

Knoxville Knox County Community Needs Assessment

September 2023

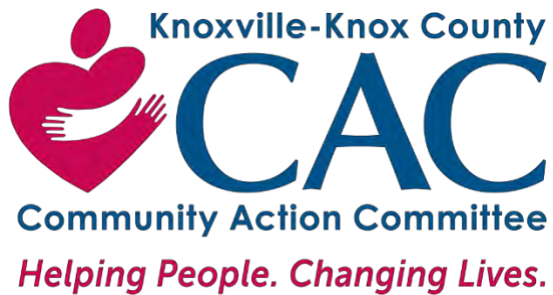


2023 Knoxville-Knox County Needs Assessment

September 2023

PREPARED IN PARTNERSHIP WITH
Knoxville–Knox County Community Action Committee

BY
FORREST WENTZEL, BA
CHENOA DAWN ALLEN, PHD
RYAN KEMNETZ, MPH



The University of Tennessee, Knoxville

College of Social Work Office of Research and Public Service

Lori Messinger, Dean

Daryl Chansuthus, Director

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This project was funded through a contract with the University of Tennessee College of Social Work.

Project #: 23004

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Introduction

The Knoxville-Knox County Community Action Committee (CAC) is a local public agency located in Knoxville, Tennessee. It is part of the national community action network established under the Economic Opportunity Act of 1964. CAC serves the community with a comprehensive range of federal, state, local, and privately funded programs. These programs focus on building communities, providing services to individuals and families, and advocating for opportunities for lower-income people. Programs administered by CAC include, but are not limited to, AmeriCorps, Beardsley Farm, Community Leadership, Food and Nutrition Programs, Head Start, Housing and Energy Services, Neighborhood Centers, Office on Aging, Tax Assistance, Transit, and Energy & Community Services. CAC continues to be an integral social services provider within Knoxville and Knox County. CAC's mission is to promote family self-sufficiency and independent living for low-income and other vulnerable people through caring and efficient delivery of needed services and the development of partnerships at all levels. The purpose of this report is to summarize the needs in 2023 of those living in Knox County and Knoxville to inform CAC's decision making and program planning.

This report is divided into six sections. The first section is a Methodology section, which details how information was collected for this report and provides information about the region's geography and the population in Knox County and Knoxville. The Methodology section is followed by sections detailing a portrait of poverty in the area, objective needs, perceptual needs, strengths and gaps in services, current CAC services, and conclusions.



Section I: Methodology

Multiple methods were utilized to collect the data and information shared in this report. First, a thorough review of available secondary data was completed to identify needs and disparities across Knoxville and Knox County. Particular focus was placed on barriers to self-sufficiency and the impacts of poverty. The secondary analysis primarily relied upon, but was not limited to, data provided by the U.S. Census Bureau American Community Survey estimates, the Knox County Health Department Community Health Survey, the National Low-income Housing Coalition, the Knoxville Homeless Management Information System (KnoxHMIS), and the East Tennessee (ET) Index.

In addition, primary data were collected from surveys completed by key stakeholders, including CAC clients, Board members, and staff. The purpose of these surveys was to identify the perceived needs of the low-income community in the city of Knoxville and Knox County and to determine perceived gaps in meeting these needs. A description of each survey follows.¹

CAC Client Needs Assessment Survey. From October through December 2022, 1,014 clients were served by 13 programs administered by CAC. In January 2023, a sampling frame was developed to target 279 agency clients served by these programs for inclusion in the Needs Assessment. These programs included: Project LIVE, Transit, Beardsley Farm Community Gardens, the Neighborhood Centers, and other service programs. Program Directors were provided with a target for the number of surveys to complete with clients. Surveys were administered on paper, by telephone, and by web. The survey instrument provided clients with instructions to select which program solicited their participation. It did not ask, however, if they had completed a survey for another program. A total of 211 client surveys were completed. Because some clients may have completed more than one survey for different programs, a response rate for this group cannot be calculated. The CAC Client Needs Assessment Survey was structured to solicit input on household and community needs.

CAC Board Needs Assessment Survey. The Knoxville-Knox County CAC Board of Directors is a tripartite board composed of representatives of low-income individuals and families who reside in Knox County, as well as elected officials, clergy, educators, members of the local business community, law enforcement, and representatives from other stakeholders in Knox County. Each of the 26 members of the board was provided a paper copy of the survey and an individualized web link to complete the survey hosted online by QuestionPro. During the month of April 2023, 21 board members completed a survey, resulting in a response rate of 80.7%. In the survey, board members were asked to rank the current Community Services Block Grant (CSBG) services in order of importance and to identify barriers to self-sufficiency or aging in place. Board members also provided responses to open-ended questions about unmet needs and underserved populations. Other open ended items provided board members with an opportunity to provide feedback about CAC strengths and areas for growth, as well as which

¹ In addition to these surveys, in March through May of 2023, eight CAC Department Directors were interviewed by Community Services Block Grant (CSBG) program management and special projects to identify the top three needs of the populations their departments serve. Findings from these interviews were used for strategic planning and are not included in this report.

programs CAC should continue. Open-ended items also solicited input about future strategies to further engage clients, staff, and partners.

CAC Community Partner Needs Assessment Survey. A survey link was shared with 125 CAC community partners during April through June 2023. Of these partners, 33 completed the survey, resulting in a 26% response rate. The low response rate may be due, in part, to survey fatigue because several partner end of year surveys were distributed during the same period. A variety of partners were surveyed in order to ensure a wide representation and perspective. Those surveyed included, but were not limited to, faith-based partners, area non-profit agencies, for-profit business and financial sponsors, neighborhood groups, local government agencies, health services, and school district/higher education partners.

CAC Staff Needs Assessment Survey. In June 2023, CAC full-time staff members were provided a web link or paper survey to provide input on their perceptions of the needs of low-income individuals, families, and communities served by CAC programs. Prior to 2020, staff input was limited to those employed in CSBG-funded programs. However, beginning in 2020, full-time staff from the Office on Aging, Transit Department, and Knox County Head Start were also invited to participate, regardless of their program's funding source. This year, a randomized sample of staff was taken so that no one department's perception outweighed another. This methodology also allowed for input from staff working at multiple levels of the organization who might provide a different perspective regarding client needs. Surveys were distributed by CAC CSBG management staff rather than through direct supervisors to ensure that bias was further reduced. Survey questions were distributed to 150 randomized staff, or approximately 44% of the 344 full-time staff; 76 staff completed the surveys for a participation rate of 50%.

All needs assessment and survey research studies have limitations that impact the generalizability of the findings. The limitations for this study stem from the choice of survey questions, sampling methodology, and availability of secondary data. First, the list of needs provided to survey respondents focused on the needs of individuals and families seeking economic self-sufficiency and employment. While participation in the survey was expanded to include staff from the Office on Aging and Knoxville-Knox County Head Start, the needs of seniors and clients with disabilities may not have been adequately addressed in the list of needs. Additionally, respondents were only asked to rank CSBG services; the survey did not cover all types of assistance offered through the wide variety of programs at the CAC.

Second, overall community representation was limited to those who were served by CAC programs. Due to budgetary constraints, the methodology did not include input from the community at large, low-income individuals who did not seek services from CAC, or past CAC clients who were not currently accessing services. This limitation could potentially underrepresent any needs that CAC programs do not currently address. However, to address this concern, a set of questions were included in the CAC Board, partner, and staff surveys to identify low-income groups and services not currently being offered by CAC.

Finally, current secondary data are not always available for both the city of Knoxville and Knox County. When available, this report includes data from both localities. Additionally, 2018 is the most recent year for which data about Knox County community health indicators are currently available.

The data represented in this report are our best-efforts to capture a snapshot of overarching community needs across social detriments of health experienced throughout Knoxville-Knox County. Like many community partners, CAC is focused on reducing the effects of poverty and isolation through intervention, education, and empowerment strategies. Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other. We do not do this work alone and count on collaboration with our partners, volunteers, staff, and board. We invite you to read this report, take note of gaps in our service network, and seek to develop solutions so everyone in our community can be successful and have a higher quality of life.



GEOGRAPHY

Located in East Tennessee, Knox County occupies an area of 526 square miles, including the City of Knoxville, which occupies 104.2 square miles near the center of the county. The U.S. Census Bureau estimated that the 2020 population density for Knox County was 942.2 persons per square mile; the population density for Knoxville was estimated at 1,932.1.² Knox County is located in the Ridge-and-Valley Appalachians, which are characterized by long, narrow ridges running northeast to southwest and alternating with valleys.³ Amongst the county's numerous ridges is House Mountain in Corryton, the county's highest point at 2,064 feet.⁴ The county is situated in the Great Appalachian Valley (known locally as the Tennessee Valley) about halfway between the Cumberland Plateau to the west and the Great Smoky Mountains to the east.⁵ In the eastern portion of Knox County, the French Broad and Holston rivers combine to form the Tennessee River, which runs through downtown Knoxville. Two interstate highways—I-75, which runs north and south, and I-40, which runs east and west—intersect in Knox County, making it a hub for transit and distribution.

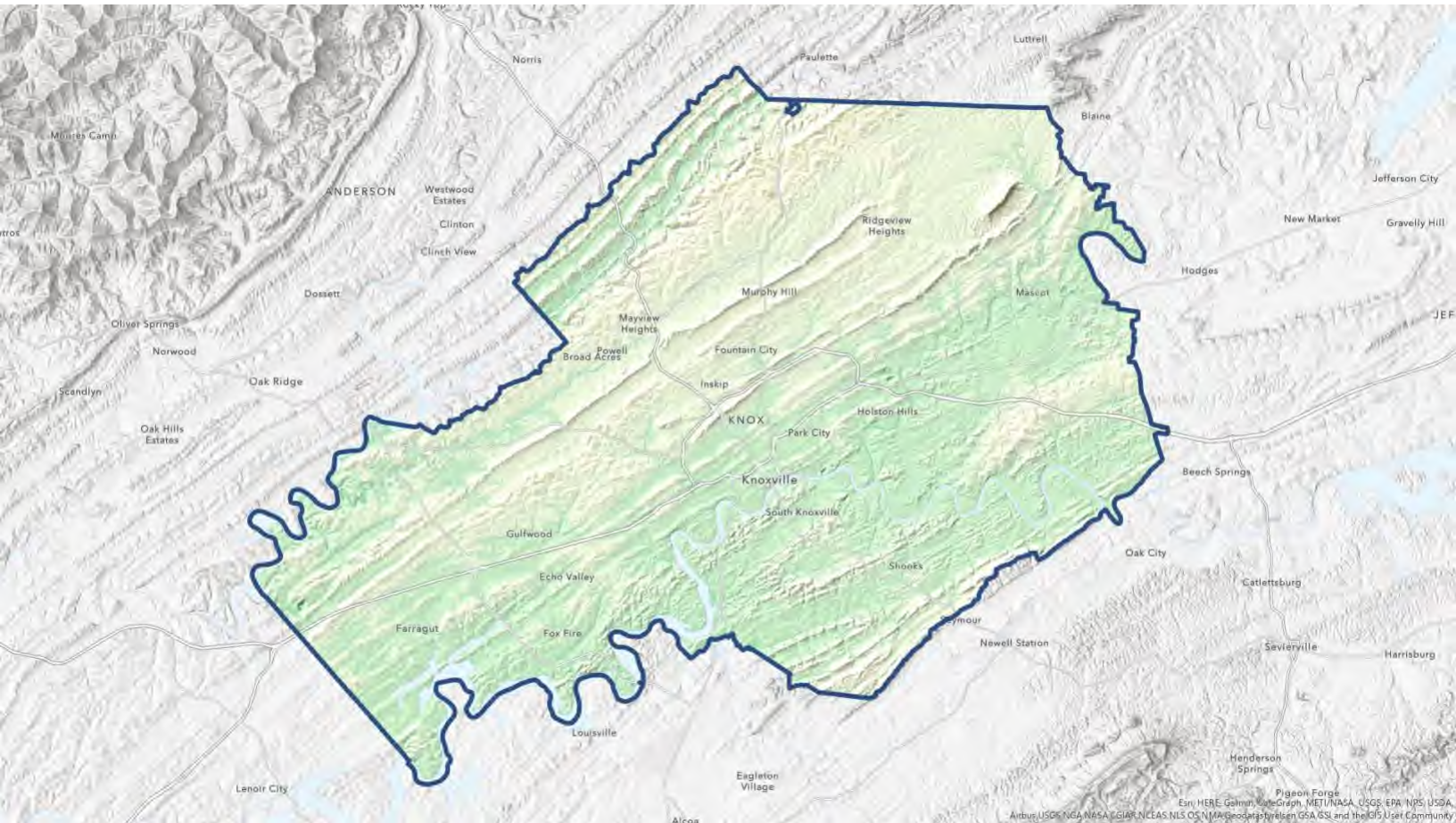


Figure 1: Knox County Topographical Map

² Population density is based on square miles of land. Knox County has 508 square miles of land and 18 square miles of water.

³ Knox County, Tennessee. (n.d.). https://en.wikipedia.org/wiki/Knox_County,_Tennessee

⁴ House Mountain. (n.d.). [https://en.wikipedia.org/wiki/House_Mountain_\(Knox_County,_Tennessee\)](https://en.wikipedia.org/wiki/House_Mountain_(Knox_County,_Tennessee))

⁵ Geography. (n.d.). <http://www.knoxvilletennessee.com/geography.html>



RACE AND ETHNICITY

As of 2021, 475,286 people live in Knox County, an increase of 9.7% since 2012 (433,207). In the City of Knoxville, the population grew to 189,339 people, an increase of 5.2% since 2012 (179,973).⁶

Most residents of Knox County and Knoxville are White, non-Hispanic/Latino. However, the county and city are slowly becoming more diverse as the percentages of White, non-Hispanic/Latino residents decreased slightly, and the percentages of racial and ethnic minorities increased slightly, from 2012 to 2021 (See Table 1 and Figure 2). In 2012, 3.5% of the population in Knox County and 4.0% in Knoxville were Hispanic/Latino. By 2021, those proportions increased to 4.6% in Knox County and 5.7% in Knoxville. Additionally, from 2012 to 2021, the proportion of those who identified as two or more races increased by 2.1 percentage points in Knox County and 2.7 percentage points in Knoxville.

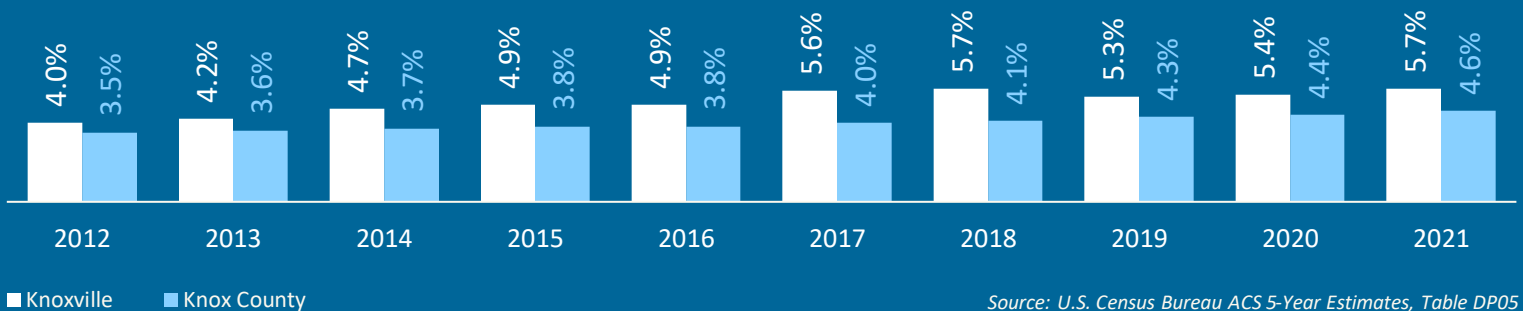
Table 1: Racial Characteristics in Knoxville and Knox County, Tennessee — 2012 and 2021

Race	Knoxville		Knox County	
	2012 ⁷	2021	2012	2021
White	78.1%	74.9%	86.4%	83.9%
Black/African American	17.0%	16.4%	9.1%	8.5%
American Indian or Alaska Native	0.2%	0.1%	0.2%	0.2%
Asian	1.4%	1.7%	1.9%	2.3%
Native Hawaiian or Pacific Islander	0.0%	0.0%	0.0%	0.1%
Some Other Race	0.9%	1.7%	0.7%	1.3%
Two or More Races	2.4%	5.1%	1.7%	3.8%

Source: U.S. Census Bureau ACS 5-Year Estimates, Table DB05

In Knox County, there are 5,649 households where Spanish is spoken. In 22.1% of those households, English proficiency is limited.⁸ In Knox County 35.2% of Hispanic/Latino individuals over age 25 did not have a high school diploma or equivalent, making employment extremely difficult.⁹ As a result of these and other challenges, 24.8% of Hispanic/Latino residents of Knox County live below the poverty level, compared to 10.3% of White, non-Hispanic/Latino individuals in the county.¹⁰

HISPANIC/LATINO POPULATION IS GROWING



Source: U.S. Census Bureau ACS 5-Year Estimates, Table DP05

Figure 2: Hispanic or Latino Origin, Knoxville and Knox County — 2012–2021

⁶ U.S. Census Bureau. (2022). 2021 American Community Survey 5-Year Estimates. <https://data.census.gov>

⁷ Totals may not sum to 100% due to rounding.

⁸ U.S. Census Bureau. (2022). 2021 American Community Survey 5-Year Estimates. <https://data.census.gov>

⁹ Ibid.

¹⁰ Ibid.



AGE

Knox County is aging, as evidenced by a slight decrease in the percentage of those who are under age 18 and a slight increase in those who are age 65 and older (See Table 2). In Knox County in 2021, 21.1% were under age 18, down from 21.7% in 2012. Persons aged 65 and older accounted for 15.8% of the population in Knox County in 2021, an increase from 13.2% in 2012.¹¹ Often called the “Graying of America,” this trend is occurring nationwide as the Baby Boomer generation ages. By 2034, for the first time in history, the U.S. is expected to have more seniors than children under age 18.¹²

Knox County, like the U.S overall, has seen an increase in the population of “oldest old” (adults age 85 and older); however, the population age 100+ in Knox County has decreased slightly. In the U.S., the population of adults age 85–99 years increased by 15.0% between the 2010 and 2020 Censuses, while the population age 100 and older increased by 50.2%. In Knox County, there were 7,268 adults age 85–99 and 75 adults age 100+ in the 2010 Census; by 2020, there were 8,576 adults age 85–99 (an 18.0% increase) and 73 adults age 100+ (a 2.7% decrease).¹³

Table 2: Age in Knox County — 2012–2021

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Under 18	21.7%	21.7%	21.6%	21.5%	21.3%	21.3%	21.2%	21.1%	21.0%	21.1%
18 to 34	25.5%	25.5%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.4%
35 to 49	20.4%	20.1%	19.7%	19.4%	19.2%	19.0%	18.9%	18.9%	18.8%	18.9%
50 to 64	19.2%	19.3%	19.3%	19.4%	19.3%	19.3%	19.2%	19.0%	18.8%	18.8%
65 and over	13.2%	13.4%	13.8%	14.1%	14.5%	14.8%	15.1%	15.4%	15.8%	15.8%

Source: U.S. Census Bureau ACS 5-Year Estimates, Table S0101

A 2020 report published by the Tennessee Commission on Aging and Disability projected that by 2030, 19% of the overall population in Knox County will be 65 years old or older.¹⁴ This same study found that currently 22% of seniors in Knox County have difficulty walking.¹⁵ As of 2022, 40% of seniors in Knox County have four or more chronic health conditions, and 30% have a disability.¹⁶ As the population ages, greater strains will be placed on infrastructure and services as older adults need assistance with transportation, meal preparation, and daily living tasks regardless of whether they choose to age-in-place or move to a facility that helps with these needs. Many older adults will need financial assistance for home renovations to make their homes accessible.¹⁷ The aging population will also have increased health care needs. These changes in the needs of the population will impact community service organizations which will be called upon at a greater rate to help meet older Americans’ needs.

¹¹ *Ibid.*

¹² Vespa, J. (2018). *The U.S. Joins Other Countries with Large Aging Populations*. U.S. Census Bureau. <https://www.census.gov/library/stories/2018/03/graying-america.html>

¹³ U.S. Census Bureau. (2023). *Exploring Age Groups in the 2020 Census*. <https://www.census.gov/library/visualizations/interactive/exploring-age-groups-in-the-2020-census.html>

¹⁴ Tennessee Commission on Aging and Disability. (2020). *Tennessee County-by-County 2020*. <https://www.tn.gov/content/dam/tn/aging/documents/2020%20sided-edit-web.pdf>

¹⁵ *Ibid.*

¹⁶ Tennessee Commission on Aging and Disability. (2022). *2022 Tennessee State Aging Profile*. <https://www.tn.gov/content/dam/tn/aging/documents/2022-tn-aging.pdf>

¹⁷ *Ibid.*

One in four adults age 65 and over will spend at least 90 days in a nursing home at some point in their lives, and about 15% will stay in a nursing home for more than two years.¹⁸ Skilled nursing care is expensive. In 2021, the median cost of a shared room in a nursing home facility was \$85,775 per year; a private room cost \$91,980 per year. By 2031, a shared room is expected to cost \$115,274 per year. In-home care is less expensive, but still out of reach for many seniors. The median cost of one full-time (44 hours per week) home health aide is \$54,912 per year.¹⁹ In most cases, Medicare and private health insurance do not pay for long-term care.²⁰ Medicaid does cover nursing home stays, but not all seniors qualify for Medicaid. Seniors may use long-term care insurance or life insurance payouts for nursing home care. However, older applicants and applicants with preexisting health conditions are often denied or offered plans with high premiums.^{21,22} When seniors cannot afford professional long-term care, they rely on unpaid caregivers such as family members. These unpaid caregivers may have to reduce their working hours or quit their job to provide care.²³ TennCare provides financial support for some informal caregivers who provide care for a Medicaid-enrolled senior; however, funds are limited, and not all caregivers qualify.²⁴

The COVID-19 pandemic impacted physical and mental health for residents of nursing homes and assisted living facilities, as well as community-dwelling seniors. Contagious illnesses spread rapidly through group quarters such as nursing homes and assisted living facilities. During the first year of the pandemic, Tennessee had 18,912 cases of COVID in nursing home residents in 586 facilities; 2,605 of these individuals died.²⁵ In response to the high risk of COVID-19 outbreaks, nursing homes and assisted living facilities prohibited residents from receiving any visitors. Seniors often were not allowed to visit with other residents because of the risk of disease spread. Many community-dwelling adults also avoided in-person visits with family, friends, and health care providers out of fear of contracting COVID. As a result, many seniors experienced intense isolation and loneliness. Social isolation can lead to worsening physical health, mental health, and quality of life; cognitive decline; higher Medicare costs; and increased risk of death.²⁶

The Baby Boomer generation faces a unique set of challenges as the average lifespan grows and the cost of health care increases. While Social Security benefits—averaging \$1,825 per month for retired workers in 2022—help to keep seniors above the Federal Poverty Level (FPL), these funds are not sufficient to cover the average cost of living for most seniors.²⁷ A better indicator of the average cost of living is The Elder Index, which measures “...the income older adults need to live independently.”²⁸ As shown in Table 3 below, depending on their housing situation, an individual over age 65, in good health, and living alone in Knox County needs between \$21,552 and \$31,248 a year to meet their independent living needs.²⁹ As of 2021, 8.1% of Seniors in Knox County and 11.9% of seniors in Knoxville lived below the FPL.³⁰

¹⁸ Johnson, R.W. (2019). *What Is the Lifetime Risk of Needing and Receiving Long-Term Services and Supports?* ASPE Office of Assistant Secretary for Planning and Evaluation. <https://aspe.hhs.gov/reports/what-lifetime-risk-needing-receiving-long-term-services-supports-0>

¹⁹ Genworth. (n.d.) *Cost of Care Survey*. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

²⁰ Administration for Community Living. (2022). *Who Pays for Long-Term Care?* <https://acl.gov/ltc/costs-and-who-pays/who-pays-long-term-care>

²¹ Rubin, E. (2022). *Long-term Care Statistics: Who Needs Long-Term Care and What It Costs*. Consumer Affairs. <https://www.consumeraffairs.com/health/long-term-care-statistics.html>

²² American Association for Long-Term Care Insurance. (n.d.). *Long-Term Care Insurance Health Qualifications. Are You Even Insurable?* <https://www.aaltci.org/long-term-care-insurance/learning-center/are-you-even-insurable.php>

²³ Keita Fakeye, M. B., Samuel, L. J., Drabo, E. F., Bandede-Roche, K., & Wolff, J. L. (2023). Caregiving-Related Work Productivity Loss Among Employed Family and Other Unpaid Caregivers of Older Adults. *Value in Health*, 26(5), 712–720. <https://doi.org/10.1016/j.jval.2022.06.014>

²⁴ Division of TennCare. (n.d.). *CHOICES*. <https://www.tn.gov/tenncare/long-term-services-supports/choices.html>

²⁵ The COVID Tracking Project. (n.d.) *Tennessee: Long-Term Care*. <https://covidtracking.com/data/state/tennessee/long-term-care#85.67830890689038,5.684341886080802e-14,0.4470832057516614>

²⁶ MacLeod, S., Tkatch, R., Kraemer, S., Fellows, A., McGinn, M., Schaeffer, J., & Yeh, C. S. (2021). COVID-19 era social isolation among older adults. *Geriatrics*, 6(2), 52. <https://doi.org/10.3390/geriatrics6020052>

²⁷ Social Security Administration. (2023). *Social Security Fact Sheet*. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

²⁸ Elder Index. (2023). *The Elder Index™* [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. [ElderIndex.org](https://elderindex.org)

²⁹ *Ibid.*

³⁰ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

Table 3: Economic Security for Elders in Knox County^{31,32,33}

	Elder Economic Index (per year)*	Mean Social Security Income (calculated per year**)	100% Federal Poverty Level (FPL)	% of Population Age 65+ with Income Below FPL	Income at Elder Economic Security Index Level Expressed as a % of FPL Income
		\$21,900	\$13,590	8.1%	
Owner without Mortgage	\$21,552				159%
Renter, One Bedroom	\$25,812				190%
Owner, with Mortgage	\$31,248				230%

*For a single senior in good health, living alone.

