

2018
Community Needs Evaluation
10th Annual Edition



Metropolitan Social Services

Strategic Planning and Research

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2018 Community Needs Evaluation

Metropolitan Social Services – Strategic Planning and Research

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COMMUNITY NEEDS EVALUATION 2018

RESOURCES

Metropolitan Social Services

<http://www.nashville.gov/Social-Services.aspx>

Previous Community Needs Evaluations

<https://www.nashville.gov/Social-Services/Planning-And-Coordination.aspx>

MSS Strategic Planning & Research

<http://www.nashville.gov/Social-Services/Planning-And-Coordination.aspx>

MSS Adult and Family Support Services –

<https://www.nashville.gov/Social-Services/Adult-and-Family-Support-Services.aspx>

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The Metropolitan Charter assigns Metro Social Services (MSS) a number of powers and duties. These comprise direct services that include:

- Administering general assistance to residents of Davidson County,
- Engaging in study and research regarding the cause of financial dependency and methods of treating such dependency, and
- Making social investigations.

Metropolitan Social Services- Strategic Planning and Research gathers and analyzes data and reports on poverty and related issues through its annual Community Needs Evaluations, issue papers, newsletters, social media, presentations and consultations.

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

DAVID BRILEY
MAYOR



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

March 20, 2019

Dear Friends,

I'm grateful for the opportunity to present the 2018 Community Needs Evaluation, which comes along at an important moment in Nashville's history.

As Mayor, I'm thrilled to see our city continuing to bring in thousands of jobs, millions of visitors and billions of dollars in planned capital investment every year. The tax revenues generated by these investments in people and property help pay for the services Nashvillians need. At the same time, I see every day that too many of our fellow citizens have felt squeezed by our growth rather than empowered by it.

My top priority is to create equitable prosperity and spread it across Nashville as widely as possible. In the Mayor's Office, we look at everything through an equity lens. Rather than leaving people behind, we should be doing everything we can to bring them along. That work is well under way on many fronts:

- We created Nashville GRAD, which will provide scholarships to help youth and adults complete postsecondary degrees and credentials at Nashville State Community College and Tennessee College of Applied Technology – Nashville. Earning such a credential increases one's lifetime earnings potential by one-third.
- We work every day to find and implement affordable housing and transportation solutions to make it easier for Nashvillians to continue living and working here. We continue to invest millions of dollars in the Barnes Fund for Affordable Housing.
- We're working on permanent supportive housing and wraparound services to help people experiencing homelessness forge paths to jobs and stability. My proposal to create 100 units of permanent supportive housing and a downtown homeless service center is an excellent example of that.
- And the Financial Empowerment Center, a partnership between the Mayor's Office and United Way of Metropolitan Nashville, continues to help residents save money, reduce debt, and improve credit scores.

As we work to realize equitable opportunity for all, the Community Needs Evaluation serves not only as a necessary compilation of critical data but also as a call to even more and greater action. Thank you to Metro Social Services for keeping a spotlight on where we've been – and helping us see where we need to go.

Sincerely,

David Briley
Mayor

A handwritten signature in blue ink, appearing to read "David Briley", written over the printed name and title.

DAVID BRILEY
MAYOR

RENEE PRATT
EXECUTIVE DIRECTOR

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY



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

Message from Metropolitan Social Services Commission
Pastor William Harris, Board Chair

It is again an honor for Metropolitan Social Services to release its annual Community Needs Evaluation, which provides current and objective data to demonstrate social, demographic and socioeconomic trends. The momentum of change impacting household well-being and sufficiency in Davidson County is occurring at a record pace. Levels of movement of households, reshaping of communities, and persisting barriers to economic gains together are challenging the local ecosystem in addressing poverty. Since the early 2010s, Davidson County has experienced a path of unprecedented change that, while contributing to overall growth and opportunity, has eroded a longstanding network of services and provider relationships that helped populations overcome economic and social hardship.

Nashville's dynamic changes of the 2010s more than ever highlight great need for foundational study of household well-being as the city approaches a new decade. The 2018 Community Needs Evaluation continues to be a systematic description of existing and projected unmet social/human service needs in Davidson County, with data about the needs of families that are struggling financially.

In order to deliver strategic services most needed in the community, it is important to know as much as possible about the people who live here. By identifying what people need, gaps in services can be addressed. The 2018 Community Needs Evaluation report continues to provide data for that process.

Special thanks are due to the work of the Metropolitan Social Services Executive Director, Renee Pratt and her dedicated staff. The Metropolitan Social Services Board of Commissioners is pleased to share this document with Davidson County.

Sincerely,

A handwritten signature in black ink that reads "William R. Harris". The signature is written in a cursive style.

William R. Harris

Board Chair

Metropolitan Social Services

DAVID BRILEY
MAYOR

RENEE PRATT
EXECUTIVE DIRECTOR

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY



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

***Message from the Metropolitan Social Services Executive Director
Renee Pratt***

Metropolitan Social Services is pleased to present the 10th Annual Community Needs Evaluation.

Nashville and Davidson County have experienced remarkable levels of economic growth and transformation in the past decade. Much attention by the media, by researchers, and by other observers around the country points to Nashville's momentum as a vibrant city. Record growth has delivered new opportunities in our already strong and diverse economy. Nashville is rightly envied for its many qualities that lead to the many successes of this decade. Yet, as in many places across the U.S., opportunity and prosperity have not reached everyone.

Widespread gentrification has placed strains on the ability of public and non-profit sectors to meet socioeconomic needs that have not diminished, but instead simply relocated, concentrated, or diffused. Nashville's poverty levels remain higher than pre-Great Recession, even amid high levels of overall economic growth.

Providing descriptive data on social and economic well-being is a first, important step in acknowledging the size and shape of poverty and human need. Good strategy can flow from clear understanding of the setting that Nashville encounters upon entry to the 2020s. With the most recent information available, the 2018 Community Needs Evaluation uses objective data to create a detailed profile of the people who live in Davidson County. MSS is pleased to share this with community leaders, elected officials, funders, service providers and others to enhance their knowledge about the residents of Davidson County and their needs.

Sincerely,

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

Renee Pratt
Executive Director
Metropolitan Social Services

INTRODUCTION

Metropolitan Social Services produces the Community Needs Evaluations (CNE) to increase awareness about the social, socioeconomic, and demographic characteristics of Davidson County residents. These data and information address the critical needs and issues of:

- HOUSEHOLDS, FAMILIES AND INDIVIDUALS LIVING IN POVERTY
- AGING and DISABILITY
- FOOD and NUTRITION
- HOUSING and NEIGHBORHOODS
- WORKFORCE and ECONOMIC OPPORTUNITY.

Increased knowledge about social and human needs in Nashville can provide key guidance and insight for policymakers, for funders, and for the community at large. Organizations have long relied on the Community Needs Evaluation as essential to their awareness and understanding of the people they serve and of their potential service recipients, to provide valuable staff training and community outreach, to offer information that facilitates interagency collaboration, to support funding application and reporting, and to guide strategic planning and program development.

In serving social and human needs, no organization can do it all and no organization can do it alone. Improving the system of social and human services for people in need requires the coordinated efforts of multiple entities. The effectiveness of a planning, coordination and implementation strategy depends on the engagement of local, state, and federal agencies, along with the private sector, working together in a concerted manner. This Community Needs Evaluation and this process provide Davidson County with the opportunity to make lasting and meaningful improvements in the way services help persons in need.

Methodology

The Community Needs Evaluation focuses on key aspects of poverty, employment, housing, nutrition, recognizing that many other important issues and topics that relate to the well-being of residents of the city, while remaining outside the scope of this study.

Primary Data

For the tenth year, primary research was conducted through a Grassroots Community Needs Survey administered in Davidson County to customers and clients at specific social and human service programs. From 2009 through 2018, more than 9,000 respondents participated in this survey to identify the greatest unmet needs in Davidson County. Data from the Grassroots Community Survey are discussed in each relevant section of this report. For 2018, some 548 survey responses were included in the sample from participants in programs of the Metropolitan Action Commission.

Secondary Data

The tables, charts, and narrative descriptions in this evaluation examine a wide range of characteristics of Davidson County residents. Data were compiled from the U.S. Census Bureau, particularly the 2017 American Community Survey (released September 2018) and the 2013-2017 American Community Survey 5-year Summary (released December 2018), along with other public and private data sources.

Definitions

Median	Represents the middle value, or midpoints, in a list of numbers
Mean	Represents the average of a set of numbers
Earnings	Represent the amount of income received before deductions; this income can include wages and salaries, income from self-employment, commissions, tips and bonuses
Income	Represents income received on a regular basis before deductions; this can include income received from wages, salary, commissions, bonuses, and tips; self-employment income, interest, dividends, rental income, royalty income, income from estates and trusts; Social Security income; Supplemental Security Income (SSI); any cash public assistance or welfare payments from state or local welfare office; retirement, survivor, or disability benefits; and other sources of income such as Veterans' (VA) payments, unemployment or worker's compensation, child support, and alimony.
Household	Includes all the persons who occupy a housing unit (house or apartment) as their usual place of residence
Family	Includes a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption
Per Capita	Represents 'per person' in the entire population; e.g. per capita income is average (mean) income for every man, woman, and child in a particular population group.

Additional terms are available in the Online Glossary of the U.S. Census Bureau at:
<https://www.census.gov/glossary/>

DEMOGRAPHIC & SOCIAL PROFILE

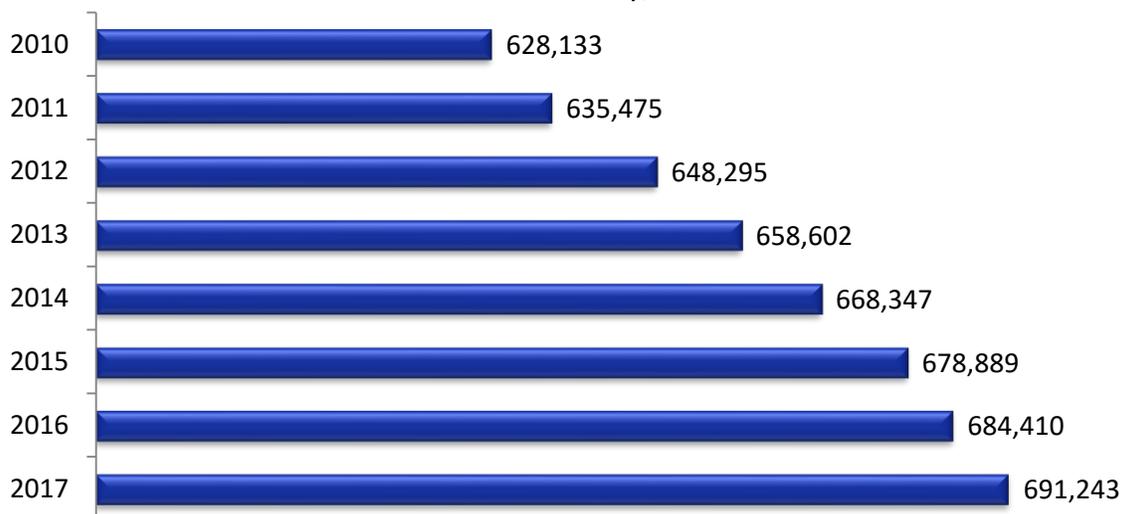
The Community Needs Evaluation contains key data on Davidson County that is useful for understanding patterns and trends, along with change over time. Topics here include:

- Population
- Age and Gender
- Households and Families
- Race and ethnicity
- National origin
- Veterans
- Disability status
- Education
- Commuting

Davidson County Community Facts

The population of Davidson County continues to experience steady growth. Since 2010, total population increase each year has averaged over 9,000 people, reaching 691,243 in 2017. The average rate of growth since 2010 has been 1.4%. The rate of growth slowed in 2016 and 2017 to annual change of 0.8% and 1.0%, respectively.

Chart 1. Total Population
Davidson County, 2017

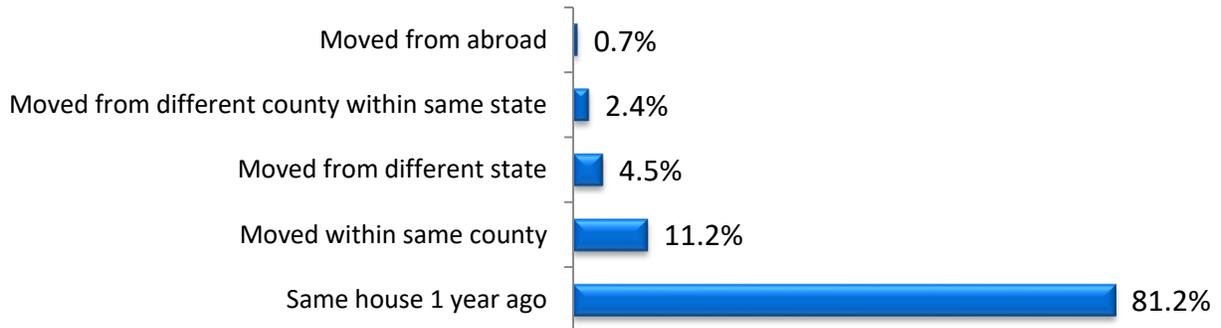


Source: US Census Bureau, annual population estimates

Davidson County also experiences substantial migration activity. In 2017, 11.2% of the population of Davidson County moved within Davidson County, 2.4% moved to Davidson from

another Tennessee county, and 4.5% moved here from another state. Thus, more than four of every five persons in Davidson County lived in the same house in 2017 as in 2016. Meanwhile, Chart 2 shows that about one-fifth of the county’s population moved over the previous year.

Chart 2. Geographic Mobility during the Year
Davidson County, 2017



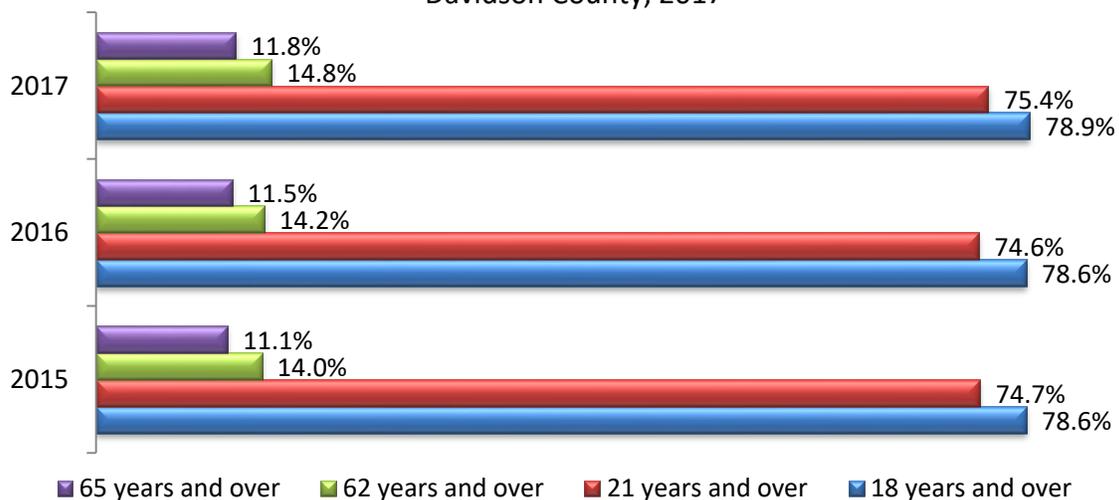
Source: 2017 American Community Survey, 1-year estimate

Age and Gender

The median age in Davidson County has remained consistent between 34.2 to 34.4 years since 2012. There has also been general consistency in the sizes of various age categories in Davidson County over the past several years. Estimates in 2017 showed 78.9% of the Davidson County population over age 18, and 11.9% of the population age 65 or over. The gender ratio in Davidson County for 2017 was 93.3 males per 100 females, representing a fairly typical pattern in the U.S.

Chart 3 shows the percent of Davidson County’s population by major age categories. The share of adults over age 18 has increased slightly in recent years, with notable growth among those over age 65.

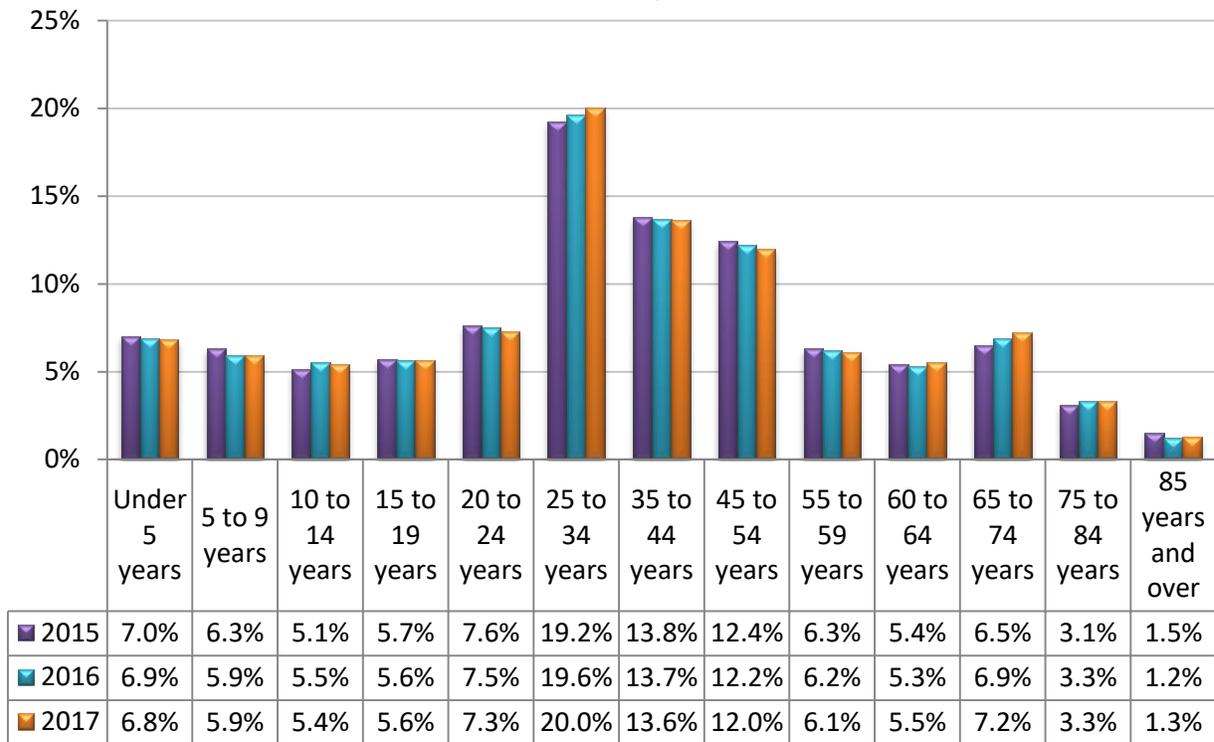
Chart 3. Age Categories of Population
Davidson County, 2017



Source: U.S. Census Bureau, 1-year estimates

Detailed data on age categories for Davidson County’s population appear in Chart 4, which shows a peak among young adults of working age. Slightly more than third of the population is between age 25 and 44, which has held steady in recent years. Children under the age of 10 represent a declining share of the total population; while those age 65 to 74 have seen a notable increase as a portion of Davidson County population during this period.

Chart 4. Percent of Age Category of Population
Davidson County, 2017

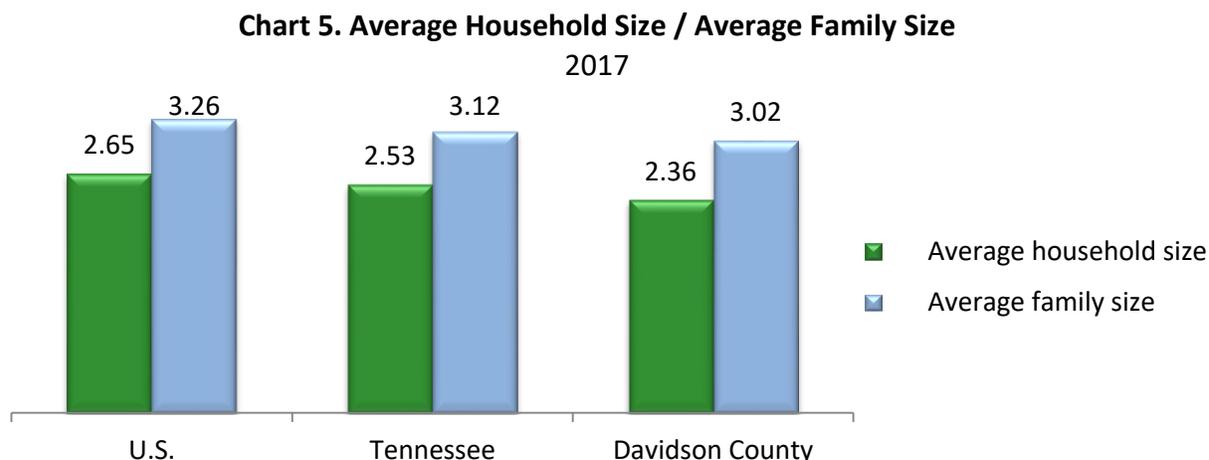


Source: American Community Survey, 1-year estimates



Households and Families

Average family and household size is comparable across the U.S., Tennessee and Davidson County, with the U.S. slightly larger than Tennessee and with Davidson County the smallest, as shown in Chart 5. This is consistent with other data that indicate that Davidson County has a slightly larger percentage of single person households.



Source: 2017 American Community Survey, 1-year estimate

Table 1 below shows data on household structure for the U.S., Tennessee and Davidson County, from the 2017 American Community Survey. Davidson County has a larger share of its households that are nonfamily households and that are householders living alone than occurs either in Tennessee or the U.S. overall.

Table 1. Households by Type, 2017

Households by Type	U.S.	Tennessee	Davidson County
Total households	120,062,81	2,588,655	283,929
Family households (families)	65.5%	66.0%	56.9%
With own children of the householder	27.4%	26.1%	24.8%
Married-couple family	48.2%	48.5%	39.5%
With own children of the householder	18.6%	17.0%	15.9%
Male householder, no wife present, family	4.9%	4.6%	4.0%
With own children of the householder	2.3%	2.3%	2.0%
Female householder, no husband present,	12.4%	12.8%	13.3%
With own children of the householder	6.5%	6.7%	6.9%
Nonfamily households	34.5%	34.0%	43.1%
Householder living alone	27.9%	28.3%	32.5%
65 years and over	10.8%	10.4%	7.8%

Source: American Community Survey, 2017, 1-year estimates

Similarly, a larger share of Davidson County's population lives in nonfamily households than

found in the nation or the state. This is true for nonfamily households with a male or female head of household as well as for nonrelatives present in these households. The following table shows the comparative population of the state, nation and Davidson County by those living in households (family and nonfamily) and in group quarters.

Table 2. Composition of Households by Type, 2017

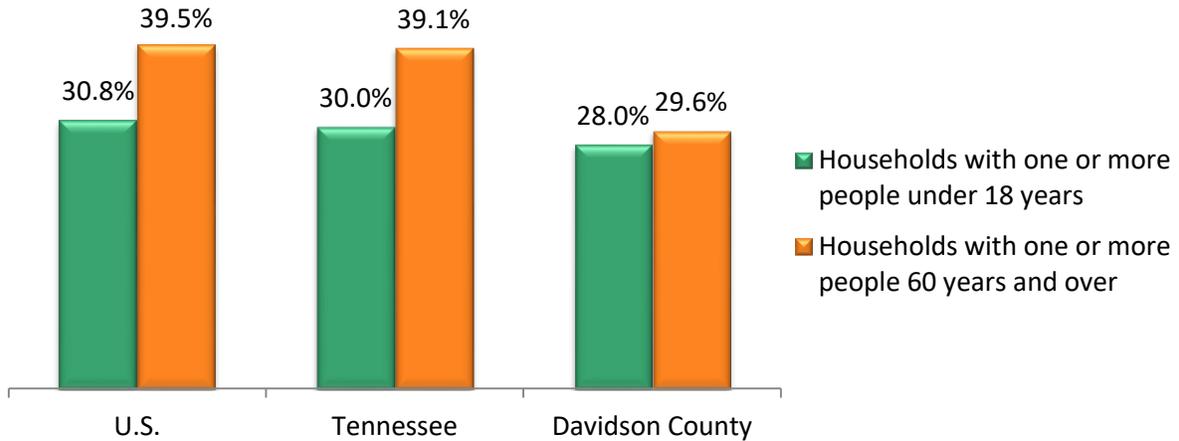
Relationship	U.S.	Tennessee	Davidson County
	<i>Total population and percent of total population</i>		
Total population	325,719,178	6,715,984	691,243
In households:	97.5%	97.7%	96.8%
In family households:	81.0%	81.4%	73.1%
Spouse	17.8%	18.7%	16.2%
Child:	29.4%	28.1%	24.8%
Grandchild	2.4%	2.9%	2.0%
Brother or sister	1.3%	1.2%	1.4%
Parent	1.4%	1.1%	0.9%
Other relatives	1.5%	1.3%	1.5%
Nonrelatives:	2.3%	2.1%	2.4%
Unmarried partner	1.0%	0.9%	0.8%
In nonfamily households:	16.5%	16.3%	23.7%
Householder:	12.7%	13.1%	17.7%
Male:	6.0%	6.1%	8.1%
Living alone	4.6%	4.9%	5.8%
Not living alone	1.4%	1.2%	2.3%
Female:	6.7%	7.1%	9.6%
Living alone	5.7%	6.0%	7.5%
Not living alone	1.1%	1.0%	2.1%
Nonrelatives:	3.7%	3.2%	6.0%
Unmarried partner	1.3%	1.2%	1.7%
In group quarters	2.5%	2.3%	3.2%

Source: American Community Survey, 2017, 1-year estimate

The percentage of households that have a member either under age 18 or age 65 and over is shown in Chart 6. Davidson County has a smaller percentage of people in the under 18 category as well as in the 65 and over category. This results in a larger percentage of the population that is in the prime working age of 18 to 64, rather than as children or retired persons.



Chart 6. Households with Members Under Age 18 and 60 and Over
2017



Source: 2017 American Community Survey, 1-year estimates

Davidson County has a much larger share of its population age 15 and over that has never married than occurs in the U.S. or in Tennessee as a whole. This compares closely with data in the preceding tables showing higher rates of persons living alone than is the case nationally or in the state overall.

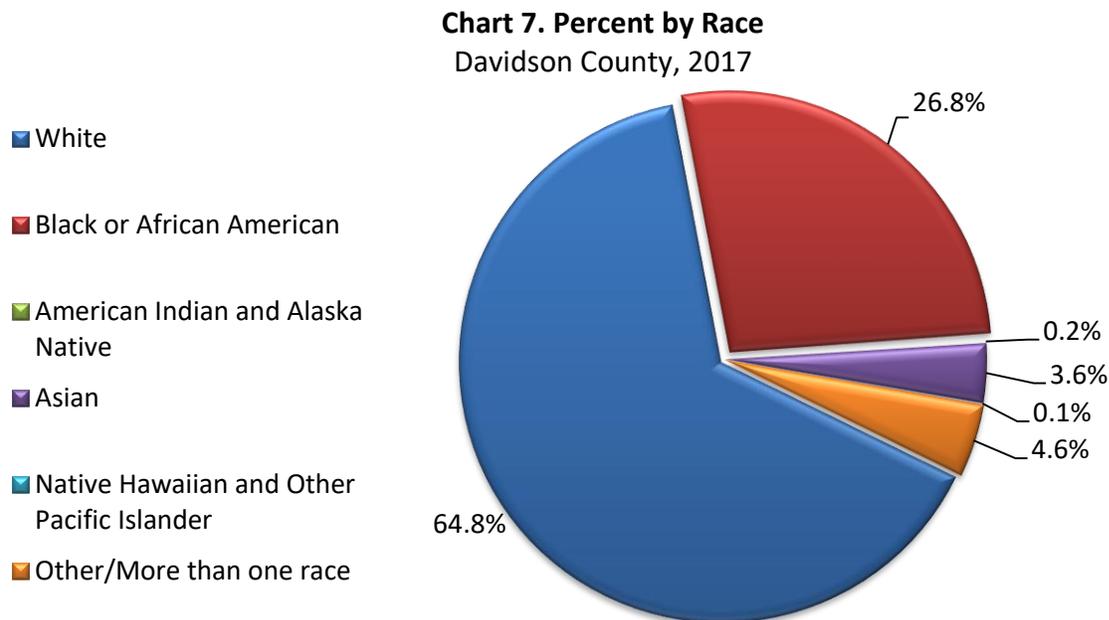
Table 3. Marital Status, 2017

Marital Status	U.S.	Tennessee	Davidson County
Males 15 years and over	129,185,808	2,637,308	270,600
Never married	36.9%	33.2%	41.2%
Now married, except separated	49.3%	51.0%	44.8%
Separated	1.6%	2.0%	1.9%
Widowed	2.6%	2.9%	2.1%
Divorced	9.6%	11.0%	10.0%
Females 15 years and over	135,511,496	2,829,679	295,843
Never married	30.6%	27.8%	37.7%
Now married, except separated	46.4%	47.5%	41.2%
Separated	2.2%	2.2%	2.3%
Widowed	8.7%	9.4%	6.7%
Divorced	12.1%	13.2%	12.0%

Source: American Community Survey, 2017, 1-year estimates

Race and Ethnicity

The racial composition of Davidson County population is shown in Chart 7. The percentages have remained stable, with little change among the Black or African-American, White and other racial categories. Data relating to race for various topics in the report may include only the Black or African-American and White populations as these together comprise 92% of Davidson County’s population. The small sample size for other racial groups often makes comparisons of specific data topics difficult. The ‘Other’ category includes 2.4% of the population reporting two or more races and 1.6% indicating some other race.



Source: 2017 American Community Survey, 1-year estimate

The following table shows the numerical composition of Nashville’s population by race and ethnicity.

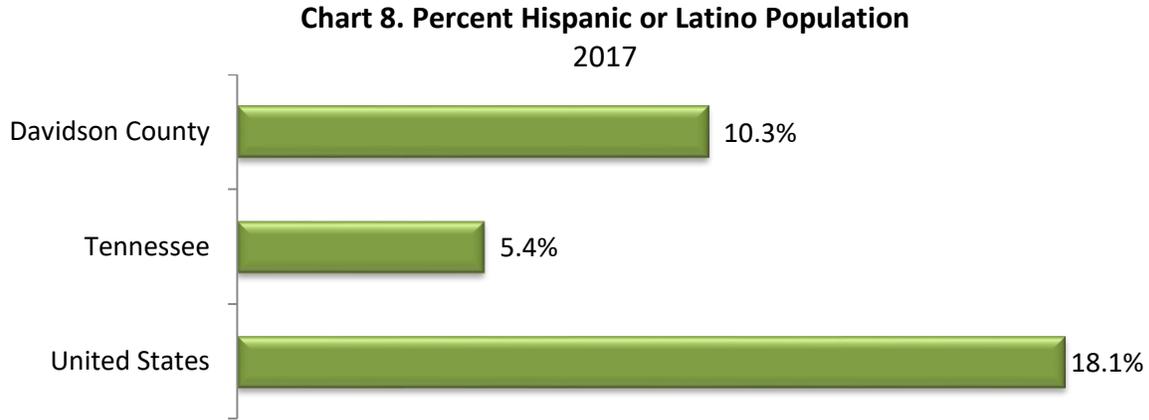
Table 4. Race and Ethnicity, 2017

Davidson County	Number by Race and Ethnicity
White	447,669
Black or African American	185,187
American Indian and Alaska Native	1,507
Asian	24,546
Native Hawaiian and Other Pacific Islander	598
Some other race	10,086
Two or more races	21,650
Hispanic or Latino (of any race)	71,072

Source: American Community survey, 1-year estimate

As shown in Chart 8, the percentage of the Hispanic or Latino population is significantly higher

in the U.S. (17.8%) than in Tennessee (5.2%, though Davidson County has a considerably higher share of Hispanic or Latino population than the state overall). Among this population in Davidson County, 64.3% were Mexican, 6.2% were Puerto Rican, 3.2% were Cuban, and 26.3% were of other Hispanic or Latino heritage.



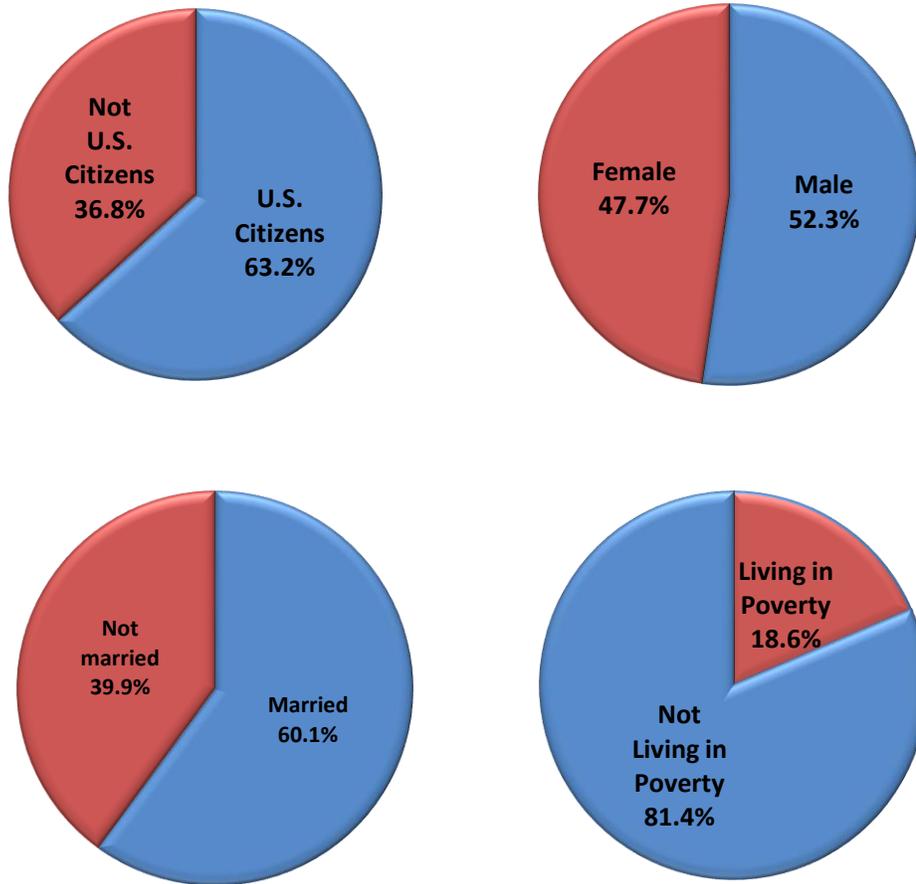
Source: 2017 American Community Survey, 1-year estimate

Foreign-Born Population

The 2017 American Community Survey estimates that there were 87,212 (12.6%) foreign-born residents in Davidson County, representing 12.6% of the total population. In Tennessee there were 347,754 foreign-born persons (5.2% of the total population) and 44.5 million in the U.S. (13.7% of the total population). Characteristics of the Davidson County foreign-born population are shown in Chart 9.

Nearly two-thirds of Davidson County’s foreign-born populations are U.S. citizens. Data show that poverty rates for the foreign-born are somewhat higher than for the overall population of Davidson County.

Chart 9. Characteristics of Foreign-born Population
Davidson County, 2017



Median age 36.7 years

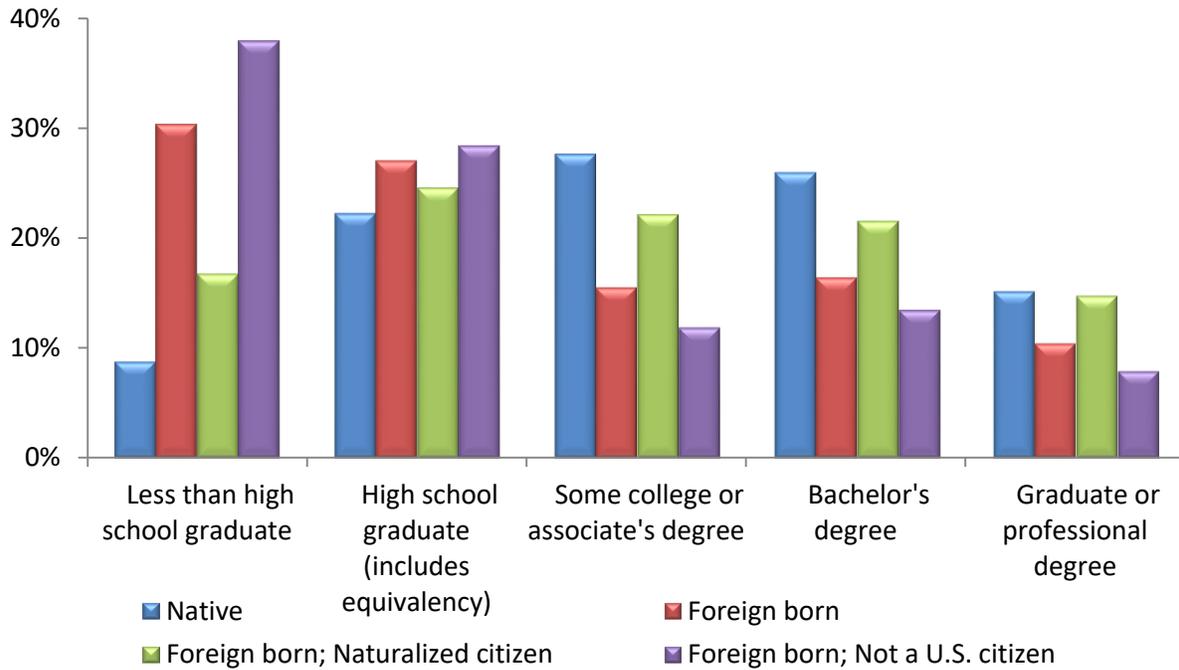
Average Household Size 3.6

Average Family Size 4.0

Source: American Community Survey, 2017, 1-year estimate

Chart 10 shows the variation in educational attainment for native-born and foreign-born population age 25 and over residing in Davidson County. Rates of ‘high school education only’ are relatively comparable across population groups, ranging from 22.3% for native-born to 28.5% for foreign-born non-citizens. However, foreign-born persons are much less likely to have completed high school with rates of 16.8% lacking high school diplomas among naturalized citizens and 38.0% for non-citizens.

Chart 10. Educational Attainment of Native & Foreign-born Population
Davidson County, 2013-2017

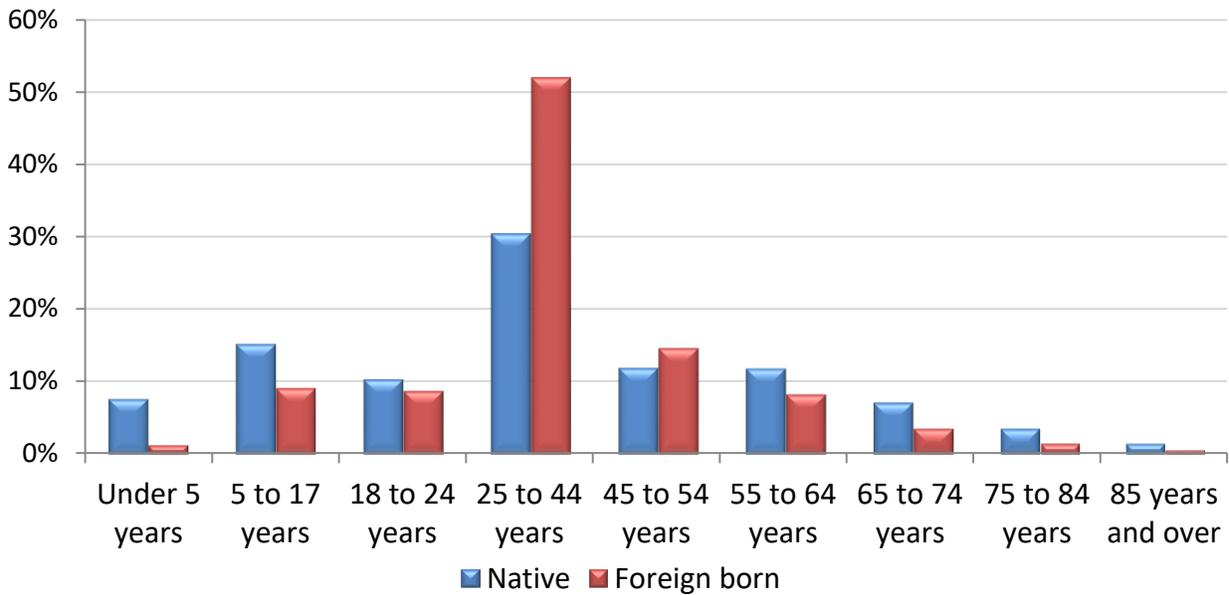


Source: 2013-2017 American Community Survey, 5-year estimate



The median age for foreign-born population has consistently been lower in Davidson County than in the state or nation. In 2017 the median age from all foreign-born population in Davidson County was 36.7 years, compared with 38.0 years in Tennessee and 44.8 years in the U.S. The age composition of the native and foreign-born population is shown in chart 11, showing a much larger share of foreign-born in the 25 to 44 age group and much smaller shares in the youngest and oldest age categories.

