
Alleviating Poverty in Nashville



Synopsis

Poverty is a complex topic. This background report begins with a discussion of defining poverty, an overview of poverty in America and national poverty trends. Next the paper discusses what Nashville is doing to help alleviate poverty, primarily through the Nashville Poverty Reduction Initiative. This initiative has categorized poverty into seven action committees. This background report follows a similar format, combining these topics with topic areas found in the annual Community Needs Evaluations, and discussing programs underway. Each section concludes with best practice ideas for further thought.

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Role and Purpose of Background Reports



This background report was developed to provide input to the NashvilleNext planning process. It was researched and authored by community members interested, involved, and knowledgeable on the topic. The authors present best practices, an evaluation of the state of the topic in the Nashville community today, and recommendations for consideration during the planning process.

This report provides a *starting point* for broader community discussion and reflection based on the research and recommendations of the authors. Throughout the planning process, NashvilleNext will use this and other background reports, ongoing research, departmental involvement, community input and engagement to discuss, refine and formulate the policies and recommendations for the general plan.

The information and recommendations provided in this background report are solely those of the authors and contributors and are being provided at the beginning of the NashvilleNext process to start community discussion.

The NashvilleNext Steering Committee thanks and extends its sincere appreciation to the authors of and contributors to this background report for the time and effort to provide this report for community consideration and discussion. The Steering Committee looks forward to the ongoing dialogue on the issues and recommendations that the authors provide.

Any final policies and recommendations endorsed by the NashvilleNext Steering Committee for the consideration of the Metropolitan Planning Commission will be the result of the entire planning process and upcoming community engagement and discussion.

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Introduction



Poverty is a complex topic, and there is not a universally accepted definition. Some definitions focus on what is lacking that affects a person's quality of life. Often definitions generally describe lack of money and material items, or what basic needs cannot be met.

Income poverty means simply the lack of income or a shortage of material goods, while human poverty means much more. *Human poverty* can include a loss of dignity, a sense of powerlessness, a lack of autonomy and control, and the perception of being marginalized or excluded politically, socially, or psychologically. Not having what most of society considers necessary may curtail aspirations and achievements, especially for poor children who are well aware of what they are missing. (*Metro Social Services, 2011 Community Needs Evaluation*)

The U.S. Census Bureau defines subcategories of poverty, including:

- *Chronic poverty* refers to people who have been in poverty every month for a long-term period, typically three to four years.
- *Episodic poverty* refers to people who were poor in two or more consecutive months of a given time period, while experiencing consecutive months

of not being in poverty.

- *Family poverty* refers to families where total family income is less than the income threshold based on the size of the family, in which case every family member is considered to live in poverty.

The *poverty rate* is the percentage of people, or families, who live below the poverty level. The Census Bureau refers to those who are below the identified poverty level as *poor*. However, another often-used term, *near poverty*, is not as well defined and is used in various ways. Some use near poverty to describe people who earn less than 125 percent of the poverty threshold amount, while others use the term to mean households with incomes less than \$45,000. *Working poor*, another much used term, also has various meanings, although it is not an official term used by the Census Bureau. Common meanings for working poor include people who work, but their income is below the official poverty definition; families who are in poverty, but have at least one working family member; and people who may not meet the official measure of poverty, but fall below some percentage of the poverty level. *Deep poverty* is a term used by some organizations to describe people who live below 50 percent of poverty, although it too is not a term used by the Census Bureau.

Poverty in the United States

In 2010, 46.2 million people lived in poverty in the United States. That year marked the fourth consecutive annual increase in the number of Americans living in poverty. The poverty rate, or percentage of the overall population living in poverty, has steadily increased as well, up to 15.1 percent in 2010 from 12.5 percent in 2007. The number of people living in poverty in 2010 (46.2 million) is the largest number seen in the 52 years for which poverty estimates have been published. Poverty statistics include all those who make less than the Federal government's official poverty threshold. The U.S. Census Bureau's poverty threshold is based on calculations of annual income and the number and the age of people in the household. (*U.S. Census Bureau; Income, Poverty, and Health Insurance Coverage in the United States; 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 Census Bureau reports that the purchasing power in the U.S. has dropped steadily. The buying power of \$100 in 2011 dollars would have been about \$131.71 in 2000 and \$173.60 in 1990.

Poverty does not strike all demographics equally. In 2010, 21.7 percent of men lived in poverty, while 24.1 percent of women did. 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. (*U.S. Census Bureau; Income, Poverty, and Health Insurance Coverage in the United States; 2010*)

Supplemental Poverty Measure

For years, various people and organizations have pointed out the flaws of the nation's current poverty measure and how it is calculated. More than 15 years ago, the National Academy of Sciences identified major weakness regarding the current poverty measure, including that it:

- Does not reflect government programs that alter the disposable income and free up resources;
- Does not adjust for rising standards of living;
- Does not consider necessary work-related expenditures that reduce disposable income, such as transportation and child care;
- Does not consider the variation in medical costs due to health status, insurance coverage, and the rising share of health care costs;
- Does not consider the changes in family structure or the effects of these changes on budgets and expenditures; and
- Does not consider the differences in cost of living and prices across the nation.

After years of discussion about these flaws in how poverty is officially measured, the U.S. Census Bureau released in late 2011 the *Current Population Reports – Supplemental Poverty Measure 2010*. The report uses national and regional data to show how and why rates of poverty differ from the standard measure to the more comprehensive *Supplemental Poverty Measure*. Changes reflect a more realistic, current understanding of poverty, by offering these changes:

- Different way to define the measurement unit for household;
- Change in the basic expenses included in determining the poverty threshold, including clothing, shelter, and utilities along with food;
- Adjustment for household size and age;
- Method of adjusting for inflation; and
- Change in what is considered income and resources such as by adding in-kind benefits that provide basic needs, by subtracting taxes that are paid from income, and by considering out-of-pocket medical expenses.

These changes are significant in determining poverty, especially for specific demographic groups. As this measure is used in the future, the more comprehensive *Supplemental Poverty Measure* will change the proportion of people in poverty for different age categories, decreasing it for some while raising it for others.

National Poverty Trends

The *2011 Community Needs Evaluation* points out that the Urban Institute has documented key poverty trends for several years, including:

- People are more likely to experience poverty at younger ages.
- On average, poor individuals have a one in three chance of escaping poverty.
- The longer a person has been poor, the less likely he/she is to escape poverty.
- People in some demographic categories were more likely to be poor than others, with poverty rates about twice as high for African Americans as whites.
- The likelihood of becoming poor as well as spending more time in poverty is higher for African Americans, Hispanics, households headed by women, and those with lower levels of education.
- Higher education levels improve the likelihood of leaving poverty.
- About half of those who get out of poverty will become poor again within five years. Of those who were poor for at least five years and then escaped poverty, more than two-thirds will return to poverty within five years.
- Job gains and pay raises are most often what lift a household out of poverty. For the 50 to 70 percent who escape poverty, they do so because a family member got a job or increased earnings.
- Shifts from female-headed to two-parent households and increases in educational attainment also help lift households out of poverty.

Addressing Poverty in Nashville

The 2010 U.S. Census showed that Nashville's population continues to increase – from 569,891 in 2000 to 628,133 in 2010. In other demographic highlights, the number of married couples with minor children decreased from 42,616 in 2000 to 33,017 in 2010, while the number of married couples with no related children increased from 52,976 to 57,119. Nashville's Hispanic population increased from 4.4 percent (about 25,000 people) in 2000 to 9.8 percent (more than 60,000). In addition, the number of foreign-born residents increased from 39,596 in 2000 to 74,129 in 2010.

On the other hand, 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. Also during that decade, the poverty rate for persons under age 18 increased from 19.1 percent to 32.2 percent, higher than the state rate of 27.5 percent and the nationwide rate of 21.6 percent. This also means that persons under age 18 were almost twice as likely to be in poverty as those who were age 65 and over.

Nashville's population and economic base are diverse and expanding and Nashville possesses strong economic and community attributes. As a city, Nashville continues to receive several accolades and continues to rank high as a great place to live. However, the city recognizes that more than 20 percent of Nashville's population lives below the poverty line.

The Nashville Poverty Reduction Initiative

With large numbers of agencies and organizations in Nashville that work with people living in poverty, it became clear that a comprehensive plan to reduce Nashville's poverty in a coordinated, citywide manner was critical. In 2008, the Metropolitan Action Commission and the Nashville Chamber of Commerce's Public Benefit Foundation, working with numerous

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other organizations, began an initiative to reduce poverty in the Nashville community. Working with hundreds of city leaders, organizations, advocates, and residents, seven action teams developed a Poverty Reduction Initiative Plan. The plan was organized by key issues regarding: Child Care, Economic Opportunity, Food, Health Care, Housing, Neighborhood Development, and Workforce Development. The *Poverty Reduction Initiative Plan* is a ten-year plan with the goal of reducing poverty by 50 percent in Nashville during that ten-year time frame.