**Based on monthly average Social Security Retirement income of \$1,825 x 12 months

To compensate for the increased difficulty of saving for retirement, many seniors struggle to leave the labor force. In Knox County, 27.4% of residents age 65-74 remained in the labor force in 2021, up from 20.3% in 2012. At 75 years or older, 7.3% of seniors remained in the labor force in 2021, up slightly from 6.3% in 2012.³⁴

Some seniors struggle financially or are unable to retire because they are legally and financially responsible for their grandchildren. In 2021, there were 4,710 grandparents raising grandchildren under age 18 in Knox County. About half of these grandparents (2,386) were age 60+. Many of grandparents responsible for their grandchildren also live with at least one of the child’s parents, but 51% of these grandparents in Knox County lived in a home where neither of the child’s parents was present.³⁵ Black/African American grandparents in Knox County are more likely to be responsible for their grandchildren, compared to other racial and ethnic groups.³⁶ When children are placed with grandparents or other relatives, rather than unrelated foster families, they experience less trauma and disruption, are less likely to be separated from their siblings, and are more likely to maintain relationships with family members.³⁷ However, grandparents need support raising their grandchildren. Older adults raising grandchildren have higher rates of poverty and disability than their counterparts who are not raising children. Grandparents may be unable to retire or may have to re-enter the labor force when they take responsibility for their grandchildren.³⁸ In 2021, 24.4% of grandparents raising grandchildren in Knox County lived below the poverty line, while 38.7% of Knoxville grandparents raising grandchildren lived in poverty. In Knox County, about 50% of all grandparents raising grandchildren, and

³¹ *Ibid.*

³² Social Security Administration. (2019). *Social Security Fact Sheet*. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

³³ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

³⁴ U.S. Census Bureau. (2013). *2012 American Community Survey 5-Year Estimates*. <https://data.census.gov>

³⁵ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

³⁶ *Ibid.*

³⁷ Knoxville–Knox County CAC Office on Aging. (2020) *Grandparents as Parents: A Family Roots Guide for Grandparents Raising Grandchildren*. <http://www.knoxseniors.org/wp-content/uploads/GAP-Guidebook-2020-FINAL-1.pdf>

³⁸ Hayslip, B., Fruhauf, C. A., & Dolbin-MacNab, M. L. (2019). Grandparents Raising Grandchildren: What Have We Learned Over the Past Decade? *The Gerontologist*, 59(3), e152–e163. <https://doi.org/10.1093/geront/gnx106>

about 35% of grandparent age 60 and older, were still in the labor force in 2021.³⁹ In Tennessee, grandparents may qualify for a stipend to assist with the costs of caring for their grandchild.⁴⁰

Custodial grandparents experience psychosocial stressors associated with raising children at an older age; they are caring for children who have experienced trauma and who may have poor mental health. Many of these children have been removed from their parents' custody due to parental substance abuse. Grandparents also experience the stresses that have led the children to come into their custody – their child may be incarcerated or suffering from substance use disorder, or in some cases may even be deceased.⁴¹ Grandparents who take custody of their grandchildren experience worse mental health than their counterparts who are not raising children. On the other hand, their physical health appears to improve after taking custody of their grandchildren.⁴² Knoxville-Knox County CAC provides information, support, and resources for these grandparents through the Office on Aging's Grandparents as Parents program. For example, CAC helps grandparents identify and apply for nutrition assistance programs (WIC and SNAP) and other benefits.⁴³

Knox County social service agencies and community service organizations must prepare to serve the growing number of older adults over the coming years and decades. Most seniors want to “age in place,” or stay in their homes and communities, rather than moving to assisted living facilities or nursing homes. Seniors remain in their homes have better quality of life, life satisfaction, and self-esteem.⁴⁴ Compared to seniors who enter institutional, long-term care, community-dwelling older adults are less likely to experience cognitive decline or depression, and they are more likely to retain their ability to complete activities of daily living (e.g., bathing, eating, walking) independently.⁴⁵ Aging in place is also more affordable for seniors, and less expensive for Medicare.⁴⁶ In order to continue living in their homes, many seniors need support with affordable and accessible housing; transportation; meal delivery, grocery shopping, and meal preparation; home maintenance and repairs; assistive technology; financial management; and/or in-home nursing care. Social interaction and connection with others in the community are also essential for successful aging in place.⁴⁷ Due to rising housing costs, however, fewer seniors can afford to stay in their homes. Demand for low-income housing for seniors will continue to grow as the population of Knox County ages and as rents in the private housing market continue to increase. Several new senior housing facilities have opened in Knox County over the past 5 years or will open soon,^{48,49,50} but most or all facilities have waiting lists. Knox County will also need more paid home health aides and caregivers, as well as more beds in assisted living and nursing home facilities for seniors who are unable to safely remain in their homes.

³⁹ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

⁴⁰ Tennessee Department of Children's Services. (n.d.). *Relative Caregiver Program*. https://www.tn.gov/content/dam/tn/dcs/documents/foster_care/Relative_Caregiver_Program_Brochure.pdf

⁴¹ Hayslip, B., Fruhauf, C. A., & Dolbin-MacNab, M. L. (2019). Grandparents Raising Grandchildren: What Have We Learned Over the Past Decade? *The Gerontologist*, 59(3), e152–e163. <https://doi.org/10.1093/geront/gnx106>

⁴² *Ibid*

⁴³ *Ibid*.

⁴⁴ Rural Health Information Hub. (2019). *Overview of Aging in Place*. <https://www.ruralhealthinfo.org/toolkits/aging/1/overview>

⁴⁵ U.S. Department of Housing and Urban Development. (2013). *Measuring the Costs and Savings of Aging in Place*. Evidence Matters. <https://www.huduser.gov/portal/periodicals/em/fall13/highlight2.html>

⁴⁶ *Ibid*.

⁴⁷ Bigonnesse, C., & Chaudhury, H. (2020). The landscape of “aging in place” in gerontology literature: Emergence, theoretical perspectives, and influencing factors. *Journal of Aging and Environment*, 34(3), 233-251. <https://doi.org/10.1080/02763893.2019.1638875>

⁴⁸ Moore, H. (2023). *New Apartment Complex to Add More Affordable Housing in Knoxville*. 6 on Your Side WATE. <https://www.wate.com/news/local-news/new-apartment-complex-to-add-more-affordable-housing-in-knoxville/>

⁴⁹ Simlot, V. (2022). *Knoxville City Council Approves \$1.5 Million for Permanent Supportive Housing*. 10 News. <https://www.wbir.com/article/news/local/permanent-supportive-housing-for-knoxville-seniors/51-604edcb8-2efa-4158-abe0-d7462009922e>

⁵⁰ Moore, H. (2022). *Low-Income Housing for Knoxville Seniors Now Open*. 6 on Your Side WATE. <https://www.wate.com/news/local-news/low-income-housing-for-knoxville-seniors-now-open/>

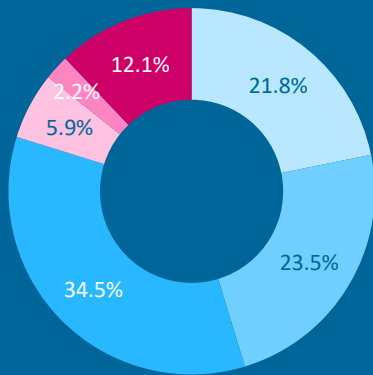


VETERANS

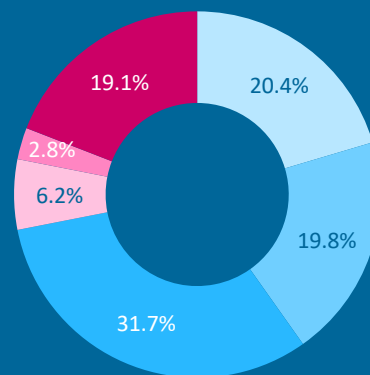
Knox County and Knoxville are home to many military Veterans. Figure 3 provides a breakout of Veterans by period of service. According to Census data, in 2021 28,662 veterans lived in Knox County and made up 7.7% of the total adult civilian population. Most veterans in Knox County are White (89.0%) and male (91.9%)⁵¹ As shown in Figure 4, the percentage of veterans who report a disability (26.7%) is higher than the non-veteran adult population (13.4%). The median income for veterans in Knox County is \$45,555. This is greater than the median income for the adult non-veteran population whose median income is \$31,999. Unemployment among veterans age 18–64 in Knox County (3.1%) is slightly lower than their non-veteran counterparts (4.1%). In the past 12 months, 6.9% of Veterans had incomes below the poverty level, compared with 12.5% of the non-veteran adult population in Knox County (See Figure 4).⁵²

In 2021, the City of Knoxville’s 9,957 veterans accounted for 6.5% of the city’s adult civilian population (see Figure 5). Most veterans are White (80.7%) and male (92.4%), although a higher percentage of veterans in Knoxville are racial minorities (19.3%) when compared to Knox County (11.1%).⁵³ As shown in Figure 5, disability among veterans (30.9%) is higher than among non-veterans (15.5%) living in Knoxville. The median income among veterans in Knoxville is higher (\$36,272) than among non-veterans (\$25,934). Only 11.7% of veterans had income below the poverty level, compared to 20.4% of non-veterans. Unemployment is lower among veterans (3.9%) than among non-veterans (5.2%) (See Figure 5).⁵⁴

KNOX COUNTY



KNOXVILLE



Gulf War (9/2001 or later)

Gulf War (before 9/2001)

Vietnam era

Korean War

World War II

Other

Source: U.S. Census Bureau ACS 5-Year Estimates, Table S2101

Figure 3: Veterans in Knox County and Knoxville by Period of Service — 2021

⁵¹ U.S. Census Bureau. (2022). 2021 American Community Survey 5-Year Estimates. <https://data.census.gov>

⁵² *Ibid.*

⁵³ *Ibid.*

⁵⁴ *Ibid.*

KNOX COUNTY VETERAN CHARACTERISTICS

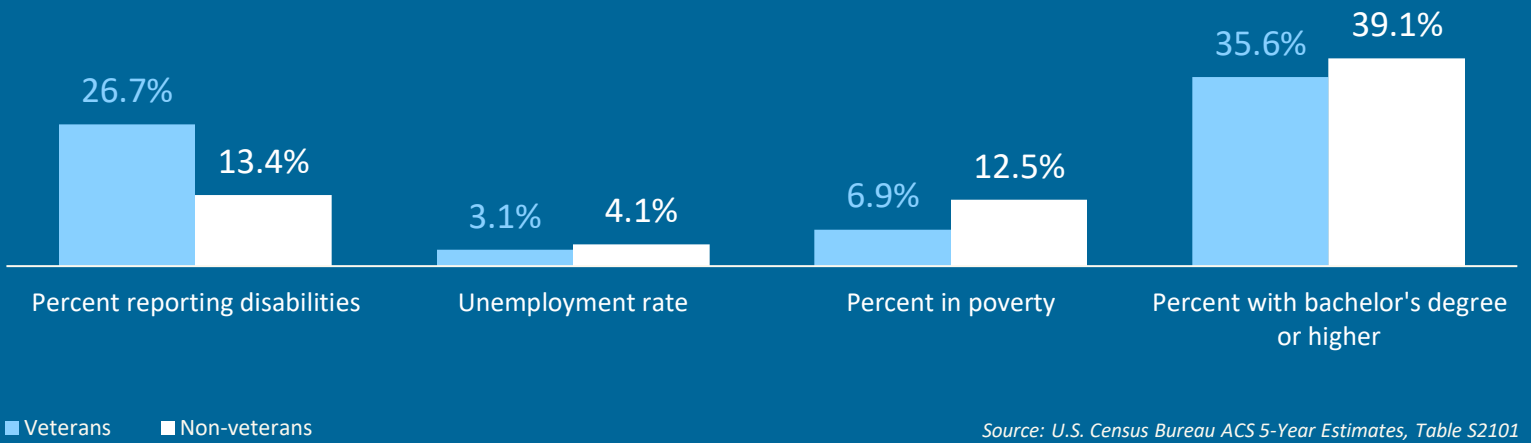


Figure 4: Veteran Characteristics in Knox County — 2021

KNOXVILLE VETERAN CHARACTERISTICS

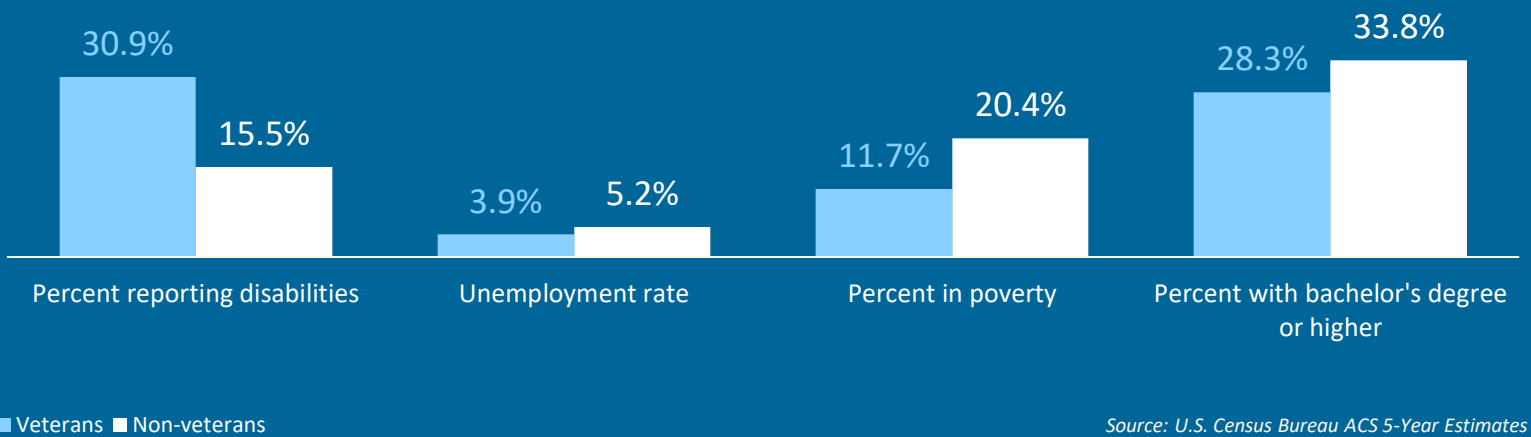
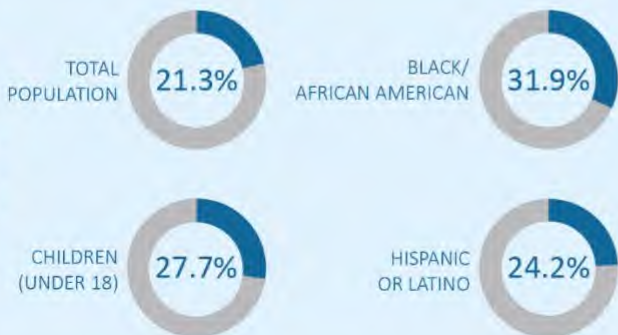


Figure 5: Veteran Characteristics in Knoxville — 2021

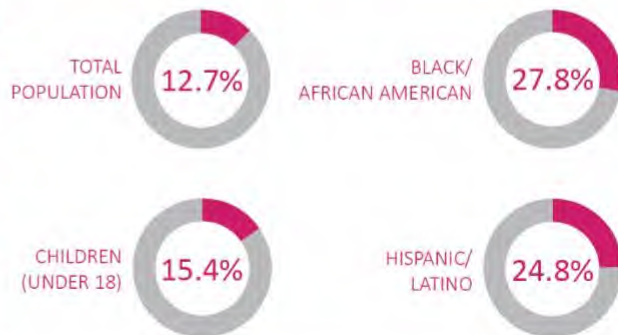
Section II: Poverty in Knox County and Knoxville

POVERTY BY RACE, ETHNICITY, AGE, AND GENDER

Knoxville

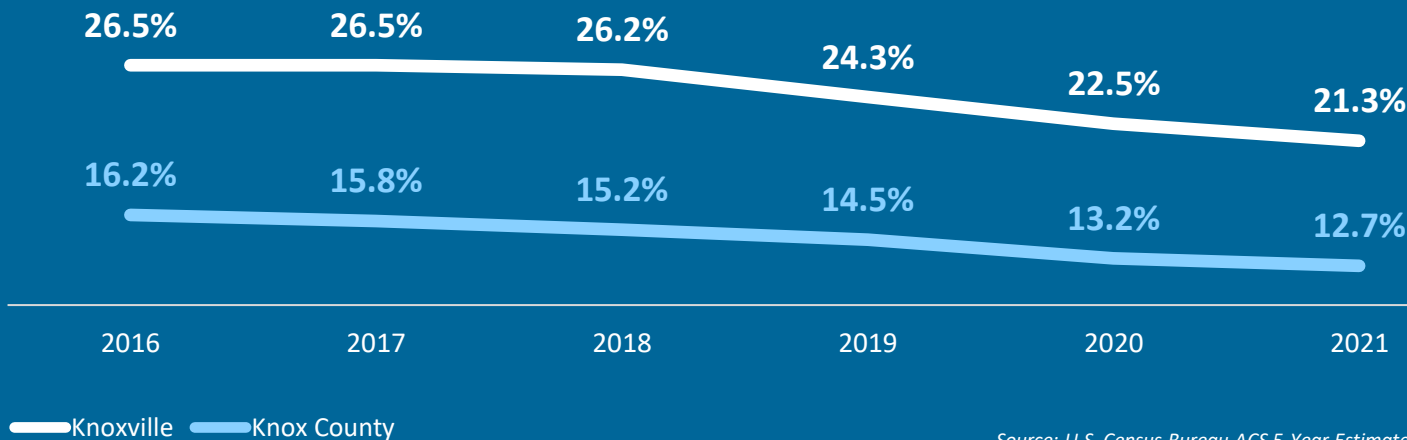


Knox County



In both Knoxville and Knox County, poverty has declined since 2016. Poverty rates in Knoxville are significantly higher than in Knox County (See Figure 6). In light of recent population growth in Knox County, a portion of the decline in poverty rates may reflect an influx of higher income households moving into the county.

POVERTY HAS DECLINED SINCE 2016



Source: U.S. Census Bureau ACS 5-Year Estimates, Table DP03

Figure 6: Individuals in Poverty in Knoxville and Knox County, Tennessee — 2016–2021

Although poverty rates were declining even before the COVID-19 pandemic, experts predict that poverty rates will increase as COVID-era federal public benefits expire. The U.S. Department of Health and Human Services estimates that economic impact payments (“stimulus checks”), the Advance Child Tax Credit, expanded unemployment benefits, and other federal and state initiatives reduced the child poverty rate by 56% in 2021 and kept nearly 10 million Americans out of poverty.⁵⁵ Increased Supplemental Nutrition Assistance Program (SNAP) benefits protected families against food insecurity, and temporary changes to Medicaid rules kept both adults and children from losing health coverage during the pandemic.⁵⁶ Poverty rates, food insecurity, and lack of health insurance are expected to increase as these programs have been phased out.

Knoxville has large disparities in poverty by race and ethnicity, as shown in Table 4. The poverty rate among Black/African American Knox County residents is 2.5 times the poverty rate for White residents, and the poverty rate for Hispanic/Latino residents is over twice as high as that for non-Hispanic residents. However, as also shown in Table 4, poverty rates decreased for *all* racial and ethnic groups between 2017 and 2021.⁵⁷

Poverty in the City of Knoxville is higher than in Knox County, regardless of race, ethnicity, age, or gender. Among racial groups, Black/African American individuals in Knox County and Knoxville have the largest proportions of individuals and families living at or below the poverty level. As shown in Table 4 and Figure 7, in 2021, 27.8% of Black/African American individuals in Knox County and 31.9% of Black/African American individuals in Knoxville were living at or below the poverty level. This is higher than the proportion of white individuals living in poverty in Knox County (10.7%) and in the City of Knoxville (18.3%). Additionally, the proportions of Black/African American individuals living in poverty in Knox County and the City of Knoxville are significantly higher than the poverty rate of 21.7% for Black/African American individuals nationwide. There are also differences in poverty by ethnicity; Hispanic/Latino individuals living in Knox County are more than twice as likely to live at or below the poverty level when compared to White, non-Hispanic/Latino individuals.⁵⁸

Table 4: Poverty by Race and Ethnicity in Knox County, Tennessee — 2017–2021

Individuals below the poverty line		2017		2021	
Total		69,448	15.8%	59,024	12.7%
Race					
	White	49,887	13.2%	41,901	10.7%
	Black/African American	13,806	35.5%	10,730	27.8%
	American Indian or Alaska Native	161	12.0%	71	10.4%
	Asian	1,127	12.2%	1,013	9.6%
	Some Other Race	1,708	34.5%	1,858	28.5%
	Two or More Races	2,759	29.6%	3,451	19.8%
Ethnicity					
	Hispanic/Latino	5,110	29.0%	5,289	24.8%
	White, Not Hispanic/Latino	46,524	12.7%	39,116	10.3%

Source: U.S. Census Bureau ACS 5-Year Estimates, Table S1701

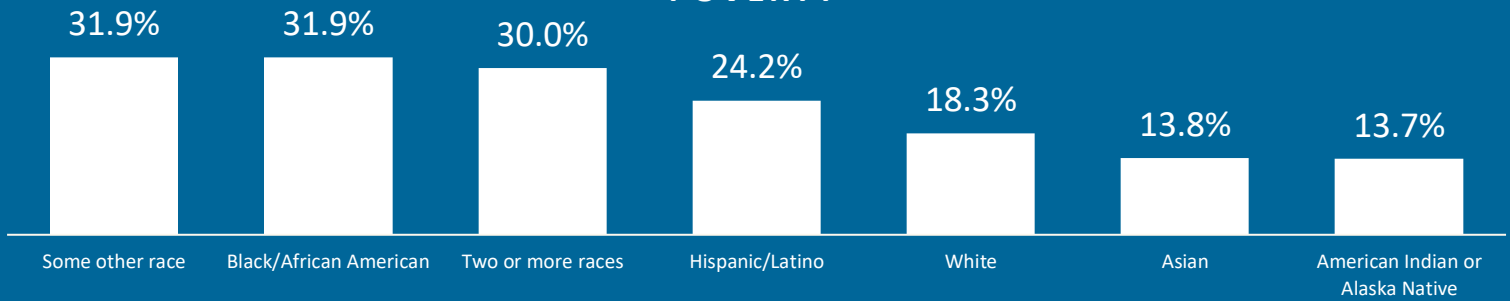
⁵⁵ Macartney, S., Ghertner, R., Wheaton, L., & Giannarelli, L. (2022). *Federal Economic Stimulus Projected to Cut Poverty in 2021, Though Poverty May Rise as Benefits Expire*. Washington, DC: Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services.

⁵⁶ Center for Medicare and Medicaid Services. (2022). *Preparing for the End of the COVID-19 Public Health Emergency: Opportunities to Support Medicaid and SNAP Unwinding Efforts*. <https://www.medicare.gov/sites/default/files/2022-11/covid19-phe-end-prep-11032022.pdf>

⁵⁷ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

⁵⁸ *Ibid.*

RACIAL AND ETHNIC MINORITIES ARE MORE LIKELY TO BE IN POVERTY

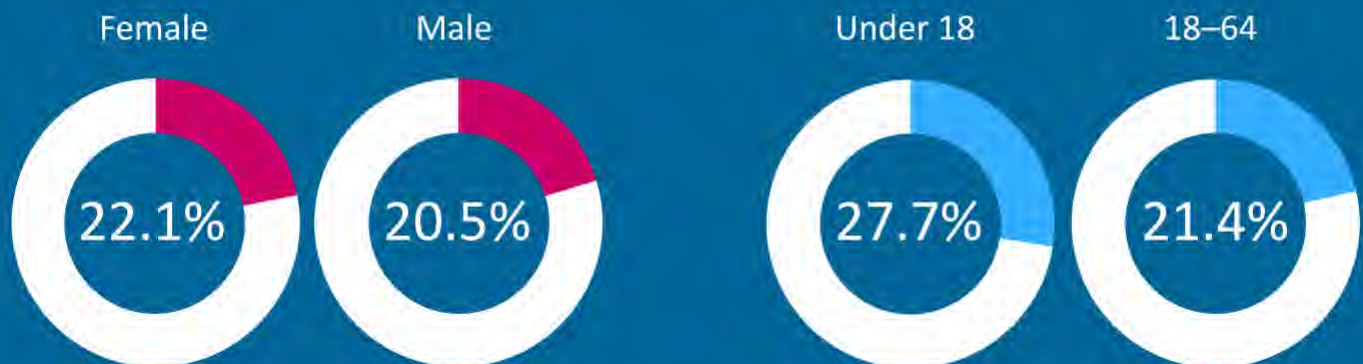


Source: U.S. Census Bureau ACS 5-Year Estimates, Table S1701

Figure 7: Percent Below Poverty Level by Race/Ethnicity in Knoxville — 2021

Poverty trends by gender are similar to those nationwide. As shown in Figures 8 and 9, in 2021, 13.6% of women in Knox County and 22.1% of women in Knoxville lived in poverty.⁵⁹ The poverty rate among men in Knox County is 11.8% and 20.5% in Knoxville.⁶⁰ This is in part due to the gender pay gap. In Knox County, according to the U.S. Census Bureau in 2021, women earned 78 cents for every dollar earned by a man, on average. This disparity is greater for women of color who hold full-time year-round jobs, as Black/African American women are paid 62 cents and Hispanic/Latina women are paid 56 cents for every dollar paid to white, non-Hispanic men.⁶¹ A greater proportion of those under 18 years of age live at or below the poverty level when compared to those aged 18–64 and 65 years of age and older.