Chart 11. Age of Native and Foreign-born Population
Davidson County, 2013-2017



Source: American Community Survey, 2013-2017, 5-year estimates

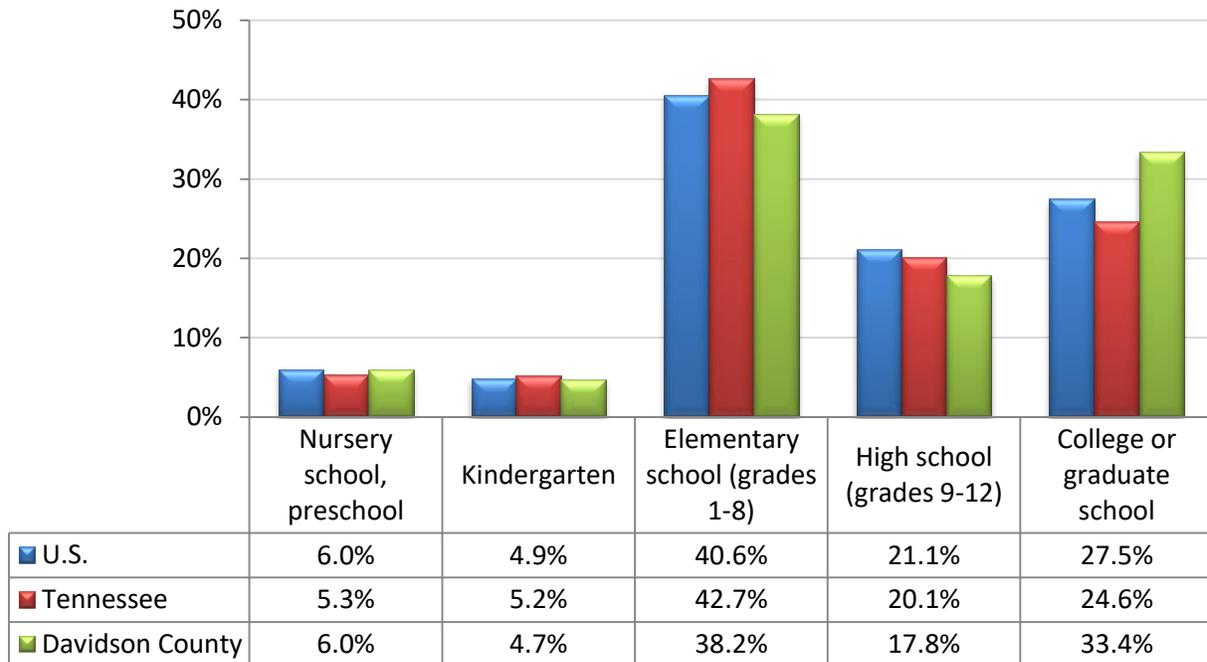
Among foreign-born populations, there are persons that experience Limited English Proficiency, here defined as persons age 5 and older that speak a language other than English and “speak English less than very well.” In 2017, in Davidson County there were 65,466 persons age 5 and over who experienced Limited English Proficiency, or 10.2% of the population age 5 and over. This compares with 8.5% and 3.1% of the population of the U.S. and of Tennessee, respectively, with limitations in English.



Education

Chart 12 shows the school enrollment percentage by grade for the U.S., Tennessee, and Davidson County for 2016. Davidson County has a slightly lower percent for elementary school and high school enrollment, with a higher percent for enrollment in college or graduate school.

Chart 12. School Enrollment Age 3 and Over by Grade
2017

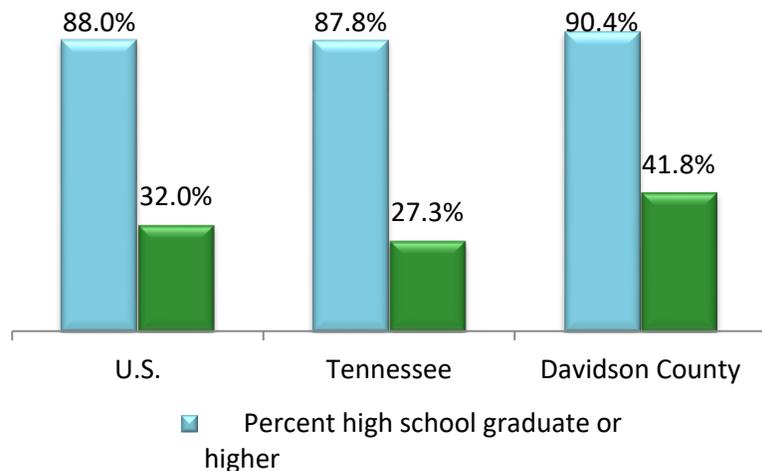


Source: 2017 American Community Survey, 1-year estimate

As shown in Chart 13, the percentage of high school graduates is consistent across the U.S., Tennessee, and Davidson County. However, Davidson County's percent of adults with a bachelor's degree or higher is considerably higher than for Tennessee and somewhat higher than for the U.S.

Chart 13. Percent Age 25 and Over by Educational Attainment
2017

Additional details of educational enrollment and educational attainment are shown in Table 5. Davidson County's adult population has higher levels of bachelor's degree and graduate or professional degree attainment than occur in the state or the nation. Meanwhile, nearly one in ten Davidson County adults (9.6%) lacks a high school diploma.



Source: 2017 American Community Survey, 1-year estimate

Table 5. Educational Attainment, 2017

Educational Attainment, Age 25 and Over	U.S.	Tennessee	Davidson
Less than 9th grade	5.1%	4.4%	4.1%
9th to 12th grade, no diploma	6.9%	7.8%	5.5%
High school grad (including equivalency)	27.1%	32.4%	22.2%
Some college, no degree	20.4%	20.8%	19.9%
Associate degree	8.5%	7.2%	6.5%
Bachelor's degree	19.7%	17.2%	27.1%
Graduate or professional degree	12.3%	10.1%	14.7%

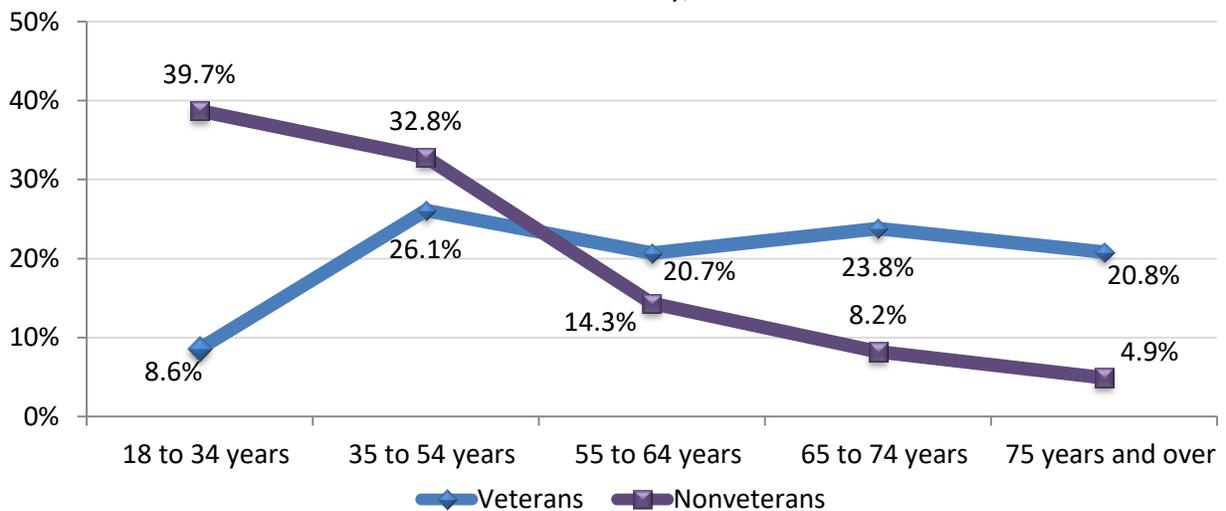
Source: 2017 American Community Survey, 1-year estimate

Veterans

Data from the 2017 American Community Survey show that Davidson County had 32,366 veterans, representing about 5.9% of the population over age 18, with 88.4% male and 11.6% female among the veteran population.

Chart 14 compares the age categories for veterans and nonveterans. Nonveterans have higher percentages below age 55, while the percent of veterans is higher in the categories above age 55.

Chart 14. Veterans and Non-veterans by Age Category
Davidson County, 2017



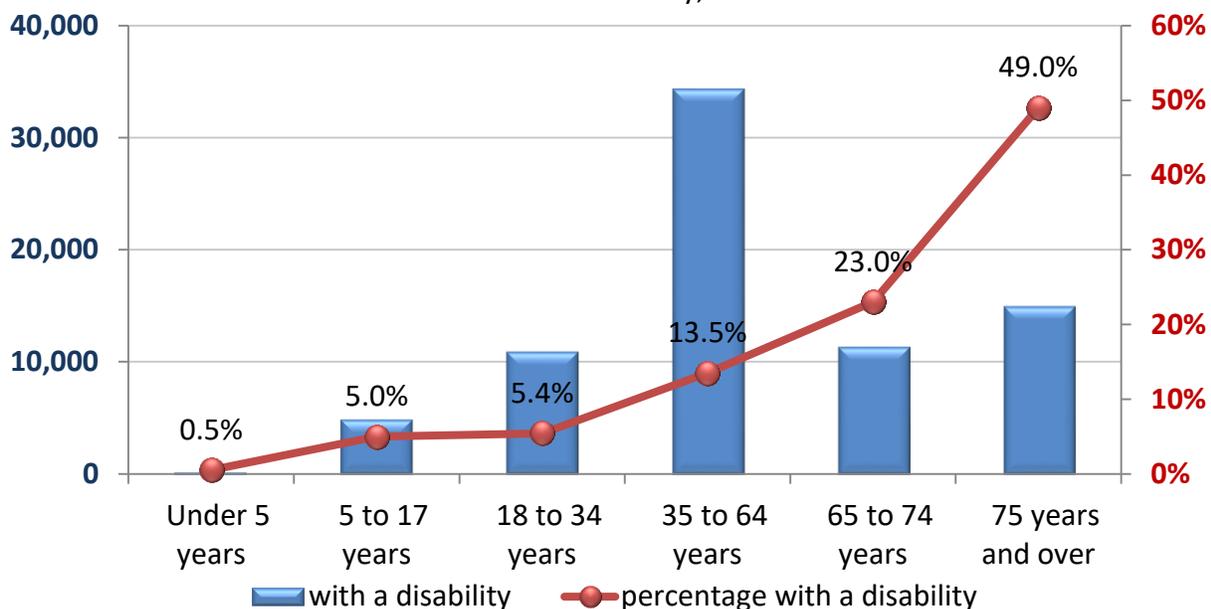
Source: 2017 American Community Survey, 1-year estimate

In 2017, 31.0% of veterans in Davidson County experienced some type of disability compared with 14.1% of non-veterans with a disability.

Disability Status

The data in Chart 15 show disability status of the population of Davidson County by age. On several characteristics, the data are very similar for those who had a disability and those who do not. For example, there was only slight difference reported in gender and in race, but a noteworthy variation by age category because the likelihood of having a disability increases substantially with age. An estimated 76,784 people with a disability were Davidson County residents in 2017. The largest group with a disability, representing a large age group from 35 to 64, totals nearly 35,000 persons. Even so, while the number of persons with disabilities is smaller in older age groups in total, the percent of persons with a disability rises in older populations.

Chart 15. Number and Percent of Persons with Disability by Age
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Table 6 show the number and percent of the population with a disability by age categories for difficulties in areas of hearing, vision, cognitive, ambulatory, self-care and independent living. A person with a self-care disability has a mental, physical or emotional condition that lasts at least six months and has difficulty in dressing, bathing or getting around inside the home. An independent living disability means a person would have difficulty doing errands alone, such as shopping or going to a doctor's office because of a physical, mental, or emotional condition.



Table 6. Disabilities by Type, Davidson County, 2017

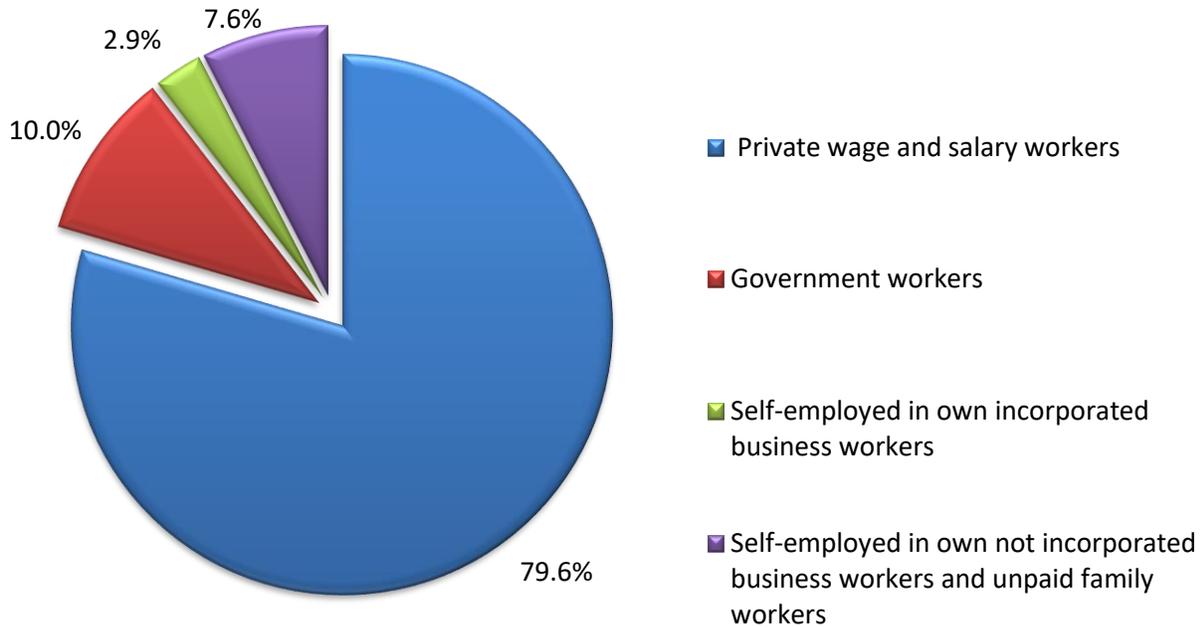
Disability Type	Number	Percent of Total Population
With a hearing difficulty	18,779	2.7%
Population under 18 years	247	0.2%
Population 18 to 34 years	935	0.5%
Population 35 to 64 years	7,295	2.9%
Population 65 to 74 years	3,893	7.9%
Population 75 years and over	6,409	21.0%
With a vision difficulty	17,857	2.6%
Population under 18 years	1,596	1.1%
Population 18 to 34 years	2,878	1.4%
Population 35 to 64 years	8,544	3.4%
Population 65 to 74 years	1,828	3.7%
Population 75 years and over	3,011	9.9%
With a cognitive difficulty	30,084	4.7%
Population under 18 years	3,015	3.1%
Population 18 to 34 years	5,748	2.8%
Population 35 to 64 years	14,449	5.7%
Population 65 to 74 years	2,839	5.7%
Population 75 years and over	4,033	13.2%
With an ambulatory difficulty	38,313	6.0%
Population under 18 years	343	0.3%
Population 18 to 34 years	2,718	1.3%
Population 35 to 64 years	18,536	7.3%
Population 65 to 74 years	6,748	13.7%
Population 75 years and over	9,968	32.6%
With a self-care difficulty	16,084	2.5%
Population under 18 years	957	1.0%
Population 18 to 34 years	996	0.5%
Population 35 to 64 years	7,843	3.1%
Population 65 to 74 years	2,131	4.3%
Population 75 years and over	4,157	13.6%
With an independent living	25,115	4.7%
Population 18 to 34 years	2,203	1.1%
Population 35 to 64 years	11,548	4.5%
Population 65 to 74 years	3,376	6.8%
Population 75 years and over	7,988	26.1%

Source: 2017 American Community Survey, 1-year estimate

Worker Characteristics

Chart 16 shows the distribution of Davidson County's workers by type of employer, as classified by the U.S. Census Bureau. Most (79.6%) are employees in private industry, with 10.0% working in the government sector. Slightly more than one in ten workers (10.5%) were self-employed in business or were unpaid family workers.

Chart 16. Workers by Classification
Davidson County, 2017

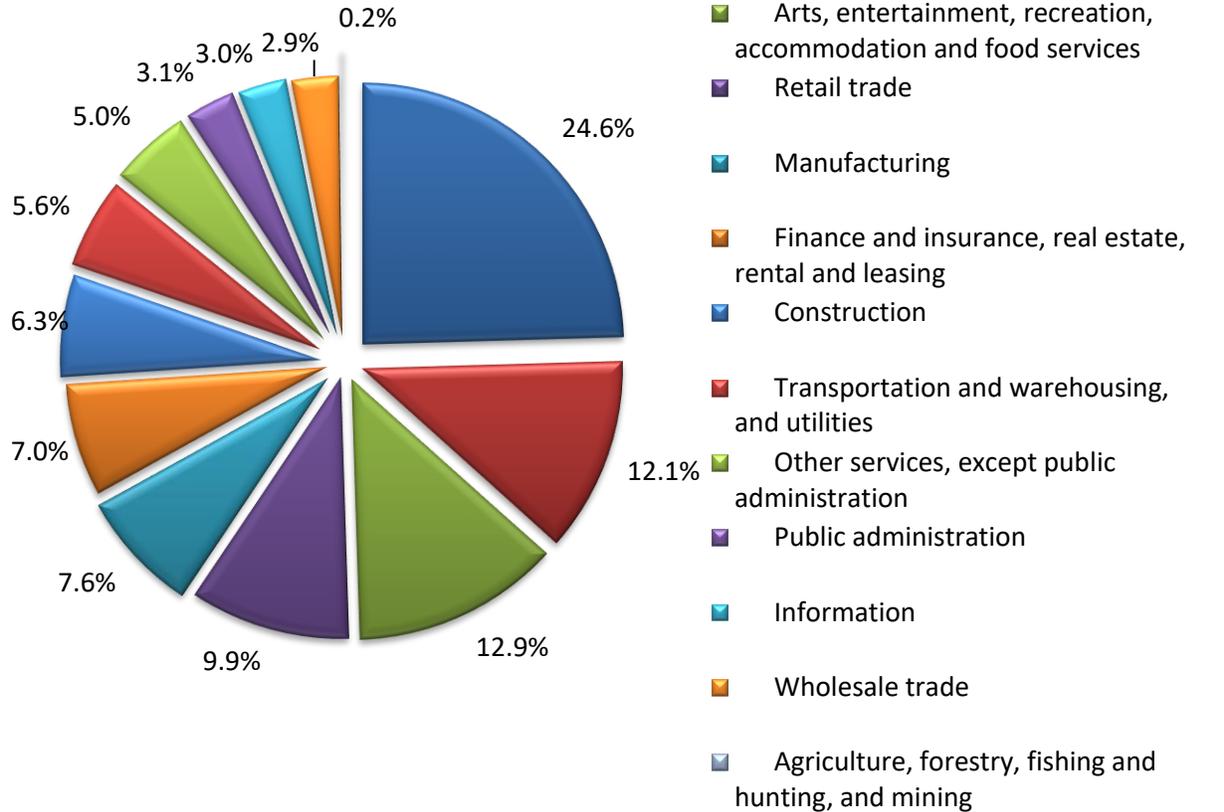


Source: 2017 American Community Survey, 1-year estimate

Chart 17 indicates the industry of employment for Davidson County's workers. The largest industry among the categories was 24.6% for educational services, health care and social assistance, followed by 12.1% for professional, scientific, management, administrative and waste management services. Those are also the largest categories for both the State of Tennessee and for the U.S.



Chart 17. Industry of Employment
Davidson County, 2017

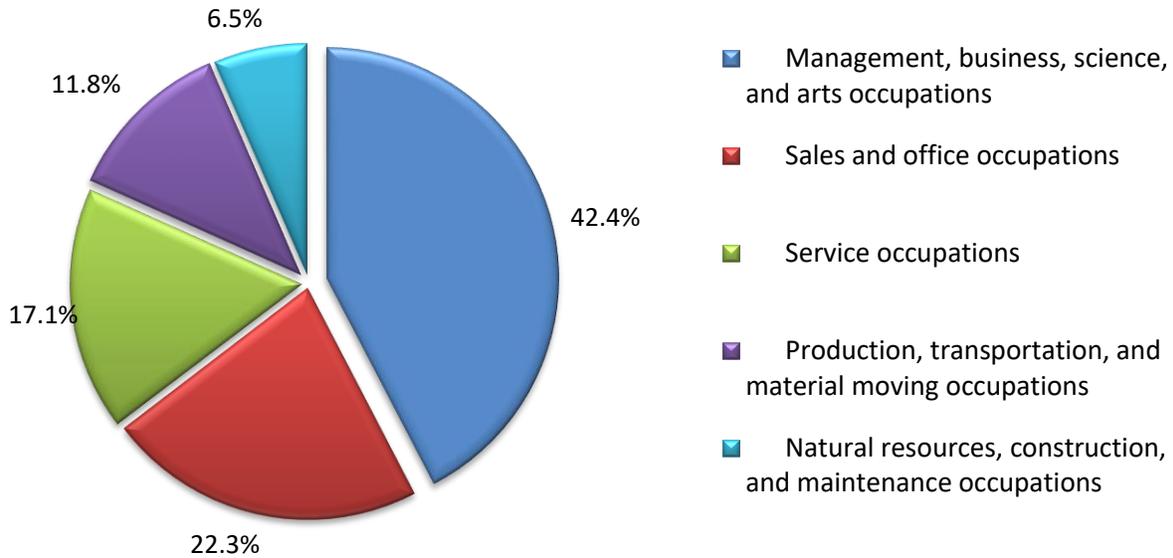


Source: 2017 American Community Survey, 1-year estimate

Based on U. S. Census Bureau categories, Chart 18 indicates the occupation of workers in Davidson County for 2017, with the largest percent (42.4%) working in management, business, science and arts occupations, followed by sales and office occupations with 22.3% of jobs. The diversity of the area’s industry mix shown in chart 15 suggests that occupations in many categories are also distributed across many sectors.



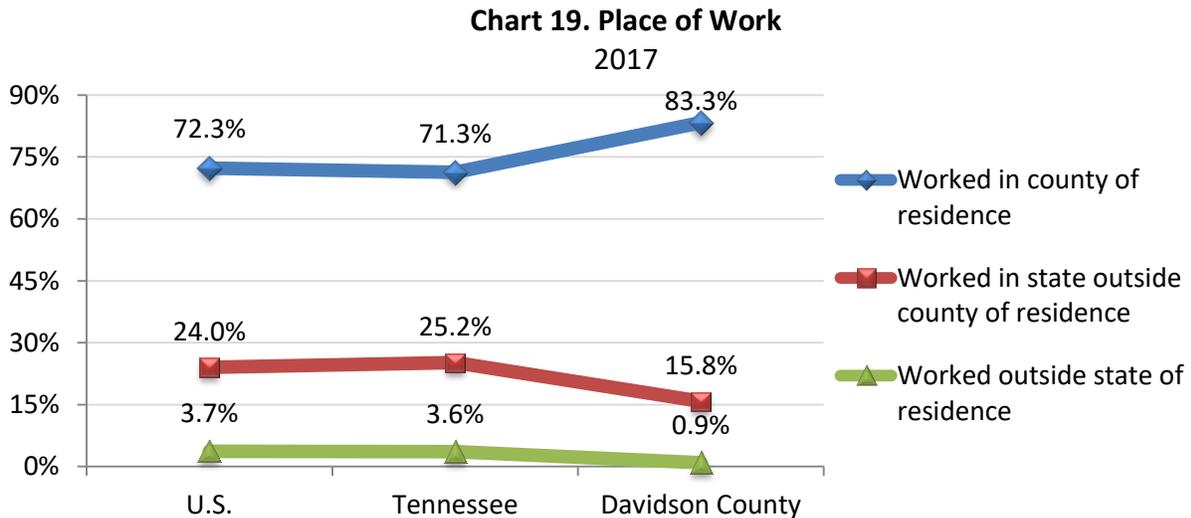
Chart 18. Workers by Occupation
Davidson County, 2017



Source: 2017 American Community Survey, 1-year estimate

Transportation for Workers

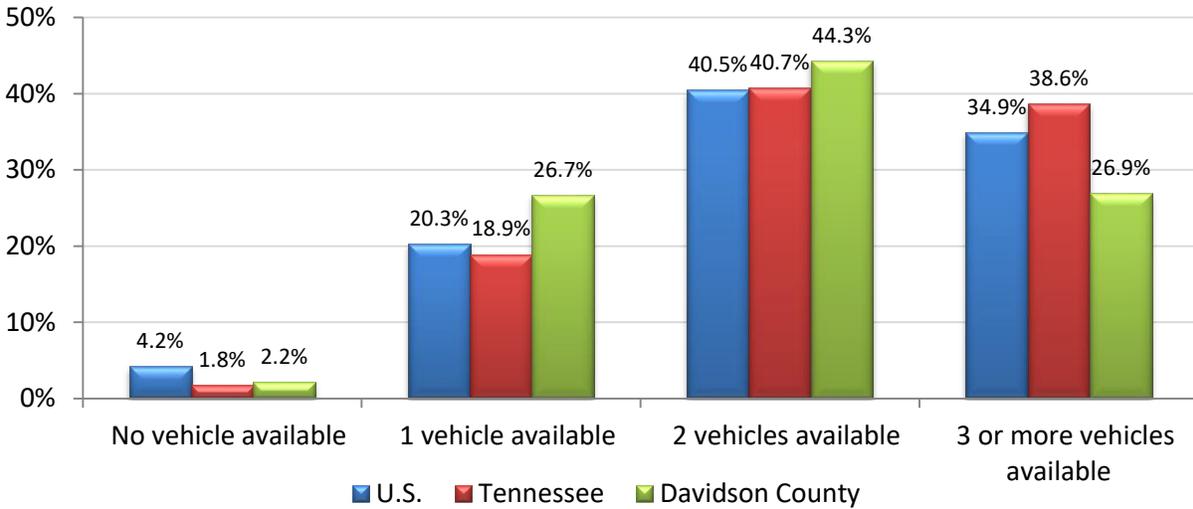
The percentage of workers categorized by their location of work in relationship to their residence is shown in Chart 19. This indicates that Davidson County has a higher percentage of workers who both live and work in their county of residence than is the case for all workers in Tennessee or in the U.S. The percentage of people who work in another Tennessee county or in another state is smaller for Davidson County than occurs in Tennessee or in the U.S.



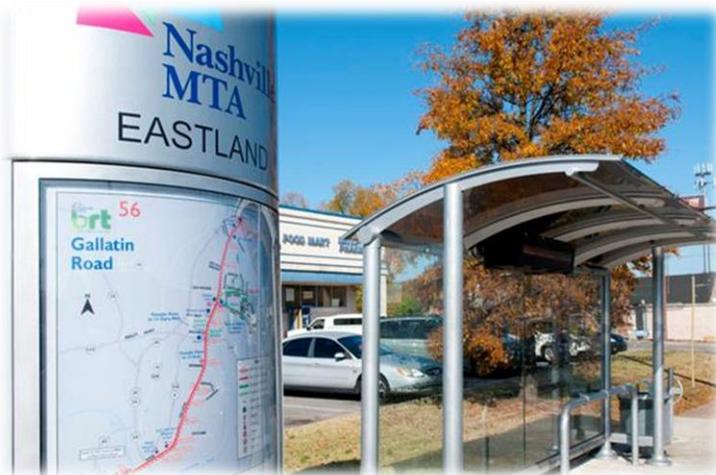
Source: 2017 American Community Survey, 1-year estimate

The number of vehicles available for transportation to work is shown in Chart 20. As shown, workers in Davidson County are more likely to have one or two vehicles available for transportation to work, compared to Tennessee and the U.S. Davidson County households are less likely to have three or more vehicles for transportation. Davidson County households having no vehicle available (2.2%), represent a larger share than occurs in households across Tennessee and a smaller share than households for the U.S.

Chart 20. Vehicles Available to Household
2017

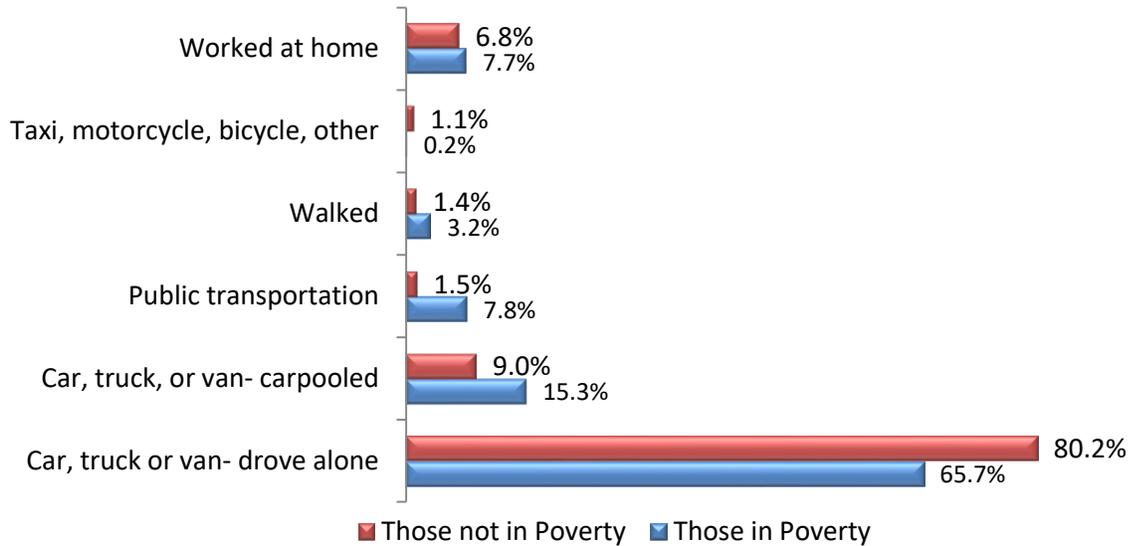


Source: 2017 American Community Survey, 1-year estimate



Travel to work varies by type of transportation and is shown in Chart 21. The mode of travel also differs notably between those workers living in poverty and those workers above the poverty level. In 2017, Davidson County workers below the poverty level were less likely to drive alone in a vehicle to their job. They were also five times as likely to use public transportation to reach their employment as those workers not living in poverty.

Chart 21. Means of Transportation to Work by Poverty Status
Davidson County, 2017



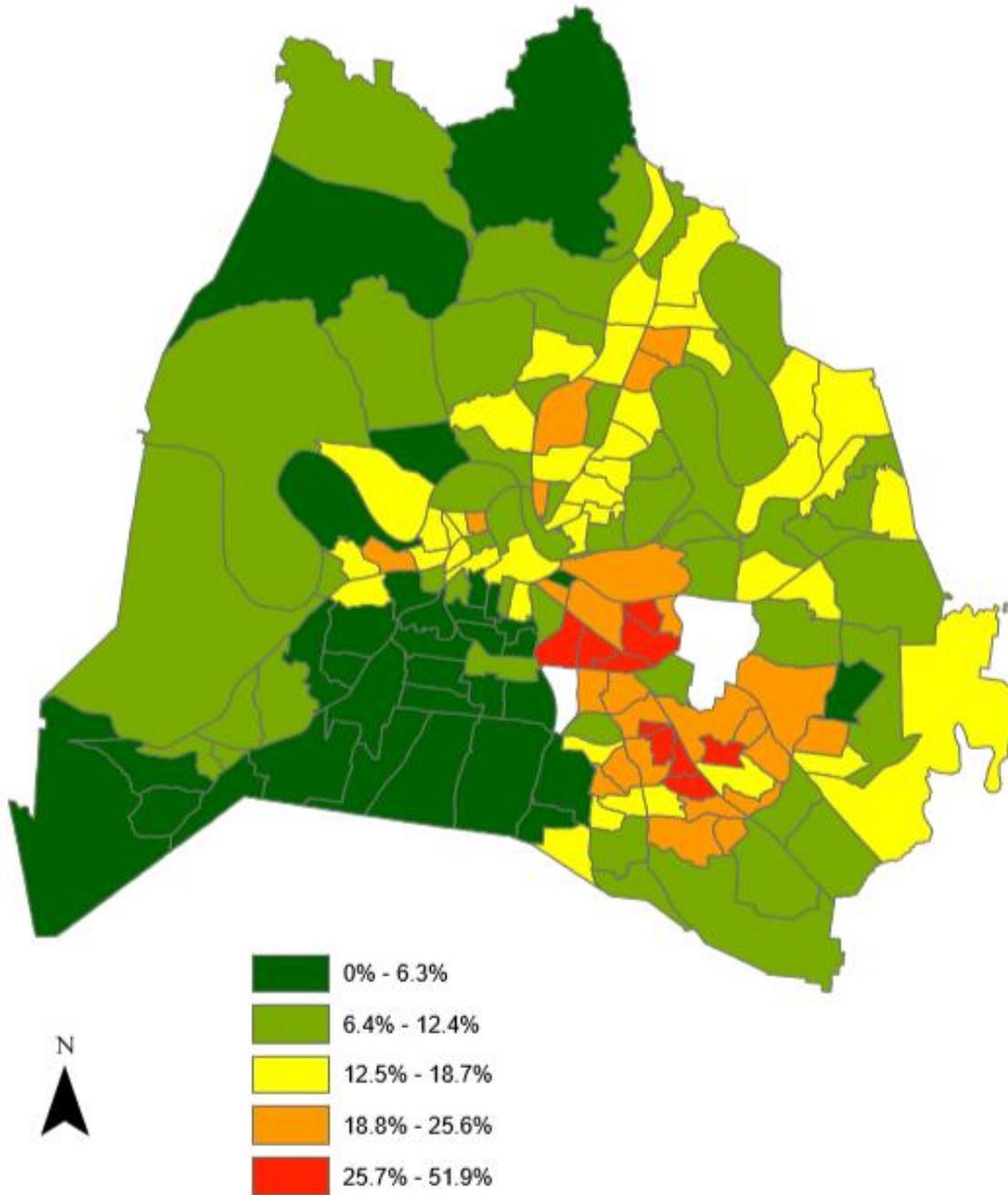
Source: 2017 American Community Survey, 1-year estimate



Health Insurance and Outcomes

The following map highlights the variation in health insurance coverage throughout Davidson County. While some areas have high rates of coverage, others are quite low. Areas in red indicate the ten Census tracts where more than 25% of the population lacks health insurance. Without coverage, it can be difficult for persons to receive the medical care and health services that they need, especially those with lower incomes. Additionally, lack of access to health care can result in further complication of conditions and impairment.

Figure 1. Percent of Population with No Health Insurance by Census Tract
Davidson County, 2013-2017



Source: American Community Survey, 2013- 2017, 5-year estimate; Developed by Metropolitan Planning Department

Each year, County Health Rankings use measures to rate and rank each county in the United States on Health Outcomes and Health Factors, sponsored by the University of Wisconsin Population Health Institute and the Robert Wood Johnson Foundation. The complete data is available at: <http://www.countyhealthrankings.org/>

Health Outcomes include factors such as premature death, poor or fair health days, poor physical days, poor mental health days and low birth weight, shown for Tennessee counties in the map below. Davidson and surrounding counties rank highly for Health Outcomes, as shown in the map below. Among the 95 counties in Tennessee, Davidson County ranks 6 in Health Outcomes (compared to Williamson County at #1 and Wilson County at #2).

Figure 2. Health Behaviors Ranking

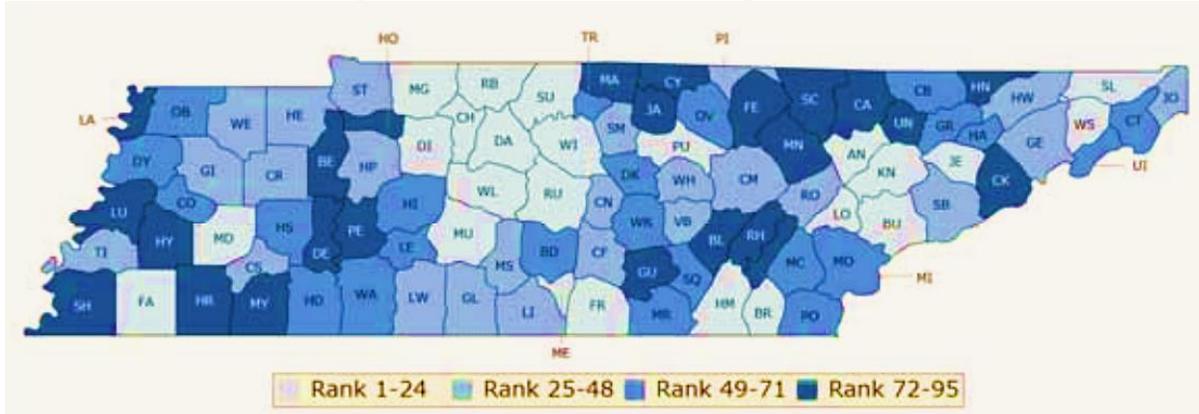


Source: County Health Rankings, 2018

Health Factors include Health Behaviors (smoking, obesity, drinking, etc.); Clinical Care (availability of health insurance, ratio of doctors, dentists and mental health providers; preventable hospital stays, etc.); Social and Economic Factors (educational attainment, unemployment, poverty, crime, etc.); and Physical Environment (air pollution, water violations, severe housing problems, long commute and driving alone).

Figure 3 shows that Davidson and surrounding counties also rank well for Health Factors. Davidson County ranks 22, with Williamson County ranking #1 and Wilson County ranking #2. Davidson County’s ranking is higher in Health Behaviors than it was in Health Outcomes because of the ranking of individuals factors related to adult obesity, teen births, mammography screenings, children in poverty and air pollution.

Figure 3. Health Factors Ranking



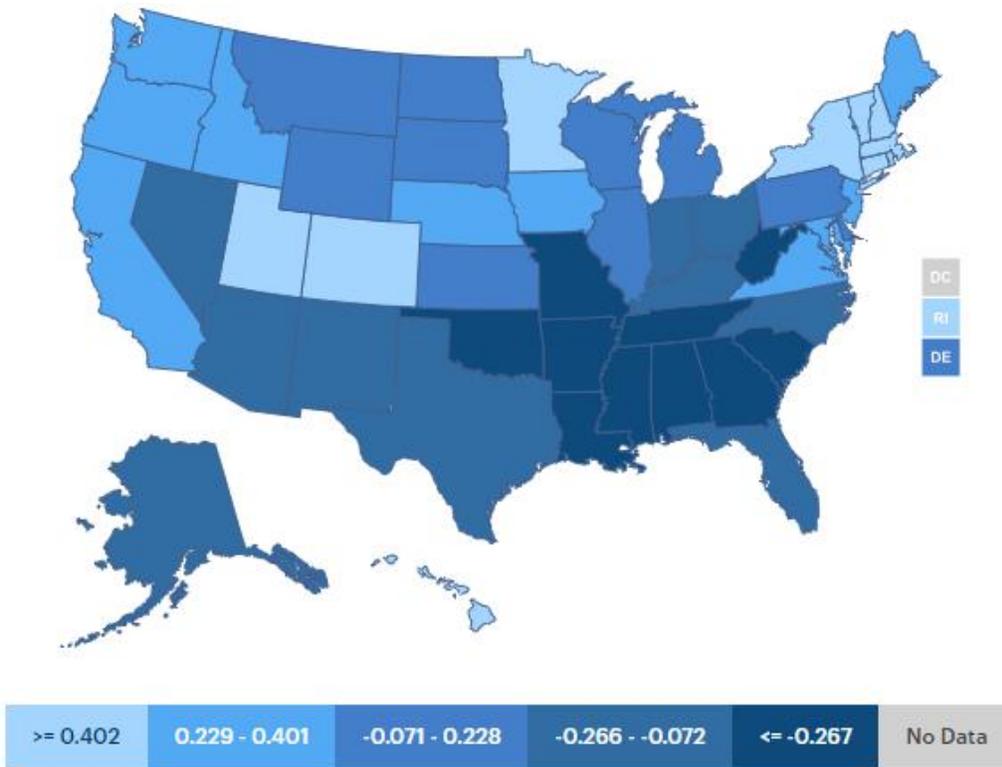
Source: County Health Rankings, 2018

America's Health Rankings from the United Health Foundation rank states by health behaviors, policy, clinical care, community/environment and outcomes. The 2017 Annual Report uses 35 measures to rank all 50 states.



- In terms of behaviors, Tennessee ranks 43 out of 50 states, ranking especially low for obesity, smoking, physical activity and drug deaths.
- Tennessee ranks 35 for policy, with low scores for HPV immunization of females and immunizations of children.
- For clinical care, Tennessee ranks 43, but ranking higher on primary care physicians and lower on preventable hospitalizations and mental health providers.
- Tennessee ranks 40 for community and environment, primarily because of violent crime and children in poverty.
- For all determinants, Tennessee ranks 45, due to frequent physical stress, cardiovascular deaths, cancer, frequent mental stress and premature death.

