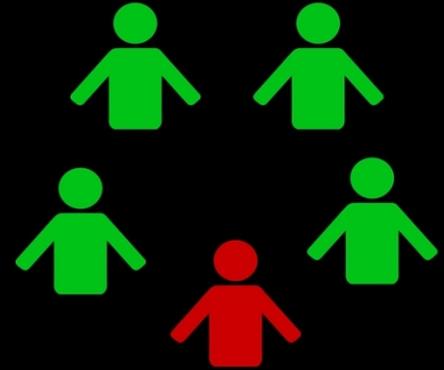


2015 Executive Summary

Community Needs Evaluation

7th Annual Edition



In 2014, 19.9% of Davidson County residents were in POVERTY.

**METROPOLITAN
GOVERNMENT OF
NASHVILLE &
DAVIDSON COUNTY**

**METROPOLITAN SOCIAL SERVICES
PLANNING, COORDINATION & SOCIAL DATA ANALYSIS**

Metropolitan Social Services

800 Second Avenue North, Nashville, Tennessee 37201

615-862-6458 – Direct Services

615-862-6494 – Planning & Coordination-Social Data Analysis

If you have not participated in a survey about the Community Needs Evaluation during 2016, we would very much appreciate it if you could participate in this short survey.

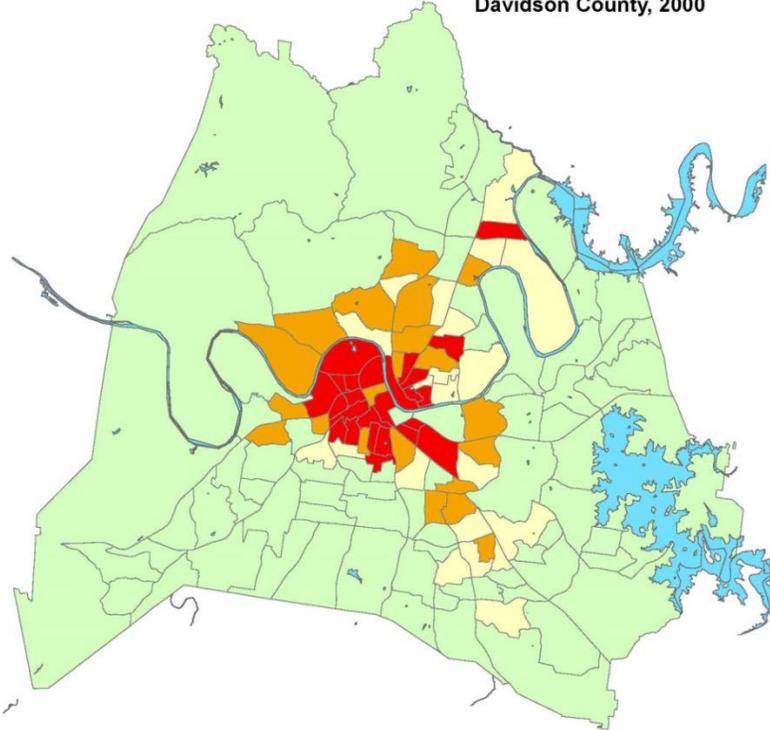
Survey results will be used to improve reports and presentations.

Thank you.

To participate in the survey, please click on this link:

<https://www.surveymonkey.com/r/SYDMRNH>

**Percentage of All People in Poverty
Davidson County, 2000**

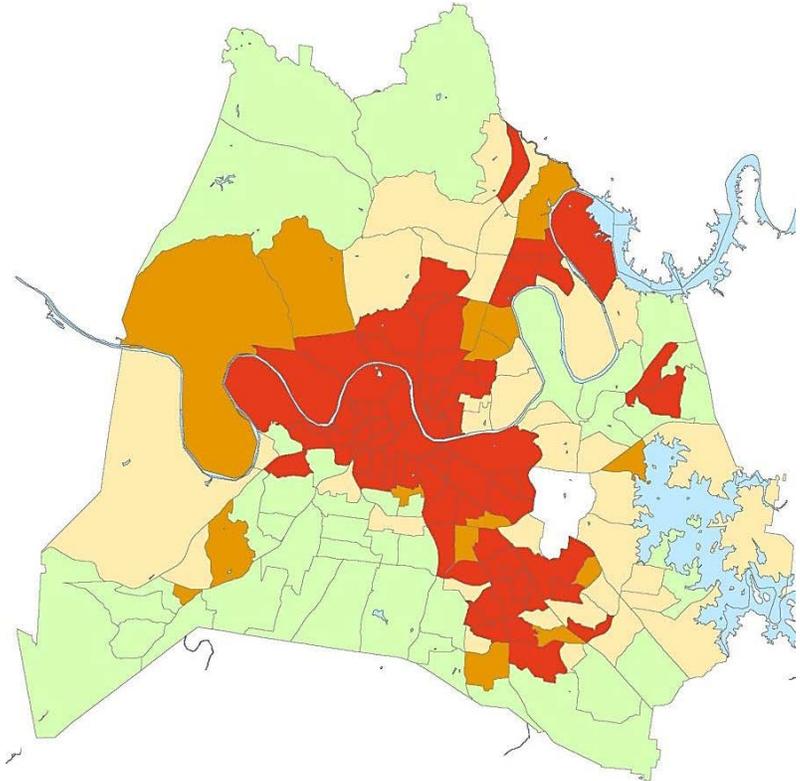


Poverty Comparison Maps

These maps compare poverty by Census Tract in 2000 with poverty for 2010-2014, based on data from the U.S. Census Bureau. (Davidson County has 161 Census Tracts.)

Areas in red have more than 20% of the residents in those census tracts who lived in poverty.

**Percent of All People in Poverty
Davidson County, 2010-2014**



Metropolitan Social Services

MSS Executive Director

Renee Pratt

Board of Commissioners

Pastor William Harris, Chair

Dr. Frank Boehm

Betty Johnson

Steven Meinbresse

Special thanks to Research Advisors for the Community Needs Evaluation

Oscar Miller, Ph.D., Professor of Sociology and Department Head
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Paul Speer, Associate Professor, Vanderbilt Peabody College
Department of Human & Organizational Development

Dan Cornfield, Professor of Sociology, Vanderbilt University (Research Advisor 2009-2013)

Acknowledgements

Metropolitan Social Services acknowledges with gratitude the assistance it received from many individuals and organizations in developing the 2015 Community Needs Evaluation.

Metropolitan Social Services – Planning & Coordination-Social Data Analysis

Dinah Gregory, Planning & Coordination-Social Data Analysis Director

Abdelghani Barre, Social Data Analyst – Workforce & Economic Opportunity

Lee Stewart, Social Data Analyst – Housing & Neighborhoods

Julius Witherspoon, Social Data Analyst – Food & Nutrition; Aging & Disability

Joyce Hillman, Social Data Analyst – Health & Human Development





EXECUTIVE SUMMARY - 2015 COMMUNITY NEEDS EVALUATION

METROPOLITAN SOCIAL SERVICES – PLANNING & COORDINATION-SOCIAL DATA ANALYSIS

EXECUTIVE SUMMARY - TABLE OF CONTENTS

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ONLINE RESOURCES

- Metropolitan Social Services - <http://www.nashville.gov/Social-Services.aspx>
- Previous Community Needs Evaluations - <http://www.nashville.gov/Social-Services/Planning-And-Coordination/Community-Needs.aspx>
- Additional maps - <http://www.nashville.gov/Social-Services/Planning-And-Coordination/Maps.aspx>
- Issue Papers and Reports - <http://www.nashville.gov/Social-Services/Planning-And-Coordination/Resource-Guides-and-Reports.aspx>
- Newsletters - <http://www.nashville.gov/Social-Services/Newsletters-and-Videos.aspx>

This document was printed at a cost of \$4.25 per copy.

MEGAN BARRY
MAYOR

RENEE PRATT
EXECUTIVE DIRECTOR

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY



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Message from the Metropolitan Social Services Commission

Pastor William Harris, Board Chair

With the 2015 Community Needs Evaluation, Metropolitan Social Services provides its 7th annual report on data that has been collected and analyzed. This data provides current and objective information to demonstrate social, demographic and socioeconomic trends.

The 2015 Community Needs Evaluation report uses a broad approach to describe complex factors related to poverty and unmet needs, including sections on Food & Nutrition, Health & Human Development, Housing & Neighborhoods, Aging & Disability and Workforce & Economic Opportunity. Because of increasing scientific evidence about the damaging effects of poverty on children, this year's evaluation includes a new subsection in the Health & Human Development section, *Consequences of Poverty in Childhood and Beyond*.

Beginning in 2009, the Community Needs Evaluation has provided a systematic document to describe existing and projected unmet social/human service needs in Davidson County. It uses data from national sources (U. S. Census Bureau, U. S. Bureau of Labor Statistics, etc.) and local sources (Grassroots Community Survey collected since 2009, United Way's 2-1-1 data collected since 2007 and data from Nashville's new Financial Assistance Coalition) reflect economic and social disparities in Davidson County. This is the 5th year in which Evidence-Based Practices have been included. Current and objective data, along with identified Evidence-Based Practices, can be used to intentionally develop and provide the most effective services that have been proven to work.

Special thanks are due the work of the Metro Social Services Executive Director, Renee Pratt, Planning & Coordination/Social Data Analyst Director Dinah Gregory, and Social Data Analysts Abdelghani Barre, Lee Stewart, Julius Witherspoon and Joyce Hillman. The Metro Social Services Board of Commissioners is pleased to share this document with Davidson County. Questions or comments may be emailed to MSSPC@nashville.gov.

Sincerely,

William Harris

Board Chair
Metropolitan Social Services

This document is an **Executive Summary** that provides an overview of the 2015 Community Needs Evaluation. For details, sources and links, please see the full **2015 Community Needs Evaluation**.

<http://www.nashville.gov/Social-Services/Planning-And-Coordination/Community-Needs.aspx>



Status of Davidson County

Poverty

With an all-time high of 129,057 Davidson County residents living in poverty during 2014, there were many people struggling to meet their basic needs. Davidson County's poverty rate of 19.9% is higher than the 18.3% rate for Tennessee and the 15.5% rate for the United States. (The poverty guideline for one person is \$11,770, \$15,930 for two, \$20,090 for three, etc.)

In addition to those who are in poverty, 51,971 (8.0%) Nashvillians live at 50% or half of the poverty guideline, which would be the equivalent of less than \$5,885 for one, \$7,965 for two, \$10,045 for three, etc. Thousands of others live just above the poverty level, with more than 190,582 people living at 150% of poverty.

Unemployment

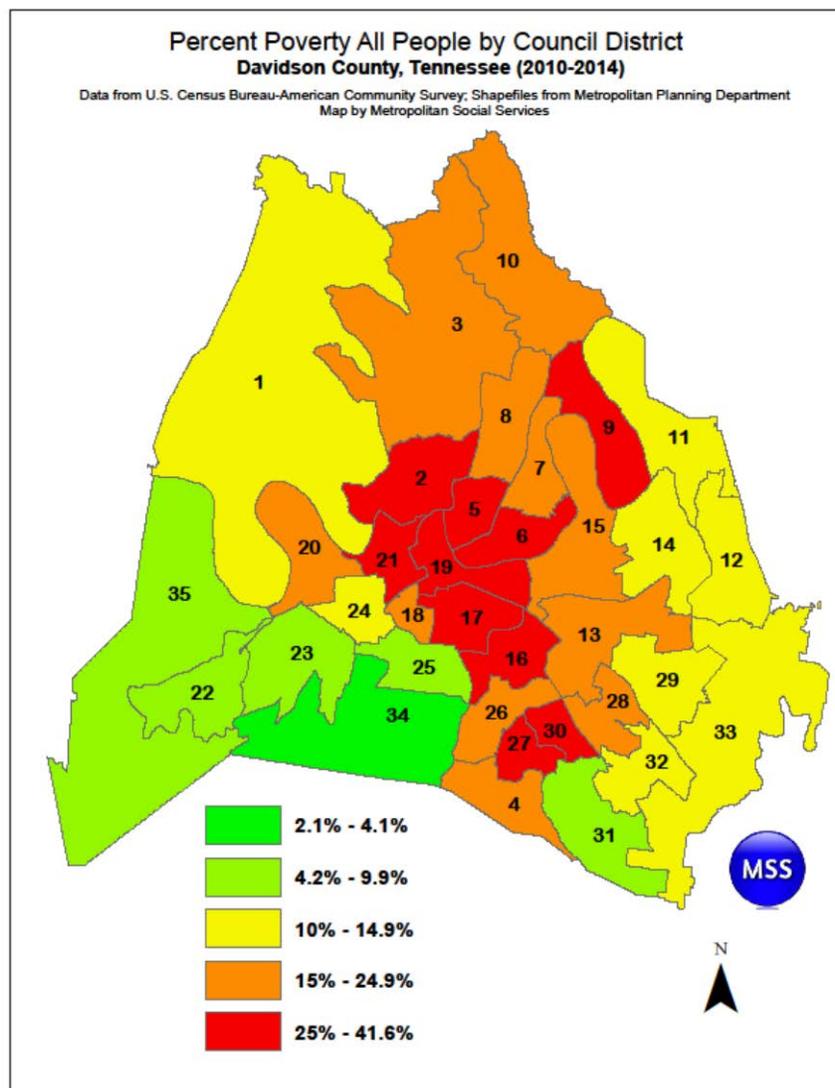
The unemployment rate has decreased but many jobs pay such low wages that workers remain in poverty. Davidson County had 352,415 civilian employed residents in 2014, with half who earned less than \$28,296.

Although the 2014 American Community Survey estimates the Davidson County unemployment rate at 6.4% for the overall population, it is far higher among those with particular demographic and social characteristics. For example, it is 10.2% for people without a high school education, 12.5% for Black or African Americans, 14.4% for people with a disability, 16.3% for those ages 20-24 and 30.1% for people ages 16-19.

Specific demographic, social and geographic characteristics are related to poverty, with a few examples of the disparate levels of poverty shown below. The table shows the likelihood of poverty by characteristic, based on data from the 2014 American Community Survey. For example, a person who did not receive a high school education is more than 6 times as likely to be in poverty as someone who had a bachelor's degree or higher.

Characteristic	Percent in Poverty
Bachelor's degree or higher	5.3%
65 years and over	9.2%
White	13.7%
People in families	18.6%
All people	19.9%
Black or African American	31.8%
Under 18 years	33.1%
Less than high school graduate	33.8%
People with a disability	35.1%
Hispanic or Latino origin (of any race)	36.1%
Single mothers with children under age 5	47.0%

Just as the level of poverty varies by individual characteristics, poverty also varies by geographic location within Davidson County for 2010-2014. Red areas have more than 25% of residents who live in poverty and orange areas have 15.0%-24.9% of residents who live in poverty.



