KENTON COUNTY
AGE WELL INITIATIVE

2026-2030

AGING READINESS PLAN

A collaboration of:
The Erickson School of Aging Studies at the University of Maryland, Baltimore County and the Northern Kentucky Area Development District

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Kenton County Age Well Initiative
Community Goals Ranking

The 12 goals were created through community engagement workshops and are ranked according to survey results seeking insight on community priority, assets in place, and time to start.

The prioritization will guide sequencing and resource alignment, not to signal relative importance. Action steps for each goal are located on the page numbers noted below.

COMMUNITY LIFE **TRANSPORTATION** **LONG-TERM CARE** **HOUSING**

1 Improve communication about available resources and opportunities. | pg 31

7 Create additional respite opportunities for family caregivers. | pg 21

2 Link older adults more effectively with home- and community-based services. | pg 21

8 Increase the reach of digital literacy programs. | pg 31

3 Help with better navigation of transportation options. | pg 36

9 Expand door-to-door transit options such as shuttle service and/or volunteer ride share. | pg 36

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Executive Summary

Purpose and Vision

The Kenton County Age Well Initiative (KCAWI or "Initiative") is a research and community development effort launched in January 2025. The Initiative responds to demographic trends showing growth in the County's older adult population and increasing diversity in living arrangements, health status, and support needs.

The resulting Five-Year Aging Readiness Plan reflects extensive engagement with older adults, caregivers, service providers, and community stakeholders and articulates practical, asset-based action.

The vision of the Kenton County Five-Year Aging Readiness Plan is to create a community where older adults remain rooted in supportive neighborhoods, with the housing, care, connections, and mobility needed to age well and continue contributing to a thriving region.

Guiding Framework and Partners

KCAWI incorporates Asset-Based Community Development (ABCD), which emphasizes mobilizing existing community strengths, such as individual skills, networks, associations, and institutions, rather than focusing exclusively on needs[1].

The Initiative was led by the Northern Kentucky Area Development District (NKADD), which serves as the Area Agency on Aging for the region, in partnership with the University of Maryland, Baltimore County Erickson School of Aging Studies (ESAS). Grant support was provided by the Kenton County Fiscal Court. A cross-sector Action Committee guided interpretation of findings and development of recommendations (see page 42 for list of committee members).

Methods and Community Engagement

Between February and December 2025, KCAWI used a mixed-methods, community-engaged research design. In total, 424 individuals participated through surveys, focus groups, interviews, and community conversations at local events. Qualitative data was analyzed thematically, resulting in four focus areas: **Long-Term Care and Caregiving, Housing, Community Life,** and **Transportation.** Findings were analyzed through four community workshops to develop 12 goals for aging in Kenton County (see page 3), followed by a prioritization survey completed in full by 63 participants.

Demographic and Community Context

Kenton County is home to approximately 26,080 residents age 65 and older, representing about 15% of the County's population[2]. This share is expected to rise to 19% of the population by 2035, with particularly rapid growth among residents age 75 and older[3]. Approximately 27% of Kenton County residents age 65+ live alone, a status associated with increased risk of social isolation and unmet support needs[2]. The median annual income of 65+ households in Kenton County is $53,409 (average HH size = 1.87 persons). Approximately 57% of 65+ households are considered low-income, earning $64,000 or less per year[2].

Kenton County fares better than Kentucky overall on several health measures, including life expectancy at birth (Kenton County = 76.3 years; Kentucky = 73.3 years), yet challenges remain related to preventable hospital stays and disability prevalence among older adults[4]. Among residents age 65+, about 20% report difficulty with functional mobility and 15% report difficulty living independently[2], underscoring the importance of supportive housing and services.

From Planning to Implementation

The Five-Year Aging Readiness Plan provides a rigorous, community-informed framework for responding to the emerging demographic change.

Twelve goals are prioritized based on both importance and readiness, allowing Kenton County to pursue early, achievable actions while laying the groundwork for longer-term change. The plan highlights the value of coordination to improve efficiency and reduce fragmentation.

KCAWI engaged stakeholders who are already working on and ready to begin implementing strategies towards each goal. The aging services County Occupational License Tax (COLT) fund remains one of the most valuable resources Kenton County can use to implement the Aging Readiness Plan by supporting organizations working towards the 12 goals.

Long Term Care & Caregiving
Summary

Kenton County has a strong foundation of home- and community-based services (HCBS) and facility-based care. The opening of the Senior CommUnity Care of Northern Kentucky (PACE) program in 2024 expanded options for individuals with complex care needs to continue living at home.

Despite assets having been used judiciously, residents and stakeholders describe navigating fragmented service systems, gaps in respite care availability, workforce shortages, and long waitlists affecting both facility-based and home-based care.

The three Long-Term Care and Caregiving goals address in-home care gaps, high turnover of care staff, and respite for family caregivers.

1 Link older adults more effectively with home- and community-based services.

2 Enhance and expand recruitment and training of facility-based care staff.

3 Create additional respite opportunities for family caregivers.

Action steps on pg 21

Existing Long-Term Care & Caregiving Assets
- 2 Adult Day Care centers
- 8 Assisted Living and/or Personal Care facilities
- 8 Caregiver support groups
- City of Covington home repair program
- Disabled American Veterans (DAV)
- Kenton County COLT fund
- Kentucky Family Caregiver Program
- 8 Licensed nursing facilities
- 9 Medicaid waiver providers
- 4 medical home-health agencies and 1 non-medical home care agency
- National Family Caregiver Support Program
- NKADD Aging & Disability Services
- NKY Community Action Commission
- NKY Safety Net Alliance & CareSuite case management system
- NKY Works
- 12 organizations providing navigation and case management services
- 2 Resource Call Centers
- People Working Cooperatively
- Senior CommUnity Care of NKY (PACE)
- St. Elizabeth Healthcare and St. Elizabeth Primewise
- Trualta online caregiver education platform
- VA Comprehensive Assistance for Family Caregivers

Housing
Summary

Many housing-related resources exist in Kenton County, including rental and HVAC assistance, 12 subsidized senior apartments, and a new NKY Housing Fund.

However, residents consistently identified housing accessibility as a significant need alongside affordability. Older renters are twice as likely to be housing cost-burdened compared to older homeowners (51% and 24%, respectively). Many older adults reported difficulty with maintenance challenges of aging housing stock and making accessibility modifications, particularly on fixed incomes.

The three Housing goals address availability of home repair and modification, subsidized senior housing, and accessibility- and income-alignment.

1 Increase availability of home repair & modification services for older adults.

2 Increase subsidized senior housing.

3 Increase supply of income-aligned housing units which are accessible & safe for older adults.

Action steps on page 27

Existing Housing Assets
- 8 Assisted Living and/or Personal Care facilities
- Brighton Center
- Building Industry Association of NKY
- 16 Certified Aging in Place Specialists
- City of Covington home repair program
- City of Elsmere City-Wide Loan Program
- Covington Center for Great Neighborhoods
- Habitat for Humanity of Greater Cincinnati
- The Housing Authority of Covington
- Housing Opportunities of NKY (HONK)
- Kenton County COLT fund
- Kentucky Housing Corporation
- 8 Licensed nursing facilities
- Neighborhood & homeowners associations
- NKY Community Action Commission
- NKY Housing Fund
- People Working Cooperatively
- Planning & Development Services of Kenton County
- Safe Aging Coalition of NKY
- 12 Subsidized senior apartment buildings

Community Life
Summary

Many community assets in Kenton County serve as trusted hubs for older adults. Digital literacy programs provide important tools for reducing isolation and improving access to online information and services.

Nevertheless, many residents report difficulty learning about available resources and navigating complex systems, particularly when mobility or health limitations are present.

The three Community Life goals address resource navigation, health and wellbeing, and digital literacy.

1 Improve communication with older adults about available resources & opportunities.

2 Create programs that focus on isolation, loneliness, health, & wellbeing of older adults.

3 Increase the reach of digital literacy programs.

Existing Community Life Assets
- 4 Community centers
- 28 Food pantries, 13 located in Kenton County
- 10 Gyms & fitness programs with senior discount
- Kenton County Broadband Initiative
- Kenton County COLT fund
- Kenton County Public Library
- Meals on Wheels of Southwest OH and NKY
- 12 Organizations providing navigation & case management
- NKY Safety Net Alliance & CareSuite case management system
- NKY Community Action Commission
- NKADD Aging and Disability Services
- 2 Resource Call Centers
- 6 Social clubs for older adults
- Senior Resource Center of NKY
- St. Elizabeth Healthcare and Primewise
- St. Vincent de Paul of NKY
- University of Kentucky Extension Office and NKY Digital Literacy Agent
- What's Happening! county-wide newsletter
- YMCA of Greater Cincinnati

Transportation
Summary

A few strong, trusted transportation options for older adults exist in Kenton County. The recent establishment of the Mobility Stakeholders Group led by NKADD is strengthening collaboration across the region.

A substantial minority of older adults in Kenton County lack reliable access to a vehicle. Fixed-route transit service is concentrated in northern parts of the County, leaving central and southern areas with limited options. Affordability poses a challenge for many older adults, with limited access to lower-cost services forcing some residents to rely on more expensive private-pay options.

The three Transportation goals address transportation services navigation, door-to-door transit, and active transportation options.

1 Help older adults better navigate transportation options.

2 Expand door-to-door transit options for older adults such as shuttle service and/or volunteer ride share.

3 Provide more active transportation options such as walking, biking, and e-biking for all ages and (dis)abilities.

Existing Transportation Assets
- Bill and Betsy Scheben Care Center
- Cincinnati Red Bike
- Federated Transportation Services of the Bluegrass (Medicaid broker)
- Good Samaritan Car Care
- Kenton County COLT fund
- NKADD Regional Mobility Management Program
- OKI
- Proudworks Transportation Services
- TANK fixed-route, RAMP, and Senior Transportation Services
- Senior CommUnity Care of NKY
- St. Elizabeth Healthcare
- 3 private pay paratransit services: City Care Pick Up, Express Mobile, and Ride a Wav Cincy
- TriState Trails and the NKY Regional Trails Plan
- Uber, Lyft, and other private taxi services

Project Background

Throughout 2025, volunteers with the Kenton County Age Well Initiative (KCAWI) spoke with residents across the County to understand what they want their communities to look like as they age over the next five years. The resulting vision of the Kenton County 5-Year Aging Readiness Plan is to create a community where older adults remain rooted in supportive neighborhoods, with the housing, care, connections, and mobility needed to age well and continue contributing to a thriving region.

Recent Demographic and Economic Shifts
Population aging, or the recent demographic shift where a population has a larger proportion of adults age 65 and over, is happening in communities across the U.S., and Kenton County is no exception. This trend is occurring due to three primary reasons:

1. People are living longer than ever due to advances in medical care and public health. The life expectancy in the U.S. is 78.4 years[6].
2. The U.S. birth rate has been steadily declining, particularly since 2007[7].
3. Large birth cohorts such as the Baby Boomers (and the upcoming Millennials) are now experiencing increased longevity. All Baby Boomers will reach age 65 by 2030.

The economic influence of older adults is increasing at national and local levels. This shift reflects the growing contributions of adults age 50 and over through continued employment, spending, property ownership, taxes, charitable giving, caregiving, and volunteerism. Over the past 40 years, the employment rate of older adults in the U.S. has been steadily increasing as the average retirement age has been slowly rising, whether out of personal preference or financial necessity[8].

Large generations like the Baby Boomers—about 73 million people nationwide—are projected to accumulate $83 trillion in assets, more than half of the total projected $163 trillion in national wealth[9]. Over the next two decades, this concentration of assets is expected to drive the largest intergenerational transfer in history[10].

Instead of viewing population aging as a "problem" to be solved, communities which support their older adults and embrace them as an integral part of their social fabric have the potential to enhance regional talent-attraction, retirement-retention, and economic development efforts.
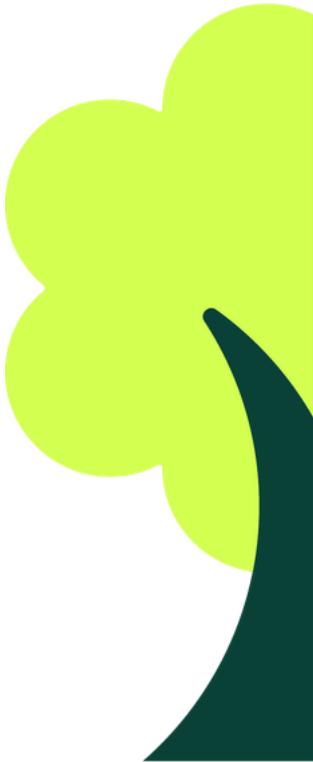
Framing and Approach

KCAWI started in January 2025 as a research and community development project to create a longevity-ready Kenton County. This project was carried out by the Northern Kentucky Area Development District and the Erickson School of Aging Studies at the University of Maryland, Baltimore County, with grant support from the Kenton County Fiscal Court.

KCAWI uses a tree as its central visual symbol to reflect longevity, growth, resilience, and aging-in-community. Mature trees in Kenton County are deeply rooted in the places that sustain them.

Over time, they weather storms, adapt to changing seasons, and provide shade, oxygen, and continuity. The logo reflects the Initiative's belief that people age best when they remain rooted in supportive communities.

When a community invests in the conditions that support aging well, older adults contribute knowledge, care, leadership, and social connections that strengthen the community. The tree thus reinforces the Initiative's emphasis on assets and interdependence.

