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Affordability Challenges for AFRICAN AMERICANS in Nashville: *Enduring Legacies & Emerging Issues*

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Guiding Economic and Social Wellbeing

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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

Freddie O'Connell
Mayor

Renée Pratt
Executive Director
Metro Social Services

Metropolitan Government of Nashville and Davidson County

Metro Social Services is proud to launch our 17th annual Community Needs Evaluation (CNE) report.

Our Strategic Planning and Research staff monitors local trends, identifies emerging patterns, and analyzes data that help deepen our understanding of the demographic and socioeconomic wellbeing of Davidson County residents.

The 2025-2026 CNE report highlights a critical and compelling pattern: data overwhelmingly show that African American households are disproportionately affected by affordability challenges. Our focus on affordability therefore takes a deeper look at the often unseen economic, demographic, and policy forces that shape the experiences of African American communities in Nashville. While longstanding disparities are widely acknowledged, this evaluation seeks to better understand the structural conditions that contribute to these outcomes, how these dynamics manifest uniquely in Nashville, and the full impact of these conditions—including community "blindspots" that may be overlooked.

As affordability continues to be a major challenge for many Nashvillians, Metro Social Services provides not only the research on the causes and impacts of this issue but also provides a range of direct services to help address the needs of residents as they attempt to cope with financial struggles. Our programs and our research are mutually helpful to drive innovation to advance economic and social wellbeing for all Nashvillians.

It is a true honor that our department continues to deliver meaningful research and analysis that deepen the community's understanding of the social and economic wellbeing of Davidson County residents and their needs.

Renée Pratt

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Executive Director
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Methodology

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

- 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 team gathers and analyzes data and information on wellbeing, poverty, and related issues through its Community Needs Evaluation report, Know Your Community report, issue papers, newsletters, technical assistance, presentations and consultations.

History and Purpose of the Community Needs Evaluation

Beginning in 2009, Metropolitan Social Services completed a series of Community Needs Evaluations. The community evaluation effort is a data-based process of monitoring and reporting that is replicated on a regular basis. It involves the public and private sectors in ongoing community-wide efforts to identify and address the needs of families in Davidson County that are struggling financially.

The inaugural 2009 Community Needs Evaluation focused on the policy areas of Workforce and Economic Opportunity, Food and Nutrition, Housing, Home and Community Based Services, and Transportation. In 2010, 2011, and 2012, the policy areas expanded to Child Care, Food, Health, Housing, Neighborhood Development, Workforce Development, and Home and Community Based Services-Adults/Seniors. The 2011 and 2012 editions also describe the importance of using evidence-based practices and include examples for each policy area. These topics and practices guided the work of research and reporting throughout subsequent years.

In recent years, the report has also focused attention on the costs and challenges of specific populations in Davidson County, including older adults, people with disabilities, and low-wage workers and families. Special topics have included the effects of growth on economic wellbeing, workforce patterns, and food insecurity as key aspects of financial struggle.

Community Needs Evaluations such as this provide the community with an overview of social service needs and identify current and anticipated needs based on trends in the community. They highlight changes in the magnitude and pattern of poverty and wellbeing in recent years and among diverse social and demographic groups. This information is used to better anticipate and respond to service needs, to maximize the availability of social services among Nashvillians, and to inform policy makers, professional practitioners, advocates, and philanthropists in their efforts to alleviate poverty.

In fulfilling this scope and responsibility, the Community Needs Evaluation report focuses on key aspects of life experienced by residents of Nashville and Davidson County, including employment, education, housing, health, transportation, and others. It recognizes that many important issues are interconnected and collectively influence residents' wellbeing.

Ultimately, a community needs evaluation is a systematic process used to identify, analyze, and inform gaps and potential priorities within a community. This process involves defining the scope, engaging social service stakeholders, gathering primary and secondary data, and analyzing findings to report them to the community.

Data Source

Throughout this report, Metropolitan Social Services includes tables, charts, and narrative descriptions derived from a wide range of recognized sources. In particular, data are drawn from the American Community Survey produced by the U.S. Census Bureau. Additional national, state, and local sources are also used, along with insights from leading policy research organizations. In all cases, the most recent data are selected to present current conditions or illustrate trends over time in Davidson County. A key component of the Community Needs Evaluation is demographic analysis, which involves reviewing data on population characteristics – such as age, income, and race – to provide context and support interpretation.

General Definitions and Definitions of Statistical Measures

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 all 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 Affairs (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; for example, per capita income is average (mean) income for every man, woman, and child in a particular population group

Specific Definitions as used by the U.S. Census Bureau:

Age according to the U.S. Census Bureau estimates appears in a variety of categories.

Civilian Labor Force is the total number of persons that are either employed or unemployed (actively seeking employment). Persons in the armed forces are excluded from this total.

Cost Burdened Homeowner refers to a homeowner household where housing costs are over 30% of household income. For owner housing costs, the U.S. Census Bureau uses the sum of mortgage payments (if applicable), home equity loans, real estate taxes; insurance, utilities, and heating/cooling fuels. Severe Cost Burden means housing costs are 50% or more of household income.

Cost Burdened Renter refers to a renter household when monthly Gross Rent (which includes utilities) is over 30% of monthly household income. Severe Cost Burden means housing costs are 50% or more of household income.

Disability Status in the American Community Survey identifies five categories:

- Hearing difficulty: deaf or having serious difficulty hearing
- Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses
- Cognitive difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- Ambulatory difficulty: Having serious difficulty walking or climbing stairs
- Self-care difficulty: Having difficulty bathing or dressing
- Independent living difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Educational Attainment refers to the highest degree or level of school completed. This is distinct from the level of school an individual is attending (shown in enrollment). This includes data for those without a high school education, with a high school education, bachelor's degree, graduate or professional degree.

Employed refers to a person that did any work at all as paid employees during the week in which the survey is conducted; worked in their own business, profession, or on their own farm; or worked without pay at least 15 hours in a family business or farm. Also includes people who were temporarily absent from their jobs because of illness, bad weather, vacation, labor-management disputes, or personal reasons.

Ethnicity refers to persons in one of two categories, according to the U.S. Census Bureau: Hispanic or Latino or Not Hispanic or Latino. Ethnicity is not the same as Race. All persons are classified as belonging to One, or More than One, Race, totaling 100% of the population; all persons are classified as either Hispanic/Latino or Not Hispanic Latino, totaling 100% of the population.

Family is the term referring to two or more persons (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

Family and Household Structure describe living arrangements that include family households, married households, male and female households, families and average size of families and households.

Family Income is classified by the U.S. Census Bureau in several categories. Data reflects the percentage of families making incomes from under $15,000 a year to over $150,000. **Family Income** is the amount of income generated by the people who compose a family (living together and related by blood or marriage).

Foreign-born refers to any person who is not a U.S. citizen at birth. World Regions of Birth are classified by the U.S. Census Bureau as Africa, Asia, Europe, Latin America, Northern America and Oceania.

Full-Time, Year-Round Workers are all people 16 years old and over who usually worked 35 hours or more per week for 50 to 52 weeks in the past 12 months.

Gross Rent includes rent plus estimated costs of utilities and heating/cooling fuels.

Group Quarters refers to those places where population does not live in housing units (house, apartment, mobile home, rented rooms). The two types of group quarters include institutional, such as correctional facilities, nursing homes, or mental hospitals; and non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.

Households consist of all persons who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together.

Housing Units refer to any place that persons normally live, including single-family houses, condominiums, apartments, mobile homes or trailers, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. These do not include group quarters (see definition).

Languages Spoken is the term used by the U.S. Census Bureau referring to whether households speak English only at home or speak a non-English language, and which language that is. Households that are reported as "Speak English less than very well" refer to households in which no one above the age of 14 speaks English very well and that may be considered to have Limited English Proficiency.

Margin of Error describes the range in which the actual value may be. For example, a value of 20 with a margin of error of 5 indicates that the actual value may lie between 15 to 25 years. The smaller the margin of error, the closer the reported value will be to the actual value. The U.S. Census Bureau determines specific margins of errors for each data set, but these are not included in this report.

Mean Income is calculated by dividing the aggregate of all incomes reported by the population described by the total number of that population.

Median Income refers to the level of income where ½ (one-half) of the defined population is below that level and ½ (one-half) above the median. This is used to classify household and family income levels.

Native Born refers to any person born in the United States, Puerto Rico, or a U.S. Island Area, or anyone born abroad of at least one parent that was a U.S. citizen.

Occupied Housing Units are the usual place where someone resides.

Owner Valuation of housing refers to estimates based on homeowners' reports of how much their property would sell for if placed on the market. For vacant units, the value is based on the asking price of the property.

Owner-occupied Housing Units are those that are owned by the person living there.

Per Capita Income is the mean income computed for every man, woman, and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group.

Poverty is measured by the U. S. Census Bureau, based on a decades-old formula that considers only cash income and the number of persons in a household. Federal Poverty Guidelines are updated each year and are used to determine household eligibility for federally funded programs.

Race is classified by the U.S. Census Bureau in the following categories: White; Black or African American; American Indian and Alaska Native; Asian; and Native Hawaiian and other Pacific Islander. Population is also classified in the categories of Some Other Race and Two or More Races.

Renter-occupied Housing Units are those not owned by the person living there and who pays the owner for occupancy.

School Enrollment includes data about persons estimated as being enrolled in school (one that advances a person toward an elementary school certificate, a high school diploma, or a college, university or professional school (such as law or medicine) degree.

Social Safety Net provides critical support to people during times of economic hardship. The social safety net is largely defined as those programs that help protect individuals and households from negative economic shocks.

Unemployed refers to persons that had no employment during the week in which the survey is conducted and on which estimates are based; these persons were also available for work at that time and they made specific efforts to find employment sometime during the 4-week period ending with the reference week.

Vacant Housing Units are those where no one is living at time of conducting the estimate.

Worker Earnings represent the sum of wage or salary income and net income from self-employment. An individual with earnings is one who has either wage/salary income or self-employment income, or both. The American Community Survey provides data by categories including gender and full or part time work.

Workforce Status, also known as Labor Force Participation, is reported for population age 16 and over and includes the civilian labor force who are classified as Employed or Unemployed.

Additional terms are available in the Online Glossary of the U.S. Census Bureau at:

https://www.census.gov/glossary/

What is the American Community Survey?

The American Community Survey (ACS) is an ongoing survey conducted by the U.S. Census Bureau that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than $675 billion in federal and state funds are distributed each year. The ACS helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.

The American Community Survey uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. Initially, five years of samples were required to produce these small-area data. The Census Bureau released its first 5-year estimates in December 2010; new small-area statistics now are produced annually. The Census Bureau also produces 3-year and 1-year data products for larger geographic areas.

Introduction

This publication marks the 17th annual edition of the Community Needs Evaluation (CNE). Metropolitan Social Services is pleased to provide this report, which examines the economic and social wellbeing of Davidson County residents. In recent years, the Community Needs Evaluation has focused on the major causes and manifestations of financial hardship in Nashville. The ability of Nashville residents to afford basic needs – such as housing, food, insurance premiums, utilities, clothing, transportation, and healthcare – has declined for a large portion of the city's population.

With a continued focus on affordability, trending data overwhelmingly led us to narrowly focus on disparities experienced in Nashville's African American community. Thus, this current report examines the often unseen economic, demographic, and policy forces that shape the experiences and wellbeing of Black or African American (hereafter referred to as African American) communities in Nashville. While data continue to show disparities, this evaluation seeks to better understand the underlying structures that contribute to these outcomes, assess whether these conditions differ in Nashville and why, and examine their full impact. Along the way, the report highlights data gaps and issues that serve as "blind spots" in understanding these conditions.

Nashville's vibrant economic growth, celebrated by many, occurs alongside a deepening "affordability gap" that disproportionately affects African American residents. While the city has experienced a meteoric rise in property values and business investment, these successes can also act as barriers for segments of the African American community that are struggling financially.

Similarly, legacies of systemic exclusion – from historical redlining in the mid-20th century and the disruptive routing of Interstate 40 through North Nashville to the rapid, modern-day gentrification of neighborhoods like Edgehill and Jefferson Street – make affordability not just a matter of rising housing costs, but a broader crisis of displacement and multigenerational wealth loss for some communities.

In 2026, the discussion around affordability for African American Nashvillians reflects a complex interplay of historical barriers and modern economic shifts. These shifts include rapid technological change in certain industries, increasing bifurcation of the labor market into high-skill service sectors alongside persistent low-skill, low-wage jobs, and the broader impacts of declining middle-skill roles, outsourced production, and globalization. While Nashville remains a booming economic hub, the benefits of this growth have not always been shared equally. This has contributed to significant cost burdens for many African American households, where gaps in education and skills can limit access to emerging career opportunities.

This report examines affordability primarily through economic lenses. It explores key factors such as wages, employment, housing, education, childcare, transportation, household debt, and the social safety net. Drawing on data from widely recognized sources, including the American Community Survey, the report highlights disparities affecting African American residents in Davidson County and concludes with a data snapshot of the county.

The Issues of Affordability

The Current Affordability Crisis

Affordability is a concept that can be calculated by comparing necessary household costs (housing, food, transportation, healthcare, debt, utilities) to gross or net income to ensure expenses remain manageable. A common benchmark is that housing costs stay below 28–30% of income, with total debt kept under 36–43%. This balance determines how much of a household's income can cover costs without causing financial strain. Affordability depends on two key factors – income levels and the costs a household faces. When costs rise much faster than income, as they have in Nashville and other parts of the country in recent years, the affordability challenge becomes a crisis. (Source: Bankrate[1]; Fannie Mae[2])

As of early 2026, for example, the median home price in the greater Nashville area is approximately **$499,900,** according to the Greater Nashville Association of Realtors[3]. For a household to comfortably afford this price without exceeding 30% of their income, an annual income of over **$120,000** is required.

- **Cost Burden:** Nearly **half of all renters** in Nashville are "cost-burdened" (spending more than 30% of their income on housing). African Americans are disproportionately represented in this group (61.9%). Nationally, 53% of African American renters are cost burdened. (Source: 2024 American Community Survey (ACS) 1-year estimates[4])
- **The Housing Access Gap:** African American borrowers in Nashville currently pay an average of **$3,364 more in closing costs** than White borrowers, a disparity that directly undermines efforts to build generational wealth through homeownership. (Source: National Community Reinvestment Coalition[5])
- **Gentrification:** Nashville is frequently cited as one of the most "intensely gentrifying" cities in the United States[6]. Historically African American neighborhoods, such as **North Nashville (ZIP code 37208)**, are experiencing rapid redevelopment that often displaces long-term residents[7]. (Source: National Community Reinvestment Coalition; ArcGIS StoryMaps)

Historical Context: Redlining and Displacement

To understand today's affordability issues, one must consider earlier 20th-century policies that shaped Nashville's contemporary situation:

- **Redlining:** In the 1930s, federal agencies such as the Home Owner's Loan Corporation (HOLC) and Federal Housing Administration (FHA) classified predominantly African American neighborhoods as "hazardous" for investment. These assessments, along with broader lending practices, contributed to the systematic denial of mortgages, preventing many African American families from accessing homeownership during the post–World War II housing boom[8]. While this occurred in Nashville, it was certainly not unique to Nashville.

- Nashville holds a significant place in American urban planning history, as its **Capitol Hill Redevelopment Plan** was among the earliest urban renewal projects funded under federal legislation passed by Congress in 1949. Initiated in the early 1950s, the project became a model for downtown modernization but also produced profound and lasting mixed impacts on the city's African American population and on historic neighborhoods. Within a couple of years, more than 400 homes along roads such as Gay Street north of downtown were assessed, acquired, and razed. All traces of the old streets were removed, and James Robertson Parkway was laid out and paved[9].
- **Infrastructure Barriers:** The planning and construction of the interstate highway system in the 1960s cut through historically African American neighborhoods such as Jefferson Street in Nashville, destroying hundreds of homes and businesses and contributing to long-term declines in property values and economic vitality.
- **Income vs. Growth:** While Nashville's average income has risen in recent years, much of this growth has been influenced by the expansion of high-paying sectors such as healthcare management, technology, and assorted examples of corporate headquarters, as well as an influx of higher-earning residents. However, local median incomes – particularly among African American residents – have not kept pace with rising housing and living costs, widening affordability gaps.

While Nashville's economy continues to grow at an impressive rate, the benefits are not reaching portions of the African American population of Nashville. Many African American residents continue to face economic conditions that are marked by higher unemployment rates, lower median incomes, and the challenges that these bring to building financial stability.

Economic Indicators: The Growth Gap

According to American Community Survey (ACS) 1 year estimates, Davidson County's unemployment rate remains low (estimated at **3.1%** for 2024). U.S. Bureau of Labor Statistics' data shows the unemployment rate in Davidson County in 2025 was 3.0%, with the highest monthly rate of 3.6%[10]. However, the specific economic reality for many African American Nashvillians is different.

- ACS provides unemployment rate by race. The 2024 ACS 1-year estimates suggest that the unemployment rate for African Americans was 5.5%, more than twice that of Whites, who have an unemployment rate of 2.0%.
- **Occupational Differences:** African American workers in Davidson County are much more likely than White workers to be employed in lower-wage service occupations. For instance, they are **four times** more likely to work in building and grounds cleaning jobs**, three times** more likely to hold healthcare support roles, and significantly less likely to hold high-paying positions in management or technology.

Wellbeing and "Belonging"

Wellbeing is a key element of human flourishing that is measured not just by income, but by a sense of inclusion in community and equitable experience in measures related to health outcomes and the environment. Affordability challenges are intensified when disparities occur across these measures.

