

THE High Cost Of Low Wages IN NASHVILLE

Prepared by

Metro Social Services:
Strategic Planning & Research

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METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

Metro Social Services is excited to embark on our 16th year, producing the annual Community Needs Evaluation report. monitoring

Our Strategic Planning and Research staff observes trends and patterns and analyzes data and information that help to understand the demographic and socioeconomic wellbeing of Davidson County residents.

The 2024 CNE report extensively examines the high cost of low wages in Nashville as there are large numbers of low wage workers earning less than a living wage. These workers encounter difficult financial and social costs for themselves and their families. The entire community bears the high cost of low wages. Over 200,000 workers in Davidson County earn less than a living wage; thus, the cumulative toll of this is high.

While Metro Social Services cannot address the economic and social costs of low wages, we stand ready to fulfill the needs of residents that experience these impacts. Our staff provides hope and help to thousands of residents every year who struggle with financial barriers, as they attempt to live stable and independent lives.

I count it a true honor that our department continues to provide relevant analysis and reports that can help to understand the social and economic wellbeing of residents and their needs.

Sincerely,

Renee Pratt
Executive Director
Metro Social Services

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INTRODUCTION

The presence of low-wage jobs results in prolonging, reinforcing, and producing undesirable conditions that lower the economic and social wellbeing of a society. It is a complex and multifaceted issue that affects individuals, families, communities, and the broader economy. This phenomenon has far-reaching consequences that extend beyond the immediate financial struggles of low-wage workers.

Low wages contribute significantly to the perpetuation of poverty and widening income inequality. Families struggling with low incomes often face difficulties in accessing quality education, healthcare, and housing, which can trap them in a cycle of poverty.

There is enough evidence which suggests that low wages reduce both economic and social mobility, thus furthering inequality. It is also widely documented that workers earning low wages often show poorer health outcomes, which is a major indication of health disparities. Some of this is a result of limited access to preventive care and nutritious food. Low-wage workers also experience high levels of stress caused by financial insecurity.

Children growing up in low-wage households are more likely to attend underperforming and overcrowded schools located in low-income neighborhoods. They are also more likely not to have access to early childhood education and may have fewer chances to further their education beyond high school, participate in skill development and pursue advanced career opportunities that lead into higher earning status.

Low wages leave no other choice for households but to rely on public benefits to meet their basic needs. When workers are unable to pay bills and face economic hardship, they turn to government assistance programs. These include, SNAP benefits, housing vouchers, and medical care. There were studies that showed Walmart employees were largest users of SNAP.

Low wages create broader economic consequences because of decreased purchasing power. They also push households into deeper debt as they delay the inevitable fate of evictions or bankruptcies. This situation can trap families in deep poverty and exacerbate inequality.

PROFILE of LOW-WAGE WORKERS

Nashville experiences a high cost related to its large number of low-wage jobs. Workers earning less than a living wage incur difficult financial and social costs for themselves and their families. Meanwhile, the entire community bears many significant social and economic costs and consequences related to the prevalence of low-wage employment. Over 200,000 workers in Davidson County earn less than a living wage. The cumulative toll of this is high.

How Severe is the Gap between what Nashville Workers Earn and a Living Wage?



Source: US Census Bureau, MIT Living Wage Calculator

PROFILE of LOW-WAGE WORKERS

Half of Nashville Workers earn less than a living wage

The continued decline in the real value of wages in Nashville is part of a national trend. However, it is also related to actions to promote industries that directly employ large numbers of low-skill, low-wage jobs such as tourism and to promote industries and business types that require high-skilled workers that are not readily available in Nashville. In the latter case, workers are actively recruited from elsewhere in the country to relocate to Nashville, resulting in a host of adverse outcomes for existing residents of the city. In those cases, influx of affluent workers results in escalation of housing prices and prices of other household expenses. Additionally, many 'downstream' jobs in retail and service sectors are created that are then filled by lower-skilled local residents. Many disordered patterns of gentrification emerge, migration of low paid workers to more distant housing intensifies, and transportation patterns become ever more convoluted. The reality of half of Nashville workers earning less than a living wage is not an accident of nature. Instead, absence of guiding strategies that prioritize raising the standard of living for all Nashvillians appears as foundational to these outcomes.

Minimum required living wage for 1 worker, no children in Davidson County

\$52,858

Davidson County Jobs

58.5%
pay \$39,997 or more

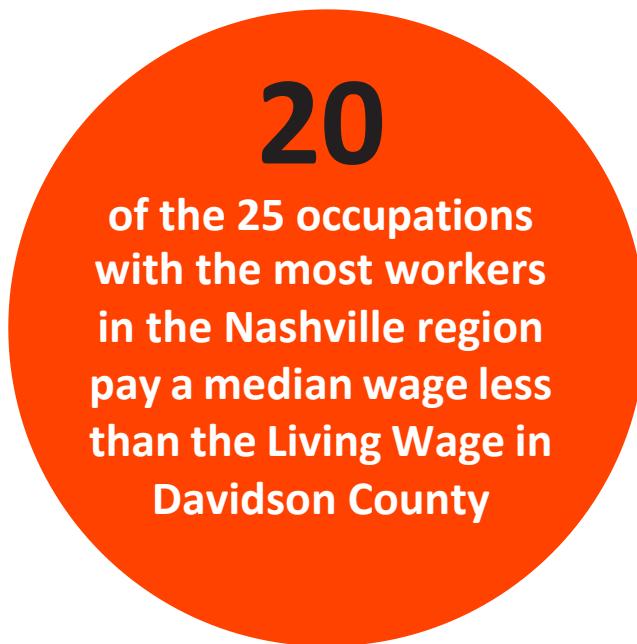
24.4%
pay \$15,001 to \$39,996

17%
pay \$15,000 or less

Source: U.S. Census

PROFILE of LOW-WAGE WORKERS

The most common occupations in Davidson County are those with low wages. There are far more workers in occupations that pay low wages than those pay high wages. While further training and education may allow individuals to move into other occupations with higher earnings, **the need for the low-wage roles will remain.**



BLINDSPOTS ABOUT LOW-WAGE WORKERS

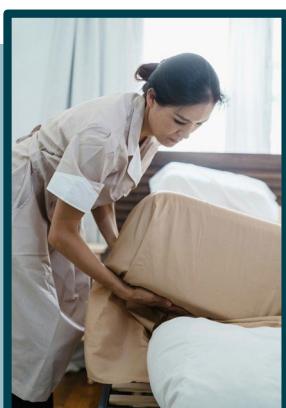
- **Subminimum Wage for Workers with Disabilities:** Some employers use Section 14(c) certificates to pay workers with disabilities less than the minimum wage, with a recent report showing that over half of these workers in the U.S. earned less than \$3.50 an hour.
- **Non-compete Clauses:** These clauses, often used in low-wage sectors, can limit workers' ability to find better opportunities and negotiate for higher wages, potentially suppressing wages.
- **No-Poach Agreements:** Agreements between companies not to hire each other's employees can restrict the labor market and prevent workers from moving to better-paying jobs, effectively suppressing wages.
- **Productivity Blindspot in Low-Wage Sectors:** Policymakers may overlook the importance of improving productivity in low-wage sectors, potentially hindering economic growth and wage increases.
- **Workforce Programs Blindspot:** Some workforce programs may not adequately address the needs of workers in non-traditional or low-wage jobs, potentially limiting their access to training and opportunities.
- **Undervaluing Paid Caregivers:** The U.S. has a blind spot that leads to the undervaluing of paid caregivers, including those who provide care for children, the elderly, and people with disabilities.
- **Automation and the Unskilled Workforce:** Some see automation as a futuristic dystopian nightmare, but it affects unskilled workers first, as their jobs tend to be more programmable.

PROFILE of LOW-WAGE WORKERS

There are 326,000 Workers in the 20 Largest Occupations that pay a median wage under the Living Wage in the Nashville Area

Occupation	Employment	Annual Median Wage
Laborers, Freight, Stock and Material Movers	37,980	\$39,350
Retail Salespersons	28,140	\$34,120
Fast Food and Counter Workers	27,180	\$29,460
Customer Service Representatives	22,760	\$43,520
Stockers and Order Fillers	21,010	\$37,230
Waiters and Waitresses	20,060	\$30,300
Miscellaneous Assemblers and Fabricators	19,690	\$49,090
Cashiers	19,560	\$29,900
Office Clerks	17,340	\$39,460
Bookkeeping, Accounting, Auditing Clerks	14,710	\$48,160
Secretaries & Admin. Assistants (except Medical/Legal)	12,230	\$47,280
Maintenance and Repair Workers	10,820	\$48,260
Security Guards	10,790	\$37,730
Janitors and Cleaners (except Maids, Housekeeping)	10,290	\$34,930
Restaurant Cooks	10,170	\$37,440
Medical Secretaries and Administrative Assistants	10,070	\$44,290
Light Truck Drivers	9,840	\$44,190
Home Health and Personal Care Aides	9,280	\$33,110
Construction Laborers	8,920	\$45,540
First-Line Supervisors of Food Preparation and Servers	8,900	\$44,360

Source: US Bureau of Labor Statistics



PROFILE of LOW-WAGE WORKERS

BLINDSPOTS

It is critical to recognize and understand 'blind spots' in terms of the actual number and economic situation of low-wage workers in Davidson County.

Davidson County has 70,000 jobs in accommodation & food services - **71%** of these jobs pay **under \$40,000** a year

Source: US Census

More than **1 in 4** Nashville adults have debt in collections

Source: Urban Institute

Income inequality in Davidson County is the **highest on record** in 2022-2023

Source: US Census

Davidson County **population growth remains slow** with only about 3,300 net growth since 2020

Source: US Census

Topping up low wages with redistributive welfare benefits does save millions of American workers from poverty, **but it comes at a terrible cost.**

Wall Street Journal
2023

Why So Many Low-wage Jobs in Nashville?

The composition of labor force in a community is closely tied to the wage structure of that place. Nashville has a diverse economy, but also one with many low-paying jobs. Sectors such as tourism, retail, health services, and transportation employ a large number of low-wage workers. The addition of high-paying sectors like technology or facilities like corporate headquarters inevitably create more demand for low-wage service and retail jobs downstream that serve the consumer spending by high-earning households. The lack of alignment between economic development and the need for more sustainable middle income jobs has created a sharp divide in earnings in Nashville.

PROFILE of LOW-WAGE WORKERS

THE INADEQUACY OF FEDERAL POVERTY GUIDELINES

2025 POVERTY GUIDELINES	
Persons in family/household	Poverty Threshold
1	\$15,650
2	\$21,150
3	\$26,650
4	\$32,150
5	\$37,650
6	\$43,150
7	\$48,650
8	\$54,150
For families/households with more than 8 persons, add \$5,500 for each additional person.	

The official poverty guidelines used by the federal government are highly inadequate in relation to the ways that economic hardship is experienced by a large portion of Davidson County population. The table showing the 2025 thresholds for poverty across family types and number of persons reveals the deep inadequacy that exists. According to these thresholds, an individual with no dependents needs only more than \$15,650 to not be considered ‘living in poverty.’ According to these measures, a family of five requires only \$37,650 to live “above poverty.” The disconnectedness of these measures to the lived reality of Nashville residents is startling. Additionally, many social support benefits are tied to the poverty measures, further imperiling the economic survival of large numbers of low-wage earning households throughout Davidson County.

Federal Poverty Guidelines are Outdated and Misleading

- The official poverty guideline is based on a calculation from the 1960s, using the cost of a minimal food diet, and has not kept pace with changes in household spending or modern family needs.
- The poverty line is set far too low, failing to reflect the true cost of living for a family, especially considering expenses like housing, transportation, childcare, and healthcare.
- The official poverty guidelines do not account for regional cost of living differences, making no distinction between the most urban and most rural places in the US.

PROFILE of LOW-WAGE WORKERS

Living wage is a measure of basic needs that draws on geographically specific data related to a family's likely minimum costs for food, childcare, health insurance, housing, transportation, and other basic necessities. It determines the minimum employment earnings necessary to meet basic needs while also maintaining financial self-sufficiency, taking into account income and payroll taxes. Living wage is the minimum income standard that draws a very fine line between financial independence and the need to seek out public assistance or suffer consistent and severe housing and food insecurity. The living wage calculation is based on working full-time hours, 52 weeks per year, and does not factor in the opportunity to take unpaid time off for illness, family leave, or vacation. It also does not include setting aside any income as savings for emergencies, large purchases such as a car or house, or retirement. It also excludes the comforts that many people think of as essential to "living," such as occasionally eating out, birthday and holiday gifts and celebrations, cable television or streaming services, high speed internet, and education expenses.

Terms and Definitions Matter

Cost of Living

The amount of money needed to cover basic expenses such as housing, food, taxes, and healthcare in a certain location in a certain time period.

Full-time Work

2,080 hours per year (40 hours each week for 52 weeks) are used to calculate full-time wages for hourly worker statistics for research purposes. The average employee works roughly 35 hours per week.