In 2010, Mayor Karl Dean asked Metro Social Services to monitor and coordinate the Poverty Reduction Initiative's implementation, along with conducting community needs assessments, developing collaborations, and enhancing community coordination. Implementation Teams, organized around the seven key issues listed above and comprised of public and private sector members, continue to work towards implementation of the Poverty Reduction Initiative Plan's recommended actions. The Nashville Poverty Council was also created in 2010 to review progress towards implementation and to guide the process. Since that time, the quality of life and well-being for Nashville's low income residents has improved with the group's collective efforts.

Nashville Community Needs Evaluations

In 2009, Nashville's Metro Social Services began a series of Community Needs Evaluations for Davidson County annual reports that provide an overview of social service needs, describe resources available to meet the needs, and identify current and anticipated needs based on community trends. The evaluation process involves both the public and private sectors in an ongoing, community-wide effort to identify and address the needs of Nashville's low income residents. The reports show changes in the magnitude and pattern of poverty and well-being in recent years among diverse social and demographic groups. This information can be used to anticipate service needs and maximize the availability of social services

among Nashvillians as well as to guide policy makers, professional practitioners, advocates, and funders in their efforts to alleviate poverty. The report is updated each year and includes best practices ideas that other cities have developed.

The annual Community Needs Evaluations focus on poverty and people in need in seven specific issue categories, based on the Poverty Reduction Initiative Plan: Child Care, Food, Health, Housing, Neighborhood Development, and Workforce Development and Economic Opportunity. Because of the increasing number of adults who are disabled, frail, or elderly, the 2011 and 2012 updates also included a section on Long-Term Services and Supports.

During 2009, 2010, 2011, and 2012 the top two needs identified in the Community Needs Evaluation survey were Workforce and Economic Opportunity and Housing and Related Assistance. Workforce and Economic Opportunity ranked highest in 2009 and 2010, and Housing and Related Assistance ranked first in 2011. In all four years, Food was the third ranked need.

(Note: The *2012 Community Needs Evaluation* was released in March 2013. It is available at <http://www.nashville.gov/Social-Services/Planning-And-Coordination/Community-Needs.aspx>)



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United Way's 2-1-1 Call Center

The 2-1-1 Call Center is an initiative of the United Way of Metropolitan Nashville. The center was developed to provide better access to the complex service delivery system and the large number of public and private organizations that provide services. When a person calls 2-1-1, he/she talks with a real person who assists the caller by providing phone numbers and addresses of the closest place to receive assistance. The service is offered in multiple languages and is the primary information and referral line in Nashville. Since the program began in 2004, the 2-1-1 Call Center has assisted thousands of callers through its referral database of over 2,000 service providers in Nashville and nearby areas. In an analysis of the past five years of calls, 2-1-1 has identified calls for an average of 135,883 needs each year, making 214,365 annual referrals during that time period. In 2011, the top needs were: 1) Utilities; 2) Food; 3) Other Financial/Basic Needs; 4) Rent; 5) Information/Service Needs; and 6) Housing/Shelter.

As discussed above, Nashville's Poverty Reduction Initiative has categorized poverty into seven action committees. This background report follows a similar format, combining these topics with topic areas found in the annual Community Needs Evaluations, as well as recommendations for the future. It is important to note that this report focuses on the relationship between these seven key areas and working towards alleviating poverty. There are other background reports that delve more deeply and holistically into these key areas. As such, readers are encouraged to review other background reports as noted.

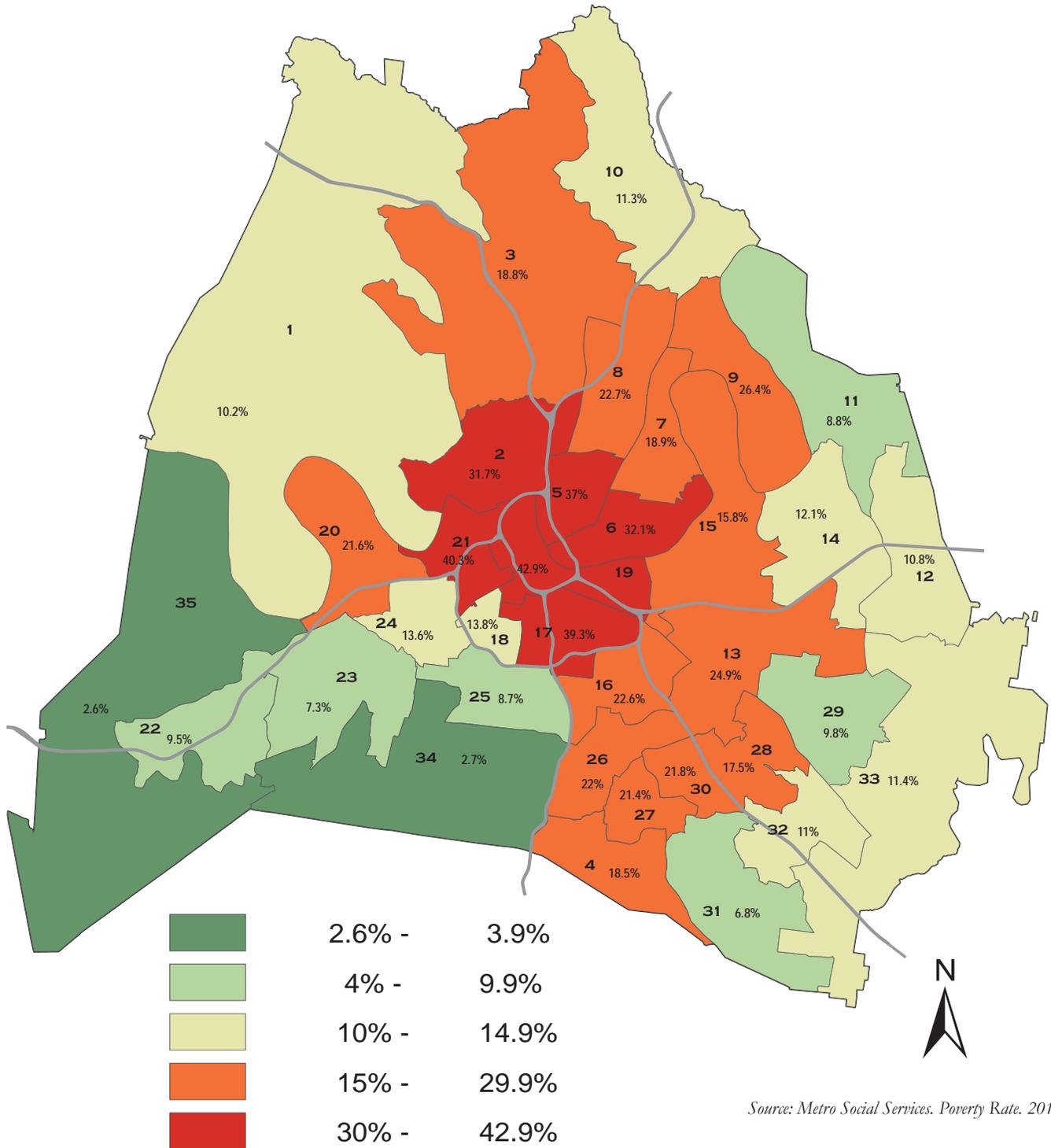


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Map 1: Nashville Poverty Rate

Percentage of People in Poverty by 2011 Metropolitan Council District Davidson County, Tennessee, 2006-2010

Data from U. S. Census Bureau, American Community Survey, 2006-2010; Shapefiles from Metropolitan Planning Department;
Map by Metropolitan Social Services-Planning & Coordination



Source: Metro Social Services. Poverty Rate. 2011.

Area 1 – Economic Opportunity and Self-Sufficiency

Many low income workers spend a higher proportion of their income on items and services. This presents a significant barrier to building financial assets that are necessary for stability to improve lives. Many low income workers are not able to create savings or take advantage of low interest loans. Compounding this, many non-traditional banking companies may use exploitative techniques or high-interest products that often exacerbate financial problems of customers.

In Nashville, 11 percent of households are unbanked, meaning they do not have a checking or savings account. Another 22.5 percent of all households in Nashville are underbanked, meaning they have a bank account, but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements, or pawn shops. Nationally, the average is 7.7 percent of households that are unbanked. Nashville has one of the top five unbanked Census tracts in the nation, in the Chestnut Hill neighborhood, where 41.4 percent of households are unbanked and 35 percent are underbanked (CFED; *The Most Unbanked Places in America*; 2013).

