

# The **Big Squeeze**



**2021**

## **Community Needs Evaluation**

**The State of Economic and Social Wellbeing**

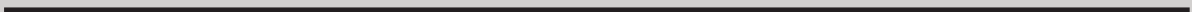


**Metropolitan Social Services**  
Strategic Planning & Research

**2021**

**Community Needs Evaluation**

The State of Economic and Social Wellbeing





**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](mailto:mayor@nashville.gov)

June 28, 2022

Dear Friends,

It is a pleasure for me to present the 2022 Community Needs Evaluation.

We've faced a couple of challenging years. Already on shaky financial footing thanks to years of spending down reserves, the pandemic threatened to bring Nashville to its knees. We were facing the greatest set of challenges in Nashville's history. We believed we would get through them and be a stronger city on the other side. We did. And we are.

Davidson County's unemployment rate has fallen from 16.9% two years ago to 3% today. We have the fourth lowest unemployment rate in the country among all major metros.

However, we have socio-economic gaps we must address. This report offers context on the major patterns and trends of 2021 that arose out of a serious pandemic and unstable global economic forces that contributed to disruptions in the local labor market.

From the beginning I have said our vision is of a Nashville that works for everyone. A Nashville that grows and meets the needs of every neighborhood and every family. As this report highlights, in the past 12 months, area housing costs are up 20%, gasoline costs are up 60%, childcare costs are up 40%, and Nashville is the 16<sup>th</sup> most overpriced housing market in the U.S.

We are facing our challenges head on, and I'm grateful that the Metro Council has recently voted to fully fund my Agenda for Neighborhoods and Families, which includes a number of key initiatives that I believe will help address some of these long-standing and persistent socio-economic issues. New priorities that invest in our children's future through education, build and preserve affordable housing, address homelessness with a bold new \$50 million plan and improve our city's fundamental services will begin to make a meaningful impact on the challenges outlined in this report. We must address workforce training when 211,789 workers in Davidson County earn less than \$39,000 a year.

We certainly have a long way to go, but I'm optimistic we have the right plan and resources in place to be effective. As we grow, we must do so in a way that works for every neighborhood, and make sure no one gets left behind. That requires investing alongside our growth and innovating to keep pace with the challenges presented by our growth.

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 in the years ahead.

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

Metropolitan Social Services is pleased to present the 13th annual *Community Needs Evaluation: The State of Economic and Social Wellbeing*.

This report provides a focused exploration of those issues and trends which are most serious and pressing throughout the community. The causes and outcomes of gaps in economic and social well-being are shown to be highly interconnected. The report offers context on the major patterns and trends of 2021 that arose out of a serious pandemic, unstable global economic forces, rising levels of inflation, and uneven economic recovery in many sectors. Throughout the year, city leadership responded with actions that mobilized public and private resources to keep focus on the social and economic needs of vulnerable populations and communities.

Amid record levels of economic growth in Nashville, challenges for many households remain and grew in meeting accessible and affordable education, childcare, housing, and transportation. The resulting economic squeeze affected large numbers of the city's residents. Many Nashvillians find it increasingly difficult to build savings, buy homes, or pay rent as inflation erodes buying power while the cost of living rises. Meanwhile, despite long-term and well-intended efforts to address poverty, 2021 demonstrated a time where financial struggle and social inequities were a part of daily life for even more Nashvillians.

With an economic squeeze impacting more and more residents, understanding the role of interconnected, systemic issues is critical. Providing a synthesis of the many factors that hinder households from experiencing favorable economic and social wellbeing, this report offers insights and directions that point to new and different understanding of those factors. Systemic solutions in land use policy, business recruitment, and jobs that provide adequate benefits and pay are key components to transforming economic hardship into pathways for sustainable economic mobility. This report highlights the economic squeeze impacting many Nashvillians and the importance of recalibrating local decisions that have an enormous influence on wellbeing. Metropolitan Social Services invites community leaders, elected officials, funders, service providers, and others to engage in these important conversations.

Sincerely,

A handwritten signature in cursive script that reads "Renee Pratt".

Renee Pratt  
Executive Director  
Metro Social Services

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

As Chair of the Metropolitan Social Service Commission, it gives me great pleasure to present the 2021 *Community Needs Evaluation* and to maintain the tradition of serving the community with key research on emerging issues and trends impacting the economic life of Nashville residents. In continuously fulfilling an important aspect of its charter mission, Metropolitan Social Services develops this important report as a tool to be used to better the lives of Nashvillians and to advance their economic and social wellbeing.

This report continues to offer insightful data on population change, income and earnings, occupations and industries, education, housing, health, hunger, and other topics related to the state of wellbeing. The year 2021 brought many challenges as global, national, and local economic conditions saw households and workers experience significant financial hardship. These patterns, often intensified within minority and other vulnerable populations, call for continued exploration in the context of equity lenses that involve legacies of historical economic exclusion policies. The economic hardships that many households encounter persist and grow as powerful barriers to building household wealth, overcoming multi-generational poverty, and creating paths for greater economic mobility.

Through this analysis and report, Metropolitan Social Services welcomes the community to engage with these findings, observations, insights, and recommendations, as well as to offer input and suggestion for additional topics that shed light on the issue of wellbeing in Nashville.

A handwritten signature in blue ink, appearing to read "Charlotte Peacock".

Charlotte Peacock  
Chair, Social Services Commission

# The Big Squeeze

Nashvillians are economically  
**squeezed** in unprecedented ways

Housing costs **up 20 percent** in past 12 months

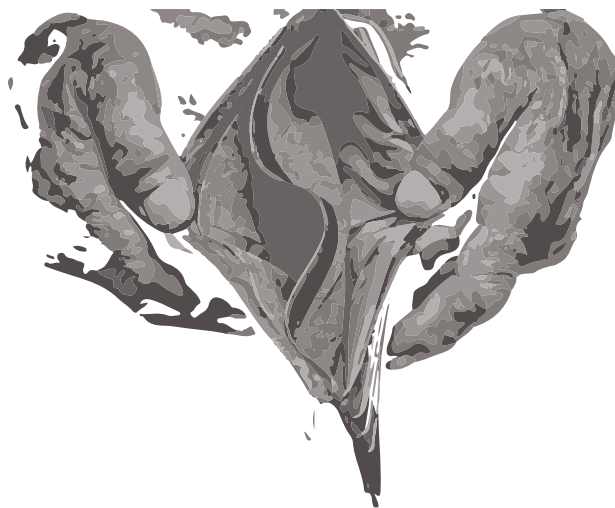
Gasoline costs **up 68 percent** in past 12 months

Child care costs **up 41 percent** in past 12 months

Wages **ONLY up 3 percent** in past 12 months

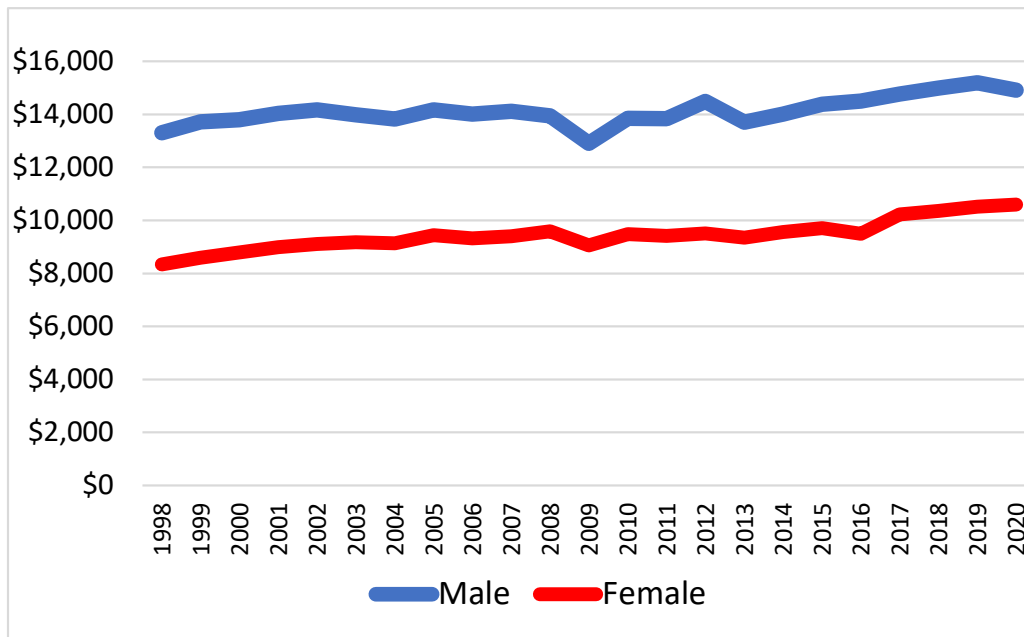
Source: Greater Nashville Realtors; AAA; US Census Quarterly Workforce Indicators.

Average Nashvillians are effectively  
**10 to 20 percent worse off**  
in 2022 than in 2021



# Misunderstood Economic Growth

Average Annual Earnings All Workers  
Davidson County  
Adjusted for Inflation (1998 dollars)



In two decades-  
male earnings  
increased in real  
terms by only  
**12%**

In past two years,  
Nashville rents  
went up by **25%**

Female earnings  
remain at only  
**71%** that of males

Source: US Census, Greater Nashville Apartment Association

## In a **Wellbeing Economy**

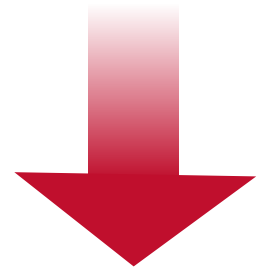
- Policy is framed in terms of **human and ecological wellbeing**, not simply economic growth
- Businesses provide **dignified lives** for their employees and exist to **meet social needs** and contribute to the regeneration of nature
- The rules of the economy are shaped by **collaboration** between government, business, and civil society.