Housing Wage

The estimated full-time hourly wage workers must earn to afford an adequate rental home at the U.S. Department of Housing and Urban Development's Fair Market Rent (the 40th percentile of gross rents for standard rental units) while spending no more than 30 percent of their income on housing costs.

Living Wage

A measure of basic needs that draws on geographically specific data related to a family's likely minimum costs for basic necessities such as food, childcare, health insurance, housing, transportation, clothing and personal care items. It determines the minimum employment earnings necessary to meet basic needs while also maintaining financial self-sufficiency, taking into account income and payroll taxes.

Low Wage

A wage that is above the legally defined minimum wage in a given locality but does not meet the determined living wage of the location.

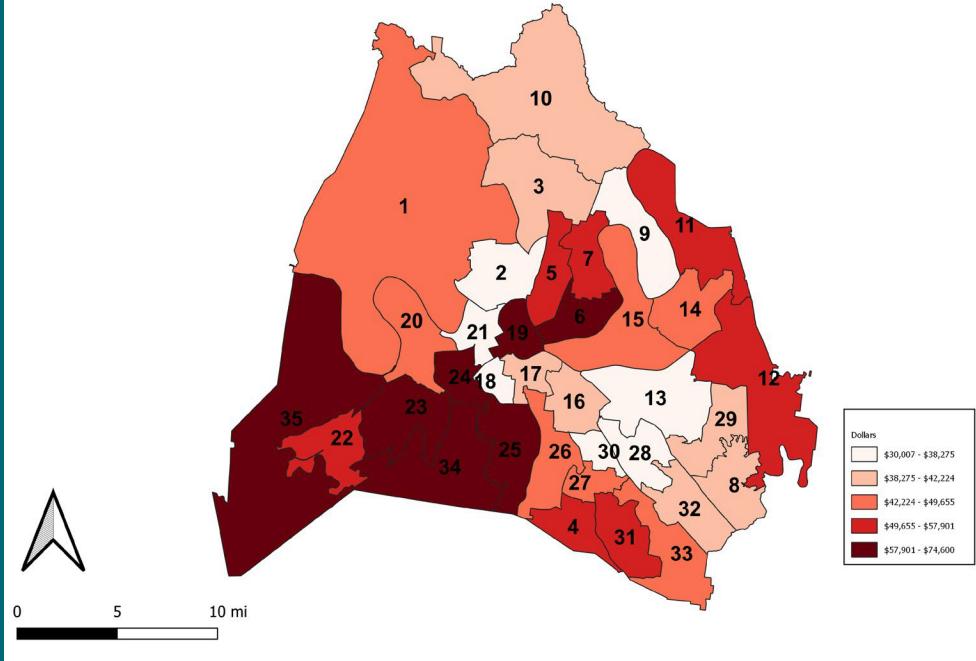
Minimum Wage

The lowest legal amount an employer may pay a worker for an hour of work, with the exception of tipped wage workers as long as their wages with tips amount to at least the mandated minimum wage per hour.

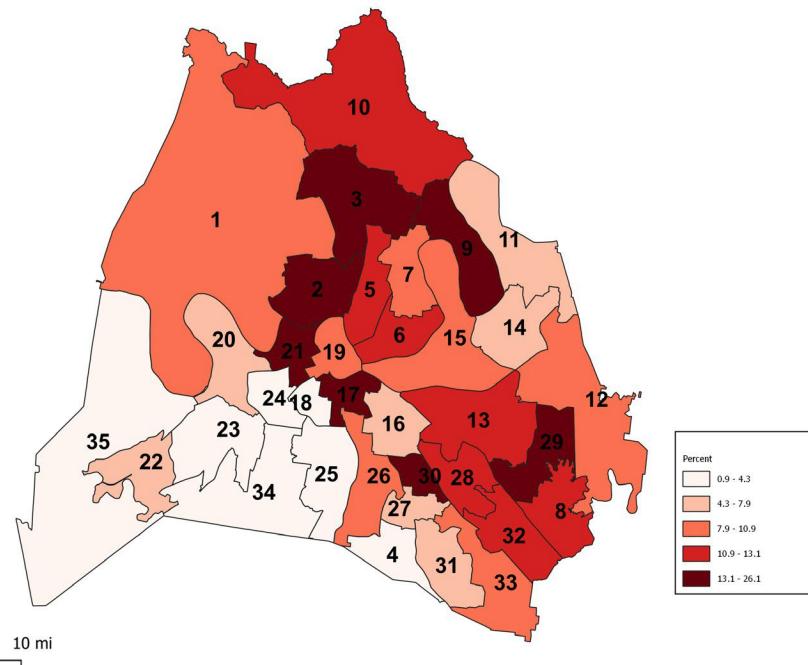
PROFILE of LOW-WAGE WORKERS

Areas with low-wage earners are found throughout Davidson County. Except for Southwest Davidson County, every part of Nashville has pockets where low-wage workers live.

Median Annual Earnings of Population
Age 16 and Over with Earnings
by Metro Council District



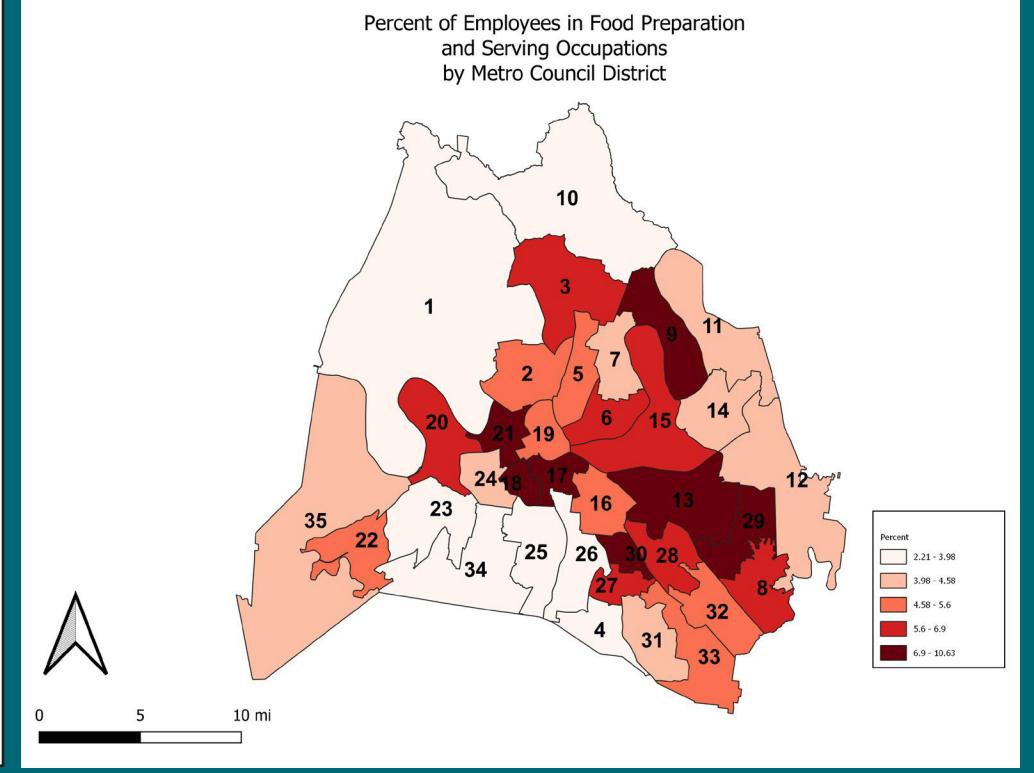
Percent of Households
Receiving Cash Public Assistance or Food Stamps/SNAP
by Metro Council District



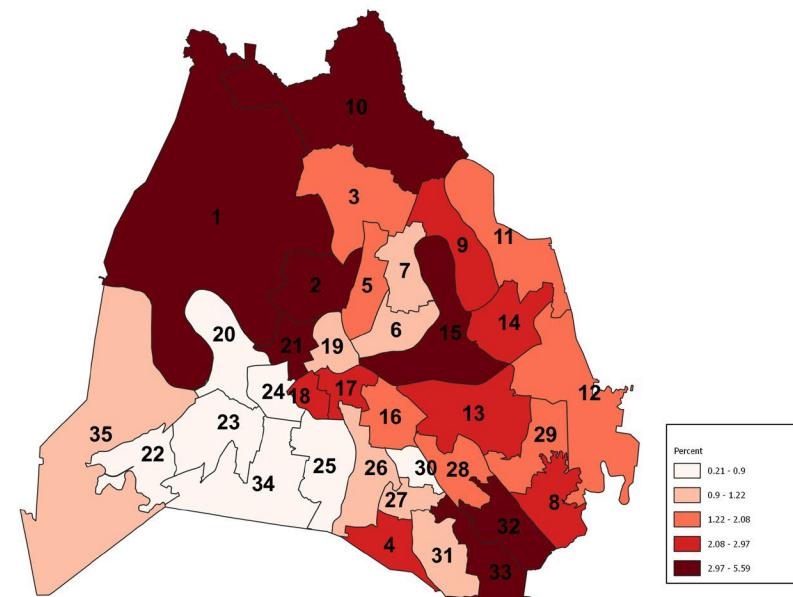
There are clusters of Davidson County where the share of households receiving cash public assistance or SNAP benefits is very high. Only in the Southwest are there comparatively fewer households needing this type of assistance to make ends meet for basic needs.

PROFILE of LOW-WAGE WORKERS

Many sections of the interior of Davidson County are home to many workers in food preparation and serving occupations. Low-wages are especially prevalent in the jobs held by these residents. The median wage for these workers is \$26,890.



Percent of Employees in Healthcare Support Occupations by Metro Council District

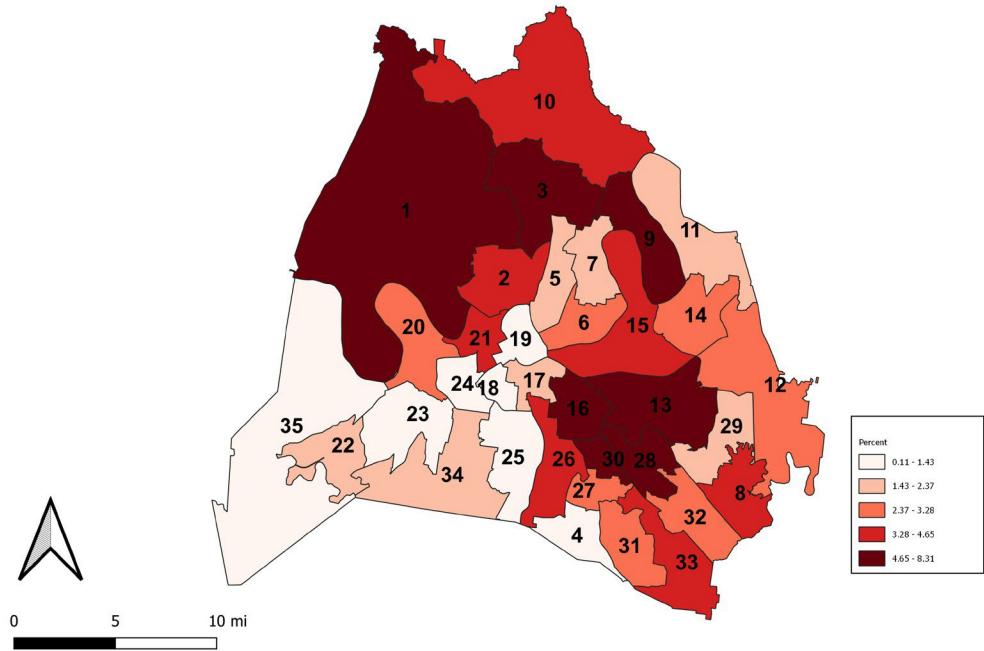


Healthcare support workers live in many parts of Davidson County, with many living in the north and southeast of the county. The median wage for these workers is \$42,139.

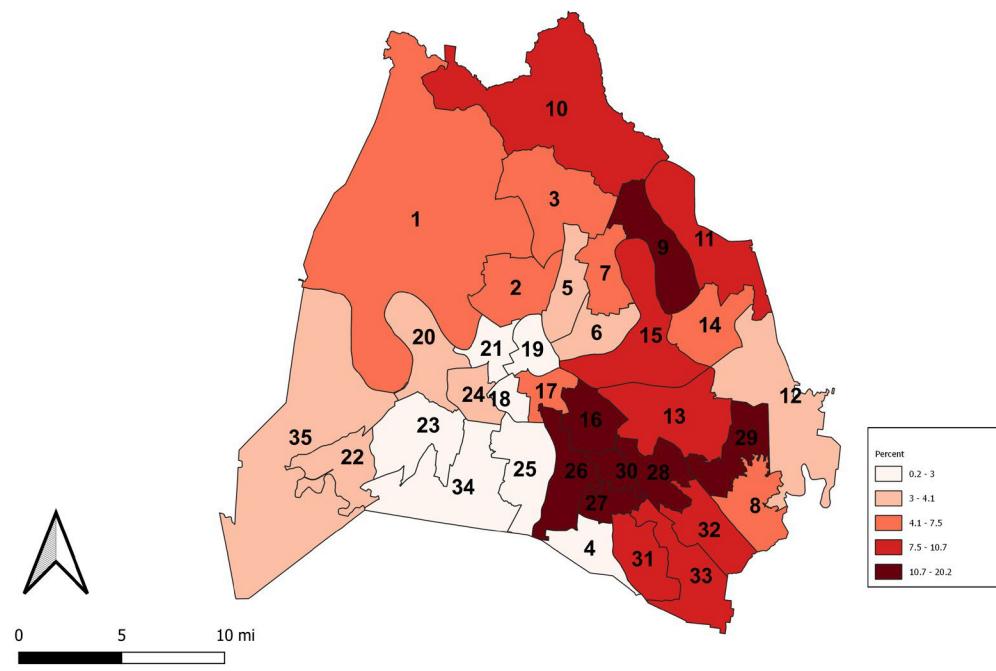
PROFILE of LOW-WAGE WORKERS

Workers in building and grounds cleaning and maintenance occupations live primarily in two areas of Davidson County: the northwest and central southeast. The median wage for workers in this job sector is \$22,230.