Addressing Economic Opportunity and Self-Sufficiency in Nashville

For Nashvillians with low incomes, it is important that they are able to use their limited financial resources in ways that most effectively benefit their financial stability. Financial literacy can help these families avoid exploitative financial alternatives and choose more affordable and appropriate banking services.

The following programs have been developed, or expanded upon, to accomplish the actions listed above. However, this list is by no means exhaustive.

Bank On Music City

Originally envisioned as a part of the Poverty Reduction Initiative, the Bank On Music City program, launched in 2012, is a community partnership led by United Way of Metropolitan Nashville with local banks, credit unions, government, and community organizations that connect individuals with safe and affordable bank accounts. Currently, seven financial institutions and two credit unions participate in the program and thus far have assisted over 300 unbanked Nashvillians to create bank accounts. Each participating financial institution measures their impact and reports number of accounts opened, number of accounts closed, and monthly average balances.

Economic Opportunity – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Identify existing financial education resources and connect the resources to people who need them.

Action 2 – Join and recruit others to support the expansion of the Coalition for Responsible Lending in Tennessee on local policy issues related to predatory lending.

Action 3 – Develop the *Bank on Nashville* initiative to increase access to affordable, mainstream financial services for low income citizens.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

Financial Empowerment Centers

In late 2012, Nashville was selected as one of five cities to receive a grant to help low income residents reduce debt and build assets through free, one-on-one financial counseling incorporated into existing services offered in the city. The Office of Mayor Karl Dean and United Way of Metropolitan Nashville are partners in the grant funded by the Cities for Financial Empowerment (CFE) Fund of Bloomberg Philanthropies.

The three-year grant is estimated to serve 5,000 Nashvillians at Financial Empowerment Centers, which will be run by United Way of Metropolitan Nashville. At the centers, financial counselors will teach clients how to open safe and affordable checking accounts, establish a credit score, maintain a positive monetary balance, decrease debt, and maintain savings. In addition to financial counseling, the model has a strong focus on integrating with other services driving toward self-sufficiency, including benefits enrollment, family stabilization services, workforce training, job placement, and housing.

The Financial Empowerment Centers are located at the Foster Street Center in east Nashville and in south Nashville at the Casa Azafran Community Center, which serves as the headquarters of Conexion Americas and other organizations that offer educational opportunities, health and wellness services, and entrepreneurship training. In addition, satellite locations will be housed at United Way's 18 Family Resource Centers, Metro Action Commission, Metro Social Services, and State offices that provide welfare benefits through the Temporary Assistance to Needy Families program. Belmont University will train the financial counselors who staff the Financial Empowerment Centers. Kristine LaLonde, Belmont Associate Professor and Nashville Poverty Council Chair, is coordinating this educational partnership.

In 2008, New York City Mayor Bloomberg announced that his city would pilot Financial Empow-

erment Centers as part of a broad effort to test and refine new approaches to alleviating poverty in that city. While initially privately-funded, the centers became publicly-funded after their data-proven impact. Since the pilot commenced, the program has grown to nearly 30 centers, helping more than 19,000 New Yorkers reduce their debt by more than \$9 million and save more than \$1 million. Denver, Lansing, Nashville, Philadelphia, and San Antonio were selected to receive Financial Empowerment Center grants through a competitive process in which nearly 50 cities applied. These five cities exhibited the most thoughtful, creative approaches, as well as committed leadership and strong partnerships for replicating the model in their local communities.

Nashville's proposal stood out due to its robust level of city support for this program, a strong nonprofit relationship between Mayor Dean and the United Way of Metropolitan Nashville, and because of Mayor Dean's Poverty Reduction Initiative and leadership by United Way within the Nashville community. Additionally, due to partnerships with Metro agencies and other financial stability programs, such as Ways to Work, financial counseling could improve outcomes for other community partners. The Financial Empowerment Center program builds on the Poverty Reduction Initiative and the Bank On Music City program.

Nashville Alliance for Financial Independence

The Nashville Alliance for Financial Independence (NAFI) promotes financial stability for Nashville's low and moderate income people. NAFI's programs focus on taxpayer education and tools. Three of these programs are discussed below.

The Earned Income Tax Credit

A Federal program that is one of the most beneficial programs for low income households is the Earned Income Tax Credit (EITC). The tax credit is available for certain workers with low wages, and the

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credit reduces the amount of tax owed, resulting in greater refunds for eligible families. The EITC challenge is reaching and informing the population who can claim the credit. NAFI estimates that each year as much as \$25 million in EITC refunds are not claimed in Nashville alone.

Volunteer Income Tax Assistance Program

Similarly, low income people benefit from programs that assist them with free tax preparation services. NAFI operates the Volunteer Income Tax Assistance (VITA) program to provide free income tax preparation to low income, elderly, disabled, and limited English-speaking residents. The VITA program assists families to file for tax credits and saves them money by avoiding tax preparation fees and instant refund fees from for-profit companies that often use predatory practices. In 2011, more than 10,000 individuals and families across Middle Tennessee received free tax preparation at one of the multiple United Way VITA sites. For 2013, over 200 volunteers are on board to assist in preparing taxes.

My Money Plan

With the motto Earn It. Keep It. Save It., the My Money Plan provides free, one-on-one, one hour sessions with trained financial planners. This program helps people create a realistic personal budget and an action plan for their finances.

Additional Best Practice Ideas for Economic Opportunity

The following recommendation is provided in the *2011 Community Needs Evaluation*.

Workplace-Based Financial Education

In this approach, employers incorporate financial education into part of the employee's workday so that employees can easily participate in the program. The benefit to employers is that it helps them maintain a financially stable productive workforce that has limited

disruptions when workers face financial problems that often affect attendance, productivity, and turnover. One successful local initiative involved a business that hosted a Volunteer Income Tax Assistance filing site. The employer allowed the site to be used for workplace financial education to provide an additional benefit to employees – a convenient way to file their income tax returns and receive knowledge to enhance their economic stability. Expanding this approach could enhance job stability and job satisfaction for a larger number of workers.

(Note: Additional information on more components of economic opportunity is found in the Economic Development background report.)



Area 2 – Workforce Development

When high unemployment rates result in fewer employment opportunities, individuals must be vigilant in maintaining their skill levels and marketability. There is also increased demand for community agencies to respond to these needs and offer tools and services to support job seekers. Research has shown that providing quality labor market information to job seekers reduces the length of time that people receive unemployment assistance. More individuals experiencing poverty are able to obtain needed training as well as gain and retain employment when they have access to current job information, training, support services, and mentoring. Coupled with expanding economic opportunities is increasing income security, such as increasing wages, providing sick leave and pension benefits, and establishing regular work hours. Over time, these actions can reduce the number of individuals living in poverty.

Addressing Workforce Development

The *2011 Community Needs Evaluation* reports that Nashville's local economy is growing, but it is not accompanied by increased employment in certain sectors. Nashville's unemployment numbers are consistently low in relation to the rest of the country. However, there is still a need for additional workforce development, especially in certain sectors.

The recent recession followed a typical, historical pattern of decreased employment in the manufacturing sector and light assembly jobs. While in the past, this type of employment provided job opportunities for the low-skilled, lower income populations, that is less likely to occur in today's knowledge- and service-based economy. In moving toward global competitiveness and advanced technology production modes, it becomes more challenging for workers with limited skills to compete for jobs. This results in a mismatched workforce, where large pools of unem-

Workforce Development – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Provide a customer-friendly database of employment and training opportunities.

Action 2 – Ask the Mayor to lead efforts to create pathways to better jobs, including such things as increased wages, benefits and stable jobs, as well as extended opportunities to access training and supportive services.

Action 3 – Develop a catalog of resources with respect to job navigation skills, education, and job readiness.

Action 4 – Provide recommendations of best practices of training and education for job readiness.

Action 5 – Provide quarterly workshops for businesses on related topics in order to lower barriers and increase cultural sensitivity in the employment process.

Action 6 – Use the new Nashville Convention Center Project as a pilot and identify a career development model that exposes low income workers to sustainable employment opportunities while leveraging the availability of social services that mitigate career barriers created by generational poverty. (*Note: Nashville's new convention center, the Music City Center will open in late spring 2013.*)

Source: Nashville Poverty Reduction Initiative Plan, 2008.

ployed workers do not possess the skill sets needed in high-demand, high-paying jobs that are available in leading industries. Many who live in poverty do not have access to opportunities that would assist them in acquiring these skills, so they remain unprepared for many of the job opportunities that become available.