- **The Belonging Gap:** A 2024 *Imagine Nashville*[11] survey found that while 72% of White youth feel they belong in the city, only **48% of African American youth** share that sentiment. Among adults, African American residents are among the most likely to report feeling "left behind" by the city's rapid growth.
- **Health Disparities:** Life expectancy for African American Nashvillians remains **5 years lower** than for White residents. Disparities persist in chronic conditions; for example, African American children in the region are hospitalized for asthma at **twice the rate** of White children[12]. (Source: Metro Public Health Department)
- **Food & Housing Stress:** Nashville's Unified Housing Strategy Executive Summary (2025)[13] points out that high costs can compel "cost-burdened" households, including African American households, to choose between rent and other essential household expenses, such as food or medicine. Feeding America found that **African Americans** in the US also experience a food insecurity rate **more than double** the White average – 27% compared to 12% – highlighting a significant racial disparity in access to sufficient food[14].

Entrepreneurship as a Beacon

One of the several bright spots in the current economic landscape is a surge in African American-owned businesses in the area.

- **Business Growth:** Merchant Maverick's 2023 ranking of the best states for African American entrepreneurs lists Tennessee as #2 in the nation for African American entrepreneurship based on a range of metrics including African American-owned employer businesses per capita, share of workforce employed by African American-owned businesses, average payroll of African American-owned businesses, and average income of African American business owners[15].
- **Support Ecosystems:** Organizations like the Nashville African American Chamber of Commerce, Bordeaux Chamber of Commerce, Nashville Business Incubation Center, The Darrell Freeman Incubation and Innovation Center, Corner to Corner, and the Stability & Growth Project are shifting focus from just "starting" businesses to ensuring their "stability" – helping owners move from month-to-month survival to scalable wealth creation[16].
- **Challenges:** Although there is progress in African American business ownership, data show that Nashville still lags other peer Southern cities in the overall number and rate of African American-owned businesses.

Blind Spots to Challenges of Affordability for African American Nashvillians

A blind spot to reality is a cognitive or perceptual limitation – an unconscious, systematic bias, or hidden assumption that prevents people from seeing the truth about themselves, others, or situations. These mental gaps, often rooted in past experiences, neglected data or information, or self-interest, may cause people to be unaware of what they are missing, leading to inaccurate, and sometimes self-justifying, harmful, or at least unhelpful perceptions of the world.

Definition & Mechanism: Derived from the physiological, eye-based blind spot, this cognitive equivalent means we fill in missing information with our own assumptions. They are, by nature, hidden from the person experiencing them.

The "Gap" of False Certainty: Blind spots represent a gap between what we believe is happening and what is actually happening. They often stem from patterns, habits, or mental models that have been expected, validated, or rewarded in the past, making them difficult to recognize as flaws.

How to Overcome Them: Because these are blind spots, people remain unaware of their existence. This requires open approaches to data and information, actively seeking feedback, questioning one's own "reality maps," and remaining open to the perspective that someone may be missing key points that are critical to a fuller understanding of a situation. This report features data-grounded information that may function as blind spots in a more complete understanding of the affordability challenges of African American Nashvillians.

Affordability and Economic Wellbeing

The Economic Context

A study by the Economic Policy Institute describes the Southern economic development strategy as historically centered on attracting business investments by **keeping wages low, limiting regulations, weakening labor protections, providing a meager social safety net, and supporting anti-union policies**[17]**.** This model emerged from post-slavery power structures and was designed to preserve a cheap labor system that disproportionately affects minority communities. For example, many Southern states rely on the **federal minimum wage of $7.25**, with several states – including Tennessee – having **no state minimum wage.** As a result, Southern states tend to have lower median earnings, higher poverty rates, and lower labor force participation compared to national averages.[18] This model disproportionately harms minority populations by perpetuating structural inequities that have persisted for decades.

Affordability is at the center of the financial stress facing households in Tennessee, driven by low and stagnant wages, a high and rising cost of living, and a limited safety net. Nashville, in particular, is experiencing a significant affordability crisis fueled by rapidly increasing housing costs and stagnant incomes. According to ACS 1-year estimates, median home values in Davidson County rose from $290,400 in 2019 to $442,700 in 2024. At the same time, roughly half of renters are cost-burdened, and many households earn below a living wage, creating a substantial gap between income and the cost of living. In addition, expenses for childcare, transportation, healthcare, and utilities remain elevated amid ongoing national inflation. Recent increases in the cost of goods such as gasoline are likely to further intensify the affordability crisis.

BLIND SPOT

Tennessee is ranked as the state with the 3rd most regressive taxes in the country, meaning that the low-income households pay a disproportionately higher share of their income in tax than high-income households. (Source: Institute on Taxation and Economic Policy[19])

The Tennessee Department of Economic and Community Development states that Tennessee's economic development strategy is built on a **pro-business, low-tax foundation**, characterized by **no personal income tax on wages, right-to-work laws, low debt, and minimal regulatory burdens** – factors that have helped the state lead in advanced industry job growth and foreign direct investment (FDI) [20]. While Tennessee's macroeconomic indicators reflect strong growth – driven by FDI, manufacturing, and infrastructure – the benefits are uneven. African American Tennesseans, who are overrepresented in lower-paying jobs, are disproportionately affected by Tennessee's highly regressive tax structure, which is ranked the **third most regressive** in the country. In this system, lower-income households – among which African American Tennesseans are overrepresented – pay a significantly higher share of their income in taxes than higher-income households. Think Tennessee's research states that the effective tax rate for low-income households is **12.8%,** while it is only **3.8%** for wealthy households. Tennessee depends largely on sales tax for revenue and is one of only 13 states with a **tax on groceries**, which disproportionately impacts lower income earners who pay a higher percentage of their income in sales tax[21]. At the same time, Tennessee **spends less per capita on direct expenditures** on services such as public assistance, education, and healthcare[22]. (Source: Economic and Community Development; Institute on Taxation and Economic Policy; Economic Policy Institute; Think Tennessee)

In recent years, regional and local initiatives have begun pushing for a shift toward more inclusive economic growth. These efforts focus on raising wages, strengthening worker protections, improving tax fairness, supporting small businesses, and expanding workforce development and infrastructure[23]. However, **state legislative preemption** has prevented Nashville from adopting various local policies that address issues impacting financially struggling households, including rent control and higher minimum wage standards[24]. When Metro Nashville has sought to advance measures aimed at supporting residents, the state has intervened – banning rent stabilization, prohibiting local minimum-wage increases, and restricting stronger employment protections[25]. These preemption laws not only impede Nashville's ability to respond to rising costs and economic pressures but also limit the city's flexibility to design solutions tailored to local needs.

Living Wage Poverty

The most recent "official" poverty rate for the entire population of Nashville-Davidson County is 11.9%, representing approximately 83,898 people living below the poverty threshold. This is data produced by the U.S. Census Bureau through the 2024 American Community Survey (ACS) 1-year estimates. But for African American residents the poverty rate rises to 18.0%. When examining the broader 5-year estimates from the ACS[26], over 20% of African American residents in Davidson County lived below Federal Poverty Level for three consecutive 5-year periods between 2010 and 2024, which is defined by the Census Bureau as "persistent poverty." It indicates consistently high poverty rates over time among African American residents of Nashville.

The Brookings Institution report on the African American–White gap in multigenerational poverty finds that persistent poverty is also multigenerational for African American families, as children growing up in poverty are statistically more likely to remain poor as adults unless comprehensive supports intervene. Multigenerational poverty is shaped not only by individual circumstances but also by structural and historical forces that limit opportunities for some families over many years. This problem is connected to enduring and costly gaps in education, housing, employment, and wealth-building opportunities for African American Nashvillians. Building on this understanding of multigenerational poverty and structural barriers, it is important to note that even **standard measures of poverty may understate the true extent of economic hardship in Nashville.**

The Federal Poverty Level sets a threshold that is far too low for individuals to sustain even a minimal standard of living given the high and rising cost of living in Nashville. These are the current thresholds that are used:

Table 1. Federal Poverty Level Thresholds[27]

Family Size	2025 Income	2026 Income
Individuals	$15,650	$15,960
Family of 2	$21,150	$21,640
Family of 3	$26,650	$27,320
Family of 4	$32,150	$33,000
Family of 5	$37,650	$38,680
Family of 6	$43,150	$44,360
Family of 7	$48,650	$50,040
Family of 8	$54,150	$55,720
Family of 9+	Add $5,500 for each extra person	Add $5,680 for each extra person

Note. Federal poverty level amounts are the same for all locations in the United States, except in Alaska and Hawaii where the levels are higher.
(Source: US Department of Health and Human Services)

Clearly, an individual earning approximately $16,000 per year cannot afford to live in Nashville; this amount would not even cover market rent for most apartments. Similarly, a household of eight people cannot reasonably afford to live on approximately $55,000 per year in Nashville. That amount is roughly what is required for a living wage for a single adult with no dependents in the city. These mismeasures of poverty are concerning for two reasons: they misclassify individuals with very low incomes as "not living in poverty," and they serve as the basis for major federal, state, and local policy decisions across areas such as housing, healthcare, food, and education.

The shortcomings of the Federal Poverty Measure are widely documented. For instance, the National Academies of Sciences, Engineering, and Medicine concluded that the current official poverty measure is based on a food budget from the 1960s and does not reflect contemporary expenses. The Urban Institute critiques the official measure, noting that it "does not vary geographically, despite large differences in cost of living across regions." The Brookings Institution similarly notes that many working families above the official threshold still struggle to meet basic needs.

Two alternative approaches to estimating a living wage are the MIT Living Wage Calculator and the Economic Policy Institute Family Budget Calculator.

MIT Living Wage Calculator

The MIT Living Wage Calculator was developed to help individuals, communities, employers, and others estimate the local wage rate that a full-time worker requires to cover the costs of their family's basic needs where they live. A living wage is what one full-time worker must earn on an hourly basis to cover the cost of their family's minimum basic needs where they live without additional public or private assistance. The Calculator's estimate of living wage includes eight typical expenses or basic needs. In addition, the Calculator also accounts for income and payroll tax costs for each family.

Table 2. MIT Living Wage Calculator for Selected Household Types[28]

	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	$4,814	$7,062	$10,580	$8,825	$10,953	$14,088	$8,825	$10,953	$14,088
Child Care	$0	$8,744	$17,489	$0	$0	$0	$0	$8,744	$17,489
Medical	$3,236	$9,813	$9,961	$7,172	$10,740	$11,040	$7,172	$10,740	$11,040
Housing	$18,507	$21,246	$21,246	$19,379	$21,246	$21,246	$19,379	$21,246	$21,246
Transportation	$8,507	$9,845	$12,401	$9,845	$12,401	$14,269	$9,845	$12,401	$14,269
Civic	$2,583	$4,360	$5,749	$4,360	$5,749	$6,547	$4,360	$5,749	$6,547
Internet & Mobile	$1,939	$1,939	$1,939	$2,513	$2,513	$2,513	$2,513	$2,513	$2,513
Other	$4,067	$7,395	$8,083	$7,395	$8,279	$8,801	$7,395	$8,279	$8,801
Required annual income after taxes	$43,652	$70,403	$87,448	$59,488	$71,880	$78,505	$59,488	$80,625	$95,993
Annual taxes	$7,591	$8,527	$10,182	$8,052	$7,548	$6,446	$8,052	$9,683	$10,712
Required annual income before taxes	$51,243	$78,930	$97,630	$67,540	$79,429	$84,951	$67,540	$90,308	$106,706

(Source: MIY Living Wage Calculator)

EPI Family Budget Calculator

EPI Family Budget Calculator was developed to estimate how much a modest but adequate lifestyle costs in a county or metro area. It provides a more comprehensive, localized measure of economic security than federal poverty guidelines.

Table 3. EPI Family Budget Calculator for Selected Household Types[29]

	1 Adult, 0 Children	**1 Adult, 1 Child**	**1 Adult, 2 children**	**2 Adults, 0 Children**	**2 Adults, 1 Child**	**2 Adults, 2 Children**
Food	$4,754	$6,971	$10,280	$8,716	$10,814	$13,752
Child Care	$0	$8,903	$13,546	$0	$8,903	$13,546
Health Care	$6,221	$9,774	$13,326	$12,443	$15,995	$19,547
Housing	$19,500	$22,421	$22,421	$20,249	$22,421	$22,421
Transportation	$11,532	$14,827	$16,263	$14,340	$15,718	$16,647
Other necessities	$7,530	$9,126	$10,153	$8,993	$10,319	$11,231
Taxes	$10,417	$11,874	$13,776	$11,137	$12,613	$13,150
Annual Budget	$59,954	$83,896	$99,765	$75,877	$96,783	$110,294

(Source: EPI Family Budget Calculator)

In short, living in Nashville requires an income far above the Federal Poverty Level. Using the MIT Living Wage Calculator, **the living wage for a single adult with no children in Nashville is $51,243 in 2025.** According to 2024 ACS estimates, 51% of full-time, year-round African American workers in Nashville earned less than $50,000 per year – below the estimated local living wage. Two major contributing factors to income differences are unemployment rate disparities and occupational differences, whereby African American workers in Nashville have a higher unemployment rate and are disproportionately concentrated in lower-paying jobs, as discussed in the following section.

Employment

Business relocations and expansions across the Nashville area over the past two decades demonstrate a preponderance of corporate headquarters and firms in a range of high-paying professional sectors. These contribute important new assets and opportunities for Davidson County and the broader Nashville region. Substantial job growth has occurred in healthcare management, advanced manufacturing, technology, and logistics. Business growth and relocations have also generated jobs in healthcare support, hospitality and tourism, construction, warehousing, and retail. These latter sectors typically pay lower wages, and African American workers are disproportionately represented in these occupations. As a result, African American workers have not benefited equally from the economic growth in Nashville. The underlying reasons for these outcomes can be identified in several ways:

- **Skills and credential gaps**: Historical and structural inequities have contributed to unequal access to educational and training opportunities, limiting entry for many African American workers into higher-paying professional and technical occupations created by Nashville's recent economic growth.
- **Uneven access to new labor markets:** As firms expand or relocate, employers may recruit nationally or regionally for specialized positions, which can unintentionally reduce opportunities for local workers. This dynamic can limit African American residents' access to newly created high-wage jobs despite being part of the local labor force.
- **Housing cost pressures and spatial barriers:** Rapid economic growth has increased housing costs, which can disproportionately affect lower-income households. Rising costs and displacement pressures can also limit geographic access to employment centers, transportation corridors, and educational or training opportunities needed for upward mobility.

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The latest unemployment rate of African Americans in Davidson County is **7.1% – more than twice that of Whites at 3.4%**. (Source: 2020-2024 ACS 5-year estimates)

African American workers face significantly **higher unemployment rates** than their White counterparts. The ACS 5-year estimates provide data for smaller geographies, such as census tracts and council districts, by pooling five years of survey responses to increase sample size and generally reduce margins of error for small-area estimates. According to the 2020–2024 ACS 5-year estimates, the overall unemployment rate in Davidson County is 4.5%. However, the rate for African Americans is 7.1%, more than twice that of Whites, who have an unemployment rate of 3.4%. The unemployment rate for African Americans also reaches as high as 14.1% in Council District 1, where 50.5% of the residents are African Americans; and 13.4% in District 28, where 30.1% of the residents are African Americans.

Table 4. Council Districts with African American Unemployment Rate above County Average

Council District	African American Population (16 Years and Over) Percentage	African American Population (16 Years and Over) Unemployment Rate
Davidson County	**24.6%**	**7.1%**
District 1	50.5%	14.1%
District 28	30.1%	13.4%
District 17	25.3%	11.9%
District 8	26.6%	11.8%
District 22	12.5%	11.4%
District 6	22.8%	10.9%
District 19	24.1%	10.8%
District 13	33.6%	10.4%
District 10	33.6%	9.5%
District 14	22.7%	8.7%
District 23	4.6%	8.4%
District 2	56.6%	8.3%
District 5	35.2%	7.6%

(Source: 2020-2024 ACS 5-year estimates)

Studies consistently find that African American workers earn less than White workers, even within similar occupations. According to Economic Policy Institute research on African American–White disparities in labor market outcomes, in 2019 the typical (median) African American worker in the United States earned 24.4% less per hour than the typical White worker. This gap is larger than the 16.4% gap observed in 1979[30]. Data from the U.S. Equal Employment Opportunity Commission (EEOC) show that race discrimination remains one of the most common categories of employment discrimination charges. Race discrimination has consistently accounted for approximately 35–42% of all employment discrimination charges in Tennessee across available data from 2009 to 2022[31].

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Davidson County exhibits a **high level of disparity between occupations** held by African American and White workers compared to a number of peer urban counties in the South.

There are significant differences in earnings between African American and White workers in Davidson County. According to 2024 American Community Survey (ACS) 1-year estimates, median earnings for African American workers were $40,994 compared to $61,168 for White workers in Davidson County. Median African American household income ($53,493) also remains significantly lower than White household income ($100,674) in 2024. These differences are partly related to the high degree of occupational difference that exists in Davidson County. For instance,

- **African American workers in Davidson County are far more likely than White workers to be employed in lower-paying jobs**. For example, African American workers are four times as likely as White workers to work in building and grounds cleaning and maintenance occupations; about three times as likely to work in healthcare support, production, transportation, material moving occupations; and twice as likely to work in protective service occupations.
- Meanwhile, **African American workers in Nashville are underrepresented in higher-paying occupational sectors**, such as management (with an African American-to-White ratio of 0.45), computer and mathematical occupations (0.62), and healthcare practitioners and technical occupations (0.78).