Methodology

The Metropolitan Charter assigns Metro Social Services (MSS) the duty of making social investigations, engaging in study and research regarding the cause of financial dependency and methods of treating such dependency. Metropolitan Social Services-Planning & Coordination gathers and analyzes social data and reports on poverty and related issues through its annual Community Needs Evaluations, issue papers, newsletters, social media, presentations and consultations.

Metropolitan Social Services produces the Community Needs Evaluations to increase awareness about Davidson County residents, with demographic, social and socioeconomic data and data about unmet need in the areas of Aging & Disability, Food & Nutrition, Health & Human Development, Housing & Neighborhoods and Workforce & Economic Opportunity. The need in Nashville is great and it takes many organizations working together to address these issues.

This increased knowledge can provide guidance for public and private funding sources and policy makers for social/human service needs in Nashville. Some organizations have already used previous editions of the Community Needs Evaluation to increase their awareness and understanding of the people they serve and their potential service recipients, to provide staff training and community outreach, to provide information that facilitates interagency collaboration, for funding applications and reports, as well as strategic planning and program development.

MSS increases the awareness of poverty, identifies current and emerging social/human service needs and disseminates information. Reliable data is a powerful tool that can result in better decisions. The availability of current, objective and relevant data is available to help policy makers, funders and service providers create an effective and coordinated social/human service delivery system for Davidson County.

No organization can do it all and no organization can do it alone. Improving the system of social/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 nonprofit organizations, working together in a concerted manner. This process provides Davidson County with the opportunity to make lasting and meaningful improvements in the way services are provided to persons in need.

The needs evaluation again contains updated data about the emerging trends in Davidson County, Tennessee and the U. S. As noted in previous editions, there are other issues related to quality of life that are beyond the scope of this evaluation, including education, crime and justice, domestic violence and others.

Primary Data

For the seventh year, primary research was conducted through a Grassroots Community Needs Survey administered in Davidson County, to customers at specific social/human service programs. From 2009 through 2015, more than 7,700 respondents participated in the survey to identify the greatest unmet needs in Davidson County. Data from the Grassroots Community Survey is described throughout the 2015 Community Needs Survey.

Secondary Data

The tables, charts, and narrative descriptions in this evaluation reflect a wide range of demographic, economic, social, and other characteristics of Davidson County. Data was compiled from the U.S. Census Bureau, particularly the 2014 American Community Survey and the 2010-2014 American Community Surveys 5-year Summary (for subcounty area data), as well as from other government and private research sources.

American Community Surveys, both annual and multiyear, are estimates, based on samples of the population and have varying margins of error, as specified by the Census Bureau. The Census Bureau indicates that the longer reporting periods provide more accurate and reliable information than the annual information. However, annual data is more useful to demonstrate trends over time. All Census data includes a margin of error, which varies by the type of data. The U. S. Census Bureau identifies on the margin of error for specific data. The margins of error are not included in the Community Needs Assessment and are available online from the U. S. Census Bureau in each table and dataset. Data from the Current Population Survey (CPS) of the U. S. Census Bureau was also used. The Supplemental Poverty Measure data from the CPS was used, which compared the official poverty measure with the supplemental poverty measure.

The Local Studies and Information section demonstrates the types of unmet needs in Nashville, using data from a variety of sources. As in past years, United Way's 2-1-1 data, Grassroots Community Survey data and Metro Social Services program services data was used.

The combined local data, U.S. Census Bureau data and information from other sources suggest a continuing unmet need for financial assistance for basic needs, particularly rental payments and utility bills. In addition, many people are underemployed at low-wage, low-skill jobs and need specific training and employment services.

Demographic and Social Profile

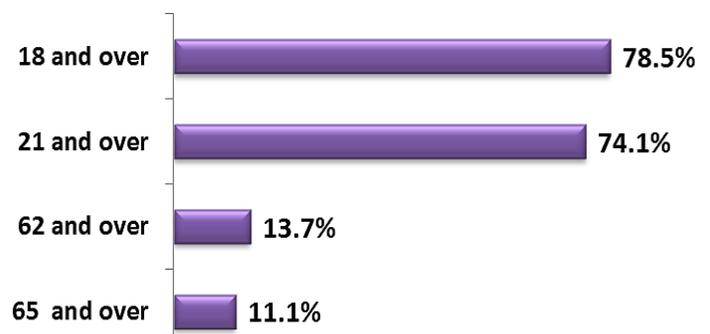
This Executive Summary includes the newest demographic and social data from the U.S. Census Bureau, focusing on Davidson County and comparative data for the U.S. and Tennessee. Single year data comes from the 2014 American Community Survey (released September 2015), while most multi-year data comes from the 2010-2014 American Community Survey 5-Year Summary (released December 2015). Only the 5-Year Summary provides subcounty data (Council Districts, census tracts, etc.) Additional data is included from other national, state, and local sources.

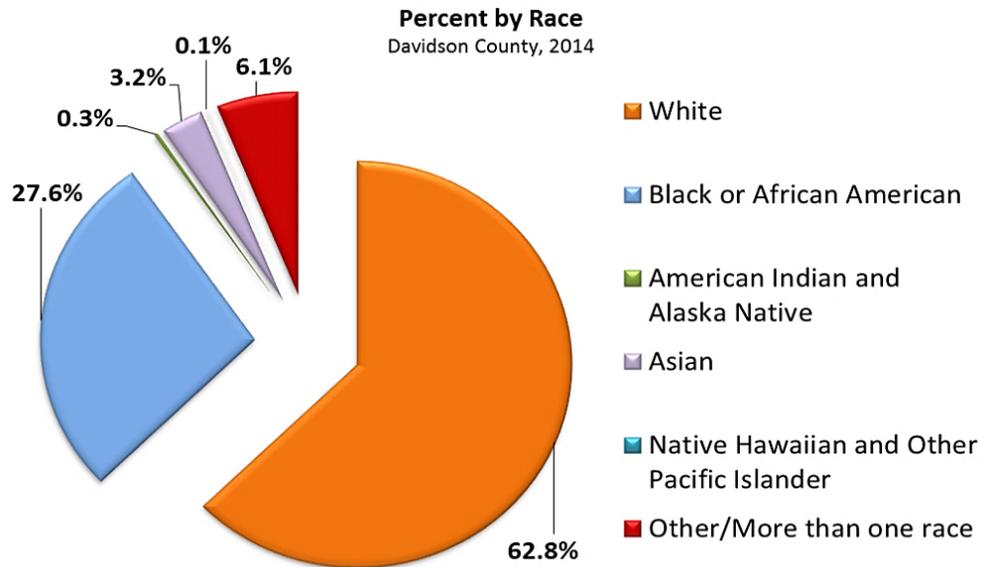
The methodology, sources and links to data are in the full 2015 [Community Needs Evaluation](#) online. Below are 2014 data highlights for Davidson County.

Demographic Data

- Total population – 668,347; compared to 628,133 in 2010 and 569,891 in 2000.
- Median age of 34.4, slightly lower than Tennessee at 38.6 and the U.S. at 37.7
- Gender – 48.0% female and 52.0% male
- Hispanic – 9.9%, compared to 4.9% for Tennessee and 17.3% for the U.S.

Population by Age Category
Davidson County, 2014

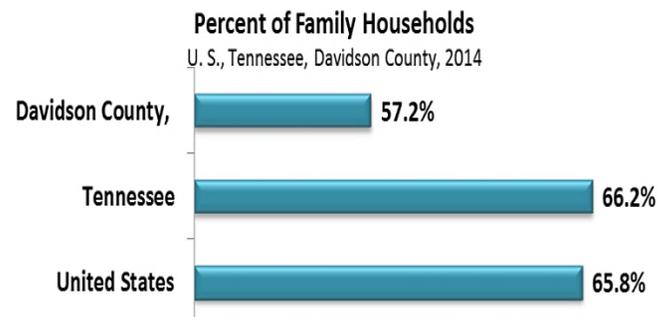
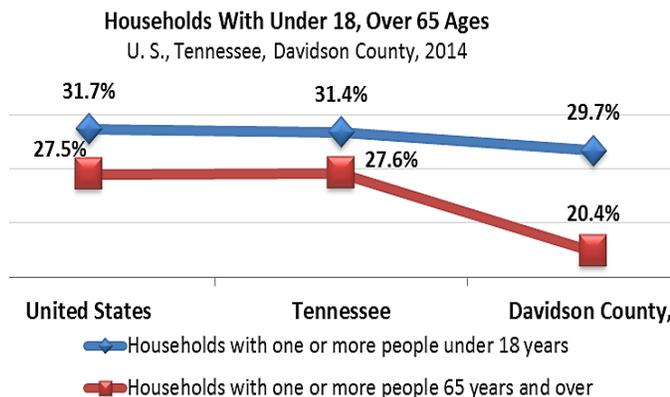




Social Data

- Total households – 267,952
- Average household size – 2.4 people, compared to 2.6 in Tennessee and 2.7 in the U.S.
- Average family size (related by blood or marriage) – 3.1 people, compared to 3.1 for Tennessee and 3.3 for the U.S.
- Male householders (single fathers) with children under age 18 – 1.8%
- Female householders (single mothers) with children under age 18 – 9.3%
- Married now and not separated – 44.0% male and 39.4% female
- Never married – 42.1% male and 37.0% female
- Divorced – 9.6% males and 13.8% females
- Civilian veterans 18 and over – 6.4%, lower than Tennessee at 8.9% and the U.S. at 7.9%
- With a disability – 11.9%, compared to 15.7% for Tennessee and 12.6% for the U.S.

The charts below show the percent of households with people under ages 18 and 65 and over and the percent of family households (people related by blood or marriage) in Davidson County.

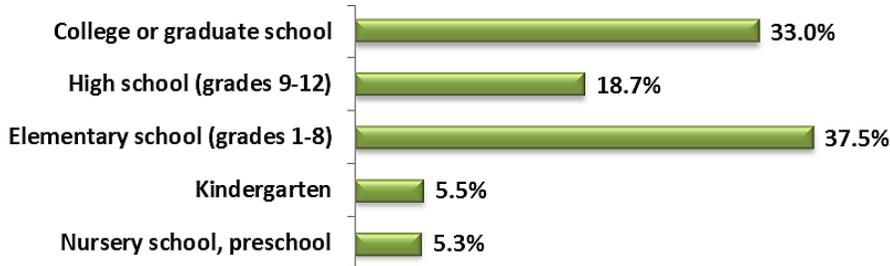


Education

The charts below show the distribution of Davidson County residents by type of school and by level of educational attainment.

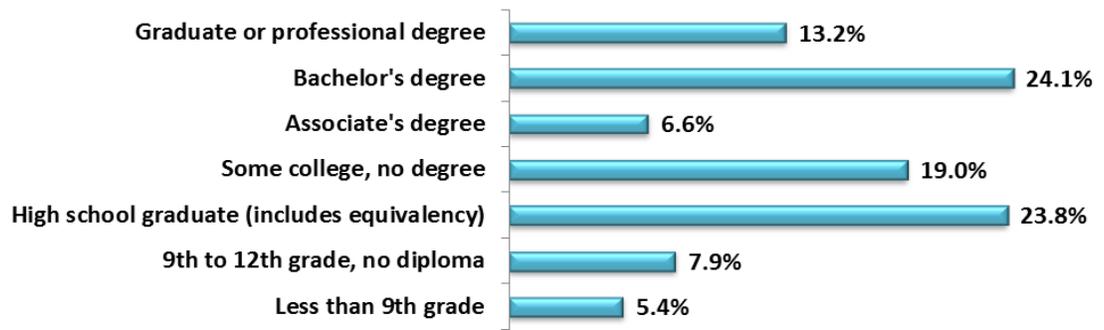
Percent of School Enrollment by Grade

Davidson County, 2014



Educational Attainment-Population Age 25 and Over

Davidson County, 2014

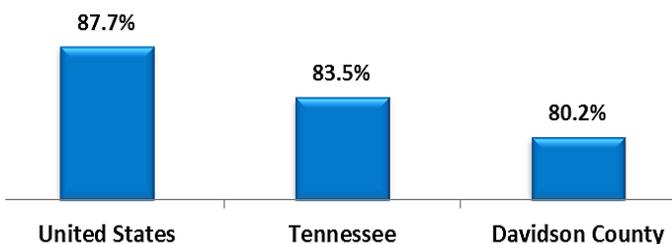


Nativity

- Foreign-born residents – 85,738
- World region of birth – 43.6% Latin America, 29.3% Asia, 19.3% Africa, 5.9% Europe, 1.5% North America and .4% Oceania
- Percent naturalized citizens – 32.5%
- Languages spoken at home other than English – 54.4% Spanish and Spanish Creole, 17.1% Other Indo-European Languages, 13.5% Asian and Pacific Island languages and 15.0% all other languages (primarily Arabic and African languages)

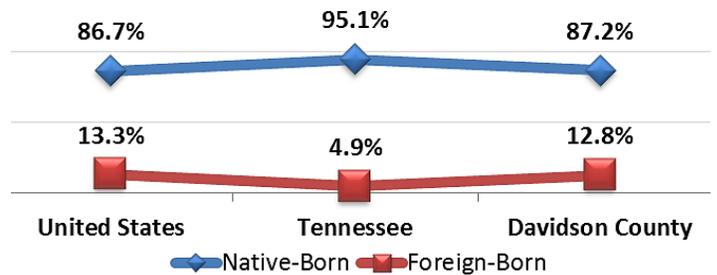
Percent of Foreign-Born Residents Who Entered before 2010

U.S., Tennessee, Davidson County, 2014



Percent of Native-Born/Foreign Born

U.S., Tennessee, Davidson County, 2014

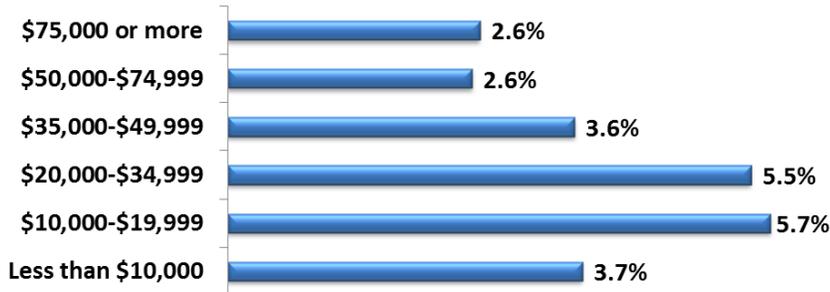


Computer/Internet Access

Access to computers and the internet are important in many facets of everyday life, often useful with schoolwork, employment and other areas. In 2014, Davidson County had 62,546 people who did not have a computer and 75,720 who did not have internet access. Computer/internet access is more likely in higher incomes, greater educational attainment, non-minority and younger households.

Percent Without Internet by Household Income Category

Davidson County, 2014



In households with income less than \$20,000, 9.4% did not have internet access, compared to 2.6% for those with incomes more than \$50,000, as shown in the chart.

