

# 2022

## COMMUNITY NEEDS EVALUATION

The State of Economic and Social Wellbeing  
Nashville - Davidson County

### FOCUS ON

The Costs & Challenges  
of Aging in Nashville



Metropolitan Social Services  
Strategic Planning and Research



## METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

**JOHN COOPER  
MAYOR**

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

Dear Friends,

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

From the beginning I have said our vision is of a Nashville that works for everyone--- a Nashville that grows and meets the needs of every neighborhood and every family. With that goal in mind, it is crucial to consider all demographics—race, gender, socioeconomic status, and age—and ensure people of all backgrounds are supported. Which is why this report is a crucial tool to help Metro Nashville evaluate how they can best serve its older population. We must make sure that sure no one gets left behind.

As this report highlights, in the one in every seven Nashvillians is 65+ years old, and one in three older Nashvillians has one or more disabilities; 52.8% of Nashville’s older renters pay more than a third of their income for housing; and 24.2% of older homeowners are cost burdened. We must ensure that our older residents have the resources they need to live a long, financially stable, and fully supported life.

While there is still a lot to do, we are facing these challenges head on by (1) investing alongside our city’s growth and (2) innovating to keep pace with the challenges presented by our growth.

Here are a few examples of how we are doing just that:

- **We have established new funding tools and revenue streams** to strengthen Nashville’s commitment to making affordable housing a consistent priority. For example, The Convention Center’s \$14.3 million payment in lieu of taxes is now a primary source of funding for the Barnes fund.
- **We created the Mixed Income PILOT** to provide incentives for new housing complexes will include more units below market rate, helping families across the city, and is set to deliver 466 housing units with its first year of funding.
- **We implemented a “housing first” plan to tackle homelessness** which significantly ramps up our capacity for temporary housing to get folks off the street immediately – and then into supportive environments. In 2022 alone, we found permanent housing for over 1,800 Nashvillians.

As we work toward a Nashville that works for all, the Community Needs Evaluation serves as both a guide and a call to action. I appreciate the work that Metropolitan Social Services has done to make this report possible.

Sincerely,

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

John Cooper  
Mayor

JOHN COOPER  
MAYOR

RENEE PRATT  
EXECUTIVE DIRECTOR



**METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY**

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

Metropolitan Social Services has produced the Community Needs Evaluation report for the past 14 years, which uses objective data that is regularly updated to inform the community about important trends and topics related to the demographic and socioeconomic patterns of Davidson County. This 14th edition carries on the tradition of providing most recent data along with key updates on emerging issues in our society. The report offers an overall look at the state of wellbeing of the community's population as well special focus this year on older Nashvillians.

The Community Needs Evaluation fulfills a key aspect of the charter of Metropolitan Social Services in conducting research and analysis on matters related to economic and social wellbeing of Nashville's residents. The report is available to policy makers, funders, service providers, elected officials and others so that they can make more informed decisions about strategies, policies, programs, and services to meet the needs of our residents. Economic wellbeing represents a state of present and future financial security, including having control over household day-to-day finances and the ability to absorb financial shocks, to meet financial goals, to build financial assets, and to maintain adequate income throughout the lifespan. This report provides a wide array of data and insights for guiding public policy to address topics of economic wellbeing. This year, the report specifically points to matters affecting older adults in relation to costs and challenges unique to that group.

Metropolitan Social Services is pleased to fulfill this responsibility of analyzing matters important to residents of Davidson County and to seek opportunities to engage elected officials and other stakeholders on topics of importance in advancing a better Nashville.

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

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# The Cost of Aging



# THE COST OF AGING

The 2021 *Community Needs Evaluation* highlighted “The Big Squeeze” in which Nashville residents experience rapidly escalating cost of living while earning stagnant or slowly increasing wages. The stark challenges revealed that many Nashvillians were continually worse off year by year. Social and economic wellbeing for many remains in decline.

With over 92,000 older residents of Davidson County, it is clear that this population suffers disproportionately from many of the socioeconomic forces occurring. The current *Community Needs Evaluation*, therefore, focuses on the costs, context, and challenges facing Nashville’s older population.



The **poverty rate just doesn't cut** it as a realistic look at the struggles older adults are having.

William Arnone, CEO, National Academy of Social Insurance

There's a **myth** that Social Security and Medicare miraculously take care of all of people's needs in older age. The reality is they don't, and far too many people are **one crisis away from economic insecurity.**

Ramsey Alwin, CEO, National Council on Aging



# What is a Livable Income?

A Livable Income is related to a Living Wage for the working age population, The living wage is based on the ability to meet the level of expenses for different household types in Davidson County. This indicates the amount that the household worker must earn to support his or herself and their family. The assumption is the sole provider is working full-time (2,080 hours per year). The tool provides information for individuals, and households with one or two working adults and zero to three children.

## Living Wage for Davidson County - March 2023

	1 Adult			2 Adults (1 working)			2 Adults (both working)		
	0 children	1 child	2 children	0 children	1 child	2 children	0 children	1 child	2 children
Food	\$3,926	\$5,795	\$8,707	\$7,198	\$8,966	\$11,564	\$7,198	\$8,966	\$11,564
Child Care	\$0	\$7,326	\$14,652	\$0	\$0	\$0	\$0	\$7,326	\$14,652
Medical	\$3,213	\$8,732	\$8,743	\$6,943	\$8,743	\$8,668	\$6,943	\$8,743	\$8,668
Housing	\$13,292	\$15,436	\$15,436	\$13,551	\$15,436	\$15,436	\$13,551	\$15,436	\$15,436
Transportation	\$5,477	\$9,851	\$12,045	\$9,851	\$12,045	\$14,484	\$9,851	\$12,045	\$14,484
Civic	\$3,074	\$6,107	\$6,821	\$6,107	\$6,821	\$9,300	\$6,107	\$6,821	\$9,300
Other	4,253	\$7,420	\$8,755	\$7,420	\$8,755	\$9,610	\$7,420	\$8,755	\$9,610
Required annual income before taxes	\$38,164	\$70,124	\$87,463	\$57,742	\$69,345	\$79,269	\$57,742	\$78,111	\$96,800

Source: MIT Living Wage Calculator, Davidson County, March 2023

Since the vast majority of older adults live on a fixed income, there are no ways for those persons to boost their spending ability for their household needs. The dramatic rise in costs of rent, groceries, and medical care in Nashville disproportionately impact the city’s older population. In 2021, the *Community Needs Evaluation* noted that about half of Nashville’s working population experienced living wage poverty. Considering the requirements for a livable income in Nashville and the low, fixed income of older persons, it appears that more than half of the city’s population over age 65 is likewise in Livable Income Poverty.

**1 in 2** Nashville Seniors  
are in  
**Livable Income Poverty**



# POVERTY INCREASING

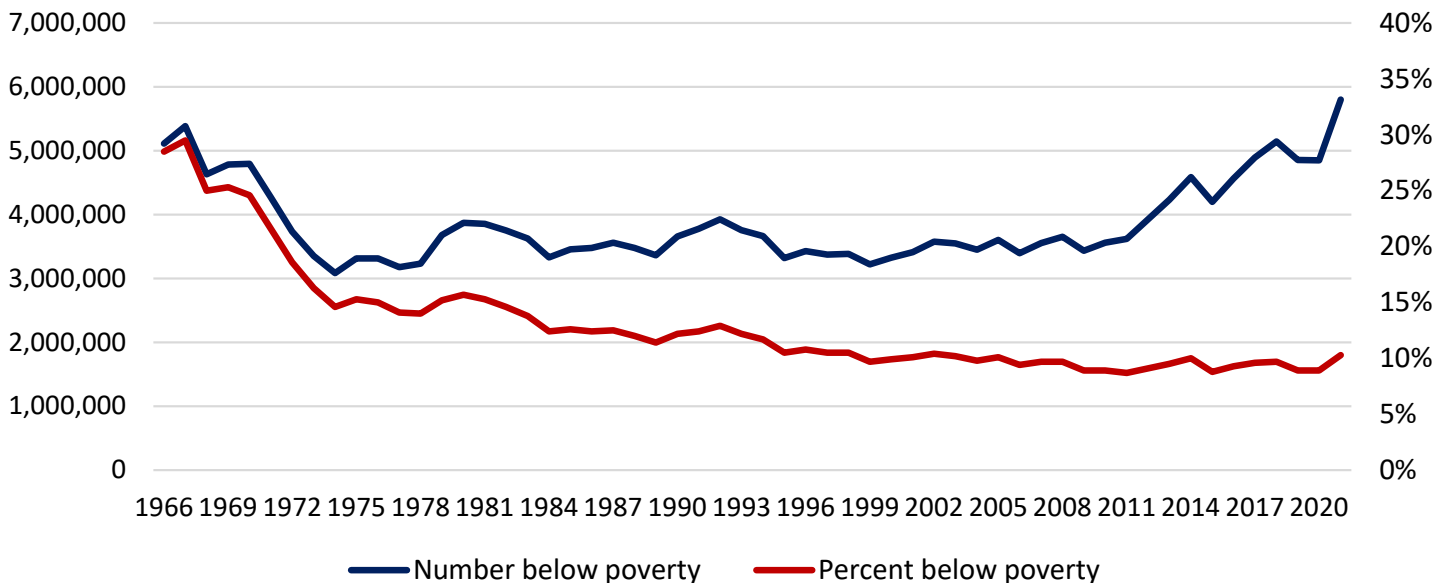
The poverty rate for older Americans **increased** in 2021, even as it sank for everyone else. Experts worry it may signal a broader setback in seniors' financial security

Matthew Desmond, "Poverty, by America"

## US Population Age 65 and Older Below Poverty, 1966-2021

Number Below Poverty

Percentage Below Poverty



Source: Congressional Research Services

The number of older persons in the U.S. living in poverty is at record high levels. The official poverty measure used in the U.S is defined using cash income only, before taxes, and is computed based on food consumption in **1955** and food costs in **1961**, indexed to inflation. That definition prevents the official measure from gauging the effects of noncash benefits, taxes, or tax credits on the low-income population, and it does not consider how certain other costs, such as housing or medical expenses, might affect them as well. The older population particularly is impacted by the high cost of healthcare.

Source: Congressional Research Services

It is much easier in the United States to be decently dressed than it is to be decently housed, fed or doctored.

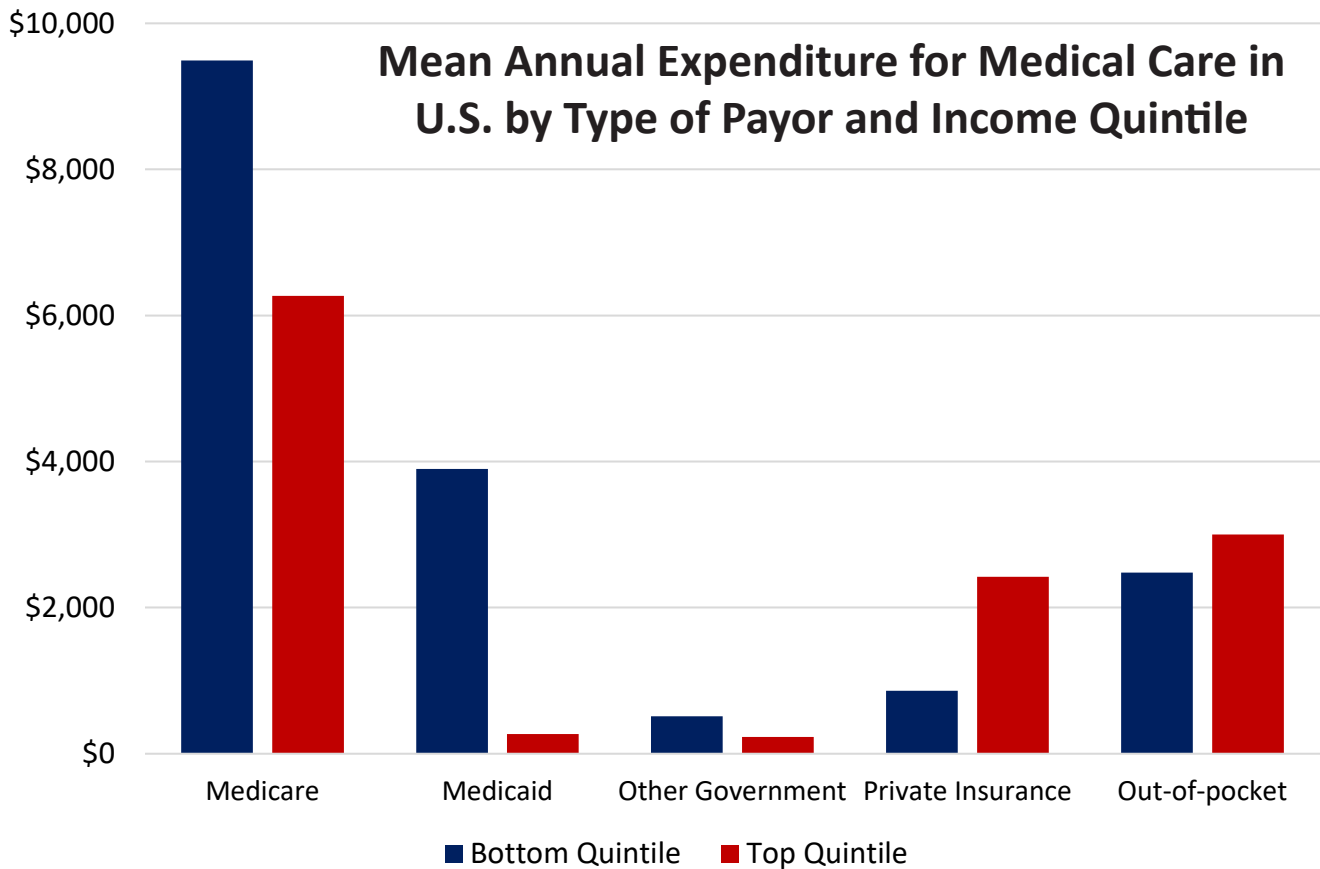
Michael Harrington





# THE COSTS OF SENIOR MEDICAL CARE

There are a variety of ways that medical care is paid for in the U.S., ranging from public and private insurance to fully self-paid. The patterns, however, differ for populations at the highest and lowest income categories. Out-of-pocket spending is nearly as high by the poorest group as the wealthiest. Spending on end-of-life care is particularly high at about six times the average spending for the entire population and over double the average medical spending of those aged 65 and over.



