



Metropolitan Social Services Planning & Coordination Summer 2011 Newsletter

Poverty Simulation Event

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On May 12, 2011, **Catholic Charities of Tennessee**, the **Jewish Federation of Nashville and Middle Tennessee** and **Metropolitan Social Services** hosted a Poverty Simulation Workshop. They invited those involved with the **Nashville Poverty Reduction Initiative**, elected officials, service providers and others.

During the simulation, participants played assigned fictional roles in low-income families, ranging from single parents with small children to senior citizens living on Social Security. Each family tried to provide food, shelter and other basic necessities during four 15-minute segments (each representing a week). This involved dealing with the requirements of various service providers, as well as the challenges low income people face such as lack of transportation. The experience allowed them to get a sense of what low-income families struggle with on a daily basis.

During the discussion session held after the Poverty Simulation, people indicated that it helped them better understand some of the harsh realities of poverty. This includes not being able to pay for what the family needs, but also about the devastating effects of human poverty through feelings of frustration, deprivation and anger. Their observations are included in another section of this newsletter.

The Poverty Simulation allowed the participants to have a brief glimpse into what those in poverty struggle with every day. Although it was a role play experience, many participants had real feelings of being frustrated and deprived. However, most could not even imagine how it would feel to live that way, day after day, and year after year. In order to better serve those who are in need, it is important for us to understand as much as possible. A brief video and a report about the event are at these links: http://www.nashville.gov/sservices/videos/poverty_simul.asp http://www.nashville.gov/sservices/docs/plann_coord/PovSim_1_10512.pdf

If you are interested in attending a future Poverty Simulation Workshop, please contact MSSPC@nashville.gov

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Housing Discrimination



Some people in Nashville cannot live where they want, due to housing discrimination – intentional or unintentional. Some sellers and landlords may not be aware of what they can and cannot do under the law.

People with disabilities, immigrants, African-Americans and families with children are a few of the groups which encounter housing discrimination. Some of the things they may be told include:

- *“I rented that apartment just after you called.”*
- *“The rent is higher for persons who use wheelchairs”*
- *“We don’t rent to families with children.”*

One week after Dr. Martin Luther King, Jr. died in April 1968, the U.S. Congress passed the federal Fair Housing Act, as a follow-up to the 1964 Civil Rights Act. The Fair Housing Act added enforcement provisions and expanded on previous acts to prohibit discrimination in the sale/rental/financing of housing based on race, religion, or national origin. In 1974, gender was added as a protected class, as was protection for persons with disabilities and families with children.

The Fair Housing Act makes it illegal to refuse to sell to, rent to, or negotiate with any person because of that person's race, color, religion, national origin, sex, familial status and disability. While the financial resources of a family may influence the type of home they can acquire, Congress intended that the housing market cannot restrict access because of characteristics such as race, religion, national origin, etc.

Discrimination against protected classes is also prohibited in denying home loans, charging higher interest, refusing to allow a renter to make reasonable modifications such as installing grab bars in a bathroom, and discriminatory advertising.

People who know or suspect that any of these illegal activities have occurred can report them to the Tennessee Fair Housing Council at 615-874-2344, or through the Contact page at www.tennfairhousing.org

Complaints may also be filed through the Tennessee Human Rights Commission at 1-800-325-9664, or www.state.tn.us/humanrights

Additional information is available from the Legal Aid Society at 1-800-238-1443, http://www.las.org/booklets/renters_homeowners

Summer Food Program



During the school year, many children receive free and reduced-price breakfast and lunch through the School Breakfast and National School Lunch Programs (including 76% of the students in Metro Nashville Public Schools). During the summer break from school, these important meals are no longer available to low-income students who may not receive adequate nutrition at home. In addition, food deserts (without grocery stores and access to fresh, healthy food) are typically in low-income urban communities and are associated with hunger and lack of access to nutritious food. *(Continued)*

Summer Food Program *(Continued)*

Lack of proper nutrition negatively affects the health of children in several ways. The lack of nutritious food and hunger impair the learning process. It also may make children more prone to illness and other health conditions.

An article published in the Journal of the American Academy of Pediatrics concluded that that negative academic and psychosocial outcomes are associated with family food insufficiency. Children were classified as food-insufficient if the family respondent reported that his or her family sometimes or often did not get enough food to eat. <http://pediatrics.aappublications.org/content/108/1/44.abstract>

The U. S. Department of Agriculture's (USDA) Summer Food Service Program is designed to fill that nutrition gap so children can have the nutritious meals they need, serving more than 2 million children annually. USDA provides funding to states and used to support local programs. In Davidson County, the program is operated through the Metropolitan Action Commission, which has sites across the community.