The Initiative is grounded in an Asset-Based Community Development (ABCD) approach[1]. Rather than beginning with gaps or deficits, ABCD starts with the strengths already present in the community—individual talents, neighborhood relationships, civic and faith-based organizations, local institutions, and informal networks—and mobilizes those assets to address shared challenges. This framing ensures that KCAWI remains locally rooted and action-oriented.

The Erickson School of Aging Studies (ESAS) is one of only three schools of aging studies in the United States and the only named school at the University of Maryland, Baltimore County. Through its Center for Community, Innovation and Aging, the School brings national expertise in applied research, asset-based community development, and aging policy and practice, translating evidence-based insights into community-driven strategies that support healthy, meaningful aging. A team of ESAS researchers, including one resident of Kenton County, led the KCAWI project's research and community engagement efforts.

The Northern Kentucky Area Development District (NKADD) serves as the designated Area Agency on Aging for Kenton County, providing a wide range of services that support older adults and individuals with disabilities. Through programs such as in-home services, caregiver support, Medicaid waiver services, elder abuse prevention and long-term care ombudsman services, NKADD works to enhance quality of life, promote independence, and ensure access to essential resources while providing fiscal and administrative oversight for regional initiatives. NKADD acted as fiscal agent and partner of the Kenton County Age Well Initiative.

The Action Committee (see list on page 42) members represent a broad cross-section of Kenton County, including aging services, healthcare, housing, transportation, arts and culture, philanthropy, and civic leadership. The Action Committee helped shape the project's direction by refining research questions, expanding outreach, and strengthening participation across communities. Throughout the Initiative, Action Committee members reviewed emerging findings and ensured recommended action steps remained grounded and feasible in the local context.

Methods & Data

Data collection rooted in ABCD is not simply an information-gathering step—it is a driving force throughout the project, grounding each phase in community voices to shape the goals and action steps. Data collection and analysis was conducted in four phases to gain an immersive understanding of Kenton County's assets, challenges, and goals.

- **Phase 1**: Qualitative Data Collection (February – July 2025)
- **Phase 2**: Data Analysis (July-August 2025)
- **Phase 3**: Community Feedback and Goal Development (September – November 2025)
- **Phase 4**: Goal Prioritization (December 2025)

Phase 1: Qualitative Data Collection
Qualitative data were collected through exploratory surveys, focus groups, community conversations, and one-on-one interviews (see Appendix Figure 2). A total of 424 individuals participated. Each component followed a semi-structured framework with three guiding questions:

1. What do you love about your community?
2. What do you want your community to look like over the next five years?
3. What groups or associations can help achieve that vision?

Phase 2: Data Analysis
Qualitative data was analyzed using a thematic analysis[1] to identify the project focus areas:

1. Long-Term Care and Caregiving
2. Housing
3. Community Life
4. Transportation

The findings from surveys, focus groups, community conversations, and interviews are reported in relevant sections in the report. Quantitative data were gathered from secondary sources. Datasets such as the U.S. Census American Community Survey and the Kentucky State Data Center Vintage Projections were analyzed to understand demographic trends among older adults in Kenton County. Local service- and organization-related data were used to assess aging services offerings in Kenton County by identifying strengths and gaps in each of the four focus areas. See References on page 45 for full list of sources.

Phase 3: Community Feedback and Goal Development

Phase 3 focused on validating the findings from earlier phases and collaboratively developing community goals within each focus area. Four community-wide workshops were held in Fall 2025—one dedicated to each focus area. Workshops were two hours long and held at the St. Elizabeth Training and Education Center in Erlanger. Each workshop was co-hosted with a local partner organization and open to both professionals and residents, including older adults and caregivers.

- **Long-Term Care and Caregiving** co-hosted by the Senior Resource Center of NKY.
- **Housing** co-hosted by Planning & Development Services of Kenton County.
- **Community Life** co-hosted by the YMCA of Greater Cincinnati.
- **Transportation** co-hosted by the Transit Authority of Northern Kentucky (TANK).

Each workshop began with a presentation of the findings to-date. Participants then joined breakout groups to review the analysis, reflect on lived experience, and identify community assets that could be mobilized immediately. The design emphasized dialogue rather than presentation, reinforcing the ABCD principle that planning should build relationships and collective capacity. Breakout discussions were guided by a structured goal-setting process called Action Analysis (see Figure 1), allowing participants to investigate ideas and feasible strategies together.

The goals generated in the workshops were then refined with the Action Committee for clarity and consistency. In total, 12 goals were agreed upon—three goals in each focus area (see page 3 for list of goals).

"How To" Goal	Driving Forces	Restraining Forces	Assets Needed	Steps to Take
a specific action-oriented goal statement	existing strengths or momentum supporting the goal	barriers or challenges that may inhibit progress	people, organizations, or resources required	concrete next steps to advance the goal

Figure 1. Action Analysis Framework to Facilitate Community Goal-Setting.

Phase 4: Goal Prioritization

The research team developed a survey scale to prioritize the 12 workshop-generated goals. The tool was used in a final community survey to create a framework for action. Participants scored each goal on three measures:

- **Community Priority:** the importance of this goal to the residents of Kenton County
  - Scale of 1 to 5 (1 = not important, 5 = very important).
- **Assets Needed**: assets which do not currently exist in Kenton County (e.g. connections, data, financing, infrastructure, personnel, regulations, technology)
  - Scale of 1 to 3 (1 = major outside assets, 2 = some outside assets, 3 = no outside assets).
- **Time Frame**: how long it will take to get started
  - Scale of 1 to 3 (1 = more than 1 year, 2 = within 6 months, 3 = within 30 days).

The survey was distributed to workshop registrants, members of the action committee and stakeholders group, and other community stakeholders in December 2025. To reduce response bias, survey questions were presented in random order for each participant.

A total of 102 surveys were submitted. After accounting for missing data, 63 responses were used in the statistical analysis. While this reduction in sample size reflects standard analytical practice, it is noted here for transparency. Statistical testing confirmed that respondents meaningfully differentiated among the goals, indicating that the ranking exercise captured real distinctions in perceived priority and feasibility.

The relatively narrow range of score values (6.91 - 8.48) suggests that respondents viewed all 12 goals as important and worthy of action. This can be understood as a strength of the KCAWI process itself: goals were refined through extensive community input, resulting in a set of priorities that are aligned with local values, assets, and needs.

The **combined ranking** (see page 3) offers a countywide perspective that may be helpful for sequencing efforts, allocating resources, or identifying early "wins" that can build momentum.

The **focus-area rankings** (pages 6-9), by contrast, are particularly useful for organizations or workgroups operating primarily within one domain, allowing them to identify short-term opportunities for impact without losing alignment with the broader initiative.

Interpretation and Implementation of Results
For recommended action steps to advance each goal, please refer to the Goals section of each Focus Area Assessment (LTC - page 21; Housing - page 27; Community Life - page 31; Transportation - page 36).

Goals related to information access and navigation of existing services tended to rank higher overall. These goals may require fewer new assets and shorter startup time-frames, suggesting opportunity for short-term action through communication alignment rather than program creation alone.

Conversely, goals involving housing supply expansion or large-scale infrastructure changes generally ranked lower, reflecting longer timelines, greater resource requirements, and more complex regulations. ***Importantly, lower rankings should not be interpreted as lower importance.*** Rather, they highlight areas where sustained planning and investment will be necessary over the life of the Plan.

Snapshot of Aging in Kenton County

Projection and Estimates

Kenton County has an estimated 26,080 residents age 65 and over, representing 15% of the total population[2]. This proportion is projected to reach 19% by 2035[3]. Projections indicate substantial growth in the 75-84 and 85+ age groups over the next decade, while the 50-64 group is expected to decline slightly as the Baby Boomers (born 1946-64) fully transition into the 65+ age group[13] (see Figure 2).

Race and Sex

The racial and ethnic composition of Kenton County's older adult population is less diverse than the Commonwealth of Kentucky. Among residents aged 65+, the population is predominantly White (94.7%). Black or African American older adults make up 2.6%, Asian residents represent 0.8%; an additional 1.1% identify as two or more races. Hispanic or Latino older adults comprise 1.2% of the population[2].

The population pyramid (Appendix Figure 3) illustrates a nearly equal distribution of males and females across the younger and middle-age population. Beginning in the late middle-age groups (55-59) and onward, the proportion of females steadily increases relative to males. In the 80+ age groups, the number of females is nearly double the numbers of males—highlighting the higher survival rate for women in Kenton County.
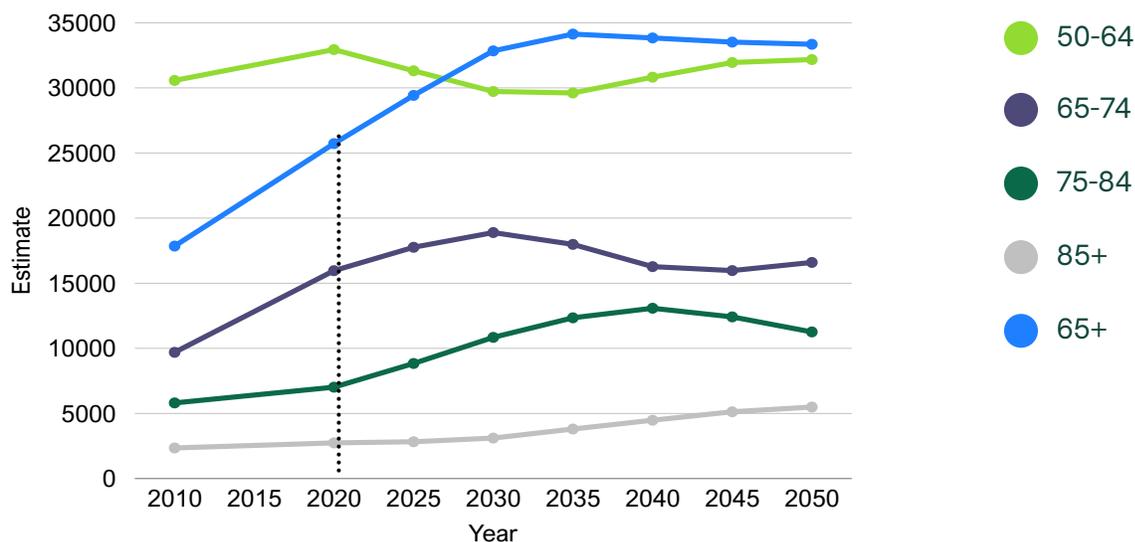

Figure 2. Population Projections for Age Groups 50+ in Kenton County.

Geographic Concentration

The highest concentrations of residents age 65+ are located in Crescent Springs, Taylor Mill, Fairview, Fort Mitchell, Elsmere, and Independence (see Figure 3). Over the next 15 years, the communities projected to experience the most growth in the 65+ age group include Crescent Springs, Taylor Mill, Fairview, Independence, and unincorporated South Kenton (see Appendix Figure 4). About 10% of older adults in the County reside in unincorporated South Kenton[2].

Living Arrangement

In Kenton County, approximately 27% of adults age 65+ live alone. Older women are twice as likely to live alone compared with men (18% vs. 9%)[2]. The areas with the highest concentration of women age 65+ living alone include Ludlow, Bromley, Villa Hills, Taylor Mill, Crescent Springs, and northern Covington[2]. Older adults living alone are at a higher risk of social isolation, making it more difficult to access essential services such as medical care, groceries, prescriptions, and other daily supports[14]. Additionally, among older residents, about 5% live with their grandchildren, and about 2% are responsible for them; these patterns are comparable to state and national levels[2].

Housing instability is an emerging concern. Nearly six in ten older adults (57%) in Kenton County fall into low-income categories (see Appendix Figure 1). Living on fixed incomes and oftentimes managing complex chronic illnesses, older adults experience more frequent housing loss[39].
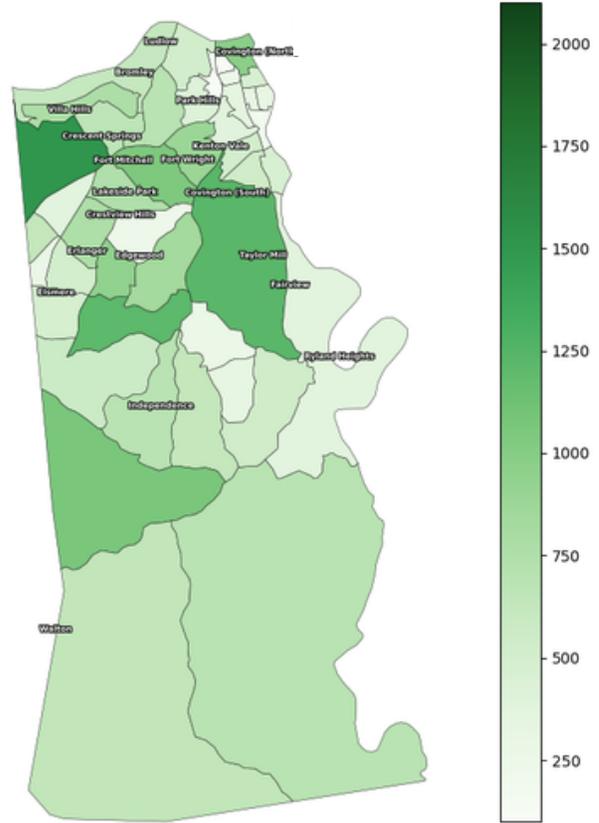

Figure 3. Age 65+ Population (Count) by Census Tract.
Population age 65 and over = 26,080

Since 2023, the proportion of clients age 55+ has increased from 25% to 29% at Welcome House and from 24% to 26% at the Emergency Shelter of NKY[27,28]. In 2025, more than one in four guests at both shelters was age 55+, indicating heightened risk of housing instability. Older adults experiencing homelessness also have a higher prevalence of chronic health conditions, comorbidities, and histories of substance abuse, which further complicate housing stability and service needs[27,28].

