The Status of Nashville’s Poverty

Presenting the

2015 Community Needs Evaluation

Metropolitan Social Services Planning, Coordination & Social Data Analysis

Available ONLINE
Metropolitan Social Services
7th Annual Community Needs Evaluation

Housing
Workforce
Disability
Aging
Health
Food
Metropolitan Social Services
7th Annual Community Needs Evaluation

• Focus on Davidson County

• Data + Analysis

• Knowledge-Based Foundation
Davidson County, Tennessee

- Population = 668,347
- High School Graduate = 87.7%
- Bachelor’s Degree or Higher = 37.3%
- Median Age = 34.4 years
- Age 65 and Over = 11.1%
Davidson County, Tennessee
Median Household and Per Capita Income

- Median household income:
  - United States: $53,657
  - Tennessee: $44,361
  - Davidson County: $47,993

- Per capita income:
  - United States: $28,889
  - Tennessee: $24,922
  - Davidson County: $29,346

United States    Tennessee    Davidson County
- Median household income
- Per capita income
Davidson County, Tennessee

Median Family Income - With/Without Children

With own children under 18 years: $42,014
No own children under 18 years: $70,479
Median Earnings for All WORKERS

- Davidson County: $28,296
- Tennessee: $26,976
- United States: $30,845
Davidson County, Tennessee

Median Income by Selected Race/Ethnicity

- **White**: $57,032
- **Hispanic/Latino**: $36,917
- **Black**: $31,610
Davidson County, Tennessee

Percent with Incomes Below $25,000 by Selected Race/Ethnicity

- Black: 30.8%
- Hispanic/Latino: 21.3%
- White: 14.3%
<table>
<thead>
<tr>
<th># in Household</th>
<th>2015 Federal Poverty Guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,770</td>
</tr>
<tr>
<td>2</td>
<td>$15,930</td>
</tr>
<tr>
<td>3</td>
<td>$20,090</td>
</tr>
<tr>
<td>4</td>
<td>$24,250</td>
</tr>
<tr>
<td>5</td>
<td>$28,410</td>
</tr>
<tr>
<td>6</td>
<td>$32,570</td>
</tr>
<tr>
<td>7</td>
<td>$36,730</td>
</tr>
<tr>
<td>8</td>
<td>$40,890</td>
</tr>
</tbody>
</table>
Davidson County, Tennessee

Percent in Poverty - All People

2010: 20.2%
2011: 19.3%
2012: 18.9%
2013: 17.8%
2014: 19.9%
Davidson County, Tennessee

Number in Poverty

<table>
<thead>
<tr>
<th>Year</th>
<th>Number in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>70,960</td>
</tr>
<tr>
<td>2005</td>
<td>78,057</td>
</tr>
<tr>
<td>2010</td>
<td>121,506</td>
</tr>
<tr>
<td>2014</td>
<td>129,057</td>
</tr>
</tbody>
</table>
2015 Grassroots Survey - Greatest Gap in Services
- 28.4% Housing
- 16.2% Workforce

MSS Front Desk Survey
- 43.2% of identified needs were for Housing & Related Assistance

United Way - 2-1-1
- 44.3% requests for Basic Needs
Davidson County, Tennessee

Percent in Poverty by Educational Attainment

- Bachelor's degree or higher: 5.3%
- Some college, associate's degree: 12.4%
- High school graduate (includes equivalency): 19.2%
- Less than high school graduate: 33.8%
### Davidson County, Tennessee

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Percent in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign-born</td>
<td>24.9%</td>
</tr>
<tr>
<td>Unemployed Male</td>
<td>27.8%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>31.8%</td>
</tr>
<tr>
<td>Under 18 years</td>
<td>33.1%</td>
</tr>
<tr>
<td>Less than high school graduate</td>
<td>33.8%</td>
</tr>
<tr>
<td>People with a disability</td>
<td>35.1%</td>
</tr>
<tr>
<td>Hispanic or Latino origin (of any race)</td>
<td>36.1%</td>
</tr>
<tr>
<td>Unemployed Female</td>
<td>45.0%</td>
</tr>
<tr>
<td>Families with 3 or 4 children</td>
<td>45.3%</td>
</tr>
<tr>
<td>Single mothers with children under age 5</td>
<td>47.0%</td>
</tr>
<tr>
<td>Families with 5 or more children</td>
<td>71.5%</td>
</tr>
</tbody>
</table>
Poverty by Census Tract with Council Districts 2010-2014
Stress impairs cognitive function.
(2013 Community Needs Evaluation)