WOMEN ARE MORE LIKELY TO BE IN POVERTY CHILDREN ARE MORE LIKELY TO BE IN POVERTY



Source: U.S. Census Bureau ACS 5-Year Estimates, Table S1701

Figure 8: Percent Below Poverty Level by Age and Gender, Knoxville — 2021

⁵⁹ *Ibid.*

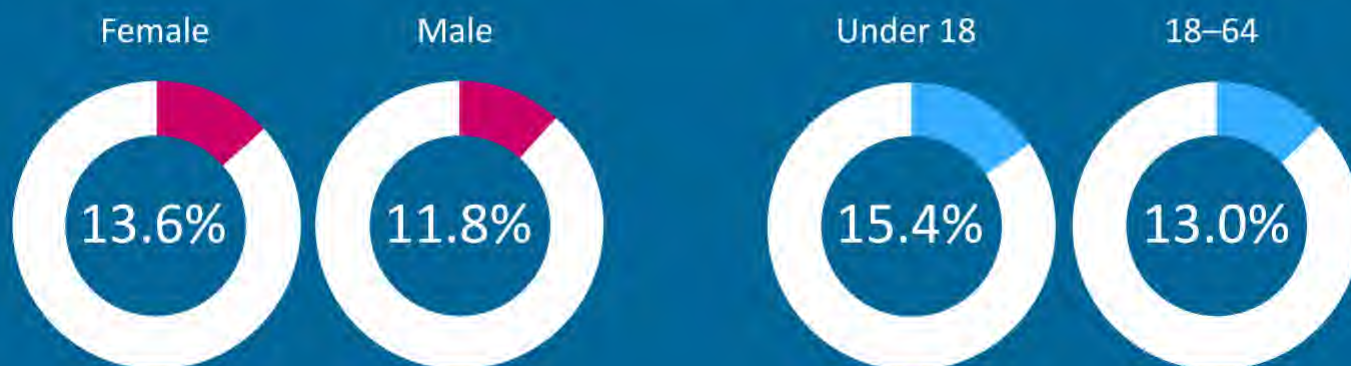
⁶⁰ *Ibid.*

⁶¹ Figures were calculated using U.S. Census Bureau 2021 American Community Survey 5-Year Estimates data from Table B20017: Median Earnings in the Past 12 Months (In 2018 Inflation-Adjusted Dollars) by Sex by Work Experience in the Past 12 Months for the Population 16 Years and Over with Earnings in the Past 12 Months and subtables B20017B, B20027I, and B20017H.

<https://data.census.gov/table?q=B20017&g=050XX00US47093&tid=ACSDT5YSPT2021.B20017>

WOMEN ARE MORE LIKELY TO BE IN POVERTY

CHILDREN ARE MORE LIKELY TO BE IN POVERTY



Source: U.S. Census Bureau ACS 5-Year Estimates, Table S1701

Figure 9: Percent Below Poverty Level by Age and Gender, Knox County — 2021

Growing up in poverty can have lifelong impacts in a wide variety of areas including cognitive development, physical development, and academic achievement. Additionally, these children face an opportunity gap. The opportunity gap is the way in which “race, ethnicity, socioeconomic status, English proficiency, community wealth, familial situations, or other factors contribute to or perpetuate lower educational aspirations, achievement, and attainment for certain groups of students.”⁶²

A 2019 Stanford University analysis of scores from hundreds of millions of tests over the past decade by students in thousands of school districts found “poverty impacts U.S. achievement gaps more than race.”⁶³ The study found that racial segregation is associated with the achievement gap because students of color tend to be concentrated in high-poverty schools. High-poverty schools have less experienced teachers and fewer resources, the quality of the education provided is affected.⁶⁴ While data are not yet available about the impact of COVID-19, many educators have voiced concerns that these gaps may become wider as a result of the need to implement remote learning. Students whose families live in poverty may be more likely to have less reliable internet service and ability to participate in quality education and enrichment opportunities afforded to those with more reliable access.

The New York Times national education columnist Richard Rothstein points out that children growing up poor have greater difficulty achieving because they have more to overcome; they also have fewer opportunities because they are more likely to experience:

- Health risks such as greater exposure to environmental toxins (including lead), poor nutrition, asthma, less access to pediatric care, poorer vision, and greater inability to attain corrective lenses.
- Living in unsafe housing and housing instability, which can lead to frequent moving and change of schools, causing a disruption to learning.
- Parents working in low-wage jobs that are often unstable, leading to an unstable family financial situation.
- Less access to high-quality early education during the time of most rapid brain development
- Greater exposure to crime and drug abuse in their neighborhoods
- Less access to enrichment experiences like travel, camps, arts, and music lessons

⁶² The Glossary of Education Reform (2013). *Opportunity Gap*. <https://www.edglossary.org/opportunity-gap/>

⁶³ De La Rosa, S (2019). *Poverty Impacts Achievement Gaps More than Race*. <https://www.educationdive.com/news/poverty-impacts-achievement-gaps-more-than-race/563637/>

⁶⁴ *Ibid.*

- Less frequent exposure to well-educated adults, complex language, large vocabularies, and lower expectations for critical thinking⁶⁵

A number of studies have found that biochemical changes due to stress among children living in poverty can make success in school more difficult.⁶⁶ More specifically, under stress the brain produces cortisol, which destroys brain cells. This change creates risk factors for depression, anxiety, and anger, all of which can be enhanced by environmental factors like unhealthy living conditions, hunger, violence, or drug abuse in the home. One result of exposure to these factors is that the brain's capacity to process information is slowed.⁶⁷

⁶⁵ Rothstein, R. (2012). *Navigating the Obstacle Course: Recognizing Barriers to Educational Success for Low-income Students*. <http://spotlightonpoverty.org/spotlight-exclusives/navigating-the-obstacle-course-recognizing-barriers-to-educational-success-for-low-income-students/>

⁶⁶ Carter, J. (2016). *Measuring the Impact of Poverty in Education*. <https://www.educationdive.com/news/measuring-the-impact-of-poverty-in-education/423321/>

⁶⁷ *Ibid.*



ALICE: ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

In 2021, approximately 13% of households in Knox County lived with incomes below the Federal Poverty Level (FPL). However, an additional 26% of households in Knox County lived above the official FPL but struggled to afford the necessities of life, despite being employed. This population is called ALICE—Asset Limited, Income Constrained, Employed.

The concept of ALICE began with a United Way of Northern New Jersey study of the hardships faced by families in one New Jersey county over a decade ago. Since then, United for Alice has grown and includes United Ways, corporations, and foundations in 24 states who are invested in a grassroots movement to change the dialogue about financial hardship.⁶⁸

The ALICE threshold is set using the Household Survival Budget, which “estimates the minimal cost of the six basic household necessities—housing, childcare, food, transportation, health care, and a basic smartphone plan.”⁶⁹ As shown in Figure 10, Black/African American households, Hispanic/Latino households, and American Indian / Alaska Native households are more likely to be ALICE than other races.

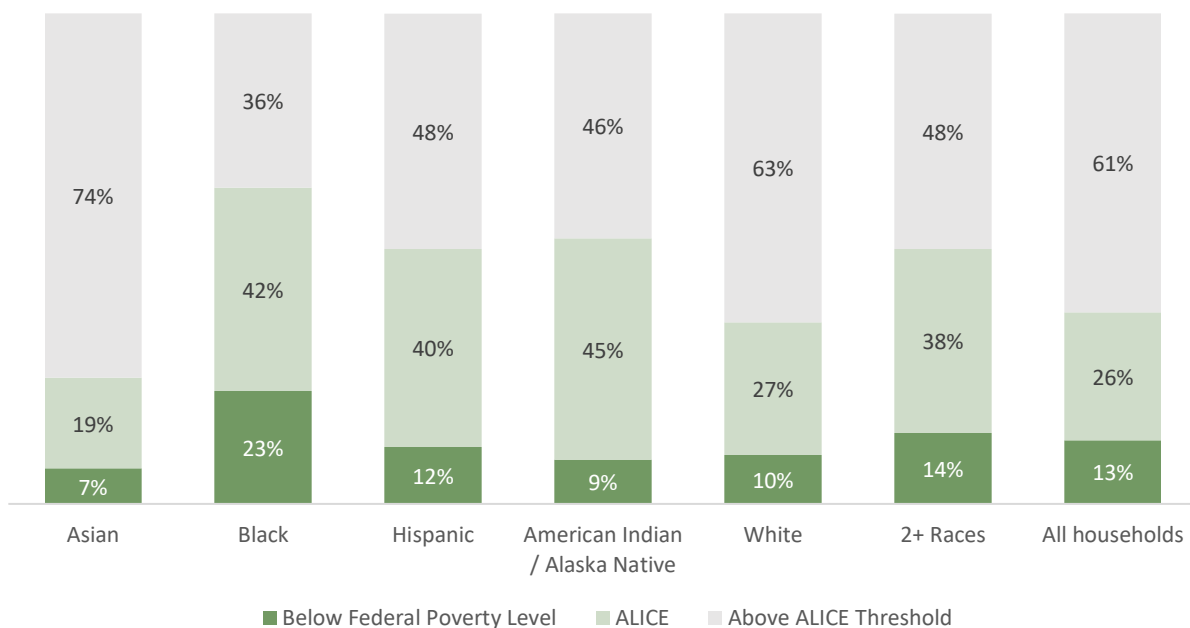


Figure 10: ALICE — Asset Limited, Income Constrained, Employed by Race in Knox County — 2021

Households with single men or women are more likely to be ALICE than households with married heads of household (See Figure 11). As shown in Figure 12, households headed by those age 65 and older and 25 and younger are more likely to be ALICE than households where the head of the household is between the ages of 25 and 64.

⁶⁸ United for ALICE. (n.d.). *About Us: Overview*. <https://www.unitedforalice.org/overview>

⁶⁹ United for ALICE. (n.d.). *Tennessee County Reports 2021*. <https://www.unitedforalice.org/county-reports/tennessee>

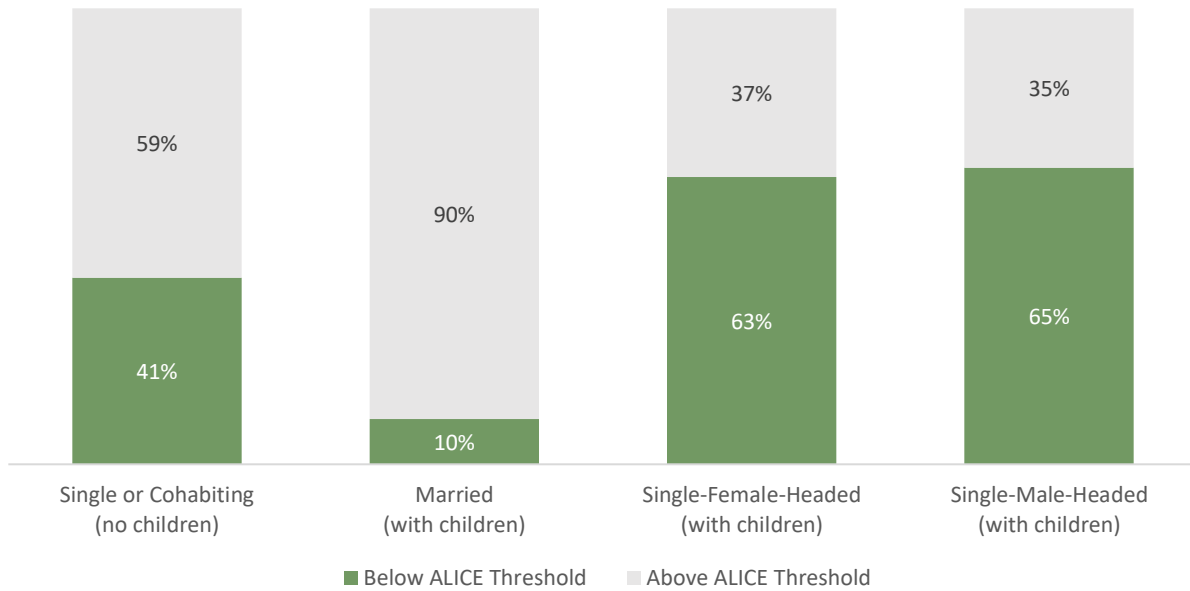


Figure 11: ALICE — Asset Limited, Income Constrained, Employed by Household Type in Knox County — 2021

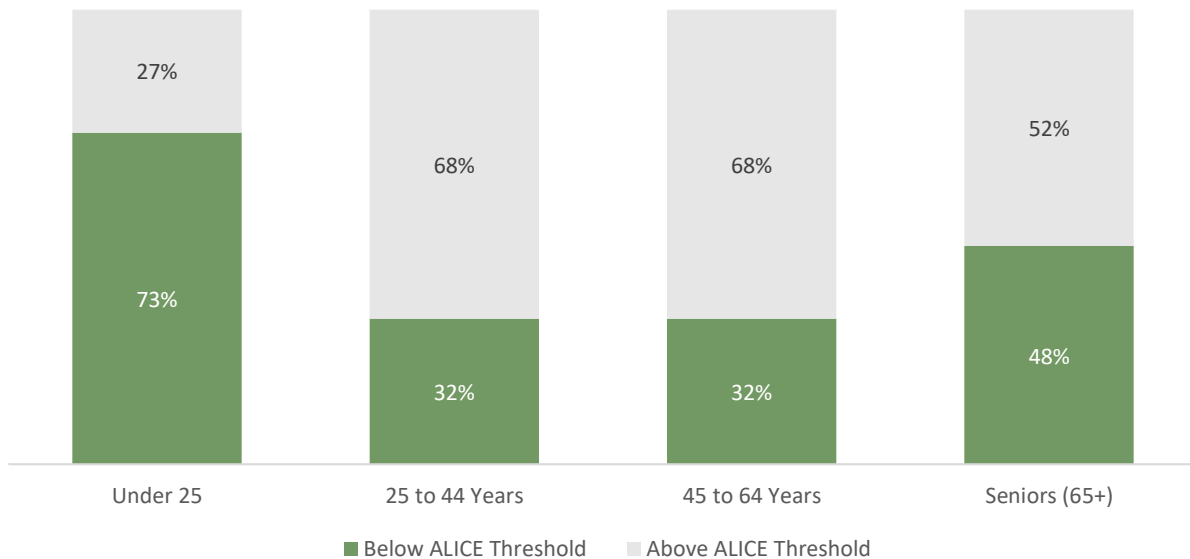


Figure 12: ALICE — Asset Limited, Income Constrained, Employed by Age in Knox County — 2021

Those who fall below the ALICE threshold are employed, but their earnings fall short of a livable amount to support a family. The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, childcare, food, transportation, health care, technology (a smartphone plan), and taxes.⁷⁰ However, it does not include savings for emergencies, college, or retirement. The majority of jobs in Tennessee pay less than \$20 per/hour, meaning that even with two adults working full time, income falls significantly short of the Household Survival Budget in Knox County.⁷¹ In 2021 the Household Survival Budget for a family of four with two school-aged children was \$59,772 and \$63,468 for a family of four with two children in childcare.⁷²

⁷⁰ Ibid.

⁷¹ Ibid.

⁷² Ibid.



CONCENTRATED POVERTY

Poverty in Knox County is mostly concentrated in the areas within and immediately surrounding downtown Knoxville. As shown in Figure 13, there are six census tracts⁷³ in the city of Knoxville with extremely high levels of poverty (i.e., over 40%). The people living in these areas comprise 11.4% of the population of Knoxville, but 30.6% of those living in poverty live in these six areas. The tract with the highest number of individuals living below the poverty line is tract 69 (Fort Sanders), where 5,428 people live in poverty. However, many of these individuals are college students who are unrelated individuals working only part-time or not at all, and whose families may be supporting them. Only 296 families live in census tract 69.

After Fort Sanders (tract 69), the area with the next highest number of those living in poverty is census tract 68, which contains most of the neighborhood of Morningside. There are 2,400 households, including 755 families, living in tract 68. Over half of the households (56.6%) in tract 68 receive SNAP benefits (i.e., food stamps), compared to only 6.3% of households in tract 69.⁷⁴ In Morningside, there are 1,119 households that do not have access to a vehicle and live more than ½ mile from the nearest supermarket.⁷⁵

Because the overall poverty rate in Knox County has decreased, there are fewer census tracts in the County with extremely high poverty, compared to 2018. Fewer Knox County residents live in census tracts with extremely high poverty in 2021 (4.6%), compared to 2018 (7.5%).⁷⁶

Figure 14 shows the six extreme poverty census tracts and an additional 20 Knox County census tracts where 20% or more of the individuals live in poverty. Those 26 census tracts account 20.1% of the total population in Knox County, but nearly half (44.6%) of those living in poverty in Knox County live in one of those census tracts.

Poverty declined in many census tracts between 2018–2021. Five census tracts (Lonsdale, Old Sevier, Burlington, Mechanicsville, and Marble City) moved from extremely high poverty rates ($\geq 40\%$) in 2018 to high poverty rates (20–39%) in 2021. Seven census tracts (South Knoxville, Middlebrook Heights, South Knoxville / Island Home, Fountaincrest / Greenwood Forest, Inskip, Belle Morris, North Knoxville) had 20–39% poverty in 2018 but dropped below 20% poverty in 2021. On the other hand, poverty rates increased in Walker Springs / Cedar Bluff, Norwood, Whittle Springs, Sterchi Hills, and University of Tennessee Knoxville.⁷⁷ One possible explanation for these trends is that neighborhoods close to downtown Knoxville have become more desirable for higher-income households, forcing low-income households to move to areas further from downtown where transportation and social services are less accessible.

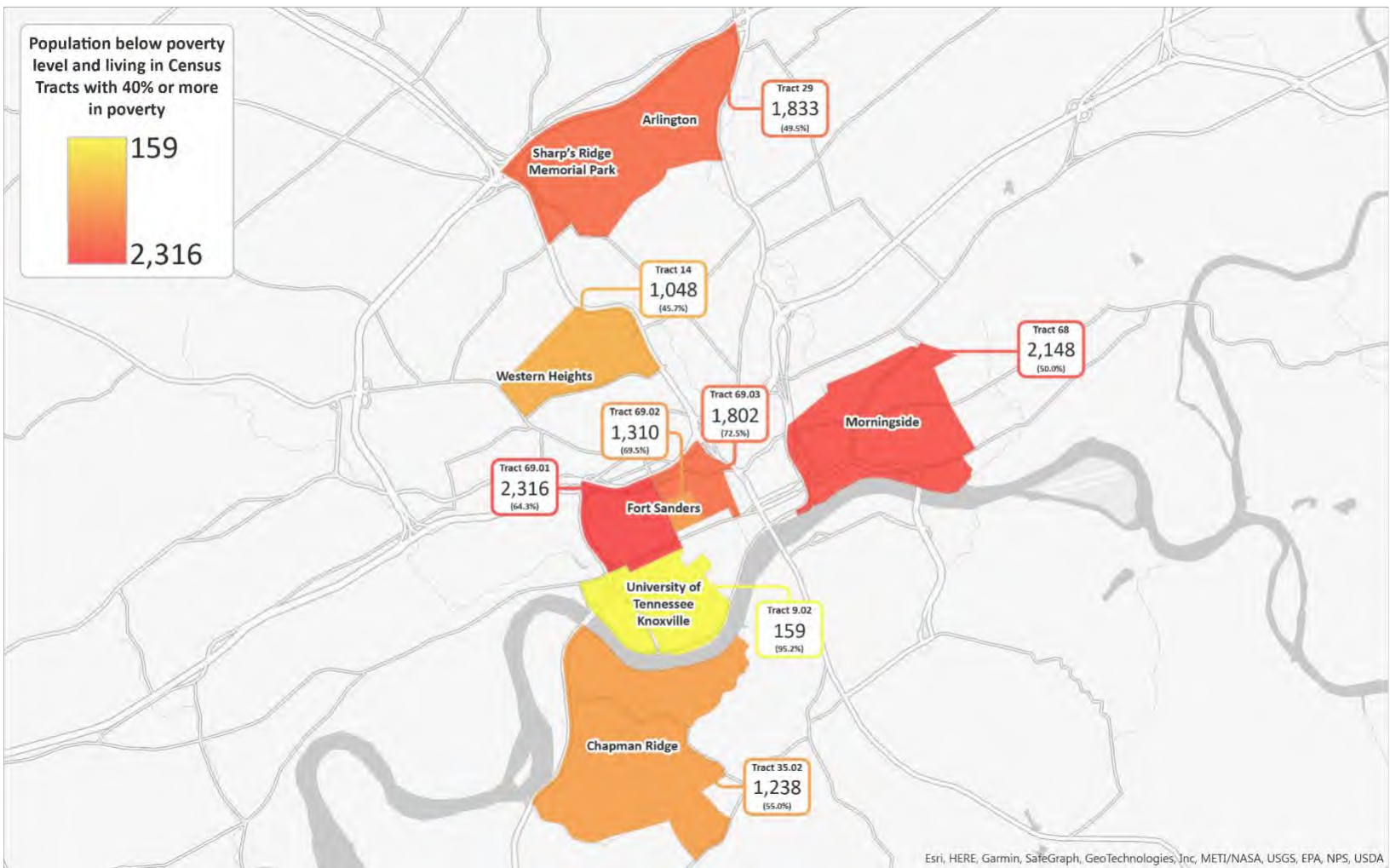
⁷³The U.S. Census Bureau reports poverty rates for Fort Sanders as three separate block groups (69.01, 69.02, and 69.03), shown on Figure 13. However, these combine into one census tract.

⁷⁴U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

⁷⁵U.S. Department of Agriculture. (2023). *Food Access Research Atlas*. <https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/>

⁷⁶Wentzel, F., Hardy, A.W., & Daugherty, L. (2020). *2020 Knoxville-Knox County Needs Assessment*. Knoxville, TN: The University of Tennessee Knoxville and Knoxville–Knox County Community Action Committee.

⁷⁷*Ibid.*



Tract	Neighborhood	Number in poverty	% in poverty	% of Knoxville poverty
69.01	Fort Sanders (West)	2,316	64.3%	6.0%
68	Morningside	2,148	50.0%	5.5%
29	Arlington, Sharp's Ridge	1,833	49.5%	4.7%
69.03	Fort Sanders (East)	1,802	72.5%	4.7%
69.02	Fort Sanders (Central)	1,310	69.5%	3.4%
35.02	Chapman Ridge	1,238	55.0%	3.2%
14	Western Heights	1,048	45.7%	2.7%
9.02	University of Tennessee Knoxville	159	95.2%	5.5%
% of Knoxville total				
Total population		Number in poverty	population	% of Knoxville poverty
20,686		11,854	11.4%	30.6%

Figure 13: Concentrated Poverty: Population Living Below Poverty Level in Extreme Poverty Census Tracts (40% in Poverty or Higher), in Knoxville — 2021

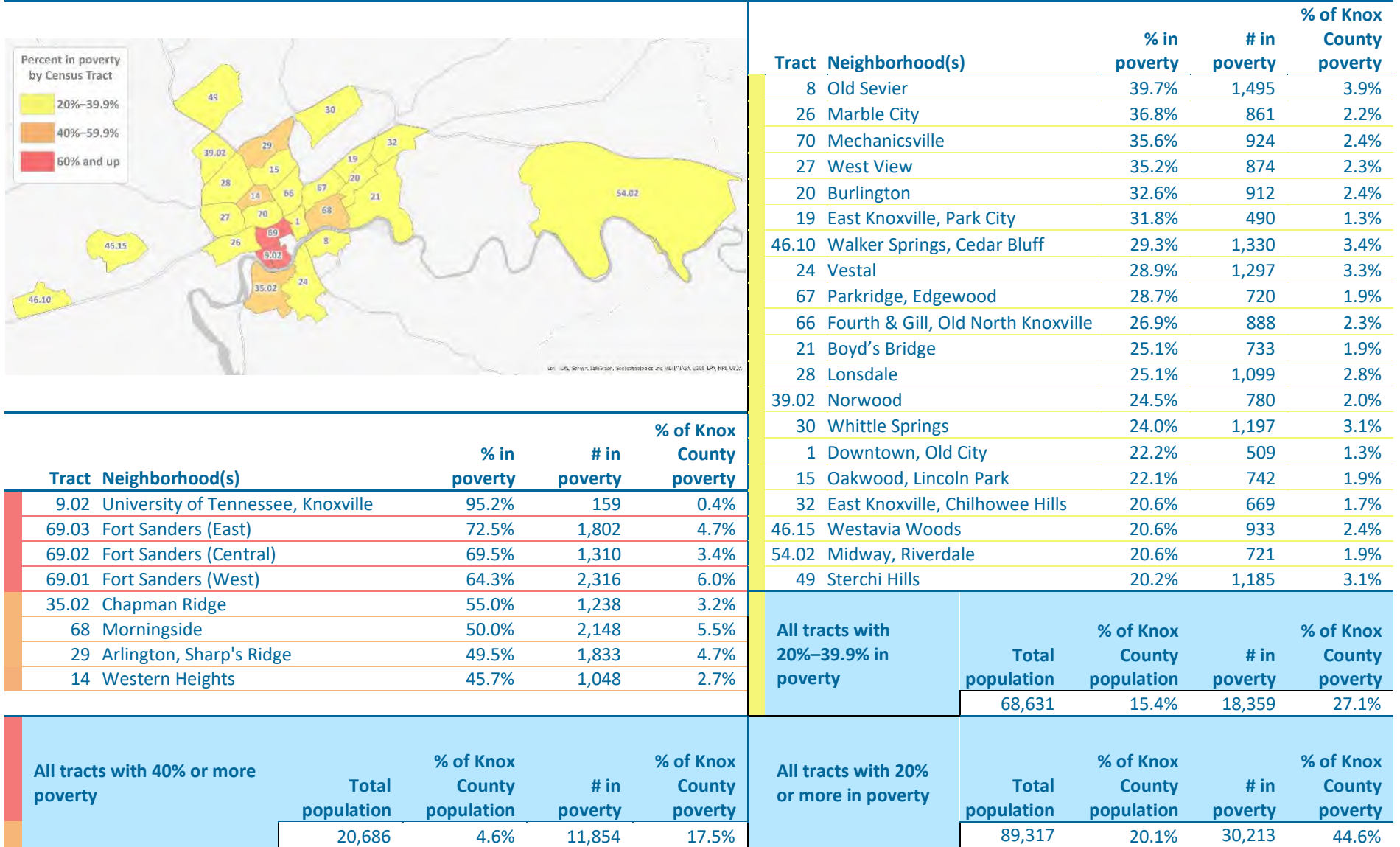
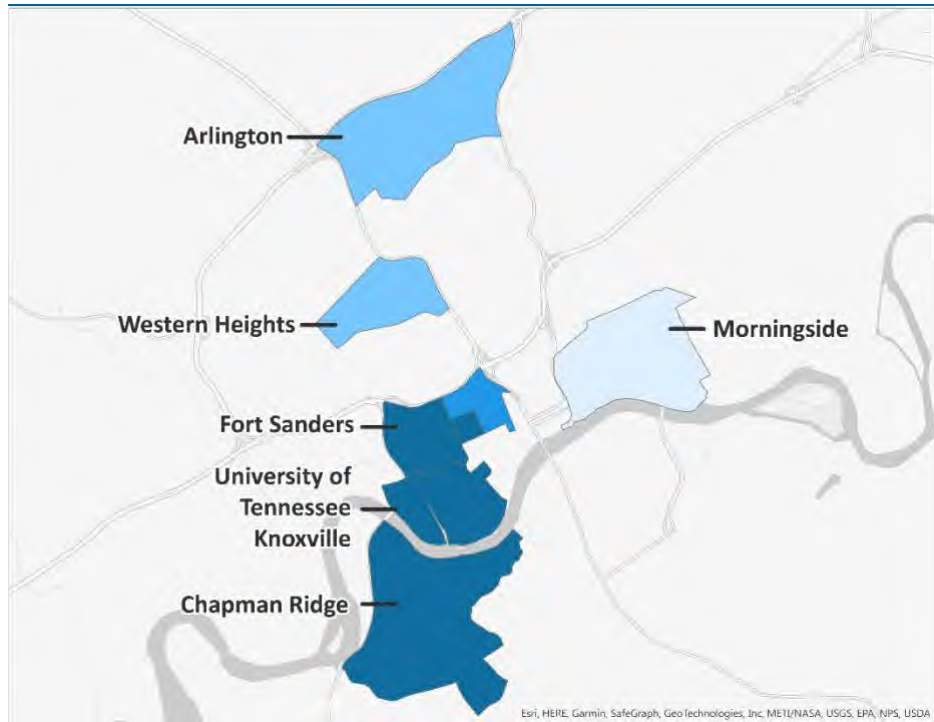


Figure 14: High Poverty Census Tracts (20% or higher) in Knox County – 2021

In many cases, racial and ethnic groups are not evenly distributed in high poverty areas. As shown in Figures 15 and 16, the highest concentrations of Black/African American residents living in high poverty census tracts live in Morningside, Western Heights, and Arlington. However, the highest concentrations of White individuals living in high poverty census tracts are in the neighborhoods of Chapman Ridge, University of Tennessee, and Fort Sanders, followed by Western Heights and Arlington. There is some overlap between White and Hispanic/Latino individuals living in areas with high concentrations of poverty. More specifically, the highest concentrations of Hispanic/Latino residents living in poverty are in Western Heights and Chapman Ridge, where a significant concentration of White individuals living in poverty also reside. Also as shown in Figures 15 and 16, 10.9% of Knoxville's White population, 13.7% and of the total Black/African American population, and 6.2% of the Hispanic / Latino population live in extreme poverty tracts.