Health Status, Disability, and Insurance
Kenton County is classified as a healthy county, with its overall health and community conditions ranking higher than state and national averages[4]. The County's average life expectancy is 76.3 years, exceeding Kentucky (73.3 years). Kenton County also has strengths in health infrastructure, including a favorable ratio of primary care physicians to the total population (1,150:1), a strong food environment index, and access to exercise opportunities like parks. Despite these advantages, there are also notable areas for improvement in healthcare access. The ratios for both mental health providers (430:1) and dentists (1,810:1) to the total population are less favorable than state and national averages. The County also experiences a relatively high rate of preventable hospital stays (3,598 stays per 100,000 Medicare enrollees)[4].

Among residents age 65+, the most prevalent disabilities are ambulatory difficulties (19.7%), defined as serious difficulty walking or climbing stairs, and independent living (15.1%), which includes difficulty running errands alone[2].

Health insurance coverage for older adults in Kenton County is primarily Medicare, covering 33.97% of individuals age 65+. Many older adults rely on multiple sources of coverage: 19.4% have direct-purchase and Medicare, 18.6% have an employer plan and Medicare, and 5.9% are dual-eligible for Medicare and Medicaid[2].

Employment
Approximately 20.9% of residents age 65+ participate in the labor force, either part-time or full-time, higher than both the state average (16.7%) and the national average (19.0%)[2], indicating strong labor force engagement.

Income

Age 65+ households in Kenton County had an average annual income of $62,646, and a median annual income of $53,409[2], signaling income inequality within the older adult population, with a smaller share of higher-income households raising the overall average. With an average household size of 1.87 persons, this indicates an average annual per capita income of $33,500 for each resident in the 65+ age group. Approximately 38% of older households are considered extremely or very low income (≤50% Area Median Income), earning $40,000 or less per year[2] (see Appendix Figure 1 for AMI chart).

The accumulated value of older adults' income accounts for $1.07 billion in 2025 inflation-adjusted income, contributing substantial economic value for Kenton County. This value represents 14.2% of the total annual income, compared to the income of residents under the age of 65, approximately $7.5 billion (in 2025 inflation-adjusted dollars). Slightly more than half (51.8%) of the aggregate income of residents age 65+ derives from retirement income in the past 12 months[2]. See Figure 4 for geographic concentration of retirement income by Census Tract.

Figure 4. Aggregate Retirement Income (2023) for Households in Kenton County by Census Tract.

Home and Property

Residents age 65+ own 14,358 homes and properties in Kenton County as of October 28, 2025. These properties have a total assessed value of $3.6 billion[15].
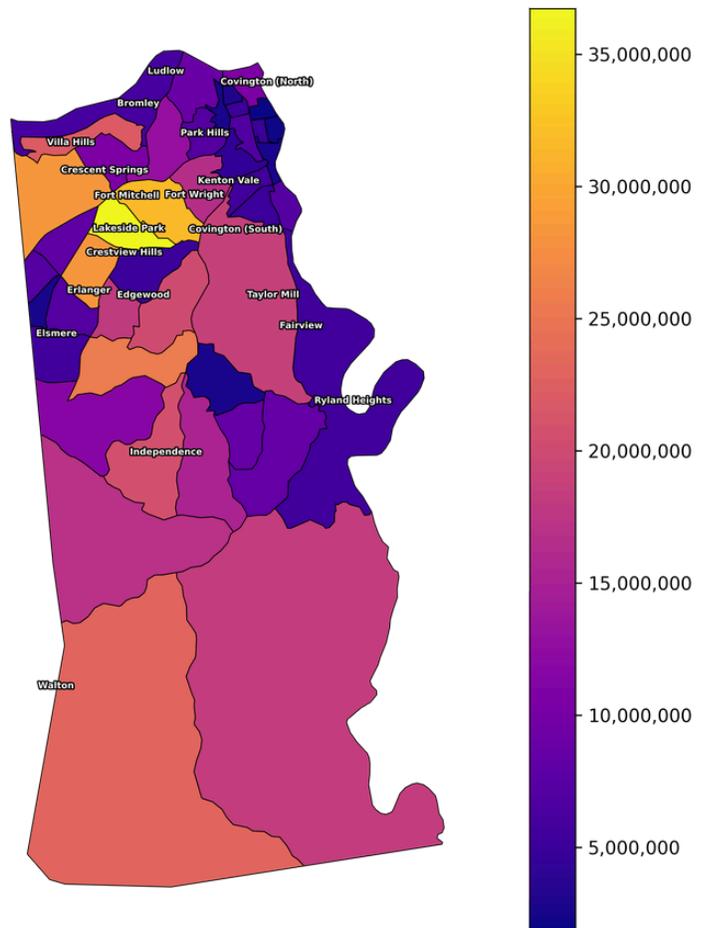
Volunteer Contributions

Older adults continue to engage in ways that benefit the County not only by what they earn, but what they contribute. For example, in 2024, residents age 65+ engaged in over 47,000 hours of volunteer activity at just six local non-profit organizations (AmeriCorps Seniors, Kenton County Extension Programs, St. Elizabeth Healthcare, St. Vincent de Paul of NKY, Kenton Rotary Club, and Kiwanis Club), not including numerous other faith organizations and civic groups. At a calculated value of $29.47 per hour[16], this represents a contributed value of $1.4 million annually.

Goal 1
Link older adults more effectively with home- and community-based services.

Action Steps:

- Consider revitalizing the Senior Services Affinity Group within the NKY Safety Net Alliance to strengthen cross-agency coordination. Drive participation by linking COLT funding eligibility to engagement with the Affinity Group or similar associations (see page 33 for list).
- Onboard more aging services agencies into the CareSuite case management system within the NKY Safety Net Alliance.
- Continue spreading awareness about the NKADD Aging & Disability Resource Center and the Senior Resource Center of NKY.
- Promote early engagement in care planning by utilizing tools like Aging with Dignity's "Five Wishes." Build on initiatives such as St. Elizabeth's "Let's Have Dinner & Talk about Death" events to encourage end-of-life planning.

- Strengthen transitions of care by improving electronic data-sharing between St. Elizabeth Healthcare and long-term care facilities.
- Work with NKADD, the Council on Aging, and Meals on Wheels to increase accessibility to home-delivered meals. Consider using existing volunteer networks like the St. Vincent de Paul of NKY Vincentians to conduct in-home assessments.
- Create a medical respite (post-hospitalization) program like the Center for Respite Care in Cincinnati. Monitor TEAMKY's Recuperative Care Pilot program for future expansion opportunities. See Housing Goal 2.

Goal 2
Enhance and expand recruitment and training of facility-based care staff.

Action Steps:
- Launch a regional effort to expand direct care workforce training pipelines through partnerships between St. Elizabeth, Gateway Community & Technical College, NKY Works, & long-term care employers. Use The Beacon Institute in Columbia, MD and The Cedars' in Portland, ME career ladder programs as models. Consult with LeadingAge KY and the Paraprofessional Healthcare Institute.
- Incentivize facilities to make a concerted effort to hire all staff in-house and move away from staffing agencies to improve care and staff retention, such as Rosedale Green's agency-free initiative.
- Encourage expansion of Medicaid-certified beds aligned with Certificate of Need requirements through targeted incentives such as COLT funding or modest tax relief. Work with Planning & Development Services of Kenton County to identify land and zoning options for future LTC development.

Above: Covington Mayor Ron Washington presents a proclamation to Resident Council President J.B. Losey and Executive Director Londa Knollman recognizing September 18, 2025 as Rosedale Green Day, honoring one full year of being 100% staffed from within — without reliance on agency or temporary staff.

Goal 3
Create additional respite care opportunities for family caregivers.

Action Steps:
- Pilot a volunteer-based respite network in coordination with NKADD, neighborhood associations, and faith-based congregations to provide short-term caregiver relief, modeled on Wake County, North Carolina's "neighbor-helping-neighbor" approach.
- Fund a county-wide Respite and Care Supports Coordinator to centralize access, oversee volunteer management, and expand caregiver navigation services.
- Establish additional caregiver support groups and expand awareness of DAV services, VA caregiver benefits, and the Trualta platform.

Long–Term Care & Caregiving
Goals & Action Steps

Long-term care (LTC) encompasses the mix of paid and unpaid supports that help individuals with functional limitations live as safely and independently as possible. Kenton County's LTC continuum includes unpaid family caregiving, in-home care, adult day services, palliative and hospice care, independent senior housing, assisted living, personal care facilities, skilled nursing care, and short-term rehabilitation.

National research suggests that at least 70% of adults who reach age 65 will require some form of LTC during their lives, yet fewer than half will receive paid services[17]. Most care episodes are relatively short in duration, and families provide the majority of support[17]. Paid LTC is costly and projected to rise substantially. In Kentucky, average annual costs in 2025 ranged from approximately $22,094 for adult day health care to $122,936 for a private nursing facility room[18]. See Figure 5. KCAWI interviews reveal significant care workforce shortages.

Four key indicators assess how older residents and caregivers experience the existing system of services in Kenton County: (1) family caregiver support; (2) home- and community-based services; (3) facility-based long-term care; and (4) navigation, information, and transitions of care.

Figure 5. Estimated Average Cost of Annual Paid Care in Kentucky.

Note: Homemaker and home health services calculated at 40 hours of care/week.
Source: Genworth Financial, 2025

1) Family Caregiver Support

Family caregivers are central to Kenton County's LTC system and directly influence older adults' ability to remain in their homes and communities. Statewide patterns mirror Kenton County's experience, where many older adults live alone or care for grandchildren, creating complex intergenerational support needs.

The County hosts eight known caregiver support groups (see Appendix Figure 6) and administers formal supports through NKADD's National Family Caregiver Support Program (NFCSP) and Kentucky Family Caregiver Program. In FY25, NKADD served 27 caregivers through NFCSP and 36 through the Kentucky Family Caregiver Program[20].

Caregivers of Veterans may access support through the Disabled American Veterans (DAV), headquartered in Erlanger, and the VA Comprehensive Assistance for Family Caregivers program for eligible families.

Despite these services, respite remains one of the County's most pressing unmet needs. Only two residents accessed NKADD respite services during FY25. Caregivers consistently report stress, burnout, and difficulty navigating fragmented service systems.

2) Home- and Community-Based Services (HCBS)

Kenton County benefits from a well-developed foundation of HCBS, yet workforce shortages and waitlists for assessment persist.

The County hosts two adult day centers, four medical home health agencies, and one non-medical home care agency. Nineteen additional HCBS agencies in Boone and Campbell Counties serve Kenton County residents[21].

Senior CommUnity Care of Northern Kentucky PACE (Program of All-Inclusive Care for the Elderly) is a significant HCBS strength in the region. PACE serves older adults who meet criteria for nursing facility–level-of-care, delivering care while participants continue living at home. Most participants are Medicaid- and Medicare-eligible. Since opening in 2024, Senior CommUnity Care of NKY has enrolled 45 total participants as of August 2025, including 23 Kenton County residents[22].

In FY25, NKADD delivered meals, homemaker services, personal care, chore services, and home repair assistance to hundreds of residents, with Kenton County representing 35-40% of the regional aging-services caseload[20]. At the FY26 midpoint, 96 Kenton residents were waiting for meals (38% of regional waitlist), and 114 were waiting for assessment/re-assessment for additional services (31% of regional waitlist).

Nine Medicaid waiver providers served 213 residents through Patient-Directed Services; however, only 20 participants were age 65+ suggesting opportunity for expanded enrollment.

Local home repair and weatherization programs include the City of Covington, People Working Cooperatively, and NKCAC. More information about home modification can be found in the Housing Assessment (page 28).

3) Facility-Based Care

Facility-based care remains essential for residents with advanced medical or cognitive needs. Kenton County has eight licensed nursing facilities and eight assisted living and/or personal care facilities (see Figure 6 for map and Appendix Figure 5 for list). Nursing facility bed supply in Kenton County (28.3 beds per 1,000 older adults) remains below Kentucky's average (35 beds)[23]. Similarly, assisted living and personal care bed supply (10.7 beds per 1,000 older adults) is lower than the Kentucky average (12.8 beds).

Nursing facilities operate at high occupancy (90.7% in 2024) and many facilities rely on Medicaid reimbursement, which financed 64% of total resident days in Kenton County in 2024. In most nursing facilities, Medicaid and private-pay finances most long-term stays, while Medicare primarily covers short-term, post-acute stays. Due to low Medicaid reimbursement rates, care organizations which heavily rely on Medicaid often have limited flexibility to absorb rising labor and operating costs.

