

2019

STATE OF ECONOMIC AND SOCIAL WELLBEING

COMMUNITY NEEDS EVALUATION
NASHVILLE & DAVIDSON COUNTY



Metropolitan Social Services
Strategic Planning and Research

Metropolitan Social Services

Helping People Through Crises and Beyond

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2019 State of Economic and Social Wellbeing

Metropolitan Social Services Strategic Planning and Research

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Metropolitan Social Services

<http://www.nashville.gov/Social-Services.aspx>

Previous Community Needs Evaluations

<https://www.nashville.gov/Social-Services/Planning-And-Coordination.aspx>

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The Metropolitan Charter assigns Metropolitan Social Services (MSS) a number of powers and duties. These comprise direct services that include:

- Administering general assistance to residents of Davidson County,
- Engaging in study and research regarding the cause of financial dependency and methods of treating such dependency, and
- Making social investigations.

Metropolitan Social Services- Strategic Planning and Research gathers and analyzes data and information on wellbeing, poverty, and related issues through its annual State of Economic and Social Wellbeing: Community Needs Evaluation report, Know Your Community report, issue papers, newsletters, social media, presentations and consultations.



METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

JOHN COOPER
MAYOR

OFFICE OF THE MAYOR
METROPOLITAN COURTHOUSE
NASHVILLE, TENNESSEE 37201
PHONE: (615) 862-6000
EMAIL: mayor@nashville.gov

March 2, 2020

Dear Friends,

It is a pleasure for me to present the 2019 Community Needs Evaluation.

Everyone who lives in Nashville is aware of how rapidly our city is growing. That growth has produced many benefits. Since 2013, the number of children whose parents lack secure employment has fallen from 38 percent to 31 percent. Median incomes have risen by 23 percent. We have the lowest unemployment rate of any big city in the country and the second highest rate of labor force growth.

Growth has also resulted in challenges. Housing, particularly rental housing, has become more expensive. Wage growth has lagged behind labor force participation. Access to opportunity is uneven. The unemployment rate for African-American residents of Davidson County is twice as high as the unemployment rate for whites. Our economic mobility rate is low. We face acute health needs around diabetes and opioids. Violence continues to be a grave public safety threat in many of our neighborhoods.

By focusing community attention on employment, education, housing, health, transportation, and other trends, the Community Needs Evaluation helps us understand all the issues that affect our residents' well-being. I appreciate the work that Metropolitan Social Services has done to make this report possible. Even more important is the work that we will do together over the course of the coming years.

During the recent campaign, I spoke frequently about the need to create a Nashville that works for everyone. As we head into the budget season, my administration is committed to delivering on that promise. I look forward to coordinating efforts across the Metropolitan Government and with our philanthropic, corporate, and community partners to improve the well-being of all Nashvillians.

Sincerely,

A handwritten signature in blue ink that reads "John Cooper".

John Cooper
Mayor

JOHN COOPER
MAYOR

RENEE PRATT
EXECUTIVE DIRECTOR

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY



METROPOLITAN SOCIAL SERVICES
800 2ND AVENUE NORTH, SUITE 100
NASHVILLE, TENNESSEE 37201

**Message from Metro Social Services Chair, Metro Social Services Commission
Michael Bradley**

As Chair of the Metro Social Services Commission, it gives me great pleasure to present the 2019 Community Needs Evaluation prepared by the Metro Social Services Department.

The Community Needs Evaluation contains comprehensive data on demographic profiles of the Davidson County population and includes information on economic wellbeing and related issues as they relate to poverty, economic mobility, and population growth. The information contained in the evaluation is expected to assist community leaders, elected officials, and service providers in understanding a wide range of information about county residents and their needs.

In fulfilling an important aspect of its mission, Metro Social Services has engaged in the collection, analysis, and distribution of this information to better serve the needs of residents. I would like to thank Metro Social Services staff who were instrumental in the development of the 2019 Community Needs Evaluation.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Bradley".

Michael Bradley
Chair
Metro Social Services Commission

JOHN COOPER
MAYOR

RENEE PRATT
EXECUTIVE DIRECTOR

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY



**METROPOLITAN SOCIAL SERVICES
800 2ND AVENUE NORTH, SUITE 100
NASHVILLE, TENNESSEE 37201**

***Message from the Metropolitan Social Services Executive Director
Renee Pratt***

Metropolitan Social Services is pleased to present the 11th Annual Community Needs Evaluation.

Nashville and Davidson County have experienced remarkable levels of economic growth and transformation in the past decade. Much attention by the media, by researchers, and by other observers around the country points to Nashville's momentum as a vibrant city. Record growth has delivered new opportunities in our already strong and diverse economy. Nashville is rightly envied for its many qualities that lead to the many successes of this decade. Yet, as in many places across the U.S., opportunity and prosperity have not reached everyone.

Widespread gentrification has placed strains on the ability of public and non-profit sectors to meet socioeconomic needs that have not diminished, but instead simply relocated, concentrated, or diffused. Nashville's poverty levels remain higher than pre-Great Recession, even amid high levels of overall economic growth.

Providing descriptive data on social and economic well-being is a first, important step in acknowledging the size and shape of poverty and human need. Good strategy can flow from clear understanding of the setting that Nashville encounters upon entry to the 2020s.

With the most recent information available, the 2018 Community Needs Evaluation uses objective data to create a detailed profile of the people who live in Davidson County. MSS is pleased to share this with community leaders, elected officials, funders, service providers and others to enhance their knowledge about the residents of Davidson County and their needs.

Sincerely,

A handwritten signature in black ink that reads "Renee Pratt". The signature is written in a cursive, flowing style.

Renee Pratt
Executive Director
Metropolitan Social Services

INTRODUCTION

Metropolitan Social Services produces the State of Economic and Social Wellbeing: Community Needs Evaluations to increase understanding and awareness about the social, socioeconomic, and demographic characteristics of Davidson County residents. These data and information address the critical needs and issues of:

- ECONOMIC AND SOCIAL WELLBEING
- ECONOMIC MOBILITY
- COMMUNITY SYSTEMS AND INFRASTRUCTURE
- EMERGING DEMOGRAPHIC, SOCIAL, AND ECONOMIC PATTERNS AND TRENDS

Increased knowledge about social and human needs in Nashville can provide key guidance and insight for policymakers, for funders, and for the community at large. Organizations have long relied on the report as essential to their awareness and understanding of the people they serve and of their potential service recipients, to provide valuable staff training and community outreach, to offer information that facilitates interagency collaboration, to support funding application and reporting, and to guide strategic planning and program development.

In serving social and human needs, no organization can do it all and no organization can do it alone. Improving the system of social and human services for people in need requires the coordinated efforts of multiple entities. The effectiveness of a planning, coordination and implementation strategy depends on the engagement of local, state, and federal agencies, along with the private sector, working together in a concerted manner. This State of Economic and Social Wellbeing and this process provide Davidson County with the opportunity to make lasting and meaningful improvements in the way services help persons in need.

State of Social & Economic Wellbeing

What is Economic Well-being?

Economic well-being is defined as having present and future financial security. *Present financial security* includes the ability of individuals, families, and communities to consistently meet their basic needs (including food, housing, utilities, health care, transportation, education, childcare, clothing, and paid taxes), and have control over their day-to-day finances. It also includes the ability to make economic choices and feel a sense of security, satisfaction, and personal fulfillment with one's personal finances and employment pursuits. *Future financial security* includes the ability to absorb financial shocks, meet financial goals, build financial assets, and maintain adequate income throughout the lifespan.

Economic well-being may be achieved by individuals, families, and communities through public policies that ensure the ability to build financial knowledge and skills, access to safe and affordable financial products and economic resources, and opportunities for generating income and asset-building. It occurs within a context of economic justice within which labor markets provide opportunities for secure full employment with adequate compensation and benefits for all.

Council on Social Work Education

Methodology

The State of Economic and Social Wellbeing focuses on key aspects of life as experienced by the population of Nashville and Davidson County, including employment, education, housing, health, transportation, and many others, recognizing that a large number of important issues and topics interrelate to the well-being of residents of the city.

Primary Data

For the eleventh year, primary research was conducted by Metropolitan Social Services through a Grassroots Community Needs Survey administered to Davidson County residents that were customers and clients at specific social and human service programs. From 2009 through 2019, nearly 10,000 respondents participated in this survey to identify the greatest unmet needs in Davidson County. Data from the Grassroots Community Survey informed this State of Economic and Social Wellbeing and detailed results are included in the report appendix. For 2019, 406 survey responses were included in the sample from participants in programs of the Metropolitan Action Commission.

Secondary Data

Throughout this report, Metropolitan Social Services has included tables, charts, and narrative descriptions that derive from a wide range of recognized sources. Particularly, data are drawn from

the American Community Survey produced by the U.S. Bureau of the Census. Other national, state, and local sources are used, with additional insights and information from leading policy research organizations. In all cases, most recent data are selected in order to portray a current or time series presentation of patterns and trends for Davidson County.

Definitions

Median	Represents the middle value, or midpoints, in a list of numbers
Mean	Represents the average of a set of numbers
Earnings	Represent the amount of income received before deductions; this income can include wages and salaries, income from self-employment, commissions, tips and bonuses
Income	Represents all income received on a regular basis before deductions; this can include income received from wages, salary, commissions, bonuses, and tips; self-employment income, interest, dividends, rental income, royalty income, income from estates and trusts; Social Security income; Supplemental Security Income (SSI); any cash public assistance or welfare payments from state or local welfare office; retirement, survivor, or disability benefits; and other sources of income such as Veterans' (VA) payments, unemployment or worker's compensation, child support, and alimony.
Household	Includes all the persons who occupy a housing unit (house or apartment) as their usual place of residence
Family	Includes a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption
Per Capita	Represents 'per person' in the entire population; e.g. per capita income is average (mean) income for every man, woman, and child in a particular population group.

Additional terms are available in the Online Glossary of the U.S. Census Bureau at: <https://www.census.gov/glossary/>

Collective Impact

What is Collective Impact?

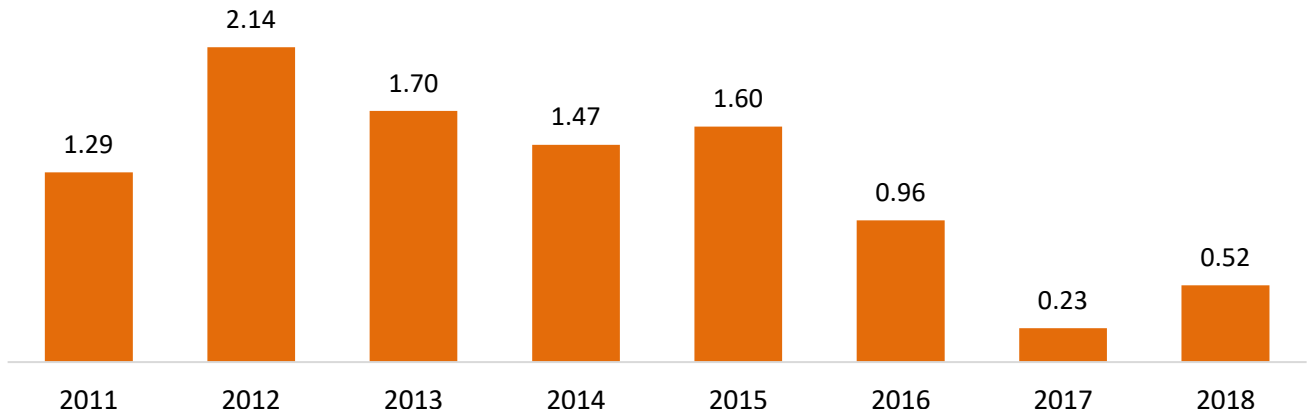
“Collective impact” describes an intentional way of working together and sharing information for the purpose of solving a complex problem. Proponents of collective impact believe that the approach is more likely to solve complex problems than if a single entity were to approach the same problem(s) on its own. While collective impact seems very similar to plain old “collaboration,” there are certain characteristics that distinguish collective impact initiatives - and make them successful.

The ability of Collective Impact to make discernible differences in issues of poverty and wellbeing in Nashville provides a useful opportunity to understand more fully the causal relationships surrounding poverty and wellbeing in Nashville and Davidson County. Serving as one framework for understanding and addressing a phenomenon that relates to and interacts with others and with a broader environment, Collective Impact conceptually offers insight into the issues of and solutions for addressing poverty. As this report provides data and analysis on key aspects of the social and economic wellbeing of Nashville residents, it also offers glimpses of ways that Collective Impact, along with various other local and national initiatives, are addressing the challenges and issues experienced in Davidson County.

The State of Economic and Social Wellbeing contains key data on Davidson County that are useful for understanding patterns and trends, along with change over time. Making transformation and change a reality in Nashville relies on data and analysis of the foundations of wellbeing of its residents.



Chart 2. Percentage Population Change from Previous Year
Davidson County, 2011-2018

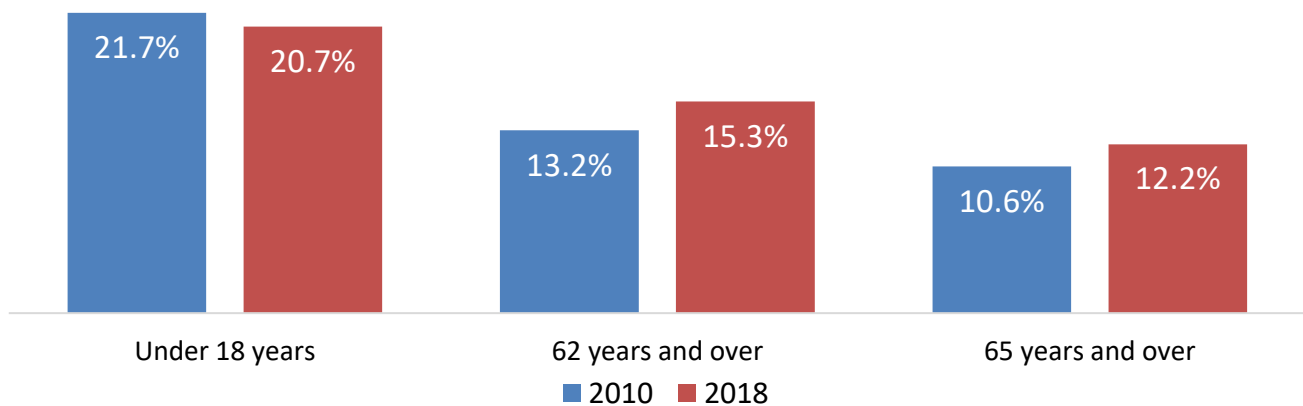


Source: U.S. Census Bureau, annual population estimates

Age and Gender

There has been general consistency in the sizes of various age categories in Davidson County throughout the current decade. As is the case nationwide, the population over age 65 continues to grow as a larger share of the total population. Particularly notable is the rise in share in those over age 62, indicating that there are large numbers of persons now entering the early retirement years of age 62 to 65, with larger increases over the years ahead. These data are illustrated in chart 3 below.

Chart 3. Age Categories of Population
Davidson County, 2010 and 2018

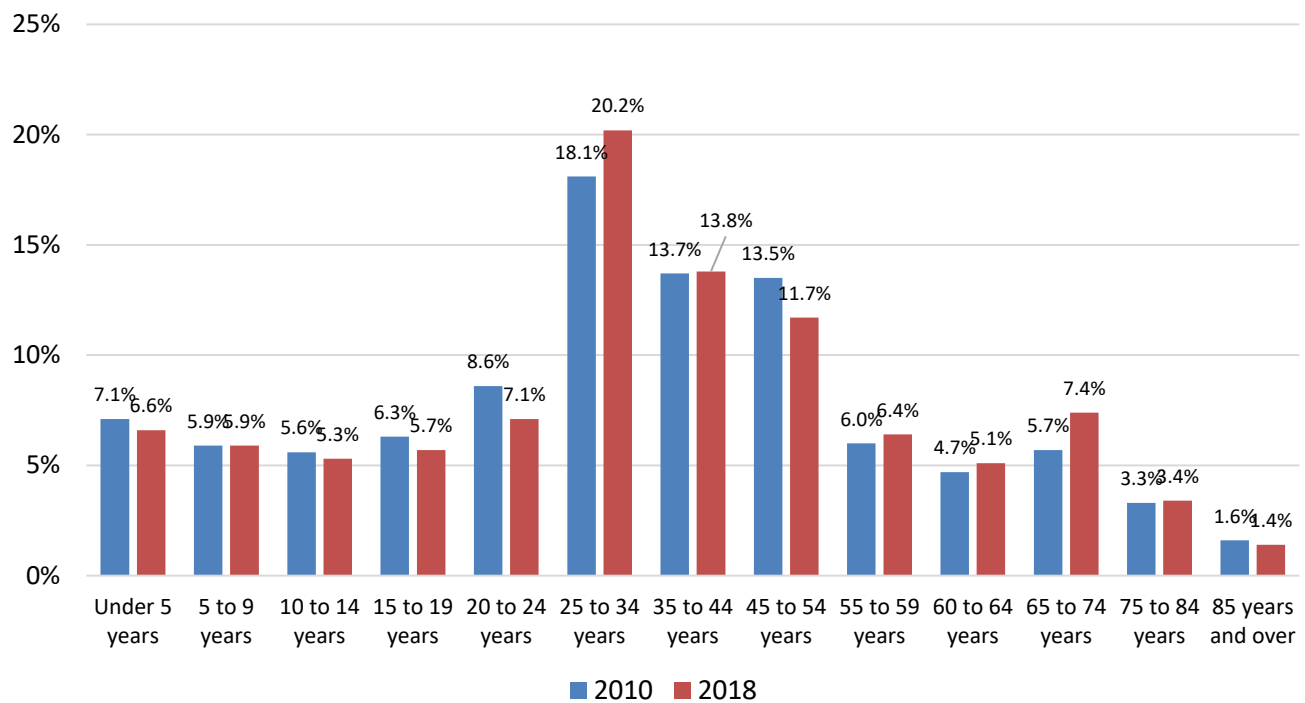


Source: U.S. Census Bureau, 1-year estimates

More detailed data on age categories for Davidson County’s population appear in Chart 4, indicating an array of change in shares of age groups. Young working age population and older, largely retired age groups have seen the largest relative increase since 2010. Slightly more than third of the population is

between age 25 and 44, which has held steady in recent years. Meanwhile, the overall share of population under age 25 in Davidson County has continued to decline. The decrease in share of population age 45 to 54 and among those under 25 suggest that this may represent families with children that are contributing to the negative migration pattern from Davidson County. For each of these the loss of middle age workers and children and youth from Nashville presents a challenge for the years ahead in terms of maintaining a distribution of population that resembles the one the city has long experienced.

Chart 4. Percent of Age Category of Population
Davidson County, 2010 and 2018



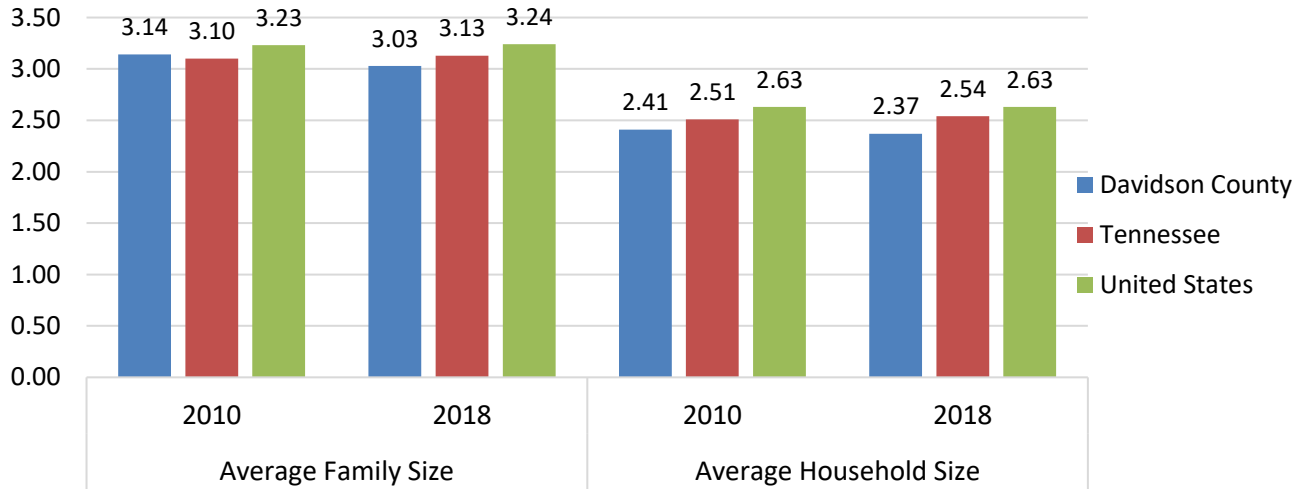
Source: American Community Survey, 2018, Table DP05, 1-year estimates

Households and Families

Average family and household size is relatively comparable across the U.S., Tennessee and Davidson County, with the U.S. slightly larger than Tennessee and with Davidson County the smallest, as shown in Chart 5. While average family and household size continues to rise in the U.S. and in Tennessee, it is declining in Nashville, further illustrating one aspect of the outmigration of population from Davidson County by families with children.

Chart 5. Average Household Size / Average Family Size

Davidson County, Tennessee, and U.S., 2018



Source: American Community Survey, 2018, Table S1101, 1-year estimate

Table 1. Household Type by Household Size

Davidson County 2010 and 2018

		2010	2018
TOTAL HOUSEHOLDS		249,899	283,445
		% OF TOTAL HOUSEHOLDS	
Family households		56.6	56.4
	2-person household	25.8	25.6
	3-person household	14.4	13.3
	4-person household	9.2	9.8
	5-person household	4.4	5.3
	6-person household	1.5	1.8
	7-or-more person household	1.2	0.5
Nonfamily households		43.4	43.6
	1-person household	34.5	31.8
	2-person household	7.4	9.5
	3-person household	1.1	1.6
	4-person household	0.3	0.4
	5-person household	0.1	0.2
	6-person household	0.0	0.1
	7-or-more person household	0.0	0.1

Source: American Community Survey, Table B11016, 1-year estimates

Table 2 below shows data on household structure for Davidson County, from the 2018 American Community Survey. Davidson County has a larger share of its households that are nonfamily households and that are householders living alone than occurs either in Tennessee or the U.S. overall.

Table 2. Households by Type
Davidson County, 2018

		Total	% of Population
Population		692,587	100.0
In households		671,174	96.9
In family households		497,743	71.9
Householder		159,825	23.1
Male		78,547	11.3
Female		81,278	11.7
Spouse		109,672	15.8
Child		166,946	24.1
Biological child		159,328	23.0
Adopted child		3,660	0.5
Stepchild		3,958	0.6
Grandchild		15,254	2.2
Brother or sister		11,964	1.7
Parent		8,482	1.2
Parent-in-law		1,078	0.2
Son-in-law or daughter-in-law		1,931	0.3
Other relatives		9,694	1.4
Nonrelatives		12,897	1.9
Roomer or boarder		967	0.1
Housemate or roommate		2,861	0.4
Unmarried partner		5,567	0.8
Foster child		391	0.1
Other nonrelatives		3,111	0.4
In nonfamily households		173,431	25.0
Householder		123,620	17.8
Male		57,177	8.3
Living alone		40,010	5.8
Not living alone		17,167	2.5
Female		66,443	9.6
Living alone		50,190	7.2
Not living alone		16,253	2.3
Nonrelatives		49,811	7.2
Roomer or boarder		4,070	0.6
Housemate or roommate		23,339	3.4
Unmarried partner		13,784	2.0
Foster child		93	0.0
Other nonrelatives		8,525	1.2
In group quarters		21,413	3.1

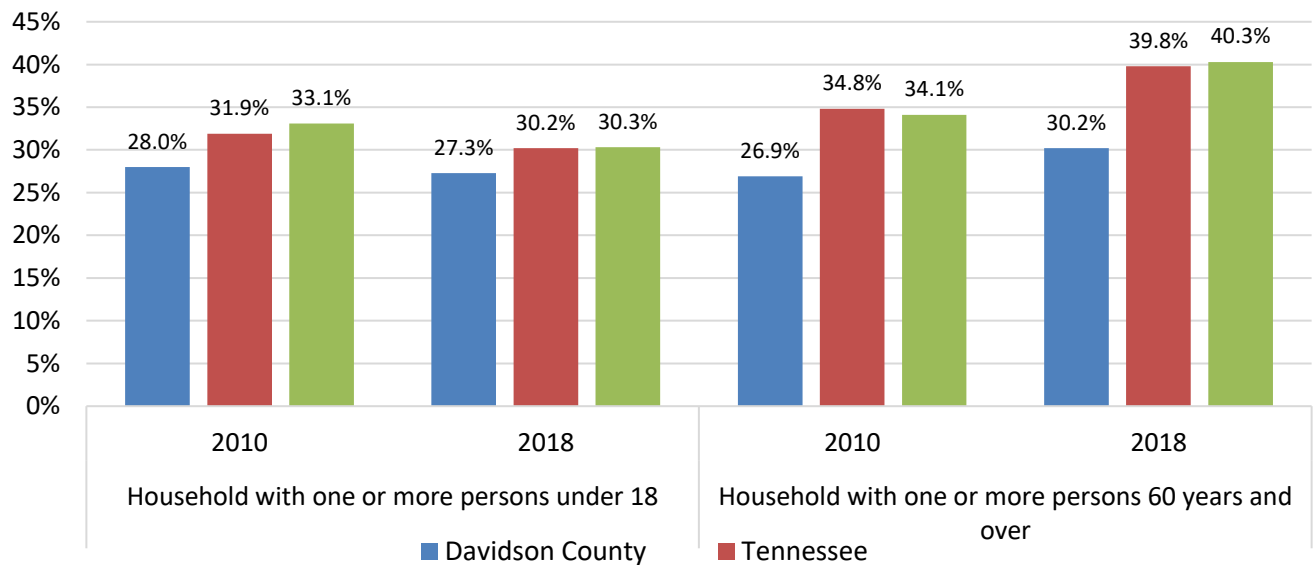
Source: American Community Survey, 2018, Table B09019, 1-year estimates

Similarly, a larger share of Davidson County’s population lives in nonfamily households than found in the nation or the state. This is true for nonfamily households with a male or female head of household as well as for nonrelatives present in these households.

The percentage of households that have a member either under age 18 or age 65 and over is shown in Chart 6. Davidson County has a smaller percentage of people in the under 18 age category as well as in the age 60 and over category. This has meant that a larger share of households comprises only those persons between the age of 18 to 60, rather than as children or retired persons. While the share of households in Nashville with persons over 60 has increased since 2010, it has declined slightly for households with persons under 18, again reflecting a pattern of out-migration of families with children from Davidson County.

Chart 6. Households with Members Under Age 18 and 60 and Over

2010 and 2018



Source: American Community Survey, Table S1101, 1-year estimates



Davidson County has a much larger share of its population age 15 and over that has never married than occurs in the U.S. or in Tennessee as a whole. The percentages of those widowed, divorced or separated in Nashville is generally lower than those in the U.S. or in Tennessee overall. Detailed data on these characteristics are shown in table 3.

Table 3. Marital Status, 2018

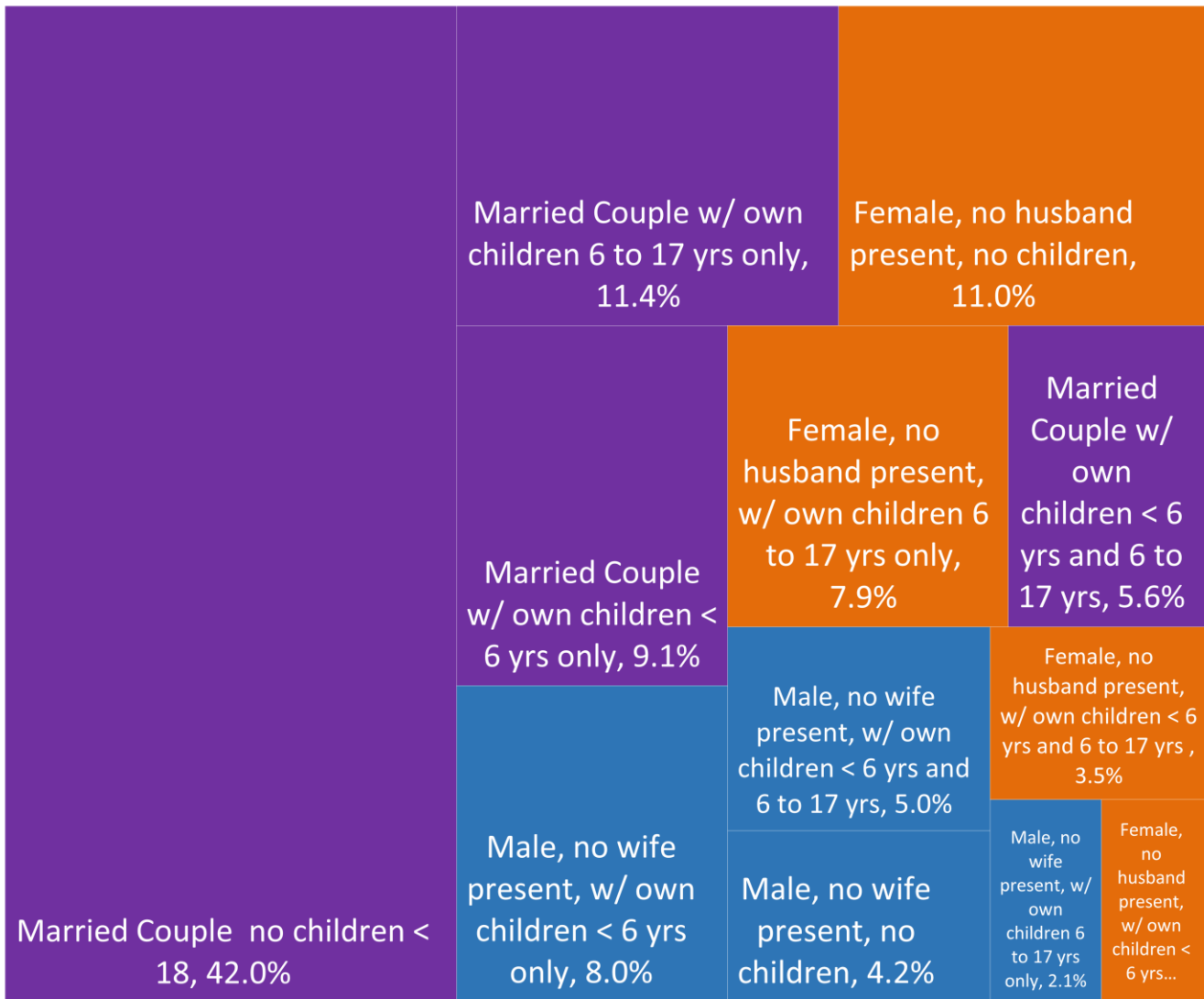
	U.S.	Tennessee	Davidson County
Population 15 years and over			
Total	266,322,302	5,517,634	569,719
Now married (except separated)	47.8%	48.6%	41.7%
Widowed	5.7%	6.2%	4.6%
Divorced	10.9%	12.2%	11.1%
Separated	1.9%	2.1%	1.8%
Never married	33.8%	30.9%	40.9%
Males 15 years and over			
Total	129,973,543	2,661,083	272,284
Now married (except separated)	49.3%	50.3%	43.7%
Widowed	2.6%	2.8%	1.9%
Divorced	9.5%	11.1%	10.2%
Separated	1.6%	1.8%	1.3%
Never married	37.0%	34.0%	42.8%
Females 15 years and over			
Total	136,348,759	2,856,551	297,435
Now married (except separated)	46.3%	47.0%	39.8%
Widowed	8.7%	9.3%	7.0%
Divorced	12.1%	13.3%	11.8%
Separated	2.2%	2.5%	2.3%
Never married	30.7%	28.0%	39.1%

Source: American Community Survey, 2018, Table S1201, 1-year estimates



Data show that slightly more than two-thirds (68.1%) of family households in Davidson County are comprised of a married couple, with 62% of that group having children under age 18. Another 7.6% of family households have a male householder with no wife present and 24.3% have a female householder with no husband present.

Chart 7. Family Household Composition
Davidson County, 2018



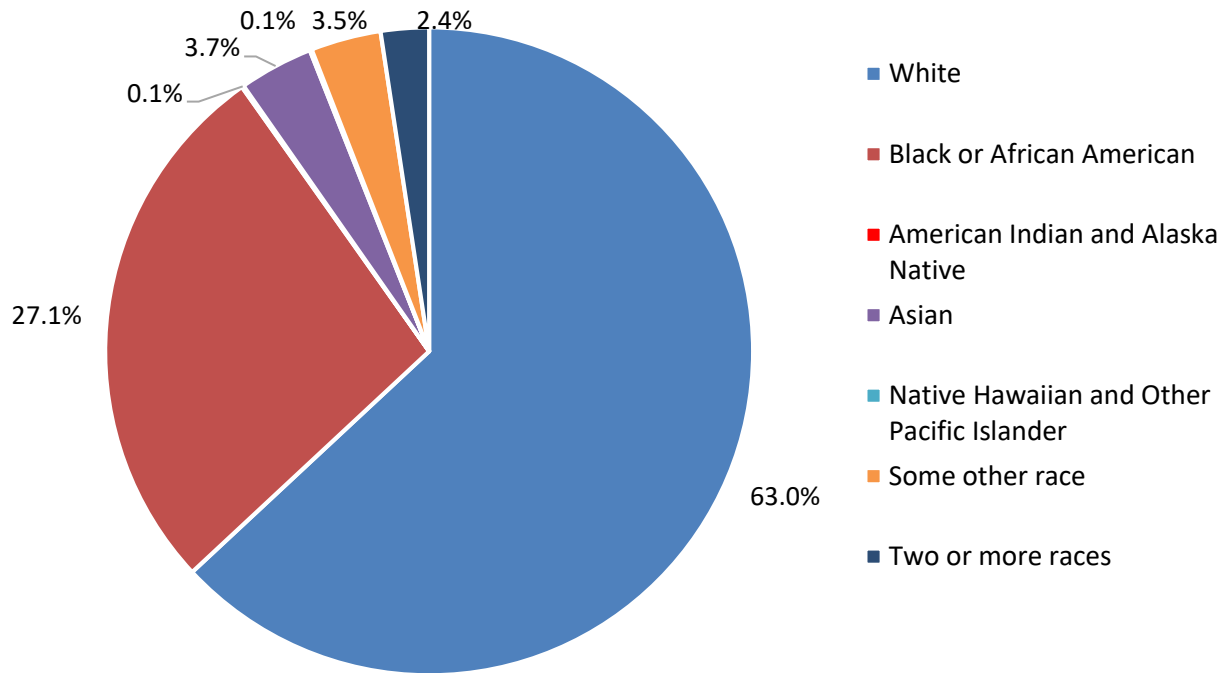
Source: American Community Survey, 2018, 1-year estimate

Race and Ethnicity

The racial composition of Davidson County population appears in Chart 8. The share of population by race and ethnicity remains relatively constant from recent years. Data relating to race for various topics in the report may include only the Black or African American and White populations as these together comprise 92% of Davidson County’s population. The small sample size for other racial groups

often makes comparisons of specific data topics difficult. The ‘Other’ category, comprising population estimates for ‘two or more races’ or ‘some other race’, continues to rise, going from 4.0% to 5.9% in Davidson County in 2017 and 2018, respectively.

Chart 8. Percent by Race
Davidson County, 2018



Source: American Community Survey, 2018, Table DP05, 1-year estimate

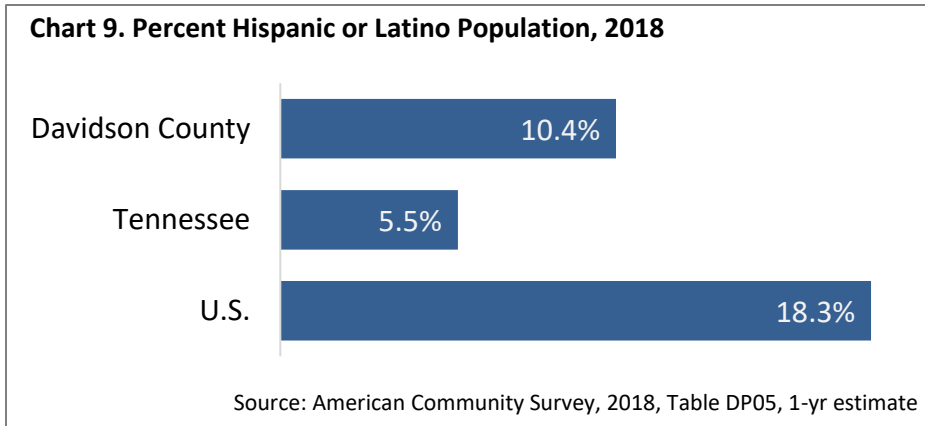
Detailed data for Davidson County population by race and ethnicity appear in the following table. Racial classification sums to 100 percent of the population. Ethnicity, defined as Hispanic or not Hispanic, separately sums to 100 percent of the population.

Table 4. Race and Ethnicity Davidson County, 2018

Race	Population	Percentage of Total
White	436,621	63.0%
Black or African American	187,929	27.1%
American Indian and Alaska Native	927	0.1%
Asian	25,440	3.7%
Native Hawaiian and other Pacific Islander	852	0.1%
Some other race	24,049	3.5%
Two or more Races	16,769	2.4%
Ethnicity		
Hispanic or Latino (of any race)	72,136	10.4%
Not Hispanic or Latino	620,451	89.6%

Source: American Community survey, 2018, Table DP05, 1-year estimate

Approximately one in ten residents of Davidson County is classified as Hispanic or Latino. Chart 9 below shows that the percentage of the Hispanic or Latino population in Nashville is significantly higher in the U.S. (18.3%) than in Tennessee (5.5%), with the Davidson County share near the middle at 10.4 percent. Among this population in Davidson County, 58.2% were Mexican, 4.0% were Puerto Rican, 5.4% were Cuban, and 32.4% were of other Hispanic or Latino heritage.

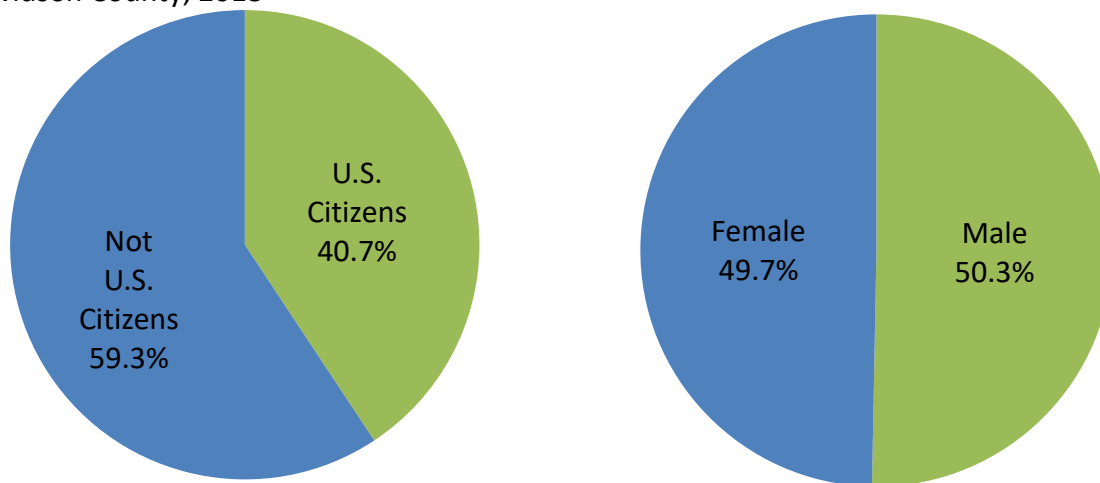


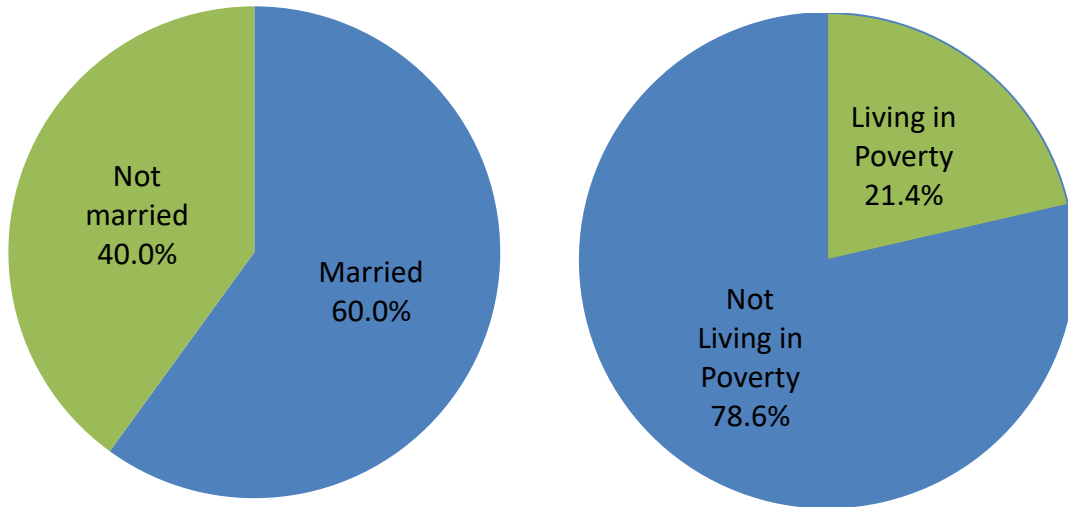
Foreign-Born Population

In 2018 there were 96,125 (13.9%) foreign-born residents in Davidson County, up from 87,212 (12.6%) in 2017. In Tennessee there were 348,562 foreign-born persons (5.1% of the total population) and 44.7 million in the U.S. (13.7% of the total population, unchanged from 2017). Characteristics of the Davidson County foreign-born population are shown in Chart 10.

More than half (59.3%) of Davidson County's foreign-born populations are U.S. citizens. Data show that poverty rates for the foreign-born are moderately higher than for the overall population of Davidson County, 21.4% compared to 15.4%.

Chart 10. Characteristics of Foreign-born Population
Davidson County, 2018

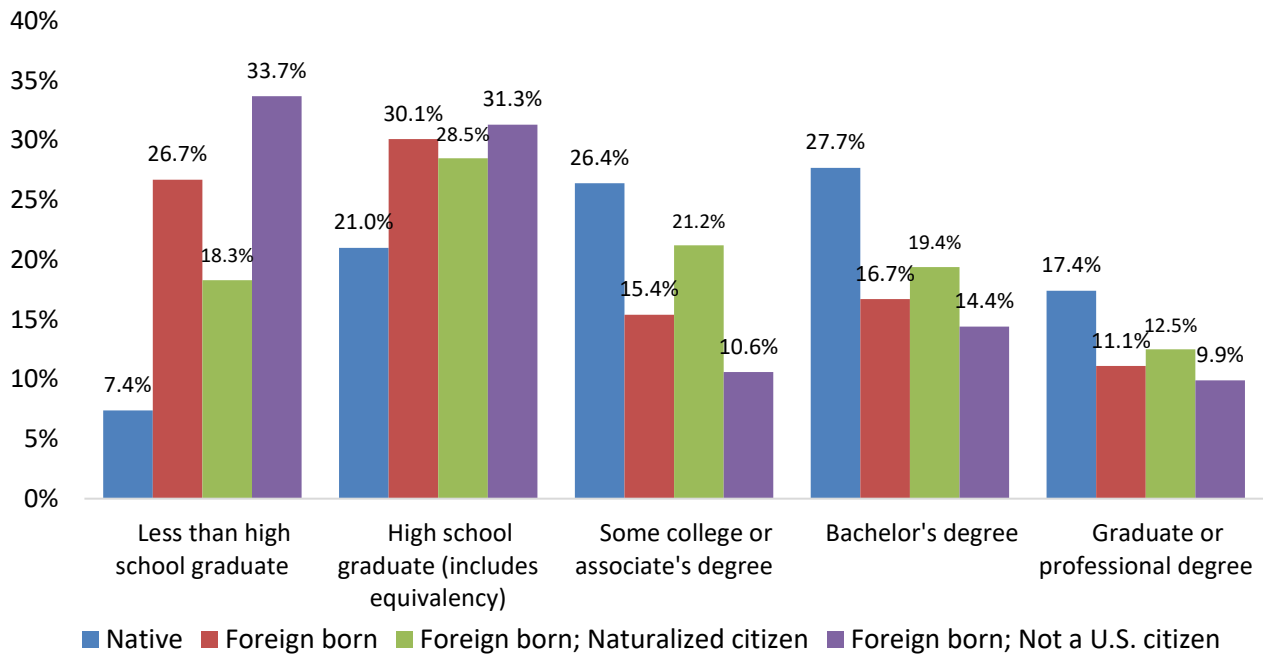




Source: American Community Survey, 2018, Table S0501, 1-year estimate

Educational attainment levels vary considerably in Davidson County between native and foreign-born populations. Nearly half (46.1%) of native-born population age 25 and over have a bachelor's degree or higher, while only over one-quarter (27.8%) of foreign born have a bachelor's degree or above. Foreign-born population that is not a U.S. citizen have overall rather low educational attainment, with two-thirds (65.0%) having only a high school education or less. Chart 11 provides detail on educational attainment for each group.

Chart 11. Educational Attainment of Native & Foreign-born Population
Davidson County, 2018

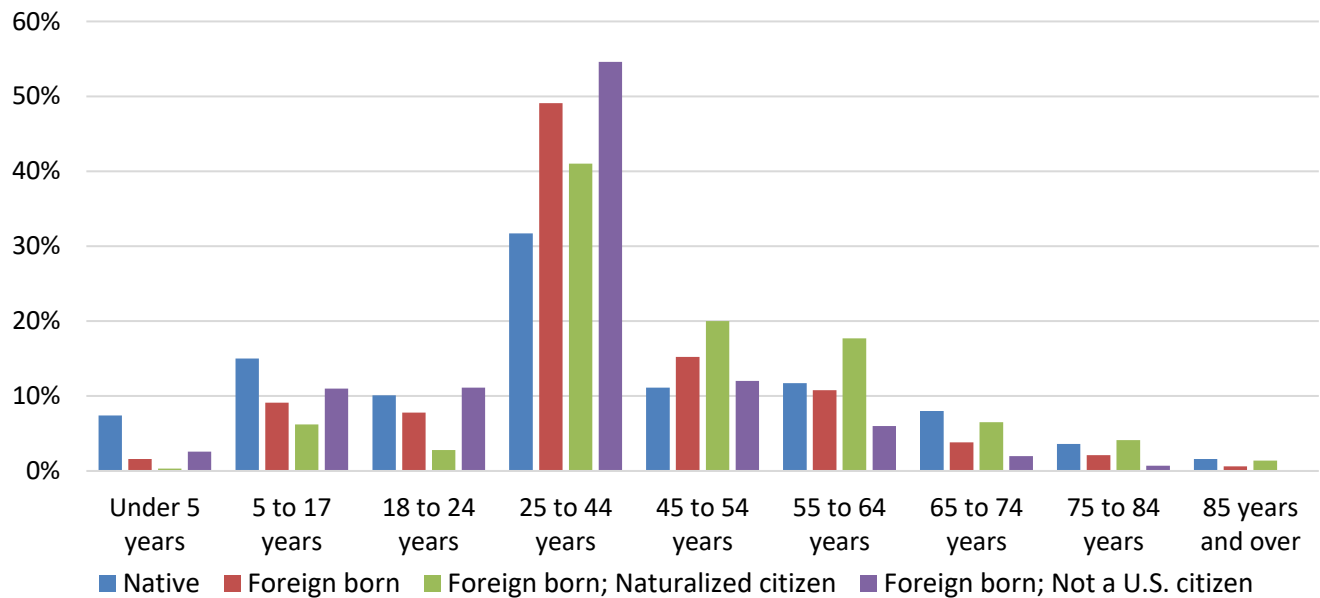


Source: American Community Survey, 2018, Table S0501, 1-year estimate

The foreign-born population of Davidson County has a significantly larger share of population in young working adult age range, from age 25 to 44. Conversely, there is a very low share of the very young or very old represented as a share of foreign-born population. However, among foreign-born that are naturalized citizens there is a higher share of older working age population. In each of these cases, immigration patterns to Nashville over time are exhibited through the maturation process of younger adults arriving initially, a portion obtaining citizenship over time, and then remaining resident in the community thereafter.



Chart 12. Age of Native and Foreign-born Population
Davidson County, 2018



Source: American Community Survey, 2018, Table S0501, 1-year estimate

Among foreign-born populations, there are households that are limited in use of English language. In Davidson County in 2018 there were 5.0% of all households that were limited English-speaking. Of these 14,260 households, slightly over a third (36.1%) were Spanish-speaking and slightly over a third

(36.3%) households that speak Asian or Pacific Island languages. This compares with the U.S., where 4.4% of all households are estimated as limited English-speaking.