Source: National Bureau of Economic Research



Typical Medicare beneficiaries spent **25%** of their Social Security benefits on out-of-pocket health care costs.

Source: Forbes, Masch 2022



# THE COSTS OF EXTENDED CARE FOR OLDER NASHVILLIANS

## Annual Median Costs of Care for Older Adults Nashville Area, 2022

### In-Home Care

Homemaker Services/ Home Health Aide \$57,200

### Community and Ambulated Living

Adult Day Health Care \$22,100

Assisted Living Facility \$49,200

### Nursing Home Facility

Semi-Private Room \$87,235

Private Room \$94,900



Source: Genworth; American Council on Aging

**More than half** of all Tennessee nursing homes are already operating with a **staff shortage of 20 percent** or greater

Source: Tennessee Health Care Association , 2021

**Residents have waited decades** for adequate staffing around the clock. Every day that passes without sufficient staffing jeopardizes their health, safety and welfare

Source: The National Consumer Voice for Quality Long-Term Care

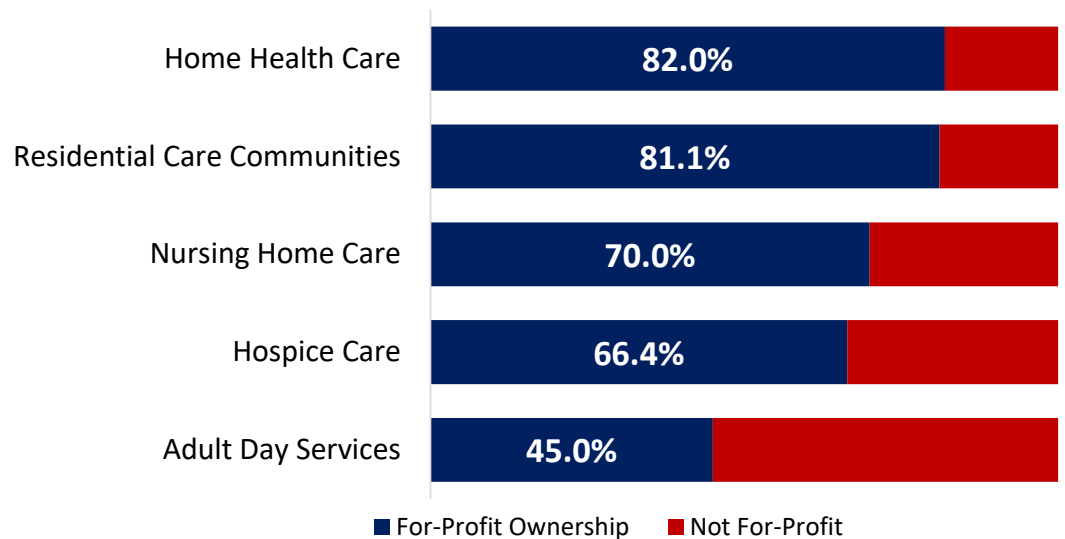


# SAFEGUARDING OLDER ADULTS

Federal nursing home law applies across the country, and is called the Nursing Home Reform Law. The Reform Law applies to every nursing home that is certified to accept payment from the Medicare or Medicaid programs or both, even if the resident involved is not utilizing Medicare or Medicaid payment. Because Medicare and Medicaid are important sources of payment, almost all nursing homes are governed by the Reform Law.

The Reform Law’s cornerstone is the requirement that each nursing home provide the care needed by a resident to reach the highest practicable level of functioning. Some residents are capable of gaining strength and function; other residents are capable of maintaining their current condition. Still other residents, at most, may be able to moderate their level of decline. In each of these situations, the nursing home must provide all necessary and appropriate care.

## For-Profit Ownership of Services for Older Americans



Source: US Centers for Disease Control and Prevention

Many attempted **evictions from nursing homes** boil down to criticizing the actions of a resident with dementia. But nursing homes exist to serve persons with dementia. In good dementia care, the nursing home pays close attention to the resident’s needs and actions, and uses the care planning process to meet those needs.



## THE COSTS OF ELDER CAREGIVING

About **53 million adults** in the U.S. were unpaid family caregivers in 2020, up from **43.5 million** in 2015.

Around **half** of those were caring for a parental figure.

Source: National Alliance for Caregiving and AARP



By 2030, the demand for home health care is anticipated to grow by **46%**, with more than **1 million new home care jobs** needing to be filled.

Source: US Centers for Disease Control and Prevention

Tennessee is **fourth worst** state for Caregiver Shortage in the U.S.

**8.1** caregivers per **1,000** residents

Source: Asbestos.com



# THE COLLECTIVE COST OF AGING and SENIOR CAREGIVING

## FINANCIAL COST

Caregivers spend on average **26%** of their income on caregiving activities  
Nearly **1 in 5** caregivers cut back on their own health care spending

## TIME COST

Caregivers provide **30 billion hours** of uncompensated care each year  
**6 in 10** caregivers are also employed  
**6 in 10** caregivers could use more information and support

## EMOTIONAL COST

**6 in 10** caregivers consider their situation stressful  
**1 in 5** caregivers is over age 65  
**1 in 3** caregivers has a disability

## OPPORTUNITY COST

**1 in 3** workers have left a job for caregiving responsibilities  
**61%** of caregivers are female, often foregoing other employment  
Caregivers **often on their own** in learning how to perform medical /nursing tasks

Source: The National Alliance for Caregiving

Older spouses reporting emotional strain due to caregiving had a **63 percent higher mortality rate** in 4 years than older adults who weren't caregivers.

Source: Journal of the American Medical Association



# The Context of Aging



## THE CONTEXT OF AGING

Tennessee ranks **12th worst state** for elderly Americans

Tennessee ranks **3rd worst state** for support  
for family caregivers of the elderly

Tennessee ranks **11th worst state** for elderly healthcare

Tennessee ranks **7th worst state** for community support  
expenditures for adults age 60 and over

Tennessee ranks **8th worst state** for early death rate  
among adults age 65-74

Tennessee ranks **12th worst state** for low  
nursing home quality

Tennessee ranks **11th worst state** for older adults  
with frequent physical distress

Tennessee ranks **6th worst state** for teeth extractions  
of older adults

Tennessee ranks **11st worst state** for older adults avoiding care  
due to cost

Source: United Health Foundation, American's Health Ranking, 2022



There are two principles:  
Not to harm anybody &  
To serve society's welfare.

Cicero



## MIGRATION: OLDER NASHVILLIANS

More people are leaving Davidson County than are moving into Davidson County from elsewhere. This trend has continued for several years. The older adult population in Davidson County is primarily a native population, or those that have lived in Nashville for many years. Between 2015 and 2019 only 2,557 seniors moved to Tennessee when in-migration and out-migration are measured. Of the top 10 Council districts with the largest populations of seniors from 2012, seven were still in the top 10 in 2021.



Approximately **56%** of all homes listed in the Nashville area are **affordable only to households making more than \$100,000 a year**

Source: National Association of Realtors

**40% of older workers and their spouses will experience downward mobility in retirement.**

Only 65% of workers nearing retirement have any retirement wealth, and the median balance of those with IRA or 401(k) plans is \$92,000, which will provide a **lifetime income of a mere \$300 a month.**

The New School's Schwartz Center for Economic Policy Analysis

<https://insights.som.yale.edu/insights/we-need-to-acknowledge-the-problem-of-senior-poverty#:~:text=Nearly%20five%20million%20Americans%20over,outright%2C%20is%20a%20precarious%20existence>





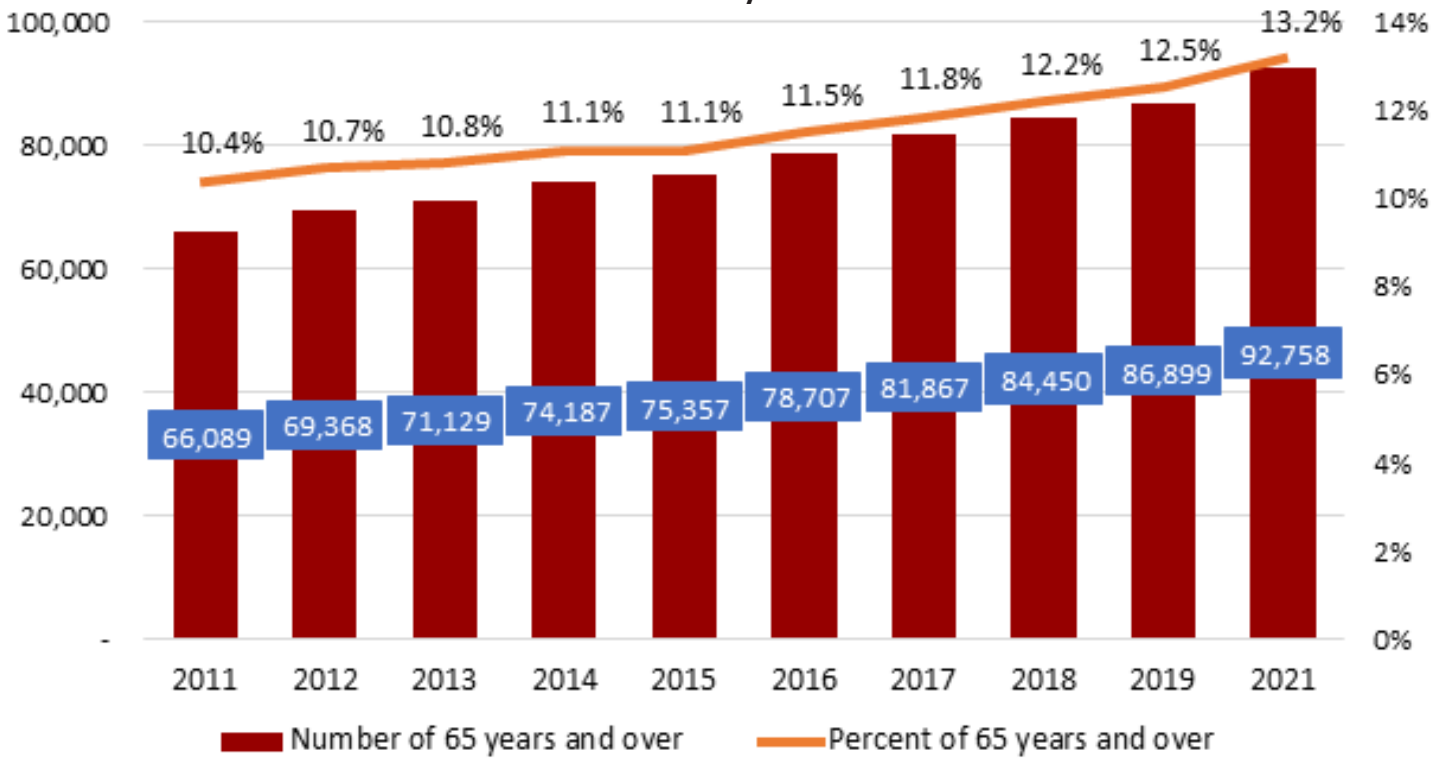
# DEMOGRAPHY: THE RISE OF THE ELDERLY



This is a critical moment in which to consider investments in the housing needs of the nation’s older adults. While the number of people 65 and over has increased dramatically since the first baby boomers reached that age a decade ago, in just three years the leading edge of that cohort turns 80. By 2035, the Census Bureau projects that the population 80 and over will grow to nearly 24 million people, fully doubling from 2016. Many of these older adults will live alone and on limited incomes, and many will have mobility and other health challenges.