Socioeconomic Profile

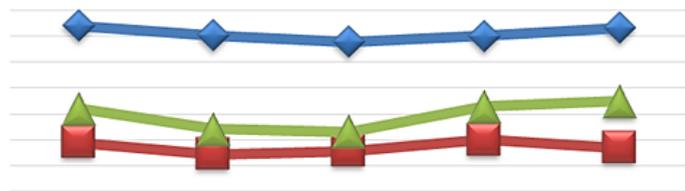
The Socioeconomic Profile incorporates a number of economic indicators related to income and poverty status that can affect the quality of life for Davidson County residents. The data shows that for some characteristics, the resulting elevation in poverty can be dramatic.

Income

Income varies by a number of characteristics, as shown in the following charts for Davidson County data for 2014.

Median Household Income

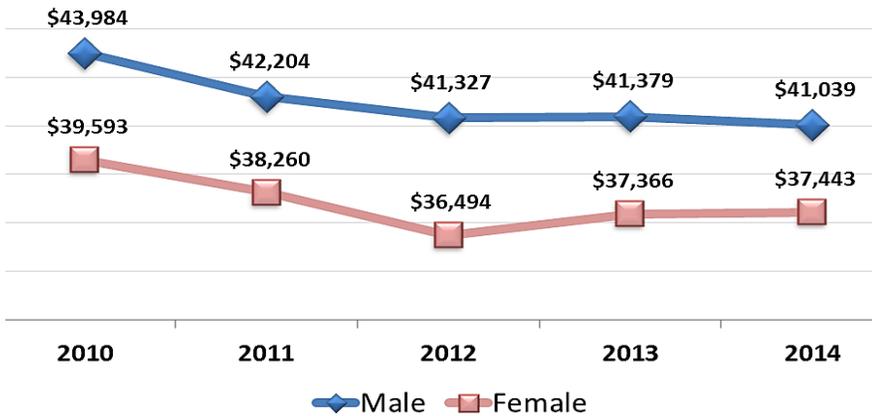
U.S., Tennessee, Davidson County, 2014



The chart at right shows that Davidson County's median income was slightly higher than it was in 2010, lower than for the U.S. and higher than Tennessee.

	2010	2011	2012	2013	2014
United States	\$53,836	\$53,098	\$52,586	\$53,059	\$53,657
Tennessee	\$44,769	\$43,879	\$44,099	\$45,003	\$44,361
Davidson County	\$47,404	\$45,811	\$45,609	\$47,551	\$47,993

Median Earnings Full-Time, Year-Round Workers, by Gender
Davidson County, 2010-2014

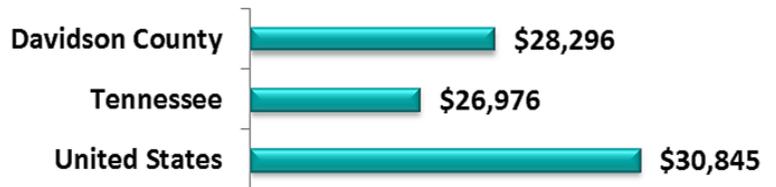


Median earnings for full-time workers were higher for males than females every year since 2010, as shown in the chart at left.

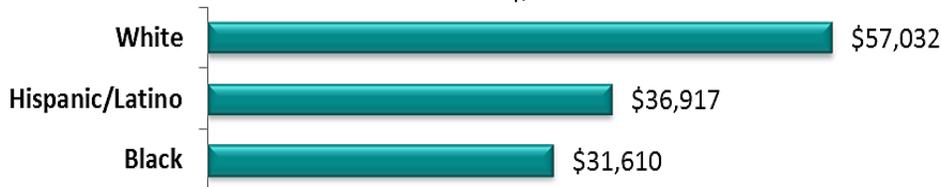
Median earnings for full-time workers for both genders have been lower each year since 2010, likely because of a the slow recovery from the recession.

Median Earnings for All Workers
U.S., Tennessee, Davidson County, 2014

The median income was higher for the U.S. than Davidson County and lower in Tennessee. In Davidson County, half of all workers earned less than \$28,296.



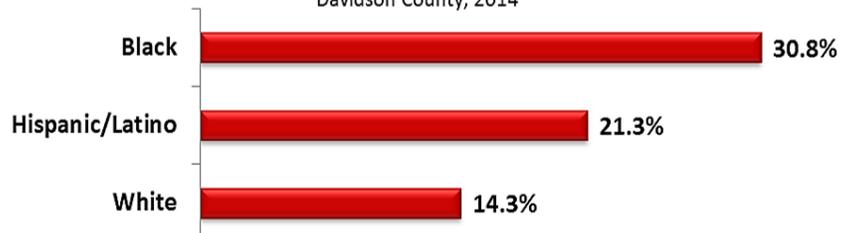
Median Income by Selected Race/Ethnicity
Davidson County, 2014



The median income for the White population was higher for the Hispanic/Latino or Black population, as shown at left.

The percent of the Davidson County population with incomes below \$25,000 was significantly higher among the Black population and the Hispanic/Latino Population than for the White population, shown in the chart at right.

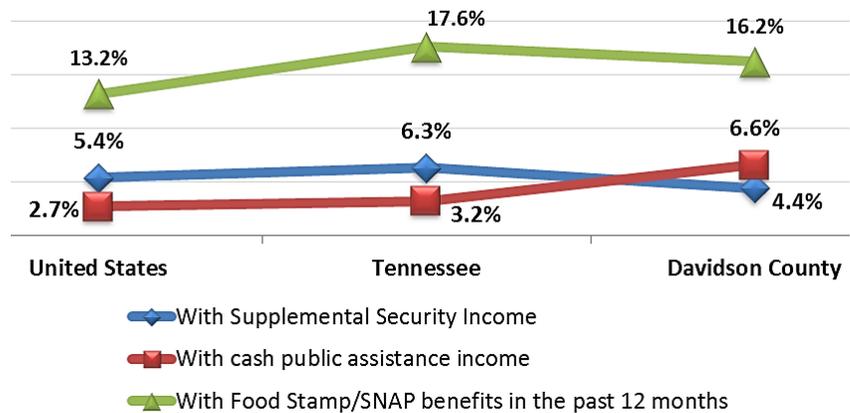
Percent with Incomes Below \$25,000 by Selected Race/Ethnicity
Davidson County, 2014



Among Davidson County’s 267,952 total households in 2014, the percent and number of households by income category are shown in the table below.

Davidson County Income	Percent of Households	Number of Households
Less than \$10,000	7.8%	20,900
\$10,000 to \$14,999	6.0%	16,077
\$15,000 to \$24,999	11.7%	31,350
\$25,000 to \$34,999	10.9%	29,207
\$35,000 to \$49,999	15.3%	40,997
\$50,000 to \$74,999	17.9%	47,963
\$75,000 to \$99,999	11.1%	29,743
\$100,000 to \$149,999	10.9%	29,207
\$150,000 to \$199,999	4.3%	11,522
\$200,000 or more	4.3%	11,522

Percent with Supplemental Security Income, Cash Public Assistance Income and Food Stamps/SNAP in the Past 12 Months
U.S., Tennessee, Davidson County, 2014



Relatively few Davidson County residents received either cash public assistance or SSI.

About twice as many people received SNAP as those who received SSI, with even fewer receiving cash public assistance income.

Davidson County	2014 Income
Mean family income	\$ 83,779
Mean household income	\$ 69,919
Mean earnings	\$ 68,219
Median family income	\$ 59,453
Median household income	\$ 47,993
Per capita income	\$ 29,346
Median earnings for workers	\$ 28,296
Mean retirement income	\$ 24,037
Mean Supplemental Security Income	\$ 8,692
Mean cash public assistance income	\$ 3,402

The table at left shows 2014 income in Davidson County, using a variety of measures.

Poverty

Each year, the U.S. Census Bureau updates the poverty threshold, a statistical measure used to estimate the number of people in poverty. Poverty thresholds since 1973 are available online. Poverty thresholds are the same across the continental U.S.

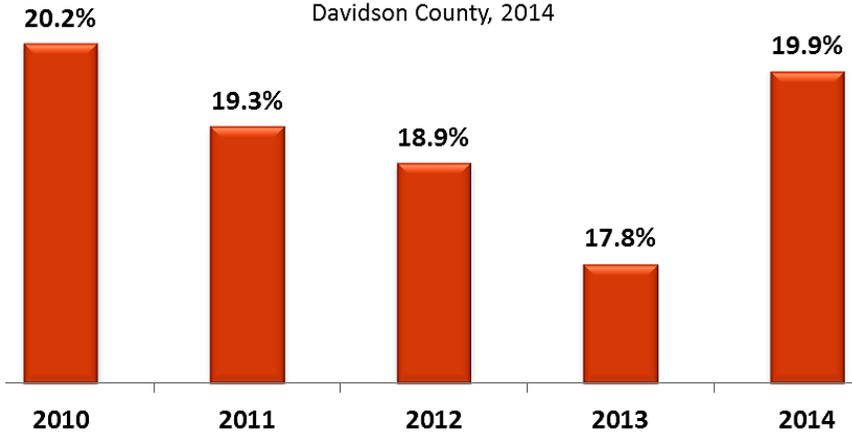
Poverty guidelines are simplified versions developed each year by the U. S. Department of Health and Human Services. Federally funded programs use the poverty guideline (or percentage multiples, such as 125%, 150%, etc.) to determine eligibility for means tested programs.

The 2014 Davidson County population for which poverty status is determined was 648,013 for 2014, with 129,057 in poverty. About 8% of Davidson County's population lived at or below 50% of poverty. About 40% of Davidson County's population lived at 200% of poverty.

# in Household	Federal Poverty Guideline
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730
8	\$40,890

Percent in Poverty-All People

Davidson County, 2014



At 19.9%, the poverty rate is almost as high as its recent peak at 20.2% in 2010.

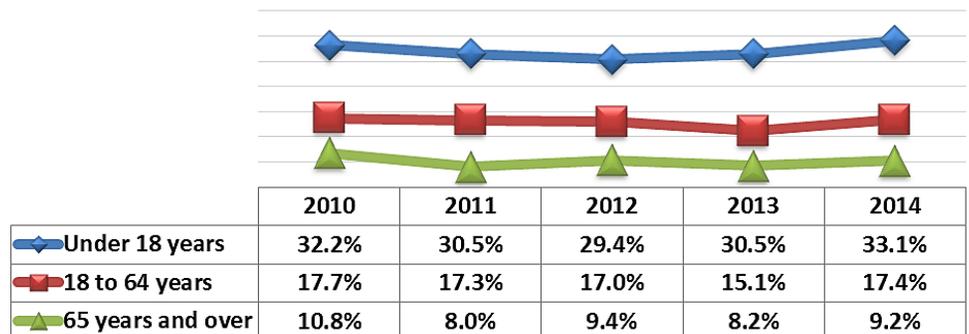
Source: U.S. Census Bureau, 2010-2014

American Community Survey

When comparing poverty by age category, those under age 18 had significantly higher poverty rates than other categories, including 3 ½ times as high as for people 65 and over. The newer Supplemental Poverty measure estimates 14.4% for people aged 65 and over.

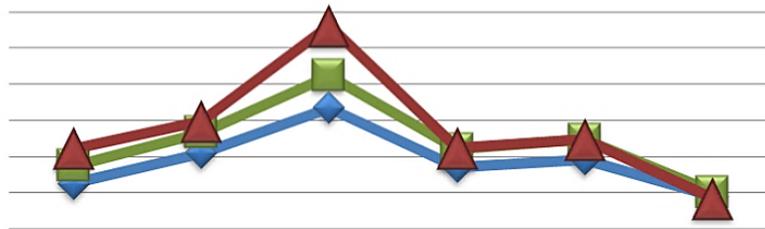
Percent in Poverty by Age Category

Davidson County, 2014

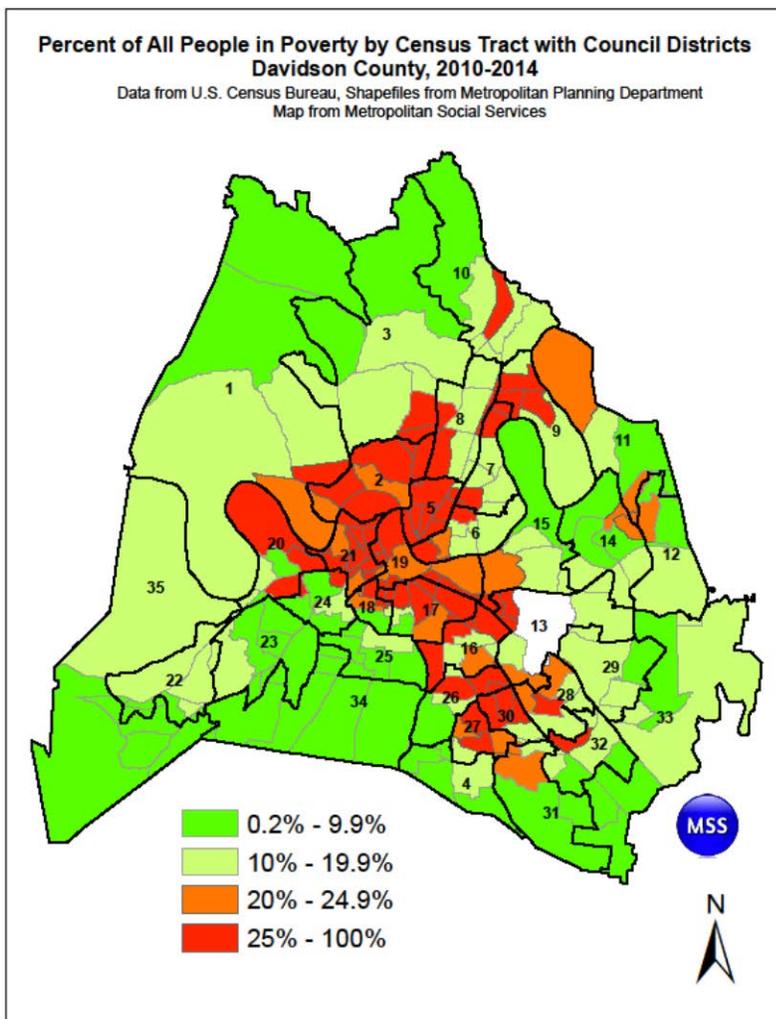


Poverty rates for most categories were higher in Davidson County than for Tennessee and the U.S.