Percent of Employees
in Building and Grounds Cleaning & Maintenance Occupations
by Metro Council District



Percent of Employees
in Natural Resources, Construction, and Maintenance Occupations
by Metro Council District

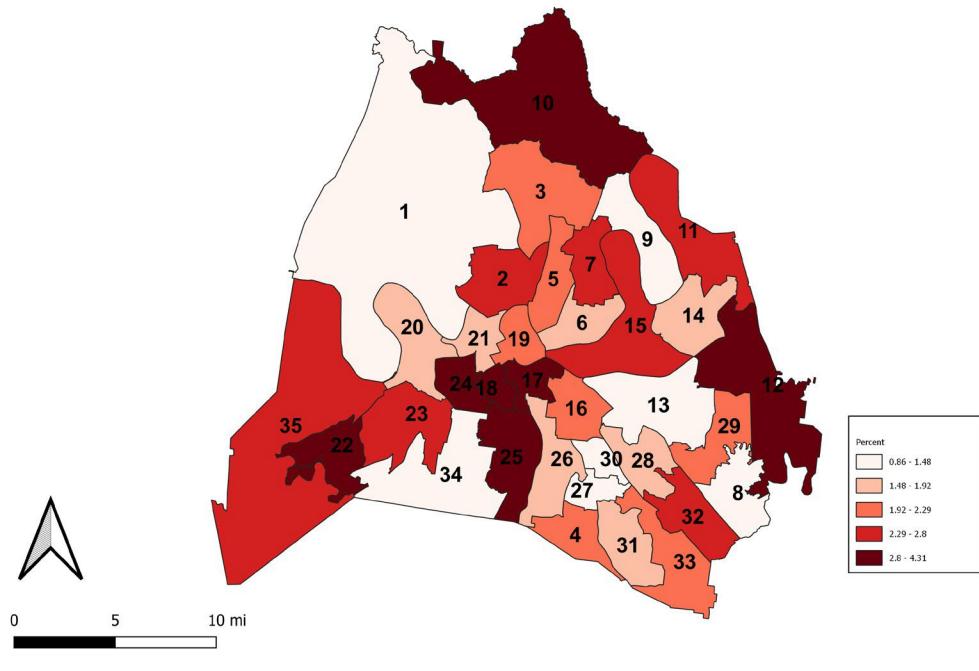


Workers in natural resources, construction, and maintenance occupations live primarily in the eastern half of the county, with large concentration in the southeast. The median wage for this occupational group is \$40,637.

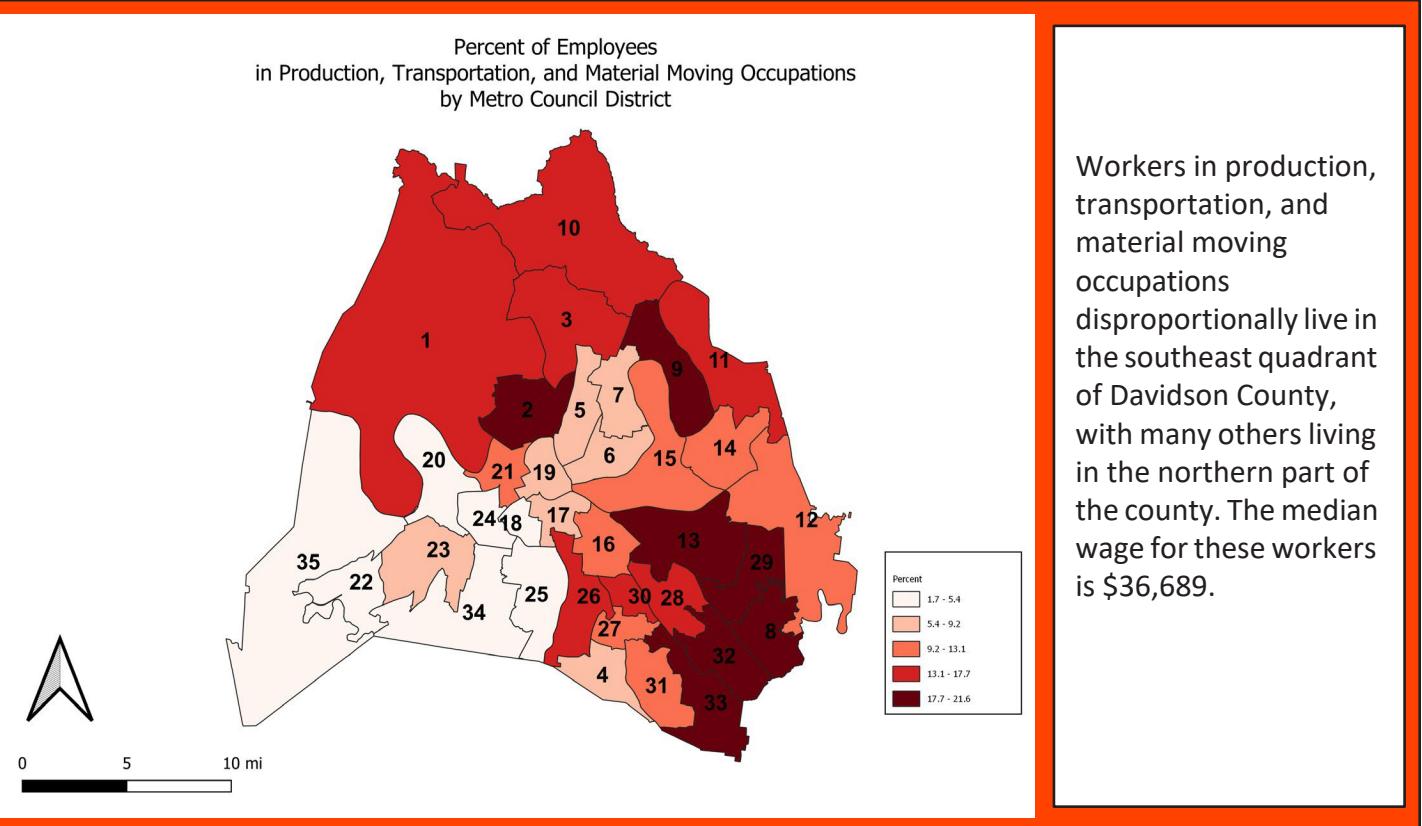
PROFILE of LOW-WAGE WORKERS

Workers in personal care and service occupations live in many parts of the county with no major concentrations in any one area. The median wage for this occupational sector is \$31,174.

Percent of Employees
in Personal Care & Service Occupations
by Metro Council District

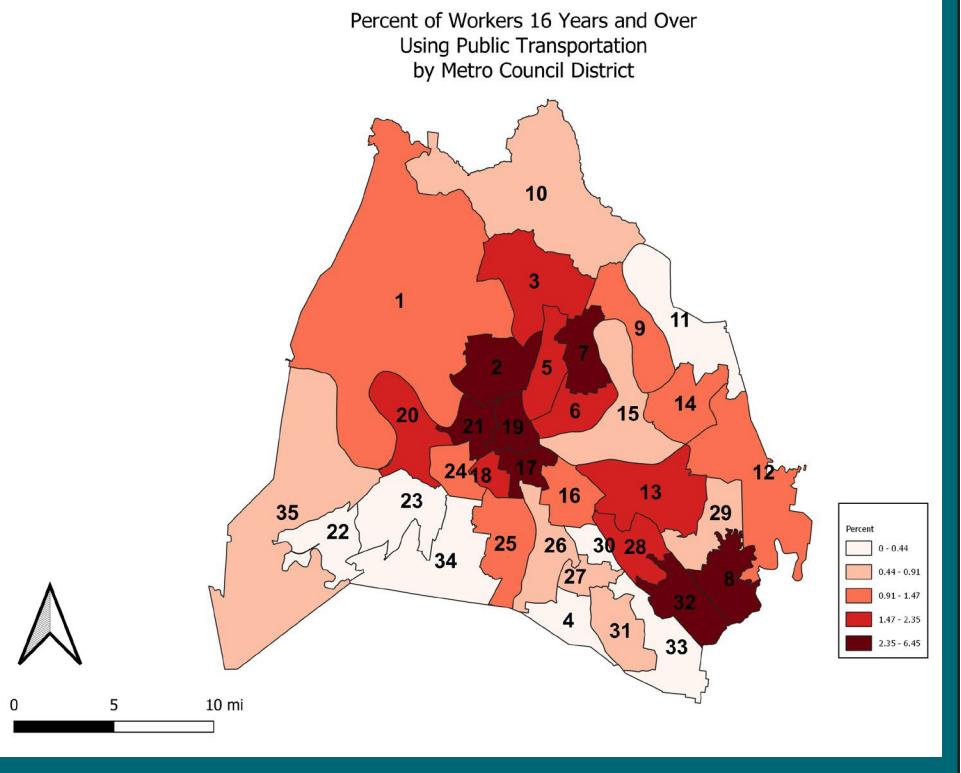


Percent of Employees
in Production, Transportation, and Material Moving Occupations
by Metro Council District



PROFILE of LOW-WAGE WORKERS

A larger share of workers using public transportation to get to their jobs lives in the center of Davidson County and in the southeastern portion of the county. Workers on the far southern section of Davidson County have the lowest share of use of public transportation to commute to their jobs.