Joint Center for Housing Studies, Harvard University

### Population Age 65 and Over Davidson County 2011-2021



Source: US Census, American Community Survey

**4.7%** of Nashvillians, or 33,104 persons, are **Over Age 75**



# DEMOGRAPHIC SNAPSHOT: NASHVILLE'S OLDER POPULATION

<b>Total Population Age 65 and Over</b>	92,758
<b>SEX AND AGE</b>	
Male	43.2%
Female	56.8%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>	
White	69.9%
Black or African American	22.9%
American Indian and Alaska Native	0.2%
Asian	3.2%
Some other race	1.0%
Two or more races	2.9%
Hispanic or Latino origin (of any race)	2.9%
<b>MARITAL STATUS</b>	
Now married, except separated	52.7%
Widowed	19.9%
Divorced	18.5%
Separated	0.4%
Never married	8.5%
<b>EDUCATIONAL ATTAINMENT</b>	
Less than high school graduate	9.8%
High school graduate, GED, or alternative	26.2%
Some college or associate's degree	27.2%
Bachelor's degree or higher	36.8%
<b>VETERAN STATUS</b>	
Civilian veteran	12.3%
<b>DISABILITY STATUS</b>	
Civilian noninstitutionalized population	90,990
With any disability	33.5%

Source: US Census, American Community Survey, 2021 1-year estimate

A society that does not value its older people denies its roots and endangers its future. Let us strive to enhance their capacity to support themselves for as long as possible and, when they cannot do so anymore, to care for them.

Nelson Mandela





# ECONOMIC SNAPSHOT: NASHVILLE'S OLDER POPULATION

<b>Total Population Age 65 and Over</b>	92,758
<b>EMPLOYMENT STATUS</b>	
In labor force	23.1%
Employed	22.1%
Unemployed	1.0%
Not in labor force	76.9%
<b>INCOME IN PAST 12 MONTHS (IN 2021 INFLATION-ADJUSTED DOLLARS)</b>	
Number of Households header by person 65 or older	60,587
With earnings	43.1%
Mean earnings	\$79,203
With Social Security income	83.1%
Mean Social Security Income	\$24,648
With Supplemental Security Income	6.7%
Mean Supplemental Security Income	\$10,952
With cash public assistance income	2.1%
Mean cash public assistance income	\$2,466
With retirement income	52.9%
Mean retirement income	\$25,086
With Food Stamp/ SNAP benefits	8.4%
<b>POVERTY STATUS IN THE PAST 12 MONTHS</b>	
Population for whom poverty is determined	90,990
Below 100 percent of the poverty level	10.0%
100 to 149 percent of the poverty level	7.6%
At or above 150 percent of the poverty level	82.4%
<b>RESPONSIBILITY FOR GRANDCHILDREN UNDER 18 YEARS</b>	
Living with grandchild(ren)	5.0%
Responsible for grandchild(ren)	1.8%

Source: US Census, American Community Survey, 2021 1-year estimate

For Social Security beneficiaries age 65+, Social Security represents **50%** or more of their income for 37% of men and 42% of women, and **90%** or more of their income of 12% of men and 15% of women.

Source:  
US Social Security Administration.

To cover health expenses in retirement, the average couple 65+ would need **\$315,000** in after-tax savings

Source:  
Fidelity Investments, May 2022

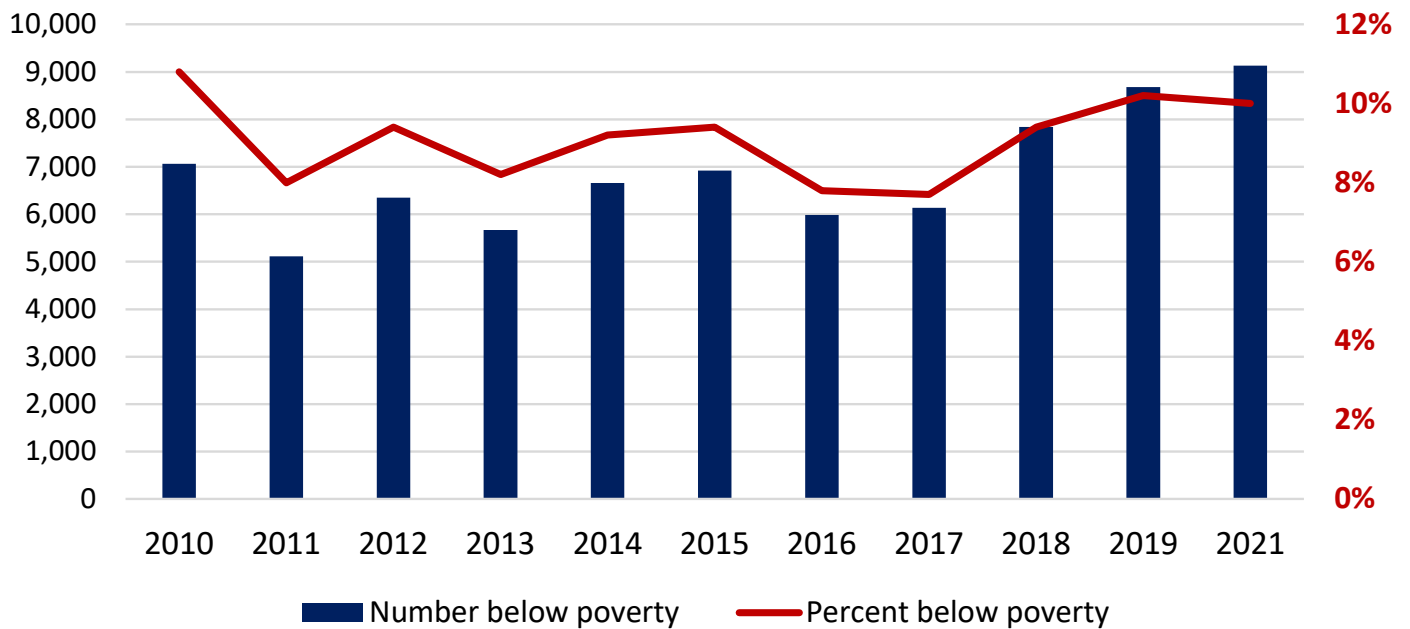


# ECONOMIC SNAPSHOT: AGING AND POVERTY IN NASHVILLE

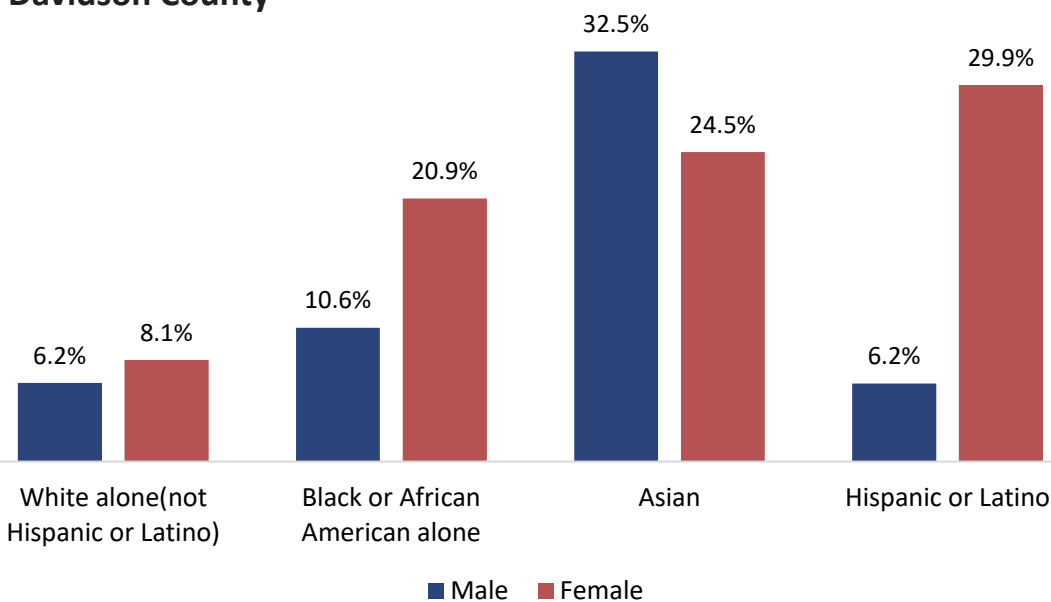
Number of Individuals Aged 65 and Older Below Poverty and Poverty Rate  
Davidson County

Number Below Poverty

Percent Below Poverty



## Poverty Rate by Race, Ethnicity and Sex Davidson County



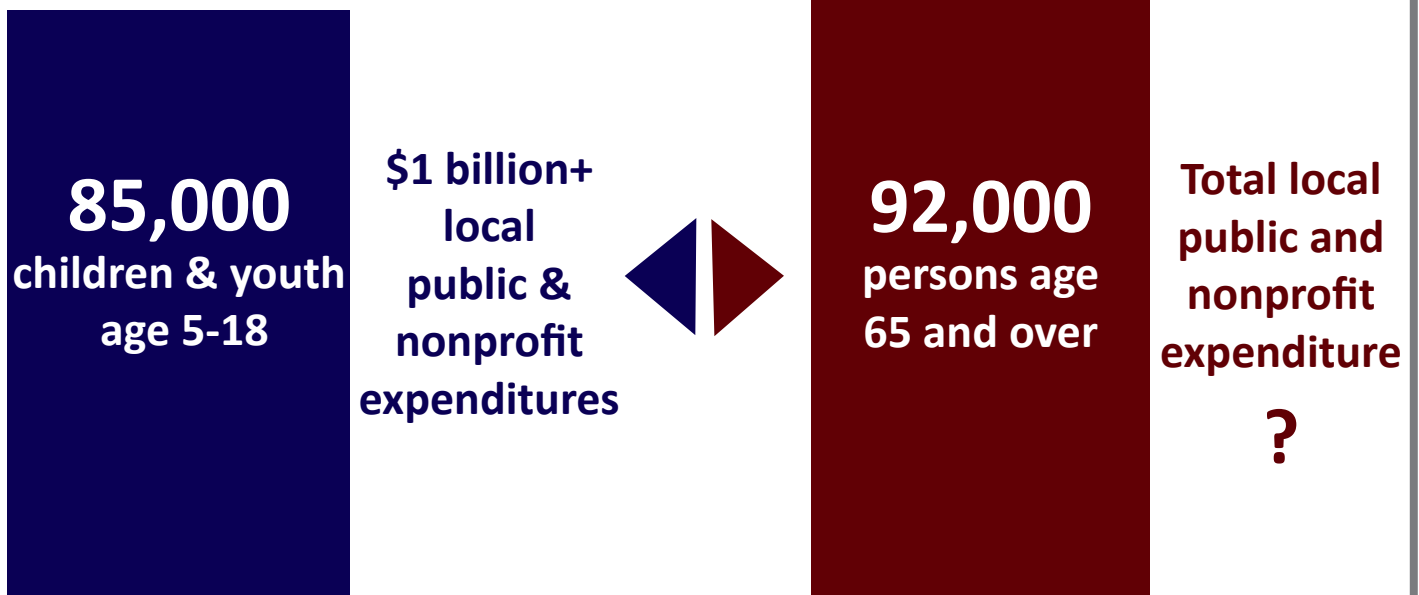
Poverty is clearly one source of emotional suffering, but there are others, like loneliness. A policy to reduce the loneliness of the elderly would certainly reduce suffering.

Daniel Kahneman



# EQUITY AND PRIORITY for OLDER NASHVILLIANS

## A Context for Nashville



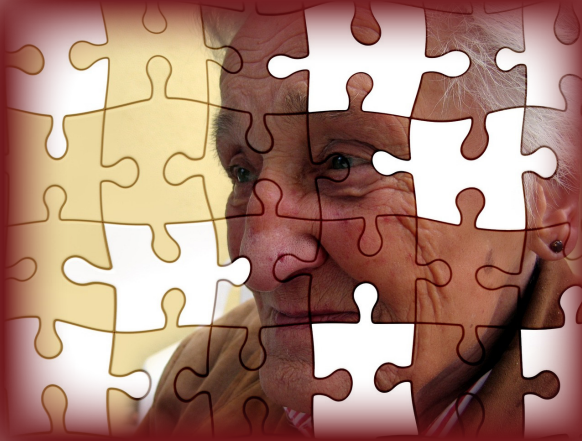
It was once said that the moral test of government is that government treats those in the dawn of life, the children; those who are in the twilight of life, the elderly; and those who are in the shadows of life, the sick, the needy, and the handicapped.

Senator Hubert H. Humphrey

# The Challenge of Aging



# THE CHALLENGE OF AGING



Nashville

**scores lower**

than many cities for livability  
for older adults

<b>Higher Score</b>	Denver	61
	Cincinnati	59
	Raleigh	57
	St. Louis	54
	New Orleans	54
	Austin	53
	Charlotte	52
	Atlanta	52
	Indianapolis	51
	Louisville	51
<b>Lower Score</b>	Nashville	49

Source: Elder Index, 2022

About **1** in **4** older adults scrimp on food, utilities, clothing, or medication due to health care costs.