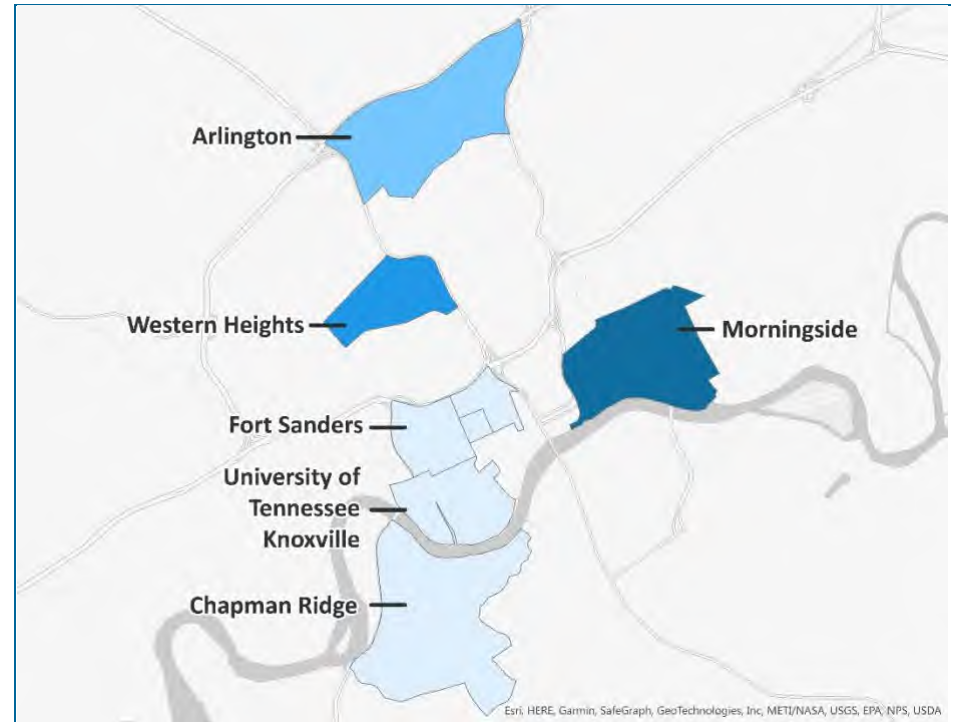


White, not Hispanic Latino



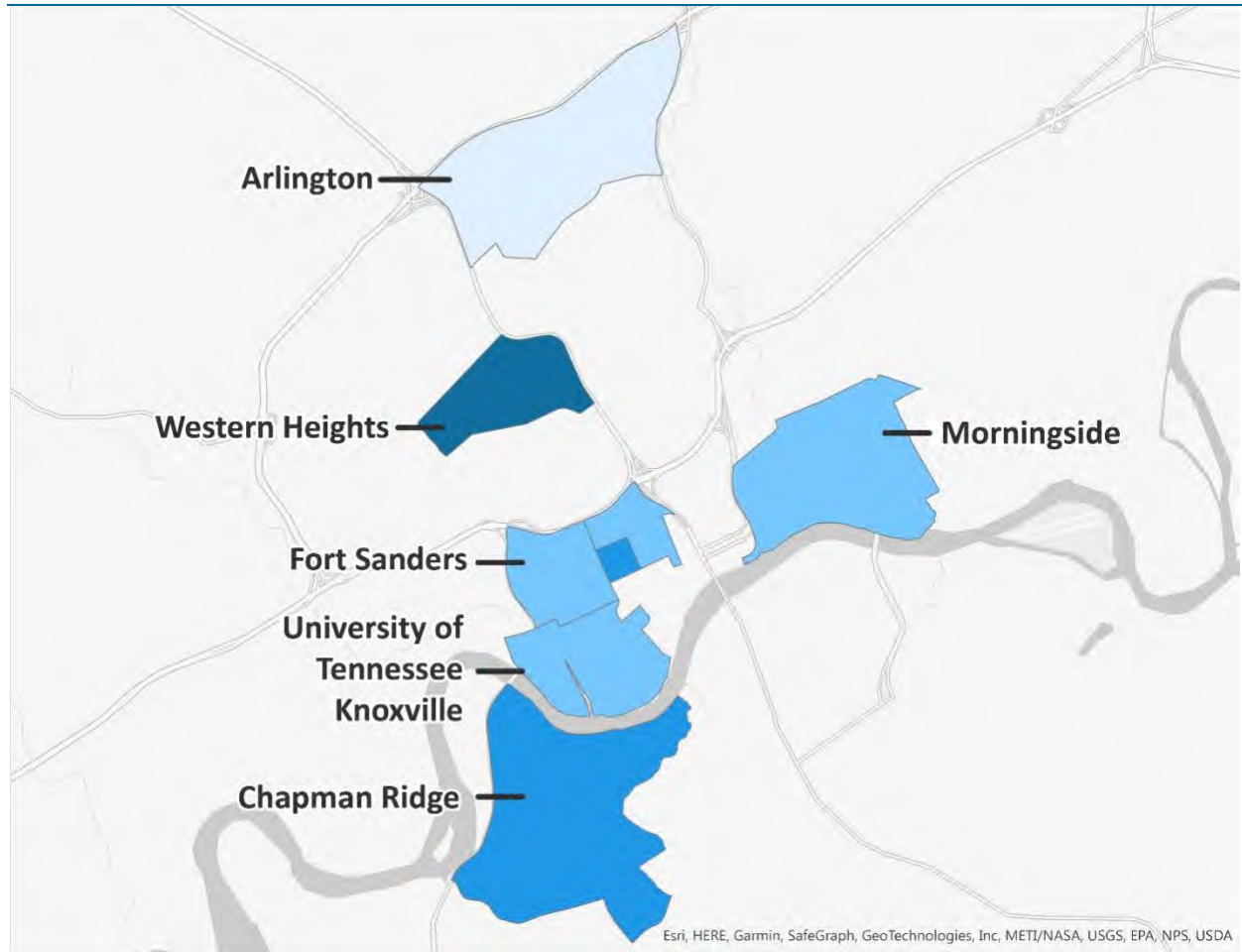
Percent of Knoxville White population below poverty level living in extreme poverty tracts	33.4%
Percent of Knoxville White population living in extreme poverty tracts	10.9%

Black/African American



Percent of Knoxville Black/African American population below poverty level living in extreme poverty tracts	21.1%
Percent of Knoxville Black/African American population living in extreme poverty tracts	13.7%

Figure 15: Population Living in Extreme Poverty Census Tracts (40% in Poverty or Higher) by Race — 2021



Percent of Knoxville Hispanic/Latino population below poverty level living in extreme poverty tracts 15.4%

Percent of Knoxville Hispanic/Latino population living in extreme poverty tracts 6.2%

Figure 16: Hispanic/Latino Population Living in Extreme Poverty Census Tracts (40% in Poverty or Higher) — 2021

Section III: Objective Need

CAUSES OF POVERTY

Knoxville

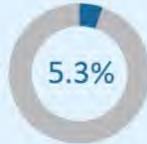
MEDIAN INCOME (HOUSEHOLDS) **\$44,308**

MEDIAN INCOME (FAMILIES) **\$60,141**

IN POVERTY, NO HIGH SCHOOL DIPLOMA



UNEMPLOYMENT RATE



Knox County

MEDIAN INCOME (HOUSEHOLDS) **\$64,894**

MEDIAN INCOME (FAMILIES) **\$83,248**

IN POVERTY, NO HIGH SCHOOL DIPLOMA



UNEMPLOYMENT RATE



LOW INCOME

As shown in Tables 5 through 7, the median income in Knox County for households (\$62,911) is higher than the median household income in the City of Knoxville (\$44,308). The median income in Knox County is higher than the median income in the state of Tennessee (\$58,516), but lower than the median income in the United States (\$69,021).⁷⁸ The median income in the City of Knoxville is lower than the median incomes for both the state of Tennessee and the United States. Smaller proportions of households in Knox County receive SSI, cash public assistance, and SNAP benefits when compared to Tennessee and the United States as a whole. However, greater proportions of households in the City of Knoxville receive SSI, cash public assistance, and SNAP when compared to Knox County, the state of Tennessee, and the United States.⁷⁹

⁷⁸ U.S. Census Bureau. (2022). 2021 American Community Survey 5-Year Estimates. <https://data.census.gov>

⁷⁹ *Ibid.*

Table 5: Median and Mean Incomes for Households, Families, Married-couple Families, and Nonfamily Households in Knoxville — 2021

	Households	Families	Married-couple Families	Nonfamily Households
Total	82,586	39,549	25,163	43,037
Median income	\$44,308	\$60,141	\$80,116	\$32,631
Mean income	\$64,650	\$84,646	\$106,461	\$44,920

Source: U.S. Census Bureau ACS 5-Year Estimates

Table 6: Income Distribution for Households, Families, Married-couple Families, and Nonfamily Households in Knox County — 2021

	Households	Families	Married-couple Families	Nonfamily Households
Total	192,077	117,707	89,361	74,370
Less than \$10,000	5.8%	3.2%	0.9%	10.6%
\$10,000 to \$14,999	4.3%	1.9%	1.0%	8.2%
\$15,000 to \$24,999	8.7%	4.6%	2.4%	15.3%
\$25,000 to \$34,999	9.3%	6.4%	4.4%	14.5%
\$35,000 to \$49,999	12.1%	10.6%	7.9%	15.2%
\$50,000 to \$74,999	17.6%	17.8%	18.1%	17.2%
\$75,000 to \$99,999	12.6%	15.1%	16.4%	8.2%
\$100,000 to \$149,999	16.0%	20.8%	24.4%	7.3%
\$150,000 to \$199,999	6.5%	9.1%	11.4%	2.0%
\$200,000 or more	7.1%	10.4%	13.1%	1.5%
Median income	\$62,911	\$83,248	\$97,776	\$36,571
Mean income	\$87,883	\$109,829	\$126,194	\$50,697

Source: U.S. Census Bureau ACS 5-Year Estimates

Table 7: Income and SSI, Public Cash Assistance, and SNAP Recipients in the United States, Tennessee, Knox County, and the City of Knoxville — 2021

	Mean Per Capita Income (dollars)	Median Household Income (dollars)	Households with Supplemental Security Income (SSI)	% Households with Supplemental Security Income (SSI)	Households receiving cash public assistance	% Households receiving cash public assistance	Households with food stamps/SNAP benefits in past 12 months	% Households with food stamps/SNAP benefits in past 12 months
United States	\$37,638	\$69,021	6,426,771	5.2%	3,248,323	2.6%	14,105,231	11.4%
Tennessee	\$32,908	\$58,516	150,473	5.6%	55,968	2.1%	323,488	12.1%
Knox County	\$36,450	\$62,911	8,069	4.2%	3,913	2.0%	19,279	10.0%
City of Knoxville	\$29,277	\$44,308	4,738	5.7%	2,726	3.3%	13,081	15.8%

Source: U.S. Census Bureau ACS 5-Year Estimates, Tables S1902, S1901, B19056, B19057, S2201

UNEMPLOYMENT

As Figure 17 shows, since 2018 there has been less unemployment in Knoxville and Knox County than in either the state of Tennessee or the nation. More specifically, in 2022, the unemployment rate in Knoxville was 3.1% and 2.9% in Knox County. This is lower than the state rate of 3.4% and the national rate of 3.6%.⁸⁰ However, these rates can be extremely deceptive as they do not include the millions of individuals who said they want a job but have not participated in a job search in the past 4 weeks.⁸¹ This measure also fails to account for involuntary part-time workers who want to work full time, are available to do so, but cannot find a full-time job. If these groups are included, Tennessee’s 2022 unemployment rate jumps from 3.4% to 6.1%.⁸² In the spring of 2020, the COVID-19 pandemic led to dramatically increased unemployment; because of the pandemic, the average unemployment rate in Knoxville was 7.0% and Knox County was 5.9% in 2020. Unemployment rates declined in 2021 and returned to pre-pandemic levels in 2022.

THE UNEMPLOYMENT RATE HAS RETURNED TO PRE-PANDEMIC LEVELS

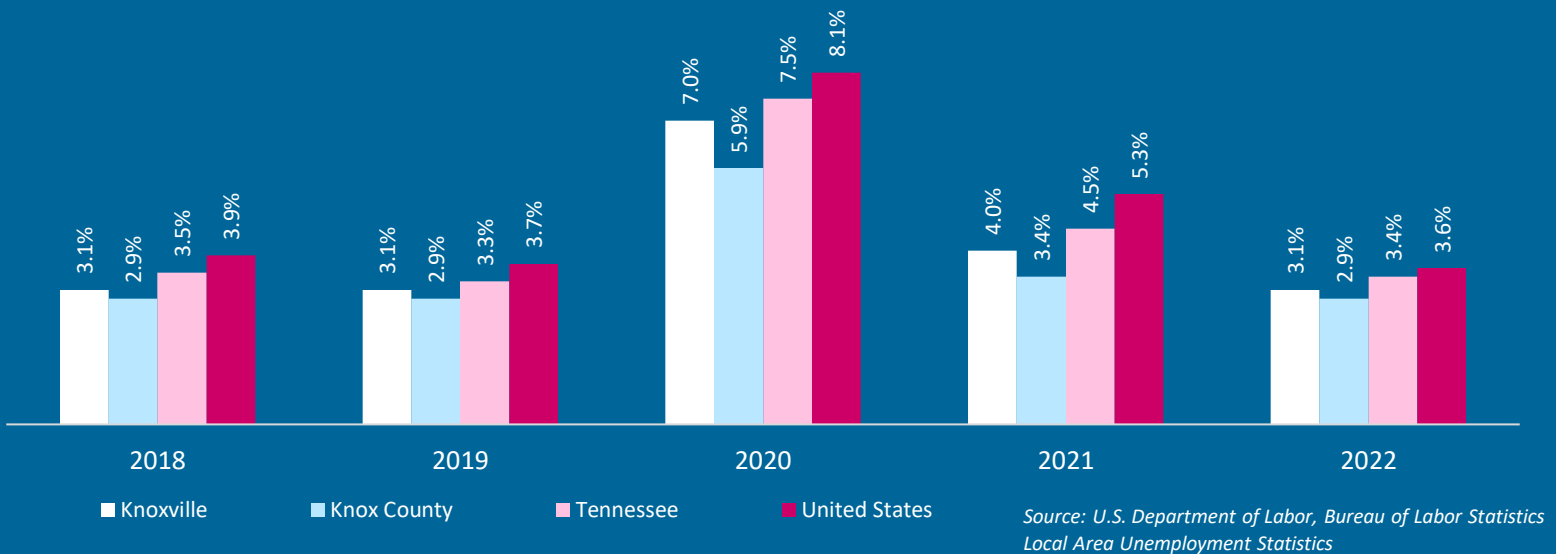


Figure 17: Unemployment Percentages from Bureau of Labor Statistics — 2018–2022

⁸⁰ Bureau of Labor Statistics. (2023). *Local Area Unemployment Statistics*. <https://www.bls.gov/lau/data.htm>

⁸¹ Kopf, D. (2017) *If the US Unemployment Rate Included Everyone Who Says They Want a Job, It Would Be Nearly Double*. Quartz. <https://qz.com/877432/the-us-unemployment-rate-measure-is-deceptive-and-doesnt-need-to-be/>

⁸² Bureau of Labor Statistics. *Alternative Measures of Labor Underutilization for States, 2022 Annual Averages* <https://www.bls.gov/lau/stalt22q4.htm>



LACK OF EDUCATION

Census data show that level of education affects median earnings. As shown in Figure 18, the 2021 median annual earnings among those with graduate or professional degrees in Knox County was \$71,992, which is \$47,009 higher than the median annual earnings of \$24,983 for those who did not graduate from high school.⁸³ In Knoxville, the 2021 median annual earnings for those with a graduate or professional degree was \$59,174, which is \$37,105 higher than the median annual earnings of \$22,069 for those who did not graduate from high school. As shown in Figure 19, a greater proportion of those who do not complete high school live at or below the poverty level compared to those with higher levels of education. Those with a bachelor’s degree or higher are the least likely to live at or below the poverty level—3.7% in Knox County and 5.8% in Knoxville.⁸⁴

PEOPLE WITH MORE EDUCATION HAVE HIGHER INCOME

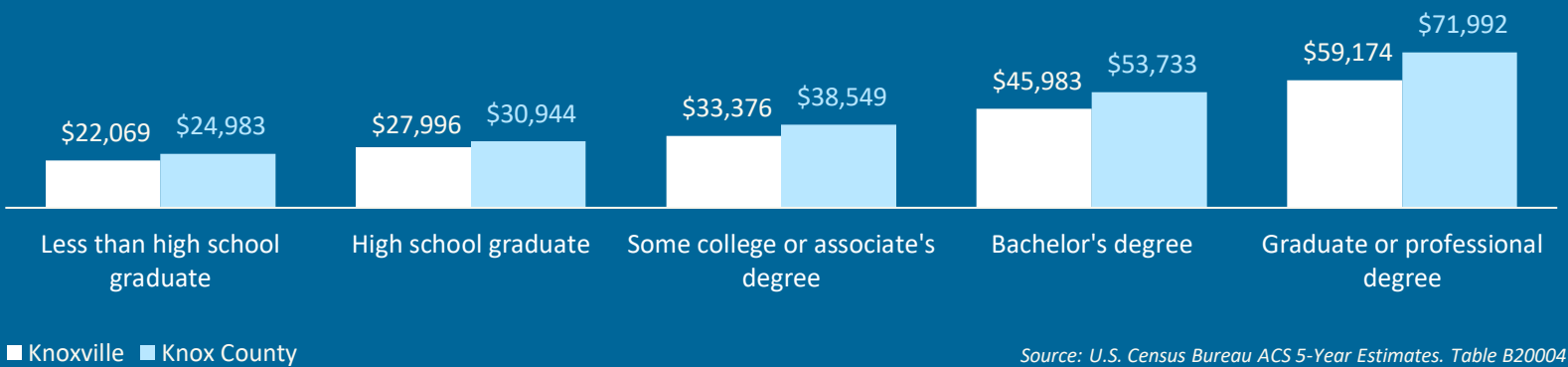


Figure 18: Median Earnings by Level of Education – 2021

PEOPLE WITH MORE EDUCATION ARE LESS LIKELY TO LIVE IN POVERTY

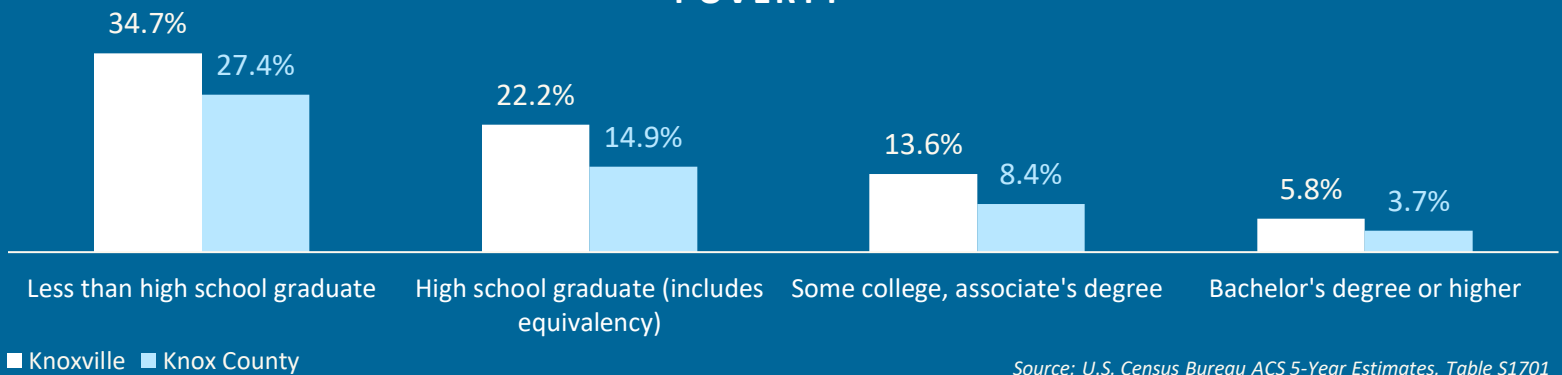


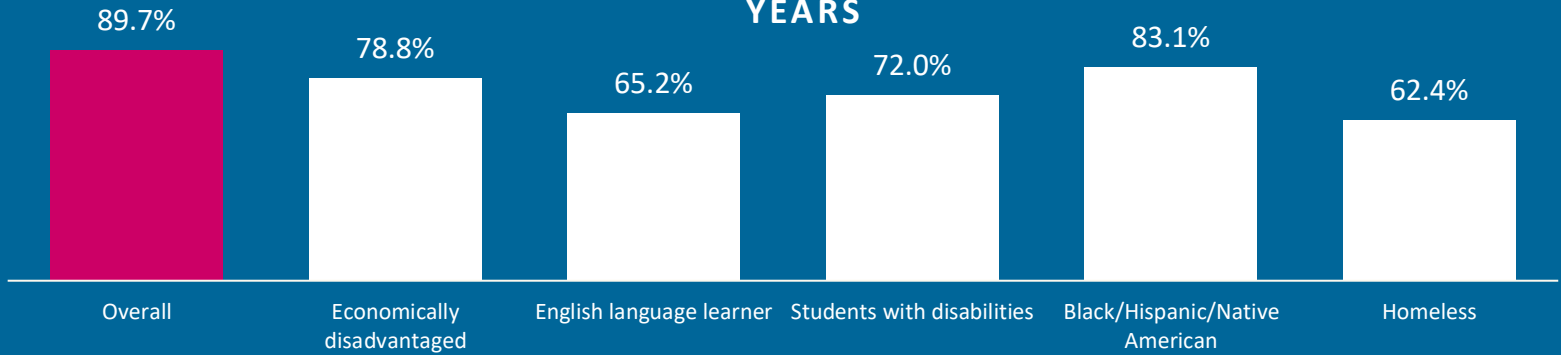
Figure 19: Poverty by Level of Education – 2021

⁸³ U.S. Census Bureau. (2022). 2021 American Community Survey 5-Year Estimates. <https://data.census.gov>

⁸⁴ *Ibid.*

In 2022, the overall high school graduation rate was 89.7%. However, when looking at certain groups, the proportion of students graduating is an area of concern. More specifically, as shown in Figure 20, students experiencing homelessness, disabled students, English language learners, economically disadvantaged students, and students who are Black/African American, Hispanic/Latino, or Native American are significantly less likely to graduate from high school.⁸⁵

