

POVERTY



DID YOU KNOW?

- » An annual survey of community needs regularly identifies economic opportunity, housing, and food as the three highest needs in Davidson County.
- » The United Way's 2-1-1 Call Center helps people in need navigate the complex system of public and private assistance. Over the past five years, the Center received 136,000 calls each year, making more than 214,000 referrals each year.
- » In Nashville, 11 percent of households are unbanked, meaning they do not have a checking or savings account
- » In 2013, Nashville received a \$2 million grant to create three Financial Empowerment Centers, to help 5,000 residents manage their finances to reduce debt and create savings.
- » The Nashville Career Advancement Center prepares individuals to enter the workforce or change careers. In 2012, the NCAC served 170,000 people in Middle Tennessee, 60,000 of whom lived in Nashville.
- » United Way's Family Resource Centers serve 28,000 low income Nashvillians annually to overcome multiple barriers, such as high rates of unemployment and under-employment.

one in five

Nashvillians live in poverty, more than ten years ago

13%

20%

one in three

children live in poverty

2000

2010

72% of public school students receive free/reduced lunch

17% of Nashville households were food insecure

11% of Nashvillians do not have a bank account

What's the poverty line?

What counts as poverty changes with household size, number of adults over 65 and children under 18.

The average poverty thresholds in 2010 were:

Size of household	Threshold
One adult under 65	\$11,344
Two adults under 65	14,602
One adult & one child	15,030
Two adults & one child	17,552
One adult & two children	17,568

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In 2010, 46.2 million people lived in poverty in the United States, the largest number seen in the 50 years for which poverty estimates have been published. Poverty does not strike all demographics equally. The poverty rate for married couples was only 6.2 percent, but the poverty rate for single-parent families with no wife present was 15.8 percent. For single-parent families with no husband present, the poverty rate jumped to over 31 percent. The poverty rate for people living with a disability was 27.9 percent. In addition, although poverty is often perceived as an urban, inner city problem, the poverty rate in metropolitan areas, 14.9 percent, is actually lower than the poverty rate in rural areas, 16.5 percent.

Between 2000 and 2010, poverty in Nashville increased for all people, all families, and for all age groups. The poverty rate for all people increased from 13.0 percent in 2000 to 20.2 percent in 2010. People living in poverty can include those working at minimum wage, those holding down several low-wage or part-time jobs, seniors living on fixed incomes, wage earners suddenly out of work, and millions of families from our cities to our rural communities.

The report explores the city's ongoing initiatives to alleviate poverty in Nashville. It also provides additional best practice ideas. Ideas to complement existing initiatives include:

- » Workplace-based financial education allows employers to incorporate financial education into part of the employee's workday. This approach could benefit employers by helping them maintain a financially stable productive workforce that has limited disruptions when workers face financial problems that often affect attendance, productivity, and turnover. This approach could also enhance job stability and job satisfaction for a larger number of workers.
- » Many sectors in today's economy require skill sets that are obtained through specific training in certain industries. Sectoral employment is an approach where unemployed and unskilled workers develop needed skills through training programs that are industry-specific and tailored to the needs of local businesses. Sector-focused jobs help job seekers obtain available employment, especially jobs that pay higher wages with benefits and that can be retained for longer periods.
- » In the early 1970s, a group of primary care physicians and specialists in Grand Junction, Colorado founded an organization that emphasizes primary care, health education, and physician peer review. Advocates believe the practice has fostered better health, managed diseases, and decreased hospitalizations, resulting in savings related to medical costs, for the city's residents. Health care costs in Grand Junction have been among the lowest in the nation for thirty years.