**37%** of older adults in 2022 were worried about affording health care in the coming year.

Source: Nicole Willcoxon. Older Adults Sacrificing Basic Needs Due to Healthcare Costs. Gallup. June 15, 2022.

**Challenges of aging increase where access to resources is costly or difficult**

- 8 Challenges of Aging**
- Engagement & Purpose
- Financial Wellness
- Mobility & Movement
- Daily Living & Lifestyle
- Caregiving
- Care Coordination
- Brain Health
- End of Life

Source: Forbes, 2018



# TRANSPORTATION OPTIONS AND GAPS FOR OLDER NASHVILLIANS

Reduced investment in community transport in the U.S. has promoted increased automobile dependence, making it difficult for older people, particularly those without cars and with health challenges to maintain transport-dependent fulfilling lives.

Source: Graham et al., 2018

Nashville Metro Area ranked **second most car-dependent large metro** in the U.S.

Source: Thecentersquare.com

Tennessee is **9th most dangerous state** to drive in.

Source: 1-800 Injured

**1 in 6 drivers** on US roads today are **age 65 or over.**

About **75%** of US male drivers and **60%** of female drivers over 85 years drove five or more days a week.

Source: Rosenbloom and Santos, 2014

Nashville's average total monthly bus ridership in 2022 was **532,967**, or 17,765 per day, equivalent to only **2.5%** of the city's population.







# HOUSING OPTIONS AND GAPS FOR OLDER NASHVILLIANS

Cost burden for housing  
for Nashville seniors is  
very high

**52.8%**

of Nashville's older renters pay  
**more than a third of their income**  
for housing

**24.2%**

of older homeowners  
**are cost burdened**



Source: US Census, American Community Survey, 1 year estimate, 2021

Poverty is terror.  
Having your  
Social Security  
threatened  
is terror.  
Having your  
livelihood as an  
elderly person  
slowly disappearing  
with no replenishment  
is terror.

Harry Belafonte

Only  
**36%**  
of income-eligible  
older adults in the US  
receive federal  
housing assistance

Source: Joint Center for Housing Studies,  
Harvard University



# HOUSING SNAPSHOT: NASHVILLE'S OLDER POPULATION

Occupied housing units for Population age 65 and Over	60,587
<b>HOUSING TENURE</b>	
Owner-occupied housing units	78.2%
Renter-occupied housing units	21.8%
Owner-occupied housing units	47,405
<b>MONTHLY OWNER COSTS AS PERCENTAGE OF HOUSEHOLD INCOME IN PAST 12 MONTHS</b>	
Less than 30 percent	78.1%
30 percent or more	21.9%
<b>OWNER CHARACTERISTICS</b>	
Median value	\$330,900
Median selected monthly owner costs with a mortgage	\$1,298
Median selected monthly owner costs without a mortgage	\$528
Renter-occupied housing units	13,182
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN PAST 12 MONTHS</b>	
Less than 30 percent	53.2%
30 percent or more	46.8%
<b>GROSS RENT</b>	
Median gross rent	\$1,039
<b>RESIDENCE 1 YEAR AGO</b>	
Population age 65 and over	92,758
Same house	94.2%
Different house in the United States	5.5%
Same county	3.0%
Different county	2.5%
Same state	1.2%
Different state	1.3%
Abroad	0.3%

Source: US Census, American Community Survey, 2021 1-year estimate

**Naming Housing as a Human Right**  
**Is a First Step to Solving the Housing Crisis**  
 The Urban Institute



# HOUSING GAPS SUITABILITY FOR OLDER PERSONS

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## DESIGN

In the US only **10%** of housing where one household member is age 65 and over has aging-ready features:

- **Step free entryway**
- **Bedroom and full bathroom on first floor**
- **At least one bathroom accessibility feature**

Source: US Census Bureau, 2020

## REPAIRS

Over **half of the houses** that older Davidson County residents live in are **30 years old or more**, more than half are approximately 50 years old.

Homes that are older require **more upkeep and updating than newer homes** built with modern design standards, like Universal Design. Updates to houses to make them more accessible and maintenance costs can be considerable depending on the type of housing an individual occupies.

Source: Andrew Fenelon & Sarah Mawhorter (2021) "Housing Affordability and Security Issues Facing Older Adults in the United States," *Public Policy & Aging Report*, 31(1): 30–32.

## GENTRIFICATION

Displacement is **disproportionately borne by low-income individuals of color**, many of whom are elderly individuals. Physical frailty makes it more challenging for elderly individuals to resist the actions that landlords take to remove tenants. Elderly people are more intensively affected by social changes around them with many older adults citing loss of friendships or community networks as a reason to move. With gentrification, many people are rapidly forced out of their neighborhoods, leading to less community networks and more reason for elderly low-income individuals, who are already facing struggles from rising prices, to give up on their homes and move out of the neighborhood.



# FOOD AND NUTRITION OPTIONS & GAPS FOR OLDER NASHVILLIANS

## Finances

Many seniors have **incomes at or below the official poverty level**. This lack of funds is often worsened by the cost of medication, medical bills, and supplemental insurance premiums. Many seniors have little or no savings and live on very low fixed incomes.

## Physical Mobility

Older adults may rely on others to purchase and deliver food, resulting in delays or added costs that further decrease the food budget. Seniors may **hesitate to ask for help** in obtaining food which then limits healthy food intake.

## Dental Issues

Senior adults' teeth may weaken due to **poor oral hygiene or lack of dental care**. These conditions may force older persons to eat only soft foods that may lack needed vitamins and nutrients.

## Food Deserts

Older populations often reside in areas with **limited access to grocery stores** that provide healthy food options.

Low nutrient intake in the elderly often leads to malnutrition, vitamin deficiencies, and chronic diseases. Seniors who are food insecure are more likely to suffer from conditions such as congestive heart failure, high blood pressure and asthma. The constant worry of knowing if they will be able get enough food can also affect the mental health of older adults.

**85,410**

persons of all ages  
are food insecure  
in Davidson County

Source: Feeding America, 2022





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# CLIMATE CHANGE IMPACT ON OLDER ADULTS

## HEAT ILLNESSES

Increases in average and high temperatures lead to **more heat illnesses and death** among vulnerable adults. Even small temperature increases can pose risks as can preexisting medical conditions such as diabetes.

## RESPIRATORY ILLNESSES

Climate change can increase outdoor air pollutants which increase the **risk for older adults of heart attacks and can worsen conditions like asthma and COPD**. Increased length and severity of the pollen season due to climate change contributes to the onset of asthma. Older persons living in buildings with poor ventilation have higher risk of **exposure to air pollutants** like bacteria and mold, often worsened by more frequent extreme weather events and floods.

## INSECT AND TICK-RELATED DISEASES

Climate change causes warmer temperatures and increased rainfall which **increase mosquito populations and biting rates**. West Nile Virus and tick-born Lyme Disease ranges are spreading and disproportionately impacts older persons with compromised immune systems.

## INJURIES AND DEATH

Older persons often have limited mobility and **difficulty to reach safety** during extreme weather events. These events also impact the elderly with interrupted medical care and result in power outages affecting elevators, air conditioning and heat, and electronically powered equipment.

## MENTAL HEALTH EFFECTS

More frequent extreme weather events cause **emotional trauma** which is intensified in older persons with cognitive disabilities. Long term exposure to air pollution also hastens cognitive decline in older adults.

## WATER-RELATED ILLNESSES

Heavier and longer rains, flooding and changes in water and air temperature **introduce disease-carrying organisms** into drinking water. Older adults are at higher risk for disease and death from contaminated water.

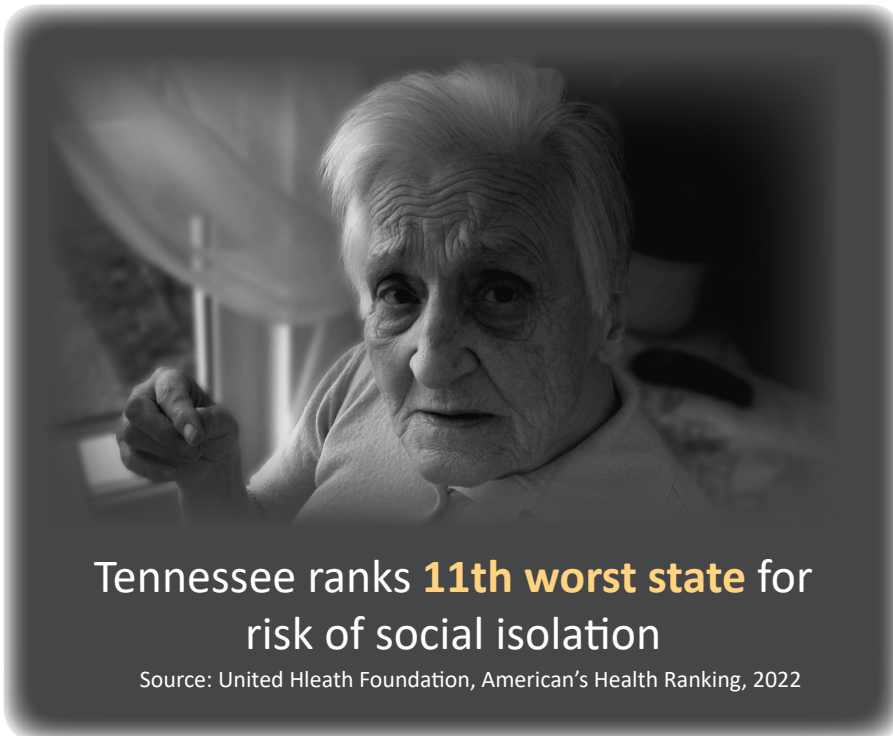
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## SOCIAL ISOLATION and OLDER ADULTS

Social isolation increases an individual's risk of dementia by **50%**

Source: US Centers for Disease Control and Prevention



Tennessee ranks **11th worst state** for risk of social isolation

Source: United Health Foundation, American's Health Ranking, 2022

Loneliness shortens life by **15 years** and is the equivalent of smoking **15 cigarettes** a day and is more dangerous than obesity.

Source: Loneliness and Social Isolation as Risk Factors for Mortality: A Meta-Analytic Review

**80%** of older adults have at least **one chronic health condition**, and **50%** have **two or more**. **Depression** is common in senior adults with conditions such as heart disease, cancer, or limited mobility.

Source: The National Institute on Aging



# DISABILITY AND OLDER NASHVILLIANS

The largest share of Nashvillians with a disability are persons age 65 and over. The overall aging of the population means that this share will increase. Additionally, the likelihood of disability is higher among Black and Hispanic households, leading to large populations with mobility, self-care and household activity disabilities. High rates of diabetes, obesity, arthritis, and dementia are characteristic of many older Nashvillians.

Having a city where all older Nashvillians can thrive depends on many factors, including mandates for housing design, transportation, and other services that fully accomodates all disabilities.

Workers age 65 and over are more than **3 times as likely** as workers 25-54 to have some type of disability (16.5 % vs. 4.3%)

**45%** of households age 65 and over have some disability and receive no help

In adults age 71 and over **14.8%** have probable dementia

**12.8%** have possible dementia

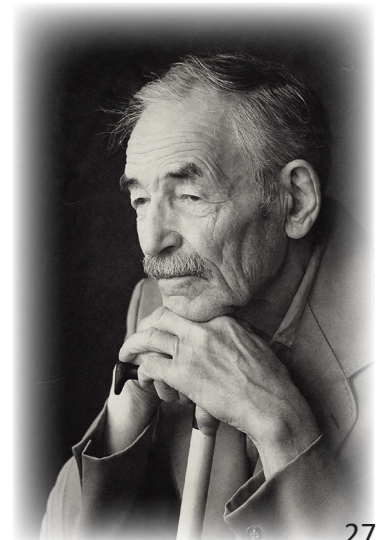
**Nearly half** (45%) or 1.8 million of all Americans with dementia are age 85 and over

Source: Joint Center for Housing Studies, Harvard University

**Single Person Households with Disabilities are Most Likely to Lack Help**

**Less than one-third** of US Single Person Households with Disabilities receive the assistance they need

Source: Joint Center for Housing Studies, Harvard University





# NAVIGATING THE SERVICE SYSTEM for OLDER NASHVILLIANS



While there are many services available to older persons in Nashville, navigating the complexity is often difficult and exhausting. Additionally, there are gaps in services which can be frustrating for those in need. Many older persons experience physical and cognitive difficulties in accessing and understanding resources available. Caregivers and older persons alike may find the issues of aging new and challenging. Contact information for myriad resources may not compensate for the need to discern quality and appropriateness of various services. Older persons are a population vulnerable to an ecosystem of services that comprises many for-profit activities, competitive practices, and sophisticated marketing. The information asymmetry between older persons and the providers of services often is very large, leaving seniors and their caregivers at the behest of providers.

