPDA Region Traffic Fatalities 3/2020 - 12/2021



Source: KIPDA Transportation Division, August 17, 2022.

Public Transportation. Of community survey respondents, 6.6% reported that they did not have access to reliable transportation during the pandemic. In Kentucky, public transportation was exempt from the order for public-facing businesses to cease operations, but was required to follow CDC guidelines for social distancing.

TARC Ridership 7/2018 - 6/2022



Quarters represent calendar quarters. Source: KIPDA Transportation Division as of September 9, 2022.

In Jefferson County, Transit Authority of River City (TARC) undertook measures including holding daily task force meetings, providing PPE to drivers, sanitizing buses, reducing the number of buses on the street, and reducing the number of passengers per bus to 25. In May 2022, TARC was reportedly short 80 drivers, with many drivers retiring. TARC's ridership in calendar 2020 was only 53% of ridership in 2019, and ridership in 2021 continued to decrease, with only 47% of 2019's ridership.

Participation in KIPDA's rideshare program, Every Commute Counts, decreased during the pandemic to just 12 van pools, but as of August 2022 had increased to 35 van pools, with some new routes being planned to cover areas no longer serviced by TARC and areas anticipating new construction.



KIPDA Every Commute Counts rideshare van, provided by KIPDA Transportation Division, September 7, 2022.

Infrastructure

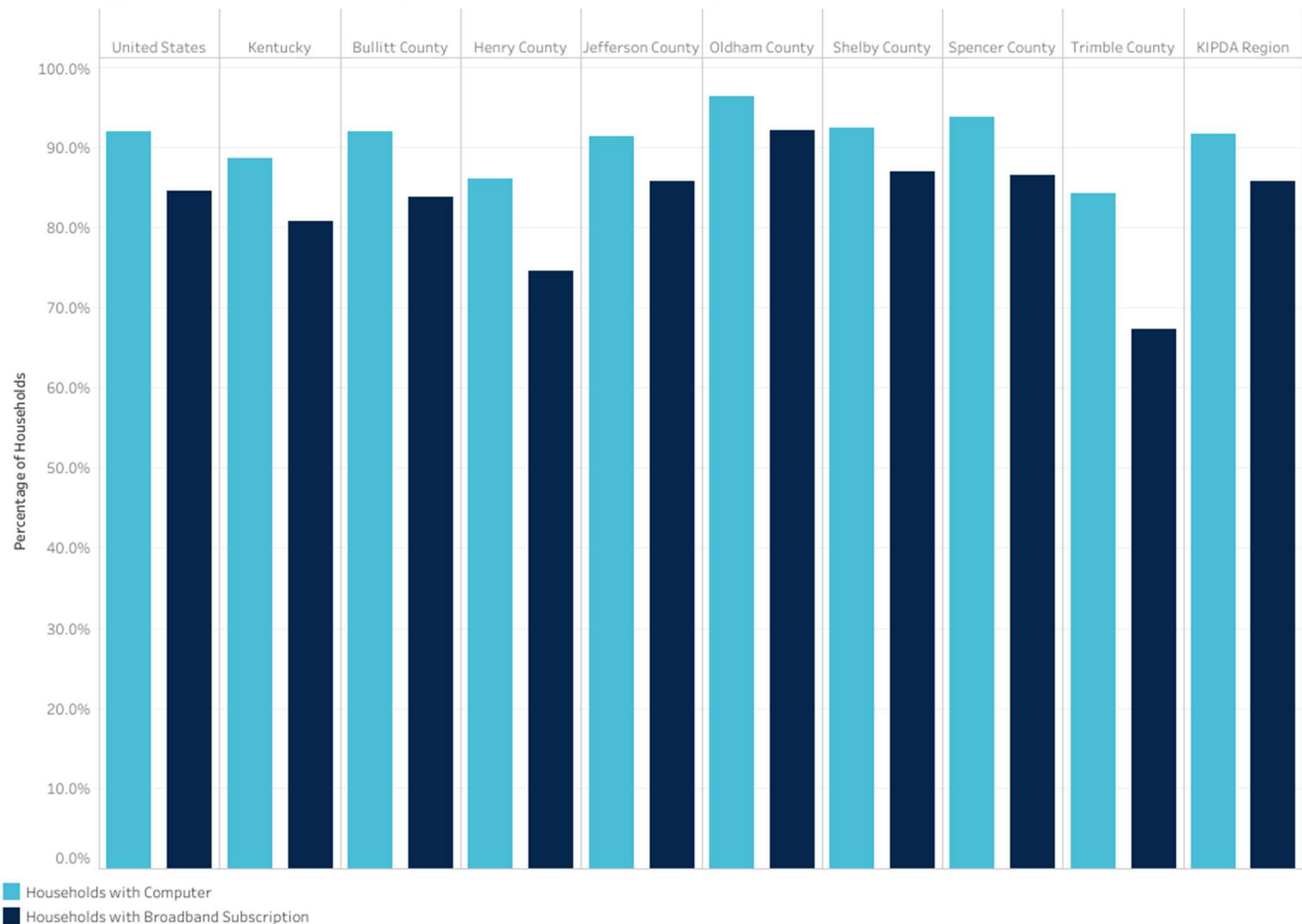
While many elements of regional infrastructure were not directly impacted by the pandemic, various aspects of life were affected by the condition or lack of infrastructure elements in the KIPDA region, pointing to the need for various infrastructure improvements to improve resiliency. The most significant area in need of improvement is broadband internet availability.