Figure 4. State Health Rankings



higher ranking

lower ranking

**Weighted sum of the number of standard deviations each core determinant is from the national average*

Source: America's Health Rankings

<https://www.americashealthrankings.org/explore/annual/measure/Overall/state/TN>

SOCIOECONOMIC PROFILE

Socioeconomic data is a key source for understanding disparities in household well-being, especially as found among different groups by race and ethnicity, age, and education. Variation in socioeconomic status can impact many aspects of life of residents of a community. Lower socioeconomic households often experience lower educational outcomes, literacy gaps, poor health, lessened career aspirations and achievement, and a host of lasting effects that are costly to communities and individuals alike. Poverty is multidimensional in that many factors contribute to its cause and many effects stem from its prevalence.

Poverty causes stress on households and individuals in many ways. According to the American Psychological Association, the stress of poverty is not simply worries about money. Instead, a “context of stress” may exist which includes conflict, family violence, food insecurity and residential mobility (to name a few) are also commonplace (McLoyd, 1990). The implications of poverty are felt throughout a community as these households, families and individuals interact with the public and private sector. The challenges of ensuring that all persons in a community thrive in regard to education, housing, employment, health and other aspects of life hinge on understanding and addressing poverty as broad issues that touch and impact all these aspects.

Just as poverty includes many dimensions, it also involves a variety of measures. The criteria for measuring poverty stem from research in the 1960s by the U.S. Department of Agriculture that established the poverty threshold as three times the household food budget. This continues to be the basic foundation of assessing measurement in the U.S. While poverty thresholds are adjusted each year, there is wide recognition that poverty at the 100% level tells just one part of the experience of household well-being. Poverty thresholds also are not specific to geographic locations or their economic conditions, meaning that persons with income, earnings and wealth gaps experience greater challenges where cost-of-living is higher.

Data here cover a variety of topics relating to household well-being and sufficiency, including poverty measures, income and earnings, and related issues. These data show many notable patterns and differences between groups in Nashville-Davidson County in terms of their economic characteristics.

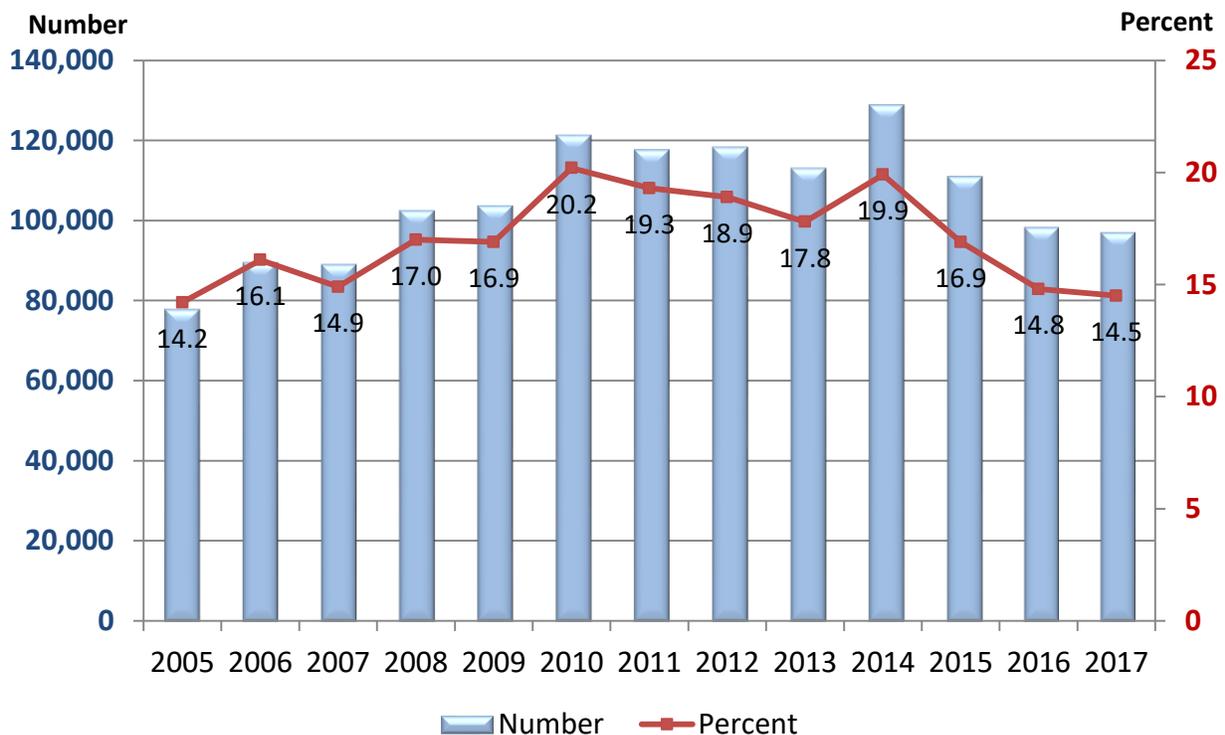
(McLoyd, V. (1990). The impact of economic hardship on Black families and children: Psychological distress, parenting, and socioemotional development. *Child Development*, 61, 311-346.)

Poverty

The percent of Davidson County population living below the poverty threshold is shown in Chart 22. More than one in six persons in Davidson County lived in poverty in 2017. While the overall percentage declined slightly from 2016 to 2017, the poverty rate of 14.5% still is near the pre-Recession level of 14.9% in 2007.

The absolute number of persons living in poverty is an important measure along with the rate of poverty. As the overall population of a county increases, poverty rates may decline while the actual number of persons living in poverty remains relatively constant. This has been the case in Davidson County, where the poverty rate has declined from its high levels in the early 2010s, yet more persons are living in poverty in Davidson County in 2017 than before the Great Recession (2007). This illustrates that the population experiencing poverty grew faster than the overall population for numerous years, and only more recently has the share of the total population in poverty begun to return to rates similar to pre-2008. Still, as the overall population increases, a comparable rate to a decade earlier now results in a much larger number of persons in the category below the poverty level.

Chart 22. Poverty Population, Number and Rate
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimates

Poverty increased for many portions of the population in Davidson County from 2016 to 2017. The poverty rate for households in Davidson County rose from 12.8% to 13.5% from 2016 to 2017. Table 7 shows that each of the following household types highlighted in red saw more households living below the poverty line in 2017 than in 2016.

Data here show that family households, including those where the householder was between age 25 and 44, experienced some of the larger increases in number among all households below poverty in 2017.

Table 7. Households by Type Living Below Poverty

Davidson County

(red shading indicates *increase* in 2017 over 2016)

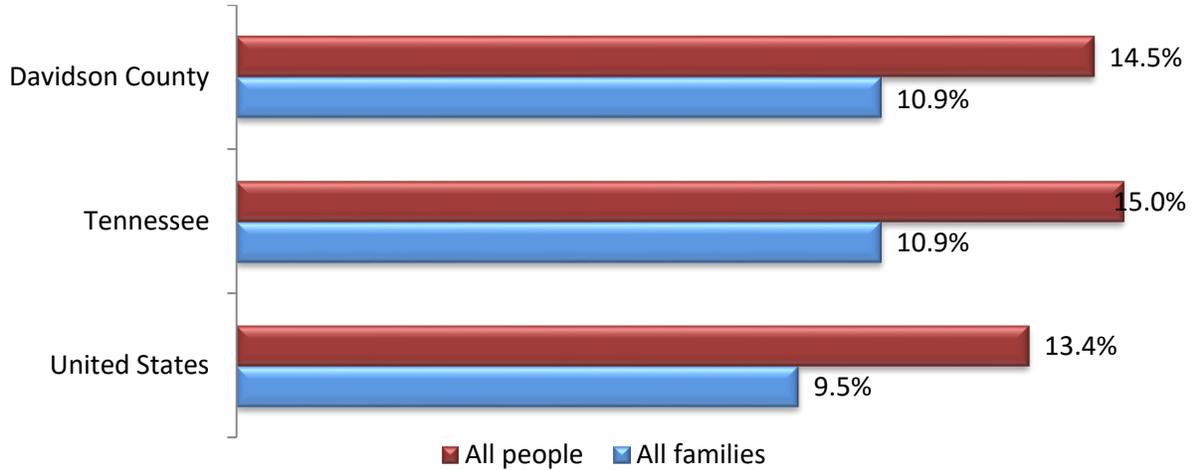
	2016	2017
Total Davidson County households	281,967	283,929
Households with income below poverty level:	36,230	38,541
Family households:	15,366	17,565
Married-couple family:	4,970	6,335
Householder under 25 years	335	182
Householder 25 to 44 years	2,163	3,178
Householder 45 to 64 years	2,138	2,418
Householder 65 years and over	334	557
Other family:	10,396	11,230
Male householder, no wife present:	1,229	1,495
Householder under 25 years	82	96
Householder 25 to 44 years	617	449
Householder 45 to 64 years	250	950
Householder 65 years and over	280	0
Female householder, no husband present:	9,167	9,735
Householder under 25 years	1,037	1,099
Householder 25 to 44 years	5,641	5,772
Householder 45 to 64 years	1,908	2,549
Householder 65 years and over	581	315
Nonfamily households:	20,864	20,976
Male householder:	9,259	8,870
Householder under 25 years	1,138	1,280
Householder 25 to 44 years	2,590	2,324
Householder 45 to 64 years	4,250	3,671
Householder 65 years and over	1,281	1,595
Female householder:	11,605	12,106
Householder under 25 years	2,545	2,186
Householder 25 to 44 years	3,504	3,181
Householder 45 to 64 years	3,543	4,387
Householder 65 years and over	2,013	2,352

Source: American Community Survey, 1-year estimate

The percent of persons and families in poverty in Davidson County was higher than that for the U.S. in 2017, as shown in Chart 23. More than one in ten families (10.9%) in Davidson County

lived in poverty in the past year. Tennessee, likewise, experiences rates of poverty for all persons and for families that are higher than the national rates.

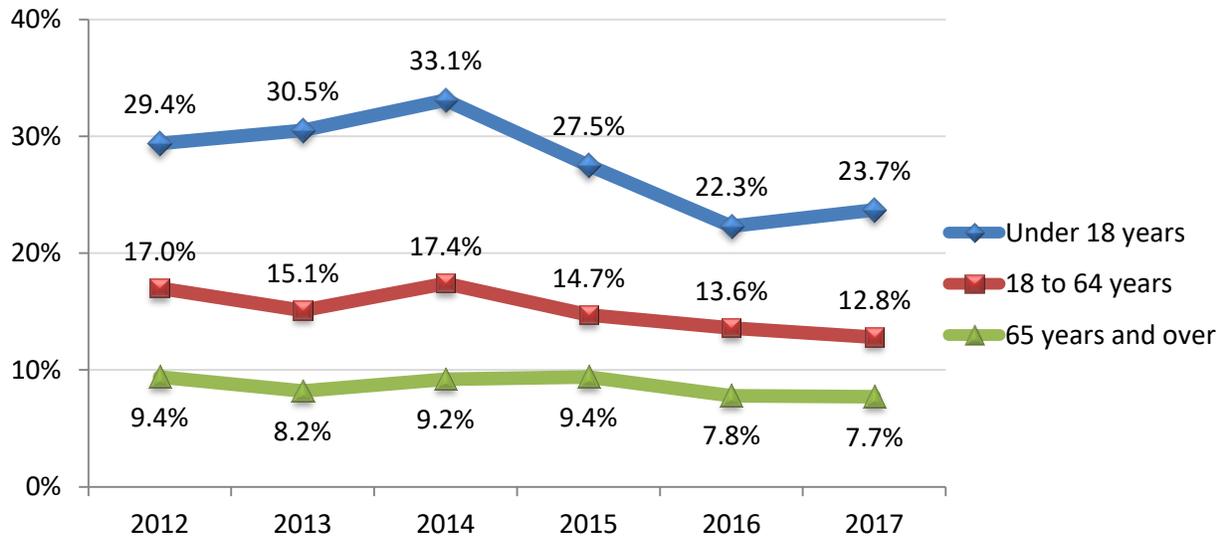
Chart 23. Percent in Poverty for All People / All Families
2017



Source: American Community Survey, 2017, 1-year estimate

Younger people are more susceptible to the negative effects of poverty and the rate of children in poverty is typically higher than that for the general population. Chart 24 shows that the poverty rate for people under age 18 has moderated, but at 23.7% is still considerably higher than the 14.5% for the general population of Davidson County.

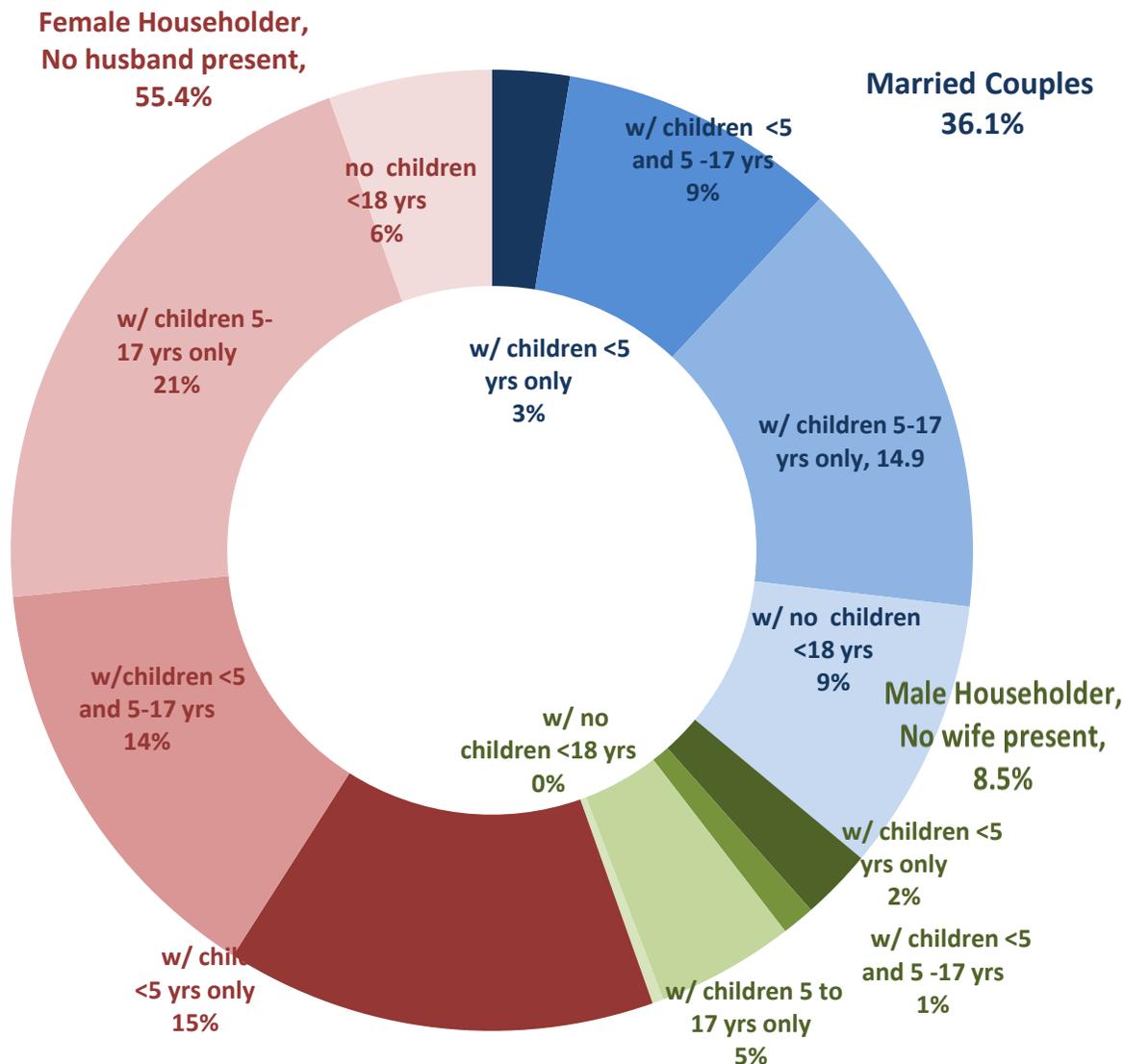
Chart 24. Percent in Poverty by Age Category
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Over half of all families living in poverty in Davidson County in 2017 were single parent households headed by a female. About half of these female-headed family households included children under the age of 5. Families with a male head of household and no wife present represented less than one in ten families (8.5%) in the past year.

Chart 25. Percent of Families in Poverty, by Type
Davidson County, 2017

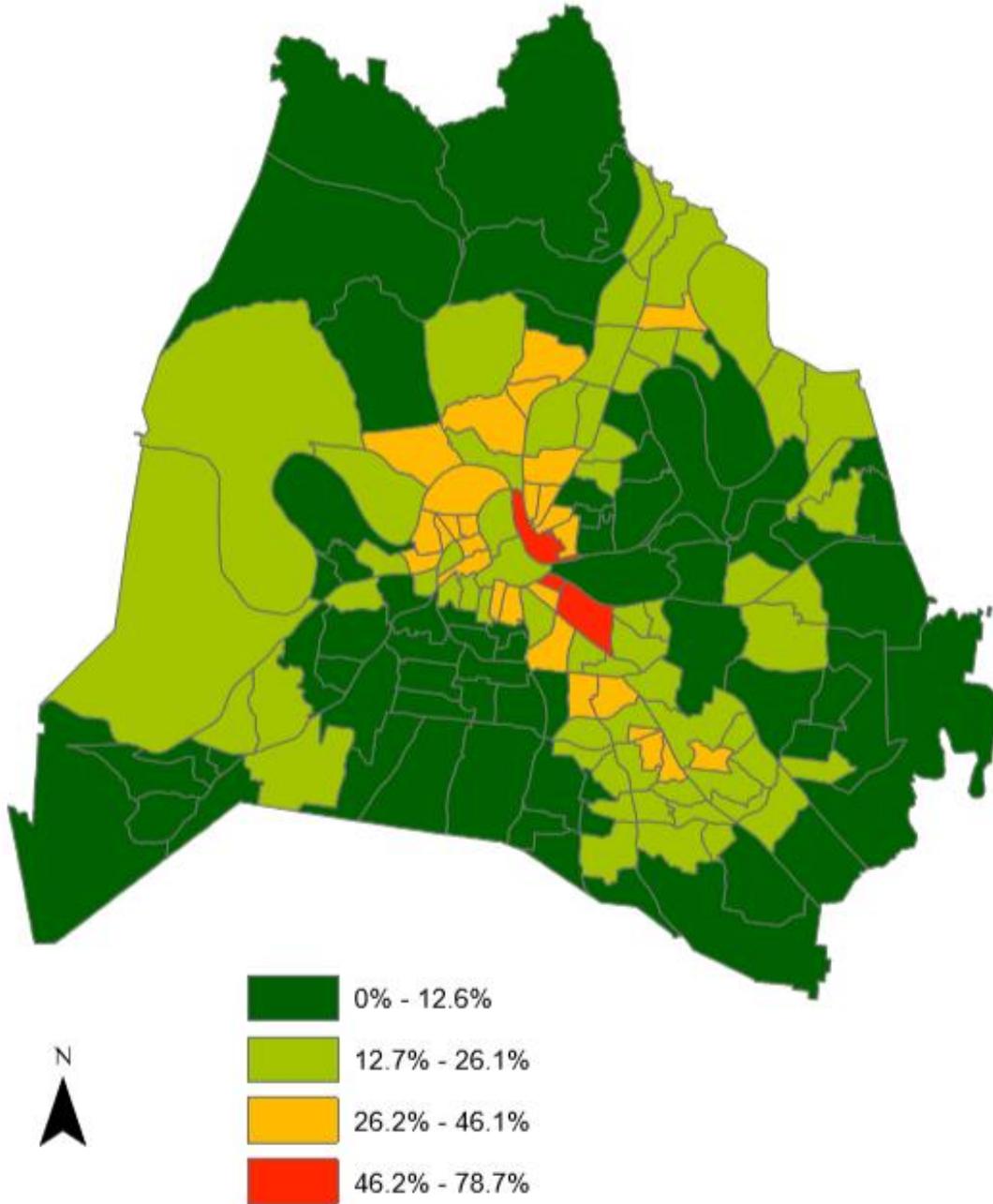


Source: American Community Survey, 2017, 1-year estimate

Poverty levels vary across Davidson County, as shown in Figure 5. A concentration of high and very high levels of poverty is located throughout the center of the county and extending in broad corridors to the southeast and to the northeast. The map indicates thirty-two Census

tracts where a quarter or more of the population lives below the poverty level. Many of these areas experienced a rate that is double or more the 2017 county-wide rate of 14.5. Three Census tracts experience extremely high levels of poverty, each located to the immediate east and southeast of the Central Business District.

Figure 5. Percent of Population below Poverty Level by Census Tract
Davidson County, 2013-2017

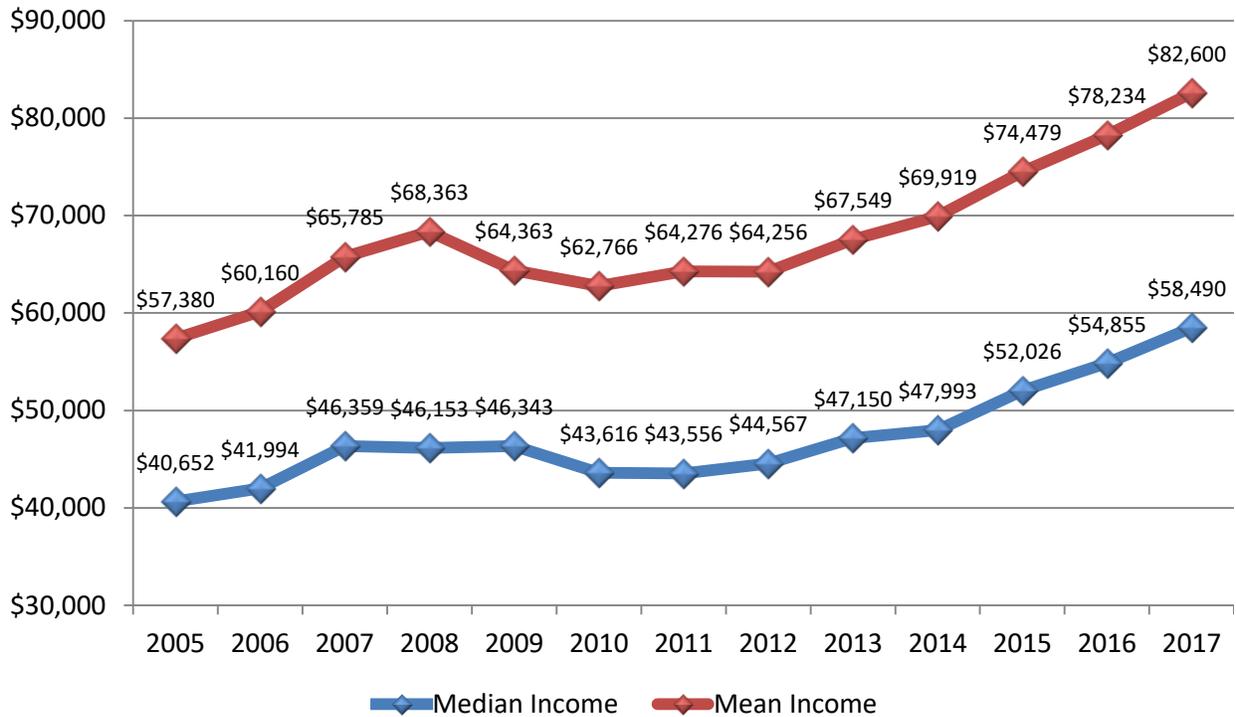


Source: American Community Survey, 2013- 2017, 5-year estimate; Developed by Metropolitan Planning Department

Income and Earnings

There has been a steady increase in both mean and median household income in Davidson County over recent years. Between 2013 and 2017, median household income increased by 16.0% while mean household income rose 17.5%. Mean household income exceeded \$80,000 for the first time in 2017 in Davidson County.

Chart 26. Median and Mean Household Income
not inflation adjusted
 Davidson County, 2017

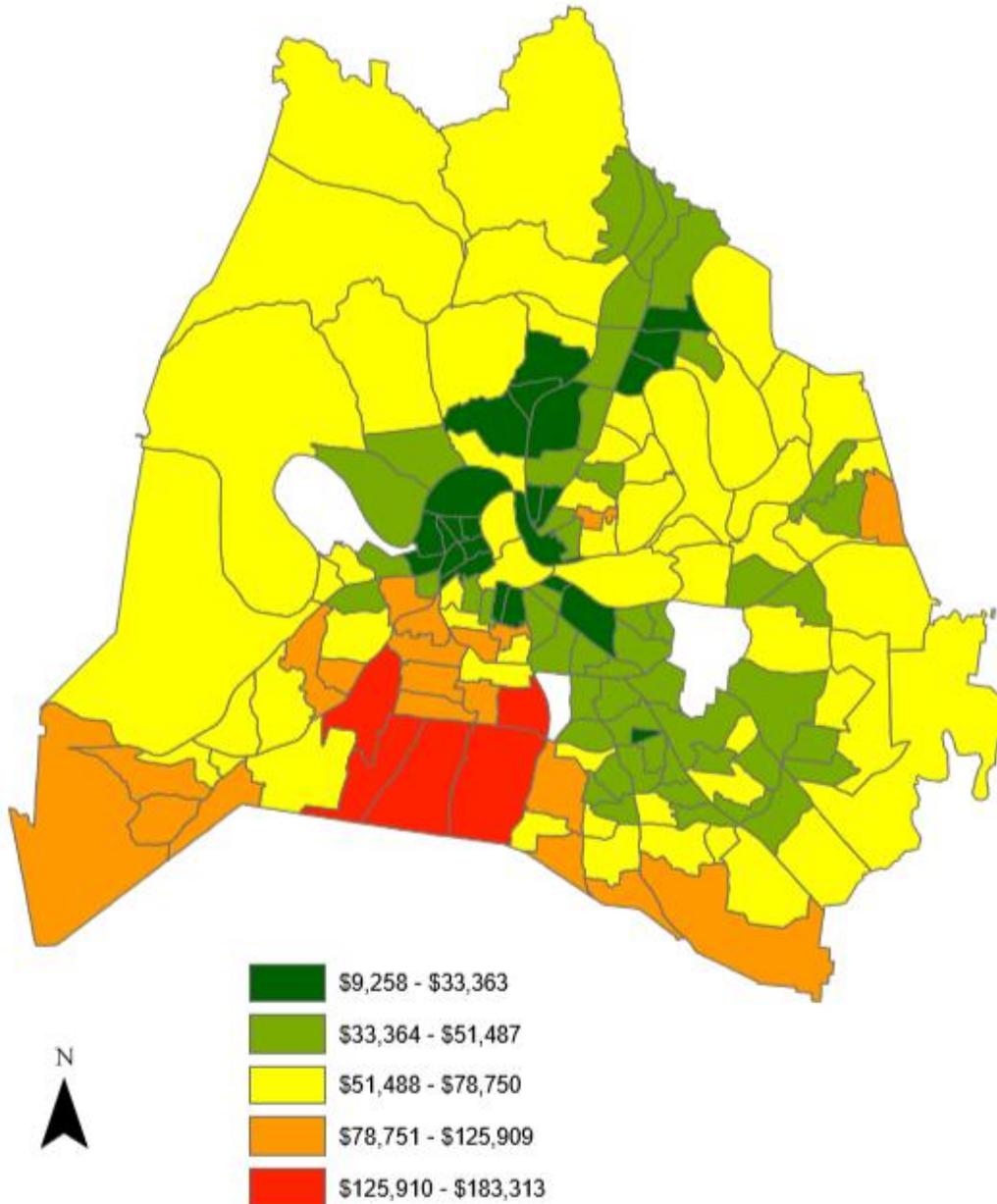


Source: American Community Survey, 2017, 1-year estimates



The pattern of household income in Figure 6 shows considerable variation across Davidson County. Twenty Census Tracts have a household median income of \$33,363 or lower, primarily clustered in the interior of Davidson County and along broad corridors to the northeast and southeast. Highest median household incomes are concentrated along the southern border of Davidson County.

Figure 6. Median Household Income by Census Tract
Davidson County, 2013-2017

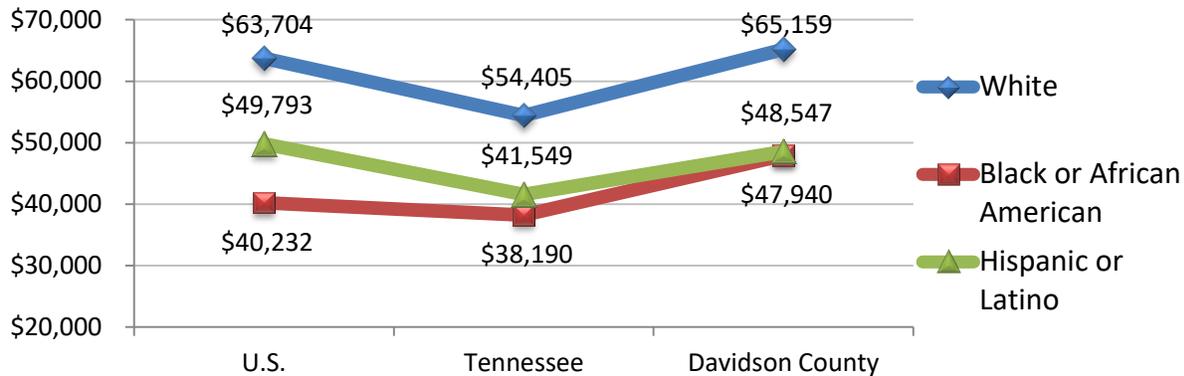


Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

Chart 27 illustrates variation in median household income in Davidson County by race and

ethnicity. Household incomes for White and African-American households are higher than both state and national levels, while incomes of Hispanic households is lower than in the U.S., though higher than in Tennessee overall. Median household incomes for African-American and Hispanic households are also 18.0% and 17.0% below the median household income, respectively, for all Davidson County households.

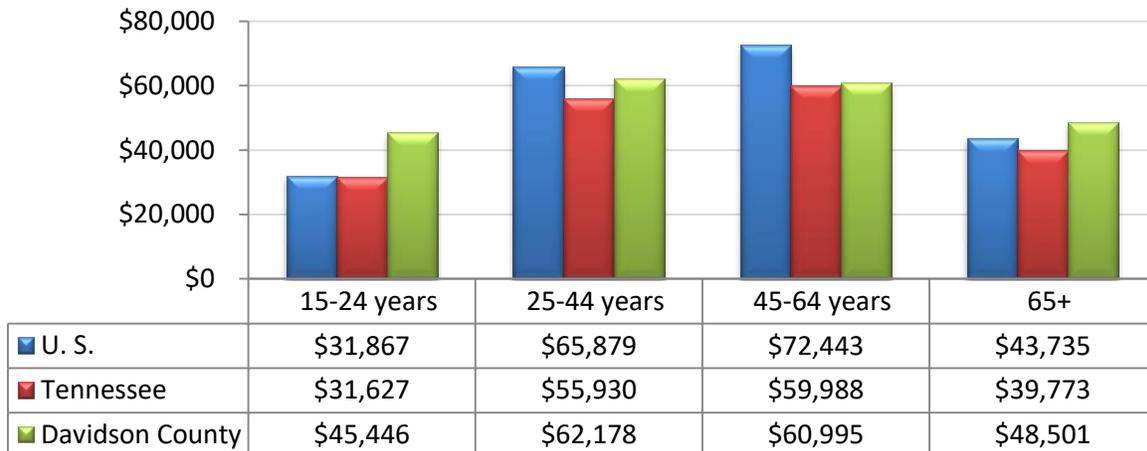
Chart 27. Median Household Income by Race and Ethnicity
2017



Source: American Community Survey, 2017, 1-year estimate

Median income for households in Davidson County lags the nation among households where the head of house is in prime working age from 25 through 64. Only for households where the head of household is under age 25 or over age 65 are median incomes higher in Davidson County than in the U.S.

Chart 28. Median Household Income by Age of Householder
2017

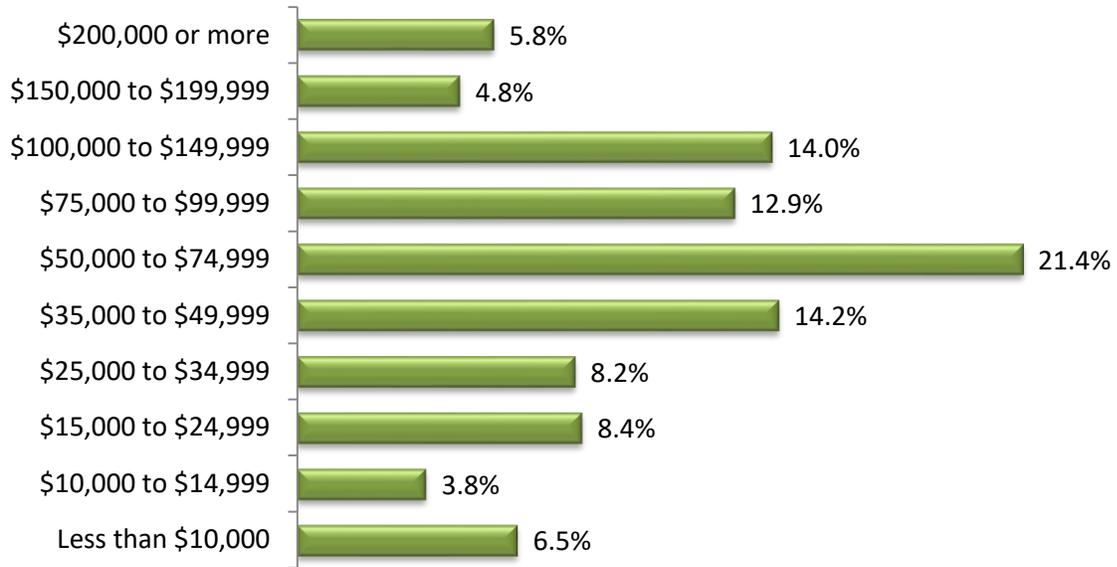


Source: American Community Survey, 2017, 1-year estimate

Median household income by category is shown in Chart 29. Nearly one in five Davidson County households (18.7%) have income less than \$25,000 annually, and more than one in ten

(10.3%) have incomes under \$15,000 a year.

Chart 29. Household Income by Category
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate



Income characteristics of Davidson County provide useful comparisons with the state and the nation. Median household and family incomes are lower in Davidson County than in the U.S., as are mean earnings. Median earnings for male workers are 12.0% lower in Nashville than in the nation as a whole.

Table 8. Income and Earnings Data

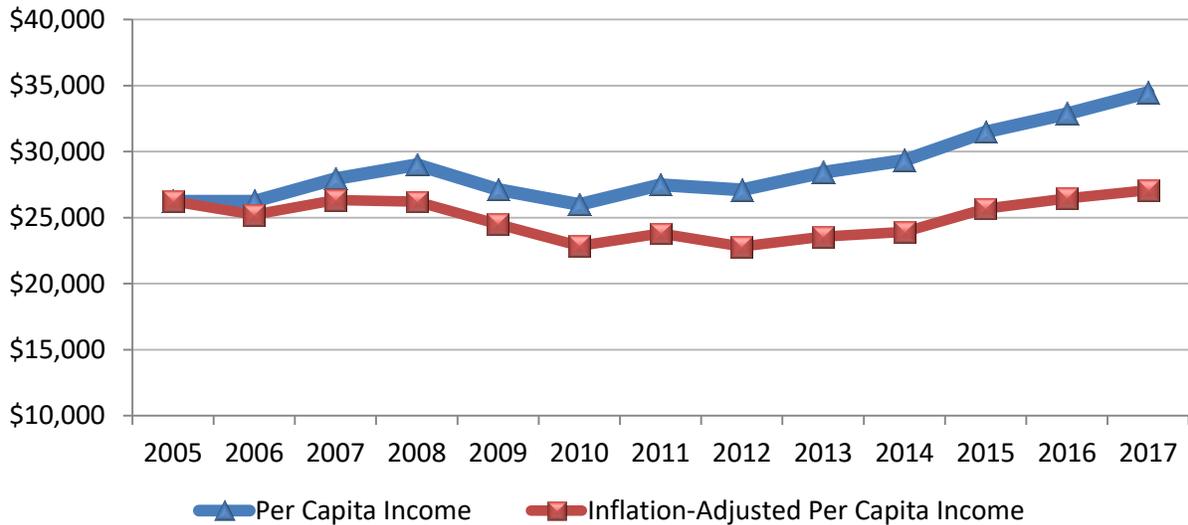
2017 Income and Earnings	U.S.	Tennessee	Davidson County
Median household income	\$60,336	\$51,340	\$58,490
Mean household income	\$84,525	\$72,008	\$82,600
Mean earnings	\$86,721	\$73,761	\$81,588
Mean Social Security income	\$19,052	\$19,033	\$19,295
Mean retirement income	\$26,664	\$22,941	\$23,332
Mean Supplemental Security Income	\$9,719	\$9,622	\$10,293
Mean cash public assistance income	\$3,032	\$2,348	\$2,351
Median family income	\$73,891	\$62,926	\$68,194
Mean family income	\$99,114	\$85,424	\$99,271
Per capita income	\$32,397	\$28,764	\$34,470
Median nonfamily income	\$35,980	\$30,490	\$44,800
Mean nonfamily income	\$53,066	\$43,296	\$57,370
Median earnings for workers	\$33,646	\$30,994	\$34,013
Median earnings for male full-time, year-round workers	\$51,284	\$45,032	\$45,147
Median earnings for female full-time, year-round workers	\$41,453	\$36,812	\$41,210

Source: American Community Survey, 2017, 1-year estimate

Per capita income levels have continued to rise in Davidson County in recent years, increasing by 4.9% in 2017 over 2016, compared with a 4.4% rise from 2015 to 2016. In 2016, per capita income in Davidson County exceeded that of the pre-Recession highest level for the first time, when adjusted for inflation. Since per capita income is a measure of the mean value of all income relative to the entire population, the measure can be influenced by changes in population size and composition, along with actual change in aggregate income levels.



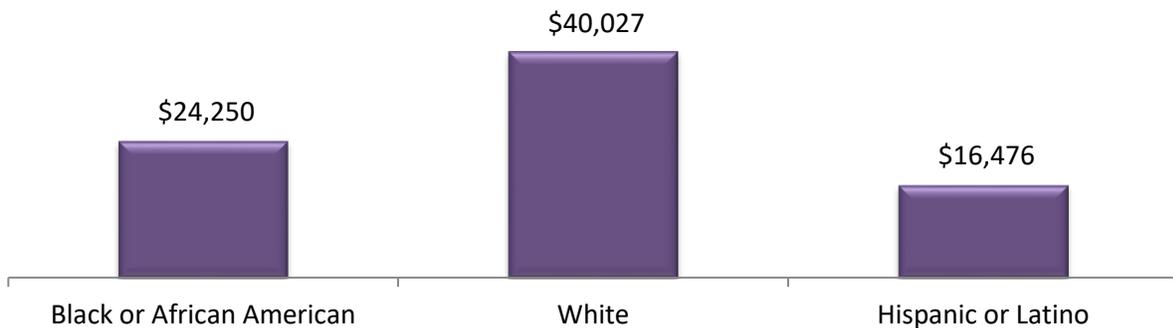
Chart 30. Per Capita Income
Inflation-adjusted 2005 dollars
 Davidson County, 2005-2017



Source: American Community Survey, 2017, 1-year estimates

Per capita income differences by race and ethnicity are shown in Chart 31. Here, per capita income of Black or African American population and Hispanic population represent only 60.6% and 41.1% of the income level of the White population in Davidson County.

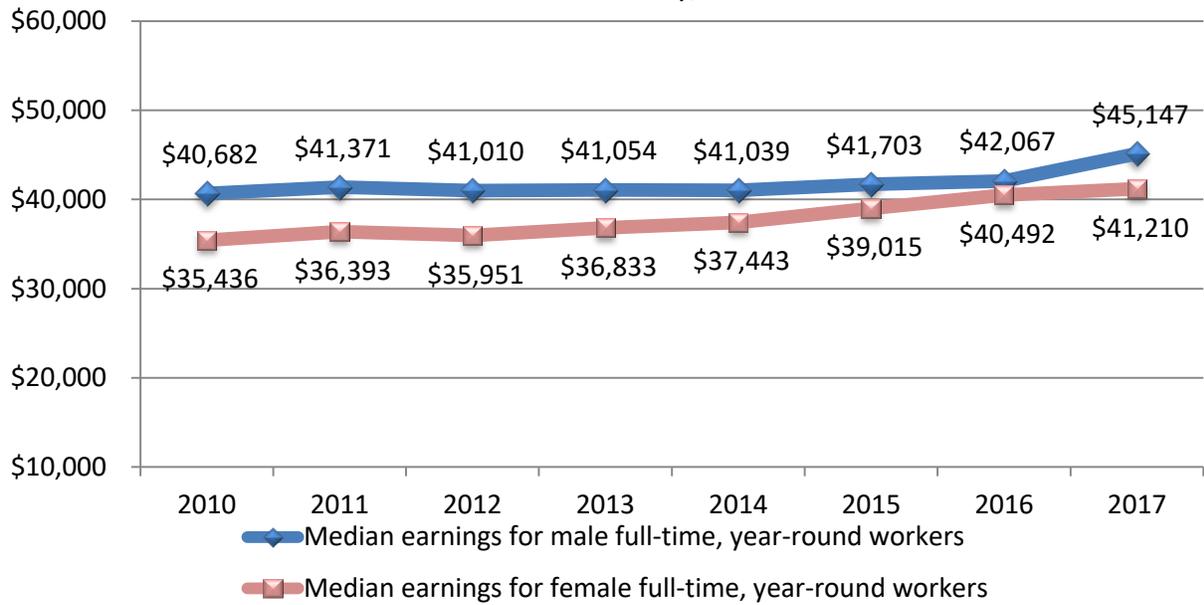
Chart 31. Per Capita Income by Race and Ethnicity
 Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Median earnings by gender of workers are shown in Chart 32. A gap persists between median earnings of men and women in Davidson County. In 2017, women’s median income was 8.7% less than that for men, up from a 3.7% difference in 2016.