A city that values its older population demonstrates those values in tangible ways. Values for Nashville's older population can include:

- Assistance to **navigate the social service needs** of older adults.
- **Inclusion of the needs of all older adults** in all building codes, community plans, transportation services, health services, and other services.
- **Equitable representation** of the views, preferences, needs, and concerns of older adults in all aspects of community life.

**Wellbeing of older Nashvillians requires  
community priority**



# SECTION II

## Social & Demographic Profile of Nashville - Davidson County

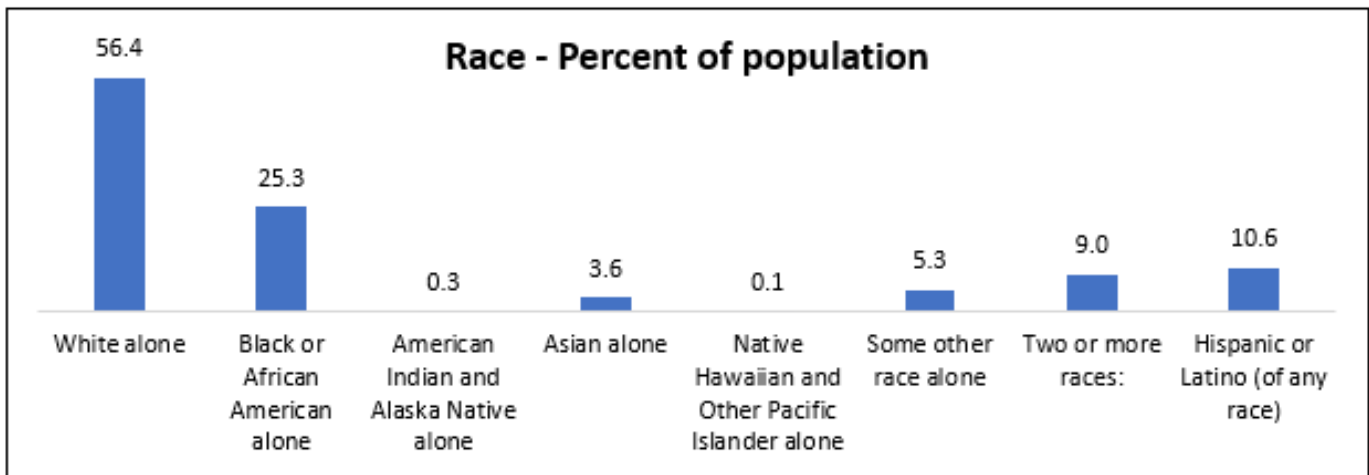
# Nashville

## Patterns

### DEMOGRAPHIC PROFILE

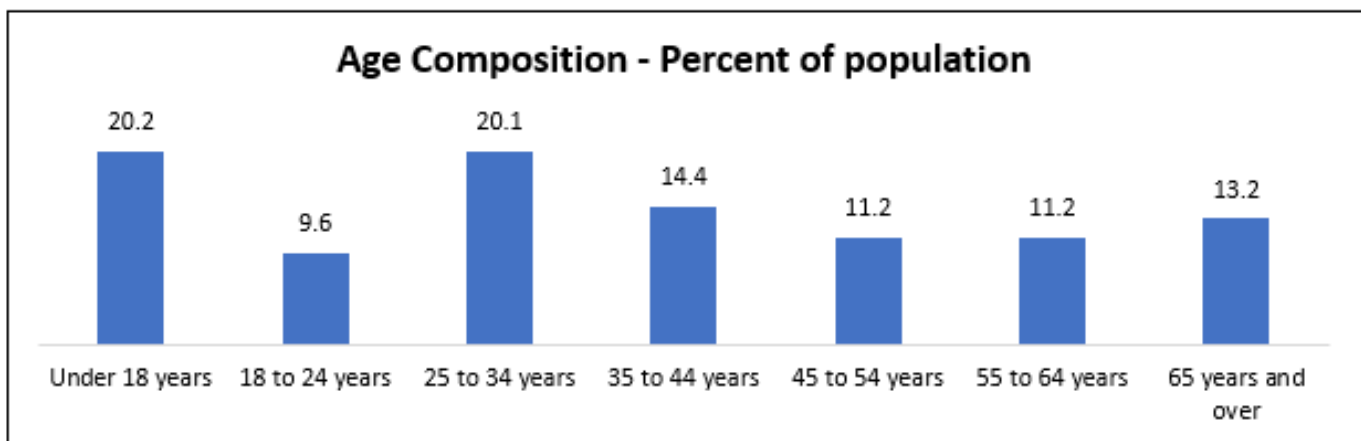
#### RACE

Population	Percent							
	White	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino (of any race)
703,953	56.4	25.3	0.3	3.6	0.1	5.3	9.0	10.6



#### AGE AND SEX

Population	Median age	Percent by Age Group							Percent by Sex	
		Under 18 yrs	18 to 24 yrs	25 to 34 yrs	35 to 44 yrs	45 to 54 yrs	55 to 64 yrs	65 yrs and over	Male	Female
703,953	35.0	20.2	9.6	20.1	14.4	11.2	11.2	13.2	48.2	51.8

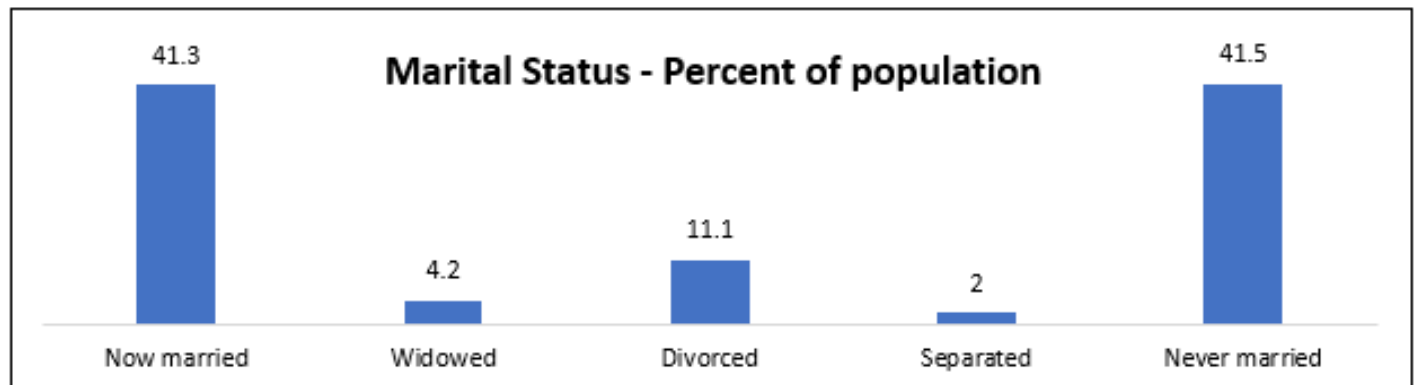


# Nashville

## Patterns

### MARITAL STATUS

Population 15 years and over	Percent				
	Now married	Widowed	Divorced	Separated	Never married
583,425	41.3	4.2	11.1	2.0	41.5



### HOUSEHOLD COMPOSITION

Total households	Percent						Average household size
	Male householder living alone		Female householder living alone		Households with one or more people under 18 years	Households with one or more people 65 years & over	
	Total	65 years & over	Total	65 years & over			
316,273	15.2	2.6	19.5	6.2	33.3	22.0	2.16

### PLACE OF BIRTH

Total	Percent						
	Native		Born outside the United States			Foreign born	
	Born in TN	Born in other state in the U.S.	Puerto Rico	U.S. Island Areas	Born abroad of American parent(s)	Naturalized U.S. citizen	Not a U.S. citizen
70,953	46.6	38.8	0.2	0.01	1.0	5.2	8.1

### COMPUTER AND INTERNET USE

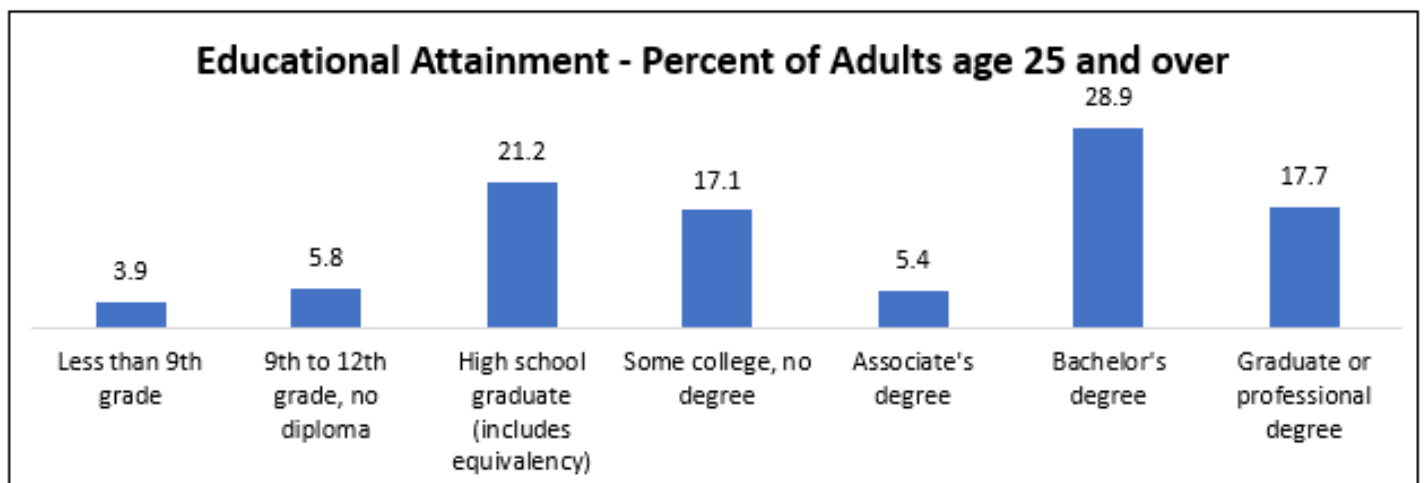
Total households	Percent			
	Has a computer			No computer
	With dial-up Internet subscription alone	With a broadband Internet subscription	Without an Internet subscription	
316,273	0.3	95.1	4.5	4.1

# Nashville

## Patterns

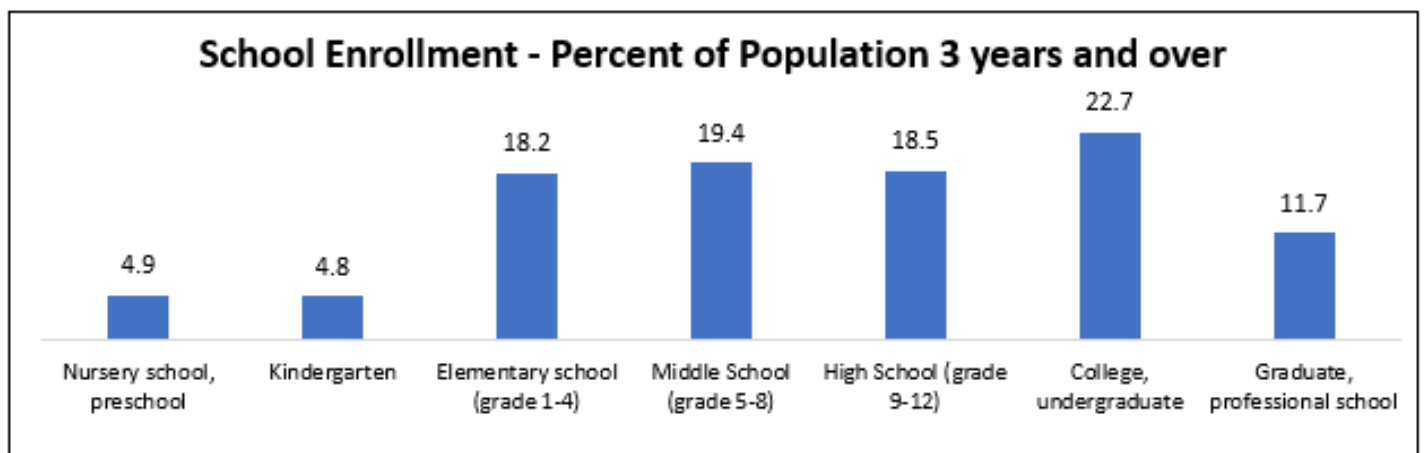
### EDUCATIONAL ATTAINMENT

Population 25 years & over	Percent						
	Less than 9th grade	9th to 12th grade, no diploma	High school graduate (includes equivalency)	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree
483,869	3.9	5.8	21.2	17.1	5.4	28.9	17.7



### ENROLLMENT OF ALL PERSONS IN SCHOOL

Population 3 yrs & over enrolled in school	Percent						
	Nursery school, preschool	Kindergarten	Elementary school (grade 1-4)	Middle School (grade 5-8)	High School (grade 9-12)	College, undergrad	Graduate, professional school
154,292	4.9	4.8	18.2	19.4	18.5	22.7	11.7