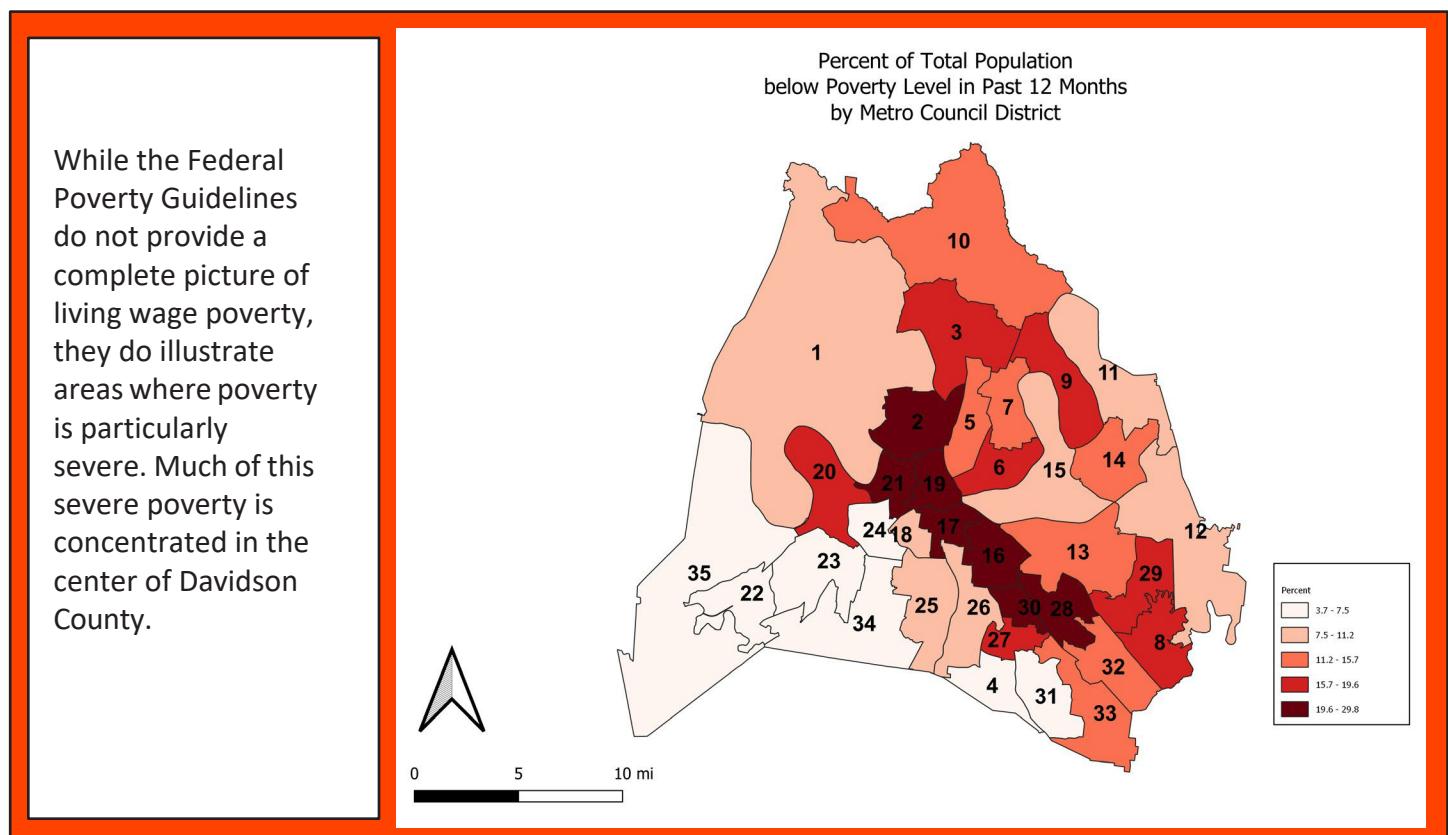
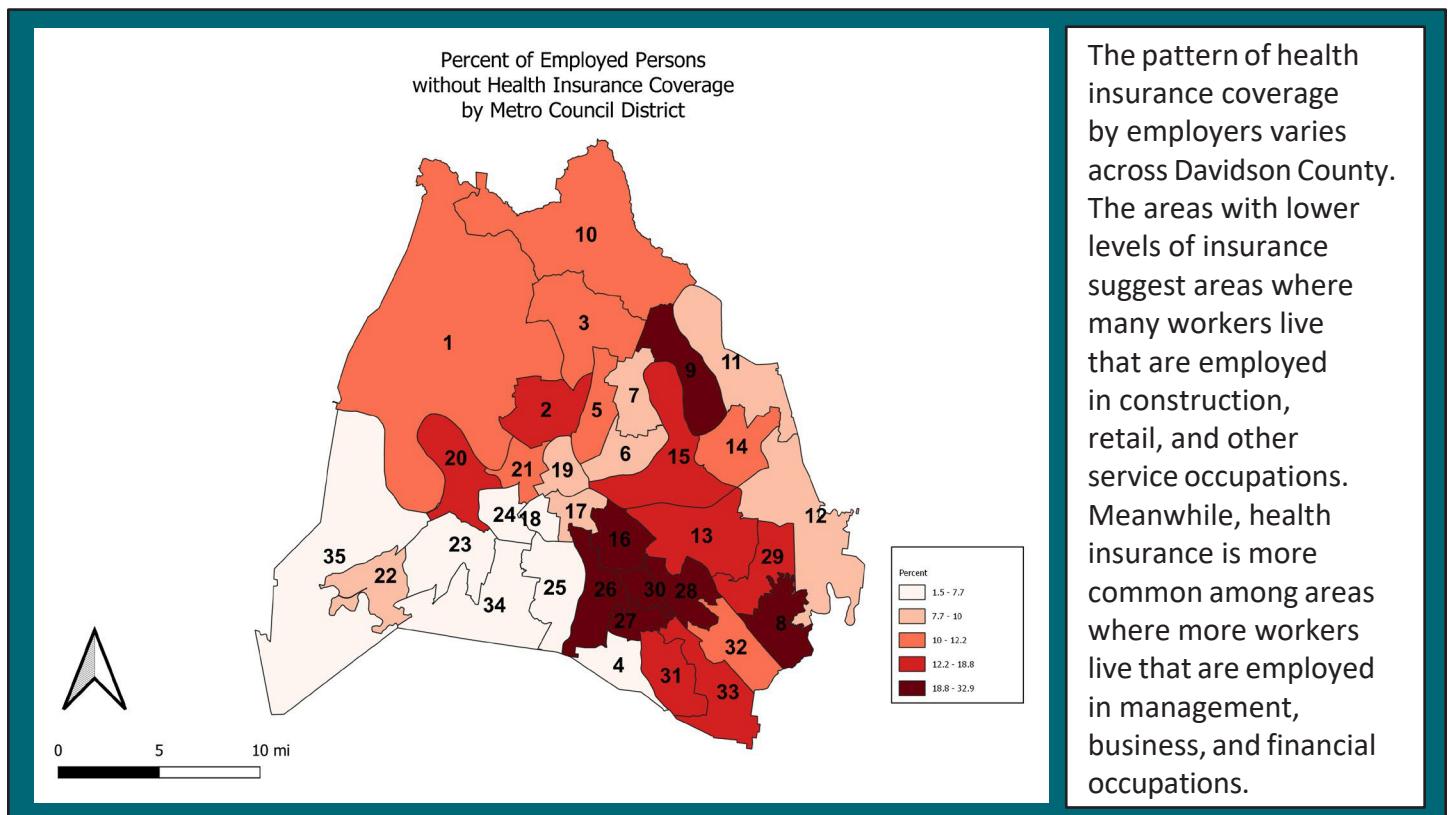


Lack of a car can be a barrier to employment, particularly for low-income individuals. Many studies have shown that ownership of a car (or a truck or motorcycle) increases the probability of work, especially among welfare recipients. And low-income individuals are the least likely to own a car and therefore must rely on other means of transportation, such as public transportation, ride services, bikes, or walking to get to work. Moreover, users of public transportation tend to have lower incomes and longer commute times. While public transportation options typically exist in larger urban areas, those options become more limited farther outside an urban center. In addition to needing access to a car, individuals also need to be able to legally drive it. Revoking driver's licenses can create additional barriers. Some research shows that lower-income individuals and minorities are most likely to have their licenses revoked.

There are, however, some potential ways to mitigate barriers to transportation, including expanding or creating new public transportation options, providing access to financial and educational resources to help people purchase cars, and overturning laws that limit people's ability to drive the cars that they do have access to.



PROFILE of LOW-WAGE WORKERS



The HIGH COST to INDIVIDUALS

The HIGH COST to INDIVIDUALS

Workers with sustained low wages are **38%** more likely to die over the course of 12 years

Source: JAMA

POOR HEALTH OUTCOMES

Unmet social needs, environmental factors, and barriers to accessing health care contribute to worse health outcomes for people with lower incomes. For example, people with limited finances may have more difficulty obtaining health insurance or paying for expensive procedures and medications. In addition, neighborhood factors, such as limited access to healthy foods and higher instances of violence, can affect health by influencing health behaviors and stress. Across the lifespan, residents of impoverished communities are at increased risk for mental illness, chronic disease, higher mortality, and lower life expectancy.

Source: US Dept. of Health and Human Services

- Low hourly wage is an **occupational health hazard** that is associated with faster cognitive decline, higher BMI, and hypertension.
- Low-wage occupations often exhibit **unstable scheduling practices and overwork**, which can negatively impact worker health and safety. These conditions are also associated with considerable cost to employers, including lost productivity and increased turnover.

Source: JAMA

Source: Federal Reserve of San Francisco

16.2%
of Nashville workers
earning \$25,000 to
\$50,000
lack health insurance.

Source: US Census Bureau

Davidson County population experiences more poor physical and mental health days than the US as a whole.

Source: County Health Rankings

1 in 5 Davidson County residents experiences poor or fair health, worse than the state or nation.

Source: County Health Rankings

Davidson County experiences higher rates of premature death of people under age 75 than the US overall.

Source: County Health Rankings

The HIGH COST to INDIVIDUALS

UNSTABLE WORK & MULTIPLE JOBS

Low wage workers are more likely to seek differing ways to make “ends meet” for their household budgets. Low-wage workers have historically, and continue to, work multiple jobs to maximize their earnings. The U.S. Census Bureau finds that, while low-wage workers believe they are generating additional income, on average, they earn about \$2,200 less when combining the average income of their two jobs. Across the low-wage spectrum, certain industries have higher concentrations of workers holding multiple jobs than others:

- **16.8%** in healthcare & social assistance
- **16.7%** in accommodation & food services
- **14.5%** in retail trade
- **10.8%** in administrative support, waste management, & remediation services

Tennessee ranks among the **bottom 10 states**

in policies related to wages, worker protections, and rights to organize, which impact the effectiveness of safety regulations.

Source: Oxfam



9.1 million Americans worked multiple jobs in 2025, the highest share in over 15 years

Companies may have policies and practices in place for attracting and retaining low-wage workers, but they're doing a poor job of following through on them.

Harvard Business Review, 2023

The HIGH COST to INDIVIDUALS

IRREGULAR & UNPREDICTABLE WORK

Low-wage workers often encounter challenges related to irregular and unpredictable work hours. Such scheduling instability can lead to financial insecurity and difficulties in managing personal responsibilities.

Irregular Work Hours: Many low-wage positions, particularly in sectors like food service and retail, involve variable schedules that can change with little notice. This unpredictability makes it challenging for workers to plan for childcare, pursue education, or maintain additional employment. Moreover, fluctuating work hours can result in inconsistent income, further exacerbating financial instability.

Legal Protections and Employer Practices: The Fair Labor Standards Act (FLSA) sets federal standards for minimum wage and overtime pay but does not regulate scheduling practices. In Tennessee, there are no specific state laws addressing irregular work hours, leaving scheduling largely at the discretion of employers. This lack of regulation can lead to practices such as “on-call” shifts, where employees must be available without a guarantee of work, and “clopening,” where workers close the business late at night and reopen early the next morning.

Little Access to Benefits: Workers with variable or unpredictable work schedules have very limited access to some of the basic benefits that those earning in the moderate or high wage segment have. In 2021, a study conducted by The Center for Law and Social Policy reported that 73% of low wage workers at the time of the study had no access to healthcare through their employer. In our current economy some studies suggest that as much as 50% of workers are in low income and part-time employment. These part-time workers on average are paid about 29% less than their full-time counterparts.

Impact on Others: Poverty not only influences the individuals, but also everyone in the household. Workers in low-income jobs often remain in those positions due to various systemic barriers, and this cycle frequently extends to their children. According to Oxfam, 40% of children born into the lowest income bracket remain in poverty as adults, illustrating the intergenerational persistence of economic inequality. The persistent impact of low-income status on the economic prospects of children across generations is what economists and sociologists refer to as the “cycle of poverty.”

The HIGH COST to INDIVIDUALS

MISMATCH IN HOUSING AND WORKPLACE: TIME & DISTANCE

Today, too many people in Nashville lack a safe, stable and affordable place to call home. Those earning less than 60 percent of the city's median income (\$52,026) struggle to find and maintain a Nashville residence while providing for their household's most basic needs.

Source: Urban Housing Solutions

Nashville is a sprawling and auto-oriented metropolitan area. This is reflected in the share of the workforce traveling a long distance to commute to work: **Only 37 percent of all jobs are within 10 miles of workers' homes, and the median commute distance is 11 miles.** A large percentage of low-wage workers—43 percent—reside in census tracts with an affordable median monthly rent. These census tracts, however, are in the periphery of the metropolitan core.

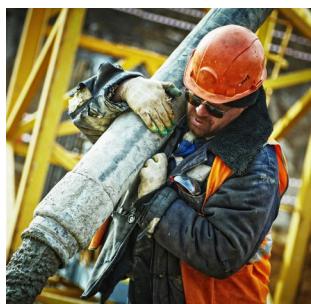
Source: Center for American Progress

Nashville area is also among the national leaders in daily driving, with an average weekday private vehicle mileage of **40.5 miles** in Spring 2024.

Source: Replica

Compared with higher-wage workers, individuals employed in **low-wage jobs typically spend a greater share of their income on housing- and transportation-related costs**, are more constrained in their ability to travel long distances to work, and often drive older cars.

Source: Center for American Progress



Living wage should be viewed as an entry point to the conversation about wages—the amount necessary just to get by.

Source: Drexel University Center for Hunger-Free Communities



The HIGH COST to FAMILIES

The HIGH COST to FAMILIES

WHAT IS A **LIVABLE** INCOME?

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

LIVING WAGE REQUIRED FOR DAVIDSON COUNTY RESIDENTS

	1 Adult			2 Adults (1 working)			2 Adults (both working)		
	0 children	1 child	2 children	0 children	1 child	2 children	0 children	1 child	2 children
Food	\$4,747	\$6,981	\$10,456	\$8,703	\$10,817	\$13,914	\$8,703	\$10,817	\$13,914
Child Care	\$0	\$8,345	\$16,689	\$0	\$0	\$0	\$0	\$8,345	\$16,689
Medical	\$3,420	\$10,278	\$10,350	\$7,470	\$11,239	\$11,511	\$7,470	\$11,239	\$11,511
Housing	\$19,490	\$22,409	\$22,409	\$20,238	\$22,409	\$22,409	\$20,238	\$22,409	\$22,409
Transportation	\$9,633	\$11,148	\$14,043	\$11,148	\$14,043	\$16,158	\$11,148	\$14,043	\$16,156
Civic	\$2,589	\$4,557	\$5,031	\$4,557	\$5,031	\$6,450	\$4,557	\$5,031	\$6,450
Internet & Mobile	\$1,878	\$1,878	\$1,878	\$2,460	\$2,460	\$2,460	\$2,460	\$2,460	\$2,460
Other	\$3,770	\$7,242	\$7,587	\$7,242	\$8,033	\$9,120	\$7,242	\$8,033	\$9,120
Required annual income before taxes	\$52,858	\$82,080	\$99,387	\$70,531	\$83,160	\$90,706	\$70,531	\$92,581	\$109,549

Source: MIT Living Wage Calculator

The Living Wage Income Gap is
Increasing for
Nashville Families

The HIGH COST to FAMILIES

LACK OF SAVINGS

Only about 1 in 3 of the lowest-income families in the U.S. have a savings account. For the lowest income quintile of persons age 50-59, only 21% of households have a retirement account, compared to 97% of households in the highest income quintile.