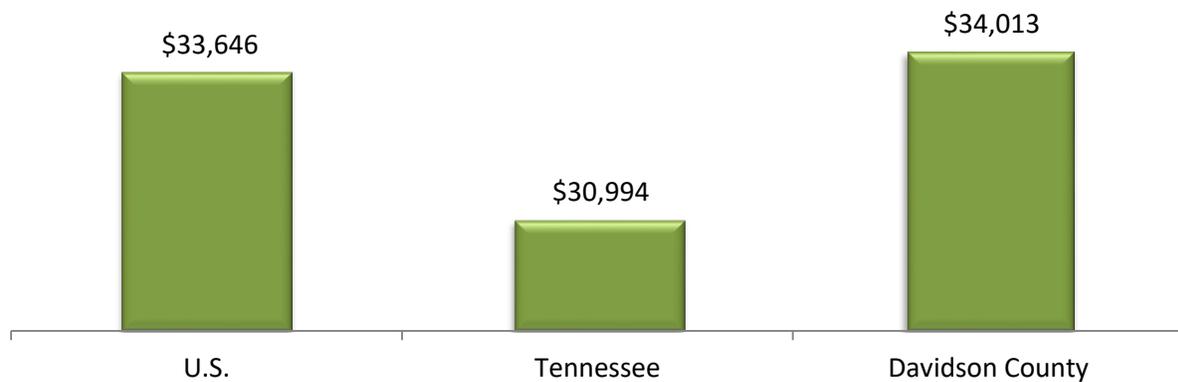
Chart 32. Median Earnings, Full-Time, Year-Round Workers by Gender
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Median earnings for all workers in Davidson County are roughly comparable to those in the U.S. overall, as shown in Chart 33. Davidson County median earnings exceeded those of Tennessee workers as a whole by 9.7% in 2017.

Chart 33. Median Earnings for All Workers
2017

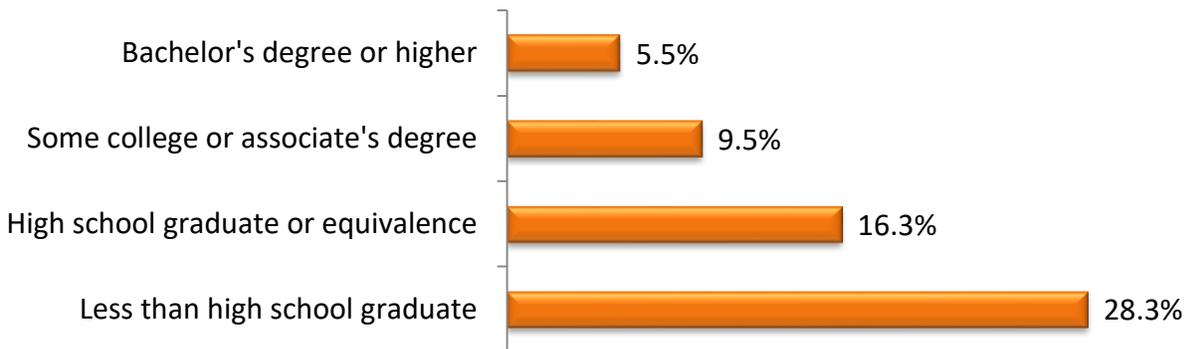


Source: American Community Survey, 2017, 1-year estimate

Education

Educational attainment is related to socioeconomic wellbeing in many ways. Persons lacking education and skills increasingly encounter difficulty to maintain individual and household economic sufficiency. The poverty rate for adults in Davidson County is much higher for those with lower levels of education. As shown in Chart 34, the poverty rate for adults without a high school diploma was nearly double (28.3%) that of the population as a whole (14.5%) in 2017.

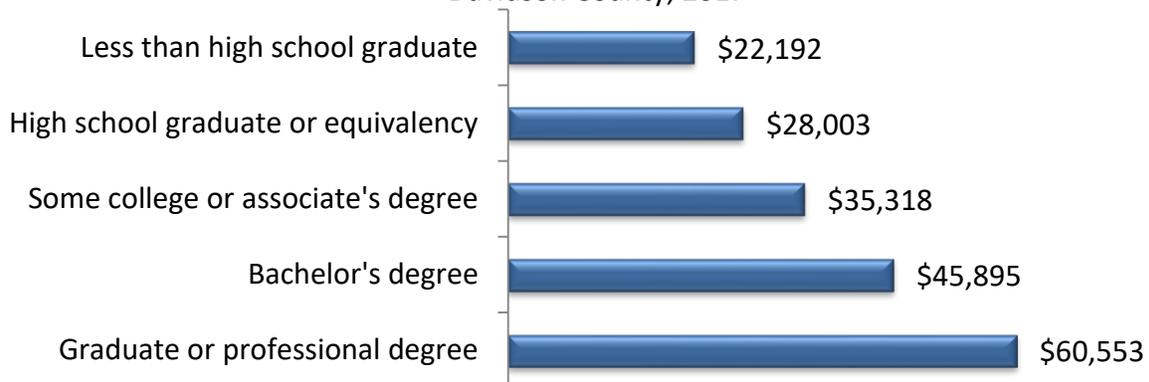
Chart 34. Poverty Rate for Population over Age 25 by Educational Attainment
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Similarly, median earnings of Davidson County workers are closely tied to educational attainment levels. As shown in Chart 35, the median earnings for a worker with less than a high school education were only 79.2 of those for a high school graduate and less than half (48.4%) of those for a worker with a four-year college degree.

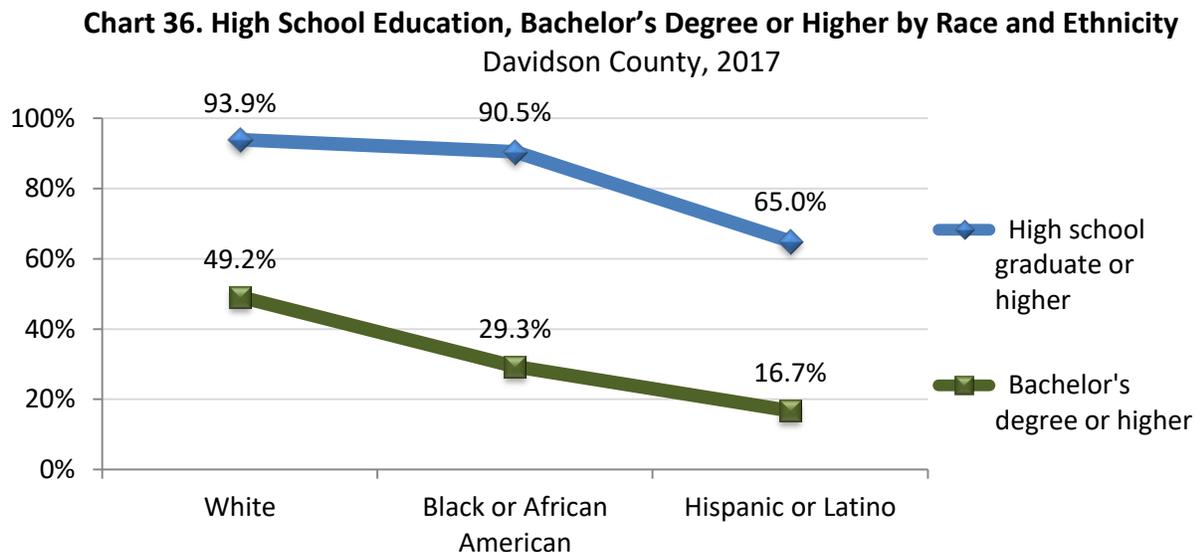
Chart 35. Median Earnings by Educational Attainment
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

There is a noticeable difference in educational attainment by race and ethnicity in Davidson

County, which likely contributes to the difference in income shown in Chart 27. Chart 36 shows a wide variation in education levels in the population, with the White population having higher rates of high school completion as well as for having a Bachelor's degree or higher. Rates of college completion particularly lag for Black and Hispanic population.



Source: American Community Survey, 2017, 1-year estimate

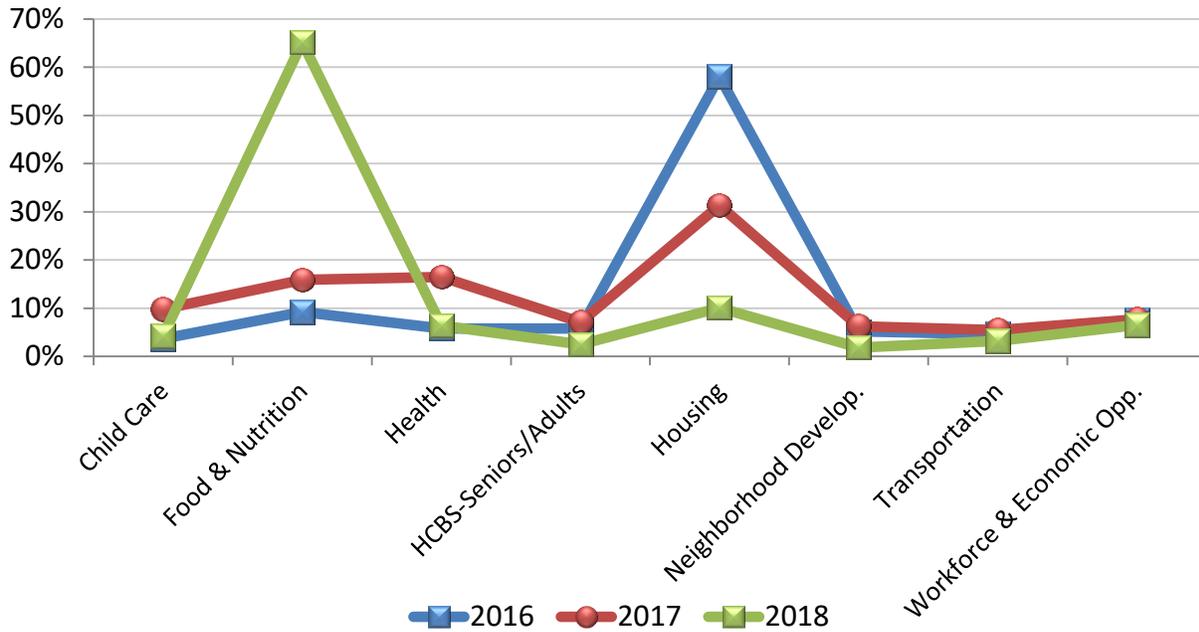


LOCAL DATA

Grassroots Community Survey of Perceived Need

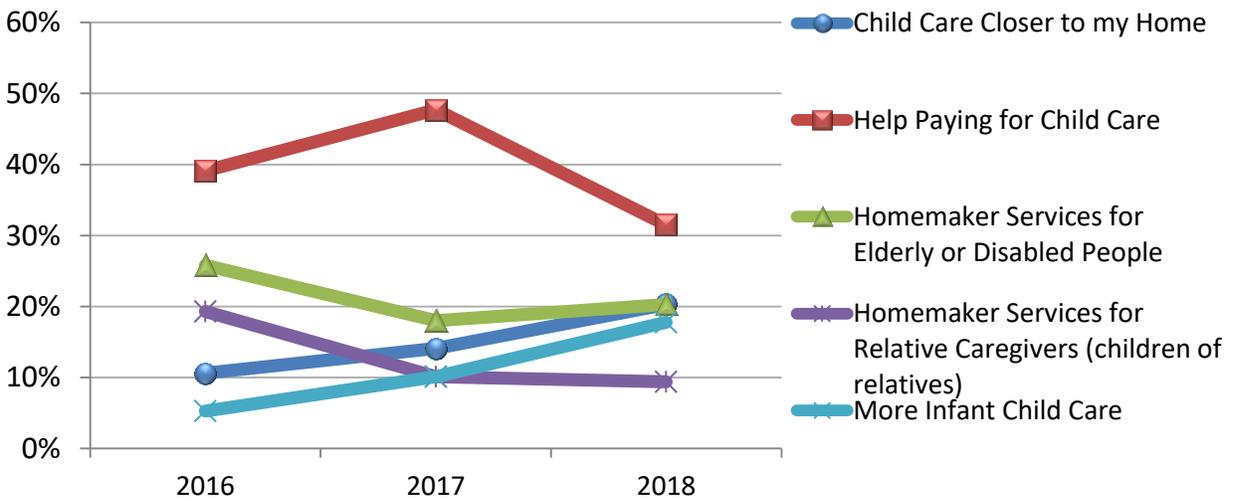
Each year, Metropolitan Social Services conducts a survey of customers at government and nonprofit agencies that provide social and human services. The 2018 Community Needs Evaluation (CNE) survey was completed by clients of the Metropolitan Action Commission throughout the year. A total of 579 survey responses were analyzed. The categories shown in Chart 37 are the ones that have been used since 2010. The results of the previous three years of survey findings are shown below. Overall areas of need are identified first, followed by detail response totals by area of need. The survey instrument used may be found online at:

Chart 37: Overall Identified Areas of Need – Davidson County
Grassroots Community Survey



Source: Metropolitan Social Services

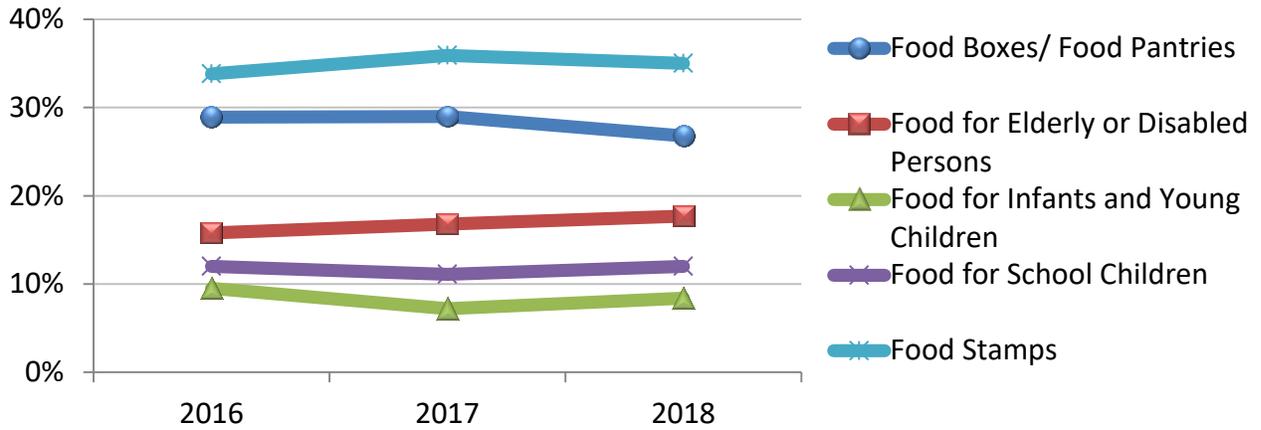
Chart 38. Greatest Need in Home & Community-Based Services
Grassroots Community Survey



	2016	2017	2018
Child Care Closer to my Home	10.6%	14.1%	20.3%
Help Paying for Child Care	39.1%	47.7%	31.5%
Homemaker Services for Elderly or Disabled People	25.8%	18.0%	20.3%
Homemaker Srvc for Relative Caregivers (childrn of relatives)	19.3%	10.1%	9.4%
More Infant Child Care	5.3%	10.1%	17.8%

Source: Metropolitan Social Services

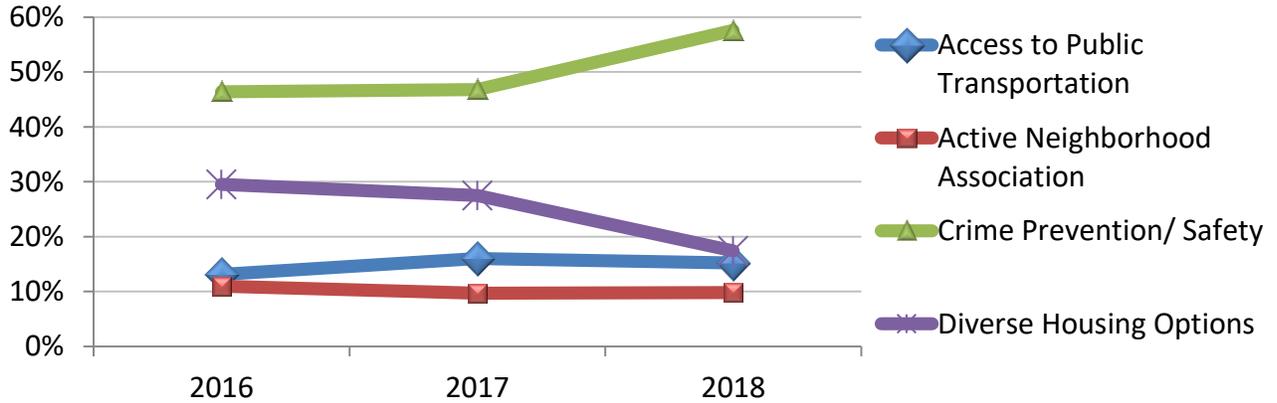
Chart 39. Greatest Need in Food and Nutrition
Grassroots Community Survey



	2016	2017	2018
Food Boxes/ Food Pantries	28.9%	29.0%	26.8%
Food for Elderly or Disabled Persons	15.8%	16.8%	17.7%
Food for Infants and Young Children	9.5%	7.2%	8.4%
Food for School Children	12.0%	11.1%	12.0%
Food Stamps	33.8%	35.9%	35.0%

Source: Metropolitan Social Services

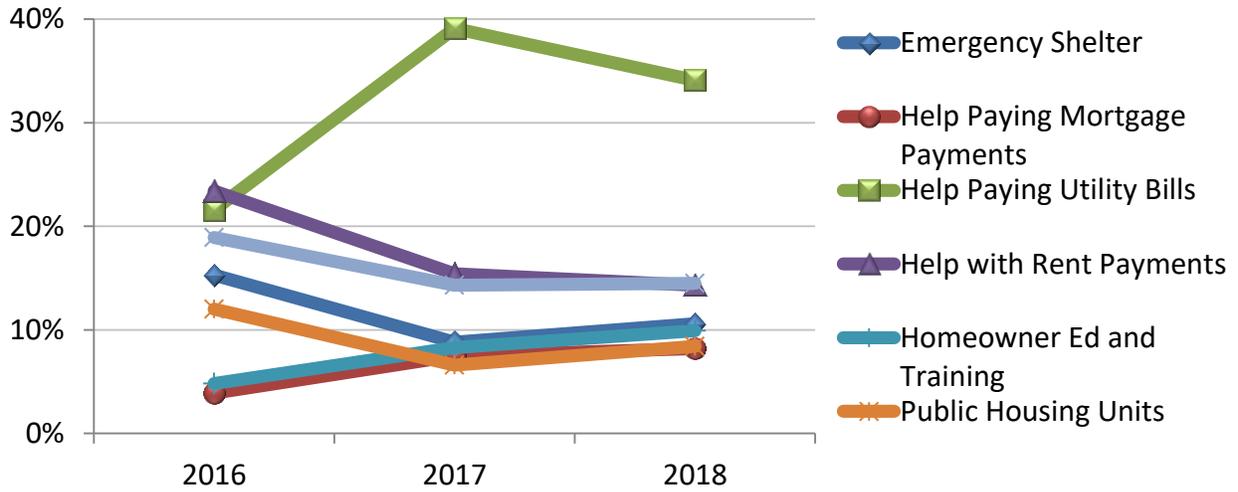
Chart 40. Greatest Need in Neighborhood Development
Grassroots Community Survey



	2016	2017	2018
Access to Public Transportation	13.1%	16.0%	15.2%
Active Neighborhood Association	11.0%	9.7%	9.8%
Crime Prevention/ Safety	46.4%	46.8%	57.6%
Diverse Housing Options	29.5%	27.5%	17.4%

Source: Metropolitan Social Services

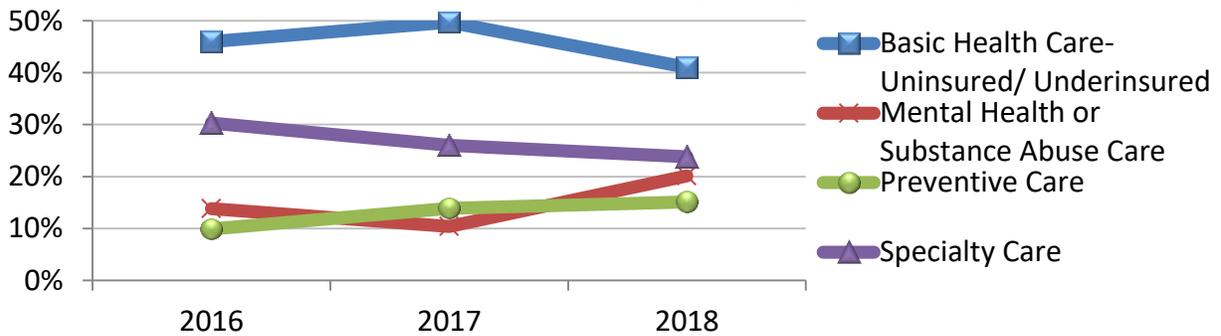
Chart 41. Greatest Need in Housing
Grassroots Community Survey



	2016	2017	2018
Emergency Shelter	15.3%	8.8%	10.6%
Help Paying Mortgage Payments	3.9%	7.5%	8.2%
Help Paying Utility Bills	21.6%	39.1%	34.1%
Help with Rent Payments	23.4%	15.4%	14.3%
Homeowner Ed and Training	4.8%	8.3%	9.9%
Public Housing Units	12.0%	6.6%	8.4%
Section 8 Vouchers	18.9%	14.3%	14.5%

Source: Metropolitan Social Services

Chart 42. Greatest Need in Health
Grassroots Community Survey

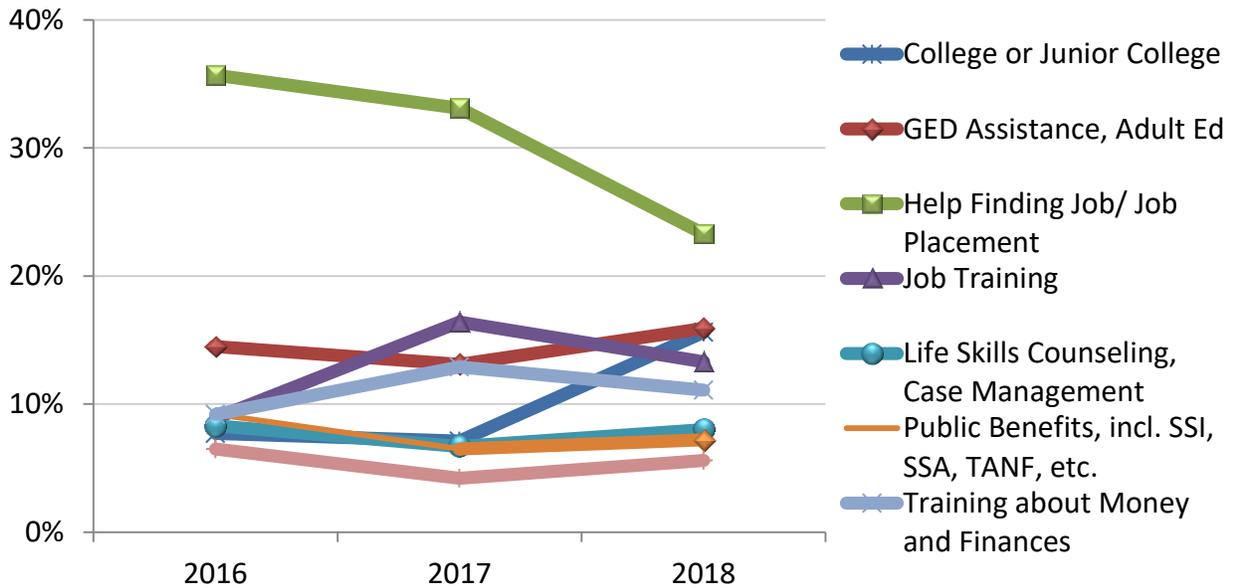


	2016	2017	2018
Basic Health Care- Uninsured/ Underinsured	46.0%	49.7%	41.0%
Mental Health or Substance Abuse Care	13.8%	10.4%	20.1%
Preventive Care	9.9%	13.9%	15.1%
Specialty Care	30.3%	26.0%	23.8%

Source: Metropolitan Social Services

Chart 43. Greatest Need in Workforce and Economic Opportunity

Grassroots Community Survey



	2016	2017	2018
College or Junior College	7.7%	7.1%	15.6%
GED Assistance, Adult Ed	14.5%	13.1%	15.9%
Help Finding Job/ Job Placement	35.7%	33.1%	23.3%
Job Training	8.9%	16.4%	13.3%
Life Skills Counseling, Case Management	8.3%	6.7%	8.0%
Public Benefits, incl. SSI, SSA, TANF, etc.	9.2%	6.5%	7.2%
Training about Money and Finances	9.2%	12.9%	11.1%
Vocational Training	6.5%	4.2%	5.6%

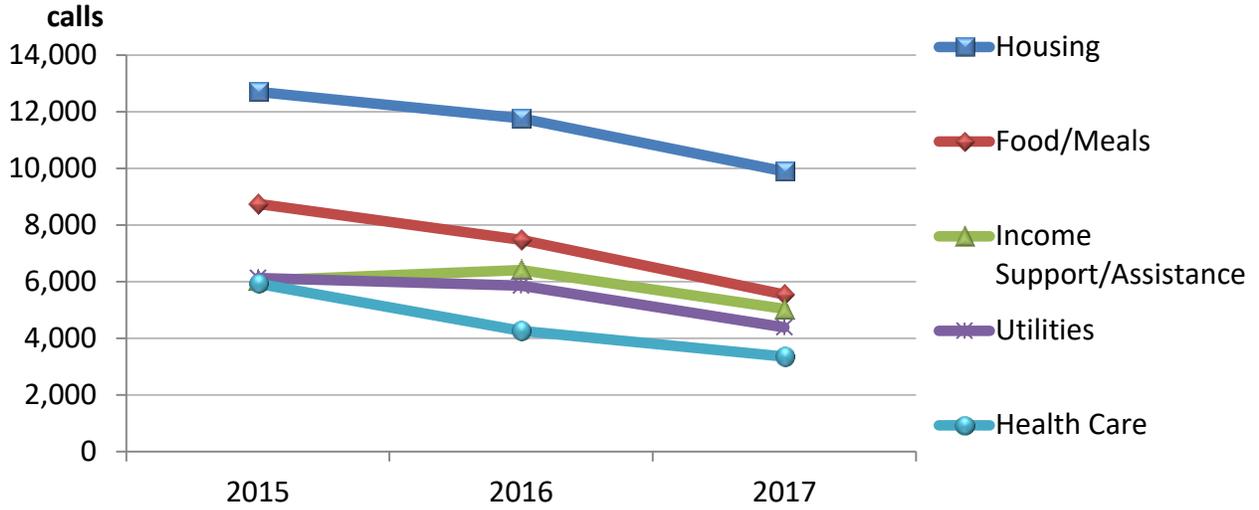
Source: Metropolitan Social Services

United Way TN 2-1-1 Calls for Assistance

The 2-1-1 Helpline is a 24/7, 365-day information and referral telephone help line that provides resource information to callers from a database of over 1,000 resources. In both 2016 and 2017, 48% of area calls to 2-1-1 were for Basic Needs (food, housing, utilities). Chart 38 shows the number of calls placed as well as the top five categories of need, with housing consistently ranking as the highest area of need.

United Way of Metropolitan Nashville focuses on three crucial areas as Pathways to Empowerment: Education, Financial Stability and Health. United Way invites members of the community to volunteer with their initiatives, such as Volunteer Income Tax Assistance, Reading Days of Action, Stuff the Bus, Baby Shower for New Mothers who Need the Most, and Dirty Hands- Big Hearts to assist Family Resource Centers.

Chart 44. Top Five Areas of Need by Calls to United Way 2-1-1
Middle Tennessee, 2015-2017



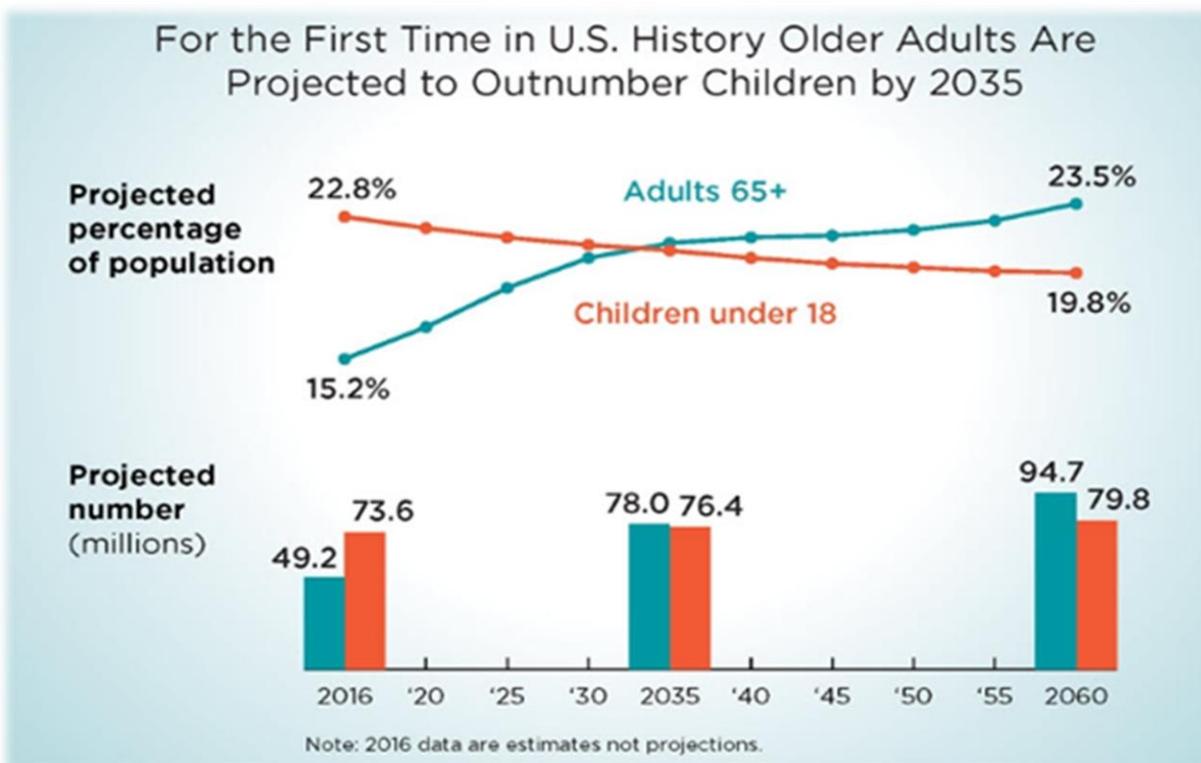
Source: United Way of Metropolitan Nashville, <https://www.unitedwaynashville.org/programs/2-1-1>

AGING and DISABILITY

Key Findings

- Persons Age 65 and over will outnumber children age 18 and under by the year 2035
- About one in every seven persons, or 15.2% of the population, is an older American.
- Without Social Security the elderly poverty rate would be 39%. With Social Security the elderly poverty rate is 9%.
- Over 40% of middle income Americans reported that they were financially unprepared for retirement.
- Disability rates increase with age.
- Persons with a disability are more likely to be unemployed and earn less than persons without a disability.

According to a report by the U.S. Census Bureau, *An Aging Nation*, by 2035 the number of persons age 65 and over is projected to outnumber children under age 18 for the first time in U.S. history. Within the next two decades, the older population will be more racially and ethnically diverse. One in five U.S. residents will be at retirement age.



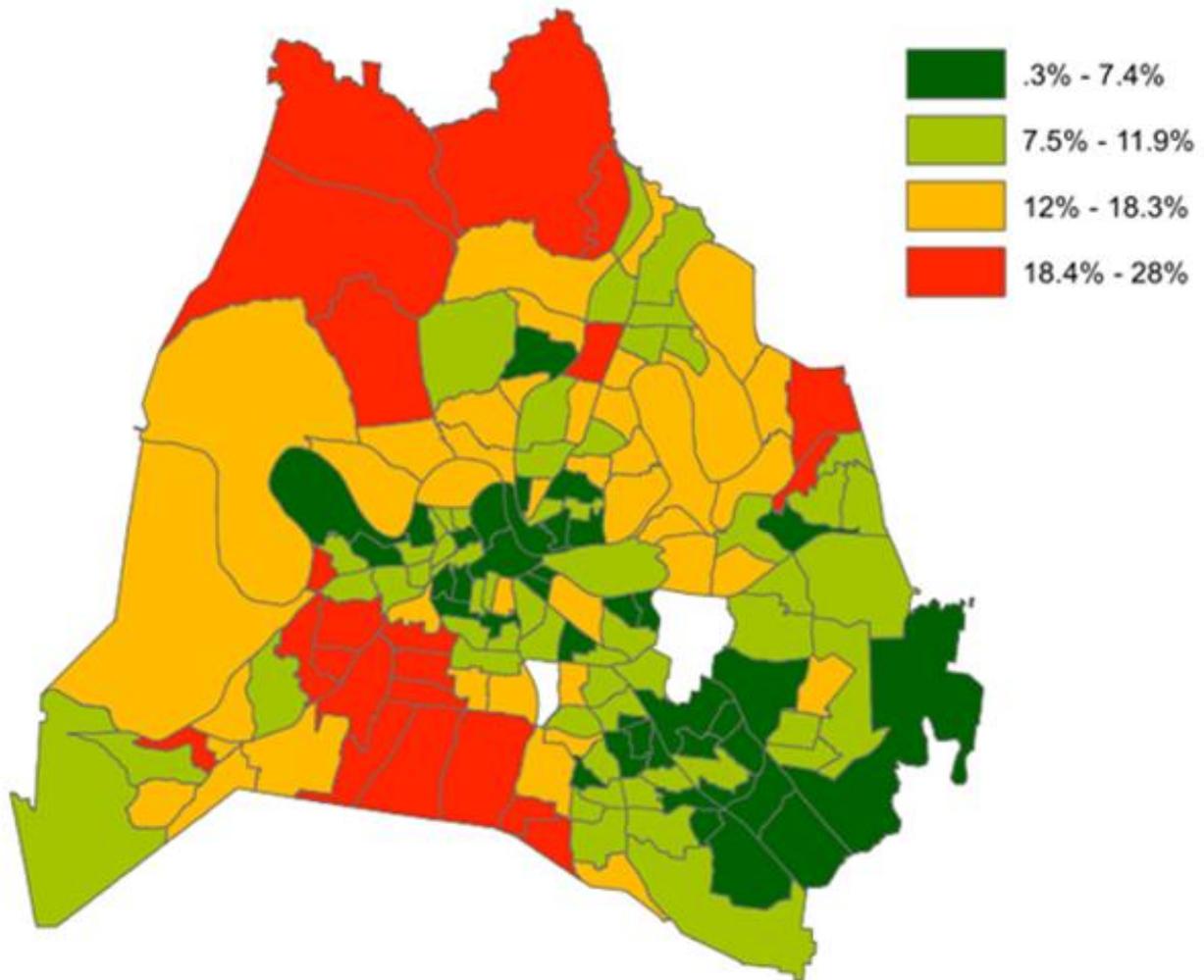
Source: U.S. Census Bureau, 2018

<https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-projections.html>

Adults Age 65 in Davidson County

As shown by the map below many adults age 65 and over live in outlying areas of the county. Where older persons live can create barriers to accessing needed healthcare.

Figure AD-1. People Age 65 and over by Census Tracts
Davidson County, 2013-2017



Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

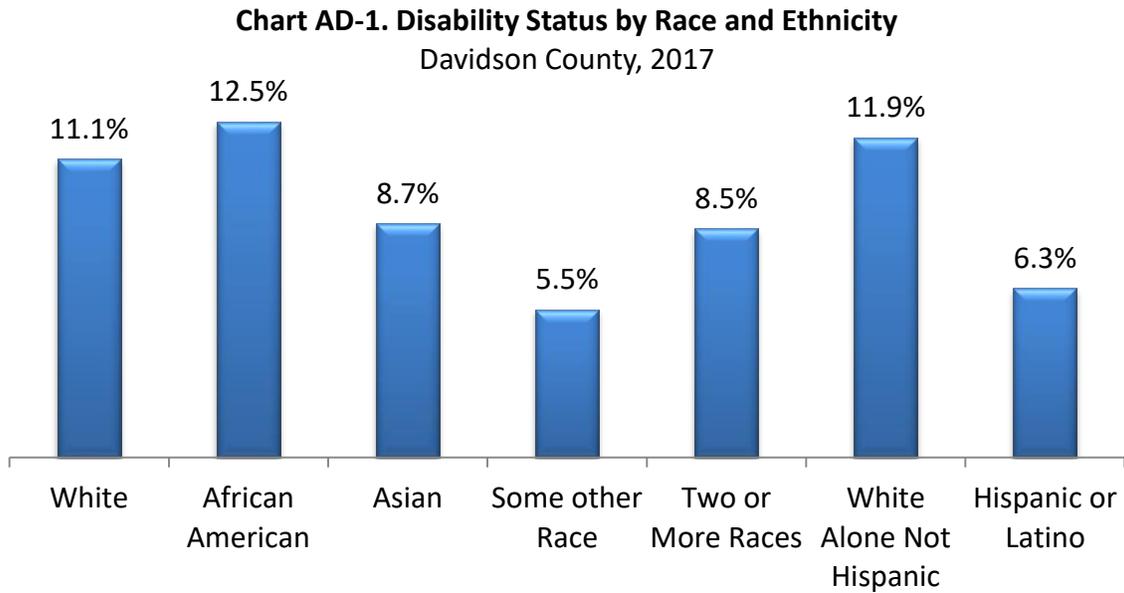
The Administration on Community Living provides an annual report about older Americans related to age, race, ethnicity, income and housing characteristics. Highlights from the 2017 *Profile of Older Americans* include:

- Over the past 10 years, the U.S. population age 65 and over increased from 37.2 million in 2006 to 49.2 million in 2016 (a 33% increase) and is projected to almost double to 98 million in 2060.
- The population age 85 and over is projected to more than double from 6.4 million in 2016 to 14.6 million in 2040 (a 129% increase).
- Racial and ethnic minority populations have increased from 6.9 million in 2006 (19% of the older adult population) to 11.1 million in 2016 (23% of older adults) and are projected to increase to 21.1 million in 2030 (28% of older adults).
- About one in every seven persons, or 15.2%, of the population, is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 19.4 years (20.6 years for females and 18 years for males).
- Older women outnumber older men at 27.5 million to 21.8 million.
- About 28% (13.8 million) of noninstitutionalized older persons lived alone (9.3 million women and 4.5 million men).
- Nearly half of older women (45%) age 75 and over lived alone.
- The need for caregiving increases with age. In 2017, the percentage of older adults age 85 and over needing help with personal care (22%) was more than twice the percentage for adults ages 75–84 (9%) and more than six times the percentage for adults ages 65–74 (3%).

Source: 2017 *Profile of Older Americans*, Administration for Community Living

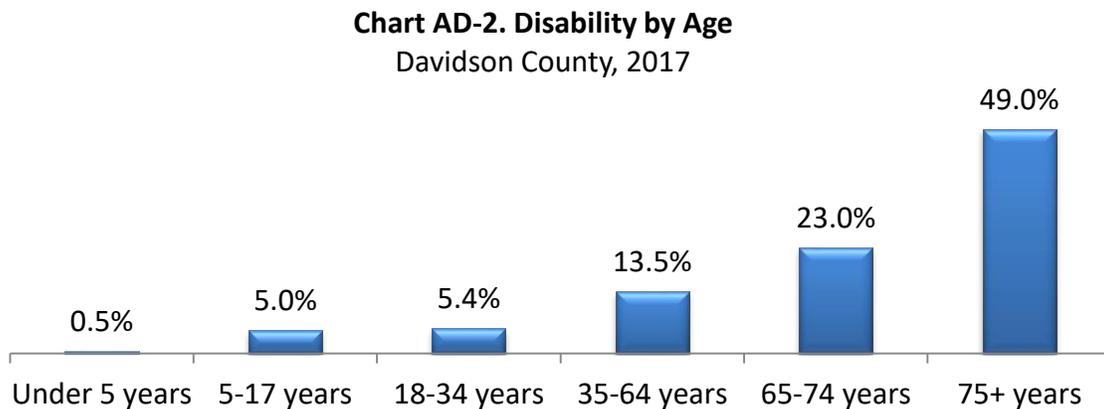


As shown by Chart AD-1, African Americans have a slightly higher disability rate than Whites or Hispanics in Davidson County.