Veterans

Davidson County had a veteran population of 28,047 in 2018, representing 5.1% of the population. This was a substantial decrease from 32,366 veterans, and 5.9% of the population over age 18 in 2017. In 2010 there were 37,942 veterans. The aging population of World War II-era veterans and those from later conflicts has resulted in overall decline in veteran population. In 2018 there were only 918 World War II veterans compared with 3,566 in 2010. Additional detail about Nashville’s veteran population appears below.

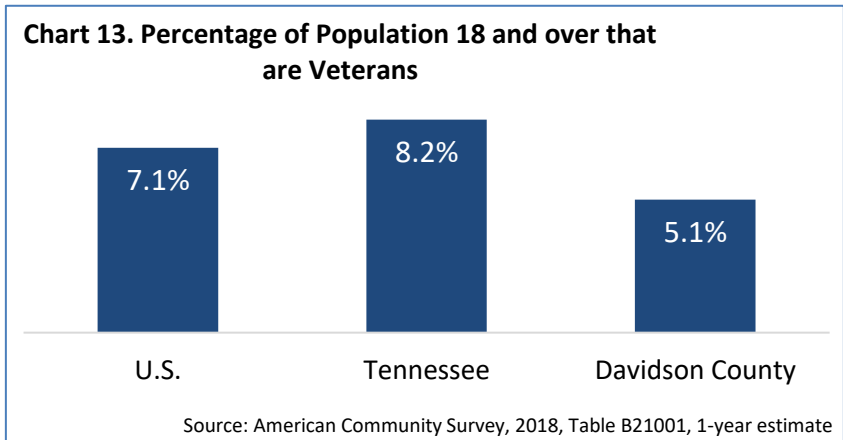
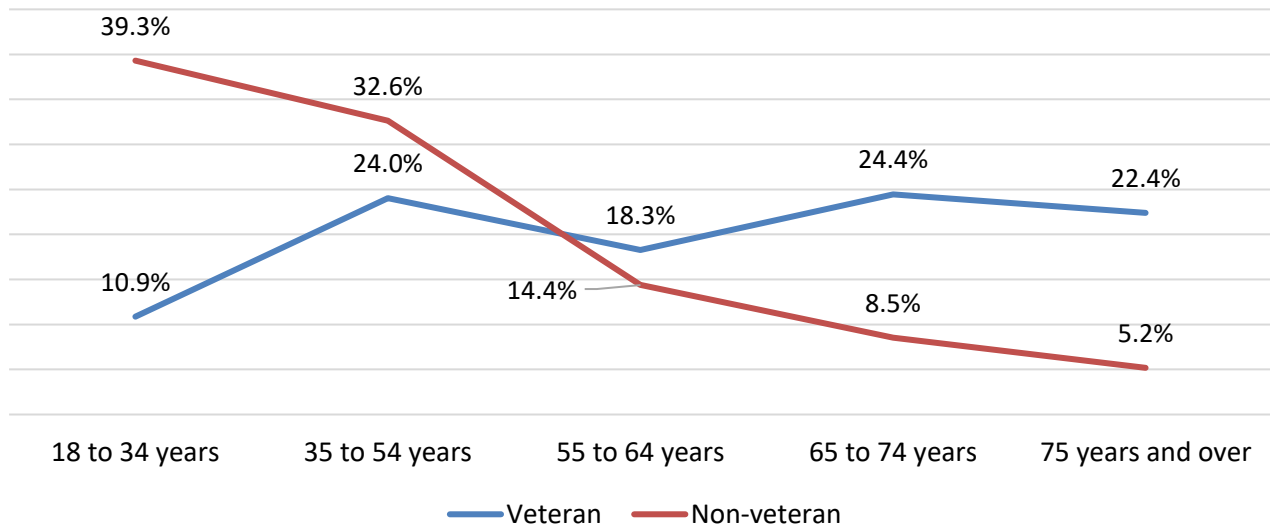


Chart 14. Veterans and Non-veterans by Age Category
Davidson County, 2018



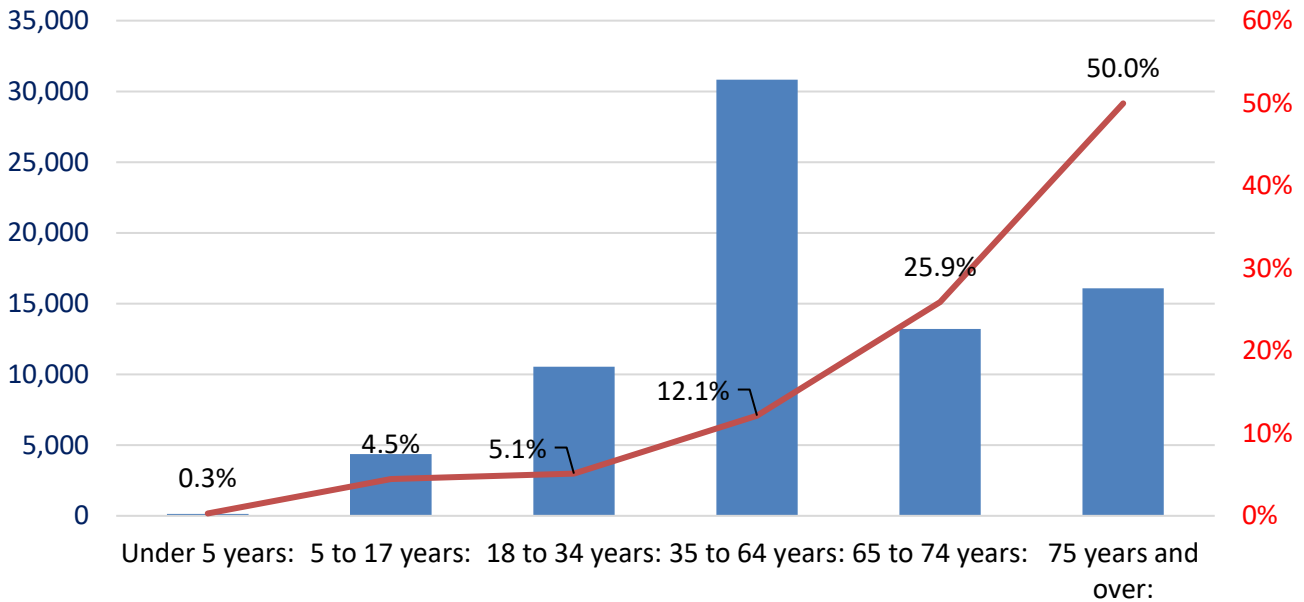
Source: 2018 American Community Survey, Table B21001, 1-year estimate

In 2018, 25.4% of veterans in Davidson County experienced some type of disability, 7.1% were unemployed, and 6.4% lived below the poverty level.

Persons with Disabilities

The likelihood of a person experiencing a disability increases with age, rising to 50.0% for those age 75 and over. At the same time, a large number of persons in prime working age, from age 35 to 65, experience disability of some type, though overall rates are lower. Data show that there were an estimated 75,121 persons with a disability in Davidson County in 2018, down slightly from 76,784 in 2017. Chart 15 illustrates the pattern of disability by age category in Nashville.

Chart 15. Number and Percent of Persons with Disability by Age
Davidson County, 2018



Source: American Community Survey, 2018, Table B18101, 1-year estimate

Table 5 shows the number and percent of the population with a disability by age categories for difficulties in areas of hearing, vision, cognitive, ambulatory, self-care and independent living. A person with a self-care disability has a mental, physical or emotional condition that lasts at least six months and has difficulty in dressing, bathing or getting around inside the home. An independent living disability means a person would have difficulty doing errands alone, such as shopping or going to a doctor’s office because of a physical, mental, or emotional condition.

Table 5. Disabilities by Type

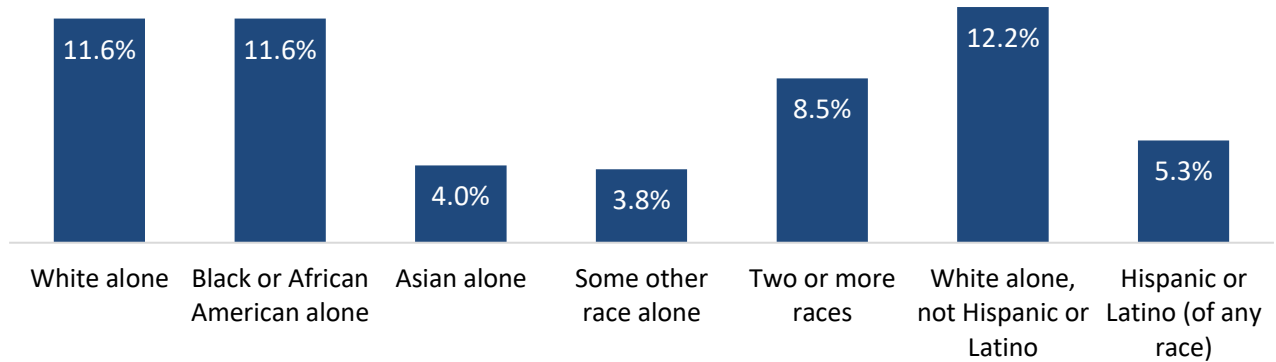
Davidson County, 2018

Disability Type	Number	Percent of Total Population
With a hearing difficulty	20,597	3.0%
Population under 18 years	1,008	0.7%
Population 18 to 64 years	7,961	1.7%
Population 65 years and over	11,628	14.0%
With a vision difficulty	15,375	2.2%
Population under 18 years	773	0.5%
Population 18 to 64 years	8,350	1.8%
Population 65 years and over	6,252	7.5%
With a cognitive difficulty	28,570	4.5%
Population under 18 years	3,513	3.6%
Population 18 to 64 years	17,372	3.8%
Population 65 years and over	7,685	9.2%
With an ambulatory difficulty	40,447	6.3%
Population under 18 years	670	0.7%
Population 18 to 64 years	19,769	4.3%
Population 65 years and over	20,008	24.1%
With a self-care difficulty	15,614	2.4%
Population under 18 years	1,010	1.0%
Population 18 to 64 years	7,217	1.6%
Population 65 years and over	7,387	8.9%
With an independent living difficulty	27,210	5.0%
Population 18 to 64 years	14,779	3.2%
Population 65 years and over	12,431	15.0%

Source: American Community Survey, 2018, Table S1810, 1-year estimate

Approximately one in ten persons in Davidson County experiences a disability of some type. Below are indicated the share of those with a disability by race and ethnicity. As shown by Chart 16, African American and White population each have rates of disability about twice that of Hispanic population, which is relatively younger overall.

Chart 16. Disability by Race and Ethnicity Davidson County, 2018

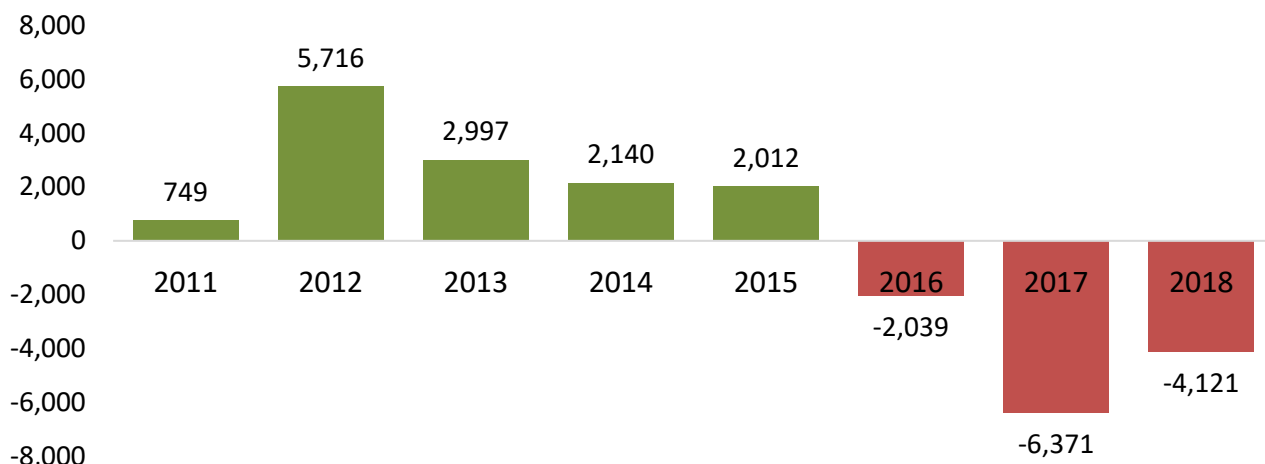


Source: American Community Survey, 2018, Table S1810, 1-year estimate

Migration

Davidson County continues to experience a negative level of migration, with more persons moving from Nashville to other places outside the county, than persons moving into Davidson County. While the Nashville MSA continues to see positive net in-migration, Davidson County’s negative migration pattern began in 2016 and has continued each year since. The growth in population overall in Davidson County is due solely to natural increase (more births than deaths in the county population), sufficient to offset the losses from population exiting the county. Rising cost of living that accelerated throughout the 2010s is considered a key factor in causing out-migration of population from Davidson County.

Chart 17. Net Migration to Davidson County to/from rest of U.S.



Source: US Census Annual Estimates of Population and Components of Change

ECONOMIC MOBILITY

Introduction

Over recent decades the ability of young persons to earn more than their parents in their own careers continues to decline. Studies show that many Americans' perception of the earnings outlook for their children is not good. In that respect, the realities and the perceptions have been in alignment. Emerging national research is finding new evidence that overall each generation since the 1940s sees less likelihood of children outperforming their parents economically. Further, there are notable differences throughout the country of higher and lesser likelihood of this taking place. Nashville, in fact, performs extremely poorly in terms of the ability of young persons earning more than their parents as they grow into adulthood.

Where jobs and education have been the primary means offered of advancing economically, these alone are not proving sufficient to overcome other factors and barriers that many persons face. The enduring poverty in Nashville and low rates of economic mobility demonstrate that simple availability of jobs unrelated to the skill sets of those in poverty is not a viable or sufficient means of raising financial outcomes for households and families. Meanwhile, there remain a very large share of jobs that simply offer wages lower than those needed to sustain household budget needs. For these households and even middle-class households, rising cost of living, limited transportation alternatives, limited childcare options and other hindrances constrain ability to gain a foothold for economic mobility. In the end, elevating the educational attainment of workers for new jobs still leaves the reality of the many lower-paying jobs that must be filled. The cycle in which rhetorically more jobs and more education are regarded as ultimate solutions is one that neglects other systemic aspects of poverty and economic mobility in Nashville.

A host of data and analysis reveal the challenges facing Nashville in relation to the role of economic mobility for its residents:

- Unemployment rates in Davidson County, though continuing to decline, remained **twice as high for the Black population as for Whites in 2018** and essentially unchanged in the past four years.
- Wide variation exists in **unemployment levels** in different parts of Davidson County, with some Census Tracts experiencing **rates as high as 22%** of persons in the labor force and looking for work.
- **There is a severe lack of economic mobility for residents of Davidson County**, among the lowest in the nation, particularly among minority population. **Davidson County ranks in the lowest 5% of economic mobility in the nation among over 2,700 counties in the U.S.**, demonstrated by recent Harvard research of this pattern across the country. This means that a young person born in a poverty environment has one of the lowest likelihoods of rising to moderate or high income of anywhere in the nation. (Opportunityinsights.org)
- **Poverty levels in Nashville are high and rising**, even apart from a rising cost of living, with thousands of persons experiencing an absolute decline in income. In the most recent year Nashville's population experienced a notable increase in the **Poverty rate, rising to 15.4%**, now

103,240 persons, the highest number in three years, according to the U.S. Census. The poverty rate for African American population of Nashville is now 24.7%, which is higher than the rate for African Americans in the central county of Atlanta (20.6%), Austin (21.6%), Charlotte (14.8%), Houston (20.9%), St. Louis (23.8%), Chicago (23.9%), Miami (24.4%), Newark (20.1%), Birmingham (24.0%), Kansas City (21.2%), and many others. (American Community Survey, U.S. Census, 2018)

- There is strong evidence that **education and jobs alone are not sufficient** in reducing Nashville's deep, multi-generational, and neighborhood poverty. Job growth occurring in high income, high skill occupations often benefits firms and workers that both are recruited into Nashville. The gap between high skill technology and management roles relies heavily on in-migration, while ancillary jobs and those in health services, retail, and hospitality are those lower paying jobs which many existing Nashville residents hold. African American workers in Nashville are **twice as likely as White workers to work in healthcare service or manufacturing**; and half as likely to work in management, computer, or science jobs. (American Community Survey, U.S. Census, 2017; U.S. Bureau of Labor Statistics May 2018 Metropolitan Area Occupational Employment and Wages; Page, M., 2014, *Are Jobs the Solution to Poverty, Pathways*, Stanford University).
- **Many households still have not recovered from wealth losses** due to the Great Recession, coupled with a rising local cost environment for housing and other needs. (Pfeffer, F.T., Danziger, S., & Schoeni, 2013, *Wealth Disparities before and after the Great Recession, Annals of the American Academy of Political and Social Sciences*, 650(1) 98-123; Kochhar, R. & Cilluffo, A., 2017, *How wealth inequality has changed in the U.S. since the Great Recession, by race, ethnicity and income*, Pew Research Center).
- Further inequities exist for African Americans among older workers with declines in wealth brought on through the Great Recession. Also, **younger African American workers at age 30 are estimated to average only 25.3% of the net wealth of their White counterparts**. Data show that up to 39% of African Americans lack meaningful retirement savings compared with 21% of white workers. Thirty-five percent of African Americans are considered underbanked compared with 16% of the overall population. At all income levels, over half of African Americans (55%) are denied credit applications or approved for less than requested, compared with 31% for the overall population. (Board of Governors of the Federal Reserve System, *Report on the Economic Well-being of U.S. Households in 2018*)
- **In education, Davidson County ranks 9th highest for most students living in poverty** among the nation's 50 largest school districts. A very considerable 25.6% of students of school age in Nashville live below 100% of the poverty level, higher than Los Angeles or Chicago and double the rate of Baltimore County, Fulton County (GA), or Wake County (NC). (U.S. Census, 2018, *Poverty Estimates for School Districts, Small Area Income and Poverty Program*).
- **Half of Nashville's workforce is earning \$35,460 or less**, far from sufficient for meeting basic household expenses. Half of Davidson County workers do not earn enough to afford a Fair Market Rent. (American Community Survey, U.S. Census, 2018; U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Fair Market Rents, 2018-2020*).
- **Overall, disparities are widespread in economic wellbeing**. African American households experience a median household income that is only 61.3% of that for White households. African American households are **twice as likely to have an income under \$20,000** than White households. Meanwhile, African American households comprise **40.6% of households** with incomes under

\$20,000 although Black households are only 26.2% of all households. (American Community Survey, U.S. Census, 2017, 2018)

- There is a negative net migration of **seven persons leaving Davidson County each day**, a pattern that has persisted for three years. While young singles and childless couples move to Nashville for high-paying jobs, working class families are exiting Nashville and those in poverty find themselves trapped in an ever more costly and difficult environment. (U.S. Census Population and Housing Units Estimates Program, Components of Change 2016-2018).

State of Research

What is Economic Mobility?

Does the neighborhood you grow up in impact your income as an adult? With recent studies showing rising levels of income inequality in the United States, the question of economic mobility has become increasingly more important. Economist Raj Chetty of Harvard University, along with others, has developed a project called “The Equality of Opportunity Project.” The data demonstrate that economic mobility varies greatly across geographic regions of the United States.

What is economic mobility?

Using IRS data for over 40 million children and parents, Chetty’s research seeks to answer the question: Is the United States really the land of opportunity? The research measures mobility based on the odds of a child from the bottom 20% of the income bracket reaching the top 20%. Chetty explains this measure as a quantifiable articulation of the American Dream: Do children born in poverty have the opportunity to make it to the top?

Research demonstrates that the United States ranks particularly low compared to other developed countries. As Chetty states, “Your chance of achieving the American Dream is nearly twice as high in Canada relative to the United States.” More striking however is the difference in economic mobility between geographic areas *within* the United States. The research looks at economic outcomes for children who grew up in the bottom 20% based on region. Research demonstrates that the average outcome for “commuting zones” or areas relatively close to particular metro area. These findings call attention to differences in opportunity across the United States for low-income children.

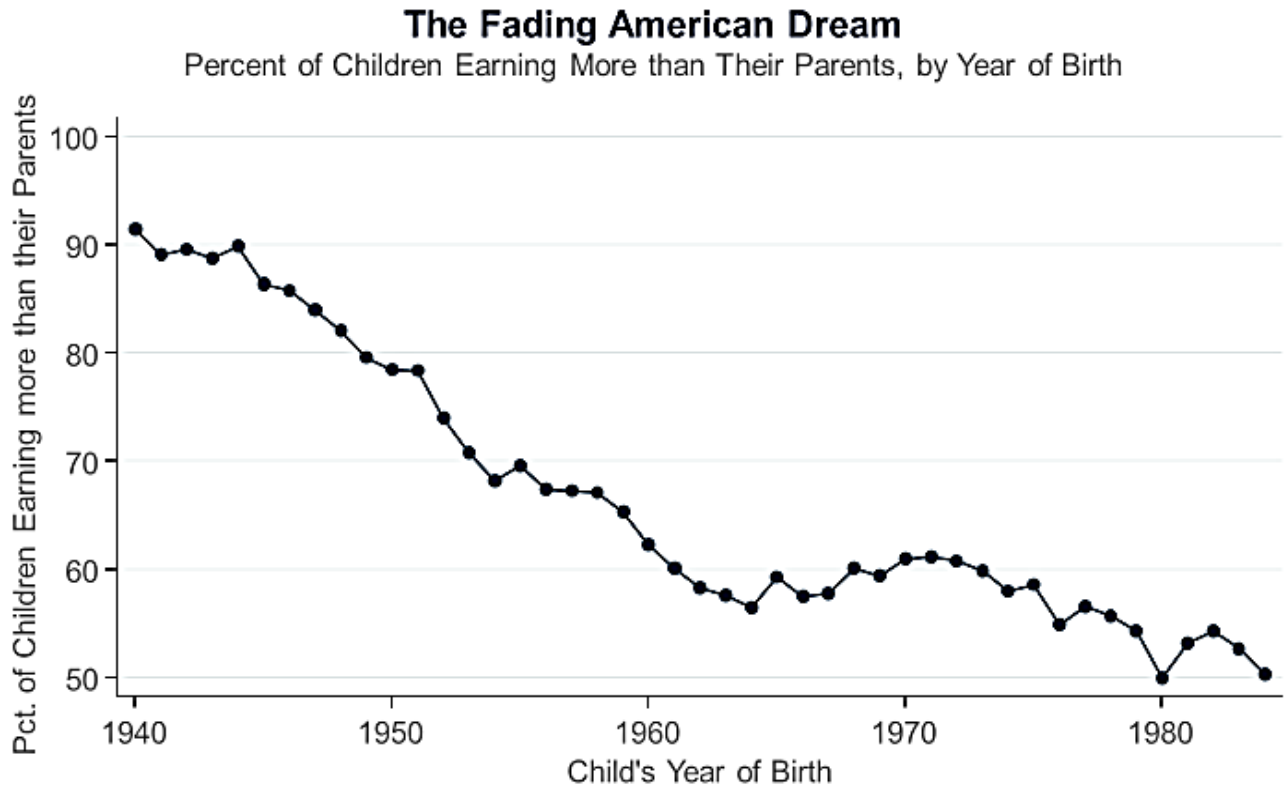
While those in higher income households tend to not be impacted by location, geography matters for children growing up in poverty. Metropolitan areas such as Memphis, Tennessee, Charlotte, North Carolina and Atlanta, Georgia rank lowest in economic mobility. In Memphis, only 2.8% of children born in the bottom fifth will ever reach the top fifth. In these areas, being raised in poverty significantly affects the chance of achieving the American Dream.

Source: U.S. Department of Housing and Urban Development

https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_071414.html

children to earn more than their parents. These data are an illustration of what some would refer to as “The Fading American Dream.” These are issues not only facing the poorest groups in the population, but increasingly characterize what middle class households also experience relative to the prior generation. What is clear is that the trends are long-term and national in scope.

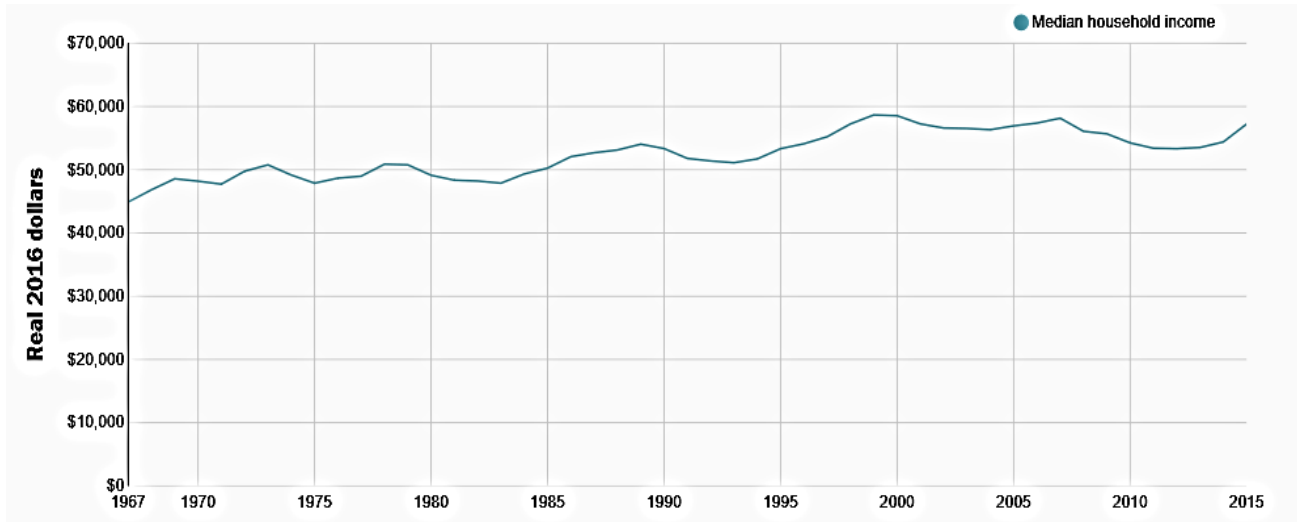
Chart 18. Percent of Children Earning more than their Parents by Year of Birth, U.S.



Source: Chetty, Grutzky, Heil, Hendren, Narang (Science, 2017)

An enduring long-term trend of real median household income illustrates a pattern barely changed in fifty years. The ebb and flow of earnings gains are all but imperceptible over this period. Modest real gains achieved in one period are often diminished in a succeeding period during periods of slower economic growth or economic decline, slower job growth, and slower wage growth.

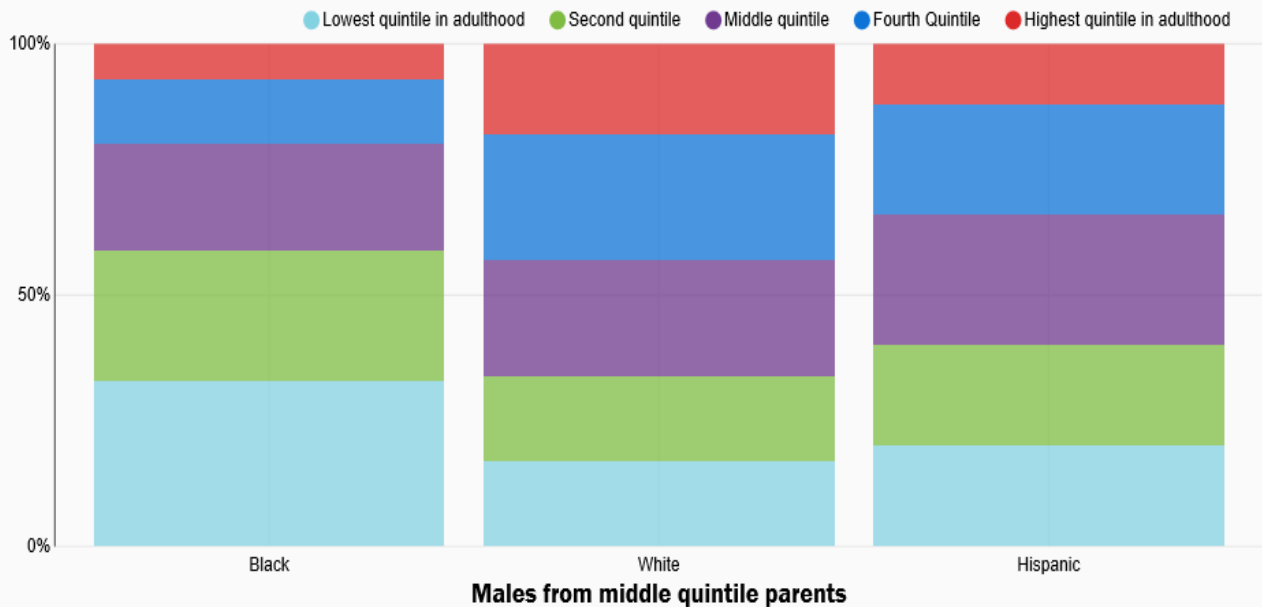
Chart 19. Median U.S. Household Income 1967-2015



Source: US Census, Historical Income Tables, Table H-5: Race and Hispanic Origin of Householder-Households by Median and Mean Income: 1967 to 2016; Brookings Institution.

In fact, there is marked downward mobility for many in the U.S. Among African American male children in middle quintile earning households, there is considerable likelihood of those children moving to lower quintiles of earning as adults.

Chart 20. Children moving to lower or higher quintile of earning as adults, U.S.

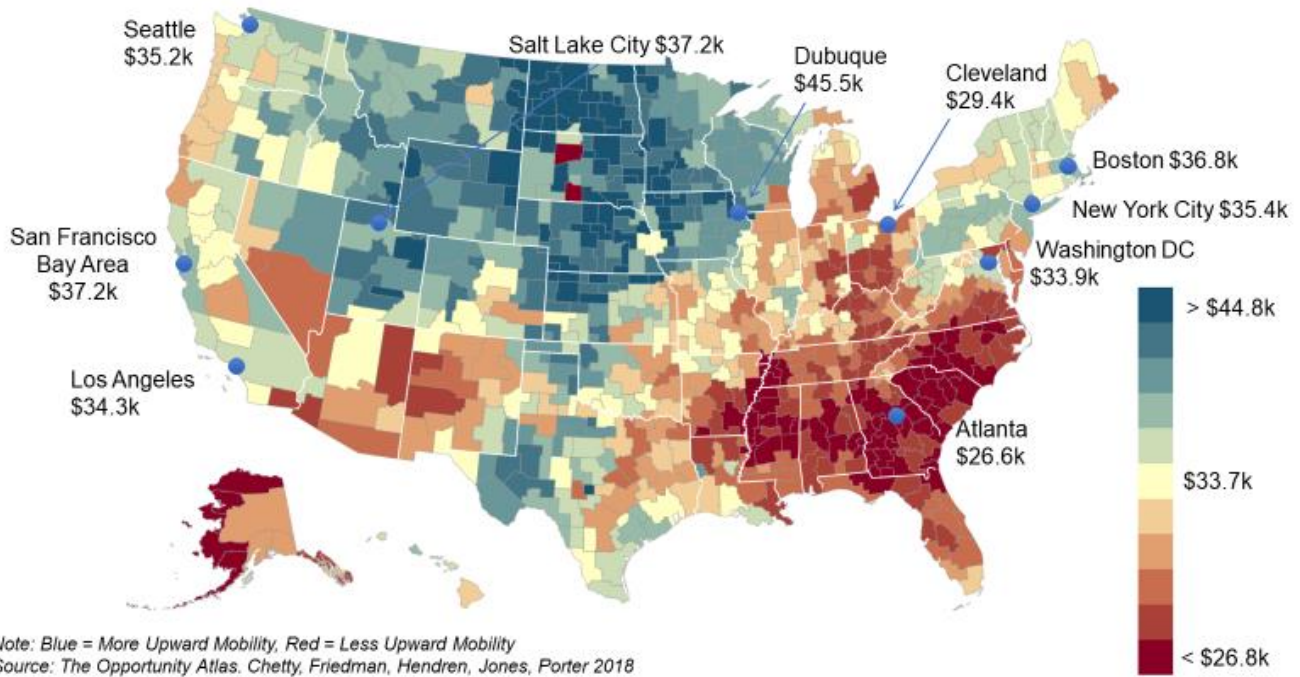


Note: Children's adult incomes reflect household income in mid-thirties; parent incomes measured when children were between the ages of 11 and 22.

Source: Chetty et al., "Race and Economic Opportunity in the United States: An Intergenerational Perspective"

There are stark differences evident in the U.S. among places where children experience higher and lower possibilities of economic success. The deep South is clearly an area facing extreme challenge for those born in poverty conditions to be economically mobile as adults. Based on these data, it is not surprising that confidence among adults for the economic future of their children has declined considerably. Over many years and many surveys, sentiment is strong that the future economic outcomes for the next generation are not particularly favorable. Survey research finds that three-quarters of Americans are not confident that children born today will be better-off than their parents. <https://online.wsj.com/public/resources/documents/WSJNBCpoll08062014.pdf>

Figure 1. The Geography of Upward Mobility in the United States: Average Household income for Children with Parents Earning \$27,000 (25th Percentile)



Source: The Opportunity Atlas, Chetty, Friedman, Hendren, Jones, Porter, 2018



With the complexities of economic mobility, the factors of race and poverty are deeply embedded elements.

FOCUS

Economic Mobility, Race & Segregation

According to the National Poverty Center, 58% of America’s poor (26 million people) are racial or ethnic minorities. In looking at the economic mobility heat map, the low-mobility areas in the deep South coincide with areas that traditionally have a high African American population.

An article in the New York Times explains that the relationship between race and economic mobility is complicated. Indeed, economists found that low-income white children growing up in areas like Charlotte, NC are equally likely to become low-income adults as their black counterparts. The author concludes that race is not a determinant of economic mobility on an individual level.

Raj Chetty of Harvard University proposes that the relationship between race and mobility might reflect the historical legacy of segregation in areas with larger African American populations. Chetty notes that “Racial segregation tends to go hand-in-hand with income segregation.” This isolation of low-income neighborhoods can impact a child’s chances of succeeding on several levels, from school quality to building social networks.

The issues of economic mobility are complex. But new research is opening many avenues for exploring policies that can effectively address gaps and challenges that many areas face on this topic. Recognizing that historically there have been substantial differences in economic mobility based on where a person grows up, the policy choices are essentially two: investments that will make it possible for persons to relocate to areas of greater opportunity or investments that will enhance the mobility opportunities in areas where people currently reside.

Figure 2. Two Approaches to Increasing Upward Mobility



- **Moving to Opportunity:** Provide Affordable Housing in High-Opportunity Areas



- **Place-Based Investments:** Increase Upward Mobility in Low-Opportunity Areas

What does this mean for policy?

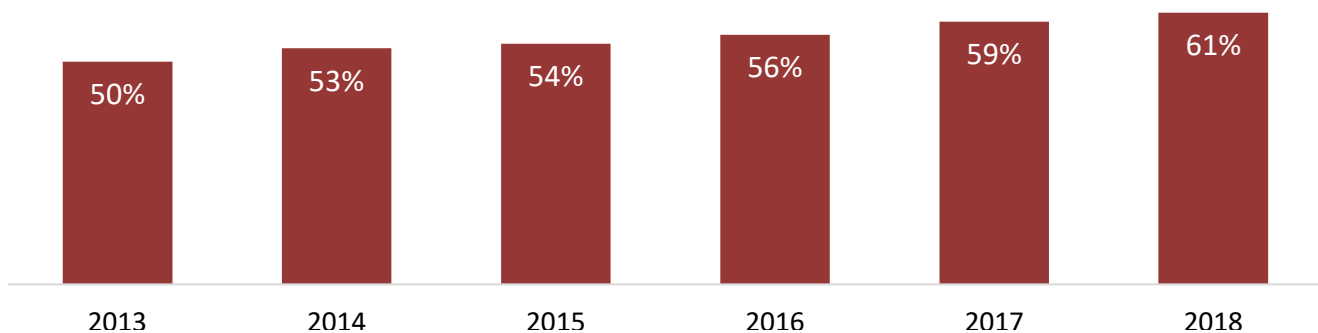
- Results show that the question is not *whether* we can have high levels of upward mobility in America today; rather, we simply **need to understand how to replicate the high rates of mobility** we see in some of our neighborhoods to all communities.
- Findings from research motivate **local, place-focused approaches to improving economic mobility**, such as making investments to improve outcomes in areas that currently have low levels of mobility or helping families move to higher opportunity areas. This work directly identifies areas that are potential “opportunity bargains” and policy efforts are currently working with local housing authorities in the Creating Moves to Opportunity Project to help low-income families move to such areas.
 - Still, **helping families move can never be a scalable solution** to improve upward mobility in and of itself; ultimately, we must make investments to make all communities areas of opportunity. While our research does not yet directly identify which specific policies are most successful in improving neighborhoods, our broader findings and other related research provide support for policies that reduce segregation and concentrated poverty in cities (e.g., affordable housing subsidies or changes in zoning laws) as well as efforts to improve local public schools.

Source: Opportunity Insights

<https://opportunityinsights.org/neighborhoods/>

Economic mobility means many things for households in varying circumstances. Those experiencing deep economic crisis may require stabilizing their situation, then considering and finding ways to gain a foothold to better opportunities. Increasingly, Americans find it difficult to obtain even small amounts of cash in emergency situations. Annual survey research by the Federal Reserve Bank documents this difficulty. Despite some slight improvement, still in 2018 only 61% of adults would have cash on hand to cover an emergency need. This means that 39% of adults would have to sell something or borrow money to obtain needed funds. In fact, 12% of adults indicate that they would be unable to pay emergency expenses by any means.

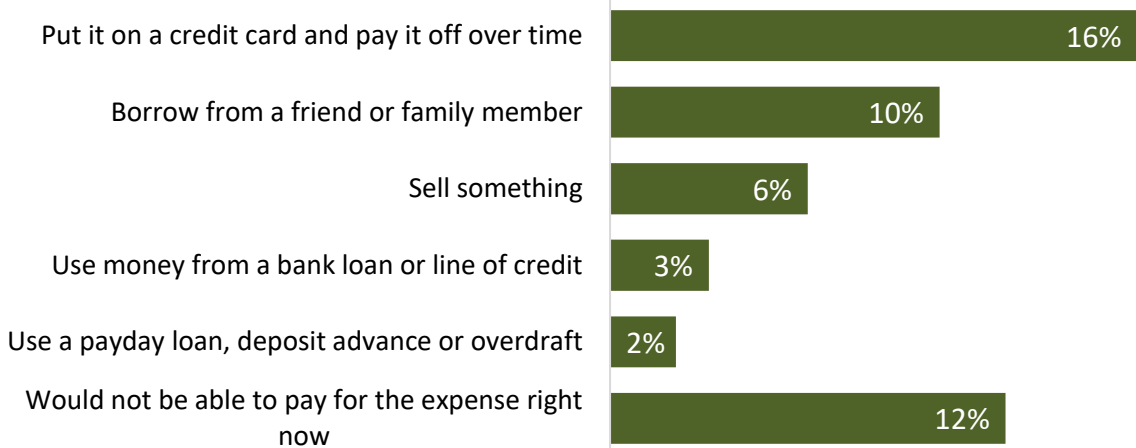
Chart 21. Would cover a \$400 emergency expense using cash or its equivalent (by survey year), U.S.



Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

The ways that individuals and households cope with financial hardship in an emergency is revealing of the extent of this challenge. For even \$400, more than half of the adults in the U.S. would have to resort to some extraordinary measures to obtain this amount in an emergency.

Chart 22. Other ways individuals would cover a \$400 emergency expense, U.S.



Note: Respondents could select multiple answers

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)



Annual research by the Federal Reserve Bank identifies many of the troubling situations facing adults in the U.S. In the most recent national survey, 17% of all adults will leave at least one bill unpaid or partially paid. These include such items as rent or mortgage (4%), utility bills (6%) or credit card payments (7%). Among those who state that they do expect to defer at least one bill, that share rises where up to 22% forego paying rent, 33% will not pay utility bills, or 12% will miss a payment on a student loan in order to make ends meet.

Table 6. Bills to leave unpaid or only partially paid in the month of the survey, U.S.

Bill	Percent	
	Among Adult Population	Among those who expect to defer at least one bill
Housing-related bills		
Rent or mortgage	4	22
Water, gas, or electric bill	6	33
Overall	7	39
Non-housing-related bills		
Credit card	7	42
Phone or cable bill	5	32
Student loan	2	12
Car payment	3	19
Other	1	3
Overall	11	67
Unspecified bills		
Unspecified bills	4	25
Overall	17	100

Note: Respondents could select multiple answers. "Unspecified bills" reflects those who said they would not be able to pay bills in full but then did not answer the type of bill.

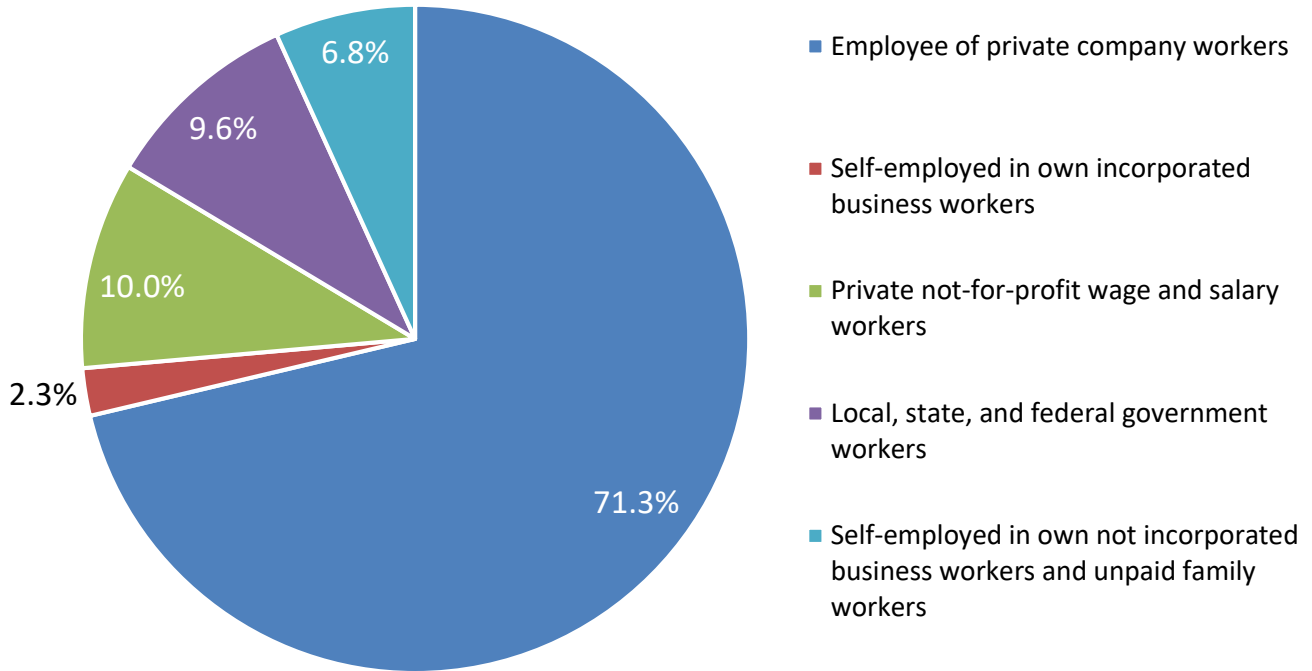
Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Employment

Occupations & Industry

The distribution of Davidson County workers by type of employer is shown in the chart below. The classifications are based on those of the U.S. Census Bureau. Most (71.3%) are employees in private industry, down from 79.6% in 2017. Approximately one in ten (9.6%) workers is in the government sector.

Chart 23. Workers by Classification
Davidson County, 2018

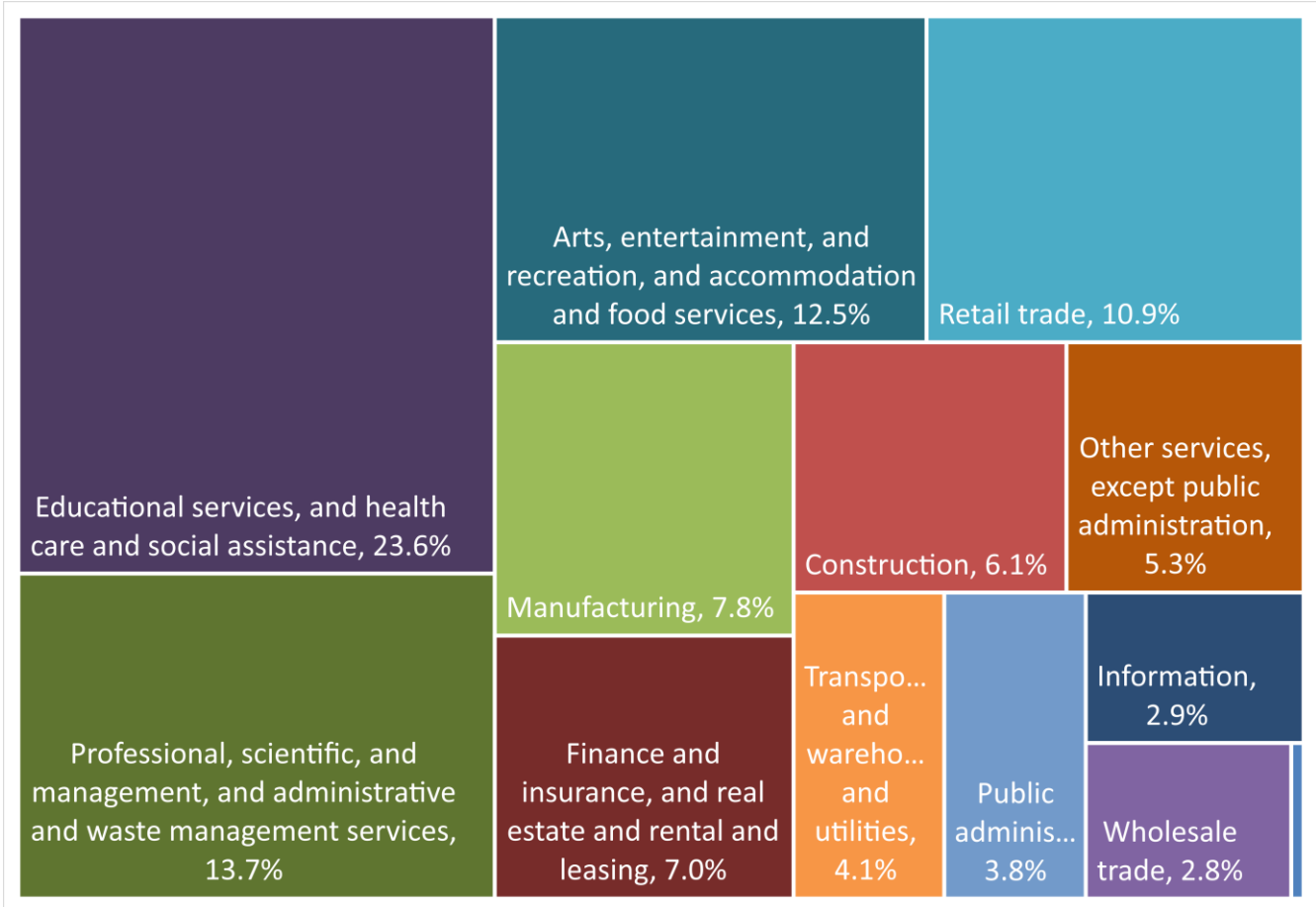


Source: American Community Survey, 2018, Table S2406, 1-year estimate



Chart 24 illustrates the distribution of employment by industry in Davidson County in 2018. The largest industry among the categories was 23.6% for educational services, health care and social assistance, followed by 13.7% for professional, scientific, management, administrative and waste management services. Those are also the largest categories for both the State of Tennessee and for the U.S.