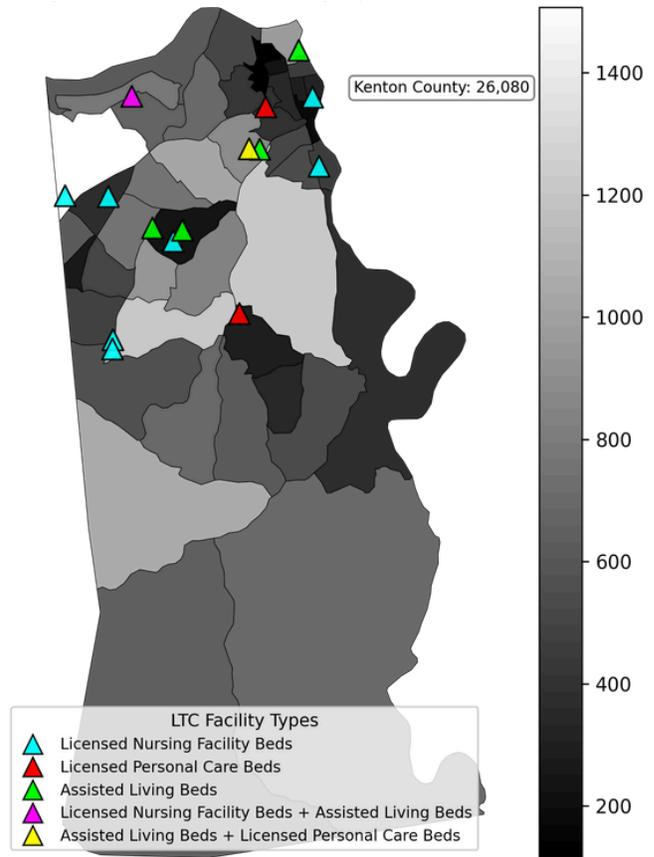Both facility-based and in-home care services face challenges with direct care workforce staffing and turnover.

Figure 6. Long-Term Care Facilities and 65+ population by Census Tract in Kenton County.

Kenton County residents are also served by surrounding counties: Boone County has three licensed nursing and six assisted living facilities; Campbell County has five licensed nursing and two assisted living facilities.

Most care facilities in Boone, Kenton, and Campbell are located in northern parts of the counties, creating longer travel distances for some families. Southern Kenton County is served by two facilities in neighboring counties: Storypoint Assisted Living in Walton and Grant Healthcare & Rehab Skilled Nursing in Williamstown.

4) Navigation, Information, and Transitions of Care
Navigating LTC services remains confusing and time-consuming. The NKADD Aging and Disability Resource Center received 2,530 calls from Kenton County residents in FY25, the highest volume in the region.

At least 12 organizations currently provide navigation or case management services, including: Brighton Center, NKADD Aging and Disability Resource Center, NKY Safety Net Alliance, NKY Community Action Commission, NorthKey Community Care, kynect Benefits, Kentucky Adult Protective Services, Legal Aid of the Bluegrass, Senior Resource Center of NKY, St. Elizabeth Healthcare, St. Vincent de Paul of NKY, and United Way of Greater Cincinnati.

Although these organizations provide valuable support, residents frequently encounter confusing referral pathways and unclear entry points.

In 2022, Kenton County recorded 3,598 preventable hospital stays, higher than state (3,336 stays) and national (2,666 stays) benchmarks. Providers attribute these outcomes to gaps in discharge planning, communication, medication reconciliation, and caregiver engagement.

Housing
Goals & Action Steps

Goal 1
Increase availability of home repair and modification services for older adults.

Action Steps:
- Establish a county-wide home repair & modification program by increasing collaboration between existing home repair entities, aging-in-place specialists, contractors, training programs, and volunteer- and faith-based organizations. Build on neighborhood initiatives like the Covington Eastside+ Neighbor to Neighbor project and Habitat for Humanity's Rock the Block.
- Provide training for all volunteers to ensure repairs and modifications are completed correctly and in compliance with safety standards.
- Promote accessory dwelling units (ADUs) through a pilot project such as the City of Columbus's ADU incentive model. Explore zoning change to allow ADUs.

Goal 2
Increase subsidized senior housing.

Action Steps:
- Strengthen partnerships with trusted community institutions, housing authorities, and developers to encourage innovative, age-friendly development.
- Repurpose unused facilities for transitional, medical respite housing (post-hospitalization) like the Center for Respite Care in Cincinnati. Monitor TEAMKY's Recuperative Care Pilot program for future expansion opportunities.
- Advance pilot projects and incentives that familiarize residents and local leaders with senior housing models such as ADUs, multi-family housing, and small-scale clusters and their benefits.

Goal 3
Increase supply of income-aligned housing units which are accessible and safe for older adults.

Action Step:
- Use data-driven market analysis to identify types and quantity of senior housing units needed over the next 10 years.
- Partner with developers, landlords, financial institutions, and local governments to reduce cost barriers for older residents through application fee-reduction strategies and development of multi-family housing and ADUs.
- Collaborate with cities to embed universal design and/or age-friendly into new housing development and redevelopment.

Housing
Assessment Findings

The demand for housing designed for and affordable to the growing population of older adults is anticipated to increase. Nationally, almost 75% of older adults prefer to age in their current dwelling and community for as long as possible[40], and this desire was similarly expressed by KCAWI participants. Adequate housing is just one part of the multi-faceted requirements for aging-in-place. Other important elements include transportation to essential services, care supports and services, and community engagement opportunities.

Kenton County's 2024 Comprehensive Plan on Housing Strategies is instrumental in advancing these opportunities. Data from the 2023 housing study, Home for All: Northern Kentucky Housing Strategies, showed that "our region lacks sufficient housing stock for young adults forming their first household, for essential workers like nurses, teachers and first responders, and for seniors"[26].

The KCAWI Housing goals align with several strategies of the Home for All study which would directly impact a community's age-readiness, such as financing for downsizing and utility assistance, as well as policy allowing accessory dwelling units by-right[26].

Four key indicators complement County and regional plans to ensure continued housing growth and aging well: (1) income-alignment of affordability and availability; (2) accessibility and age-friendly design; (3) home modification and maintenance; and (4) proximity to services.

1) Income Alignment
Housing affordability includes multiple factors related to the purchase, maintenance, and modification of homes along with taxes, household income, and ownership/rental status. Kenton County has an estimated 67,593 occupied housing units with 5,303 vacant units[2].

Households with owners and renters under age 65 accounted for 51,492 units, with 34,753 (67.5%) owner occupied, and 16,739 (32.5%) renter-occupied. Residents over the age of 65 had a higher ownership rate of 78.2% (12,587 units) and a lower renter-occupied rate of 21.8% (3,514 units) for a total of 16,101 units, or 31.3% of county-wide units[2].

In 2023, home values in the 19 municipalities averaged $227,500, with the highest median value of $354,700 in Fort Mitchell and lowest in Fairview at $137,500[2]. Homeowners age 65+ are generally distributed throughout the County while renters are concentrated in the more urban census tracts of northern Covington and Kenton Vale and the eastern areas of Erlanger and Elsmere, likely due, in part, to the concentration of senior apartment buildings in those areas. See Figure 7.
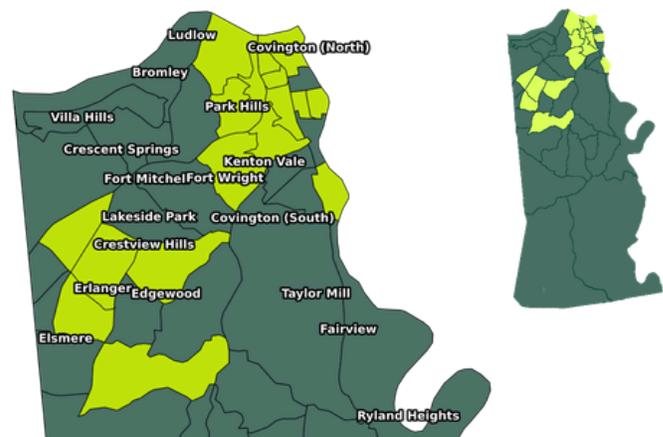

Figure 7. Predominant (>50%) Household Tenure for Households age 65+.

● Owner   ● Renter

2) Accessibility and Age-Friendly Design

While most older adults prefer to age-in-place[40], accessibility within and around the home is key to leading a healthy and safe lifestyle. The most crucial accessibility features of a home for aging-in-place include:

- no-step entry into the home
- at least one bedroom and one bathroom on the first floor
- at least one basic bathroom accessibility feature such as a grab bar or a no-step shower entry

Across Kenton County, the percentage of single-family homes which are one-floor varies widely, but is highest in Bromley (60.7%) and Unincorporated Areas (59.9%)[29]. In four cities, less than 30% of the single-family homes are one-floor (Crescent Springs: 25%, Fort Mitchell: 24.9%, Park Hills: 22.3%, and Villa Hills: 28.2%)[29]. See Appendix Figure 11 for each city's figures.

While not an exact measurement of age-related accessibility, ranch-style residences can most easily and affordably be modified to help an older adult live at home for longer. Since people tend to move less far and less often as they age, the population age 50+ should also be considered when determining the appropriate amount of accessible housing stock for aging-in-place (single-family one floor and multi-family with elevator). By 2035, individuals age 50+ are estimated to be about 36% of the total population in Kenton County. There is opportunity for expanded development of single-floor, no-step entry homes, particularly in cities which currently have less than 30% of single-family housing stock which is one-floor.

During community conversations, the need for affordable housing was frequently mentioned by participants of all ages. One indicator of income alignment is the percentage of households that are considered housing cost-burdened, in which a household spends 30% or more of their income on gross housing costs, regardless of owner or renter status.

In Kenton County, over one-half (51.3%) of older renters are considered housing cost-burdened. Age 65+ households are considered housing cost-burdened at much higher rates than those under age 65, for both owners (23.5% vs 13.4%, respectively) and renters (51.3% vs 38.0%)[2]. See Appendix Figures 7 and 8.

Older adults in Kenton County face growing affordability challenges, with 57% of 65+ households falling into low-income categories. There are 12 subsidized senior apartment buildings in Kenton County (see appendix Figures 9 and 10). Barriers to affordable housing are exacerbated by long waitlists for both housing choice vouchers and senior apartment buildings. As of February 26, 2026, there are 118 clients age 62+ on the Housing Authority of Covington Section 8 waitlist, and the waitlist is currently closed[41]. Currently 557 clients age 62+ are housed with Section 8 vouchers[41].

3) Home Modifications and Maintenance

Age-friendly home modification costs can be broken down into 3 priority tiers:

- First priority: modifications for fall prevention (< $1,000)
- Second priority: modifications for entryway, easy in-home movement, and ease-of-use features ($4,500-$30,000)
- Third priority: substantial remodeling and equipment for indoor & outdoor modification ($8,000-$75,000)

In FY25, residents age 65+ made 329 calls to the United Way 211 assistance line; the two most- requested categories were housing-related: Utility Assistance (31%) and Housing Assistance (25%)[30]. See Appendix Figure 16.

Additionally, in FY25, NKADD coordinated home repair services and supplies for 37 low-income older adults in Kenton County, the highest regional demand for this program[20]. Other entities assisting with home repair and weatherization include: NKCAC, the City of Covington, and People Working Cooperatively. KCAWI interviews underscore the need for home repair and modification services that are free or low-cost.

The Certified Aging-in-Place Specialist (CAPS) program of the National Association of Home Builders teaches technical and management skills to serve the aging-in-place client. Five CAPS practitioners in NKY and 11 in the Cincinnati area provide valuable knowledge to the region.

Accessory dwelling units (ADUs), also know as "in-law suites," are attached or detached independent apartments, with individual entrance, bedroom, bathroom, and kitchen, designed for multi-family or multi-generational living. These units are growing in popularity across the U.S. and can provide expanded housing capacity, potential income for homeowners, and higher comfort for family caregiving.

ADU permitting across the 19 cities in Kenton County is somewhat limited with varying zoning permit allowances: Permitted: 4 cities; Conditional: 1 city; Permitted and Conditional: 3 cities; Limited: 1 city; Not Permitted: 10 cities[29]. See Appendix Figure 12 for each city's policy.

4) Proximity to Services

The Transit Authority of Northern Kentucky (TANK) fixed-route bus stops are concentrated in the urban areas of Covington, Ludlow, and Latonia and along the U.S. 25/Dixie Highway corridor. A one-half mile walking distance to a bus stop is considered reasonable walking distance for older persons. Most of the County remains outside of the one-half mile walking distance to a bus stop. See Appendix Figure 10 for a map of areas which are within one-half mile walking distance to a TANK fixed-route stop.

Most aging services are located in the northern, urban and central, suburban areas, highlighting the need for expanded transportation services, particularly age-friendly vehicles, para-transit, and on-demand transit services, and an enhanced effort in the southern rural part of the County. See Transportation Assessment Findings on page 37 for a full review of transportation services and community goals.

Community Life
Goals & Action Steps

Goal 1

Improve communication with older adults about available resources and opportunities.

Action Steps
- Consider revitalizing the Senior Services Affinity Group within the NKY Safety Net Alliance to strengthen cross-agency coordination. Drive participation by linking COLT funding eligibility to engagement with the Senior Services Affinity Group or similar associations.
- Onboard more aging services agencies into the CareSuite case management system with the NKY Safety Net Alliance.
- Continue spreading awareness about the NKADD Aging & Disability Resource Center and the Senior Resource Center of NKY.
- Implement a "no wrong door approach" and roadmap similiar to NKY Coordinating All Recovery Efforts (CAREs) and the NKY Office of Drug Control Policy to help residents understand available services and where to start based on their needs and goals. Make the guide available in print and searchable digital formats and language translation available.
- Support the collaboration of the community centers, KCPL, and St. E. Primewise in their outreach efforts and monthly calendar.
- Collaborate with NKADD to enhance marketing and outreach as outlined in their draft Regional Plan on Aging FY27-29.

Goal 2

Create programs that focus on isolation, loneliness, health, & wellbeing of older adults.