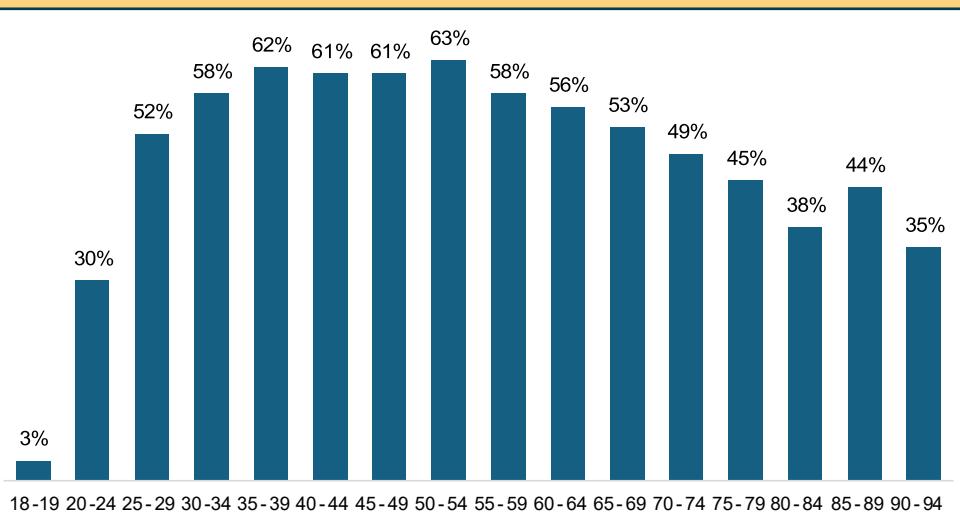
Source: US Dept of Treasury; Consumer Federation of America.

37%

of US adults would have to borrow or sell something to pay a \$400 unexpected expense

Source: Federal Reserve

Percent of Households with more than \$0 saved for Retirement, by Age



Source: Survey of Consumer Finance

FOOD INSECURITY

On average, Black people are twice as likely to experience food insecurity than the overall US population, over 30% of single moms face food insecurity, and 1 in 4 veterans of the Iraq and Afghanistan wars is food insecure. Additionally, millions of college students are forced to choose between eating and paying for their tuition.

Source: Move for Hunger

Nearly 1 in 5
Nashville
children
does not have
enough to eat

Source: Feeding America

The HIGH COST to FAMILIES

UNAFFORDABLE HOUSING

Housing instability encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, or spending the bulk of household income on housing. These experiences may negatively affect physical health and make it harder to access health care.

Source: US Dept of Health and Human Services

In 2025, Nashville dropped to

20th

in the “Best Performing Cities” index by the Milken Institute, a significant drop from its previous position in the top six.

The report cited Nashville’s **high housing costs** and the fact that a large number of households spend more than a third of their income on housing as a major reason for the city’s decline in ranking.

Eviction Filings

up 37%

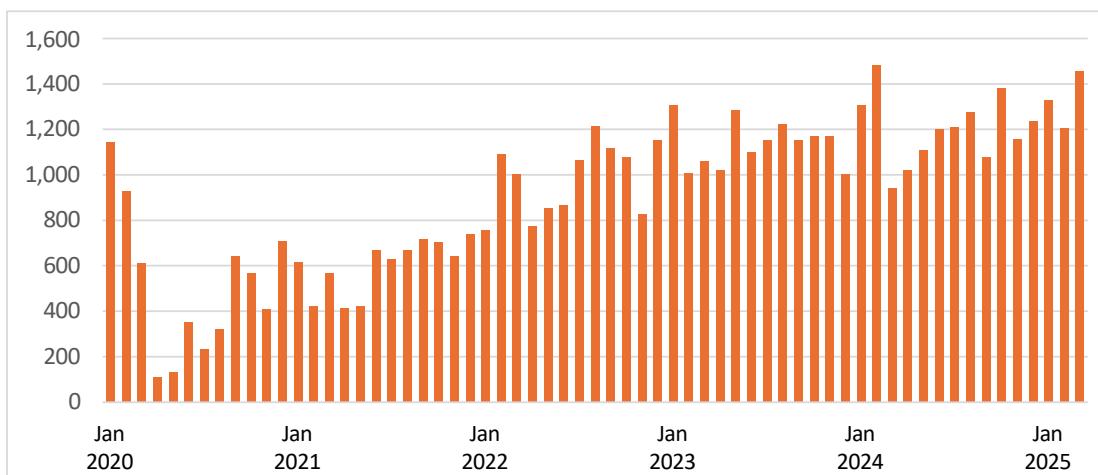
in Davidson County
vs. pre-Covid
average

Source: Eviction Lab

THREAT OF EVICTION

Eviction filings in Nashville began to fall in March 2020. Compared to equivalent periods in 2017-2019, eviction filings were far below average throughout April and May of that year. Tennessee implemented a state-wide eviction moratorium between March 13, 2020 and June 1, 2020. Filings remained low in the state during this period, but have increased since these protections were lifted.

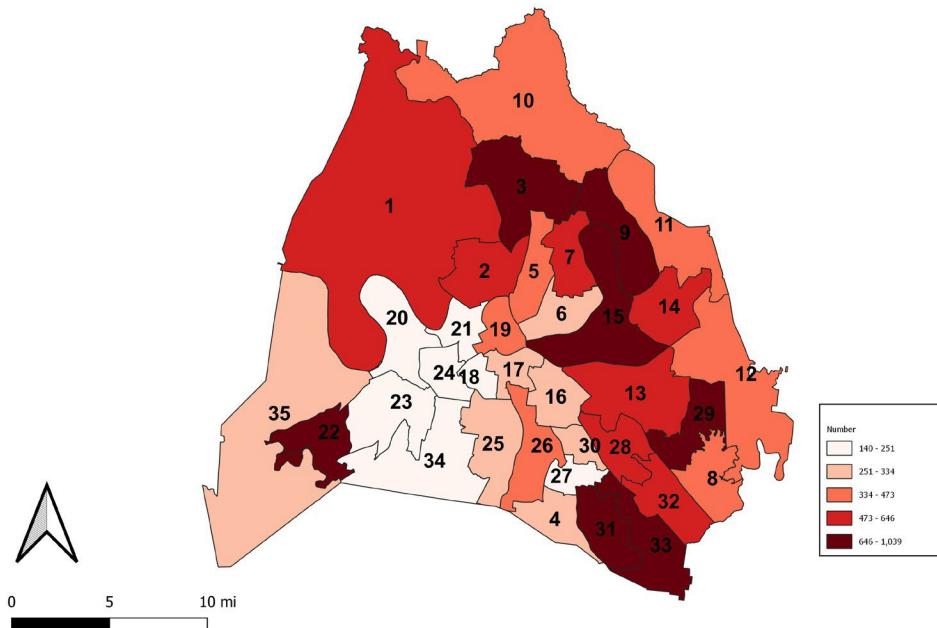
Davidson County Filings for Evictions Continue to Rise



Source: Eviction Lab

The HIGH COST to FAMILIES

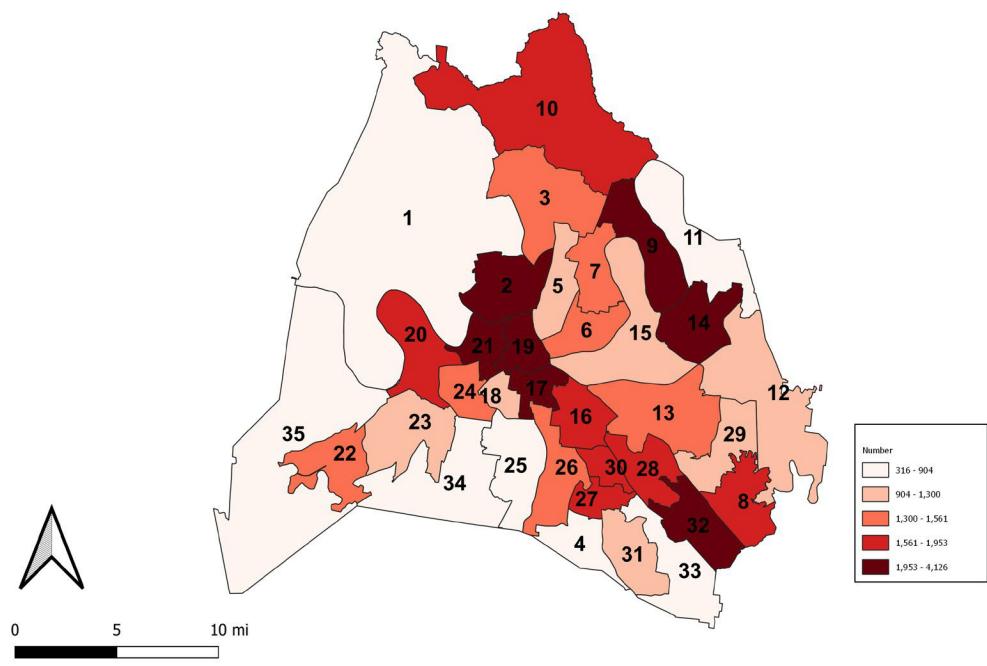
Number of Homeowner Households
(Annual Income < \$50,000) Spending ≥ 30% on Mortgage
by Metro Council District



Low-wage workers that spend more than 30 percent of their household income on mortgage expenses live in many areas of Davidson County, with the largest numbers in the southeast and parts of the north. The total number of households earning below \$50,000 that are cost-burdened in this way is 15,743.

Renter households that earn below \$50,000 and pay over 30 percent of their income for rent live disproportionately in the center of Davidson County and certain pockets of the east and southeast. The total number of renter households that earn less than \$50,000 and are cost-burdened for their housing needs is 52,790.

Number of Renter Households
(Annual Income < \$50,000) Spending ≥ 30% on Rent
by Metro Council District

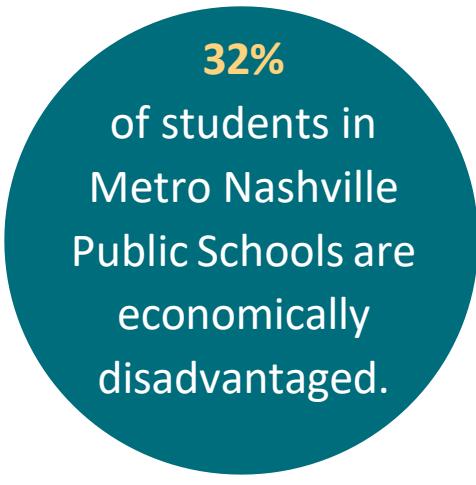


The HIGH COST to FAMILIES

POOR EDUCATIONAL OUTCOMES

Poverty or economic insecurity significantly impacts children's development across multiple dimensions, including their **physical, mental, and social well-being**. These challenges are particularly evident in children's educational development and outcomes.

- Children from low-income families may miss out on early learning opportunities that foster cognitive, social, and emotional development. The high cost of childcare means that many families may not afford quality preschool education, leading to a widening achievement gap between children from different socioeconomic backgrounds.
- Children growing up in low-income families often live in neighborhoods zoned for underperforming and overcrowded schools. Low-income families may also not be able to afford extracurricular activities for their children. Consequently, these students face significantly lower chances of pursuing higher education after high school.
- There's a consistent gap between the economically disadvantaged and non-disadvantaged groups in college going rate throughout the years in Davidson County. For the Class of 2023, economically disadvantaged students had a college-going rate of 39.3%, compared to 65.3% for their non-economically disadvantaged peers, reflecting a significant gap of 26 percentage points.



Source: MNPS

Students living in poverty often have fewer resources at home to complete homework, study, or engage in activities that help equip them for success. Many impoverished families lack access to computers, high-speed internet, and other materials that can aid a student outside of school. Parents of these families often work longer hours or multiple jobs, meaning they may not be available to assist their children with their schoolwork.

Source: National Association of Secondary School Principals

UNAFFORDABLE CHILD CARE

Childcare is highly unaffordable for low-wage earner families in Davidson County, leading to costly alternative choices of working less, compelling others to work less, foregoing other needed spending on health, and simply going further into debt.