Table 5. Percentage of Workers by Major Occupation and Median Earnings in Davidson County

Occupation Category	% Employed (AA)	% Employed (White)	AA/White Ratio	Median Earnings
Management	7.9%	17.6%	0.45	$85,699
Business and financial operations	8.1%	9.2%	0.88	$76,043
Computer, engineering, and science	6.0%	9.9%	0.61	$79,048
Healthcare practitioners and technical	6.5%	8.3%	0.78	$70,573
Healthcare support	4.1%	1.3%	3.15	$36,032
Protective service	2.4%	1.2%	2.00	$32,024
Building, grounds cleaning & maintenance	5.4%	1.3%	4.15	$26,798
Food preparation and serving related	3.8%	4.6%	0.83	$25,854
Office and administrative support	15.7%	8.4%	1.87	$42,222
Production, transportation, material moving	16.5%	5.7%	2.9	$ 36,361

Note. AA stands for African American
(Source: 2024 ACS 1-year estimates)

While some Southern metropolitan areas share elements of Nashville's occupational patterns, they tend to show less pronounced racial disparities in occupational distribution. In comparison, central counties in several major Southeastern metropolitan areas exhibit substantially smaller occupational differences between African American and White workers than Davidson County. For example:

- African American-to-White ratios in management occupations are higher in Birmingham (0.75), Louisville (0.63), Austin (0.62), and Atlanta (0.60) than in Davidson County (0.45).

- In labor markets with large technology sectors, African American-to-White ratios in computer and mathematical occupations are also higher, including Raleigh (0.78) and Austin (0.79).
- In healthcare practitioner and technical occupations, Davidson County (0.78) has a lower African American-to-White ratio than more diverse metropolitan areas with strong healthcare systems, such as Miami (1.44), Birmingham (1.75), Atlanta (1.16), and Orlando (1.30).
- Davidson County has one of the highest African American-to-White ratios in building and grounds cleaning and maintenance occupations (4.15), in sharp contrast to Dallas (0.89) and Austin (1.09). It also has relatively high representation in production, transportation, and material moving occupations (2.90) compared to several of these counties.

Business

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Many peer cities in the Southeast have **higher numbers and percentages of African American-owned businesses** than Nashville. (Source: 2023 Annual Business Survey)

Business ownership is an important pathway to economic wellbeing, as it can generate income, build assets, and support job creation within local communities. While entrepreneurship contributes positively to individual and community outcomes, it has not yet been sufficient to close broader racial economic gaps. According to the 2023 Annual Business Survey[32] produced by the U.S. Census Bureau, of the total 15,119 employer firms in Davidson County, only 637 (or 4.2%) were owned by African American residents, while 11,281 (or 74.6%) were owned by White residents, and the rest (21.2%) were owned by individuals of other races. Compared to other Southeastern counties:

- Nashville has one of the lower shares of African American-owned employer firms among the major Southeastern comparable metropolitan counties listed.
- Nashville's African American-owned business rate of **4.2%** is **below the group average of 5.9%**.
- At 4.2%, Nashville ranks below Atlanta (12.0%), Charlotte (8.8%), New Orleans (8.7%), Orlando (7.0%), Birmingham (6.0%), Dallas County (5.5%), and Raleigh (5.1%).
- It is only slightly higher than Louisville (3.9%), Miami (3.6%), Charleston (3.3%), and Austin (2.5%), which represents the lowest share in the comparison group.

Table 6. Business Ownership of African American or African Americans, Selected Counties

Central County of MSA/City	MSA/City	Total Employer Firms	African American-Owned Firms	% of African American-Owned Firms
Fulton County	Atlanta, GA	30,678	3,691	12.0%
Mecklenburg County	Charlotte, NC	25,840	2,281	8.8%
New Orleans City	New Orleans, LA	8,361	725	8.7%
Orange County	Orlando, FL	36,730	2,578	7.0%
Jefferson County	Birmingham, AL	12,518	756	6.0%
Dallas County	Dallas, TX	52,339	2,868	5.5%
Wake County	Raleigh, NC	25,296	1,289	5.1%
Davidson County	**Nashville, TN**	**15,119**	**637**	**4.2%**
Jefferson County	Louisville, KY	14,247	549	3.9%
Miami-Dade County	Miami, FL	81,244	2,897	3.6%
Charleston County	Charleston, SC	12,777	421	3.3%
Travis County	Austin, TX	32,388	812	2.5%

Note. Data for Birmingham and Miami is from 2022 Annual Business Survey, and the rest is from the 2023 Annual Business Survey.
(Source: 2022 & 2023 Annual Business Survey)

In addition to lower overall ownership rates, African American-owned businesses in Davidson County are also predominantly small in size. According to the 2023 Annual Business Survey, nearly all employer firms owned by African American residents in Davidson County (631 out of 637) are small to medium-sized businesses with fewer than 500 employees. In contrast, large employer firms (500 or more employees) are overwhelmingly White owned. White-owned firms account for 459 large firms, compared to 7 owned by Asian owners and 6 owned by Black or African American owners.

Housing

African American residents in Nashville experience interconnected disparities in employment, wages, and business ownership that directly shape their ability to own a home and build housing equity. These economic disparities translate into measurable differences in key housing outcomes, including homeownership rates, access to credit, home values, and housing cost burdens. In many cases, lower incomes and limited wealth accumulation also reduce the ability to make down payments, qualify for mortgages, or compete in rapidly appreciating housing markets.

For the African American community, housing affordability is not simply a matter of rising prices; rather, it reflects a complex interplay of historical exclusion in housing and lending systems, along with contemporary rapid neighborhood transformation. These combined forces shape who can remain in, enter, or accumulate equity within Nashville's housing market.

Table 7. Comparison of Housing Affordability Factors in Davidson County

Factor	White Households	African American Households
Homeownership Rate	59.8%	41.1%
Median Home Value	$488,400	$370,900
Mortgage Denial Rate	14.4%	26.4%
Cost-Burdened Renters	44.1%	61.9%
Cost-burdened homeowners	17.9%	26.6%

(Source: 2024 ACS 1-year estimates; Federal Financial Institutions Examination Council, 2024)

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African American households in Nashville are nearly **twice as likely to experience denial of a home mortgage** than White households. (Source: Federal Financial Institutions Examination Council, 2024)

Homeownership

Homeownership is a critical pathway to building and maintaining wealth. In Davidson County, the homeownership rate for African American households is 41.1%, compared with 59.8% for White households – a gap of 18.7 percentage points. African American homeownership rates are notably higher in several peer central metro counties compared to Davidson County. For instance, African American household homeownership rates in the central counties of Charleston (57.2%), Birmingham (52.9%), Miami (49.1%), New Orleans (48.3%), and Atlanta (45.1%) are all substantially higher than in Davidson County.

Table 8. Homeownership Rates for African Americans in Urban Counties in Southeast

Central County of MSA/City	MSA/City	Homeownership Rate for African Americans
Charleston County	Charleston, SC	57.2%
Jefferson County	Birmingham, AL	52.9%
Miami-Dade County	Miami, FL	49.1%
New Orleans City	New Orleans, LA	48.3%
Fulton County	Atlanta, GA	45.1%
Wake County	Raleigh, NC	43.7%
Mecklenburg County	Charlotte, NC	43.4%
Orange County	Orlando, FL	42.3%
Davidson County	**Nashville, TN**	**41.1%**
Jefferson County	Louisville, KY	40.6%
Dallas County	Dallas, TX	36.1%
Travis County	Austin, TX	31.5%

(Source: 2024 ACS 1-Year Estimates)

Home Price

Low homeownership rates among African American Nashvillians are closely linked to lower household incomes. As housing costs continue to rise, many African American households are disproportionately priced out of homeownership, reinforcing existing economic disparities and affordability challenges. The ability to purchase a home in Nashville is increasingly out of reach for households earning below the local living wage.

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In 2024, an African American household with the median income ($53,493) in Davidson County would have needed to save their entire annual income (before tax) for over 8 years to afford a house at the county's median price ($442,700). (Source: 2024 ACS 1-Year Estimates)

Nashville's Unified Housing Strategy Executive Summary (2025) states, that while affordable homeownership was once an advantage in Davidson County, home values have surged more than 40% since 2019, while incomes have grown by only 19%, making homeownership increasingly unattainable for those earning under $100,000 annually.

- In Nashville, African American homeowners are more likely to be cost-burdened by housing costs than White homeowners (36.2% compared to 25.2%). Cost-burdened refers to the situation where a household must spend 30% or more of their annual income on housing expenses. (Source: 2024 ACS 1-year estimates)
- Nashville's *Housing and Infrastructure Study*[33] shows that in 2023 and 2024, the median home sales price in only 8.8% of Nashville's neighborhoods were affordable to families with median incomes of $100,269 in Nashville. African American families with median incomes of $71,929 could afford median-priced homes in **only about 0.8% of Nashville neighborhoods,** while White families with median incomes of $123,961 could afford median-priced homes in about 31.9% of Nashville neighborhoods.
- The median value of homes owned by White households in Davidson County is $488,400, and only $370,900 for those owned by African American households. (Source: 2024 ACS 1-Year Estimates)

Housing affordability for African Americans varies widely across cities, with the ratio of home value to household income ranging from about 5.1 in Louisville to 11.5 in Charleston. Davidson County's ratio of 8.3 means that in 2024, an African American household with the median income ($53,493 a year) would have needed to save their entire annual income (before tax) for 8.3 years to afford a house at the county's median price ($442,700).

Table 9. Median Home Values and African American Household Income, Selected Counties

Central County of MSA/City	MSA/City	Median Housing Value ($)	Median African American Household Income ($)	Ratio of Home Value to African American Household Income
Charleston County	Charleston, SC	$590,200	$51,515	11.5
Miami-Dade County	Miami, FL	$547,200	$56,990	9.6
Travis County	Austin, TX	$545,700	$63,103	8.6
Davidson County	**Nashville, TN**	**$442,700**	**$53,493**	**8.3**
New Orleans City	New Orleans, LA	$305,100	$40,285	7.6
Orange County	Orlando, FL	$432,500	$60,259	7.2
Wake County	Raleigh, NC	$521,600	$74,200	7.0
Fulton County	Atlanta, GA	$503,000	$71,697	7.0
Mecklenburg County	Charlotte, NC	$457,200	$66,915	6.8
Dallas County	Dallas, TX	$330,500	$60,047	5.5
Jefferson County	Birmingham, AL	$263,100	$51,378	5.5
Jefferson County	Louisville, KY	$257,100	$45,317	5.1

(Source: 2024 ACS 1-Year Estimates)

Access to Mortgages

Beyond the rising cost of purchasing a home, disparities in access to mortgages also contribute to lower homeownership rates among African American Nashvillians. According to the data by the Federal Financial Institutions Examination Council[34], the denial rate for African Americans remains relatively "sticky" across the South. In 10 out of the 12 cities, the African American denial rate sits between **26% and 33%**, regardless of how much the White denial rate fluctuates. This data suggests that systemic factors or economic variations in these specific urban hubs significantly impact access to mortgage approvals based on race.

The data reveals a consistent racial disparity in denial rates across all analyzed locations. On average, **African American applicants are denied at a rate 1.75 times higher than White applicants.** While the specific denial percentages fluctuate by city, the African American denial rate is higher than the White denial rate in every single instance.

African American applicants in Davidson County are 1.8 times more likely to be denied a mortgage than White applicants. Davidson County ranks in the top 5 for the largest racial denial gaps among the studied counties. While Florida has higher overall denial rates for everyone, the disparity between races is narrower than in Davidson, such as in Miami (1.3 times) and Orlando (1.3 times).

Table 10. Mortgage Denial Rate, Selected Counties

Central County of MSA/City	MSA/City	Denial Rate (White)	Denial Rate (African American)	Ratio (African American/White)
Charleston County	Charleston, SC	13.9%	33.3%	2.4
Wake County	Raleigh, NC	13.3%	28.6%	2.2
Mecklenburg County	Charlotte, NC	14.0%	27.7%	2.0
New Orleans City	New Orleans, LA	16.4%	31.8%	1.9
Jefferson County	Birmingham, AL	14.6%	28.0%	1.9
Davidson County	**Nashville, TN**	**14.4%**	**26.4%**	**1.8**
Fulton County	Atlanta, GA	16.2%	26.4%	1.6
Jefferson County	Louisville, KY	14.7%	23.6%	1.6
Travis County	Austin, TX	15.7%	23.7%	1.5
Dallas County	Dallas, TX	18.9%	27.8%	1.5
Orange County	Orlando, FL	22.2%	28.7%	1.3
Miami-Dade County	Miami, FL	26.9%	33.8%	1.3

(Source: Federal Financial Institutions Examination Council)

Recent studies have also found that African American borrowers in Nashville **often pay more in closing costs** than White borrowers for similar loans. In 2024, African American borrowers paid $3,364 more in closing costs than White borrowers – a 146% increase since 2018. For an African American family that earns $134,121 a year, this disparity consumes 2.5% of their annual income, draining funds meant for down payments or savings[35]. (Source: National Community Reinvestment Coalition)

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Over half of African American renters in Nashville are cost-burdened for their housing needs, meaning they must spend more than 30% of their income on rent. (Source: 2024 ACS 1-Year Estimates)

The Rental Trap

With homeownership out of reach for many, households are compelled to remain in the rental market which provides no equity. Renting instead of owning a property makes it almost impossible to build wealth. For many minority families, the struggle is real: they are forced to decide between keeping a roof over their heads or paying for basic needs.

- **Rent-Burdened:** A significant portion of African American renters in Nashville are "cost-burdened", meaning they spend more than 30% of their gross income on rent. In 2024, an estimated 47,971 African American households in Nashville were renters, and **61.9% of them were cost burdened**. At the same time, 24.5% of African American rented households were severely cost-burdened, meaning they spent 50% of their gross income on rent. By comparison, 45.4% of White rented households were cost burdened, and 17.8% were severely cost burdened. (Source: 2024 ACS 1-year estimates)

- All central counties in the metros listed below have very high cost-burdened rates (46%–63%) for African American renters. Nashville is **tied for 2nd highest** (with Austin) in the list. This confirms a region-wide affordability crisis. (Source: 2024 ACS 1-year estimates)

Table 11. Cost-burdened and Severely Cost-burdened African American Renters, Selected Counties

Central County of MSA/City	MSA/City	Cost Burdened Renters	Severely Cost Burdened Renters
Orange County	Orlando, FL	63.3%	34.0%
Travis County	Austin, TX	61.9%	33.2%
Davidson County	**Nashville, TN**	**61.9%**	**24.5%**
Miami-Dade County, Florida	Miami, FL	60.4%	38.2%
New Orleans City	New Orleans, LA	59.3%	35.6%
Wake County	Raleigh, NC	57.9%	21.3%
Charleston County	Charleston, SC	56.8%	26.1%
Mecklenburg County	Charlotte, NC	54.5%	27.2%
Dallas County	Dallas, TX	53.1%	27.9%
Fulton County	Atlanta, GA	50.8%	26.1%
Jefferson County, Kentucky	Louisville, KY	49.1%	26.7%
Jefferson County, Alabama	Birmingham, AL	46.7%	20.8%

Source: 2024 ACS one-year estimates

- **The "Affordability Gap":** According to Nashville's Unified Housing Strategy (2025), there is an almost **$900 monthly gap** between what renters without a college degree can afford and the current median rent in Davidson County. According to the 2024 ACS, 64.1% of African Americans in Nashville have less than a college degree.

- **Eviction Risk:** There are substantial racial disparities in eviction risk. In Nashville, over the past year, approximately 53% of the eviction filings were against African American tenants, even though they make up about 33% of the renter population. By contrast, about 30% of filings were against White tenants, who account for roughly 50% of renters[36]. (Source: Eviction Lab)

Intense Gentrification and Displacement

The National Community Reinvestment Coalition report states that "**Nashville is the most intensely gentrifying city in the nation** as average homebuying costs have doubled since 2018, revealing the systematic exclusion of lower-income families from homeownership." Gentrification drives up housing costs and property values, often displacing long-term, lower-income residents while reshaping the economic and demographic composition of neighborhoods. This process has disproportionately impacted historically African American neighborhoods in North Nashville, East Nashville, and South Nashville. The key patterns of gentrification in Nashville include:

- **Regional Shifts:** As families are priced out of the city core, many are being forced into "rural repositories" – counties further from Nashville where infrastructure and job access may be limited. (Source: National Community Reinvestment Coalition)
- **Cultural Erasure:** Beyond the cost of rent, long-term residents face "cultural displacement," where the influx of luxury developments and new businesses alters the neighborhood identity, making it feel less like home. (Source: National Community Reinvestment Coalition)
- **Need for Affordable Units:** Due to gentrification, fewer housing units remain that are affordable to low- or moderate-income households. Nashville's Unified Housing Strategy Executive Summary (2025) states that Nashville would benefit from adding an additional 20,000 homes affordable to households earning 60% of the Area Median Income or below over the next decade.

Homelessness

African Americans are also disproportionally represented in the homeless population in Nashville.

- The annual one-night snapshot of people experiencing literal homelessness (sheltered and unsheltered) recorded 2,180 individuals experiencing homelessness on the night of the count (Jan 23-24, 2025). African Americans account for 43% of the adult homeless population[37]. (Source: Metro Office of Homeless Services)
- The Nashville-Davidson County Homeless Management Information System recorded that over the past 12 months, 10,572 unduplicated individuals have experienced homelessness in Nashville[38].

Education

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Historic housing and school **policies have shaped racial disparities** in Metro Nashville Public Schools. (Source: Nashville Public Education Foundation[39])

Historical Context of Education in Nashville

The documentary *By Design: The Shaping of Nashville's Public Schools*[40], produced by the Nashville Public Education Foundation, highlights several specific policies and government decisions that contributed to long-standing racial disparities in Metro Nashville Public Schools (MNPS). These policies shaped where families could live, how schools were funded, and which students had access to high-quality educational opportunities. (Source: Nashville Public Education Foundation)

- **Segregation laws and unequal school systems** (late 1800s–1950s)
  Following Reconstruction, Tennessee and other Southern states implemented Jim Crow laws that

required separate schools for African American and White students. Schools serving African American communities were systematically underfunded and had fewer resources.