Action Steps:
- Work with NKADD, the Council on Aging, and Meals on Wheels to increase accessibility to home-delivered meals. Consider using existing volunteer networks like the SVdP Vincentians to conduct in-home assessments.
- Implement a social prescribing program drawing on models within Social Prescribing USA to connect older adults to social opportunities such as the arts, movement, time in nature, or volunteering.
- Develop a health monitoring like the Telehealth Intervention Program for Seniors (TIPS) in Westchester County, NY to integrate a weekly health check-in with socialization and wraparound services.
- Start an Aging Well ambassador program where trained volunteers work with retirees and pre-retirees to explore available programs and volunteer openings.

Goal 3

Increase the reach of digital literacy programs.

Action Steps:
- Strengthen collaboration between existing digital literacy initiatives and develop a Digital Navigators Program, in which trained staff or volunteers provide one-on-one assistance to help older adults utilize devices.
- Consider establishing a staff position dedicated to digital literacy coordination in the County.

Community Life
Assessment Findings

Data from community conversations indicate many older residents have a strong desire to remain engaged in the activities of their communities. However, due to barriers such as transportation, awareness, financial means, or physical health, many older adults face difficulty navigating services and participating in their communities.

The Community Life focus area reviews four key indicators: (1) opportunities for social participation; (2) access to the Internet and online resources; (3) information, awareness, and community outreach; and (4) food security and food assistance programs.

1) Opportunities for Social Participation
There are four community centers located in Kenton County: Edgewood Liberty Hall, the Elsmere Community Center, the Independence Senior Center, and the Ludlow Community Center. The centers offer various activities and classes in the arts, movement, entertainment, nutrition, and wellbeing. The Independence Senior Center maintains the largest membership at 293 members in 2025.

As an outgrowth of the KCAWI Action Committee, in 2025, the community center directors and the outreach branch at KCPL began meeting regularly to exchange programming ideas and improve coordination between centers. This includes a monthly calendar of senior-focused events across Kenton County, "50+ Fun."

Other organizations act as community hubs within the County, including the Kenton County Public Library (KCPL), the Kenton County-UK Cooperative Extension Service, and numerous faith-based organizations.

In Kenton County, there are six known social clubs specifically for older adults, with an estimated 623 active participants (see Appendix Figure 13). There are ten fitness locations which accept at least one Medicare Advantage fitness membership or offer another type of senior discount (see Appendix Figure 14).

Data from community conversations reveal residents' strong ties to regional activities and events. In FY25, at least 242 residents of Kenton County left the County to participate at community centers located in the other seven counties of NKY[20]. There is no YMCA facility in Kenton County. At the R.C. Durr YMCA in Boone County, 56% of all senior memberships are Kenton County residents, demonstrating high demand for Y services. See Appendix Figure 15.
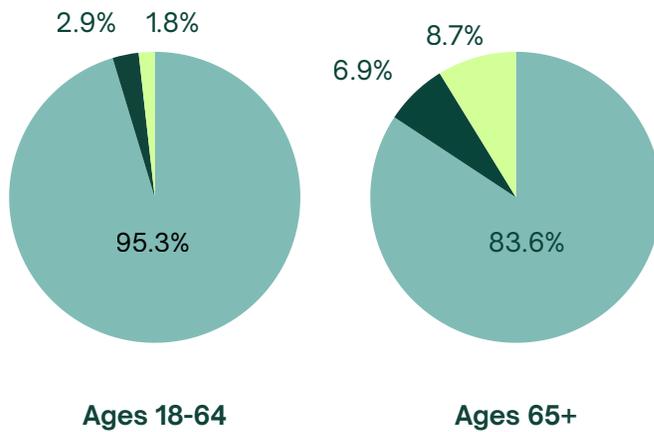
2.9% 1.8%

8.7%

6.9%

95.3%

83.6%

Ages 18-64   Ages 65+

- Computer, with Internet Subscription
- Computer, no Internet subscription
- No Computer

2) Access to the Internet and Online Resources

Ensuring older adults have access to and the ability to use digital technology is essential for their active participation in everyday life[31]. In 2023, Kenton County invested nearly $11 million to bring high-speed broadband to all residents of the county[33]. Nonetheless a digital divide between generations remains. See Figure 9. This generational gap may be due to expense and/or a lack of technology literacy among older residents.

To address this gap, four digital literacy initiatives serve residents of Kenton County:
- University of Kentucky, Cooperative Extension Service Digital Literacy Agent Initiative
- Kenton County Public Library [Senior Planet-certified]
- Ludlow Community Center [Senior Planet-certified]
- Meals on Wheels of Southwest OH and NKY Digital Connect Program [Senior Planet-certified]

Three programs are certified through AARP Senior Planet, which licenses and trains community-based organizations to deliver free technology education directly in their area. Collaboration between all four initiatives has increased throughout 2025. Feedback from community conversations consistently highlights positive experiences with local technology classes.

3) Information, Awareness, & Community Outreach

There are at least 12 entities serving Kenton County which provide information and assistance navigating aging services: Brighton Center; NKADD Aging and Disability Resource Center; NKY Safety Net Alliance NKY Community Action Commission; NorthKey Community Care; kynect Benefits; Kentucky Adult Protective Services; Legal Aid of the Bluegrass; Senior Resource Center of NKY; St. Elizabeth Healthcare; St. Vincent de Paul of NKY; United Way of Greater Cincinnati.

There are eight regional aging-services associations: Advocates for Aging Well; Age-Friendly University Coalition at NKU; Association for Professionals in Aging; Elder Maltreatment Alliance; Kenton County Senior Center Directors Group; Safe Aging Coalition of NKY; Senior Focus NKY; and Senior Services Affinity Group of the NKY Safety Net Alliance (inactive).

Two local call centers provide resources to older individuals in Kenton County:

1. **The NKADD Aging and Disability Resource Center (ADRC):** 2,530 calls from Kenton County residents (all ages) in FY25, about 28% of total calls[20].

2. T**he United Way 211 Hotline:** 329 calls from Kenton County residents age 65+ in FY25[30].

See Appendix Figure 16 for a chart of request categories.

Two organizations conduct case management for older adults in Kenton County, including in-home assessments and enrollment in/referral to appropriate services:

1. **The NKADD Aging & Disability Services**: 190 Kenton County residents under case management and 149 waiting to be assessed at end of FY25[20].
2. **The Senior Resource Center of NKY**: served 298 new clients in Kenton County in 2025 alone.

The ADRC also publishes the *Older Adults Resource Guide* annually which is a regional directory of aging services. Print copies are widely distributed. The online version could be improved through user-friendly navigation.

CareSuite is a collaborative case management system for the region funded by United Way of Greater Cincinnati and implemented through the Safety Net Alliance (SNA) of NKY. This software allows organizations to share data and case notes with collaborating agencies to improve efficiency. Member organizations can track referrals as they move through the system. This software also allows the SNA to quickly identify areas where additional funding is needed. Currently, NKADD and the Senior Resource Center do not participate.

The Outreach Branch at KCPL provides free, monthly homebound delivery services to County residents who have a disability or medical condition preventing them from visiting the library. The branch makes monthly visits to senior living facilities to teach programs and deliver items on loan and other informational resources. As of August 2025, the Outreach Branch had 426 older adult patrons in the homebound program[34].

St. Elizabeth Healthcare's Primewise offers programming on a variety of health and wellness topics and promotes other local services and events for adults age 50+. Three times per year, Primewise mails a newsletter to over 33,000 residents age 50+ in the region, of which 13,510 live in Kenton County.

4) Food Security and Assistance
In Kenton County, an estimated 14% of the population experiences food insecurity (KY = 17% and U.S. = 14%)[35]. As of February 2026, about 14% of Supplemental Nutrition Assistance Program (SNAP) recipients are age 60+ in Kenton County, or 1,701 individuals[42]. Kenton County has a robust network of food assistance, but older adults are especially at-risk of food insecurity due to economic disparity in later life and increased risk of mobility issues, hindering many individuals' ability to grocery shop and/or prepare meals.

The Federal Commodity Supplemental Food Program (CSFP) provides monthly commodities boxes for older adults. NKADD administers the CSFP program, and Covington Salvation Army, Meals on Wheels, and BeConcerned Food Pantry deliver the boxes in Kenton County. BeConcerned funds additional boxes to residents of subsidized senior apartments. In FY25, approximately 2,300 boxes were delivered to 303 unique seniors in Kenton County[36,37].

Home Delivered Meals are overseen by NKADD and provided by Meals on Wheels of Southwest OH and NKY. Meals on Wheels provides pre-made, home-delivered meals to eligible older residents. At the FY26 midpoint, 237 Kenton residents were receiving meals and 96 were on the waitlist (38% of regional waitlist).

Transportation
Goals & Action Steps

Goal 1
Help older adults better navigate transportation options.

Action Steps:
- Support the work of the NKADD Regional Mobility group to fill service gaps, coordinate providers, and align funding efforts.
- Expand transportation options for subsidized senior apartment buildings and community centers.
- Integrate transportation education into the "no wrong door" approach, digital navigators, and aging well ambassadors described under Goals 1 & 2 of Community Life.

Goal 2
Expand door-to-door transit options for older adults such as shuttle service and/or volunteer ride share.

Action StepS:
- Expand TANK+ into Kenton County. Consider areas with higher concentrations of older adults outside of TANK fixed-route areas (see figure 3 on page 16). Organize a launch event and demonstration campaign with partnering organizations in the designated zone.
- Pilot a ride share program to pair trained volunteer drivers with older adults for rides, drawing on the Paducah / McCracken County Senior Center volunteer transportation program.
- Pilot a weekly shuttle service for senior apartment buildings to essential services.

Goal 3
Provide more active transportation options like walking, biking, and e-biking for all ages and abilities.

Action Steps:
- Collaborate with TriState Trails and align implementation efforts with the NKY Regional Trails Plan, prioritizing age-friendly and universal design principles.
- Explore opportunities to support rentable e-biking for older adults' use and adaptive mobility devices.
- Utilize networks like LiveWell NKY to assess the need for safer walking paths and sidewalks throughout the County, drawing on the World Health Organization's Age-Friendly Communities essential features checklist.

Transportation
Assessment Findings

Transportation emerged as a top priority in community conversations, with older adults emphasizing affordability, flexibility, walkability, and clearer information about available options. People age 65+ are estimated to make about two trips per day, fewer than younger age groups[38]. This may be due to disability, expense, reduction in job-related trips, or complete cessation in later life. In Kenton County, driving is the predominant mode of transportation. Insufficient or unaffordable alternative transit options disproportionately affect individuals who rely on it the most, including those who do not own vehicles, older adults who do not drive, and individuals with disabilities.

The transportation assessment examines four key indicators: (1) mobility need; (2) fixed-route service; (3) on-demand, paratransit, and non-emergency medical transportation (NEMT); and (4) affordability of service.
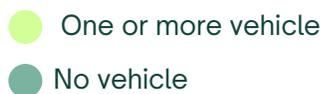
1) Mobility Need

In Kenton County, about 11.4% of older adults do not have access to a personal vehicle, compared to approximately 5.8% of adults aged 15-64. Broken down further, 7% of older homeowners do not own a vehicle, whereas 28% of older renters do not own a vehicle, making older renters more reliant on public transportation compared to older homeowners. See Figure 9.

Older adults without a vehicle tend to live in the areas of Ludlow, Bromley, Covington, Taylor Mill, and Elsmere.

About 21% of older adults in Kenton County remain in the workforce. Most drive alone to work (78%), and only about 1.4% took public transportation. It is likely that most older adults who are using public transportation use it for services like medical appointments, grocery, and entertainment.

Figure 9. Vehicle Availability for Age 65+ by Household Tenure in Kenton County

- One or more vehicle
- No vehicle

65+ Homeowner: 93.3% One or more vehicle, 6.7% No vehicle

65+ Renter: 71.9% One or more vehicle, 28.1% No vehicle

(3) On-Demand, Paratransit, and Non-Emergency Medical Transportation (NEMT)

On-Demand transportation refers to flexible, user-requested rides that are scheduled in real time or in advance, such as a taxi. Various taxi services, Uber, and Lyft operate in Kenton County, and ride cost varies. In one zone of Campbell County, TANK is conducting a pilot program, TANK Plus, which is an on-demand and curb-to curb service. Rides can be booked via the TANK app or phone call, making it accessible for those who do not use smartphone apps. The cost is $5 one-way. Part of TANK's current Reimagining Transit project is exploring possible expansion of TANK Plus into other parts of the region, including Kenton County.

2) Fixed Route Service

TANK operates fixed-route and para-transit transportation services for Boone, Kenton, and Campbell counties. With a senior discount, the cost is $1 per trip. In recent years, there has been a decrease in fixed route ridership and an increase in on-demand services.

For older adults, the reasonable walking distance to a bus stop is considered one-half mile. Most of the walkable area is in Covington, Latonia, Ludlow, the Dixie Highway corridor, and parts of Edgewood near St. Elizabeth. Of the 12 subsidized senior apartment buildings, nine are located within walking distance of a fixed route bus stop. See Appendix Figure 10 for a map. Senior apartment buildings and community centers not currently located within one-half mile of a fixed-route stop can be considered for future transit expansion. Fixed route access is lacking in areas with high concentrations of people age 65+, including Taylor Mill, Crescent Springs, and Independence.

Paratransit services provide door-to-door or curb-to-curb transportation for individuals who are unable to use fixed-route due to a disability or functional limitation. Non-Emergency Medical Transportation (NEMT) services offer pre-scheduled transit for individuals who need assistance traveling to and from medical appointments or pharmacies, typically serving older adults, people with disabilities, and Medicaid beneficiaries. KCAWI participants shared that many older adults experience difficulty when booking paratransit services due to long phone wait times and challenges using smartphone apps.