*Poverty-related stress can impair:*

- Ability to think and understand
- Memory
- Decision-making capacity
- Insight
- Future conceptualization
- Control
Poor Children may experience higher levels of environmental stress.
(2013 Community Needs Evaluation)

• Begin school with gaps in achievement.
• Gaps increase each year and can widen up to equivalent of one school year
• 1/3 less likely to graduate from high school

... Unless there is effective intervention.
Davidson County, Tennessee

142,496 minor children (under age 18)

1/3 of minor children live in poverty = 47,230

Poverty has many negative consequences for children, including lifelong damage.
STRESS

Adverse Childhood Experiences

TRAUMA
Evidence-Based Practices

2 – Generation Approach

PREVENTION
Metropolitan Social Services
800 2nd Avenue North, Nashville, TN 37201
Aging & Disability
Where do seniors live in Davidson County?
Profile of Older Americans: 2014

• Persons age 65 and over account for 14.1% of the U.S. Population

• In 2013 persons reaching age 65 had an average life expectancy of 19.3 years

• Ten thousand people turn 65 years of age each day in the U.S.

• Median income for older persons in 2013 was $29,327 in the U.S.

• Households containing families headed by persons 65 and older reported median incomes in 2013 of $51,486.
Aging & Disability Key Findings

- Using the Supplemental Poverty Measure, a greater number of older adults are in poverty than identified by Official Poverty Measure.
- Falls are a major cause of injuries in older adults.
- Many Americans, especially older adults are not financially prepared for retirement.
- Direct Correlation between Disability and Poverty
- Elder abuse affects one in ten older adults.
Official Poverty Measure and Supplemental Poverty Measure - Persons Age 65+

<table>
<thead>
<tr>
<th>Year</th>
<th>Official</th>
<th>Supplemental</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>8.9%</td>
<td>15.8%</td>
</tr>
<tr>
<td>2014</td>
<td>10.0%</td>
<td>14.4%</td>
</tr>
</tbody>
</table>
Aging and Falls

• 2.5 millions older adults are treated in emergency rooms for fall injuries

• 250,000 older adults are hospitalized for hip fractures as a result of falls

• $34B are spent on healthcare as a result of falls for older adults

• Lower body weakness, walking difficulties, vision and foot pain are primary causes of falls
Many Americans, especially older adults are not financially prepared for retirement, with almost 20% of persons age 55-64 having no savings or pension.

1/3 of working age adults have no pension or savings in preparation for retirement, so that as more people reach retirement age they will be less able to meet their needs.
Senior Households Spending Distribution

[Bar chart showing spending distribution across different categories such as Other, Transportation, Food, Health care, and Housing for different income ranges.]
Disability Status and Poverty

Percent Employed by Disability Status
Davidson County, 2014

- No Disability: 72.4%
- With a Disability: 28.4%

Percent of Poverty by Disability Status
Davidson County, 2014

- No Disability: 18.8%
- With any Disability: 28.3%
Percent of TennCare Choices Enrollees
By Nursing Facility Services and Home and Community Based Services
Workforce
Older adults who worked in low-wage, low-skilled jobs are less likely to have adequate retirement savings and are more likely to be dependent upon government assistance through Medicaid and Medicare for their healthcare.

Housing
Older adults are more likely to own their home, than young people resulting in less mobility and potential costly repairs to maintain their home.

Health and Human Development
Baby Boomers are the second fastest growing segment of the population millennials are the fastest. Baby Boomers are affecting health care in several ways; they are more likely to have chronic diseases such as diabetes, high cholesterol, and obesity.
Food & Nutrition
Food & Nutrition

Key Findings

• Median income for households that do not receive SNAP is nearly 3 times higher than for households that receive SNAP benefits.

• 15.5% or one in six seniors face the threat of hunger.
Low Food Access = Low Income Census Tracts + Distance to Grocery Store

More than 1 mile

More than ½ Mile
Population With Low Food Access

- United States: 23.6%
- Tennessee: 27.4%
- Davidson County: 26.2%
Food Insecurity

Food Insecure Household Characteristics

- 14.0% All Households
- 19.2% Households with Children Under 18
- 22.4% Hispanic/Latino
- 26.1% Black or African American
- 35.3% Female head of household, no spouse
Hunger in Davidson County

The *Hunger and Homeless Survey* for 2015 indicated that the food distributed in Nashville came from various sources.