Poverty Rates by Categories
U. S., Tennessee, Davidson County, 2014

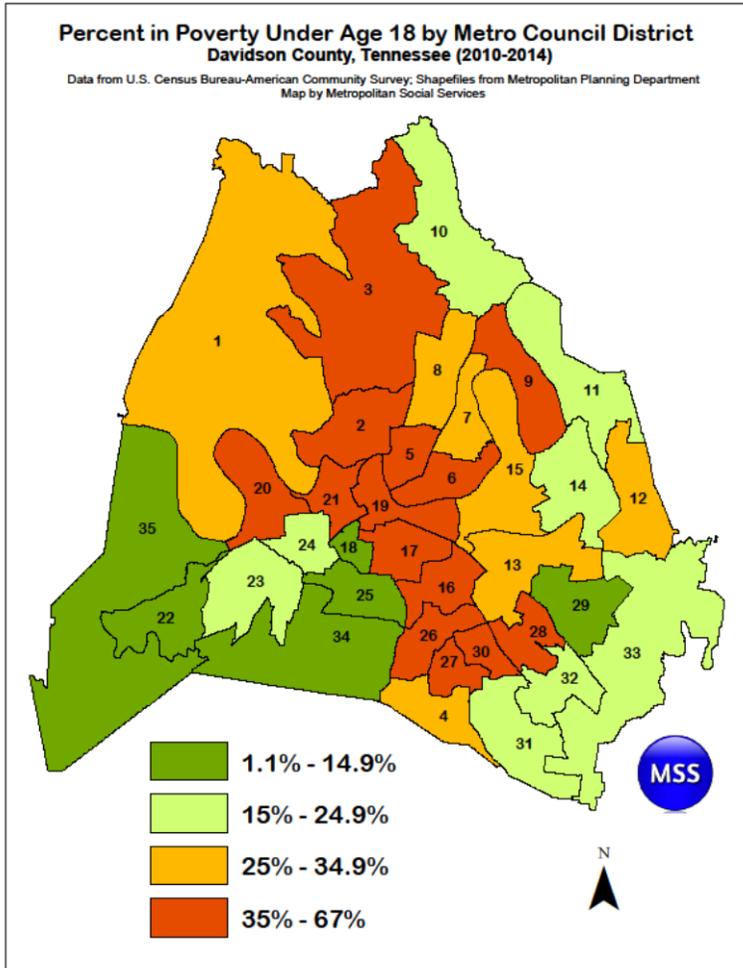


	All families	All people	Under 18 years	18 years and over	18 to 64 years	65 years and over
United States	11.3%	15.5%	21.7%	13.6%	14.6%	9.5%
Tennessee	13.7%	18.3%	26.2%	16.0%	17.4%	10.1%
Davidson County	16.1%	19.9%	33.1%	16.2%	17.4%	9.2%



This map shows the distribution of poverty by Census Tracts in Davidson County from 2010-2014, with the Metro Council Districts also shown.

The areas in red have at least 25% of the population who lived in poverty.



The map at right shows the percent of minor children in poverty by Council Districts from 2010-2014.

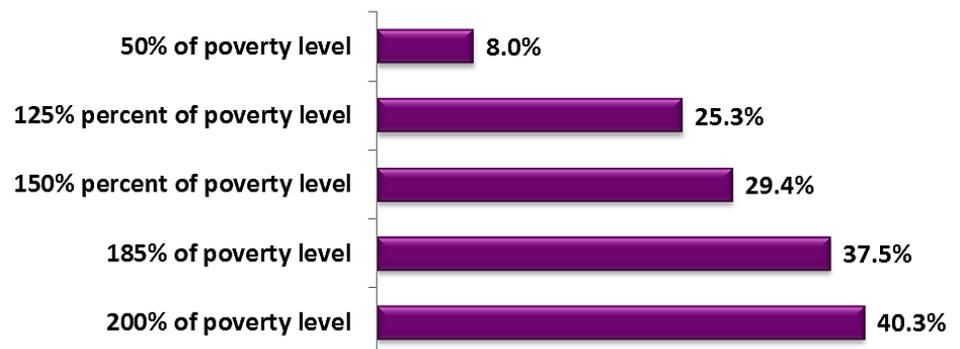
The areas in red have at least 35% of the people under age 18 who lived in poverty, with areas in orange having 25-34.9%.

While not defined by the U. S. Census Bureau, many researchers refer to people who live at half of the poverty guidelines or less as living in deep or extreme poverty. In addition, those who are 100-125% of poverty have been referred to as near-poor.

Percent of Population by Level of Poverty

Davidson County, 2014

In 2014, Davidson County had 51,981 people (8.0%) who lived at 50% of poverty or in deep poverty, with 25.3% poor or near poor.

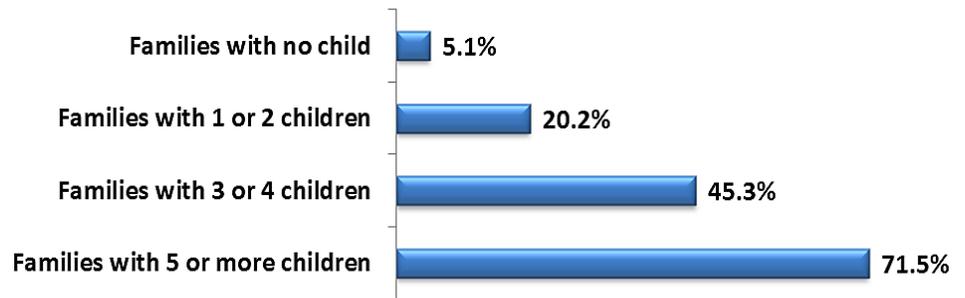


Families are likely to be poor if there are more children in the family.

Families with 5 or more children are about 3 ½ times as likely to live in poverty as those with 1 or 2 children.

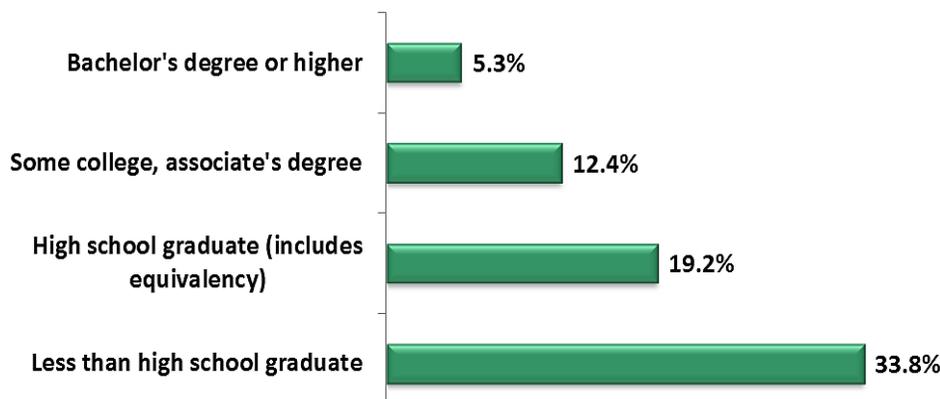
Family Poverty by Number of Children

Davidson County, 2014



Percent in Poverty by Educational Attainment

Davidson County, 2014



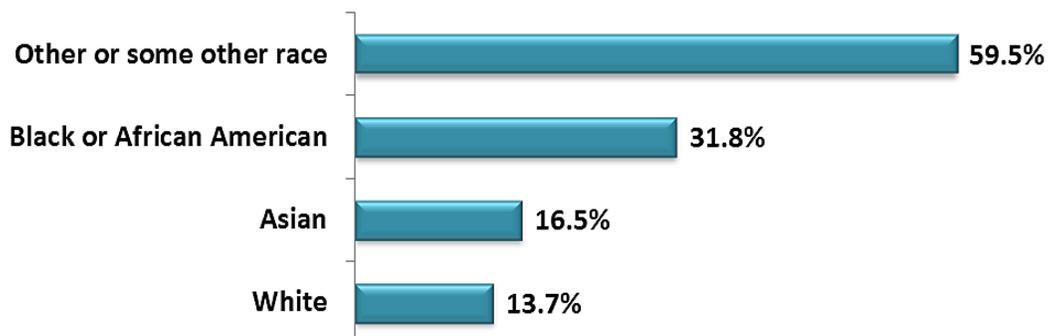
The more education people have, the less likely they are to be in poverty.

Those with less than a high school education are more than six times as likely to be in poverty compared to those with a bachelor's degree or higher.

The poverty rate for Black or African Americans was more than twice as high as for White. Because of the small sample size, the U. S. Census Bureau did not estimate the rate of poverty for American Indian/Alaskan Native or for Native Hawaiian/Other Pacific Islander. The number of Other or Some Other Race in poverty was much smaller (13,320) than the Black or African American (56,539) or White (55,683) population, the percentage was higher.

Percent in Poverty by Race

Davidson County, 2014



Percent in Poverty by Ethnicity

Davidson County, 2014



The poverty rate for Hispanics at 36.1% was more than three times as high as the 11.6% poverty rate for white non-Hispanics.

Percent in Poverty by Nativity

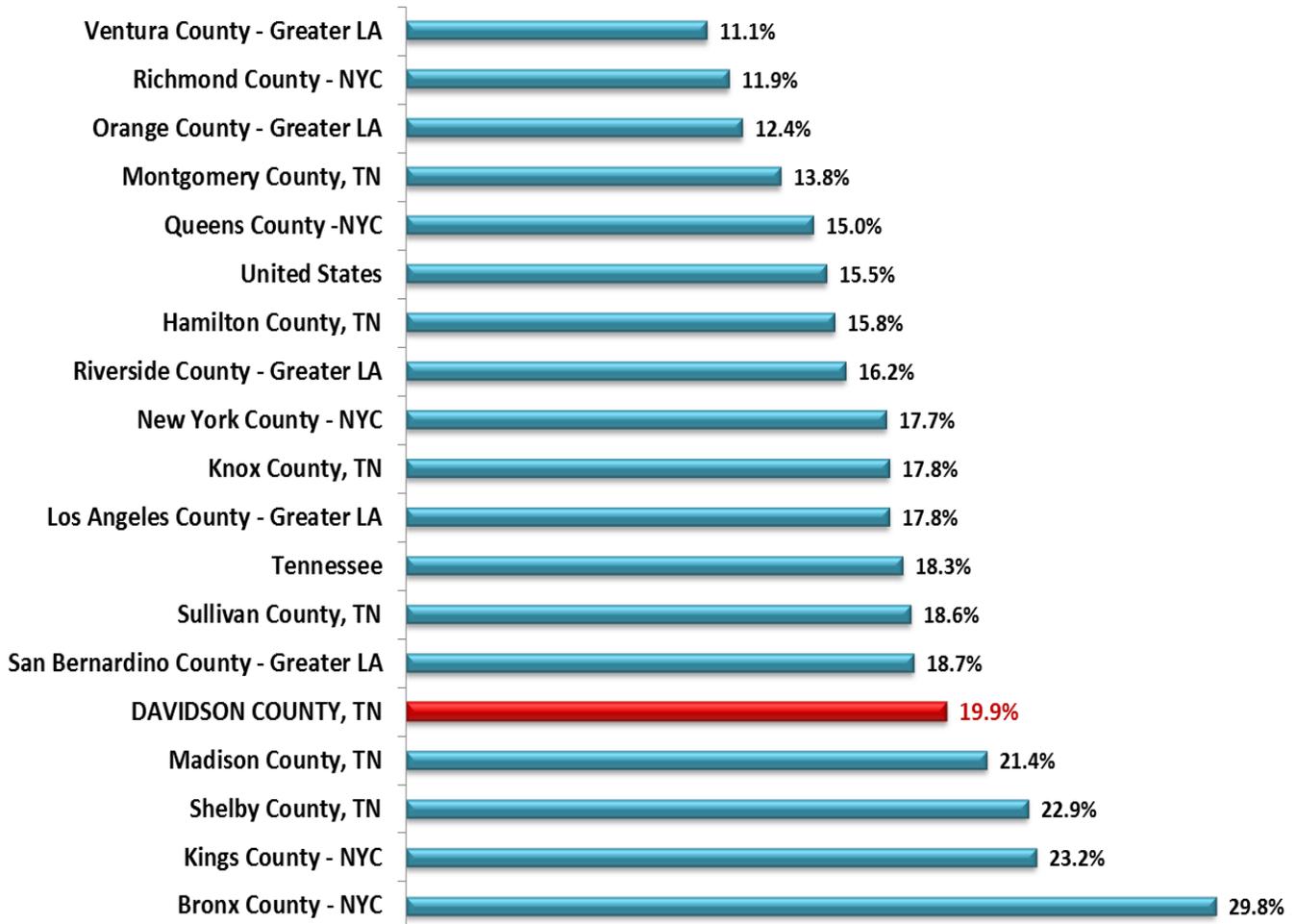
Davidson County, 2014

The native-born population was less likely to be in poverty than the foreign-born population.

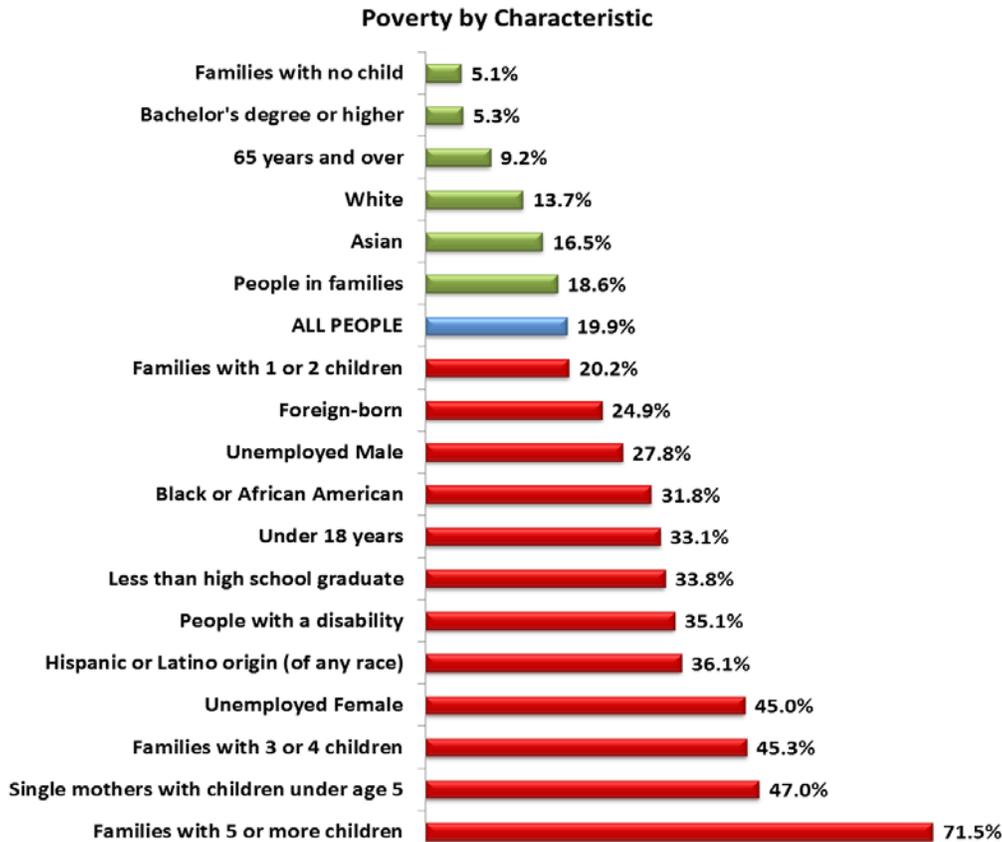


The chart below compares Davidson County's poverty rate for All People with a variety of other locations for 2014.