Source: American Community Survey, 2017, 1-year estimate

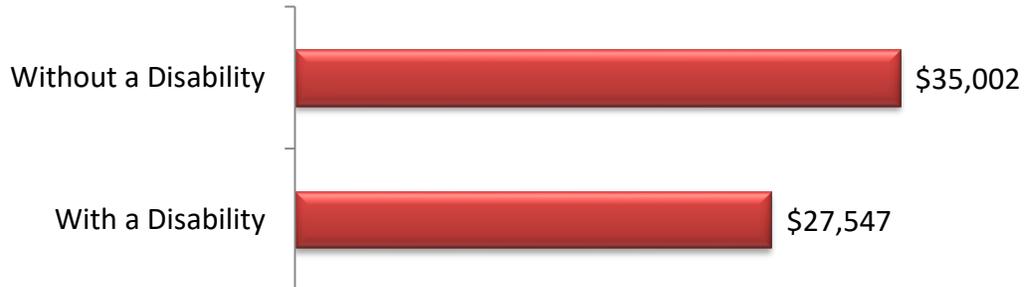
As shown in Chart AD-2, disability increases significantly with age in Davidson County. Persons age 65 and older are more likely to have a disability than their younger counterparts.



Source: American Community Survey, 2017, 1-year estimate

Persons with a disability earn less than persons without a disability in Davidson County as shown in Chart AD-3. Overall, the median annual earnings of those with a disability is at 78.7% of the earnings of those without a disability.

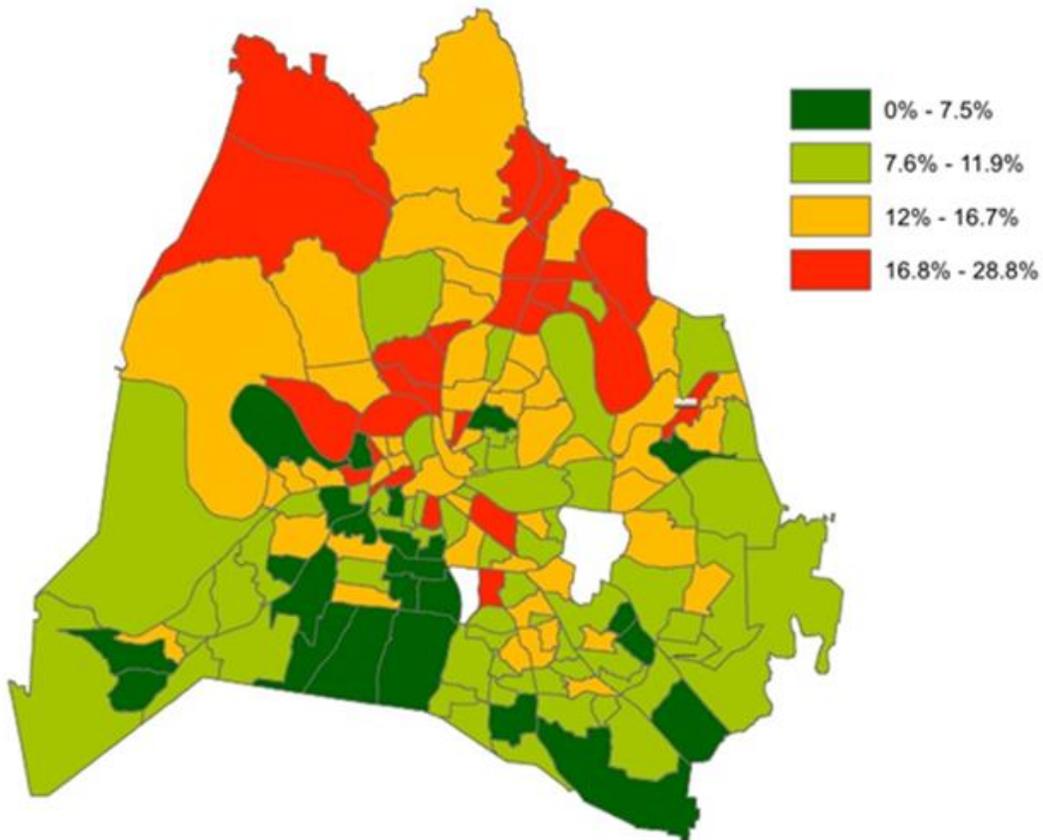
Chart AD-3. Median Annual Earnings by Disability Status
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Figure AD-2 shows the prevalence of disability by census tracts in Davidson County. The areas that are shown in dark red have the highest prevalence (16.8% - 28%) and those in dark green have the lowest prevalence of disability (0% - 7.5%).

Figure AD-2. Disability Status by Census Tract
Davidson County, 2013-2017

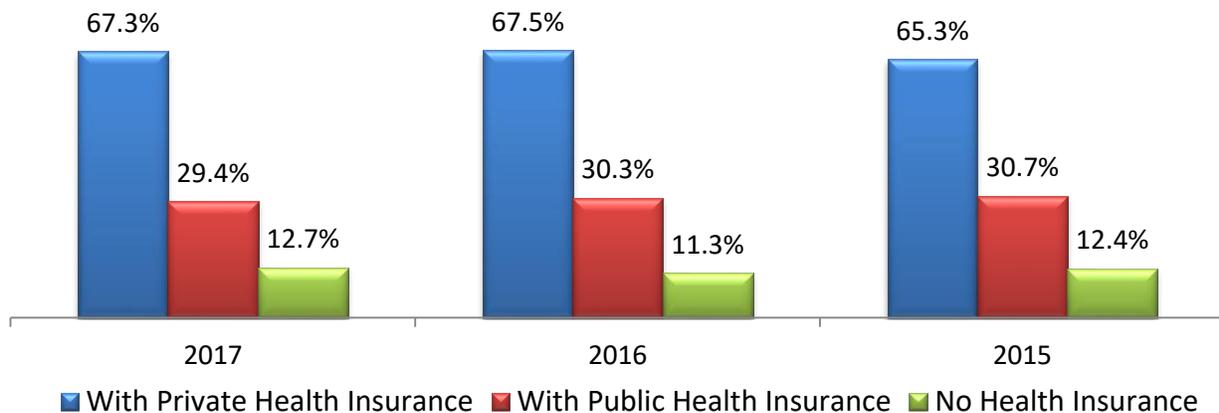


Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

Health Insurance Coverage

Health Insurance Coverage is critical to older adults and persons with a disability. Older Adults and persons with a disability rely on public health insurance programs, primarily Medicare and Medicaid, to pay for medical expenses. As shown by Chart AD-4, there are many people who have no health insurance in Davidson County.

Chart AD-4. Health Insurance Coverage by Type
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Retirement

Baby Boomers are unprepared for retirement. A majority of older working Americans will not have sufficient savings to retire full-time at age 65. Without sufficient savings older Americans will not be able to maintain their pre-retirement standard of living. Almost one-third (30%) of seniors have saved nothing toward retirement. For those with positive savings, the median balance was \$290,000 for Boomers born between 1948 and 1953, and \$209,246 for those born between 1954 and 1959, according to a report by the Stanford Center on Longevity.

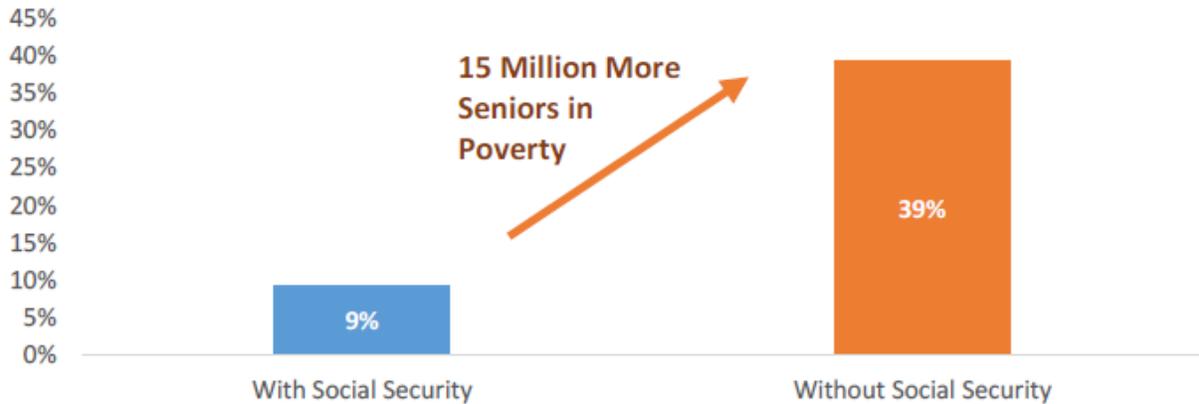
The average Social Security income for new retirees in 2017 was about \$1,460 a month, or \$17,520 annually, according to Social Security Fast Facts. For most people, this is much less than the commonly recommended retirement income goal of 70%-80% of pre-retirement earnings.

Social Security and older Americans

The Social Security benefits increase of 2.8% in 2019 is the largest increase in seven years. The average monthly benefit this year of \$1,422 will increase by \$39 per month to \$1,461. The increase will amount to about \$468 in annual income for the average single retired Social Security recipient. In 2017, the annual increase was 0.3%. In 2016, the increase was 0%. According to the Social Security Administration, 21% of married couples and about 44% of unmarried people rely on this federal program for 90% or more of their income.

A report from the U.S. Joint Economic Committee, titled *Social Security: A Promise to American Workers and Families*, examined what would happen if Social Security did not exist. The report shows that fifteen million more seniors would be in poverty without Social Security:

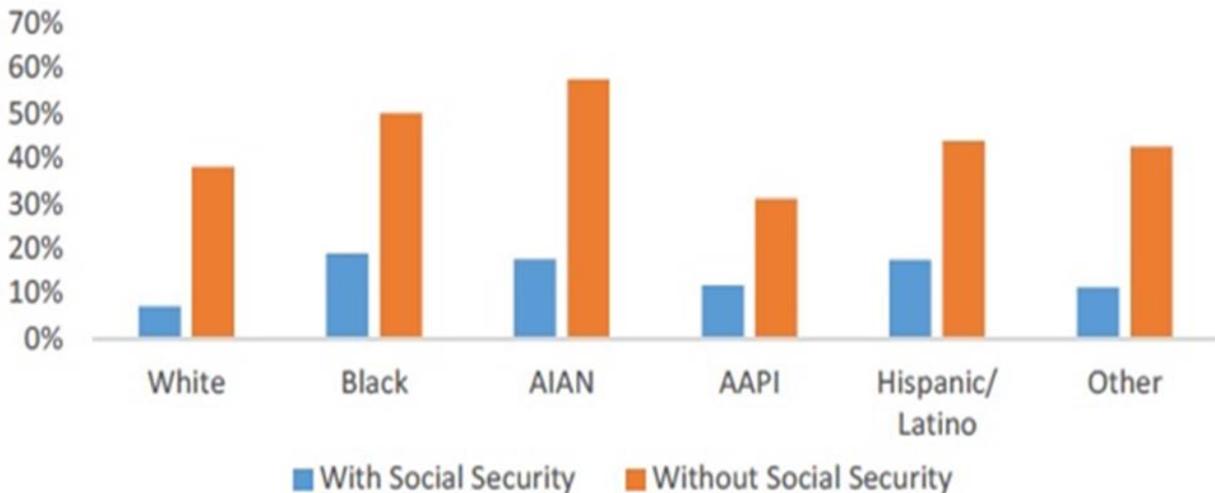
Chart AD-5. Number of Seniors who would be in Poverty without Social Security
U.S., 2018



Source: The New School, Schwartz Center for Economic Policy Analysis;
https://www.economicpolicyresearch.org/images/docs/research/retirement_security/Downward_Mobility_in_Retirement_P_N.pdf

As shown by the Chart AD-6, without Social Security African Americans would more likely be in poverty than Whites.

Chart AD-6. Social Security Lowers Elderly Poverty across Racial and Ethnic Groups
U.S., 2018



Source: The New School, Schwartz Center for Economic Policy Analysis;
https://www.economicpolicyresearch.org/images/docs/research/retirement_security/Downward_Mobility_in_Retirement_P_N.pdf

A study by the Schwartz Center for Economic Policy Analysis, *40% of Older Workers and their Spouses will Experience Downward Mobility in Retirement*, indicates the major causes of being unprepared for retirement include:

- Depressed Earnings
- Depressed Asset Values
- Increased Health Care Costs

The report indicates that by the time middle class Americans reach age 65, 40% will fall to near- or below-poverty levels. Many persons nearing retirement age do not have adequate assets to maintain income above the poverty level.

Source: The New School, Schwartz Center for Economic Policy Analysis;

https://www.economicpolicyresearch.org/images/docs/research/retirement_security/Downward_Mobility_in_Retirement_P_N.pdf



Aging in Place

Aging in Place defined as the ability to live in one's own home and community safely, independently and comfortably, regardless of age, income or ability level.

U.S. Center for Disease Control and Prevention

The decision whether to age in place or relocate comes with many questions, such as: Who will be my new neighbors? What are my transportation needs? How will I get my prescriptions? What is the closest medical facility? For older adults who choose to age in place, the cost of needed home repairs can be expensive. Many older homes were not built with design features in mind that would enable aging adults to remain in their homes.

An article published by AARP, *Can You Afford to Age in Place*, provides information that can assist older adults in making a choice whether to stay in their own home. The article highlighted two key concepts, Aging in Place and Universal Design. Each of the concepts has cost factors that should be considered when making a choice to stay at home.

Aging in Place – ensuring homes are built that consider all facets of life that can prevent injuries, sickness, discomfort or avoidable fatalities.

Universal Design – anticipates the needs of a home’s occupant, making accommodations for occupants in declining health, and eliminating potential hazards. The article highlights a few inexpensive universal design features that are helpful for aging adults:

- Non-slip flooring to prevent falls and maintain a healthy environment.
- Slip-resistant shower and tub surfaces in bathroom settings.
- Shower and tub designs that can accommodate wheelchairs and increase mobility by installing no-step entryways.
- Wide doorways to accommodate a wheelchair and easy entry access for other devices such as walkers and canes.
- Lever door handles for older adults experiencing problems with gripping or turning doorknobs.
- One step-free entrance eliminates entryway stairs or steps for older adults with mobility limitations.
- Signage – large house numbers to assist caregivers and medical personnel quickly identify homes of older adults.

Source: AARP; <https://www.aarp.org/money/budgeting-saving/info-2017/costs-of-aging-in-place.html>

A report by the National Council on Aging titled *United States Aging Survey of older adults* indicates that 75% of respondents intend to live in their current home the rest of their lives. The survey reported that 58% of respondents had not changed residences in more than 20 years. The majority (62%) of older adults surveyed would like services that would help with home modifications and repairs. Older adults and professionals in the aging field were surveyed to identify needed community support services to assist with aging in place. The full report is available at: <https://www.ncoa.org/news/resources-for-reporters/usoa-survey/2015-results/>

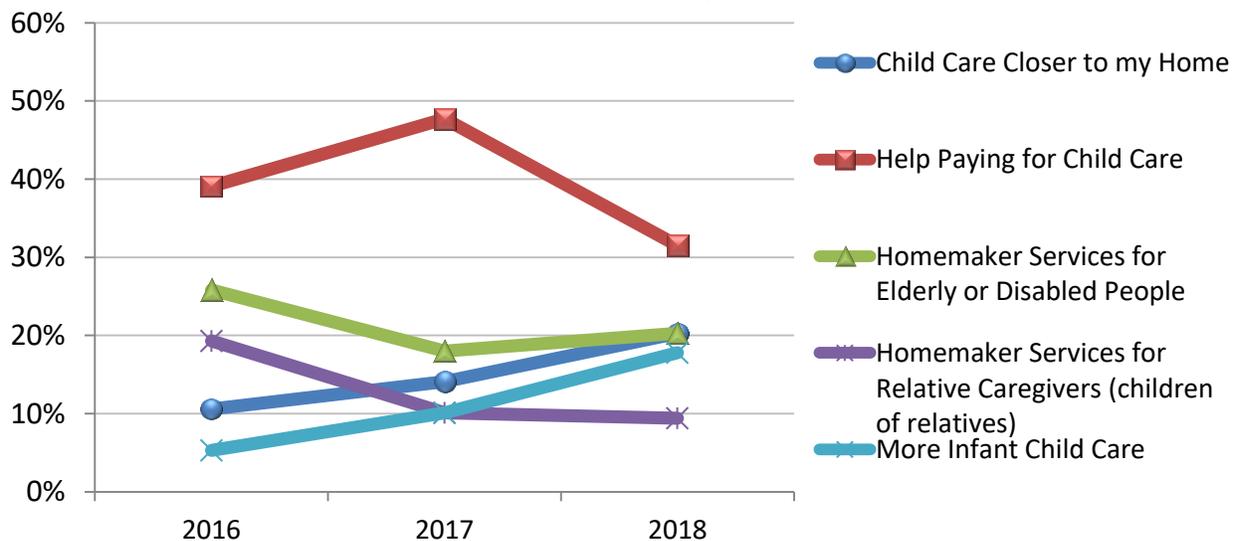
A National Institute on Aging article, *Aging in Place: Growing Old at Home* identified common issues for older persons wanting to remain in their home. The article provided suggestions for older persons who want to continue to live independently. By planning ahead to stay in their home, older adults may want to decide what type of help they want by talking with their doctor about health problems, researching transportation options, determining social interests and learning about community resources. The full report is available at: <https://www.nia.nih.gov/health/aging-place-growing-old-home>

Grassroots Community Survey

In 2018, the greatest unmet Home and Community Based Services need in this survey continues to be Help Paying for Childcare, as shown in Chart AD-7. The 2018 Grassroots Community Survey showed increased responses for childcare closer to home and more infant care compared to the 2017 survey results. The identified need for homemaker services for relative caregivers raising children of relatives and homemaker services for elderly or disabled people showed no significant statistical difference from the previous year. As in the past three years, survey respondents for this survey were clients of the Metropolitan Action Commission, which helps explain the childcare category being a top need.



Chart AD-7. Greatest Need in Home & Community-Based Services
Grassroots Community Survey



	2016	2017	2018
Child Care Closer to my Home	10.6%	14.1%	20.3%
Help Paying for Child Care	39.1%	47.7%	31.5%
Homemaker Services for Elderly or Disabled People	25.8%	18.0%	20.3%
Homemaker Services for Relative Caregivers (children of relatives)	19.3%	10.1%	9.4%
More Infant Child Care	5.3%	10.1%	17.8%

Source: Metropolitan Social Services

FOOD and NUTRITION

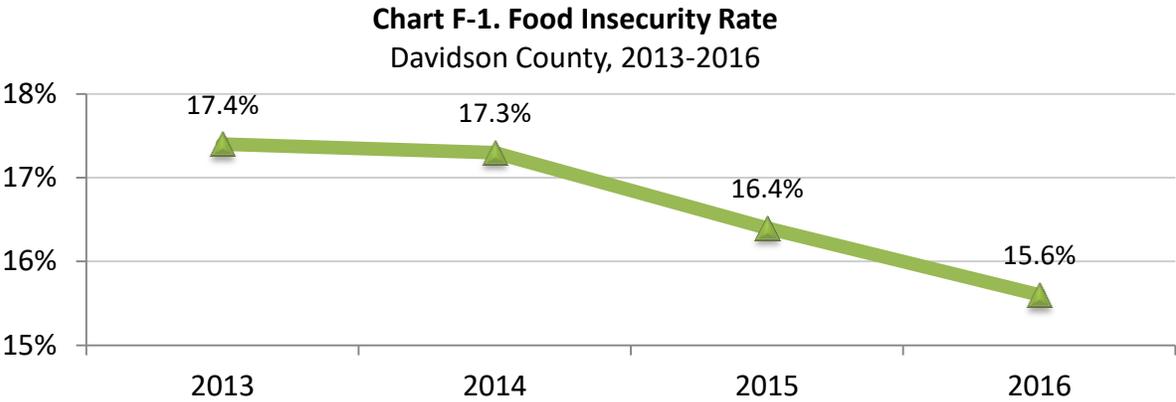
Key Findings

- While the food insecurity rate for Davidson County declined slightly between 2015 and 2016, over 100,000 individuals in Davidson County are considered food insecure.
- Low-income households spend a greater percentage of their annual income on food than high-income households.
- The median household income for households receiving SNAP (Supplemental Nutrition Assistance Program) benefits is significantly less than households not receiving SNAP.
- Food Stamps remain the greatest identified need for food and nutrition in Davidson County in the most recent Grassroots Community.

Food Insecurity in Davidson County

Individuals who experience poverty and unemployment are much more likely to experience food insecurity. According to a report by the Food Research Action Center, one in four Americans worries about having enough money to put food on the table to feed his or her family. Food insecurity is a likely predictor of chronic health problems such as diabetes, high blood pressure, obesity, and mental health concerns.

As shown in Chart F-1, food insecurity rates in Davidson County have declined from 17.4% in 2013 to 15.6% in 2016. According to the Healthy Nashville report by the Metropolitan Health Department, this rate is still higher than the U.S. rate of 12.9% and the Tennessee rate of 14.5% for 2016. The U.S. Department of Agriculture (USDA) defines food insecurity as the limited or uncertain availability of nutritional adequate foods or uncertain ability to acquire these foods in socially acceptable ways.



Source: Source: Metropolitan Health Department
<http://www.healthynashville.org/indicators/index/view?indicatorId=2107&localeId=2498>

Additionally, according to the 2016 Map the Meal Gap Survey by Feeding America, there were 103,900 individuals in Davidson County who were considered food insecure. The full report is available at: <http://map.feedingamerica.org/county/2016/overall/tennessee/county/davidson>

In a report by the Urban Institute *Poverty, Vulnerability, and the Safety Net*, race and ethnicity are important issues in relation to food insecurity. The report notes that 21% of Black households and 18% of Hispanic households in the U.S. were food insecure compared to fewer than one in ten White household. The report also highlighted that food insecurity rates have not returned to prerecession levels and that proposed changes to the Supplemental Nutrition Assistance Program pose a risk to the gains made in reducing food insecurity.

The full report from the Urban Institute is available at:

<https://www.urban.org/urban-wire/four-things-know-about-our-food-insecurity-recovery>



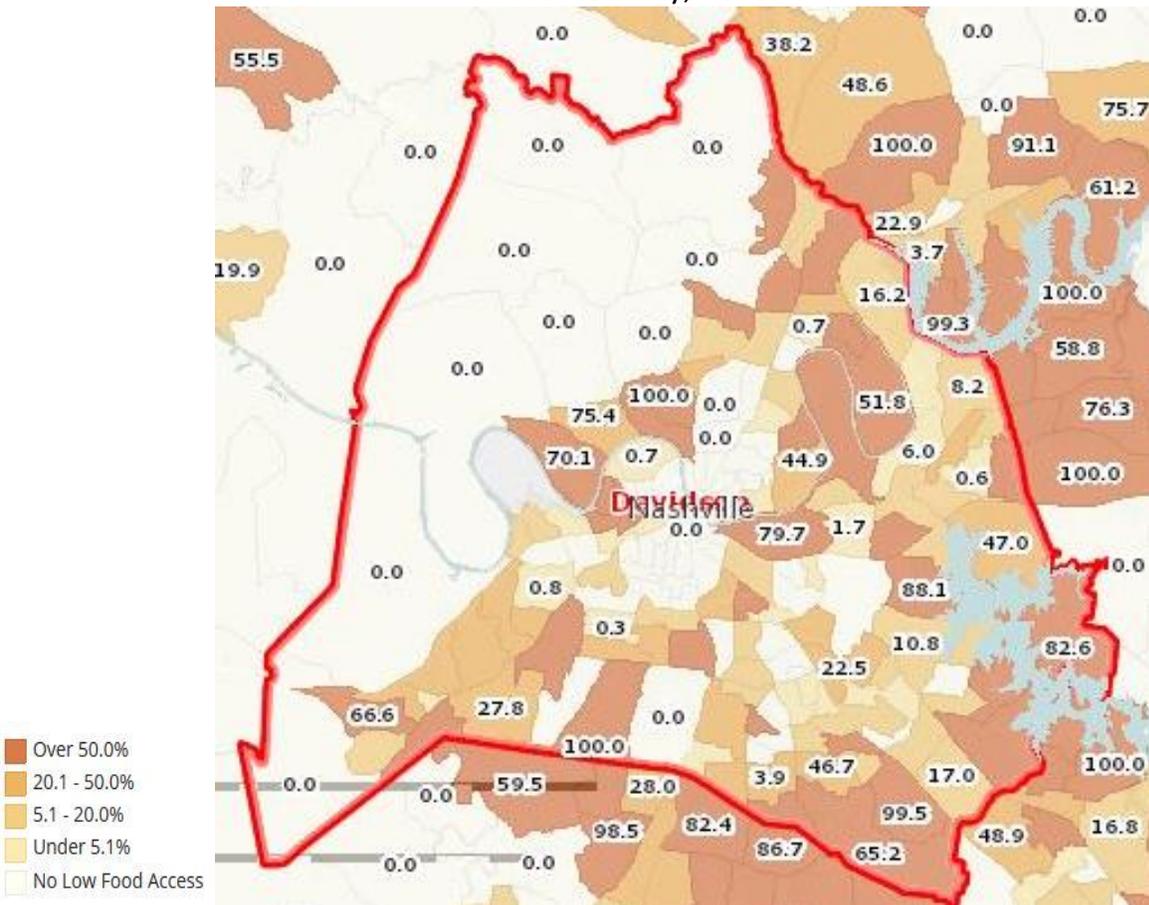
Food Deserts

Food deserts are defined as areas that have limited access to affordable and nutritious food. These areas are less likely to have access to supermarkets or farmers' markets that offer foods that would contribute to a healthy diet. In a report produced by Johns Hopkins University, *Research Shows Food Deserts are More Abundant in Minority Neighborhoods*, data show that non-White neighborhoods experience higher levels of the food desert phenomenon. Often, race and ethnicity are factors involved in decisions by major retailers on supermarket locations. When comparing communities with similar poverty rates, Black and Hispanic neighborhoods have fewer supermarkets and more corner stores than their White counterparts. The full report can be found at: <https://hub.jhu.edu/magazine/2014/spring/racial-food-deserts/>

Fresh Food Access

The map below in Figure F-1 highlights the areas in Davidson County where people face food insecurity. Overall, 23.7% of Davidson County residents live in Census tracts that are considered food deserts. The map indicates the percentage of low-income population in each Census tract that also has limited food access as defined by access to a supermarket or a large grocery store. Convenience stores and big box retailers are not included in the analysis. As the maps shows, in some cases up to 100% of the low-income population struggles to access fresh food.

**Figure F-1. Access to Supermarkets or Large Grocery Store by Census Tract
Davidson County, 2018**



Source: U.S. Department of Agriculture

Metro Social Services and Food Insecurity

Metro Social Services food and nutrition programs continue have a positive impact on serving both walk-in customers and on older adults enrolled in the Senior Nutrition Program.

Walk-in Customers

Davidson County residents often arrive at Metro Social Services with immediate needs for food, along with other basic necessities such as housing. During fiscal year 2017-2018, a total of 479 persons received meals provided by staff at Metro Social Services. Data indicate that these individuals did not have adequate means in which to feed themselves or their families.

Senior Nutrition Program

The Senior Nutrition Program serves persons that are age 60 or over with congregate and home delivered meals who meet criteria based on various criteria. Homebound clients particularly are more likely to be secure in their food and nutrition needs because they receive a daily

home-delivered meal. Studies have found home-delivered meal programs to significantly improve diet quality, increase nutrient intakes, and reduce food insecurity and nutritional risk among participants. Added beneficial outcomes include increased socialization opportunities, improvement in dietary adherence, and an overall higher quality of life.

The positive impact of this service includes:

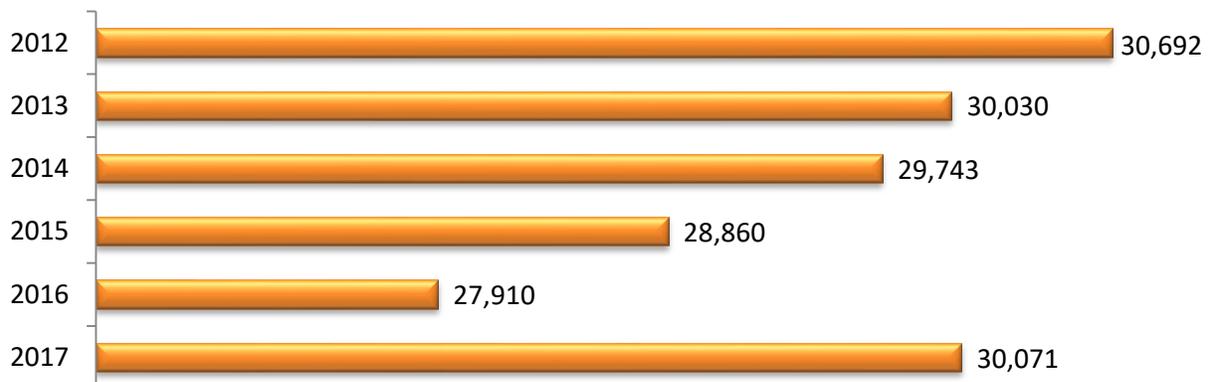
- More money is available to seniors for other essential living expenses
- Improved access to a healthy and nutritious meal that otherwise might not be available due to lack of money
- Older adults are able to consume at least one meal daily that meets recommended dietary guidelines.

Programs and Resources for Food and Nutrition

Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

The Special Supplemental Nutrition Program for Women, Infants and Children provides nutrition education, food vouchers, and breast feeding education to eligible program participants. Eligible participants include pregnant and post-partum mothers, infants, and children up to age five who meet income requirements. Chart F-2 shows the number of unduplicated participants receiving WIC services in Davidson County. The fluctuation in program participation may be attributed to trends in birth rates as well as variation in the number of women enrolling themselves or their children in WIC.

Chart F-2. Number of WIC Unduplicated Participants
Davidson County, 2012-2017



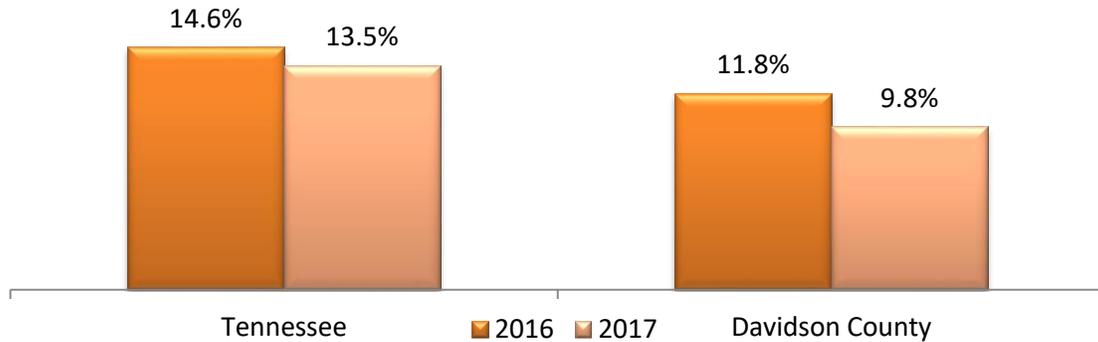
Source: Metropolitan Health Department

Supplemental Nutrition Assistance Program (SNAP)

SNAP, commonly known as Food Stamps, provides nutritional assistance benefits to eligible, children, persons with a disability, and older adults. SNAP benefits supplement monthly food budgets for low-income individuals and families with the goal of improving nutrition and health.

As shown in Chart F-3, the percentage of households receiving SNAP benefits in Davidson County is lower than for Tennessee overall, in both 2016 and 2017.

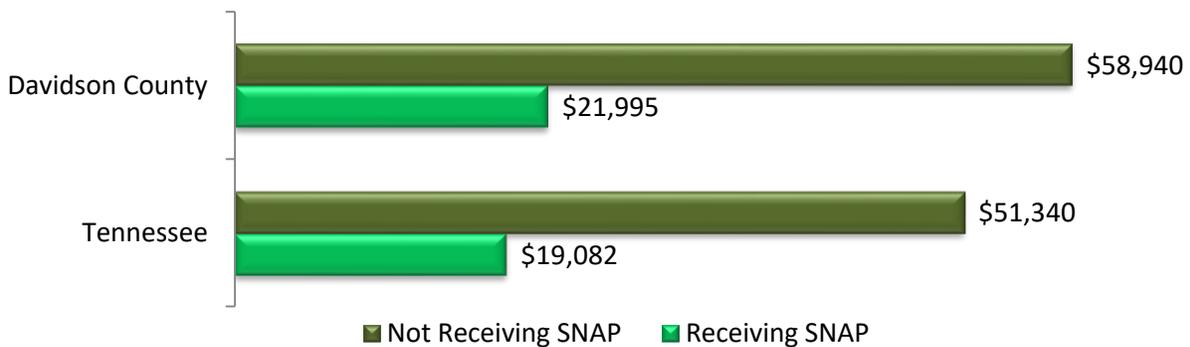
**Chart F-3. Percent of Households Receiving Food Stamps/SNAP
2016-2017**



Source: American Community Survey, 1-year estimates

As indicated in Chart F-4, there is a wide disparity between median household income of those households receiving SNAP benefits and those households not receiving SNAP benefits in both Tennessee and Davidson County.

**Chart F-4. Median Household Income of Households Receiving SNAP and
Not Receiving SNAP
2017**



Source: American Community Survey, 2017, 1-year estimate

Impact of Federal Nutrition Assistance Programs

Young children who experience high levels of poverty are more likely to be food insecure and to have inadequate dietary intake, which can lead to poor health and development throughout life. In a report by the Food Research and Action Center (FRAC), *The Importance of Federal Nutrition Programs for Infants and Toddlers*, there are serious detrimental impacts that relate to poor nutrition of young people and their overall health and development. The report highlights the impact that federal nutrition programs play in reducing food insecurity and improving dietary intake in early childhood development. Programs such as Supplemental Nutrition Assistance Program (SNAP), Women Infant and Children (WIC), and Child and Adult

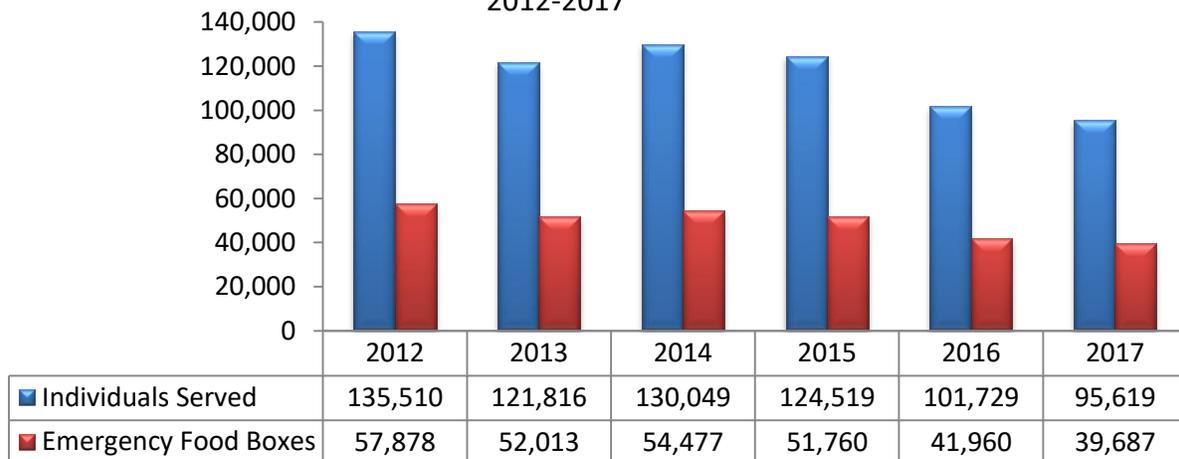
Care Food Program (CACFP) serve in many direct and indirect ways improve overall health and well-being of young children who participate. The full report can be found at: <http://www.frac.org/wp-content/uploads/importance-of-federal-nutrition-programs-for-infants-and-toddlers.pdf>

Second Harvest Food Bank of Middle Tennessee

Second Harvest Food Bank of Middle Tennessee provides emergency meals, food boxes, children/senior backpack meals, and SNAP enrollment throughout its 46 county service area. In 2018, Second Harvest launched a Produce Food Truck program that provided fresh fruits and vegetables to select communities. The produce truck delivered nearly 20,000 pounds of fresh fruits and vegetables per week to 21 stops in Davidson County. These locations included senior living facilities, safety net clinics, and community partners. On average, the program served 966 households per week.

As shown in Chart F-5, while the number of emergency food boxes and individuals served has fluctuated in recent years, there continue to be large numbers of individuals and families experiencing hunger and food shortage in Nashville.

Chart F-5. Emergency Food Distribution
2012-2017



Source: Second Harvest Food Bank of Middle Tennessee



Household Spending on Food

A survey by GO Banking Rates shows how the average American household spends its annual income on food purchases. The data show that low-income families spend a much larger percentage of their monthly income on food (13.5%) than families earning \$150,000 or more (3.6%).

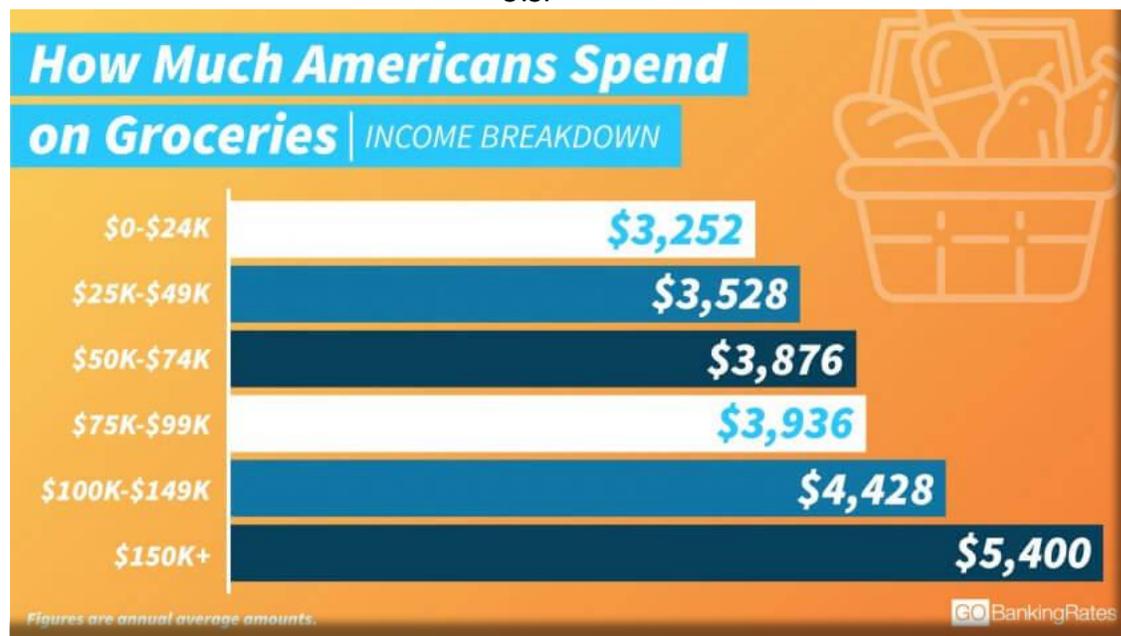
Table F-1. Household Grocery Budget

Annual Income	Annual Grocery Budget	Percentage of Income
\$24,000	\$3,252	13.6%
\$49,000	\$3,528	7.2%
\$74,000	\$3,876	5.2%
\$99,000	\$3,936	4.0%
\$125,000	\$4,428	3.5%
\$150,000	\$5,400	3.6%

Source: Gobankingrate.com

For spending on groceries, data show that low-income families spend a disproportionately much higher amount than do high-income earning families.

Chart F-6. Spending on Groceries
U.S.



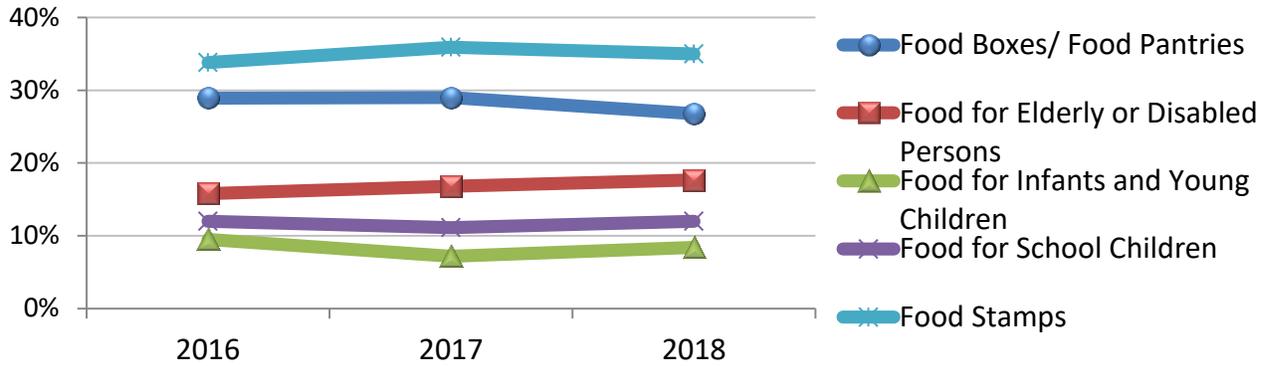
Source: Gobankingrate.com

For the full report: <https://www.gobankingrates.com/saving-money/budgeting/guess-amount-americans-spend-common-things/>

Grassroots Community Survey

The 2018 Grassroots Community Survey finds that food stamps, or SNAP, were reported as the greatest unmet need for food and nutrition issues (21%) followed by food boxes/food pantries (16%). This pattern has remained consistent for several years, with these two unmet needs consistently receiving the highest ranking among survey participants.