When workplaces and schools closed during the pandemic, some types of work and education shifted to homes. Broadband access and speed were key factors in whether workers whose jobs could be performed remotely could work from home and whether students could learn remotely.

These factors also affected whether people could access telehealth services, social services, online shopping, and virtual social events.

The graph below shows households with a computer, and of those, households with a broadband internet subscription. The KIPDA region has a similar percentage of households with a computer and with a broadband internet subscription as the US as a whole and a greater percentage of households with a computer and with a broadband internet subscription than Kentucky. The counties in the KIPDA region vary greatly, demonstrating the typical divide between urban and rural areas with respect to broadband access.

KIPDA Region Households with Computer and Broadband Subscription 2020



Source: United States Census Bureau, American Community Survey 2020 5-Year Estimates.

On August 25, 2020, Lt. Gov. Jacqueline Coleman announced a plan to allocate \$8 million to provide “last mile” internet service to low-income K-12 students in Kentucky. The program would provide eligible students without service at or close to their homes with wireless and wired monthly internet service for

school-related work and activities. The program would cover the state's 171 public school districts as well as the Kentucky School for the Blind and the Kentucky School for the Deaf.

Access to broadband internet, while it does not ensure that all households can afford the service, is one factor in determining whether locations are attractive to potential employers. The Federal Communications Commission provides data from time to time about broadband deployment; however, the data may not be accurate for various reasons. For example, if a provider reports service in at least one location in a census block, the FCC deems the entire block as served, which may overstate the extent of broadband deployment.

Community survey respondents disclosed that 17.1% teleworked some of the time during the pandemic and 14.3% teleworked all of the time. The percent reporting no access to the internet at home was 9.6%. Of the 73.8% who reporting using broadband at home, 17.3% reported that it was "mostly unreliable" or "very unreliable" and 9.6% reported that it was "slow" or "very slow." To serve households without broadband access, Bullitt County Public Library branches and other libraries offered expanded parking lot Wi-Fi access and mobile hotspots that could be checked out.



Pandemic Recovery

Federal Relief

Coronavirus Aid, Relief, and Economic Security Act (CARES Act) — March 27, 2020

\$2.2 trillion

- Small Business Administration (SBA) Paycheck Protection Program loans to small businesses for payroll and emergency grants for operating costs and Economic Injury Disaster Loans for small business borrowers that suffered economic injury
- Expanded unemployment benefits, individual cash recovery rebates, employee retention credit for employers, moratorium on foreclosures and evictions, including \$1,200 stimulus payments to eligible individuals in April 2020
- Drug and equipment supplies, funding and regulatory flexibility for health care providers, COVID-19 testing, telehealth
- Loans and other relief to airlines, financial institutions, and other sectors critical to national security
- Funds for states, territories, Indian tribes, local governments, and health care providers to respond to the COVID-19 emergency

Consolidated Appropriations Act — December 27, 2020

\$866 billion for COVID-19 related provisions

- \$600 stimulus payments to eligible individuals in December 2020/January 2021
- Grants to shuttered venue operators

American Rescue Plan Act of 2021 (ARPA) — March 11, 2021

\$1.9 trillion

- National vaccination program, COVID-19 prevention, school reopening
- Aid to families, including stimulus payments to eligible individuals of \$1,400 in March 2021, unemployment benefits, mortgage and utility relief, rental assistance, increased SNAP benefits, increased child tax credit, and lowered health insurance premiums
- Small business loans, grants, and investment, including restaurant revitalization fund
- Coronavirus State and Local Fiscal Recovery Funds for local governments to respond to COVID-19 and its economic impacts, premium pay to essential workers, replacement of lost public sector revenue, and water, sewer, and broadband infrastructure
- Relief for public transit agencies and education providers

FCC Keep Americans Connected Pledge — March 13, 2020

More than 800 broadband and telephone service providers and trade associations signed the FCC Chairman's Keep Americans Connected Pledge to ensure that people do not lose their broadband or telephone connectivity

Affordable Connectivity Program — January 2022

Builds on the Emergency Broadband Benefit created to keep households connected during the pandemic; eligible households receive a monthly discount on internet and a one-time discount to purchase an electronic device

In addition to the specific programs listed above, FEMA's Public Assistance Program could be used in connection with the pandemic, and other agencies offered pandemic relief, such as the U.S. Department of Agriculture's Farm and Food Workers Relief grant program.

Kentucky businesses obtained 128,433 forgivable SBA Paycheck Program Protection Loans. A number of local businesses surveyed indicated that small business loans or grants had been helpful to them during the pandemic.