- Wellbeing Economy Alliance

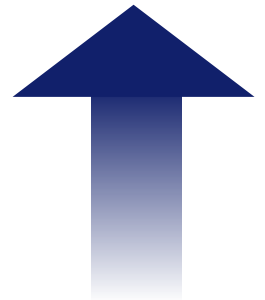
# The **Mis**understood Nashville Labor Market

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**211,789** workers  
in Davidson County  
earn **less than \$39,000** a year



Projections show  
**net growth of nearly 8,500**  
of the same poverty wage jobs **by 2032**



Source: US Census, American Community Survey, 1 year estimate, 2019; EMSI

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## **DATA SHOW**

More and better education of local students will not eliminate or reduce poverty wage occupations in Nashville

## **DATA SHOW**

Workers from California, New York and elsewhere do **not** migrate to Nashville for poverty wage jobs

## **DATA SHOW**

Nashville industries are **highly dependent** on poverty wage occupations - directly and indirectly

## **DATA SHOW**

**All Nashvillians** pay the price for poverty wage jobs, whose earners lack health care, savings, short work commutes, child care, and proper housing

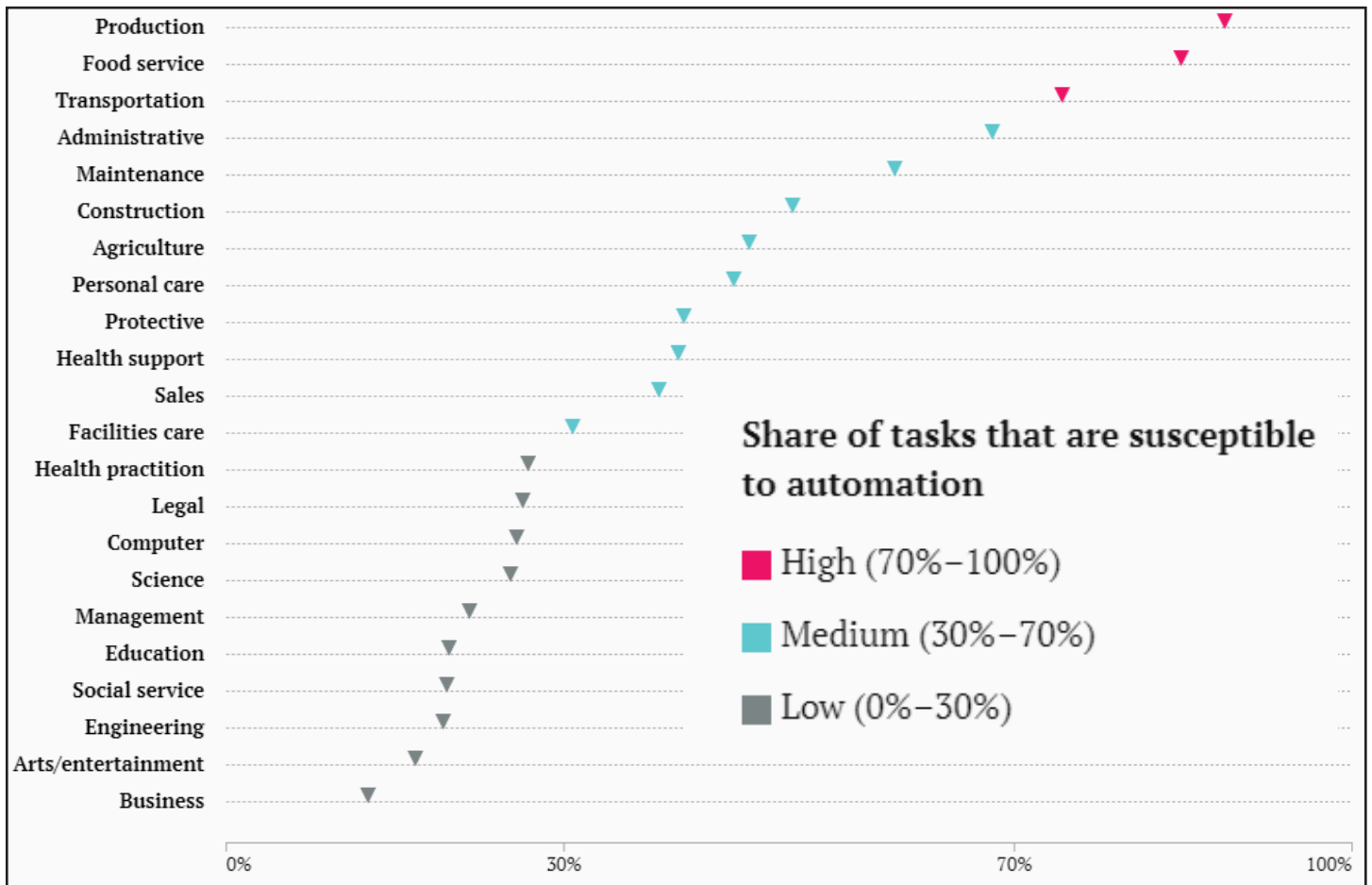


# Misaligned Labor Force Dynamics

**46.5%** of current **Nashville area jobs** are at **above average risk of loss** due to automation

**Numerous sectors at risk disproportionately impact minority populations**

## Industry Sectors at Risk through Automation

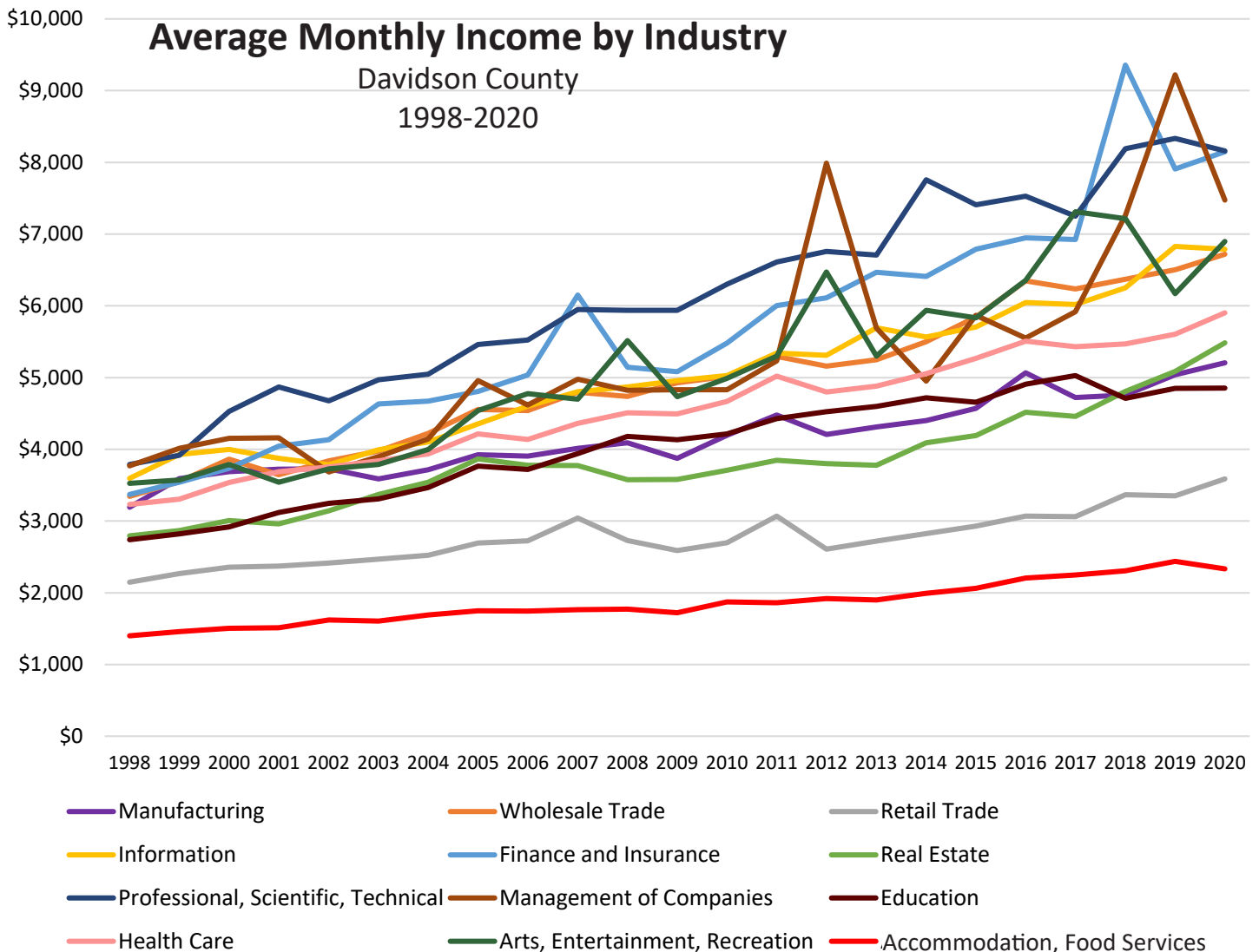


Source: Brookings Institution

# Imbalance of Nashville's economy

Nashville has seen acceleration of **unequal changes in income**. Certain industries and their workers have been “winners” while others were comparative “losers” in income gains. Twenty years ago, most industries in Nashville saw average monthly earnings between \$2,000 and \$4,000.

By 2020, some sectors remained in that low wage range while others saw average monthly earnings more than double.



Source: US Census, Quarterly Workforce Indicators

# Adverse Results of Migration on Nashville

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Rise in housing cost and cost of living in Nashville does not occur in a vacuum. Influx of affluent newcomers, often recruited for high-salary jobs by Nashville businesses, makes **housing prices unaffordable for current Nashville residents**. More working class Nashvillians relocate to surrounding and distant counties due to the Big Squeeze.

The result:

- **Extreme rise in apartment rent & home prices**
- **Construction that destroys fabric of neighborhoods**
- **Creation of many 'down-stream' poverty wage jobs for locals**

These are natural outgrowths of recruiting workforce for new jobs over developing opportunities matched to needs and skills of current residents.

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# -1.6%

annual population loss

Davidson County in 2021

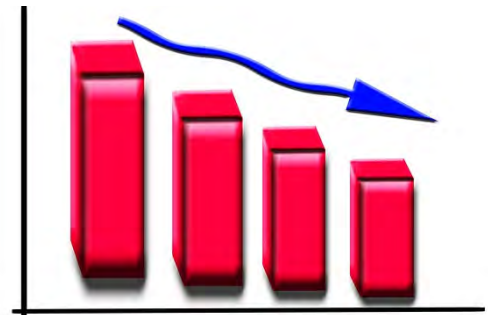
highest negative rate in  
95 Tennessee counties

SINCE 2017,  
MORE PEOPLE HAVE MOVED *OUT*  
**EACH YEAR**

FROM DAVIDSON COUNTY  
THAN HAVE MOVED *IN*

POPULATION GROWTH IS  
**NOT**

THE CAUSE OF RISING HOUSING COSTS



In-migration from the 40 most numerous 'sending' counties in the U.S. to Davidson County in recent years reveals relocation to Nashville from residents of California, New York, Illinois and other high-cost areas.