Chart F-6. Greatest Need in Food and Nutrition
Grassroots Community Survey

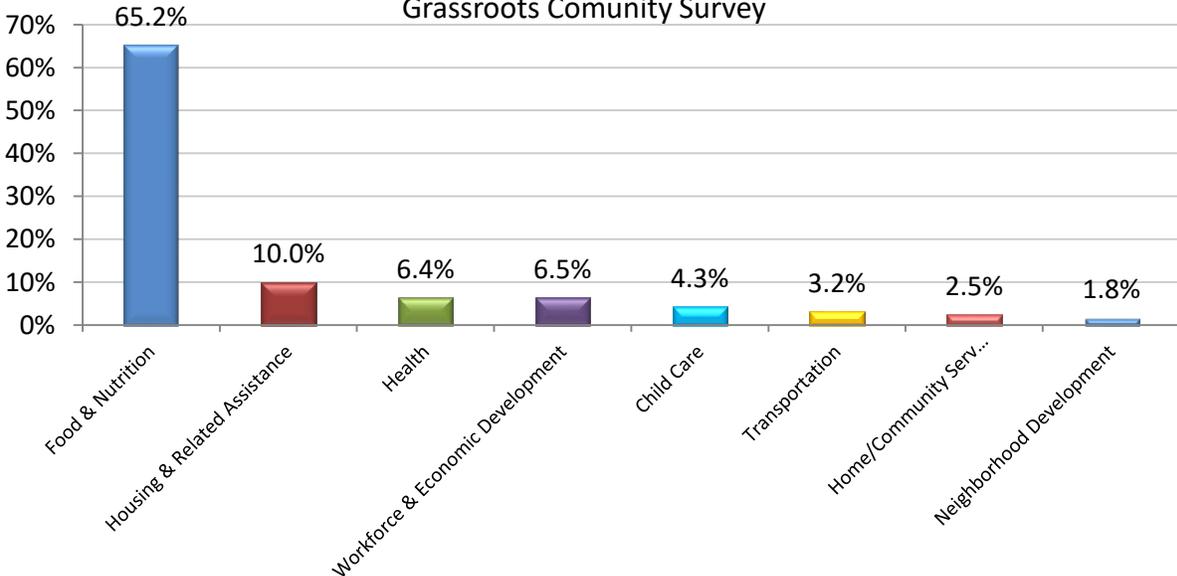


	2016	2017	2018
Food Boxes/ Food Pantries	28.9%	29.0%	26.8%
Food for Elderly or Disabled Persons	15.8%	16.8%	17.7%
Food for Infants and Young Children	9.5%	7.2%	8.4%
Food for School Children	12.0%	11.1%	12.0%
Food Stamps	33.8%	35.9%	35.0%

Source: Metropolitan Social Services

Respondents to the Grassroots Community Survey in 2018 indicated that food and nutrition service gaps were the largest among all categories of service, including housing and related assistance, health, workforce/economic development, childcare, transportation, and home and community-based services and neighborhood development.

Chart F-7. Largest Gap in Service
Grassroots Community Survey



Source: Metropolitan Social Services

HOUSING

Key Findings

- In Davidson County in 2017, 27.5% of families in poverty were owners, and 72.5% of families in poverty were renters.
- According to Eviction Lab, in 2016 there were 4,547 evictions in Davidson County, 12.4 per day. (<https://evictionlab.org/>)
- In 2017 there were 50,644 renter households earning under \$50,000 who paid more than 30% of their earnings for housing and thus were cost burdened.
- From 2018-2020, 87 Davidson County Section 8 property contracts are due to expire, affecting 602 units.
- According to Realtor.com® Nashville is number six in the top ten U.S. cities that are gentrifying the fastest. (<http://www.realtor.com/news/trends/10-surprising-cities-that-are-gentrifying-the-fastest/>)
- From July 2013 through June 2018, Housing and Related Expenses topped the needs requested by Metro Social Services clients among eight service areas listed on a front desk checkbox survey. There were 5,273 respondents during this 5-year survey period.

This Housing section provides data about housing needs, focused on local housing demographics and trends, with surveys of need, housing market data, barriers to affordable housing, etc. Unless noted, American Community Survey 1-year estimates were used because they are appropriate for multi-year comparisons. An explanation of when to use 5-year and 1-year estimates is at this Census web site address: <https://www.census.gov/programs-surveys/acs/guidance/estimates.html>.

Introduction

The *2018 State of the Nation's Housing* by the Harvard Joint Center for Housing Studies documents the increasing U.S. housing crisis, which is mirrored in Nashville/Davidson County. Critical findings of the report include:

- Rents are rising faster than wages, with an associated rise in homelessness.
- Prices for 'starter' or lower-cost homes are rising faster than prices for expensive homes – lower-cost homes are disappearing from the marketplace as builders report rising costs for land, labor, and materials.
- Every problem for people seeking affordable housing increases for families of color, who are disproportionately housing cost burdened and more likely to live in lower-opportunity neighborhoods.

According to this report, there are about 21 million cost burdened households in the U.S., and more and more of these are moderate-income and fully-employed renter households. Not surprisingly, the extent of cost burden is higher for occupations with lower wages and jobs with unpredictable hours or earnings, such as personal care, food preparation/service, and commission sales jobs. The full report is available at: <http://www.ichs.harvard.edu/state-nations-housing-2018>

The Federal Reserve Bank of Atlanta published a report in July 2018 about *Rental Housing Affordability in the Southeast*. The report stated that “More than two-thirds (69%) of low-income renter households pay over 30 percent of their income on housing across the Southeast, making them ‘cost burdened’.” According to the authors, there is a shortage of 1.2 million units of affordable housing in the U.S. Sixth District. Nashville is cited as losing more than 1,000 units at \$750 or below annually. The full report is available at: <https://www.frbatlanta.org/community-development/publications/discussion-papers/2018/02-rental-housing-affordability-in-the-southeast-2018-07-19>

According to a survey by RentCafe, a national apartment-search website, about 87% of all large-scale multi-family rental buildings completed in the most in-demand U.S. cities (including Nashville) in the first half of 2018 were “high-end”. Their report states that in 2012 just over half of new construction could be considered high-end, rising to 79% in 2017 and higher in 2018. The report notes that this increase is particularly true for university and high-tech cities. The full report available at: <https://www.rentcafe.com/blog/rental-market/luxury-apartments/8-out-of-10-new-apartment-buildings-were-high-end-in-2017-trend-carries-on-into-2018/>

In high-priced housing markets, owners with property-based Section 8 contracts are deciding not to renew because they can sell their buildings for a profit or raise rates up to market value. Tennessee state legislation has prevented implementation of inclusionary zoning which could incentivize affordable units in new rental multi-family buildings. Affordable land (especially near transit) is disappearing, and labor and materials costs are high, all of which contribute to Nashville’s tight housing market.

GOBankingRates.com published an April 2018 report estimating the *Cost of Living Comfortably* in the biggest 50 cities in the U.S., including Nashville. The company looked at living expenses for a single person. The researchers compiled data from various sources such as Zillow, Numbeo.com, and the Economic Policy Institute. Data for Nashville are shown in Table H-1.

Table H-1. Estimated Comfortable Living Costs
Nashville, 2018

	Income Needed to Live Comfortably	Median Household Income	Difference Between Needed & Actual Income
Nashville	\$80,548	\$49,891	\$30,657

Source: gobankingrates.com; <https://www.gobankingrates.com/saving-money/budgeting/cost-of-living-comfortably-in-america/>

The Urban Institute published data about cities' financial health. In November 2017, the report titled *Financial Health of Residents: A City-Level Dashboard* included an interactive map allowing users to view data about various cities. Nashville was listed as being in a peer group of “rapidly growing cities with threats to financial stability”. There were 60 cities in this group, characterized as “doing better than average economically with below average unemployment”, with “moderate financial security and median credit scores of near-prime to prime levels”. These cities were also noted to have rapid population growth of higher-income residents with possible resulting gentrification and displacement of lower income residents.

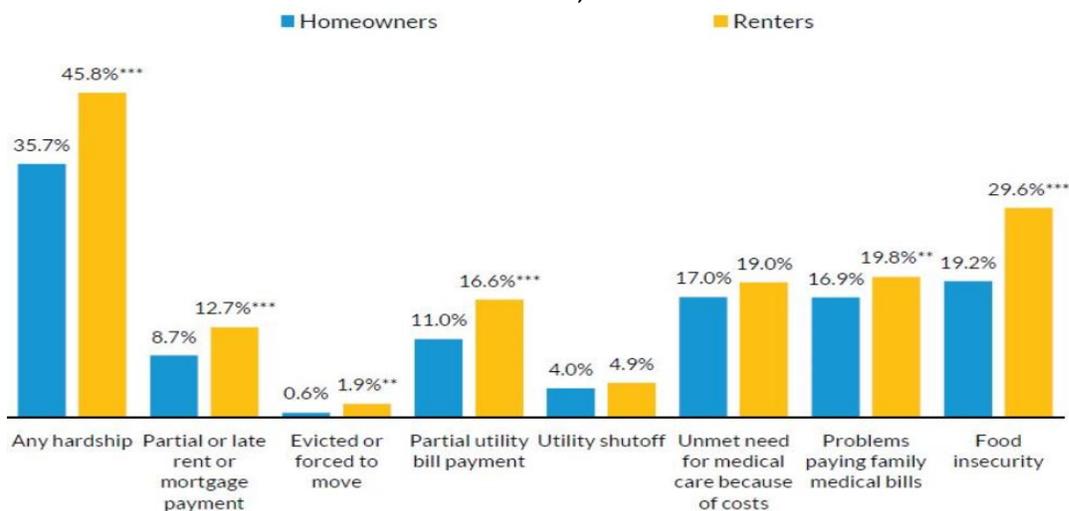
Below are data about Nashville included in the report:

- Median credit score: Overall 665/ White areas 706/ Nonwhite areas 559
- With delinquent debt: 38.0%
- Unbanked, Metro area: 9.9%
- Below 200% of poverty: 38.0%

The full reports are available at: <https://apps.urban.org/features/city-financial-health/city.html?city=nashville-tn>
<https://apps.urban.org/features/city-financial-health/peergroup.html?peergroup=5>

Using data from their *2017 Well-Being and Basic Needs Survey*, the Urban Institute looked at material hardships reported by homeowners and renters. Chart H-1 shows the material hardships reported by adults ages 18-64. Asterisks indicate statistically significant differences between owners and renters at the .05** and .01*** levels. It is worth noting that in five of the eight categories, percentages for both groups are in double digits.

**Chart H-1. Hardships Reported by Urban Institute Survey Respondents
U.S., 2017**



Source: Urban Institute;

https://www.urban.org/sites/default/files/publication/99271/homeowner_and_renter_experiences_of_material_hardship_implications_for_the_safety_net_2.pdf
<https://www.urban.org/research/publication/well-being-and-basic-needs-survey>

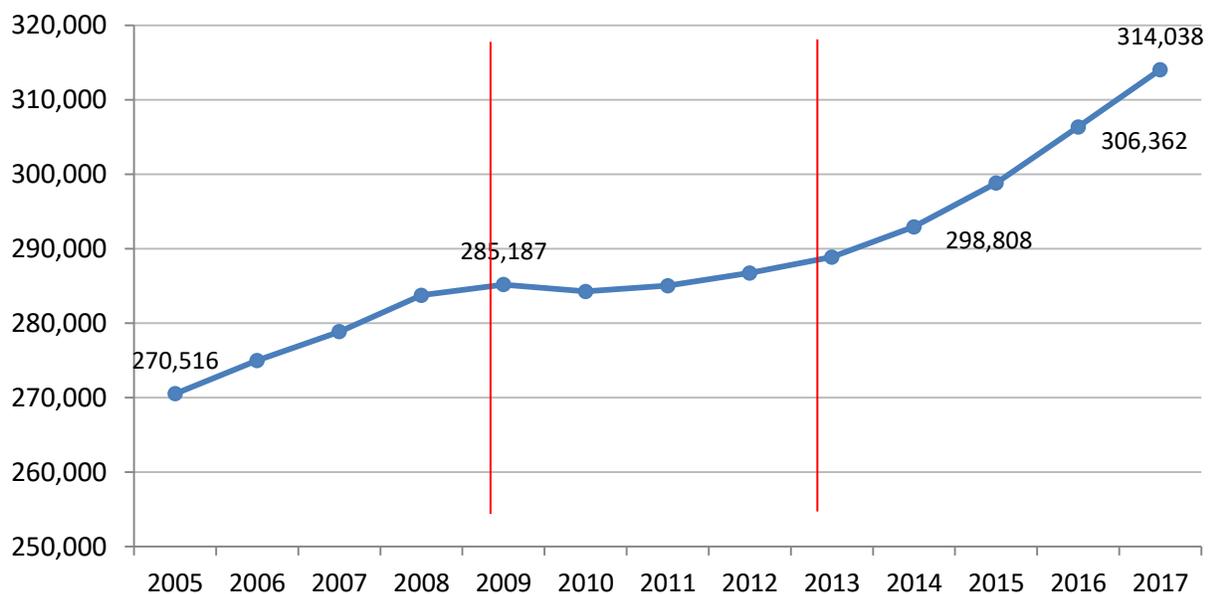
Additional reports on housing and affordability include:

- The Pew Research Center issued a report in 2018 titled *7 Demographic Trends Shaping the U.S. and the world in 2018*, that may be found at http://www.pewresearch.org/fact-tank/2018/04/25/7-demographic-trends-shaping-the-u-s-and-the-world-in-2018/?utm_source=Pew+Research+Center&utm_campaign=fc3cc60636-EMAIL_CAMPAIGN_2018_04_25&utm_medium=email&utm_term=0_3e953b9b70-fc3cc60636-400115673
- *The GAP: A Shortage of Affordable Homes*, a March 2018 report about the shortage of affordable housing by the National Low Income Housing Coalition, is available at http://nlihc.org/sites/default/files/gap/Gap-Report_2018.pdf

Housing Demographics

Chart H-2 shows the number of housing units, both occupied and unoccupied, in Davidson County by year. The Census Bureau’s American Community Survey (ACS) estimated that there were 314,038 total housing units in 2017. Census housing units include not only single-family homes but also units in multi-family buildings and other kinds of housing if occupied as someone’s usual place of residence.

Chart H-2. Number of Housing Units
Davidson County, 2005-2017



Source: American Community Survey, 1-year estimates

Davidson County housing types in 2017 are shown in Table H-2 below. Buildings with 10 or more units showed the greatest increases from the previous year.

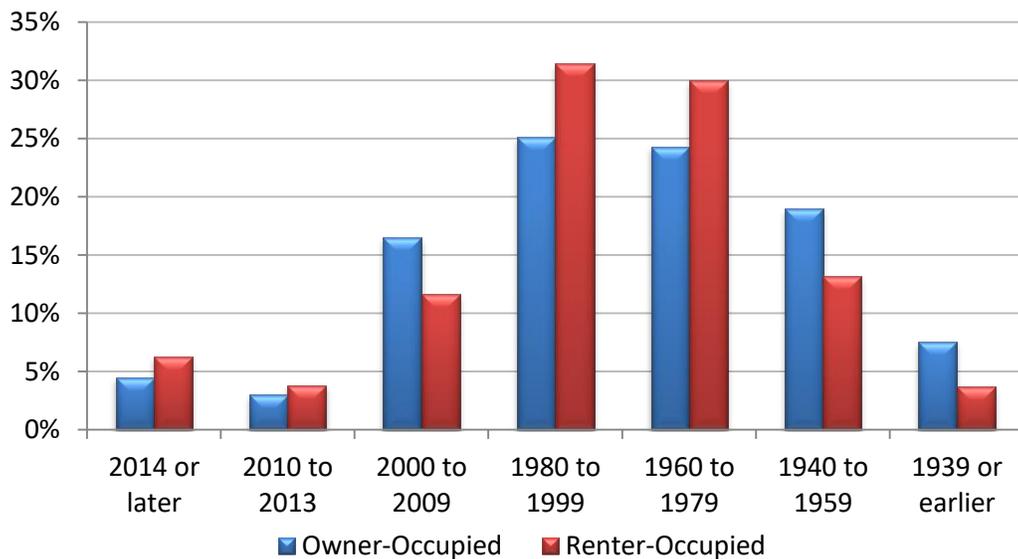
Table H-2. Housing Units by Type
Davidson County, 2012-2017

	2012	2013	2014	2015	2016	2017
1-unit, detached	53.0%	54.0%	53.0%	52.6%	53.1%	51.3%
1-unit, attached	8.0%	8.0%	8.0%	6.2%	7.0%	5.9%
2 units	5.0%	5.0%	7.0%	5.8%	5.7%	4.6%
3 or 4 units	4.0%	4.0%	3.0%	3.8%	3.8%	3.3%
5 to 9 units	8.0%	7.0%	6.0%	6.8%	7.2%	7.3%
10 to 19 units	10.0%	10.0%	9.0%	10.8%	8.5%	11.4%
20 or more units	11.0%	11.0%	13.0%	12.5%	13.3%	14.3%
Mobile home	2.0%	2.0%	1.0%	1.4%	1.3%	1.8%

Source: American Community Survey, 1-year estimates

Chart H-3 shows the age of the housing stock in Davidson County in 2017, according to the American Community Survey 1-year estimates.

Chart H-3. Age of Housing Stock by Year Built
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

The National Housing Preservation Database has a database customizable by location or subsidy end date, a mapping tool to look at affordable housing and properties at risk of loss in a

community, and one-page profiles of housing inventory by state. Users must register for a free account. For Davidson County, the database shows the following Subsidy End Dates by year:

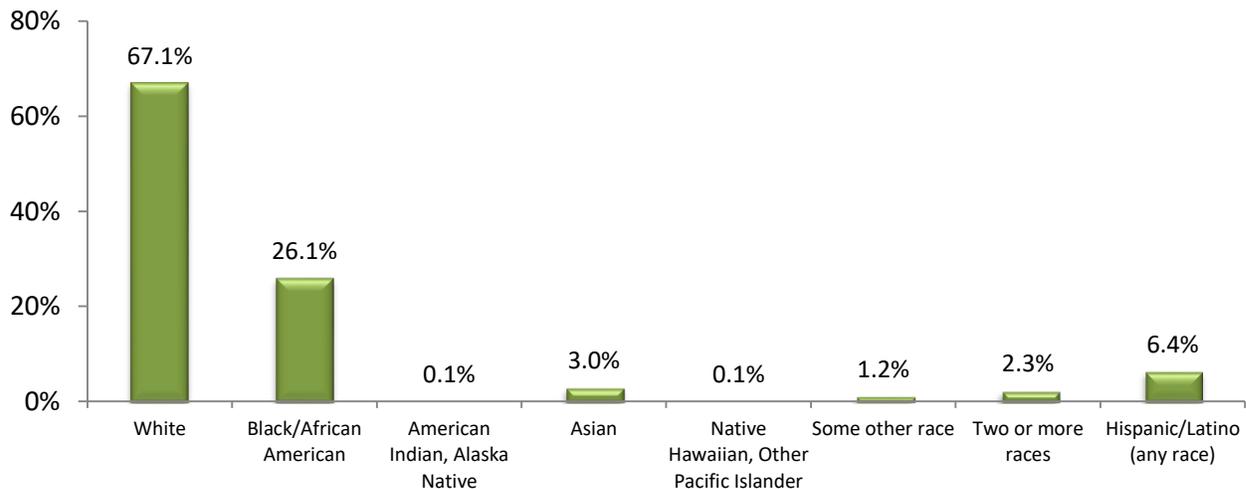
<u>Year</u>	<u># Units</u>	<u># Properties</u>
2018	149	54
2019	407	26
2020	46	7

The full data set is available at:

https://nhpd.preservationdatabase.org/Account/Login?ReturnUrl=%2FAccount&_cldee=bGVILnNOZXdhcnRAbmfzaHZpbGxllmdvdg%3d%3d&recipientid=lead-55fc01c3e79ee711abca005056b95b33-db39b0eaa62f4166bee2fd5df2239572&utm_source=ClickDimensions&utm_medium=email&utm_campaign=PAHRC%20%7C%20NHPD-Preservation%20Database&esid=b3880d3a-e8d2-e811-8a66-005056b95b33

From 2016 to 2017 in Davidson County both owner-occupied and renter-occupied housing units increased, but the increases were within the margins of error cited by the American Community Survey. According to the 2017 ACS, of the 314,038 total housing units in Davidson County, 283,929 (90.4%) were occupied. There were 150,658 (53.1%) owner-occupied units and 133,271 (46.9%) renter-occupied units – essentially the same as last year. Chart H-4 shows the number of householders by race. The Black/African American and White races comprise 93.2% of Davidson County householders.

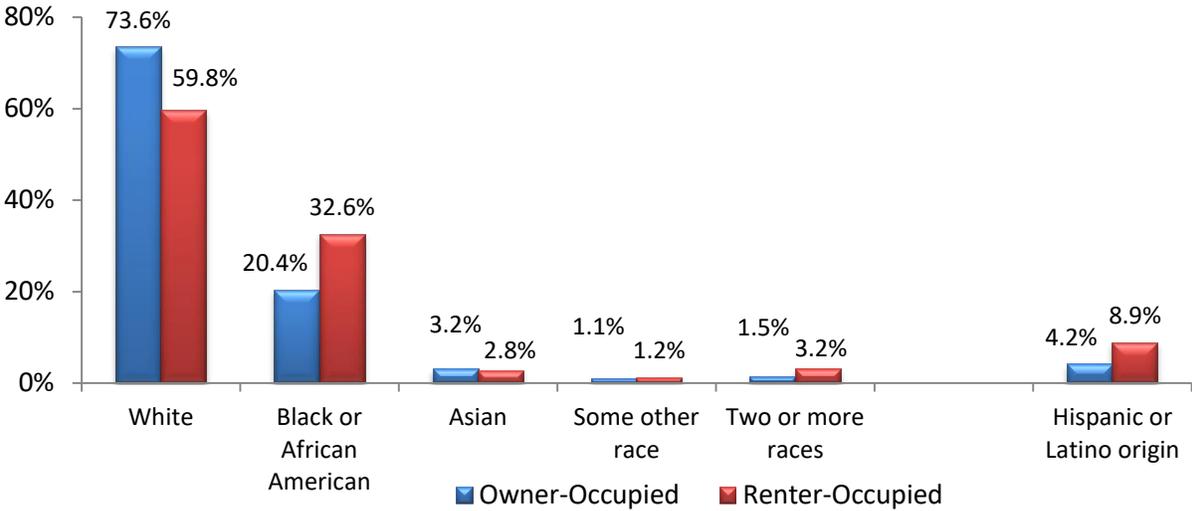
Chart H-4. Householder by Race and Hispanic/Latino Ethnicity
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Chart H-5 shows the percentages of homeownership and renter housing. In 2017, people identifying as Black/African American or Hispanic rented at a higher rate than the White population. By renting, families neither accumulate wealth through equity nor acquire property that could be passed to the next generation.

Chart H-5. Tenure by Race and Hispanic Ethnicity of Total Occupied Units
Davidson County, 2017



Source: American Community Survey, 2017, 1-year estimate

Housing Need

Each year the U.S. Department of Housing and Urban Development (HUD) publishes a Report to Congress about the *Worst Case Housing Needs* in the Nation, including data about the shortage of affordable housing. The 2017 report may be found at <https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs.pdf>.

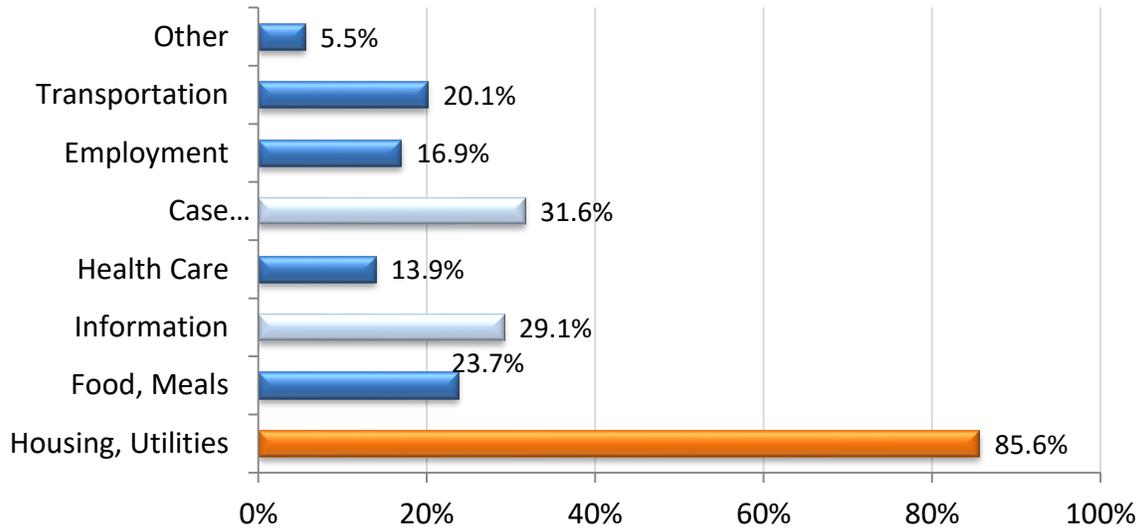
Clients who come to Metro Social Services (MSS) are asked to indicate their needs on a short anonymous checklist of service categories. From survey inception July 2013 through June 2018, 5,273 clients responded to this reception desk survey. Of those respondents, 4,512 (85.6%) checked the Housing and Related Expenses category, indicating that category as one of their need areas, and a combined 3,202 respondents indicated a need for Case Management/ Counseling or Information about other agencies and benefits. Chart H-6 shows the percentages of people choosing each need category. The percentages total more than 100% because respondents could choose more than one category.

Date: _____

✓ Please check the boxes that describe the reason you came to Metropolitan Social Services (all that apply)

Housing, Utilities	Food, Meals	Information (about other agencies or benefits)	Health Care	Case Management, Counseling	Employment	Transportation	Other (Please list)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

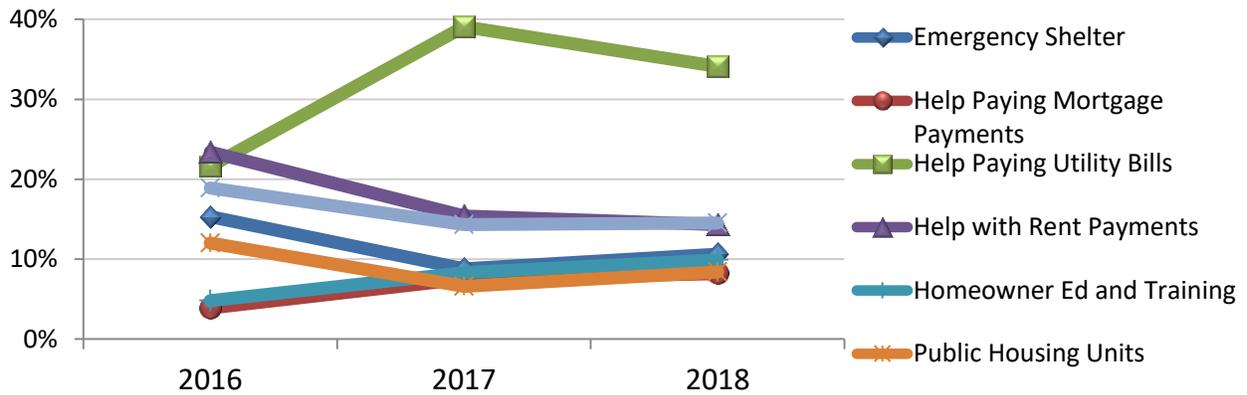
Chart H-6. MSS Front Desk Survey of Client Needs
Davidson County, July 2013 – June 2018



Source: Metropolitan Social Services

Respondents for the 2018 Grassroots Community Survey were clients of the Metropolitan Action Commission. Within the Housing & Related Expenses category, Chart H-7 shows that Paying for Utilities was the greatest need – more than double the next greatest.

Chart H-7. Greatest Need in Housing
Grassroots Community Survey



	2016	2017	2018
Emergency Shelter	15.3%	8.8%	10.6%
Help Paying Mortgage Payments	3.9%	7.5%	8.2%
Help Paying Utility Bills	21.6%	39.1%	34.1%
Help with Rent Payments	23.4%	15.4%	14.3%
Homeowner Ed and Training	4.8%	8.3%	9.9%
Public Housing Units	12.0%	6.6%	8.4%
Section 8 Vouchers	18.9%	14.3%	14.5%

Source: Metropolitan Social Services

Housing Market

In October 2018 Freddie Mac Multifamily released new survey research, *Profile of Today's Renter*, that shows more and more people believe that renting is more affordable than owning, even though the rental market continues to show rising costs. This belief about unaffordability of owning increased among all generations from February-October 2018: Millennials (up 14 points to 75%), Generation Xers (up 11 points to 70%), and Baby Boomers (up eight points to 81%). Sixty-six percent of surveyed renters said they had difficulty paying their rent in the last two years, and more than half the renters said increasing housing rent affected their purchases of other life necessities such as food, utilities, and other essential items. Freddie Mac's October custom renter research used surveys conducted online among 4,040 adults aged 18 and over, including 1,059 renters, by Harris Poll. The February report was based on surveys of 4,115 adults with 1,209 renters using the same methodology. The full report is available at: <https://freddiemac.gcs-web.com/node/13816/pdf>

The National Low Income Housing Coalition's *2018 Gap Report* gives information about the shortage of affordable rental homes in the U.S. and metro areas. For the Nashville-Davidson–Murfreesboro–Franklin metropolitan statistical area (MSA), the report states affordability and availability of units at various income levels as shown in Table H-3.

Table H-3. Shortage of Affordable Rental Units
Nashville MSA, 2018

Surplus (Deficit) of Affordable & Available Units		Affordable & Available Units per 100 Households at or Below Threshold				Percent Within Each Income Category with Severe Housing Cost Burden			
At or Below ELI	At or Below 50% AMI	At or Below ELI	At or Below 50% AMI	At or Below 80% AMI	At or Below 100% AMI	At or Below ELI	31% to 50% AMI	51% to 80% AMI	81% to 100% AMI
(37,150)	(39,392)	37	61	96	102	66%	29%	4%	1%

AMI: Area Median Income

ELI: Extremely Low Income at or below the Poverty Guideline or 30% of AMI, whichever is higher

Source: National Low Income Housing Coalition; http://nlihc.org/sites/default/files/gap/Gap-Report_2018.pdf



In a *CoreLogic Insights Blog*, June 2018, the company commented on the state of the U.S. market:

“Resale inventory is at the lowest level in more than 18 years and continues to decrease. New home construction hasn’t kept pace with demand, and the result is an inventory shortage at a time when demographic and economic indicators are moving upward for the housing market. The incredibly tight inventory on the low end has pushed prices up for that segment of the market. As measured by the CoreLogic Home Price Index, prices for lower-end homes increased by almost 10 percent year over year in March 2018, while prices for higher-priced homes increased by 6 percent. Increases for lower-end homes can price entry-level buyers out of the housing market, keeping a lid on overall home sales.”

Source: CoreLogic; https://www.corelogic.com/blog/2018/06/us-economic-observations.aspx?WT.mc_id=crlg_180620_tOkxl

Trulia’s *Inventory and Price Watch* of September 2018 is titled *Inventory Improving, Affordability Deteriorating*. Nashville data in Table H-4 show some increase in inventory, but relative affordability for only 35% of starter homes (a home affordable to a first-time buyer, usually 1- or 2-bedroom; entry-level home).

Table H-4. Starter Home Availability
Nashville, 2018

	Year over Year Change in Inventory (2017 Q3 – 2018 Q3)	Rank in Terms of Median Home Price (2018 Q3)	Starter Home Affordability (2018 Q3)
Nashville	21.1%	32	35.3%

Source: Trulia; <https://www.trulia.com/research/inventory-and-price-watch-q3-2018/>

Zillow, an online real estate database company, includes the Nashville market as number 8 in its listing of the *Top 10 Hottest Markets 2018* [of 50 largest metros]. Along with Denver and Austin, Nashville is cited as having the lowest unemployment rates of the top 10 markets. The report states that more than half of U.S. homes are worth the same or more than in April 2007, the peak of the housing market boom.

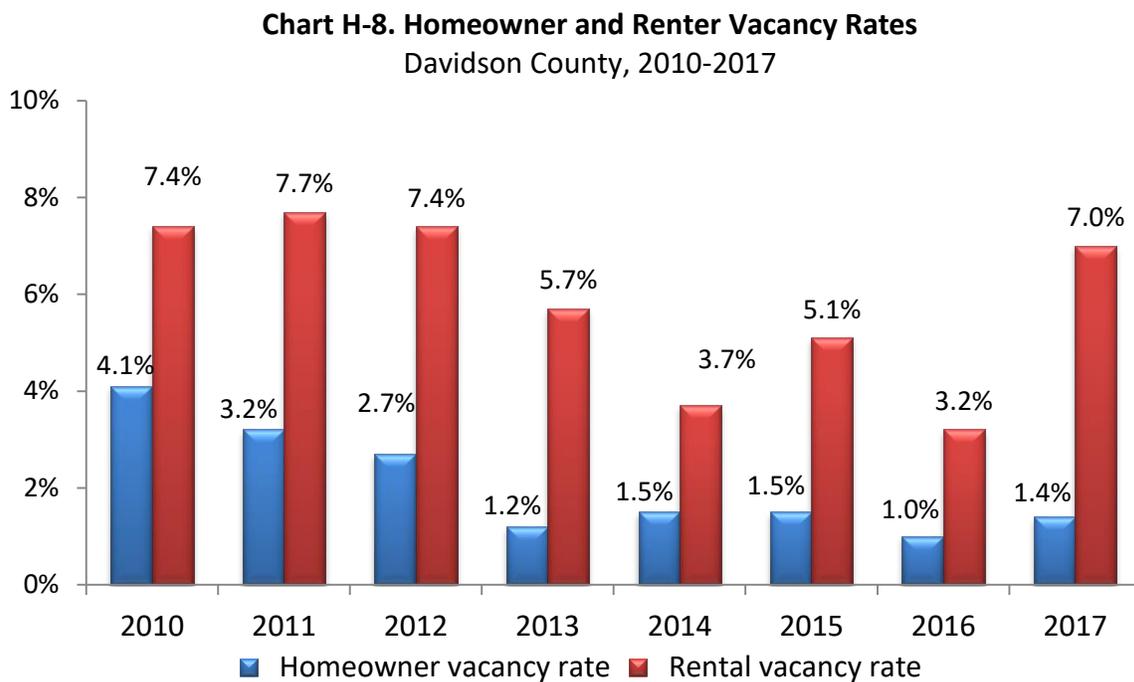
<https://www.zillow.com/research/hottest-housing-markets-2018-17852/>

Additional information on the Nashville market includes:

- Younger people continue to be unable to afford their own housing to establish a household, according to an April 2018 Pew Research Center report, titled *A Record 64 Million Americans Live in Multigenerational Households*. <http://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>
- Continual updates about housing trends and data may be found at the CoreLogic Insights Blog: <http://www.corelogic.com/blog>.

- For a one-time registration to access all CoreLogic Research downloads, go to http://www.corelogic.com/about-us/researchtrends/homeowner-equity-report.aspx?WT.mc_id=pbw_170921_qcwAI#.WcqKU02Wxnl
- Realtor.com® publishes a variety of data including a *Hotness Index*, and *Market Spotlight* for some zip codes, counties, and metro areas (including Davidson and Nashville-Davidson/Murfreesboro/Franklin). <https://www.realtor.com/research/reports/hottest-markets/>

Chart H-8 shows that vacancy rates increased substantially for rental units, perhaps due to some renters moving out of Davidson County to find lower rents and an over-abundance of high-end rental units.



Source: American Community Survey, 1-year estimates

Additional Information on the U.S. housing market:

- The Harvard Joint Center for Housing Studies publishes an annual report, *America's Rental Housing*, and has investigated factors contributing to vacancy rates: *U.S. Metro Areas: Vacancy Rates By Rent Level: 2006 and 2016* [tables, various topics]. www.jchs.harvard.edu/americas-rental-housing.

The number of building permits indicated by HUD for Davidson County in 2016 and 2017 is shown in Table H-5. Mapped permit data, density by Council District, and permits by type may be found on this Metro Nashville site:

<https://data.nashville.gov/Licenses-Permits/Building-Permits-Issued/3h5w-q8b7>

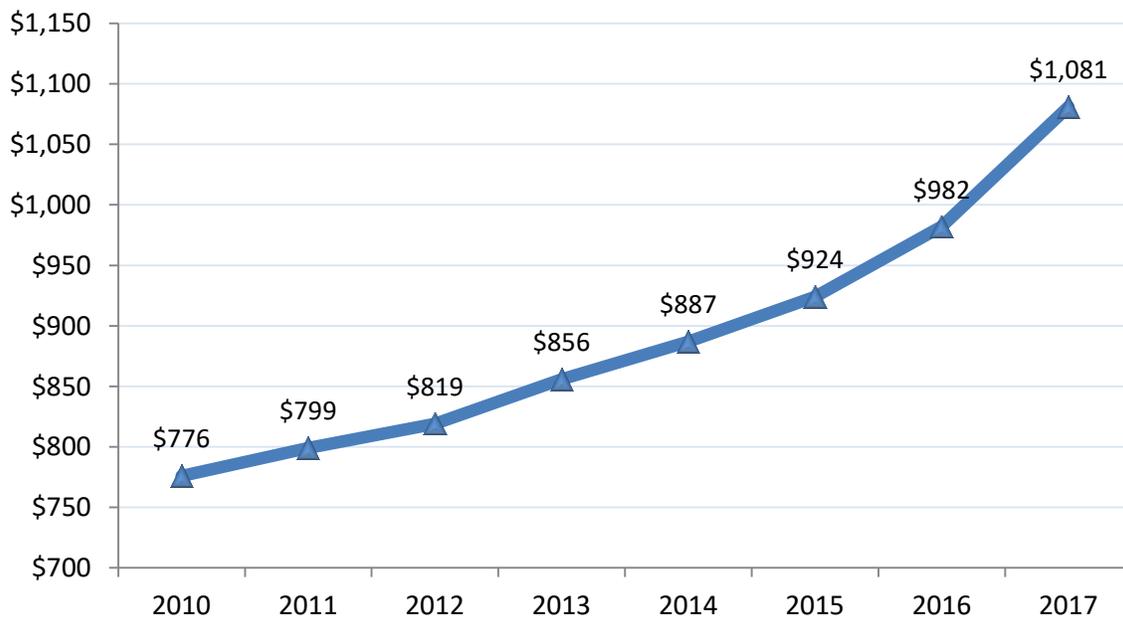
Table H-5. Building Permits Issued by Type of Structure
Davidson County, 2016-2017

	2016	2017	+/-
Total Units	9,566	6410	-3,156
Units in Single-Family Structures	3,815	3971	156
Units in All Multi-Family Structures	5,751	2439	-3,312
Units in 2-unit Multi-Family Structures	36	6	-30
Units in 3- and 4-unit Multi-Family Structures	16	40	24
Units in 5+ Unit Multi-Family Structures	5,699	2393	-3,306

Source: U. S. Department of Housing and Urban Development;
<https://socds.huduser.gov/permits/index.html>

Chart H-9 below shows the median gross rent paid by people in Davidson County from 2010 to 2017. The HUD Fair Market Rents for 2017 were \$925 for a 1-bedroom, \$959 for a 2-bedroom, and \$1,433 for a 3-bedroom.

Chart H-9. Median Gross Rent
Davidson County, 2010-2017



Source: American Community Survey, 1-year estimates

Census Gross Rent is the “amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.), and is intended “...to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment”.

The Census asks owners for estimates of the value of their homes. The Census definition is “Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. For vacant units, value was the price asked for the property.” In 2017 the median owner estimation of home value was \$250,200, an increase of \$18,900 from the 2016 owner value, according to the 2017 American Community Survey, Table DP04.

Using 2016 ACS 1-year estimates, the Joint Center for Housing Studies published a report of *Renter Cost Burdens, Metropolitan and Micropolitan Areas*. For the Nashville MSA, the report states that the cost burdened renter share is 43.2%, with 107,265 households either moderately or severely cost burdened, as shown in Table H-6.