The following programs have been developed, or expanded upon, to accomplish the actions listed above. However, this list is by no means exhaustive.

The Complete College Tennessee Act of 2010

There is a clear correlation between higher education and higher earning. Statistics show that the unemployment rate is higher for those with less education. The unemployment rate for those who have not completed high school is significantly higher than for those who received more education. One reason that some low income persons do not continue their education as adults was the policy that limited public financial support to those who attend school full-time. Many low income students must maintain full-time employment to remain self-supporting, which prevents them from attending school on a full-time basis. The Complete College Tennessee Act was a comprehensive reform designed to transform public higher education by enhancing education attainment. According to the Tennessee Higher Education Commission, the new funding formula is tied to outcomes and not just enrollment and forces higher education institutions to align programs to fit the schedule of full-time workers who intend to pursue educations programs.

Nashville Career Advancement Center

Metro Government's Nashville Career Advancement Center (NCAC) works with individuals to explore career options, decide on a direction, target a career or industry, and then strategize for the job search. NCAC promotes workforce and economic development as well as youth education throughout the Nashville region and offers various assessment, workshops, and services to equip job seekers with the necessary skills. The center also partners with other

agencies and their programs, including the Tennessee Career Centers which offer job seekers the opportunity to access hiring employers through local job fairs, hiring events, employer job listings, and referrals. In 2012, the NCAC and its partners provided services to 59,658 people in Nashville and an additional 110,727 people in Middle Tennessee.

Nashville Area Chamber of Commerce's Workforce Development Initiatives

The Nashville Area Chamber of Commerce has several programs tied to workforce development. These include recruiting and retaining talent, finding innovative workforce solutions, providing programs that help hone skills of Nashville-area human resource professionals, and providing educational and professional development opportunities. The Chamber also partners with the Nashville Area Career Fair Consortium, joining 14 area universities in welcoming students, graduates, and alumni to two recruiting events each year. The Chamber partnered with the region's three Workforce Investment Boards and the Tennessee Department of Labor & Workforce Development to conduct a comprehensive study of Middle Tennessee's workforce characteristics and conditions. The 2010 study revised the previous workforce study and took into account the changes in the economy and the future of the region's job market. Study results are used to align workforce development resources with economic development goals.

Metro Nashville Public Schools – the Academies

Metro Nashville Public Schools (MNPS) has more than 76,000 students with diverse interests and learning styles. In 2007, MNPS began restructuring the 12 zoned high schools into smaller learning communities – freshman, career-based, and theme-based academies within each school to address these different interests and needs. All are designed to offer relevant curriculums; critical thinking skills; technology information; literacy; life skills; opportunities for closer relationships with teachers and advisors; practical work experience through job shadowing, job site vis-

its, internships, a Freshman Career Exploration Fair, and guest speakers; possibilities for industry certifications; learning in the context of a particular industry or subject theme; and college and career preparation. In 2010, more than 80 local businesses, organizations, and higher institutions signed support for academies.

United Way's Family Resource Centers

Family Resource Centers serve 28,000 low income Nashvillians annually to overcome multiple barriers such as high rates of unemployment and under-employment. Each center is a one-stop-shop for health/human service needs in neighborhoods, including various adult education programs. Currently, there are seven community-based Family Resource Centers.

Nashville Public Library

The Nashville Public Library also provides career assistance. Programs include: Learning Express with on-line practice exams to help earn college credit, civil service/licensing exams, and military exams; and Career Transitions which provides help with job hunting, resume writing, and interview practice. Other services include job listings and information about state unemployment support.

Additional Best Practices Ideas for Workforce Development

The following recommendations are provided in the 2011 and 2012 Community Needs Evaluations.

Sectoral Employment

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. These programs are guided by assessment of the specific local labor market, and job developers use labor market information to design their training programs to meet the needs of local businesses. Sector-focused jobs help job seekers obtain available em-

ployment, especially jobs that pay higher wages with benefits and that can be retained for longer periods.

Employer/Provider Networking

This approach brings together workforce providers and employers. Providers not only help job seekers obtain jobs, but also provide support services, such as referrals to childcare, help with public benefits, and other services low income individuals and families need. They also share valued information about businesses and their recruiting expectations. When providers come together, it serves as a mechanism and venue to share valuable resources, including strategies that work for the unemployed to obtain jobs.

A beginning model of this approach was developed through the Workforce Implementation Team of the Nashville Poverty Reduction Initiative. It developed a Workforce Advisory Council, which is at an initial stage of identifying and organizing topics for provider workshops. However, there are demonstrated effective practices in job services that many service providers do not have the capacity to provide. Some of these examples would include ongoing on-the-job follow-up, long-term supports to promote longevity in employment, and customized services for populations with additional barriers. Additional capacity and enhanced awareness are needed to expand this approach to a larger number of employers and providers and to provide additional services to enhance success of those who are placed in employment.

Job Clubs

Job seekers can benefit from support and assistance to secure employment, in addition to specific services from employment services agencies. A Job Club can promote success in securing employment through regular meetings, assigned tasks, and assessment of progress. This ongoing intervention helps job seekers keep momentum and focus on what is needed for a successful job search. There are various models of job clubs that provide job seekers with opportunities to network with others seeking employment in a par-

ticular location. Job clubs help job seekers meet peers as well as share experiences, challenges and successes with the goal of supporting success for all members.

(Note: Additional information on Nashville's market, employment trends, and industry growth patterns is found in the Economic Development background report.)

Area 3 – Housing

Providing affordable housing is a significant issue for many neighborhoods in Nashville. Households spending 30 percent or more of their annual income on housing are considered cost burdened. Housing maintenance is affected by the percentage of household income that can be applied to rent or mortgage payments. With housing costs rising faster than income, the 2010 U.S. Census found over 100,000 cost burdened households in Nashville.

Increasing available options for affordable and workforce housing in Nashville is a key tool in reducing poverty as well as contributing to the city's economic growth and success. While the local economy grows

and expands in the aftermath of the recession, housing costs continue to be a major barrier to economic progress for many in Nashville. In some neighborhoods, low income residents are being pushed out due to gentrification and rising land and housing prices. Many people seeking lower-cost housing are forced further out, often to more suburban neighborhoods, creating additional problems, such as lack of access to transportation and employment.

Monthly rent for apartments in Nashville has risen 75 percent from 2000 to 2010 while vacancy rates have decreased 20 percent over the same time period (*MSN Real Estate*). As Nashville's population grows and as job growth in lower-skill jobs continues to lag, coupled with a decrease in State and Federal spending on housing initiatives, housing costs create a major challenge for Nashville.

Nashville's population continued to grow throughout the recession, and current projections show healthy population growth continuing. Low and moderate income people, in addition to others, often cannot afford home prices given the large capital requirements and strict lending rules to own a home. Some may have

Housing – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Identify those in need of housing and what the needs are. Establish a process for updating the need analysis on a regular basis, and develop a process and outreach program to link need with housing service providers.

Action 2 – Create a repository of information that identifies housing service providers and education options.

Action 3 – Create a measurement system that tracks and maps demand, supply, and purchases.

Action 4 – Develop a permanent and annually refundable Housing Trust Fund for Nashville.

Action 5 – Research alternative affordable dispersion models such as inclusionary zoning. Develop and implement a pilot program, through organizations including the Housing Fund, Nashville Area Habitat for Humanity, and other housing providers.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

reduced purchasing power and be cost-burdened due to rising housing costs. For many Nashville residents, rental properties are the preferred housing option.

(Note: Readers should consult the Housing background report for further information and detail on this topic. Please see the Homelessness background report for a discussion of homelessness.)

Area 4 – Food Systems and Food Security

The United States Department of Agriculture (USDA) defines *food security* as access to enough nutritious food for an active, healthy life. Food security is closely linked with the amount households spend on food. In turn, food insecurity happens when nutritionally adequate and safe foods are unavailable or limited, and people experience nutrition deficiencies. The American Dietetic Association states that food insecurity is a result of multiple issues, including direct factors such as poverty and unemployment as well as environmental/structural factors such as food deserts, weather events affecting food production, poverty, limited transportation, and insufficient healthy food options.

The impacts of food insecurity on an individual's and community's wellbeing are vast. Impacts include, but are not limited to, poor overall health; increased risk for chronic diseases; higher rates of depression, aggression, and anxiety; negative child development

risk factors; poor school and work performance; and expensive mental and physical health needs (*American Dietetic Association, 2002; Centers for Disease Control and Prevention, 2012; Feeding America, 2012; and Food Security, Poverty, and Human Development in the United States, 2012*).