Chart 24. Workers by Industry
Davidson County, 2018

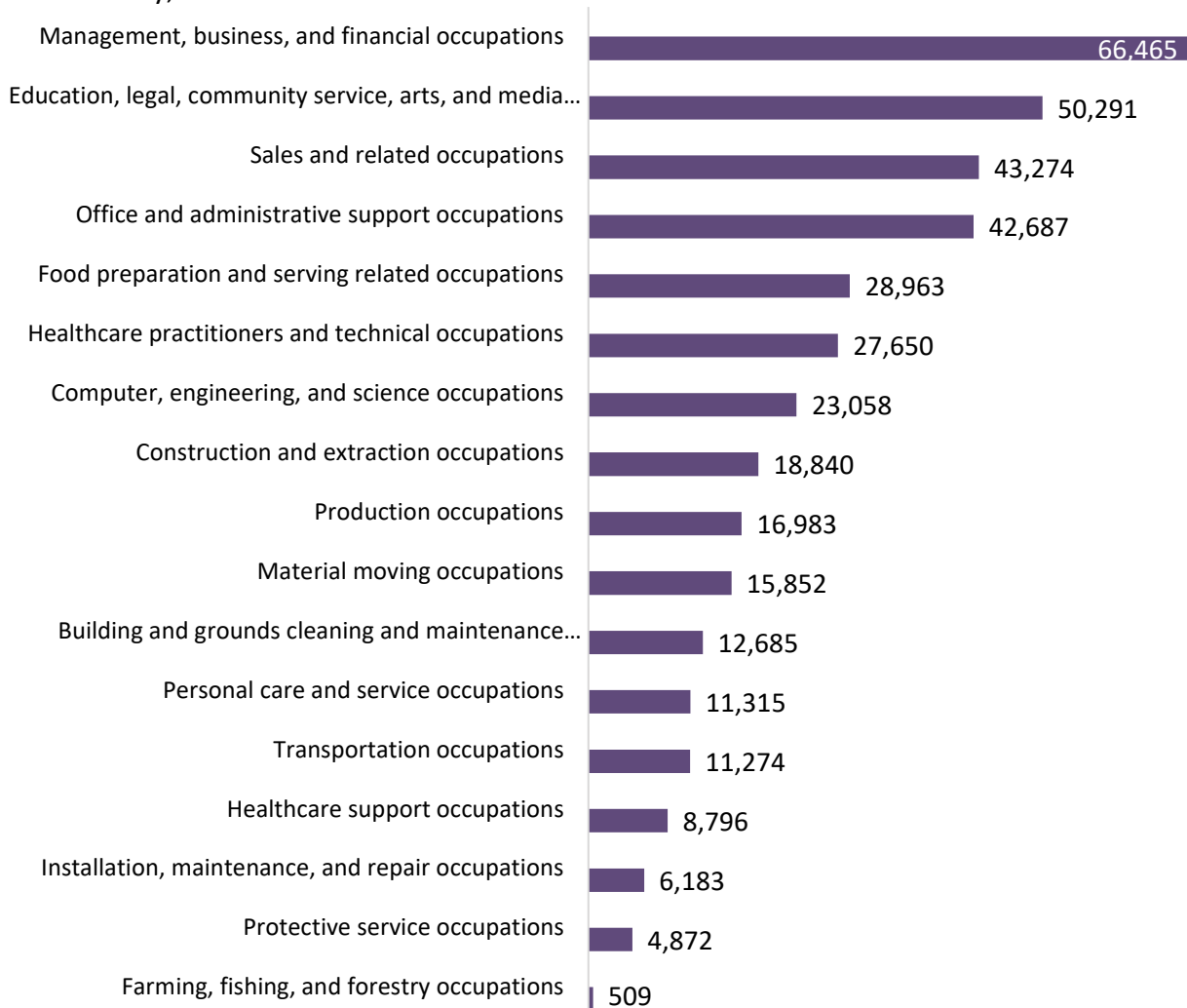


Source: American Community Survey, 2018, Table S2407, 1-year estimate

A review of occupational distribution in Davidson County reveals a number of important patterns. The largest major sectors of jobs are clustered in an array of higher and lower paying roles. The four largest categories, shown below, comprise a wide range of occupations from highly paid executive positions to entry jobs. The next, food preparation, employs over 28,000 persons in Nashville, many at lower wage levels. Others, such as building cleaning and maintenance, personal care, and healthcare support, also include many roles that exhibit lower earnings and limited opportunities for advancement.

Chart 25. Workers by Occupation

Davidson County, 2018



Source: American Community Survey, 2018, Table S2401, 1-year estimate

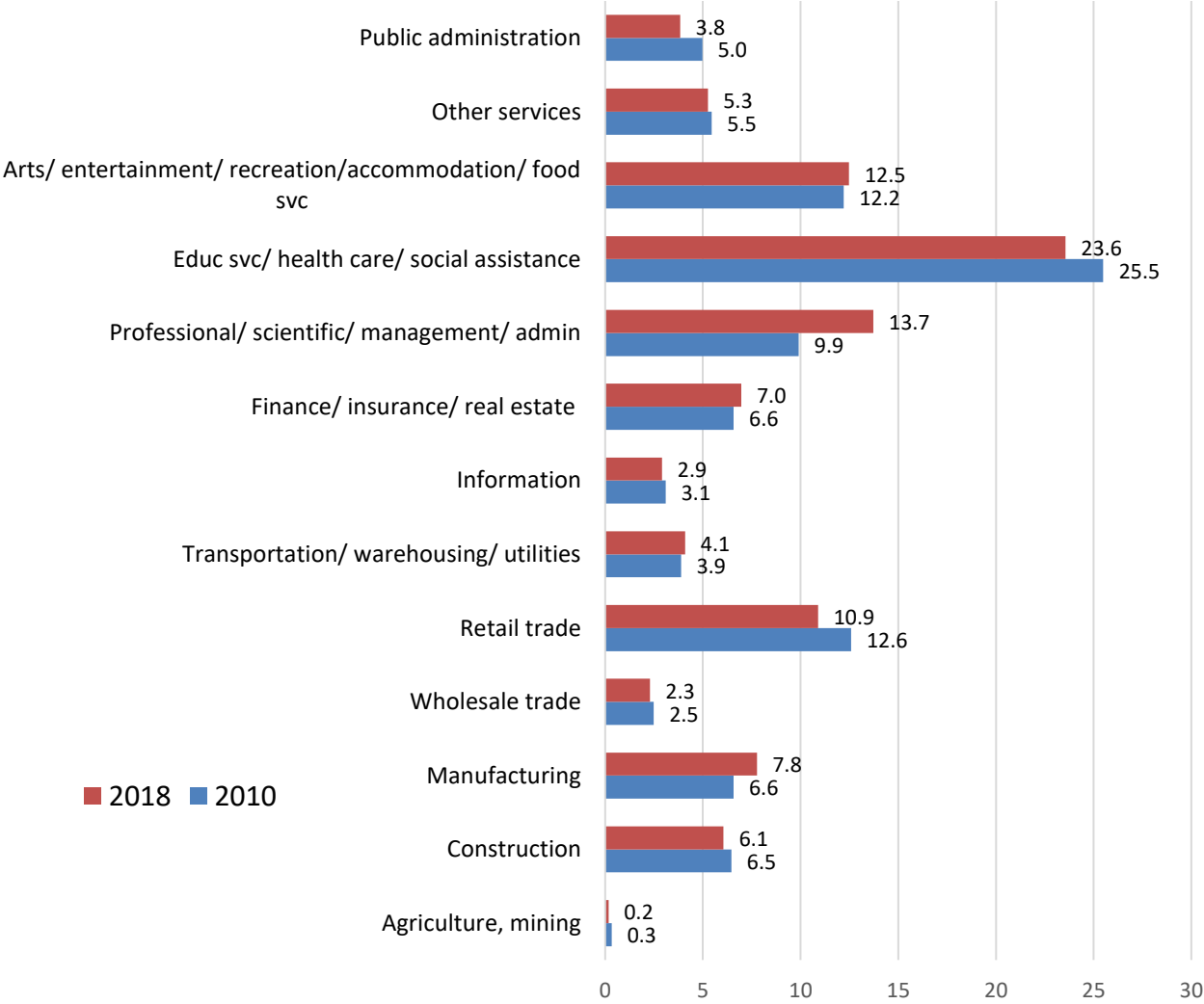
Employment Sectors

Often Nashville’s economic successes are evaluated in relation to industry diversity. Certainly, the blend of many growing and resilient sectors such as healthcare management, tourism, entertainment, and financial services is important for the overall stability of the Nashville economy. Contributions to Gross Product are undeniably associated with business development and construction activity. Yet, equally important is the distribution of occupations as a set by themselves or within industries. Seeing the wide divergence of earnings across occupations within industries and the large numbers of low-wage earners in Davidson County aids in understanding the dynamics of poverty and economic hardship which many people face.

In the data below, the professional, scientific, management and administration sector shows the greatest overall growth since 2010. The manufacturing sector as well exhibits the result of rebound

over this period. The education, health care and social assistance cluster has declined the most relative to others, along with retail trade. Most other sectors have approximately the same share of employees in 2018 as in 2010, shortly after the Great Recession. Important considerations here include the interrelationship of industries themselves, the role that certain industries play in a serving role to population of an area, and the reality of turnover of workers across time, meaning that workers in an industry in 2010 may not be the same workers in the same industries eight years later.

Chart 26. Percentage of Employed Persons 16 Years and Older by Selected Industry, Davidson County, 2010 and 2018



Source: American Community Survey, 2018, Table S2407, 1-year estimates

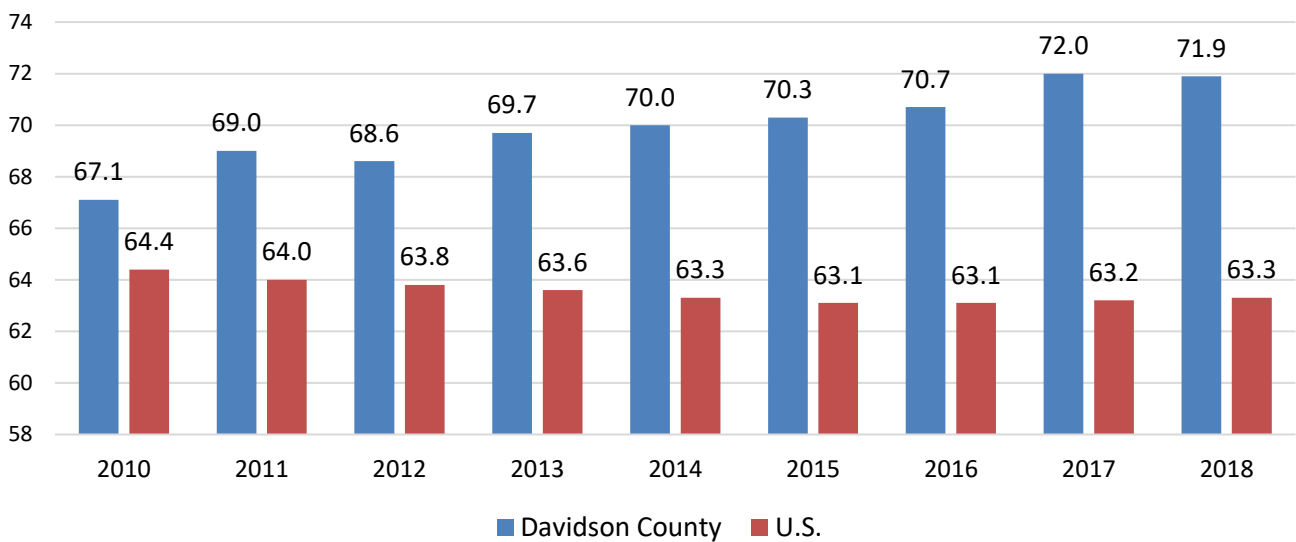
Unemployment

The unemployment rate measures the share of the labor force that is not currently employed but is actively looking for work. It is also an important indicator of the state of the labor market. In some cases, a lower unemployment rate may mask underlying weaknesses of the labor market. These

weaknesses could include the presence of discouraged workers who left the workforce because they could not find job opportunities that fit their interests and abilities, along with stagnant wages in many industries. Another measure that shows the health of the labor market is the labor force participation rate which represents the relative amount of labor resources available to an economy.

As shown in Chart 27 below, the 2018 labor force participation rate for Davidson County was 71.9%, a nearly the same as in 2017. The rise in labor force participation rates over the decade is an indication of a continuous positive trend of the labor market and a noticeable improvement from the peak of the Great Recession when the participation rate stood at 67.1% in 2010.

Chart 27. Percent in Labor Force
Davidson County and U.S., 2010-2018

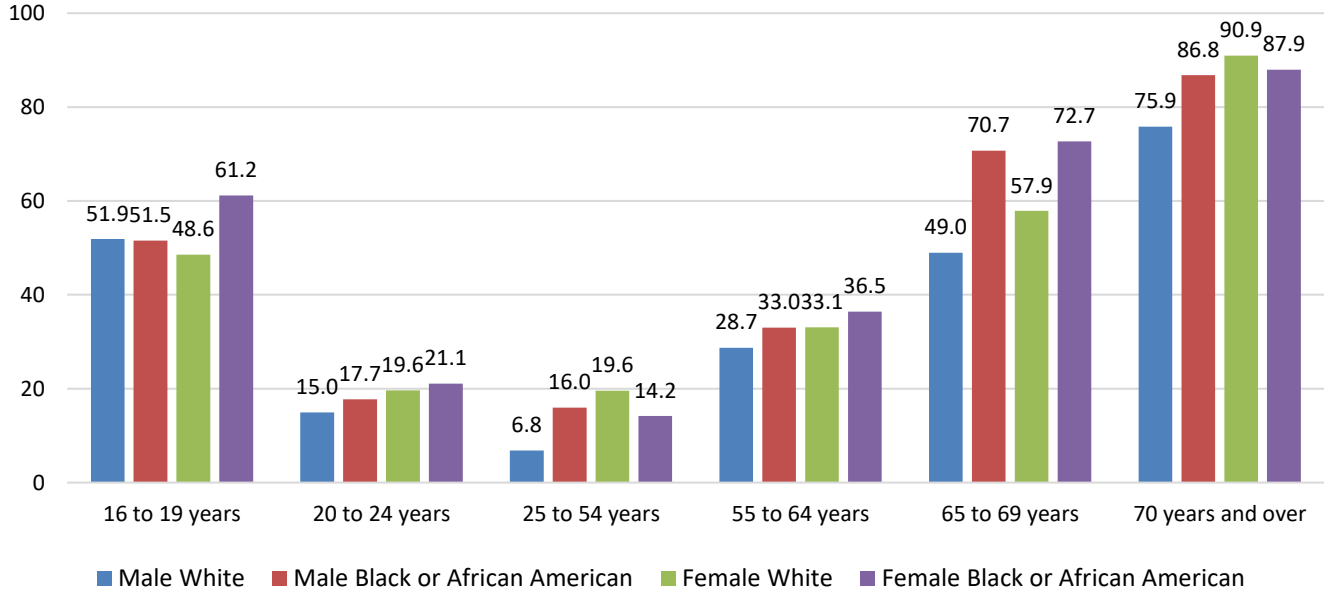


Source: American Community Survey, 2018, Table DP03, 1-year estimates



The following data illustrate the pattern of population not participating in the labor force by age and race in Davidson County. Unsurprisingly, participation decreases for those over age 65 and is a bit lower for those under age 20. Even so, there are few divergences within the overall pattern. For example, African Americans, both male and female, are less active in the labor force in ages 65 to 69. However, these differences are less pronounced for those age 70 and over. There is a gap in labor force participation between White and African American males in each of the prime working age groups from age 20 through 64, where comparatively about a third to half as many African American males are not active in the labor force as White males.

Chart 28. Percent Not in Labor Force by Age and Race
Davidson County, 2018

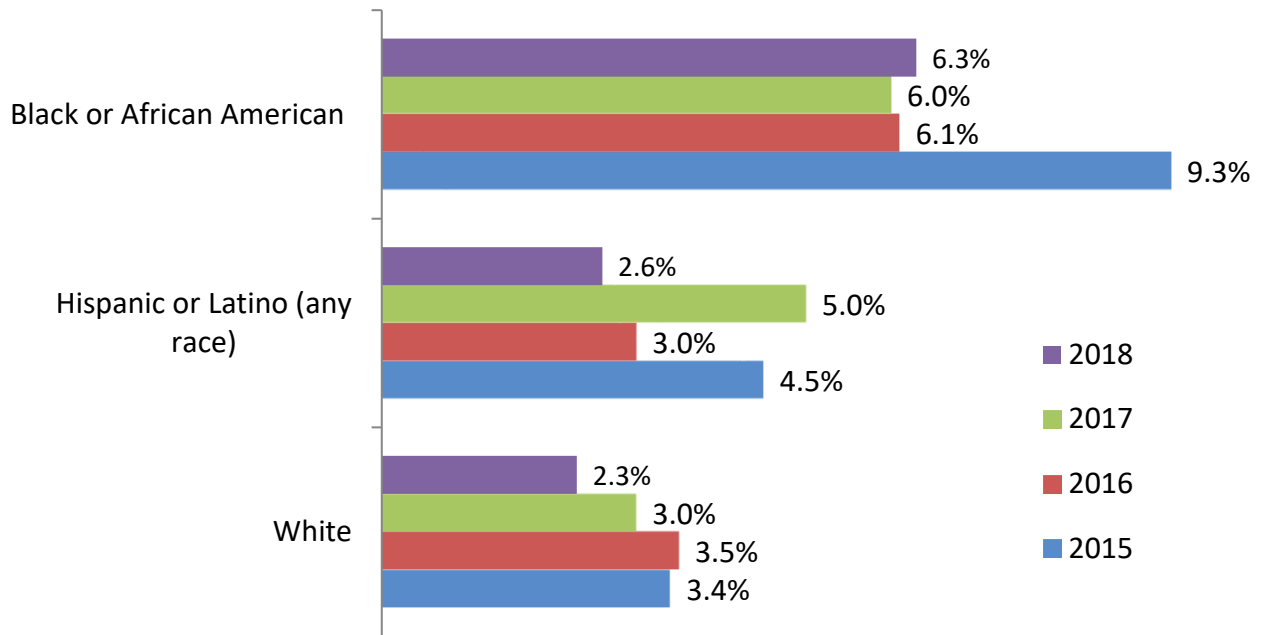


Source: American Community Survey, 2018, Table B23002A and B, 1-year estimates

As in recent years, unemployment levels vary among different segments of the population in Davidson County. In fact, while unemployment has declined for White and Hispanic population in the most recent year, the rate rose for African Americans. As shown in Chart 29, unemployment rates for African Americans have remained nearly three times higher than that for White adults.

Chart 29. Unemployment Rate by Race and Ethnicity

Davidson County, 2015-2018



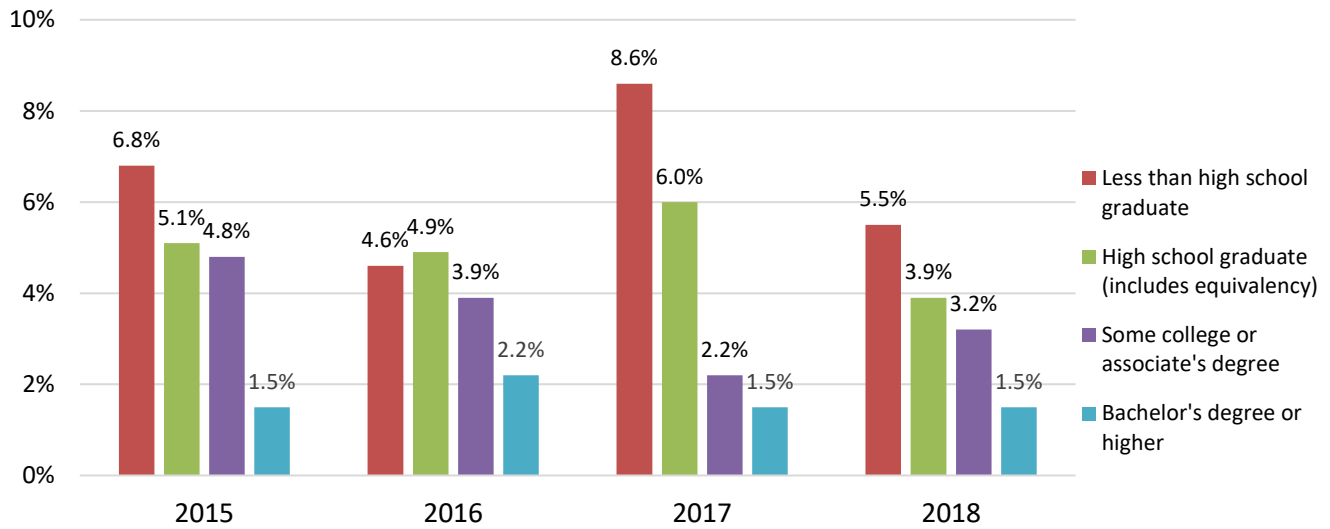
Source: American Community Survey, 2018, Table S2301, 1-year estimates

As shown in previous editions of the Community Needs Evaluation, disparity in unemployment rates also vary widely by educational attainment levels. Workers with less education continue to experience a higher unemployment rate compared to those with higher levels of education, even as the labor market is considered to have reached full employment.

Chart 30 shows that the unemployment rate for workers with less than high school was 5.5% in 2018 compared to a 1.5% unemployment rate for workers with at least a bachelor’s degree. These data also correspond with evidence that higher levels of educational attainment generally lead to greater labor force participation and to higher employment rates.



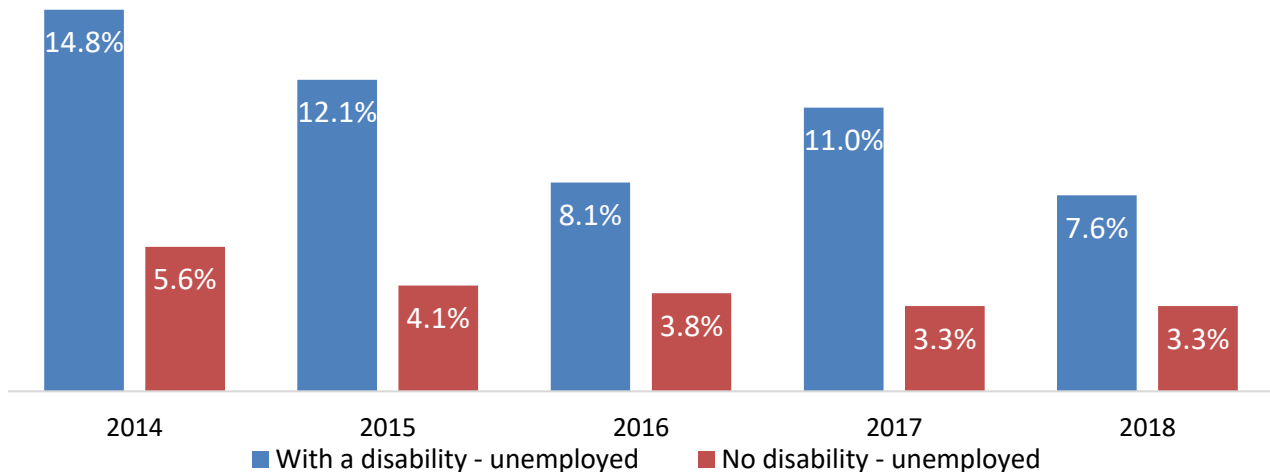
Chart 30. Unemployment and Educational Attainment
Davidson County, 2015-2018



Source: American Community Survey, 2018, Table S2301, 1-year estimates

Chart 31 shows that the unemployment rate for people with disabilities in Davidson County was 7.6% for those with a disability, a decline from 11.0% in 2017. Still, as in previous years, the unemployment rate for those with a disability remains double or more that of the population with no disability.

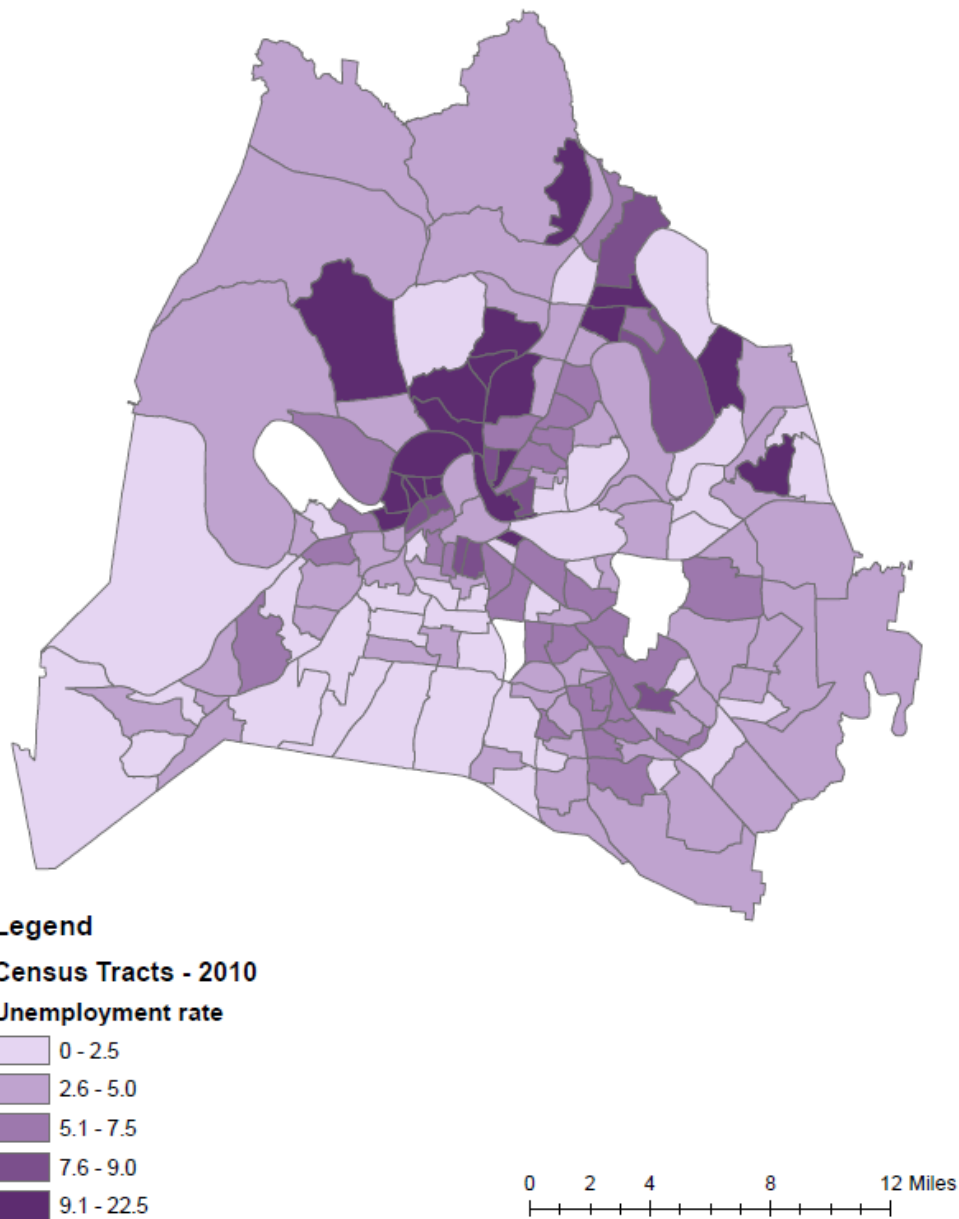
Chart 31. Percent Unemployed by Disability Status population 18-64 years
Davidson County, 2014-2018



Source: American Community Survey, 2018, Table B18120, annual estimates

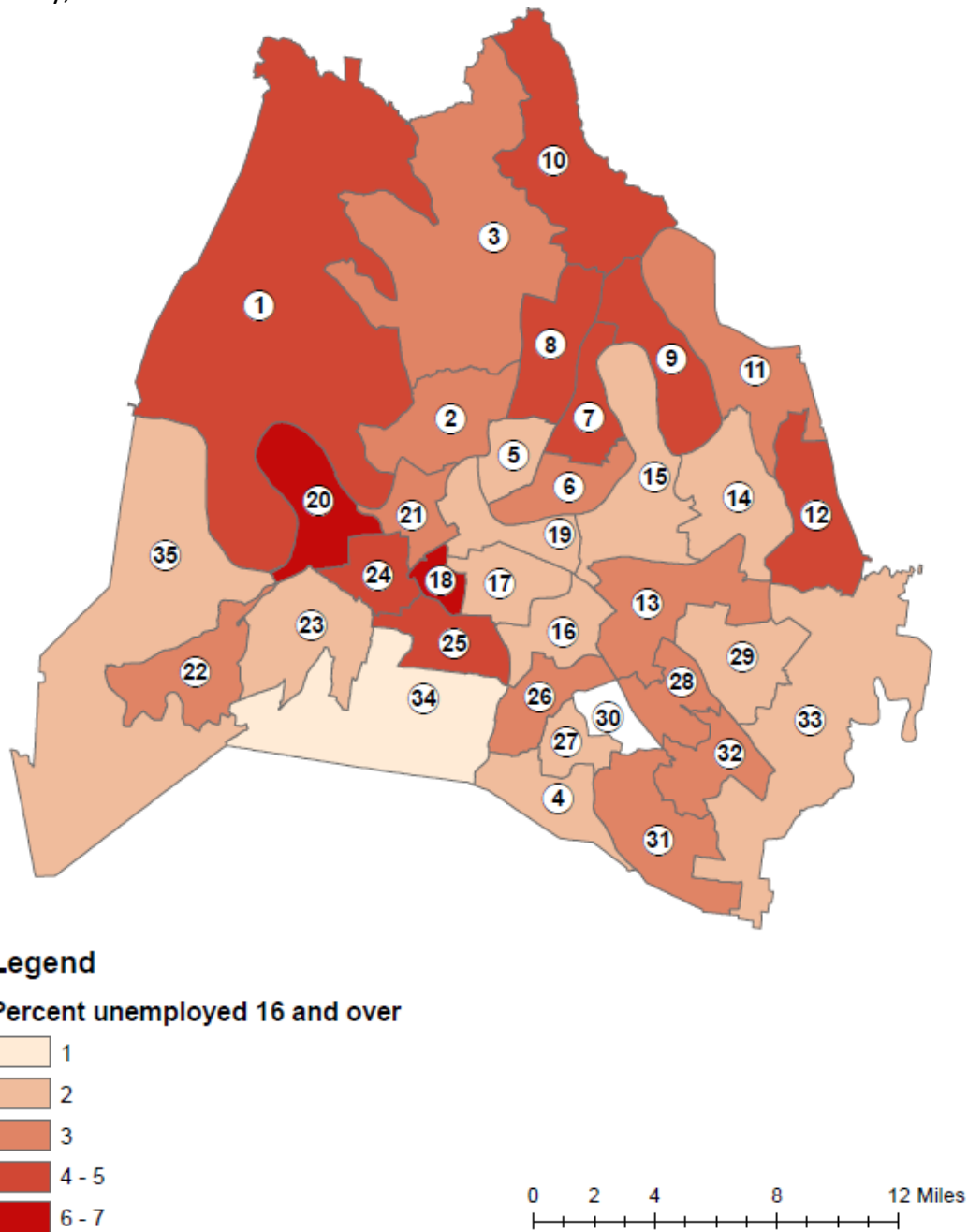
There is a considerable geographic variation in the proportion of unemployed persons across Census Tracts in Davidson County. There is a clear clustering of higher unemployment levels in the northern half of the county, with numerous Census Tracts experiencing unemployment levels that are 10% or higher, far above the county-wide average.

Figure 3. Unemployed Civilian Workforce Age 16 and Over by Census Tract
Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, 5-year estimate

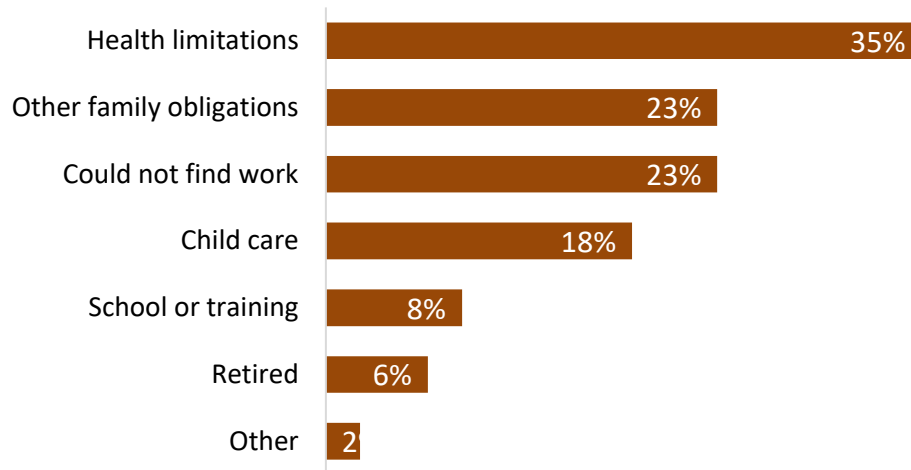
Figure 4. Unemployed Civilian Workforce Age 16 and Over by Council District
Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, 5-year estimate

Labor force participation rates represent those persons who are active in the labor force, either employed or actively seeking employment. The labor force participation rate in Davidson County actually is quite high compared to the U.S. as a whole. Even so, there are persons who are not active in the labor force for a variety of reasons. The data below show leading reasons given by persons across the nation for not working.

Chart 32. Reasons for Not Working among Ages 25-54, U.S.



Note: Respondents could select multiple answers

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Financial Fragility and Gig Work

A decade after the Great Recession, financial fragility and economic insecurity remain concerns for many households. The adults engaged in gig activities are a segment of the population that may be experiencing heightened financial fragility. A gig worker is someone who works flexibly on short-term or zero-hours contracts or provides freelance work

Two measures of financial fragility are used to examine gig workers: a) some difficulty handling a \$400 unexpected expense and b) using alternative financial services, such as purchasing money orders or cashing a check at a place other than a bank. Adults doing gig work are slightly more likely to say they would borrow, sell something, or could not pay the \$400 expense (42%) compared to those not doing gig work (38%) in the latest annual Federal Reserve study on this question. The use of alternative financial services is somewhat higher among gig workers (24%) relative to non-gig workers (16%).

The degree of financial fragility among gig workers varies considerably by the reasons for doing gig work. For those doing gig work as their primary source of income, 58% would have difficulty handling the unexpected expense, compared to 44% of those doing gig work to supplement their income. Gig work – on its own – is not a uniform sign of financial fragility. Doing gig activities to earn money, in particular as a primary source of income, is associated with more fragility, but selling items that are no longer needed is associated with about the same fragility as non-gig workers.

Adapted from:

Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

As noted, persons whose primary source of income involves gig work are more likely to experience difficulty in handling an unexpected expense.

Chart 33. Gig work and some difficulty handling an unexpected expense (by reasons for doing gig work), U.S.

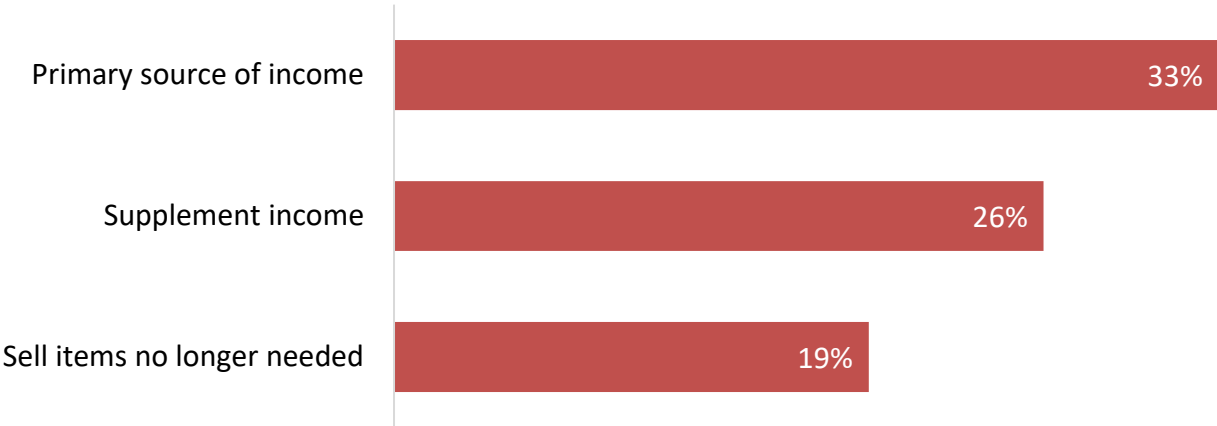


Note: Respondents could select multiple reasons for gig work. “Some difficulty” is defined as borrow, sell something, or cannot pay

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Alternative financial services are a widespread phenomenon in Nashville, as throughout the country. These services are more widely used by some segments of the population than by others, here including gig workers, particularly those for whom that role is a primary source of income.

Chart 34. Gig work and use of alternative financial services (by reason for doing gig work), U.S.



Note: Respondents could select multiple reasons for gig work

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Earnings, Income, and Wealth

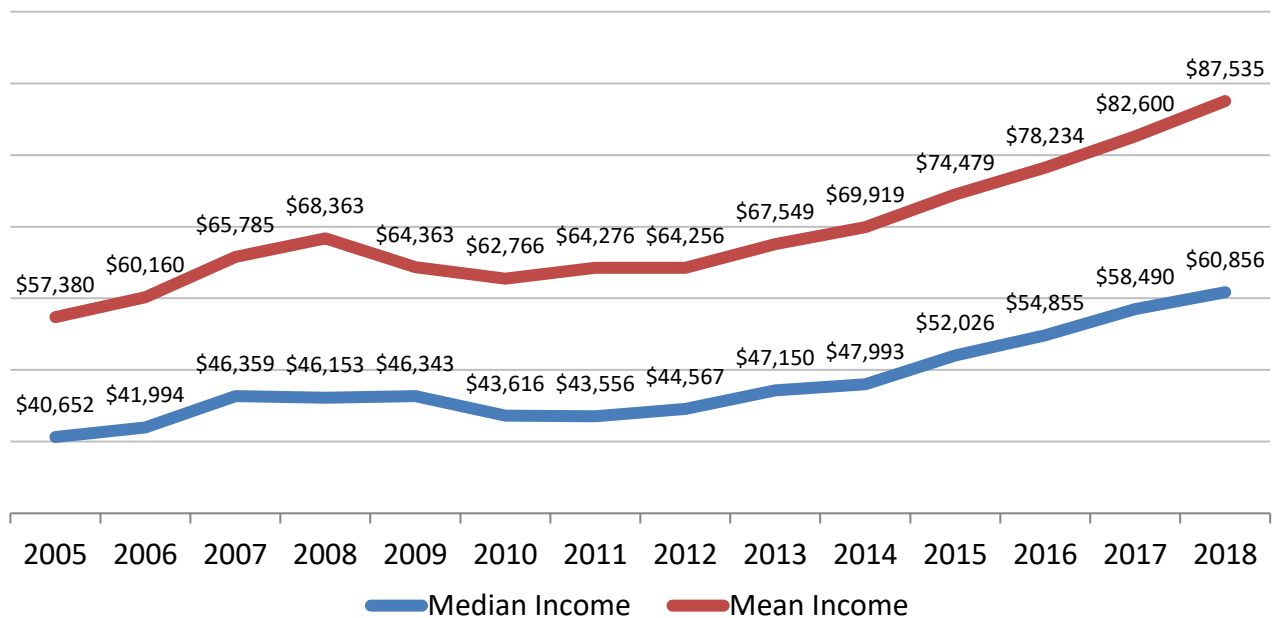
Salary & Wages

Both median and mean household income in Davidson County have increased consistently in nominal terms since the end of the Great Recession in 2010. Mean and median income have risen by the same rate between 2010 and 2018, both at 39.5%. Median household income exceeded \$60,000 for the first time in 2018 in Davidson County.

Chart 35. Median and Mean Household Income

not inflation adjusted

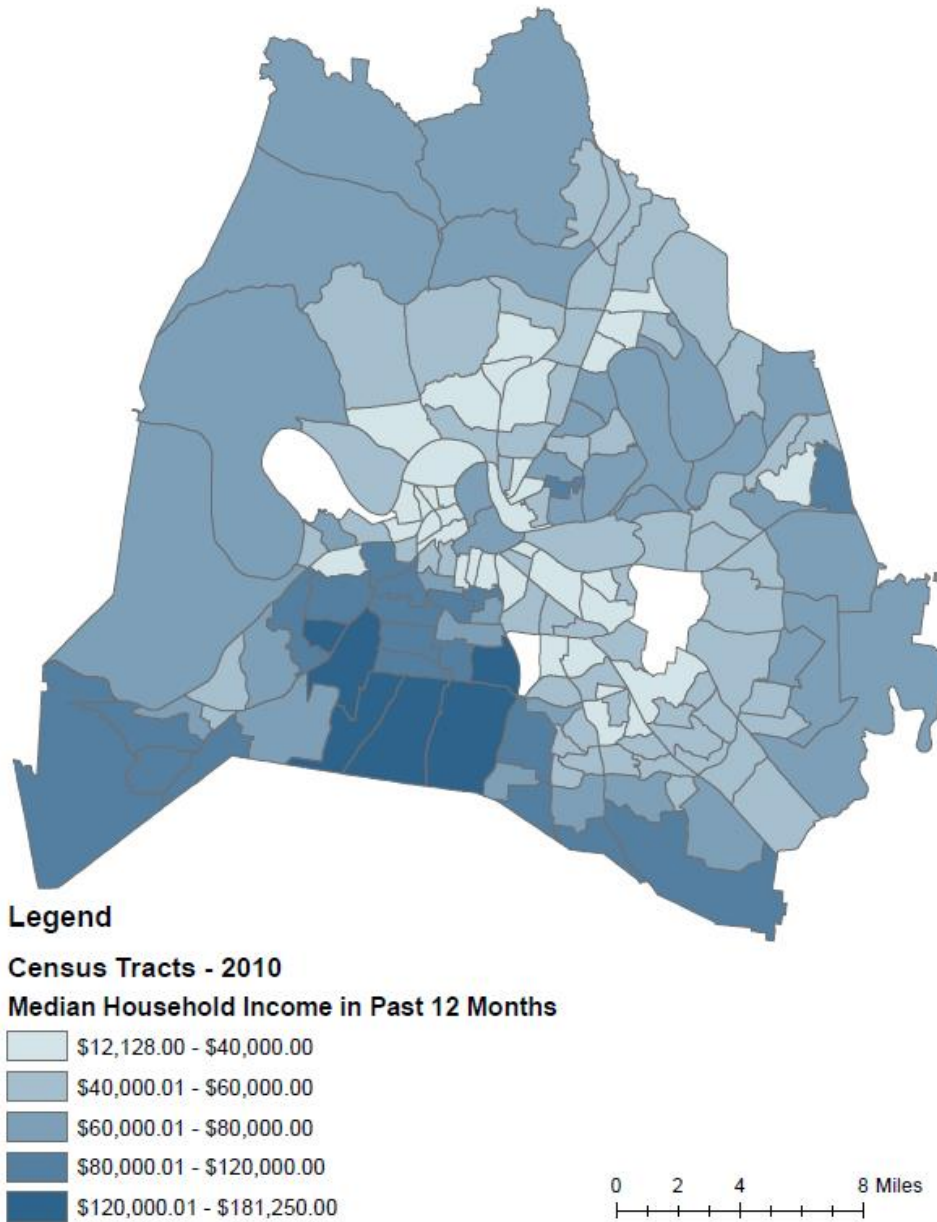
Davidson County, 2018



Source: American Community Survey, 2018, Tables B19013 and S1902, 1-year estimates

The pattern of household income in Figure 5 shows considerable variation across Davidson County. Thirty-four Census Tracts have a household median income below \$40,000, largely located near the center of Davidson County and along broad corridors to the northeast and southeast. There are six Census Tracts where the annual median household income is lower than \$25,000. Highest median household incomes are concentrated along the southern border of Davidson County.

Figure 5. Median Household Income by Census Tract
Davidson County, 2014-2018

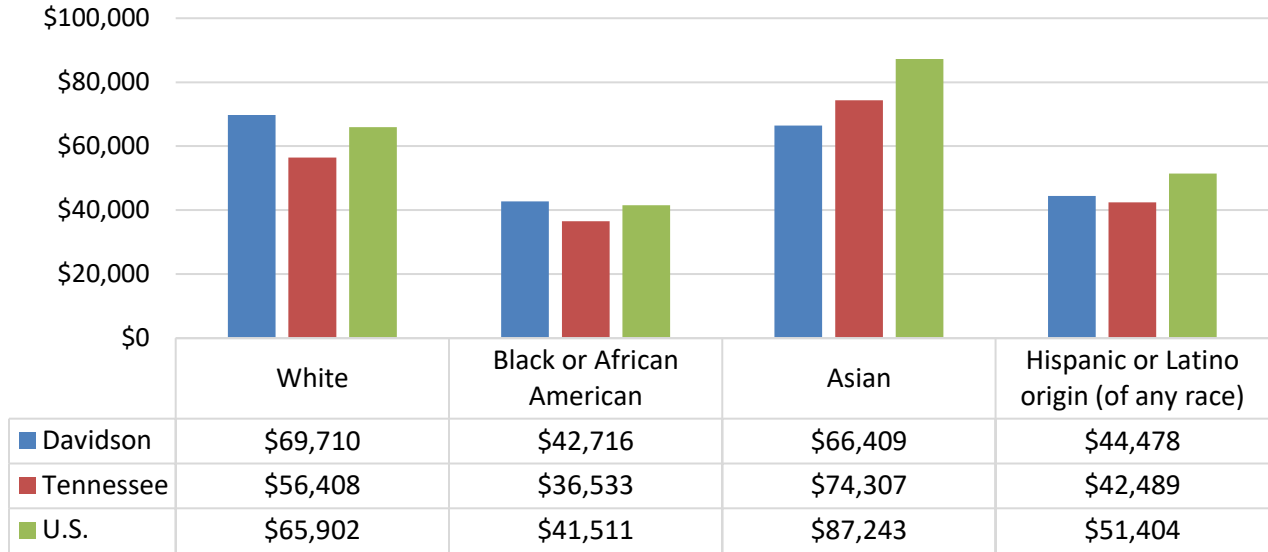


Source: American Community Survey, 2014-2018, 5-year estimate

Median household income in Davidson County varies considerably by race and ethnicity. Median household incomes for African American households are only 61.3% that of White households, as well as lower than that for Hispanic households. While household incomes are higher for White and African American households in Davidson County than in the U.S. overall, higher cost of living in an urban setting may negate this income advantage.

Chart 36. Median Household Income by Race and Ethnicity

Davidson County, Tennessee, and U.S., 2018

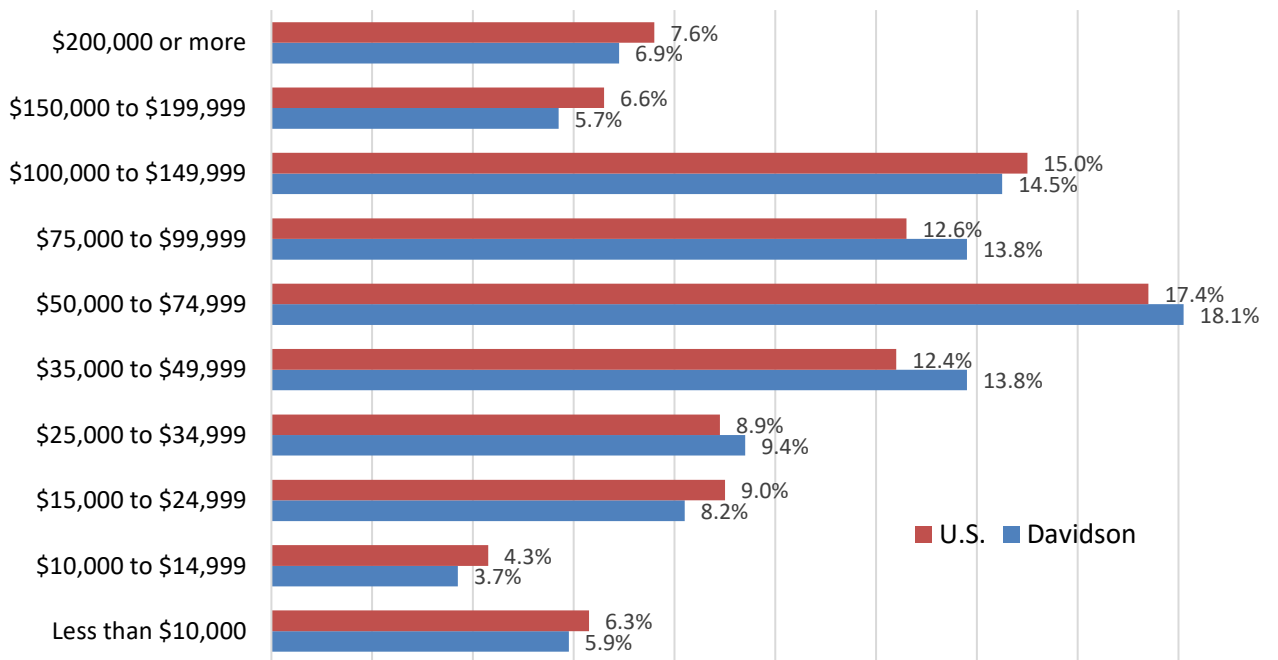


Source: American Community Survey, 2018, Table S1903, 1-year estimate

While Davidson County has a somewhat lower share of all households in the very lowest earning categories (under \$25,000), it has a larger share in all household groups earning from over \$25,000 up to \$75,000 a year. The concept of the ‘working poor’ may be evidenced in those households earning between \$25,000 up to \$35,000, representing nearly one in ten Davidson County households (9.4%).

Chart 37. Household Income by Category

Davidson County and U.S., 2018



Source: American Community Survey, 2018, Table S1901, 1-year estimate

Income characteristics of Davidson County provide useful comparisons with the state and the nation. Median household and family incomes are lower in Davidson County than in the U.S., as are mean earnings. Median earnings for male workers are 10.1% lower in Nashville than in the nation as a whole.