Table H-6. Renter Cost Burden
Nashville MSA, 2016

Cost Burdened Renter Share (%)	Severely Burdened Renter Share (%)	Moderately Burdened Renter Households	Severely Burdened Households	Median Income of Renter Households	Median Monthly Housing Cost of Renter Households	Median Cost to Income Ratio
43.2	20.9	55,382	51,883	\$40,000	\$972	28.5

Source: Joint Center for Housing Studies;
http://www.jchs.harvard.edu/ARH_2017_cost_burdens_by_metro

In March 2018, the National Low Income Housing Coalition issued a report titled *The Gap: A Shortage of Affordable Homes*. For the Nashville area, the report gives the following number of affordable units available per 100 households at various levels of household income, shown in Table H-7.

Table H-7. Affordable and Available Units per 100 Households by Income Threshold
Nashville Metro Area, 2017

At or Below ELI	At or Below 50% AMI	At or Below 80% AMI	At or Below 100% AMI
37	61	96	102

Source: National Low Income Housing Coalition;
http://nlihc.org/sites/default/files/gap/Gap-Report_2018.pdf

Affordability & Opportunity

Job growth by itself may not be enough to lift people out of poverty, as shown by researcher Raj Chetty and colleagues. Factors such as living in a neighborhood with many 2-parent families, where a high proportion of adults work, have been shown to be of more importance in upward mobility. The *Opportunity Insights* website, based at Harvard University is a new online platform intended to help local stakeholders use data to make decisions. The site allows users

to filter research and data by geography and topic and has free online courses with videos. The site is available at: <https://opportunityinsights.org/data/>

Diversitydatakids.org published a report in April 2018 about the interaction of rental cost, unit size, and neighborhood opportunity. In their *Data-for-Equity Research Brief*, they showed that low-income families with children face barriers to opportunity:

- In the 100 largest metro areas, including Nashville, large units or lower-cost units are concentrated in the lowest-opportunity neighborhoods
- Minority households, who are renters with larger families and lower incomes, face disproportionately more of these affordability/size dilemmas.

This research indicates that In the Nashville metro area, only 31-35% of rental units with three or more bedrooms are in higher-opportunity neighborhoods. An interactive tool to chart rents and sizes by neighborhood opportunity for the 100 largest metros is available at the second web site below.

<http://www.diversitydatakids.org/files/Library/Housing/Rental%20Cost%20Size%20and%20Opportunity%204%2018%2018.pdf>

<http://www.diversitydatakids.org/data/library/76/housing-by-brs-and-rent>

The Joint Center for Housing Studies published a report in August of 2018 discussing *Our Shrinking Supply of Low-Cost Units* that includes an interactive map of data in metro areas including the Nashville-Davidson–Murfreesboro–Franklin MSA, shown below:

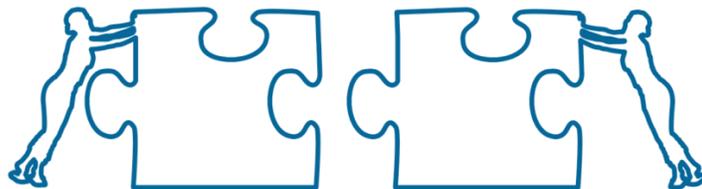
- Share of homes with affordable payments 50%
- Annual median income-household \$60,000
- Maximum affordable monthly payment \$1,550
- Maximum affordable home price \$244,170
- Median reported home value for recent movers \$240,000



The report also shows the affordable housing gap for extremely low-income renters and has discussion of some of the reasons for the gap.

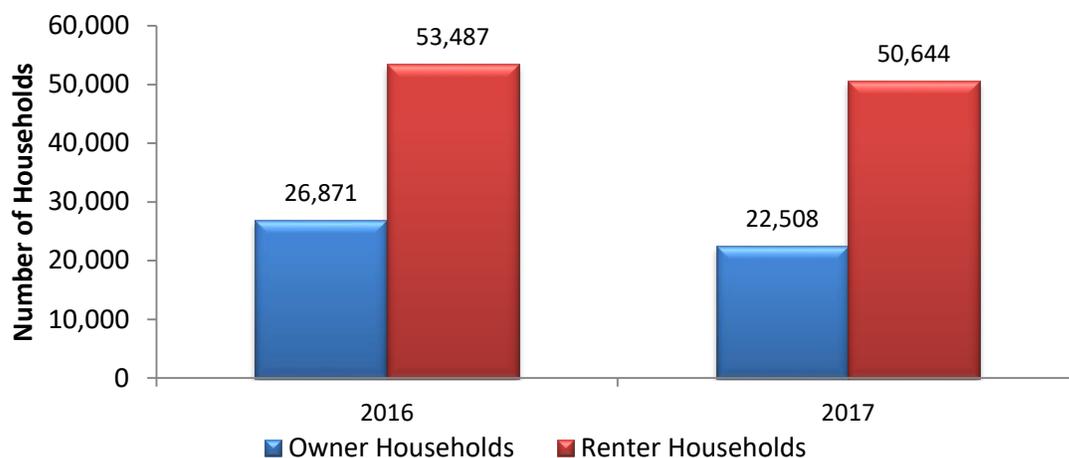
<http://www.jchs.harvard.edu/state-nations-housing-2018/?share=graph7>

<http://www.jchs.harvard.edu/blog/our-shrinking-supply-of-low-cost-rental-units/>



The number of both owner and renter cost burdened households decreased from 2016 to 2017. Possible reasons for the decreases are numbers of higher-paid workers increasing due to immigration, and lower-income households moving out of county to find cheaper housing. Chart H-10 reflects the extent to which cost burdened renter households outnumbered similar owner households.

Chart H-10. Number of Cost burdened Households Earning under \$50,000
Davidson County, 2016-2017



Source: American Community Survey, 1-year estimates

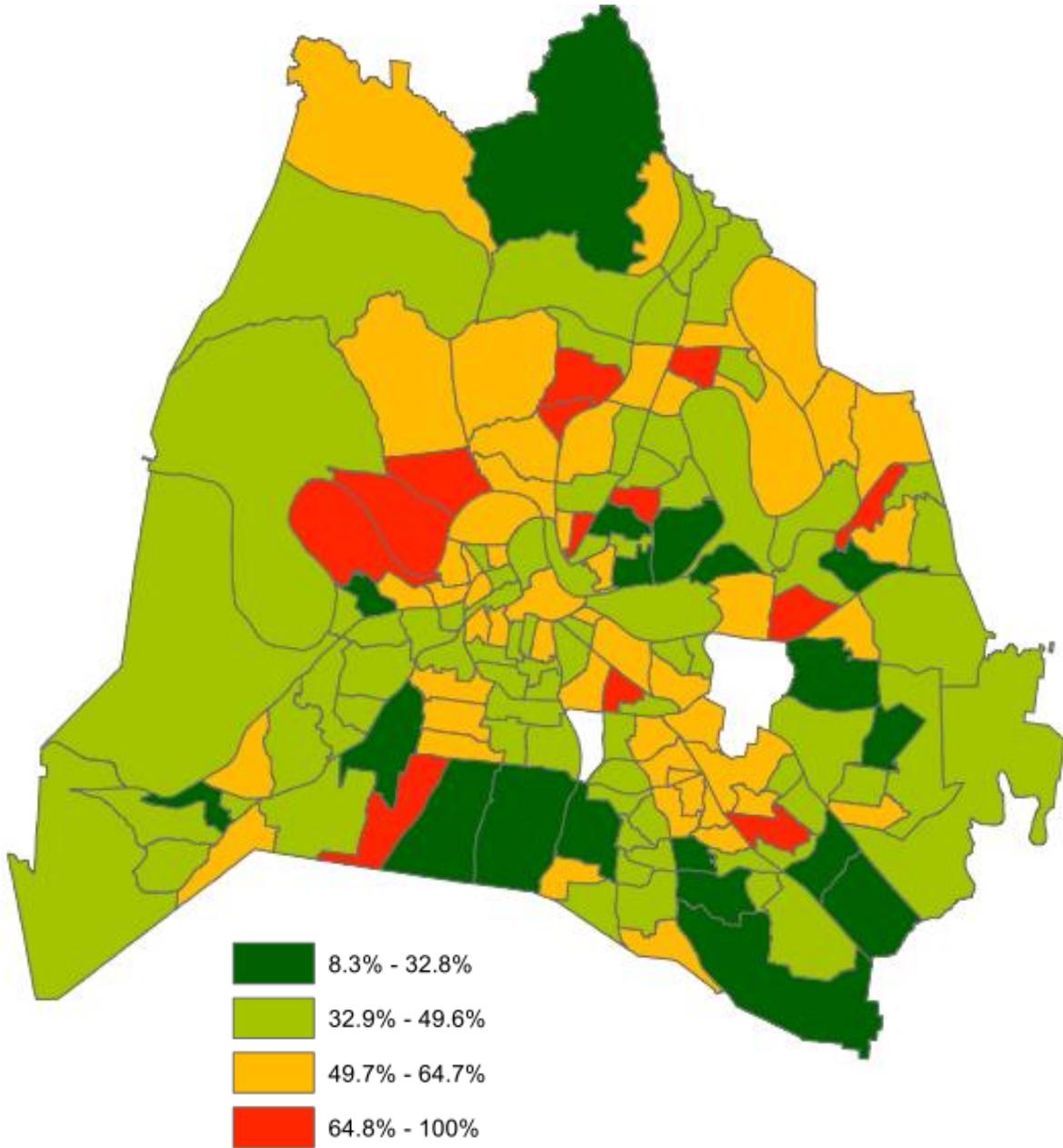
Additional information on affordability in Nashville includes:

- For a look at Nashville residents’ financial status, go to a report by the Urban Institute, November 2017, *Financial Health of Residents – A City-Level Dashboard*.
<https://apps.urban.org/features/city-financial-health/city.html?city=nashville-tn;>
<https://apps.urban.org/features/city-financial-health/peergroup.html?peergroup=5>
- ATTOM Data Solutions, a private company providing property data, published a June 2018 report about housing cost trends: *U.S. Home Prices at Least Affordable Level Since Q3 2008*.
<https://www.attomdata.com/news/market-trends/home-sales-prices/q2-2018-u-s-home-affordability-report/>

Figure H-1 below shows the location of cost burdened renters in Davidson County using the 2013-2017 American Community Survey 5-Year Summary and the map below at right shows the same information for homeowners. The 5-year estimates are not averages, but are determined by statistical methods to be the ACS estimate that most closely reflects the actual numbers. An explanation of when to use 5-year and 1-year estimates is at this Census web site address:
<http://www.census.gov/programs-surveys/acs/guidance/estimates.html>

“The answer to the question of *who benefits from higher prices that result from binding restrictions on the supply of new housing* is the owners at the time the restrictions were imposed.”

Figure H-1. Cost Burdened Renters by Census Tract
Davidson County, 2013-2017



Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

The National Low Income Housing Coalition (NLIHC) annual report titled *Out Of Reach* has extensive information about rental affordability and specifics for states, Metropolitan Statistical Areas, and counties. The 2018 report gives the estimates for Davidson County shown in Table

H-8. The Housing Wage number represents the hourly wage that a household must earn (working 40 hours per week, 52 weeks per year) in order to afford the Fair Market Rent for a two-bedroom rental unit, without paying more than 30% of their income.

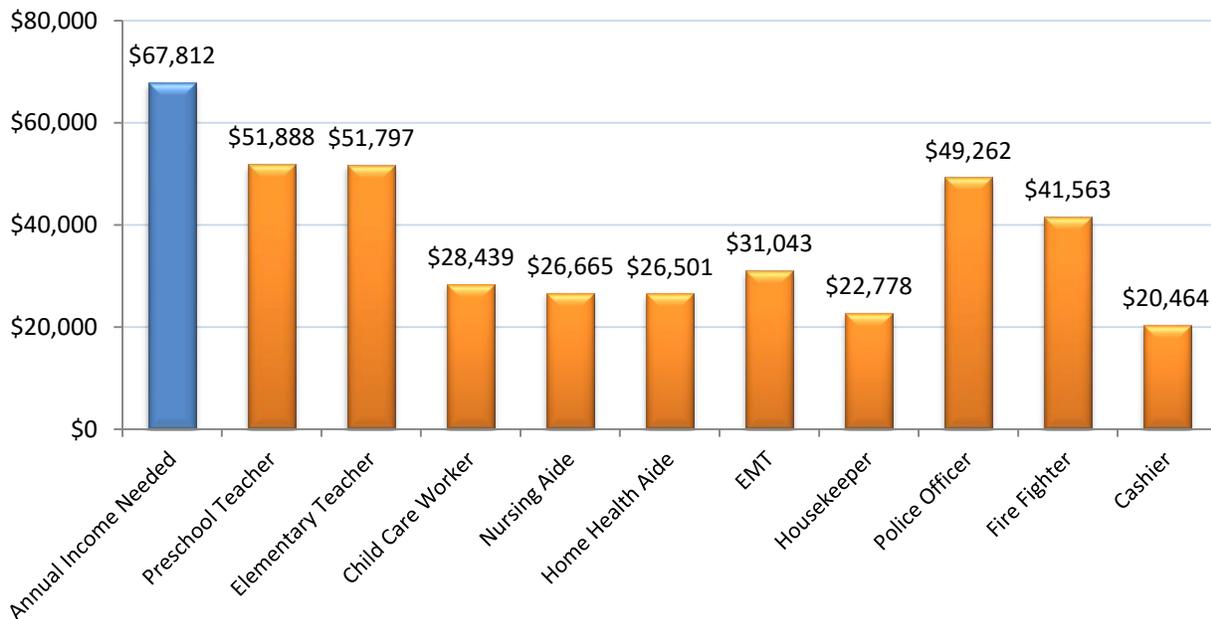
Table H-8. NLIHC Out Of Reach Housing Wage Data
Davidson County, 2018

2018 FAIR MARKET RENT – 2 Bedroom	\$1,002
Hourly Wage Needed	\$19.27
Annual Income Needed	\$40,080
Work Hours/Week needed at Minimum Wage	106
30% of Area Median Income (AMI)	\$22,470
Affordable Rent at 30% AMI	\$562

Source: National Low Income Housing Coalition; <http://nlihc.org/oor/tennessee>

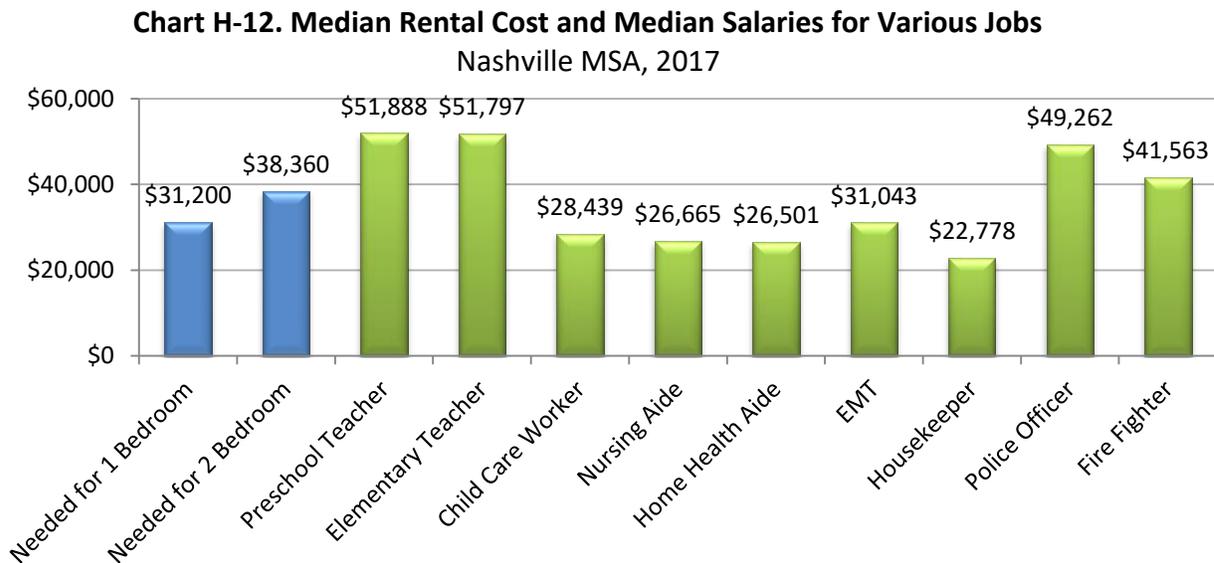
The annual income needed to afford median housing costs as calculated in the *Paycheck-To-Paycheck* database is shown in the two charts below. The National Housing Council’s 2017 *Paycheck-To-Paycheck* interactive database allows users to select areas and occupations to look at median incomes compared to housing costs. Many of these occupations are necessary for our community’s economic sustainability.

Chart H-11. Median Ownership Cost and Median Salaries for Various Jobs
Nashville MSA, 2017



Source: Paycheck-To-Paycheck; <https://www.nhc.org/paycheck-to-paycheck>

Chart H-12 shows the median rental cost of 1- and 2-bedroom apartments and the median area wages for the same jobs as in the chart for ownership above.



Source: Paycheck-To-Paycheck; <https://www.nhc.org/paycheck-to-paycheck>

Additional Information

- Data about hiring, skills gaps, and migration associated with employment may be found in at LinkedIn.com: *Workforce Report – Nashville*, September 2018. A free LinkedIn account is required. <https://www.linkedin.com/jobs/blog/linkedin-workforce-report-september-2018-nashville-tn?src=or-search&veh=www.google.com#>
- The Urban Institute Housing and Finance Policy Center has published a report looking at *Ten years after the crash, what is the state of the housing market?*, May 2018. <https://www.urban.org/urban-wire/ten-years-after-crash-what-state-housing-market>.
- The cost of college is rising eight times faster than wages, according to the Brookings Institute: <https://www.brookings.edu/research/parents-are-borrowing-more-and-more-to-send-their-kids-to-college-and-many-are-struggling-to-repay/>
- *Growing Wage Inequality, the Minimum Wage, and the Future Distribution of Retirement Income* is explored in a report by the Urban Institute, July 2018. https://www.urban.org/research/publication/growing-wage-inequality-minimum-wage-and-future-distribution-retirement-income/view/full_report

Residential segregation is at the heart of racial inequality in the country. All of the disparities in the U.S. — in education, in income, wealth, employment, health — between the races are all fundamentally linked to residential segregation. There's no real way to deal with disparities between black and white people without dealing with this.

Myron Orfield, University of Minnesota Law School

Race and Ethnicity

Sub-prime loans were not entirely at fault for the housing crisis. Researcher Fernando Ferreira at the National Bureau of Economic Research published an article in October 2018 giving study results about *Mortgage Lending and Housing Markets*. He states that prime mortgages were about 60% of loan types during the housing boom, increasing about 10% during the cycle from 2000 to 2006. There was a broad-based expansion of all credit during the housing boom starting in the sub-prime sector, quickly becoming a general loan market phenomenon. Looking at all loan types by race of borrower, and controlling for factors such as credit scores, he found African-American and Hispanic borrowers to have been 103% and 78% more likely to receive high-cost mortgages. Lenders also foreclosed on minority borrowers disproportionately. He concludes, "Taken together, these estimates provide evidence that minority households drawn into homeownership late in the housing boom were especially vulnerable, both because they acquired assets at peak prices and because they suffered unemployment consequences of the downturn more acutely."

<http://www.nber.org/reporter/2018number3/ferreira.html>

<http://www.nber.org/papers/w22004>

Another study showed that African-American households pay more than white householders for identical housing in identical neighborhoods, and the difference increases as the percentage of whites in a neighborhood increases.

The June 2018 paper titled *Racial Rent Differences in U.S. Housing Markets* claims that "This pattern holds across different types of areas, namely the 50 largest metro areas, all other metro areas, non-metro areas, and areas with the highest and lowest levels of racial segregation in housing."

https://papers.ssrn.com/sol3/Data_Integrity_Notice.cfm?abid=3200655

Note: A free SSRN account is needed to download papers. Go to

<https://hq.ssrn.com/login/pubsigninjoin.cfm>.

Additional Information:

- CoreLogic's National Mortgage Application Fraud Risk Index uses data from the 100 highest-population U.S. Core Based Statistical Areas (defined by the U.S. Office of Management and Budget). The report gives data about income fraud, occupancy fraud, property fraud, and identity fraud frequency in housing loan applications, as well as information about out of state investors. <https://www.corelogic.com/downloadable-docs/mortgage-fraud-report-sept-2018-screen-091118.pdf>
- Mortgage Fraud Trends, Freddie Mac, <http://www.freddiemac.com/singlefamily/preventfraud/trends.html>

Re-entering Society after Incarceration

Volunteers of America (VOA) published a report about homelessness and the difficulty of finding housing for people exiting incarceration: *Homelessness and Prisoner Re-entry*. The

report states that, “Each year approximately 700,000 individuals return home from state prisons in the United States and an additional 9 million are released from county jails.” When looking for affordable housing that is in short supply, people with prison records are at a disadvantage when competing with those without a criminal history.

<https://www.voa.org/homelessness-and-prisoner-reentry#Barriers>

Nowhere to Go: Homelessness among formerly incarcerated people, an August 2018 report by the Prison Policy Initiative, indicates that formerly incarcerated people are almost ten times as likely to be homeless than the general public. Specifically, the rate of homelessness is especially high among people of color and women, those recently released from prison, and people who have been incarcerated more than once. Along with a variety of data about race, gender and other demographics, the report states that formerly incarcerated black women had a higher rate of unemployment than any other demographic group.

<https://www.prisonpolicy.org/reports/housing.html>

Additional Information:

Bureau of Justice Statistics: *Jail Inmates in 2016* [U.S.], Bureau of Justice Statistics, <https://www.bjs.gov/content/pub/pdf/ji16.pdf>, and *Correctional Populations in the United States, 2016*, <https://www.bjs.gov/index.cfm?ty=pbdetail&iid=6226>.

Public Housing

The Metropolitan Development and Housing Agency (MDHA) serves over 7,000 families with Housing Choice Vouchers. As of September 2018, there were 15,029 applicants on a waiting list for Vouchers. Questions about criteria for selection from the waiting list should be addressed to MDHA at section8@nashville-mdha.org.

Interactive mapping for HUD Qualified Census Tracts and Low Income Housing Tax Credit projects may be found at <https://www.huduser.gov/gct/qctmap.html>.

More information about MDHA communities and affordable housing may be found at these sites:

<http://www.nashville-mdha.org/>

https://twitter.com/NashvilleMDHA?ref_src=twsrc%5Egoogle%7Ctwcamp%5Eserp%7Ctwgr%5Eauthor

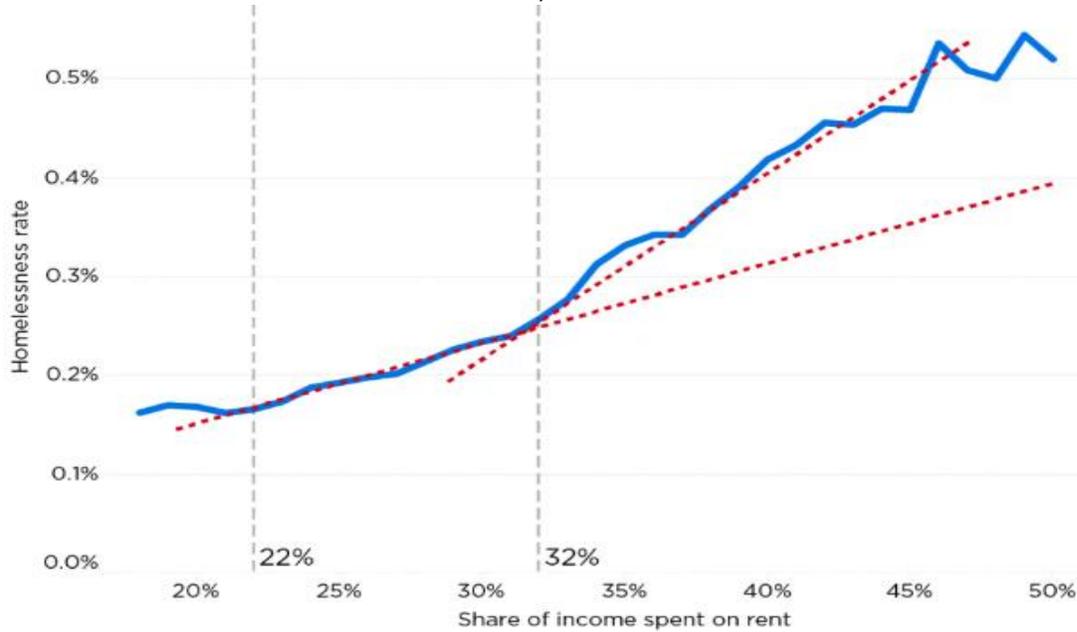
<https://www.facebook.com/NashvilleMDHA/>

Homelessness

Zillow Research published an online article titled *Priced Out*, with data for communities that show “Homelessness rises more quickly where rent exceeds a third of income”. Authors Chris Glynn and Alexander Casey state that “homelessness climbs faster when rent affordability

reaches 23% and 32% thresholds”, as demonstrated in Chart H-13. In this article the authors state that the rate for Nashville was 28.1%.

Chart H-13. Homelessness Rate by Share of Income Spent on Rent
U.S., December 2018



Source: Zillow; <https://www.zillow.com/research/homelessness-rent-affordability-22247/>

“The Point-In-Time [PIT] count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continuums of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night”.

The PIT count only collects data on one night per year in each of the nation’s COCs and thus must be combined with other local data to get a better picture of the state of homelessness in a community. However, the PIT count gives an idea of the trend of homelessness, and is used by the Federal government for many statistics. HUD advises that users should be cautious since these counts from the COCs are not independently verified, compliance standards vary, and reliability may vary. The January 26, 2017 Davidson County Point-In-Time count information shows the following racial demographic data for the Nashville-Davidson County COC (504):

Table H-9. HUD Point-In-Time Count
Davidson County, 2017

Demographic summary by race:

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Black or African-American	663	133	215	1,011
White	661	140	419	1,220
Asian	12	2	5	19
American Indian or Alaska Native	19	2	0	21
Native Hawaiian or Other Pacific Islander	1	1	0	2
Multiple Races	34	30	0	64
Total	1,390	308	639	2,337

Source: US Department of Housing and Urban Development;
https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_CoC_TN-504-2017_TN_2017.pdf

The *2018 Annual Homeless Assessment Report (AHAR) to Congress, Part 1* may be found at this web address:

https://www.hudexchange.info/resource/5783/2018-ahar-part-1-pit-estimates-of-homelessness-in-the-us/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=cf5cadaa28-2018+AHAR+Part+1+12.17.18&utm_medium=email&utm_term=0_f32b935a5f-cf5cadaa28-19228901

To explore further the extent of homelessness as shown by annual PIT counts, The National Alliance to End Homelessness (NAEH) developed an interactive map:

<https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/>

HUD publishes COC funding data in Cross-Program Funding Matrix and Dashboard Reports, found at

https://www.hudexchange.info/programs/cpd-cross-program-funding-matrix-and-dashboard-reports/?filter_ReportType=&filter_State=TN&filter_Grantee=NASH-TN&program=CPD&group=Funding.

In Nashville, Resolution BL2018-1199 of the Metropolitan Council created a new governance structure for community efforts to functionally end homelessness. The Nashville-Davidson County Continuum of Care Homelessness Planning Council was created to serve as the board of the Nashville Continuum of Care. The Homeless Commission staff became the Metro Homeless Impact Division of Metro Social Services. As stated on their web site, “The Homeless Impact Division's goal is to provide expertise to the community in regard to building a Housing Crisis Resolution System”.

<https://www.nashville.gov/Social-Services/Homeless-Impact-Division.aspx>



WORKFORCE & ECONOMIC OPPORTUNITY

Key Findings

- Unemployment rates in Davidson County, though continuing to decline, remained twice as high for the Black population as for Whites in 2017 and increased in 2017 for Hispanics.
- Labor force participation rate for Davidson County rose by 1.3 percentage points in 2017 to 72%.
- Education, health care, and social assistance continued to grow as the leading industry category in Davidson County, rising to 24.6% of all employment in 2017.
- Structural changes in the economy, increasing skills requirements, technological displacement of workers, and other factors continue to impact opportunities for many traditional occupations across sectors in Davidson County.
- Wide variation exists in unemployment levels in different parts of Davidson County, with some Census Tracts experiencing as high as 36% rate of persons in the labor force and looking for work.
- More than one in ten (11.0%) of adults with a disability remained unemployed in 2017, more than three times higher than the rate for persons without a disability.
- Formerly incarcerated persons continue to experience challenges with employment; in 2018 there were some 23,285 persons incarcerated in Tennessee.

Introduction

Jobs have traditionally promoted economic and financial security. However, the structural transformation of the American labor market in the last few decades has negatively affected the real earnings of many workers. Changes in technology, globalization, and the weakening of the workers' ability to bargain collectively have created conditions that contributed to stagnant wages. Hence households are destabilized and economic hardships occur for large segments of American workers. As a result, holding a job is no longer a panacea for financial hardship and does not ensure households' economic security that will afford them what is required to meet their basic needs.

An ongoing challenge for the economy is to train workers to meet the demand for skills that can meet the needs of businesses. Despite record low rates of unemployment in Davidson County since the end of the Great Recession, the recovery has not been equally shared across populations. Blacks, youth, workers with low educational attainment, people with disability, and the formerly incarcerated continue to experience higher unemployment rates than their counterparts. Furthermore, the sectors that have been leading most of the job recovery through growth are in industries that have low-wage jobs and are more likely to experience non-standard and unpredictable work schedules that result in volatile incomes.

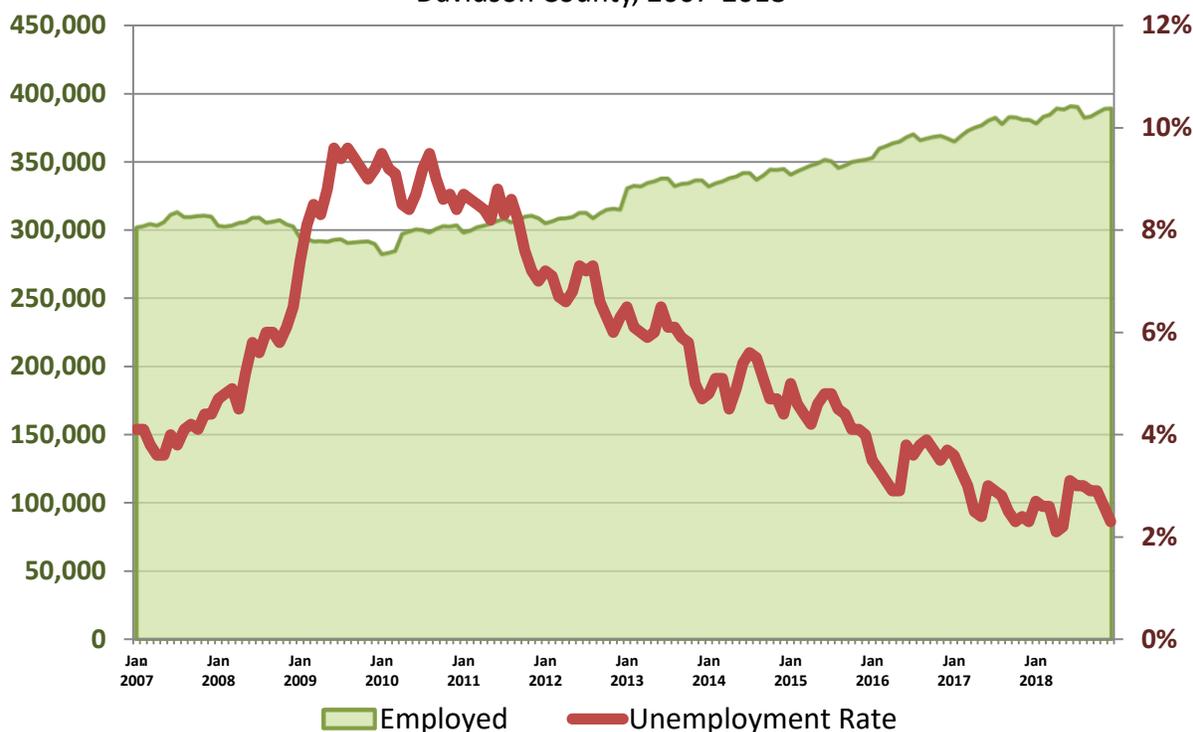
Decreased purchasing power of earnings has pushed some workers to seek public assistance to supplement their earnings and to widespread use of alternative lending establishments, such as payday loans, in order to meet their financial needs. Also, studies show that incarceration has been one among many factors that negatively contributed to the declining labor-force participation of prime working-age men.

Unemployment

For many working households, employment is the bedrock foundation for securing financial stability and for supporting families. When workers experience unemployment or underemployment, they lose their ability to maintain housing, obtain healthcare benefits, feed their families, and pay their bills.

The unemployment rate measures the share of the labor force that is not currently employed but is actively looking for work. It is also an important indicator of the state of the labor market. As shown in Chart W-1, the unemployment rate in Davidson County continued trending down. The lowest rate of 2018 was recorded in April at 2.1%, considerably lower than the unemployment rates experienced during the Great Recession. Only in 2016 did the unemployment rate fall below pre-Recession levels. This indicates that there were approximately seven years in Davidson County where there was less than full employment, which is typically considered as a 4.0% unemployment rate or lower.

Chart W-1. Employment and Unemployment Rate
Davidson County, 2007-2018



Source: Tennessee Department of Labor and Workforce Development

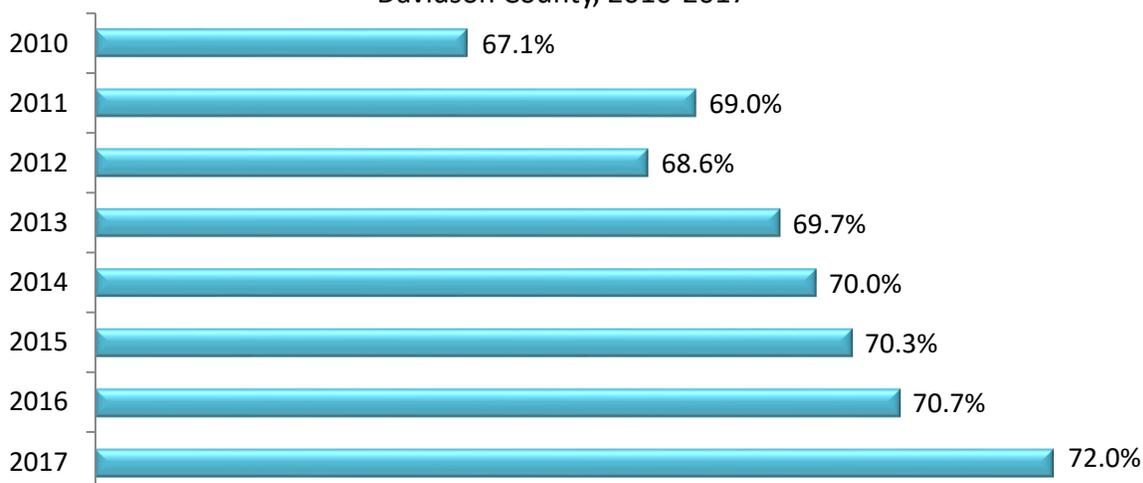
According to the Tennessee Department of Labor and Workforce Development, there were 9,070 unemployed people in Davidson County in December 2018 with 0.5 as the ratio of unemployed persons to job openings.

In some cases, a lower unemployment rate may mask underlying weaknesses of the labor market. These weaknesses could include the presence of discouraged workers who left the workforce because they could not find job opportunities that fit their interests and abilities, along with stagnant wages in many industries.

Another measure that shows the health of the labor market is the labor force participation rate which represents the relative amount of labor resources available to an economy.

As shown in Chart W-2 below, the 2017 labor force participation rate for Davidson County was 72%, a 1.3 percentage point increase from the year before. It is another indication of a continuous positive trend of the labor market and a noticeable improvement from the peak of the Great Recession when the participation rate stood at 67.1% in 2010.

Chart W-2 Percent in Labor Force
Davidson County, 2010-2017



Source: American Community Survey, 1-year estimates

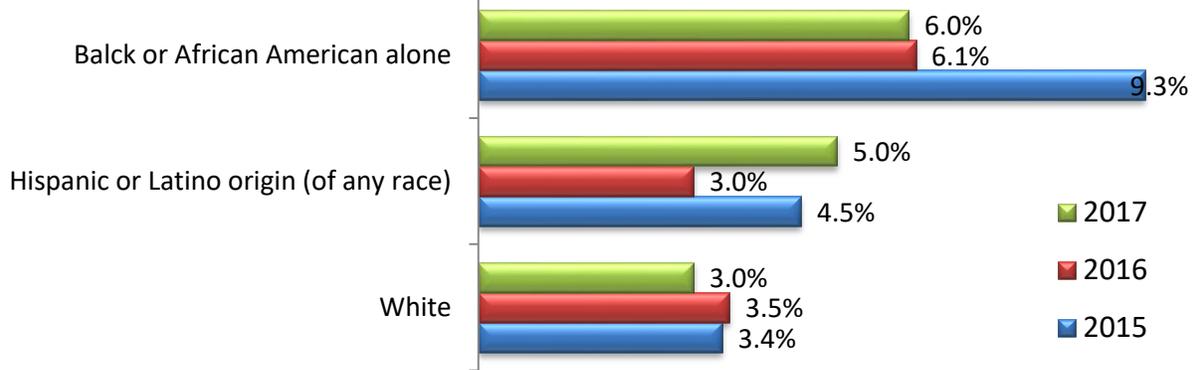
Despite all indicators showing increased employment and an expanding economy, this economic recovery has not been equally shared across various demographics, particularly with disproportionate levels of unemployment experienced by African-Americans.

As Chart W-3 shows, unemployment is higher among the Black or African-American population than for the White and Hispanic/Latino populations (of any race) in Davidson County. Despite an increase in the unemployment rate of Hispanic/Latino population of two percentage points from 2016 to 2017, rising to 5.0%, the unemployment rate for Blacks still remains notably higher at 6.0% and relatively unchanged in the past year. Thus, unemployment within the Black

population in Davidson County remains at double the rate of that for Whites in 2017 despite strong levels of employment growth overall in the county.

Chart W- 3. Unemployment by Race/Ethnicity

Davidson County, 2015-2017



Source: American Community Survey, 1-year estimates

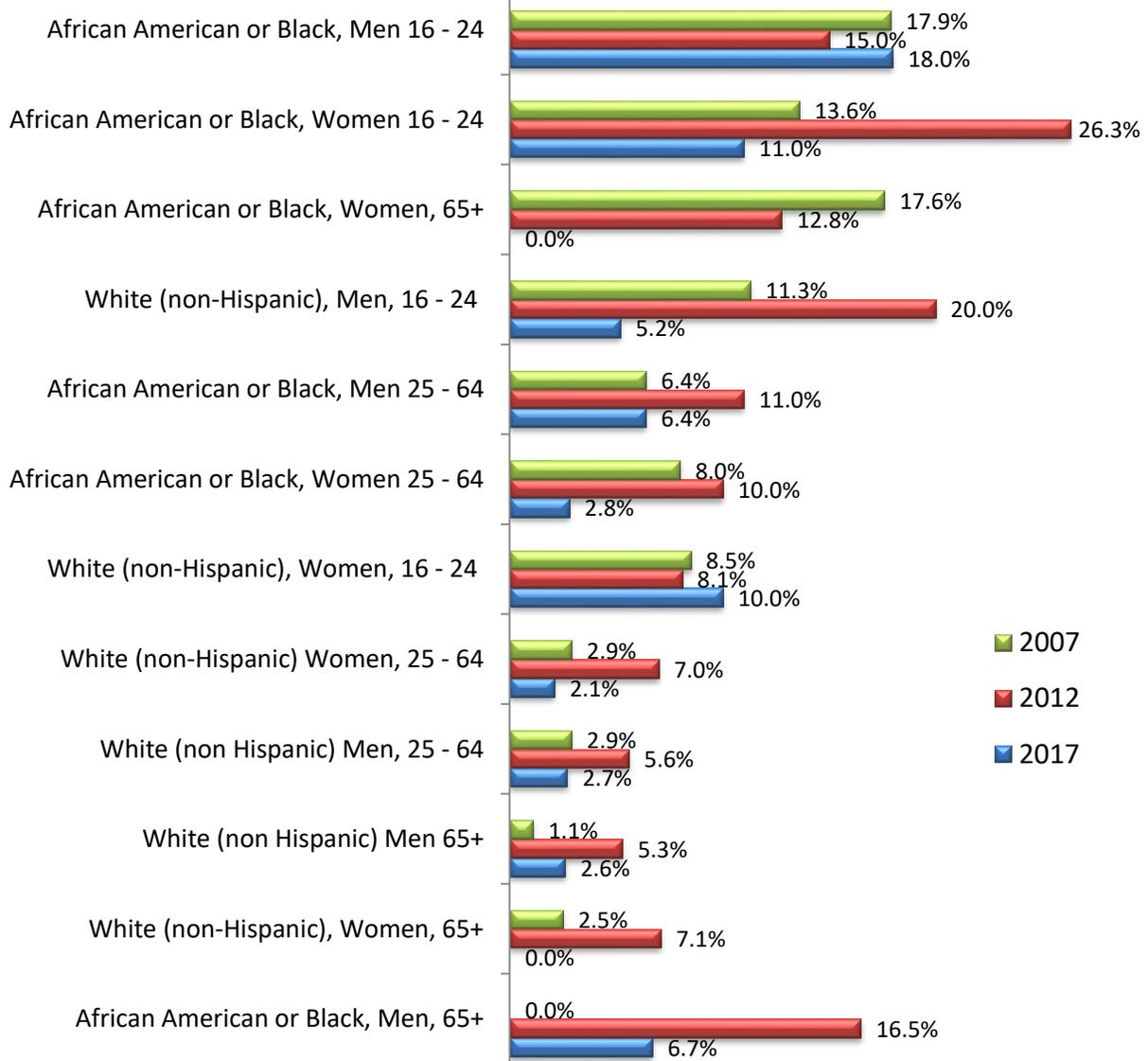
Historically, young Black females and males between the ages 16-24 experience higher unemployment rates than any other demographic groups. In 2017, their respective rates of 11.0% and 18.0% continue to show this trend. However, according to the 2017 American Community Survey, the unemployment rates for Black females age 16-24 experienced the largest reduction among all groups, declining from 26.3% in 2012 to 11.0% in 2017, a decrease of 15.3 percentage points.