There are six known paratransit and NEMT providers that offer services in Kenton County, with varying prices and coverage. See Figure 10. City Care Pick Up, Express Mobile, and Ride a Wav are entirely private pay to the passenger. TANK RAMP (Regional Area Mobility Program) and TANK Senior Transportation receive external funding to significantly reduce cost to the rider. TANK RAMP and TANK Senior Transportation services are only within the TANK service zones, meaning that parts of the County south of Nicholson are not in service range. For TANK RAMP, Zone 1 costs $2.50 one-way and Zone 2 costs $5.00 one-way. For TANK Senior Transportation, all rides are $8.00 one-way.

Many organizations provide private transportation services for their clients such as the Bill and Betsy Scheben Care Center and Senior CommUnity Care of NKY. St. Elizabeth Healthcare may sometimes assist patients with transportation to/from medical appointments, and some Medicare Advantage plans include NEMT services to medical appointments as well.

Provider	Eligibility	Medicaid	Medicaid Waiver	Private Pay	Cost to Rider
City Care Pick Up	All adults with mobility challenges			✓	Wheelchair: $104 (round trip) within 15 miles of pickup location
Express Mobile	All adults (NEMT, seniors, wheelchair)			✓	Senior Transport: M-F: $30.00 each way for first 5 mi. Weekends: $55.00 each way for first 5 mi. $3.00 each additional mile after.
Proudworks	Medicaid & Medicaid waiver clients	✓	✓		N/A
Ride a Wav Cincy	All adults with mobility challenges			✓	Wheelchair: $60 during hours of operation + $2.48 per mile (one way)
TANK RAMP	Disabled citizens unable to use TANK fixed route			✓	Inside ADA Area: $2.50 (one way) Outside ADA Area: $5 (one way)
TANK Senior Transportation	Adults age 67+			✓	$8 (one way)

Figure 10. Paratransit and NEMT Providers Serving Kenton County.

4) Affordability of Service

Paratransit services, which are entirely private pay, cost between $60-120 per one-way trip, making these options very expensive for the median income of older adults in Kenton County. The cheapest transportation options are TANK fixed route, TANK RAMP, TANK Senior Transportation, and a personal Uber. Because adults age 65+ are estimated to make an average of two trips per day[38], Figure 11 illustrates the estimated daily and annual costs of the least expensive transportation options, assuming two trips per operating day. For each service, Figure 11 shows the minimum percentage of annual income that would be spent by older adults in Kenton County at three income levels: median income, very low income, and extremely low income. While affordable options are available, eligibility requirements and service coverage are limited, resulting in many older adults relying on higher-cost transportation options.

Service	Daily Cost (2 trips per day)	Annual Cost (2 trips per day)	Percentage of 65+ Annual Median Income ($53,409)	Percentage of 65+ Income: Very Low Income Group ($24,000 - $40,000)	Percentage of 65+ Income: Extremely Low Income Group (<$24,000)
TANK Fixed Route Bus w/ senior discount ($1 per trip)	$2.00	$730	1.4%	1.8%	3.0%
TANK RAMP Zone 1 ($2.50 per trip)	$5.00	$1,825	3.4%	4.6%	7.6%
TANK RAMP Zone 2 ($5.00 per trip)	$10.00	$3,650	6.8%	9%	15.2%
TANK Senior Transport ($8 per trip) (M-F 260 trips)	$16.00	$4,160	7.8%	10.4%	17.3%
Personal Uber ($12 - 23 per trip)	$24.00 $46.00	$8,760 $16,790	16.4% 31.4%	21.9% 41.9%	36.5% 70.0%

Figure 11. Affordability of Least-Expensive Transportation Services Relative to 65+ Income Groups.

Conclusion

This report reflects the voices, experiences, and priorities of Kenton County residents, partners, and stakeholders and provides a practical framework for action over the coming years. The goals and recommended action steps highlight both the strengths that can be leveraged and the gaps that must be addressed to support older adults today and in the future.

Kenton County is well-positioned to make substantial strides towards aging readiness. While no single strategy will meet every need, the coordinated, asset-based approach outlined in this report equips Kenton County to make meaningful progress through collaboration and data-informed decision-making.

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Kara Henry / Chunk of China

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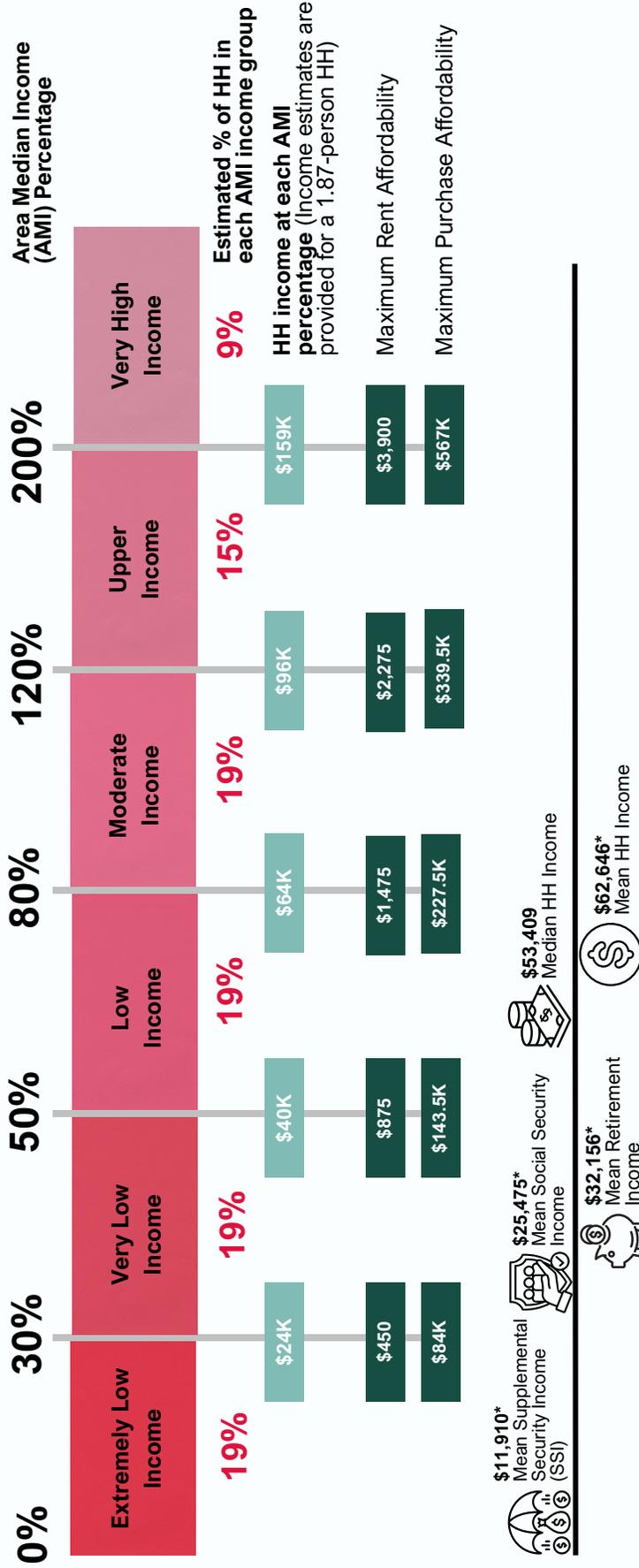Erickson School of Aging Studies, University of Maryland, Baltimore County
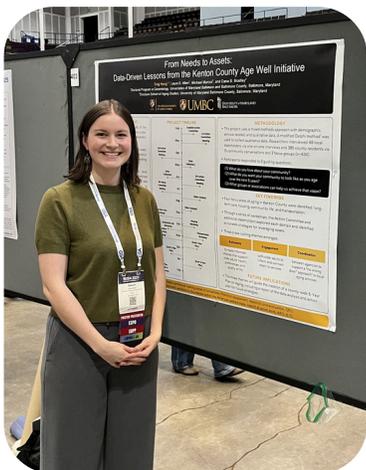
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APPENDIX

APPENDIX FIGURE 1. 65+ HOUSEHOLD (HH) INCOME & HOUSING AFFORDABILITY - KENTON COUNTY

Area Median Income (AMI) Percentage

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Upper Income	Very High Income
	0%	30%	50%	80%	120%	200%
Estimated % of HH in each AMI income group	19%	19%	19%	19%	15%	9%
HH income at each AMI percentage (Income estimates are provided for a 1.87-person HH)	$24K	$40K	$64K	$96K	$159K	
Maximum Rent Affordability	$450	$875	$1,475	$2,275	$3,900	
Maximum Purchase Affordability	$84K	$143.5K	$227.5K	$339.5K	$567K	

$11,910* Mean Supplemental Security Income (SSI)

$25,475* Mean Social Security Income

$32,156* Mean Retirement Income

$53,409 Median HH Income

$62,646* Mean HH Income

*Average value for 65+ in Kenton County; Retirement Income includes income from a previous employer or union, or any regular withdrawals or distributions from IRA, Roth IRA, 401(k), 403(b) or other accounts specifically designed for retirement.

Sources: U.S. Census Bureau American Community Survey (ACS) 2019-2023 5-Year Estimates, The Department of Housing and Urban Development (HUD) 2023, O*NET Online; Rent affordability calculated at 30% of monthly income minus $150 for utilities. Home affordability calculated at 3.5 times household income.

APPENDIX FIGURE 2. QUALITATIVE DATA COLLECTION METHODS.

Method	Description	Number of Participants
Exploratory Survey	Survey shared with the immediate network of the Action Committee and Stakeholders Group	71 individuals
Focus Groups	Conversations with social groups and civic clubs of older adults in Kenton County	6 focus groups; 72 individuals
Community Conversations	Tabling at farmer's markets, events, and community spaces. Participants responded to research questions on sticky notes and placed on easel pads. Promoted on social media and through Action Committee networks.	14 Community Conversations; 227 individuals
Interviews	One-on-one interviews between a member of the research team and a community member or professional working in the county	54 individuals