Table 7. Income and Earnings Data

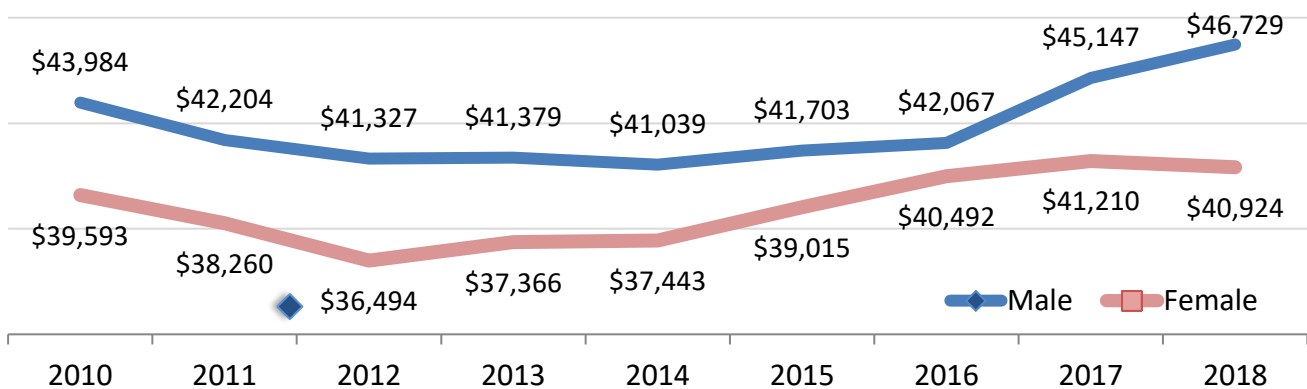
2018 Income and Earnings	U.S.	Tennessee	Davidson County
Median household income	\$61,937	\$51,340	\$60,856
Mean household income	\$87,864	\$72,008	\$87,535
Mean earnings	\$90,091	\$73,761	\$85,742
Mean Social Security income	\$19,375	\$19,033	\$19,237
Mean retirement income	\$27,484	\$22,941	\$23,945
Mean Supplemental Security Income	\$9,841	\$9,622	\$9,476
Mean cash public assistance income	\$3,004	\$2,348	\$2,673
Median family income	\$76,401	\$62,926	\$72,743
Mean family income	\$103,185	\$85,424	\$102,774
Per capita income	\$33,831	\$28,764	\$36,891
Median nonfamily income	\$37,004	\$30,490	\$49,153
Mean nonfamily income	\$55,117	\$43,296	\$65,446
Median earnings for workers	\$35,291	\$30,994	\$35,460
Median earnings for male full-time, year-round workers	\$52,004	\$45,032	\$46,729
Median earnings for female full-time, year-round workers	\$42,238	\$36,812	\$40,924

Source: American Community Survey, 2018, 1-year estimate

Median earnings by gender of workers are shown in Chart 38. A gap persists between median earnings of men and women in Davidson County. While both men and women were experiencing gains in years 2014 to 2016, the growth in women’s earnings has flattened out over the past two years, showing a far different pattern than men’s earnings which continued to rise.

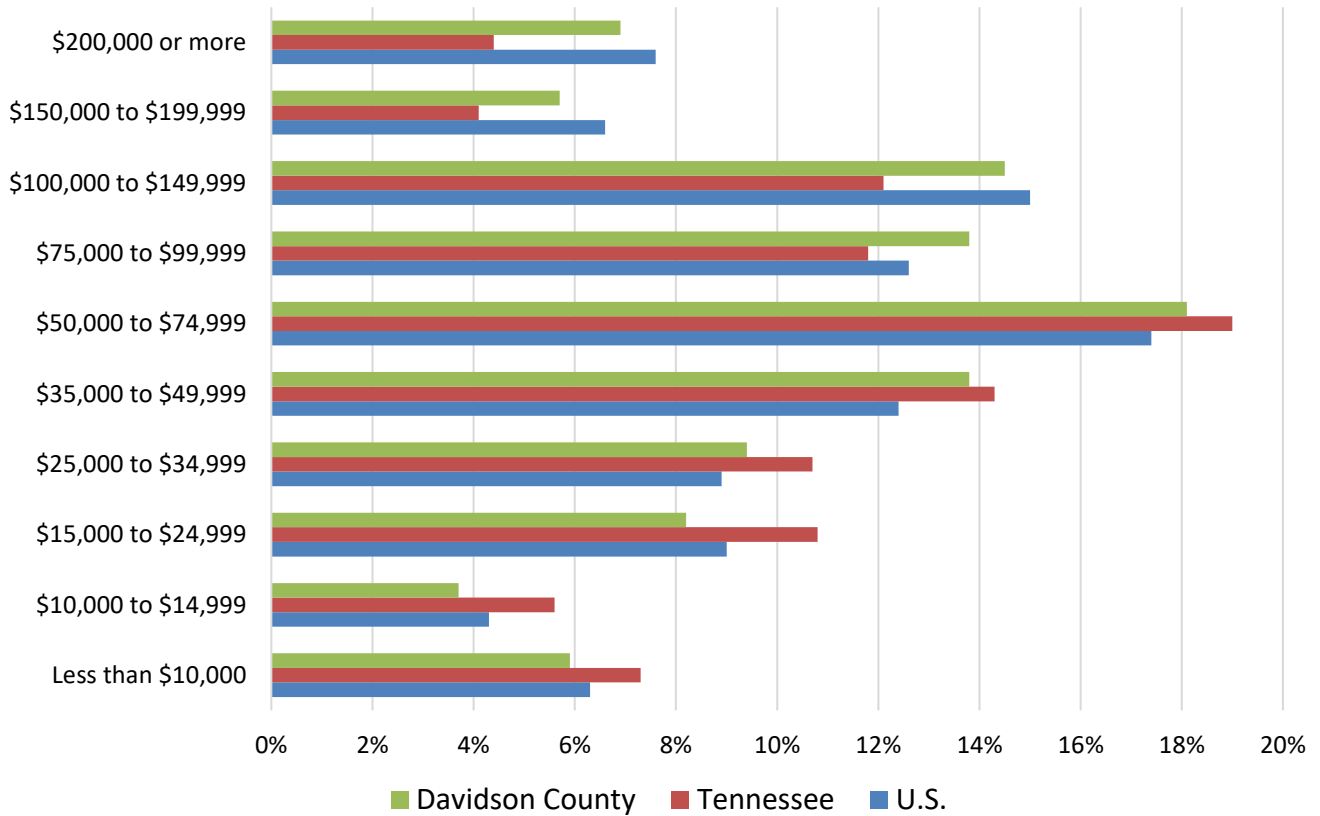
Chart 38. Median Earnings, Full-Time, Year-Round Workers by Gender

Davidson County, 2010-2018



Source: American Community Survey, 2018, Table S2001, 1-year estimate

Chart 39. Household Income and Earnings by Level
Davidson County, Tennessee, and U.S., 2018

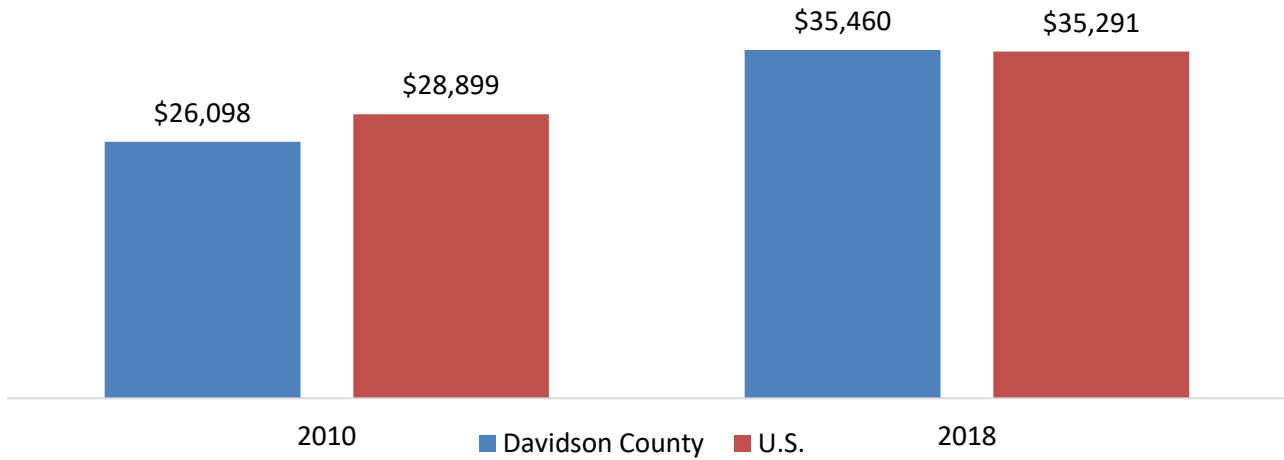


Source: American Community Survey, 2018, TableDP03, 1-year estimate

Median earnings for all workers in Davidson County have risen between 2010 and 2018, reaching parity with earnings of all U.S. workers during that period. Even so, median earnings of \$35,460 fall below an amount needed to afford Fair Market Rent for housing requirements in Davidson County. Additionally, Davidson County average earnings were only 4.8% higher than the average U.S. worker earnings in 2018, down from 9.7% in 2017.



Chart 40. Median Earnings for All Workers
Davidson County and U.S., 2010 and 2018



Source: American Community Survey, Table S2001, 1-year estimates

Persons with a disability earn less than persons without a disability in Davidson County as shown in Chart 41. Here also, median annual earnings of those with a disability in Davidson County declined relative to the earnings of those without a disability, dropping from 78.7% in 2017 to 72.4% in 2018.

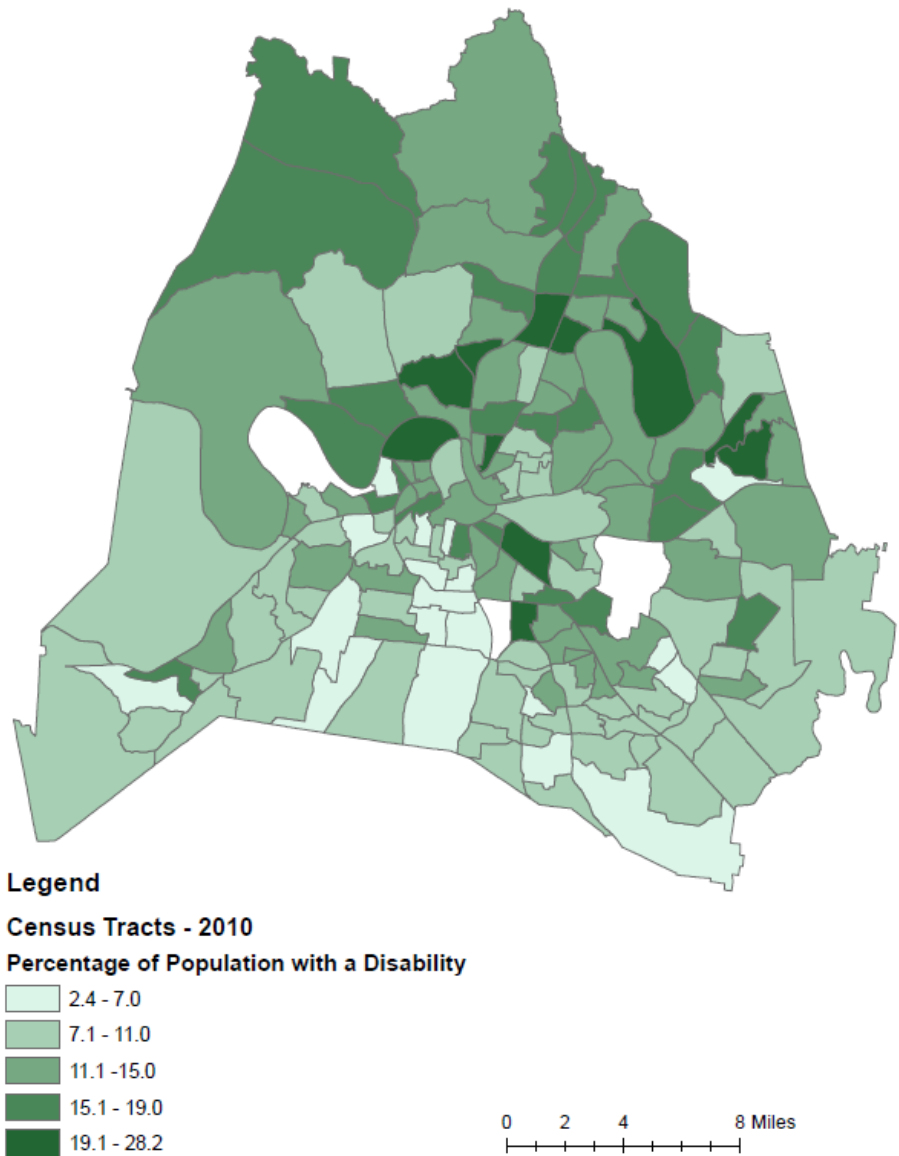
Chart 41. Median Annual Earnings by Disability Status
Davidson County, 2018



Source: American Community Survey, 2018, Table B18140, 1-year estimate

Figure 6 shows the prevalence of disability by Census Tracts in Davidson County. Data show that overall, higher proportion of the total population experiences a disability in the northern half of Davidson County. Some, though not all, of these patterns are correlated with age composition of those areas, recognizing that prevalence of disability increases with age.

Figure 6. Disability Status by Census Tract
Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, 5-year estimate

Benefits & Transfer Payments

What are Transfer Payments?

A transfer payment is money paid to an individual who has not performed any service or rendered any goods for it. Transfer payments are ways for local, state, and federal governments to redistribute money to those in need. Transfer payments are considered income and are potentially taxable. In the U.S., Social Security, Medicaid, and unemployment insurance are common types of transfer payments.

Transfer payments represent a significant part of the Nashville economy. A total of \$5.1 billion is received by the population of Davidson County in the form of transfer payments, including retirement, medical, income support, unemployment and other benefits. This annual infusion of resources plays a key role in sustaining the wellbeing of Nashville residents.

Table 8. Personal Current Transfer Receipts

Davidson County, 2018

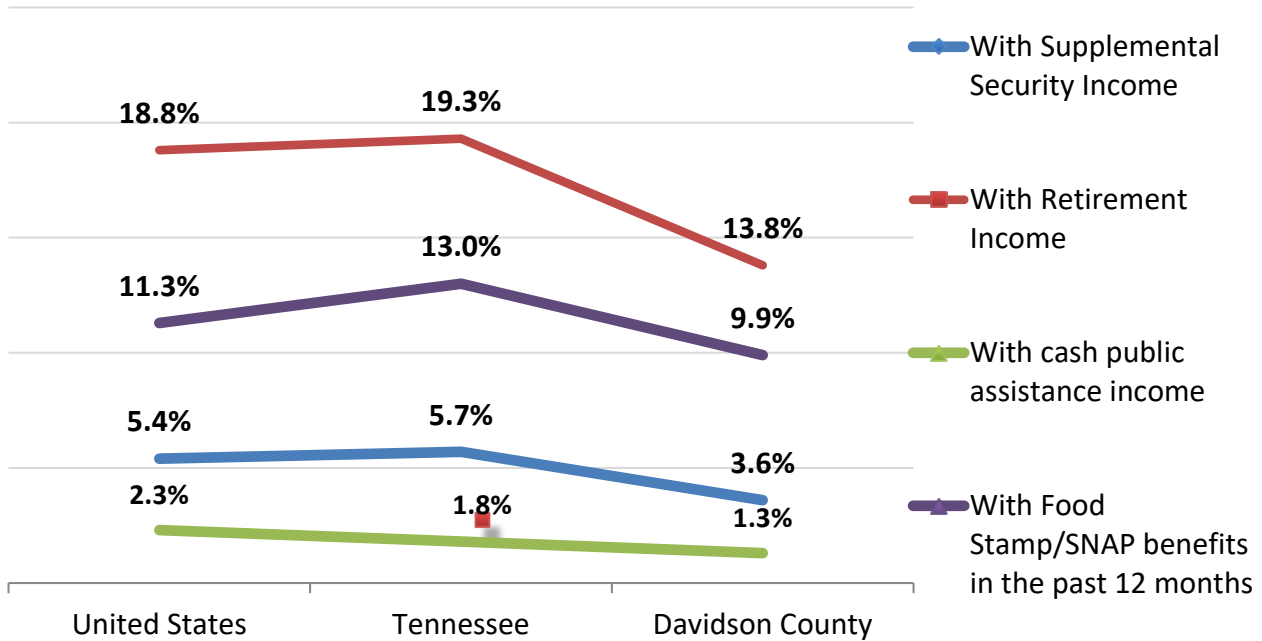
Personal current transfer receipts	\$5,145,623,000
Current transfer receipts of individuals from governments	\$4,985,717,000
Retirement and disability insurance benefits	\$1,672,360,000
Social Security benefits	\$1,646,022,000
Excluding Social Security benefits	\$26,338,000
Medical benefits	\$2,258,965,000
Medicare benefits	\$1,171,931,000
Public assistance medical care benefits	\$1,069,396,000
Military medical insurance benefits	\$17,638,000
Income maintenance benefits	\$519,095,000
Supplemental Security Income (SSI) benefits	\$100,517,000
Earned Income Tax Credit (EITC)	\$152,449,000
Supplemental Nutrition Assistance Program (SNAP)	\$114,659,000
Other income maintenance benefits 4/	\$151,470,000
Unemployment insurance compensation	\$19,686,000
State unemployment insurance compensation	\$17,809,000
Excluding state unemployment insurance compensation	\$1,877,000
Veterans' benefits	\$181,296,000
Education and training assistance	\$151,649,000
Other transfer receipts of individuals from governments	\$182,666,000
Current transfer receipts of nonprofit institutions	\$86,651,000
Current transfer receipts of individuals from businesses	\$73,255,000
Addendum:	
Refundable tax credits	\$379,530,000

Source: U.S. Bureau of Economic Analysis, 2019

The following chart illustrates the relative level of various types of income support received by the population of Davidson County compared with the state or the nation. In all types of assistance indicated, Davidson County population is a recipient at lower levels than is the case in Tennessee as a whole or in the U.S.

Chart 42. Percent with Supplemental Security Income, Cash Public Assistance Income and Food Stamps/SNAP in the Past 12 Months

U.S., Tennessee, Davidson County, 2018



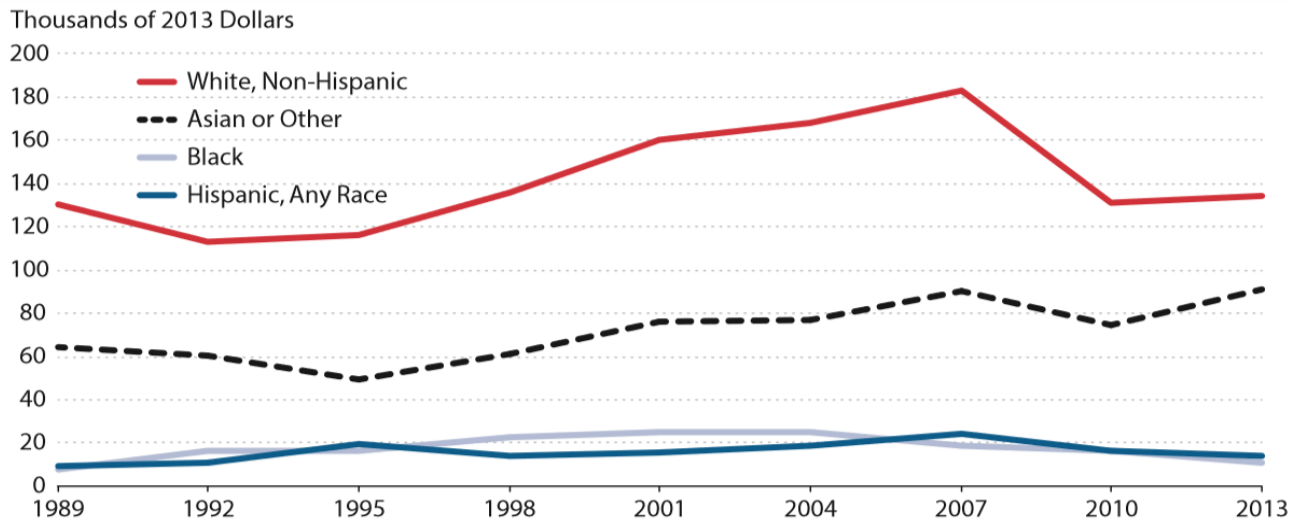
Source: Source: American Community Survey, 2018, Table DP03, 1-year estimate

Wealth

The ability of households to accumulate wealth over time is a key element in economic mobility. Simple dependence on wage income on an ongoing basis without meaningful savings or equity positions many households to remain in a precarious financial situation. The likelihood that individuals will have sufficient wealth for long post-retirement economic well-being or to transfer wealth to the next generation is severely curtailed in many households.

Research reveals stark differences in net worth of families in the U.S. by race and ethnicity. These patterns are longstanding and are slow to change, given the complexities associated with building wealth. Losses in the Great Recession eroded what modest gains had occurred for many during the preceding two decades. The following graph illustrates at the national level how net worth varies across the population.

Chart 43. Median Family Net Worth by Race and Ethnicity, U.S.



NOTE: All dollar amounts are expressed in 2013 dollars, deflated by the CPI-U (consumer price index for urban consumers) annual series. Due to apparent sampling error, data for Asian or other families in 2004 and 2007 were adjusted by the authors to match the growth rates of median wealth in the overall population. Median family net worth is the value of total assets minus total debts for the family that ranks exactly in the middle of a ranking by net worth.

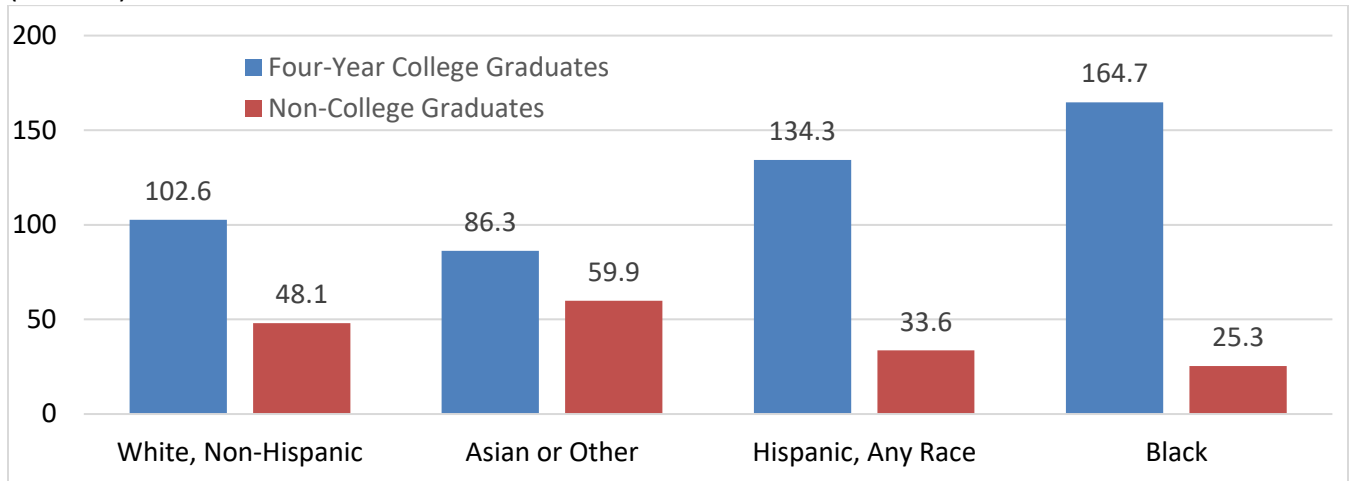
Source: Federal Reserve Survey of Consumer Finances

<https://files.stlouisfed.org/files/htdocs/publications/review/2017-02-15/college-is-not-enough-higher-education-does-not-eliminate-racial-and-ethnic-wealth-gaps.pdf>

Insidious factors that hinder wealth accumulation are high levels of individual and household debt. Here, too, there are considerable variations within the population. The increasing reliance on borrowing to finance post-secondary education has meant for many a high level of debt. While advancing educational attainment is demonstrated to raise earning potential for workers, the level of college-related debt can require long periods to repay at a time when young workers experience lower earnings and need to begin their own wealth-building. Significant variation occurs within the debt-to-income ratios across race and ethnicity in the U.S.



Chart 44. Median Debt-to-Income Ratios, U.S. 2007
(Percent)



Source: Federal Reserve Survey of Consumer Finances

<https://files.stlouisfed.org/files/htdocs/publications/review/2017-02-15/college-is-not-enough-higher-education-does-not-eliminate-racial-and-ethnic-wealth-gaps.pdf>

Education

Education continues to function as a major means of socio-economic advancement in the U.S. Davidson County presents an excellent example of offerings from an array of renowned colleges and universities. Yet, the complexities of the U.S. economy, continuing change in the labor market, and disparities in investments and outcomes at the K-12 level, present many challenges to ensure that education equitably and sufficiently provides opportunity across all populations. Even with robust efforts and intentions, education alone remains insufficient to transform lagging economic mobility patterns in Davidson County and elsewhere.

Attainment & Attendance

A reality facing Davidson County and its pattern of overall low economic mobility includes high levels of poverty within the K-12 school population. Among U.S. school districts, Davidson County has the ninth largest student population living below the poverty level. The table below includes data for the 50 largest public school districts in the nation. Here, Nashville lags many large districts where overall job growth and economic vitality have been much slower than Nashville's in modern times. Even so, the endemic nature of high levels of poverty among Nashville's children and youth act as high barriers to the city transforming the plight that faces many segments of the population. Children growing up in poverty environments face many obstacles -- social, emotional, economic, and educational -- that require a host of efforts to make real change possible.

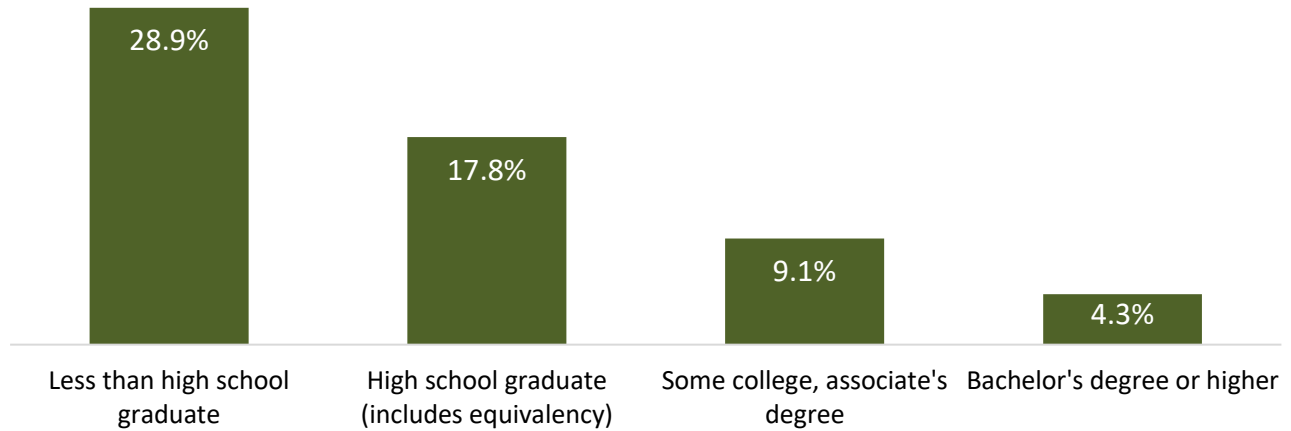
Table 9. Poverty in Fifty Largest U.S. School Districts*Highlighted areas for those with higher rate of poverty age 5 to 17 than Nashville*

		Population	Population age 5 to 17		
		Total	Total	Below Poverty	% below Poverty
NY	New York City Department of Education	8,398,748	1,204,282	277,784	23.1%
CA	Los Angeles Unified School District	4,672,100	697,705	156,340	22.4%
PR	Puerto Rico	3,195,153	467,390	253,216	54.2%
FL	Dade County School District	2,761,581	398,806	85,815	21.5%
IL	Chicago Public School District 299	2,688,106	397,879	91,858	23.1%
NV	Clark County School District	2,231,647	377,712	69,084	18.3%
FL	Broward County School District	1,951,260	299,672	49,360	16.5%
TX	Houston Independent School District	1,565,856	252,019	77,464	30.7%
PA	Philadelphia City School District	1,584,138	239,818	82,258	34.3%
FL	Hillsborough County School District	1,436,888	234,973	42,242	18.0%
FL	Orange County School District	1,380,645	221,742	47,713	21.5%
HI	Hawaii Department of Education	1,420,491	215,710	22,819	10.6%
FL	Palm Beach County School District	1,485,941	207,880	35,036	16.9%
VA	Fairfax County Public Schools	1,150,795	196,488	13,005	6.6%
TX	Dallas Independent School District	1,137,227	196,155	50,519	25.8%
NC	Wake County Schools	1,092,305	193,778	18,532	9.6%
GA	Gwinnett County School District	914,457	185,453	21,636	11.7%
NC	Charlotte-Mecklenburg Schools	1,093,901	185,001	29,702	16.1%
MD	Montgomery County Public Schools	1,052,567	178,549	14,622	8.2%
FL	Duval County School District	950,181	150,373	29,076	19.3%
MD	Prince George's County Public Schools	909,308	142,844	15,002	10.5%
CA	San Diego City Unified School District	1,096,534	138,463	24,026	17.4%
TN	Shelby County School District	751,608	131,535	44,811	34.1%
MD	Baltimore County Public Schools	828,431	130,151	16,589	12.7%
GA	Cobb County School District	694,731	122,812	15,408	12.5%
MI	Detroit City School District	687,871	122,339	55,994	45.8%
KY	Jefferson County School District	770,517	122,033	26,029	21.3%
TX	Cypress-Fairbanks Independent School District	570,093	120,023	18,756	15.6%
GA	DeKalb County School District	703,198	115,697	25,968	22.4%
FL	Polk County School District	708,009	115,586	25,934	22.4%
FL	Pinellas County School District	975,280	115,374	16,177	14.0%
GA	Fulton County School District	602,424	112,713	14,810	13.1%
NM	Albuquerque Public Schools	684,546	110,358	22,888	20.7%
WI	Milwaukee School District	594,795	109,562	34,779	31.7%
TX	Northside Independent School District	597,574	109,477	16,974	15.5%
TX	Austin Independent School District	775,857	103,270	16,660	16.1%
TN	Metropolitan Nashville Public School District	692,587	98,263	25,159	25.6%
FL	Lee County School District	754,610	98,079	16,040	16.4%
CO	Denver County School District 1	716,492	97,005	15,958	16.5%
TX	Fort Worth Independent School District	537,782	96,653	23,667	24.5%

Source: U.S. Census, Small Area Income and Poverty Estimates, 2018

As noted, the role of education clearly is important in overcoming poverty conditions. Yet, even for those that have completed high school or some college, the rates of poverty remain high in Davidson County, at 17.8% and 9.1%, respectively.

Chart 45. Poverty Rate for Population over Age 25 by Educational Attainment
Davidson County, 2018



Source: American Community Survey, 2018, Table C17003, 1-year estimate

Conversely, higher levels of education do result in higher capacity for worker earnings. Two realities exist within this framework: one, that individuals must often achieve high levels of education to experience meaningful change in earnings level, and two, a very large number of jobs in Davidson County simply do not require post-secondary education and also do not offer high wage or salary levels. In this case, the relationship between more education and higher earnings is accurate. Yet, achieving equity of access and opportunity to education is limited for many and overall educational outcomes are not strong. Educational efforts not linked to broader social investment and planning are likely to be unsuccessful in changing economic mobility patterns and underlying labor market structures still comprise many lower skill and lower wage occupations.

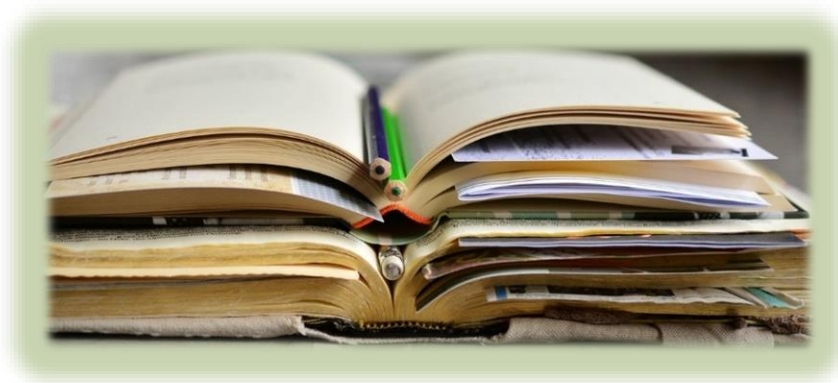
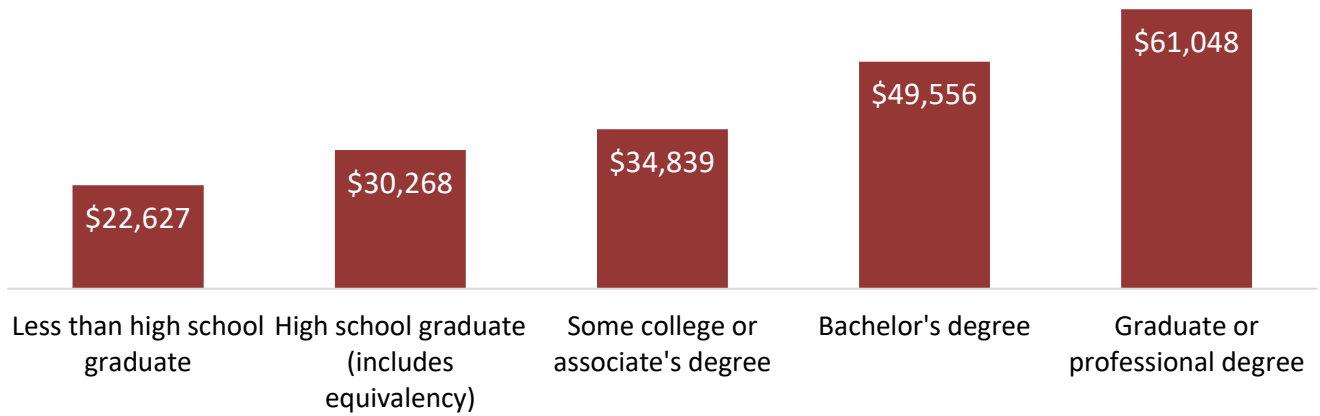


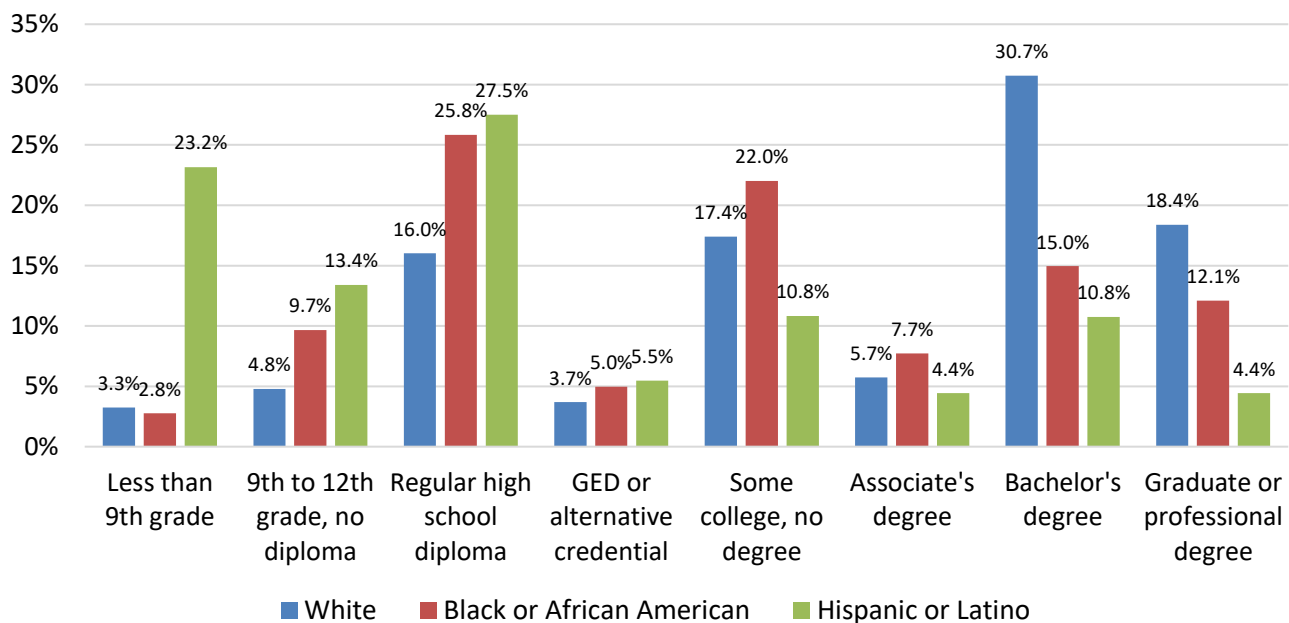
Chart 46. Median Earnings in Past 12 Months by Educational Attainment
Davidson County, 2018



Source: American Community Survey, 2018, Table B20004, 1-year estimate

There are notable differences in educational attainment by race and ethnicity in Davidson County. As the prior information illustrates, only at the bachelor's degree and above do earnings rise above subsistence levels. Here, African American and Hispanic populations in Nashville lag far behind the White population in college completion. The lack of readiness for college from the public schools, where poverty rates rank among the highest in the nation, complicates efforts to achieve more equitable outcomes in college completion.

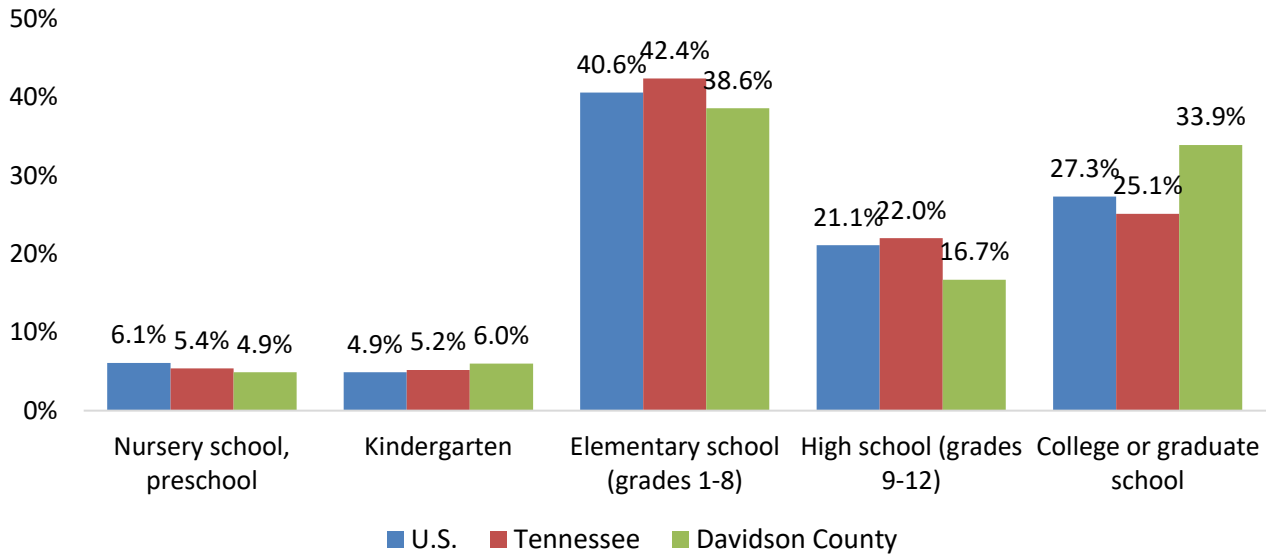
Chart 47. Educational Attainment by Race and Ethnicity
Davidson County, 2018



Source: American Community Survey, 2018, Table B15002, 1-year estimate

Chart 48 shows the school enrollment percentage by grade for the U.S., Tennessee, and Davidson County for 2018. Davidson County has a lower percent of all students enrolled in preschool, elementary school and high school, with a substantially higher percent for enrollment in college or graduate school.

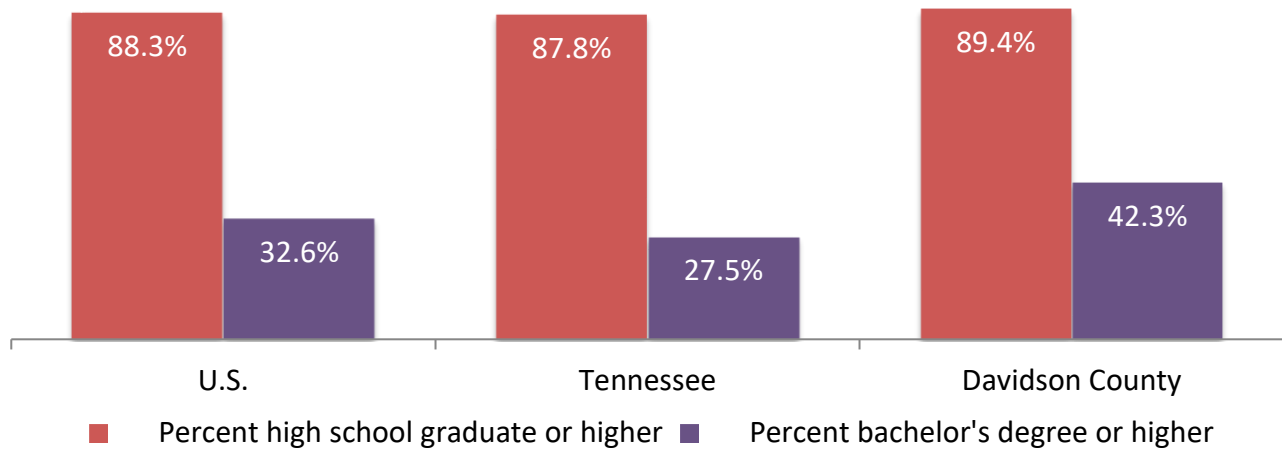
Chart 48. School Enrollment Age 3 and Over by Grade, 2018



Source: American Community Survey, 2018, Table S1401, 1-year estimate

Just as Nashville has a larger share of college enrollment than the state or nation, it also has a substantially higher share of adults that hold a bachelor’s degree or higher. High School completion is basically at parity with levels in the U.S. and Tennessee.

Chart 49. Percent Age 25 and Over by Educational Attainment, 2018



Source: American Community Survey, 2018, Table S1501, 1-year estimate

A more detailed review of educational attainment shows that more than one in ten adults in Nashville lacks a high school diploma, with another 22.5% completing high school as their highest level of education. Meanwhile there also is a much higher share of population with four-year or advanced degrees which is comparable with many other cities.

Table 10. Educational Attainment, 2018

Educational Attainment, Age 25 and Over	U.S.	Tennessee	Davidson County
Total Age 25 and Over	223,158,847	4,640,823	481,307
Less than 9th grade	5.0%	4.5%	4.0%
9th to 12th grade, no diploma	6.7%	7.7%	6.6%
High school graduate (includes equivalency)	26.9%	31.8%	22.5%
Some college, no degree	20.3%	21.0%	18.3%
Associate degree	8.6%	7.5%	6.3%
Bachelor's degree	20.0%	17.3%	25.9%
Graduate or professional degree	12.6%	10.2%	16.4%

Source: American Community Survey, 2018, Table S1501, 1-year estimate

In considering the value of higher education, national research suggests that there is mixed opinion about the merits of different levels of education and where that education originates. For offerings less than a four-year degree, those completing these programs hold mixed views about the costs and benefits. Even for bachelor’s degree holders, sentiment shows about a third of persons regard benefits with a mix of skepticism.

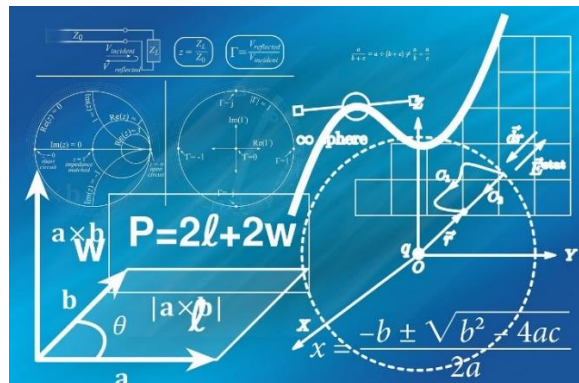
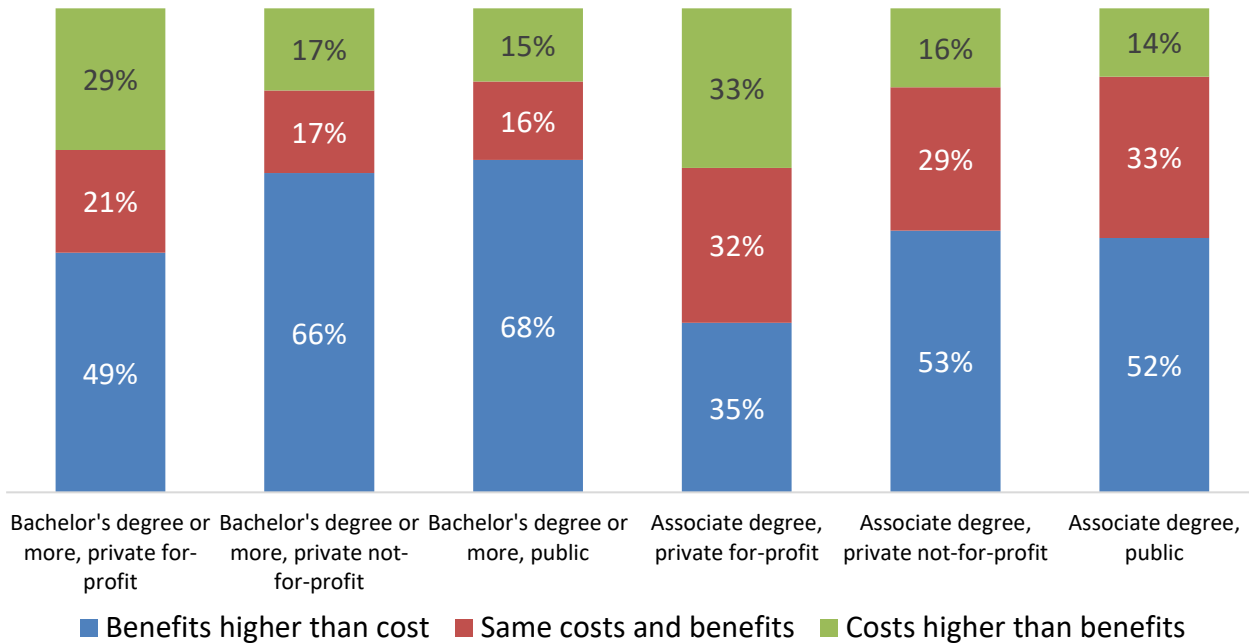


Chart 50. Self-assessed value of higher education by degree and institution type, U.S.

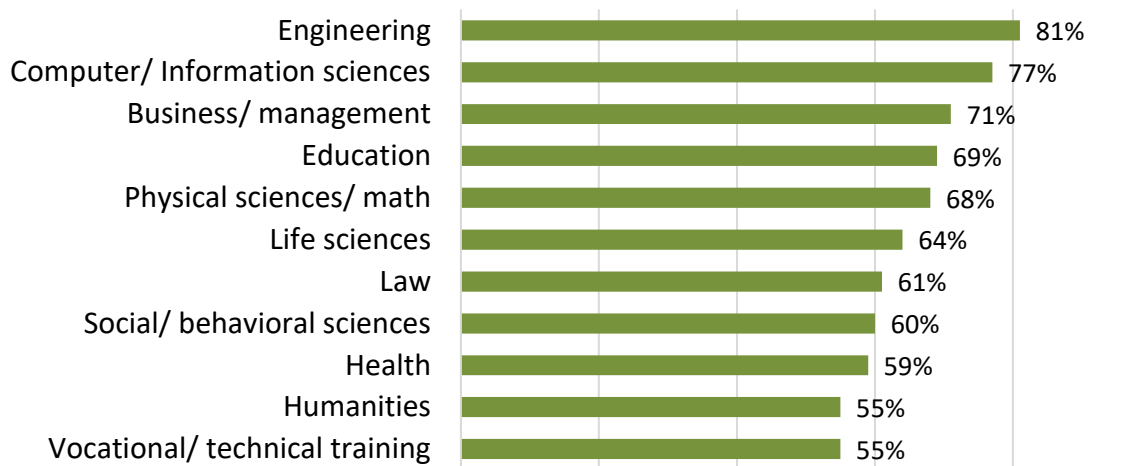


Note: Among adults who completed at least an associate or bachelor's degree. Degree holders are asked specifically about the value of their associate or bachelor's degree rather than their higher education as a whole.