Source: US Census, 2021

# Misunderstood Migration

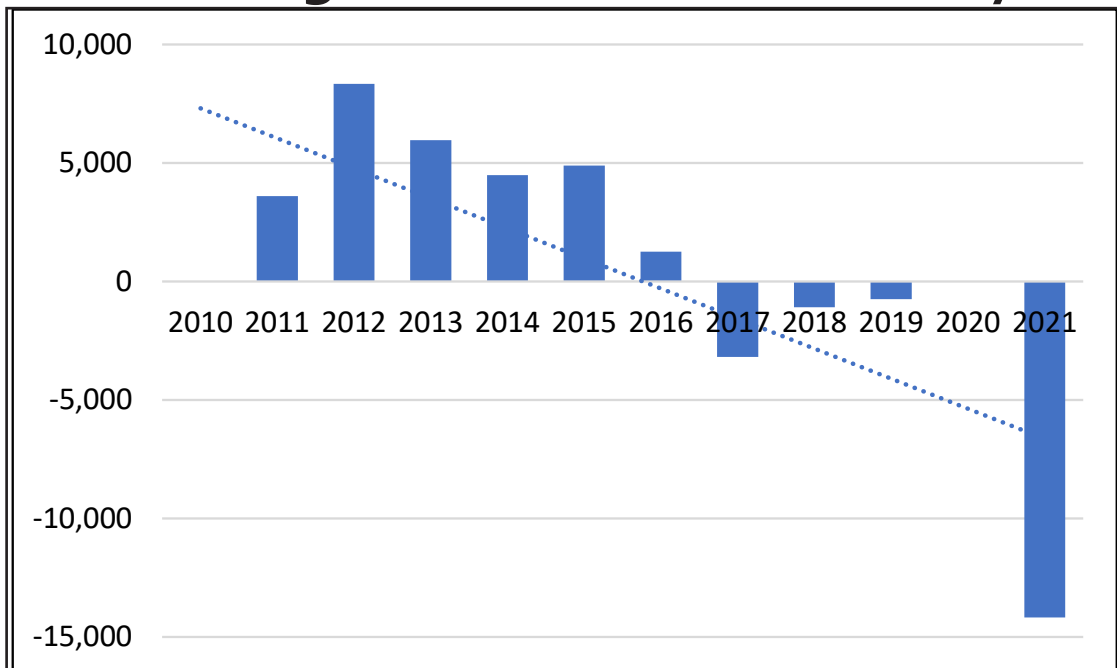
An average  
**40**  
more persons  
**move out** of Nashville  
every day than  
**move in**

**69%** of U.S. homeowners feel “house poor.”

**3 in 5** U.S. homeowners are sacrificing home-related essentials in order to afford their housing costs.

Consumer Affairs, 2022

### Net Migration - Davidson County



## The Big Squeeze

# Misunderstood Wage Equity

Minimum wage worth  
**21%**  
less than 12  
year ago

After the longest period in history without an increase, the federal minimum wage in 2021 was worth **21% less** than 12 years ago - and **34% less than in 1968**

Real value of the minimum wage (adjusted for inflation)



<b>1968</b> Peak value of minimum wage	<b>\$11.12</b> \$23,130/yr	
<b>2009</b> Last minimum wage increase	<b>\$9.17</b> \$19,074/yr	
<b>Today</b>	<b>\$7.25</b>	

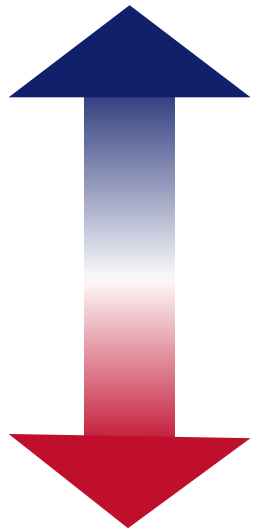
Note: All values are in June 2021 dollars, adjusted using the CPI-U-RS

# Misunderstood Wage Equity

## The U.S. in 2020

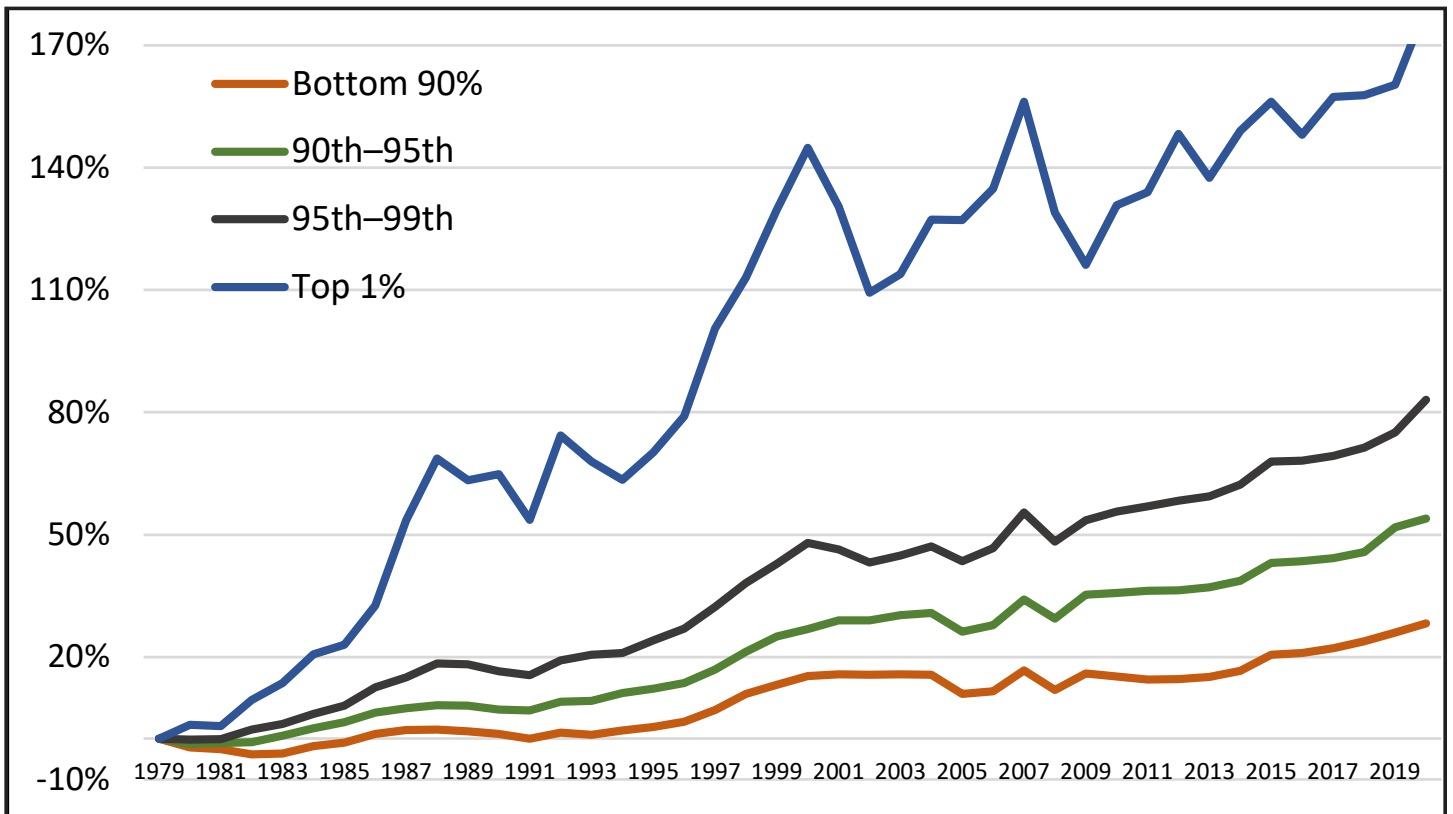
**Top 1.0%** of earners' wages up **179%** since 1979

**Bottom 90%** earners' share of wages hits **new low**



## The Big Squeeze

Cumulative Percent Change in Real Annual Wages, U.S.  
By Wage Group, 1979-2020



Source: Economic Policy Institute

## U.S. Company Wage Tracker

	Percent of Workers earning less than \$15/ hour	CEO Pay
Aldi	36%	N/A
Burger King	83%	\$4.70 million
Big Lots	80%	\$5.27 million
Fed Ex	14%	\$39.74 million
Applebee's	42%	\$1.69 million
Bath & Body Works	80%	\$5.32 million
Chick-fil-A	72%	N/A
Publix	60%	N/A
Cracker Barrel	61%	\$5.46 million
CVS	32%	\$15.07 million
Dunkin' Donuts	68%	N/A
Dollar General	92%	\$58.54 million
Domino's	53%	\$17.06 million
McDonald's	89%	\$3.16 million
Home Depot	42%	\$39.23 million
Jimmy John's	69%	N/A
Lowe's	51%	\$7.25 million
Kohl's	78%	\$12.65 million
Arby's	84%	N/A
Kroger	48%	\$18.02 million
Marshall's	85%	\$14.56 million

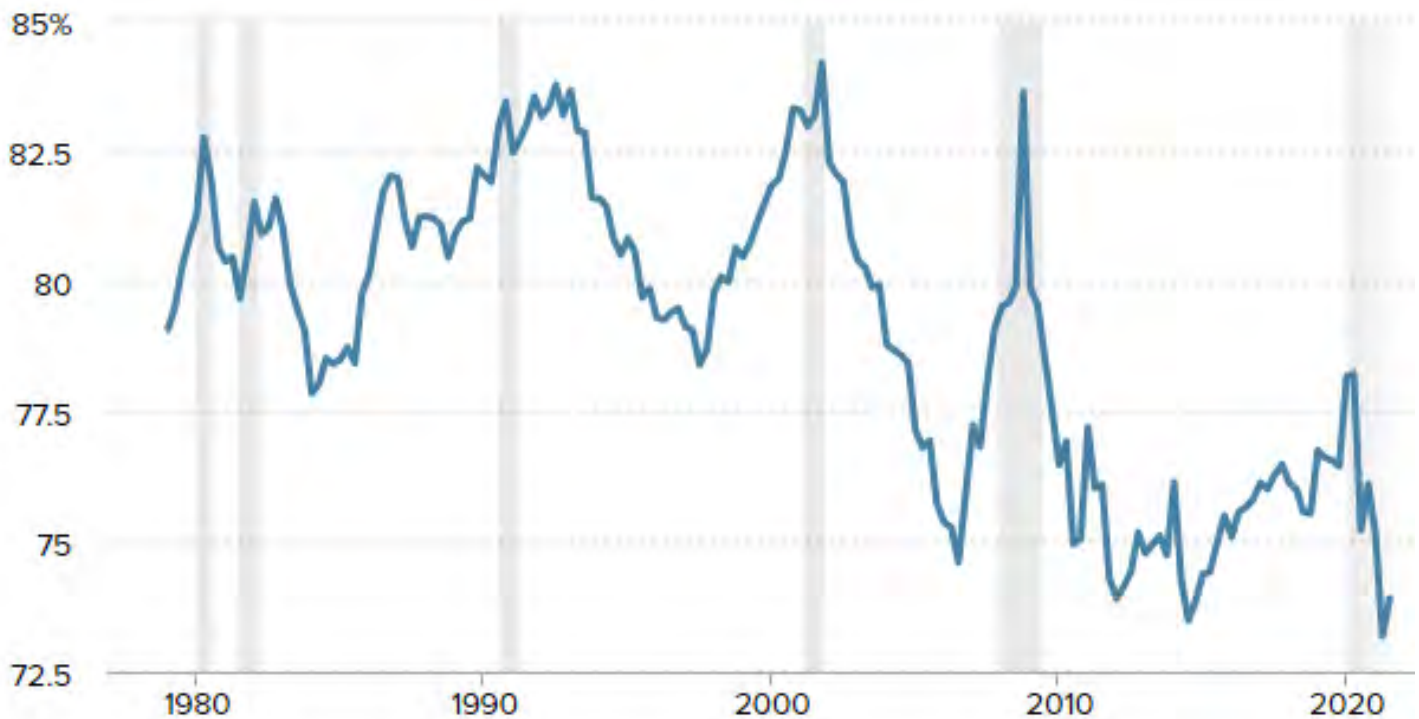
	Percent of Workers earning less than \$15/ hour	CEO Pay
Walgreen's	51%	\$5.14 million
Sonic	85%	N/A
Panera	62%	N/A
Starbucks	63%	\$5.06 million
Walmart	51%	\$34.30 million
Marriott	55%	\$9.91 million
Tractor Supply	74%	\$12.00 million
Taco Bell	81%	\$8.65 million
Wendy's	87%	\$13.08 million
Rite Aid	68%	\$3.57 million
Michael's	69%	\$8.90 million
Wyndham	87%	\$2.8 million
Olive Garden	38%	\$19.46 million
Gap	72%	\$3.56 million
Papa John's	70%	\$2.88 million
Subway	78%	N/A
Red Lobster	34%	\$19.46 million
Game Stop	61%	\$2.04 million
ACE Hardware	71%	N/A
Ross	86%	\$15.53 million
Chipotle	54%	\$60.68 million

Source: Economic Policy Institute; The Shift Project

## Workers' Share of Corporate Income Falling

**Workers' share of corporate income has not recovered**

Share of U.S. corporate-sector income received by workers over recent business cycles 1979-2020



Source: Economic Policy Institute; US Bureau of Economic Analysis



# Misunderstood Gender Equity

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## Women in Davidson County

**Earn less** than male workers

Are **more likely** to be **unemployed**

Are **more likely** to rely on **SNAP benefits**

Are **less likely** to have **health insurance**

Source: US Census, American Community Survey, 1-year estimate, 2019

No country  
can ever  
truly flourish  
if it stifles  
the potential  
of its women  
and deprives  
itself of the  
contribution  
of half  
its citizens.