CERTAIN STUDENT GROUPS ARE LESS LIKELY TO GRADUATE IN FOUR YEARS



Source: TN Department of Education

Figure 20: Knox County Schools Graduation Rates by Student Group – 2021–2022

Educational disparities begin early in life. During the 2022–2023 school year, Knox County Schools (KCS) served 58,859 students in 94 public schools.⁸⁶ The Tennessee Department of Education rates Knox County schools as “in need of improvement.”⁸⁷ Within Knox County, schools in North and East Knoxville (Region 5) have the lowest student achievement, the highest teacher turnover,⁸⁸ and the highest percentages of inexperienced teachers.⁸⁹ One in four experienced teachers left Region 5 schools in 2022.⁹⁰ Of the 6,640 students who attend Region 5 schools, 45.7% are Black, 23.8% are Hispanic, and 44.5% are economically disadvantaged. During the 2022–2023 school year, KCS developed a strategic plan to improve educational outcomes in Region 5 schools. By 2028, the school system plans to improve academic performance of these schools by increasing preschool access so that all students in Region 5 can receive high-quality preschool education; hiring new teachers, with at least 25% of new hires being bilingual and/or teachers of color; improving teacher retention; creating and expanding specialized academic and career preparation programs in middle and high schools; developing individualized learning plans for all students; hiring additional support staff and training all staff in mental health support; and improving communication between the district and families.⁹¹

⁸⁵ Tennessee Department of Education. (2023). *Graduation Cohort Data 2021–2022 District*. <https://www.tn.gov/education/districts/federal-programs-and-oversight/data/data-downloads.html>

⁸⁶ Tennessee Department of Education. (2023). *Knox County*. <https://tdepublicschools.ondemand.sas.com/district/00470/about>

⁸⁷ *Ibid.*

⁸⁸ Rysewyk, J. (2023). *FY 2024 General Purpose Budget Knox County Schools*. Knoxville, TN: Knox County Schools. https://destinyhosted.com/knoxdocs/2023/CALLMT/20230427_688/7871_FY24_GP_Budget_FINAL_042623.pdf

⁸⁹ Tennessee Department of Education. (2023). *Educator Experience and Licensure Data 2021-2022* [Public Dataset]. Nashville, TN: Tennessee Department of Education. <https://www.tn.gov/education/districts/federal-programs-and-oversight/data/data-downloads.html#collapse1e035423de114a10a26a4e6ee7d467a9-1>

⁹⁰ Knox County Schools. (2023). *Region 5 Strategic Plan 2023 – 2028*. Knoxville, TN: Knox County Schools. <https://www.knoxschools.org/cms/lib/TN01917079/Centricity/Domain/12964/StrategicPlanv4.pdf>

⁹¹ *Ibid.*

Across the district, Black/African American, English language learner, and low-income students face educational and disciplinary disparities. By third grade, economically disadvantaged students, students with disabilities, and Black/Hispanic/Native American students are more likely than other students to test below grade level in English Language Arts (see Figure 21).⁹² Beginning in elementary school, Black/African American students, students with emotional and behavioral disorders, and students with disabilities are much more likely than other students to be assigned disciplinary actions, including in-school suspension, out-of-school suspension, and placement in alternative school.^{93,94}

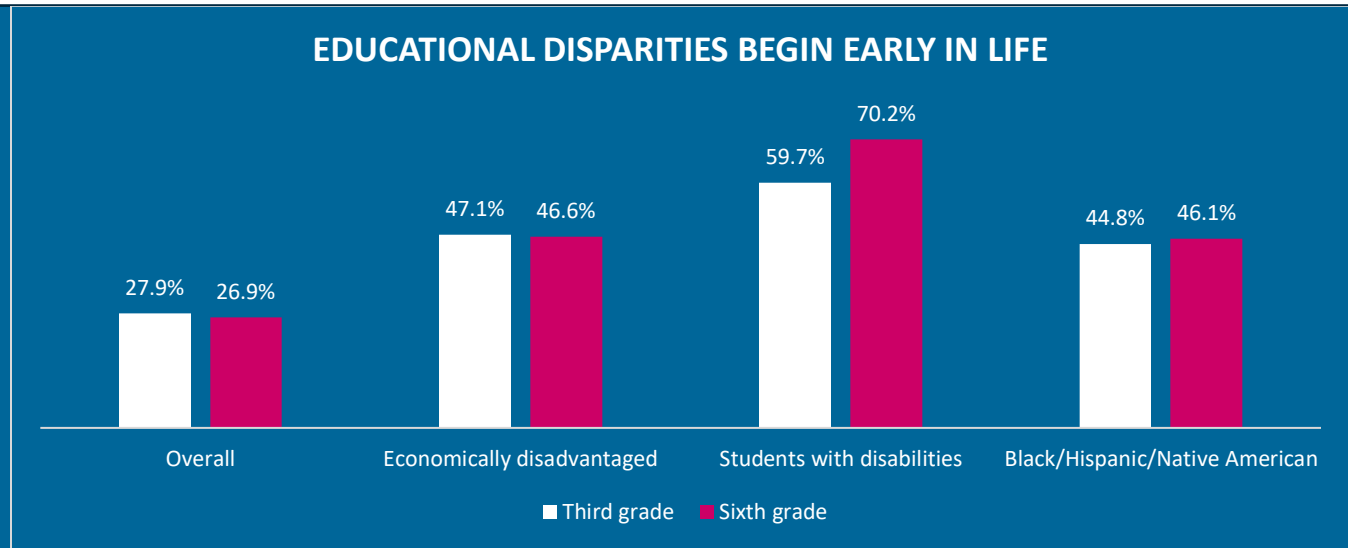


Figure 21. Knox County Students Testing below Grade Level in English Language Arts by Student Group – 2021–2022

In addition to public schools, Knox County has 50 private schools that served 11,630 students in 2022–2023.⁹⁵ Currently, the state of Tennessee does not provide school vouchers for Knox County students to attend private schools.⁹⁶ The county has one charter school, with a second, all-male charter school planned to open in Fall 2024.⁹⁷ Private schools in Knox County serve predominantly White students; 86% of Knox County private school students are White, compared to 68% of public school students,^{98,99} while Emerald Youth Academy (Knox County’s current charter school) serves primarily Black/African American students.¹⁰⁰

When the COVID-19 public health emergency began in spring 2020, KCS moved to virtual instruction. 32.5% of Knox County students continued to attend virtual school in Fall 2020, and 22.5% enrolled in

⁹² Tennessee Department of Education. (2022). *2021-22 TCAP District-Level Results* [Public Dataset]. Nashville, TN: Tennessee Department of Education. <https://www.tn.gov/education/news/2022/7/6/tdoe-releases-2021-22-tcap-district-level-results-driving-student-academic-achievement-and-acceleration-.html>

⁹³ Alliance for Educational Equity. (2022). *Alliance for Educational Equity Discipline Breakout Slide Deck*. Knoxville, TN: Knox County Schools. https://www.knoxschools.org/cms/lib/TN01917079/Centricity/Domain/4325/4.26.22%20Discipline%20Slides_New.pdf

⁹⁴ Tennessee Department of Education. (n.d.). *2020 Report Card Data* [Public Dataset]. Nashville, TN: Tennessee Department of Education. <https://www.tn.gov/education/districts/federal-programs-and-oversight/data/data-downloads.html>

⁹⁵ Private School Review. (2023). *Top 10 Best Knox County Private Schools, 2023*. <https://www.privateschoolreview.com/tennessee/knox-county>

⁹⁶ Arora, A. (2023). *School Vouchers won't be Coming to Knox County this Year after Senators Block Plan*. KnoxNews. <https://www.knoxnews.com/story/news/education/2023/04/21/school-vouchers-wont-come-to-knox-county-after-senators-block-plan/70135593007>

⁹⁷ WBIR Staff. (2023). *Knox Co. Schools Votes to Approve Knoxville Preparatory School Charter School Application*. 10 News. <https://www.wbir.com/article/news/education/knoxville-prep-charter-school-application-vote/51-a6af3565-93fe-4b46-b8c6-25a28a4b7c69>

⁹⁸ *Ibid.*

⁹⁹ U.S. News & World Report. (2023). *Knox County Schools*. <https://www.usnews.com/education/k12/tennessee/districts/knox-county-105794>

¹⁰⁰ Tennessee Department of Education. (n.d.). *2020 Report Card Data* [Public Dataset]. Nashville, TN: Tennessee Department of Education. <https://www.tn.gov/education/districts/federal-programs-and-oversight/data/data-downloads.html>

virtual learning in spring 2021.¹⁰¹ K-12 school children experienced social isolation, learning loss, and poor mental health because of COVID-19 lockdowns. The Tennessee Department of Education estimated that, statewide, students saw a 50% decrease in 3rd grade reading proficiency rates and a 65% decrease in math proficiency between March and August 2020.¹⁰² The Organization for Economic Cooperation and Development (OECD) estimated that students who were in grades 1–12 in 2020 could see 3% lower lifetime earnings as a result of this learning loss.¹⁰³ The pandemic also contributed to worsening educational disparities. Black/African American and Hispanic/Latino children were more likely than White children to experience disruption in their education during the pandemic, for many reasons: they were more likely to have a parent become ill or die of COVID-19, they had worse access to mental health care, their families were more likely to experience loss of income during COVID lockdowns, they were less likely to have the technology required for online learning, and their families were more likely to lose contact with the school during the pandemic.¹⁰⁴

On TCAP exams, Knox County students of all ages saw lower scores in math, English, and science in 2021, compared to 2019.¹⁰⁵ Students have made up for some of the pandemic learning loss; county TCAP scores increased but remained below pre-pandemic levels in 2022.¹⁰⁶ The pandemic also contributed to growing teacher shortages, as more established teachers leave and fewer new teachers enter the profession. As of July 2023, KCS had 150 unfilled job openings for teachers, primarily in math, science, and special education.¹⁰⁷

In response to pandemic-related learning loss, KCS used federal grant funds from the American Rescue Plan to address the effects of the pandemic on students by creating tutoring programs, creating transition programs for 6th and 9th grade students, offering incentives for teachers to use planning periods to help students catch up, enhanced teacher training, and partnering with Helen Ross McNabb to offer additional mental health supports in schools.¹⁰⁸ In 2023, KCS also partnered with the Children’s Defense Fund East Tennessee Freedom Schools program to offer no-cost summer programming to prevent summer learning loss among rising 1st through 9th graders.¹⁰⁹ The school system is also exploring an opportunity to open a Newcomer Academy to promote English language skills and academic achievement for English language learners in Knox County schools.¹¹⁰ The Newcomer Academy will be an important resource for students in KCS; currently, 15% of English language learners drop out before high school graduation.¹¹¹

¹⁰¹ WBIR Staff. (2020). *Knox County Schools Talks about Discipline, Disparities in Academic Achievement*. 10 News. <https://www.wbir.com/article/news/education/knox-county-schools-talks-about-disparities-in-academic-achievement/51-03aab58b-5c57-471f-9608-c839588ce137>

¹⁰² Tennessee Office of the Governor. (2020). *Tennessee Releases Data Showing Significant Learning Loss Among K-12 Students*. <https://www.tn.gov/governor/news/2020/9/23/tennessee-releases-data-showing-significant-learning-loss-among-k-12-students.html>

¹⁰³ Hanushek, E. and Woessmann, L. (2020). The economic impacts of learning losses. *OECD Education Working Papers*, 225. Paris, France: OECD Publishing. <https://doi.org/10.1787/21908d74-en>.

¹⁰⁴ U.S. Department of Education. (2021). *Education in a Pandemic: The Disparate Impacts of COVID-19 on America’s Students*. Washington, DC: U.S. Department of Education. <https://www2.ed.gov/about/offices/list/ocr/docs/20210608-impacts-of-covid19.pdf>

¹⁰⁵ Harris, A. & Bohle, A. (2021). *Knox Co. TCAP Scores Show Widespread COVID Learning Loss*. WLVT 9. <https://www.wvlt.tv/2021/08/11/knox-co-tcap-scores-show-widespread-covid-learning-loss/>

¹⁰⁶ Wright, B. (2022). *Knox County Schools test scores improving, but there’s still work to be done post-pandemic*. KnoxNews. <https://www.knoxnews.com/story/news/education/2022/07/13/tcap-scores-knox-county-schools-celebrate-improvements/10030341002/>

¹⁰⁷ Marker, N. (2023). *Knox County Schools has over 500 Job Positions to Fill*. WLVT 8. <https://www.wvlt.tv/2023/07/20/knox-county-schools-has-over-500-job-positions-fill/>

¹⁰⁸ Moore, H. (2021). *Knox County Schools Creates Plan to Help Recover Learning Lost Due to Pandemic*. 6 on Your Side WATE. <https://www.wate.com/news/education-schools/knox-county-schools-creates-plan-to-help-recover-learning-lost-due-to-pandemic/>

¹⁰⁹ WBIR Staff. (2023). *KCS passes agreement with nonprofit to provide free summer programming, ordinance changes*. 10 News. <https://www.wbir.com/article/news/education/knox-county-schools-freedom-schools-ordinance-changes-may-4-meeting/51-bb941ee6-1e38-4d45-bbe8-89495b6bcf4e>

¹¹⁰ *Ibid.*

¹¹¹ Tennessee Department of Education. (n.d.). *2020 Report Card Data* [Public Dataset]. Nashville, TN: Tennessee Department of Education. <https://www.tn.gov/education/districts/federal-programs-and-oversight/data/data-downloads.html>

KCS is also working to increase college- and career-readiness of high school graduates through the 865 Academies. In Fall 2023, rising 10th graders will choose a career-themed academy. Academies in high schools across the county focus on “high wage, high demand” fields, including health sciences and human services; STEM; business and law; arts, technology, and design; computational science and cybersecurity; automotive services and technology; communications; and public service.¹¹²

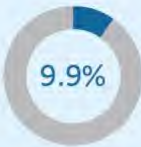
¹¹² Knox County Schools. (n.d.) *The 865 Academies*. <https://www.knoxschools.org/Page/24582>



CONDITIONS OF POVERTY

Knoxville

HOUSEHOLDS WITH NO VEHICLE



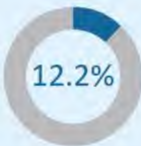
NO HEALTH INSURANCE



UNACCOMPANIED YOUTH

703

POOR PHYSICAL HEALTH



Knox County

HOUSEHOLDS WITH NO VEHICLE



NO HEALTH INSURANCE



FOOD INSECURE



2022 DRUG OVERDOSE DEATHS

511



HOUSING ACCESS AND AFFORDABILITY

Nationwide there is a lack of quality, affordable housing. According to the U.S. Department of Housing and Urban Development’s Office of Policy Development and Research, housing is considered affordable when a household spends no more than 30% of their income on housing. Conversely, if a household is rent/cost burdened, it means that the household is spending more than 30% of its income on rent/housing.¹¹³ In 2021, 26.4% of Knox County households were cost burdened, and 46.8% of renter households were cost burdened.¹¹⁴

Reasons for the lack of affordable housing include rapid increases in housing costs for both renters and homebuyers, rising interest rates for mortgages, and historically low vacancy rates in rental units. A 2022 report by the Joint Center for Housing Studies of Harvard University found that as of early 2022, housing costs nationwide were 38.6% higher than they were at the beginning of the pandemic. Further, Knoxville has had the fifth highest increase in housing costs of all U.S. metro areas.¹¹⁵ In Knox County, the average rent for either a one-bedroom apartment or a two-bedroom apartment increased 72%

¹¹³ U.S. Department of Housing and Urban Development. (n.d.). *Defining Housing Affordability*. <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>

¹¹⁴ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

¹¹⁵ Joint Center for Housing Studies of Harvard University. (2022). *The State of The Nation’s Housing 2022*. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_State_Nations_Housing_2022.pdf

between January 2019 and July 2023 (see Figure 22).¹¹⁶ In 2022, only one in three Knoxville area residents have high enough earnings to buy a home in the region.¹¹⁷ The median sales price of a house in Knox County was \$325,000 in 2022; a household would need to earn at least \$130,000 per year to afford to buy a home.¹¹⁸

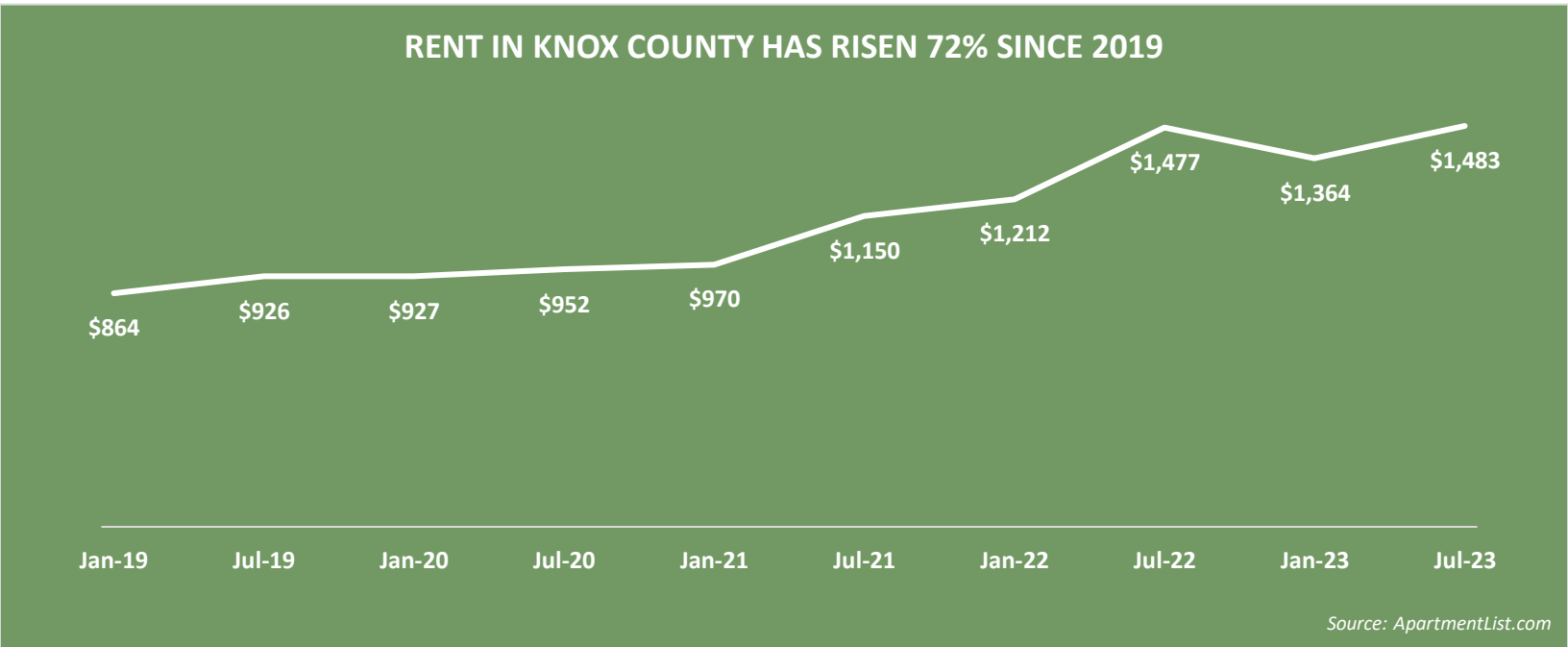


Figure 22: Average Rent for a Two-Bedroom Unit in Knox County, 2019–2023

The Tennessee Department of Health has expressed concern over the health effects of housing stress, stating, “Quality housing is associated with positive physical and mental well-being.”¹¹⁹ Many of those living in Knox County are experiencing some kind of housing stress. Those experiencing housing stress are facing one or more of the following concerns:

- Lack of complete plumbing (0.1% of Knox County residents in 2021)
- Lack of complete kitchen facilities (0.9% of Knox County residents)
- More than one person per room living in the household (1.2%)
- Gross rent or selected owner costs greater than 30 percent of household income (26.4% of Knox County residents).¹²⁰

In 2023, 11.4% of Knox County households experienced severe housing cost burden, spending over 50% of household income on housing costs. Knox County has the 7th highest severe housing cost burden of all Tennessee counties.¹²¹

Housing is not affordable for many in Knox County and Knoxville working minimum wage and low-wage jobs. There has been a 29.0% increase in the fair market rent in Knoxville in the past 2 years¹²² and a

¹¹⁶ ApartmentList. (2023). *Data & Rent Estimates*. <https://www.apartmentlist.com/research/category/data-rent-estimates>

¹¹⁷ Knox County Grants and Community Development. (2022). *Homelessness in Knox County: Report and Recommendations*. Knoxville, TN: Knox County Government.

¹¹⁸ Brooks, A. & Gilhula, T. (2022). *Our Demographics: What’s at Stake?* Knoxville – Knox County Planning. https://knoxplanning.org/resources/presentations/Leadership%20Knoxville%20Presentation_2022-09-15_Final.pdf

¹¹⁹ Tennessee Department of Health. (n.d.). *Healthy Places-Healthy Housing*. <https://www.tn.gov/health/cedep/environmental/healthy-places/healthy-places/healthy-buildings/hb/healthy-housing.html>

¹²⁰ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

¹²¹ Tennessee Commission on Children and Youth. (2023). *County Profiles of Child Well-Being in Tennessee: Knox County*. <https://www.tn.gov/content/dam/tn/tccy/documents/2023profiles/Knox2023.pdf>

¹²² National Low-income Housing Coalition. (2021). *Out of Reach 2021*. https://nlihc.org/sites/default/files/oor/2021/Out-of-Reach_2021.pdf

36.6% increase in the past 5 years.¹²³ The average rent in Knoxville in 2023 is even higher, at \$1,559 per month for a 2-bedroom unit – a 12% increase from 2022.¹²⁴

As depicted in Figure 23, the 2023 fair market rent (FMR) for a two-bedroom unit in Knoxville is \$1,156 per month.¹²⁵ To afford a two-bedroom unit in Knoxville, a household needs to earn \$46,240 a year or \$22.23 an hour. This means that to afford housing, a renter household would need to work 123 hours per week at minimum wage.

In Knox County in 2023, the estimated hourly mean wage for a renter is \$18.61, and affordable rent at that wage is \$968, well below the FMR of \$1,156. In Knoxville, the situation is similar, as the estimated mean hourly wage for a renter is \$19.12, and affordable rent at that wage is \$994.¹²⁶

HOUSING IS NOT AFFORDABLE FOR MANY IN KNOXVILLE



Source: National Low-income Housing Coalition

Figure 23: Affordability of Monthly Rent in Knoxville — 2023

Calls to Knox County’s 2-1-1 call centers serve as another indicator of the lack of affordable housing. 2-1-1 call centers provide help locating food, shelter, and meeting other emergency needs. Between August 1, 2022, and July 31, 2023, most 2-1-1 calls made in Knox County (31.9%) were related to housing and shelter needs. Among those housing and shelter calls, 68.1% (993 calls) were specifically related to rent assistance. Out of all Tennessee counties, Knox County had the highest rate of 2-1-1 calls for housing.¹²⁷ In fiscal year 2024, Knoxville’s Community Development Corporation (KCDC) plans to provide 1,214 units of public housing for low-income individuals and families. Additionally, KCDC plans to utilize \$26 million in Housing Assistance Payments (HAP) funding and support approximately 4,286 Section 8 housing units.¹²⁸ However, there are still waiting lists for public housing and Section 8, according to the KCDC website.

As of 2022, the neighborhoods within Knox County with the highest risk of housing insecurity and greatest need for emergency rental assistance include Lonsdale, Western Heights, Fort Sanders, Chapman Ridge, University of Tennessee, Morningside, Old Sevier, and Walker Springs / Cedar Bluff.¹²⁹ As Knox County’s population continues to grow, the Metropolitan Planning Commission expects to see the greatest growth in areas of West and North Knox County that currently have relatively low population density.¹³⁰ These areas have already seen tremendous population growth. For example, between 2010 and 2020, the population in census tracts in West Knox County surrounding Hardin Valley

¹²³ National Low-income Housing Coalition. (2018). *Out of Reach 2018*. https://nlihc.org/sites/default/files/oor/OOR_2018.pdf

¹²⁴ Rent Jungle. (n.d.). *Rent Trend Data in Knoxville, TN*. <https://www.rentjungle.com/average-rent-in-knoxville-rent-trends/>

¹²⁵ National Low-income Housing Coalition. (2023). *Out of Reach 2023*. https://nlihc.org/sites/default/files/oor/Tennessee_2023_OOR.pdf

¹²⁶ *Ibid.*

¹²⁷ 211-Counts. (n.d.). <https://mycommunitypt.211counts.org/>

¹²⁸ Knoxville’s Community Development Corporation. (2023). *FY 2024 Proposed Operating Budgets*. <https://www.kcdc.org/wp-content/uploads/2023/06/FY-2024-Operating-Budgets-and-Capital-Project-Updates-5.17.2023.pdf>

¹²⁹ Urban Institute. (2023). *Mapping Neighborhoods with the Highest Risk of Housing Instability and Homelessness* [Public Dataset]. Washington, DC: Urban Institute. <https://www.urban.org/data-tools/mapping-neighborhoods-highest-risk-housing-instability-and-homelessness>

¹³⁰ Knoxville Regional Transportation Planning Organization. (2021). *Mobility Plan 2045*. Knoxville, TN: Knoxville Regional Transportation Planning Organization. https://knoxtpo.org/wp-content/uploads/2021/12/MobilityPlan20145_Final-Compressed.pdf

increased by approximately 75%.¹³¹ These are areas where KAT, bikeways, and sidewalks are less accessible and average daily trips are longer, and people must travel further to access social services.