- **Redlining and racially restrictive housing policies** (1930s–1960s)
  Federal housing programs and private real estate practices – commonly referred to as redlining – prevented African American families from purchasing homes in many neighborhoods. Because school assignments were tied to residence, these policies created racially and economically segregated schools.
- **Urban renewal and highway construction** (1950s–1960s)
  Large infrastructure projects like the building of Interstate I-40 and urban redevelopment displaced many African American neighborhoods in Nashville, disrupting communities and reinforcing segregation patterns that affected school enrollment.
- **School desegregation after the Supreme Court ruling** (1954–1960s)
  The decision in Brown v. Board of Education (1954) declared school segregation unconstitutional. Nashville responded with a gradual desegregation plan beginning in 1957, integrating one grade per year. The decision led to **citywide protests** and **the bombing of Hattie Cotton Elementary**.
- **Court-ordered busing for integration** (1970s-1980s)
  Federal courts required busing policies to help achieve racial integration in schools across districts, including MNPS. While the strain of busing to a different part of town for schooling was disproportionately placed on African American students and families, as many as **20,000 White students left MNPS** and opted into private schools, taking valuable resources from the public school system. Additionally, this era saw the rise of comprehensive high schools, which led to the **tracking of African American students** into vocational rather than college prep courses, impacting future earnings potential.
- **Return to neighborhood school policies and resegregation** (1990s–2000s)
  As court supervision ended, Nashville and many other districts reduced or eliminated busing and shifted back to neighborhood-based school assignment, which led to **increased racial and economic segregation** in schools.

K-12 Education

MNPS has achieved historic academic growth outcomes, including four consecutive years of Level 5 in the Tennessee Value Added Assessment System growth – the highest possible rating – in 2022, 2023, 2024, and 2025. The district also received national recognition for the second year in a row in the Education Recovery Scorecard for its work on post-pandemic academic recovery, with Top 10 rankings among large urban districts for growth in both reading and math from 2022 to 2023 and 2023 to 2024. In 2024-2025, African American students also achieved high levels of academic growth, particularly in elementary and middle grades.

Table 12. 2024-2025 Academic Growth Outcomes for MNPS[41]

Growth Outcomes	All MNPS	Asian	African American	Hispanic	White	Economically Disadvantaged	Students with Disabilities
Growth - Grades 3-5	5	5	5	5	2	5	3
Growth - Grades 6-8	5	4	4	5	4	5	5
Growth - Grades 9-12	3	3	2	3	5	2	1

(Source: Tennessee State Report Card, 2024-2025)

Although MNPS achieved record student growth outcomes, there remain persistent disparities in achievement and proficiency outcomes. African American students continue to underperform relative to their peers. Only **23.4%** of African American students test as having English proficiency, compared to 57.2% of White students and 53.5% of Asian students. Similarly, only **20.3%** of African American students test as having Math proficiency, compared to 53.0% of White students and 54.2% of Asian students. African American students also lagged behind their peers in graduation rates and post-secondary enrollment, with only **52.1%** of African American students in MNPS pursuing higher education.

Table 13. 2024-2025 Academic Achievement Outcomes for MNPS[42]

Achievement Outcomes	All MNPS	Asian	African American	Hispanic	White	Economically Disadvantaged	Students with Disabilities
English Proficiency	31.8%	52.5%	23.4%	21.2%	57.2%	17.6%	7.2%
Math Proficiency	29.6%	54.2%	20.3%	21.9%	53.0%	16.4%	8.0%
Graduation Rate	85.7%	92.3%	87.8%	79.3%	90.3%	82.2%	78.7%
Post Secondary	52.7%	71.5%	52.1%	38.7%	68.4%	42.6%	31.6%

(Source: Tennessee State Report Card, 2024-2025)

However, it should be noted that African American students are also overrepresented in student groups that have additional needs. In 2024-25, 33% of students in MNPS were considered Economically Disadvantaged (ED), and of those, **60.5%** were African American students. African American students also make up a higher percentage of students with disabilities (**49.2%**) and homeless students (**50.8%**). For students struggling with food and housing security, as well as those with disabilities, academic achievement often becomes less of a priority than fulfilling other more pressing demands. These students also need additional resources and support (including academic support, access to food, mental health services, and other wraparound services) to be academically successful.

Table 14. MNPS Student Subgroups, 2024-25[43]

MNPS Subgroups 2024-2025	All MNPS	Asian	African American	Hispanic	White
Economically Disadvantaged	26,707	1.7%	60.5%	25.3%	12.1%
Students with Disabilities	11,201	2.3%	49.2%	25.6%	22.5%
Unaccompanied Youth	119	2.5%	64.7%	21.0%	11.8%
All Homeless Students	2,700	0.6%	50.8%	39.2%	9.1%

(Source: Tennessee State Report Card; MNPS Data Request)

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Tennessee's **undercounting of economically disadvantaged** students potentially **underfunds MNPS by over $21 million**. (Source: EdTrust-Tennessee)

Of these subgroups, the largest group is Economically Disadvantaged students. Unfortunately, changes in how Economically Disadvantaged students are defined by the state have reduced the funding received by MNPS. A recent study from EdTrust-Tennessee[44] finds that Tennessee's current method for identifying economically disadvantaged students significantly underestimates the number of children living in poverty. Instead of using the **broader free and reduced-price lunch eligibility** standard (which includes families earning up to 185% of the federal poverty level), the state now relies mainly on **direct certification** through programs such as SNAP and TANF, which generally reflect a much lower income threshold (at 130% of the federal poverty level).

As a result, many low-income students whose families struggle financially but do not receive these benefits are not counted as economically disadvantaged. Because Tennessee's school funding system allocates additional resources based on this classification, the undercount means that many schools – especially those serving high-need communities – receive less funding than they should. Ed Trust-Tennessee estimates that a broader definition of economically disadvantaged that **includes Medicaid recipients** could potentially increase funding to **MNPS by more than $21 million**.

Higher Education

Continued emphasis on Nashville's strong higher education institutions – from technical schools to two- and four-year colleges – is essential for addressing the underlying causes of today's affordability challenges for Nashvillians. However, there are many stark disparities in the college going rate and the choice of college majors between African American and White Nashvillians. While 61.8% of White residents in Nashville have a bachelor's degree or higher, only 35.9% of African American residents have a bachelor's degree or higher. However, compared to most other peer counties, **Nashville has a higher percentage of African American residents with a bachelor's degree or higher**. (Source: 2024 ACS 1-year estimates)

Table 15. Educational Attainment for African American Population 25 Years and Over

Central County of MSA/City	MSA/City	% Less than HS diploma	% High school graduate	% Some college/ associate's degree	% BA+
Travis County	Austin, TX	6.1%	20.0%	31.4%	42.4%
Fulton County	Atlanta, GA	7.8%	24.6%	26.6%	40.9%
Wake County	Raleigh, NC	8.0%	22.8%	30.1%	39.1%
Mecklenburg County	Charlotte, NC	7.2%	23.3%	33.0%	36.4%
Davidson County	**Nashville, TN**	**8.6%**	**28.0%**	**27.5%**	**35.9%**
Dallas County	Dallas, TX	8.6%	28.2%	32.5%	30.6%
Orange County	Orlando, FL	13.6%	33.8%	25.8%	26.8%
Jefferson County	Birmingham, AL	8.7%	32.7%	34.5%	24.0%
Miami-Dade County	Miami, FL	17.5%	32.3%	26.7%	23.6%
New Orleans City	New Orleans, LA	13.5%	30.6%	32.5%	23.5%
Jefferson County	Louisville, KY	10.5%	31.7%	37.9%	19.9%
Charleston County	Charleston, SC	12.1%	35.9%	34.6%	17.4%

(Source: 2024 ACS 1-year estimates)

Despite growing attention to college access and completion, many African American residents in Nashville continue to face structural barriers that limit their ability to enroll in and complete higher education. These challenges reflect broader economic and educational disparities that shape opportunities, including:

- **Discrimination:** African American students at postsecondary institutions are more likely to say they frequently or occasionally feel discriminated against and that they feel disrespected and physically or psychologically unsafe.
- **Financial barriers and cost of college:** Limited household wealth, rising tuition, and concerns about student loan debt make college enrollment and completion more difficult.
- **Economic inequality and competing responsibilities:** Students from lower-income families may need to work while in school or support family members, which can delay enrollment or lead to dropping out. Many older students may also have childcare/eldercare costs and responsibilities.
- **Unequal K–12 preparation:** Students in under-resourced schools often have less access to advanced coursework, college counseling, and college-preparatory opportunities.
- **First-generation college challenges:** Many African American students are the first in their families to attend college and may lack guidance on admissions, financial aid, and navigating college systems.
- **Digital and technology gaps:** Limited access to reliable internet, computers, and other learning tools can affect academic preparation and success in college.
- **Transportation and logistical barriers:** Commuting challenges and limited transportation options can make it harder to attend classes consistently or participate fully in campus life.

While programs like **TN Promise** and **Tennessee Reconnect**, as well as **Nashville GRAD** and **Nashville FLEX**, work to increase access to higher education by decreasing costs and providing mentorship and guidance, other structural barriers continue to persist. For instance, a report from the Tennessee College Access and Success Network notes that **low-income students, commuters, and students working over 15 hours per week** are most at-risk of not enrolling or completing college – all of whom are impacted by transportation barriers. The report further notes that while most college campuses in Nashville are accessible by public transportation, those **commutes tend to be long with infrequent buses, numerous route stops, and students often need to go downtown** to transfer lines. For example, driving from Pearl-Cohn High School to Nashville State Community College would take an estimated 10-16 minutes, but by public transit it would take **1 hour and 6 minutes and require 1 transfer**. (Source: EdTrust Tennessee[45]; Gallup[46]; Tennessee College Access and Success Network[47])

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While there are four HBCU's in Nashville, **over half of the total enrollment is from out-of-state students**, many of whom may return to their home state or elsewhere for careers.

Nashville is the proud home of four **Historically Black Colleges and Universities (HBCUs)** – including American Baptist College, Fisk University, Meharry Medical College, and Tennessee State University. However, Nashville's HBCUs draw **more students from out of state** – in 2024-25, **53% of Fisk's** students were from out of state as were **56% of TSU's** students (additionally, 21% of TSU students were international students)[48]. Fully **79% of Meharry** students were from out of state. American Baptist College lists 33% of their students from out of state, with 44% reported as unknown. While this is also true of local higher education institutions like Vanderbilt (73.3% out of state, 13.6% international) and Belmont (64.4% out of state), it is less common for HBCUs – 71% of HBCUs in the US have a majority of in-state students. As a result, fewer graduates from Nashville's HBCUs have familial ties to Nashville that might make them more likely to settle in the area, especially given the higher cost of living in the city[49]. (Source: Integrated Postsecondary Education Data System; MEDCMP Compare Medical Schools).

Student Debt Burden

African American students are more likely to take out student loans and, on average, owe more than their White peers upon graduation. The debt is more expensive and takes longer to repay, impacting financial security.

- According to Education Data Initiatives' report, African American college graduates owe an average of **$25,000** more in student loan debt than White college graduates. Four years after graduation, African American students owe an average of **188%** more than White students borrowed[50].
- According to Brookings Institution, student debt disproportionately harms low-income households and, in particular, low-income African American households. Of households with

student debt, 52% of African American households and 32% of non-African American households have **zero or negative net worth**. It is estimated that 37.5% of African American borrowers will default at some point, compared to 12.4% of White borrowers[51].

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There are **wide variations in the fields of study** between African American and White students in higher education in the Nashville area. White students are represented nearly three times greater in business and management programs while African Americans are more heavily represented in agriculture, construction, and law enforcement than Whites. (Source: Integrated Postsecondary Education Data System)

Although it is difficult to find college major data specifically on Davidson County high school graduates, it is possible to look at the majors chosen by students in Nashville's higher education institutions (N=21). Looking at college majors/programs for all students (certificates, undergraduate, graduate) by race, one finds that African American students in Nashville's higher education institutions are most likely to enroll in Health Professions and Related Programs (24.8%), Communications Technologies/ Technicians and Support Services Business (9.8%), Management, Marketing, and Related Support Services (9.3%), Education (8.3%), Mechanic and Repair Technologies/Technicians (5.3%), and Liberal Arts and Sciences, General Studies and Humanities (5.0%).

When disaggregating between undergraduate degrees and certificates and graduate degrees, one finds that 41.8% of African American graduate students are in Health Professions and Related Programs – highlighting the impact of healthcare programs at Meharry and TSU. However, 79% of Meharry students come from out of state and 77% of TSU students come from out of the state or are international, and may choose not to remain in Nashville. The Education category follows with 23.5% of African American graduate students, Business with 12.2%, and Public Administration with 4.6%.

However, certain ***programs*** also have higher percentages of African American students – for example, 60% of students in Agricultural/Animal/Plant/Veterinary Science and Related Fields programs are African American, as are 59.1% of students in Homeland Security, Law Enforcement, Firefighting and Related Protective Services, and 50% of students in Construction Trades, fields which may have more limited earnings potential, aligning with earlier analysis on occupational disparity.

Table 16. Percentage of All Students Completing a Degree by Program and Race (column percentages)

Higher Education Program Names	% Total	% African American	% Asian	% Hispanic	% White	% Two or more races
Agricultural/Animal/Plant/Veterinary Science, Related Fields	0.4%	1.2%	0.1%	0.1%	0.1%	0.5%
Architecture and Related Services	0.1%	0.0%	0.5%	0.1%	0.1%	0.2%
Area, Ethnic, Cultural, Gender, and Group Studies	0.3%	0.2%	0.6%	0.4%	0.3%	0.3%
Biological and Biomedical Sciences	4.2%	3.9%	9.6%	3.7%	3.5%	6.1%
Business, Management, Marketing, & Related Support Services	10.1%	**9.3%**	6.3%	7.7%	11.0%	7.6%
Communication, Journalism, and Related Programs	1.1%	1.2%	0.2%	0.7%	1.4%	0.6%
Communications Technologies/Technicians & Support Services	5.2%	**9.8%**	1.0%	11.8%	3.0%	7.1%
Computer and Information Sciences and Support Services	3.6%	1.9%	11.3%	3.2%	2.6%	3.1%
Construction Trades	0.4%	0.9%	0.2%	0.7%	0.2%	0.5%
Culinary, Entertainment, and Personal Services	2.0%	1.9%	0.8%	2.6%	2.3%	2.6%
Education	7.4%	**8.3%**	3.0%	4.0%	8.4%	6.9%
Engineering	2.9%	1.5%	5.6%	3.3%	2.5%	2.6%
Engineering/Engineering-related Technologies/Technicians	0.6%	0.6%	0.0%	0.4%	0.7%	0.6%
English Language and Literature/Letters	0.7%	0.4%	0.9%	0.7%	0.8%	0.8%
Family and Consumer Sciences/Human Sciences	0.9%	0.9%	0.1%	0.7%	1.0%	0.6%
Foreign Languages, Literatures, and Linguistics	0.4%	0.1%	0.3%	0.6%	0.4%	0.5%
Health Professions and Related Programs	17.8%	**24.8%**	12.8%	14.1%	17.8%	14.7%
History	0.6%	0.4%	0.4%	0.9%	0.7%	1.0%
Homeland Security, Law Enforcement, Firefighting, Related Protective Services	0.4%	1.2%	0.0%	0.4%	0.2%	0.2%
Legal Professions and Studies	2.6%	1.0%	2.0%	2.6%	3.3%	1.6%
Liberal Arts and Sciences, General Studies and Humanities	3.6%	**5.0%**	2.1%	5.4%	3.3%	2.3%
Library Science	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
Mathematics and Statistics	2.1%	0.4%	4.7%	2.1%	1.9%	3.4%
Mechanic and Repair Technologies/Technicians	4.4%	**5.3%**	1.0%	7.6%	4.4%	2.9%
Multi/Interdisciplinary Studies	4.2%	2.3%	11.9%	4.6%	3.7%	6.0%
Natural Resources and Conservation	0.2%	0.0%	0.1%	0.1%	0.2%	0.3%
Parks, Recreation, Leisure, Fitness, and Kinesiology	1.0%	1.2%	0.0%	0.4%	1.1%	0.6%
Philosophy and Religious Studies	0.3%	0.1%	0.5%	0.1%	0.3%	0.6%
Physical Sciences	0.9%	0.9%	0.9%	0.7%	0.9%	1.1%
Precision Production	3.1%	3.3%	0.2%	4.0%	3.5%	3.2%
Psychology	3.2%	3.1%	3.5%	2.4%	3.1%	3.7%
Public Administration and Social Service Professions	1.3%	1.8%	1.0%	0.9%	1.3%	1.1%
Social Sciences	5.8%	3.1%	13.1%	6.7%	4.9%	8.6%
Theology and Religious Vocations	1.1%	0.8%	0.3%	0.5%	1.4%	1.6%
Visual and Performing Arts	7.0%	3.0%	4.8%	5.6%	9.7%	6.1%

(Source: Integrated Postsecondary Education Data System)

Table 17. Selected Percentage of **Graduate Students** Completing a Degree by Program and Race (column percentages, for programs with more than 1% of graduate students)