Addressing Food Security in Nashville

Nashville has many low income people of all ages that lack adequate and healthy food. Sometimes families have to choose between buying food and purchasing other basic necessities. According to the U.S. Census Bureau, Tennessee's poverty rate remains above the national average at 17 percent. Tennessee ranks 40th out of the 50 states in food security. Tennessee also has some of the highest *Supplemental Nutrition Assistance Program* (SNAP), formerly the *Food Stamp Program*, participation rates in the country.

In 2010, almost three-fourths, 72 percent, of Metro Nashville Public School students received free or reduced price lunches. During 2011, United Way's 2-1-1 Call Center received more than 24,000 calls for food and meals. According to Feeding America, the nation's largest network of food banks, in 2012 there were 103,100 food insecure households in Nashville, approximately 16.8 percent of the population. This includes urban, suburban, and rural residents, the elderly and disabled, and approximately 29,100 children. One out of every four Nashville children and one out of every six Nashvillians receive SNAP benefits (food stamps).

Food – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Increase food security.

Action 2 – Increase enrollments in public food assistance.

Action 3 – Increase use of local agriculture.

Action 4 – Reduce childhood obesity rate.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

Despite the successful development of dozens of school and community gardens, the improvement of corner food stores, and multiple churches' and non-profits' commitments to temporary food relief, food insecurity is still an issue for many Nashville families. There is no single or easy solution to the epidemic of hunger in our communities. Yet there are many organizations, including social service agencies, resource centers, emergency relief groups, meal delivery programs, and government agencies, working hard every day to provide for those among us most in need. In Nashville, these are some of the key efforts to assist low income people in increasing access to healthy food and accomplishing the goals above. The following list is by no means exhaustive.

Community Food Advocates

This nonprofit group is comprised of farmers, parents, students, people of faith, healthcare professionals, and advocates working to end hunger by creating a healthy, just, and sustainable food system in Middle Tennessee. Their three main programs are: SNAP Outreach, Growing Healthy Kids, and SNAP Fresh. All three programs work directly with community members. SNAP Outreach conducts outreach activities to various groups regarding the SNAP (food stamp) program and enrolling people who are eligible to receive benefits. SNAP Fresh connects Nashville area farmers with EBT machines that enable them to accept SNAP (food stamps) funds for purchasing fresh, locally grown produce. Growing Healthy Kids partners with Metro Nashville Public Schools to increase parent participation in nutrition advocacy and coordinates the 100 Chefs to 100 Schools project that connect public schools with healthy eating education.

Community Gardens

Community gardens are formed by individuals, organizations, and neighborhood groups to increase access to fresh, affordable, and healthy foods. These groups are often allowed to use vacant land and are provided with technical assistance to grow their own

food. Community gardens offer neighborhoods a viable solution to the lack of healthy food access. Successful community gardens in Nashville include Chestnut Hill, Edgehill, Loaves and Fishes Garden, McGruder, and Old Hickory Village.

Loaves and Fishes

This is an auxiliary of Catholic Charities and serves over 600 meals per week. In addition, the group provides monthly local fresh food giveaways.

Metro Government Programs

Metro Action Commission opened a new summer food service site in the south Nashville area to serve low income students when schools are not in session. Metro Nashville Public Schools provides eligible students with free or reduced cost meals. Metro Government also holds a food drive each year to benefit Second Harvest. In 2012, Metro Government donated over 125,000 pounds of food. Part of this is a friendly competition between the Mayor's Office and the Governor's Office. In 2012, the Mayor's Office won by donating 13,574 pounds of food.

Metro Public Health Department operates the Commodities Food Service Program which provides cash vouchers to low income seniors so that Nashville's elderly can supplement their regular food boxes with fresh fruits and vegetables. The department also provides the Nutrition Program for Women, Infants and Children (WIC), a supplemental nutrition program that provides nutrition education, promotes breastfeeding, and provides healthy food vouchers to low income, pregnant and postpartum women, infants, and children up to the age of five.

Metro Social Services provides a range of services to help food insecure Nashville residents, including the Senior Nutrition services and the Nutrition Food Supplement Program.

Nashville Food Policy Council

This is a partnership of policy makers, consumer interest groups, food industry, local agriculture industry, youth leaders and community-based organizations. This partnership works to strengthen and align policies to create food system change in Nashville.

Nashville Food Project

The project's mission is to provide increased access to healthy foods in homeless and working poor communities across Nashville. With the assistance of their wide volunteer base, the project grows, prepares, and delivers directly to the populations most in need.

Nashville's Mobile Market

This market, created and operated by Vanderbilt University students, provides fresh food and vegetables to several urban areas of Nashville.

Nashville School Garden Coalition

This group, comprised of teachers, parents, community volunteers, and school garden advocates, works together to support Nashville school gardens. The coalition envisions a city where students, families, and the community are healthier, academically successful, and environmentally sound through involvement in school gardens. Nashville's school gardens include Bellevue Middle, Glenciff High, Glenview Elementary, and Park Avenue.

Second Harvest Food Bank of Middle Tennessee

Second Harvest is the largest emergency food distributor in the Middle Tennessee area. It uses a network of growers, manufacturers, wholesalers, grocery stores, and individuals to donate food. In 2012, Second Harvest distributed 19,400,293 pounds of food to over 400 partner agencies, providing more than 16 million meals to hungry residents in 46 counties. In addition to emergency food distribution, the organization provides food to homeless shelters, and after school/summer programs that provide meals for students when public schools are not in session.

Senior Nutrition Programs

These programs consist of collective and home-delivered meals, operated by numerous groups and funded by a variety of sources in Middle Tennessee, including local government, the Greater Nashville Regional Council, United Way, grants, faith communities, and private donations.

Supplemental Nutrition Assistance Program

The Tennessee Department of Human Services administers the *Supplemental Nutrition Assistance Program* (SNAP). SNAP, previously known as the Food Stamp Program, provides food assistance to people in low income families. The program focuses on better nutrition and putting healthy food within reach for low income households, including children, families, elderly, disabled, unemployed, and low-wage working families.

Additional Best Practices Ideas for Food Security

Despite the successes of direct benefit services and emergency food relief programs currently in existence in Nashville, there is still work to be done. The recommendations provided in the 2011 Community Needs Evaluation include additional community garden and local farmers market initiatives as well as further expansion of summer food programs for youth. Community Food Advocates, a local nonprofit, also highlights the importance of community gardens as a tool to increase community capacity and local agricultural production.

Community Economic Development through Community Gardens

Community Economic Development (CED) provides an approach for building community capacity of residents to provide their own food and enhance their food security. CED focuses on long-term solutions directly connected to job training and creation, along with asset development. Research about CED and other participatory change methods show us that the most successful projects are community driven to

create not only an initial buy-in, but long-term sustainability as well. Collaborations and partnerships are established that train and engage community members as leaders and change agents within their own neighborhoods through education/skills training, mentorship, incubator gardens/businesses, and micro-loans. (Soifer, S., 2002; Castelloe, P, T. Watson, and C. White, 2002)

Research has shown that CED-inspired food system changes can have positive impacts on communities' overall wellbeing and increase self-sufficiency. For example:

- Entrepreneurial community gardens can provide an average of \$113 in economic benefits per gardener (Jones, L., 2012).
- Installing community gardens, particularly in low income neighborhoods, can result in increased residential property values (Been, V. and I. Voicu, 2008).
- Installing community gardens can encourage other neighborhood improvements (Armstrong, D., 2000).
- Enhancing food security, increasing vegetable consumption, and increasing access to healthy foods can increase gardeners' health (Armstrong, D., 2000; and Feenstra, G., S. McGren, and D. Campbell, 1999).
- Entrepreneurial gardens may provide opportunities for job training and education for low income and at-risk youth (Feenstra, G., S. McGren, and D. Campbell, 1999).

The following recommendation is provided in the 2012 *Community Needs Evaluation*.

Hunger Research Center

The North Texas Food Bank, faced with a rapid increase in requests for assistance, partnered with leaders from the nonprofit, business, and academic community to discuss strategies on how to address the issue of local hunger in a systemic way by establishing a Hunger Research Center. The Hunger

Research Center uses a proactive approach to highlight the causes and effects of hunger on families and communities and provides a coordinated approach to hunger, nutrition, food insecurity, and access to affordable healthy food. A formalized research center could focus on local issues, needs, and resources; help address the root causes of hunger and its long-term consequences; and identify ways to most effectively coordinate services and allocate resources.

(Note: Additional information regarding local food systems is found in the Livability, Health, and the Built Environment background report and the Natural Resources and Green Spaces background report.)