Children are served up to age 18, plus disabled persons through age 25, with students who receive free and reduced price school meals targeted for the program. Additional information about Summer Food Programs can be found by accessing the USDA web site or the Metropolitan Action Commission web site:

<http://www.fns.usda.gov/cnd/summer/>

http://www.nashville.gov/mac/summer_lunch.asp

Signs of Job Creation in Traditional Sectors

In March 2011, the Tennessee Department of Labor and Workforce Development reported good news for the Nashville-Murfreesboro-Franklin Metropolitan Statistical Area (MSA). They noted that between February 2010 and February 2011, there had been an increase of 16,500 jobs in the MSA.

This is good news, especially to many unemployed Americans, because it suggests that economic growth is starting to turn into job creation. It is noteworthy that the report indicates that in some of the sectors that were losing jobs during the recession, including manufacturing and construction, employment has stabilized or slightly increased.

The data indicates that between January 2009 and January 2010, Davidson County lost 5,900 manufacturing jobs. Even though it is slow, the recovery is reflected by the 100+ jobs added by January of 2011.

As expected, the sector related to providing services continues to lead for most job gains that were reported.

This information is important because it can help organizations that provide job services to strategize their efforts in two ways. First, it identifies the industries that do not require specific skills sets for open positions so they can network with those employers in order to better assist job seekers to obtain these jobs as the opportunities expand.

Second, to produce long-term positive outcomes for job seekers, emphasis should be placed on identifying growing types of employers within the service industry. This allows job service providers to identify the type of job readiness skills and training needed to meet the demand for potential workers in this sector. Monthly Labor Market Reports: <http://www.tn.gov/labor-wfd/lmr/>

GENERATIONAL POVERTY

In describing the poverty he experienced as a child in Nashville, Doug Wallace shared his childhood memoirs of generational poverty in his book, "Everything Will Be Alright" (2009).

Now a successful attorney, Wallace and his six siblings grew up in an improvised housing project in East Nashville where many residents perceived crime as the easiest way out of their circumstances. In his own family, Wallace described the effects of alcoholism, violence and poverty on his childhood. He described strong influences from his grandmother and an aunt who kept encouraging him to work and stay out of trouble.

Wallace indicated that he spent many difficult hours and days walking the streets to find any kind of job. He found that the positive relations stayed with him and the driving force of his grandmother gave him the perseverance and ambition to "escape" generational poverty. Wallace reported having written the book as a way to call attention to the unimaginable hardships for the generationally impoverished.

Many families face generational poverty. In *The Culture of Generational Poverty*, Rita Rizzo described generational poverty as a cycle of poverty that repeats itself within a family for two or more generations. People who live in generational poverty are often debilitated by the ongoing struggle to survive.

While lack of money can result in depression, lack of self-esteem, and prevent academic achievement and productive employment, **money alone will not end the problem.**

There may be children, women, elderly and disabled persons who live in persistent poverty. **Many have never seen anyone "move out" of poverty through employment, nor have they ever had a personal relationship with anyone who "escaped" poverty through educational achievement.** Because of their experiences, poverty may seem to be the norm.

Research by the Child Welfare League of America reported that a person born in poverty is 46% more likely to remain poor throughout their life, and that minorities are 60% more likely to remain poor. Remaining at the lower end of the economic income distribution and passing along a sense of hopelessness to their children are common characteristics of generational poverty.

To move out of generational poverty requires that people have relationships and experiences outside of their norm. It is important that they have the supports they need to develop motivation. Culturally sensitive incentives, mentoring, trust, and encouragement toward self-determination have been found effective to effectuate change in generational poverty. Without the motivation to change, commitment and understanding of the problem, generational poverty will continue to be problematic for all Americans.

For additional information:

The Culture of Generational Poverty: Providing Meaningful Help to the Impoverished
http://www.ceus-nursing.com/ceus-courses/material_detail/120/

Child Welfare League of America, www.cwla.org

Everything Will Be All Right, Doug Wallace, <http://dougwallace.net/>

Keep My Tennessee Home Foreclosure Prevention



Tennessee is one of 18 states receiving federal Hardest Hit foreclosure prevention initiative funds, for states that were hardest hit by unemployment and foreclosures. The initiative is designed to prevent foreclosures by providing targeted aid to families in states most affected by the economic and housing market downturn.

Participating states were chosen either because they are struggling with unemployment rates at or above the national average or experienced steep home price declines greater than 20% since the housing market downturn. Because Tennessee's unemployment rate is greater than the national average, the Tennessee Housing and Development Agency received funds for the *Keep My Tennessee Home* program. These funds will be used to help qualified struggling homeowners to make mortgage payments on their primary residence. The program may also pay some related expenses such as property taxes, homeowner insurance, homeowner association dues, and past-due mortgage payments that accumulated during a person's unemployment.

