



# June 2015 Newsletter - MSS Planning & Coordination/Social Data Analysis

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## METROPOLITAN SOCIAL SERVICES

### *Planning & Coordination/Social Data Analysis Newsletter*

#### Lending Circles

A Lending Circle occurs when people of the same ethnic group, co-workers or families come together and make regular contributions in a defined cycle, held by a trusted person and then disbursed in a lump sum to one group member. This creates an interest-free loan initially, as group members cycle through being lenders and borrowers at different points in the cycle. Learn more in a [new issue paper](#) from Metro Social Services.

Lending Circles can be used to provide capital and establish credit history. These have been used for

#### Social Equity Conference

Tennessee State University's College of Public Service and Urban Affairs recently hosted the 14th Annual Social Equity Leadership Conference. The theme of "Leveraging Technology & Data to Promote Social Equity" encouraged participants to discuss changing technology and its relation to data to promote equitable social policy change.

The Social Equity Leadership Conferences were

several years in countries with less sophisticated banking systems and are sometimes called "Rotating Savings and Credit Associations" (ROSCAs).

In the U. S., it is important to be able to save and to borrow to create household stability. This is even more important for the new refugees and other immigrants who arrive in this country with little and who work at entry-level jobs for wages that barely cover basic family expenses.



### Home Equity Conversion (“Reverse”) Mortgages

There are different types of Home Equity Conversion Loans as described in a [new MSS issue paper](#).

The Family Bank for Home Mortgages – Intra-Family Loans have seen resurgence in the area of housing finance. Advantages include lower borrower interest rates and flexibility in paying back the money. There may be tax benefits if the loan has an interest rate that is at least what the government’s applicable federal rates are at the time the loan is created. If not, the IRS may consider the loan as a gift requiring gift tax. Participants in family loans also should make sure the home’s value is enough to repay the debt when it is sold.

Helping Younger Family Members – Parents and family members loan money to younger people to buy a first home, make home renovations, or refinance. Borrowers save on traditional expenses like closing costs and may be able to have lower down payment than regular mortgages. With current tighter lending standards, some responsible borrowers cannot get loans because they are self-employed or get

established by the Standing Panel on Social Equity at the National Academy of Public Administration to facilitate advancing knowledge and understanding to promote social equity in governance. In addition to local dignitaries and experts, the conference also featured speakers from Rutgers University, Western Kentucky University, the University of Louisville, Virginia Commonwealth University, Cheney University of Pennsylvania, Walden University, University of Colorado-Denver, University of Massachusetts and others.

<https://selc2015.files.wordpress.com/2015/05/final-program.pdf>

Watch for additional information on social equity in future MSS publications. Although social equity may have a broader focus than poverty, there are many commonalities. The lack of social equity can relate directly to a significant causation of poverty.

Below are Dinah Gregory, Planning & Coordination/Social Data Analysis Director and Melody Fowler-Green, Executive Director of the Metropolitan Human Relations Commission, at the Social Equity Conference.



### Ride 2 Thrive

Metropolitan Social Services will hold its [3rd Annual Ride 2 Thrive](#) from Noon to 6 pm on Saturday, June 27. The free annual event will provide community awareness, including direct program services, resources, information, health screenings, family fun activities, kid friendly

commissions and do not have a predictable income, or they do not have a credit history yet, and intra-family loans can be a solution.

Helping Older Family Members – Younger family members may make these reverse-mortgage-type loans to provide adequate monthly income to aging parents. The can be structured as Caregiver Loans, keeping the home asset in the family, with similar benefits and cautions.

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## Aging in Place

During the next 20 years, the population age 65 and over is expected to double nationwide. In Davidson County, the number of persons in this age group is expected to increase from 75,199 in 2015 to 150,484 by the year 2050. The overwhelming majority of persons who have been surveyed indicate a desire to remain in their current homes and communities.

In order for persons to age in place, a number of factors should to be considered. These factors include changes in governmental policies, advance planning on the part of individuals and families, increasing the number of caregivers (both paid and volunteer), improving transportation options and improving access to affordable and appropriate health care services. All of these would be needed to respond to this growing population.

As people age, there is an increased likelihood of having one or more disabilities that affect an individual's ability to age in place. Deficits in activities for daily living (ADL) and instrumental activities for daily living (IADL) will affect a persons' ability to remain in the home and community. A [new issue paper](#) highlights a few local and state programs designed to improve a person's ability to age in place.

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## Who Gets Government Assistance?

The U. S. Census Bureau published Dynamics of Economic Well-Being: Participation in Government Programs, 2009-2012: Who Gets Assistance? (May 2015) that reported on participation and characteristics

games, food, music and prizes!

Please join MSS at Cumberland Park (near the Titans' Stadium), 592 South First Street on June 27.



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## How the Built Environment Affects Childhood Obesity

One of the most serious public health challenges of the 21st century is childhood obesity. The U. S. Centers for Disease Control and Prevention (CDC) stated that high calorie, fatty foods and drinks have become a big part of America's culture. Childhood Obesity in Tennessee was ranked as the 5th worst in the nation, based on The State of Obesity: 2014.

Many communities are built in ways that can make it challenging for children and families to have access to healthy foods, transportation and safe places to live, play, and engage in an active lifestyle. For example, some do not have parks and recreation centers near their homes or lack adequate transportation. For many children, safe routes to walk or bike to school or recreation areas are not in the vicinity of their homes.

According to the CDC, when children are deprived of healthy/active environments and lack access to safe areas in which to play and lack access to nutritious foods, the children are often obese. Obesity is one of the leading causes of serious chronic illnesses in children with higher risk of emotional problems. When children are obese in childhood, they are likely to be obese as adults. Read more in the [new issue paper](#) from MSS.

of participants in income-based assistance programs (Medicaid, SNAP, Housing Assistance, SSI, and TANF).

During 2012, an average of 21.3% of the U.S. population (52.2 million people) participated in one or more means-tested assistance programs each month. These include 15.3% participated in Medicaid, 13.4% in SNAP, 4.2% for Housing Assistance, 3.0% in SSI and 1.0% in TANF.

Between January 2009 and December 2012, about 75% of people living poverty participated in one or more means-tested programs, with minor children the most likely group of participants. Average monthly participation for minor children increased from 34.6% in 2009 increased to 39.2% in 2012.

One of the charts shows the median monthly benefit for program recipients, reflecting a median amount of \$404 per participant for 2009-2012. The [complete report is online](#).

**Median Monthly Benefit Amount for People Receiving Benefits by Program: 2009-2012**



Note: The dollar amounts are inflation-adjusted to 2012 dollars.  
Source: U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Waves 2-14.



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### Talk Poverty Ranks States and Congressional Districts

TalkPoverty.org [compares indicators across states](#) and ranks each state accordingly. It notes that of the 6,335,295 population in Tennessee, 1,226,772 were in poverty during 2014. Tennessee ranked well in the high school graduation rate (6th) and the gender wage gap (11th). However, Tennessee ranked near the bottom for teen birth rate (41st), child poverty rate (43rd), unemployment insurance and hunger/food security (both 48th).

It provides similar indicators for each Congressional District. Among 435 Congressional Districts in the U.S., [Nashville's 5th Congressional District](#) ranked 207th in the poverty rate for working-age women (16.0%), 282nd for the poverty rate (17.4%) and 360th in the child poverty rate (29.2%).



Additional information is available on the [MSS web site](#).

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