- 7% Federal Emergency Food Assistance
- 55% Donations from Grocery Store Chains/Other Food Suppliers
- 23% Donations from Individuals
- 15% Purchased Food

Characteristics of people who requested food assistance:

- 70% are Families
- 9% Elderly
- 21% Employed
- 5% Homeless
Percent of Population Receiving SNAP Benefits

- **2014**
  - Davidson County: 13.2%
  - Tennessee: 16.2%
  - United States: 17.6%

- **2013**
  - Davidson County: 14.7%
  - Tennessee: 14.5%
  - United States: 16.6%

- **2012**
  - Davidson County: 16.4%
  - Tennessee: 17.7%
  - United States: 13.6%
SNAP Recipient Households by Council Districts
**Connections to Food & Nutrition**

**IT’S ALL CONNECTED**

**Housing**

Low-income housing is typically found in areas that have limited transportation options, as well as where most students are eligible for free or reduced price lunches and rely on SNAP (food stamps) benefits to purchase food.

**Health & Human Development**

Health outcomes for persons with limited incomes who live in areas with concentrated poverty are more likely to experience chronic diseases such as hypertension, diabetes, obesity and heart diseases.
It’s all connected

Workforce

Unemployed, underemployed and low-skilled workers have limited income to spend on basic living expenses. For food and nutrition, persons with limited incomes are more likely to purchase cheap processed ready to eat food from corner stores due to a lack of transportation and access to full service grocery stores.
Promising and Evidenced-Based Practices

Grocery Store and Health Clinic Complex

Brockton, Massachusetts, launched a unique approach to tackling chronic, poverty-borne illness. A new complex comprising a grocery store and community health clinic will bring primary care, creative nutrition education and affordable, wholesome food to the city’s low-income residents.

City Slicker Farms

City Slicker Farms was created to address the lack of access to fresh healthy food in West Oakland, California, primarily an African American and Hispanic/Latino low-income community. The program uses vacant lots donated by the city or individuals to grow food.
Health & Human Development
Percent With No Health Insurance - Ages 18-64
Davidson County, Tennessee, 2010-2014
Data from U. S. Census Bureau; Shapefiles from Metropolitan Planning Department
Map by Metropolitan Social Services
Davidson County
87th for Child Wellbeing
Child Development & Poverty
Adverse Childhood Experiences

- Adverse Childhood Experiences
- Social, Emotional, & Cognitive Impairment
- Adoption of Health-risk Behaviors
- Disease, Disability and social problems
- Early Death
- Death
Davidson County Health Factor Rankings

6th – Health Behaviors

17th – Clinical Care

44th – Social and Economic

77th – Physical Environment
Tennessee 43rd in Overall Health
VIOLENCE
Drug Abuse & Death

Drug Overdose Deaths and Other Leading Causes of Death
Tennessee, 2013

- Homicide: 405
- Motor Vehicle Accident: 1,008
- Suicide: 1,017
- Drug Overdoses: 1,166
# HEALTH AND HUMAN DEVELOPMENT
## ITS ALL RELATED

<table>
<thead>
<tr>
<th>POVERTY</th>
<th>Many people in poverty go without preventive healthcare</th>
</tr>
</thead>
<tbody>
<tr>
<td>NUTRITION</td>
<td>Proper nutrition is a preventive measure for good health</td>
</tr>
<tr>
<td>HOUSING</td>
<td>Stable and affordable housing support physical and mental health</td>
</tr>
<tr>
<td>WORKFORCE</td>
<td>Preventable chronic health ailments affects the economy and workforce</td>
</tr>
<tr>
<td>EDUCATION</td>
<td>People learn, concentrate and process better when healthy</td>
</tr>
<tr>
<td>AGING</td>
<td>High health care costs and co pays increases stress and instability</td>
</tr>
</tbody>
</table>
(Un-) Affordable Housing
Thousands of Multi-Family Building Permits

Lots of Building — Few Affordable Units
In-Migration Tops Natural Increase

<table>
<thead>
<tr>
<th>Year</th>
<th>Natural Increase</th>
<th>Net Migration</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-11</td>
<td>4,696</td>
<td>2,748</td>
</tr>
<tr>
<td>2011-12</td>
<td>4,427</td>
<td>8,194</td>
</tr>
<tr>
<td>2012-13</td>
<td>4,660</td>
<td>5,313</td>
</tr>
<tr>
<td>2013-14</td>
<td>4,585</td>
<td>4,912</td>
</tr>
</tbody>
</table>
Ages 25 – 34: Owners and Renters
Measuring Local Needs
<table>
<thead>
<tr>
<th>Please check one:</th>
<th>Housing, Utilities</th>
<th>Food, Meals</th>
<th>Information (about other agencies or benefits)</th>
<th>Health Care</th>
<th>Case Management, Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Which social/human service need has the largest gap between the services now available and what is needed?