In Poverty - All People



The chart below shows the poverty rates described throughout the 2015 Community Needs Evaluation for Davidson County in 2014. The areas highlighted in green are the characteristics related to poverty rates lower than that for all people. The area highlighted in orange shows the characteristics for which poverty was higher than for all people.



Local Information

More than 7,000 Davidson County residents have been surveyed through the Grassroots Community Survey, beginning in 2009 to identify the greatest gap in services and to identify the specific needs in each of eight different service areas: Child Care, Food & Nutrition, Home & Community Based Services-Seniors, Health, Housing & Related Assistance, Neighborhood Development, Transportation and Workforce & Economic Opportunity. In most years, the greatest needs were identified as:

- Housing & Related Assistance (especially help paying utility bills and help with rent/mortgage payments)
- Workforce & Economic Opportunity (especially help finding a job/job placement and job training)

For customers who visited Metro Social Services to request services during the fiscal year 2014-2015, 43.2% requested assistance with paying for housing and utilities, compared to 13.6% for the next category of case management/counseling. During that fiscal year, MSS provided services to 4,253 Family Support customers, 819 Senior Nutrition Congregate Meal participants, 523 Home Delivered Meal participants, 152 Homemaker customers, 133 Burial/Cremation Service customers.

United Way's 2-1-1 Helpline provides information and referral for community services. Each year, beginning in 2007, requests for basic needs (food, housing, etc.) are about 45% of the total requests. Housing/utilities and income assistance regularly are high among identified needs.

The following sections of the Executive Summary describe the negative effects that poverty and unmet needs can have on quality of life and well-being.

Aging & Disability

Aging

The number of Davidson County residents over age 65 is projected to increase from an estimated 75,199 persons in 2015 to 150,484 by 2050.

Slightly more than 11% of Davidson County's population is over age 65 in 2014.

This map at right shows the geographic distribution of where people lived from 2010-2014, generally the suburban and peripheral areas of Davidson County with fewer in the southeast area.

Aging in Place

Studies continue to show that most older adults want to age in place (continue to live in their own homes or communities).

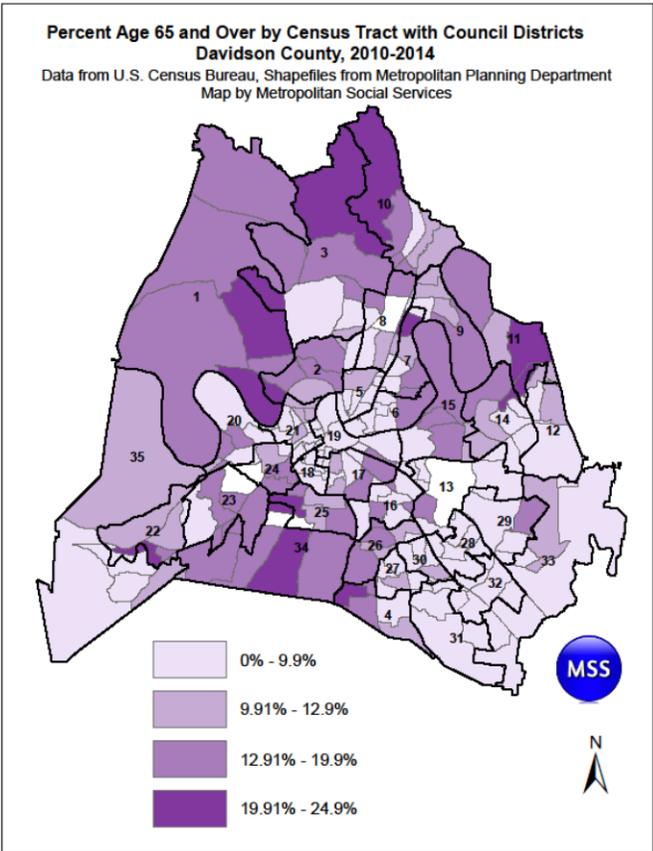
A research report from the AARP Public Policy Institute and the National Conference of State Legislatures, *A State Survey of Livability Policies and Practices*, notes that the degree to which these seniors can participate in community life and receive needed services would be affected by how communities are designed. Land Use, transportation and housing policy changes at the state and local levels could assist older adults to age in place.

Aging and Falls

Falls are a major cause of injuries for older adults. According to a recent Center for Disease Control and Prevention report, *Important Facts about Falls*, over a million older adults fall each year, with some falls causing serious injuries. The report indicates that one out of three older adults fall each year. It is estimated that at least 250,000 older adults are hospitalized for hip fractures due to falling.

Aging and Dementia

Alzheimer's disease and related dementias are more prevalent as people age, with about 96% being over age 65. By 2025, it is estimated that there will be 7.1 million people in the U.S. with Alzheimer's, which is expected to increase to 13.8 million by 2050. Between 2000 and 2013, Alzheimer's deaths increased by 71%, compared to the 14% increase in deaths from heart disease. There is no specific data for Davidson County, but Tennessee data indicates that about 11% of seniors have the disease.



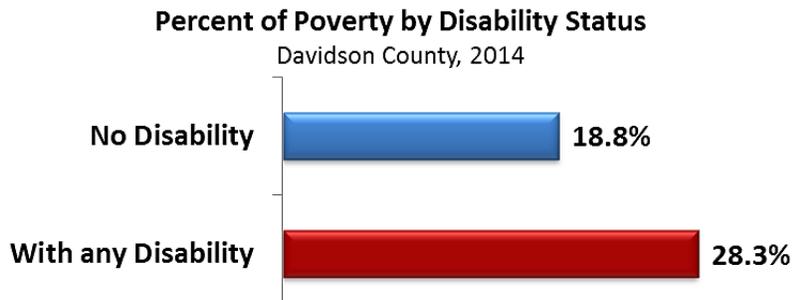
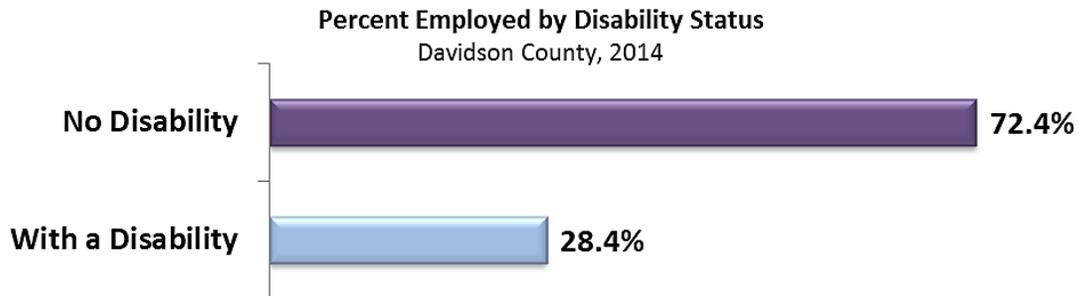
Disabilities

With age comes an increase in the likelihood of all types of disabilities as shown in the table below. For example, people over 65 are more than 4 times as likely to have an ambulatory difficulty and 6 ½ times as likely to have a hearing problem than those ages 18-64.

Age Category	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-care Difficulty	Independent Living Difficulty
Population under 5 years	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%
Population 5 to 17 years	0.9%	0.7%	4.2%	0.3%	1.0%	0.0%
Population 18 to 64 years	1.8%	2.2%	4.6%	5.5%	2.0%	3.8%
Population 65 years and over	11.7%	5.9%	7.9%	23.9%	6.4%	14.0%
Total	15.1%	9.2%	16.7%	29.7%	9.4%	17.8%

Persons with a disability are more likely to be unemployed or underemployed than persons without a disability.

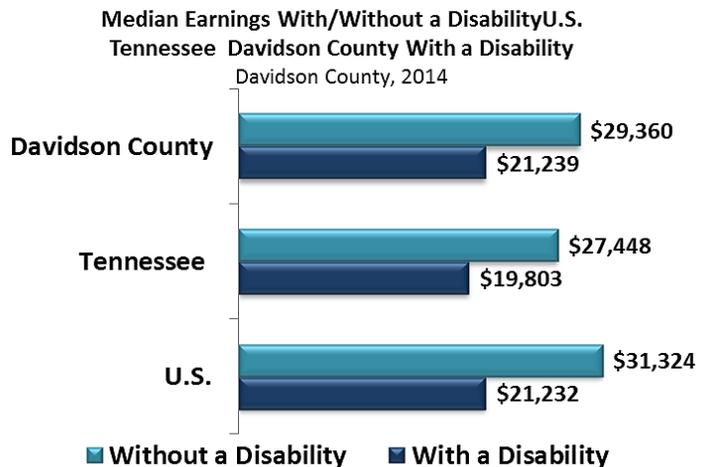
According to a report *Financial Capability of Adults with Disabilities*, half of all working age adults with a disability experience at least one year of poverty and are more likely to experience longer-term poverty than persons without a disability are.



The chart at left shows that persons with a disability are more likely to be in poverty at 28.3%, compared to those without at 18.8% in Davidson County for 2014.

The chart at left shows the median earnings in 2014 for people with a disability and those without a disability, for Davidson County, Tennessee and the U.S.

People with a disability had lower median income at \$21,239, compared to \$29,360 for those who did not have a disability.

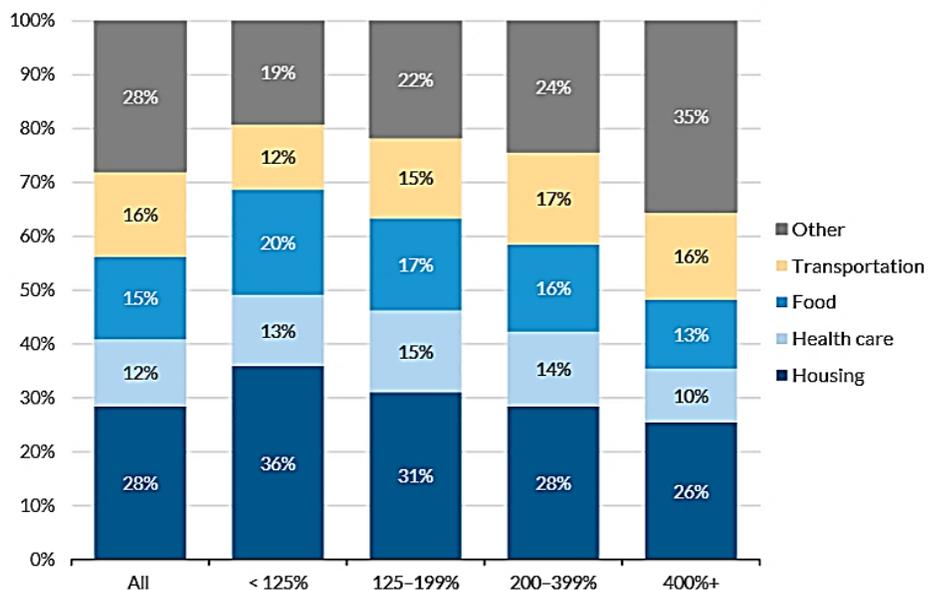


Housing for Seniors

A recent report by the Urban Institute *Housing Costs and Financial Challenges for Low-Income Older Adults* described the financial challenges that low-income people age 65 and older face. For seniors below 200% of poverty, about ¾ of their income is from Social Security or SSI. For those 200-399% of poverty, slightly more than ½ comes from Social Security or SSI, compared to about ¼ for those over 400% of poverty.

Just as income varies by income level, spending also varies. The chart below shows the distribution of spending by households at various levels of poverty, for households headed by people age 65 and over in 2013 in the U.S.

For the seniors who were below 400% of poverty, the largest category of expenditures was for housing. The lower in poverty people were, the greater the proportion spent on housing. For example, those less than 125% of poverty spent 36% of their income on housing, more than the 30% cost burden level identified by HUD (compared to 28% spent on housing for those above 400% of poverty). Those who were under 125% of poverty were much more likely to rent than own. Other necessary expenditures (food, health care, transportation) had less variation across poverty levels and were proportionately smaller.



The report indicated that housing, food and transportation costs for low-income older adult (<125%) consumed a combined 68% of total household income while healthcare cost were 13% of household income.

Retirement

Many Americans, especially older adults, are not financially prepared for retirement, with almost 20% of persons age 55-64 having no savings or pension. In addition, 1/3 of working age adults have no pension or savings in preparation for retirement. As a result, as more people reach retirement age, they are likely to struggle to meet their needs.

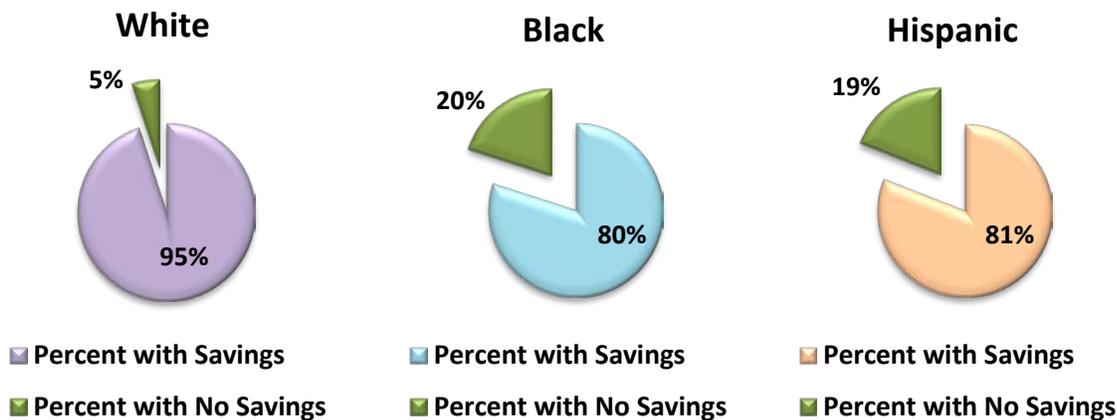


The combination of increasing life expectancy, increasing health care costs and the escalating cost of housing means that saving for retirement is increasingly important. However, for those in or near poverty, saving would be extremely difficult because the cost to meet their basic needs is increasing faster than Social Security or SSI benefits. Davidson County had 60,380 households receiving Social Security, with many of those living in or near poverty, plus another 11,849 receiving SSI, all likely to be in poverty.

Using the decades-old official poverty measure for the U.S., 10.0% of people 65 and over are in poverty, while the newer and more comprehensive Supplemental Poverty Measure estimates 14.4% poverty for those 65 and over. In addition, the official poverty measure is used for program eligibility and the Supplemental Poverty Measure is used only for research.

The charts below show the variation in savings of Medicare recipients. Most Medicare beneficiaries had some savings but savings rates were related to race and ethnicity. The charts below show the percentage of Medicaid beneficiaries who had some or no savings in 2012 by race or ethnicity.

Percentage of Medicare Beneficiaries with Savings or no Savings by Race/Ethnicity
U.S., 2012



Food & Nutrition

Hunger in Davidson County

Requests for food assistance and resources to provide food assistance are projected to increase again in the next year. The U.S. Conference of Mayor's Report on Hunger and Homelessness indicates that during the past several years, the report has indicated that demands for food have gone unmet in most of the cities surveyed.