- Infant center care estimated cost **\$11,323**
- Toddler center estimated cost **\$9,036**

Source: Tennessee General Assembly, WTVF



Source: Center for American Progress

The HIGH COST to FAMILIES

INTERGENERATIONAL IMPACTS

Intergenerational poverty occurs when children from low-income families become adults who are also poor. This cycle recurs through generations. The impacts on the next generation are many based on low-wage earnings today.

Children in Living Wage Poverty are **more likely to have....**

Health

- Worse health than other children, including low birth weight and poor nutrition
- Chronic diseases like cardiovascular disease and arthritis
- Mental health issues like depression

Education

- Lower educational attainment
- Experience of dropping out of high school
- Fewer opportunities for higher education

Employment

- Lower occupational productivity and earnings
- Limited access to employment opportunities

Social

- Experiences of violence, incarceration, and victimization
- Limited social capital
- Fewer positive role models
- More frequent and change in schools

Economic

- Necessity to use of public benefits
- Less of a safety net as adults
- Unsafe living conditions

The HIGH COST to FAMILIES

IMPACT OF LOW WAGE POVERTY ON OLDER ADULTS & CAREGIVERS

The financial burden of caregiving, particularly on lower-income families, is significant, impacting both the caregiver and the care recipient. Caregivers often face substantial out-of-pocket expenses, including housing, medical bills, and personal care items, which can lead to financial hardship. Additionally, the time commitment required for caregiving can lead to missed work opportunities and reduced income.

Out-of-pocket costs: Caregivers spend an average of \$7,000 to \$7,242 per year on caregiving expenses, including medical bills, housing expenses, and other related costs. This can be a significant burden for lower-income individuals and families.

Impact on employment: Caregiving can force individuals to reduce their work hours or quit their jobs, leading to lost income and career advancement opportunities. This is especially true for women, who are more likely to be caregivers.

Financial strain: The financial impact of caregiving can be overwhelming, with some caregivers needing to dip into their savings, take out loans, or borrow from family and friends.

Social and economic disparities: The financial strain of caregiving is disproportionately felt by women, people of color, and low-income families.

Impact on health: The physical and emotional strain of caregiving can take a toll on caregivers' health, potentially leading to increased healthcare costs and even social isolation.

Need for support: To address the financial burden of caregiving, there is a need for increased government support, employer-sponsored programs, and community resources that can help caregivers manage the costs and challenges of caregiving.

The high cost of caregiving places a significant financial burden on many families, particularly low-income families and those who are already struggling financially. Addressing this issue requires a multi-faceted approach, including financial assistance, support for caregivers' employment, and community resources to help them manage the challenges of caregiving.

Among lower-income Americans in the 50- to 59-year-old age group, retirement savings is comparatively rare. For those earning the lowest income quintile, **only 21% of households have a retirement account**, compared to 97% of households in the highest income quintile.

Source: University of Wisconsin-Madison & US Department of Treasury

By 2040, the number of households with individuals aged 65 and older facing financial vulnerability in retirement (earning less than \$75,000 annually) will rise by 43%, increasing from 22.8 million to 32.6 million. As a result, the nation is expected to incur an **additional \$334.3 billion in state spending due to insufficient retirement savings**.

Source: PEW Research

The HIGH COST to FAMILIES

THE BENEFITS CLIFF

The benefits cliff occurs when a family's increased income triggers an abrupt loss of public benefits that outweighs the increase in income, often substantially. Because the value of the family's increased income is less than the value of the lost benefit(s), the family is left in a worse financial situation. The layers of benefits and tax systems are confusing, and it can be difficult for families to anticipate how changes in earnings will affect the supports they receive. Further, families often are not able to stabilize their budgets through work because their benefits are uncertain.

Of the parents who experienced a benefits cliff in surveys by Tennessee Alliance for Economic Mobility

- **63%** had resisted working additional hours
- **50%** has resisted getting a better-paying job
- **25%** had turned down a raise

The benefits cliff is the single greatest barrier to self-sufficiency for low-income families, impacting **22.5%** of Americans

Source: Carey, 2018

The Tennessee Department of Human Services funded seven initiatives in May 2022, awarding each \$25 million. One of these was Our Chance TN, designed by the Tennessee Alliance for Economic Mobility (TAEM) and chosen specifically by TDHS for its emphasis on addressing the benefits cliff.

The aim of the three-year Our Chance TN pilot is to help 900 central Tennessee families navigate through benefits cliffs and on to their individually set employment goals. The pilot provides customized benefits cliff coaching and assistance through the fall of 2025. Eligible participants—referred to as caregivers in the program—must be responsible for up to four children, earn an income up to \$55,000 a year, and be receiving at least one public assistance benefit.

TAEM, the alliance that designed the pilot, comprises 32 local organizations from across the seven counties of central Tennessee. It's headquartered in the Martha O'Bryan Center—which also serves as the pilot program's backbone organization. Our Chance TN draws on the extensive experience and understanding of each local organization involved.

The HIGH COST to SOCIETY

The HIGH COST to SOCIETY

THE OPPORTUNITY COST for EVERYONE

For Workers

- **Limited Opportunities for Advancement:** Low-wage jobs often lack opportunities for career growth and advancement, trapping workers in a cycle of low earnings and limited prospects.
- **Increased Job Instability:** Low-wage workers are more likely to experience job loss and face difficulties finding new employment, further exacerbating their financial struggles.
- **Reduced Ability to Save and Invest:** Low wages leave little room for saving and investing, hindering long-term financial security and retirement planning.
- **Reduced Ability to Participate in the Economy:** Low wages can limit workers' ability to participate fully in the economy, including purchasing goods and services, which can negatively impact businesses and the overall economy.
- **Discrimination and Exploitation:** Low-wage workers are often vulnerable to discrimination and exploitation, further limiting their opportunities and exacerbating their financial difficulties.

For Employers

- **Higher Turnover Costs:** Low wages can lead to high employee turnover, resulting in increased costs associated with recruitment, training, and onboarding new employees.
- **Reduced Productivity:** Low-wage workers may be less motivated and productive, leading to lower overall output and profitability for businesses.
- **Difficulty Attracting and Retaining Talent:** Low wages can make it difficult for businesses to attract and retain skilled workers, hindering their ability to compete in the marketplace.
- **Damage to Company Reputation:** Paying low wages can damage a company's reputation and brand image, making it harder to attract customers and investors.
- **Increased Costs of Public Assistance Programs:** Low wages can lead to increased reliance on public assistance programs, placing a burden on taxpayers.
- **Economic Instability:** Low wages can contribute to economic instability by reducing consumer spending and hindering economic growth.

Public assistance programs spend
\$153 billion a year in the US
as a direct result of low wages.

Source: Labor Center, Berkeley

Companies are quick to calculate the costs of investing in skills development for low-wage workers, but they tend to ignore the hidden costs of constantly searching for, hiring, onboarding, and training employees,

not to mention paying overtime to existing staffers to get essential work done. In other words, they focus on the investment and disregard the return.

Harvard Business Review



The HIGH COST to SOCIETY

IMPACT OF LIVING WAGE POVERTY ON EDUCATION

Public schools bear a critical responsibility of preparing students for success as adults. The challenge to accomplish this goal is made much more difficult where economic hardship among large numbers of the student population exists. Foremost, economically disadvantaged students are more likely to have lower academic performance and higher dropout rates. In the 2024-2025 school year, 32% of the MNPS students (or 25,998) are classified as Economically Disadvantaged.

Some of the education outcomes that result from living wage poverty are the following:

- **Economically disadvantaged students** are more likely to have lower academic performance and higher dropout rates.
- **Absenteeism rate** of economically disadvantaged students in Davidson County is 39.2%, or 15.1 percentage points higher than that of students overall.
- There's a consistent gap between the economically disadvantaged and non-disadvantaged groups in college going rate throughout the years in Davidson County. For the Class of 2023, **economically disadvantaged students had a college-going rate of 39.3%**, compared to 65.3% for their non-economically disadvantaged peers, reflecting a significant gap of 26 percentage points.

IMPACT OF LIVING WAGE POVERTY ON BUSINESS & AREA ECONOMY

Business is not immune to adverse impacts of living wage poverty in the community. The repercussions of large numbers of workers and households struggling to make ends meet are felt throughout all parts of the local economy.

- **Lower Overall Tax Revenue:** Low-wage workers contribute less to income taxes, and often spend less locally. This can limit funding for schools, infrastructure, and public services, especially if the county relies heavily on sales or property taxes.
- **Increased Demand for Public Assistance:** Low-wage workers may qualify for housing subsidies, food assistance, and Medicaid/TennCare. If the number grows significantly, local governments may struggle to meet demand or have to cut spending elsewhere.
- **Wage Stagnation:** An oversupply of low-wage labor can keep wages artificially low, especially if employers don't have to compete for skilled workers. This can discourage up-skilling or long-term investment in workforce development.
- **Reduced Local Economic Spending:** Workers earning below a living wage have minimal disposable income, leading to weaker local economies. Local businesses may experience reduced demand, creating a negative feedback loop.
- **Housing Pressure:** In areas with limited affordable housing, a high number of low-income residents can lead to overcrowding, increased rent burden, and higher homelessness rates.

The HIGH COST to SOCIETY

IMPACT OF LIVING WAGE POVERTY ON HEALTH SERVICES

11.6%
of Davidson County residents rely on Medicaid for medical care.

Source: US Census Bureau

The presence of living wage poverty in a community creates a cycle that leads to higher health care costs for everyone. Research shows that delays or missed care due to cost make people sicker. According to the Commonwealth Fund, 54% of individuals with employer-sponsored health insurance who delayed or skipped medical care due to high costs reported that their own or a family member's health condition worsened as a result, as did 61 percent in marketplace or individual-market plans, 60 percent with Medicaid, and 63 percent with Medicare.

Research also shows that the total amount of medical debt that Americans owe are based mainly on debt that goes to collection agencies and then appears on consumer credit records. In 2021, there was an estimated \$88 billion of medical debt on consumer credit records, accounting for 58 percent of all debt-collection entries on credit reports — by far the largest single source of debt.

VIGNETTE: It's Harder for People Living in Poverty to Get Health Care

For people living in poverty, going to the doctor can be a huge ordeal and an incredibly stressful experience. One patient that comes to mind had to call out from her — from her job that day. So she, that day, did not make any money that she normally would have, because she didn't have paid time off from work. She then had to arrange for child care, which was incredibly expensive and something that she didn't have planned in her weekly budget.

And then once she actually got to the doctor, she waited in the waiting room for 30 minutes just to see the doctor. And then once she finally walked into the office, the doctor spent five minutes with her. And she didn't get all of her concerns addressed, and she felt like she was being rushed out the door.

It left her feeling like, "Why did I take all this time off work, and spend money on child care, just to go and spend five minutes with a physician?"

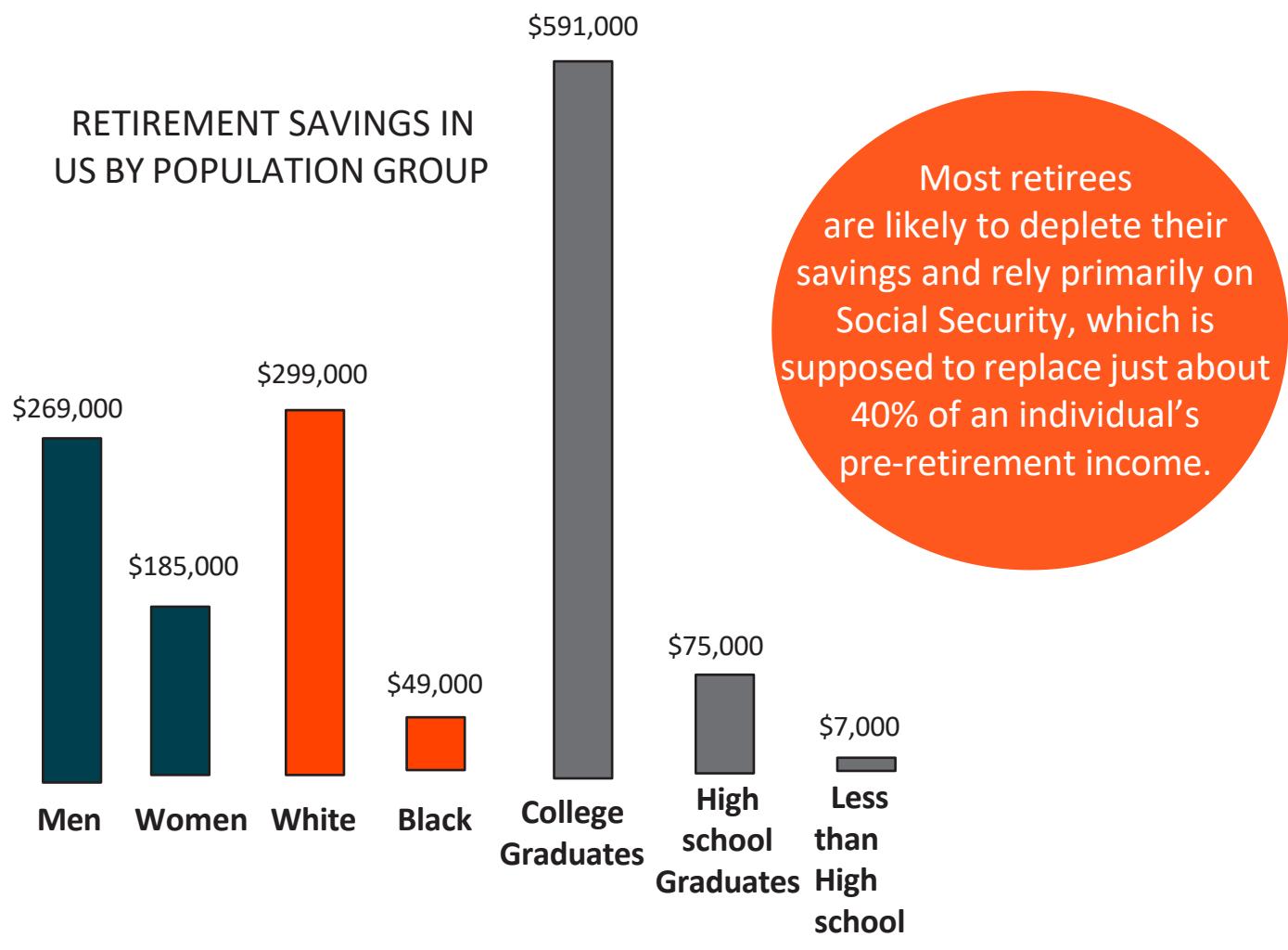
She then told us that she wanted to talk about her mental health concerns, and when she did the physician actually said to her: "Well, here, I'll write you a prescription." And she was like, "You're actually not hearing me or speaking to me. I can't take these prescriptions, because I also am sober, and I'm not able to take these medications."