Area 5 – Health and Health Care

Socioeconomic status is a strong predictor of health and longevity. With each step down the socioeconomic ladder, health is usually poorer and people die at younger ages. The combination of unemployment, underemployment, and lack of health care access has serious consequences for families in our country and our community. Low income people may not be able to access preventive, acute, or long-term medical care when they need it. The Centers for Disease Control and Prevention states that in recent decades, the leading causes of death are chronic diseases, and no longer acute, communicable diseases. They also noted that a combination of genetic and environmental factors causes most disease, and with efforts these chronic diseases could be prevented. (Kaiser Family Foundation, 2012)

The recent economic recession has also affected access to health care for many. Since most people have health coverage through their employment, increased unemployment has resulted in fewer people with access to health care, especially those who are low income. In addition to those who are unemployed, there are many others who have settled for part-time or temporary work with no health coverage. Uninsured people often do not have a regular source of

care, delay seeking medical care, are sicker, and are more likely to be diagnosed with a disease in an advanced stage. Those who are uninsured inevitably die sooner than those who have insurance. (*Kaiser Family Foundation, 2012*)

There is also a connection between physical and mental health. During an economic downturn, people may need mental health services more often. Research from the National Alliance for Mental Health shows unemployed people are four times more likely than those with jobs to report symptoms of severe mental illness, including major depression.

In 2008, Families USA estimated that 13 Tennesseans between 25 and 64 years of age die each week (approximately 660 people per year) due to lack of health insurance. An estimated 17 percent of Nashville's adults are uninsured. The lower the family income level, the more likely people will be uninsured.

While the lack of health insurance is a problem, even those who are insured may suffer from the high costs of medical care. Since 2000, average employee insurance premiums have dramatically increased. In 2008, 22 percent of middle-income Tennessee families spent more than 10 percent of their income on health care. In addition, even when insured, income loss, especially loss of work, can push people into debt. Medical bills from chronic problems and temporary illnesses can push people to financial ruin. In 2008, medical bills accounted for 60 percent of personal bankruptcies. (*Families USA, 2008*)

The June 2011 American Journal of Public Health's *Estimated Deaths Attributable to Social Factors in the United States* identified correlations between social factors such as individual poverty, low education, area (neighborhood) poverty, low social support, and income inequality. As previously mentioned, many factors play into this link, including poor environmental conditions, low education levels, lack of awareness of needed medical care, financial barriers in accessing health services, and lack of resources necessary

to maintain good health. People with limited incomes have little room in their budgets for anything beyond the essentials of food and shelter. Those in poverty may only be able to afford inexpensive foods, which tend to be processed, fatty, and lacking important nutrients. Low income families are more likely to live in older homes, which may expose them to lead paint that causes developmental problems in children. Buildings in impoverished areas often lack adequate heat or air cooling, have peeling paint, and are infested with pests which compromise the health of residents.

Tennessee and Nashville Health Statistics

Numerous factors have contributed to Tennesseans poor health status, including individual behaviors, culture, the environment, economic and social determinants, and genetics. The United Health Foundation rates Tennessee as 47th among U.S. states according to health indicators. The *2010 Tennessee State Health Plan* reported that Tennessee was one of the least healthy states, 44th out of 50. Tennessee is also deficient in preventive health measures. Tennessee ranks fourth highest in the nation for adult obesity at 30 percent. Tennessee ranks fifth highest for children that are overweight and obese at 37 percent. In addition, Tennesseans are expected to live on average three years less than the average U.S. citizen, 75 years instead of 78 years. An ongoing issue is the provision of health care services for the poor.

In the 2011 County Health Rankings, Nashville/Davidson County ranks higher than many other Tennessee counties in clinical care, morbidity, and health behaviors (26th out of 95). However, it ranks 92nd (out of 95 counties) for physical environment based on air pollution, access to healthy foods, and access to recreational facilities. According to the Centers on Disease Control and Prevention, the leading causes of death in Nashville which can be managed by proper primary doctor care and treatment are heart disease, cancer, and stroke. Nashville's leading cause of preventable death is homicide. Suicide is Nashville's ninth leading

cause of death, but it is the second leading cause for ages 25-34 and the third leading cause for ages 15-24. The situation becomes more troubling as the number of uninsured people is projected to increase to approximately 98,300 by 2014, a 22 percent increase.

Addressing Health and Access to Health Care in Nashville

Nashville has a broad range of private, nonprofit clinics that serve those who are uninsured and under-insured. In 2008, these clinics reported 140,000 uninsured visits, equaling approximately \$25 million in uncompensated care. In recent years, local hospitals have also seen a rise in uninsured visits. In 2008, Nashville's General Hospital provided \$52 million in uncompensated care, while Vanderbilt Hospital provided nearly \$225 million in uncompensated care. However, even when health care services are offered, the community is not always aware of what medical services are available and how to access and understand them.

In 2012, the Metro Hospital Authority, which runs the General Hospital, hired a consultant to develop short-term recommendations to reduce the approximately \$33 million subsidy the city provides the hospital annually. The report provided four options, three of which include the elimination and/or the reduction of inpatient services at the 150-bed hospital. Others, including Meharry Medical College leaders, disagree with eliminating those services stating that would diminish the quality of patient care, according to an October 21, 2012 Tennessee Tribune article. Discussions are continuing about the best approach to reduce the city's annual costs for the General Hospital.

Two recent studies have been conducted to review the system of care for uninsured or under-insured people living in poverty in Nashville: the *Nashville Safety Net Assessment* and *Enhancing Health Care Delivery to the Medically Underserved and Indigent of Nashville and Davidson County*.

Health Care – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Improve preventive health care through a community Family Resource Center or school-based prevention initiative, with partnerships through early screening of health issues targeting specific health issues (tobacco use, obesity, etc.).

Action 2 – Inventory and disseminate information about programs and resources for uninsured and underserved people, including insurance, screening, prevention, primary care, and specialty care.

Action 3 – Increase access to specialty care to assure a continuum of care model, including the care of dental, mental health, substance abuse addiction, and chronic health needs.

Action 4 – Increase affordable medication availability.

Action 5 – Advocate for a Nashville plan for care for the underserved.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

Enhancing Health Care Delivery to the Medically Underserved and Indigent of Nashville and Davidson County was released in January 2010. The report described the Safety Net Consortium of Middle Tennessee, a not-for-profit corporation formed to address the needs of uninsured Middle Tennesseans. The Consortium includes the Metro Public Health Department and other providers who work to address the health care needs of Nashville's medically underserved and indigent residents.

The *Nashville Safety Net Assessment* was also released in 2010 and determined the need for safety net services for the uninsured and estimated the need over the next five to ten years. The report noted that Nashville has four times as many doctors per capita as the rest of Tennessee. It also noted that the Safety Net Consortium established the Bridges to Care program to link medically underserved and indigent Nashville residents to clinics for health care.

In addition, Metro has developed the following program to improve the health of Nashville's citizens.

NashVitality

This campaign, part of the Communities Putting Prevention to Work initiative of the Metro Nashville Public Health Department, addresses obesity, one of the leading preventable causes of premature death and disability. The program focuses on improving health, greater access to nutritious foods and increasing physical activity.

Additional Best Practices Ideas for Health and Access to Health Care

The following recommendations are provided in the *2011 Community Needs Evaluation*.

Providing Health Care for the Poor through a Leading Entity

Most successful health care safety net models that address the needs of those living in poverty are led by a

governing board or by the leading entity responsible for the development and implementation of a coordinated strategy. Leading entities have typically been independent nonprofit organizations with broad community support, rather than government entities, and address a broad spectrum of health care services. There are various safety net providers in Nashville and having a designated lead entity to develop and maintain a coordinated, cohesive, and consistently well-funded safety net system would enhance existing programs and services.

Cost Effective Health Care Coverage for the Uninsured through Primary Care, Health Education, and Peer Review

This model is based on a project in Grand Junction, Colorado. In the early 1970s, a group of primary care physicians and specialists 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.

(Note: Additional information regarding health, healthy living, and quality of life is found in the *Livability, Health, and the Built Environment* background report and the *Natural Resources and Green Spaces* background report.)

Area 6 – Child Care

Whether by necessity or by choice, the majority of parents who work depend on formal, organized child care services. According to the *Childhood Poverty Persistence Report* from the Urban Institute, children who are born into poor families are more likely to drop out of high school and to be poor as adults. Childhood poverty can be a predictor of adult poverty as children are greatly influenced by parental income, family dynamics, home environment, neighborhood characteristics, and school and child care quality.