A June 2020 Census Bureau survey revealed that respondents spent stimulus payments in the following areas:

food	rent, mortgage and/or utilities, including gas, electricity, cable, internet and cellphone	household supplies and personal care products	clothing	household goods, such as electronics, furniture, appliances, or recreational goods
80.0%	77.9%	58.2%	20.5%	8.1%

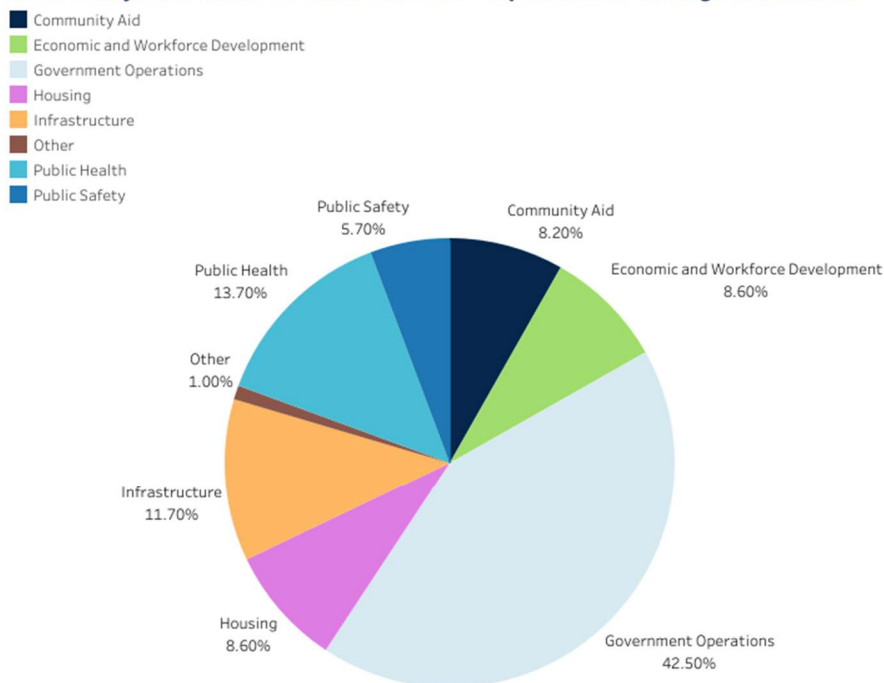
A September 2021 Census Bureau survey showed that, of respondents who received monthly Advance Child Tax Credit payments, about 30% of families spent them on school expenses, and about 25% of families with young children spent them on childcare costs.

DLG reported in July and August 2020 that selected KIPDA counties spent CARES Act funds as follows:

KIPDA Region CARES Act Spending Examples	
Bullitt County	\$1,282,798 for sanitizing supplies and EMS payroll
Henry County	\$145,096 for cleaning costs and payroll for the sheriff's department
Oldham County	\$793,265 for payroll for law enforcement
Shelby County	\$1,183,967 for PPE, food assistance and payroll for the sheriff's department
Spencer County	\$447,106 for PPE, disinfection of public spaces, telework supplies, and payroll expenses

The National Association of Counties tracked ARPA project expenditures for larger local governments as of December 31, 2021. Of \$25.3 billion tracked, funds were used for the following project categories:

NACo Analysis of Local Government ARPA Expenditures through 12/31/2021



Source: NACo Local Government ARPA Investment Tracker at <https://www.naco.org/resources/featured/arpa-investment-tracker>.

KIPDA counties and cities used ARPA funds to fund various projects that benefited their residents:

City of Hillview
Renovation of new annex building to include space for a food pantry, Court Appointed Special Advocates for children, and drug treatment
City of Meadowview Estates
Small business grant program that benefited day care center's outdoor space
City of Rolling Fields
Creation of new park in city that did not previously have public green space
City of Shelbyville
Improvements to parks and to lakeside campgrounds to attract tourism



Shelbyville, Kentucky softball field pathway funded with ARPA funds. Source: City of Shelbyville.

State Relief. Governor Beshear was acclaimed for his policy of holding daily press conferences through the pandemic. Below are some of the measures taken by Governor Beshear to offer relief to state residents early in the pandemic:

3/6/2020	Declared a State of Emergency and activated the Emergency Management Operations Center.
3/7/2020	Activated the State Health Operations Center and announced Kentucky's COVID-19 hotline and website later known as Team Kentucky.
3/9/2020	Issued an order to waive copays, deductibles, cost-sharing and diagnostic testing fees for private insurance and state employees; initiated changes to Medicaid, including eliminating prior authorization and testing or treatment fees.
3/13/2020	Announced that Kentucky Employers' Mutual Insurance will provide wage replacement benefits for first responders and medical personnel who have been quarantined.
3/16/2020	Waived the waiting period for unemployment and work search requirements; provided a 3-month extension for driver's licenses.
3/18/2020	Extended certification periods for public assistance recipients; enabled unemployed who lost benefits to immediately apply for Medicaid.
3/20/2020	Qualified the state for SBA disaster certification, enabling small businesses, contractors and non-profits to apply for Economic Injury Disaster Loans, and delayed tax filing deadline by 3 months.
3/25/2020	Expanded unemployment eligibility and allowed for more telehealth options and suspended evictions for the duration of the emergency.