Michelle Obama

**2057**

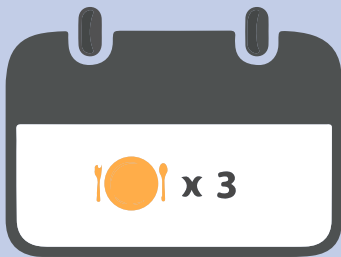
The year that  
Tennessee women  
achieve pay equity  
with men

Source: Institute for Women's Policy Research

# Misunderstood Poverty

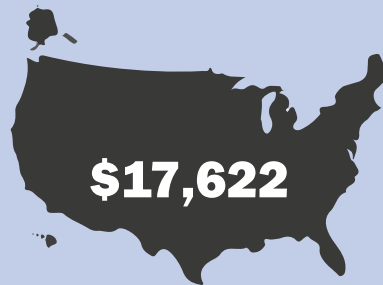
There are numerous flawed aspects of the way poverty is calculated

Measures of Household Expenses



Does not account for full range of modern household expenses

Nationwide Poverty Threshold



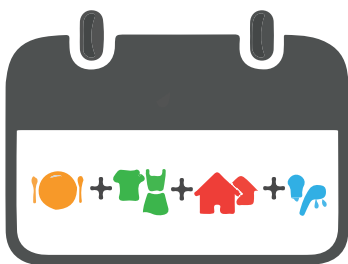
Does not provide geographical variance or adjustments

Income only Measured in Cash

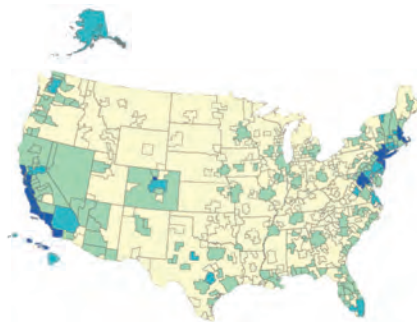


Does not account for additional support such as federal benefits

Published in 2011, the **Supplemental Poverty Measure** was developed to correct for some of the gaps in the original formula



Uses today's costs for basic needs: food, clothing, shelter, and utilities



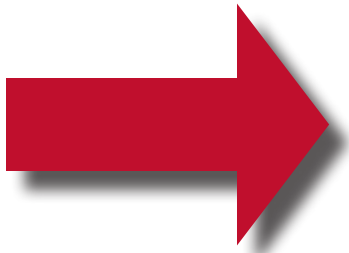
Geographical diversity for poverty thresholds



Accounts for the value of government programs and subtracts necessary expenses

But this poverty measure **still leaves many out** that are experiencing **real economic hardship**

## Misunderstood Affordability



# What is a Living Wage?

Families and individuals working in low-wage jobs make insufficient income to meet minimum standards given the local cost of living. The **MIT Living Wage Calculator** estimates the specific cost of living for every U.S. community based on its typical expenses. The tool helps to determine a **local wage rate** that allows residents to meet **minimum standards of living**.

### Living Wage Incomes for Davidson County

	1 Adult	1 Adult & 1 Child	2 Adults & 1 Child (1 Working)	2 Adults & 1 Child (Both Working)
Food	\$3,351	\$4,937	\$7,645	\$7,645
Child Care	\$0	\$6,784	\$0	\$6,784
Medical	\$2,603	\$7,112	\$6,898	\$6,898
Housing	\$12,958	\$15,542	\$15,542	\$15,542
Transportation	\$5,509	\$9,776	\$12,709	\$12,709
Civic	\$2,503	\$4,019	\$4,965	\$4,965
Other	\$4,508	\$6,723	\$6,150	\$6,150
Required annual income after taxes	\$31,555	\$55,015	\$54,032	\$60,816
Annual taxes	\$5,116	\$8,919	\$8,759	\$9,859
<b>Required annual income before taxes</b>	<b>\$36,671</b>	<b>\$63,934</b>	<b>\$62,792</b>	<b>\$70,676</b>

Source: MIT Living Wage Calculator, May 2022

# HALF of Nashvillians are in Living Wage Poverty

*Poverty  
is the  
worst  
form of  
violence*

Mahatma Gandhi

Based on household composition and the calculations in the MIT Living Wage Calculator for Davidson County, **at least half of all workers and households** in Nashville live **below the living wage income** needed for basic household requirements, exacerbating the Big Squeeze.



# Misunderstood Poverty

## Who Experiences Poverty in Nashville?

<b>21.8%</b> of Hispanic population	<b>19.5%</b> of Part-time Workers	<b>43.8%</b> of Single Women with Less than High School
<b>49.4%</b> of Black Single Mothers	<b>9.4%</b> of Married Couples with Only One Worker	<b>22.2%</b> of All Families with 3 or 4 Children
<b>18.0%</b> of Children Age 5-17	<b>16.0%</b> of All African Americans	<b>36.2%</b> of All Women Looking for Work
<b>20.8%</b> of All Persons With a Disability	<b>27.7%</b> of Single Female Renters	<b>24.0%</b> of Persons with No Health Insurance

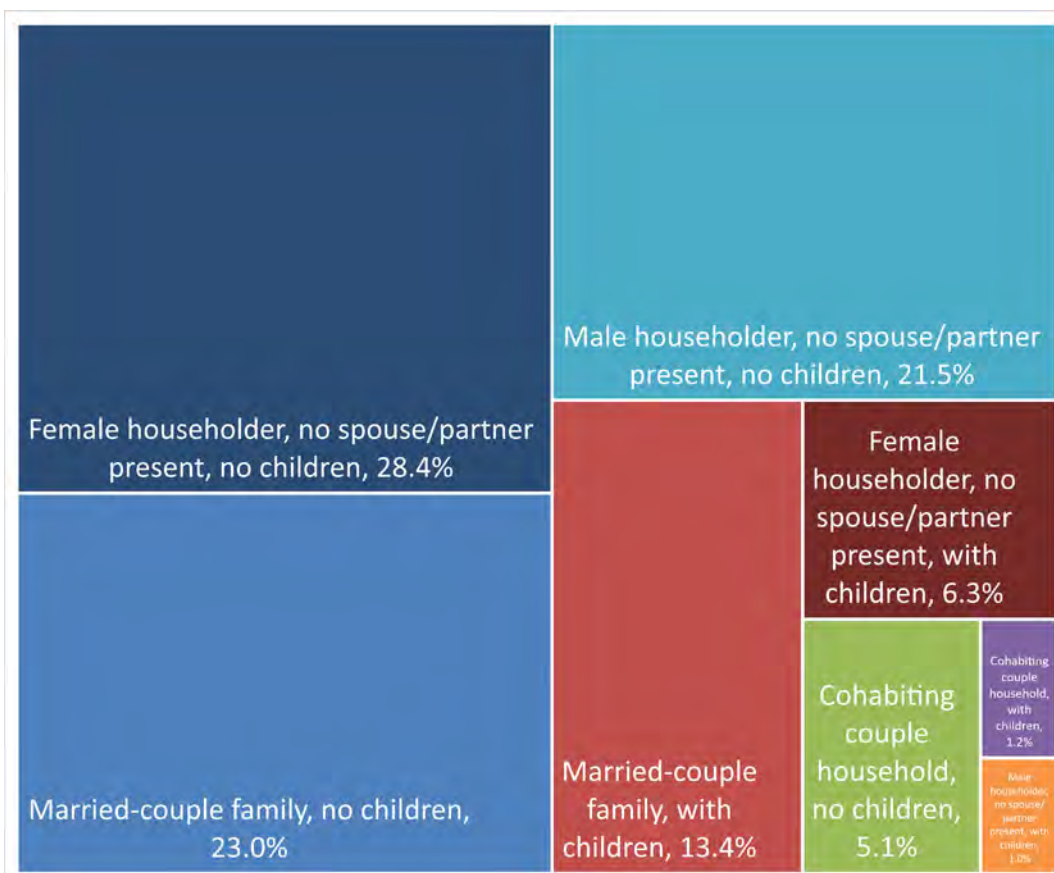
Source: US Census, American Community Survey, 2019

# Misunderstood Household Patterns

The **largest share** of Nashville households are **headed by single women** (34.7%)

Nearly **5,000** children in Nashville are being raised by grandparents

**Fewer than 1 in 8** Nashville households are married couples with children



Source: US Census, American Community Survey, 2019

Alone,  
we can do  
so little;  
together,  
we can do  
so much.