The Children's Defense Fund report *Child Poverty in America: 2011* reveals that more than one in five children in America, 16.1 million, were poor in 2010. Families with children faced higher poverty rates than families without children. Nearly two-thirds of all poor children, approximately 10.3 million, lived in single-parent families, with single-mother families facing some of the greatest challenges. Children of color continue to suffer disproportionately from poverty, with the youngest children of color most at risk of being poor. More than one in three African American children and more than one in three Hispanic children were poor in 2011, compared to one in eight white, non-Hispanic children. In addition, the report revealed that children of color lag behind on most every measure of a child's well-being. These children face multiple risks that put them in jeopardy of entering prison instead of college, and that prevent them from gaining productive employment and being successful.

The *2011 Community Needs Evaluation* states that the average Families First monthly cash assistance benefit in Nashville is \$157 per month. In addition, the cost to the State of Tennessee for each incarcerated prisoner is \$14,827, compared to the state's annual expenditure for each public school child of \$7,004.

Respondents to the 2011 Grassroots Community Survey identified help needed to pay for child care as their greatest need regarding community-based ser-

vices – 41 percent. This is a significant increase from 27 percent in 2010 and 26 percent in 2009. The need for child care closer to home and more infant child care were the next greatest needs.

Addressing Child Care in Nashville

There remains a lack of community awareness and support surrounding the need for affordable child care and a lack of knowledge among low income families regarding the availability of resources. If parents are able to find and to obtain quality child care, parents can work more productively, knowing their children are well cared for. Quality child care also allows parents out of work to better search for jobs, participate in job training programs, and rely less on public assistance. Numerous studies have shown that children in high-quality child care, that nurtures and encourages them, have a better ability to learn, to build healthy relationships, and to be more successful in school. In addition, they are better prepared for future employment and success in the workplace.

According to the Tennessee Department of Human Services, the average cost for unsubsidized child care for one infant and one four year old is approximately \$13,000 per year. The cost for child-care in a high-quality program remains beyond the reach of many families, particularly for families in poverty – 20 percent of Nashvillians. That means for the 13,467 families in Nashville with incomes less than \$15,000, it is extremely challenging to pay for child care.

Research through the University of Tennessee Social Work Office of Research and Public Service notes that partnerships between local providers and community programs, such as full-day care, assistance and referrals to parents, and after-school care, help provide parents with access to child care that meets their needs. There are some existing programs that help parents, but the need exceeds the capacity of these programs. Key available programs in Nashville include the following, but in no way is this list exhaustive.

Child Care – The *Nashville Poverty Reduction Initiative Plan* recommends the following regarding Nashville's child care:

Action 1 – Expand the availability and increase the number of affordable, high-quality program spaces for children. Develop a funding plan to subsidize parent fees to achieve affordability.

Action 2 – Organize the coordination of child care service for people in poverty.

Action 3 – Develop a message that resonates for all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality child care.

Action 4 – Adopt a multi-faceted marketing plan that communicates to all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality early education and child care.

Action 5 – Find and provide assistance to providers whose facilities were damaged by the flood.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

Families First/Temporary Assistance to Needy Families

This program provides temporary cash assistance and emphasizes work, training, and personal responsibility. Each participant agrees to follow a mandatory, personal responsibility plan in order to receive assistance. Data from September 2011 showed that during 2009, for each 100 families in poverty, 38 families participated in the Families First program (*Center on Budget and Policy Priorities, 2011*).

Tennessee Child Care Certificate Program

This program, often referred to as subsidized child care, is Tennessee's assistance program for low income and at-risk children with funding from the Federal program Families First/Temporary Assistance to Needy Families. Recipients must meet guidelines, including income levels, and participants are issued certificates for various periods, not to exceed 12 months. In June 2010, there were 5,296 Nashville children enrolled in this program. In Tennessee in 2010, there were 357,740 child care spaces among 7,098 providers. A total of about 40,000 children receive child care subsidies each year.

Head Start

This program provides low income three- and four-year-old children and their families with comprehensive early education and support services. Head Start programs use a holistic approach with services such as early education to enhance cognitive, developmental, social, and emotional needs; medical and dental screenings; referrals and treatment; nutritional services; parental involvement activities; and referrals to social service providers. In 2007-2008, Tennessee Head Start programs enrolled a combined total of 18,743 families with 20,290 children, including approximately 1,500 children in Nashville.

Tennessee Voluntary Pre-Kindergarten

This is a statewide, voluntary pre-kindergarten program to prepare children for school by developing pre-academic and social skills. Priority is given to children who are eligible to receive free or reduced-price lunches, and next to students with disabilities, English-language learners, and children at-risk. Since this program is voluntary, parents can decide if they want to enroll their child or not. According to re-

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search from the Annie E. Casey Foundation, high quality pre-kindergarten programs for at-risk children help to narrow achievement gaps, reduce grade repetition and special education placements, increase high school graduation rates, reduce crime, and lead to greater employment and higher earnings as children become adults. As of November 2010, 2,358 Nashville children were enrolled in Pre-K programs in Metro Nashville Public Schools.

Mayor's Advisory Council on Early Childhood Development and Early Education

In April 2011, the Advisory Council submitted a comprehensive report that described Nashville's programs for early childhood development and early education. The report showed a patchwork of services and established a city-wide vision of success for children from birth to 8 years of age, including recommendations to improve quality of life for young children, their families, and the city. Please refer to the Advisory Council report for specific recommendations.

Additional Best Practices Ideas for Child Care

The following recommendations are provided in the *2011 Community Needs Evaluation*.

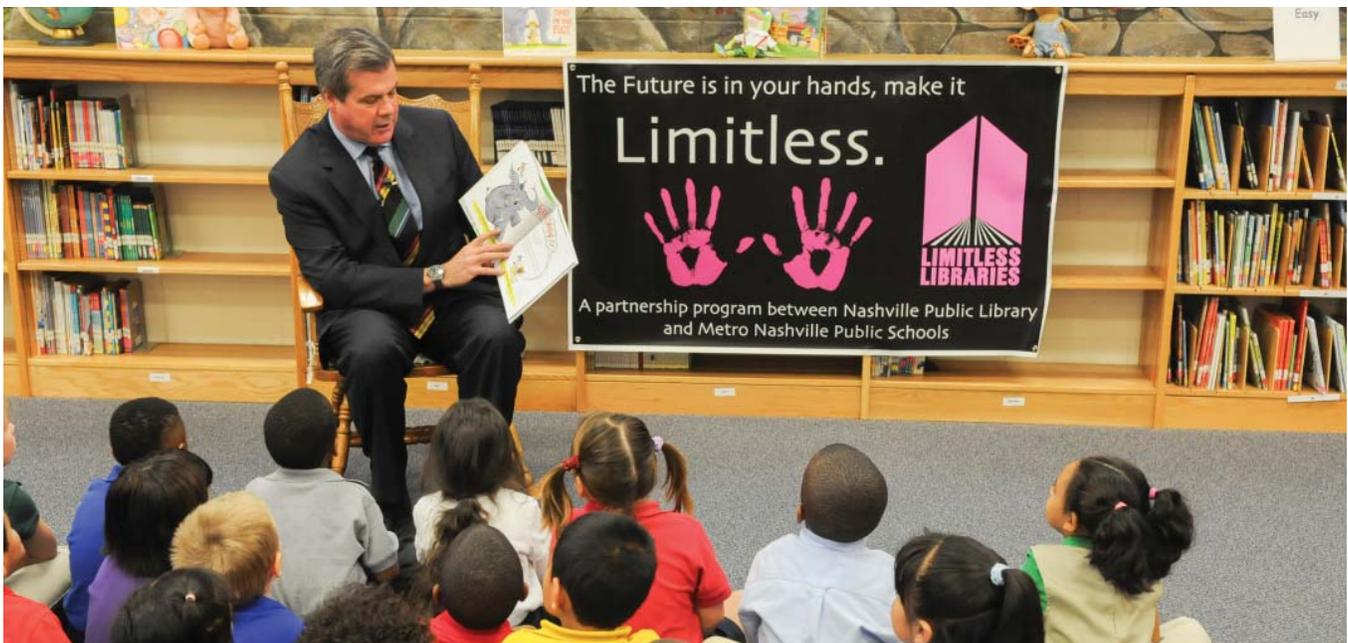
Comprehensive Preschool Programs for Low Income Children and Parents

Evidenced-based preschool programs provide comprehensive educational and family support to economically disadvantaged children and their parents. An important component of this approach is active, consistent participation of parents in their children's education.

Empowerment of Low Income Preschool Children and Parents for Return on Investment

In this approach, children become active learners, continuously involved in a plan-do-review process with supportive adults in a stable learning environment. In one program, teachers, in addition to classroom activities, visited the parents and children at home at least once a week, providing additional support for the child's intellectual, social, and physical development.