Coronavirus Relief Fund. The CARES Act established the Coronavirus Relief Fund to reimburse local governments for expenses incurred in response to the public health emergency from March 1, 2020 to December 30, 2020. A total of \$300 million was awarded to county and city governments in Kentucky that successfully applied.

Cleaner Water Program. State legislation allocated \$250 million of Kentucky's ARPA funds to a new Cleaner Water Program to address the need for updated clean drinking water and wastewater systems.

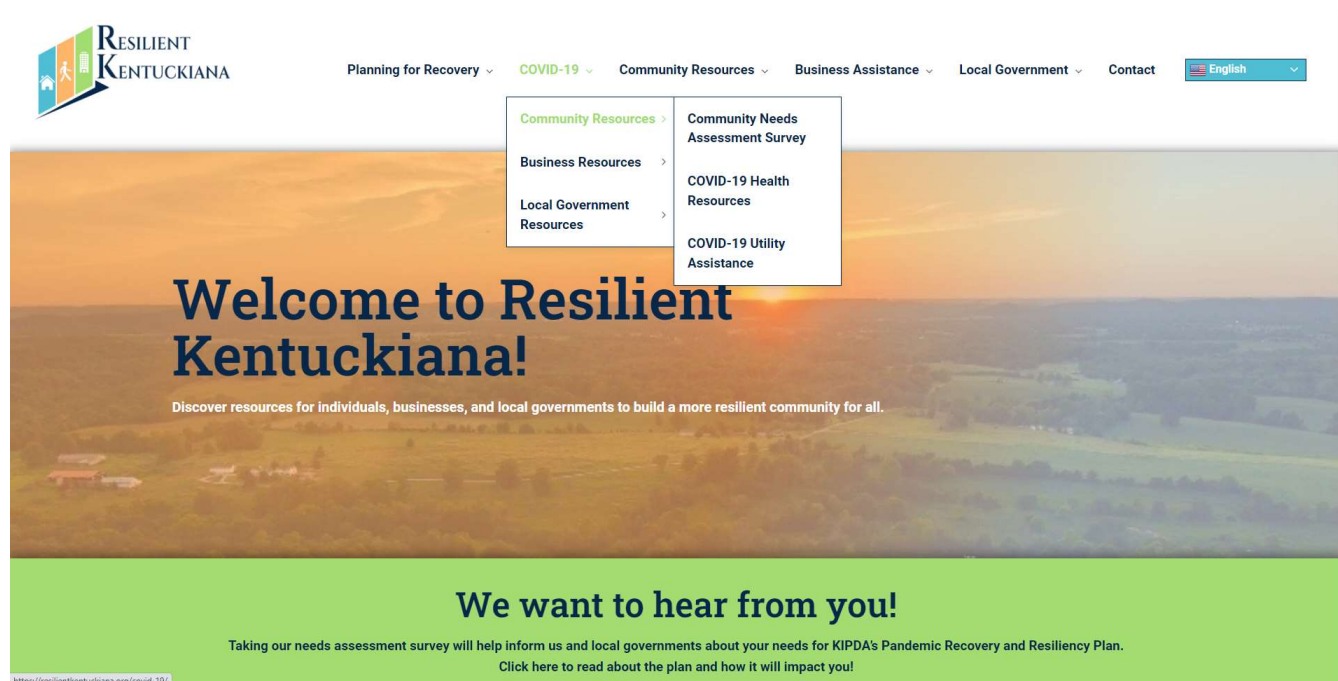
The program is administered by the Kentucky Infrastructure Authority (KIA) and is to be allocated in three ways:

- \$150 million based on county population;
- \$50 million through grants to utilities to provide drinking water services to unserved, rural customers or to utilities under a federal consent decree; and
- \$49.9 million to supplement a grant for a project with a cost over a county's allocation amount and other available grants.

Public Health Department Efforts. The Kentucky Department of Public Health (KDPH) led the effort to respond to the pandemic across the state. It monitored cases, deaths, and other data, with a focus on how underserved populations were impacted. It also gained testing capability early in the pandemic and distributed vaccines. In addition, it provided guidance on social distancing and other measures, testing, and vaccines through its Team Kentucky website, which featured various interactive dashboards and maps to keep the public informed.

In cooperation with KDPH, local health departments provided essential services such as designing and coordinating testing sites including mobile units, assisting with contact tracing, building systems for COVID-19 data collection, ensuring health care workers had adequate PPE, conducting community outreach and communications, identifying barriers for specific populations, handling business compliance with COVID-19 restrictions, and meeting social needs including transportation, food, and housing. They were instrumental in connecting with harder-to-reach populations. Each provided community specific care in tandem with other health departments in the region thanks to having community connections and necessary infrastructure, despite dealing with the lack of funding and staffing issues faced by many public agencies.

Local Government Relief. KIPDA assisted a number of local units of government with the administration of their ARPA CSLFRF funds. In addition, KIPDA created an online Resilient Kentuckiana hub, which was awarded a 2021 National Association of Development Organizations Impact Award, that provided a centralized location for information about resources for relief and federal funding opportunities for local residents, businesses, and governments.



