

PERSPECTIVES



Affordability is a crisis for Kentuckians: Here's what state leaders can do about it

Every poll tells us that affordability is the major concern facing hardworking Americans. Many are increasingly angry as they watch the cost of goods and services spike — from groceries to housing to medical care. At the same time, wages and incomes fail to keep up.

What's behind this cost-of-living crunch? And what will our leaders do about it?

There are two sides to affordability: how much things cost, and how many resources people have to buy them. Both are a problem.

First, many Americans rightly believe that the price of basic needs has gotten out of control. Inadequate public investment means higher out-of-pocket costs for everything from child and health care to higher education. Corporate monopolies and financial speculation in industries ranging from housing to meat production to retirement savings have made things more expensive. And now across-the-board tariffs put in place by the Trump administration are raising costs further.

At the same time, wages for most workers have not kept up with growth in the economy since the 1970s. Wage growth comes from how much power workers have to bargain with their employers. And as policies have intentionally weakened unions and other forms of worker leverage, wages have fallen behind.

Thankfully, there are actions that can be taken now at the state level to address the problem of afford-



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ability. As KyPolicy outlines in a new report, "Building a Kentucky Workers Can Afford," there are dozens of state policies that would grow worker power and family incomes while addressing the costs of basic goods and services.

For example, the state could repeal harmful laws undermining unions (like so-called right-to-work), expand collective bargaining rights and restore prevailing wage and minimum wage laws so there are more living wage jobs. Kentucky could also offer two years of tuition-free public higher education, and fund programs that help young people enter apprenticeships for good union employment.

The state could make historic one-time and annual investments in the Affordable Housing Trust Fund to vastly expand the supply of houses and apartments. Kentucky can reinvest in public schools, helping kids succeed in life and families address child mental health and food costs while also giving teachers a real, much-needed raise.

The legislature could also create a Resiliency Fund to make infrastructure investments that can withstand

extreme weather and spiking energy costs, creating good construction jobs in the process. That effort could include employing vulnerable young adults in a Kentucky Colonel Corps where they do one year of living wage public service after high school.

And the state could support families, including by enacting a child tax credit allowance that lifts 20% of kids out of poverty; providing paid family leave, universal preschool and affordable child care; and creating more options to make health insurance affordable using the state's purchasing and regulatory power to crack down on corporate profiteering. Kentucky could also join 20 states that help put a secure retirement in reach by creating a state-managed retirement option for employees of all businesses and expand public investment in high-quality home care as our population ages.

Many of the ideas in the report build on successes in Kentucky's past or policies that are proven to work in other states. And we can pay for this agenda from its economic benefits and savings and by balancing the tax code so that those at the top chip in for the investments that benefit us all. The richest 5% of Kentuckians are now pocketing \$3.4 billion more a year because of state and federal tax cuts over the last decade. A windfall tax on those at the top could easily fund the ideas described above.

Affordability will be the political word of the year in 2026. Will it have real actions behind it?

Signs that Santa has been lurking

Years ago, I read that most people have more memories about Christmases past than any other life activities, except for special family vacations. I suspect this is because most of us get gifts, although we're more likely to fondly recall a new car in the driveway than a new toothbrush nestled in a stocking next to an M&M-filled plastic candy cane.

My siblings and I always looked forward to the Lifesavers Sweet Storybook. These tasty tomes contained 10 rolls of the holey candy — two each of the mixed fruit, plus wild cherry, butter rum, and then "wint-o-green" and "pep-o-mint." We crunched through the wild cherry first, then went for the mixed fruit. Being Southern Baptist, we were a little tentative about the butter rum after one of our grandmothers implied they contained alcohol, thereby rendering their consumption a sin. At that time, we didn't know "scotch" was a type of booze, or "butter-scotch" might have lifted a few small eyebrows as well. As for the pep-o-mint and wint-o-green, those either fossilized in the back of a closet, or my parents battered upon them, like they did the licorice and other undesirable candy in our trick-or-treat bags a couple of months earlier.

Before we decided to let him do his thing hassle-free, we used to try to catch Santa in the act. A few cookie crumbs on a plate and an empty glass of milk were not enough for us, so one year when we still lived in



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Choctaw, my sister and I conspired to confront the jolly old elf. I was 5, and my sister 3, so I was the mastermind behind the plot. (My family will tell you I've always been the mastermind behind every plot, a tradition that continues to this day, but you should not listen to them, because they — like every other Poindexter since time out of mind — are prone to exaggeration. When you marry into the clan, you pick up the trait.)

On this occasion, Lisa and I lay awake in bed until 2 a.m., when we heard the front door creak open, and someone shuffle into the living room. We then heard the crinkly sound that only Christmas wrapping paper can make, and other stealthy movements. It was time to make our move. We tiptoed down the dark hallway, and when we were about halfway there, we heard a flurry of activity, and someone quickly went out the front door. The tree lights were on, and we could see telltale shapes under the tree, indicating Santa had begun his work — and been rudely interrupted.

That's when we detected the sound of low voices coming from our parents' bedroom, and footsteps of someone

proceeding down the hall. I quickly shoved my sister into the coat closet, and as I pushed the door shut, I heard a muffled scream — the kind emitted by someone with a sock, or a fist, in her mouth. That's when I noticed two of her fingers jutting from the doorjamb. I opened the door, the restrained wail abruptly halted, and the fingers withdrew into the recesses of the closet. We waited, barely breathing, until the snoopy parent retreated to the master bedroom, then ran back to our own room.