Low wages, poverty and high housing cost were identified as the causes for this increase. The elected officials who participated in the survey indicated that the important steps to reduce hunger included more jobs with higher wages, access to preventive health, increase in SNAP benefits and more affordable housing.

Hunger and Homeless Survey for 2015 indicated that food distributed in Nashville came from various sources.

- 55% Donations from Grocery Store Chains/Other Food Suppliers
- 23% Donations from Individuals
- 15% Purchased Food
- 7% Federal Emergency Food Assistance

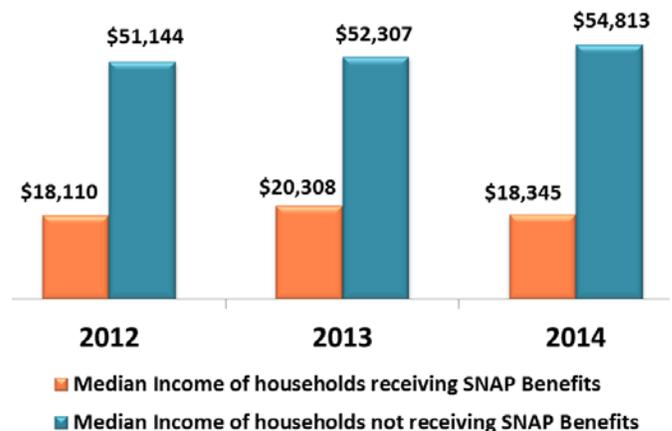
The report also described the characteristics of people who requested food assistance:

- 70% are Families
- 21% Employed
- 9% Elderly
- 5% Homeless

Supplemental Nutrition Assistance Program (SNAP)

Median income for households that do not receive SNAP (formerly Food Stamps) is nearly 3 times higher than for households that receive SNAP benefits.

SNAP beneficiaries continue to earn lower wages than non-SNAP beneficiaries in Davidson County, Tennessee and the U.S. The poverty rate for SNAP benefit households is 58.5% compared to 9.4% for households that do not receive SNAP benefits.



Food Insecure Households

In the U.S., the percentage of Food Insecure Households with children in 2014 was 19.2%. Children who do not get adequate nourishment are more likely to fall behind academically, have more emergency room visits and experience negative consequences for child development. Children who live in food insecure households are more likely to cut or skip meals, not have a balanced diet, worry about where their next meal will come from, are frequently hungry and are more susceptible to chronic diseases.

Health & Human Development

Educational attainment, occupation, income and assets are major determinants of health.

- Children are especially vulnerable to the negative health effects of poverty.
- Birth to age 5 is a critical time for development, with health outcomes at risk for children in poverty.
- As family income increases, the health of the family is likely to improve.
- Many health insurance consumers face limited options, high costs and incomplete coverage.

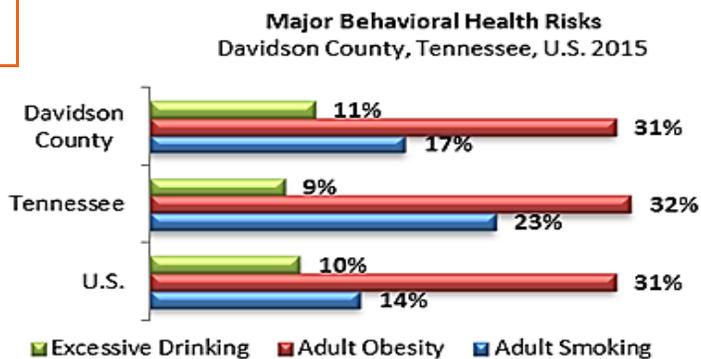
The 2015 Rankings of Davidson County Health Factors			
Health Behaviors 6 th	Clinical Care 17 th	Social and Economic Factors 44 th	Physical Environment 77 th
Tobacco Use	Access to Care	Education	Environmental Quality
Diet and Exercise	Quality of Care	Employment	Severe Housing Problem
Alcohol Use		Income	Driving Alone to work
Sexual Activity		Family and Social Support	Long Driving Commutes
		Community Safety	

Davidson County was ranked 22nd of the 95 Tennessee Counties, by the 2015 County Health Rankings and Roadmaps.

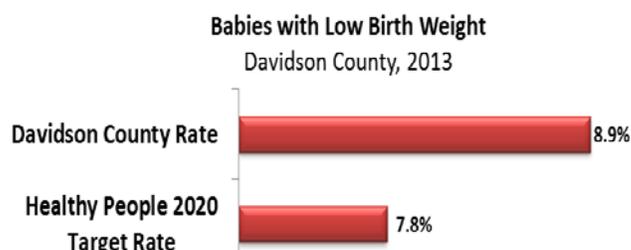
The table at left shows the rankings in the four categories and the elements that the rankings were based on. The Physical Environment improved from 95th in 2014 to 77th worse in 2015.

In Davidson County, 31% of adults were obese. The chart shows the County had a slightly higher percent of excessive drinking than U.S and state, but Tennessee had a higher percent of smokers.

- Obesity increases the risk for adverse health conditions related to heart disease, diabetes, cancer, stroke, liver and gallbladder disease, respiratory problems and other adverse health problems.
- Excessive drinking increases the risk for adverse health conditions that include unintended pregnancy, fetal alcohol syndrome, sudden infant death syndrome, suicide, interpersonal violence, and motor vehicle crashes.
- Smoking increases the risk for cancer, cardiovascular disease, respiratory problems, low birth weight babies, and other adverse health conditions.



The rate of low birth weight babies was greater than the Healthy People 2020 target of 7.8%, as shown in the chart at left. Davidson County's percent of low birth weight babies at 8.9% was better than the state of Tennessee, which was 9.1%. The U.S. at 8.0% was also higher than the Healthy People target of 7.8%. When babies are born at a low birth weight of 5.8 pounds or less, they are at risk of developmental problems and disabilities and at greater risk of dying within their first year of life.

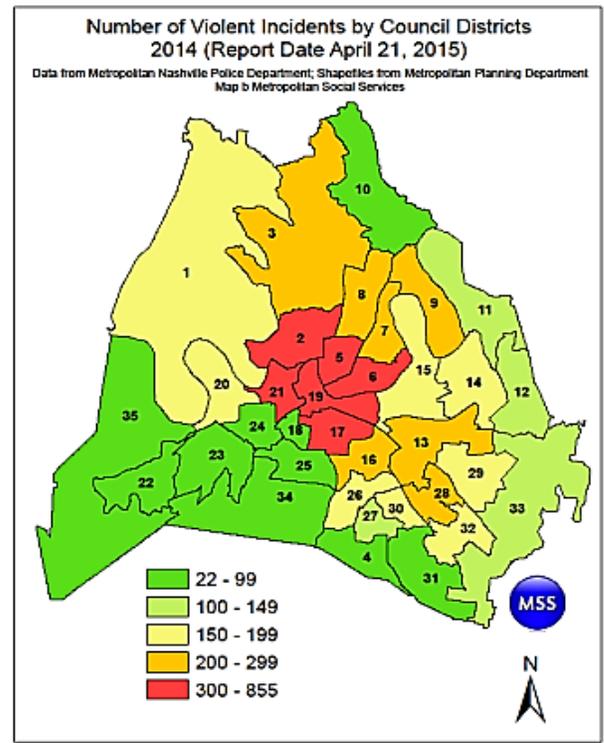


Violence

Violence has also become a major issue in premature deaths.

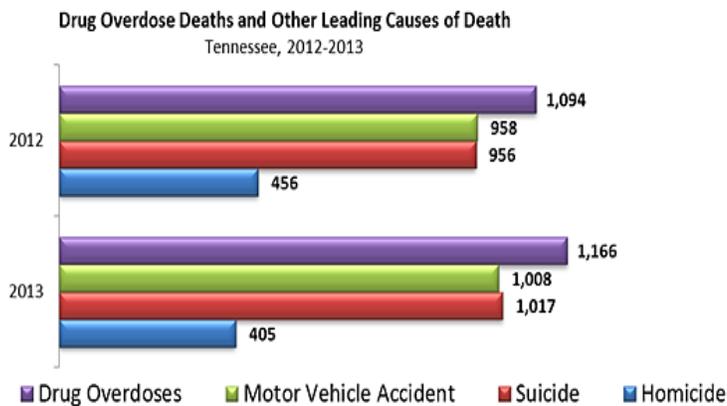
The Metropolitan Nashville Police Department reported 7,284 violent incidents in Davidson County during 2014 as shown on the map at right.

Children who experience violence in their homes and communities are more likely to have depression, anxiety, behavior problems and diminished cognitive capacity.



Substance Abuse

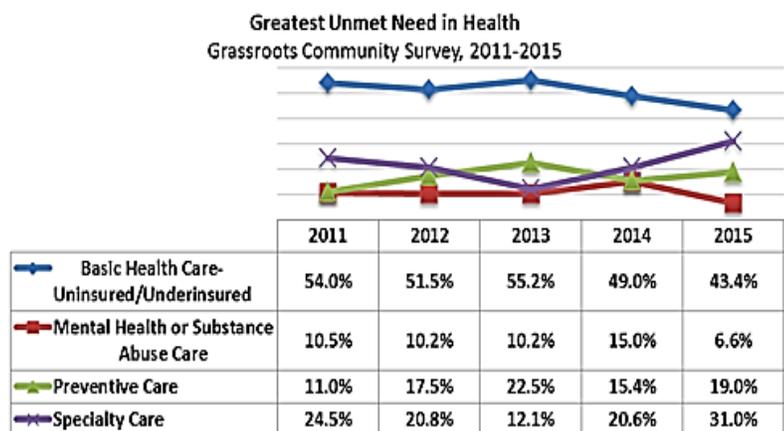
From 2012-2013 more people died from drug overdoses in Tennessee than in motor vehicle accidents, homicides or suicides, as shown in the chart below. Opioid prescription pain medications exceeded alcohol as the primary substance of abuse in Tennessee and in the U.S. The percentage of heroin users with opioid pain reliever dependence more than doubled from 20.7% in 2002-2004 to 45.2% in 2011-2013.



By 2011-2013, opioid pain reliever abuse and dependence was more common among heroin users than alcohol, marijuana, or cocaine. People who were dependent on substances often had high risk factors for suicide.

Grassroots Community Survey - Health

The Grassroots Community Survey results found the greatest unmet needs in the health category has been basic health care for the uninsured/underinsured from 2011-2015, as shown on chart at right.

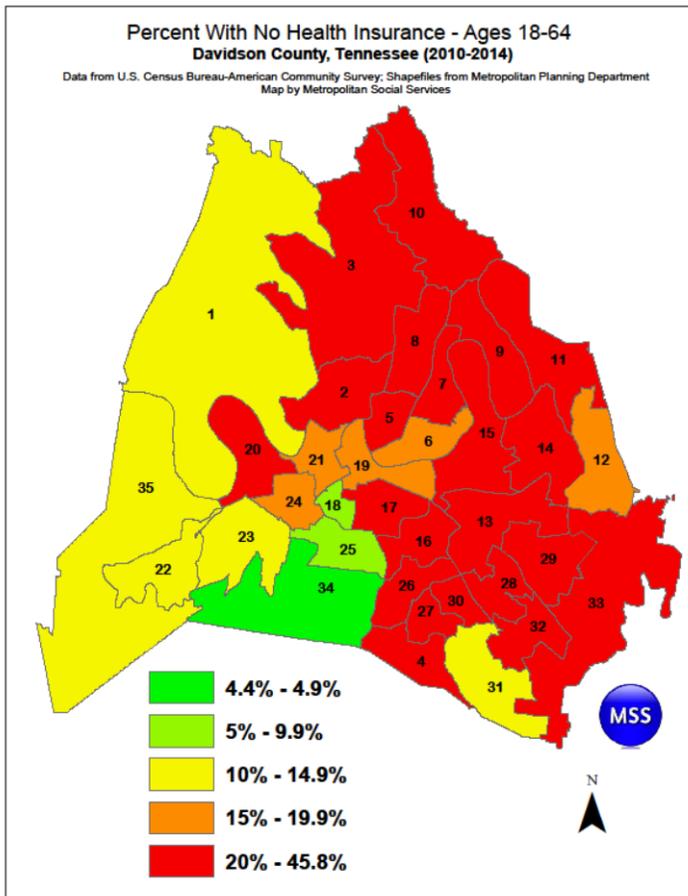
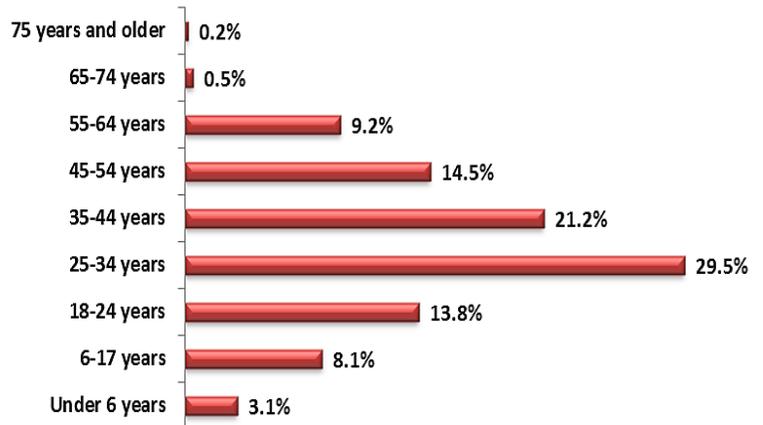


Lack of Health Insurance

In Davidson County, 98,736 non-institutionalized people had no health insurance. The percent of people without health insurance is shown by age category in the chart at left.

The highest rate of uninsured Davidson County residents is the 25-34 age category, followed by ages 35-44.

Percent Uninsured by Age Category
Davidson County, 2014



Working age people (ages 18-64) have the greatest likelihood of not having health insurance. Younger people are often covered by TennCare Kids and older people are often covered by Medicare.

The map shows the percent of residents ages 18-64 with no health insurance coverage by Metro Council District.

Areas in red show the Council Districts in which at least 20% of the people ages 18-64 have no health insurance.

Health Disparities

- Health disparities begin early in life, decreasing the potential for children in poverty to lead healthy lives. Children in poor families experience higher incidences of childhood injury, chronic disease, suppressed immune systems, and cognitive and behavioral challenges.
- Heart disease the leading cause of death in the U.S. but is more prevalent with racial and ethnic minorities and low-income individuals.

- The rate of cancer varies across different socioeconomic or racial/ethnicity groups and include interrelated social, economic, cultural, and health factors.
- Racial and ethnic minorities tend to receive lower-quality health care than Whites, even when insurance status, age, severity of disease, and health status are similar.
- Low wages workers have a higher risk of hypertension than workers with higher wages.
- Some mental illnesses, particularly depression, may be associated with lower socioeconomic status. Low-income people often lack access to adequate mental health care.