Source: Commonwealth Fund, 2019

The HIGH COST to SOCIETY

THE SAVINGS GAP

Estimates show that 30.4 million Americans will turn 65 by 2030, a historically high figure as the Baby Boom generation continues to age. Research also indicates that the median retirement savings for adults in the U.S. is only \$225,000. The reality is that meeting household expenses in retirement for many of these persons may prove quite challenging. With the large number of low-wage occupations in the economy, other family members will typically lack capacity to fill in the gap for insufficient resources of older persons in the family. Likewise, local philanthropy, charity, and non-profit organizations are challenged to meet the consequences of the savings gap.



Median US retirement savings = \$225,000

The HIGH COST to SOCIETY

IMPACT OF LIVING WAGE POVERTY ON PUBLIC SAFETY

Poverty significantly impacts public safety by creating conditions that can lead to higher crime rates, increased vulnerability to violence, and a cycle of disadvantage. It also affects mental health and limits access to essential resources. Crime is a hyperlocal issue—meaning rather than directly affecting residents of a given state, region, or city equally, it disproportionately concentrates in specific neighborhoods and streets where economic and place-based disadvantage also cluster.

Source: The Brookings Institution

- Each fatal assault costs an average of **\$4,906** in immediate expenses, along with an estimated **\$1.3 million** in lost productivity (Corso et al., 2007).
- Every nonfatal assault costs approximately **\$1,000** on average, with **\$2,822** in lost productivity (Corso et al., 2007).
- The American Correctional Association estimates that it costs states an average of **\$240.99** per day—around **\$88,000** a year—for every young person housed in a juvenile facility in 2008 (Justice Policy Institute, 2009).

Source: NIH

IMPACT OF LIVING WAGE POVERTY ON TRANSPORTATION

Infrequent and inconvenient public transportation creates a feedback loop for dependent riders that prevents them from maximizing their economic potential, which they could use to purchase a car. Transportation is equivalent to access; it mediates the ability of individuals to physically interface with resources and amenities in their community. Public transportation exists to ensure that all community members can access these resources, regardless of their ability to afford or operate a personal vehicle. Riders are beholden to public transit, regardless of the quality of the service. This reliance is often portrayed as a reason to minimally fund public transit because dependent riders will ride regardless. Not often enough do we consider how an insufficient public transportation system directly contributes to creating dependent riders.

Source: Institute for Child Success

In Davidson County, most families and workers rely on cars for commuting and daily activities. Public transportation use remains limited, with only **1.7%** of workers utilizing it to go to work in 2023.

Source: US Census Bureau

Dependence on cars and public transit limitations in Nashville contributes to high personal vehicle costs. In 2024 the total cost of owning and operating a new vehicle is **\$1,024.71 per month**, an increase of \$115 from 2023.

Source: Your Driving Costs

The HIGH COST to SOCIETY

IMPACT OF LOW WAGE POVERTY ON SOCIAL SUPPORT NET

\$143,399,435
was spent on SNAP benefits in 2024 in Davidson County.

PUBLIC BENEFITS

The 12 million wage-earning adults (ages 19 to 64) enrolled in Medicaid—a joint federal-state program that finances health care for low-income individuals—and the 9 million wage-earning adults in households receiving food assistance from the federal Supplemental Nutrition Assistance Program (SNAP) share a range of

common labor characteristics. **Approximately 70 percent of adult wage earners in both programs worked full-time hours** (i.e., 35 hours or more) on a weekly basis and about half of them worked full-time hours annually. In addition, **90 percent of wage-earning adults participating in each program worked in the private sector** (compared to 81 percent of nonparticipants) and 72 percent worked in one of five industries. When compared to adult wage earners not participating in the programs, wage-earning adult Medicaid enrollees and SNAP recipients in the private sector were **more likely to work in the leisure and hospitality industry and in food service and food preparation occupations**.

Source: US Government Accounting Office

PHILANTHROPY

Philanthropy can have important effects on society, but it does little to solve the root cause of the problems it is trying to solve, according to Stanford scholar Rob Reich.

“While a soup kitchen can feed the hungry, a church can shelter the homeless and a nonprofit can teach children to read, without changes in public policy, problems like hunger, homelessness and illiteracy will continue to exist.”

Source: Stanford University “The Problems with Philanthropy” 2018

CHARITY

While charities and philanthropic foundations do play important roles in facilitating the delivery of resources and support to underprivileged communities, **they are mistakenly viewed as an alternative to government aid in the form of welfare and anti-poverty programs**. This attitude absolves the government of any responsibility to provide for its most vulnerable citizens and prevents the implementation of real systemic solutions to homelessness and economic inequality.

Source: <https://harvardpolitics.com>

The safety net

for working-age adults has been broken for a long time even as the safety net has strengthened for others.

The Brookings Institution



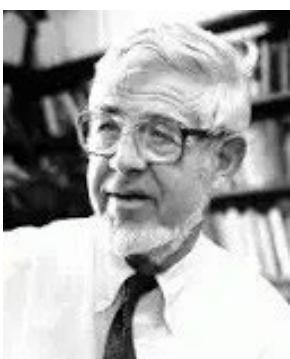
The HIGH COST to SOCIETY

Low-wage Workers Rely on Federal Assistance.

Millions of American adults who earn low wages rely on federal programs to meet basic needs, such as Medicaid for health care and the Supplemental Nutrition Assistance Program for food.

- Most work for private sector employers in places like restaurants, department stores, and grocery stores
- About 72 percent of wage-earning adult Medicaid enrollees and SNAP recipients work in the top five industries with the highest concentrations of low-wage workers, which are 1) education and health services, 2) leisure and hospitality, 3) wholesale and retail trade, 4) professional and business services, and 5) manufacturing.
- Tennessee has 94,378 working adults that receive SNAP benefits (2020).

Source: US General Accountability Office



“Every society has such work: physically dirty or dangerous, temporary, dead-end and underpaid, undignified, and menial jobs. Because the poor are required to work at low wages, they subsidize a variety of economic activities that benefit the affluent.”

Sociologist Herbert Gans (1927-2025)

About **70%**
of US recipients of
SNAP or Medicaid
work full time

Source: US GAO

Low-wage employers in the U.S. are not the small, local businesses that many often picture as unable to afford the

cost of high wages. In fact, the majority of America's lowest-paid workers (66 percent) are employed by large corporations with more than 100 employees, often in the retail and food service sectors.

The top 350 U.S. company CEOs were paid an average of \$24.2 million in 2020, with benefits and stock options. From 1978 to 2019, the typical worker's compensation grew by just 18 percent, while CEO compensation grew by 1,322 percent during the same period. This is only possible by keeping worker compensation low to increase profits.

Davidson County Demographics

American Community Survey Data for Davidson County

The following data were extracted from the 2023 American Community Survey 1-Year Estimates, the most recent census data available. The ACS is an ongoing survey that provides vital information on a yearly basis about our nation and its people.

DEMOGRAPHIC PROFILE

RACE

Population	Percent							
	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino (of any race)
712,334	53.7%	23.8%	0.1%	3.2%	0.1%	0.5%	4.9%	13.7%

AGE AND SEX

Population	Median age	Percent by Age Group							Percent by Sex	
		Under 18 yrs	18 to 24 yrs	25 to 34 yrs	35 to 44 yrs	45 to 54 yrs	55 to 64 yrs	65 yrs and over	Male	Female
712,334	34.8	20.4%	9.8%	20.2%	14.8%	11.0%	10.5%	13.3%	48.3%	51.7%

MARITAL STATUS

Population 15 years and over	Percent					Average household size
	Now married		Widowed	Divorced	Separated	
	Total	65 years & over	Total	65 years & over	Total	
590,251	44.7	3.8	9.3	1.4	40.8	

HOUSEHOLD COMPOSITION

Total households	Percent					Average household size	
	Male householder living alone		Female householder living alone		Households with one or more people under 18 years	Households with one or more people 65 years & over	
	Total	65 years & over	Total	65 years & over			
341,597	16.2	2.4	20.6	6.1	22.1	22.4	2.03

PLACE OF BIRTH

Total	Percent						
	Native		Born outside the United States			Foreign born	
	Born in TN	Born in other state in the U.S.	Puerto Rico	U.S. Island Areas	Born abroad of American parent(s)	Naturalized U.S. citizen	Not a U.S. citizen
712,334	42.8	40.2	0.2	0.1	1.2	5.8	9.7

GRANDPARENTS

Grandparents living with own grandchildren under 18 years	Percent				
	In labor force	Female	Income in the past 12 months below poverty level	Householder or spouse responsible for grandchildren with no parent of grandchildren present	Foreign born
7,556	65.1	60.9	5.4	19.3	30.5

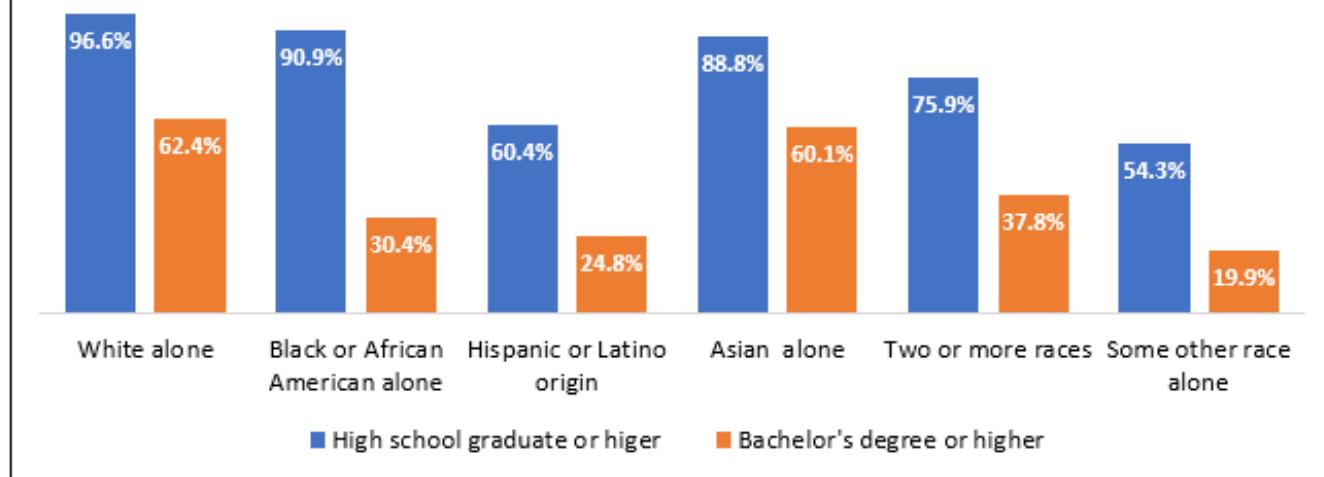
COMPUTER, SMARTPHONE AND INTERNET USE

Total households	Percent				
	With an Internet subscription	Without an Internet subscription	No computer	With a smartphone	Smartphone with no other type of computing device
341,597	93.2	6.8	3.4	93.1	8.1

EDUCATIONAL ATTAINMENT

	Percent						
	Less than 9th grade	9th to 12th grade, no diploma	High school graduate (includes equivalency)	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree
Population 25 years & over	3.7	4.7	19.3	15.0	6.2	31.2	19.8
497,353							