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Yet, there is varied opinion on the benefits relative to the costs of education based on what field a person completes. Where some fields command more resounding support, only about half of completers in some fields believe that the benefits of education outweigh the costs.

Chart 51. Benefits of education outweigh costs (by field of study)



Note: Among adults who completed at least a bachelor's degree

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Educational Infrastructure

The relationship of environment for children is demonstrated to have significant influence on their success in school and into adulthood. Likewise, the role of schools to provide a strong foundation for children and youth is a critical factor in long-term socio-economic success.

Table 11. School System Profile
Metro Nashville Public Schools

Note: Fiscal data (including per pupil count used in this table) from 2015-2016

Total Enrollment	84,728		
Classroom Teachers (FTE)	5,164.5		
Student Teacher Ratio	16.41		
ELL Students	13,749		
Students with IEPs	10,129		
	Amount	Amount per Student	Percent
Total Revenue	\$1,004,078,000		
Federal	\$114,198,000	\$1,334	11%
Local	\$609,916,000	\$7,125	61%
State	\$279,964,000	\$3,271	28%
Total Expenditure	\$1,037,897,000	\$12,125	
Total Current Expenditure	\$908,864,000	\$10,618	
Instructional Expenditures	\$507,893,000	\$5,933	56%
Student and Staff Support	\$121,240,000	\$1,416	13%
Administration	\$110,160,000	\$1,287	12%
Operations, food service, other	\$169,571,000	\$1,981	19%
Total Capital Outlay	\$91,756,000	\$1,072	
Construction	\$68,829,000	\$804	
Total non-Elem-Sec Education & other	\$2,449,000	\$29	
Interest on Debt	\$33,131,000	\$387	

Source: National Center for Education Statistics, 2019

https://nces.ed.gov/ccd/districtsearch/district_detail.asp?Search=1&State=47&DistrictType=1&DistrictType=2&DistrictType=3&DistrictType=4&DistrictType=5&DistrictType=6&DistrictType=7&DistrictType=8&NumOfStudentsRange=more&NumOfSchoolsRange=more&DistrictPageNum=3&ID2=4703180&details=


Table 12. Metropolitan Nashville Public Schools Data Indicators

Chronically out of School (absent for 10% or more of the year)	16.0%
In-school Suspensions	4.9%
Out-of-school Suspensions	8.9%
Expulsions	0.2%
Graduation Rate within Four Years	80.2%
Dropout Rate	15.6%
Postsecondary Enrollment	56.9%

<https://reportcard.tnk12.gov/districts/190/page/DistrictGraduation>

The ability of students to achieve is constrained in many ways. The limitations that Nashville experiences in economic mobility are intricately related to place-based patterns. Intentional, equitable, and sustained investment that is oriented to economic mobility, not limited to education, can provide the impetus to alter the lost opportunities which face Davidson County and the economic wellbeing of many families and children. The investment in education and favorable social and community environment are primary ways to transform economic mobility patterns, where children and youth can thrive and achieve a high potential for success.

Lost Einsteins: The Importance of Exposure to Innovation



If women, minorities, and children from low-income families invent at the same rate as high-income white men, the innovation rate in America would quadruple

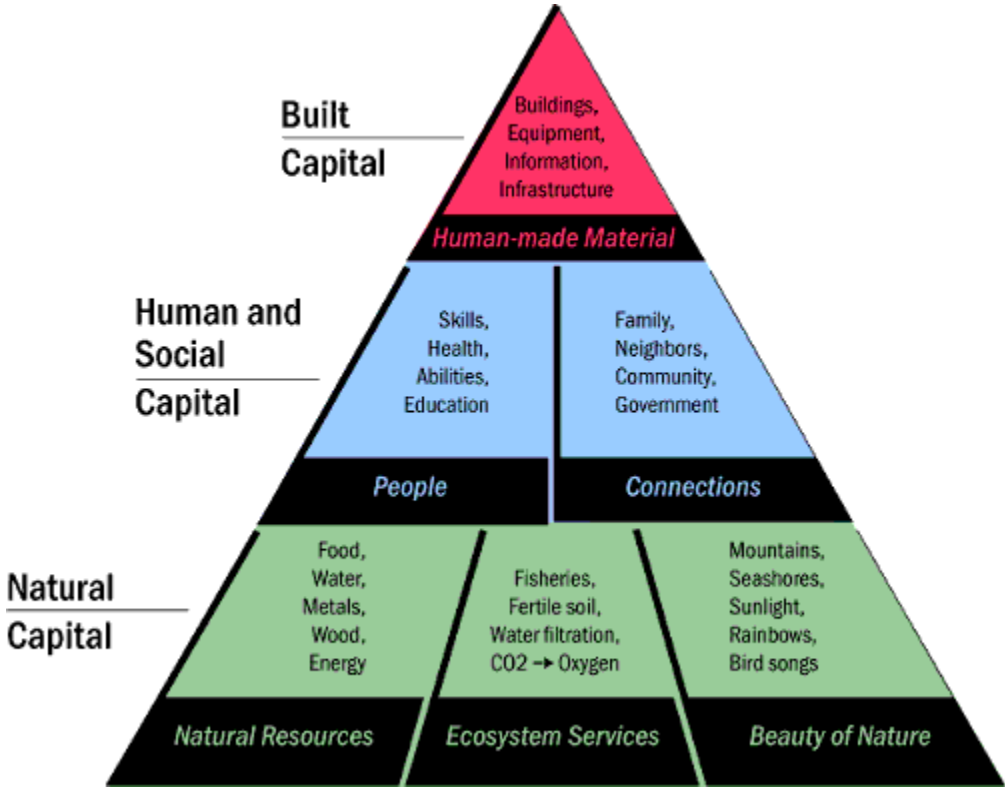
Community Capital

Community capital represents the three elements of ‘capital’ that shape a location: natural capital, human and social capital, and the built or financial capital. Each of these provides an essential component to a well-functioning community where resident wellbeing flourishes. Natural capital is the environment and setting in which the community exists. Nashville’s location is one of abundant natural resources, scenic beauty, and overall favorable environment. The human capital of Nashville is comprised of nearly 700,000 residents that reflect wide diversity of cultures, backgrounds, skills, and livelihood. Social capital represents the ‘glue’ that holds together individuals in groups- whether families, friends, neighborhoods, or organizations. Here, Nashville exhibits variability in the social

cohesion, interrelatedness, and mutual reliance across the population. Some communities, such as refugee and immigrant communities, illustrate patterns of close interdependence. Other communities may struggle to retain a fabric that together supports and sustains the needs and aspirations of all its members. Lastly, financial and built capital are the tangible, quantifiable assets of a city. Here, Nashville has experienced extraordinary levels of growth in such measures as Gross Domestic Product, construction and development, and increases in wealth and earnings for some. Yet, just as with social capital, there are notable contrasts in financial capital, where Nashville is the envy of many for its job growth and large-scale commercial development while still experiencing high and rising levels of poverty in close proximity.

Investments in all three types of capital, each related to the other, are essential for gains to be orderly, equitable, and sustainable. Ensuring that infrastructure -- social, economic, built -- is positioned for solid, broad-based successes across the population requires systemic planning and coordination, continuous review, and appropriate investments of effort and ingenuity. Nashville, the nation's 23rd largest city, has achieved many things in recent decades, among them government consolidation, leadership in Civil Rights, revitalized areas, and economic momentum. Yet, community capital in other ways has allowed one in six Nashville residents to remain in poverty, levels of incarceration and student poverty to lead the nation, and residents to move away from the city through inability to afford rising costs.

Figure 7. Community Capital

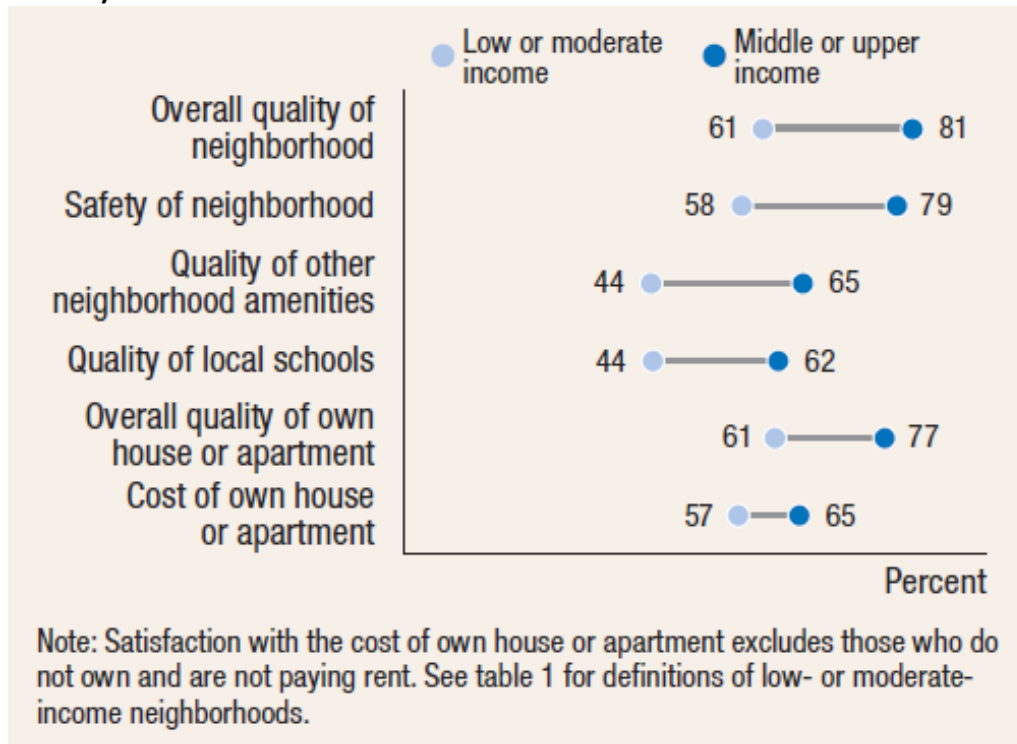


Source: Sustainable Measures
<http://sustainablemeasures.com/node/32>

Community Infrastructure

Residents of a city care deeply about the infrastructure that they depend on for safety, transportation, education, and other features important to daily life. Across the nation, populations express which aspects of local neighborhoods matter most and those with which they experience the greatest satisfaction.

Chart 52. Satisfaction with Local Neighborhood and Housing Characteristics (by Neighborhood Income) U.S.

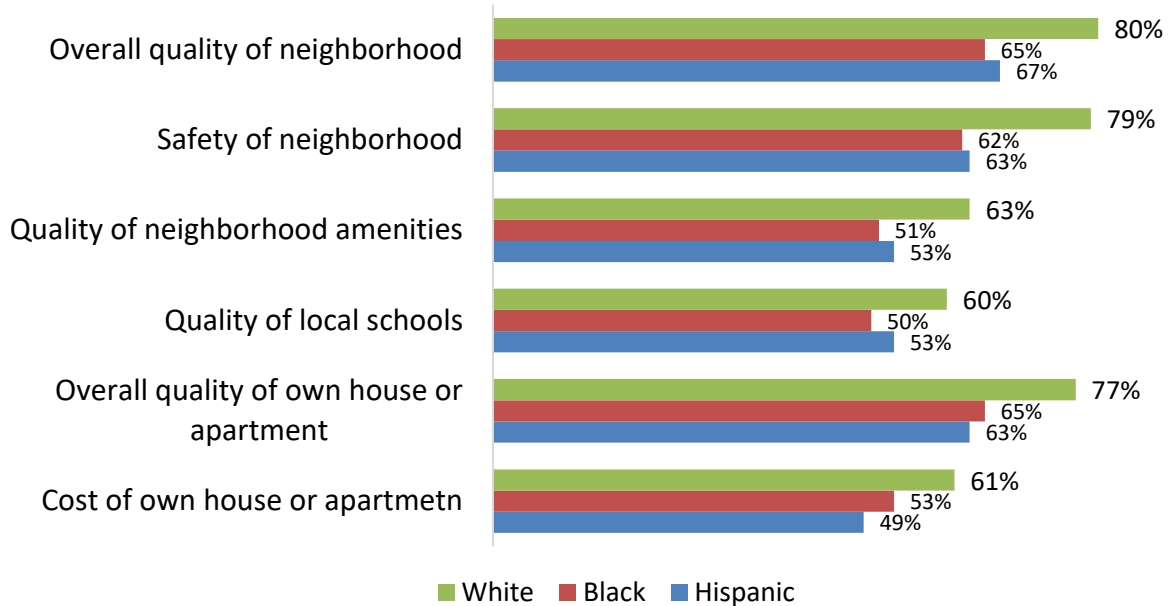


Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Just as there are varying opinions and viewpoints on neighborhood characteristics and qualities by income level, so also differences emerge among populations by race and ethnicity across the nation.



Chart 53. Satisfied with local neighborhood and housing characteristics (by race/ethnicity), U.S.



Note: Satisfaction with cost of own house or apartment excludes those who do not own and are not paying rent

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Lastly, views on those neighborhood amenities that are most important varies by age across the nation. The ability of a community environment to provide the type of setting and amenities that ensure families and all households a safe, enriching place to live, work, and enjoy recreation and entertainment is a key aspect of forming areas geared toward greater economic mobility. Maintaining a sense of community that is reinforced by a built environment that offers a full complement of services and accessibility provides this setting essential for a robust social and economic wellbeing of the population.

Table 13. Neighborhood Amenities that are Moderately or Very Important (by Age), U.S.
(Percent)

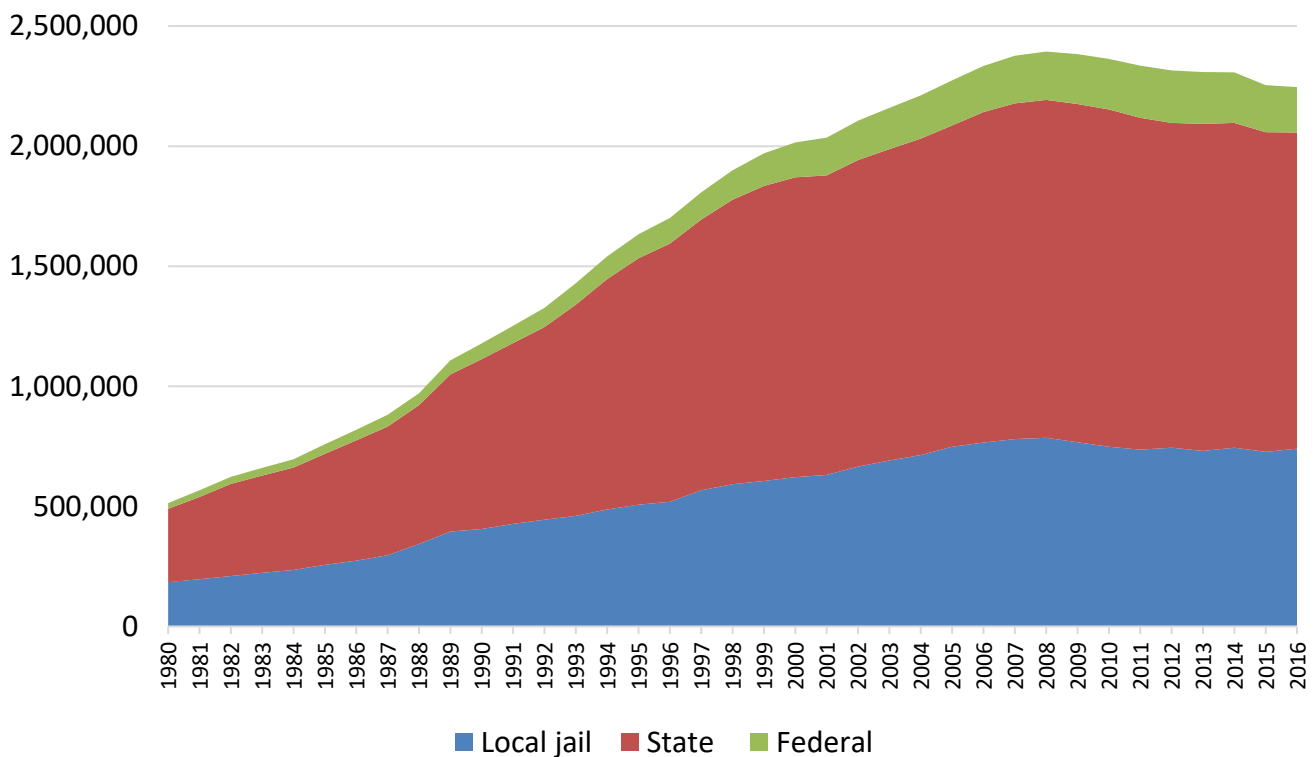
Category	Age Group				Overall
	18-29	30-44	45-59	60+	
Grocery store	88	84	87	90	87
Shops or restaurants	75	74	75	76	75
Bank or credit union	60	57	66	75	65
Place of worship	38	42	50	57	48
Library	47	52	46	48	48
Park or playground	49	53	40	32	43
Public transportation	39	37	36	34	37

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Crime & Justice

There were approximately 2.1 million people in prisons and jails in the U.S. in 2016. Increases have been substantial at all levels, federal, state and local. Slight decreases in incarceration have occurred at state and federal levels during the current decade, with little change among local jails across the U.S.

Chart 54. Total Incarcerated Population in the U.S.



Source: U.S. Bureau of Justice Statistics, 2018

Tennessee ranks twelfth in the nation for highest rate of incarcerated population. The relationship of incarceration and former incarceration within the overall population to prevalence of poverty and other adverse socioeconomic situations is well demonstrated. Not only does crime harm those living in poverty, but high rates of incarceration create damaging environments for children and households struggling to cope with financial burdens, education, employment, transportation, childcare, and many other facets of maintaining wellbeing.

Table 14. Leading States for Rate of Total Incarcerated Population

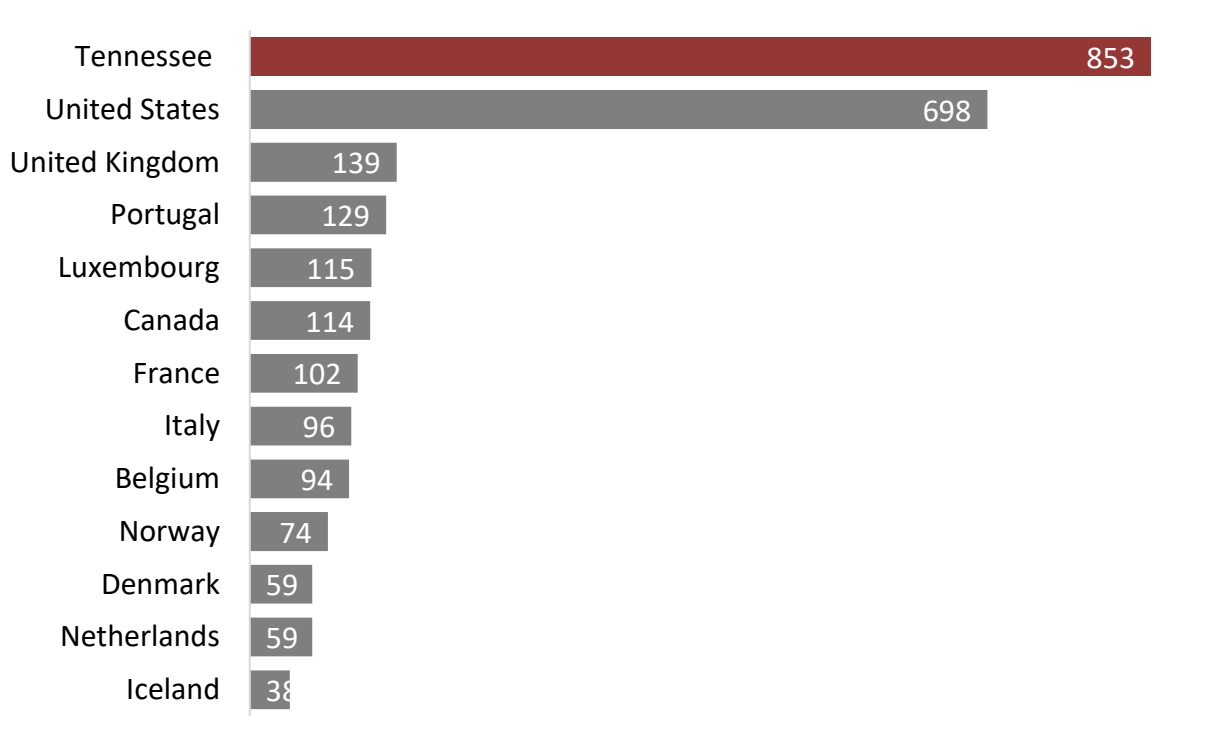
RANK		Incarceration rate per 100,000 US residents of all ages
1	Oklahoma	1,079
2	Louisiana	1,052
3	Mississippi	1,039
4	Georgia	970
5	Alabama	946
6	Arkansas	900
7	Texas	891
8	Arizona	877
9	Kentucky	869
10	Missouri	859
11	South Dakota	855
12	Tennessee	853

Source: Prison Policy Initiative, 2018

The rate of incarceration in Tennessee is one of the highest in the nation. A further comparison with major industrial nations illustrates the extent to which Tennessee’s incarceration rate far exceeds that found in many of those. As indicated above, Tennessee’s rate of incarceration exceeds that of all but a few states in the nation and that of the U.S. as a whole.

Chart 55. Rank of Incarceration Rate, Tennessee and Leading Nations

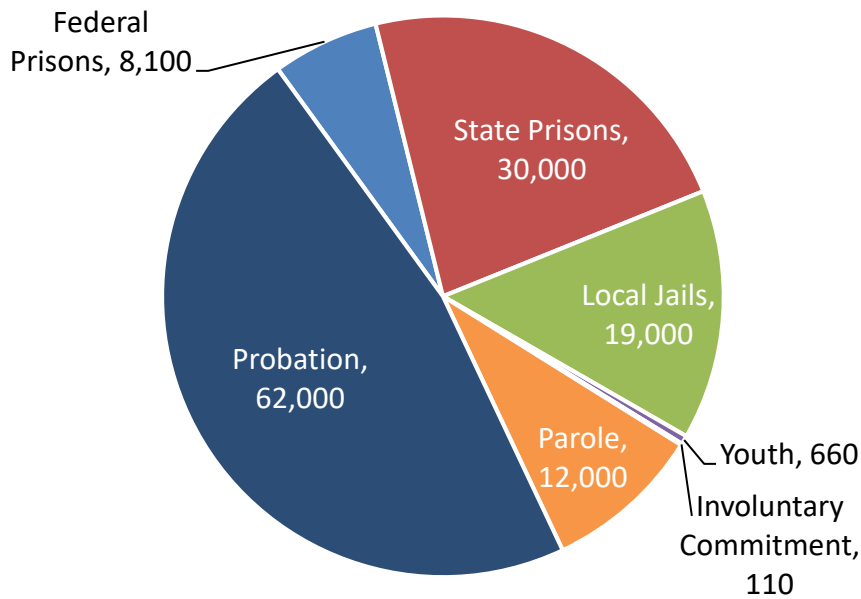
Incarceration rates per 100,000 population



Source: Prison Policy Initiative, 2018

In the most recent year of data (2018) Tennessee had 132,000 residents behind bars or under criminal justice supervision.

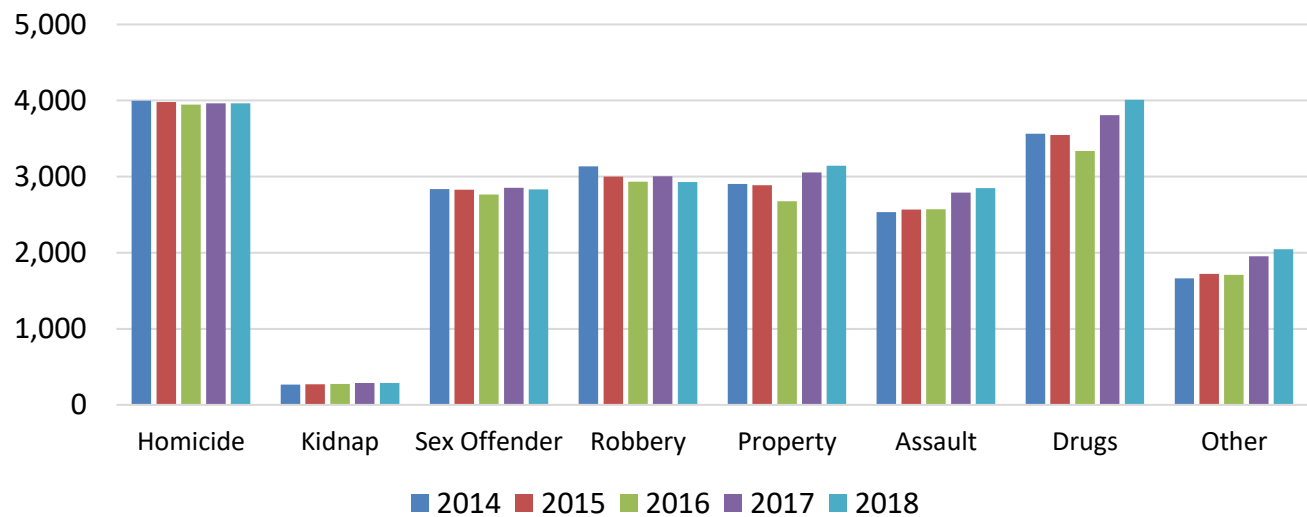
Chart 56. Population in Tennessee’s Criminal Justice System



Source: Prison Policy Initiative, 2018

Among those persons incarcerated for a felony conviction, the population was identified as 56% White, 42% Black and 3% another race, with 91% of the group as male and 9% female. Below are additional data on the incarcerated population in Tennessee over the most recent five years. The most notable increase has occurred in those convicted of drug offenses, followed by property and assault offenses.

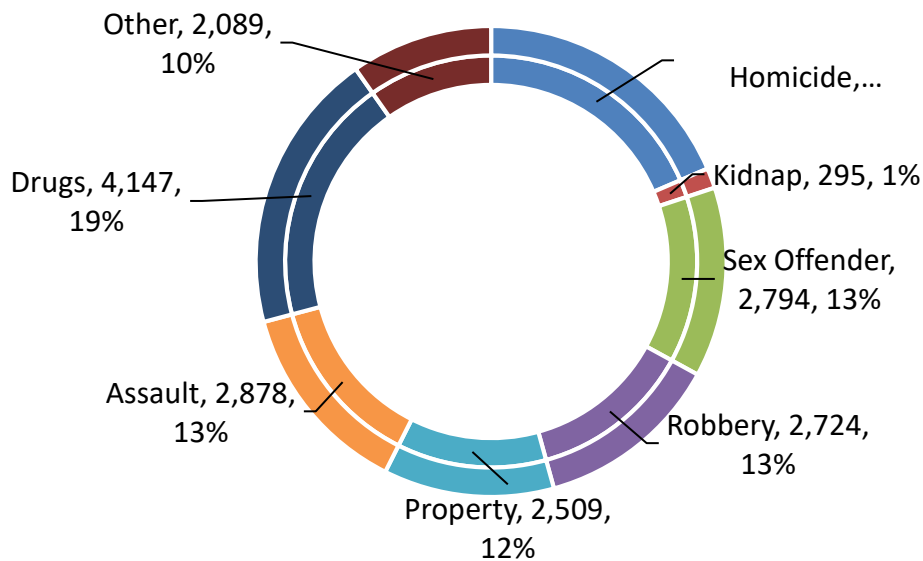
Chart 57. Incarcerated Population by Primary Offense, Tennessee



Source: Tennessee Department of Corrections

Data show the composition of felony offenses within Tennessee’s incarcerated population. Here, drug crimes rank first among felony offenses as the primary charge with the state’s prison population, totaling nearly one of out every five persons convicted.

Chart 58. Incarcerated Felon Population by Primary Offense
2018 Tennessee

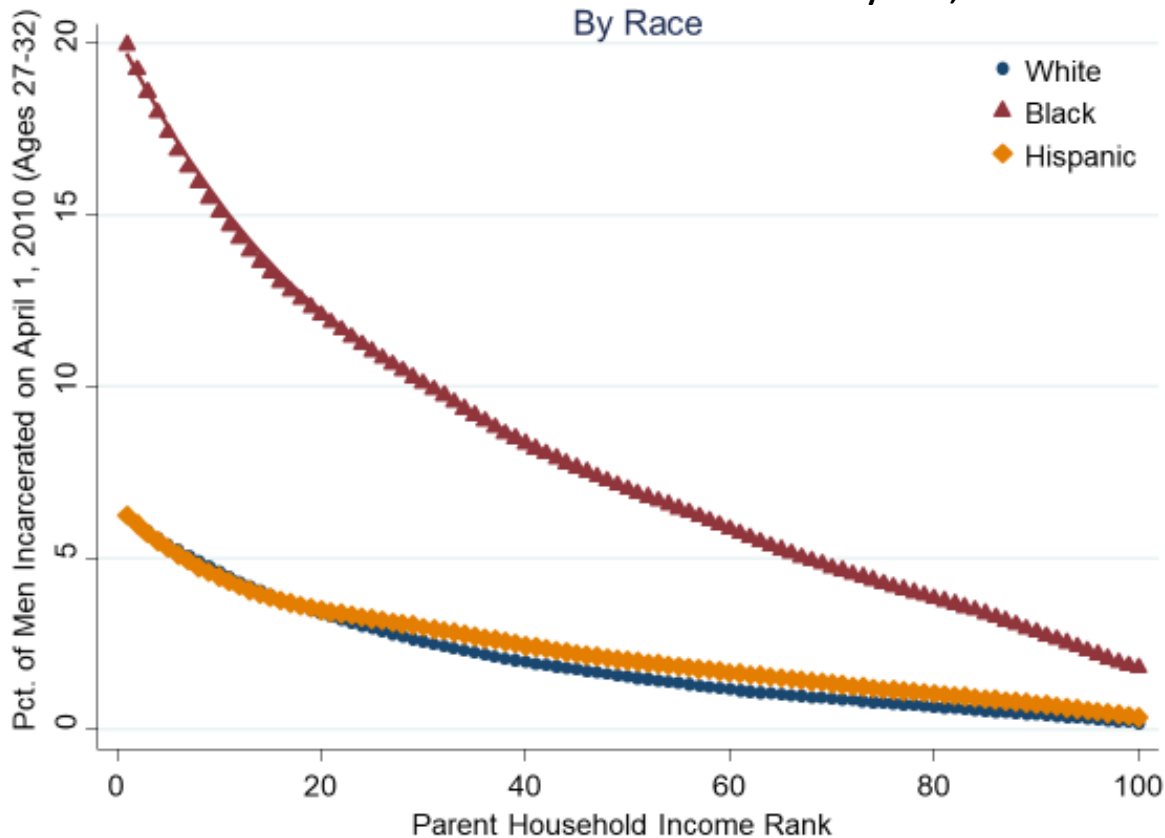


Source: Tennessee Department of Corrections

Incarceration of family members results in many types of disruption to households -- social, emotional, and economic. The higher rates of incarceration among non-white populations in the U.S. lead to environments where Adverse Childhood Experiences become more common, resulting in yet further constraint on intergenerational economic mobility. Concentrations of population impacted by high incarceration rates, coupled with many other manifestations of poverty, create environments where innovative and effective solutions are required to overcome chronic barriers to young persons’ ability to thrive later.



Chart 59. Incarceration Rates vs. Parent Household Income Rank by Race, U.S.



Source: Opportunity Insights

<https://opportunityinsights.org/paper/the-opportunity-atlas/>

Social Networks

The ability of individuals to rely on family, friends and other members of a community can provide an important means of resources to maintain stability and to advance economically. **Social capital** refers to the set of resources that inhere in relationships of trust and cooperation between people. These kinds of social assets do not alleviate poverty directly; rather, they leverage investments in human capital and household financial resources. Poor people rely on the support of extended family relationships and of more formal organizations to survive. Scholars have long recognized the importance of these community support structures, and in that sense, social capital is not an entirely new notion for understanding the dynamics of poor communities. But recent scholarly work on social capital has served to renew interest in how social organization and norms of cooperation, both within a community and in its relationships to outside institutions, affect its development. In particular, this work has stimulated new thinking about the role that social capital can play not just in helping families survive but in advancing public policy that seeks to combat poverty.

Making use of social capital as an analytical construct requires a shift from the individual to the community as the unit of analysis for strategies to combat poverty. Social capital is a collective asset, a

feature of communities, rather than the property of an individual. As such, individuals both contribute to it and use it, but they cannot own it. Because it is a “common good,” social capital plays a particularly important role in ensuring those aspects of personal welfare that the individual alone can rarely provide (for example, security from crime and public health). In the last ten years, evidence has been mounting that social relationships and community action matter for family well-being, even where communities lack many financial resources.

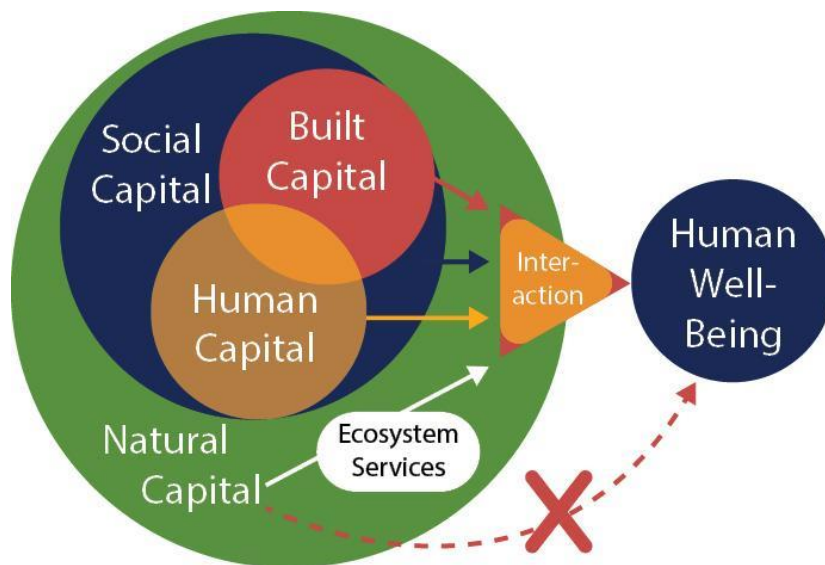
Source: Warren, M.R., Thompson, J.P., & Saegert, S. (2001). The Role of Social Capital in Combating Poverty, in *Social Capital and Poor Communities*

What is social capital?

Social capital is the effective functioning of social groups through interpersonal relationships, a shared sense of identity, shared understanding, shared norms, shared values, trust, cooperation, and reciprocity. Social capital is a measure of the value of resources, both tangible (public spaces, private property) and intangible ("actors", "human capital", people), and the impact that these relationships have on the resources involved in each relationship, and on larger groups. It is generally seen as a form of capital that produces public goods for a common good.

Social capital plays an instrumental role in human wellbeing where financial capital alone cannot address all needs nor overcome all barriers to achieving a high state of wellbeing. Instead, an interplay between the built environmental, financial resources, and social capital together can deliver a much more robust, likely outcome of equitable attainment of social and economic wellbeing.

Figure 8. Social Capital



Source: Maes (2017) Mapping Ecosystem Services.

Community Health Improvement

Nashville-Davidson County

Advance Health Equity

Health Equity is the attainment of the highest level of health for all people. Health Equity means all people have a fair chance to lead healthy lives. Research shows that good health is not distributed equitably in Nashville. Health is profoundly shaped by social factors, including a person's address, education, income, and the effects of historical discrimination. Nashville will succeed in improving its health only if it can improve health equity.

Goals and Strategies:

- ✓ Develop better systems to give all people a fair chance to be as healthy as they can be
- ✓ Ensure a strategic focus on communities at greatest risk for health inequities
- ✓ Strategies will focus on cultural understanding among service providers, communication and education about health and health equity, integrating considerations of health and health equity into decision-making at all levels, and identifying and promoting policies that improve economic and health equity.

Support Mental and Emotional Health

Mental and emotional instability can destroy individuals and dissolve families. It can show up as anger or violence or neglect. Children can be victims of their own poor mental and emotional state, or of the poor mental or emotional health of the adults in their lives. The data making this a priority issue for Nashville include the prevalence of substance abuse, mental illness, crime and child maltreatment. Decreased emotional health can lead to suicide or sickness. It can decrease educational attainment, with negative consequences that last a lifetime. Among the barriers to accessing help are stigmatization of mental and emotional issues and the limited supply of and access to quality mental health services, both of which are linked to limited funding.

Goals and Strategies:

- ✓ Individuals and families need enough support to maintain mental and emotional well-being. The community can promote positive parenting and violence free homes.
- ✓ Community-driven strategies focus on decreasing the stigma associated with mental illness, increasing access to services, and understanding and addressing the profound role Adverse Childhood Experiences (ACEs) can have on behavior and physical health through a person's lifetime.

Maximize the Built and Natural Environments to Support Health

The CDC defines "built environment" as the physical parts of where we live and work - our homes, offices, streets, open spaces and other infrastructure. One of the greatest health impacts of the built environment is on physical activity, including the availability of parks and greenways, sidewalks, bikeways and other active transportation options, or the barriers to them. Access to active transportation and recreation is a key indicator of a healthy community. Waste management, zoning and land use all play a role in the livability and healthfulness of a community.

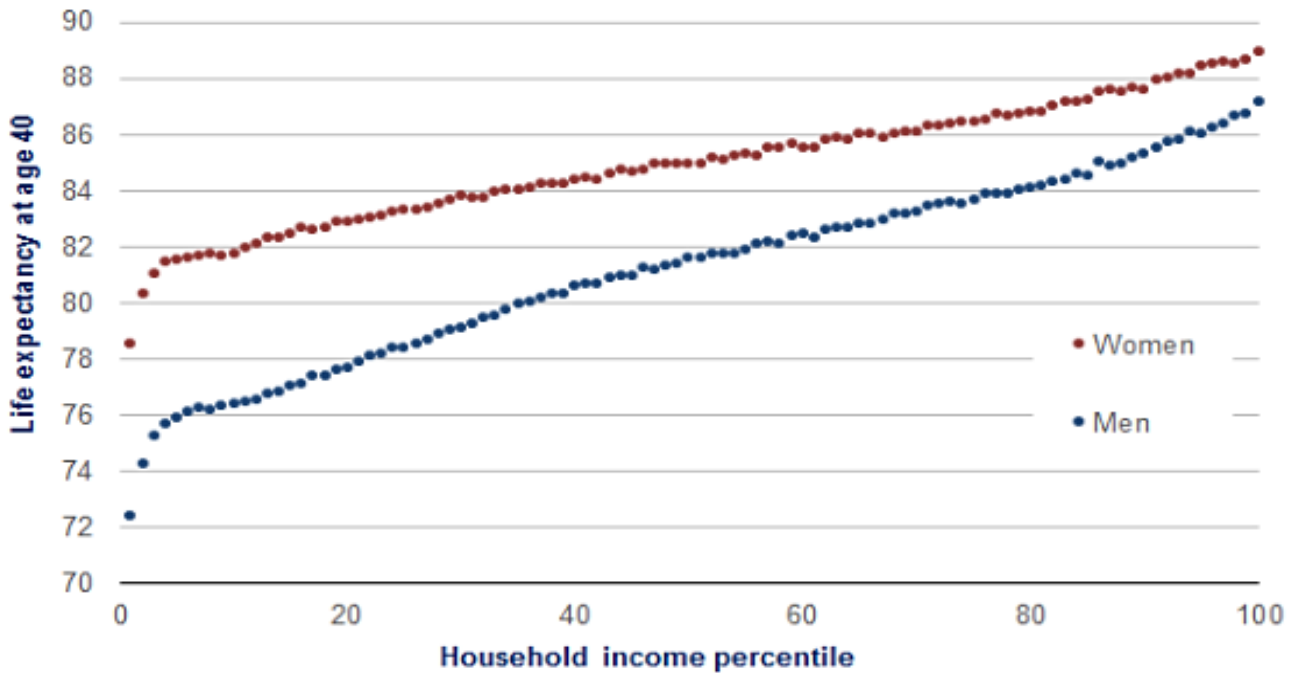
Goals and Strategies:

- ✓ Make it easier for people to be active, whether for recreation or transportation
- ✓ Improve and protect the quality of air, land and water
- ✓ Monitor the environmental impact of developments on vulnerable populations
- ✓ Education and awareness on positive effects active transportation has on health of people and their environment

Health Department of Metropolitan Nashville-Davidson County

There are many disparities in the health status and outcomes of the population in Nashville as in the country at large. There is considerable variation in life expectancy between men and women at lower household income levels, which diminishes as income rises.

Chart 60. Poor men Die a Decade Earlier, U.S.



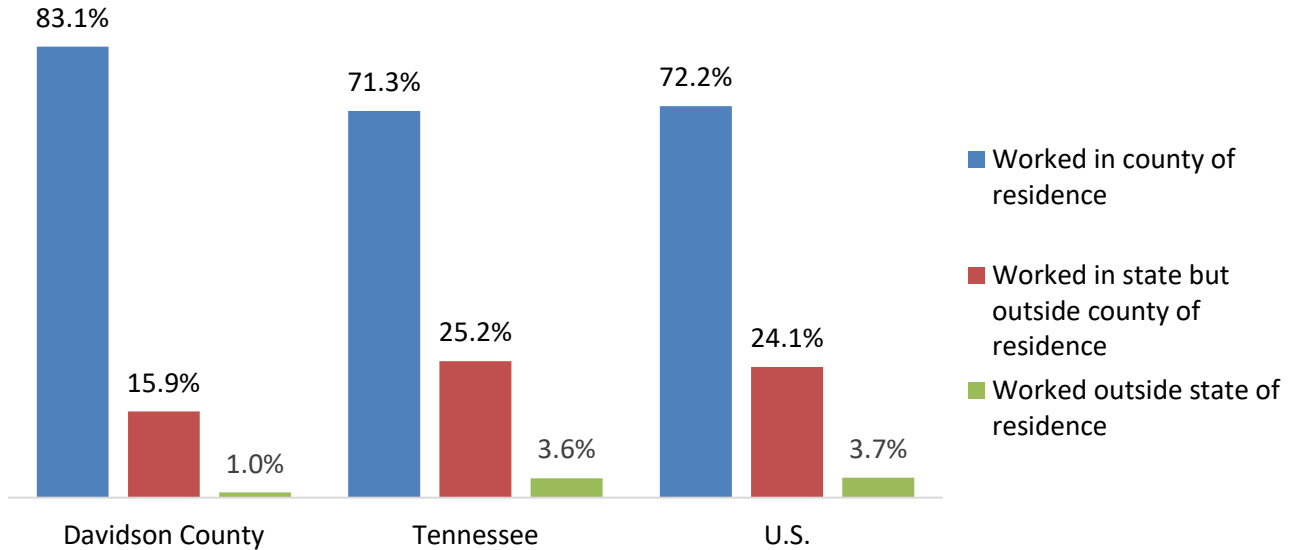
Source: Chetty et al. “The Association between Income and Life Expectancy in the United States 2001-2014”; Brookings Institution
<https://www.brookings.edu/blog/social-mobility-memos/2018/01/11/raj-chetty-in-14-charts-big-findings-on-opportunity-and-mobility-we-should-know/>

Transportation

Commuting

The percentage of workers categorized by their location of work in relationship to their residence is shown in Chart 61. This indicates that Davidson County has a higher percentage of workers who both live and work in their county of residence than is the case for all workers in Tennessee or in the U.S. More than one in six Davidson County workers has a place of work that is outside of Davidson County, either in or outside of Tennessee.

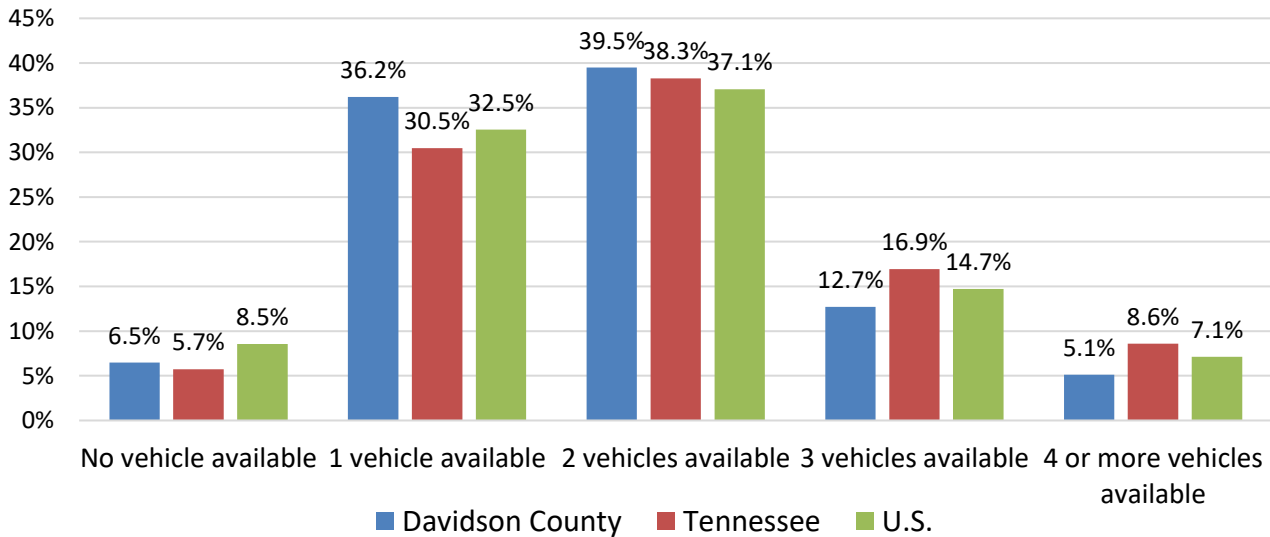
Chart 61. Place of Work
2018



Source: American Community Survey, 2018, Table B08007, 1-year estimate

The number of vehicles available for transportation to work is shown in Chart 62. As shown, workers in Davidson County are more likely to have one or two vehicles available for transportation to work, compared to Tennessee and the U.S. Davidson County households are less likely to have three or more vehicles for transportation. Davidson County households having no vehicle available (6.5%) are up appreciably from 2017 (2.2%), representing a larger share than occurs in households across Tennessee and a smaller share than households for the U.S.

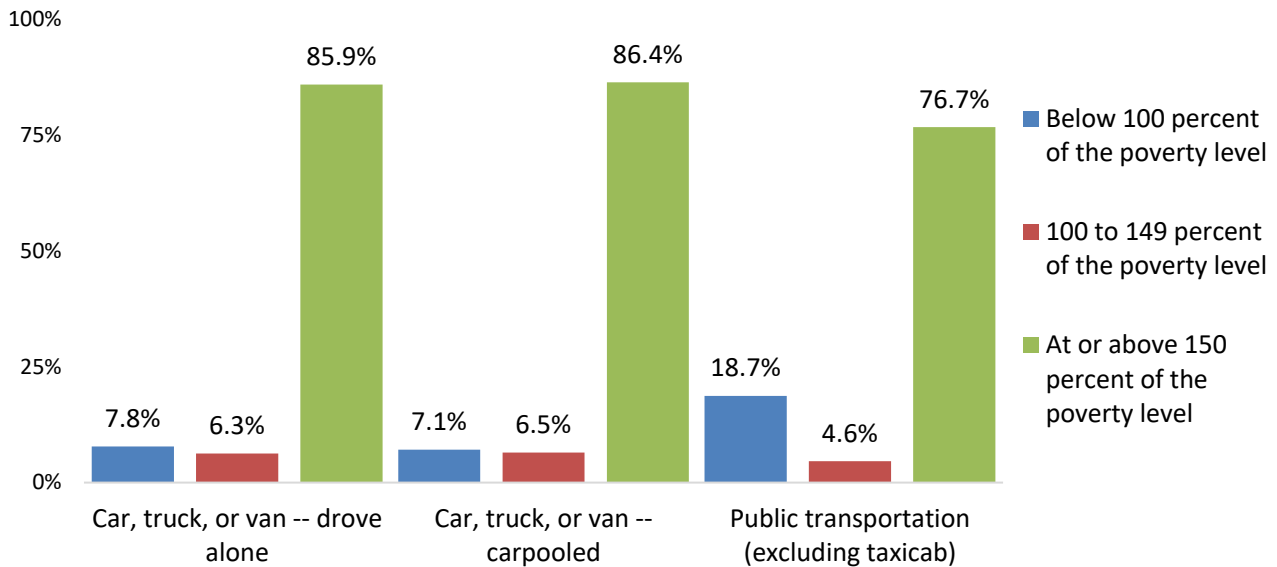
Chart 62. Vehicles Available to Household, 2018



Source: American Community Survey, 2018, Table B08201, 1-year estimate

There are several modes of transportation to work which are used in Davidson County. There is some notable variation in mode used by workers experiencing economic hardship.