Early in the COVID-19 pandemic, financial supports from the federal government (e.g., CARES Act stimulus checks, and the student loan payment moratorium), emergency rental assistance, and eviction and foreclosure moratoriums reduced housing insecurity. These supports helped families make their rent payments, helped new homeowners buy their first homes, and dramatically reduced evictions and foreclosures. However, as pandemic relief programs have ended, housing insecurity is on the rise again. Increases in mortgage interest rates have slowed homebuying, particularly among racial/ethnic minority and low-income renters. The Joint Center for Housing Studies reports that a 2% increase in interest rates is equivalent to a 27% increase in home prices. In addition, large investment firms have bought up many moderately-priced homes, driving up rental and home purchase prices and taking affordable rental units off the market.¹³²

Some people who cannot afford rent but have enough savings or credit to afford an RV have turned to full-time recreational vehicle (RV) living. While living in an RV is safer than being unsheltered, residents face many challenges. Some RV dwellers rent a campsite in RV parks, while others camp on public lands, public streets, and parking lots.¹³³ In Knox County, it is illegal to permanently occupy an RV parked in residential areas, even if the occupant owns the land on which the RV is parked.¹³⁴ RV housing is otherwise largely unregulated and may create public health risks for RV residents and the community at large. Some RVs lack fully functional bathrooms, RVs are susceptible to mold, and sewer line leaks can introduce fecal pathogens into the local water supply.¹³⁵ People who live full-time in RVs may not consider themselves homeless and may not know about or take advantage of resources available for homeless Knox County residents.¹³⁶

Housing is an increasing challenge for seniors. As of 2022, 17% of Knox County homeowners age 60 and older spend more than 30% of their income on housing costs.¹³⁷ Most seniors prefer to remain in their homes and communities as they age.¹³⁸ As the population ages, more residents of Knoxville and Knox County will need accessible housing with features such as no-step entry, doorways wide enough for wheelchairs, grab bars, and walk-in showers instead of bathtubs in bathrooms. Many low-income homeowners cannot afford to retrofit their home, and landlords have few financial incentives to do so.¹³⁹ In addition, seniors may cut back on home maintenance, repairs, and retrofitting in order to save money for current or anticipated future living expenses.¹⁴⁰ Assisted living facilities are out of reach for low-income seniors, as well; the average cost of assisted living in Knoxville is approximately \$4,000 per month,¹⁴¹ which is over twice the average social security income in 2022.¹⁴² The pandemic has also increased the need for accessible housing, as one in five individuals infected with COVID develop long-

¹³¹ Tennessee State Data Center. (2022). *2010 to 2020 Census Tract Population Change* [Public Dataset]. Knoxville, TN: Boyd Center for Business and Economic Research. tnsdc.utk.edu

¹³² Joint Center for Housing Studies of Harvard University. (2022). *The State of The Nation's Housing 2022*. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_State_Nations_Housing_2022.pdf

¹³³ Zipsper, A. (2022). *RVs Becoming Housing of Last Resort*. RV Travel. <https://www.rvtravel.com/andy1068b/>

¹³⁴ Knox County, TN. (2023). *Code of Ordinances / Appendix A – Zoning*. https://library.municode.com/tn/knox_county/codes/code_of_ordinances?nodet=PTIICO_APXAZO

¹³⁵ Ho, V. (2019). *The Californians Forced to Live in Cars and RVs*. The Guardian. <https://www.theguardian.com/us-news/2019/aug/05/california-housing-homeless-rv-cars-bay-area>

¹³⁶ *Ibid.*

¹³⁷ Tennessee Commission on Aging and Disability. (2022). *2022 Tennessee State Aging Profile*. <https://www.tn.gov/content/dam/tn/aging/documents/2022-tn-aging.pdf>

¹³⁸ Cocco, J. F., & Lopes, P. (2020). Aging in place, housing maintenance, and reverse mortgages. *Review of Economic Studies*, 87(4), 1799-1836.

¹³⁹ *Ibid.*

¹⁴⁰ *Ibid.*

¹⁴¹ Simlot, V. (2022). *Knoxville City Council Approves \$1.5 Million for Permanent Supportive Housing*. 10 News. <https://www.wbir.com/article/news/local/permanent-supportive-housing-for-knoxville-seniors/51-604edcb8-2efa-4158-abe0-d7462009922e>

¹⁴² Social Security Administration. (2023). *Social Security Fact Sheet*. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

term symptoms.¹⁴³ The Center for American Progress estimates that there were 1.2 million more disabled Americans age 16 and older in 2021, compared to 2020.¹⁴⁴

As the cost of living rises, a growing number of seniors use Home Equity Conversion Mortgages (HECMs) and other types of reverse mortgages to pay for living expenses. They may also use these loans to make renovations on their home, including renovations that retrofit their home to improve accessibility as their mobility becomes more limited. A reverse mortgage is a type of loan that allows adults age 62 and over to borrow money using their home as collateral for the loan. Loan holders borrow against their home equity, receiving payment(s) from the lender.¹⁴⁵ Reverse mortgages may be attractive to seniors who have paid off most of their mortgage because the payments they receive are tax-free, don't affect their Social Security or Medicare benefits, and do not have to be repaid until they move out of the home, sell the home, or die.¹⁴⁶ However, the amount of the loan increases over time as fees and interest are added to the loan. Reverse mortgages are more expensive than other home equity loans.¹⁴⁷ Because the loan must be repaid when the homeowner moves out of the home, seniors who move into an assisted living or nursing home facility are forced to start making loan payments while also facing the high cost of living in such a facility.¹⁴⁸ When the senior dies, their estate must repay the loan. When repayment begins, many loan holders or their children must sell the home in order to afford repayment.¹⁴⁹ Reverse mortgages are used most often by seniors who live at or near the poverty line and whose home is their main asset.¹⁵⁰ The percentage of loan holder who default on their loan or lose their home to foreclosure has increased since 2014.¹⁵¹ In addition, seniors are at risk of falling prey to scams. Private companies, which often provide loans that are not government-backed, target seniors with ads for reverse mortgages. Common scams include reverse mortgages with very high interest rates or hidden terms that place homeowners at even greater risk of losing their home, as well as scams that trick homeowners into taking out reverse mortgages on their homes but give the payments to a scammer.¹⁵²

A discussion of housing access and affordability must include the topic of homelessness. Because of variations in the way the homeless are counted and the different definitions of “homeless,” it is often difficult to provide an accurate estimate of the number of homeless individuals in an area. The U.S. Department of Housing and Urban Development estimated that, in Knox County on any single night in 2022, there were 1,178 homeless individuals, including 805 sheltered and 373 unsheltered individuals.^{153,154} However, this estimate does not include individuals and families who were “couch surfing,” temporarily staying with friends or family, or “doubling up.”

Although not all homeless individuals seek services, looking at the number of those who access services, their characteristics, and their needs can be helpful in better understanding the homeless situation in an

¹⁴³ National Center for Health Statistics. (2022). *Nearly One in Five American Adults Who Have Had COVID-19 Still Have “Long COVID.”* https://www.cdc.gov/nchs/pressroom/nchs_press_releases/2022/20220622.htm

¹⁴⁴ Center for American Progress. (2022). *COVID-19 Likely Resulted in 1.2 Million More Disabled People by the End of 2021—Workplaces and Policy Will Need to Adapt.* <https://www.americanprogress.org/article/covid-19-likely-resulted-in-1-2-million-more-disabled-people-by-the-end-of-2021-workplaces-and-policy-will-need-to-adapt/>

¹⁴⁵ Treece, D.D. (2020). *Reverse Mortgages: How They Work and Who They're Good For.* Forbes Advisor. <https://www.forbes.com/advisor/mortgages/reverse-mortgages/>

¹⁴⁶ Federal Trade Commission. (2022). *Reverse Mortgages.* Consumer Advice. <https://consumer.ftc.gov/articles/reverse-mortgages>

¹⁴⁷ *Ibid.*

¹⁴⁸ U.S. Government Accountability Office. (2019). *Reverse Mortgages: FHA Needs to Improve Monitoring and Oversight of Loan Outcomes and Servicing.* <https://www.gao.gov/products/gao-19-702>

¹⁴⁹ Federal Trade Commission. (2022). *Reverse Mortgages.* Consumer Advice. <https://consumer.ftc.gov/articles/reverse-mortgages>

¹⁵⁰ Cocco, J. F., & Lopes, P. (2020). Aging in place, housing maintenance, and reverse mortgages. *Review of Economic Studies*, 87(4), 1799-1836.

¹⁵¹ U.S. Government Accountability Office. (2019). *Reverse Mortgages: FHA Needs to Improve Monitoring and Oversight of Loan Outcomes and Servicing.* <https://www.gao.gov/products/gao-19-702>

¹⁵² Treece, D.D. (2020). *Reverse Mortgages: How They Work and Who They're Good For.* Forbes Advisor. <https://www.forbes.com/advisor/mortgages/reverse-mortgages/>

¹⁵³ HUD defines sheltered homeless as sleeping in emergency shelters, transitional housing, and safe havens. Unsheltered homeless refers to sleeping outside, in a vehicle, or any other place “not designated for, or ordinarily used as, a regular sleeping accommodation for people.”

¹⁵⁴ U.S. Department of Housing and Urban Development. (2023). *2022 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S.* [Public Dataset]. Washington, DC: U.S. Department of Housing and Urban Development. <https://www.hudexchange.info/resource/6802/2022-ahar-part-1-pit-estimates-of-homelessness-in-the-us/>

area. Knox County, like many areas, utilizes the Homeless Management Information System (HMIS) to collect data on homelessness in the community.

According to KnoxHMIS in 2022, 8,410 individuals accessed homeless services from one of 21 partner agencies in Knox County. This almost the same as the number of individuals served in 2021 (8,525) and an 8% increase from 2020 (7,796 individuals served). Among those who were served in 2022, 70.0% (5,887 individuals) were homeless, 8.7% (732 individuals) were housed but at-risk of becoming homeless, and 5.2% (439 individuals) were stably housed; the remaining 16.1% had an unknown housing status. As shown in Table 8, those who accessed services were most likely to be white (61.1%), non-Hispanic/Latino (79.7%), and between the ages of 25 and 54 (50.4%) (see Table 8). In terms of subpopulations, there were 737 family households. 559 households (1,796 persons) with children were served. Additionally, 703 unaccompanied youth (1.6% of all active clients) and 1,073 seniors (12.8% of all active clients) were served in 2022 (See Table 9). A 2022 report by Knox County Grants and Community Development found that homeless youth are much less likely than other age groups to seek homeless services; the authors estimated that there are over 2,000 unhoused youth under age 25 in the County.¹⁵⁵

Table 8: Demographics of KnoxHMIS Clients — 2022

	#	%
Households by Race		
White	5,142	61.1%
Black or African American	2,342	27.9%
Other	201	2.4%
Null	725	8.6%
Households by Type of Family		
Non-Hispanic/Non-Latino	6,702	79.7%
Hispanic/Latino	319	3.8%
Null	1,389	16.5%
Households by Age		
0–17	1,195	14.2%
18–24	705	8.4%
25–54	4,242	50.4%
55–61	1,022	12.2%
62+	1,073	12.8%
Null	173	2.1%

Source: KnoxHMIS

Table 9: Subpopulations of KnoxHMIS Clients — 2022

Subpopulation	#	%
Unaccompanied youth	703	1.6%
Individuals in households with children	1,796	21.4%
Seniors	1,073	12.8%
Chronically homeless	836	9.9%
Enrolled in street outreach	1,501	17.8%

Source: KnoxHMIS

¹⁵⁵ Knox County Grants and Community Development. (2022). *Homelessness in Knox County: Report and Recommendations*. Knoxville, TN: Knox County Government.

The most frequently reported causes of homelessness in Knox County relate to difficulties in finding affordable housing (20.9%) (See Figure 24). The second most regularly reported cause of homelessness in Knox County is eviction (14.1%). Other frequently reported causes of homelessness include fleeing domestic violence (7.8%), job loss (7.1%), mental health (7.0%), an inability to find or keep employment with a livable wage (6.6%), and substance abuse (5.9%).¹⁵⁶ The 2018 Knoxville Knox County Homeless Coalition Biennial Study, which included interviews with 215 Knoxville residents who were “experiencing homelessness in 19 programs provided in shelters and outdoor locations,” dispels the myth that all homeless people are unemployed. The study found that 18% of those interviewed reported that they were employed, and almost one-third (30%) reported that their primary daytime activity was working or looking for work.^{157,158}

LACK OF AFFORDABLE HOUSING IS THE LEADING CAUSE OF HOMELESSNESS



Source: KnoxHMIS

Figure 24: Causes of Homelessness as Reported by Head of Household — 2022

There were positive outcomes for many of those served in 2022, including:¹⁵⁹

- 941 individuals were placed in permanent housing situations.
- 25.9% of housing outcomes were to permanent housing destinations.
- Those programs that provide rapid rehousing averaged 83.9 days to housing.
- Time to exit was 141.9 days in emergency shelter programs.
- Time to exit was 269.7 days in programs providing transitional housing.
- Those programs that provide permanent housing had an average length of stay of 1,248.5 days.

In response to recommendations from Knox County Grants and Community Development’s 2022 report on homelessness in Knox County,¹⁶⁰ the City of Knoxville and Knox County established the Knoxville–Knox County Office of Housing Stability (OHS) in April 2023. The purpose of OHS is to “collaborate with the Knoxville-Knox County Homeless Coalition, housing agencies, homelessness service providers and

¹⁵⁶ Personal communication, Knox HMIS Project Manager, August 2023.

¹⁵⁷ Knoxville-Knox County Homeless Coalition. (2018). *2018 Biennial Study*. <https://knoxhmis.sworpswebapp.sworps.utk.edu/wp-content/uploads/sites/16/2018/09/2017-2018-Knox-Homeless-Reports.pdf>.

¹⁵⁸ No updated biennial studies have been released since 2018. Information from the 2018 report is presented here because these are the most recent data about employment among homeless Knox County residents.

¹⁵⁹ Personal communication, Knox HMIS Project Manager, August 2023.

¹⁶⁰ Knox County Grants and Community Development. (2022). *Homelessness in Knox County: Report and Recommendations*. Knoxville, TN: Knox County Government.

people with lived experience of homelessness to set a common vision with shared goals informed by a systems-level, evidence-based approach that is data-driven to keep families in their homes and connect people to housing opportunities and services.”¹⁶¹ In 2021–2022, Knox County and the City of Knoxville allocated over \$80 million to address housing instability and homelessness.¹⁶² Knox County distributed over \$54 million in rent and utility assistance through the U.S. Department of Treasury Emergency Rental Assistance Program (ERA); this program ended on December 31, 2022.¹⁶³ While permanent supportive housing is always nearly full (91% of beds occupied as of March 2023), there is more available capacity in transitional housing (71% of beds occupied as of March 2023).¹⁶⁴

Climate change will disproportionately impact homeless individuals, particularly those who are street homeless. The National Alliance to End Homelessness states that “For people currently experiencing homelessness, climate change is an ever-present emergency.”¹⁶⁵ Unsheltered homeless people are 200 times more likely to die of heat-related causes, compared to housed people.¹⁶⁶ Extreme temperatures cause chronic health problems, hypothermia or hyperthermia, and mortality among people who lack access to climate-controlled housing.¹⁶⁷ Homeless services and areas where homeless individuals congregate during the day (such as the Broadway Viaduct in Knoxville) are often located in areas of the city that have little tree cover and thus have the highest temperatures in the summer.¹⁶⁸ Poor air quality also poses risks for unsheltered homeless people, who may not have access to indoor shelters where air is cleaner. This is particularly true for homeless individuals in more rural areas.¹⁶⁹ Homeless people are more likely than housed people to have chronic respiratory diseases such as chronic lung disease, asthma, and tuberculosis, which also increases their susceptibility to experiencing poor health due to air pollution.¹⁷⁰ Although air quality in Knox County has improved in recent years, the region is increasingly affected during the summer by wildfire smoke from fires as far away as Canada.

In addition, climate change is likely to increase rates of homelessness. Climate change is expected to lead to rising income inequality in the Southeastern US, placing more Knox County residents at risk of homelessness.¹⁷¹ In addition, low-income and affordable housing tend to be located in areas more susceptible to flooding and are less likely to be rebuilt if they are destroyed by natural disasters, which could further decrease the stock of affordable housing in the county.¹⁷²

¹⁶¹ City of Knoxville. (2023). *Mayors Announce Joint City County Office on Housing Stability*.

https://www.knoxvilletn.gov/news/2023/mayors_announce_joint_office_on_housing_stability

¹⁶² *Ibid.*

¹⁶³ Knox County Grants and Community Development. (2022). *Homelessness in Knox County: Report and Recommendations*. Knoxville, TN: Knox County Government.

¹⁶⁴ KnoxHMIS. (2023). *Knox Community Dashboard on Homelessness (Q1 2023)*. <https://knoxhmis.sworpswebapp.sworps.utk.edu/dashboard/>

¹⁶⁵ Mellow, C. (2023). *How Climate Change Impacts Homelessness*. <https://endhomelessness.org/blog/how-climate-change-impacts-homelessness/>

¹⁶⁶ Harris, T. (2022). *Heat-Associated Deaths Especially Common for People without Homes*. The Weather Channel.

<https://weather.com/safety/heat/news/2022-06-25-excessive-heat-impacts-homeless-people>

¹⁶⁷ *Ibid.*

¹⁶⁸ Vandenberg, A. (2022). *Help the Biden-Harris Administration Tackle the Triple Threats Facing America: Climate Change, Homelessness, and Housing Shortages*. United States Interagency Council on Homelessness. <https://www.usich.gov/news/help-the-biden-harris-administration-tackle-the-triple-threats-facing-america-climate-change-homelessness-and-housing-shortages/>

¹⁶⁹ MacMurdo, M. G., Mulloy, K. B., Felix, C. W., Curtis, A. J., Ajayakumar, J., & Curtis, J. (2022). Ambient air pollution exposure among individuals experiencing unsheltered homelessness. *Environmental Health Perspectives*, 130(2), 27701. <https://doi.org/10.1289/EHP10414>

¹⁷⁰ Sutherland, H., Ali, M.M., & Rosenoff, E. (2020). *Individuals Experiencing Homelessness are Likely to have Medical Conditions Associated with Severe Illness from COVID-19 Issue Brief*. ASPE. <https://aspe.hhs.gov/reports/individuals-experiencing-homelessness-are-likely-have-medical-conditions-associated-severe-illness>

¹⁷¹ Younce, E. (n.d.). *Climate Change in Knoxville Has Bigger Consequences than Thought: Animal extinction, extreme weather- and more violent crime?* Extreme Weather and Local Vulnerabilities: Stories from East Tennessee. <https://tnclimate.shorthandstories.com>

¹⁷² Vandenberg, A. (2022). *Help the Biden-Harris Administration Tackle the Triple Threats Facing America: Climate Change, Homelessness, and Housing Shortages*. United States Interagency Council on Homelessness. <https://www.usich.gov/news/help-the-biden-harris-administration-tackle-the-triple-threats-facing-america-climate-change-homelessness-and-housing-shortages/>



ENVIRONMENTAL FACTORS

There are factors in the home and larger environment that may disproportionately affect those experiencing poverty. Those living in distressed areas usually live in older homes. These homes often lack adequate insulation and weatherization; have older, less energy-efficient appliances; and are more likely to have outdated heating and cooling systems.¹⁷³

As Knoxville and Knox County experience the effects of climate change, the region faces extreme storm/heavy precipitation risk, extreme heat risk, and significant drought risk. In addition, 59% of buildings in Knoxville are at significant risk of wildfire.¹⁷⁴ Affordable housing and low-income communities are often located in areas that are more susceptible to flooding.¹⁷⁵ In 2022, Knoxville experienced 55 extreme heat days – a 120% increase since the 1970s, when Knoxville averaged only 25 extreme heat days per year.¹⁷⁶ The number of extreme heat days is expected to continue increasing.¹⁷⁷ Temperatures are highest in neighborhoods and commercial areas that have limited tree canopy cover and large areas of pavement / concrete. Temperatures are up to 15 degrees cooler in wooded areas than in heavily developed areas within the city.¹⁷⁸ Low-income and racial / ethnic minority populations are more likely to suffer extreme heat. In Knoxville, temperatures are highest in neighborhoods that have more Black/African American residents, more households without a vehicle, lower education levels, higher unemployment rates, higher proportions of children and older adults, and more people with disabilities.¹⁷⁹ Under Knoxville / Knox County's 2020 Excessive Heat Response plan, the Knoxville-Knox County CAC is the lead agency that coordinates local government agencies, media outlets, public utilities, and nonprofits to respond to excessive heat and cold events.¹⁸⁰

There are many Americans living in poverty because of health problems. These health problems can be made worse by cold spells and heat waves. Extreme heat has the greatest effects on older adults, babies and young children, pregnant people, people who are homeless or housing insecure, people who work outdoors, people with mental health or substance use disorders, and incarcerated people.¹⁸¹ Extreme temperatures affect physical health by increasing the risk of heat exhaustion and heat stroke; exacerbating chronic illnesses such as heart disease, diabetes, and respiratory diseases; and reducing the amount of time people can spend being physically active outdoors.¹⁸² Extreme temperatures also impact mental health. In a 2020 study, Knoxville residents reported that both extreme heat and extreme cold have negative impacts on their health. Over half of Knoxville residents in this study reported negative mental health impacts of extreme heat and cold, over three-quarters reported negative effects of extreme heat on their physical health, and two-thirds reported negative effects of extreme cold on their physical health.¹⁸³ In addition, during heat waves, emergency departments see an increase in visits

¹⁷³ Habitat for Humanity (2015). *Shelter Report 2015*. <https://www.habitat.org/sites/default/files/2015-habitat-for-humanity-shelter-report.pdf>

¹⁷⁴ ClimateCheck. (2022). *Knoxville, TN Top Climate Change Risks: Precipitation, Heat, Fire*. <https://climatecheck.com/tennessee/knoxville>

¹⁷⁵ Bergemann, C. (2022). *Building more Resilient, Equitable, and Inclusive Communities*. U.S. Department of Housing and Urban Development. https://www.hud.gov/ourwayhome/blog/blog_09_13_22

¹⁷⁶ Stacker. (2023). *Extreme Heat Days are on the Rise across the US: Where Knoxville, Tennessee Stands*. <https://stacker.com/tennessee/knoxville/extreme-heat-days-are-rise-across-us-where-knoxville-tennessee-stands>

¹⁷⁷ ClimateCheck. (2022). *Knoxville, TN Top Climate Change Risks: Precipitation, Heat, Fire*. <https://climatecheck.com/tennessee/knoxville>

¹⁷⁸ CAPA Strategies, LLC. (2022). *Knoxville Tennessee Heat Watch Report*. https://heatequity.utk.edu/wp-content/uploads/sites/374/2022/11/Summary-Report_Heat-Watch-Knoxville_102422.pdf

¹⁷⁹ Lee, S., & First, J. M. (2023). Investigation of the microenvironment, land cover characteristics, and social vulnerability of heat-vulnerable bus stops in Knoxville, Tennessee. *Sustainability*, 15(14), 10866. <https://doi.org/10.3390/su151410866>

¹⁸⁰ Knoxville-Knox County Emergency Management Agency. (2020). *Knoxville-Knox County Emergency Response Plan*. Knoxville, TN: Knoxville-Knox County Emergency Management Agency.

¹⁸¹ *Ibid.*

¹⁸² Patel, L., Conlon, K. C., Sorensen, C., McEachin, S., Nadeau, K., Kakkad, K., & Kizer, K. W. (2022). Climate change and extreme heat events: How health systems should prepare. *NEJM Catalyst Innovations in Care Delivery*, 3(7), CAT-21. <https://doi.org/10.1056/CAT.21.0454>

¹⁸³ Mason, L. R., Sharma, B. B., Walters, J. E., & Ekenga, C. C. (2020). Mental health and weather extremes in a southeastern U.S. city: Exploring group differences by race. *International Journal of Environmental Research and Public Health*, 17(10), 3411. <https://doi.org/10.3390/ijerph17103411>

related to poor mental health, self-injury / suicide, and violent crime.¹⁸⁴ A study from Stanford University found that arrests increase up to 15% on days when the temperature is over 90°F, and judges issue harsher sentences on hot days.¹⁸⁵

Living in housing that has poor insulation and/or inadequate heating and cooling does little to protect those who are most affected by extreme heat or cold weather.¹⁸⁶ These findings were echoed in a 2017 study published in the *Journal of Community Practice*. In that study, perceptions of the urban environmental conditions in four diverse neighborhoods in Knoxville were investigated.¹⁸⁷ This study found that those living in lower income areas expressed more concerns about weather extremes than those living in more affluent areas. Additionally, those low-income study participants who did not live in public housing were less likely to live in weatherized homes because they could not afford the cost or weatherization and were not aware that they may qualify for city-sponsored weatherization programs.¹⁸⁸ Over the last two years, CAC has conducted 320 assessments for low-income households approved for weatherization programs. Out of these assessments, 164 homes were initially determined unsafe due to the condition of the home and heating/cooling inefficiency.¹⁸⁹ As temperatures increase, utility bills will increase as Knox County residents become more reliant on air conditioning to maintain safe temperatures inside. Low income households that do have adequate heating and cooling will not be able to afford to keep their homes cool in summer and warm in winter. Demand will increase for utility assistance administered by Knoxville-Knox County CAC.¹⁹⁰

In addition to living in energy inefficient housing, many live in homes with lead paint. For example, as of 2021, 45.8% of all homes in Knox County (95,930) were built before 1980, making them more likely to have lead paint.¹⁹¹ Since those with lower incomes are more likely to live in older homes and are more likely to be unable to afford renovations to remove or contain lead-based paints in the home, they are more likely to be exposed to lead. This is especially true for children living in these homes, as they are more likely to ingest chips of lead-based paint. This can lead to developmental delays, physical illness, and behavioral problems in exposed children. One program can assist qualifying families within the city limits of Knoxville with lead abatement—The Lead Safe & Healthy Homes program provided by Knoxville-Knox County CAC Housing and Energy Services.¹⁹²

Radon exposure can also be a problem in homes in Knox County. According to the Tennessee Department of Health, “Radon is a naturally occurring radioactive gas produced by the breakdown of uranium in rocks and soils. Radon gas is tasteless, colorless, and odorless. The only way to know if it is in your home is to test for it.”¹⁹³ Determining whether or not radon is present in a home is important because radon gas is the second leading cause of lung cancer, second only to cigarette smoking, and is responsible for about 20,000 lung cancer deaths in the United States annually.¹⁹⁴ The Environmental Protection Agency (EPA) predicts that Knox County has average indoor radon screening levels greater than 4 pCi/L, which is the level at which the EPA recommends taking actions to lower levels in the

¹⁸⁴ *Ibid.*

¹⁸⁵ Behrer, A. P. and Bolotnyy, V. (2022). *Heat, crime, and punishment*. Hoover Institution Working Paper 21114. Stanford, CA: Stanford University. <https://www.hoover.org/sites/default/files/21114-bolotnyy.pdf>

¹⁸⁶ Habitat for Humanity (2015). *Shelter Report 2015*. <https://www.habitat.org/sites/default/files/2015-habitat-for-humanity-shelter-report.pdf>

¹⁸⁷ Reyes Mason, L., Ellis, K., & Hathaway, J. (2017). Experiences of urban environmental conditions in socially and economically diverse neighborhoods. *Journal of Community Practice* 25(1), 48-67. <https://www.tandfonline.com/doi/abs/10.1080/10705422.2016.1269250?journalCode=wcom20>

¹⁸⁸ *Ibid.*

¹⁸⁹ Data provided by Knoxville-Knox County CAC.