- Food & Nutrition
- Health
- Home & Community Based Services for Adults/Seniors
- Child Care
- Housing & Related Assistance
- Neighborhood Development
- Transportation
- Workforce & Economic Development
- Other (please specify) ________________________________

Front Desk: Housing-Utilities - 85%

Grassroots: Housing & Jobs
Grassroots Survey Housing Question

Utility Bills and Rent

- Emergency Shelter: 15.9%
- Help Paying Mortgage Payments: 9.4%
- Help Paying Utility Bills: 21.2%
- Help with Rent Payments: 17.7%
- Homeowner Education and Training: 9.7%
- Public Housing Units: 9.9%
- Section 8 Vouchers: 16.2%
Homeowner vacancy rate  
Rental vacancy rate  
Linear (Rental vacancy rate)
HOUSING

FOOD

TRANSPORTATION

HEALTH CARE

OTHER:
Clothes,
Personal Care,
Insurance,
Child Care, etc.
Low-Income Cost-Burdened Households

Renters Earning < $20,000

Owners Earning <$20,000
The Workers We Need Can’t Afford Housing

- **Median Costs:**
  - Buy: $50,799
  - Rent 1 Bdr: $28,440
  - Rent 2 Bdr: $34,000

- **Median Wages:**
  - Bank Teller: $21,767
  - Child Care Worker: $19,999
  - Home Health Aide: $21,767
  - Housekeeper: $19,999
  - Wait Staff: $21,767
  - Retail Salesperson: $19,999
  - School Bus Driver: $21,767
  - Cashier: $19,999
  - Food Prep Worker: $19,999
The Worst Housing is No Housing
Example Resources and Promising Practices from the CNE Online

- Inclusionary Housing Calculator
- 11 Cities’ Affordable Housing Efforts
- Private Sector Blogs and Newsletters
- Metro Property Assessor Interactive Search Map
Workforce & Economic Opportunity
The unemployment rate in Davidson County trended down to 4.0% in December 2015.
Despite job recovery, conditions vary across racial and ethnic groups
African Americans had the highest unemployment rate at 12.5% in 2014.

<table>
<thead>
<tr>
<th>Race / Ethnicity</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black or African American</td>
<td>12.5%</td>
</tr>
<tr>
<td>Hispanic or Latino origin (of any race)</td>
<td>6.7%</td>
</tr>
<tr>
<td>White</td>
<td>4.1%</td>
</tr>
</tbody>
</table>
Unemployment rate for people with less than high school diploma was four times as high as for people with bachelors’ degree or higher in 2014.

- Bachelor's degree or higher: 2.4%
- Some college or associate's degree: 3.4%
- High school graduate (includes equivalent): 6.0%
- Less than high school graduate: 10.2%
The unemployment rate for people with disabilities was 14.8%, more than double for that of people without disabilities at 5.6% in 2014.
Unemployment is higher for youth than for any other age category.

Unemployment Rate Selected Age Categories
Davidson County, 2014

- 16 to 19 years: 30.1%
- 20 to 24 years: 16.3%
- Population 16 years and over: 6.4%
Unemployment Rate by Census Tract

10% and over in RED
## Wage Declines for the 10 Largest Occupations in the Bottom Quintile
### U.S., 2009-2014

