



The Independent Voice for Kentucky's Children

KENTUCKY
YOUTH
ADVOCATES

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**IMMIGRANT FAMILIES IN KENTUCKY FACE SIGNIFICANT ECONOMIC STRUGGLES DESPITE
STRONG PARENTAL EDUCATION, WORK**

Louisville, KY – The Commonwealth of Kentucky benefits when all families have fair opportunities to support themselves financially. Yet, too many immigrant families in Kentucky face barriers to financial stability, according to an issue brief released today by Kentucky Youth Advocates entitled *Strengthening Economic Well-Being among New Kentuckians*.

The issue brief finds that 23 percent of children in immigrant families earn incomes below the poverty line (\$20,444 for a two-parent, two-child family) and another 22 percent earn incomes above poverty but lower than what it takes to meet basic needs. This is slightly higher than the rate of Kentucky children in U.S.-born families. Research indicates that growing up in poor and low-income households can negatively impact a child's health, education and safety.

Despite these high rates, parents in immigrant families have earning power strengths. Children in immigrant families in Kentucky are more likely to have a parent with a college degree. Also, the great majority of children in immigrant families in Kentucky have fathers who work full-time (75 percent), yet 29 percent of these same households qualify as poor or low-income.

Research shows that the higher a parent's education level, the more likely a child is to do well in school and be healthy. Kentucky can promote family literacy and adult education programs to less-educated immigrants, and help immigrants with higher education become re-certified to meet employer needs.

"Regardless of partisan affiliations or regional background, we all believe in the importance of a better educated workforce in Kentucky," says Terry Brooks, executive director of Kentucky Youth Advocates. "Let's act on those values and increase educational opportunities for all Kentuckians."

Immigrant mothers, like U.S.-born moms in Kentucky, are less likely to work full-time. In order to increase earning power in these households, Kentucky can address a major barrier that prevents women from working – lack of affordable childcare – by increasing outreach to immigrant families to make them aware of opportunities for childcare subsidies.

“Childcare subsidies are a win-win,” says Jenessa Bryan, policy analyst and report author at Kentucky Youth Advocates. “They give parents peace of mind that their children are well cared for while they are at work, but more importantly they stimulate Kentucky’s economy by allowing low-income parents to work and by creating jobs. All families in Kentucky should be taking advantage of this great tool.”

Child poverty rates among children in immigrant families differ by region. The Bluegrass Region (Lexington and surrounding counties) has the highest rate of children in immigrant families living in poor and low-income households, despite relatively low child poverty rates overall. Western and Northern Kentucky have the lowest rates of children living in poor and low-income immigrant households.

Increasing outreach to ensure immigrant families are aware of the federal Earned Income Tax Credit (EITC) program is another important step in moving them out of poverty. The EITC allows low-income families to keep more of what they earn, yet too many eligible immigrant families fail to file for the EITC.

Studies shows that low-income Kentuckians are less likely to have a bank account. One important step in reducing poverty is to use market-based solutions to pull these families into the financial mainstream to reduce the prices families pay for basic financial services. Public-private partnerships with banks could help encourage alternative products and services in multiple languages for immigrant families.

"It's all about understanding the customers and giving them what they need," says Elisa Bruce, of Fifth Third Bank in Lexington. "At Fifth Third Bank we know that connectivity, cash access, and cost-effective remittance payments are essential for improving life for the unbanked and foreign workers in the U.S."

"We have created marketing materials to help break down language barriers; we have a 24-hour bilingual customer service line; we have bilingual ATM's; a Spanish website, and most importantly we continue seeking to attract and retain the best bilingual people in Central Kentucky," says Bruce.

Access the issue brief at www.kyyouth.org.

Kentucky Youth Advocates is a non-partisan, non-profit, children's advocacy organization. KYA represents a voice for Kentucky's most precious asset – its youth. We believe that Kentucky's youth deserve the opportunities and resources necessary to ensure their productive development and health.