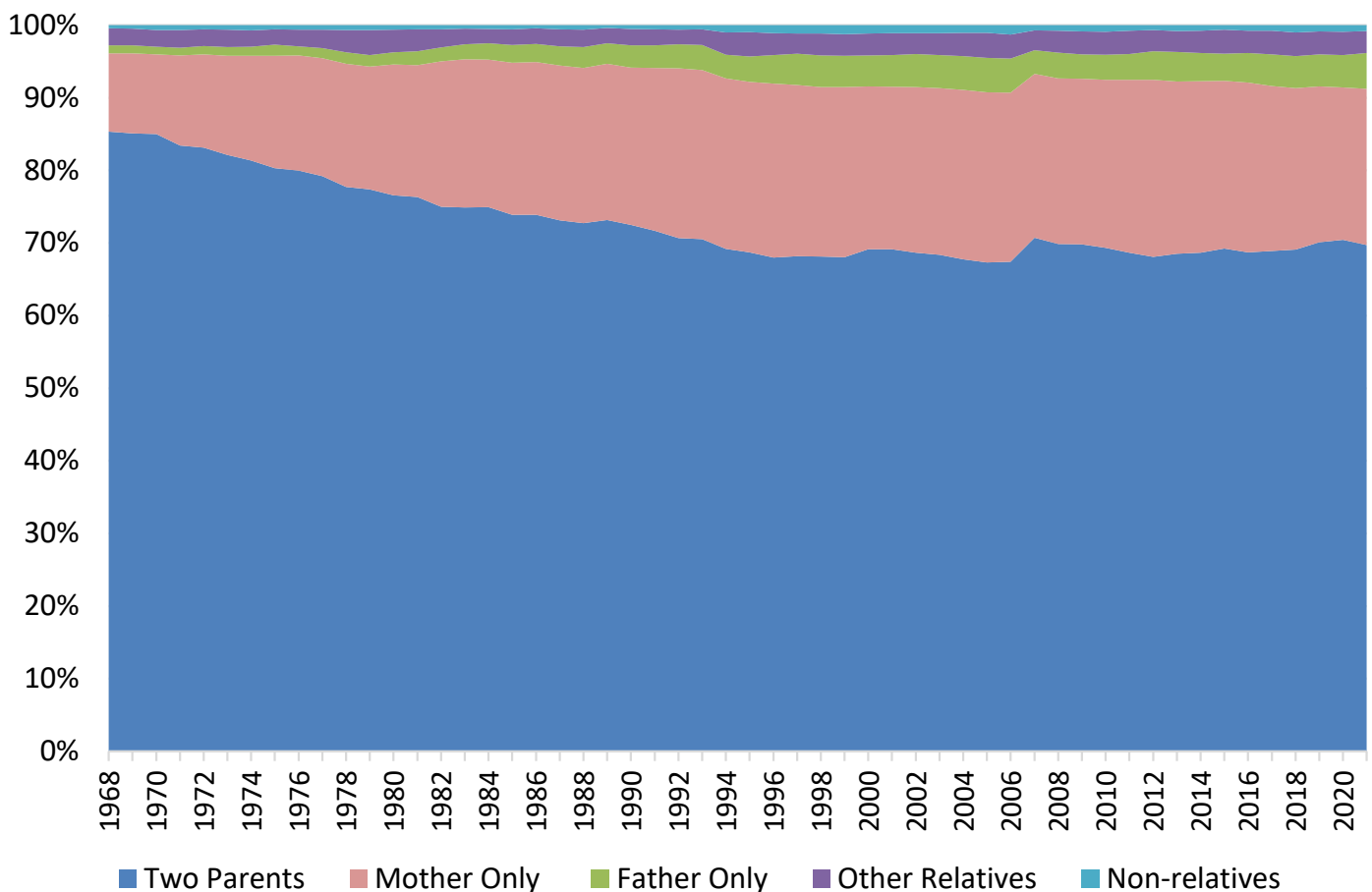
Helen Keller

# Misunderstood Household Patterns

Over the past 50 years, major shifts in household patterns have occurred. Increasing numbers of children are living in single parent households. The financial difficulties in these situations are complicated by added challenges of household members meeting the child-care, education, transportation and other needs of children, adding to the Big Squeeze for many households.

**In 1968, 85.4% of children lived in two-parent households**  
**In 2020, 70.4% of children lived in two-parent households**

Living Arrangements of Children Under 18: 1968 - 2020



Source: US Census; Brookings Institution

# Misunderstood Household Patterns

Women's Labor Force Participation Rate



The COVID pandemic exposed many of the stark realities of the US economy in which women's roles are compromised to work and earn a living

- **3 million women** left the labor force in the U.S. after the start of 2020
- **1.2 million more persons** were **not working** in 2021 because they are sick or disabled, or providing family care
- **12.6 million individuals** were **not working** in late 2021 because they are disabled or caring for an aging person, equal to nearly 8 percent of the total U.S. labor force

**Women's participation** in the labor force remains **higher** in states with implemented paid family and medical leave

**Labor force participation of women** in the U.S. is now lower than that in many developed countries. Once upon a time, we were the leader. **Now, we've fallen behind.** And a major difference between the United States and other developed countries is our support for child care, paid leave, things that enable women to participate in the labor market.

Janet Yellen,  
Nov 30, 2021  
Senate Banking Hearing



# Misunderstood Hunger Patterns

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More than **1 in 10** Nashvillians  
is **hungry** and **lacks food** (11.5%)

Nearly **1 in 7** children in Nashville  
is **hungry** and **lacks food** (14.2%)

Hunger is  
not an issue  
of charity.  
It is an issue  
of justice.

Jacques Diouf  
United Nations  
Food and Agriculture  
Organization

About a third of Nashville's hungry  
children **do not** qualify for federal  
nutrition programs

Source: Feeding America, 2021



# Misrepresented Older Population

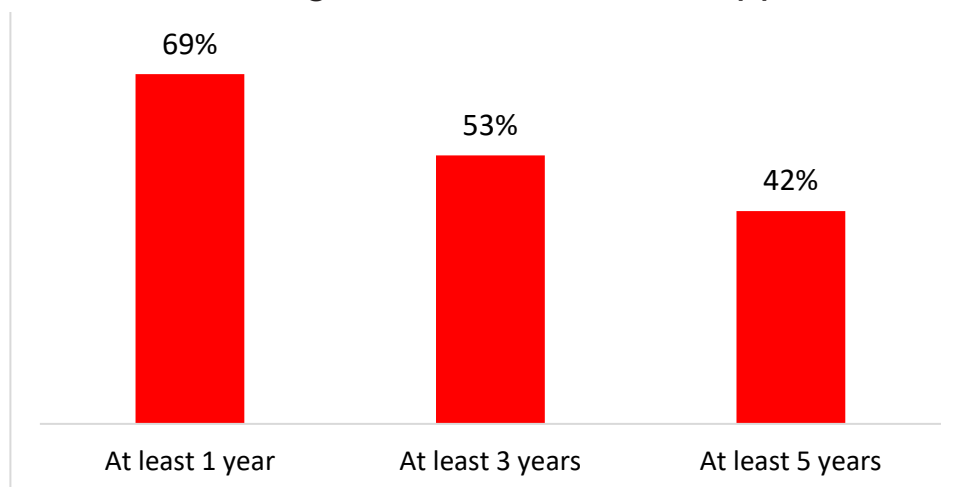
More than  
**1 in 10**  
senior adults in  
Nashville lives  
**in poverty**

Nashville - Davidson County	
Households with Social Security Income	22.8%
Mean Social Security Income	\$19,821
Households with Retirement Income	14.2%
Mean Retirement Income	\$24,735

Source: US Census, American Community Survey, 1 year estimate, 2019

## The Big Squeeze

Percentage of U.S. Adults Experiencing Hardship  
After Age 65, After Accounting for Health Care  
and Longterm Services and Supports



Source: US Department of Health and Human Services

# Misunderstood Tax System

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Tennessee has the  
**6th most regressive tax system**  
in the nation

Tennessee's working class and poor  
**pay disproportionately high taxes**

Tennessee's wealthy  
**disproportionately benefit**  
from the tax system

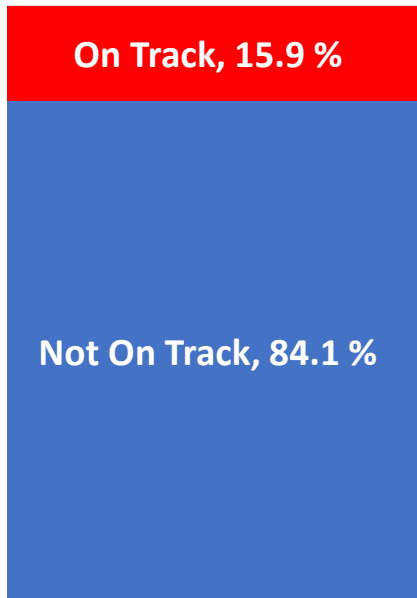
Data show the working poor of Tennessee  
**receive comparatively little in return**  
for their high taxes

Businesses recruiting workers  
tout a tax system that  
**increases Big Squeeze burden**  
on the working class



# Misaligned Educational Patterns

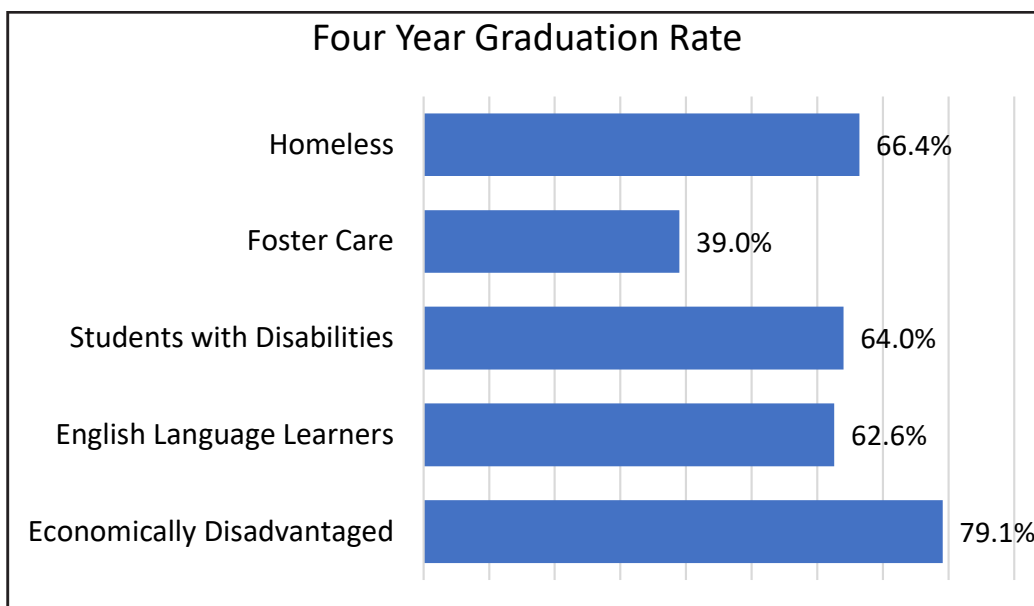
**Fewer** than **1 in 5** students in MNPS scored on track in annual state test scores



Educational preparation and outcomes must match focus on economic development and job creation for the resident population to move from poverty to economic wellbeing.

Lack of skills in the resident population exacerbates the Big Squeeze on those not participating in high wage prosperity.