APPENDIX FIGURE 3. POPULATION PYRAMID BY SEX FOR KENTON COUNTY.
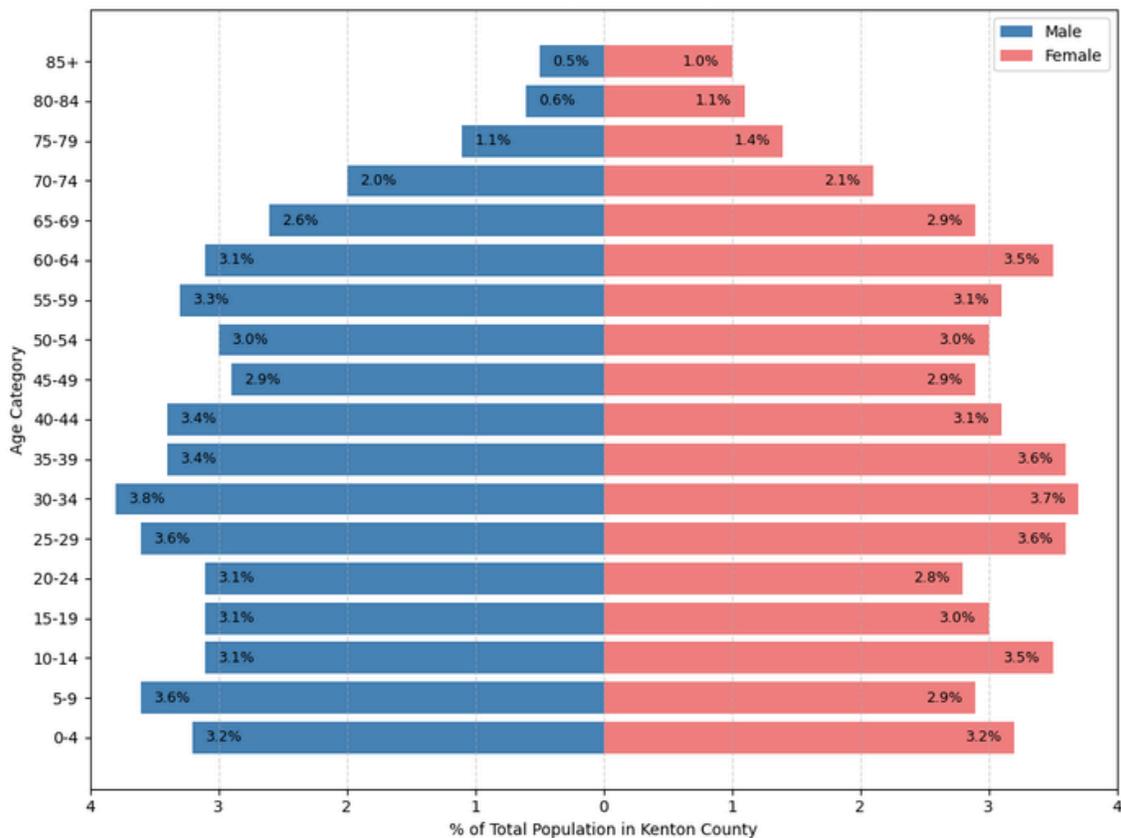
APPENDIX FIGURE 4. AGE 50-64 POPULATION (COUNT) BY CENSUS TRACT.
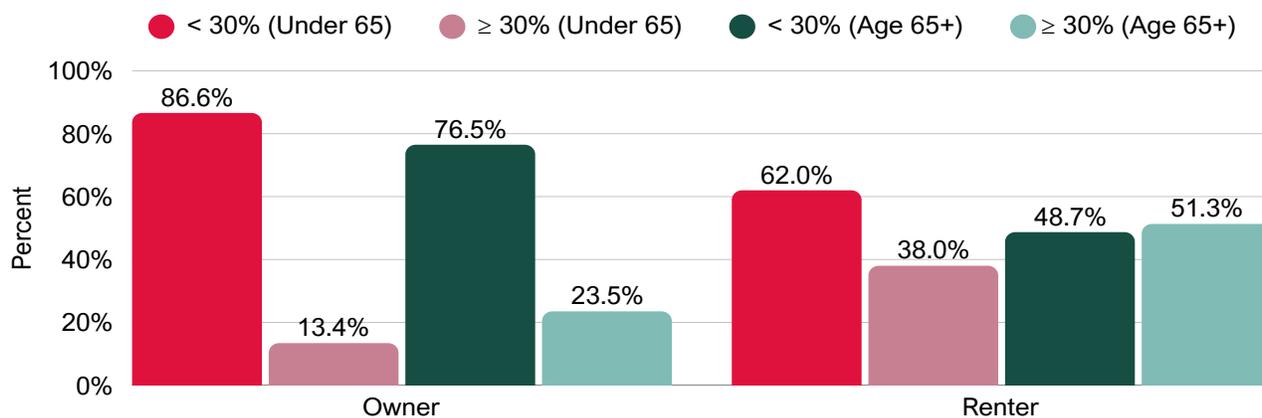*Indicates likely areas of growth of 65+ age group over next 15 years.*
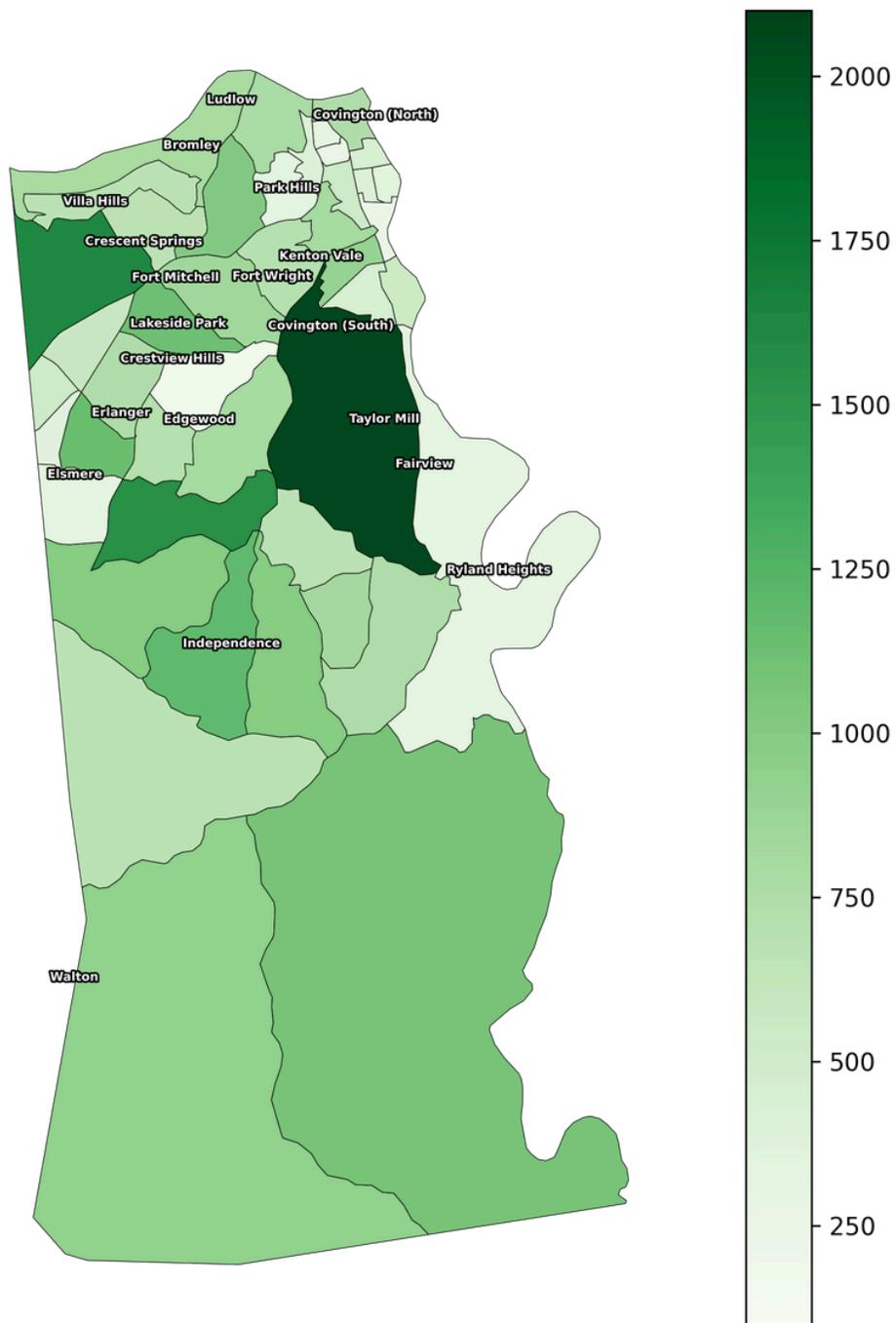
APPENDIX FIGURE 5. LONG-TERM CARE FACILITIES LOCATED IN KENTON COUNTY.

FACILITY	LOCATION	NURSING FACILITY	ASSISTED LIVING	PERSONAL CARE
Celebration Villa of Highland Crossing	400 Farrell Dr., Fort Wright		✓	
Celebration Villa of Summit Hills	2625 Legends Way, Crestview Hills		✓	
Emerald Trace	3802 Turkeyfoot Rd., Elsmere	✓		
Ivy Knoll	800 Highland Ave., Covington			✓
Madonna Manor	2344 Amsterdam Rd., Villa Hills	✓	✓	
Pavillion at Kenton	401 E 20th St., Covington	✓		
Regency Manor	11725 Old Madison Pike, Independence			✓
Rosedale Green	4250 Glenn Ave., Covington	✓		
St. Charles Homestead	600 Farrell Dr., Covington		✓	✓
St. Elizabeth Edgewood SNF	1 Medical Village Dr., Edgewood	✓		
The Summit of Edgewood	2950 Turkeyfoot Rd., Edgewood			✓
The Victorian at Riverside	702 Garrard St., Covington		✓	
Village Care Center	2990 Riggs Ave., Erlanger	✓		
Villaspring of Erlanger	4220 Houston Rd., Erlanger	✓		
Woodcrest Nursing and Rehabilitation Center	3876 Turkeyfoot Rd., Elsmere	✓		

APPENDIX FIGURE 6. SUPPORT GROUPS FOR FAMILY CAREGIVERS IN KENTON COUNTY

| Name	Time	Date	Location
Alzheimer's Association Support Group at St. Charles Community	9:30 AM - 11:00 AM	Third Tuesdays of the month	Charleston Room @ The Lodge St. Charles Community 600 Farrell Drive, Covington
NKY Parkinson's Support Group #2	12:30 PM - 2:00 PM	Second and Fourth Thursdays of the month	PeeWee's Place 2324 Anderson Rd., Crescent Springs
Alzheimer's Association Support Group at Madonna Manor	6:30 PM - 8:30 PM	Fourth Tuesdays of the month	Adelaide Center 2344 Amsterdam Rd., Villa Hills
Alzheimer's Association Support Group at Lakeside Presbyterian Church	10:30 AM - 12:00 PM	Second Thursdays of the month	Lakeside Presbyterian Church 2690 Dixie Hwy, Lakeside Park
National Association on Mental Illness (NAMI) NKY Family & Friends Support Group	7:00 PM - 8:30 PM	Tuesdays bi-weekly starting Jan 6, 2026	Lakeside Presbyterian Church 2690 Dixie Hwy, Lakeside Park
NKY Parkinson's Support Group	6:30 PM	Third Thursdays of the month	St. Barbara Church 4042 Turkeyfoot Road, Erlanger
Alzheimer's Association Support Group Celebration Villa Summit Hills	6:30 PM	Third Thursdays of the month	Celebration Villa of Summit Hills 2625 Legends Way, Crestview Hills
Navigating Grief Support Group St. Elizabeth	6:00 PM - 7:30 PM	Second Tuesdays of the month	St. Elizabeth Community Grief Center 483 South Loop Road, Edgewood
Living Forward Community Group for Widows and Widowers	6:00 PM - 8:00 PM	Every Monday	Kenton County Public Library - Erlanger Branch 401 Kenton Lands Rd, Erlanger

APPENDIX FIGURE 7. SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF INCOME (SMOCAPI) AND GROSS RENT AS A PERCENTAGE OF INCOME (GRAPI)[2]

Legend: ● < 30% (Under 65)　● ≥ 30% (Under 65)　● < 30% (Age 65+)　● ≥ 30% (Age 65+)

Owner: 86.6%, 13.4%, 76.5%, 23.5%
Renter: 62.0%, 38.0%, 48.7%, 51.3%

APPENDIX FIGURE 8. MAPS OF 65+ PREDOMINANT HOUSING COST-BURDEN LEVEL BY TENURE IN KENTON COUNTY[2]

Dominant Burden Tier
● <20% of Income
● 20-25%
● 25-30%
● >30% (Burdened)
○ No Renter

Renter

Homeowner
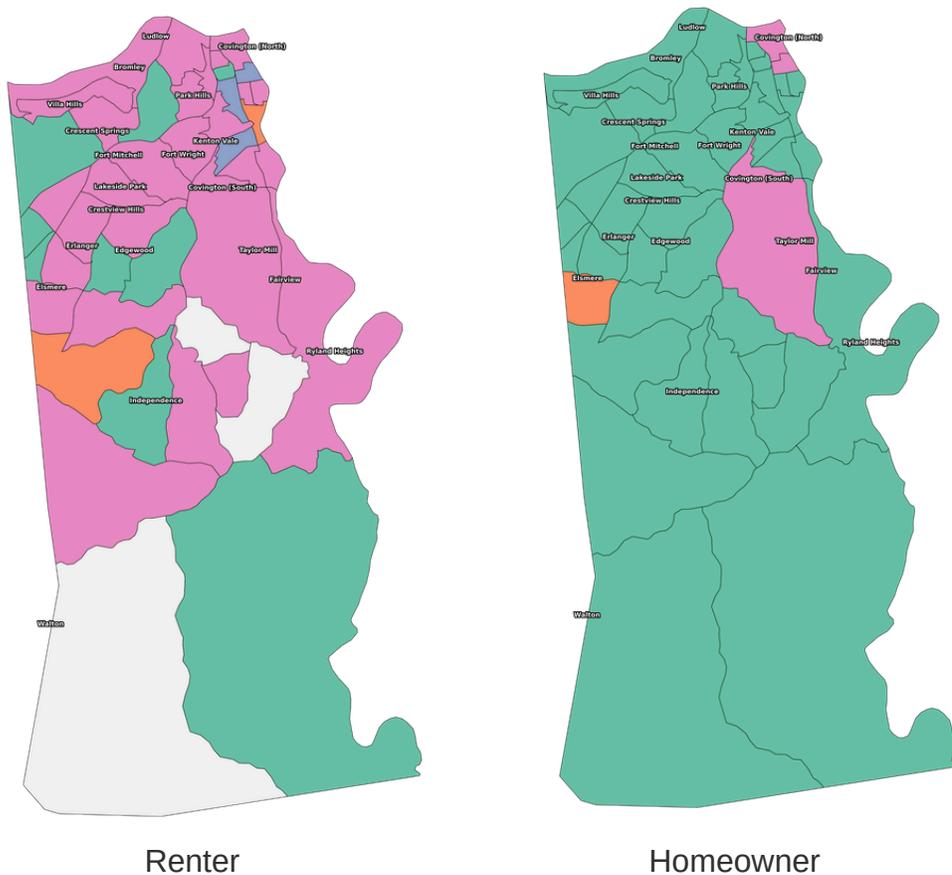
APPENDIX FIGURE 9. SENIOR-SPECIFIC SUBSIDIZED APARTMENT BUILDINGS IN KENTON COUNTY