# Nashville

## Patterns

### MOBILITY/MIGRATION – FROM THE PRIOR YEAR

Population 1 year and over	Percent					
	Same house	Different house in the USA	Moved; within same county	Moved; from different county, same state	Moved; from different state	Moved; from abroad
671,994	79.9	19.3	10.3	4.4	4.6	0.8

### DISABILITY STATUS

Total civilian noninstitutionalized population	Percent			
	With a disability	Under age 18 with a disability	Age 18 to 64 with a disability	Age 65 and over with a disability
696,196	10.7	3.9	8.3	33.5

### SPEAK ANOTHER LANGUAGE AT HOME

Population 5 years and over	Speak a language other than English at home				
	Total population	Percent			
		5 to 17 years old	18 to 64 years old	65 years old and over	Below poverty level
659,396	113,039	24.2	70.7	5.1	20.4

## ECONOMIC PROFILE

### LABOR FORCE AND EMPLOYMENT

Population 16 yrs and over		Females 20-64 yrs with own children under 18 yrs		Population 20-64 yrs with any disability		Population 25-64 yrs less than high school graduate		Population 25-64 yrs high school graduate (includes equivalency)	
Labor force participation rate	Unemployment rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate
69.3%	4.2%	73.3%	9.3%	50.6%	10.9%	59.1%	5.4%	76.4	4.2

### MEANS OF TRANSPORTATION TO WORK

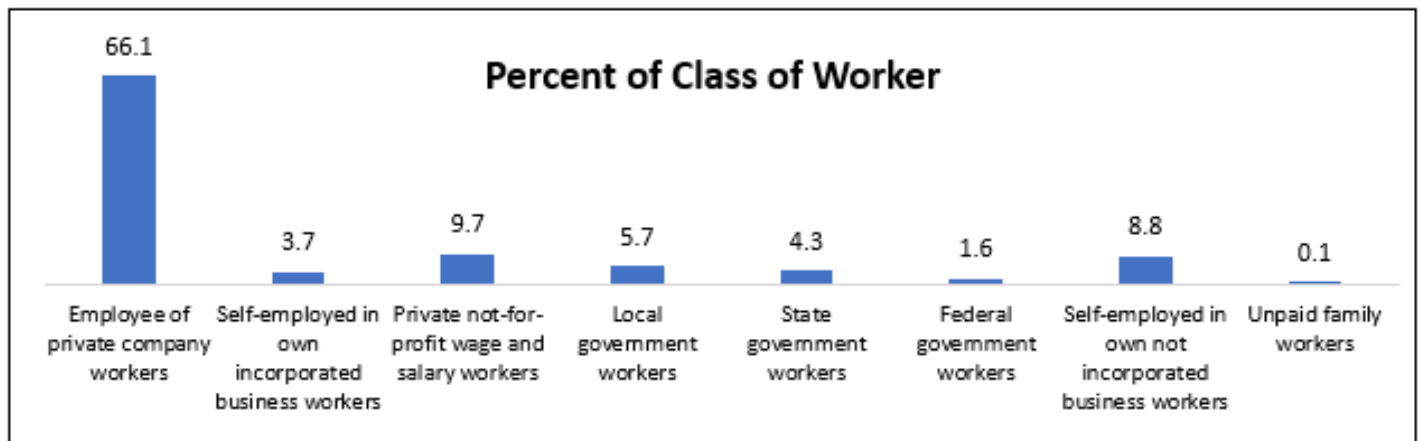
People in labor force	Percent				
	Car, truck, or van - drove alone	Car, truck, or van - carpooled	Public transportation (excluding taxicab):	Taxicab, motorcycle, bicycle, walked, or other means	Worked from home
373,383	64.8	8.2	1.2	2.8	23

# Nashville

## Patterns

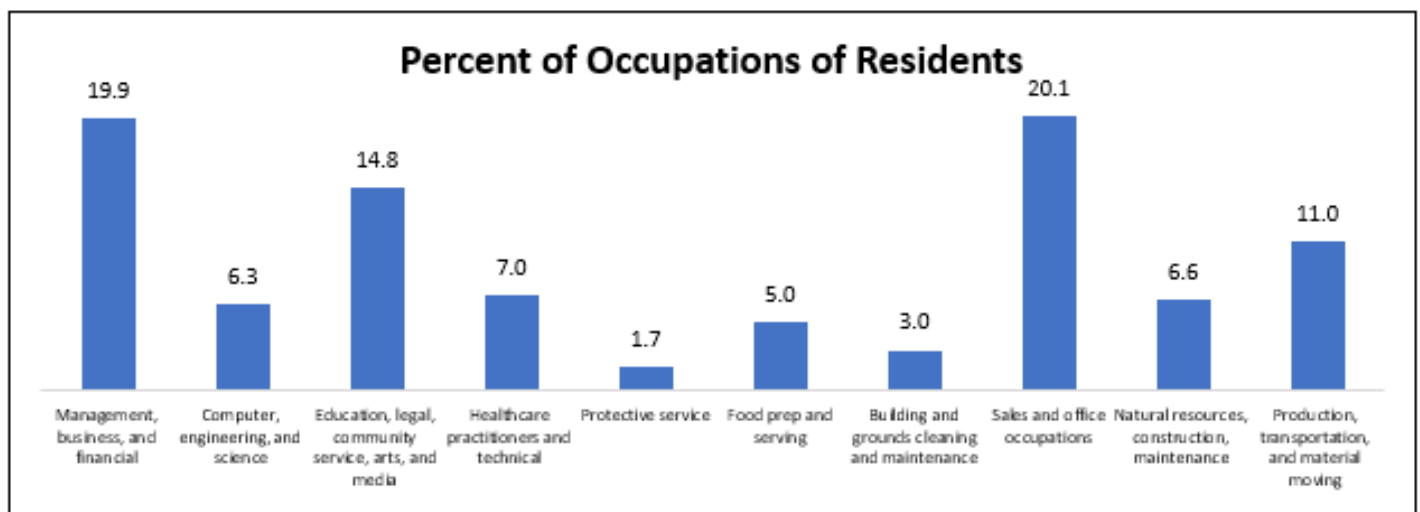
### CLASS OF WORKER

Civilian employed population 16 years & over	Percent							
	Employee of private company workers	Self-employed in own incorporated business workers	Private not-for-profit wage and salary workers	Local government workers	State government workers	Federal government workers	Self-employed in own not incorporated business workers	Unpaid family workers
383,055	66.1	3.7	9.7	5.7	4.3	1.6	8.8	0.1



### OCCUPATIONS

Civilian employed population 16 years & over	Percent									
	Management, business, and financial	Computer, engineering, and science	Education, legal, community service, arts, and media	Healthcare practitioners and technical	Protective service	Food prep and serving	Building and grounds cleaning and maintenance	Sales and office occupations	Natural resources, construction, maintenance	Production, transportation, and material moving
383,055	19.9	6.3	14.8	7	1.7	5	3	20.1	6.6	11

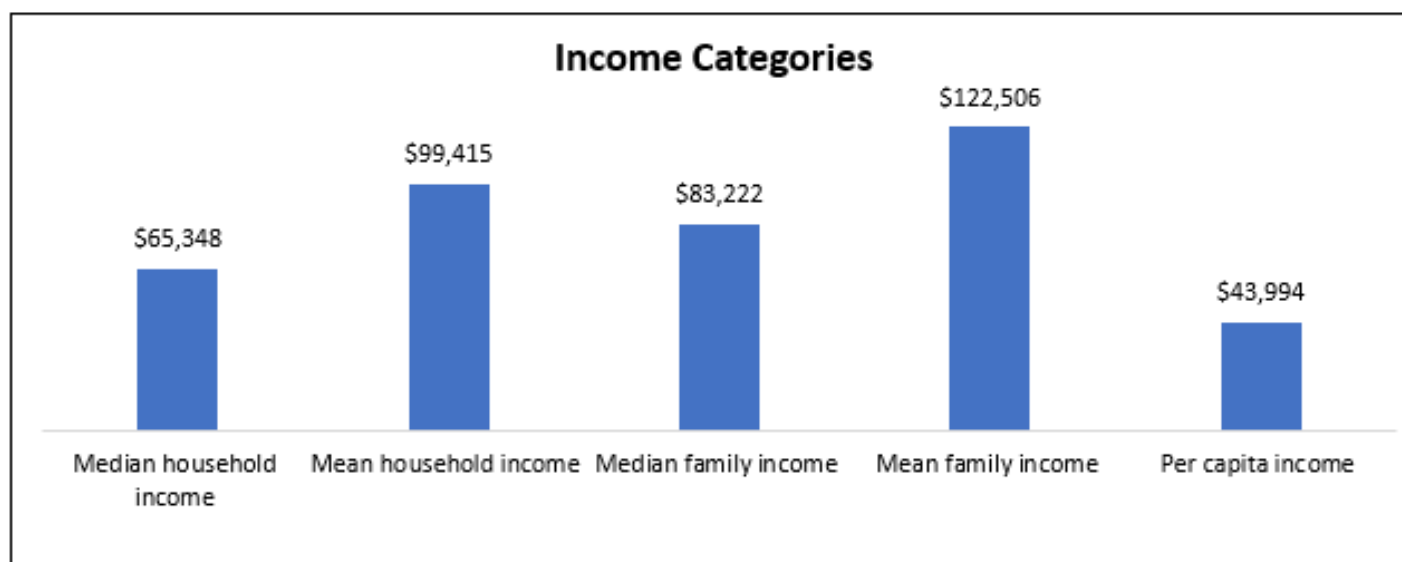


# Nashville

## Patterns

### INCOME

Median household income	Mean household income	Median family income	Mean family income	Per capita income
\$65,348	\$99,415	\$83,222	\$122,506	\$43,994



### POPULATION BELOW POVERTY LEVEL

Poverty Rate							
Total Population	Under 5 years	5 to 17 years	18 to 34 years	35 to 64 years	65 years & over	Male	Female
15.0%	20.3%	23.3%	16.9%	11.4%	10.0%	13.0%	16.9%

### FAMILIES BELOW POVERTY LEVEL

Total families below poverty level	Percent					
	Married-couple family		Male householder, no spouse present		Female householder, no spouse present	
	With related children under 18 yrs	No related children	With related children under 18 yrs	No related children	With related children under 18 yrs	No related children
17,051	21.1	10.2	4.4	3.5	56.2	4.6

### HEALTH INSURANCE COVERAGE

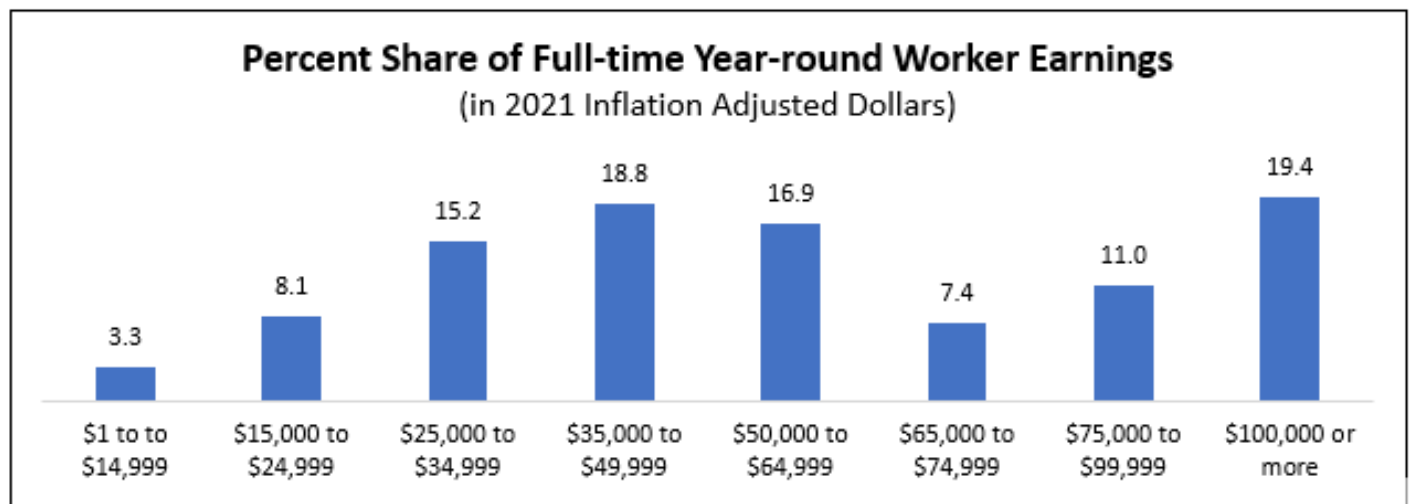
	Under 19 years	19 to 34 years	35 to 64 years	65 years and over
Population	150,255	197,855	257,096	90,990
Insured Rate	92.1%	81.8%	84.9%	98.5%
Uninsured Rate	7.9%	18.2%	15.1%	1.5%