Educational Attainment by Race/Ethnicity



ENROLLMENT OF ALL PERSONS IN SCHOOL

Population 3 years & over enrolled in school	Percent						
	Nursery school, preschool	Kindergarten	Elementary school (grade 1 to 4)	Middle School (grade 5 to 8)	High School (grade 9 to 12)	College, undergraduate	Graduate, professional school
156,659	5.9	4.4	1	18.7	17.5	20.1	21.2
							12.2

MOBILITY/MIGRATION – FROM THE PRIOR YEAR

Population 1 year and over	Percent				
	Same house	Moved within same county	Moved from different county, same state	Moved from different state	Moved from abroad
701,541	81.9	9.8	3.0	4.3	1.0

DISABILITY STATUS

Total civilian noninstitutionalized population	Population with a disability						
	Total population with a disability	Percent by age group					
		Under 5 years	5 to 17 years	18 to 34 years	35 to 64 years	65 to 74 years	75 years and over
707,932	77,070	0.0	5.2	6.8	11.1	23.1	44.9

SPEAK ANOTHER LANGUAGE AT HOME

Population 5 years and over	Speak a language other than English at home				
	Total population	Percent			
		5 to 17 years old	18 to 64 years old	65 years old and over	Below poverty level
666,667	129,259	4.7	13.3	1.3	16.0

ECONOMIC PROFILE

EMPLOYMENT AND LABOR FORCE STATUS

Population 16 yrs and over		Females 20-64 yrs with own children under 18 yrs		Population 20-64 yrs with any disability		Population 25-64 yrs less than high school graduate		Population 25-64 yrs high school graduate (includes equivalency)	
Labor force participation rate	Unemployment rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate	Labor force particip rate	Unempl rate
72.7	3.1	85.8	2.8	69.6	7.5	74.6	8.9	78.6	3.1

MEANS OF TRANSPORTATION TO WORK

Workers 16 years and over	Percent							
	Car, truck, or van - drove alone	Car, truck, or van - carpooled	Public transportation (excluding taxicab):	Worked from home	Taxicab, motorcycle, or other means	Bicycle	Walked	
402,854	68.4	7.5	1.7	18.7	0.6	0.1	1.3	

CLASS OF WORKER

Civilian employed population 16 years & over	Percent						
	Employee of private company workers	Self-employed in own incorporated business workers	Private not-for-profit wage and salary workers	Local government workers	State government workers	Federal government workers	Self-employed in own not incorporated business workers
409,433	66.8	3.9	11.7	4.2	4.3	2.2	7.0

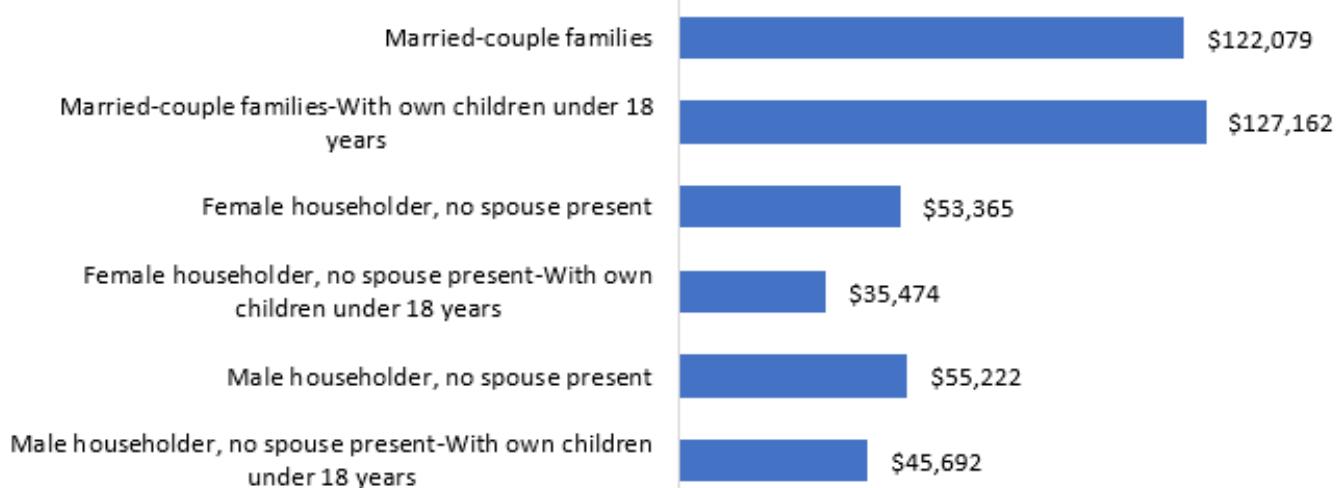
OCCUPATIONS

Civilian employed population 16 years & over	Percent						
	Management, business, financial	Computer, engineering, science	Education legal, Community service, arts, media	Healthcare practitioners & technical	Service occupations	Sales & office	Natural resources, construction, maintenance
409,433	23.1	7.4	14.4	7.4	13.8	16.5	6.6

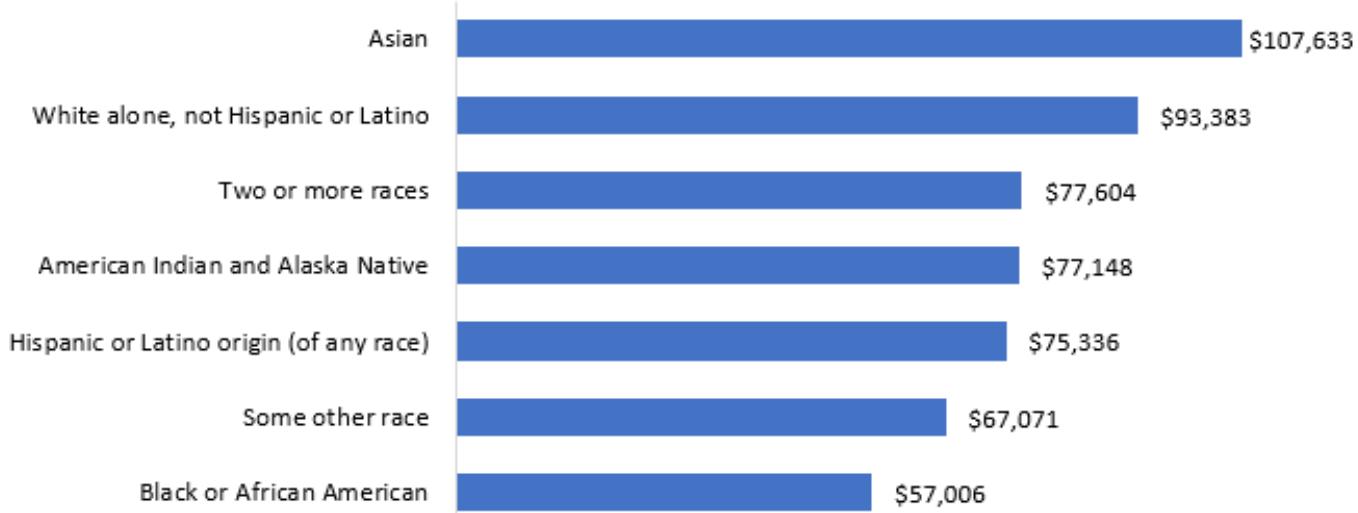
INCOME

Median household income	Mean household income	Median family income	Mean family income	Per capita income
\$80,379	\$114,173	\$100,269	\$136,756	\$51,804

Median Household Income by Family Type



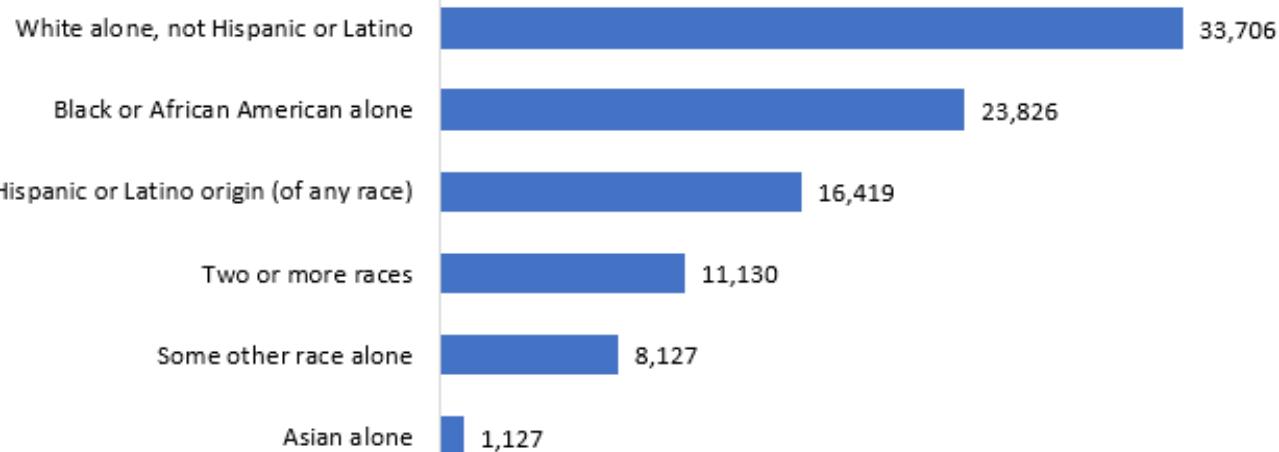
Median Household Income by Race/Ethnicity



POPULATION BELOW POVERTY LEVEL

Population poverty rate	Poverty Rate by Age Group					By Gender	
	Under 5 years	5 to 17 years	18 to 34 years	35 to 64 years	65 years and over	Male	Female
11.7%	12.8%	17.6%	12.7%	9.1%	10.3%	10.3%	13.0%

Number of People Below Poverty by Race/Ethnicity



FAMILIES BELOW POVERTY LEVEL

Total families below poverty level	Percent					
	All families		Married-couple family		Female householder, no spouse present	
	With related children of householder under 5 years	With related children of householder 5 to 17 years	With related children of householder under 5 years	With related children of householder 5 to 17 years	With related children of householder under 5 years	With related children of householder 5 to 17 years
15,917	7.4	14.3	0.3	6.8	50.0	30.4

FULL-TIME YEAR-ROUND WORKER EARNINGS

Full-time, year-round workers with earnings	Median earnings	Percent							
		\$1 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$64,999	\$65,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
308,528	\$62,335	2.9	4.0	10.1	18.6	16.1	9.7	14.7	23.8

HEALTH INSURANCE COVERAGE

Age Group	Under 19 years	19 to 34 years	35 to 64 years	65 years and over
Total Population	153,271	204,102	257,394	93,165
Uninsured rate	9.4%	13.0%	14.0%	0.4%

HOUSING PROFILE

HOUSING VALUES

Owner-occupied housing units	Percent							Median value
	Less than \$250,000	\$250,000 to \$499,999	\$500,000 to \$749,999	\$750,000 to \$999,999	\$1,000,000 to \$1,499,999	\$1,500,000 to \$1,999,999	\$2 million or more	
	180,349	13.6	48.1	18.9	8.0	6.5	1.8	3.1
								\$437,700

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

Owner-occupied housing units	Percent owner-occupied housing units with a mortgage	Median monthly owner cost with a mortgage	Monthly Owner Costs as a Percentage of Household Income				
			Less than 20%	20% to 24.9%	25% to 29.9%	30% to 34.9%	35% or more
180,349	70.4%	\$1,882	47.0	14.4	4.7	7.3	20.6

RENTER-OCCUPIED HOUSING UNITS, COST AND COST-BURDENED

Renter-occupied housing units	Median monthly rent	Gross Rent as a Percentage of Household Income					
		Less than 15%	15% to 19.9%	20% to 24.9%	25% to 29.9%	30% to 34.9%	35% or more
161,248	\$1,472	10.0	11.3	13.9	11.9	8.5	42.6

HOUSING OCCUPANCY/VACANCY

Total housing units	Percent					Rental vacancy rate	
	Occupied housing units		Vacant housing units		Homeowner vacancy rate		
	372,293	91.8	8.2	48.4	43.3		

YEAR HOUSING UNITS BUILT

Total housing units	Percent									
	Built 2020 or later	Built 2010 to 2019	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
372,293	8.2	16.0	13.2	9.2	13.8	12.1	9.1	8.8	3.5	6.1

HOUSING UNITS IN STRUCTURE

Total housing units	Percent									
	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
372,293	48.4	9.8	4.1	2.9	5.3	8.0	5.3	14.5	1.5	0.2

YEAR MOVED IN

Total occupied housing units		Percent						
341,597		Moved in 2021 or later	Moved in 2018 to 2020	Moved in 2010 to 2017	Moved in 2000 to 2009	Moved in 1990 to 1999	Moved in 1989 or earlier	
Owner occupied		180,349	17.6	20.4	21.6	19.8	10.9	9.8
Renter occupied		161,248	63.1	19.6	13.5	2.7	0.9	0.2

ACKNOWLEDGEMENTS

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

President Franklin D. Roosevelt