Higher Education Program Names	% Total	% African American	% Asian	% Hispanic	% White	% Two or more races
Biological and Biomedical Sciences	4.3%	2.9%	8.5%	4.9%	3.8%	8.5%
Business, Management, Marketing, & Related Support Services	15.8%	**12.2%**	9.7%	15.1%	17.2%	15.3%
Computer and Information Sciences and Support Services	2.2%	0.3%	6.5%	1.8%	1.5%	0.6%
Education	17.6%	**23.5%**	8.1%	12.3%	18.4%	15.9%
Engineering	3.0%	1.0%	5.7%	3.2%	2.2%	1.1%
Health Professions and Related Programs	31.4%	**41.8%**	41.3%	34.7%	31.4%	31.3%
Legal Professions and Studies	5.7%	1.8%	5.3%	8.8%	6.7%	4.0%
Mathematics and Statistics	2.8%	0.4%	3.2%	3.9%	2.8%	4.5%
Multi/Interdisciplinary Studies	1.9%	1.9%	3.6%	1.1%	1.3%	1.7%
Physical Sciences	1.1%	1.1%	0.4%	1.8%	1.0%	0.6%
Psychology	2.9%	1.7%	1.6%	2.1%	3.1%	4.5%
Public Administration and Social Service Professions	2.3%	**4.6%**	1.6%	1.8%	2.1%	2.3%
Social Sciences	1.3%	0.1%	1.2%	0.7%	1.1%	0.6%
Theology and Religious Vocations	1.8%	1.7%	0.8%	1.4%	2.0%	2.8%

(Source: Integrated Postsecondary Education Data System)

Table 18. Percentage of All Students Completing a Degree by Program and Race (programs/row percentages)

Higher Education Program Names	Grand Total	% African American	% Asian	% Hispanic	% White	% Two or more races
Agricultural/Animal/Plant/Veterinary Sci, Related Fields	65	**60.0%**	1.5%	3.1%	9.2%	4.6%
Architecture and Related Services	14	0.0%	35.7%	14.3%	35.7%	7.1%
Area, Ethnic, Cultural, Gender, and Group Studies	48	12.5%	12.5%	12.5%	52.1%	4.2%
Biological and Biomedical Sciences	666	19.8%	14.3%	7.7%	43.4%	5.7%
Business, Management, Marketing, Related Support Svcs	1,595	19.8%	3.9%	6.6%	57.7%	2.9%
Communication, Journalism, and Related Programs	181	22.7%	1.1%	5.0%	65.7%	2.2%
Communications Technologies/Technicians, Support Svcs	823	**40.1%**	1.2%	19.6%	30.5%	5.3%
Computer and Information Sciences & Support Services	572	11.4%	19.6%	7.5%	37.8%	3.3%
Construction Trades	58	**50.0%**	3.4%	15.5%	22.4%	5.2%
Culinary, Entertainment, and Personal Services	323	19.8%	2.5%	10.8%	59.8%	5.0%
Education	1,178	23.9%	2.5%	4.6%	59.5%	3.7%
Engineering	467	10.9%	12.0%	9.6%	44.5%	3.4%
Engineering/Engineering-related Technologies/ Technicians	98	20.4%	0.0%	5.1%	61.2%	4.1%
English Language and Literature/Letters	108	12.0%	8.3%	9.3%	59.3%	4.6%
Family and Consumer Sciences/Human Sciences	144	21.5%	0.7%	6.3%	55.6%	2.8%
Foreign Languages, Literatures, and Linguistics	62	8.1%	4.8%	12.9%	58.1%	4.8%
Health Professions and Related Programs	2,819	**29.8%**	4.5%	6.8%	52.8%	3.2%
History	101	14.9%	4.0%	11.9%	55.4%	5.9%
Homeland Security, Law Enforcement, Firefighting and Related Protective Services	66	**59.1%**	0.0%	7.6%	28.8%	1.5%
Legal Professions and Studies	415	8.4%	4.8%	8.7%	66.0%	2.4%
Liberal Arts and Sciences, General Studies and Humanities	567	**29.6%**	3.7%	13.1%	48.1%	2.5%
Library Science	16	18.8%	0.0%	0.0%	75.0%	6.3%
Mathematics and Statistics	338	4.1%	13.9%	8.6%	45.9%	6.2%
Mechanic and Repair Technologies/Technicians	703	**25.6%**	1.4%	14.7%	52.6%	2.6%
Multi/Interdisciplinary Studies	671	11.5%	17.6%	9.4%	45.6%	5.5%
Natural Resources and Conservation	30	3.3%	3.3%	6.7%	66.7%	6.7%
Parks, Recreation, Leisure, Fitness, and Kinesiology	154	**26.0%**	0.0%	3.9%	61.0%	2.6%
Philosophy and Religious Studies	47	8.5%	10.6%	4.3%	53.2%	8.5%
Physical Sciences	147	21.8%	6.1%	6.1%	52.4%	4.8%
Precision Production	485	23.1%	0.4%	11.3%	60.2%	4.1%
Psychology	514	20.6%	6.8%	6.4%	50.4%	4.5%
Public Administration and Social Service Professions	204	**29.9%**	4.9%	5.9%	53.9%	3.4%
Social Sciences	916	11.5%	14.2%	9.9%	44.7%	5.8%
Theology and Religious Vocations	170	15.3%	1.8%	4.1%	68.2%	5.9%
Visual and Performing Arts	1,105	9.3%	4.3%	6.9%	73.6%	3.4%

Note. Row percentages may not add up to 100%, as American Indian/Alaskan Native and Native Hawaiian/Pacific Islander categories have been omitted.
(Source: Integrated Postsecondary Education Data System)

Childcare

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African Americans in Nashville face both **high costs for childcare** as well as the presence of "**childcare deserts**".

Access to affordable, high-quality childcare is critical to the economic stability of families and to the strength of Nashville's workforce. As the city grows and the cost-of-living rises, many families face increasing barriers to finding childcare that is accessible, affordable, and aligned with their work needs. These challenges disproportionately impact African American families, reinforcing long-standing inequities and limiting opportunities for economic mobility.

Recent studies on the **cost of childcare** in Nashville show that it **is growing close to the cost of rent**. In Nashville, the **average monthly infant care cost** is estimated at **$1,152**; while the **average monthly cost for two children** (infant and 4-year-old) is an estimated **$2,103** – compared to the average monthly two-bedroom rent at $1,730[52]. For African American households, where the **median income is $53,493**, the cost burden for childcare (the share of income required to cover childcare expenses) for one infant would be **25.8%** of income and **47.2%** for two children – compared to White households where the median income of $100,674 means that the cost burden is 13.7% and 25.1% respectively. When compared to peer cities, Nashville has a high average monthly infant care cost and one of the highest cost burdens for childcare for African American households. (Source: LendingTree; 2024 ACS 1-year estimates).

Table 19. Comparison of Childcare Cost Burden

Central County of MSA/City	MSA/City	Avg. Monthly Infant Care Cost	Median African American Household Income	Cost Burden
Jefferson County	Louisville, KY	$1,103	$45,317	29.2%
New Orleans City	New Orleans, LA	$868	$40,285	25.9%
Davidson County	**Nashville, TN**	**$1,152**	**$53,493**	**25.8%**
Miami-Dade County	Miami, FL	$1,139	$56,990	24.0%
Charleston County	Charleston, SC	$943	$51,515	22.0%
Orange County	Orlando, Fl	$1,029	$60,259	20.5%
Dallas County	Dallas, TX	$977	$60,047	19.5%
Mecklenburg Count	Charlotte, NC	$1,062	$66,915	19.0%
Jefferson County	Birmingham, Al	$752	$51,378	17.6%
Travis County	Austin, TX	$923	$63,103	17.6%
Wake County	Raleigh, NC	$1,073	$74,200	17.4%
Fulton County	Atlanta, GA	$963	$71,697	16.1%

(Source: Lending Tree; 2024 ACS 1-Year Estimates)

In addition to the cost of childcare itself, families need to factor in the additional costs children bring to the household in terms of basic necessities such as food, housing, clothing, and diapers. Diapers, in particular, can be expensive for low to moderate income households, leading to **diaper insecurity**. The Urban Institute estimates that **20,400 children ages 3 and younger** (out of 38,547total) in Davidson County live in households who may struggle to afford diapers. Of these households, **82.2%** are African American while 29.6% are White[53]. (Source: Urban Institute)

In addition to the rising cost of childcare, Nashville Early Education Coalition's study also highlights the **existence of childcare deserts** in Nashville – where the child population is three times greater than the current regulated childcare capacity. While childcare deserts exist in the East and North of the county, they are particularly prevalent in the Southeast region. For two zip codes in particular – 37080 (in the North) and 37013 (in the Southeast) – the gap between the number of young children and available childcare spots is especially severe, with as many as six children under age 5 for every one regulated childcare slot[54]. Both areas have a high number of African American households. (Source: Nashville Early Education Coalition; 2024 ACS 1-Year Estimates)

Beyond the direct costs and geographic availability of childcare, recent policy changes have further constrained access by reducing financial support for families. For instance, **federal funding cuts** have significantly impacted the Smart Steps Program. This initiative, which traditionally provides essential vouchers for childcare and aftercare, now faces restricted availability[55], placing an increased financial and logistical burden on Tennessee families striving to balance employment and reliable care for their children. (Source: Tennessee Department of Human Services)

Mobility

BLIND SPOT The average family needs approximately $10,000 a year to own and operate a vehicle, a virtual necessity for most residents. This amount **far exceeds the ability of many low-wage earners to afford** along with other basic household expenses. The affordability crisis for many involves difficult choices about housing, employment, education, healthcare, and other essentials.

Nashville's topography, characterized by ridges and valleys, has significantly shaped its transportation network, resulting in roads that follow the "path of least resistance." The city developed in a radial, or "wagon wheel" pattern, in which major corridors (the historic "pikes") and interstate highways – such as Interstate 40, Interstate 65, and Interstate 24 – function as spokes converging on the urban core. While this design provides strong connectivity to and from downtown, it offers limited lateral routes for cross-city travel. As a result, the physical landscape and road network make it difficult to commute between residential and employment areas without reliance on a personal vehicle.

This historic configuration adds complexity to the contemporary needs of a modern and decentralized workforce. The recent increases in fuel costs, however, highlight the affordability challenges faced by many people, particularly low-wage earning workers who must travel long distances between home and work. The scale of these challenges is evident in regional commuting patterns and transportation data:

- Nashville is among the national leaders in daily driving, with an average weekday private vehicle mileage of 40.5 miles in Spring 2024[56]. (Source: Axios)
- The mean travel time to work in Nashville is 25.1 minutes, and 44% of workers spend 25 minutes or more travelling to work. (Source: 2024 ACS 1-year estimates)
- Only 13% of Nashville's housing units are within easy walking distance (1/4 mile) of the city's "all-access" transit corridors[57]. (Source: Urban Institute)

The heavy reliance on cars for commuting and daily activities makes transportation cost a big part of households' daily expenditure. The *2025 Your Driving Costs* study reveals that the total cost of owning and operating a new car in the U.S. in 2025 is $11,577 (decrease of $719 from 2024)[58]. According to the MIT Living Wage Calculator, average transportation costs in Davidson County exceed $10,000 per year for most family types. Similarly, the EPI Family Budget Calculator estimates transportation costs above $10,000 annually for all family types in the county. This is a heavy burden on low-income families.

An often-hidden cost of mobility is the cost of having a suspended license. The impact of suspended licenses stemming from incarceration, unpaid fees, and other events, is disproportionately experienced by the African American population. Every state in the United States imposes debt-based license suspension. While the practice was designed to incentivize people to pay their debts and have their licenses restored, lack of transportation only exacerbates an individual's inability to maintain stable employment and fulfill financial obligations. In a review of 11 transportation-barrier studies, African Americans were overrepresented, constituting 68% of those impacted, while 27% of those impacted were White. (Source: R Street Institute[59])

An important feature of the affordability situation includes the fact that **public transportation usage remains limited in Davidson County, with only 1.6% of workers utilizing it to go to work in 2024.** Aside from those who work from home, approximately 76.4% of workers – around 320,000 people – drive alone or carpool to work. With only 1.6% of workers using public transit, Davidson County ranks in the middle of peer Sunbelt regions listed in the table below, but remains well below higher-performing metros, such as New Orleans (4.1%), Atlanta (3.9%), and Miami (3.7%), underscoring Nashville's continued reliance on car-based commuting.

Table 20. Comparison of Commuters using Public Transit in Urban Counties in Southeast

Central County of MSA/City	MSA/City	Percent Using Public Transit
New Orleans City	New Orleans, LA	4.1%
Fulton County	Atlanta, GA	3.9%
Miami-Dade County	Miami, FL	3.7%
Travis County	Austin, TX	2.2%
Mecklenburg County	Charlotte, NC	1.9%
Davidson County	**Nashville, TN**	**1.6%**
Dallas County	Dallas, TX	1.2%
Orange County	Orlando, FL	1.2%
Jefferson County	Louisville, KY	1.2%
Charleston County	Charleston, SC	1.0%
Jefferson County	Birmingham, AL	0.9%
Wake County	Raleigh, NC	0.7%

(Source: 2024 ACS 1-Year Estimates)

Employment centers have now expanded beyond the urban core to areas such as the airport, Cool Springs, and major healthcare campuses along West End Avenue. Current work in the "Choose How You Move" program is addressing many of these challenges. Key initiatives such as the **Dr. Ernest Rip Patton, Jr. North Nashville Transit Center**, new bus schedules and Journey Pass, are expected to expand access to over 64,000 jobs and essential medical services.

Household Debt

Household debt in Tennessee presents a complex and uneven landscape, where overall borrowing levels mask deeper patterns of financial distress and racial inequality. Although the state's average household debt is lower than the national average, a significantly higher share of that debt is in collections, particularly among communities of color, signaling more severe and persistent financial strain. High rates of delinquency and bankruptcy further underscore the burden on families, with Tennessee ranking near the bottom nationally for non-business bankruptcies.

These challenges are not experienced equally: African American Tennesseans are more likely to face debt in collections, file for bankruptcy at higher rates, and encounter systemic barriers to financial recovery, including less favorable credit outcomes and higher borrowing costs. National research reinforces these disparities, showing that African American households carry higher debt relative to their assets, face greater obstacles in accessing credit and banking services, and are disproportionately affected by medical debt. Together, these patterns highlight how structural inequities in credit access, lending practices, and economic opportunity contribute to a heavier and more harmful debt burden for African American households.

- Tennessee's average household debt ($51,160) is lower than the national average ($59,580), however, Tennessee has more **debt that is in collections** (32%) than the nation as a whole (26%), and debt in collections is even higher for Tennessee communities of color (47%). (Source: Think Tennessee Policy Brief[60])
- High rates of debt and delinquencies are harming Tennessee families through long-term detrimental financial consequences, negative health impacts, and may result in reduced economic growth. Tennessee ranks **49th, as one of the states with the most non-business bankruptcies**. (Source: Think Tennessee Policy Brief)
- Research shows that residents in predominantly African American ZIP codes in Tennessee file for **bankruptcy at nearly twice the rate** of those in predominantly White Zip codes[61]. (Source: ProPublica)
- In the meantime, A 2025 National Bureau of Economic Research study shows that African American borrowers are **more likely to have bankruptcy cases dismissed without receiving debt relief**, limiting their ability to recover financially[62].

Forbes' research indicates that households of color (including African Americans) owe more consumer debt, while White households have more access to debt such as mortgages that can help them grow their wealth[63]. African American households carry more costly consumer debt, such as car loans, medical debt, and face higher debt burden relative to assets, which further hampers their ability to build wealth.

- A study published in *The Review of Financial Studies* finds that African American borrowers pay approximately 0.7 percentage points higher interest rates on auto loans than comparable White borrowers, even after controlling for credit profiles[64].
- Recent Urban Institute research shows there are great disparities in in the U.S. regarding who carries the most medical debt. Adults who live in communities where the majority of the population are people of color are more likely to have medical debt in collections reported on their credit reports. In particular, African American adults are more likely to have difficulty paying for family medical expenses. These inequities reinforce the racial wealth gap and contribute to disparities in health outcomes[65]. (Source: Urban Institute)
- The debt-to-assets ratio compares how much debt a household owes to how much total assets it owns. In 2021, the median debt-to-assets ratio for African American households in the U.S. was 40%. For White households, it was much lower, about 27%. That means for African American households, a much larger share of what they own is offset by what they owe, compared with White households. (Source: Pew Research Center)
- In 2024, 51% of African American adults in the U.S. reported either being **denied credit or approved for less credit than they requested**, nearly double the rate for White adults at 26%.

Financial exclusion also extends to basic banking access: 13% of African American adults were "unbanked" – meaning neither they nor their spouse or partner had a checking, savings, or money market account – compared to just 3% of White adults. (Source: of Governors of the Federal Reserve Board System[66])

Social Safety Net

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An Urban Institute study[67] in 2024 found that full funding and participation in safety net programs would **significantly reduce poverty in Tennessee, with the greatest declines expected for African American non-Hispanic individuals** (35% reduction) and Hispanic individuals (38% reduction). This approach would drastically lower Tennessee's overall poverty rate and substantially reduce child poverty.

Social safety net programs provide critical support to people during times of economic hardship. Examples of social safety net programs in the U.S. include child support enforcement services, the Earned Income Tax Credit, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), the Child Care and Development Fund (CCDF), housing assistance, Low Income Home Energy Assistance Program (LIHEAP), Medicaid and Children's Health Insurance Program (CHIP), Supplemental Nutrition Assistance Program (SNAP), and the Supplemental Nutrition Assistance Program for women, infants and children (WIC).