KIPDA's Resilient Kentuckiana online hub.

Louisville Metro provided many relief measures directly or in partnership with other organizations. It created an online COVID-19 Resource Center with a data dashboard and information about testing, vaccines, and resources. The site promoted “Lift Up Lou,” a program to keep people’s spirits up during the pandemic by staying connected, eating healthy and exercising, learning new skills, and reducing stress. More concretely, it offered a Louisville Healthy at Home eviction relief fund that was later folded into a state program and utility assistance. For small businesses, Louisville Forward, the city’s economic and community development agency, initiated a \$2.8 million low-interest revolving loan fund using an EDA grant.

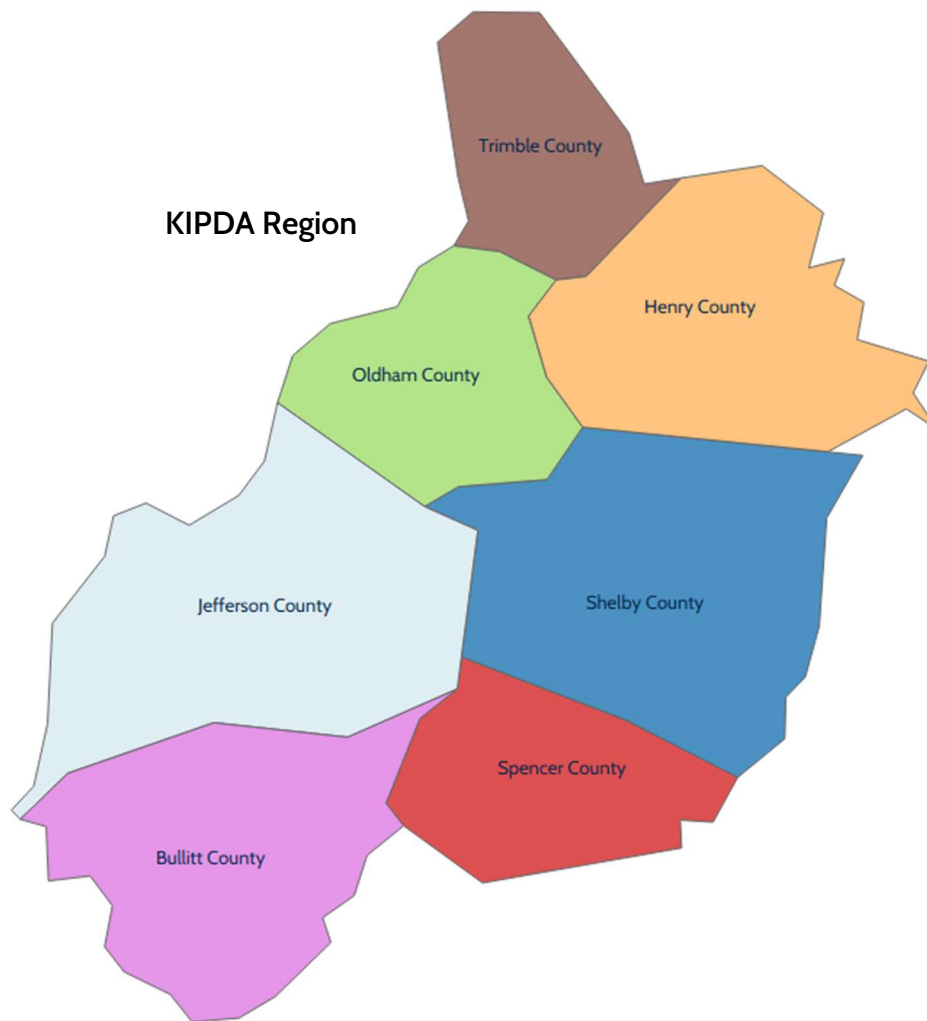
Universities and associations collaborated on solutions for recovery. For example, the Kentucky Association for Economic Development and the University of Kentucky partnered on a Kentucky Economic Recovery and Resilience Project to provide data tools and resources to Kentucky businesses and economic development leaders with the aim of creating and retaining jobs and preparing the state to be competitive globally.

Community survey respondents reported relying on the following key resources:

Family/friends	63.8%
Religious organizations	21.2%
Food banks	16.2%
Health clinics	15.0%
Local government	15.4%

Resiliency Profiles

The following profiles of counties in the KIPDA region present key demographic information and highlight some of the factors that promote resiliency or present challenges to resiliency.



The profiles are based on data from the following sources:

- U.S. Census Bureau 2020 Decennial Census released September 16, 2021;
- U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates released March 17, 2022;
- U.S. Census Bureau 2020 Economic Surveys County Business Patterns released May 25, 2022;
- U.S. Bureau of Economic Analysis 2020 Total Full-Time and Part-Time Employment by NAICS Industry;
- Centers for Disease Control and Prevention COVID Data Tracker (which measured five underlying medical conditions that increase risk for severe COVID-19-associated illness: chronic kidney disease, chronic obstructive pulmonary disease (COPD), heart disease, diabetes, and obesity); and
- KDE 2020-2021 School Report Card.