(Note: Additional information regarding childhood development and care is found in the Children and Youth background report.)



Area 7 – Neighborhood Development

Research shows that three main qualities that attract residents to the neighborhoods they live in are: social offerings (openness, entertainment venues, meeting places); a safe and welcoming atmosphere; and the area's aesthetics (green space, natural beauty, parks, architecture). Yet not everyone gets to choose a place like this. Addressing social and economic disparities and improving the conditions in which people are born are essential to improving quality of life.

In our hectic daily schedules, many families are over-extended and struggling to survive. This leaves little time for additional activities and commitments, including being involved in neighborhood and community associations. Yet we need these organizations and support networks now more than ever – neighborhoods, faith congregations, nonprofits, community groups, schools, and universities.

Many times, lower income neighborhoods are facing the toughest neighborhood problems. Low income neighborhoods also may have the toughest challenges in organizing a neighborhood association, as residents may not only have less experience working in groups, but also may be working more hours and feel overwhelmed. Quite often, in these areas, older adults have the most time and interest in organizing. Young adults and children may not be included, limiting a group's social connections and ability to represent the entire neighborhood. These neighborhoods benefit from some hands-on assistance in recruiting others, finding common self-interests, and engaging businesses and other partners. Such assistance can also increase the groups' effectiveness in solving problems. (Nashville Poverty Initiative Plan, 2008)

Neighborhood Organizations and Neighborhood Development in Nashville

In Nashville, residents began forming neighborhood organizations in the 1970s as they faced neighborhood problems that could not be addressed by indi-

viduals, such as crime, zoning, codes violations, and development pressures. According to neighborhood leaders, in 1978 there were only about 15 neighborhood organizations in Nashville; however, there has been an explosion of these groups since that time. Today, the Mayor's Office of Neighborhoods has over 400 neighborhood groups on file. While some of these are no longer active, no doubt there are others that have not registered with that office.

Since 2008, the Neighborhood Development Team of the Nashville Poverty Initiative has focused on assisting priority low income neighborhoods with creating and strengthening neighborhood organizations and connecting them with groups and agencies to build coalitions to address neighborhood concerns and issues. The residents themselves can better identify needed resources, and organized neighborhood associations can better develop their own priorities and address issues. Building the capacity of residents to tackle their own issues can also reduce poverty and increase access to needed services. Since poverty issues are larger than one neighborhood, a coalition of neighborhoods can have an even larger impact. Neighborhood coordination can make efforts and projects more effective, use resources more efficiently, and create broader change.

The following programs have already been in existence and can assist in accomplishing the actions listed above. However, this list is by no means exhaustive.

Neighborhoods Resource Center

This local nonprofit center assists neighborhoods with organizing support, leadership training, and information services for many low income neighborhoods. The center also brings people together from various neighborhoods to strategize about common issues and strategies, such as access to transportation and addressing predatory lending practices.

Neighborhood Development – The *Nashville Poverty Reduction Initiative Plan* recommends the following:

Action 1 – Empower residents as decision-makers and actors: (a) through a coordinated effort to develop youth and adult leadership; and (b) by building coalitions to respond to issues beyond one neighborhood.

Action 2 – Increase neighborhood economic vitality, including commercial services needed, diversity of housing options, etc. by: (a) identifying a framework of general categories to work from; and (b) by creating a development plan for communities.

Action 3 – Improve neighborhood infrastructure, including public works, transportation and public safety, with: (a) a first step being to increase access to transportation for isolated populations; and (b) walkability to promote neighborhood interconnectivity.

Action 4 – Improve the ability of Metro agencies to work with residents and neighborhood groups: (a) by listening carefully so that planning processes are neighborhood-led; (b) reflecting the voices of residents; and (c) developing cooperative relationships of trust and accountability in meeting neighborhood needs.

Action 5 – Increase focus on repairing/demolition of damaged homes.

Action 6 – Connect with existing neighborhood groups so they can help provide information and solve problems.

Action 7 – Develop a system for consistent, accurate answers for residents, especially regarding Codes requirements.

Action 8 – Neighborhood involvement is needed in planning for use of property bought by flood acquisition program.

Source: Nashville Poverty Reduction Initiative Plan, 2008.

Mayor's Office of Neighborhoods

This office's mission is to improve and continue to improve Nashville's quality of life.

Nashville Civic Design Center

This nonprofit focuses on Nashville's built environment and fosters public participation in its creation. One aspect of the center's work is neighborhood studies, which help residents, businesses, and other community members address specific challenges and create a unified vision for improvement and change; advise them on design options that help achieve

that vision; and advocate for changes that promote healthy and sustainable neighborhoods.

Metro Planning Department

The department's responsibilities include working with local communities to create appropriate land use/community character policies and community plans, designing complete transportation and open space networks, making recommendations to the Planning Commission on zoning decisions, and providing design services.

Metropolitan Development and Housing Agency (MDHA)

The agency's mission is to create affordable housing opportunities, nurture Nashville neighborhoods, and build a greater downtown. MDHA works in low and moderate income neighborhoods designated as redevelopment districts and neighborhood strategy areas. In these areas, MDHA uses federal funds for projects, including monies from the Community Development Block Grant, the Home Investment Partnership, and the Emergency Solutions Grant. According to their Consolidated Plan, MDHA's short-term community development activities focus on halting the decline of and stimulating investment in low income areas through structural improvements, economic development, and providing needed public services. The overall long-term objective is to create viable urban living environments that feature a high quality of life, mixed income housing, and economic opportunities.

Nashville Council on Aging

This nonprofit agency was founded in 1985 as a recommendation from a Mayoral task force on senior issues to study gaps in services for seniors and caregivers. One issue the council has worked on is transportation and meeting the needs of Nashville's seniors. This issue will become even more pressing as our older generation grows in number, lives longer, and many wish to remain in their homes and neighborhoods.

National Night Out Against Crime

This is a national event, held on the second Tuesday in August. Nashville neighborhoods participate in this annual event that brings together neighbors, law enforcement agencies, businesses, local officials, and various community agencies. This event strengthens neighborhood camaraderie and fosters police-community partnerships

Oasis Center

This organization offers safety and support to Nashville's most vulnerable and disconnected youth, while

also teaching young people how to transform the conditions that create problems for them. Collectively, Oasis programs provide opportunities to more than 2,500 youth and their families each year. Young people come from more than 60 different schools and homes that speak 26 different languages.

Additional Best Practices Ideas for Nashville

The following recommendation is provided in the *2011 Community Needs Evaluation*.

Measuring Neighborhood Quality with Indicators

Charlotte, North Carolina developed the Neighborhood Quality of Life Index in the 1990s to measure neighborhood quality of life by evaluating indicators of social, criminal, physical, and economic conditions. Benchmarks were created for ongoing monitoring to address key issues related to neighborhood vitality. Individual neighborhoods were labeled stable, threatened, or fragile based upon cumulative indicator scores. The data resulted in a baseline of information that enabled the city to carry out an ongoing review of neighborhood level quality of life, while measuring the outcomes of initiatives to improve the neighborhoods.

(Note: Additional information regarding neighborhood design and important features for healthy living is found in the Livability, Health and the Built Environment background report.)

Conclusion

Improving the standard of living for Nashville residents in need will be a long-term, multi-year process. The Nashville Poverty Reduction Plan identified itself as a ten-year plan, but recognizes that circumstances will evolve over time. Nashville's Poverty Reduction Initiative team continues its efforts, including advising other initiatives, determining areas for further research, encouraging funding, and guiding future planning. Perhaps most of all, the initiative is a reminder that it takes all of us to make a difference in the lives of those living in poverty.

The *Nashville Poverty Reduction Plan* for some continues a lifelong commitment by those who work on behalf of Nashvillians living in poverty. For others, it represents a new beginning in addressing the issues related to alleviating poverty. The plan serves as a guide for our city and a shepherding force for businesses, faith-based organizations, government departments, nonprofits, and citizens to move forward – looking toward the same goal but using the variety of organizations, resources, individuals, and methods necessary to achieve the goal of reducing poverty by 50 percent in the next 10 years.

There are many current challenges facing those in poverty, which have been present for a number of years. Nashville is poised to confront these issues head-on through collaboration and a plan that sets in motion the reduction of poverty over the next decade. As Nashville updates its General Plan through the NashvilleNext process, the thoughts, ideas, and guidance of the Nashville Poverty Reduction Plan and the data and recommendations of the annual Community Needs Evaluations should be further discussed and incorporated as needed.



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