Chart 63. Major Means of Transportation to Work by Poverty Status
Davidson County, 2018



Source: American Community Survey, 2018, Table S0802, 1-year estimate

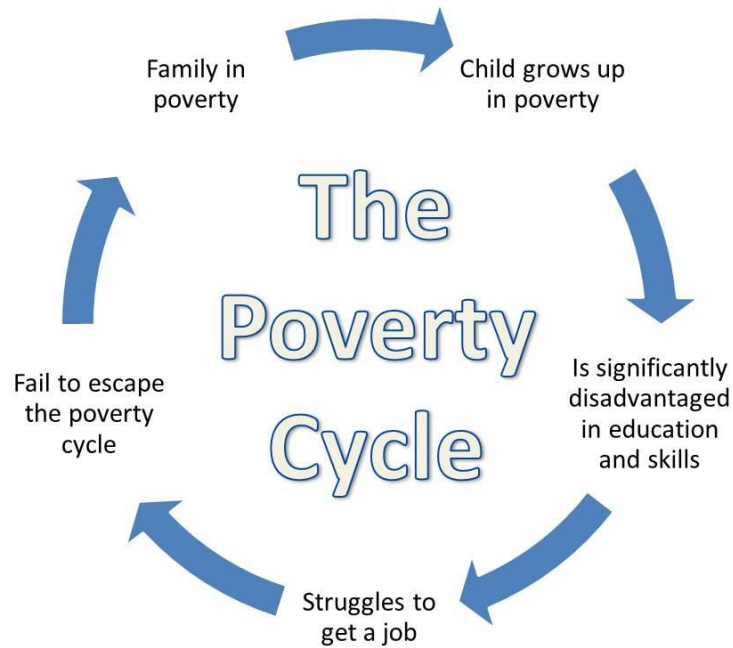
Social and Economic Wellbeing

Poverty

Poverty represents the measure in our society of individuals, families, households, and communities experiencing a deficit in ability to thrive economically. The state of financial wellbeing is linked to many other factors and characteristics. Particularly important are the abilities of persons to move into paths of economic mobility and rise above a situation of poverty.

Many are caught in cycles of poverty that are difficult to escape. The confluence of poor health, poor transportation access, poor housing, poor educational offerings and outcomes, poor job opportunities, and many other aspects of life create situations where individual initiative simply is not enough to gain traction. Since the cycle of poverty, often called the “vicious cycle of poverty” can thus often be inescapable through one’s own efforts and is a result of many factors, a well planned and executed effort by society can be instrumental in breaking the cycle of poverty.

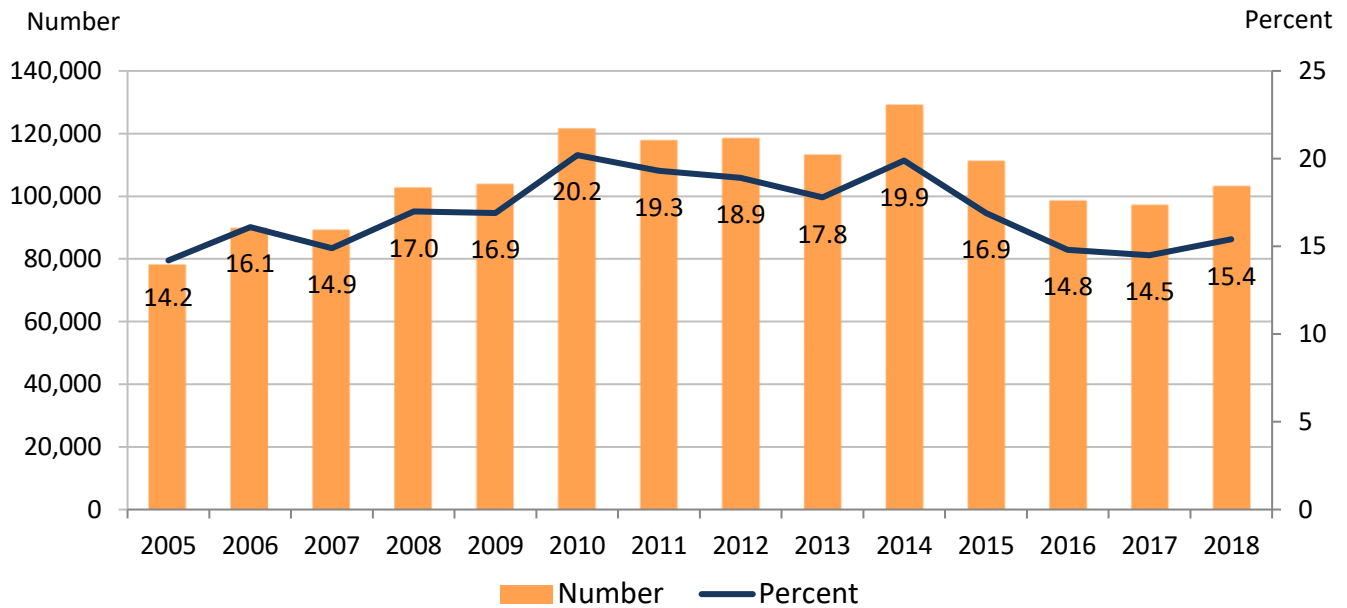
Figure 9. The Cycle of Poverty



Patterns, Composition, & Characteristics

The absolute number of persons living in poverty is an important measure along with the rate of poverty. In 2018 both the rate and the absolute number of persons living below the poverty level in Davidson County increased. The rate and the number were both the highest in three years. The number of persons living in poverty rose to over 100,000 again in 2018. While there has been some improvement in reduction of poverty since the high levels during and after the Great Recession, it appears that these gains have tapered off or even reversed. It is important to note that an increase in poverty indicates that persons are earning less than they did in the prior year relative to the poverty threshold, unrelated as a measure to any change in cost-of-living increases in the area.

Chart 64. Poverty Population, Number and Rate
Davidson County, 2018



Source: American Community Survey, 2018, Table S1701, 1-year estimates

Following are the thresholds for poverty that were developed by the federal government for 2018. These represent the thresholds used in assessing populations experiencing poverty by the U.S. Census Bureau.

Table 15. 2018 Federal Poverty Guidelines

Family Size	Gross Annual Income	Gross Monthly Income	Approximate Hourly Wage
1	\$12,140	\$1,012	\$5.84
2	\$16,460	\$1,372	\$7.91
3	\$20,780	\$1,732	\$9.99
4	\$25,100	\$2,092	\$12.07
5	\$29,420	\$2,452	\$14.14
6	\$33,740	\$2,812	\$16.22
7	\$38,060	\$3,172	\$18.30
8	\$42,380	\$3,532	\$20.38
Over 8 add per person	\$4,320	\$360	\$2.08

Source: Federal Register, 8(12), Jan. 18, 2018

A comparison of different levels of poverty in Table 16 provides additional perspective on the financial hardship that many people experience. By simply examining the 125% threshold of the current poverty level, one sees that over a third of Davidson County residents under age 18 experience poverty of this type. As well, 29.0% of African Americans and 40.9% of Hispanics experience poverty at the 125% level, far higher than the often-reported 100% level. Nearly a quarter of adults in Davidson County with a high school diploma live at the 125% level of poverty.

As well, the 50% threshold of poverty illustrates those living in serious deprivation, or deep poverty. In Davidson County, one in ten persons under age 18 lives in deep poverty. Overall, the chronic and deep poverty prevalent in Nashville affects many portions of the population.

Table 16. Levels of Poverty by Percentage, Davidson County, 2018

	Less than 50 percent of the poverty level	Less than 100 percent of the poverty level	Less than 125 percent of the poverty level
Total Population	6.1%	15.4%	20.2%
Age			
Under 18 years	10.1%	27.5%	35.5%
18 to 64 years	5.5%	12.7%	16.6%
65 years and over	2.6%	9.4%	13.2%
Race and Ethnicity			
White	4.9%	11.2%	16.0%
Black or African American	9.3%	24.7%	29.0%
American Indian and Alaska Native	8.8%	24.7%	24.7%
Asian	4.2%	15.7%	18.8%
Some other race	6.2%	18.7%	29.1%
Two or more races	6.2%	14.2%	15.9%
Hispanic or Latino origin (of any race)	9.4%	26.5%	40.9%
Living Arrangement			
In family households	5.5%	15.0%	19.7%
In married-couple family	2.1%	7.9%	11.6%
In Female householder, no husband present households	14.4%	33.2%	39.9%
Educational Attainment			
Less than high school graduate	12.3%	28.9%	34.6%
High school graduate (includes equivalency)	6.6%	17.8%	23.3%
Some college or associate's degree	3.3%	9.1%	13.4%
Bachelor's degree or higher	1.8%	4.3%	6.2%
Disability Status			
With any disability	9.1%	22.3%	26.2%
No disability	5.8%	14.5%	19.4%
Work Status			
Worked full-time, year-round	0.5%	4.1%	6.8%
Worked less than full-time, year-round	10.7%	23.7%	29.4%

Source: American Community Survey, 2018, Table S1703, 1-year estimate

A key contributing factor to chronic and sustained poverty in society is the phenomenon of Adverse Childhood Experiences, often referred to as ACEs. Since the 1980s research has emerged that

demonstrates that childhood trauma is widespread, takes many forms, and contributes to a host of adverse outcomes later in life. Neurological changes in the structure of the brain and its function, reactions to stress, learning difficulties, and behavioral issues all can stem directly from exposure to Adverse Childhood Experiences. The cumulative impact of these outcomes then leads to barriers to success in education, employment, parenting and family life, and financial stability. Addressing root causes of poverty involve understanding of the key role that ACEs play in the enduring cycle of poverty that many people face.

What are Adverse Childhood Experiences?

Adverse childhood experiences, or ACEs, are potentially traumatic events that occur in childhood (0-17 years). For example:

- experiencing violence or abuse
- witnessing violence in the home or community
- having a family member attempt or die by suicide

Also included are aspects of the child's environment that can undermine their sense of safety, stability, and bonding such as growing up in a household with:

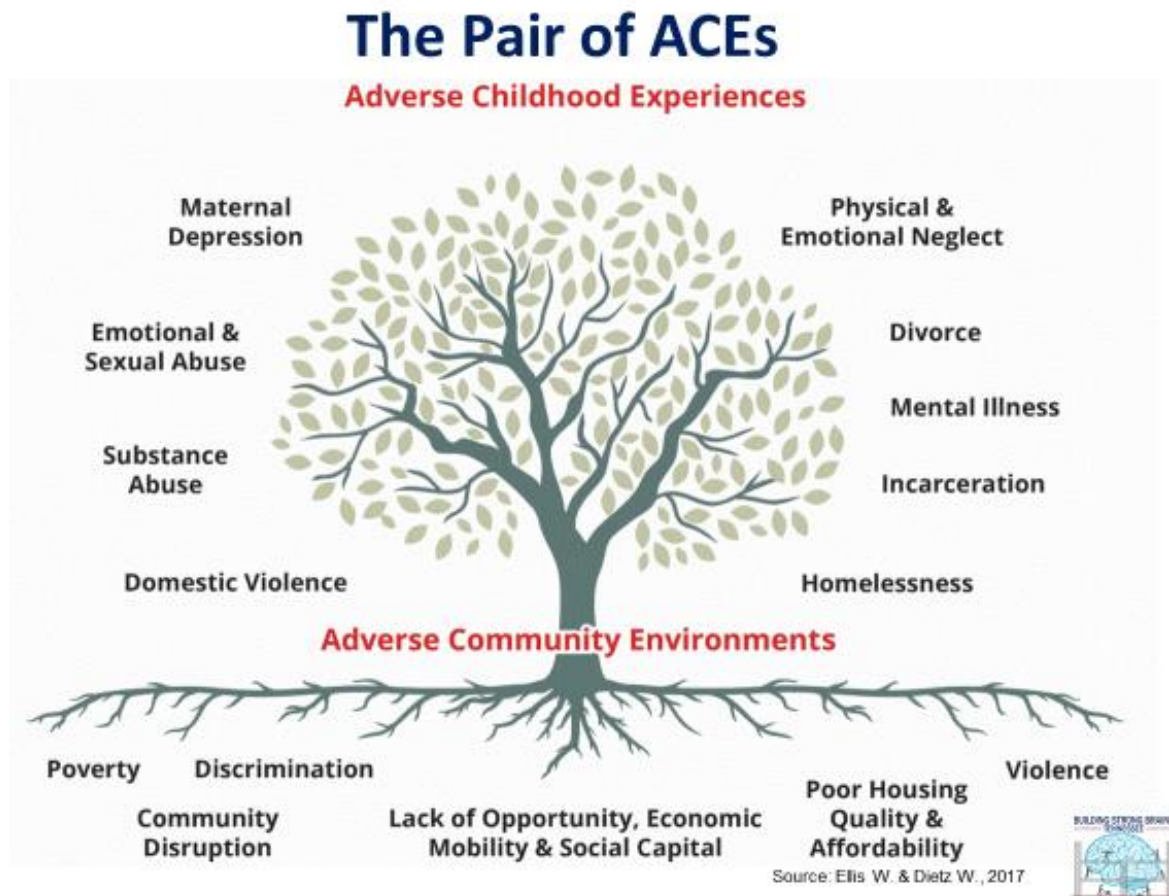
- substance misuse
- mental health problems
- instability due to parental separation or household members being in jail or prison

ACEs are linked to chronic health problems, mental illness, and substance misuse in adulthood. ACEs can also negatively impact education and job opportunities. However, ACEs can be prevented.

U.S. Centers for Disease Control and Prevention

Adverse Childhood Experiences (ACEs) represent a large continuum of events and environments that may interact to create unfavorable and negative manifestations as children grow into adulthood. Children living in poverty situations often are more likely to be surrounded by a variety of these experiences as shown below.

Figure 10. Representation of Leading Factors in Adverse Childhood Experiences



Efforts underway in Nashville operate as leading national examples of addressing Adverse Childhood Experiences. With research on economic mobility pointing clearly to the lack of opportunity later in life that children from poverty settings experience, an actionable agenda of effort is important. The framework and services offered and coordinated through the ACE (All Children Excel) Nashville movement represent a major component of understanding and addressing one large set of contributing factors to poverty and hardship later in life for many.

Table 17. Preventing Adverse Childhood Experiences

Strategy	Approach
Strengthen economic supports to families	<ul style="list-style-type: none"> • Strengthening household financial security • Family friendly work policies
Promote social norms that protect against violence and adversity	<ul style="list-style-type: none"> • Public education campaigns • Legislative approaches to reduce corporal punishment • Bystander approaches • Men and boys as allies in prevention
Ensure a strong start for children	<ul style="list-style-type: none"> • Early childhood home visitation • High-quality childcare • Preschool enrichment with family engagement
Teach skills	<ul style="list-style-type: none"> • Social-emotional learning • Safe dating and healthy relationship approaches • Parenting skills and family relationship approaches
Connect youth to caring adults and activities	<ul style="list-style-type: none"> • Mentoring programs • After-school programs
Intervene to lessen immediate and long-term harms	<ul style="list-style-type: none"> • Enhanced primary care • Victim-centered services • Treatment to lessen the harms of ACEs • Treatment to prevent problem behavior and future involvement in violence • Family-centered treatment for substance use disorders

There are many ways to successfully and positively impact the effects of Adverse Childhood Experiences. Just as the phenomena of ACEs are manifold, so also are the needs for many elements of society to interact systematically to promote conditions that constrain ACEs and that foster positive environments for children.



Figure 11. Prevention, Mitigation, and Treatment of Adverse Childhood Experiences- Anticipated Multi-Sector, Multi-Level Public and Private Impacts

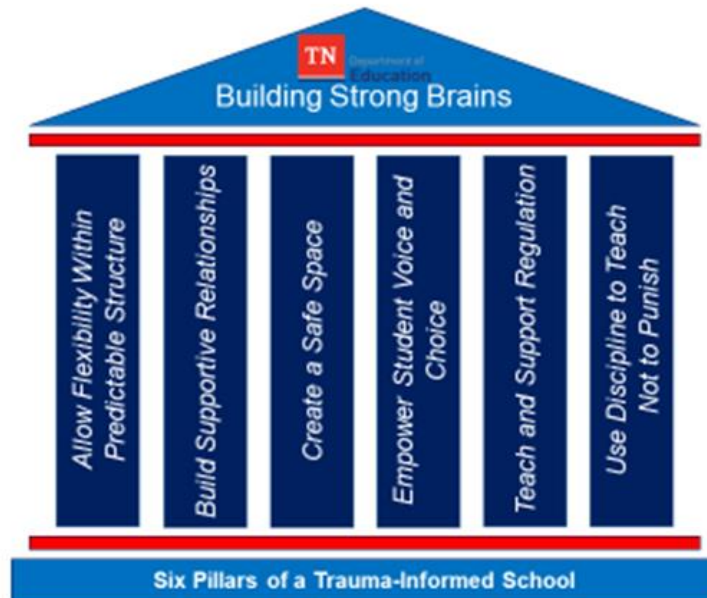


Source: Tennessee, Building Strong Brains

Tennessee continues to be a leader in the nation in addressing Adverse Childhood Experiences. The Building Strong Brains initiative represents a high-level coordination of effort to ensure that commitments and investments occur across a spectrum of services and needs through state and local departments in conjunction with non-profit service providers. The Goals of the initiative are to:

- Increase the potential that every child born in Tennessee has the opportunity to lead a healthy, productive life.
- Raise public knowledge about ACEs.
- Impact public policy in Tennessee to support prevention of ACEs and to reduce community conditions that contribute to them.
- Support innovative local and state projects that offer fresh thinking and precise measurement of impact in addressing ACEs and toxic stress in children.
- Seek sustainable funding to ensure the state maintains a long-term commitment to reduce the impact of adverse childhood experiences.
- Embrace open, responsive governance through statewide planning groups and the Three Branches Institute, comprised of leadership from the Executive, Legislative and Judicial branches of government, who were invited by the Governor to form a common agenda to advance child welfare and realign the juvenile justice system.

Figure 12. Building Strong Brains



In a trauma-informed school, the adults in the school community are prepared to recognize and respond to those who are/have been impacted by toxic stress as a result of ongoing, repeated abuse or neglect. Those adults include administrators, teachers, staff, parents and law enforcement. In addition, students are provided with clear expectations and communication strategies to guide them through stressful situations. The goal is to not only provide tools to cope with extreme situations but to create an underlying culture of respect and support. Research shows the benefits of implementing trauma-informed approaches include:

- Improved school climate
- Improved attendance
- Decreased suspensions and expulsions
- Reduced student behavioral outbursts and referrals to the office
- Improved teacher sense of satisfaction and safety
- Decreased stress for staff and students
- Reduced need for special educational services/classes
- Reduced dropout rate

The Tennessee Department of Education is committed to supporting schools/districts in their work to address trauma. The department provides the following support to participating schools/districts:

- Trauma-informed “Training of Trainers”
- Curriculum, resources, and materials
- Data to include participant information, evaluations, climate surveys, and assessments
- Technical support to all identified schools
- Monthly technical assistance calls and bi-monthly community of practice calls
- Celebrate program successes

School Commitments

Becoming a trauma-informed school requires a willingness to commit to the following:

- Establish a team of two to five persons to attend a three-day train-the-trainer event (dates/locations on the following page) to include an educator, mental health professional (e.g., school counselor, school psychologist, social worker, school-based mental health professional), building-level administrator, district-level representative, and/or building-level support staff
- Provide staff development time for the team to deliver training to school faculty and staff
- Complete a trauma-informed school assessment
- Participate in the department’s online school climate survey for students in grades 3–12, teachers, and families
- Include information about trauma-informed practices within existing parent engagement activities
- Participate in monthly technical assistance calls and bi-monthly community of practice calls

Source: Tennessee Trauma Aware Schools

FOCUS: ACE Nashville

Since the impact of adverse childhood experiences affect the entire population, All Children Excel (ACE) Nashville is based in an evidence-informed public health approach and the Center for Disease Control’s recommendations for addressing ACEs on a population level and reviewing the work of communities around the nation who are doing the same. It is built on Nashville’s Community Health Improvement Plan or CHIP, the 5-year strategic health plan for Nashville which identified supporting mental and emotional health as one of its three priority areas.

ACE Nashville conducted a consensus-building meeting with 44 nonprofit, government and healthcare leaders in Nashville around the question: *What strategies can we use to reduce childhood adversity and promote family resilience and lifelong health?* This led to development of the ACE Nashville operating structure of a leadership team and workgroups that focus on the following strategies: advocating for policy change; providing parent and community education; performing continuous quality improvement; and promoting trauma-informed systems and practice. ACE Nashville also convenes quarterly meetings to support engagement and professional development of the broader community.

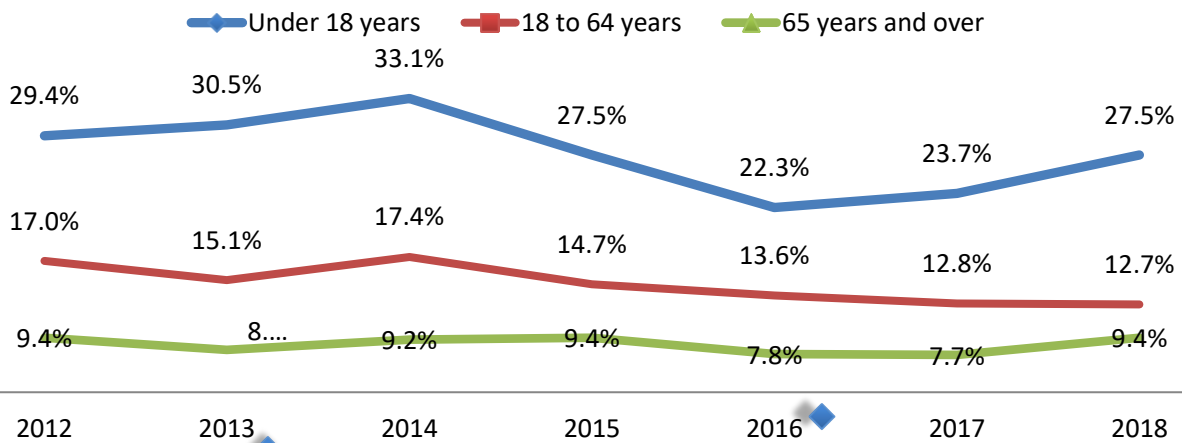
Through funding by *Building Strong Brains Tennessee* ACEs Innovation Grant, ACE Nashville’s Trauma-Informed Care Workgroup developed “Templates for Resilient Organizations: Creating Productivity through Safe, Stable and Nurturing Environments.” These templates were developed to support the implementation of trauma-Informed policies and practices in Middle Tennessee Communities. ACE Nashville partnered with the University of Tennessee College of Social Work to extend these templates to other communities with the *Roadmap to Resilience* project.

ACE Nashville’s Policy Workgroup has done considerable work to sustain and advance the Metro Nashville Public Schools Trauma-Informed schools work and educate school board members and city council members on ACEs.

poverty is typically higher than that for the general population. Chart 65 indicates an increase in the poverty rate for people under age 18 in 2018 from the previous two years. Poverty for those under age 18 is more than double the rate for those in prime working ages 18 to 64. These data also show that poverty levels also rose for those 65 and over in 2018 compared with the two prior years.

Chart 65. Percent in Poverty by Age Category

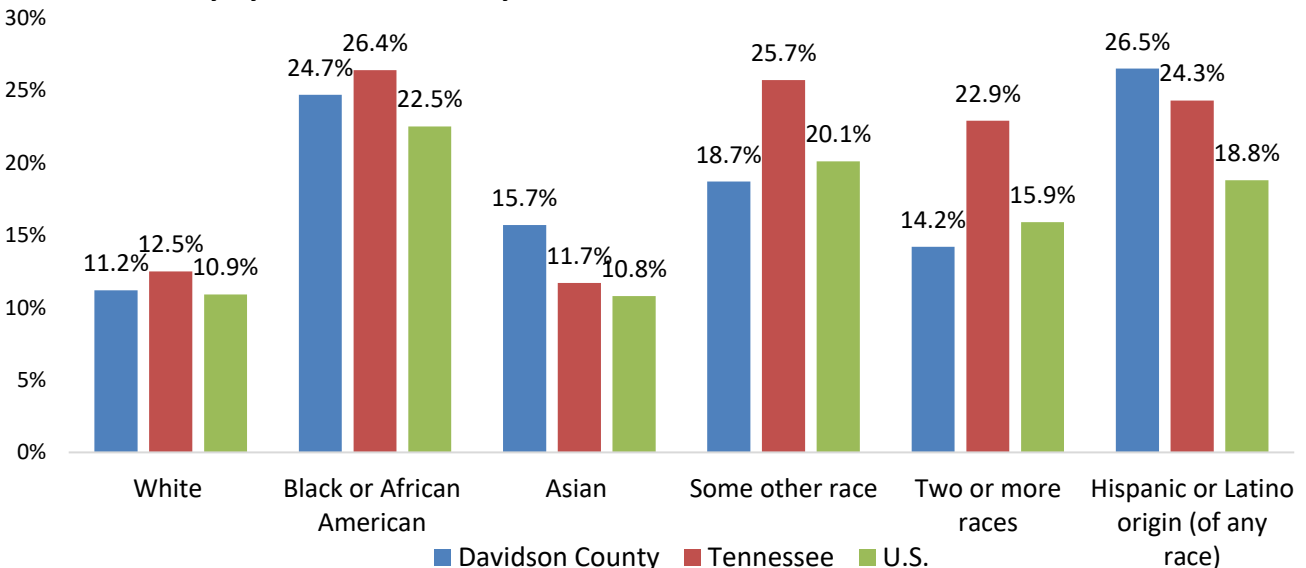
Davidson County, 2012 to 2018



Source: American Community Survey, 2018, 1-year estimate

Just as poverty levels differ markedly by age in Davidson County, so also there are substantial, stark variations by race and ethnicity. Poverty rates for African American and Hispanic populations. Poverty rates for the White, African American, and Hispanic population are all higher in Davidson County than they are in the nation as a whole.

Chart 66. Poverty by Race and Ethnicity

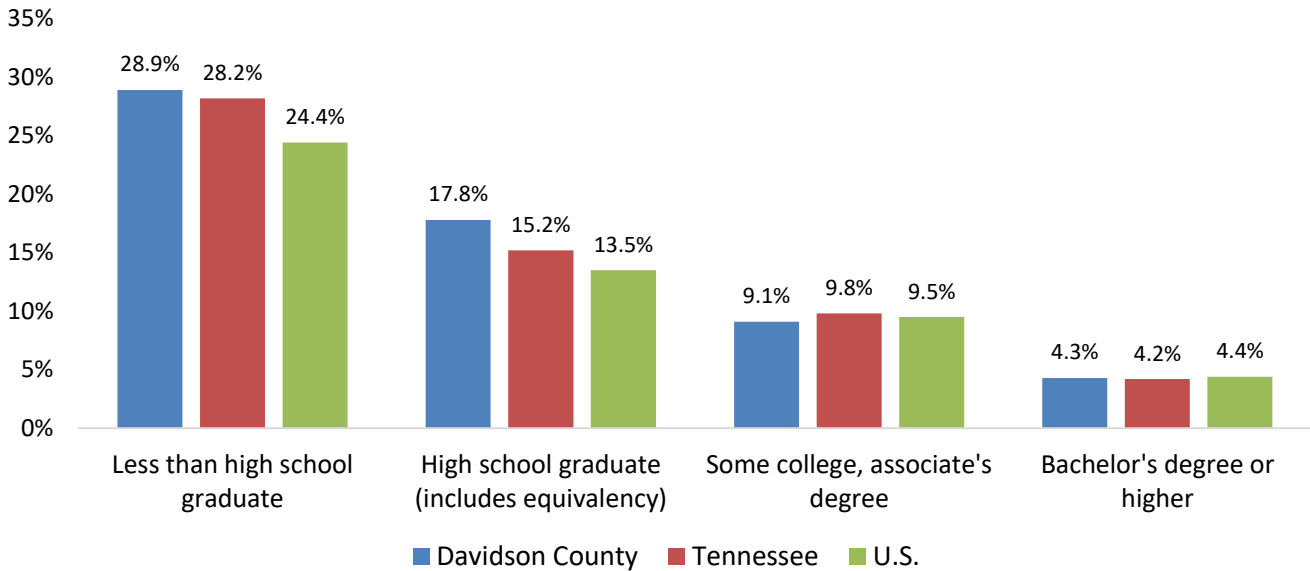


Source: American Community Survey, 2018, Table S1701, 1-year estimate

The prevalence of poverty is highly correlated with educational attainment of individuals. For those

with high school education or less, poverty rates were higher in Davidson County than in the U.S. or Tennessee in 2018. Even for those with some college or an associate degree, nearly one in ten persons lived below the poverty level.

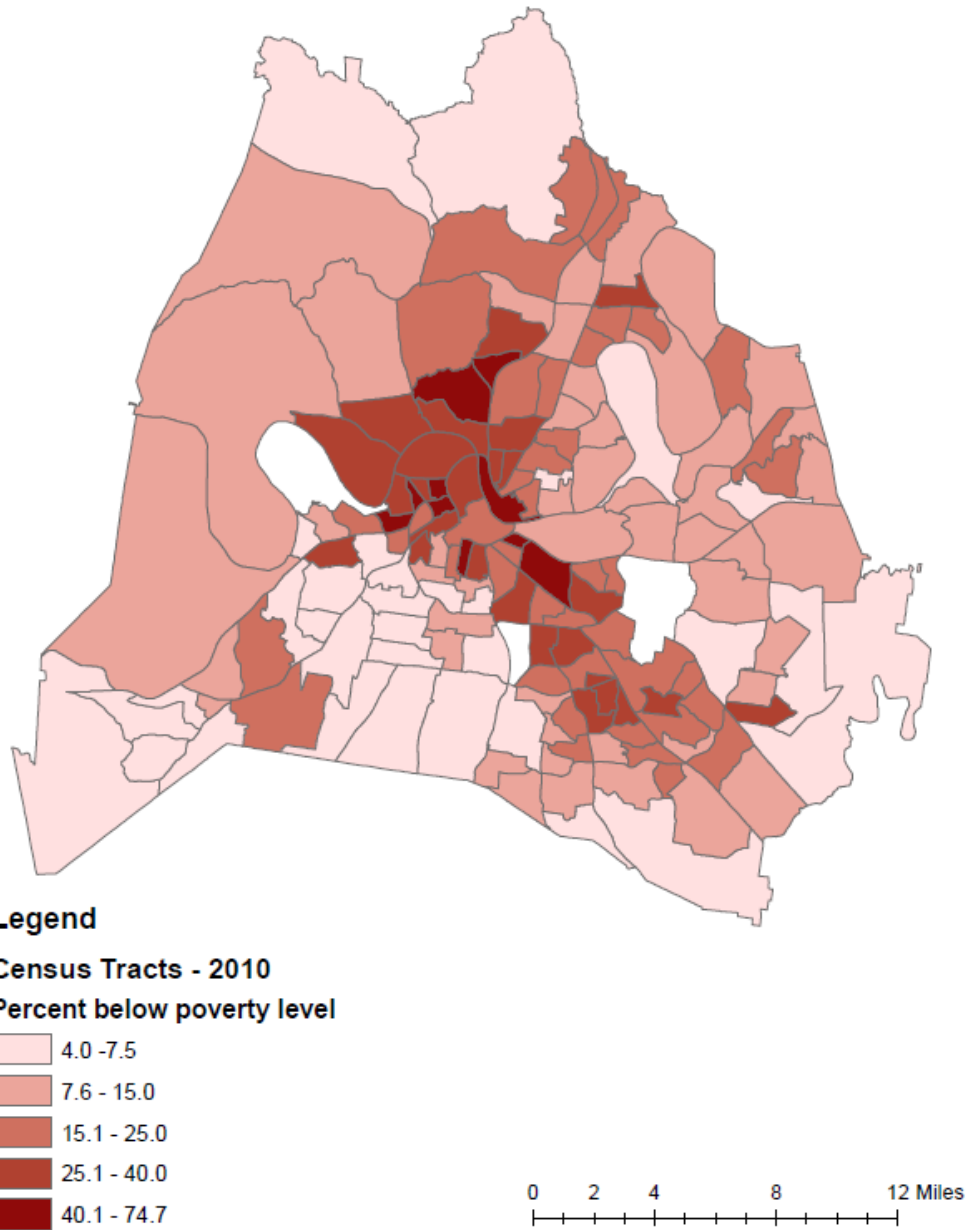
Chart 67. Poverty by Educational Attainment



Source: American Community Survey, 2018, Table S1701, 1-year estimate

Poverty levels vary across Davidson County, as shown in Figure 13. A concentration of high and very high levels of poverty is located throughout the center of the county and extending in broad corridors to the southeast and to the northeast. The map indicates thirty-five Census tracts where a quarter or more of the population lives below the poverty level, up from thirty-two Census Tracts in 2017. Many of these areas experienced a rate that is double or more than the 2017 county-wide rate of 15.4%. Nine Census Tracts experience rates of poverty in excess of 40%, mostly centered near the interior of the county. The two highest rates of poverty were 69.9% and 74.7%, both located in Census Tracts in close proximity to the economically thriving Central Business District.

Figure 13. Percent of Population below Poverty Level by Census Tract
Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, 5-year estimate

Household Budgets & Costs

The ability of families to make ends meet in Nashville continues to be a great challenge for many. Rising cost-of-living, coupled with chronic poverty, low levels of education, and a variety of barriers to housing, employment, and transportation, prevent households from successfully meeting basic needs.

Table 18. Living Wage Household Typical Expenses, Davidson County

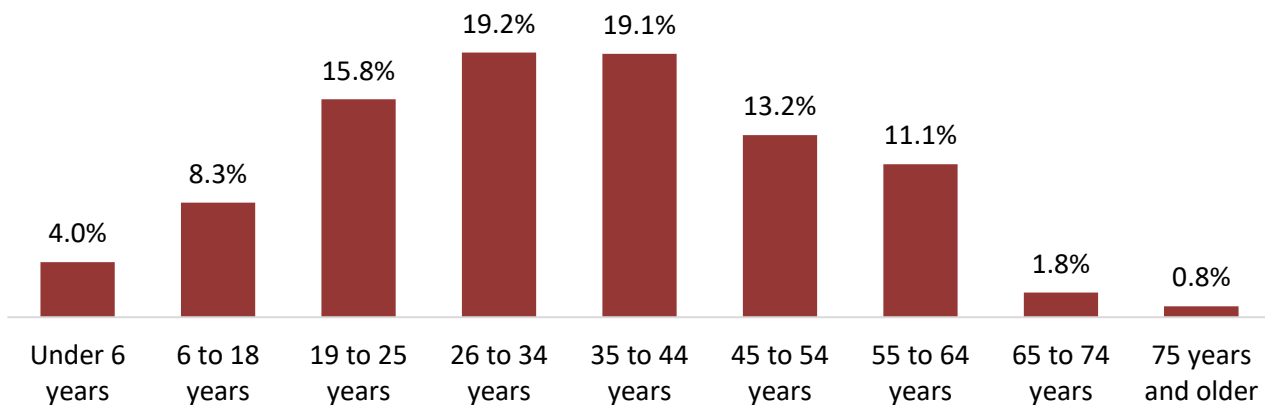
	1 ADULT				2 ADULTS				2 ADULTS			
					(1 WORKING)				(BOTH WORKING)			
	Children				Children				Children			
	0	1	2	3	0	1	2	3	0	1	2	3
Food	\$2,994	\$4,413	\$6,644	\$8,812	\$5,489	\$6,832	\$8,822	\$10,741	\$5,489	\$6,832	\$8,822	\$10,741
Child Care	\$0	\$5,975	\$8,575	\$11,176	\$0	\$0	\$0	\$0	\$0	\$5,975	\$8,575	\$11,176
Medical	\$2,208	\$6,821	\$6,478	\$6,560	\$5,371	\$6,478	\$6,560	\$6,279	\$5,371	\$6,478	\$6,560	\$6,279
Housing	\$8,772	\$12,024	\$12,024	\$15,924	\$9,792	\$12,024	\$12,024	\$15,924	\$9,792	\$12,024	\$12,024	\$15,924
Transportation	\$4,623	\$8,424	\$9,905	\$11,459	\$8,424	\$9,905	\$11,459	\$11,329	\$8,424	\$9,905	\$11,459	\$11,329
Other	\$2,824	\$4,697	\$5,099	\$5,935	\$4,697	\$5,099	\$5,935	\$5,808	\$4,697	\$5,099	\$5,935	\$5,808
Required annual income after taxes	\$21,420	\$42,353	\$48,725	\$59,866	\$33,772	\$40,338	\$44,800	\$50,081	\$33,772	\$46,313	\$53,375	\$61,257
Annual taxes	\$2,988	\$5,908	\$6,797	\$8,351	\$4,711	\$5,627	\$6,250	\$6,986	\$4,711	\$6,461	\$7,446	\$8,545
Required annual income before taxes	\$24,408	\$48,262	\$55,522	\$68,218	\$38,483	\$45,965	\$51,050	\$57,068	\$38,483	\$52,773	\$60,821	\$69,802

Source: MIT Wage Calculator, 2020

Healthcare

Health Insurance Coverage is critical to the entire population, especially for children, older adults, and persons with a disability. There is variation in the level of coverage for health insurance across age groups as shown in the chart below.

Chart 68. Percent of Civilian Non-institutionalized Population Not Insured (Health Insurance)



Source: American Community Survey, 2018, Table S2701, 1-year estimate

Retirement, Savings and Debt

The current massive retirement wave underway is impacting many facets of society. Shifts in the labor force, in housing, and in travel patterns are just a few of the major changes that Nashville and all areas are facing. At the same time, those retiring are often experiencing significant challenges to make ends meet financially. A very large share of current and future retirees has saved little or nothing for retirement.

Chart 69. Lack of Retirement Savings and Self-Assessed Preparedness by Age, U.S.

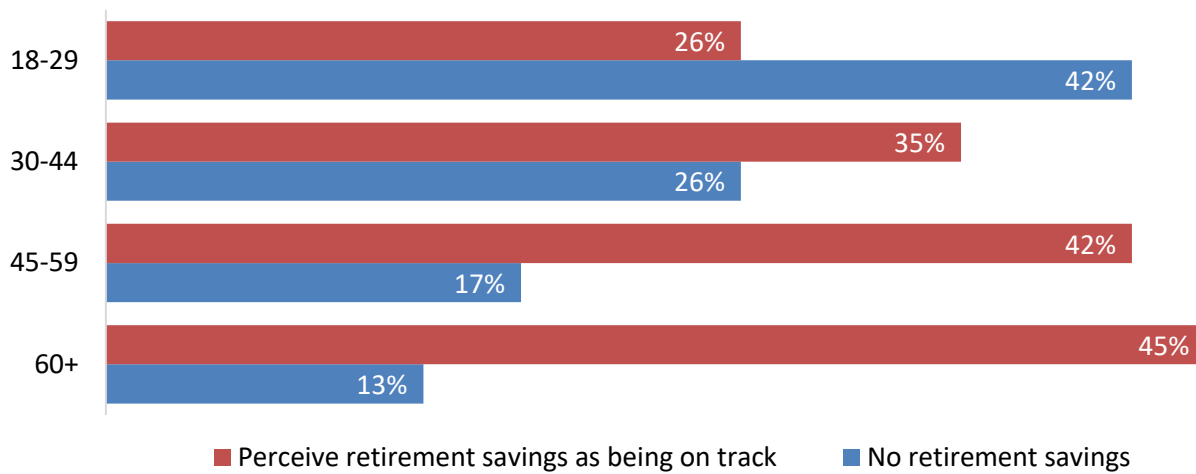
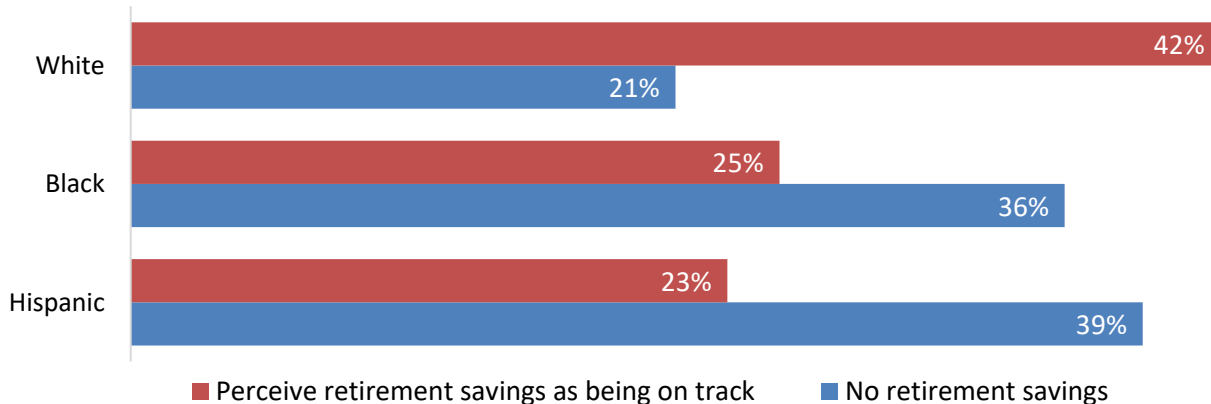


Chart 70. Lack of Retirement Savings and Self-Assessed Preparedness by Race/ Ethnicity, U.S.



Note: Among non-retirees

Source: Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

Among families in the U.S. there is wide variety of banking relationships experienced. The higher the income or education level of a family, the more likely that family is to be “fully banked.” More than one in ten families with incomes under \$40,000 or with high school education or less is completely “unbanked.”

Table 19. Banking status by family income, education, and race/ethnicity, U.S.

Characteristics	Unbanked	Underbanked	Fully banked
	<i>percent</i>		
Family Income			
Less than \$40,000	14	21	64
\$40,000-\$100,000	2	17	80
Greater than \$100,000	1	7	92
Education			
High school degree or less	13	21	66
Some college or associate degree	4	18	77
Bachelor's degree or more	1	9	89
Race/ ethnicity			
White	4	11	85
Black	14	35	50
Hispanic	11	23	66
Overall	6	16	77

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

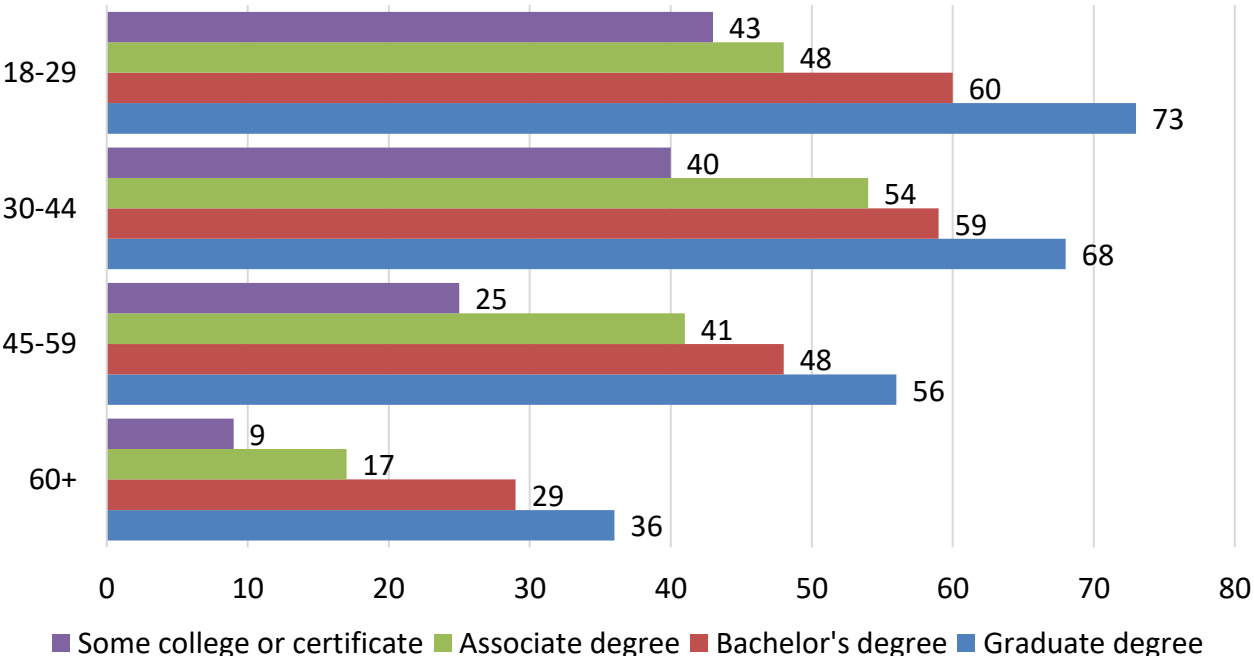
Table 20. Credit applicants with adverse credit outcomes by family income and race/ ethnicity, U.S.

Characteristic	Denied	Denied or approved for less than requested
	<i>percent</i>	
Less than \$40,000		
White	31	40
Black	59	70
Hispanic	39	59
Overall	37	48
\$40,000-\$100,000		
White	16	22
Black	41	52
Hispanic	29	42
Overall	22	30
Greater than \$100,000		
White	8	12
Black	21	28
Hispanic	17	23
Overall	10	15
All incomes		
White	18	24
Black	45	55
Hispanic	31	45
Overall	23	31

Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

The issue of student debt continues to be a significant factor for many persons in maintaining financial wellbeing, particularly for younger adults who often owe more than those that have worked longer. In fact, nearly three-fourths of young adults to age 29 that have earned a graduate degree have taken on debt, some repaid, in order finance education that they have completed. Over two-thirds of adults up to age 44 and over half of adults up to age 59 that have completed graduate studies have been indebted with their education. Many that have completed postsecondary education at all levels have acquired some debt, as shown below.

Chart 71. Acquired debt by own education, including repaid, by age and highest education completed, U.S. (percent)



Note: Among adults who attended college

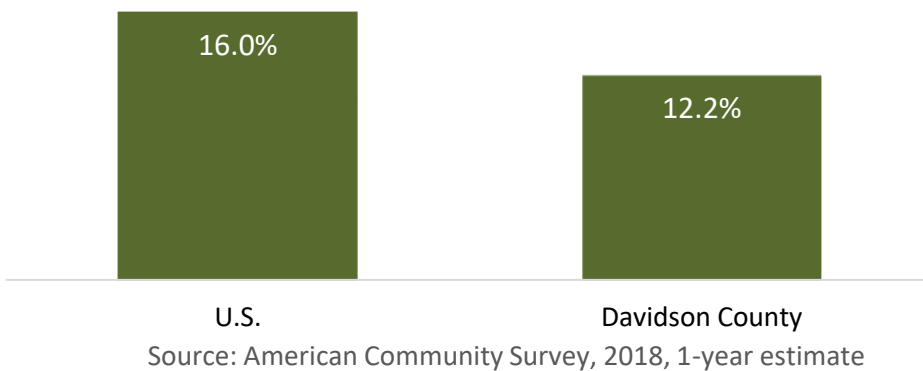
Source: Source: Federal Reserve Report on the Economic Well-Being of U.S. Households 2018 (May 2019)

AGING

Key Findings

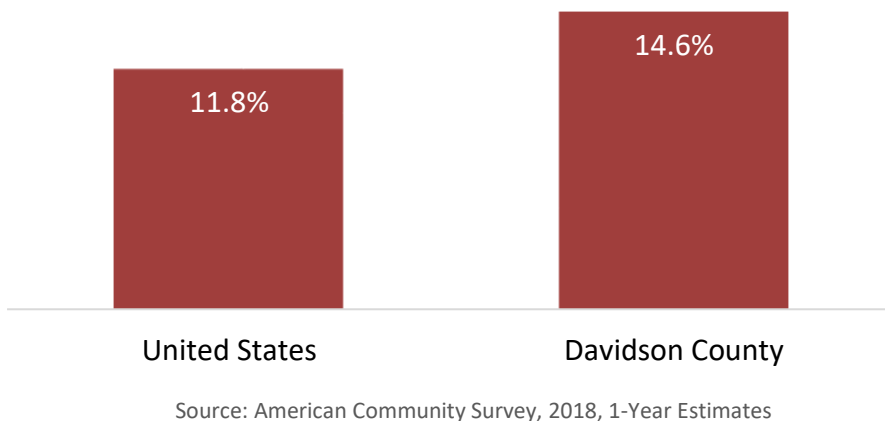
- Older adults not only need care, but often also provide care to younger family members.
- Without Social Security the Elderly Poverty rate for the United States would be 39%
- Disability rates increase with age.
- Persons with a disability are more likely to be unemployed and earn less than persons without a disability.

Chart AD-1. Percent of Population Age 65 and over
Davidson County and U.S., 2018



As shown in Chart AD-1, Davidson’s County percentage of Persons age 65 and over is lower than that of the United States. The United States Census Bureau reports Davidson County’s number of older adults as 84,440 which is 12.2% of the population.