Tennessee's safety net relies heavily on federal programs like SNAP, tax credits, and TennCare, but is weaker than in many states due to the non-expansion of Medicaid, relatively limited state-funded support for low-income adults, and large uninsured and coverage gap populations. The state is frequently cited as having one of the weakest systems in the U.S., driven by low unemployment benefits, constrained social services, and recent reductions in Medicaid, food assistance, and housing support[68]. Overall, this lack of adequate support at the state level contributes significantly to affordability challenges and limited upward mobility for lower-income residents, among whom African Americans in Nashville are disproportionately represented:

- **Porous Safety Net for Mothers & Children:** Tennesseans face greater obstacles to healthy pregnancies and financial stability than the average American. The state has low WIC enrollment (only 33.4% of eligible children received benefits in 2022) and prenatal care; in 2023, 8.9% of women in Tennessee began prenatal care late (third trimester) or not at all, compared to 7.0% nationally. (Source: Tennessee Department of Health[69])
- **The Medicaid "Coverage Gap":** Tennessee is one of only **10 states** that has not expanded Medicaid under the ACA. This leaves approximately **95,000** in a "coverage gap": they earn too much for traditional TennCare but not enough to afford private insurance. (Source: Center on Budget and Policy Priorities[70])

- **TANF Reach:** Research by the Center on Budget and Policy Priorities (CBPP) shows that for every 100 families living in poverty in Tennessee, only about 15 receive cash assistance (TANF). This is significantly lower than the pre-1996 national average of 68 families and lower than many other states today. (Source: Institute for Public Service Reporting[71])
- **Health System Performance:** The Commonwealth Fund's 2025 Scorecard ranked Tennessee **#44 overall** in health system performance. Key factors included high rates of uninsured adults (14%) and a high number of "premature avoidable deaths."[72]
- **Healthcare Access and Affordability**: Commonwealth Fund further ranks Tennessee 41st in the nation for healthcare access and affordability, with significant challenges in access to care, healthcare insurance coverage, and limited providers. (Source: Commonwealth Fund)
- **Declining SNAP Enrollment and Participation:** SNAP enrollment in Tennessee has steadily decreased over the past decade, dropping nearly 42% – from approximately 1.2 million recipients in September 2015 to just under 700,000 by September 2025. Participation among eligible individuals also declined. An estimated 84% of eligible individuals received benefits in 2024, down from 94% in 2015, with overall participation falling from 17.9% to 9.6%. (Source: Sycamore Institute[73])
- **SNAP Policy Changes Put Thousands at Risk:** Signe Anderson, senior director of nutrition advocacy at the Tennessee Justice Center, estimates that new work requirements will bump between 50,000 and 100,000 people off SNAP, particularly senior citizens and veterans[74].
- **Low Unemployment Benefits & Limited Labor Protections**: Tennessee, alongside states like Mississippi, Florida, and Alabama, has historically low maximum weekly unemployment benefits, with payouts often falling below the poverty line. Tennessee also lacks mandatory paid sick leave and has limited worker protections. (Source: EPI[75])

According to research by the Urban Institute, fully funding key safety net programs and achieving 100% participation among eligible residents could significantly reduce poverty in Tennessee, particularly for marginalized groups. Addressing long-standing access barriers – especially for people of color – would expand access to essential supports such as income assistance, food, healthcare, and housing. In Tennessee, where African American residents comprise a substantial share of the population and poverty rates remain high, full participation could greatly improve economic security, with the largest relative reductions in poverty projected among Hispanic and African American Tennesseans. The social safety net is important not only for the most economically vulnerable members of society but is increasingly necessary to sustain even basic financial stability for working- and middle-class residents[76].

Earnings among African American workers and household incomes for African American households in Davidson County are markedly lower than those of White households, underscoring the heightened importance of the state's safety net. These disparities in earnings and household income help explain why African American residents disproportionately rely on state safety-net programs. In Davidson County, this reliance is reflected in SNAP participation rates and targeted initiatives addressing food insecurity in historically underinvested neighborhoods.

In Davidson County, an estimated 20,809 of 342,791 households received SNAP benefits in 2024, representing approximately 6.1% of all households. Of those households, **53.1% were African American** households and **29.8% were White**. (Source: 2024 ACS 1-year estimates)

- Nashville has supplemental safety-net supports and local programs that operate in alongside the statewide safety net in Tennessee. These are mostly aimed at filling gaps in services for uninsured or low-income residents that the state's programs alone don't fully cover. For example, Safety Net Consortium of Middle Tennessee has worked to improve the health and healthcare of low income, uninsured residents of Davidson County and surrounding areas by bringing together clinics, providers, academics, and consumer and community leaders to integrate knowledge and skills to support an effective system of care[77]. Other examples of local safety-net programs include HealthCare for the Homeless clinics, Project Access Nashville, and the Partners in Care program.
- Metro Social Services' **2025 "Hunger in Nashville: North Nashville[78]"** highlights persistent and uneven access to nutritious food across Davidson County, with the most severe barriers concentrated in historically underinvested areas such as North Nashville. The report notes that food insecurity is deeply tied to systemic neighborhood inequities, not just a lack of nearby grocery stores. In response, Metro Social Services launched "Hunger No More Nashville", a comprehensive initiative to address Nashville food insecurity, specifically in Nashville food deserts, through countywide food pop-up events and expanded partnerships with organizations like Second Harvest Food Bank, marking a shift toward more proactive, immediate, and community-centered approaches. These findings underscore the need for sustainable, equity-driven solutions that address both immediate hunger and the broader structural forces that shape food access in Nashville. Other programs addressing hunger include the SNAP Dollar Stretch Further at the Farmers' Market, Nashville General Hospital's Food Pharmacy, and the Mayor's Hunger Can't Wait campaign.

Community Context

Historically, African American Nashville was not socially or economically uniform; rather, it contained significant class differences across neighborhoods and institutions. Areas such as North Nashville developed concentrations of middle- and upper-class African American professionals, educators, and clergy, partly due to the presence of institutions such as Fisk University and Tennessee State University. These institutions helped cultivate an African American professional and civic leadership class and produced many of the archives, publications, and public commemorations that document the Nashville's African American history.

At the same time, many African American residents lived in working-class neighborhoods or public housing communities and were employed in lower-wage occupations such as domestic service, sanitation, construction, and service-sector work. Neighborhoods like Edgehill and public housing developments such as Napier-Sudekum illustrate the economic challenges many African American residents face, including housing insecurity and limited employment. These hardships are compounded by the legacy of urban renewal and infrastructure projects like Interstate 40, which historically displaced these communities.

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The differences in income within African American communities in Nashville are considerable. In five Council districts, the median household income for African American households is **under $40,000** a year, while in five other districts, the median income is **over $85,000** a year.

As a result, economic opportunity in Nashville is unevenly distributed across council districts, with strong links between race, education, and income. ACS data shows that districts with larger African American populations often face lower incomes and lower levels of educational attainment, reinforcing broader patterns of inequality discussed earlier in the report. There are wide variations of many socioeconomic characteristics and patterns.

- Districts 2, 3, 21, 32 and 33 have over ten thousand African American residents, while Districts 23, 24, 25, 34 and 35 have less than one thousand African American residents.
- The lowest median age for African American residents can be found in District 18 (at 20.2 years), while the highest is in District 7 (at 47.5 years).
- Median household income varies dramatically. The lowest median household income for African American Nashvillians is in District 19 (at $22,412), while the highest is in District 35 (at $148,348). Thirteen Council Districts have a median household income for African American Nashvillians that is lower than the living wage needed for a single person living in Nashville, which is $51,243.
- Districts with larger African American populations often have lower median incomes. For instance, in District 2 where there are an estimated 12,693 African American residents, the median African American household income is $49,878. On the other hand, in Districts 32 and 33, which both have over 11,000 African Americans, the income is much higher.
- In Districts 4, 22, 23, 25, 31, 34, and 35, more than 50% of African American residents over 25 years have a bachelor's degree or higher.
- There is a positive relationship between educational attainment and income. For instance, in District 35, where 66.1% of African American residents have a bachelor's degree or higher, the median African American household income is $148,348, whereas in District 19, where only 15.8% have a bachelor's degree or higher, the median household income is just $22,412. However, there are districts where this is not always the case – for instance, District 30 where only 17.2% of African Americans have a bachelor's degree or higher (which is the second lowest), has a median income of $53,092, which is higher than many other districts.

Table 21. Selected Indicators for African American Nashvillians by Council District

Council District	African American Population	Median Age	% Over 25 with BA+	Median Household Income
District 1	8,775	43.9	32.5%	$82,175
District 2	12,693	37.6	27.5%	$49,878
District 3	10,931	38.8	26.3%	$50,200
District 4	3,377	35.6	55.7%	$102,875
District 5	6,064	30.5	25.8%	$50,732
District 6	4,372	30.9	26.3%	$45,344
District 7	3,542	47.5	25.5%	$38,926
District 8	5,035	37.5	19.0%	$42,048
District 9	6,500	39.9	21.3%	$40,445
District 10	6,130	35.4	26.3%	$53,996
District 11	3,319	44.1	26.5%	$64,733
District 12	4,504	30.2	38.4%	$70,598
District 13	5,784	30.9	27.3%	$56,081
District 14	5,128	32.9	43.3%	$59,704
District 15	2,092	42.6	21.8%	$49,898
District 16	2,509	32.7	24.0%	$51,885
District 17	5,333	35.7	24.1%	$27,917
District 18	1,594	20.2	37.9%	$75,568
District 19	7,168	28.4	15.8%	$22,412
District 20	1,879	32.0	34.5%	$33,646
District 21	11,801	31.7	27.8%	$45,317
District 22	2,632	39.2	60.2%	$103,359
District 23	853	30.5	55.1%	$60,134
District 24	452	43.6	20.0%	$39,576
District 25	960	26.7	68.6%	$89,086
District 26	2,951	36.1	25.4%	$61,186
District 27	1,841	26.7	41.3%	$48,866
District 28	6,634	33.0	23.9%	$83,583
District 29	7,819	41.7	29.7%	$68,269
District 30	2,938	30.0	17.2%	$53,092
District 31	5,206	36.1	59.3%	$71,195
District 32	11,575	31.1	36.7%	$65,593
District 33	11,678	35.2	29.0%	$88,240
District 34	790	31.8	74.0%	$72,432
District 35	949	27.9	66.1%	$148,348

(Source: 2020-2024 ACS 5-Year Estimates)

Social Capital

Social capital is a defining feature of community life, where individuals engage in mutually supportive ways to bolster socioeconomic wellbeing and reinforce cultural ties. Between African American and White residents, however, the social capital gap is more than a difference in personal networks; it is a structural divide forged by historical exclusion, geographic segregation, and modern economic pressures.

- **African American Social Capital:** Historically, African American communities in Nashville possess strong "bonding" social capital centered around churches, HBCUs such as Fisk University and Tennessee State University (TSU), the significance of the Pan-Hellenic Council, and legacy business corridors like Jefferson Street.
- **The Interstate Legacy:** The construction of I-40 in the 1960s led to both immediate and long-term deterioration of a thriving African American community, displacing approximately 1,400 residents and demolishing about 650 homes and 128 businesses. The highway significantly damaged the Jefferson Street business corridor, severed community connections, and contributed to sustained economic decline. By creating a physical barrier that isolated neighborhoods, the project also contributed to a roughly 30% decline in property values in surrounding areas[79]. (Source: Brookings Institution)
- **Digital Divide:** Social capital in 2026 is increasingly digital. Gaps in high-speed internet access may limit residents' ability to participate in virtual professional networks (e.g., LinkedIn) where modern forms of 'bridging' social capital are formed. According to the State of Tennessee Digital Opportunity Plan, many African American Tennesseans in urban areas reported that internet service was either unavailable, unreliable, or too slow for usages like working from home, online schooling, streaming, and other increasingly common digital uses. Access to digital skills training is also a major need in African American communities of Tennessee[80].
- **Displacement of "Nodes":** When long-term residents are priced out of neighborhoods such as East Nashville or Bordeaux, the social networks they built – such as informal childcare, carsharing, and job-lead pools – are disrupted.
- **The Belonging Gap:** The *Imagine Nashville 2024 report* noted a stark difference in "belonging": **72% of White youth** feel they belong in Nashville, compared to only **48% of African American youth**. This "belonging gap" is a direct indicator of low social capital, as people who feel excluded from the city's success are less likely to invest in the social networks that contribute to that success.

While strong "bonding" social capital exists through churches, HBCUs, and legacy business corridors for African American Nashvillians, gaps in "bridging" social capital – due to limited access to high-growth sectors, digital and transit divides, and displacement of long-term residents – constrain opportunities for higher-paying jobs, entrepreneurship, and professional networking.

Further, African American churches historically played highly important roles in community life, education, and civil rights activism in Nashville. Though they remain present in this space, this effort is experiencing a modern shift to grassroots groups and community organizers. This combination of physical barriers, reduced neighborhood cohesion, and limited access to institutional networks contributes to disparities in housing stability, income growth, and career advancement. This ultimately intensifies the affordability challenges which occur.

Nashville Context

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Population density of African Americans within Metropolitan Nashville-Davidson County (346 per square mile) is **far lower than in most major cities** in the Southeast, despite Nashville's sizeable African American population of approximately 174,000 people.

The history of the African American population in Nashville is one of many communities with long heritage throughout the city. There were nine major areas in the city of Nashville prior to the mid-twentieth century with significant African American population and many were vital centers of African American institutions, businesses, and education. These included areas in (South) Edgehill, Trimble Bottom, Fairfield-Green, Bryant's Town, (East) Edgefield, and (North) Jefferson Street area, Cedar (now Charlotte) Avenue area, and downtown/north area[81].

The creation of a consolidated city-county government had a significant impact on these neighborhoods. Consolidated government (Metro) in Nashville, established in 1963, is a somewhat uncommon form of city-county unification in the US.

- **Historical Context:** The 1963 merger created a two-tier system, bringing together city and county services amid a time of emerging court-ordered school desegregation and federally sponsored urban renewal efforts that directly impacted a number of African American neighborhoods in Nashville, as in many cities.
- **Diffusion of the African American Population:** Rapid development and rapid, sustained increases in the cost of housing over time have prompted many African American residents to leave the urban core and move to outer areas in Davidson County and beyond, reducing the African American share of the population in some historically African American neighborhoods, such as East Nashville and North Nashville.
- **Gentrification and Displacement:** The influx of new, higher-income residents has fueled gentrification, driving up housing costs and forcing many long-term, lower-income residents to relocate, leading to longer commutes which then intensify the affordability issues of workers[82].

The formation of a consolidated city-county government increased the size of Nashville from 29 square miles to over 500 square miles instantly in 1963. This represented a significant departure from the typical pattern of city growth through annexation, as population expands outward from the urban core. The newly configured metropolitan unit included a large "county" area where formal planning and zoning had previously been limited. As a result, the historic legacy of redlining from the 1930s was largely confined to the original, smaller city of Nashville, while the expanded county portion also lacked comprehensive planning and zoning frameworks.

Simultaneous with the changes in the Metro structure, population shifts also occurred – some influenced by the new structure and others independent of it. As the African American population grew, particularly the middle class, many residents migrated outward to "suburban" areas of Davidson County, including Antioch, Priest Lake, Goodlettsville, Madison, Bordeaux, and other communities. As a result, Nashville became characterized by significant urban sprawl and is now among the least dense major cities in the South.

Compared to peer Southern cities, Davidson County's overall population density is moderate, but its African American population is relatively widely dispersed, leading to weaker neighborhood cohesion and fewer dense, culturally and economically supportive hubs. Cities like Atlanta, Memphis, and New Orleans have both higher overall African American populations and population densities, which historically has helped sustain strong African American community networks and access to local opportunities. When confronted with affordability challenges, these community networks and local opportunities can function as important assets for households to achieve stronger financial stability and mobility. Nashville's low population density and geographically dispersed African American community create a number of challenges that collectively contribute to contemporary affordability challenges for many African American Nashvillians.

- **Population Density and Transportation Efficiency**: Nashville's significant sprawl (1,448 people per square mile) creates a number of challenges for workers travelling from dispersed residential areas to equally dispersed employment nodes. Compared to denser hubs like Atlanta or Miami, Nashville's large land area (503.7 square miles) necessitates higher operational costs for mass transit options with fewer riders per mile. As a result, low-earning workers with strict schedules often are compelled to rely on car ownership, which is costly.
- **African American Population Density, Economic Wellbeing, and Service:** Nashville's low African American population density (346 per square mile) creates challenges in providing social, transit, and other services by the public, private and nonprofit sectors. This geographic dispersion creates a "spatial mismatch," where African American residents are increasingly pushed to the periphery (Antioch, Joelton, Goodlettsville, and others as noted) due to gentrification, while high-paying jobs remain concentrated in the dense downtown core. This isolation further widens gaps in access to employment opportunities.

Table 22. Population Density, Total and African American Population, Selected Municipalities

City	Land area (square mile)	Total Population (2024)	Population Per Square Mile	Total African American Population (2024)	African American Population Per Square Mile
Atlanta, GA	135.3	520,066	3,844	229,683	1,698
Miami, FL	36	487,006	13,528	50,971	1,416
Memphis, TN	297	610,936	2,057	379,134	1,277
New Orleans, LA	169.5	362,701	2,140	198,525	1,171
Charlotte, NC	308.3	943,474	3,060	308,527	1,001
Dallas, TX	339.6	1,326,093	3,905	298,545	879
Raleigh, NC	147.1	499,637	3,397	129,585	881
Jacksonville, FL	747.3	1,009,831	1,351	298,072	399
Nashville, TN	**503.7**	**729,505**	**1,448**	**174,492**	**346**
Austin, TX	319.9	993,771	3,107	77,624	243

(Source: 2024 ACS 1-Year Estimates; U.S. Census[83])

Justice

BLIND SPOT

Disparities in administration of criminal justice have lingering and unseen impacts on individuals and families. African American family members **spend 2.5 times more** – approximately $8,005 compared with $3,251 for White family members – to stay in touch with and care for incarcerated loved ones.