# Nashville

## Patterns

### FULL-TIME YEAR-ROUND WORKER EARNINGS

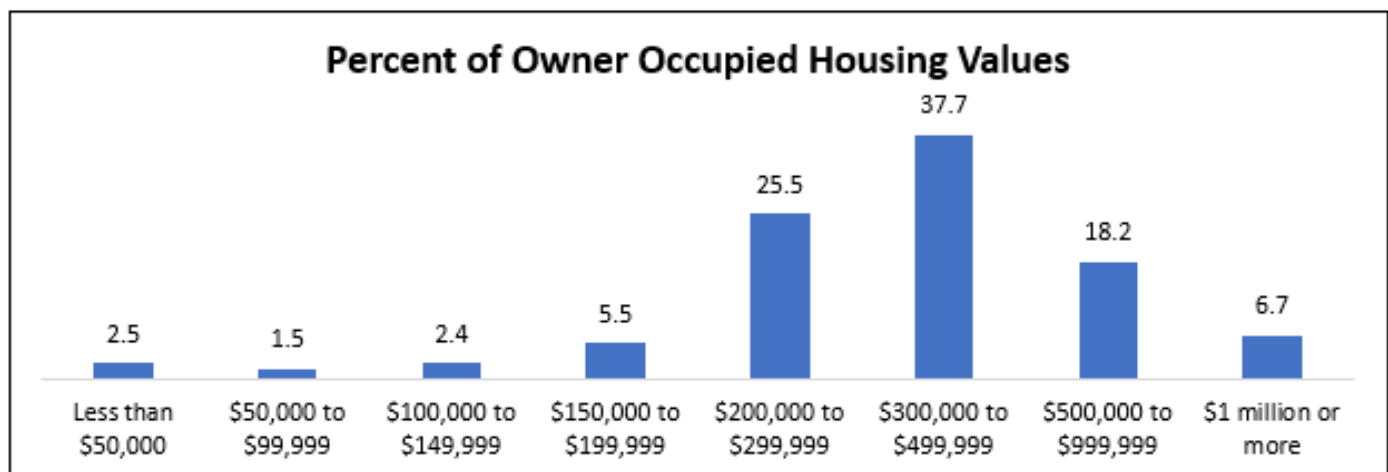
Full-time, year-round workers with earnings	Median earnings	Percent							
		\$1 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$64,999	\$65,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
281,627	\$52,357	3.3	8.1	15.2	18.8	16.9	7.4	11	19.4



## HOUSING PROFILE

### HOUSING VALUES

Owner-occupied units	Percent								Median value
	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 to \$999,999	\$1 million or more	
169,875	2.5	1.5	2.4	5.5	25.5	37.7	18.2	6.7	\$350,700



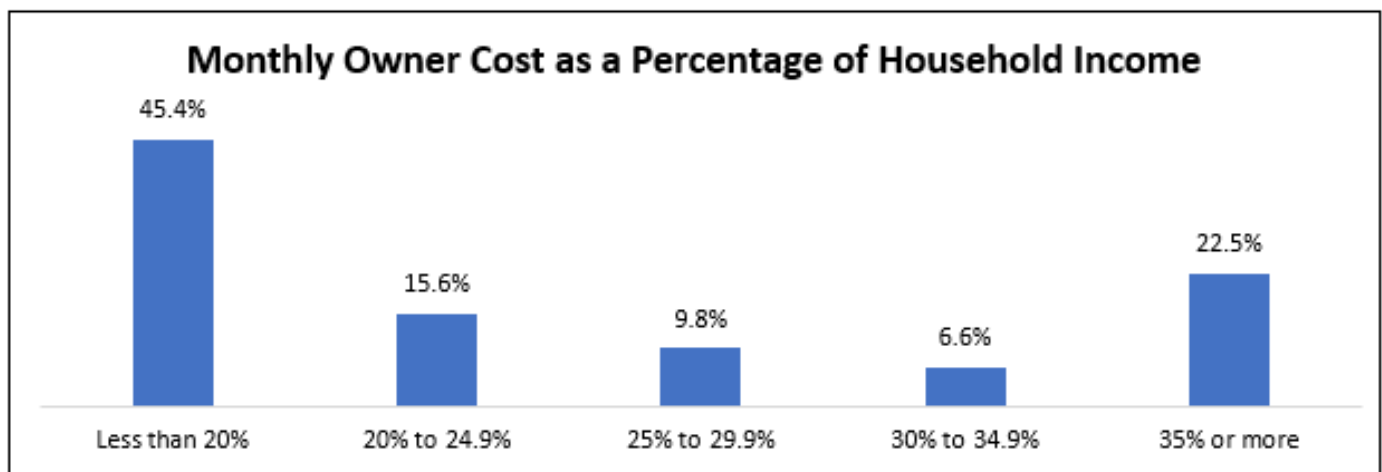


# Nashville

## Patterns

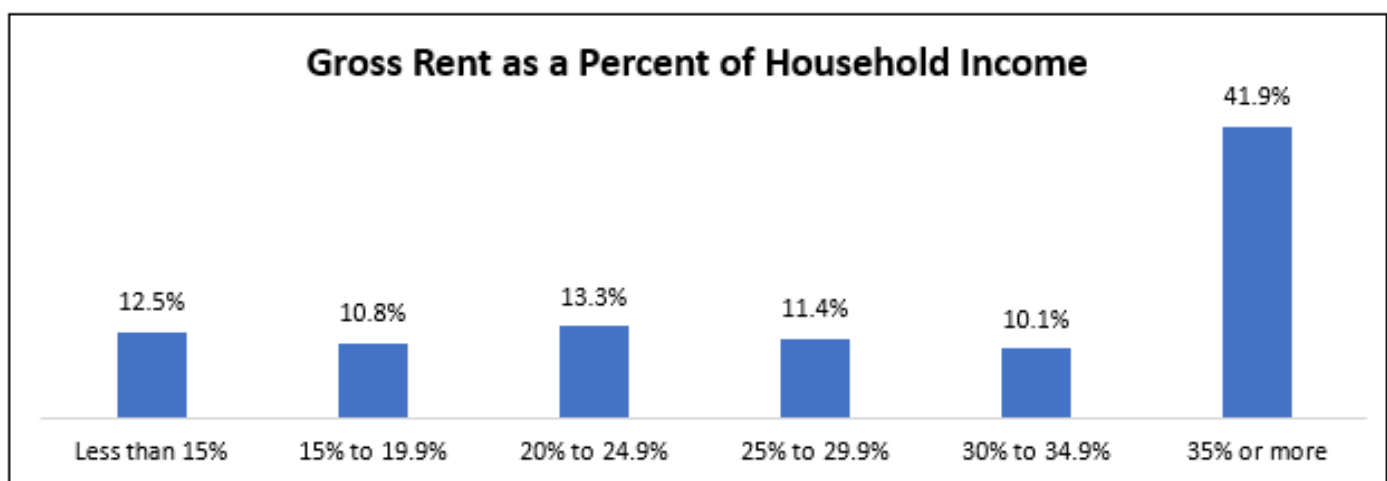
### OWNER-OCCUPIED HOUSING UNITS WITH A MORTGAGE, COST AND COST-BURDENED

Owner-occupied units	Percent housing units with a mortgage	Median monthly owner cost with a mortgage	Monthly Owner Costs as a Percentage of Household Income				
			Less than 20%	20% to 24.9%	25% to 29.9%	30% to 34.9%	35% or more
169,875	68.3%	\$1,622	45.4%	15.6%	9.8%	6.6%	22.5%



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

Renter-occupied housing units	Median monthly rent	Gross Rent as a Percentage of Household Income					
		Less than 15%	15% to 19.9%	20% to 24.9%	25% to 29.9%	30% to 34.9%	35% or more
142,539	1,316	12.5%	10.8%	13.3%	11.4%	10.1%	41.9%



# Nashville

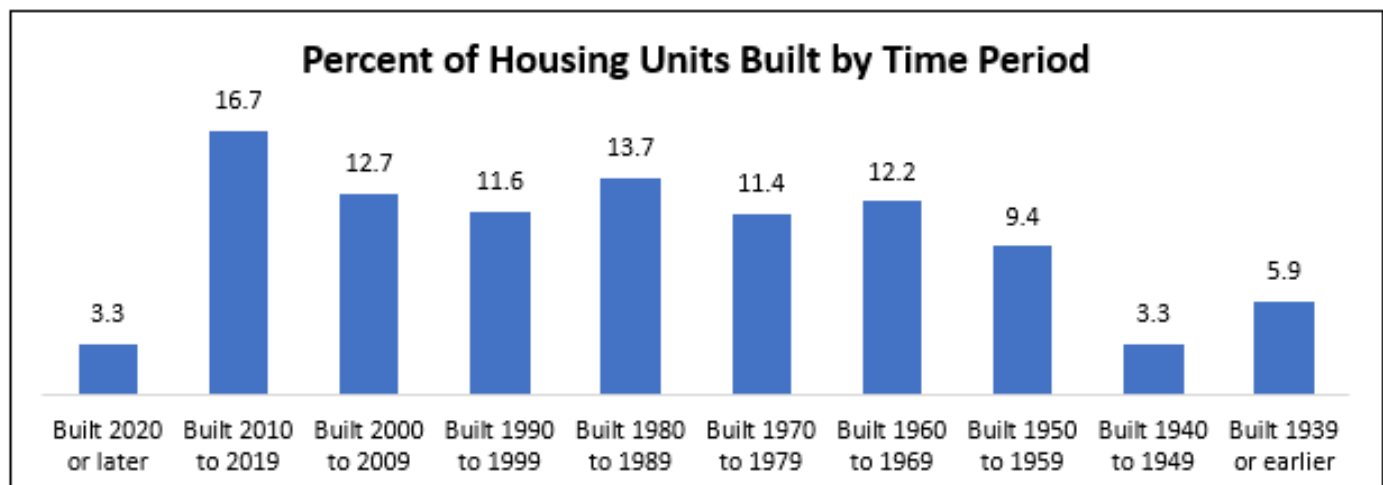
## Patterns

### HOUSING OCCUPANCY/VACANCY

Total housing units	Percent			
	Occupied housing units	Vacant housing units	Homeowner vacancy rate	Rental vacancy rate
343,111	92.2	7.8	0.6	6.5

### YEAR HOUSING UNITS BUILT

Total housing units	Percent									
	Built 2020 or later	Built 2010 to 2019	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
343,111	3.3	16.7	12.7	11.6	13.7	11.4	12.2	9.4	3.3	5.9



### HOUSING UNITS IN STRUCTURE

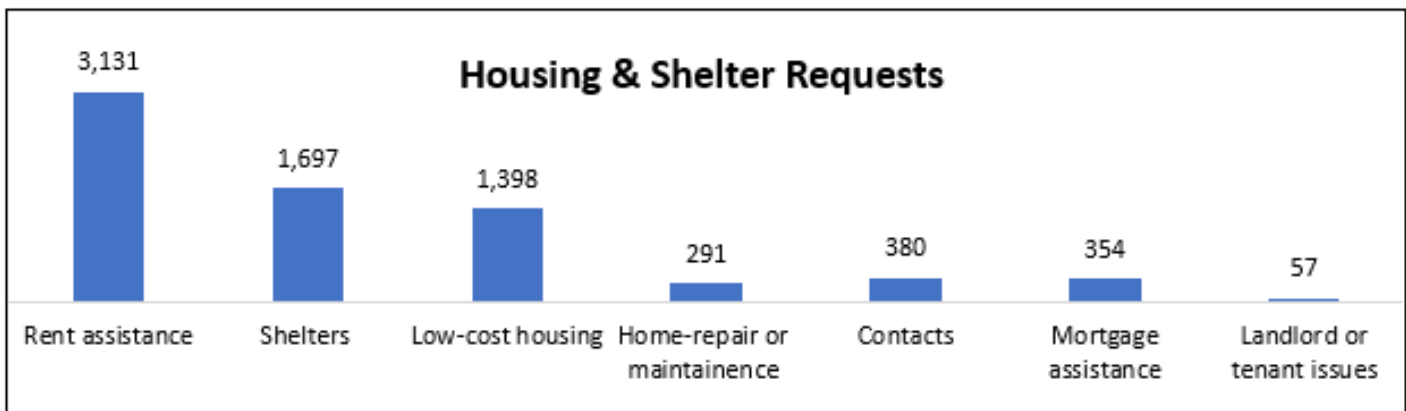
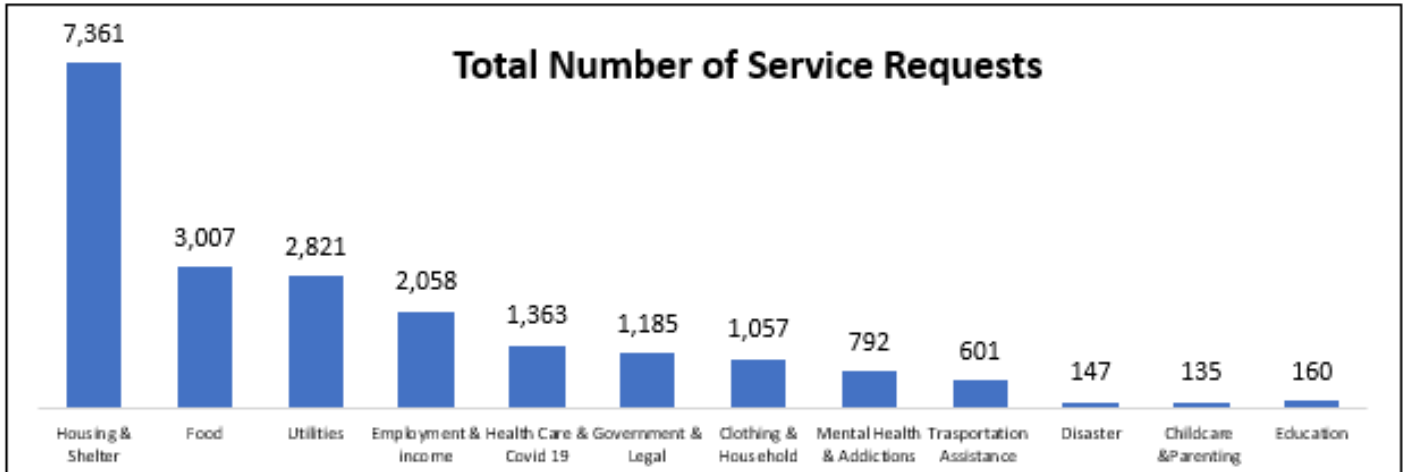
Total housing units	Percent by number of units									
	1 detached	1 attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
343,111	51.3	8.3	3.2	3.2	7.1	8.4	5.3	11.8	1.2	0.1