APARTMENT BUILDING	LOCATION
Academy Flats	1726 Woodburn Ave., Covington
Austinburg Apartments	411 Patton St., Covington
The Colony	3800 Locke St., Covington
Cornerstone Crossing	221 Cross St., Elsmere
Golden Towers	50 E. 11th St., Covington
Hathaway Court	1200 Highway Ave., Covington
Highpoint Apartments	110 Hay St., Ludlow
LaSalette Gardens	702 Greenup St., Covington
Munro House	3034 Riggs Ave., Erlanger
Panorama Apartments	111 Brent Spence Square, Covington
Residences at Courtyard Crossing	126 Courthouse Crossing, Independence
The Sanctuary on Edwards	1125 Edwards Rd., Elsmere
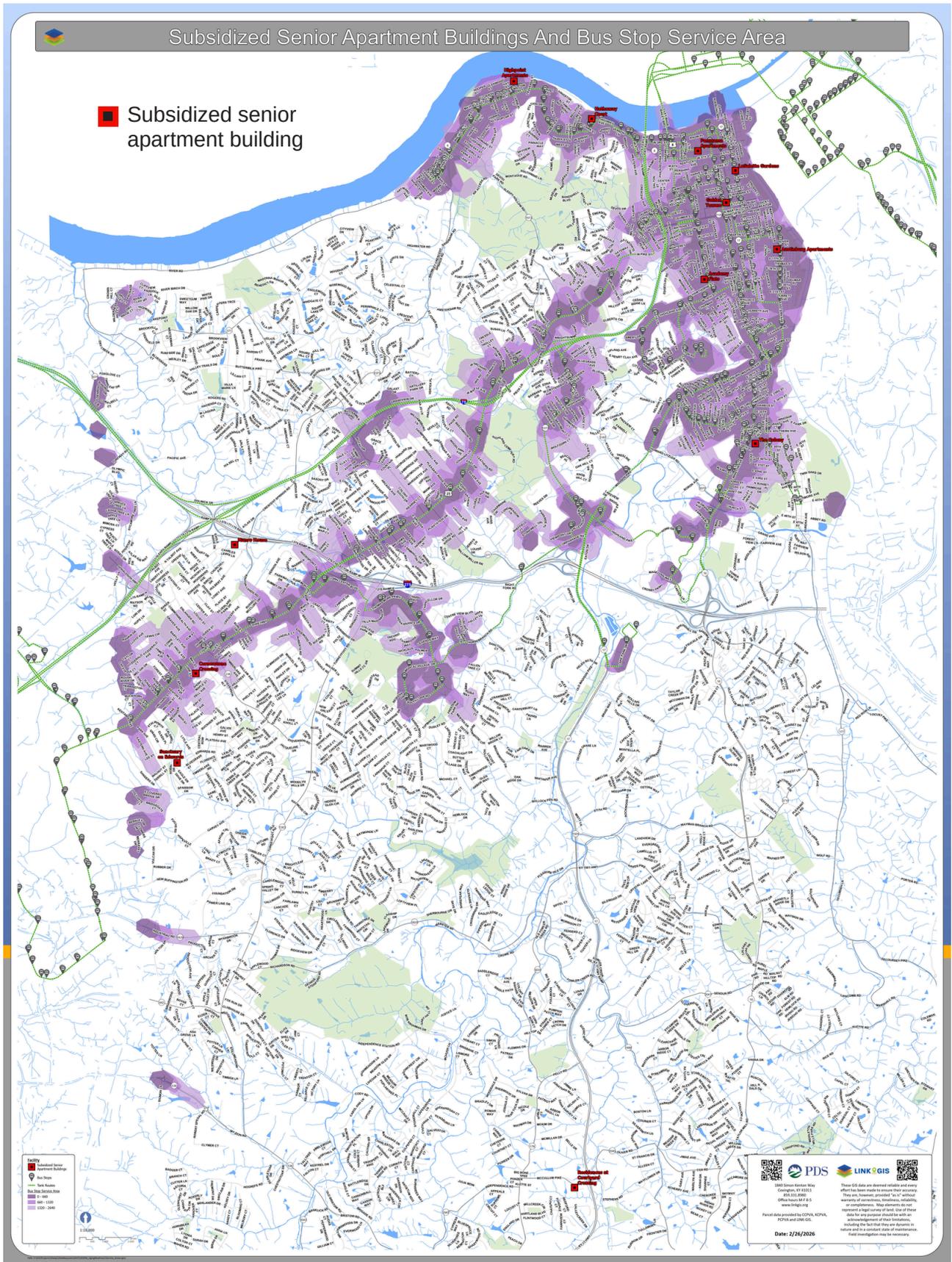
APPENDIX FIGURE 11. ONE-FLOOR, SINGLE-FAMILY HOMES IN KENTON COUNTY BY CITY[29]
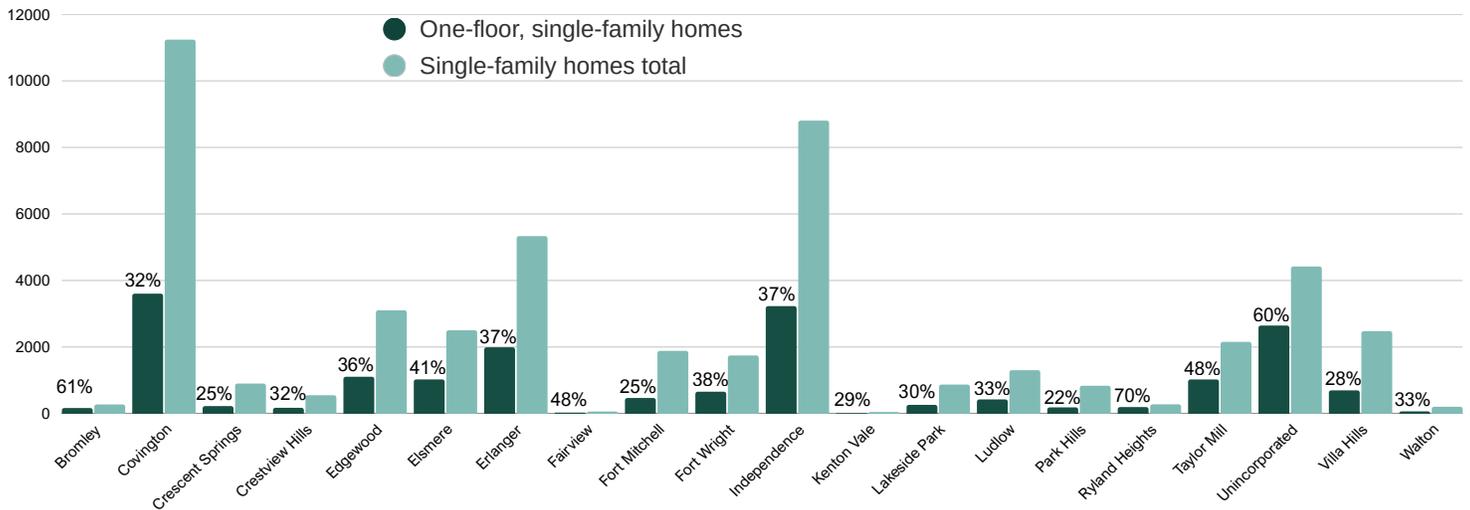
APPENDIX FIGURE 12. ACCESSORY DWELLING UNIT PERMITTING FOR EACH CITY[29]

- CRM - Central Riverfront Mixed-Use
- DTC - Downtown Core
- MHP - Mobile Home Park
- R-CPS - Residential Compact Subdivision
- R-CVS - Residential Conventional Subdivision
- R-LLS - Residential Large Lot Subdivision
- R-M - Residential Mixed
- R-MF - Residential Multi-Family
- R-RE - Residential Rural Estate
- R-U - Residential Urban
- RR - Rural Residential
- SR - Suburban Residential
- SU - Semi-Urban
- TUR - Traditional Urban Residential

City	Permitted/Limited/Conditional/Not Permitted
Bromley	Permitted - R-LLS, R-CVS
Covington	Limited - RR, SR, SU, CRM, DTC, TUR
Crescent Springs	Conditional - R-LLS, R-CVS, R-CPS, R-U
Crestview Hills	Not Permitted
Edgewood	Not Permitted
Elsmere	Not Permitted
Erlanger	Conditional - R-LLS, R-CVS, R-CPS, R-M, R-MF, MHP Permitted - MU
Fairview	Not Permitted
Fort Mitchell	Permitted - R-LLS, R-CVS, R-CPS, R-M, MU, MU-2
Fort Wright	Not Permitted
Independence	Permitted - R-RE, R-LLS, R-CVS Conditional - R-CPS, R-M
Kenton Vale	Not Permitted
Lakeside Park	Permitted - R-CVS, R-CPS
Ludlow	Not Permitted
Park Hills	Not Permitted
Ryland Heights	Not Permitted
Taylor Mill	Permitted - R-LLS, R-CVS, R-CPS, R-U, R-M
Unincorporated Kenton County	Not Permitted
Villa Hills	Permitted - R-RE, R-LLS, R-MF Conditional - R-CVS, R-CPS

APPENDIX FIGURE 13. SENIOR SOCIAL CLUBS IN KENTON COUNTY

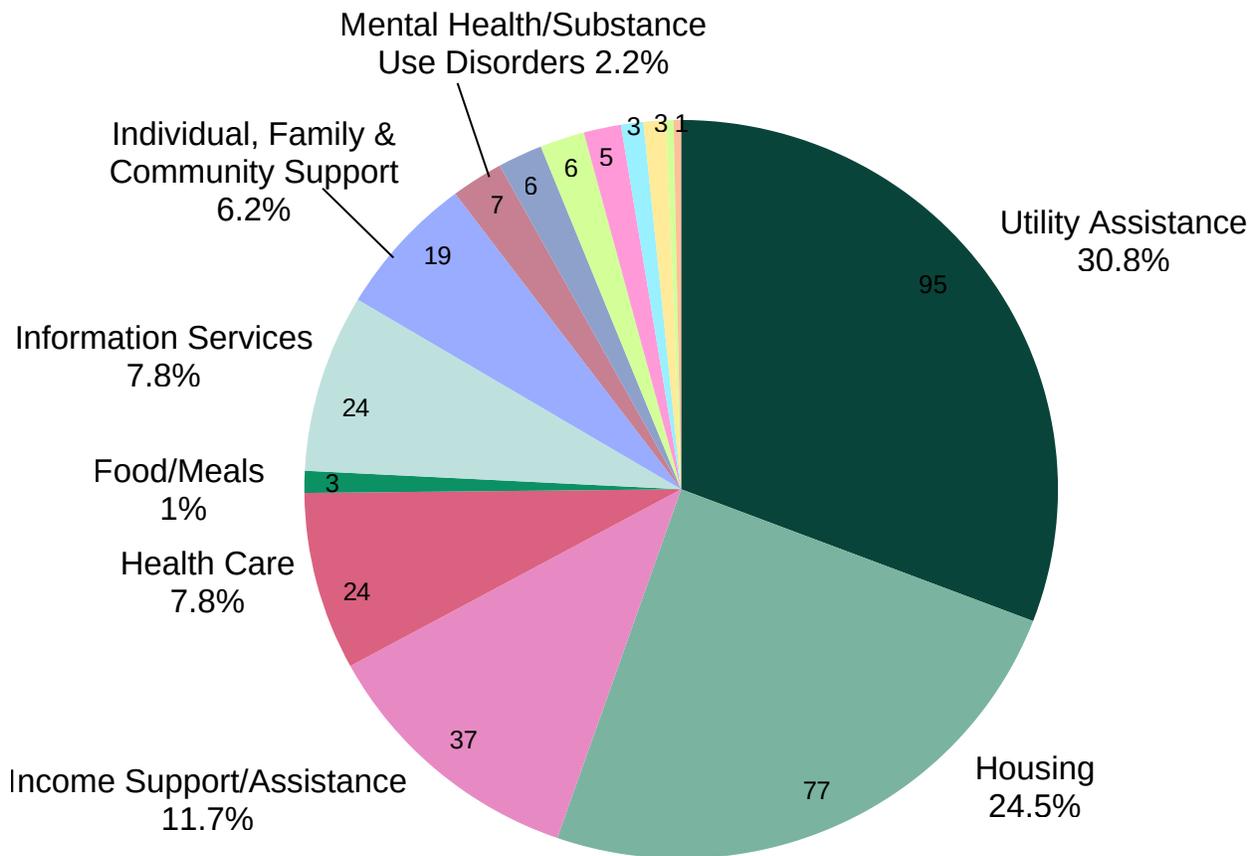| Club	Location
Ethel Women's Gathering Group	varies; usually Panera Bread in Crestview Hills
Ft. Mitchell Seniors Club	Blessed Sacrament in Ft. Mitchell
Golden Age Social Club	Edgewood Liberty Hall
Happy Timers	St. Joseph's in Crescent Springs
Latonia Seniors Group	Latonia Christian Church
Sunday Morning Club	Ludlow Vets Hall

APPENDIX FIGURE 14. GYMS AND FITNESS PROGRAMS WITH SENIOR DISCOUNT PLANS

Facility Name	City / Location	Type
513 Lagree	Covington	Senior Discount
Kenton County Public Library - Covington Branch	Covington	Silver Sneakers
LA Fitness	Crescent Springs	Silver Sneakers, Active Renew, Silver & Fit, Active & Fit (AARP)
Silverlake: The Family Place	Erlanger	Renew Active, Senior Discount
Better Bodies Fitness Center	Ft. Mitchell	Renew Active, Senior Discount
Planet Fitness	Ft. Wright	Silver Sneakers, Active Renew, Silver & Fit
Pure Barre	Ft. Wright	Renew Active
Anytime Fitness	Independence	Senior Discount
Independence Senior Center	Independence	Silver Sneakers
Scott High School Aquatics Center	Taylor Mill	Silver Sneakers

Branch Membership	Total Senior Participants	% of Senior Participants From Kenton County
Campbell County	122	**43%**
R.C. Durr	1,048	**56%**
Central Parkway	47	**37%**
Total	1,217	**53%**

APPENDIX FIGURE 16. UNITED WAY OF GREATER CINCINNATI 211 HOTLINE REQUESTS FROM KENTON COUNTY RESIDENTS AGE 65+ IN FY25

Mental Health/Substance Use Disorders 2.2%

Individual, Family & Community Support 6.2%

Information Services 7.8%

Food/Meals 1%

Health Care 7.8%

Income Support/Assistance 11.7%

Utility Assistance 30.8%

Housing 24.5%

Total calls = 329.
Clothing/Personal/ Household Needs (1.8%, 6), Legal, Consumer and Public Safety Services (1.8%, 6), Transportation (1.5%, 5), Other Government/ Economic Services, (0.9%, 3), Disaster Services (0.9%, 3), Volunteers/Donations: (0.3%, 1), and Arts, Culture and Recreation (0.3%, 1)