Incarceration significantly **deepens affordability challenges** for African American households by reducing wages, limiting employment opportunities, and increasing out-of-pocket costs for families. National studies show that families of incarcerated individuals lose thousands of dollars annually and face substantial long-term declines in earnings and assets, disproportionately affecting African American communities. These economic disruptions compound existing racial disparities in housing, childcare, and overall financial stability, as well as contribute to intergenerational poverty and the racial wealth gap. (Source: Pew Charitable Trusts[84]; FWD.us[85]; NORC at the University of Chicago[86])

African Americans face **significant inequities across the justice system**, from policing to sentencing and civic participation. Data shows that African American residents are disproportionately stopped, searched, arrested, and incarcerated, despite making up a much smaller share of the population. Sentencing patterns further widen these disparities: African American men receive substantially longer prison sentences than comparable White men, are less likely to receive probation, and are overrepresented under mandatory minimum laws, especially for drug offenses. These longer and harsher sentences create long-term barriers to housing, education, employment, and economic mobility. (Source: United States Sentencing Commission; The Sentencing Project; Metro Nashville Annual Criminal Justice Trends)

These disparities extend into civic life through Tennessee's restrictive felony disenfranchisement laws, which leave more than **16% of African American voting-age adults unable to vote**[87] – one of the highest rates in the nation – with many having already completed their sentences but blocked by administrative or financial hurdles. Local data from Davidson County further illustrate the cumulative impact of these structural inequities, showing disproportionate arrests, jail populations, and life-sentence outcomes for African American residents. Collectively, these patterns demonstrate how systemic bias within policing, sentencing, and voting policy limits economic opportunity and undermines community well-being.

- African American family members of incarcerated individuals spend **2.5 times more** – approximately **$8,005** compared with **$3,251** for White family members – due to a greater likelihood of having **multiple relatives incarcerated simultaneously** and a higher likelihood of **providing financial support and maintaining contact** with incarcerated loved ones. (Source: FWD.us)

- African American male offenders **received sentences** that were **19.1% longer** on average than similarly situated White male offenders from 2011 to 2016. In the FY 2017-2021 window, African American males received sentences about **13.4%** longer than White males for all cases. (Source: United States Sentencing Commission[88])
- African American males were **23.4 percent less likely**, and Hispanic males were 26.6 percent less likely, to **receive a probationary sentence** compared to White males. Similar trends were observed among females, with African American and Hispanic females less likely to receive a probation sentence than White females (11.2% percent less likely and 29.7% less likely, respectively). (Source: United States Sentencing Commission)
- People of color are sentenced **under mandatory minimum** laws at **much higher rates** than Whites. African American people are overrepresented under the most common mandatory minimum statutes, especially for drug offenses. (Source: The Sentencing Project[89])
- In 2024, Whites in Nashville comprised 48.3% of physical arrests while African Americans comprised 50.1%. At the same time, the African American population only accounted for approximately 24% of the county's total population, while the White population accounted for 55%. Thus, African American residents are overrepresented in physical arrests relative to their share of the population (ratio of 2.09), while White residents are underrepresented (ratio of 0.88). (Source: Metro Nashville Annual Criminal Justice Trends 2015-2024[90]; 2024 ACS 1-Year Estimates)
- According to a Metro Nashville Criminal Justice Trends report, 62.9% of the jail population are African American and 36.1% are White. As mentioned, the African American population is approximately 24%, while the White population is 55%. In other words, African American residents are **incarcerated at almost 2 times** the rate of White residents in Davidson County. (Source: Metro Nashville Annual Criminal Justice Trends 2015-2024; 2024 ACS 1-Year Estimates)

- Tennessee ranks **#2 in the nation** for the **share of African American voting-age adults who cannot vote** due to felony convictions. **16.03% of African American adults** in Tennessee are disenfranchised – more than **twice as high** as the disenfranchisement rate for **all voting-eligible adults** in Tennessee (7.68%), and far higher than the national average of 1.7%. (Source: The Sentencing Project[91])
- Even after serving sentences, many remain disenfranchised because of financial or bureaucratic hurdles. Three-quarters of disenfranchised Tennesseans have already completed their sentences but remain unable to vote due to the state's onerous and complex rights-restoration process. (Source: American Civil Liberties Union of Tennessee[92])

The **37208 Special Committee** was created by Metro Council in October 2019 to address the nation's highest incarceration rate in North Nashville's 37208 ZIP code, spurred by the Brookings Institute[93] data showing approximately 14 percent of residents incarcerated in the early 1980s birth cohort. Led by Council Member Brandon Taylor and including local stakeholders, the committee examined systemic issues – such as poverty, limited opportunity, and racialized law enforcement – and issued recommendations focused on prevention, supportive reentry, resource access, and housing stability. In 2021, these recommendations led to the launch of the **37208 Fund**, a participatory grantmaking initiative backed by The Healing Trust and Frist Foundation that has **awarded over $335,000 to 49 community-driven projects** in areas like housing, education, arts, wellness, and support for mothers. While challenges remain, the committee's efforts helped elevate community-driven solutions and laid important groundwork for long-term, restorative change in one of Nashville's most impacted neighborhoods. (Sources: Metro Nashville Final Report 37208 Special Committee[94])

Health and Environment

BLIND SPOT There is substantial difference in **life expectancy** for African American and White residents in Nashville. For African American residents, life expectancy is **71.1** years, compared to **76.7** years for White residents, and life expectancy is lower for African American residents in Nashville than for African Americans in many peer urban counties in the Southeast. (Source: County Rankings & Roadmaps[95])

Research by Forbes Advisor ranked Tennessee as the 16th worst state in the nation for healthcare in terms of four key categories: healthcare access, healthcare outcomes, healthcare costs, and quality of hospital care[96]. Health data for Davidson County consistently show significant racial disparities across multiple outcomes. For instance, African American residents experience higher rates of chronic disease, infant and maternal mortality, and preventable hospitalizations than White residents, along with lower life expectancy. Preventive care utilization, including flu vaccination and mammography, is also lower among African American, Hispanic, and Asian residents, reflecting persistent barriers related to access, cost, and insurance coverage.

These health disparities have profound economic consequences: poor health limits workforce participation, increases household financial strain, reduces educational attainment, and undermines community economic stability. While community initiatives are working to close these gaps, rising affordability challenges further complicate these issues.

- The **life expectancy** for African American residents in Davidson County is **71.1** years, significantly lower than the average of **76.7** years for White residents. It is also lower than the average life expectancy of African American residents in many peer counties in the Southeast. (Source: County Rankings & Roadmaps)
- In Tennessee, the pregnancy-related mortality rate for African American women was **2.7 times** that of White women in 2023. Additionally, **73.5%** of pregnancy-related deaths were considered preventable (some chance: 50.0%; good chance: 23.5%)[97]. (Source: Tennessee Department of Health)
- In 2022, Davidson County recorded 7 infant deaths per 1,000 births overall; however, the rate was 14 for African American infants, 6 for Hispanic infants, and 4 for White infants. (Source: County Rankings & Roadmaps)
- The age-adjusted **death rate due to cancer** per 100,000 people in Davidson County is 150.4 for the White population, compared to **180.2** for the African American population[98]. (Source: NIH National Cancer Institute)
- Nearly **half of all African American** adults in Nashville have been diagnosed with **high blood pressure** compared to 27% of non-Hispanic Whites. Additionally, African American adults are **twice as likely to be diagnosed with diabetes** compared to the general population[99]. (Source: Nashville Health)
- 36% of African American residents in Davidson County received flu vaccinations in 2023, compared with 52% of Whites. (Source: County Rankings & Roadmaps)
- The **rate of preventable hospital stays** for African American residents in Davidson County in 2023 was **4,789** per 100,000 people, compared to **2,745** for White residents. (Source: County Rankings & Roadmaps)
- According to the Consumer Healthcare Experience State Survey for Tennessee (latest data from 2025/2026), there is a significant disparity in how healthcare costs affect different demographics. **Eighty-three percent (83%)** of African American respondents in Tennessee reported **forgoing care** due to cost in the past twelve months, compared to 68% of White respondents[100].
- The **uninsured rate** for African Americans in Nashville was **9.6%** in 2024, while the rate was 7.3% for White residents. However, Nashville fares better than other counties that have higher percentages of uninsured African Americans. (Source: 2024 ACS 1-year Estimates)

Table 23. Life Expectancy and Percentage Uninsured for African American Residents, Selected Urban Counties

Central County of MSA/City	MSA/City	Life Expectancy (African American)	Percent Uninsured (African American)
Wake County	Raleigh, NC	76.7	6.9%
Orange County	Orlando, FL	76.3	15.9%
Travis County	Austin, TX	75.5	11.7%
Mecklenburg County	Charlotte, NC	74.8	8.7%
Miami-Dade County	Miami, FL	73.4	14.5%
Fulton County	Atlanta, GA	73.1	11.6%
Dallas County	Dallas, TX	72.8	15.7%
Charleston County	Charleston, SC	71.9	9.7%
Davidson County	**Nashville, TN**	**71.1**	**9.6%**
New Orleans City	New Orleans, LA	70.5	7.4%
Jefferson County	Birmingham, AL	69.6	10.2%
Jefferson County	Louisville, KY	68.6	8.1%

(Source: 2024 ACS 1-Year Estimates; County Rankings & Roadmaps)

As an important aspect of addressing the health of Nashville's African American communities, there are several ongoing public, private, and nonprofit efforts to expand access to parks, greenways, community gardens and culturally meaningful outdoor spaces. Initiatives such as the Brooklyn Heights Community Garden and Urban Green Lab focus on addressing historic inequities in neighborhoods like North Nashville by creating urban farms and improving green-space access. Community-led projects – including the revitalization of historic North Nashville parks and the preservation work at Fort Negley – combine cultural heritage with outdoor recreation.

In addition, groups like the Nashville Black Wellness Collective use parks and greenways to promote physical and mental wellbeing through culturally affirming outdoor programs. Together, these efforts strengthen environmental health, community connection, and long-term wellbeing for African American Nashvillians, while also helping to mitigate factors that can otherwise intensify affordability challenges for this population.

Concluding Remarks

This 17th annual Community Needs Evaluation underscores the affordability challenges facing Davidson County. Nashville's rapid growth has brought high levels of prosperity to the city overall, but it has also widened an affordability gap that disproportionately impacts many African American residents.

This year's report examines the historical, economic, demographic, and policy forces – sometimes less noticed – that may shape these disparities. In doing so, it identifies several "blind spots" that warrant further exploration; these gaps present meaningful opportunities for additional research and action by community leaders and stakeholders.

The legacy of systemic practices and events – from redlining and disruptive highway construction to today's rapid gentrification – continues to intersect with modern economic pressures, creating affordability challenges for many African American households. As with each of the previous 16 years of the Community Needs Evaluation, this report does not purport to be highly prescriptive. This evaluation does seek to provide new analysis that may offer additional ways of informing and strengthening existing efforts to address affordability challenges that impact many in the African American community of Nashville. In 2026, affordability for African American Nashvillians remains a complex issue rooted in both historical barriers and contemporary shifts, and some dimensions of this challenge necessarily fall beyond the scope of this report. Understanding these dynamics – and recognizing the work already happening to address them – is essential to moving Nashville toward a future where those who experience affordability challenges may encounter them less intensely.

It is also important to note that these disparities do not diminish the significant, community-led work already underway to support African American residents and strengthen neighborhood wellbeing. Across Nashville, the work of Metropolitan Government and its agencies, African American-led organizations, local advocates, and grassroots initiatives are creating solutions, fostering resilience, and addressing disparities in innovative ways. Their efforts are vital – and deserve recognition – even as this report focuses primarily on the broader structural conditions driving affordability challenges.

Metro Nashville has launched several strategic investments and projects since 2021, specifically aimed at historically African American neighborhoods to tackle the affordability crisis through improved infrastructure and economic empowerment. Key initiatives include the **Dr. Ernest Rip Patton, Jr. North Nashville Transit Center**, which significantly expands access to over 64,000 jobs and essential medical services, and the **Bloomberg American Sustainable Cities** initiative, which aims to reduce the "energy burden" for renters and homeowners while upskilling African American residents for the clean energy workforce. The city is also fostering long-term wealth building through the **$20 million Fifth Third Neighborhood Program**, the **Renaissance on Jefferson** mixed-income housing and retail development, and the reestablishment of the **Minority Business Advisory Council** to close gaps in assets and opportunities for minority-owned businesses. Furthermore, programs like **Participatory Budgeting** and the **Jefferson Street Corridor Study** ensure that residents have a direct say in how millions in capital funds are allocated, ensuring that neighborhood growth reflects the voices and needs of the local community.

Taken together, these initiatives represent a meaningful and multi-pronged approach to African American affordability in Nashville, addressing mobility, housing, energy costs, business development, and civic participation. Programs like the North Nashville Transit Center and Bloomberg American Sustainable Cities initiative strengthen access to jobs and reduce household cost burdens, while mixed-income housing and neighborhood investment funds aim to expand asset-building opportunities in historically disinvested areas. Their overall effectiveness will depend on scale, long-term funding stability, and whether gains in affordability keep pace with ongoing housing market pressures and displacement risks in rapidly gentrifying neighborhoods.

Data Summary: Snapshot of Nashville

Data Points for African American Population in Nashville-Davidson County

Category	Data Point	Data Source
Population Size	174,492	2024 ACS 1-year estimates
Poverty Rate	18.0%	2024 ACS 1-year estimates
Children in Poverty	31%	2024 ACS 1-year estimates
Unemployment Rate (Population 16 Years and Over)	7.1%	2020-2024 ACS 5-year estimates
Median Worker Earnings	$40,994	2024 ACS 1-year estimates
Median Household Income	$53,493	2024 ACS 1-year estimates
Homeownership Rate	41.1%	2024 ACS 1-year estimates
Median Home Value	$370,900	2024 ACS 1-year estimates
Cost Burdened Renters	44.1%	2024 ACS 1-year estimates
Population 25 Years and Over with a Bachelor's Degree or Higher	35.9%	2024 ACS 1-year estimates
Full-Time Workers Earning < $50,000 a Year	51.0%	2024 ACS 1-year estimates
Business Ownership Rate	4.2%	2023 Annual Business Survey
Household Median Debt-to-assets Ratio	40%	Pew Research Center
Mortgage Denial Rate	26.4%	Federal Financial Institutions Exam Council
Households with Zero or Negative Net Worth	52%	Brookings Institution
MNPS High School Graduation Rate	87.8%	Tennessee State Report Card, 2024-2025
Post Secondary Enrollment Rate for HS Students	52.1%	Tennessee State Report Card, 2024-2025
MNPS English Proficiency Rate (All Grades)	23.4%	Tennessee State Report Card, 2024-2025
MNPS Math Proficiency Rate (All Grades)	20.3%	Tennessee State Report Card, 2024-2025
Life Expectancy	71.1 years	County Rankings and Roadmaps
Civilian noninstitutionalized population without Health Insurance	9.6%	2024 ACS 1-year estimates
Civilian noninstitutionalized population with a Disability	11.8%	2024 ACS 1-year estimates

American Community Survey Data for Nashville-Davidson County

The following data were extracted from the 2024 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)
729,505	65.6	23.9	0.8	3.8	0.0	5.3	11.2	14.4%

AGE AND SEX

Population	Median age	Percent by Age Group								Percent by Sex	
		Under 18 yrs	18 to 24 yrs	20 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
729,505	34.7	20.5	9.8	7.4	20.3	14.9	11.0	10.2	13.3	48.6	51.4

MARITAL STATUS

Population 15 years and over	Percent				
	Now married	Widowed	Divorced	Separated	Never married
603,808	41.7	3.6	10.2	1.6	42.8

HOUSEHOLD COMPOSITION

Total households	Percent						Average household size
	Male householder living alone		Female householder living alone		Households w one or more people under 18 years	Households with one or more people 65 years & over	
	Total	65 years & over	Total	65 years & over			
342,791	17.1	2.7	19.9	2.7	23.7	22.4	2.06

PLACE OF BIRTH

Total	Percent						
	Native		Born outside the United States			Foreign born	
	Born in Tennessee	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
729,505	43.7	39.6	0.2	0.0	1.3	5.8	9.5

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
11,830	49.7	63.2	11.9	40.5	24.4

COMPUTER, SMARTPHONE AND INTERNET USE

Total households	Percent				
	With an Internet subscription	Cellular data plan with no other type of Internet subscription	No computer	With a smartphone	Smartphone with no other type of computing device
342,791	95.4	12.6	2.1	94.7	9.2

EDUCATIONAL ATTAINMENT

Population 25 years & over	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
508,615	3.2	4.6	19.6	15.4	6.0	30.8	20.3

EDUCATIONAL ATTAINMENT BY RACE/ETHNICITY

Educational Attainment	Percent					
	White alone	Black or African American alone	Asian alone	Some other race alone	Two or more races	Hispanic or Latino Origin
High school graduate or higher	96.3	91.4	83.8	69.2	80.4	71.1
Bachelor's degree or higher	61.3	35.9	66.9	13.2	32.1	18.0

ENROLLMENT OF ALL PERSONS IN SCHOOL

Population 3 years and over enrolled in school	Percent						
	Nursery school, preschool	Kindergarten	Elementary school (grade 1 to grade 4)	Middle School (grade 5 to grade 8)	High School (grade 9 to grade 12)	College, undergraduate	Graduate, professional school
160,358	6.5	5.0	17.7	18.8	19.2	21.7	11.0

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
721,046	81.1	9.8	3.2	4.6	1.3

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
725,124	75,274	0	5	6.6	10	24.3	41.9

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
681,837	134,620	23.7	70.4	5.8	14.9

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	Unempl 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
74.2%	3.1%	83.1%	3.1%	69.3%	5.4%	78.9%	4.7%	77.2%	5.6%

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	Other
418,280	66.6	9.8	1.6	18.1	3.9

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
428,268	67.6	3.9	10.5	5.4	3.5	1.3	7.8

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	Production, transportation, material moving
428,268	21.8	8.5	14.2	7.5	13.3	18.7	6.9	9.1