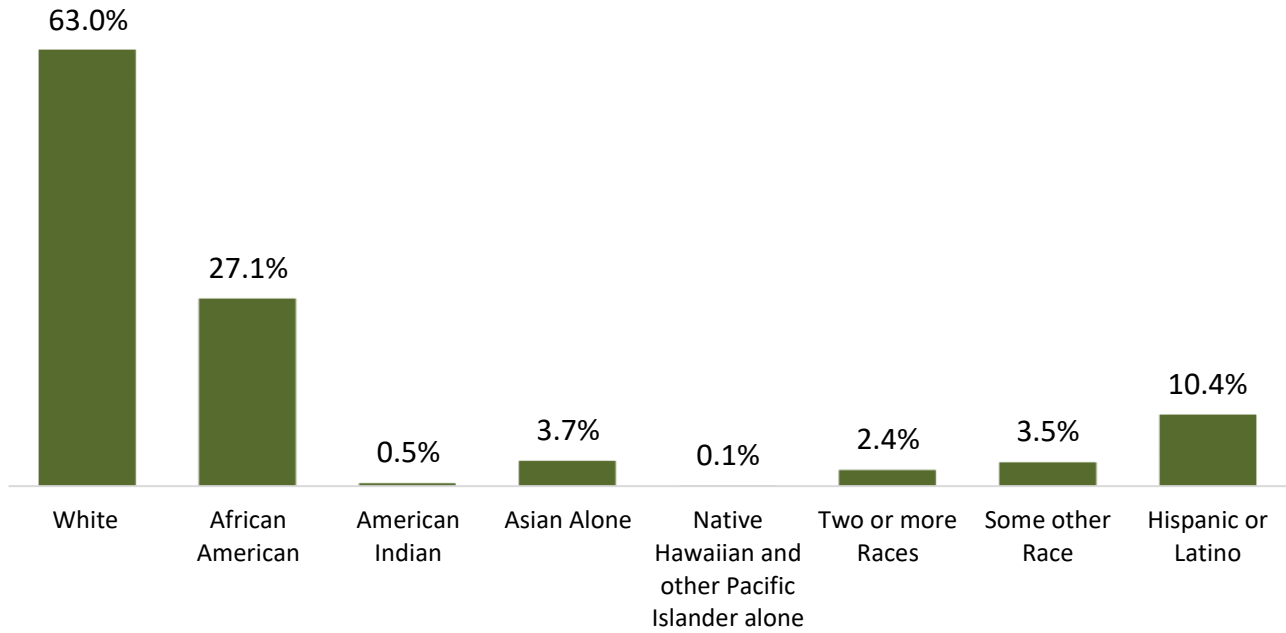
Chart AD-2. Percent below Poverty in Population Age 65 and over
Davidson County and U.S. , 2018



When looking at poverty, the percent of persons age 65 and over poverty rate is higher for Davidson County’s elderly population than that of the United States according to data from the U.S. Census Bureau as shown by Chart AD-2.

According to the United States Census Bureau, the percentage of Persons age 65 and over by Race and Ethnicity is like the overall population of Davidson County. As shown in Chart AD-3, White’s over age 65 and over is more than two times that of African Americans and five times that of Hispanics and Latinos.

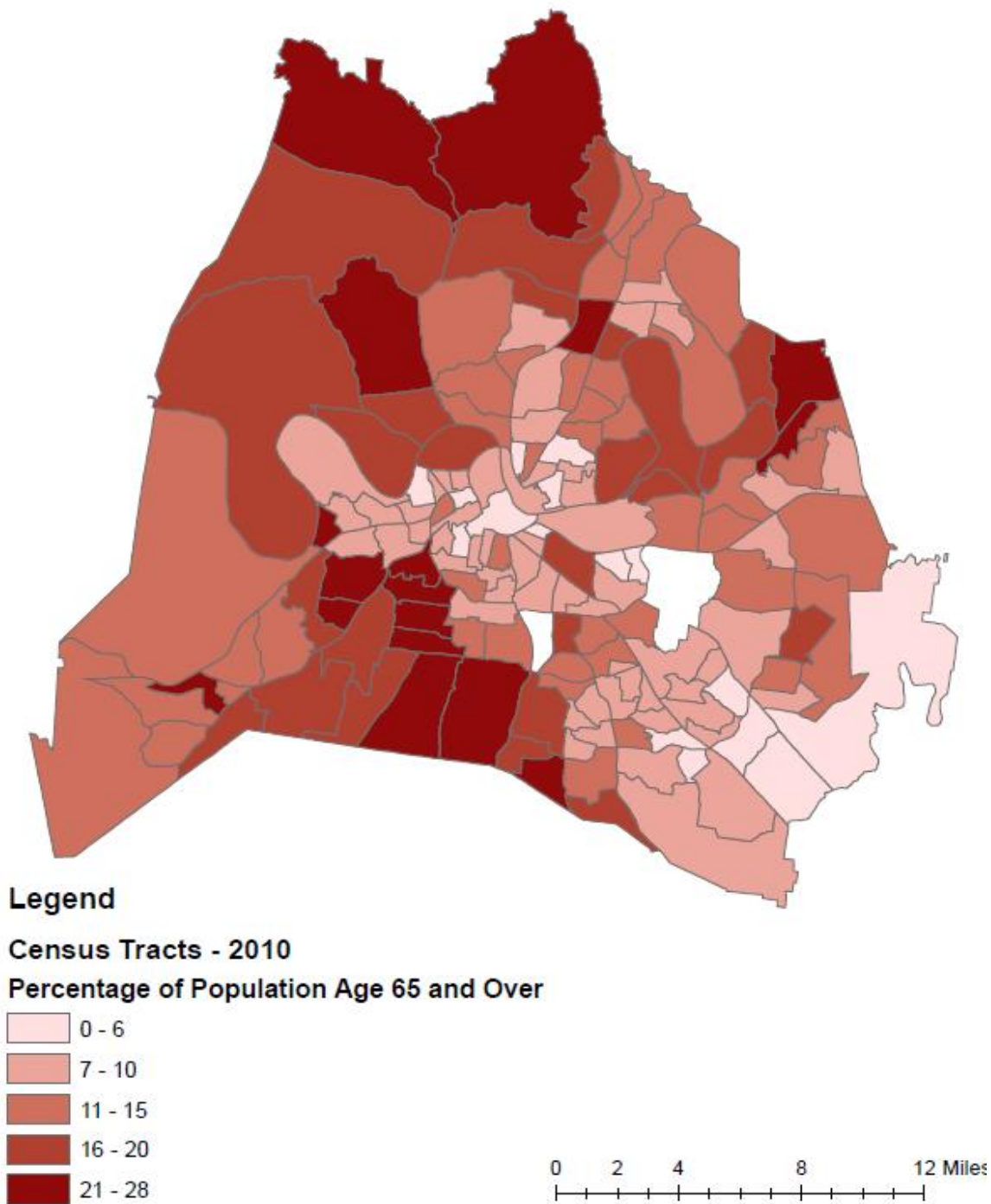
Chart AD-3. Percentage of Persons Age 65 and over by Race and Ethnicity
Davidson County, 2018



Source: U.S. Census Bureau, 2018 ACS 1-Year Estimates

As shown by the map below, a significant percentage of persons age 65 and over in Davidson County live in Census tracts that do not have major medical facilities. Access to medical care is essential for older adults who have frequent medical appointments. Low-income older adults face the challenge of accessing affordable transportation options to get to and from needed medical appointments.

Figure AD-1. People Age 65 and over by Census Tracts
Davidson County, 2014-2018



Source: American Community Survey, 2018

Profile of Older Americans

The Administration for Community Living (ACL), a federal agency responsible for providing funding, support and advocacy for older adults and persons with a disability, publishes an annual report, *Profile of Older Americans* related to age, race, ethnicity, income and housing characteristics.

Highlights from the 2018 Profile of Older Americans include:

- In 2017, 3.6 million persons celebrated their 65th birthday. Census estimates showed an annual net increase between 2016 and 2017 of 1.6 million in the number of persons age 65 and over.
- Racial and ethnic minority populations have increased from 7.2 million in 2007 (19% of the older adult population) to 11.8 million in 2017 (23% of older adults) and are projected to increase to 27.7 million in 2040 (34% of older adults).
- A smaller percentage of older adults changed residence as compared with younger age groups. From 2017 to 2018, only 4% of older persons moved as opposed to 11% of the under age 65 population. Most older movers (58%) stayed in the same county. The other older movers either remained in the same state (21%) or moved out-of-state or abroad (21%)
- The number of Americans age 45-64 – who will reach age 65 over the next two decades – increased by 9% between 2007 and 2017.
- There were 86,248 persons age 100 and over in 2017 (0.2% of the total age 65 and over population).
- Between 1980 and 2017, the centenarian population experienced a larger percentage increase than did the total population. This is more than double the 1980 figure of 32,194.
- Older women outnumber older men at 28.3 million older women to 22.6 million older men.
- The need for caregiving increases with age. In January-June 2018, the percentage of older adults age 85 and over needing help with personal care (20%) was more than twice the percentage for adults ages 75– 84 (9%) and five times the percentage for adults ages 65–74 (4%).
- Older adults not only need care, but often also provide care to younger family members. For example, approximately 1.1 million grandparents age 60 and over were responsible for the basic needs of one or more grandchildren under age 18 living with them in 2017. Of these caregivers, 59% were grandmothers and 41% were grandfathers.

Source:

<https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2018OlderAmericansProfile.pdf>

Table AD-1. Facts about Aging

According to AARP, 11% of older adults (50+) experienced trouble getting around their home without assistance in the past 12 months	In Tennessee, 21% of senior homeowners are housing cost burdened . In Davidson County that number is 24% Council on Aging of Middle Tennessee, 2018
Falls limit mobility, lead to isolation and create greater health concerns. They are the leading cause of injuries in adults 65+ . State of Aging in Tennessee (2018)	Fixed income for older adults makes it difficult to cover housing expenses. In Davidson County, 20% of affordable housing stock has been lost since 2000 . Mayor’s Office, Affordable Housing Report








Source: West Minster Home Foundation

Livability for Older Adults

According to a report by the American Association of Retired Persons (AARP), *Livability Index Great Neighborhood for All Ages*, Nashville’s livability Index is lower compared to Austin, Texas and Charlotte Mecklenburg County, North Carolina.

The Livability Index measures community livability for older adults. The livability index compiles scores of seven major categories, housing, neighborhood, transportation, environment, health, engagement and opportunity to determine how a community fares compared to other comparable communities.

Table AD-2. Livability Index

LOCATION		Nashville, Davidson County, Tennessee ^x	Austin, Texas ^x	Charlotte, Mecklenburg County, North Carolina ^x
TOTAL INDEX SCORE		49	57	53
 HOUSING Affordability and access	+	52	59	52
 NEIGHBORHOOD Access to life, work, and play	+	46	59	51
 TRANSPORTATION Safe and convenient options	+	44	46	44
 ENVIRONMENT Clean air and water	+	53	51	61
 HEALTH Prevention, access and quality	+	46	68	61
 ENGAGEMENT Civic and social involvement	+	56	64	52
 OPPORTUNITY Inclusion and possibilities	+	47	54	53

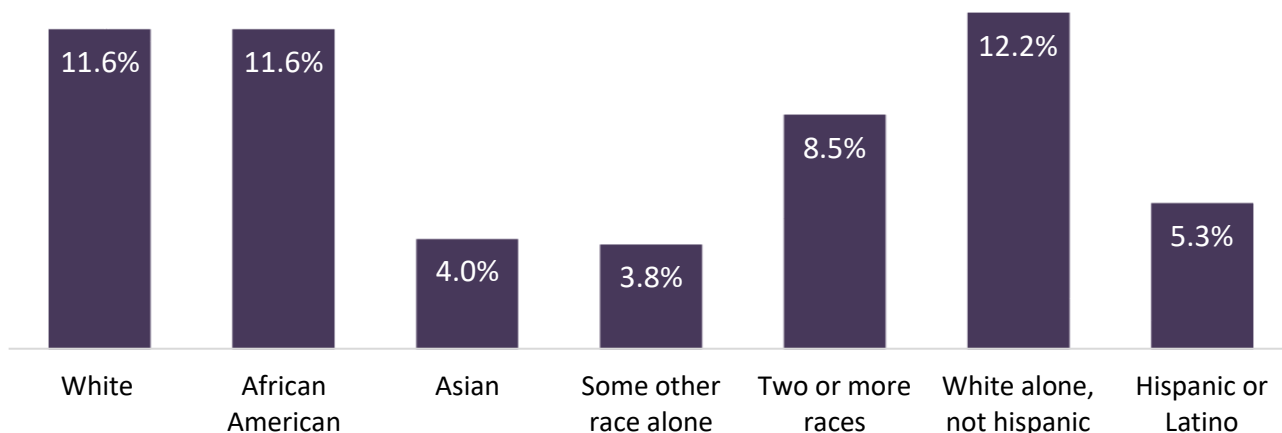
Source: <https://livabilityindex.aarp.org/>

Disability

Disability increases with age. Individuals age 65 and over are more likely to have a disability than working age adults. Persons with a disability earn less, are more likely to be unemployed and have household incomes below the federal poverty level than persons without a disability. The U.S. Census Bureau identifies disabilities as ambulatory (difficulty in walking), hearing, cognitive, vision, independent living (ability to live alone) and self-care. As shown by Chart AD-4, African Americans have the same disability rate as Whites but significantly higher disability rates than the Hispanic or Latino population in Davidson County.

Chart AD-4. Disability Status by Race and Ethnicity

Davidson County, 2018

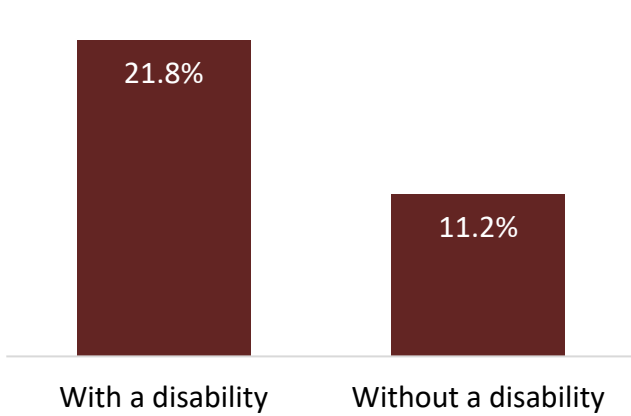


Source: American Community Survey, 2018, Table S1810, 1-Year Estimates

Disability Earnings

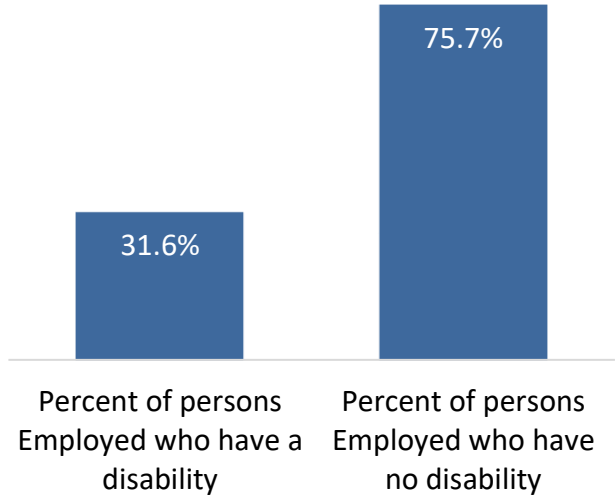
Persons with a disability are nearly twice as likely to have earnings below 100% of the poverty level as person without a disability in Davidson County as shown in Chart AD-5. Persons with a disability are more likely to be unemployed than persons without a disability as shown in Chart AD-6.

Chart AD-5. Disability by Poverty Status Earning below Poverty Level
Davidson County, 2018



Source: American Community Survey, 2018, Table S1811, 1-Year Estimates

Chart AD-6. Disability by Employment Status
Davidson County, 2018



Source: U.S. Census Bureau, Table S1811, 2018 ACS 1-Year Estimates

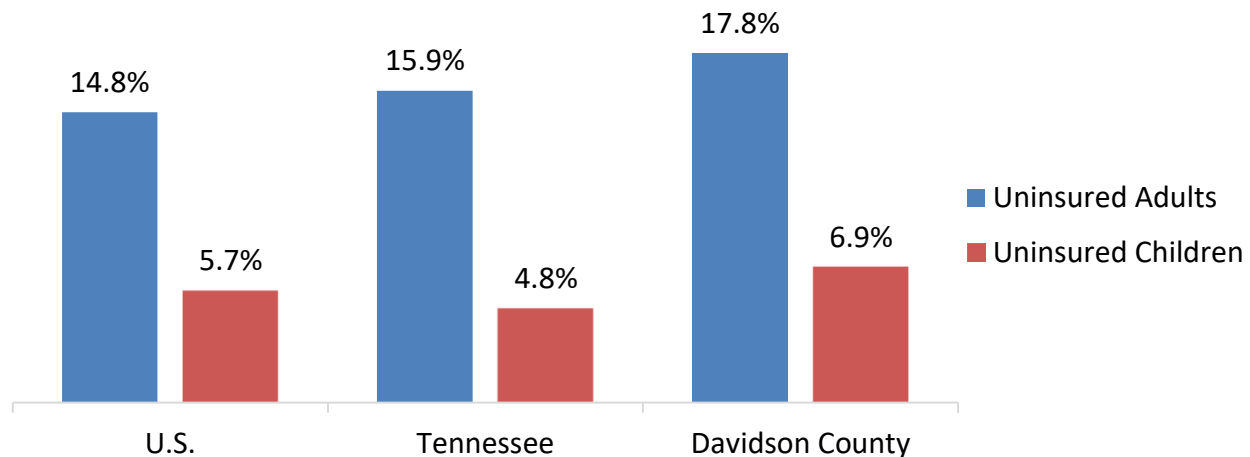


Health Insurance

Health Insurance Coverage is critical to older adults and persons with a disability. Older Adults and persons with a disability rely on public health insurance programs, primarily Medicare and Medicaid to pay for medical expenses. As shown in Chart AD-7, Davidson County’s uninsured rates are higher than the United States and Tennessee for both adults and children.

Chart AD-7. Uninsured Adults and Children

Davidson County, 2018

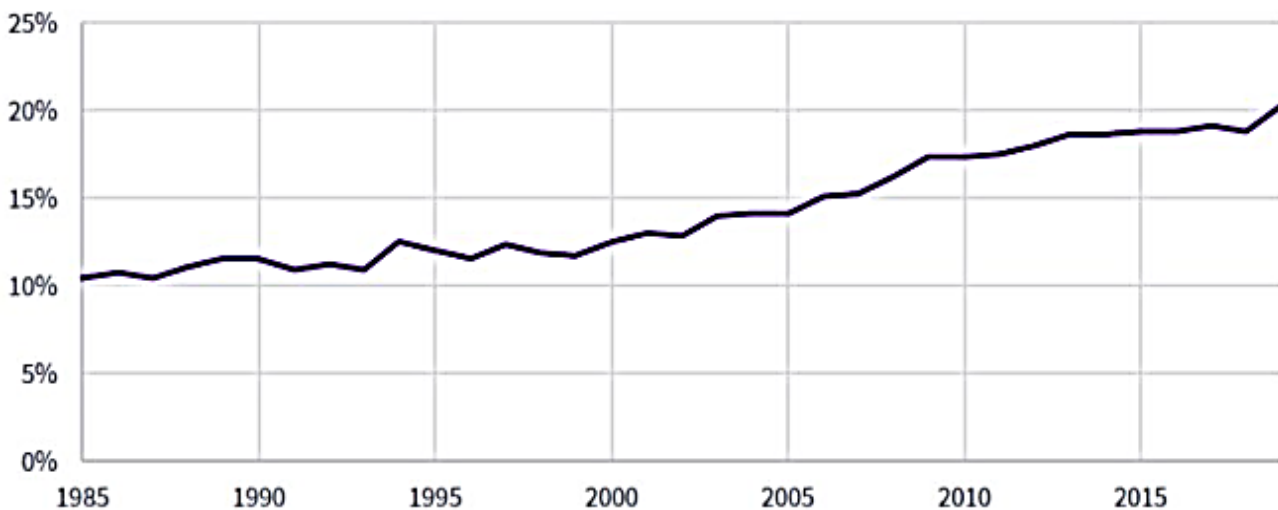


Source: Davidson County Public Health Department, Community Health Needs Assessment 2019

Retirement

According to a report by Bloomberg, *America's Elderly are Twice as Likely to Work Now Than in 1985*, Older Americans are having to work longer than previous generations. Due to rising health-care costs, inadequate retirement savings and a lack of social safety nets, older Americans are remaining in the labor force. The report indicates that for the first time in more than five decades retirement age workers (65 years and older) are more than twenty percent of the labor force in America. As shown below, the percentage of persons age 65 and over in the labor force has steadily increased since 1985.

Chart AD-8: Percentage of 65+ Americans in Labor Force



Source: <https://www.bloomberg.com/news/articles/2019-04-22/america-s-elderly-are-twice-as-likely-to-work-now-than-in-1985>

Role of Social Security

According to the Social Security Administration, benefits will increase 2.8% in 2019. This increase will be the largest in seven years. Average monthly benefits will increase by \$39 to \$1,461. The monthly increase will be lower for persons who traditionally worked in low-wage jobs for most of their earning years. According to the Social Security Administration, 21% of married couples and approximately 44% of unmarried people rely on the federal program for 90% or more of their income. As shown by the graphic below the estimated average monthly Social Security benefits for 2019 varies by category.

Table AD-3. Estimated Average Monthly Social Security Benefits Payable in January 2019

	Before 2.8% COLA	After 2.8% COLA
All Retired Workers	\$1,422	\$1,461
Aged Couple, Both Receiving Benefits	\$2,381	\$2,448
Widowed Mother and Two Children	\$2,797	\$2,876
Aged Widow(er) Alone	\$1,348	\$1,386
Disabled Worker, Spouse and One or More Children	\$2,072	\$2,130
All Disabled Workers	\$1,200	\$1,234

Source: <https://www.ssa.gov/news/press/factsheets/colafacts2019.pdf>

According to a report, *Average Social Security Check in Each State* by MoneyWise, a national financial publication, Tennessee ranks 30th in the nation in average monthly Social Security benefits. The report indicates that the average monthly Social Security benefit for Tennessee retirees is \$1,450.11 per month (\$17,401.37 annually).

Source: https://moneywise.com/a/ch-b/average-social-security-check-in-each-state?utm_campaign=3225912&utm_source=taboola&utm_medium=Desktop&utm_term=gannettcompany-freep&utm_content=2850255487&hero=2019110414171105001381259565

Research by the Center on Budget and Policy Priorities estimated that, 22.1 million additional Americans would be poor without Social Security in 2017. The report indicates that Social Security lifts 6.7 million persons under age 65 and 1.1 million children out of poverty as shown by the data below.

Table AD-4. Effect of Social Security on Poverty (Official Poverty Measure), 2017, U.S.

Age Group	Percent in Poverty		Number Lifted Above the Poverty Line by Social Security
	Excluding Social Security	Including Social Security	
Children Under 18	19.0%	17.5%	1,106,000
Adults Ages 18-64	14.1%	11.2%	5,629,000
Elderly Age 65 and Over	39.2%	9.2%	15,333,000
Total, All Ages	19.1%	12.3%	22,068,000

Source: CBPP based on data from the Census Bureau Current Population Survey, March <https://www.cbpp.org/research/social-security/social-security-lifts-more-americans-above-poverty-than-any-other-program>

The report highlights the effect of Social Security on Elderly Poverty by Sex and Race. As indicated by the data below, without Social Security women and African Americans poverty rates would increase significantly.

Table AD-5. Effect of Social Security on Elderly Poverty by Sex and Race, U.S., 2017

Demographic Group	Percent in Poverty		Number Lifted Out of Poverty by Social Security
	Excluding Social Security	Including Social Security	
Sex			
Men	34.7%	7.5%	6,272,000
Women	42.9%	10.5%	9,062,000
Race/ Ethnicity			
White	37.4%	7.0%	11,899,000
African American	51.7%	19.0%	1,506,000
Latino	46.1%	17.0%	1,257,000
Other	33.4%	11.1%	670,000
Total, Age 65+	39.2%	9.2%	15,333,000

Source: <https://www.cbpp.org/research/social-security/social-security-lifts-more-americans-above-poverty-than-any-other-program>

The Persistence of Retirement Inequality

According to research by the Economic Policy Research Organization, retirement savings are inadequate for most older adults. The report indicates that the top 20% of earners hold over half of all retirement wealth. For workers who earned moderate to low wages during their lifetime, retirement savings are more likely to be inadequate to maintain current expenses.

Source: <https://www.economicpolicyresearch.org/insights-blog/the-persistence-of-extreme-retirement-inequality>

The 2020 Census has significant impact on the population age 65 and over. Funding for programs that serve persons age 65 and over rely on Census data. Medicare, Medicare, Supplemental Nutrition Assistance Programs (formerly food stamps), Social Services Block Grants use census data to determine program funding.

Source:

<https://census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html>

Food and Nutrition

Key Findings

- Davidson County has 99,120 residents who are Food Insecure according to a 2019 Feeding America Report. This number is slightly down from 2018 that had over 100,00 food insecure residents.
- SNAP recipient's median household income is significantly less than Non-SNAP recipient households.
- Renters were twice as likely to use charitable food programs than homeowners.
- More than 500 Metro Social Services walk-in clients were provided an emergency on-site meal.
- Grassroots Community Surveyed participants in the Food and Nutrition section have for the fourth year in a row, indicated food stamps are the greatest unmet need in Davidson County.

Food Insecurity in Davidson County

Feeding America Network is the nation's largest domestic hunger-relief organization helping to connect people with food to end hunger. Second Harvest Food Bank of Middle Tennessee is a member organization of the Feeding America Network. Feeding America publishes an annual report, *Map the Meal Gap* which includes food insecurity rates for states and cities across the United States.

The U.S. Department of Agriculture defines food insecurity as a lack of consistent access to enough food for an active healthy life.

Who is more likely to be hungry?

Individuals who experience poverty and unemployment are more likely to experience food insecurity. Food insecurity is more prevalent in older adults and younger children than in working age adults. Food insecurity is a likely predictor of chronic health problems such as diabetes, high blood pressure, obesity and mental health concerns. According to a report by the Food Research Action Center, one-in-four Americans worry about having enough money to put food on the table to feed their families.

In a research by the National Low-Income Housing Coalition, renters were twice as likely (15.3%) to use charitable food programs than homeowners (7.5%).

Source: National Low-Income Housing Coalition

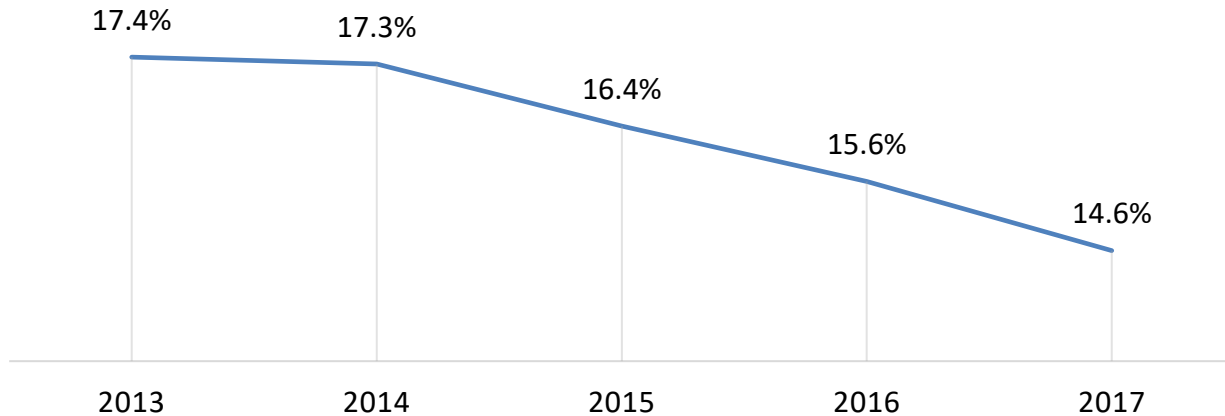
[https://nlihc.org/resource/renters-much-more-likely-homeowners-use-charitable-food-programs?utm_source=NLIHC+All+Subscribers&utm_campaign=494517545f-memo_010620&utm_medium=email&utm_term=0_e090383b5e-494517545f-291850165&ct=t\(memo_010620\)](https://nlihc.org/resource/renters-much-more-likely-homeowners-use-charitable-food-programs?utm_source=NLIHC+All+Subscribers&utm_campaign=494517545f-memo_010620&utm_medium=email&utm_term=0_e090383b5e-494517545f-291850165&ct=t(memo_010620))

Food Insecurity

As shown in Chart F-1, food insecurity rates in Davidson County have declined from 17.4% in 2013 to 14.6% in 2017. According to the Healthy Nashville report this rate is still higher than the U.S. rate of 12.9% and the Tennessee rate at 14.5% for 2016.

Chart F-1. Overall Food Insecurity Rate

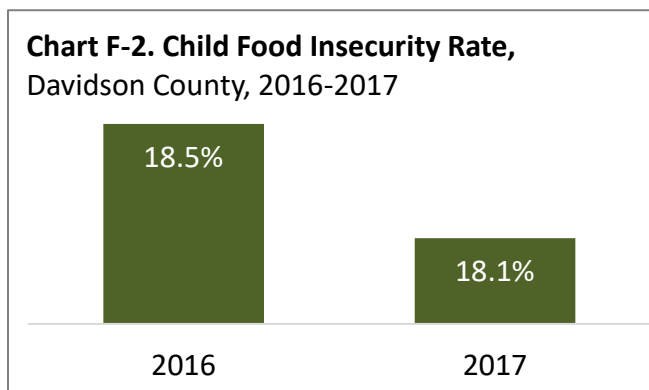
Davidson County, 2013-2017



Source: Feeding America Map the Meal Gap

https://public.tableau.com/profile/feeding.america.research#!/vizhome/2017StateWorkbook-Public_15568266651950/CountyDetailDataPublic

As described in previous section, although overall food insecurity rates in Davidson County have declined, food insecurity rates for children have remained stagnant as shown in Chart F-2., According



to Feeding America, *Map the Meal Gap*, food insecurity disproportionately impacts children where one-in-seven children in Davidson County remain food insecure.

Children who experience food insecurity can result in long-term negative consequences including malnourishment, an inability to concentrate at school, increased negative behavior and poor physical growth and development.

Source: Feeding America Map the Meal Gap

https://public.tableau.com/profile/feeding.america.research#!/vizhome/2017StateWorkbook-Public_15568266651950/CountyDetailDataPublic

In the Feeding America's, *Map the Meal Gap* Survey 2016, there were 103,900 individuals in Davidson County who are considered food insecure. In 2017 the number declined to 99,120 individuals. The report indicates there are 26,340 food insecure children in Davidson County, a slight decline from

27,500 in 2016.

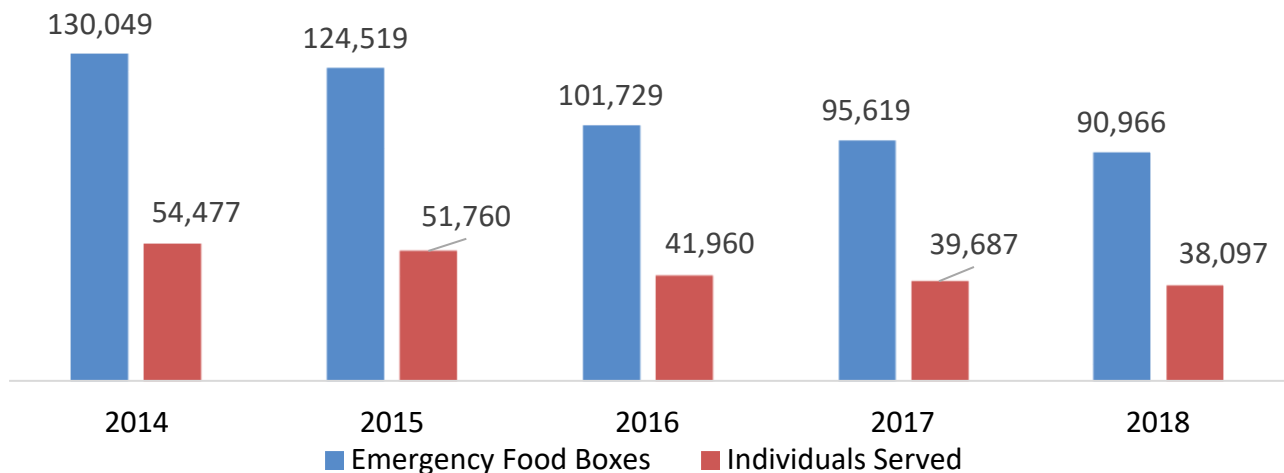
Source: Feeding America Map the Meal Gap

https://public.tableau.com/profile/feeding.america.research#!/vizhome/2017StateWorkbook-Public_15568266651950/CountyDetailDataPublic

Second Harvest Food Bank of Middle Tennessee provides emergency meals, food boxes, children/senior backpack meals and SNAP enrollment in its 46-county service area. Second Harvest operates a Produce Truck that provides fresh fruits and vegetables to low-income communities. In fiscal year 2018-2019 the Produce Truck distributed 552,774 total pounds of produce and served an average of 932 households per week.

As shown in Chart F-3, while emergency food box distribution and the number of people served showed a decline from 2017 to 2018, 38,097 individuals received emergency meals from SHFBMT.

Chart F-3. Emergency Food Distribution
FY 2014-2018



Source: Second Harvest Food Bank of Middle Tennessee

Metro Social Services Impact on Food Insecurity

Metro Social Services food programs have a positive impact on both walk-in customers and older adults enrolled in the Senior Nutrition Program. During fiscal year 2018-2019, 516 individuals received meals provided by Metro Social Services staff. Data indicate that these individuals did not have adequate means in which to feed themselves or their families. Without Metro Social Services staff addressing the immediate hunger needs of its clients, additional assessments or program offerings are difficult to achieve.

Senior Hunger

Research by Feeding America shows that in the Nashville area the percentage of food insecure seniors is 9.9% compared to the U.S. average of 11.3%. The report indicates that 5.5 million seniors nationwide were food insecure in 2017.

Source: <https://www.feedingamerica.org/research/senior-hunger-research/senior>

The Metro Social Services Senior Nutrition Program provides meals for over one-thousand seniors through its feeding program. The Metro Social Services Senior Nutrition Program served 157,568 meals to seniors in the fiscal year 2018-2019.

The 2018 American Community Survey estimates over 7,700 seniors live below the federal poverty level, meaning food assistance could help with their food budgets. Along with Metro Social Services Senior Nutrition Program there are other smaller organizations providing meals for seniors, but there remains a significant gap in seniors who could benefit from meals when compared to the number that receive meals.



Supplemental Nutrition Assistance Program (SNAP)

SNAP, commonly known as Food Stamps, provide nutritional assistance benefits to eligible children, persons with a disability and older adults. SNAP benefits supplement monthly food budgets for low-income individuals and families with the goal of improving nutrition and health.

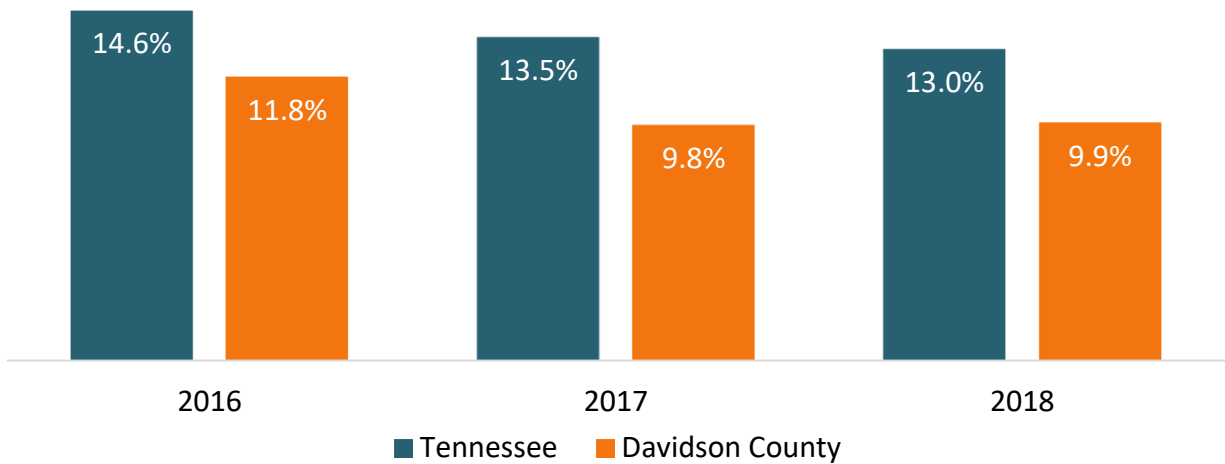
SNAP average meal cost

The average family of four enrolled in the Supplemental Nutrition Assistance Program—formerly known as Food Stamps—receives \$465 a month for food, which breaks down to \$5.16 per meal.

Source: United Way of Metropolitan Nashville

As shown in Chart F-3, the percentage of households receiving SNAP benefits in Davidson County is lower than that of Tennessee for the past three years.

Chart F-3. Percent of Households Receiving SNAP Benefits
Davidson County and Tennessee



Source: U.S. Census Bureau American Community Survey

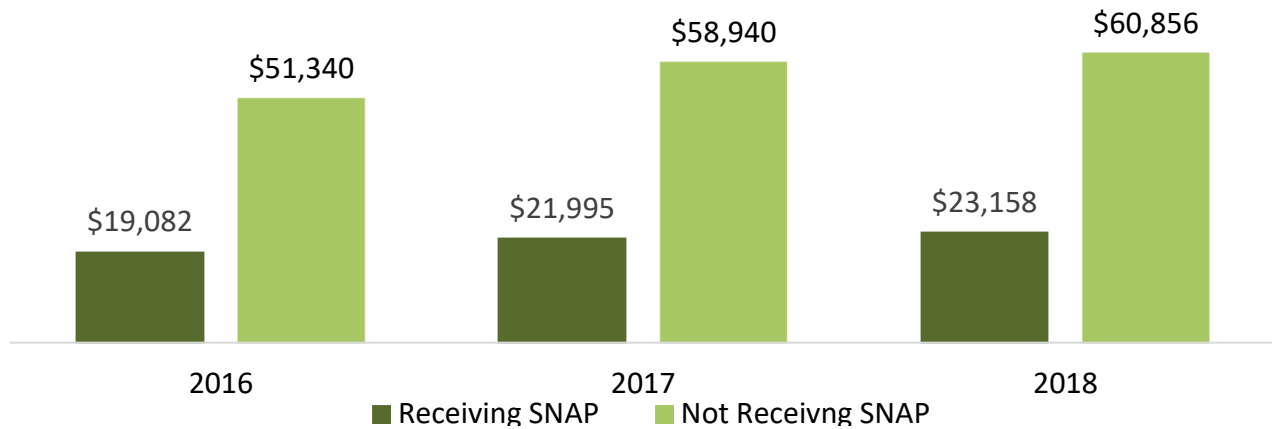
Despite the importance of SNAP to low-income households the federal government is introducing new rules that will impact eligibility for certain populations. A Brookings Institution report, *New SNAP Rule Changes Made It Harder to Combat Future Recessions*, explores how new United States Department of Agriculture work rules will impact eligibility for SNAP benefits for some persons. According to the report, this new rule will require Able-Bodied adults without dependents to meet certain eligibility requirements to apply for SNAP benefits. The new rule could impact communities that have a large workforce of low-wage and low-skills jobs by making it harder for persons to receive SNAP benefits.

Source:

https://www.brookings.edu/blog/up-front/2019/12/04/new-snap-rule-change-just-made-it-harder-to-combat-future-recessions/?utm_campaign=Economic%20Studies&utm_source=hs_email&utm_medium=email&utm_content=80565719

As indicated in Chart F-4, there is a wide disparity in median household income of SNAP households and households not receiving SNAP benefits in Davidson County.

Chart F-4. Median Household Income of Households Receiving and not Receiving SNAP Benefits
Davidson County, 2016-2018



Source: U.S. Census Bureau American Community Survey

HOUSING

Key Findings

- In 2018 42% of renters in Nashville earned under \$50,000 per year and were cost burdened by paying more than 30% of their income for housing expenses.
- According to the National Low-Income Housing Coalition, almost three minimum wage jobs were needed in 2019 to rent housing in Nashville without being cost burdened.
- More than 8 in 10 Metro Social Services clients express the need for housing and/or related expenses. The annual MSS Grassroots Community Survey respondents indicated that the largest perceived gap between services available and services needed was for Housing & Related Assistance (33.5%) – more than double the percentage for the next most needed area of Food & Nutrition. Among Housing & Related Assistance needs, the most important needs cited on the Grassroots Survey were for Help with Utility Bills (36%) followed by Help with Rent Payments (20%)

Access to secure, affordable, high-quality housing is an issue that touches many aspects of a person's well-being. It's the foundation for success at work, at school, and in one's life. Without it, all of those basic elements of a good life are much harder to realize.

Stockton Williams, Executive Director of the nonprofit National Council of State Housing Agencies

Introduction

New households have greatly outnumbered the increase in available housing. The U.S. is losing affordable housing – Between 1999 and 2017 the country lost nearly 4 million units renting for under \$600. The number of low-cost units declined in every state according to a 2019 article by the Harvard Joint Center for Housing Studies (JCHS), *Documenting the Long-Run Decline in Low-Cost Rental Units in the U.S. by State*. Tennessee lost 34,229 units priced less than \$600 per month from 1990-2017.: https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_loss_of_low_cost_rental_housing_louisiana_tennessee_2019_0.pdf

A May 2019 *Market Trend* blog from Trulia Research explores the apparent increase in “starter” homes in the U.S. For the first time since 2006, the inventory of these types of homes did not decline. The term “starter home” means the first one a family can afford to buy and was used to describe entry-level homes being built for post-World War II families. However, when the authors examined local inventory trends it appeared that the biggest increase in inventory was in markets where prices have surged and supply has been low. The conclusion is that the apparent increase in homes available for first-time buyers may be due to unaffordability and lower demand, and not a real increase in supply. Longer average days-on-market as a result of higher prices can also appear as increased inventory. <https://www.trulia.com/research/inventory-and-price-watch-q1-2019/>

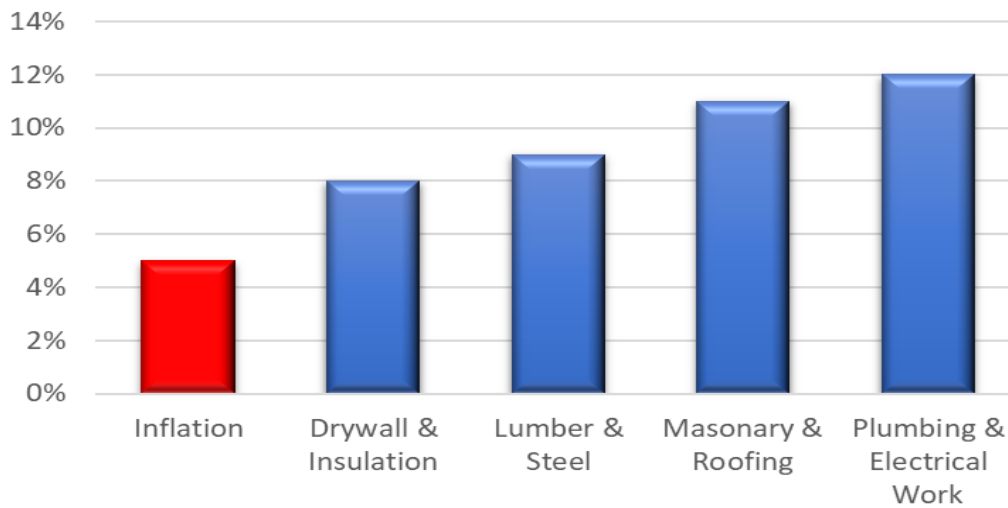
A Fannie Mae article in December 2019 forecasts an increase in new home sales, but states that, “It will likely take several years, even at a more robust pace, for new construction to address the existing pent-up demand for additional housing, as suggested by a still-increasing share of 25- to 34-year-olds living at home with their parents.” <https://www.fanniemae.com/portal/research-insights/forecast/monthly/economic-developments/december-2019.html>

Stagnant wages, increasing real estate prices, higher interest rates, and strict lending standards have resulted in housing being a significantly larger share of working families’ living costs, according to The National League of Cities, forcing lower- and middle-class families to make hard choices among necessities of daily living. <https://www.nlc.org/resource/homeward-bound-the-road-to-affordable-housing>

Increasing costs of building materials have also contributed to the rising cost of construction, leading builders/developers to need increased mortgage and rent prices to make a profit and repay investors. CoreLogic Insights Blog predicted that U.S. home price growth would be 4.8% in 2020, up from 3.6% in 2019. Chart H-1 shows author Frank Nothaft’s estimation of the cost of some building materials compared to inflation.

Chart H-1: Growth of Building Materials Costs Compared to Inflation

U.S., September 2016 – September 2019



https://www.corelogic.com/blog/2019/12/peering-into-the-housing-and-mortgage-outlook-with-20-20-vision.aspx?WT.mc_id=crlg_191218_o3Xfj

Among the hardest hit by the high cost of housing are first-time home buyers, low-income renters, and elderly residents on fixed incomes, especially those living in gentrifying neighborhoods. Working families find that even two minimum wage jobs do not bring in enough money to afford housing without being cost burdened. College graduates have so much student debt that they must live with others and don't earn enough to accumulate a down payment or rent on their own.

https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf

Housing Demographics

The Census Bureau's American Community Survey (Table B25001) estimated that in Davidson County there were 319,508 total housing units in 2018, up from 314,038 in 2017, an increase of 5,470. From 2013-2017 housing increases were generally greater in the range of 7,500 per year. The annual housing increases have not kept up with the demand, especially for starter homes and affordable rental units.

Davidson County housing types in 2018 are shown in Table H-1 below, with percentages rounded to the nearest whole number. Single-unit buildings showed the greatest percentage increase – Two-unit and 10 to 19-unit buildings showed the greatest decrease from 2017-2018. However, the increased number of single-family units have not generally been considered affordable.

Table H-1: Housing Units by Type
Davidson County, 2013-2018

	2013	2014	2015	2016	2017	2018
1-unit, detached	54%	53%	53%	53%	51%	53%
1-unit, attached	8%	8%	6%	7%	6%	8%
2 units	5%	7%	6%	6%	5%	3%
3 or 4 units	4%	3%	4%	4%	3%	3%
5 to 9 units	7%	6%	7%	7%	7%	8%
10 to 19 units	10%	9%	11%	9%	11%	9%
20 or more units	11%	13%	13%	13%	14%	15%
Mobile home	2%	1%	1%	1%	2%	2%

Source: 2018 American Community Survey Table DP04

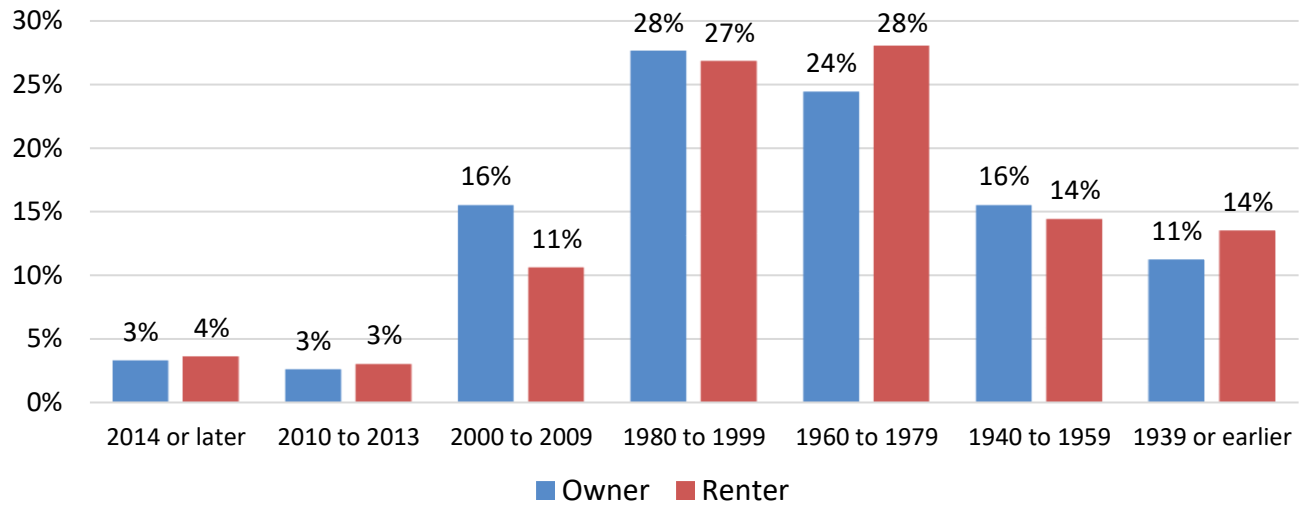
The total number of multi-unit building permits reported by HUD for Davidson County decreased from 9,566 in 2016 to 6,934 in 2018, an indication of over-building and lower demand for the higher-cost multi-family structures which have dominated city housing development in recent years. The decrease in reported permits for single-family units was smaller and single-family construction continued to lag behind demand, especially for entry-level homes. More recent data for the number and type of Davidson County permits issued by type and sub-type, and density mapped by Council District, may be found at the [nashville.gov](https://socds.huduser.gov/permits/index.html) address below. For example, a map of building permits issued by density by Council District as of December 17, 2019, shows the heaviest single-family permit concentration was in Council District 20 (982 permits) and District 17 (733 permits).