RESILIENCY PROFILE | Bullitt County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
82,217	29,940	2.69	40.8	277 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
21.9%	15.8%	9.3%	16.3%	8.9%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
3.7%	56.7%	15.6%	3.1%	6.6%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
1,158	589	\$868,081,000	4.4%	28.1 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
33,530	42,809 (65.2%)	80.0%	61.9%	5.0%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Retail Trade	Transportation & Warehousing, & Utilities	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.
19.8%	14.8%	12.5%	12.0%	8.2%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Bullitt Co. Public Schools 4-Year Cohort High School Graduation Rate	Bullitt Co. Public Schools Students Eligible for Free or Reduced-Price Meals
11.2%	15.7%	13,378	89.2%	46.0%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$65,531	\$30,075	\$26,139	9.9%	24.6%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
31,841	6.0%	81.4%	18.6%	\$849

RESILIENCY PROFILE | Henry County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
15,678	6,154	2.59	41.6	55 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
23.5%	17.1%	10.8%	19.8%	8.5%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
9.9%	55.2%	24.1%	3.9%	11.0%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
209	116	\$69,131,000	5.2%	29.0 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
4,292	7,249 (56.7%)	68.4%	54.0%	4.7%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Retail Trade	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.	Construction
23.4%	14.8%	11.1%	8.4%	7.5%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Henry Co. Public Schools 4-Year Cohort High School Graduation Rate	Henry Co. Public Schools Students Eligible for Free or Reduced-Price Meals
16.1%	12.9%	2,746	90.9%	53.5%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$52,550	\$24,823	\$28,683	18.0%	31.4%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
6,791	9.4%	70.6%	29.4%	\$842

RESILIENCY PROFILE | Jefferson County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
782,969	316,411	2.38	38.4	2,057 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
22.1%	16.1%	13.0%	14.4%	7.3%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
4.9%	46.8%	13.3%	9.3%	10.5%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
19,902	9,579	\$24,857,441,000	6.9%	22.6 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
563,029	407,028 (65.9%)	80.0%	62.4%	5.3%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Retail Trade	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.	Arts, Entertnmt., & Recreation, & Accom. & Food Svs.
23.1%	11.9%	10.9%	10.7%	9.6%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Jeff. Co. Public Schools 4-Year Cohort High School Graduation Rate	Jeff. Co. Public Schools Students Eligible for Free or Reduced-Price Meals
9.2%	33.9%	118,850	84.4%	66.6%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$58,196	\$34,365	\$23,036	13.7%	28.1%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
347,172	8.9%	61.5%	38.5%	\$901

RESILIENCY PROFILE | Oldham County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
67,607	21,259	2.96	39.3	361 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
25.4%	13.1%	6.6%	8.5%	8.2%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
3.2%	47.9%	7.4%	1.6%	3.9%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
1,286	851	\$628,232,000	9.9%	28.0 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
25,631	33,195 (64.6%)	76.0%	62.2%	3.6%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Finance & Insurance, & Real Estate & Rental & Leasing	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.	Retail Trade
23.2%	12.8%	11.7%	11.5%	9.9%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Oldham Co. Public Schools 4-Year Cohort High School Graduation Rate	Oldham Co. Public Schools Students Eligible for Free or Reduced-Price Meals
5.9%	43.0%	13,816	96.9%	21.4%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$103,761	\$44,186	\$23,750	4.8%	30.4%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
22,225	4.3%	86.4%	13.6%	\$964

RESILIENCY PROFILE | Shelby County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
48,065	16,801	2.77	39.3	127 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
22.9%	15.9%	10.4%	12.7%	7.4%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
6.7%	48.7%	12.3%	2.9%	8.5%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
1,048	541	\$629,583,000	6.8%	27.0 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
21,808	24,953 (65.0%)	78.9%	62.5%	3.8%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Retail Trade	Transportation & Warehousing, & Utilities	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.
19.6%	19.4%	12.2%	7.5%	7.2%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Shelby Co. Public Schools 4-Year Cohort High School Graduation Rate	Shelby Co. Public Schools Students Eligible for Free or Reduced-Price Meals
13.0%	28.0%	7,921	88.4%	49.6%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$72,564	\$33,189	\$17,100	9.7%	30.5%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
18,134	7.4%	70.9%	29.1%	\$833

RESILIENCY PROFILE | Spencer County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
19,490	6,899	2.73	42.9	104 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
22.9%	13.8%	5.5%	13.8%	7.0%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
3.8%	46.7%	12.6%	2.3%	6.2%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
224	154	\$37,248,000	6.7%	32.4 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
4,060	10,368 (67.9%)	79.6%	64.6%	4.8%
TOP INDUSTRIES BY EMPLOYMENT				
Educational Services, & Health Care & Social Assistance	Manufacturing	Retail Trade	Construction	Finance & Insurance, & Real Estate & Rental & Leasing
24.3%	17.4%	11.3%	8.3%	7.5%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Spencer Co. Public Schools 4-Year Cohort High School Graduation Rate	Spencer Co. Public Schools Students Eligible for Free or Reduced-Price Meals
7.4%	21.4%	3,193	92.8%	45.8%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$85,488	\$35,209	\$28,348	8.2%	20.7%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
7,368	6.4%	86.9%	13.1%	\$726