INCOME

Median household income	Mean household income	Median family income	Mean family income	Median nonfamily household income	Mean nonfamily household income	Per capita income
$80,700	$118,835	$103,003	$142,762	$60,303	$89,463	$53,369

MEDIAN HOUSEHOLD INCOME BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER

White alone	Black or African American alone	Asian alone	Some other race	Two or more races	Hispanic or Latino origin (of any race)
$100,674	$53,493	$101,282	$55,188	$63,136	$63,085

MEDIAN HOUSEHOLD INCOME BY FAMILY TYPE

Married couple families	Married couple families-With own children under 18 yrs	Female householder, no spouse present	Female householder, no spouse present-With own children under 18 yrs	Male householder, no spouse present	Male householder, no spouse present-With own children under 18 yrs
$131,031	$127,538	$53,994	$43,495	$65,994	$51,611

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
11.9%	14.2%	17.1%	12.9%	9.2%	10.3%	11.1%	12.6%

Population poverty rate	Poverty Rate by Race Ethnicity					
	White alone	Black or African American alone	Asian alone	Some other race alone	Two or more races	Hispanic or Latino origin (of any race)
11.9%	8.0%	18.0%	5.6%	16.3%	14.0%	16.1%

FAMILIES BELOW POVERTY LEVEL

Total families below poverty level	Percent Below Poverty Level					
	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
7.1%	11.7%	18.7%	6.4%	11.0%	27.5%	31.6%

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
314,492	62,189	2.7	4.0	8.6	19.1	17.7	8.3	13.6	25.9

HEALTH INSURANCE COVERAGE

Age Group	Under 19 years	19 to 25 years	26 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
Uninsured rate	26.3	13.9	19.6	19.2	11.1	8.4	1.6

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	
179,048	9.8	51.3	19.5	7.5	5.6	1.9	4.3	$442,700

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
179,048	67.6%	$1,990	49.0%	14.4%	8.6%	7.4%	20.2%

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
163,743	$1,516	8.2%	10.1%	13.2%	11.0%	13.6%	40.8%

HOUSING OCCUPANCY/VACANCY

Total housing units	Percent			
	Occupied housing units	Vacant housing units	Homeowner vacancy rate	Rental vacancy rate
382,555	89.6	10.4	0.7	10.2

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
382,555	9.6	16.0	11.8	9.8	13.9	11.8	8.6	9.0	3.8	5.6

HOUSING UNITS IN STRUCTURE

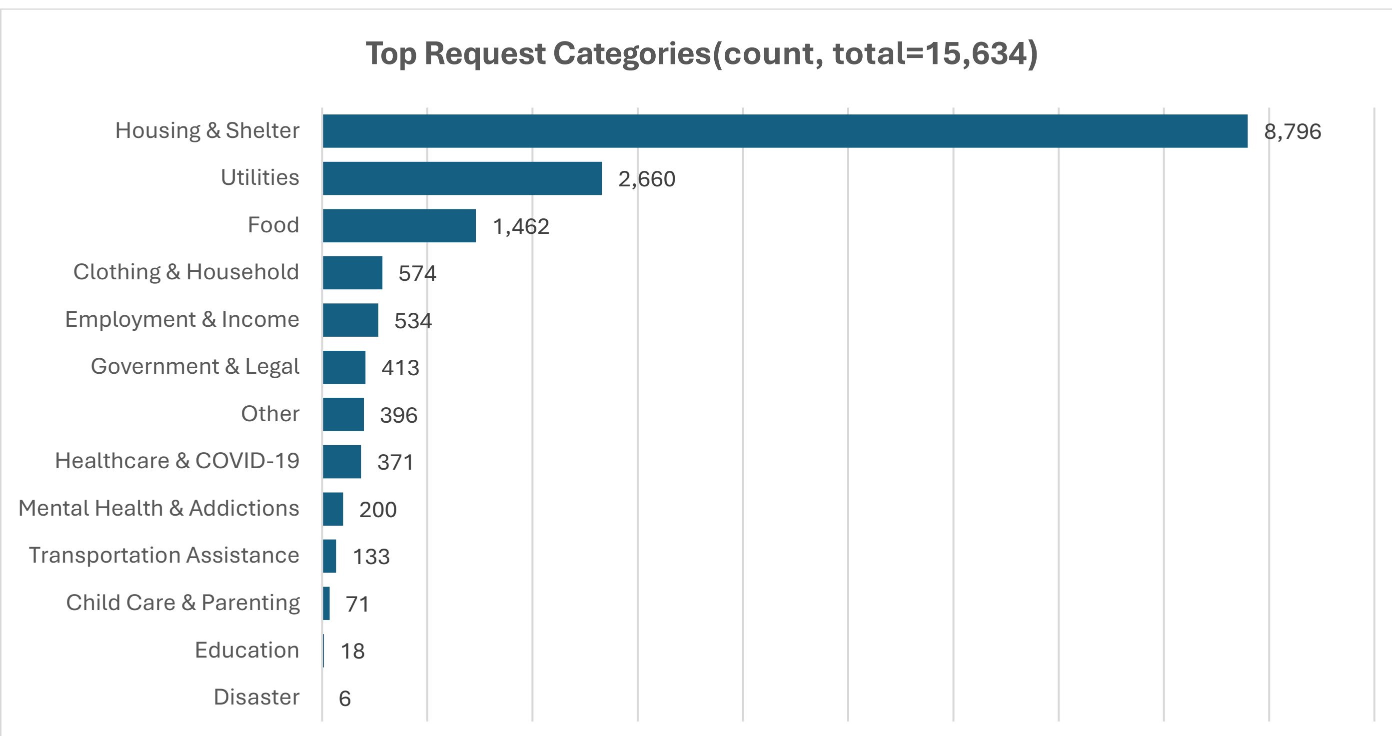
Total housing units	Percent									
	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
382,555	48.1	10.1	3.3	2.7	6.0	7.5	5.7	15.3	1.2	0.0

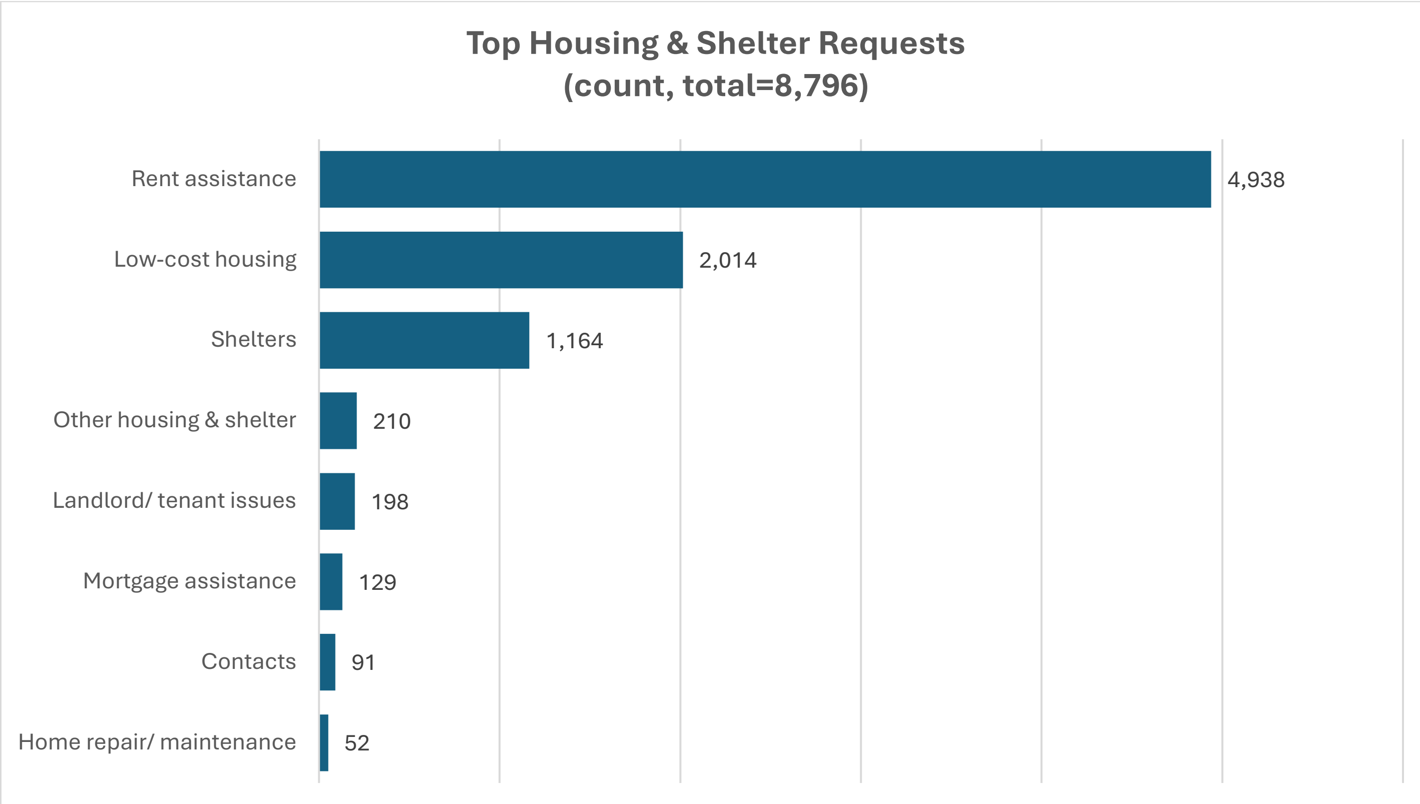
YEAR MOVED IN

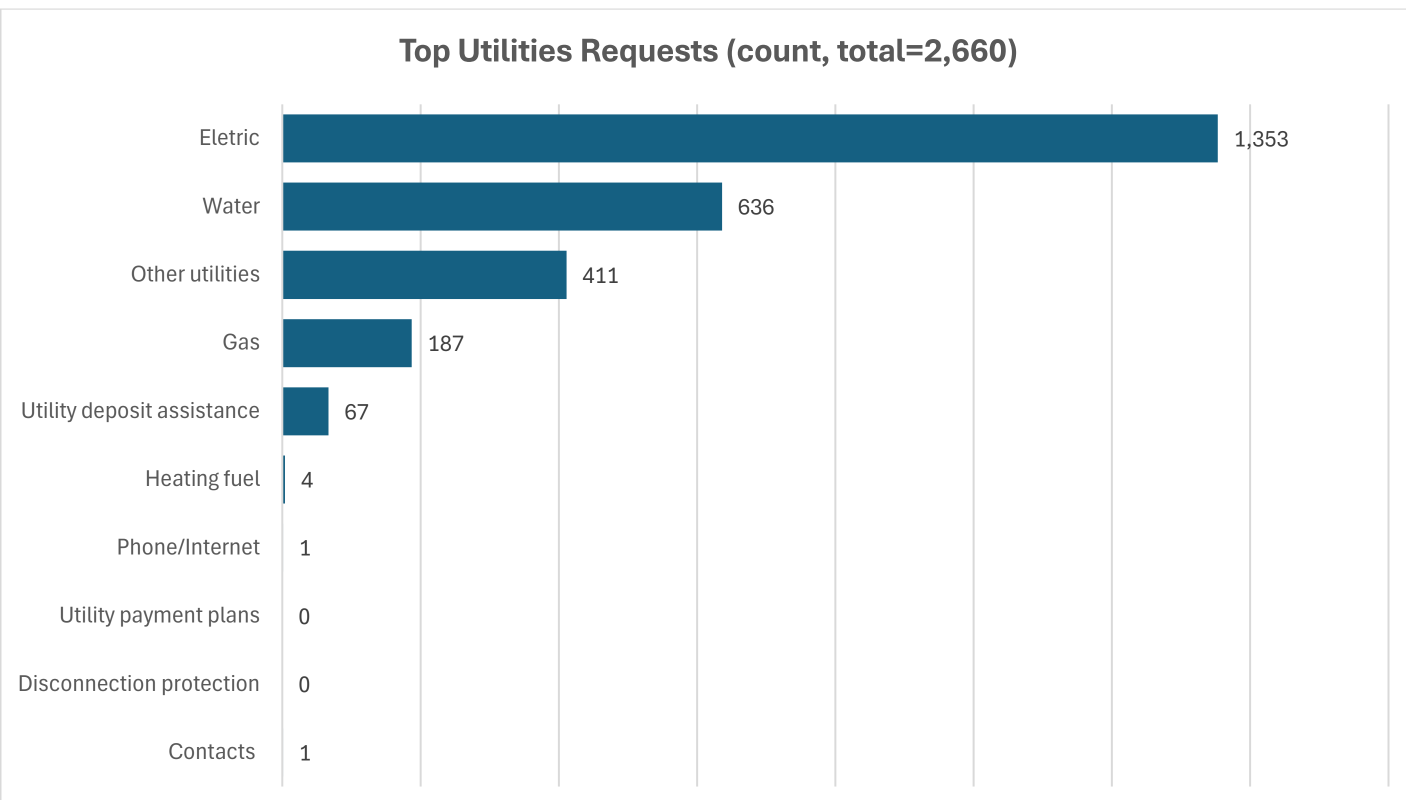
Total population in occupied housing units		Percent					
707,381		Moved in 2023 or later	Moved in 2020 to 2022	Moved in 2010 to 2019	Moved in 2000 to 2009	Moved in 1990 to 1999	Moved in 1989 or earlier
Owner occupied	398,836	9.3	20.8	34.1	20.3	8.4	7.1
Renter occupied	308,545	41.8	33.9	20.3	3.1	0.7	0.3

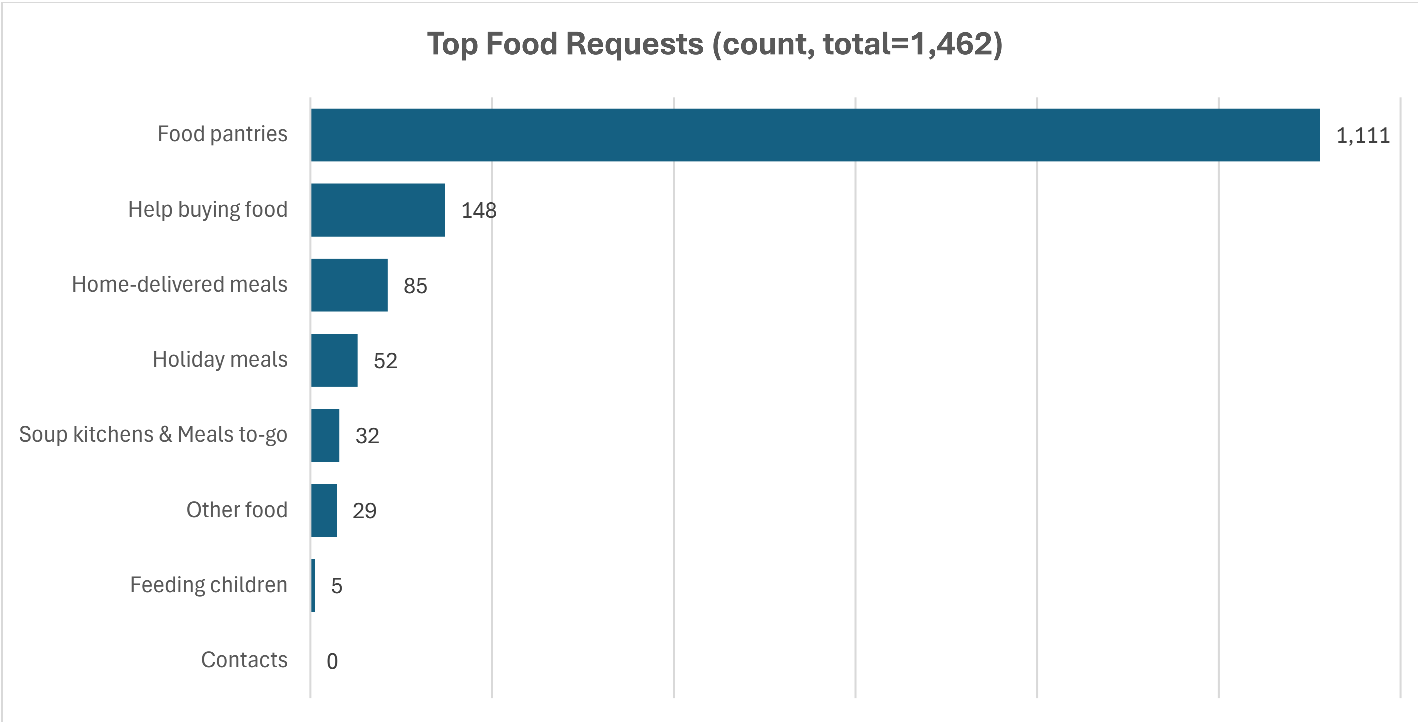
211 Helpline Data for Nashville-Davidson County

The 211 Helpline is a 24/7, 365-day information and referral helpline provided by United Way of Greater Nashville. The service offers assistance to individuals in need of help in times of crisis and beyond. The 211 helpline serves 42 counties in Middle Tennessee. The following data displays the category and number of calls received from Davidson County in 2025.




Top Housing & Shelter Requests
(count, total=8,796)
Rent assistance
4,938
Low-cost housing
2,014
Shelters
1,164
Other housing & shelter
210
Landlord/ tenant issues
198
Mortgage assistance
129
Contacts
91
Home repair/ maintenance
52


Top Utilities Requests (count, total=2,660)
Eletric
1,353
Water
636
Other utilities
411
Gas
187
Utility deposit assistance
67
Heating fuel
4
Phone/Internet
1
Utility payment plans
0
Disconnection protection
0
Contacts
1


Top Food Requests (count, total=1,462)
Food pantries
1,111
Help buying food
148
Home-delivered meals
85
Holiday meals
52
Soup kitchens & Meals to-go
32
Other food
29
Feeding children
5
Contacts
0

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