<https://socds.huduser.gov/permits/index.html>

<https://data.nashville.gov/Licenses-Permits/Building-Permits-Issued/3h5w-q8b7>

Older housing very often needs maintenance and Davidson County has a considerable amount of older housing needing repair and rehabilitation/preservation, expenses which are burdensome to low-income families and seniors living on fixed incomes. The ACS 2018 estimates indicate over 50% of our residential units were built in 1960 or before as shown in Chart H-2. In addition to building more units to meet the unmet need for housing, preserving existing units through rehabilitation is a cost-effective way of increasing available housing. Preservation of aging units with aging and low-income residents is also a way of combatting displacement through gentrification.

Chart H-2: Age of Housing Stock by Tenure and Year Built
Davidson County, 2018



Source: American Community Survey Table S2504

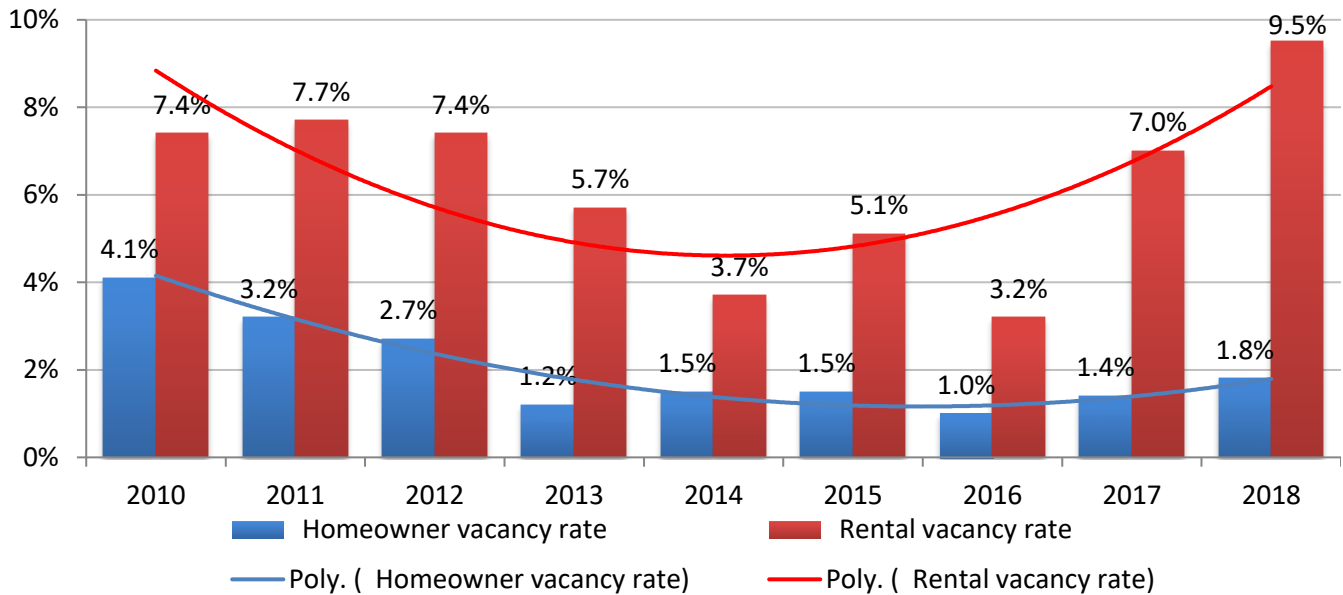
Further Reading:

- The Harvard Joint Center for Housing Studies (JCHS) publishes annual data about affordability, including cost burden, land values, etc., in U.S. Metro areas in the *State of the Nation’s Housing* report, <https://www.jchs.harvard.edu/state-nations-housing-2019>.
- The JCHS report *Improving America’s Housing 2019* discusses changes and needs in the nation’s housing remodeling industry, including conversion of homes to rental units by investors, related to the slow-down of new construction since the housing recession. <https://www.jchs.harvard.edu/research-areas/reports/improving-americas-housing-2019>.
- The National Housing Preservation Database is customizable by location or subsidy end date, has a mapping tool to look at affordable housing and properties at risk of loss in a community, and includes profiles of housing inventory by state. Users must register for a free account at this site: <https://preservationdatabase.org/>.

Housing Market

Chart H-3 shows that vacancy rates have increased substantially for rental units since 2014, and there is evidence that lower-income renters are moving out of Davidson County to find less expensive housing. Davidson County has seen increased building of high-cost rental units, investors buying single-family houses to convert to rental units, and minimal building of affordable housing.

Chart H-3: Homeowner and Renter Vacancy Rates
Davidson County, 2010-2018



Source: American Community Survey Table CP04

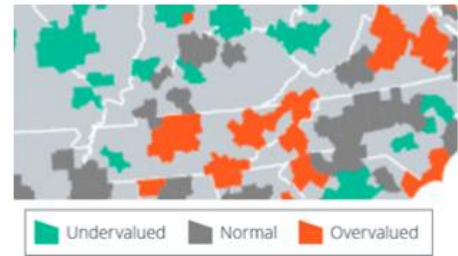
The National Low-Income Housing Coalition’s annual *Gap Report* for 2019 gives information about the shortage of affordable rental homes in the U.S. and metro areas. For the Nashville Metropolitan Statistical Area (MSA), the report states affordability and availability of units at various income levels as shown in Table H-2. According to their report, our area needs over 40,700 more units for extremely low-income people and over 37,500 units for people at or below 50% of their estimate of MSA area median household income. Extremely Low Income (ELI) means at or below the Poverty Guideline or 30% of AMI, whichever is higher. AMI is Area Median Income.

Table H-2: Shortage of Affordable Rental Units
Nashville-Davidson–Murfreesboro–Franklin MSA, 2019

Metro Area	Surplus (Deficit) of Affordable and Available Units		Affordable and Available Units per 100 Households at or below Threshold				% Within Each Income Category with Severe Housing Cost Burden			
	At or below ELI	At or below 50% AMI	At or below ELI	At or below 50% AMI	At or below 80% AMI	At or below 100% AMI	At or below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
Nashville-Davidson-Murfreesboro-Franklin, TN	(40,705)	(37,561)	31	63	99	103	70%	26%	4%	2%

https://www.ncsha.org/wp-content/uploads/Gap-Report_2019.pdf

Homeowners often can't sell to take advantage of the increased value of their houses in the Nashville market due to the high housing market costs preventing them from moving to lower-cost housing. This is especially true for low-income and elderly homeowners who want to stay in familiar neighborhood surroundings that have gentrified. According to CoreLogic's Market Conditions Indicators (MCI) analysis of the 100 largest U.S. metropolitan housing stock areas, 38% had overvalued housing stock, including the Nashville MSA. The analysis defines an overvalued housing market as one in which home prices are at least 10% higher than the long-term, sustainable level, while an undervalued housing market is one in which home prices are at least 10% below the sustainable level.



<https://www.corelogic.com/news/corelogic-reports-july-home-prices-increased-by-3.6-percent-year-over-year.aspx>

Affordability is not expected to get any better in 2020. In a 2019 Zillow® Home Price Expectations Survey of more than 100 economists and real estate experts, 59% of respondents said they expected the Nashville housing market to out-perform the national average rate of home value appreciation. Thirty-one percent said the Nashville market performance would be the same as the national average. Only 10% of those asked said the Nashville market would under-perform (meaning greater affordability).

First-time younger buyers and those looking for a “starter” home continued to have little success in Nashville due to increasing prices and fewer available homes in their price range. The American Community Survey Table DP04 gives a 1-year estimate of the median owner reported home value for 2018 of \$277,100, up almost 67% from the value reported in 2013, and up 10.7% from the 2017 reported value of \$250,200. Realtor.com's® report *Top Housing Trends That Shaped 2019* indicated that as of the end of the first quarter of 2019, Millennial's share of primary home loan originations grew to 46%. Presumably this growth is a result of many Millennials aging into potential homebuying status – beginning families, not anticipating career location moves, and having enough money for a down payment, etc. The largest group of Millennials were born in 1990 and in 2020 will be 30 years old, a prime buying age.

<https://www.realtor.com/research/top-housing-trends-2019-review/>

“New data shows that the total outstanding federal student debt could buy every U.S. house on the market 1.9 times over.” This scary statement was in a Realtor.com® report in October 2019 discussing student debt as one of the reasons many first-time younger home buyers can't afford higher housing. Tennessee ranked 12th among states in the amount of student debt.

<https://www.realtor.com/research/student-debt-double-housing-market-october-2019/>

“Student loans are the second-biggest kind of debt in America behind home mortgages and often more expensive to service relative to the amount owed because interest rates are generally higher. Not to mention that unlike buying a home, an education isn't a tangible asset that can be sold”, according to a 2019 article in the Bloomberg.com Economics blog. Student debt is also causing severe emotional trauma, including suicide, for some graduates.

<https://www.bloomberg.com/news/articles/2019-05-05/-micro-problem-of-student-debt-spurs-suicide-thoughts-survey>

The high cost of housing has caused an increase in the number of housemates/roommates in non-family households in Davidson County, much greater than nationally. The 2018 ACS estimates of these increases are shown in Table H-3 below.

Table H-3: Number of Housemates/Roommates in Non-Family Households
2016-2018

	2016	2018	% Increase
Davidson County	18,184	23,339	28.3%
U.S.	4,752,520	4,943,844	4.0%

Source: American Community Survey, Table B09019

Further reading:

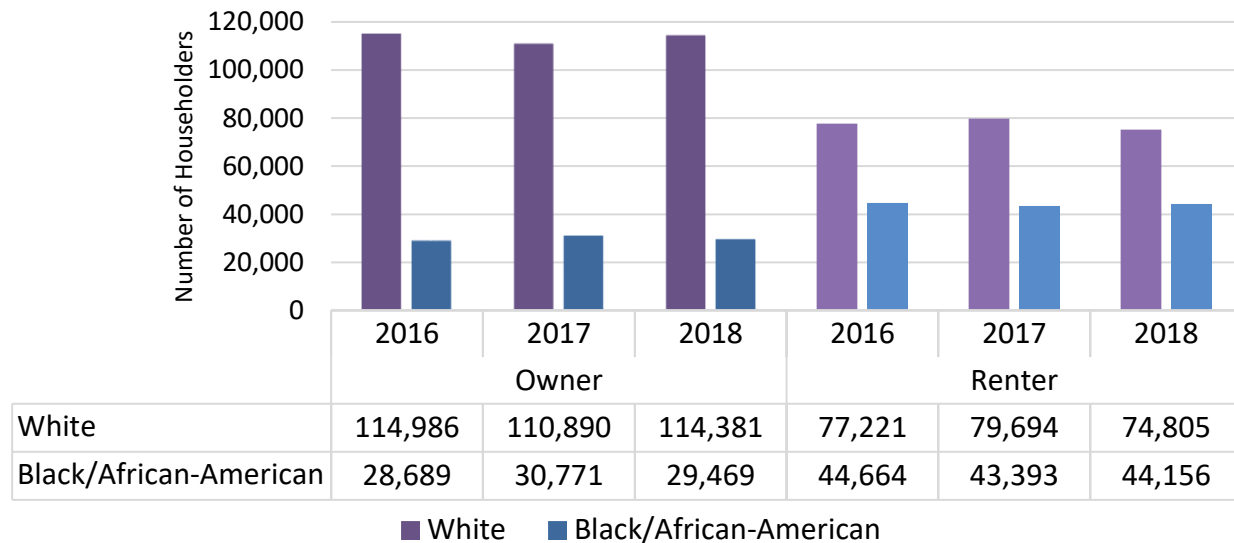
- An October 2019 Pew Research Fact Tank blog article provides data about the increase in household size caused by unaffordable housing, and related data.
https://www.pewresearch.org/fact-tank/2019/10/01/the-number-of-people-in-the-average-u-s-household-is-going-up-for-the-first-time-in-over-160-years/?utm_source=Pew+Research+Center&utm_campaign=bb854608d5-EMAIL_CAMPAIGN_2019_10_04_03_48&utm_medium=email&utm_term=0_3e953b9b70-bb854608d5-
- In April 2019 the National Association of Realtors® published the latest issue of an annual publication, titled *2019 Home Buyers and Sellers Generational Trends Report*, which provides data about the age groups of home buyers and sellers, income and financing information, and other characteristics of home buyers and sellers. This issue divides the Millennial generation into younger and older age groupings.
<https://www.nar.realtor/sites/default/files/documents/2019-home-buyers-and-sellers-generational-trends-report-08-16-2019.pdf>.

Families in Housing

Chart H-4 shows the numbers of Davidson County owners and renters by race for the two largest racial groups. Black/African American residents have been a greater proportion of renters than owners, compared to white residents. Other racial group and ethnicity with smaller estimates are available in the American Community Survey Table B25003 C, D, E, etc.

Chart H-4: Tenure by Race

Davidson County, 2016-2018



Source: American Community Survey Table B25003 A and B

The racial gap in homeownership is getting bigger, according to a July 2019 research study by the real estate brokerage firm Redfin. The report states that, “Since the end of the Great Recession, the U.S. homeownership rate for black Americans has fallen five percentage points to 40.6%. And while majority-black neighborhoods have seen an average of \$121,000 in home-equity gains, it’s \$191,000 for majority-white neighborhoods.” The report also states that since 2010 the homeownership rate for whites stayed above 70% through quarter 2 of 2019, but never got above 50% for African Americans. <https://www.redfin.com/blog/black-americans-homeownership-rate/>

Low-opportunity neighborhoods have high unemployment and poverty rates, under-performing schools, lack of local fresh food access, less healthy or safe environments, and very often are racially segregated due to historic housing discrimination and exclusionary zoning. A blog article from May 2019 by Bernie Langer discusses research performed by a team led by Harvard’s Raj Chetty and states in part, “Unfortunately, opportunities for economic mobility don’t always exist. Public education may be under-resourced, extreme poverty limits access to capital or leeway to take risks, and the local economy often doesn’t provide high-quality jobs. Poverty can be so entrenched that any improvement in life may be unthinkable.”

<https://www.mobilitypartnership.org/>

<https://www.policymap.com/2019/05/where-neighborhoods-provide-opportunity/>

Segregated neighborhoods cause long-term consequences for residents and the cities they live in: In a Living Cities blog on January 28, 2019 titled *4 Ways to Tackle Segregated Cities, and Why It Matters*, author Ingrid G. Ellen writes about segregated municipalities and lists some effects of racial geographic segregation:

- Children growing up in neighborhoods with fewer resources are less likely to graduate from college and more likely to have lower earnings as young adults.
- There are glaring neighborhood disparities between black and white residents of federally financed Low-Income Housing Tax Credit (LIHTC) housing.
- Segregation widens black/white as well as Hispanic/non-Hispanic-white gaps in educational attainment, employment, and earnings.
- Higher segregation is associated with wider racial gaps in subprime lending.

https://www.livingcities.org/blog/1279-4-ways-to-tackle-segregated-cities-and-why-it-matters?utm_source=newsletter&utm_medium=email&utm_campaign=december_catalyst&mc_cid=3c85f3e9c2&mc_eid=bb81a4f3ca

Further reading:

- *The Dream Revisited – Twenty-five recent reflections on housing, segregation, and opportunity* is a book directed toward policymakers and the public about causes, consequences, and strategies for addressing racial and economic inequality.

<https://www.jstor.org/stable/10.7312/elle18362>

- *Eliminating Exclusionary Land Use Regulations Should Be the Civil Rights Issue of Our Time* is a report by the Joint Center for Housing Studies which examines federal initiatives to eliminate local barriers to affordable housing development.

<https://www.jchs.harvard.edu/research-areas/working-papers/eliminating-exclusionary-land-use-regulations-should-be-civil-rights>.



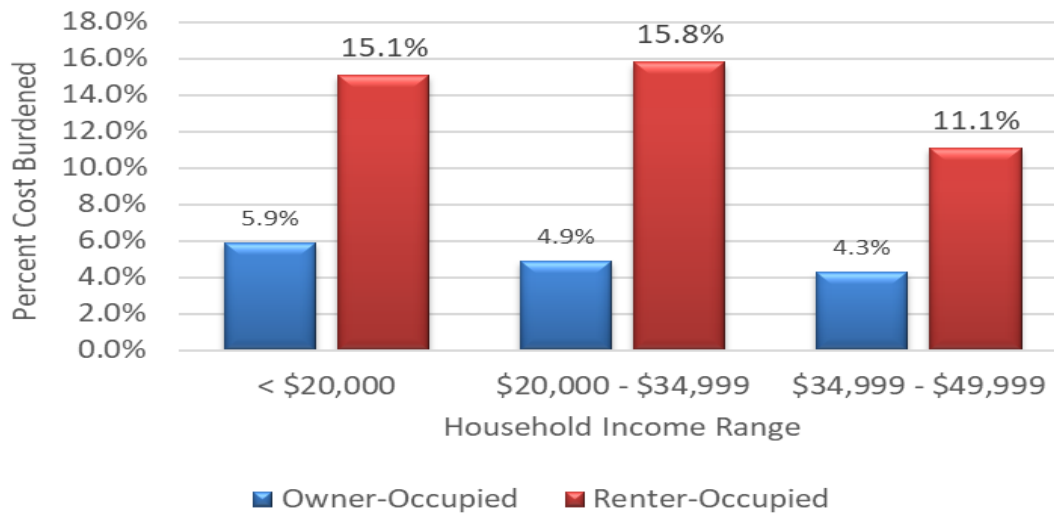
A June 2019 article for Move.org titled *Which U.S. City Has the Lowest Cost of Living?* described an analysis of the cost of living in 75 U.S. Cities. The research examined average monthly costs for five expenses. Their estimate of the monthly costs of living in Nashville are shown in Table H-4.

Table H-4: Cost of Living in Nashville
Davidson County, 2019

		Utilities	Internet	Gas (per gallon)	Gas (monthly)	Rent	Food	Total
Nashville	TN	\$157.68	\$70.45	\$2.60	\$132.60	\$1,540.90	\$291.13	\$2,192.76

Census data for 2018 estimate that 26.4% of Davidson County homeowners and 57.9% of renters had household incomes under \$50,000. Making difficult choices among life necessities like food, health care, transportation, childcare, etc., were constant worries for low-income households in our city. Chart H-5 shows the percentages of households whose income was under \$50,000 (in 2018 inflation-adjusted dollars), and whose housing costs were 30% or more of income (cost burdened).

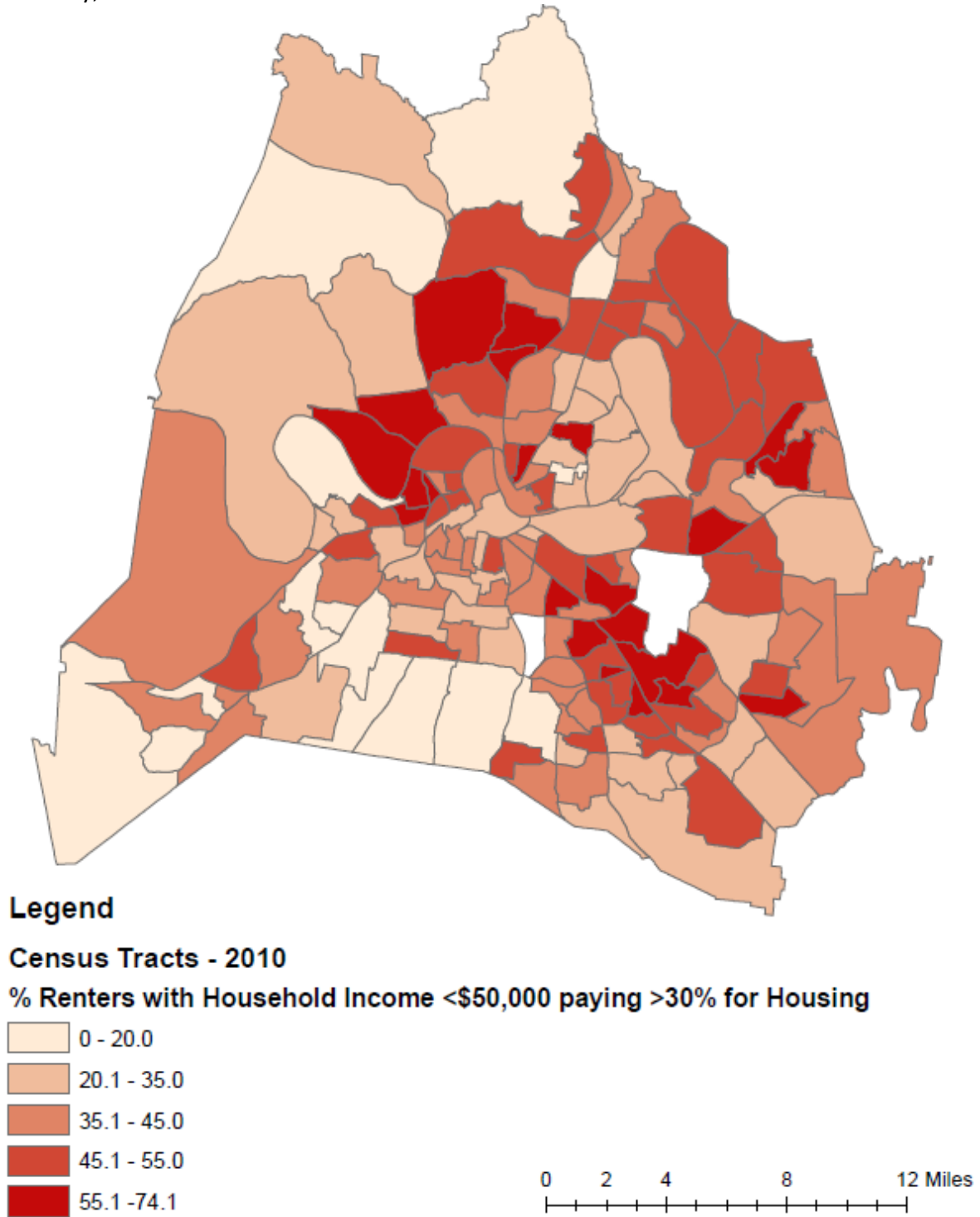
Chart H-5: Percent of Cost Burdened Households by Tenure and Income Under \$50,000
Davidson County, 2018



Source: American Community Survey Table S2503

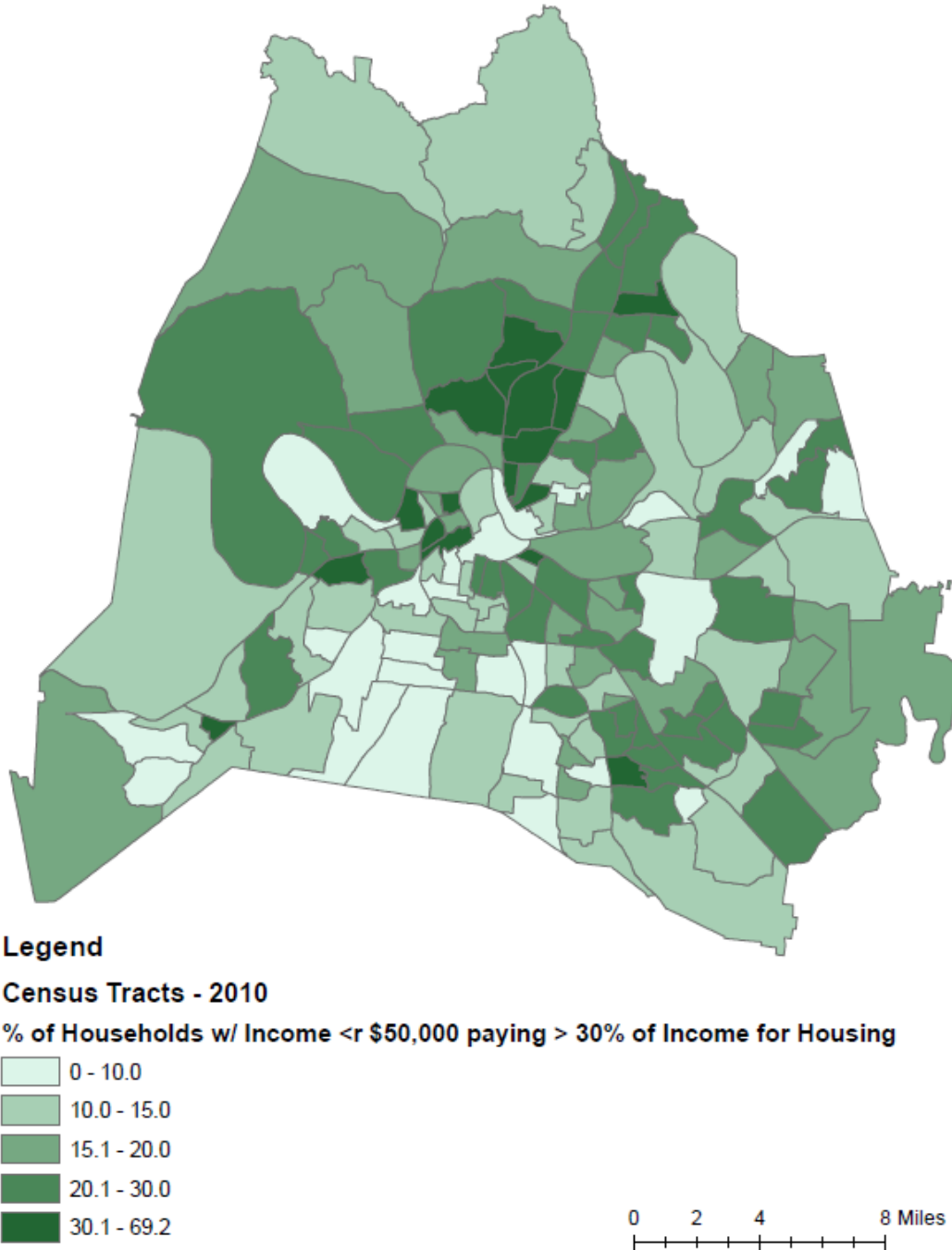
The locations of cost burdened renters and owners in Davidson County are shown in Figures H-1 and H-2.

Figure H-1: Cost Burdened Renters by Census Tract
Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, Table S2503

Figure H-2: Cost Burdened Owners by Census Tract
 Davidson County, 2014-2018



Source: American Community Survey, 2014-2018, Table S2503

The National Low-Income Housing Coalition (NLIHC) annual report titled *Out Of Reach* (OOR) has extensive information about rental affordability and specifics for states, Metropolitan Statistical Areas, and counties. The 2018 and 2019 OOR data for Davidson County are shown in Table H-5. Without being cost burdened a Nashville family could only afford a monthly rent of \$600, which is \$503 below the

U.S. Housing and Urban Development (HUD) Fair Market Rent and even more below the area market rents. High rents force lower income families to look for less expensive housing out of Davidson County, but this increases their transportation costs. A Housing + Transportation Index has been developed by the Center for Neighborhood Technology to demonstrate how transportation costs contribute to housing costs. The Index interactive map can be found at <https://htaindex.cnt.org/map/>.

Table H-5: NLIHC *Out of Reach* Housing Wage Data

Davidson County, 2018-2019

	2018	2019
2019 FAIR MARKET RENT (FMR) for 2-Bedroom	\$1,002	\$1,103
Hourly Wage Needed for 2-Bedroom at FMR	\$19.27	\$21.21
Annual Income Needed to Rent 2-Bedroom	\$40,080	\$44,120
# Full Time Jobs at Minimum Wage Needed to Afford 2-Bedroom	2.7	2.9
2019 Davidson County Annual Area Median Income	\$74,900	80,000
30% of Area Median Income (AMI)	\$22,470	\$24,000
Affordable Rent at 30% AMI	\$562	\$600

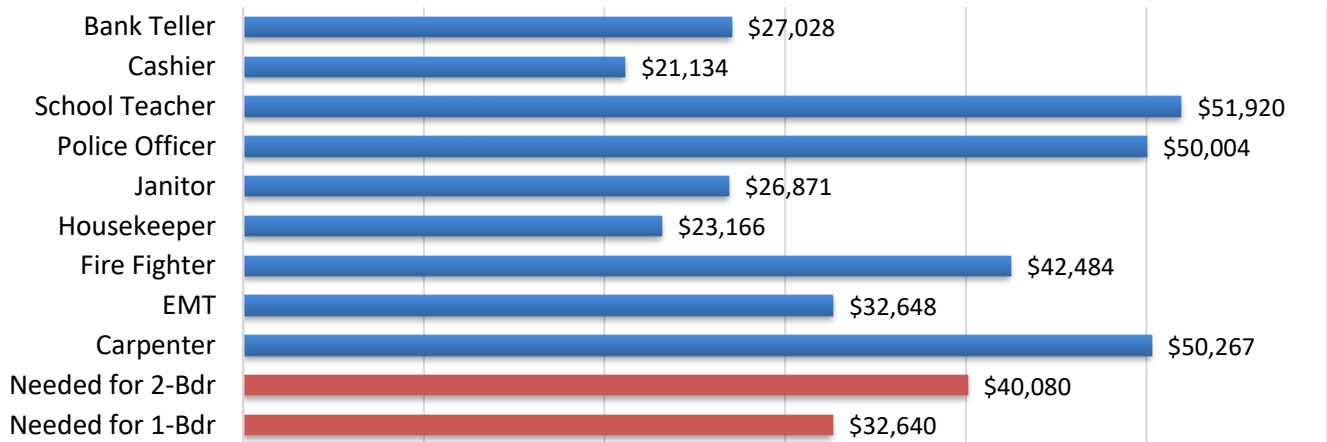
Sources: https://nlihc.org/sites/default/files/oor/OOR_2018.pdf;
https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf

Nashville MSA annual incomes needed to afford median housing costs as calculated in the 2018 *Paycheck-To-Paycheck* database are shown in the two charts below. The National Housing Council’s interactive database allows users to select areas and occupations to look at median incomes compared to housing costs. Many of the occupations shown here are necessary for our community’s economic sustainability. The National Housing Conference 2018 Paycheck To Paycheck report may be found at this web address: https://www.nhc.org/wp-content/uploads/2019/04/P2P2018_Final.pdf. The database to compare locations and salaries is at <https://www.nhc.org/paycheck-to-paycheck/>.

Chart H-6 shows the median rental cost of 1- and 2-bedroom apartments and the median wages for selected jobs in the Nashville MSA. Chart H-7 shows the median home ownership cost at two levels of down payment for the same jobs as in Chart H-6. Owners with housing costs over 30% of income are cost burdened.



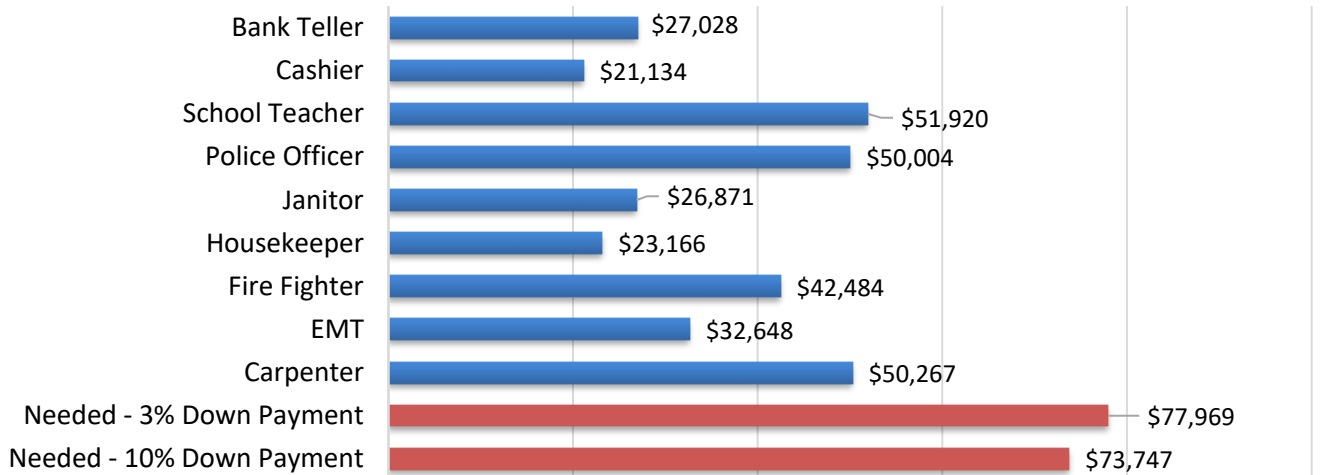
Chart H-6: Median Rental Cost and Median Salaries for Various Jobs



Nashville MSA, 2018

Chart H-7: Median Ownership Costs and Median Salaries for Various Jobs

Nashville MSA, 2018



Further reading:

- Children’s chances of moving out of poverty as adults are reduced when they grow up in low-opportunity neighborhoods. The Opportunity Atlas provides an interactive map of a variety of outcomes and statistics for neighborhoods. <https://www.opportunityatlas.org/>
- An August 2018 report of a Freddie MAC survey by Harris Poll, *Affordability Challenges for Renters and Homeowners* indicates, among other things, that both all generations believe that renting is more affordable than owning, but that “rent increases significantly impact spending on essentials”. There were 27,085 respondents, of whom 8,220 were renters. http://www.freddiemac.com/research/consumer-research/20190626_new_survey_affordability.page

Public Housing

The Metropolitan Development and Housing Agency (MDHA) serves approximately 13,000 families through housing. As of October 2019, there were 12,904 applicants on a waiting list for Housing Choice [Section 8] Vouchers. More information about MDHA communities and affordable housing may be found at these sites:

<http://www.nashville-mdha.org/>

https://twitter.com/NashvilleMDHA?ref_src=twsrc%5Egoogle%7Ctwcamp%5Eserp%7Ctwgr%5Eauthor

<https://www.facebook.com/NashvilleMDHA/>.

Interactive mapping for HUD Qualified Census Tracts and Low Income Housing Tax Credit projects may be found at https://www.huduser.gov/portal/sadda/sadda_qct.html.

Homelessness

Each Continuum of Care (COC) funded by the U.S. Department of Housing and Urban Development (HUD) is required to perform an annual Point-In-Time (PIT) count. A COC is a local planning entity that coordinates housing and services for individuals and families experiencing homelessness. HUD requires that all homeless individuals are counted on a single night of the year, usually in January. Table H-6 shows the Nashville-Davidson County COC HUD-published PIT counts for the total number of persons who were in emergency shelter, and transitional housing, and who were unsheltered, with a 13.6% decrease from 2018-2019. Additional information about subpopulations is also published at the first web address below, and a Housing Inventory Report can be found at the second address below.

Table H-6: HUD Annual PIT Counts – Homeless Individuals

Nashville-Davidson COC, 2010-2018

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
PIT Count	2,324	1,938	1,934	2,069	2,234	2,154	2,356	2,337	2,298	1,986

https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_TN-504-2019_TN_2019.pdf

Another source to explore the extent of homelessness as shown by annual Point-In-Time (PIT) count is the National Alliance to End Homelessness (NAEH) interactive map of the U.S., with location-specific information available by hovering over a specific geographic area such as Davidson County.

<https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/tennessee/>

https://files.hudexchange.info/reports/published/CoC_HIC_CoC_TN-504-2019_TN_2019.pdf

The U.S. Department of Housing and Urban Development (HUD) publishes reports about cities and states that receive funding through its Office of Community Planning and Development (CPD) and related programs. Information is provided about the size of grants over the past several years and the total amount of funds available for affordable housing, and community and economic development activities. 2019 Davidson County information may be found at:

https://www.hudexchange.info/programs/cpd-cross-program-funding-matrix-and-dashboard-reports/?filter_ReportType=&filter_State=TN&filter_Granttee=NASH-TN&program=CPD&group=Funding.

The Metro Homeless Impact Division, housed within the Metro Social Services department, was created as part of a re-structuring of the city's homeless services and planning efforts. The Nashville-Davidson County Continuum of Care Homelessness Planning Council was created to serve as Nashville's Continuum of Care Governance Board. Information about the Continuum of Care may be found at the [MDHA Continuum of Care page](#). The re-structuring is intended to improve coordination and implementation of the local Housing Crisis Resolution System. The Metro Homeless Impact Division provides staff support to the Planning Council, provides coordination assistance to homeless services providers, and manages the Homeless Management Information System (HMIS). More information is available at these web sites:

[Homelessness Planning Council](#)

[Strategic Community Plan](#)

[Homeless Management Information System](#)

Homeless Impact Division: <https://www.facebook.com/MetroHomelessImpactDivision/>

APPENDIX

Grassroots Community Survey

Each year, Metropolitan Social Services conducts a survey of customers at government and nonprofit agencies that provide social and human services. The 2019 Community Needs Evaluation survey was completed by clients of the Metropolitan Action Commission throughout the year. A total of 406 survey responses were analyzed. The categories shown in the following charts are the ones that have been used since 2010. The results of the previous three years of survey findings are shown below. Overall areas of need are identified first, followed by detail response totals by area of need.

Chart S-1. Greatest Need in Food and Nutrition
(percent of respondents)

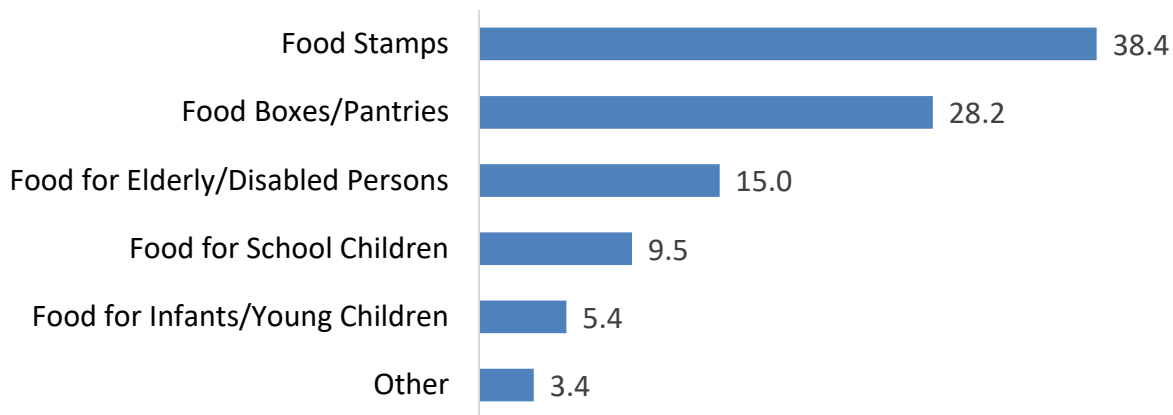


Chart S-2. Greatest Need in Housing and Related Assistance
(percent of respondents)

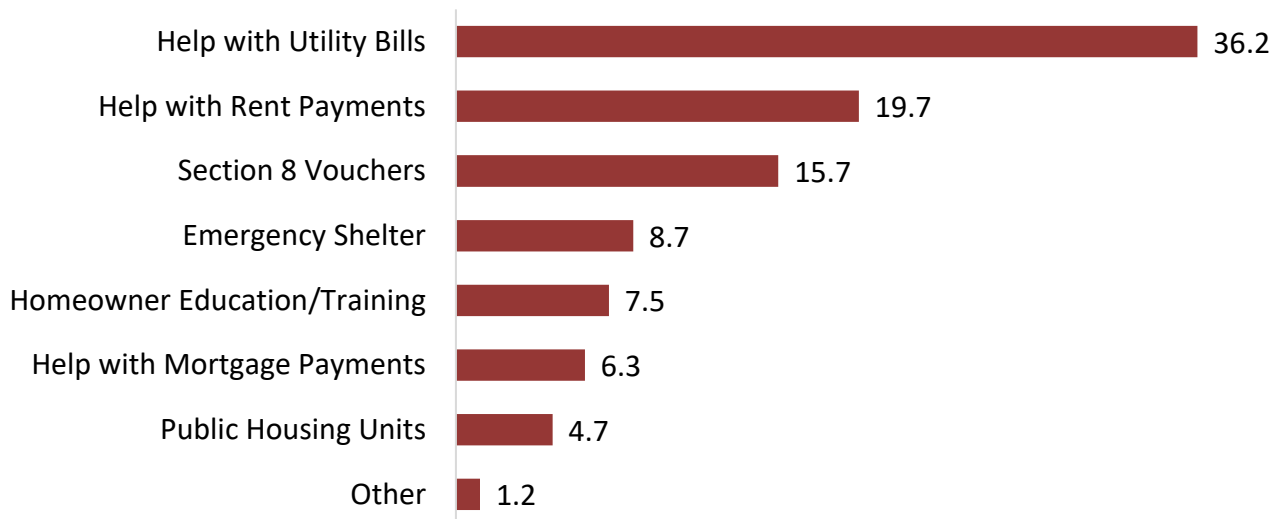


Chart S-3. Greatest Need in Health
(percent of respondents)

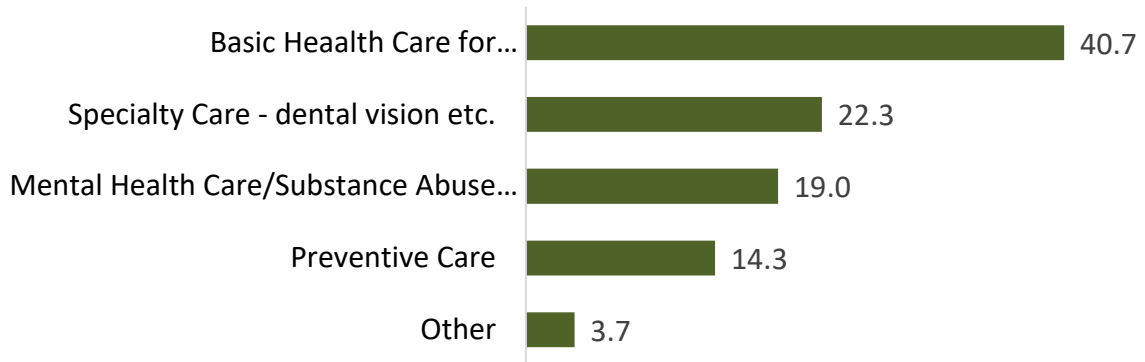


Chart S-4. Greatest Need in Workforce and Economic Opportunity
(percent of respondents)

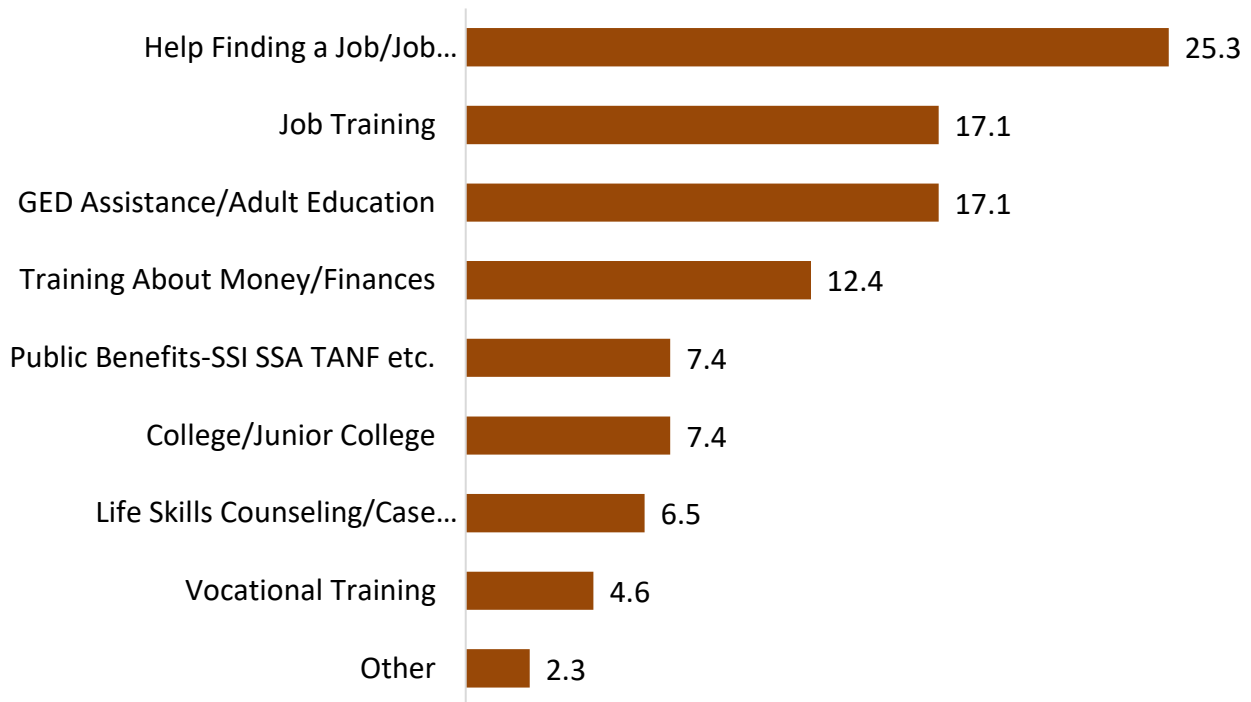


Chart S-5. Greatest Need in Home and Community-based Services
(percent of respondents)

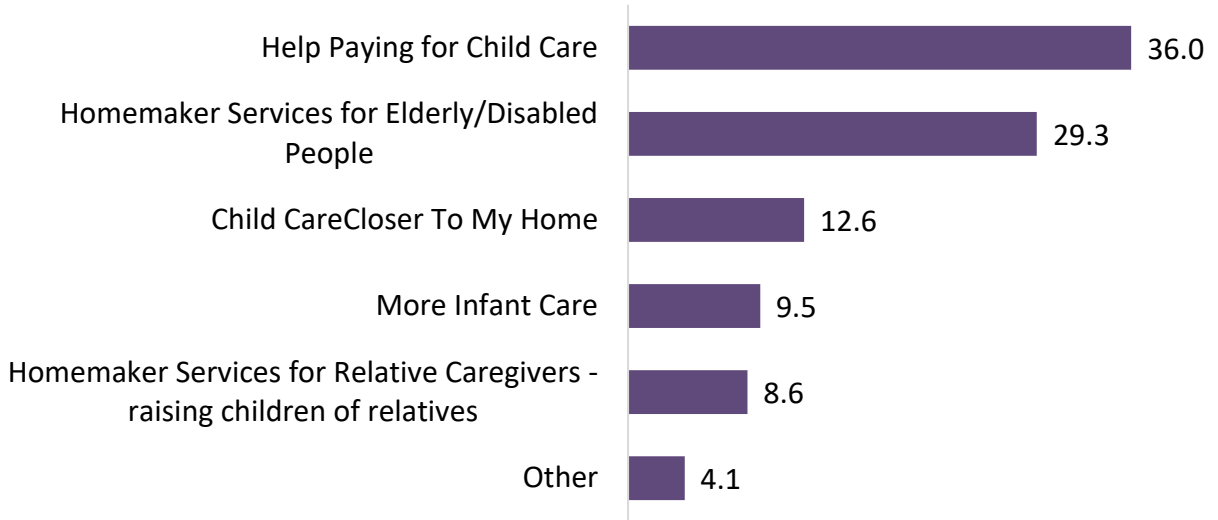


Chart S-6. Greatest Need in Neighborhood Development
(percent of respondents)

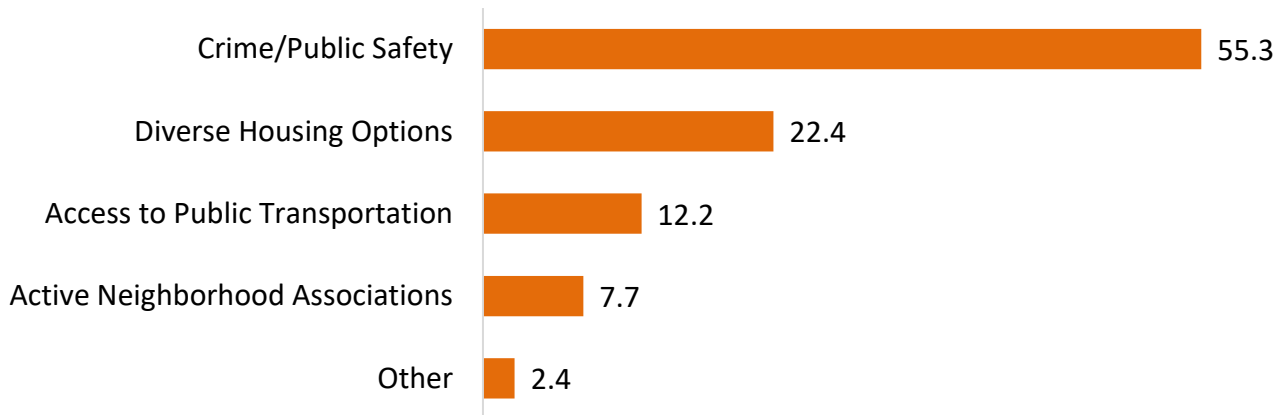


Chart S-7. Largest Gap between Services Available and Needed
(percent of respondents)