¹⁹⁰ Contreras, J. (2022). *LIHEAP and Extreme Heat: How the Low-Income Home Energy Assistance Program is assisting families with staying safe, healthy, and prepared for extreme heat events*. Administration for Children and Families. <https://www.acf.hhs.gov/blog/2022/04/liheap-and-extreme-heat>

¹⁹¹ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

¹⁹² Knoxville-Knox County CAC. (n.d.). *Knoxville Lead-Safe and Healthy Homes Program*. http://knoxvilletn.gov/government/city_departments_offices/community_development/knoxville_lead-safe_and_healthy_homes_program

¹⁹³ Tennessee Department of Health. (n.d.). *Healthy Homes - Radon*. <https://www.tn.gov/health/cedep/environmental/healthy-homes/hh/radon.html>

¹⁹⁴ *Ibid.*

home.¹⁹⁵ While radon testing kits are available for free from the Tennessee Department of Environment and Conservation, mitigating radon in the home is not. To mitigate radon levels, homeowners must either hire a contractor or utilize do-it-yourself radon reduction materials and techniques. In either case, low-income homeowners may not be able to afford to hire a contractor or buy materials.

No waterborne disease outbreaks have been reported that are connected to any utility providers in Knox County in the past decade. In 2022, water provided by the Knoxville Utility Board tested well below allowable limits on all contaminants,¹⁹⁶ indicating that water distributed by KUB is safe to drink. However, residents in more rural areas of the county may rely on untested and untreated wells for drinking water. The EPA estimates that there are 10,000 wells in Knox County.¹⁹⁷ There have been recent cases of contamination in wells used for drinking water, and residents whose homes test positive for radon should also have their wells tested for radon.¹⁹⁸ In addition, since 2004, “500 miles of water ways have been added to the region’s list of impaired waterbodies in East Tennessee,” making them unsafe for fishing and swimming.¹⁹⁹ According to the Knox County Health Department 2019 Community Health Assessment, 14% of Knox County residents identified water quality as a major problem.²⁰⁰

As shown in Figure 25, air quality in Knoxville has improved since 2015. In 2022, 66% of days in Knoxville and 77% of days in Knox County were considered “good” air quality days as measured by the Air Quality Index (AQI).²⁰¹ The AQI “...summarizes levels of ground-level ozone, particulate matter (soot and other particles), carbon monoxide, sulfur dioxide, and nitrogen dioxide into one measure.”

KNOXVILLE'S AIR QUALITY HAS IMPROVED

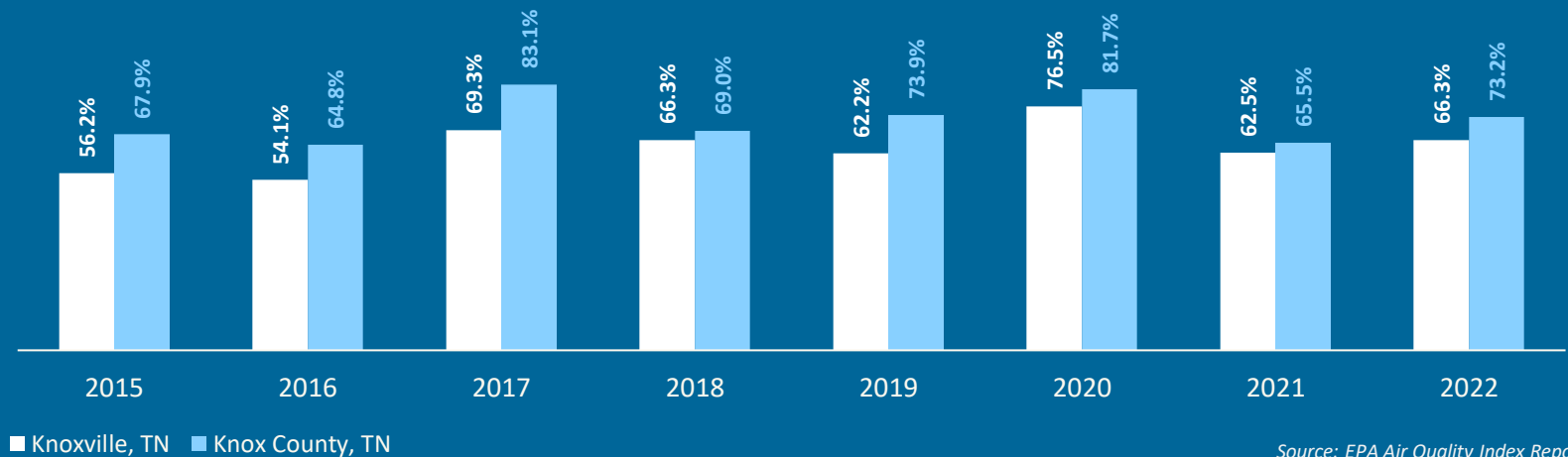


Figure 25: Percent of Good Air Quality Days in Knox County — 2015–2022

ET Index describes the importance of good air quality:

While air quality is important for everyone who lives in a community, it is especially important for sensitive groups including children, the elderly, and those with breathing problems such as asthma. Those with lower incomes who are affected by poor air quality may not be able to

¹⁹⁵ Environmental Protection Agency. (n.d.). *Radon Zones Map*. <https://www.epa.gov/sites/default/files/2018-12/documents/radon-zones-map.pdf>

¹⁹⁶ Knoxville Utility Board. (n.d.). *Water Quality Report 2022*. <https://www.kub.org/2022kubwaterquality>

¹⁹⁷ Knox County Health Department. (n.d.). *Groundwater*. <https://www.knoxcounty.org/health/environmental.php>

¹⁹⁸ *Ibid.*

¹⁹⁹ Knox County Health Department. (n.d.). *2014-2015 Community Health Assessment*. https://www.knoxcounty.org/health/pdfs/CHA_web_2015.pdf

²⁰⁰ Knox County Health Department. (2020). *2019 Community Health Assessment Knox County, Tennessee*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/pdfs/CHA_12_20.pdf

²⁰¹ Environmental Protection Agency. (n.d.). *Air Quality Index Report*. <https://www.epa.gov/outdoor-air-quality-data/air-quality-index-report>

receive the treatment they need to combat the symptoms of exposure to poor quality air such as eye, nose, and throat irritation; coughing; and difficulty breathing.²⁰²

While air quality is important for everyone who lives in a community, it is especially important for sensitive groups including children, the elderly, and those with breathing problems such as asthma. Those with lower incomes who are affected by poor air quality may not be able to receive the treatment they need to combat the symptoms of exposure to poor quality air such as eye, nose, and throat irritation; coughing; and difficulty breathing.²⁰³

Knoxville's air quality was best in 2020, when fewer commuters were on the roads due to the pandemic. Air quality has declined somewhat since 2020 as the region has received record tourism levels, which brings pollution from automobile emissions,²⁰⁴ and as wildfire smoke from as far away as the West Coast of the U.S. and Canada has occasionally affected air quality.²⁰⁵ As the population of Knoxville and Knox County continues to grow, and as climate change drives wildfires in the Southeast and beyond, poor air quality may become more of a concern for Knox County residents. In addition to respiratory diseases, long-term exposure to air pollution can lead to low birth weight; birth defects; cognitive and emotional problems, including developmental disorders; high blood pressure, heart disease, and stroke; dementia and other neurological disorders; osteoporosis; cancer; and premature death.²⁰⁶

Poor air quality disproportionately affects lower income neighborhoods. A 2017 study of four neighborhoods in Knoxville found that roughly half of residents included in the sample from low-income neighborhoods mentioned air quality concerns. However, none of those who participated in the study in wealthier neighborhoods noted concerns about air quality.²⁰⁷ More specifically, those from lower income neighborhoods reported that nearby factories and businesses were the source of the air pollution. However, in one neighborhood, while some residents noted the pollution caused by the businesses, they were not against having these industries in their neighborhood because those companies invested in the neighborhood by hiring residents and donating to local schools.²⁰⁸

About half of adults in Knox County report that their neighborhood has trails, greenways, bike paths, or sidewalks, which promote physical activity, encourage people to walk or bike instead of driving to destinations nearby, and (if there is tree cover) reduce heat burden. Knox County residents report similar levels of access to trails and sidewalks regardless of income or education; however, these resources are used most often by people at the highest and lowest income levels and by people with higher education levels. Older adults are least likely to report using parks and green space regularly.²⁰⁹ Just over half (52%) of Knoxville residents can walk to one of the city's 118 parks in 10 minutes or less, and low-income residents are more likely than middle- and high-income residents to live near a city park. The Trust for Public Land identified need for new parks in Inskip, Piney Grove, Westborough, Timbercrest, and Greenwood Heights.²¹⁰

²⁰² ET Index. (n.d.). *Air and Water Quality: Healthy Air*. <https://web.archive.org/web/20160322134153/http://etindex.org/environment-agriculture/air-and-water-quality/unhealthy-air-days>

²⁰³ *Ibid.*

²⁰⁴ National Park Service. (2023). *Second Busiest Year Ever Recorded at Great Smoky Mountains National Park in 2022*. <https://www.nps.gov/grsm/learn/news/second-busiest-year-ever-recorded-at-great-smoky-mountains-national-park-in-2022.htm>

²⁰⁵ Conrad, C. (2018). *The SE US Drought of 2016 and Public Health Impacts of Wildfire Smoke*. https://www.cisa.sc.edu/ccrc/pdfs/Presentations_2018/Konrad_Chip_2016%20Drought%20and%20Wildfire.pdf

²⁰⁶ National Institute of Environmental Health Sciences. (2023). *Air Pollution and Your Health*. <https://www.niehs.nih.gov/health/topics/agents/air-pollution/index.cfm>

²⁰⁷ Reyes Mason, L., Ellis, K., & Hathaway, J. (2017). Experiences of urban environmental conditions in socially and economically diverse neighborhoods. *Journal of Community Practice* 25(1), 48-67. <https://doi.org/10.1080/10705422.2016.1269250>

²⁰⁸ *Ibid.*

²⁰⁹ Department of Epidemiology (2020). *2018 Knox County Behavioral Risk Factor Survey*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/epidemiology/reports_data/community_surveys/Community%20Surveys%20Reports/Behavioral%20Risk%20Factor%20Survey%202018.pdf

²¹⁰ Trust for Public Land. (2023). *Knoxville, TN*. <https://www.tpl.org/city/knoxville-tennessee>



FOOD ACCESS AND INSECURITY

Second Harvest of East Tennessee estimates that more than 200,000 people are going hungry within their 18 county, 8,000 square mile service area.²¹¹ The United States Department of Agriculture considers a household to be food-secure if the household has “enough food for an active, healthy life for all household members.”²¹² Any household that does not meet that criterion is considered “food-insecure.” Nationwide, in 2021, there were 33.8 million individuals living in food-insecure households.²¹³ In 2021 in Knox County there were 48,410 food-insecure individuals, and 8,380 of those individuals were children.²¹⁴ In other words, the food-insecurity rate among individuals in Knox County is 10.2% and 8.3% among children. Food insecurity is higher among Black/African American (23%) and Hispanic/Latino (18%) than non-Hispanic White (9%) Knox County residents. Fifty percent of food insecure individuals likely qualify for Supplemental Nutrition Assistance Program (SNAP) based on income, and 85% of food insecure children are income-eligible for SNAP or another nutrition assistance program.²¹⁵ While SNAP is an important resource for low-income and food-insecure families, the Urban Institute estimated that in 2022, SNAP benefits covered only 80% of the cost of a “modestly priced meal” in Knox County.²¹⁶

In Knox County, 8,683 households (4.9% of households) do not have vehicles and are more than ½ mile from the nearest supermarket, making adequate food access difficult. A total of 51,734 people live in low-income census tracts that are more than a mile from the nearest supermarket.²¹⁷ Census tracts with concentrated poverty (e.g., Western heights, Sharp’s Ridge / Arlington, Morningside, and Chapman Ridge) are the most likely to be food deserts.²¹⁸

The Knox County Health Department’s 2019 Community Health Assessment examined the issues of food-insecurity and access in Knox County. Findings from the report include:²¹⁹

- 46.6% of students in Knox County schools qualify for free or reduced cost breakfast and lunch, compared to 39.8% statewide.
- In 2018, 11.0% of households in Knox County received Supplemental Nutrition Assistance Program (SNAP) benefits.
- 12.2% of those living in Knox County live in a food desert – a census tract with a poverty rate of 20% or higher with no grocery store within one mile for urban areas or within 10 miles for rural areas.
- 25.6% of those with incomes less than \$15,000 per year reported that they are usually or always stressed about having money to buy nutritious meals.
- Among adults who are unable to work, 37.2% reported always or usually feeling stressed about preparing nutritious meals.
- Four of the eight farmers markets in Knox County accept SNAP benefits.

It is important to note that most of these statistics reflect food insecurity in Knox County prior to the pandemic and recent inflation. Food prices increased 20.4% from 2018 to 2022.²²⁰ These rising costs were partially offset early in the pandemic by supplemental SNAP benefits for low-income families;

²¹¹ Second Harvest of East Tennessee (n.d.) *Who and Where We Serve*. <https://secondharvestetn.org/who-and-where/>

²¹² Economic Research Service. (2023). *Food Security in the U.S.: Key Statistics & Graphics*. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/key-statistics-graphics/>

²¹³ *Ibid.*

²¹⁴ Feeding America. (n.d.) *Food Insecurity in Knox County*. <https://map.feedingamerica.org/county/2021/child/tennessee/county/knox>

²¹⁵ *Ibid.*

²¹⁶ Urban Institute. (2023). *Does SNAP Cover the Cost of a Meal in Your County?* [Public Dataset]. Washington, DC: Urban Institute. from <https://www.urban.org/data-tools/does-snap-cover-cost-meal-your-county-2022>

²¹⁷ U.S. Department of Agriculture. (2023). *Food Access Research Atlas*. ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/

²¹⁸ U.S. Department of Agriculture. (2023). *Food Access Research Atlas*. ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/

²¹⁹ Knox County Health Department. (2020). *2019 Community Health Assessment Knox County, Tennessee*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/pdfs/CHA_12_20.pdf

²²⁰ Martin, A. (2023). *Food Prices and Spending*. <https://www.ers.usda.gov/data-products/ag-and-food-statistics-charting-the-essentials/food-prices-and-spending/?topicid=1afac93a-444e-4e05-99f3-53217721a8be>

however, Tennessee terminated this emergency assistance in December 2021.²²¹ Rising food costs and the end of these supplemental benefits have led to increases in food insecurity and increased strain on food banks.²²²

Food insecurity and hunger are growing concerns among staff and students at the University of Tennessee, Knoxville. A system-wide study found that 33.8% of UT Knoxville students are food insecure, meaning they lack access to adequate and nutritious food. The University of Tennessee, Knoxville began to address these issues through programs that support campus food pantries, starting a meal swipe donation program, starting a campus community garden, and creating smartphone app to alert students when there is extra food available for free from events. However, these initiatives are stop-gap measures for emergency food assistance. To address long-term issues, the University of Tennessee, Knoxville has launched a new initiative known as End Hunger/Feed Change (EHFC). This working group aims to “develop sustainable initiatives to lessen the effects of food insecurity our entire campus community – including staff and students online and on campus – through long-term initiatives and university policy.”²²³

²²¹ U.S. Department of Agriculture (2023). *SNAP Emergency Allotments are Ending*. <https://www.usda.gov/media/blog/2023/02/08/snap-emergency-allotments-are-ending>

²²² Khalil, A. (2023). *Many Americans Facing Hardship as Benefits Created during COVID-19 End*. PBS News Hour. <https://www.pbs.org/newshour/nation/many-americans-facing-hardship-as-benefits-created-during-covid-19-end>

²²³ End Hunger/Feed Change. (n.d.) *About Us*. <https://endhunger.utk.edu/about-us/>



HEALTH PROBLEMS

Poverty and low incomes affect health and access to health care. The Knox County Health Department utilized findings from the 2018 Behavior Risk Factors Survey (BRFS) in their 2019 Knox County Health Assessment to better understand physical, oral, and mental health disparities in the Knox County population.²²⁴ As shown in Figure 26 and 27 below, those with lower incomes and less education have worse health outcomes.²²⁵

THOSE WITH LOWER INCOMES HAVE WORSE HEALTH OUTCOMES

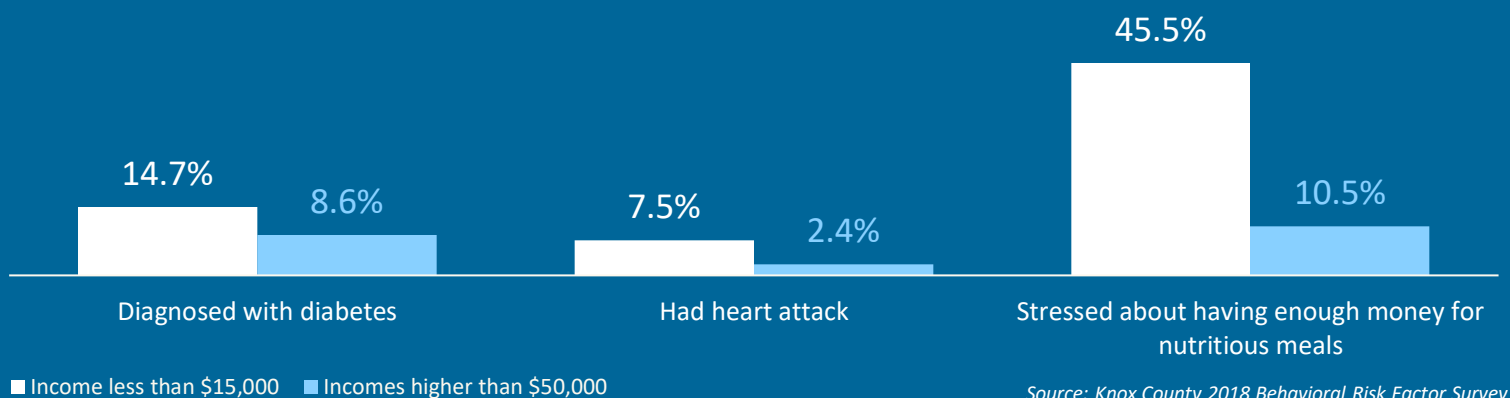


Figure 26: Health Outcomes by Income in Knox County — 2018

THOSE WITH LESS EDUCATION HAVE WORSE HEALTH OUTCOMES

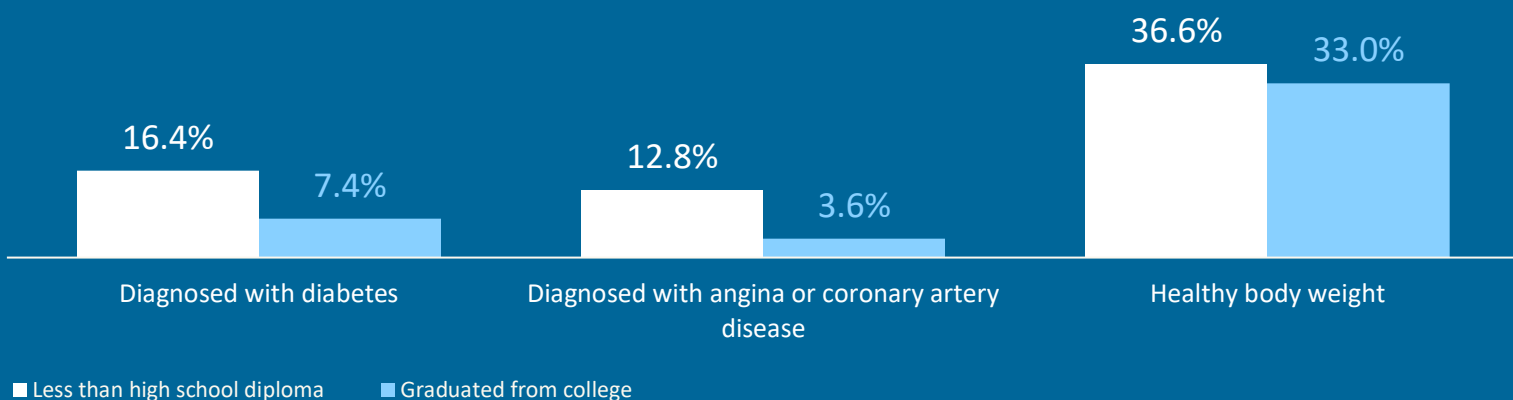


Figure 27: Health Outcomes by Level of Education in Knox County — 2018

²²⁴ Knox County Health Department. (2020). 2019 Community Health Assessment Knox County, Tennessee. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/pdfs/CHA_12_20.pdf

²²⁵ *Ibid.*

The BRFS also found that:

- 54.6% of adults with a household income lower than \$15,000 reported seeing a dentist in the past year, compared with 83.6% of those with a household income of \$50,000 or greater.
- 44.6% of adults with less than a high school education have had some of their teeth extracted, and 28.9% reported having all teeth extracted, compared to 23.2% (some teeth) / 1.5% (all teeth) of those with a college degree.
- Individuals with a household income of less than \$15,000 reported more days of poor mental health²²⁶ in the past 30 days compared to individuals with a household income of \$50,000 or more (9.7 days vs 2.9 days).
- Individuals with less than a high school education reported more days in the past month when they could not complete normal activities due to physical or mental health conditions, compared to those with a college degree (8.6 days vs. 3.3 days).

As shown in Figures 28 and 29, there is significant overlap between census tracts with the highest levels of poverty and those tracts that have the worst outcomes for physical and mental health. This is especially true in the following census tracts:

- 9.02 – University of Tennessee, Knoxville
- 14 – Western Heights
- 29 – Arlington, Sharp’s Ridge
- 35.02 – Chapman Ridge
- 68 – Morningside
- 69 – Fort Sanders

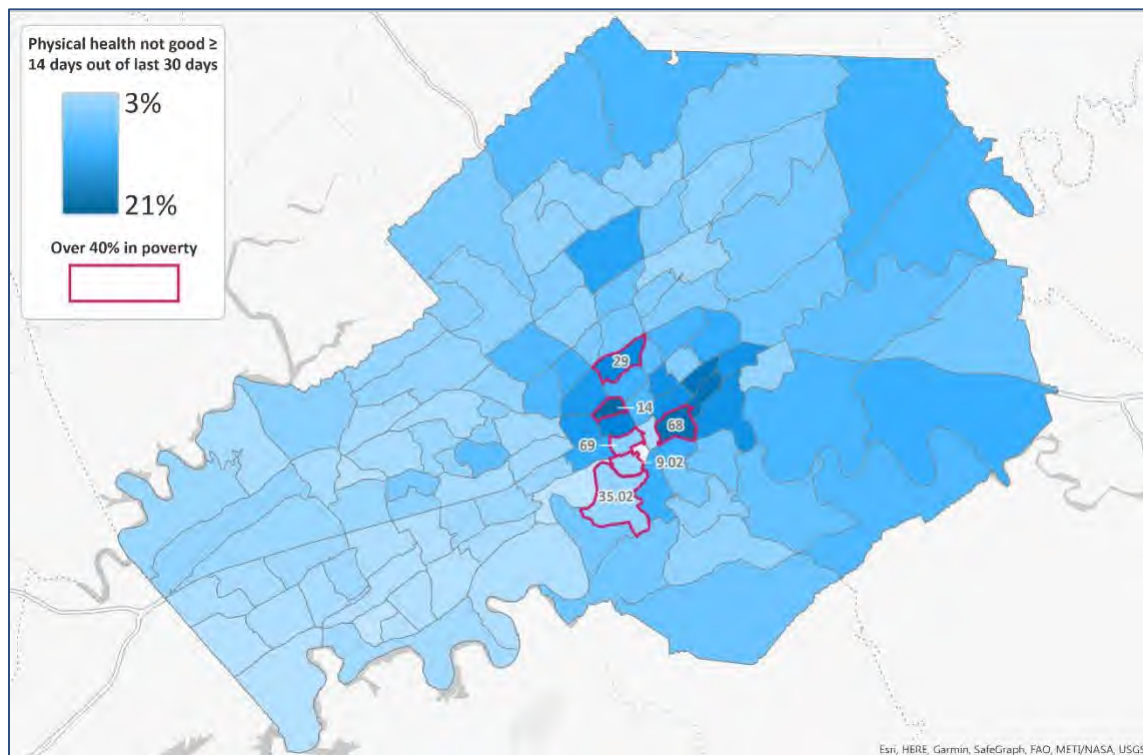


Figure 28: Poor Physical Health in Extremely High Poverty Census Tracts — 2020

²²⁶ The BRFS survey instrument defined poor mental health days as those that included stress, depression, and problems with emotions.