**More** than **1 in 5** among many MNPS students fail to graduate in 4 years

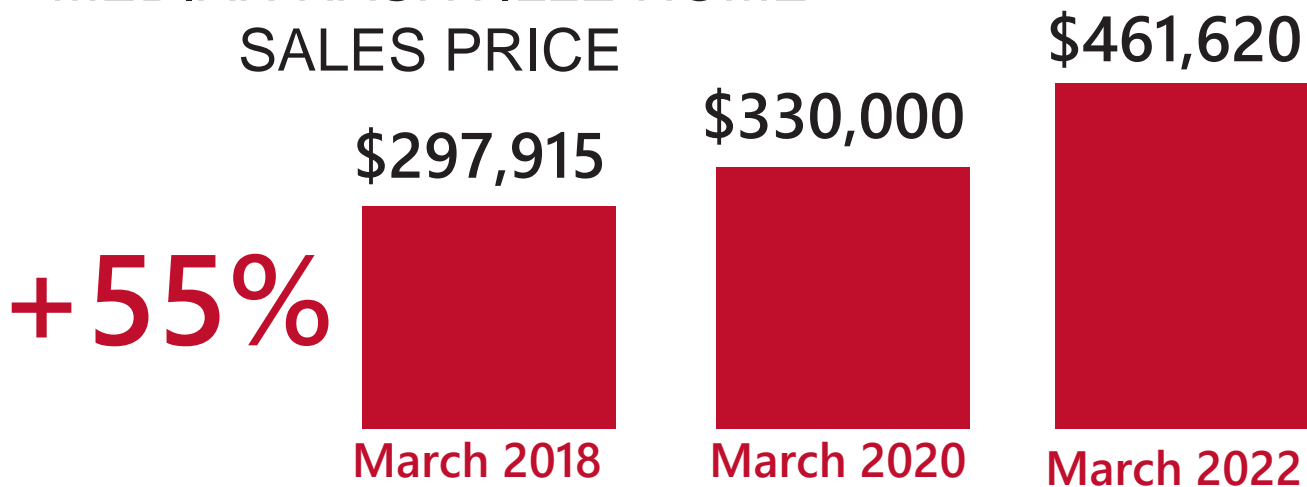


Source: Tennessee Department of Education, 2021

# Misplaced Housing Patterns

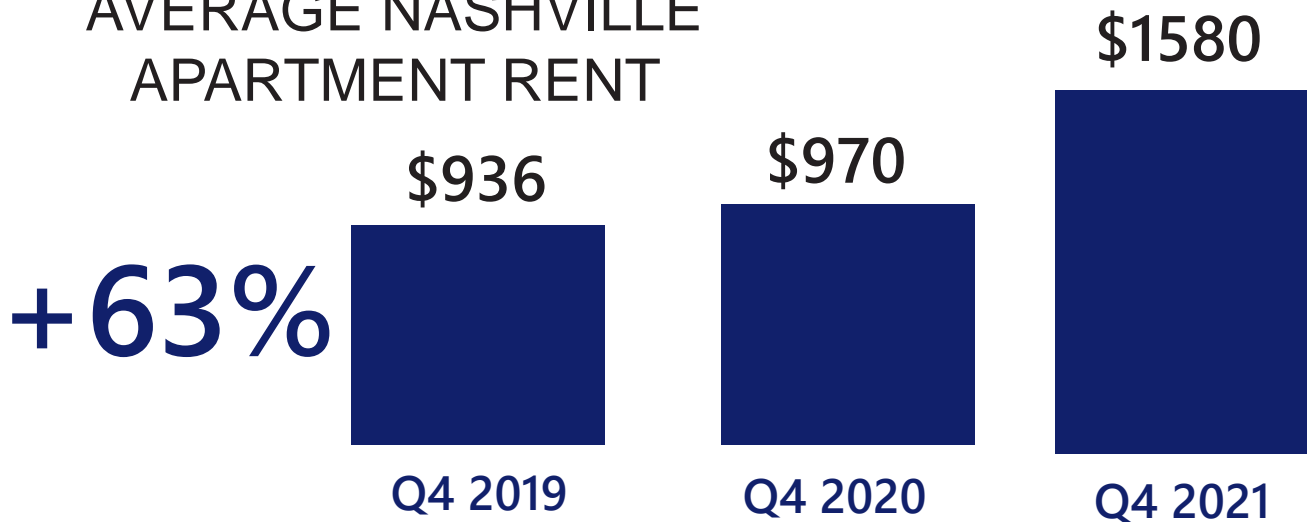
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## MEDIAN NASHVILLE HOME SALES PRICE



## The Big Squeeze

## AVERAGE NASHVILLE APARTMENT RENT



**+12%**

cumulative Nashville wage increase  
2018 to 2022

Source: Greater Nashville Realtors; Greater Nashville Apartment Association; US Census

# Misunderstood Disabilities

**28%** of Nashvillians with a disability live below **150%** of poverty threshold

**2 in 5**

adults age 65 years and older have a disability



**1 in 4**

women have a disability



**1 in 3**

adults with disabilities 18-44 years

do not have a usual healthcare provider



**1 in 3**

adults with disabilities 18-44 years

have an unmet healthcare need because of cost in the past year



**1 in 4**

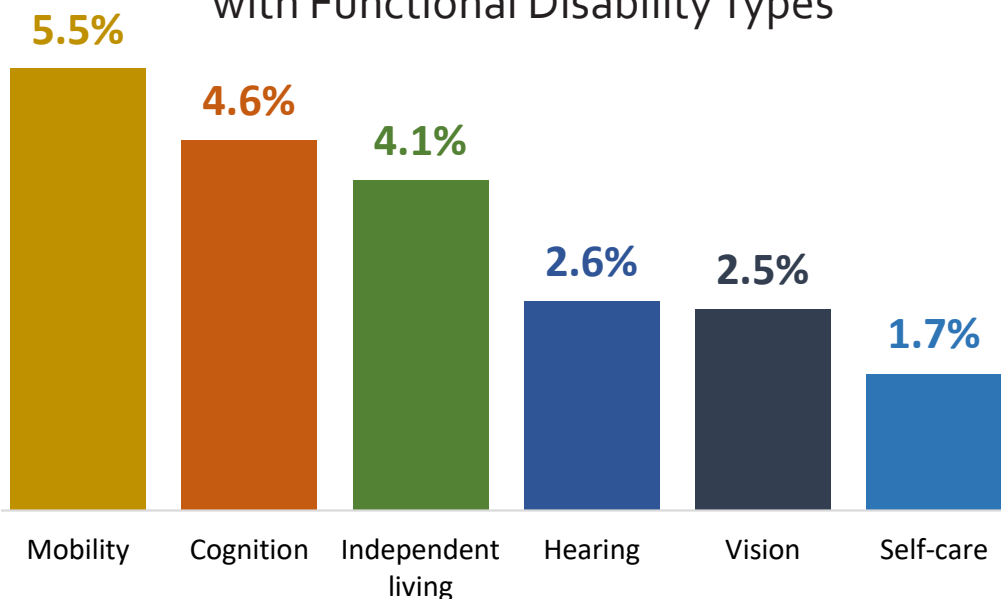
adults with disabilities 45-64 years

did not have a routine check-up in the past year



**30,000** Nashvillians over age 65 have a least one disability

Percent of Population with Functional Disability Types



People with disabilities deserve the chance to build a life for themselves in the communities where they choose to live

Barack Obama

# Misvalued Childcare Resources

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Since 1990, child care costs have risen **214%** — twice as fast as other major expenses for consumers, like housing and groceries.

Average annual price of child care in 2020 = **\$10,000**.  
Two income families spend an average of **15%** of their income on child care and single-parent households spend **36%**

**83%** of parents with children under age 5 say finding affordable care is a challenge. **63%** of full-time working parents have a hard time paying for market-price full-time care, rising to **95%** for low-income parents.

Source: Child Care Aware of America, 2019.

**40%** of parents  
in the U.S. have  
**gone into debt**  
*to pay for child care.*

The **Big Squeeze**

# Misallocated Climate Attention

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Low-income communities experience higher rates of many adverse health conditions, are more exposed to environmental hazards and take longer to bounce back from natural disasters. These existing inequalities will only be exacerbated due to climate change, according to the *Fourth National Climate Assessment* report (2018). The report emphasizes the need for government to involve low-income residents when developing solutions to climate change.

80%  
of greenhouse  
gas emissions  
occur in  
urban areas



The urban poor live in neighborhoods with **highest exposure to climate and extreme weather events**

Poor families often live near pollution sites and in housing developments **without sufficient insulation or air conditioning.**

Disruptions to infrastructure during natural disasters have **outsized impact on residents who rely on public transportation.**

Infrastructure improvements to protect against climate change can lead to **“green gentrification”** where property values rise and low-income residents are pushed out.



# Addressing Wellbeing

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## Wellbeing

is a **social** and **economic** concept

It encompasses holistic dimensions of a well-lived life. Gallup identifies five elements of wellbeing

**Career wellbeing:**

You like what you do every day.

**Social wellbeing:**

Meaningful friendships in life.

**Financial wellbeing:**

Ability to manage money well.

**Physical wellbeing:**

Energy to get things done.

**Community wellbeing:**

You like where you live.

# Addressing Wellbeing

## Values that Support Wellbeing

Consistency	Transparency
Equity	Relevance
Intentionality	Openness
Coherence	Fairness
Legitimacy	Aspiration
Responsibility	Commitment

## Ten Priority Principles that Guide Wellbeing

The community prioritizes.....

1. **Wellbeing of the resident population** in all times, places, and manner.
2. **Education** that results in demonstrable opportunity for residents
3. **Land use policies and practice** that benefit residents and their property.
4. High quality and quantity of **care for indigent residents**.
5. **Empirical research on wellbeing** that is embraced and operationalized
6. **Business development** tied to needs, interest and benefits for residents
7. **Financial and lending services** that meet all residents' needs equitably
8. **Mobility systems** that genuinely meet all the needs of all residents
9. **Workforce plans and systems** that deliver real, equitable results for residents
10. Commitment to actions that expand **women's work and life opportunities**.

Metropolitan Social Services

*There is no power for change greater than a community discovering what it cares about.*

Margaret Wheatley

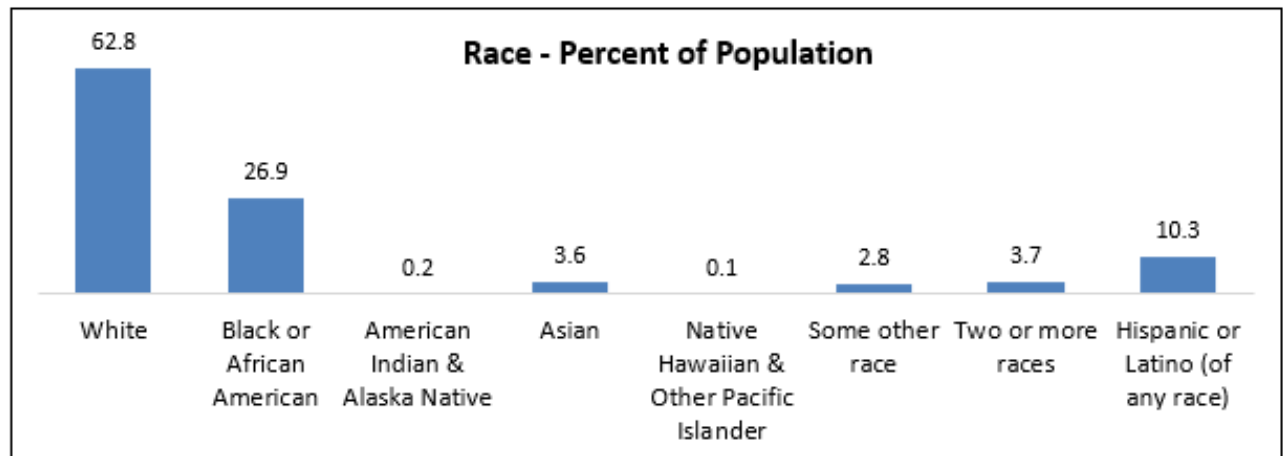
# Nashville

## Patterns

### DEMOGRAPHIC PROFILE

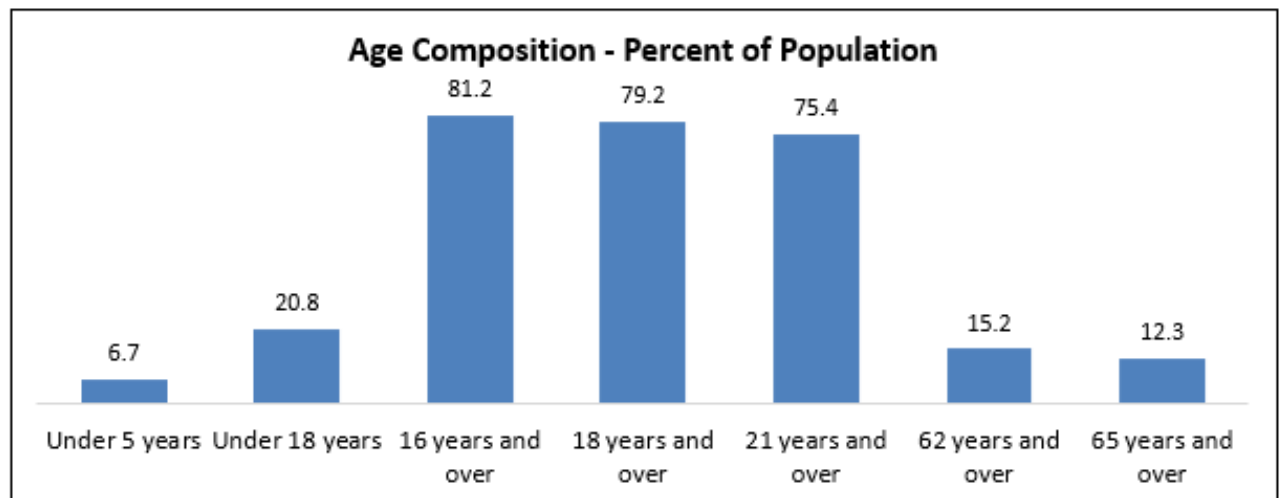
#### RACE

Population	Percent							
	White	Black or African American	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some other race	Two or more races	Hispanic or Latino (of any race)
690,540	62.8	26.9	0.2	3.6	0.1	2.8	3.7	10.3