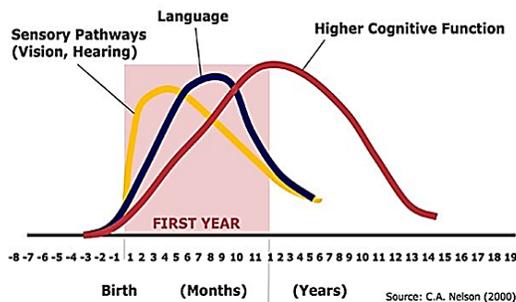
Human Development

Early childhood is the most critical phase of human development and an essential part of health. Adverse childhood experiences can negatively affect development with long-term repercussions. The graphic on right shows the stages when different brain functions are developed. An estimated 1 out of 5 children experience a



Human Brain Development

Neural Connections for Different Functions Develop Sequentially



mental disorder in a given year that not only affects the child but the child's family and their community.

Children who live in poverty are more likely to have cognitive, behavioral, social and emotional difficulties. In higher socioeconomic status families, children are likely to experience more verbal communication.

The graphic at left from Harvard University's Center for the Developing Child shows the ages at which different brain functions are developed. Under adverse conditions, this development can be delayed or prevented.

Grassroots Community Survey – Child Care

From 2009-2015, the greatest need in Home & Community Based Services has consistently been help paying for childcare in the Grassroots Community Survey. The average annual cost of infant care in Tennessee is \$5,857 and the average cost for two children in Childcare is \$10,372 annually. The cost burden of childcare for Tennessee families at and below the poverty level can be as high as 51.6% of their income.

Childhood Poverty - Adverse Childhood Experiences

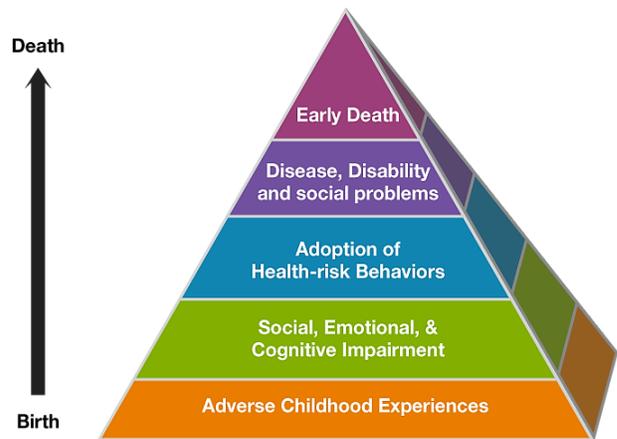
There can be long-term detrimental effects to children who grow up in poverty. Adverse Childhood Experiences (ACEs) have been linked to later health problems and other negative outcomes. Along with experiencing neglect and abuse, poverty can also impair the development of children in various ways that have long-term effects.

Children who are experiencing ACEs sometimes have signs of stress, resulting in nightmares, recurring thoughts of a stressful event, re-enacting trauma through play or seeming distracted or withdrawn. ACEs include physical/emotional/sexual abuse; physical/emotional neglect; household dysfunction (mental illness, incarcerated relative, violence against mother, divorce, etc.).

ACEs can be prevented or effects mitigated through specific and intentional positive interactions. Example of such mitigating interactions include if parents spend more positive time reading to or interacting with the child, if children have a loving member of an extended family or trusted teacher who spends time with positive interactions.

The more ACEs to which a child is exposed increase the likelihood of health risks. The pyramid from the World Health Organization shows how these early experiences create detriments in many areas of life.

With about 1/3 of Davidson County's minor children living in poverty, the potential for lifelong damage is staggering. It is also likely that a significant number of adults remain challenged by what they experienced as children.



Education and Poverty

When young adults from poor families earn four-year college degrees, research shows that they are less likely to be poor, and more likely to have better health outcomes. As demonstrated on the graphic, education leads to better jobs and higher incomes, better-educated individuals live longer, healthier lives than those with less education, and their children are more likely to thrive.

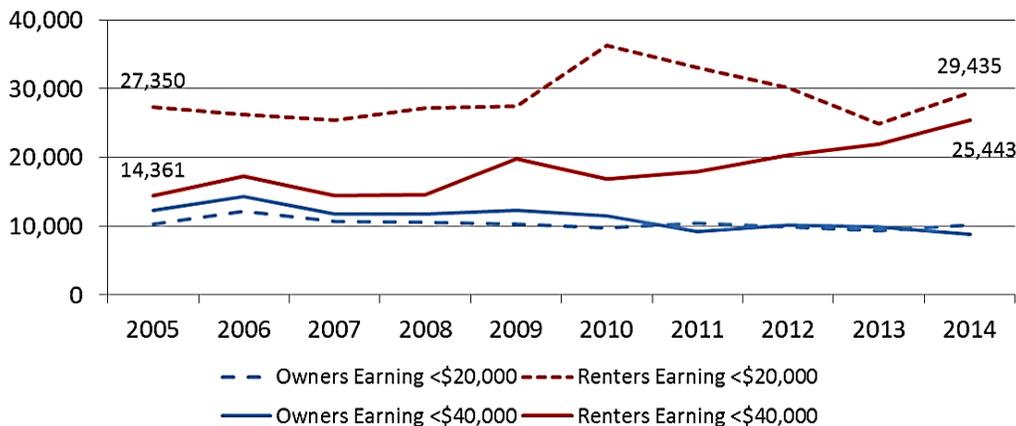
Students from lower-income families are more likely to have lower test scores and higher risks for dropping out of school than students from wealthier families. Those who complete high school are less likely to attend college than students from higher-income families.

The effects of poverty on education can present challenges that make it very difficult to break the cycle of generational poverty, further reducing their chances of having rewarding and productive lives.

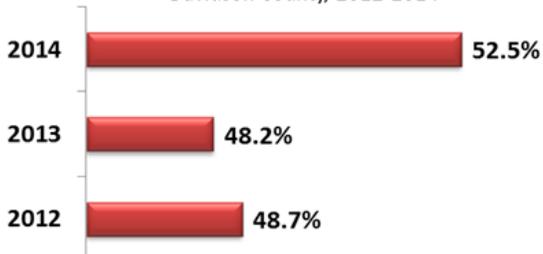
Housing & Neighborhoods

Cost Burden

More than 54,000 Davidson County households earning less than \$40,000 per year were cost burdened (paying more than 30% of household earnings for housing expenses). In 2014, 67,746 of Nashville households were cost burdened, with 30,607 households paying more than 50% of their income for housing.



Percent of Cost-Burdened Renters
Davidson County, 2012-2014

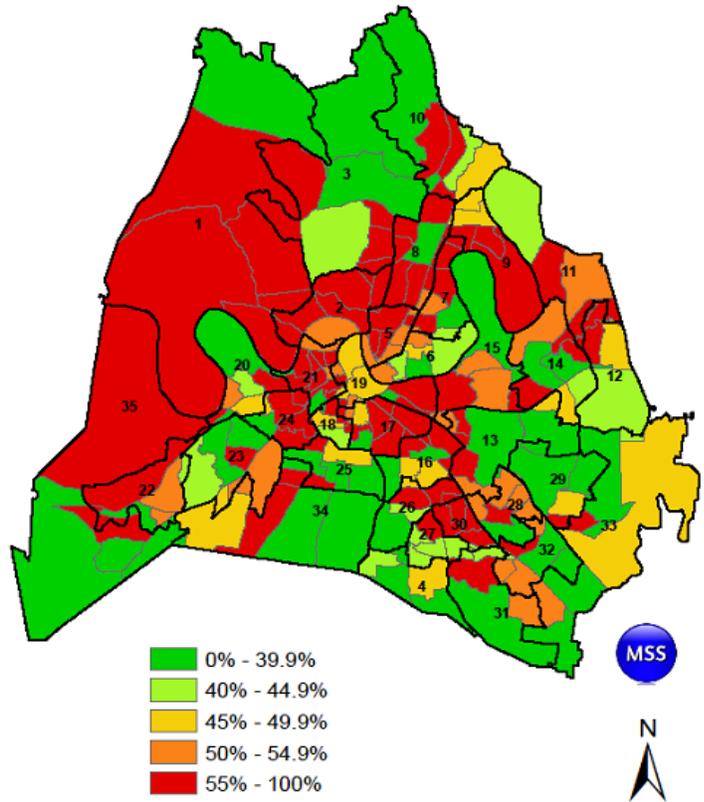


The chart at left shows that the percentage of cost burdened renters increased from 48.2% in 2013 to 52.5% in 2014. Among occupied units paying rent, 37.2% had rents higher than \$1,000 per month and 10.2% were under \$500. As a percentage of household income, 43.5% of households pay 35% or more for gross rent.

The map below shows the percent of renters who are cost burdened by their housing expenses, making it difficult to meet their basic needs.

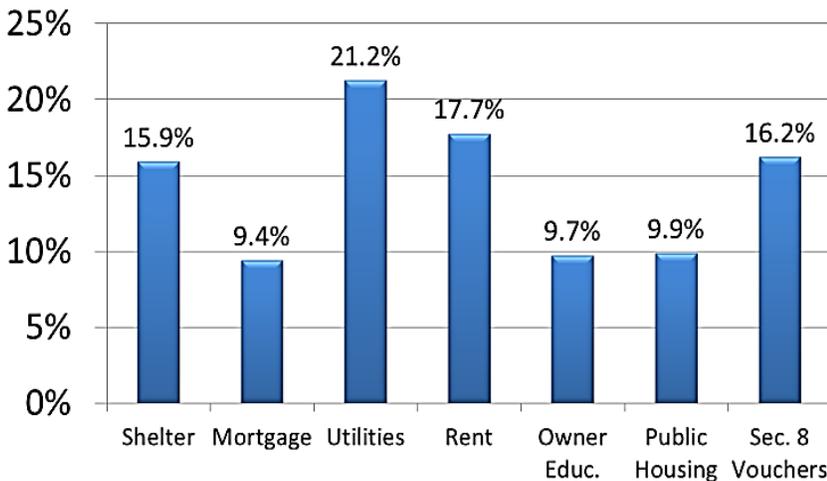
The areas in red have at least 55% of the renters who were cost burdened during 2010-2014.

The map shows cost burden across the 161 Census Tracts in Davidson County, with the 35 Council District boundaries also shown.



Need for Assistance

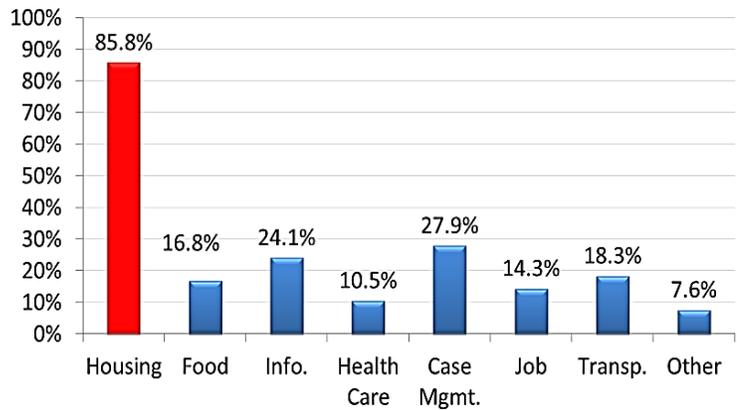
Housing and Related Expenses continued were identified as top needs in the 2015 MSS Grassroots Community Survey. Help with Utility Bills was identified as the greatest need by more respondents.



The chart at left shows that within the Housing & Related category in the 2015 survey, Utilities and Rent were the top two categories followed by Section 8 (Housing Choice) Vouchers.

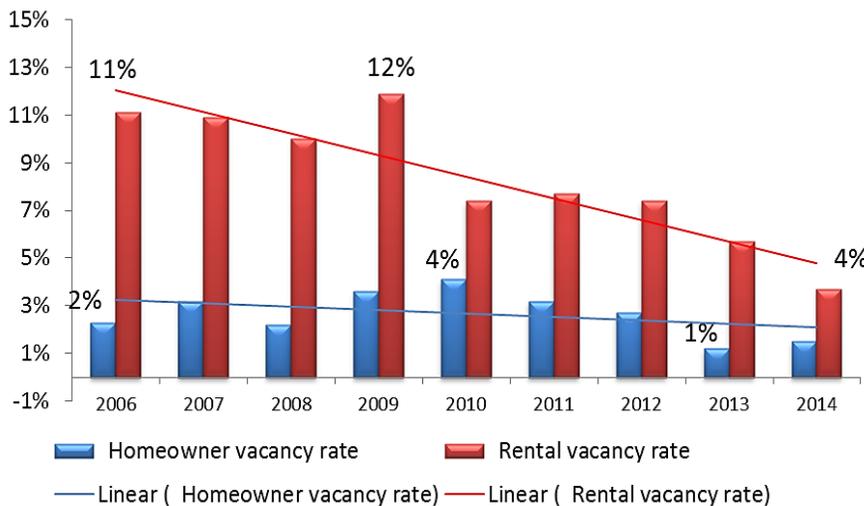
From July 2013 to December 2015, 85% to 90% of the people seeking help from MSS have cited Housing & Related expenses as a need.

Of the 5,229 needs cited by respondents, about 42% were for Housing & Related expenses. Almost half of the respondents cited Housing & Related Expenses as their only need.



United Way reported that in 2-1-1 calls, the combination of Housing and Related Expenses together have been top needs each year since 2007. In 2015, more than 28% of calls identified these needs.

Housing Market

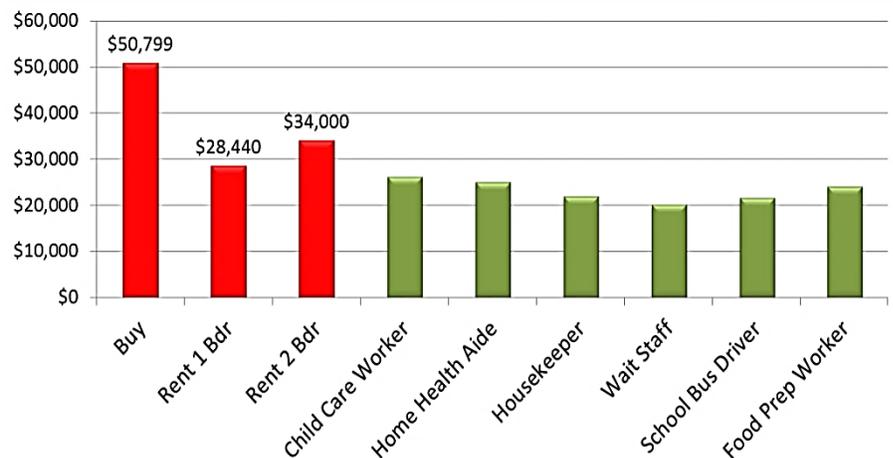


The rental market in Davidson County is tight, with rental vacancy rates dropping from 11.9% in 2009 to 3.7% in 2014.