Tennessee's Hardest Hit Fund program provides loans to unemployed or substantially underemployed homeowners who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. Homeowners in Davidson County who meet the eligibility criteria can receive up to \$15,000 over a 12-month period. *Keep My Tennessee Home* uses zero percent interest, deferred-payment loans forgivable at a rate of 20% per year. This means that the loan is reduced by 20% each year, and after 5 years, the homeowner owes nothing.

For additional information and eligibility guidelines, please call 1-855-890-8073 toll free or go to this link: www.KeepMyTennesseeHome.org. Every qualified applicant will have a counselor to help with the process and provide support.

Additional federal information:

<http://www.treasury.gov/initiatives/financial-stability/housing-programs/hhf/Pages/default.aspx>



Tax-Exempt Status Revoked for Organizations Failing to File Returns/Notices

A list of organizations whose federal tax-exempt status has been automatically revoked by the Internal Service for failure to file an annual informational return or notice for three consecutive years. On the Tennessee list, there are 585 organizations with addresses in Nashville whose status has been revoked.

Link to State Lists:

http://www.irs.gov/charities/article/0,,id=240099_00.html?hq_e=el&hq_m=1144584&hq_l=4&hq_v=b0dc709018



The National Committee for Responsive Philanthropy started Philanthropy's Promise dedicated to maximizing the impact of their grants and to serving the common good.

"Philanthropy's Promise celebrates many of the country's most innovative and influential grantmaking institutions that seek to maximize the effectiveness of their grants and generate the greatest impact in their communities. Each foundation that has signed on to the initiative is committed to providing at least half their grant dollars for the intended benefit of underserved communities, broadly defined, and at least one quarter of their grant dollars for systemic change efforts involving advocacy, community organizing and civic engagement. These are smart strategies that have helped many grantmakers get better results."

<http://www.ncrp.org/>



The U. S. Census Bureau recently released a 5-year compilation of the poverty rate from the American Community Surveys 2005-2009. The Metropolitan Planning Commission created maps to show the poverty rate in Davidson County, both by Council District and Zip Code.

Links to the maps are available at this web page:

http://www.nashville.gov/sservices/rsc_issue_rpts_more.asp



Transportation for America recently released a report about the mobility crisis facing the baby boom generation, *Aging in Place, Stuck Without Options*.

The report projects that Nashville will have 85% of seniors (ages 65-79) with poor transit access in 2015. Nashville is ranked 4th highest (for projected poor transit access for seniors in 2015) among metropolitan areas with populations 1-3 million.

"By 2015, more than 15.5 million Americans 65 and older will live in communities where public transportation service is poor or non-existent. That number is expected to continue to grow rapidly as the baby boom generation 'ages in place' in suburbs and exurbs with few mobility options for those who do not drive."

<http://t4america.org/resources/seniorsmobilitycrisis2011>

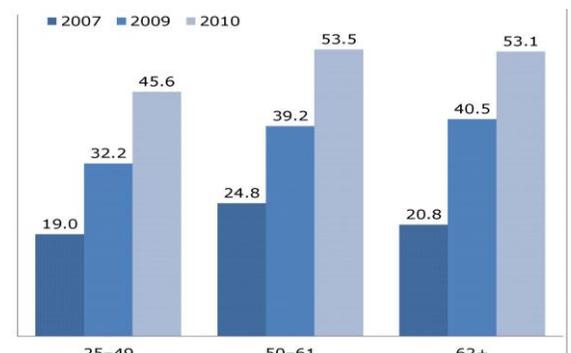


The Urban Institute's Retirement Policy web site reports an increase in long-term employment (more than 26 weeks). This chart shows that the percentage of unemployed workers who were unemployed more than 26 weeks more than doubled between 2007 and 2010.

Workers age 50 to 61— too young to qualify for Social Security retirement benefits—have fared worse than those aged 62 and older since the recession began in late 2007.

Men have also been hit harder than women. In 2010, 2 million men age 50 and older were unemployed. Unemployment increased for all men in 2010 but generally increased more for older workers than younger workers.