#### AGE

Population	Percent						
	Under 5 years	Under 18 years	16 years and over	18 years and over	21 years and over	62 years and over	65 years and over
690,540	6.7	20.8	81.2	79.2	75.4	15.2	12.3



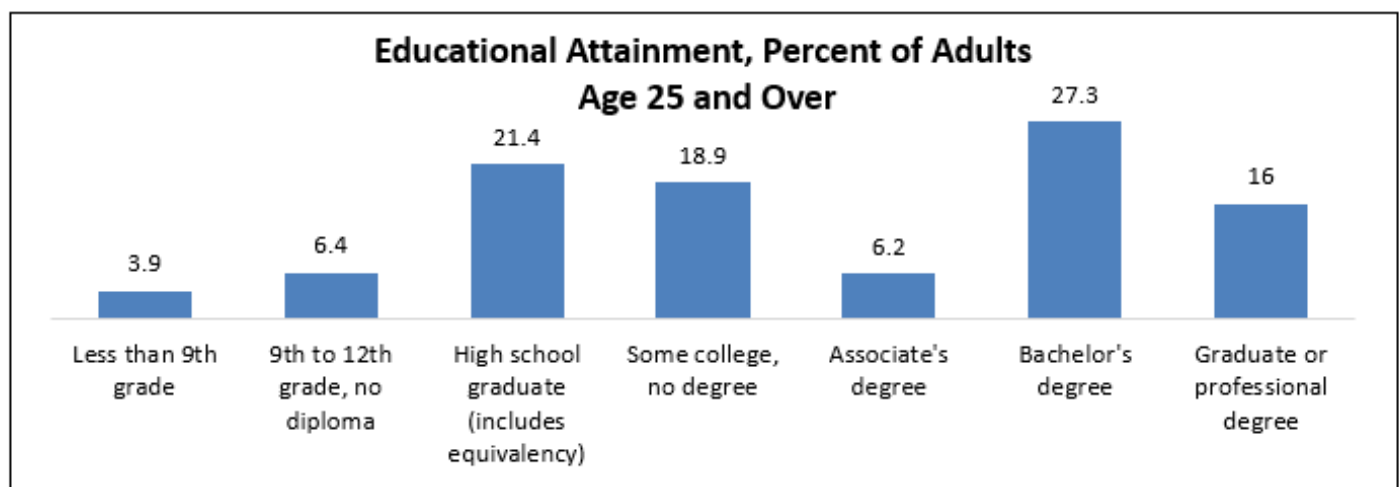
Source: US Census, American Community Survey, 5 year estimates, 2016-2020

# Nashville

## Patterns

### EDUCATIONAL ATTAINMENT

Population 25 years & over	Percent						
	Less than 9th grade	9th to 12th grade, no diploma	High school graduate (incl equivalency)	Some college, no degree	Associates degree	Bachelor's degree	Graduate or professional degree
478,719	3.9	6.4	21.4	18.9	6.2	27.3	16.0



### HOUSEHOLD COMPOSITION

Total households	Percent						Average household size
	Male living alone		Female living alone		Households with one or more people under 18 years	Households with one or more people 65 years & over	
	Total	65 years & over	Total	65 years & over			
289,191	15.1	3.0	19.9	6.6	26.4	22.1	2.31

### MOBILITY/ MIGRATION – FROM PRIOR YEAR

Population 1 year & over	Percent					
	Same house	Different house in the U.S.	Same county	Different county, same state	Different state	Abroad
680,949	81.2	18.8	10.7	2.8	4.5	0.8

### DISABILITY

Total Civilian Noninstitutionalized Population	Percent			
	With a disability	Under Age 18 With a Disability	Age 18 to 64 With a Disability	Age 65 and Over With a Disability
683,909	11.5	4.6	9.4	34.9

# Nashville

## Patterns

### ENROLLMENT OF ALL PERSONS IN SCHOOL

Population 3 Years & over Enrolled in School	Percent				
	Nursery school, preschool	Kindergarten	Elementary school (grades 1-8)	High school (grades 9-12)	College or graduate school
160,372	5.9	4.8	37.5	17.4	34.4

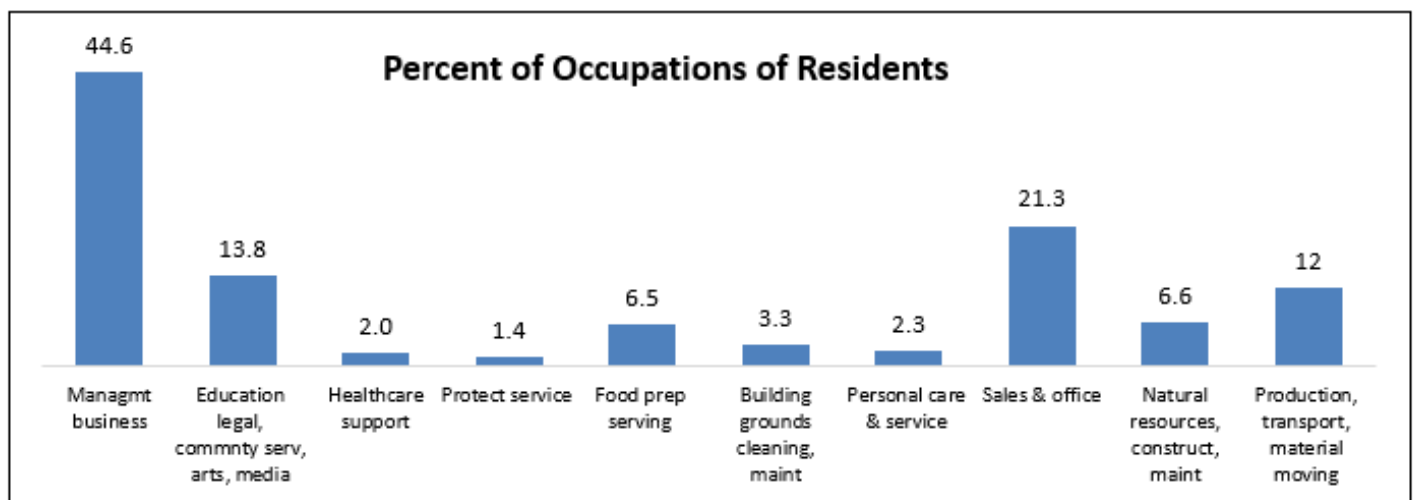
### SPEAK ANOTHER LANGUAGE AT HOME

Total population 5 years and over	Speak a language other than English at home				
	Total Population	Percent			
		5 to 17 years	18 to 64 years	65 years and over	Below poverty level
644,479	110,483	23.1	72.0	4.9	20.4

## ECONOMIC PROFILE

### OCCUPATIONS BY PLACE OF RESIDENCE

Civilian Employed Population 16 and Over	Percent									
	Management, business	Education legal, community service, arts, media	Healthcare support	Protect service	Food prep serving	Building grounds cleaning, maint	Personal care & service	Sales & office	Natural resources, construct, maint	Production, transport, material moving
383,444	44.6	13.8	2.0	1.4	6.5	3.3	2.3	21.3	6.6	12.0

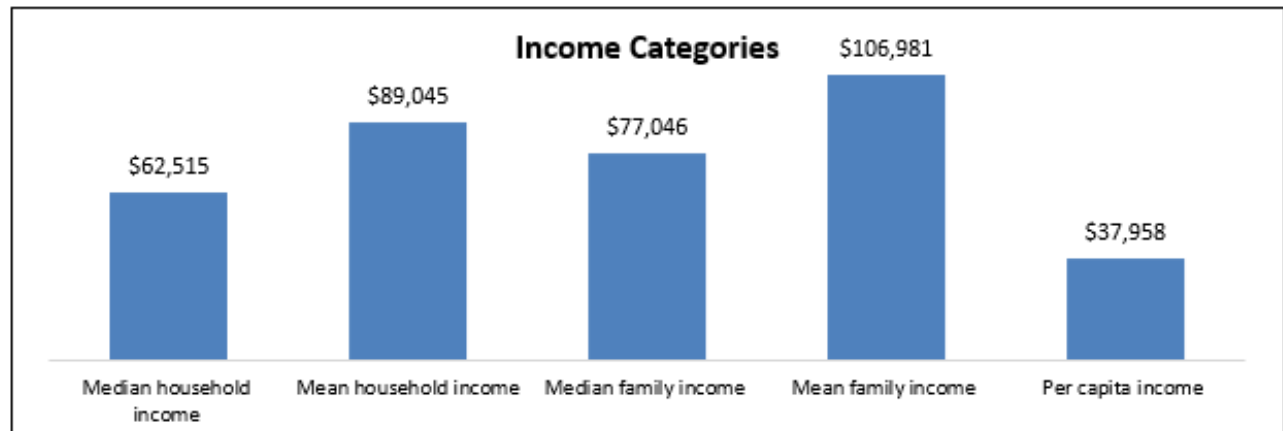


# Nashville

## Patterns

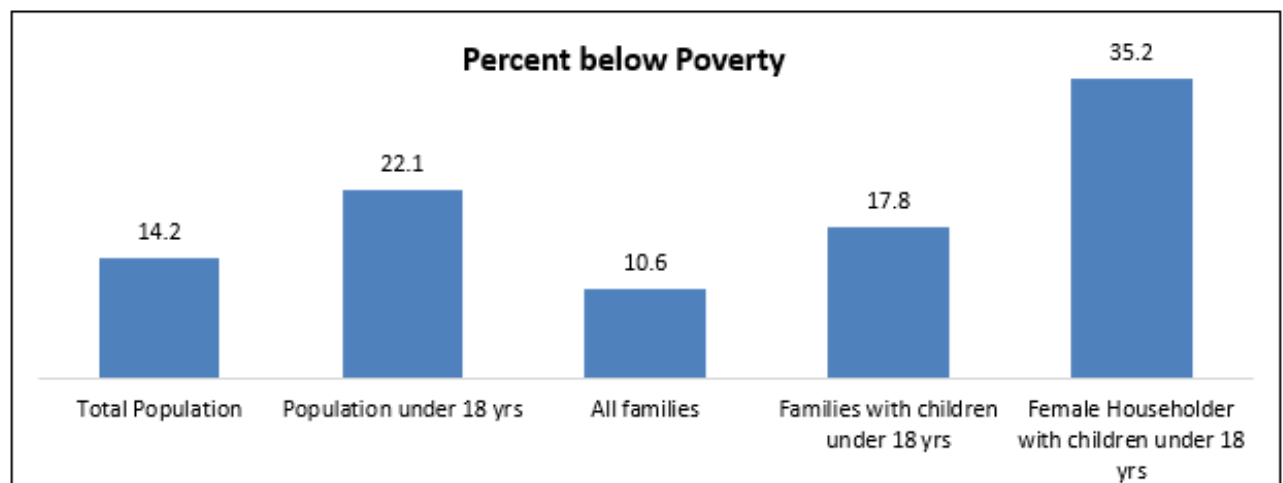
### INCOME

Median household income	Mean household income	Median family income	Mean family income	Per capita income
\$62,515	\$89,045	\$77,046	\$106,981	\$37,958