Other groups that have seen significant reduction in unemployment rates in 2017 included White males ages 16 – 24 and Black males ages 65 and over. As Chart W-4 shows, the

unemployment rate for White males in Davidson County between the ages of 16-24 was 5.2% in 2017 compared to 2012 when it was 20.0%,14.8 percentage point decrease. Also, the unemployment rate for Black males 65 years and over was 6.7% compared to a rate of 16.5% in 2012. Overall, the unemployment rate for all demographic groups in 2017 was lower than that of 2012, except for Black males between the ages 16–24 and White females in the same age group.

Chart W-4. Percentage of Unemployment by Race and Gender
Davidson County, 2007, 2012, And 2017

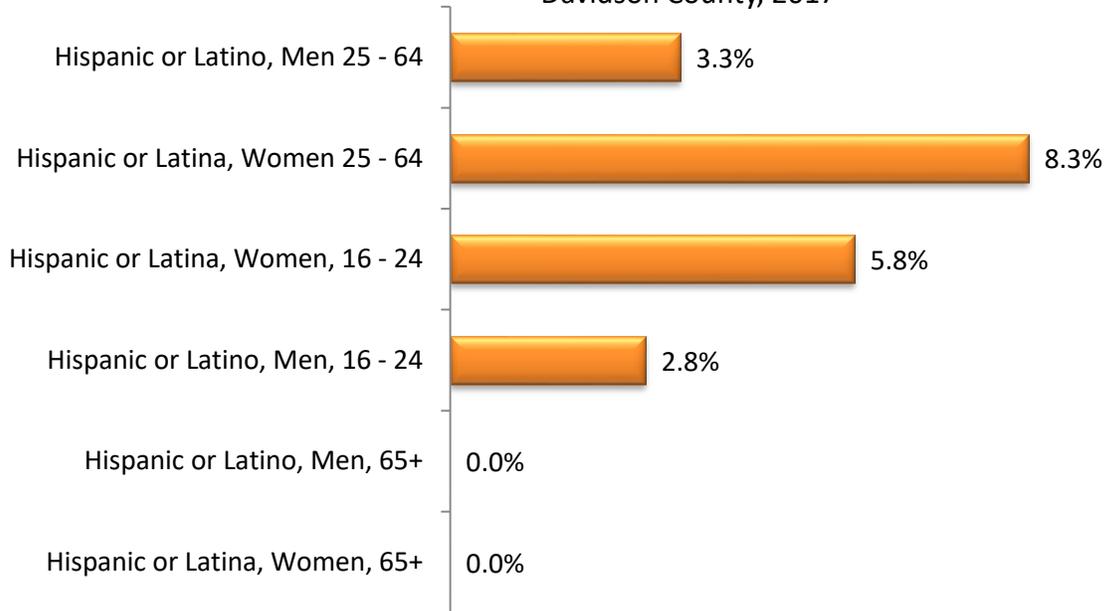


Source: American Community Survey, 2007, 2012 and 2017, 1-year estimates

As for the Hispanic population, a new set of data was available in 2017 from the American Community Survey than the year before at the county level, which makes it difficult to make a comparison. As Chart W-5 shows, Latina women ages between the ages 25-64 have the highest unemployment rate at 8.3%. The other demographic group with significant unemployment rate

compared to other Hispanic groups is Hispanic or Latina women between the ages of 16 -24 with unemployment rate of 5.8%.

Chart W-5. Unemployment Rate for Hispanics by Age and Gender
Davidson County, 2017

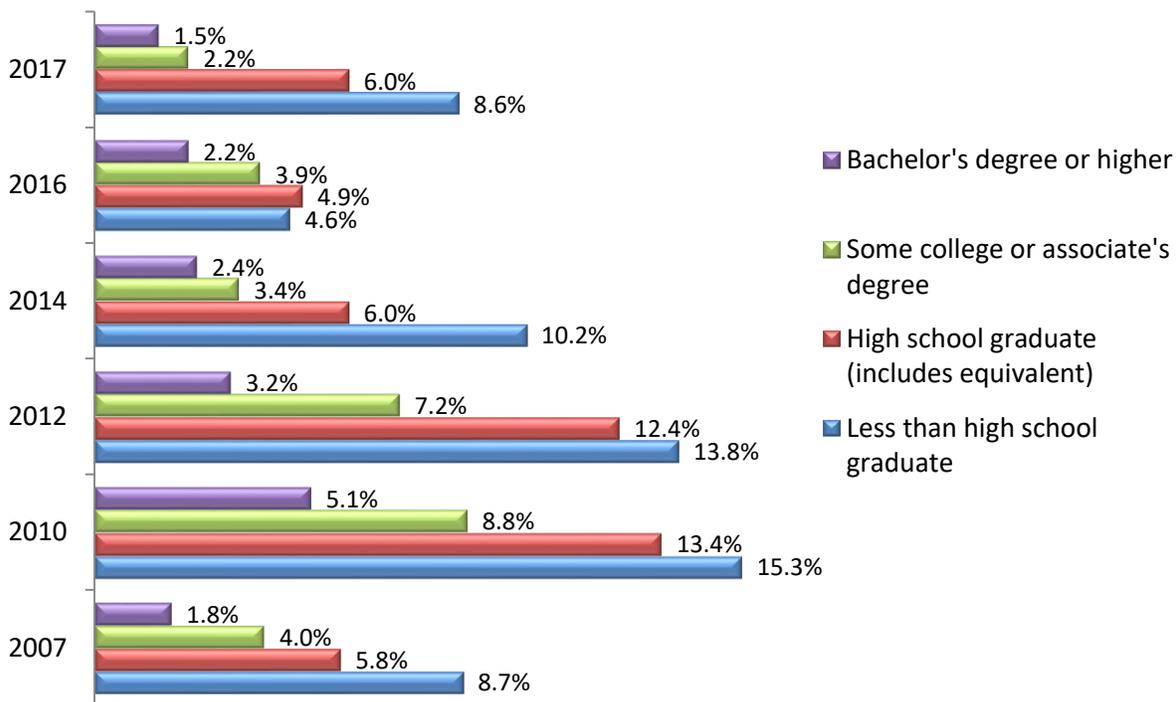


Source: American Community Survey, 1-year estimate

Consistent with information reported in previous editions of the Community Needs Evaluation, disparity in unemployment rates was not limited to age, ethnicity, and race. Workers with less education continue to experience a higher unemployment rate compared to those with higher levels of education, even as the labor market is considered to have reached full employment.

Chart W-6 shows that the unemployment rate for workers with less than high school was 8.6% in 2017 (a 4 percentage point increase from the previous year) compared to a 1.5% unemployment rate for workers with at least a bachelor's degree. These data are consistent with evidence that higher levels of educational attainment generally lead to greater labor force participation and to higher employment rates.

Chart W- 6. Unemployment and Educational Attainment
Davidson County, 2007, 2010, 2012, 2014, 2016, and 2017



Source: American Community Survey, 2007, 2010, 2012, 2014, 2016 and 2017

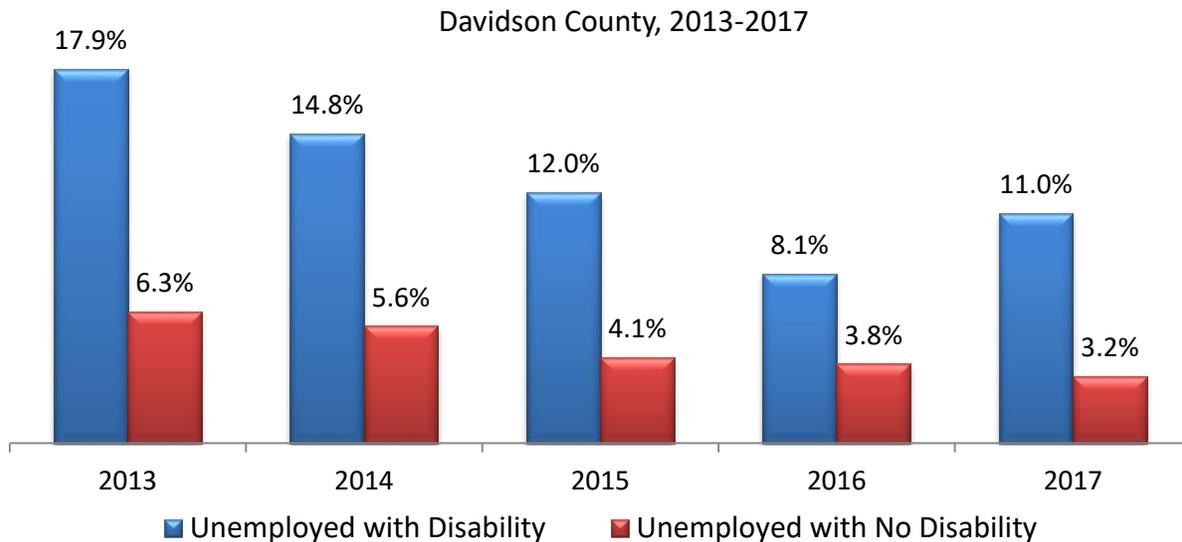
Racial and ethnic minorities, youth, and workers with low educational attainment are not the only demographic groups that experience higher unemployment rates compared to their counterparts. Persons with disabilities are also more likely to experience higher unemployment rate than people who do not have disabilities.

A report by the U.S. Bureau of Labor Statistics, *Persons with a Disability: Labor Force Characteristics – 2017*, shows that nationwide, persons with a disability tend to be an older population. Nearly half of all persons with a disability were age 65 and over, three times larger than the share of those with no disability, 48% and 16% respectively. Older persons overall are less likely to be employed regardless of disability status. A large proportion of persons with a disability- about 8 in 10- were not in the labor force in 2017 in the U.S., compared with about 3 in 10 of those with no disability. And, as in previous years, the prevalence of disability continued to be higher for Blacks and Whites than for Hispanics and Asians.

As for educational attainment, persons with a disability are less likely to have completed a bachelor’s degree or higher than those without disability. Across all levels of education in 2017, persons with a disability were much less likely to be employed than were their counterparts with no disability. Nationally, workers with a disability were more concentrated in service occupations (20.2%) than those with no disability (17.3%). People with disabilities were also more likely to be employed in production, transportation and government than were workers with no disability. <https://www.bls.gov/news.release/pdf/disabl.pdf>

Chart W-7 shows that the unemployment rate for people with disabilities in Davidson County was 11.0% compared to that of people with no disability at 3.2% in 2017. Despite the improving economy and gains in overall employment, the unemployment rate for people with disabilities surprisingly increased almost 3 percentage points compared to the previous year.

Chart W-7. Percent Unemployed by Disability Status population 18-64 years

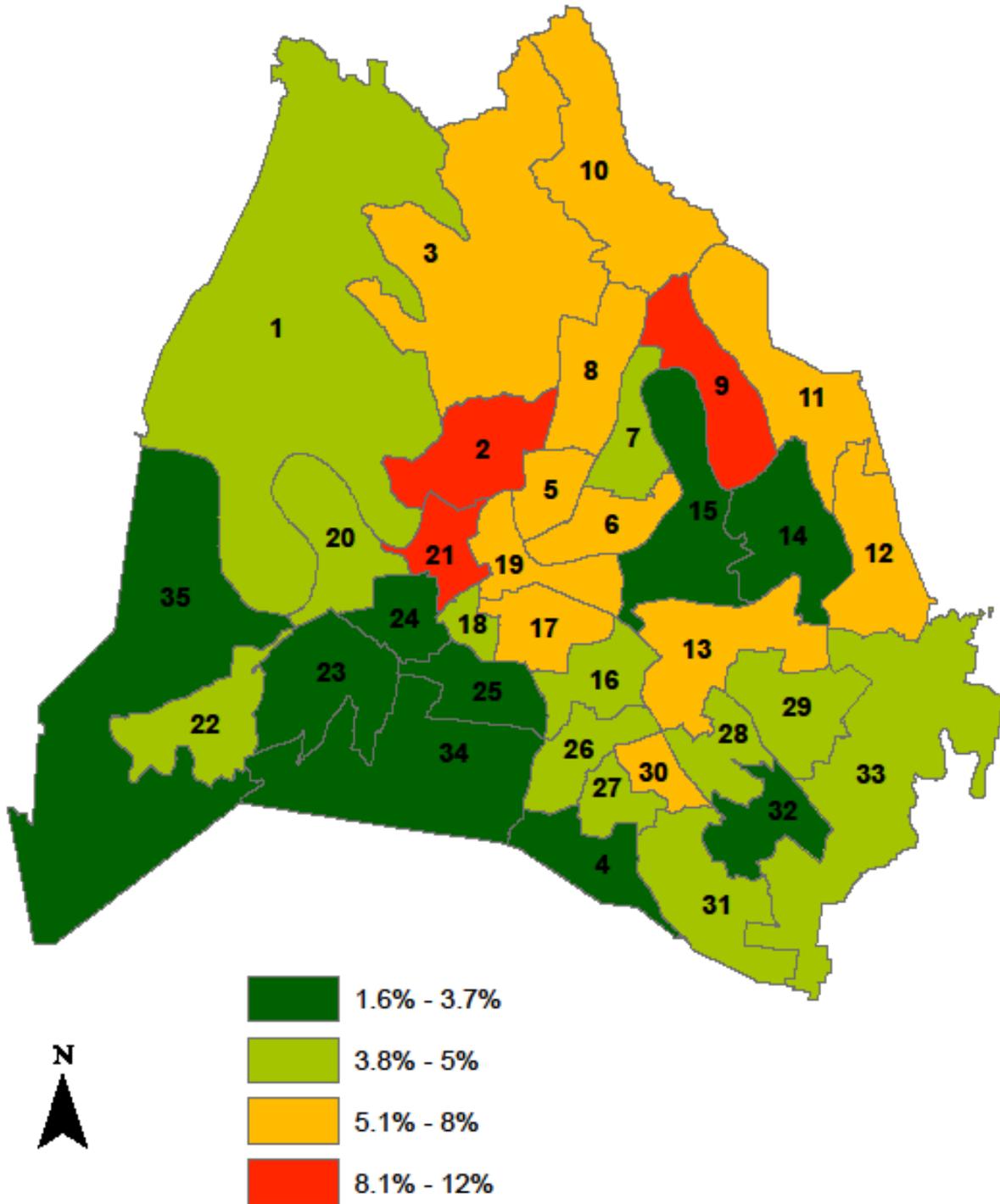


Source: American Community Survey, annual estimates

In Davidson County, as in previous years, unemployment rates vary among Metropolitan Council Districts. The data for most areas in Davidson County show a relatively low level of unemployment rates.

As shown in Figure W-1, using data from the 2013-2017 American Community Survey five-year estimate, there is a still wide geographic variation in the proportion of unemployed by Metropolitan Council Districts, from less than 2.0% to 12.0%. However, at a time when Nashville’s economy is booming, what is striking is that only one Council District (34) had an unemployment rate of less than 3.0% in the 2013-2017 five-year estimates compared to ten districts in the prior 2012-2016 five-year estimate. Meanwhile, Districts 2 and 21 at 12.0% and 10.4%, respectively, are the only two districts that had unemployment rates of more than 10.0%.

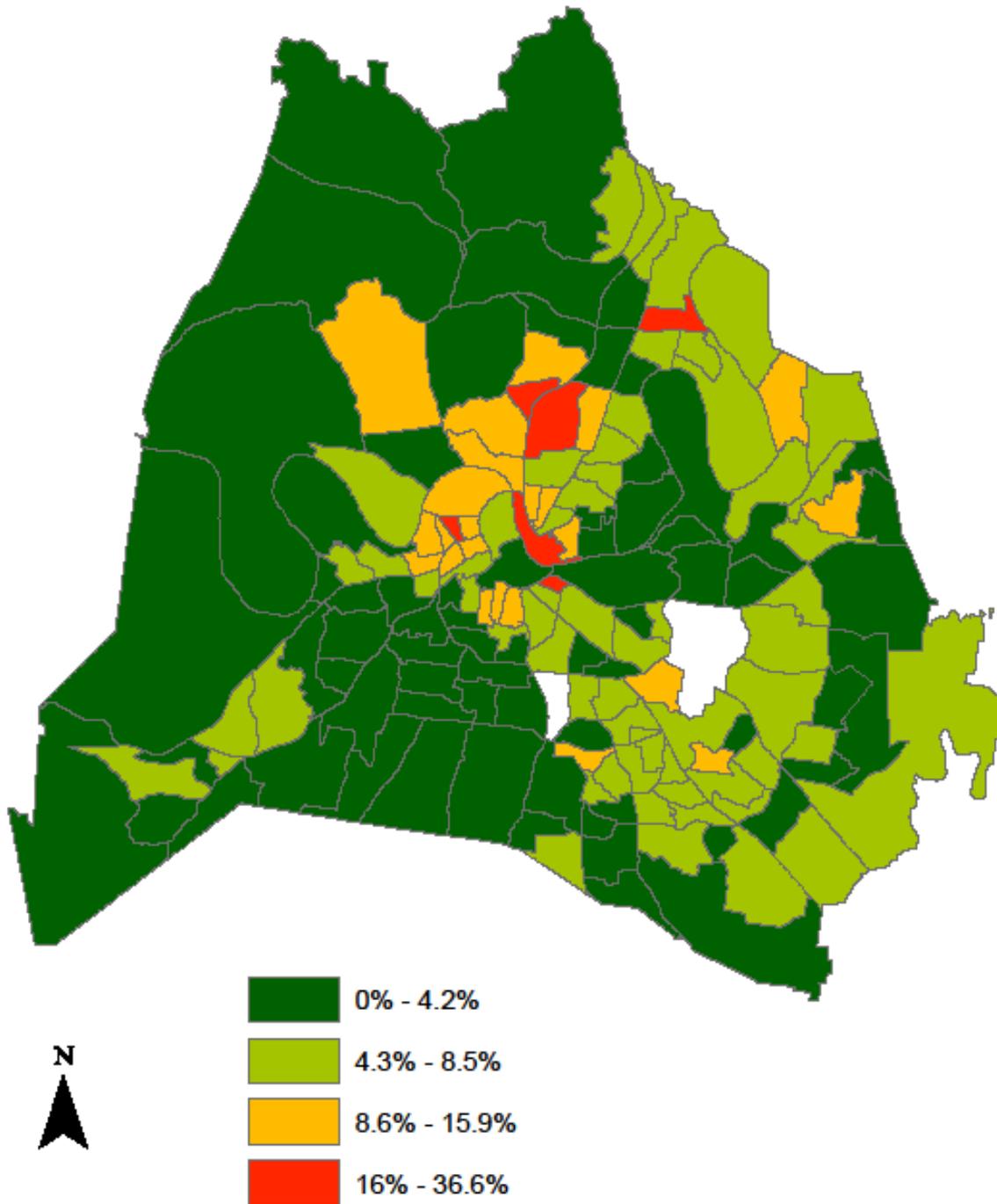
Figure W-1. Unemployed Civilian Workforce Age 16 and Over by Council District
 Davidson County, 2013-2017



Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

Although highest unemployment rate among all Metro Council Districts was 12.4%, the map in Figure W-2 shows that some Census tracts have much higher rates of unemployment. The unemployment rate varies from extremely low levels to as high as 36.6%.

Figure W-2. Unemployed Civilian Workforce Age 16 and Over by Census Tract
Davidson County, 2013-2017

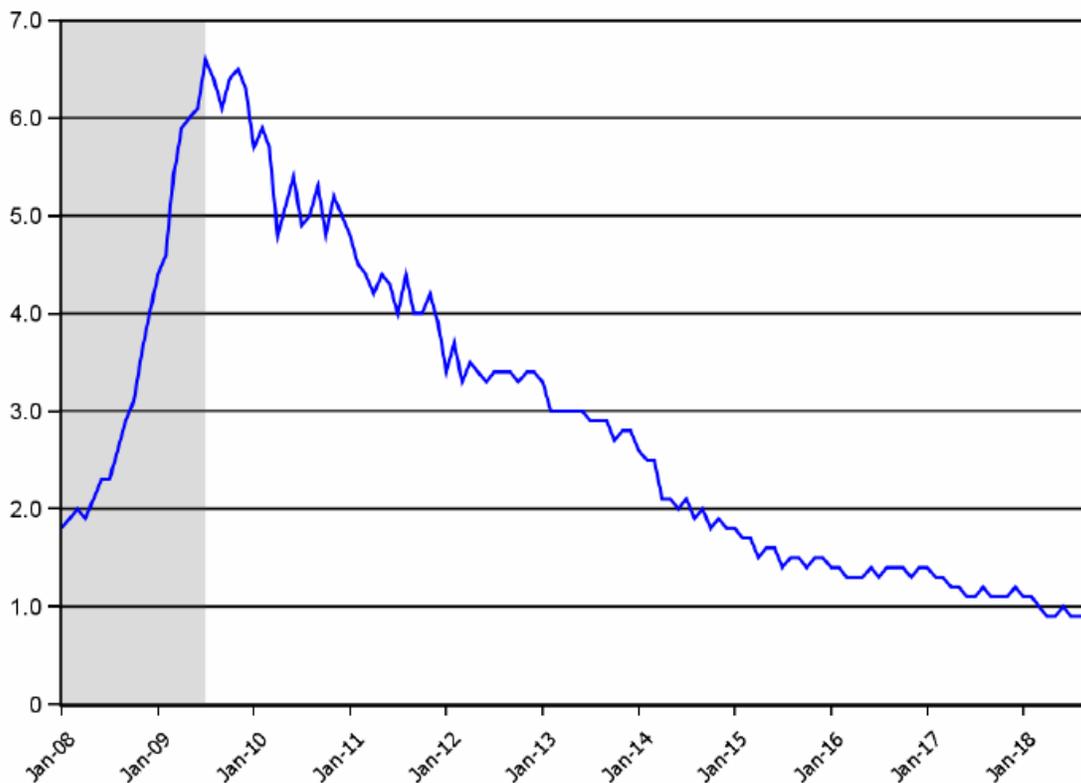


Source: American Community Survey, 2013-2017, 5-year estimate; Developed by Metropolitan Planning Department

As reported in the previous Community Needs Evaluation, another measure of the strength of the labor market is the ratio of unemployed persons per job openings. As reported in *Job Openings and Labor Turnover Survey Highlights September 2018*, the U.S. Bureau of Labor Statistics noted that nationwide, the ratio of unemployed persons per job opening was 0.5 in December 2018, another indication of a much-improved economy.

As Chart W-8 shows, nationwide, the ratio between unemployed persons and job opening changes over time. When the Great Recession began in 2007, the ratio was 1.9. The ratio peaked at 6.6 unemployed persons per job opening in July 2009 and has since trended downward.

Chart W-8. Number of Unemployed Persons per Job Opening
U. S., 2008-2017



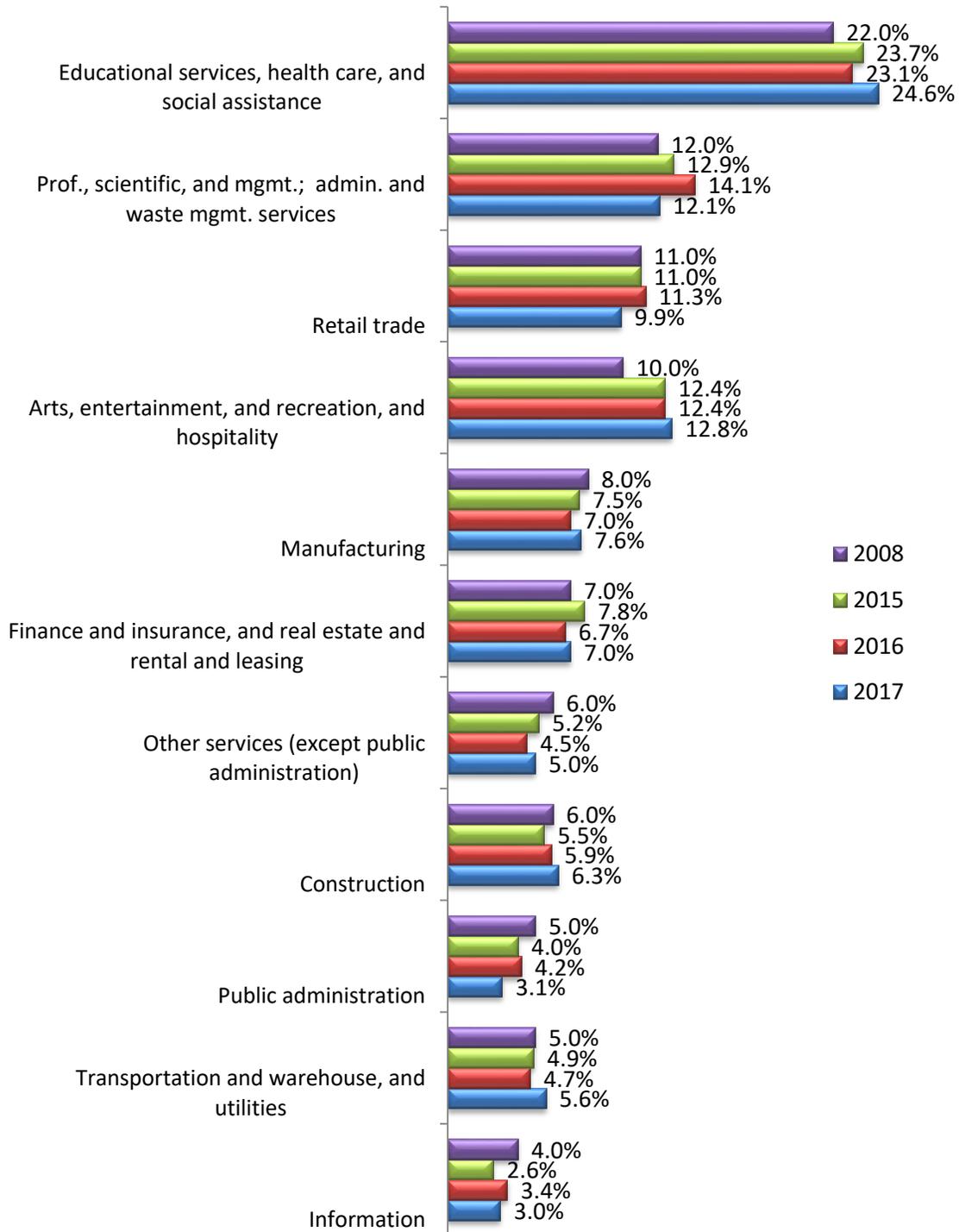
Source: US Bureau of Labor Statistics; https://www.bls.gov/web/jolts/jlt_labstatgraphs.pdf

Employment Leading Sectors

As has been reported in previous years in the Community Needs Evaluation, the Nashville economic environment continues to thrive in many ways with a diversity of sectors and occupations that contribute to its growth. Chart W-9 shows that again in 2017, education, health care, and social assistance continue as the leading industry category at 24.6% of all employment. Construction, transportation, arts and recreation also grew to their largest share

of overall employment in recent years.

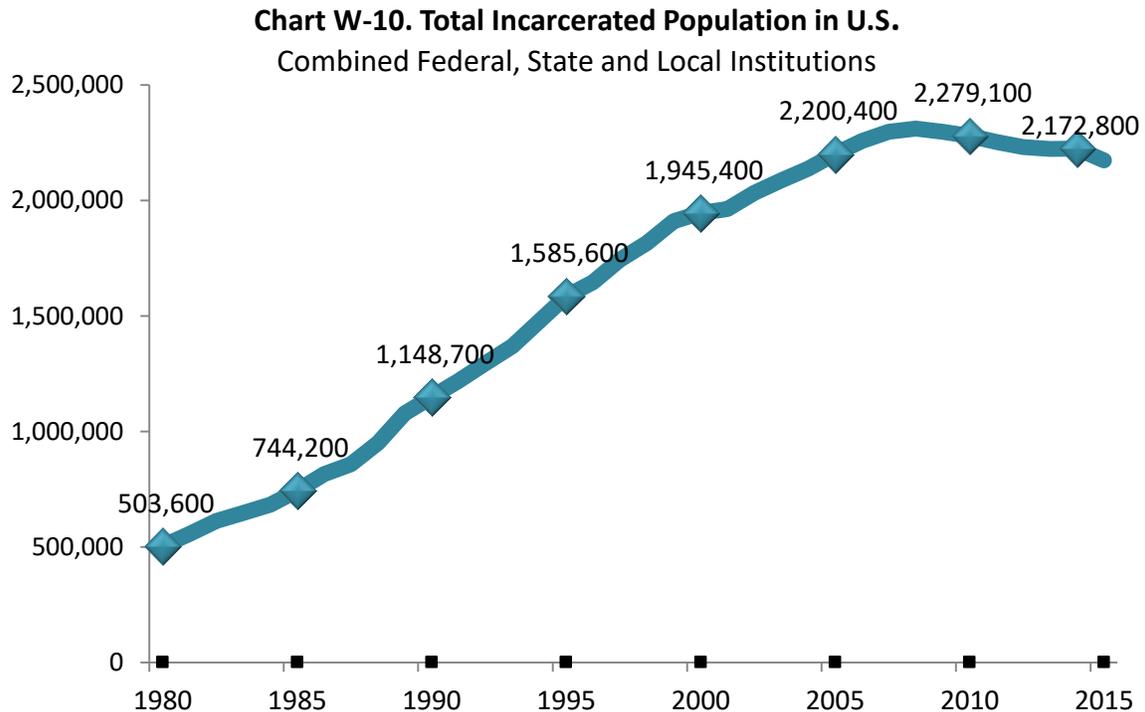
Chart W-9. Percentage of Employed People 16 years and Older
By Selected industry, Davidson County, 2008, 2015, 2016, and 2017



Source: American Community Survey, 2008, 2015, 2016 and 2017

Impact of Mass Incarceration on Employment

There were almost 2.2 million people in prisons and jails in the U.S. in 2016. This total has quadrupled in just three and half decades, with only a slight decrease since 2010. Here, Chart W-10 shows a slight decline in overall inmate population in recent years. In 2016, there were 2,162,400 incarcerated persons in the U.S., which were 116,700 fewer than in 2010.

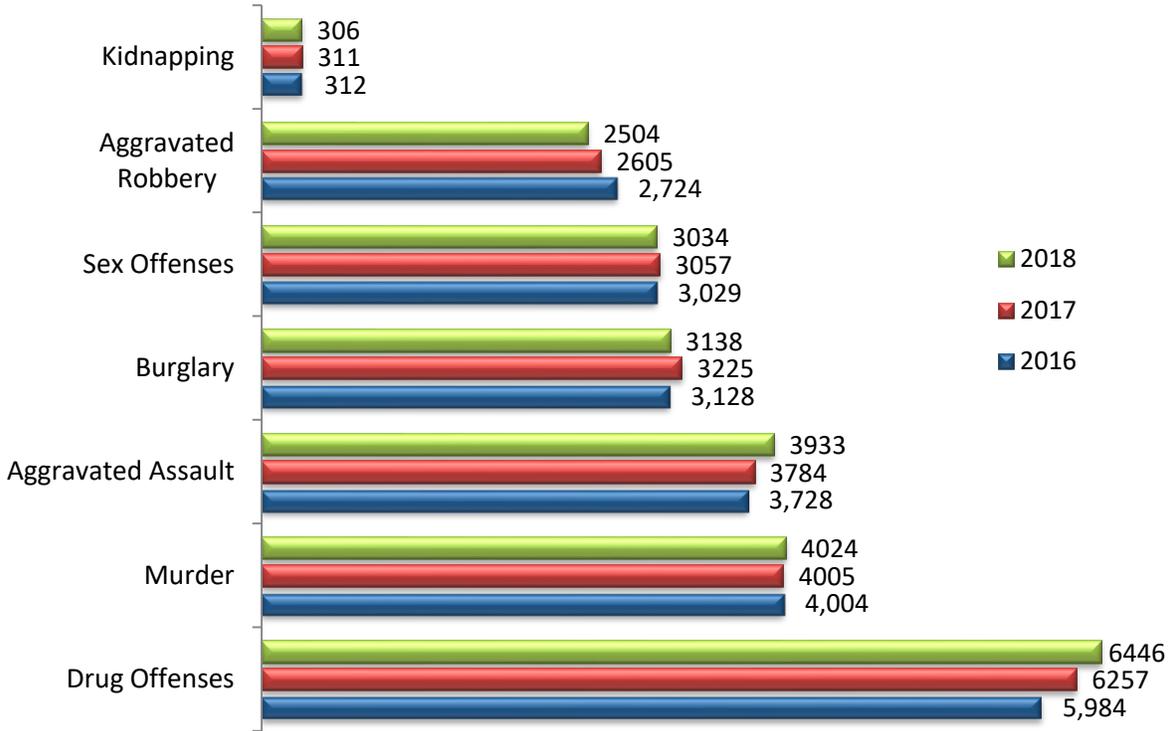


Source: U.S. Bureau of Justice Statistics

The Tennessee Department of Corrections in FY 2018 reported a total of 23,285 people incarcerated during the year for categories of offenses shown in Chart W-11. In 2018, the Tennessee prison population experienced continued trends similar to recent years. By far, the largest numbers of people in Tennessee prisons were incarcerated for drug offenses, followed by murder, aggravated assault, and burglary. Kidnapping remained as small category of offenses. Overall, FY 2018 represented 141 more inmates than FY 2017, an insignificant increase.

Among those persons incarcerated for a felony conviction, the population was identified as 57.6% White, 40.0% Black and 2.4% another race, with 88.7% of the group as male and 11.3% female.

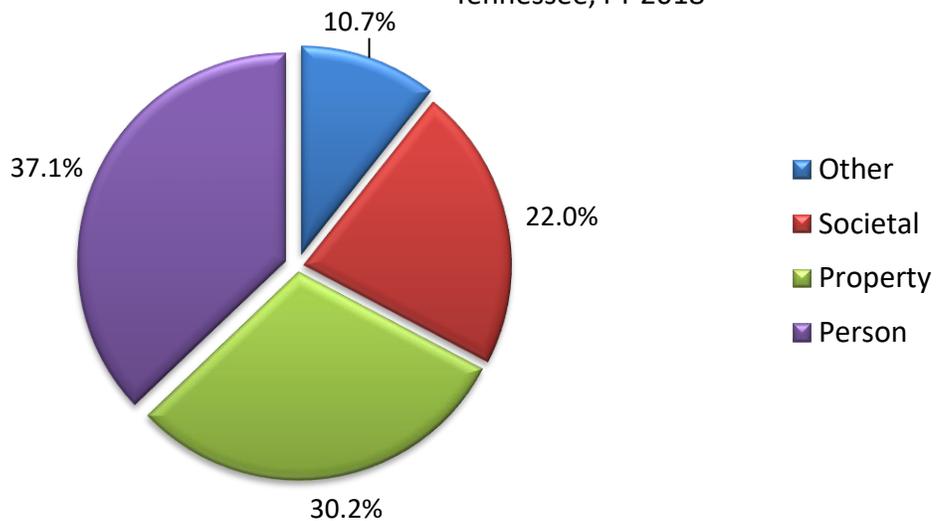
Chart W-11. Number of Inmates/Incarcerated Felons
Tennessee, FY 2016 and 2017



Source: Tennessee Department of Corrections

Data also show the major categories of offenses for incarcerated populations led by crimes against persons at 31.7% and crimes against property at 30.2%, shown in Chart W-12.

Chart W-12. Major Offense Types of Incarcerated Felons
Tennessee, FY 2018



Source: Tennessee Department of Corrections

The adverse impact of incarceration and criminal justice policies on low-income households, particularly on minority communities, is undeniable. The long-term impacts of incarceration on inmates and their families do not end after sentencing, but continue during their incarceration and even after release. Incarceration influences the lives of many households often for very prolonged periods. Among other things, incarceration and its aftermath lowers the participation of persons in the labor force which in turn reduces their chances of obtaining gainful employment and increases the likelihood of failing to integrate and of returning to prison.

According to 2018 analysis by the Prison Policy Initiative, *Out of Prison & Out of Work: Unemployment among Formerly Incarcerated People*, formerly incarcerated people, despite demonstrating desire to work, face structural barriers to securing employment, particularly within the period immediately following release. The analysis estimated that the unemployment rate of formerly incarcerated people was 27.3% compared to the general public of 5.8% in a study of 2008 data (most recent available). The analysis further notes that Black or Hispanic populations, especially women, experience greater reduction of their employment chances following incarceration. <https://www.prisonpolicy.org/reports/outofwork.html>

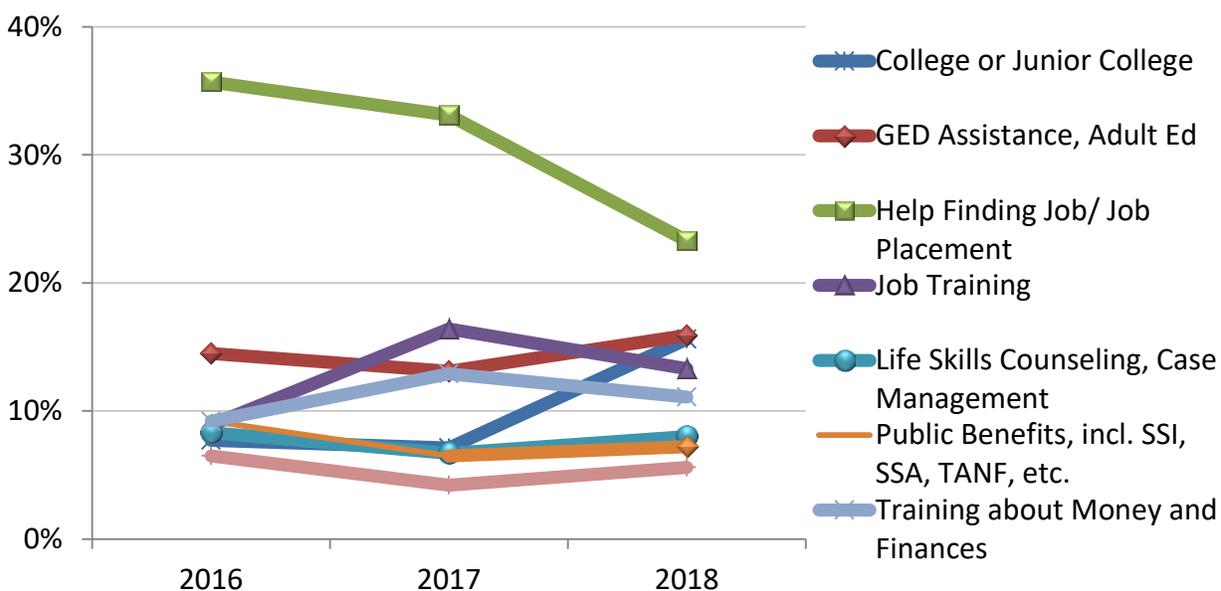
Prior studies suggest that disclosing felony convictions in employment applications is the biggest barrier to obtain employment among the formerly incarcerated people, in turn leading to further poor labor market outcomes.



Grassroots Community Survey

Despite a record low unemployment rate, finding employment is still on the minds of many low-income households seeking to improve their economic stability. As in previous years, the category “Help Finding a Job/Job Placement” is reported as the greatest need identified by respondents to the 2018 Grassroots Community Survey. However, as shown in Chart W-13, the 21.9% of survey respondents choosing “Help Finding a Job/Job Placement” represented a 11.2 percentage point drop from the prior year.

Chart W-13. Greatest Need in Workforce and Economic Opportunity
Grassroots Community Survey



	2016	2017	2018
College or Junior College	7.7%	7.1%	15.6%
GED Assistance, Adult Ed	14.5%	13.1%	15.9%
Help Finding Job/ Job Placement	35.7%	33.1%	23.3%
Job Training	8.9%	16.4%	13.3%
Life Skills Counseling, Case Management	8.3%	6.7%	8.0%
Public Benefits, incl. SSI, SSA, TANF, etc.	9.2%	6.5%	7.2%
Training about Money and Finances	9.2%	12.9%	11.1%
Vocational Training	6.5%	4.2%	5.6%

Source: Metropolitan Social Services