http://www.urban.org/retirement_policy/researchspotlight.cfm

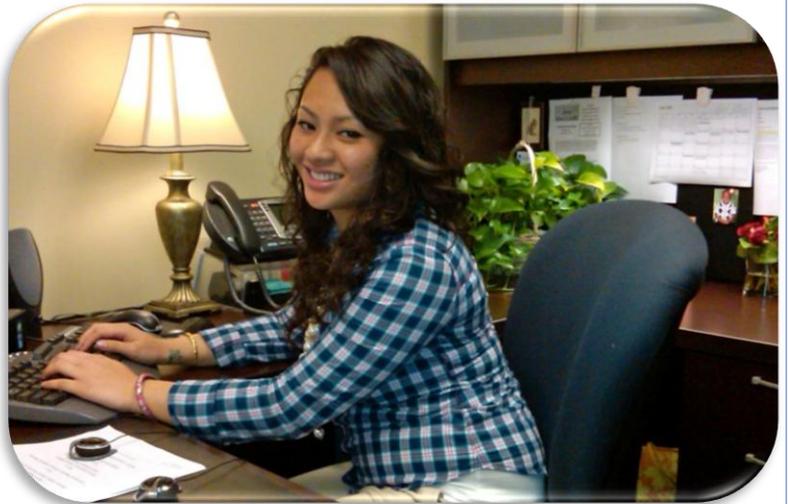


Experiences of a Summer Intern

Meet Paulina Vongsamphanh

Paulina Vongsamphanh is working with Planning & Coordination of Metropolitan Social Services during the month of June, through the Metro Summer Intern Program.

The program is operated by the Nashville Career Advancement Center to provide a quality learning experience regarding the workplace and professional employment, as well as insight into how Metro Departments and Offices function to support the highest possible quality of life in Nashville.



By Paulina Vongsamphanh

Metro Social Services has been a great experience for me. I have been employed with them for three weeks and I have learned numerous facts about this department. At first when I received my summer job at Metro Social Service I thought this would be a department that served citizens through counseling only. I later found that they do more than counseling. They provide tangible help for people to meet their needs.

MSS is more than people talking about the issues and is about helping to prevent homelessness or finding homes for the homeless. My coworkers are here to help provide housing, employment, assist people with disabilities and provide a dignified burial to those who cannot afford it. I am really proud of having a chance to be a part of them because they are making a difference in people's lives. They believe people deserve a second chance to change their lives.

An interesting thing I learned was when Ms. Giovanni Achoe Corley (Homeless Services Program Manager) told me about a situation when she met a man who had an addiction problem and was homeless. She tried to help him out, but then he ended up being terminated because he had withheld needed information. However, even though he got removed from the homeless program he changed his life around. He got a job and was reunited with his family.

I learned that we, in the city of Nashville, have increased in poverty. Poverty is a big issue to Nashville, Tennessee. When our May, 2010 flood disaster came along, we had hit rock bottom in our recession. Since many places had lost money from their budgets, people were laid off and programs were ended. After losing their jobs, many became homeless and could not provide for their families.

I learned that when a child lives in a disadvantage neighborhood, their IQ can decrease by 4 points and can be as detrimental as missing an entire year of school. The Planning and Coordination Unit is involved in the community and works with many in the community including doing surveys to get their opinions on social service needs.

Metro Social Services offered me a great summer experience. I was able to experience what the real world work force expects out from you. The staff of Planning & Coordination made sure I had a learned every time I walked through their door. They provided me with helpful information and let me work with my co-workers to get a feel of what they do every day. What makes me get up in the morning to come to work is not that I am getting paid but that I have great co-workers here. Every day these people are always happy and have a smile on their faces. Who wouldn't want to come to work with great people around you who make you feel comfortable learning here?

Six Common Misperceptions about Teamwork

The *Harvard Business Review Insight Center-Making Collaborations Work* has interesting information about collaborations. In **Six Common Misperceptions about Teamwork**, the article describes how people can misunderstand teamwork:

- Misperception #1: Harmony helps. Smooth interaction among collaborators avoids time-wasting debates about how best to proceed.
- Misperception #2: It's good to mix it up. New members bring energy and fresh ideas to a team.
- Misperception #3: Bigger is better. Larger groups have more resources to apply to the work.
- Misperception #4: Face-to-face interaction is passé.
- Misperception #5: It all depends on the leader.
- Misperception #6: Teamwork is magical.

While much of the *Harvard Business Review's* work focuses on the business environment, it can sometimes be applied to other types of collaborative initiatives. *Which Kind of Collaboration is Right for You?* explains that different types of collaboration work in different situations.

http://hbr.org/hbrg-main/resources/pdfs/strategy/MS_R0812.pdf

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Links of Interest

Community Needs Evaluations:

<http://www.nashville.gov/sservices/planningcoordination/commmunityneeds.asp>

Helpful Links to online service resource directories, transportation information, professional social work information and other information: http://www.nashville.gov/sservices/help_links.asp

Nashville Poverty Reduction:

http://www.nashville.gov/sservices/planningcoordination/implemen_summ.asp



Now on FACEBOOK – “Like” the Nashville Poverty Reduction Initiative – <http://www.facebook.com/?ref=home#!/pages/Nashville-Poverty-Reduction-Initiative/215539115143720>