### BELOW POVERTY LEVEL

Percent				
Total Population	Population under 18 years	All families	Families with children under 18 years	Female Householder with children under 18 years
14.2	22.1	10.6	17.8	35.2



### LABOR FORCE AND EMPLOYMENT

Population 16 years & over		Females 20-64 yrs with own children under 18 years		Pop with any disability age 20-64		Pop 25-64 years Less than high school graduate		pop 25-64 years High school graduate (incl equivalency)	
Labor Force Participation Rate	Unempl Rate	Labor Force Particip Rate	Unempl Rate	Labor Force Particip Rate	Unempl Rate	Labor Force Particip Rate	Unempl Rate	Labor Force Particip Rate	Unempl Rate
71.9	4.7	76.4	6.1	52.3	8.7	65.3	6.9	76.0	6.8

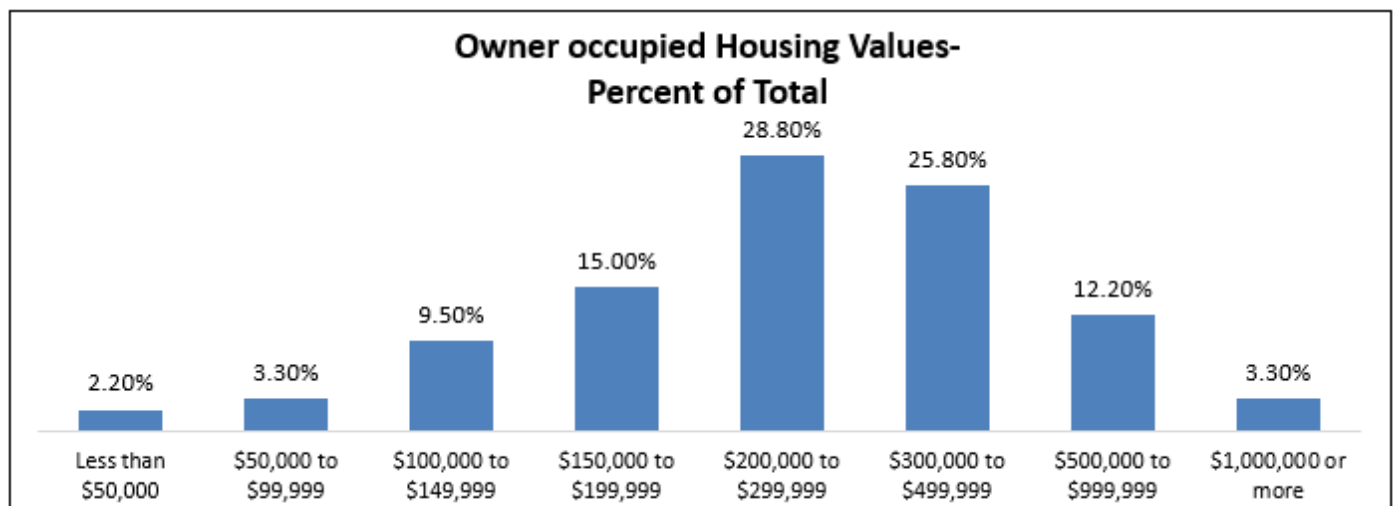
# Nashville

## Patterns

### HOUSING PROFILE

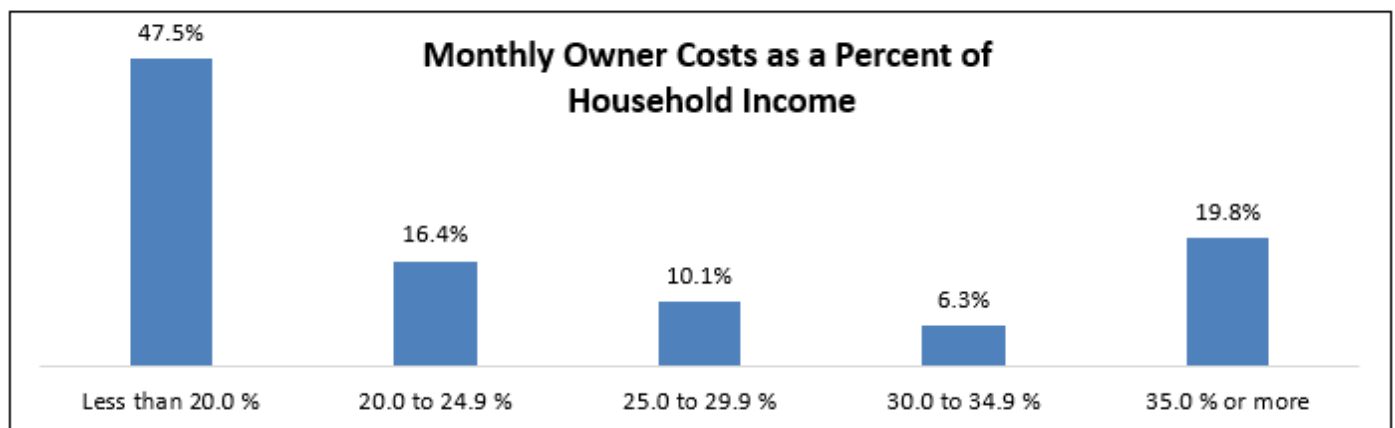
#### HOUSING VALUES

Owner occupied units	Percent								Median Value
	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 or more	
157,390	2.2%	3.3%	9.5%	15.0%	28.8%	25.8%	12.2%	3.3%	\$267,400



#### OWNER HOUSING UNITS WITH MORTGAGE, COST AND COST-BURDENED

Owner-occupied units	Percent Housing Units with Mortgage	Median Monthly Owner Cost with Mortgage	Monthly Owner Costs as Percent of Household Income				
			Less than 20.0 %	20.0 to 24.9 %	25.0 to 29.9 %	30.0 to 34.9 %	35.0 % or more
157,390	70.0%	\$1,478	47.5%	16.4%	10.1%	6.3%	19.8%

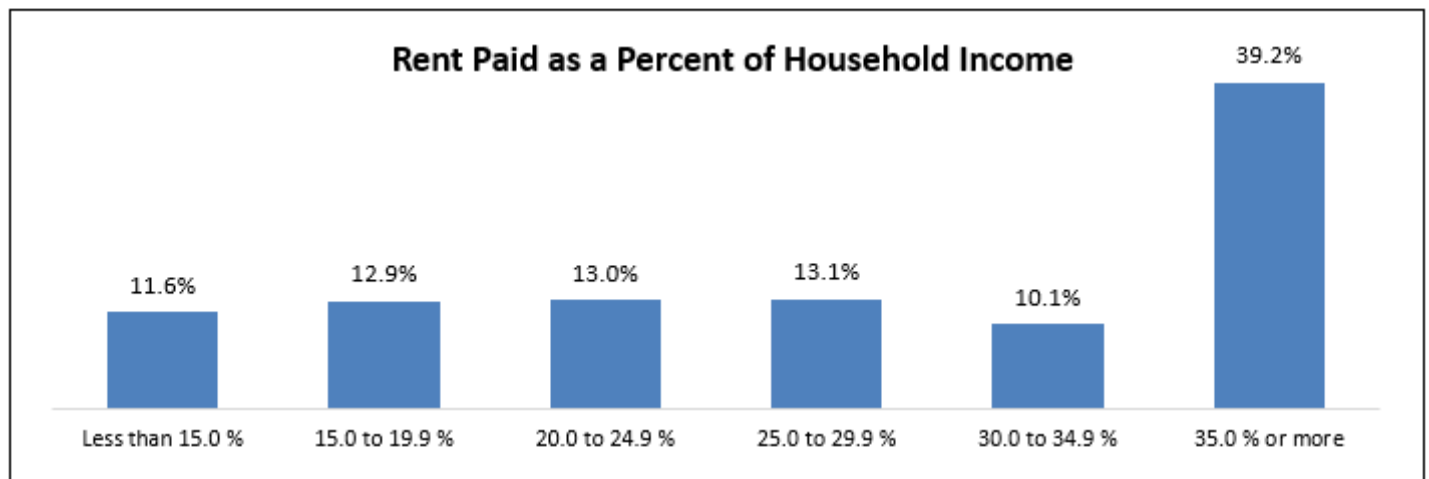


# Nashville

## Patterns

### RENTER HOUSING UNITS, COST AND COST-BURDENED

Occupied units paying rent	Median Monthly Rent	Rent paid as a Percent of Household Income					
		Less than 15.0 %	15.0 to 19.9 %	20.0 to 24.9 %	25.0 to 29.9 %	30.0 to 34.9 %	35.0 % or more
124,898	\$1,172	11.6%	12.9%	13.0%	13.1%	10.1%	39.2%



### HOUSING OCCUPANCY/ VACANCY

Total housing units	Percent			
	Occupied housing units	Vacant housing units	Homeowner vacancy rate	Rental vacancy rate
319,739	90.4	9.6	1.2	7.2

### YEAR HOUSING UNITS BUILT

Total housing units	Percent of Housing Units by Time Period Built									
	Built 2014 or later	Built 2010-2013	Built 2000-2009	Built 1990-1999	Built 1980-1989	Built 1970-1979	Built 1960-1969	Built 1950-1959	Built 1940-1949	Built 1939 or earlier
319,739	8.5	3.0	14.1	12.3	15.1	14.0	11.9	10.5	4.2	6.3



# ACKNOWLEDGEMENTS

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## Metropolitan Social Services Guiding Economic and Social Wellbeing

### Board of Commissioners

Chair, Charlotte Peacock  
Pastor William Harris  
Michael McSurdy  
Philip Orr  
Brandon Thompkins

### Metropolitan Social Services, Executive Director

Renee Pratt

### Metropolitan Social Services - Strategic Planning & Research

Abdelghani Barre, Assistant Director of Administration and Research  
Dr. Garrett Harper, Spatial and Socioeconomic Data Analysis & Design  
William Bessette, Social Research Associate

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The greatest country, the richest country, is not that which has the most capitalists, monopolists, immense grabbings, vast fortunes, with its sad, sad soil of **extreme, degrading, damning poverty**, but the land in which there are the most homesteads, freeholds -- where wealth does not show such contrasts high and low, where all men have enough -- a modest living -- and no man is possessor beyond the sane and beautiful necessities.

Walt Whitman

Metropolitan Social Services  
Strategic Planning & Research