RESILIENCY PROFILE | Trimble County, Kentucky

KEY FACTS				
Total Population	Households	Avg. Household Size	Median Age	Population Density
8,474	3,398	2.49	42.2	56 people/sq. mile
SELECTED POPULATIONS				
Under 18	65+	Householder 65+ Living Alone	With a Disability	Veterans (18+)
21.7%	17.7%	13.9%	21.6%	10.8%
VULNERABILITY FACTORS				
Persons without Health Insurance Coverage	Persons with Any Condition that Increases Illness Risk	Households without an Internet Subscription	Households with No Vehicle Available	Households Receiving SNAP Benefits
6.2%	54.0%	31.8%	8.1%	13.6%
BUSINESS/WORK				
Number of Establishments	Establishments with < 5 Employees	Total Annual Payroll, All Establishments	Worked from Home (16+)	Mean Travel Time to Work
74	45	\$49,154,000	6.5%	25.4 minutes
WORKFORCE				
Number of Jobs (Nonfarm Employment)	Civilian Labor Force (16+)	Labor Force Participation Rate (20-64)	Percent Employed (Civilian Labor Force 16+)	Unemployment Rate (Civilian Labor Force 16+)
1,846	4,229 (61.0%)	75.3%	54.9%	9.9%
TOP INDUSTRIES BY EMPLOYMENT				
Manufacturing	Educational Services, & Health Care & Social Assistance	Prof., Scientific, & Mgmt., & Admin. & Waste Mgmt. Svs.	Retail Trade	Transportation & Warehousing, & Utilities
25.2%	17.2%	12.6%	10.2%	9.3%
EDUCATION				
Less than High School Graduate (25+)	Bachelor's Degree or Higher (25+)	K-12 School Enrollment (3+)	Trimble Co. Public Schools 4-Year Cohort High School Graduation Rate	Trimble Co. Public Schools Students Eligible for Free or Reduced-Price Meals
16.3%	15.1%	1,335	92.9%	57.2%
INCOME & POVERTY				
Median Household Income	Per Capita Income in Past 12 Months	Median Earnings, < High School Graduate (25+)	Below Poverty Level	Below Poverty Level, < High School Graduate (25+)
\$57,589	\$27,194	\$44,763	17.7%	31.2%
HOUSING				
Total Housing Units	Vacant Housing Units	Owner-Occupied Units	Renter-Occupied Units	Median Gross Rent
4,007	15.2%	77.7%	22.3%	\$741

Resiliency Strategies

The COVID-19 pandemic will not be the last shock the KIPDA region will face. To prepare for shocks, the region should focus not only on recovery, but also on developing resiliency in order to become more flexible and adaptable. A set of strategies for regional stakeholders to pursue will facilitate the intentional cultivation of resilience. These strategies should be incorporated into broader regional plans, such as the CEDS and HMP. In the analysis of the impacts of the pandemic on the KIPDA region and recovery efforts, five broad strategies for increasing resiliency emerged that apply across all facets of life in the region.

For each focus area, strategic goals and associated action items are identified to provide the region with a path toward recovery and resilience building.



1. PREPARE PLANS AND COMMUNICATION

Prepare plans, policies, and procedures to prepare for pandemics and other shocks.



County and local governments and other community actors, such as large and small businesses, nonprofits, regional organizations, and educational institutions should all develop plans, policies, and procedures to prepare for pandemics and other shocks. Plans should designate multiple persons to cover each area in case individuals become unavailable and multiple pathways to achieving a goal in case a traditional pathway is disrupted by the shock.

Plans for pandemics and other shocks should be embedded in a continually updated communications network so that important information about responses and relief measures can quickly reach households and organizations.

ACTION ITEMS

- Establish a contact database and network among local leaders.
- Update and maintain emergency operations plans and preparedness plans to address pandemic response.
- Adopt and update local mitigation strategies annually.
- Review and update local Emergency Operations plans as needed. Train local government staff on their responsibilities within the plan.
- Update local comprehensive plans to include KIPDA Pandemic Recovery and Resiliency Plan recommendations.
- Establish a regional preparedness planning committee that meets regularly.
- Develop a communication network to reach all residents and organizations in the community quickly.
- Prepare interlocal agreements as necessary, to share resources in the event of a shock.



Cornfield in Henry County, Kentucky. Source: KIPDA.

2. STRENGTHEN TELECOMMUNICATIONS NETWORK

Pursue universal broadband coverage in the KIPDA region. Build tele-capability to enable telework, remote learning, telehealth, e-commerce, and access to other virtual services. Position the region to capitalize on the accelerated growth of e-commerce.