Apartments that were affordable in the past can now command higher rent, reducing available affordable housing.

Many jobs in the Nashville MSA do not pay enough for a person to buy or rent a home without being cost burdened.

As shown in the chart at right, many of those jobs are important to the economy and quality of life.



Subsidized Housing

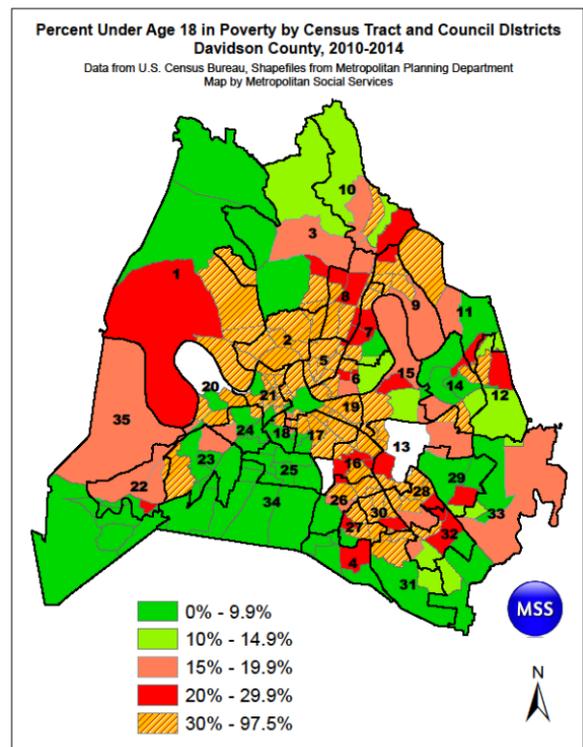
With more than 129,000 Davidson County residents in poverty in 2014 and escalating housing costs, many struggle due to financial burdens. Davidson County low-income families seeking subsidized housing face several obstacles:

- There is a long waiting list (14,491) for Housing Choice (Section 8) vouchers, especially for multi-bedroom units.
- In many places, subsidized housing has a history of being in low-opportunity neighborhoods, associated with negative effects in education, employment and other areas of life.
- In Davidson County from July 2014-July 2015, 20% of the Vouchers that were issued expired because holders could not find a property owner willing to participate, since the property owners could get higher rents than the program would pay.
- MDHA operates 5,313 units of public housing. There are another 3,189 on the public housing waiting list.

Effects of Poor Housing

The 2010-2014 ACS 5-Year Summary shows that 30.5% of Davidson County children under age 18 lived below the poverty level, and 14.0% lived below 50% of the poverty level. Research has consistently shown that the negative effects of high-poverty neighborhoods have significant negative consequences:

- Health – Up to 40% of individual health outcomes may be attributed to social determinants including housing and neighborhoods.
- Education – Residential factors such as low-opportunity neighborhoods, crowding, and dilapidated housing have consequences for the success of children’s attendance at school and impaired academic achievement.
- Employment – Growing up in Davidson County is better than only 12% of U.S. counties for upward mobility of children in poor families. One Harvard study has projected that Davidson County children in low income households will earn up to 10% less by age 26 than if they had grown up in higher-opportunity places.



Some Housing Predictions for 2016

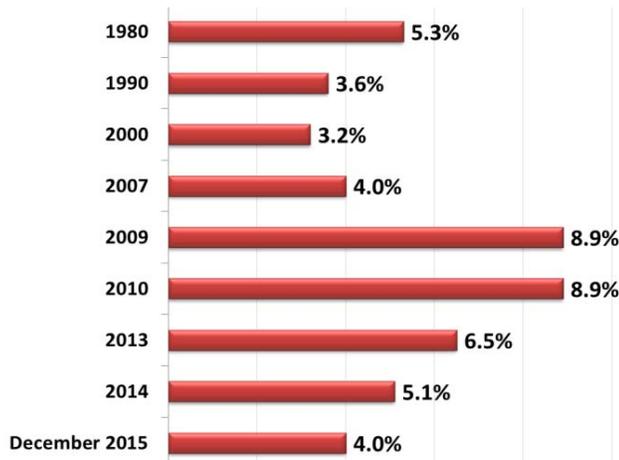
On December 7, 2015, CoreLogic’s online HousingWire.com issued these five predictions for the U.S. housing market for 2016:

- Interest rates will increase, but mortgage rates will remain historically low.
- New household formation will increase housing demand, specifically in the rental market.
- Rental homes will continue to be in high demand. Rental vacancy rates are at or near their lowest levels in 20 years, rents are rising faster than inflation, and wages are stagnant.
- Home sales and home prices will likely increase due to the improved economy that has enhanced purchasers’ feelings of financial security.

Workforce & Economic Opportunity

Unemployment

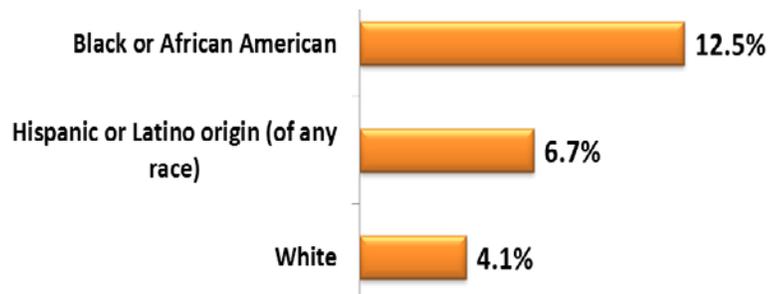
The Nashville labor market has made a recovery from the higher unemployment rates during and after the Great Recession, as the rate has continued to decline. Although the unemployment rate dropped to 4.0% in December, there were 14,790 Davidson County residents who were unemployed (and actively seeking employment), plus others who had stopped looking for work.



The unemployment rate in Davidson County reached 4.0% in December 2015, lower than it had been in recent years, as shown in the chart at left.

Despite the lower rate, according to the Tennessee Department of Labor and Workforce, 15,210 individuals in Davidson County were looking for work in November of 2015, a number that would certainly experience economic hardships.

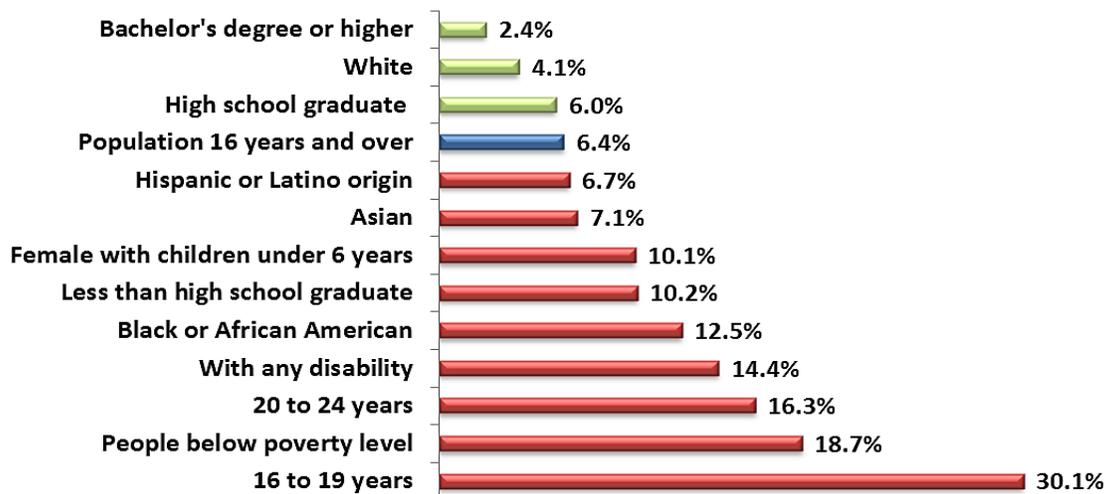
The labor market recovery has been uneven by a variety of demographic and social characteristics. For example, unemployment is higher among the Black or African American population than for either White or Hispanic/Latino population.



Not only does the Black or African American population have a higher unemployment rate than other two groups but also their 2014 unemployment rate is 2.6% higher than it was in 2013.

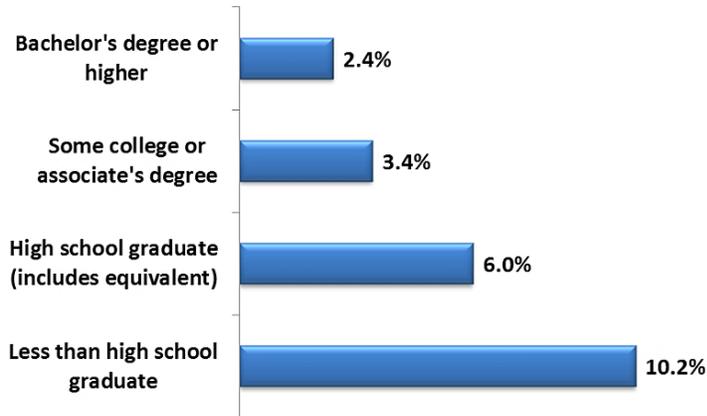
Unemployment Rate by Characteristic

Davidson County, 2014



Educational Attainment

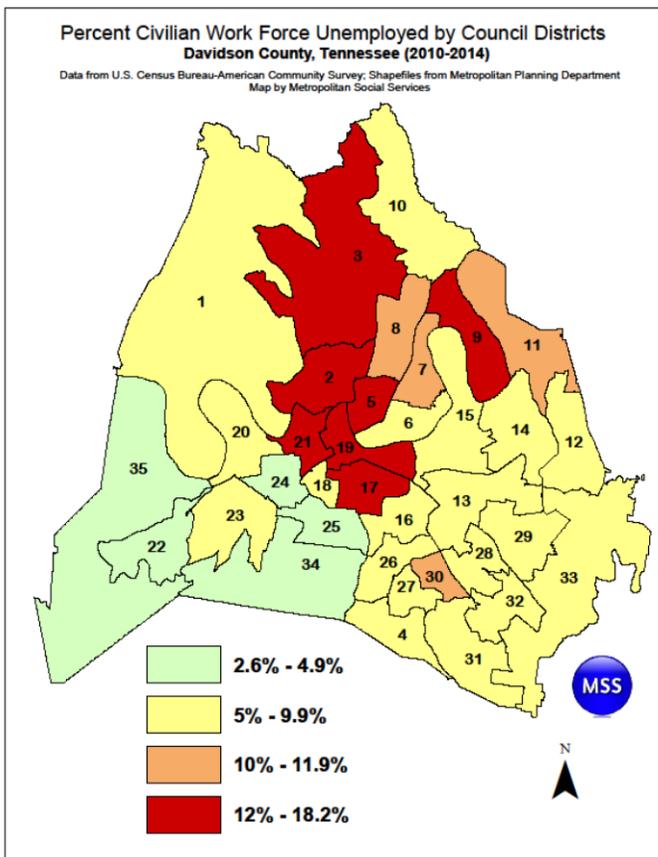
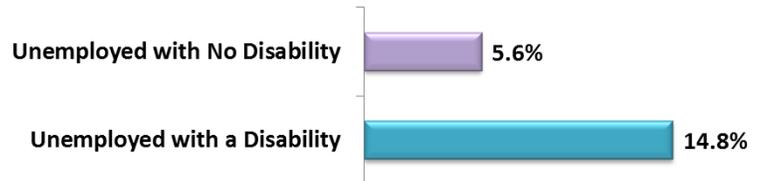
Studies show a strong link between the levels of education as it relates to the ability to secure employment and the opportunity to earn a higher wage. Higher levels of educational attainment typically lead to greater labor participation and higher employment rates.



As shown in the chart at left, in 2014, Davidson County's unemployment rate for people with less than high school was four times as high as for people with a bachelor's degree or higher.

Persons with Disabilities

In Davidson County, the unemployment rate for people with disabilities was 14.8%, more than double for that of people without disabilities at 5.6% in 2014.



Unemployment in Davidson County varies across Metropolitan Council Districts.

Unemployment ranges from 2.6% to 18.2%.

Eleven Districts (2, 3, 5, 7, 8, 9, 11, 17, 19, 21, and 30) have unemployment greater than 10.0%.

Six Districts have unemployment rates 5% and lower (22, 24, 25, 34, and 35).

Wage Declines for the 10 Largest Occupations in the Bottom Quintile U.S., 2009-2014

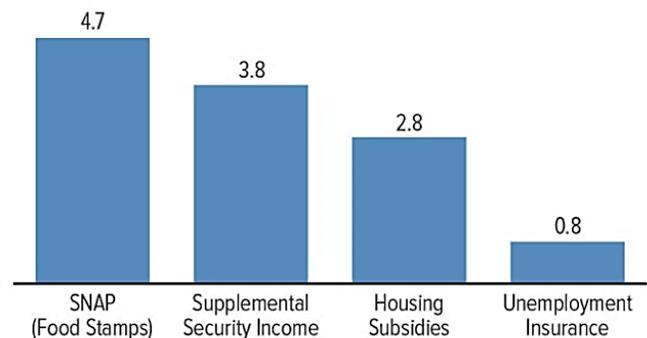
Wages in these growing sectors that employed millions of low skilled have declined for workers in all of the top ten lower-wage occupations, including declines of more than 6% for personal care aides, restaurant cooks, food preparation workers, maids and housekeepers, and home health aides. Although there has been employment growth in these industries, the workers did not experience real wage increases.

Occupation	Total employment 2014 (in thousands)	Median hourly wage, 2014	Change in real median hourly wage, 2009 to 2014
Retail salespersons	4,562.1	\$10.28	-5.0%
Cashiers	3,398.3	\$9.15	-3.9%
Combined food preparation and serving workers, including fast food	3,131.3	\$8.84	-3.9%
Waiters and waitresses	2,445.2	\$9.00	-4.8%
Janitors and cleaners, except maids and housekeeping cleaners	2,137.7	\$10.97	-6.6%
Personal care aides	1,257.0	\$9.82	-6.6%
Cooks, restaurant	1,104.7	\$10.80	-8.9%
Maids and housekeeping cleaners	929.5	\$9.66	-6.1%
Food preparation workers	850.5	\$9.39	-7.7%
Home health aides	799.0	\$10.27	-6.2%

People Lifted Out of Poverty by U.S. Safety Net Programs in 2014

Without federal safety net programs, millions more Americans would live in poverty. It is estimated that these programs kept this estimated number of people out of poverty in 2014.

- SNAP (formerly food stamps) lifted about 4.7 million
- Supplemental Social Income (SSI), which assists the elderly and individuals with disabilities, lifted 3.8 million
- Rent subsidies lifted 2.8 million
- Unemployment insurance benefits lifted about 800,000 out of poverty.
- The Earned Income Tax Credit (EITC) and the low-income portion of the Child Tax Credit lifted about 10 million people out of poverty, including more than 5 million children.



*Unlike the official poverty measure, the SPM counts non-cash benefits, tax credits, and income and payroll taxes paid.

Source: Unpublished figures from U.S. Census Bureau

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