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Total employment 2014 (in thousands)</th>
<th>Median hourly wage, 2014</th>
<th>Change in real median hourly wage, 2009 to 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail salespersons</td>
<td>4,562.1</td>
<td>$10.28</td>
<td>-5.0%</td>
</tr>
<tr>
<td>Cashiers</td>
<td>3,398.3</td>
<td>$9.15</td>
<td>-3.9%</td>
</tr>
<tr>
<td>Combined food preparation and serving workers, including fast food</td>
<td>3,131.3</td>
<td>$8.84</td>
<td>-3.9%</td>
</tr>
<tr>
<td>Waiters and waitresses</td>
<td>2,445.2</td>
<td>$9.00</td>
<td>-4.8%</td>
</tr>
<tr>
<td>Janitors and cleaners, except maids and housekeeping cleaners</td>
<td>2,137.7</td>
<td>$10.97</td>
<td>-6.6%</td>
</tr>
<tr>
<td>Personal care aides</td>
<td>1,257.0</td>
<td>$9.82</td>
<td>-6.6%</td>
</tr>
<tr>
<td>Cooks, restaurant</td>
<td>1,104.7</td>
<td>$10.80</td>
<td>-8.9%</td>
</tr>
<tr>
<td>Maids and housekeeping cleaners</td>
<td>929.5</td>
<td>$9.66</td>
<td>-6.1%</td>
</tr>
<tr>
<td>Food preparation workers</td>
<td>850.5</td>
<td>$9.39</td>
<td>-7.7%</td>
</tr>
<tr>
<td>Home health aides</td>
<td>799.0</td>
<td>$10.27</td>
<td>-6.2%</td>
</tr>
</tbody>
</table>
U. S. Residents Lifted Out Poverty by Federal Safety Net Programs in 2014

<table>
<thead>
<tr>
<th>Program</th>
<th>Lifted Out Poverty (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SNAP (Food Stamps)</td>
<td>4.7</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td>3.8</td>
</tr>
<tr>
<td>Housing Subsidies</td>
<td>2.8</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>0.8</td>
</tr>
</tbody>
</table>

*Unlike the official poverty measure, the SPM counts non-cash benefits, tax credits, and income and payroll taxes paid.

Source: Unpublished figures from U.S. Census Bureau
Metropolitan Social Services
Metropolitan Social Services
Overview of Direct Services
It is all connected

Workforce

Health

Housing

Food
Social Services Mission Statement and Values

Mission Statement
Metropolitan Social Services assesses and documents the patterns of poverty and seeks solutions that promote a positive impact on the most vulnerable people in Davidson County.

We Value:

- Commitment to Excellence
- Community Focus
- Compassion
Who do we serve?

- Metropolitan Social Services (MSS) provides a range of services to help Davidson County residents who are in need. These services promote positive change for individuals and families in times of crisis and economic hardship.

- Customers can come to us by referrals, phone calls, emails, fax, walk-ins and appointments.
What we do – MSS services

- Information & Resources
- Case Management
- Life Management Skills Courses
- Senior Nutrition
- Burial Services
- Planning, Coordination & Social Data Analysis
Information and Resources
Case Management?
Case Management

- Assessing
- Planning
- Completing
- Advocating
- Coordinating
Coming Soon...
Life Management Skills

Mission

Vision

Target Group
Senior Nutrition Program

- Who is the program for?
- How is the program administered?
- What does the program accomplish?
Site locations:

- Cohn Adult Learning Center
- East Park Community Center
- Elizabeth Community Center
- Hadley Community Center
- Chippington Towers I & II
- Cumberland View Towers
- Dandridge Towers
- Trevecca Towers I & II
- Old Hickory Towers
- Nashville Christian Towers
- Madison Senior Station
- Hickory Hollow Towers
- Fifty Forward Bordeaux
- Riverwood Towers
Indigent Burial Program

- Metro Social Services coordinates and funds the burial of deceased persons who did not leave sufficient resources to cover the cost of their burial expenses. Cremation is also available.

- Who can apply
Other Program Services

Community Locations:
- Martha O’Bryan Center
- McGruder Family Resource Center
- Mt. Olivet Missionary Baptist Church-Second Harvest Satellite
- Metro Nashville Downtown Public Library
- Salvation Army Paragon Mills
- St. Luke’s Community House
Other Program Services (continued)

**Partnering Agencies:**
- Urban Housing Solutions
- Financial Empowerment Center
- Public Defender’s Office
- HERO program in MNPS
- Office of Conservatorship Management
- Jean Crowe Advocacy Center
- Goodwill Industries
How to get in touch with us…

Visit, call or email us @

Metropolitan Social Services
800 2nd Avenue North, Suite 100
Nashville, Tennessee 37201

Telephone (615) 862-6432
Fax (615) 880-2535

SocialServices@nashville.gov
Metropolitan Social Services

The Status of Nashville’s Poverty