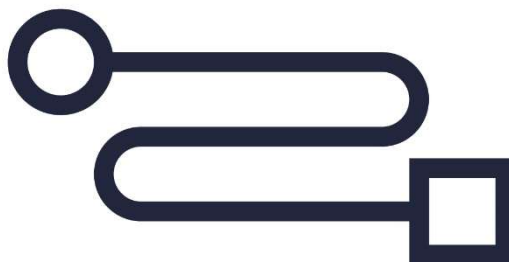
Universal Broadband Coverage. Universal broadband coverage would provide a foundation for the KIPDA region's pandemic recovery and economic resiliency efforts. Broadband keeps communities connected, enabling essential services and functions such as education, health care, and commerce to be provided virtually and providing key opportunities for economic growth. Pursuing all available opportunities to extend broadband coverage to unserved and underserved areas will spur the region's recovery efforts by positioning each community in the region to fully capitalize on the growing importance of e-commerce, teleworking, remote learning, and telehealth in today's world.

E-Commerce Business Development. The shift to e-commerce presents a promising opportunity for growth in the KIPDA region. As a transportation and logistics hub, the region is well positioned to respond to the growing demand for distribution and delivery of goods purchased online. Providing local retailers, downtown shops, and other regional businesses with the resources necessary to establish and maintain an online presence is a key to ensuring the economy continues to function during disruptions such as a pandemic.

Adapting Business for the Tele-Economy. Providing resources to enable teleworking as an available option for businesses and workers across the region can be a key tool for a resilient economic recovery. The ability to transition between remote and in-person operations provides the ability to withstand outside economic stressors by enabling businesses to adapt to rapidly changing market conditions and public health issues. Promoting teleworking opportunities also offers synergistic opportunities with workforce attraction and e-commerce goals, as such opportunities support efforts to attract remote workers who are seeking desirable places to live.

ACTION ITEMS

- Address the digital divide through the promotion of universal broadband to ensure all residents have equal access to healthcare, business, and educational opportunities.
- Pursue grant opportunities for broadband infrastructure expansion and affordability.
- Establish working relationships with regional broadband providers to identify opportunities for public-private partnerships that may help reduce the cost of service.
- Ensure all residents have equal access to reliable cell service by expanding cellular wireless coverage to unserved and underserved areas.
- Engage the business community to identify barriers to e-commerce.
- Provide local businesses with the training and resources to establish and maintain online shopping platforms.
- Identify additional potential sites for telework facilities.
- Market the region as an ideal teleworking destination.



3. CULTIVATE OUTDOOR SPACE

Cultivate outdoor spaces in public places as well as at schools and businesses to enable outdoor gathering and enhance quality of life.



Outdoor spaces, always an attractive element of quality of life in a region, become especially important for maintaining health and combating isolation in conditions when indoor gatherings are limited, and public facilities are closed. Attractive outdoor public spaces not only encourage healthy outside activities and play but also provide places for temporary facilities such as testing and vaccination sites.

ACTION ITEMS

- Ensure outdoor recreation opportunities are accessible to all.
- Change zoning restrictions to allow outdoor dining and other business use of outdoor space.
- Implement planning and zoning legislation that will allow parklets and other outdoor amenities along business corridors.
- Identify grant funding sources and conduct preliminary planning to develop new outdoor recreation opportunities.
- Complete and expand local trail systems, such as Louisville Loop, Jeffersontown Gaslight Trail, and Bullitt County Bourbon Trailhead.



Walking trail in Shelby County, Kentucky. Source: KIPDA.

4. ATTRACT AND RETAIN TALENT

Attract talent to the local public and private sector workforces and offer incentives that promote worker retention.



COVID-19 had a lasting impact on the local workforce. The mass departure of workers, often referred to as “The Great Resignation,” created and exacerbated workforce gaps, forcing businesses to adapt and limit services. Filling critical skills gaps with targeted workforce development programs and developing talent pipelines will be crucial to the region’s economic recovery and resiliency.

ACTION ITEMS

- Engage the regional business community to identify skills gaps and workforce needs.
- Support the formation of workforce development programs, talent pipelines, and vocational job training to key sectors and emerging industries.
- Pursue grant opportunities to fund the development of new workforce training programs.
- Support regional and state workforce development partners and programs, including training and marketing.
- Prioritize and implement strategies for supporting the workforce, such as childcare, housing, and transportation.



Barn in Trimble County, Kentucky. Source: KIPDA.

5. SUPPORT SMALL BUSINESS

Support small businesses to form and grow to promote economic diversity and health.



State, regional, and local governments should support the formation and health of small businesses as important stakeholders in the community. With sufficient support, small businesses, including minority and women-owned businesses, can grow, offer competitive wages and benefits, and retain jobs that might otherwise be lost in the event of a pandemic or other shock. This contributes to the economic diversity and therefore stability and health of the region.

ACTION ITEMS

- Explore the implementation of EDA revolving loan programs, which make loans to eligible recipients to capitalize lending programs that service businesses that are not able to obtain traditional bank financing, and other state and federal grant programs that support small business.
- Partner with local economic development engines for training and support.
- Coordinate with local chambers of commerce to explore solutions that will promote small business formation and growth and remove obstacles.
- Support legislation that assists small businesses in difficult times, such as the pandemic laws permitting restaurants to sell raw food items and to-go alcohol by the package and by the drink.
- Provide resources to small business owners on better business strategies to adapt to customer needs and market changes.



Downtown La Grange, Oldham County, Kentucky. Source: KIPDA.

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