That was proof enough for me that Santa was for real. And we had other evidence, too.

Probably the year before, my paternal grandmother told us Santa had dropped off a few extra presents at her house. She took us outside, pointed up, and showed us how some of the shingles on the roof had been chipped, apparently the hooves of cavalier reindeer who gave no thought to whether the homeowners insurance would cover the damage. And there was more. Grandma indicated a pile of feces on the lawn and sagely identified it as "reindeer doo-doo." I felt she had overplayed her hand, because the fresh coils looked an awful lot like the poop produced by my uncle's bird dog.

Several years later, when we had moved to Fort Gibson but were still young enough to be making prank phone calls and playing with dolls, my sister swore she heard hooves on the roof one Christmas Eve. A few days later, I was

playing outside and noticed a raccoon crossing from the garage roof onto the limb of one of the pecan trees. Another year, Lisa insisted she kept hearing sleigh bells. This was an especially cold winter, and because my dad was afraid of the open-flame stove in our upstairs bedroom, we sometimes slept on cots in the master bedroom, downstairs.

Funny thing was, I heard the bells as well — intermittently, just for five or 10 seconds at a time. I didn't think much more about it until I heard the same bells on Christmas night. I knew that Santa, if he existed, would have to be back at the North Pole by then, and besides, the jingling seemed to be coming from below one of the windows of our parents' bedroom, rather than from the roof. When I went to the window to investigate, I could barely make out our German shepherd. That dog was always outside the window of whatever room our family was in at any given moment, and she had dug a hole outside my parents' bedroom. There she was, lifting a hind leg to briskly scratch around her collar. The rabies tag striking the buckle was making the racket.

Although some of these bits of purported evidence have turned out to be red herrings, there are other signs St. Nick has been making his rounds in Tahlequah: No one seems to be able to keep a bottle of scotch for very long this time of year. And really, who can blame the guy.

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Set boundaries, think presence not presents, to cope with holiday stress

During the holiday season, stress is elevated for many. Financial pressures, gift-giving anxiety, grief and loneliness, family conflict, time commitment pressures, social media images and work demands all pile on during the holidays.

Del Camp, chief clinical officer for the Ozark Center, said people often place additional pressure on themselves in order to live up to unrealistic expectations, especially when it comes to committing to personal and work-related events. Other stress comes during gatherings with extended family, sometimes with people we may avoid in other settings.

Camp said several things help people stay in balance during the hustle and bustle of the holidays, include good nutrition, exercise and sleep.

"A lot of times our schedules are thrown into a blender and we don't think we have time to work out," Camp said. "The power of (regular) exercise is that it's roughly the equivalent of an anti-depressant for someone who is mildly or moderately depressed."

In terms of nutrition, Camp said, people often forgo good eating habits during the holidays, sometimes because they are afraid to hurt others feelings when it comes to eating treats.

Sleep, he said, is also placed on the back burner, because people take on additional work or personal outings — again, due to a fear of saying no to invitations.

Another tool that can help someone battle holiday stress is making and setting financial boundaries. Camp suggests having an honest conversation about what can or cannot be accomplished financially when it comes to purchasing gifts.

"Be realistic, set non-negotiables," Camp said. "Set a real budget and stick to it. Eighty percent of marriages struggle with financial pressure, and it doesn't get better at the holidays."

One way to do this, Camp said, is to focus on presence vs. presents.

"Write notes like we did in college, telling people how much they mean to you, or fill their car with balloons," Camp said. "People often appreciate presence more than gifts."

Parents, he said, would appreciate a homemade gift or card instead of one purchased in a store.

"Most friends would feel bad if you went out on a limb financially to purchase a gift for them," Camp said. "Nobody wants a friend to do that. Focus on the emotional connection other than the price of the object."

Camp said one meaningful gift he received involved a handwritten note with two batches of homemade cookie dough from a friend who knew his love of cookies.

Grief and loneliness can flood



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the holidays with stress because people may not remember the exact moment when a person dies, but instead the missed holidays and experiences. Others find it difficult to return to traditional rituals after a key person's death.

"We need to honor those rituals and emotions," Camp said. "It's OK, because sadness comes because a life was deeply touched. Emptiness indicates people lived life correctly. Connections between people indicate a richness of relationships."

It's OK, Camp continued, to opt out of traditions if they feel too painful to continue. Volunteering can also help fill the void left by grief and loneliness because it can help build meaning into a person's life when they do something for another person.

Ultimately, he said, place value on presence rather than perfection.

"Sometimes being present is simply enough," Camp said. "Value the personal over profitable. Give yourself the gift of grace, to do or not do things that work or do not work for you, so you feel better."

During family gatherings, Camp said, find ways to set clear boundaries and even exit strategies should situations become stressful.

When stress becomes too much, Camp said people need to remember help is a phone call or text away.

"If you start thinking things might be better if you aren't here, or you are paralyzed and unable to do work or school, reach out to someone," Camp said. "We would love to talk (to you) if the symptoms become too much."

Nationwide, people can dial or text 988, the mental health equivalent of 911. In the Joplin area, those calls and texts are answered by trained professionals connected to Ozark Center. The Ozark Center offers both individual and group counseling as well as family therapy and medication management.

"It doesn't have to be a crisis," Camp said. "It can be for something out of the normal. Sometimes we just need someone to talk to about it. There are even therapists who can come see you if you are in a crisis, through our mobile crisis unit."

"Decide what the holidays are all about for you and your family. Set the course on how you'll deliver (the season) for your family," Camp said. "You'll feel less stress when you have a sense of control."

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