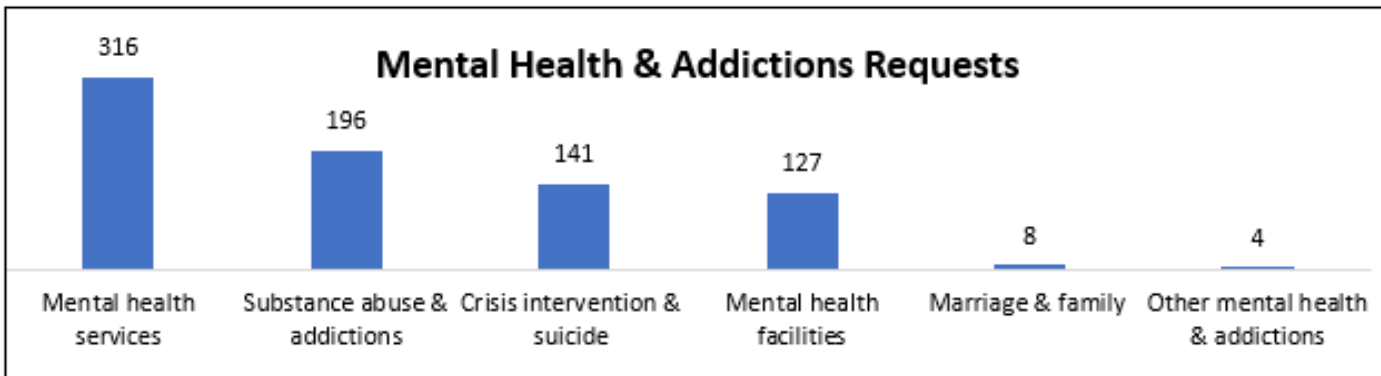
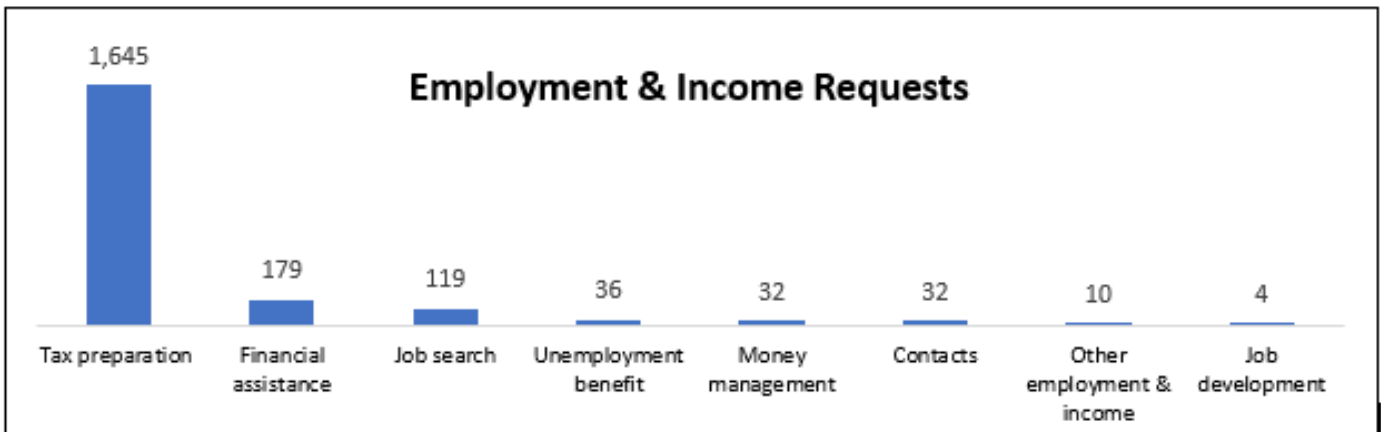
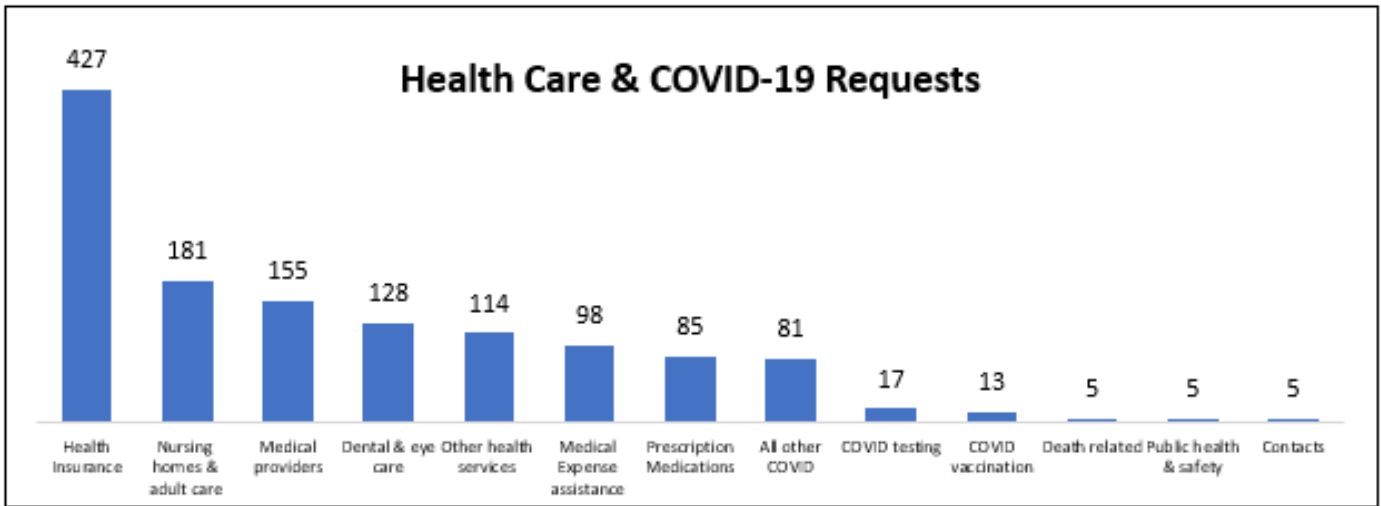
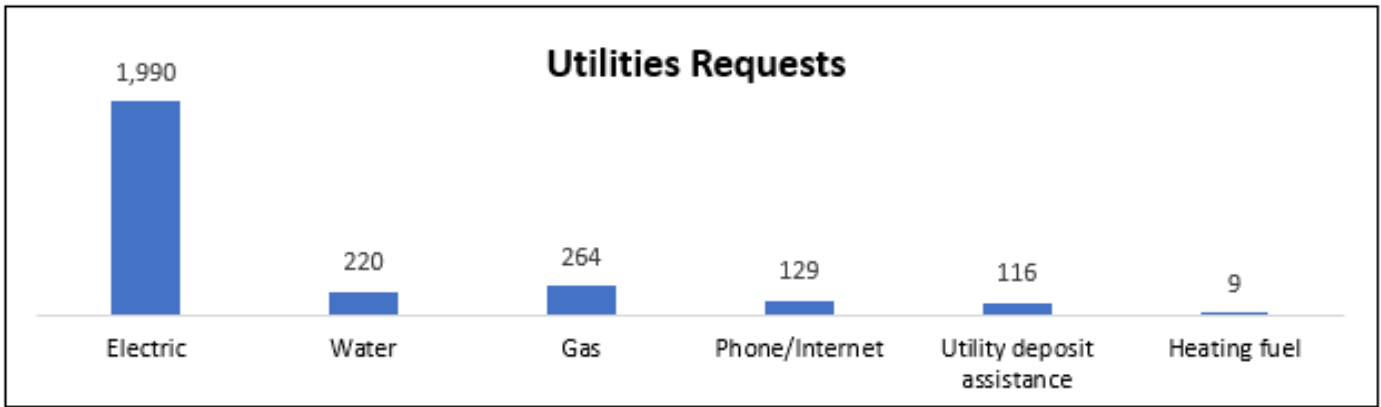
### YEAR OCCUPANT MOVED IN TO HOUSING UNIT

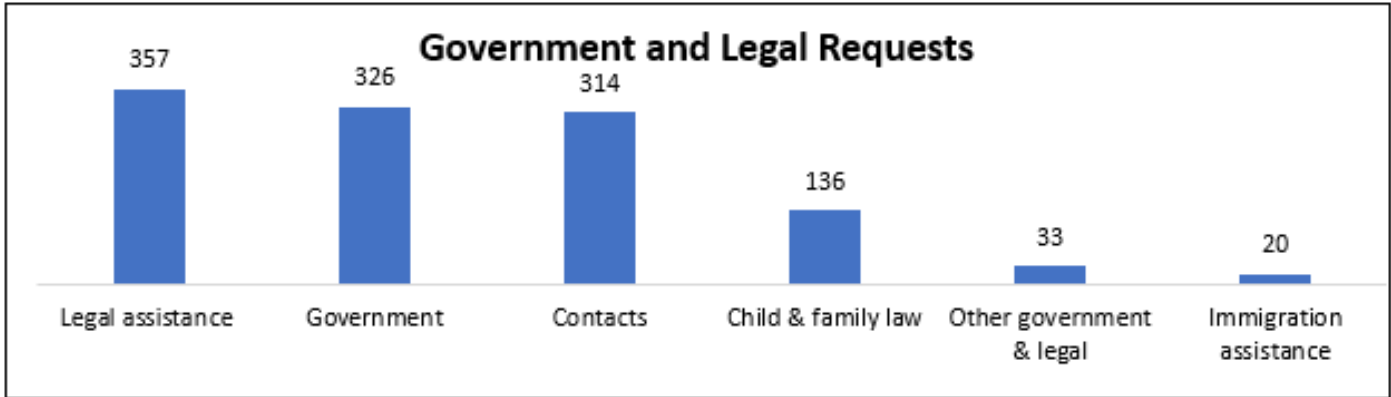
Total occupied housing units		Percent					
		Moved in 2019 or later	Moved in 2015 to 2018	Moved in 2010 to 2014	Moved in 2010 to 20142	Moved in 1990 to 1999	Moved in 1989 or earlier
Owner occupied	169,875	19.8	22.3	13.3	19.5	13.5	11.5
Renter occupied	146,398	60.8	25.8	8.0	4.5	0.6	0.3

# 211 Calls

The 211 Helpline is a 24/7, 365-day information and referral help line provided by United Way of Greater Nashville. The service offers assistance to individuals in need with help in times of crisis and beyond. The 211 helpline serves 42 counties in Middle Tennessee. The following data were from calls received from Davidson County in 2022.







# ACKNOWLEDGEMENTS

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## **Metropolitan Social Services** **Guiding Economic and Social Wellbeing**

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Dr. Garrett Harper, Spatial and Socioeconomic Analysis & Design

William Bessette, Economic and Social Research Associate

Dr. Jiali Zheng, Economic and Social Research Associate

Jeffrey Wamble, Vulnerable Populations Associate

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The test of our progress is not whether we add more to the abundance  
of those who have much; it is whether we provide enough  
for those who have too little.

President Franklin D. Roosevelt



# **Metropolitan Social Services**

## **Strategic Planning and Research**

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