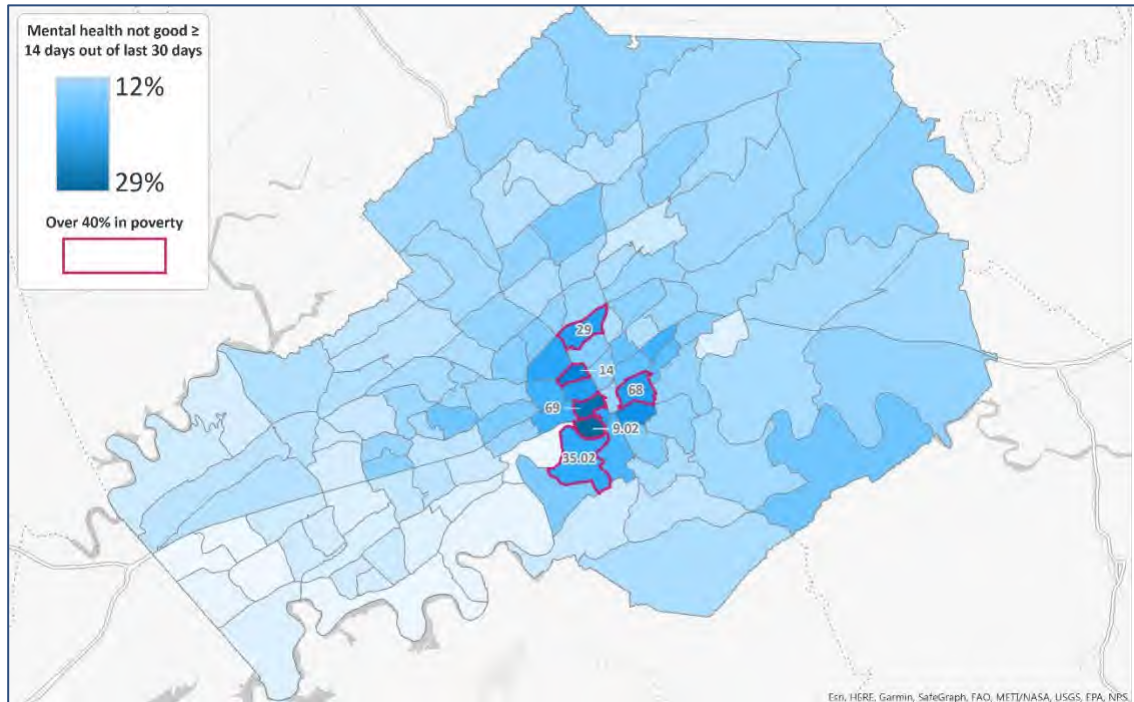


Figure 29: Poor Mental Health in Extremely High Poverty Census Tracts — 2020

The Robert Wood Johnson Foundation’s County Health Rankings provides insights on health topics in states and counties in the United States. Table 10 below shows selected county health measures in Tennessee and Knox County in 2023. In most cases, Knox County’s health indicators are more positive or equivalent to health measures statewide.²²⁷ There is one exception to this. In Knox County, the rate of injury deaths is higher than in Tennessee as a whole.²²⁸

Table 10: Selected 2023 County Health Measures

	Knox County	TN
Premature death (# of deaths under 75 per 100,000)	9,600	9,900
Life expectancy (years)	75.8	75.3
Adult obesity (BMI over 30)	35%	36%
Primary care physicians (rate per 100,000 of patients to every PCP) (the lower the better)	890:1	1,400:1
Dentists (rate per 100,000 of patients to every dentist) (the lower the better)	1,660:1	1,790:1
Mental health providers (rate per 100,000 of patients to every mental health provider) (the lower the better)	250:1	560:1
Preventable hospital stays (discharges for ambulatory-care sensitive conditions per 1,000)	2,744	3,161
Excessive drinking (% self-report)	16%	17%
Alcohol-impaired driving deaths (% of driving deaths with alcohol involvement)	23%	23%
Injury deaths (per 100,000)	118	100
Social associations (rate per 10,000)	11.9	11.1

Source: County Health Rankings and Roadmaps

²²⁷ Robert Wood Johnson Foundation. (2023). *County Health Rankings and Roadmaps*. <https://www.countyhealthrankings.org/>

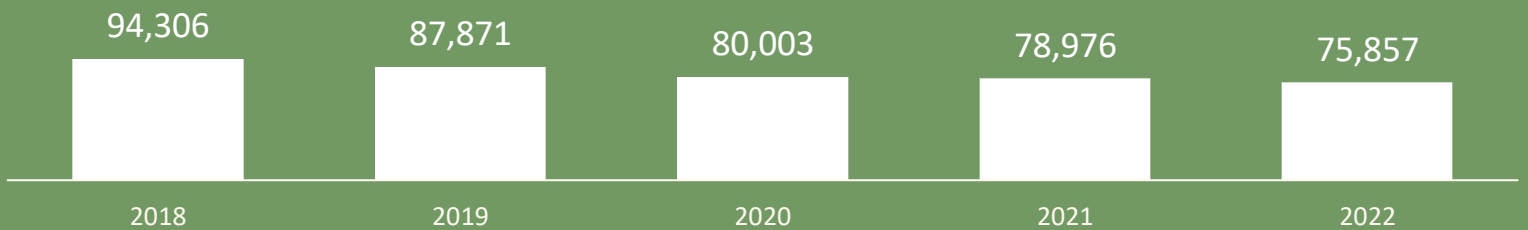
²²⁸ *Ibid.*

As shown in Table 10, There were about 118 injury deaths per 100,000 population in Knox County in 2021. However, Knox County’s roads are becoming safer. While the number of vehicle crashes in Knox County remained steady from 2015–2019, the number of crashes involving serious injuries has decreased by 38% to this period, to 321 incidents in 2019. The number of crashes resulting in a fatality remains consistent, at approximately 50 per year.²²⁹

Drug overdoses are another health problem significantly impacting Knox County. It has been observed that high rates of opioid prescriptions, opioid-related hospitalizations, and overdose deaths are highly correlated with poverty and unemployment.²³⁰ In 2021, 13.5% of high school students in Tennessee report having taken prescription pain medicine without a doctor’s prescription or differently than how a doctor told them to use it.²³¹

As shown in Figures 30 and 31, although the number of patients receiving opioids for pain in Knox County has decreased, drug overdose deaths have nearly doubled from 2017 to 2021. There was a total of 452 fatal drug overdoses in Knox County in 2021. Of those, 381 were the result of an opioid overdose, 351 were fentanyl overdoses, 33 were heroin overdoses, 65 were benzodiazepine overdoses, and 60 resulted from a combination of opioids and benzodiazepines. Since 2017, fentanyl and benzodiazepine overdoses have increased, while heroin overdoses have decreased.²³² Other drugs, such as methamphetamines, cocaine and alcohol are also responsible for drug overdose deaths.

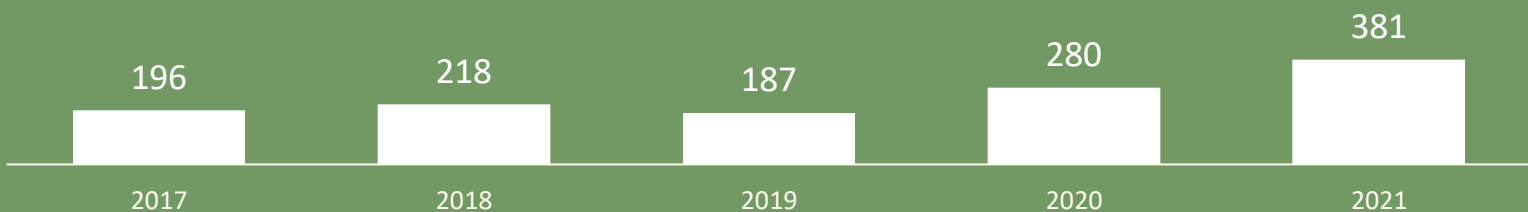
FEWER PATIENTS ARE RECEIVING OPIOIDS



Source: Tennessee Department of Health Drug Overdose Dashboard

Figure 30: Number of Patients Receiving Opioids for Pain in Knox County — 2018–2022

OPIOID OVERDOSE DEATHS ARE INCREASING



Source: Tennessee Department of Health Drug Overdose Dashboard

Figure 31: Opioid Overdose Deaths in Knox County — 2017–2021

²²⁹ Knoxville Regional Transportation Planning Organization. (2021). *Mobility Plan 2045*. Knoxville, TN: Knoxville Regional Transportation Planning Organization. https://knoxtpo.org/wp-content/uploads/2021/12/MobilityPlan20145_Final-Compressed.pdf

²³⁰ Ghertner, R. & Groves, L. (2018). *The Opioid Crisis and Economic Opportunity: Geographic and Economic Trends*. ASPE Research Brief. <https://aspe.hhs.gov/system/files/pdf/259261/ASPEconomicOpportunityOpioidCrisis.pdf>

²³¹ Centers for Disease Control and Protection. (n.d.). *High School YRBS 2021*. <https://nccd.cdc.gov/Youthonline/App/Results.aspx?LID=TN>

²³² Tennessee Department of Health. (n.d.). *Tennessee Drug Overdose Dashboard*. <https://www.tn.gov/health/health-program-areas/pdo/pdo/data-dashboard.html>

According to the Knox County Regional Forensic Center, the five most identified drugs in drug-related deaths in 2022 were synthetic opioids (fentanyl and fentanyl analogues), methamphetamine, cocaine, alcohol/ethanol, and xylazine; two-thirds of drug-related deaths involved more than one drug.²³³ Xylazine is a non-opioid tranquilizer that recently appeared in the U.S. illicit drug supply, often mixed with fentanyl or methamphetamine; xylazine overdose deaths in the U.S. have increased 1,238% between 2018 –2021.²³⁴ The emergence of xylazine and the continued increase in synthetic opioid overdoses are particularly concerning because naloxone—which is effective at reversing prescription opioid overdoses—is less effective against fentanyl and completely ineffective against xylazine. In 2022, 30% of those who died of drug overdose in Knox County had naloxone in their system on autopsy.²³⁵ According to the Knox County Regional Forensic Center, in 2022, 544 people died from drug overdose in Knox County (a 2% increase since 2021) and 66 died from overdose in Anderson County (a 22% decrease since 2021). Overdose deaths were most common among men and among individuals age 35–44, although Knox County has seen the greatest increases in overdose deaths among adults age 15–24 years old. Preliminary data from 2023 indicate a “severe upward trend” in drug-related deaths.²³⁶

Many people who experience substance abuse and overdose have underlying mental health problems. Approximately 36% of people with opioid use disorder have depression, 29% have an anxiety disorder, 21% have attention-deficit/hyperactivity disorder (ADHD), 18% have post-traumatic stress disorder (PTSD), and 9% have bipolar disorder. People with substance abuse disorder who also have a mental health diagnosis tend to have more severe substance use disorder and are more likely to be hospitalized and more likely to die prematurely, compared to people with substance use disorder but no mental health diagnosis.²³⁷

Isolation and loneliness, school closures, financial strain, and other stressors during the COVID-19 pandemic worsened mental health and substance abuse problems for youth and adults.²³⁸ Domestic violence increased during the pandemic, while instances of child abuse were less likely to be reported because children no longer saw mandated reporters in person during school shutdowns.²³⁹ Some children experienced increased exposure to substance abuse in the home because the pandemic led to higher rates of substance abuse, and because children spent more time at home with family members who abused substances. This increased children’s own risk of substance abuse.²⁴⁰ The pandemic also impacted mental health care. Among children who receive mental health treatment, three-quarters receive care through their schools. Children are much less likely to receive mental health care from community-based clinics. As a result, many children lost access to mental health care during school lockdowns early in the pandemic.²⁴¹

The top barriers to mental health care in Knox County are inadequate transportation, lack of knowledge about available services, and access to care.²⁴² In response to pandemic lockdowns, mental health providers offered telehealth services, and Medicare and Medicaid expanded coverage of telehealth

²³³ Mileusnic-Polchan, D. & Thomas, C. (2023). *2022 Drug Related Death Statistics: Knox and Anderson Counties*. Knoxville, TN: Knox County Regional Forensic Center. https://www.knoxcounty.org/rfc/pdfs/KCRFC_DRD_Report_2022.pdf

²³⁴ Gupta, R., Holtgrave, D. R., & Ashburn, M. A. (2023). Xylazine - medical and public health imperatives. *The New England Journal of Medicine*, 388(24), 2209–2212. <https://doi.org/10.1056/NEJMp2303120>

²³⁵ Mileusnic-Polchan, D. & Thomas, C. (2023). *2022 Drug Related Death Statistics: Knox and Anderson Counties*. Knoxville, TN: Knox County Regional Forensic Center. https://www.knoxcounty.org/rfc/pdfs/KCRFC_DRD_Report_2022.pdf

²³⁶ *Ibid.*

²³⁷ Santo, T., Jr, Campbell, G., Gisev, N., Martino-Burke, D., Wilson, J., Colledge-Frisby, S., Clark, B., Tran, L. T., & Degenhardt, L. (2022). Prevalence of mental disorders among people with opioid use disorder: A systematic review and meta-analysis. *Drug and Alcohol Dependence*, 238, 109551. <https://doi.org/10.1016/j.drugalcdep.2022.109551>

²³⁸ Panchal, N., Saunders, H., Rudowitz, R. & Cox, C. (2023). *The Implications of COVID-19 for Mental Health and Substance Use*. San Francisco, CA: Kaiser Family Foundation. <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>

²³⁹ Child Wellbeing Task Force. (2020). *Initial COVID-19 Impact Report*. Nashville, TN: Tennessee Department of Education. https://www.tn.gov/content/dam/tn/education/health-&-safety/ChildWellbeingTaskForce_Report_July2020.pdf

²⁴⁰ Panchal, N., Kamal, R., Cox, C., Garfield, R., & Chidambaram, P. (2021). *Mental Health and Substance Use Considerations Among Children During the COVID-19 Pandemic*. San Francisco, CA: Kaiser Family Foundation. <https://www.kff.org/coronavirus-covid-19/issue-brief/mental-health-and-substance-use-considerations-among-children-during-the-covid-19-pandemic/>

²⁴¹ *Ibid.*

²⁴² Knox County Health Department. (2023). *Knox County Mental Health Report 2023*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/epidemiology/reports_data/community_surveys/Community%20Surveys%20Reports/MentalHealthReport23.pdf

mental health treatment. These changes improved access to mental health care for many Tennesseans. However, telehealth services are inaccessible to many older adults, low-income individuals, and other individuals who do not have access to the required technology, do not have the digital literacy to navigate telehealth services, or lack private spaces in their homes to receive mental health services.²⁴³

The youth mental health crisis began prior to the pandemic and continues to worsen. In 2022, one in four Knox County high school students reported that their mental health was poor most of the time or always. In addition, 39.4% reported that, within the past year, they had felt so sad or hopeless that they stopped doing normal activities; 22.9% had self-harmed in the past year; and 9% had attempted suicide in the past year.²⁴⁴ In May 2023, East Tennessee Children’s Hospital reported more visits for mental and behavioral health than ever before.²⁴⁵

²⁴³ Busch, A. B., Sugarman, D. E., Horvitz, L. E., & Greenfield, S. F. (2021). Telemedicine for treating mental health and substance use disorders: reflections since the pandemic. *Neuropsychopharmacology*, 46(6), 1068–1070. <https://doi.org/10.1038/s41386-021-00960-4>

²⁴⁴ Epidemiology Program. (2022). *2022 Knox County Youth Risk Behavior Survey*. Knoxville, TN: Knox County Health Department.

²⁴⁵ Inman, K. (2023). 'It's a Different World:' Children's Hospital Staff Navigate High Numbers of Mental Health Cases. 10 News. <https://www.wbir.com/article/news/health/childrens-hospital-staff-feeling-strain-as-emergency-mental-health-cases-surge/51-ad5c14e6-6769-489c-92f6-f275d446ed2a>



ACCESS TO HEALTHCARE

As shown in Figure 32, those with less income were more likely to report being unable to see a doctor due to cost. Overall, in 2018, 11.0% of Knox County adults surveyed reported that they could not see a doctor in the past 12 months because of cost (down from 15.8% in 2014).²⁴⁶ As shown in Figure 33, those with lower household incomes and those living below the poverty level are less likely to have health insurance coverage. Overall, 92.0% of Knox County adults age 18–64 had health insurance in 2018, and 94.4% of adults age 65 and older had Medicare in 2018. Adults who were (70.2%), who had less than a high school education (77.6%), and who made under \$15,000 per year (79.3%) were least likely to have health insurance. Hispanic (72.0%) and Black/African American (88.6%) adults were also less likely than White adults to be insured (92.4%).²⁴⁷ The most common source of health insurance was employer- or union-sponsored plans (54.4%), followed by Medicare (18.7%) and individually purchased private insurance (14.7%).²⁴⁸

Although only 8% of Knox County adults lacked health insurance in 2018, one in four adults had medical debt, which may be due in part to the rise in high-deductible insurance plans.²⁴⁹ Adults with less education were more likely to have debt: 48.3% of those without a high school degree had medical debt in 2018, compared to 18.3% of those with a college degree.²⁵⁰

THOSE WITH LOWER INCOMES WERE LESS LIKELY TO BE ABLE TO AFFORD TO SEE A DOCTOR

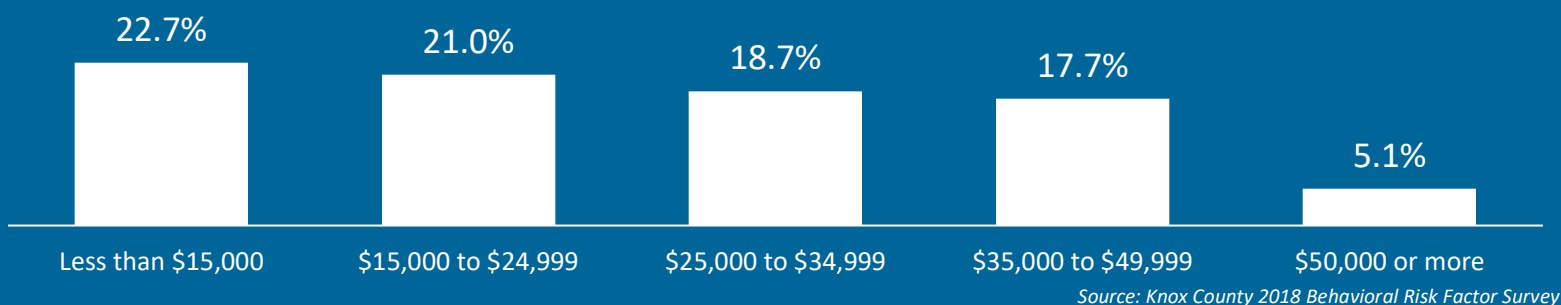


Figure 32: Percentage of Adults Reporting They Were Unable to See a Doctor in the Past 12 Months Due to Cost by Household Income — 2018

²⁴⁶ Department of Epidemiology (2020). *2018 Knox County Behavioral Risk Factor Survey*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/epidemiology/reports_data/community_surveys/Community%20Surveys%20Reports/Behavioral%20Risk%20Factor%20Survey%202018.pdf

²⁴⁷ Knox County Health Department. (2020). *2019 Community Health Assessment Knox County, Tennessee*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/pdfs/CHA_12_20.pdf

²⁴⁸ Department of Epidemiology (2020). *2018 Knox County Behavioral Risk Factor Survey*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/epidemiology/reports_data/community_surveys/Community%20Surveys%20Reports/Behavioral%20Risk%20Factor%20Survey%202018.pdf

²⁴⁹ Knox County Health Department. (2020). *2019 Community Health Assessment Knox County, Tennessee*. Knoxville, TN: Knox County Health Department. https://www.knoxcounty.org/health/pdfs/CHA_12_20.pdf

²⁵⁰ *Ibid.*

THOSE WITH LOWER INCOMES WERE LESS LIKELY TO HAVE HEALTH INSURANCE

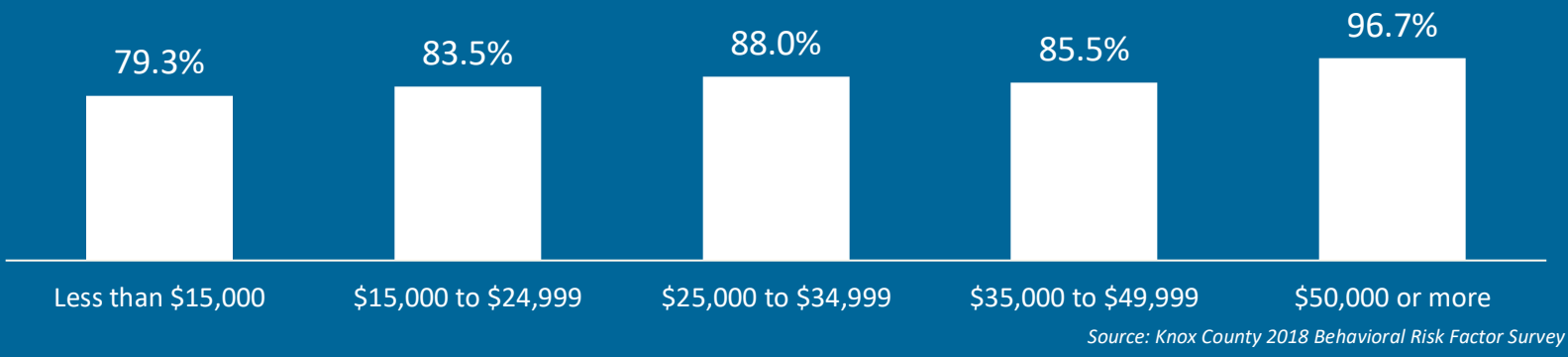


Figure 33: Percentage of Knox County Adults with Health Insurance by Household Income — 2018

Similar to the overlap between poverty and health outcomes, there is an overlap between poverty and lack of health insurance in some census tracts (See Figure 34). This is demonstrated in the map below.

The tracts where this overlap is most noticeable are:

- 9.02 – University of Tennessee, Knoxville
- 14 – Western Heights
- 29 – Arlington, Sharp’s Ridge
- 35.02 – Chapman Ridge
- 68 – Morningside
- 69 – Fort Sanders

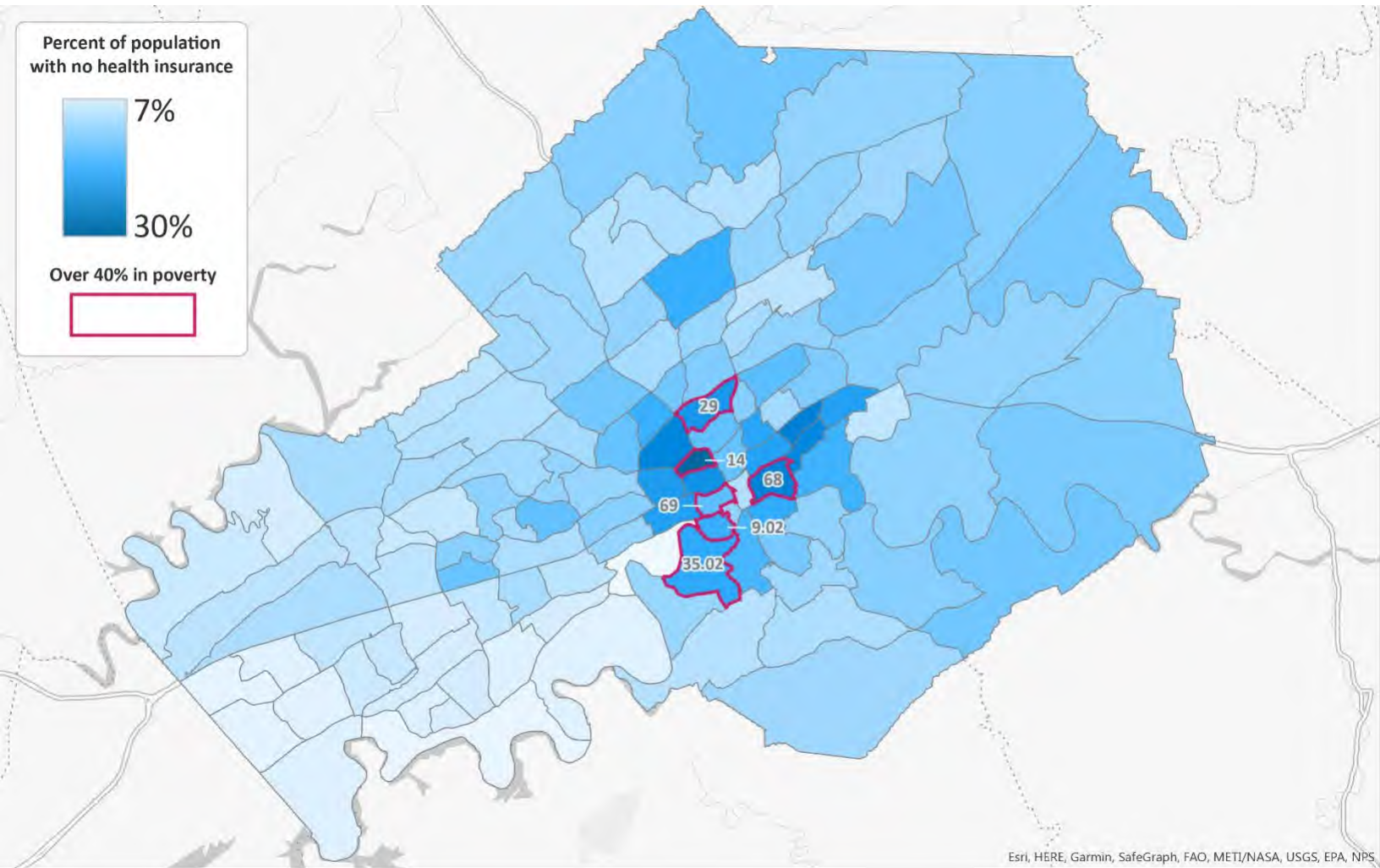


Figure 34: Lack of Health Insurance in Extremely High Poverty Census Tracts — 2020

Regarding resources that can increase access to healthcare in Knox County, positive findings were reported in the 2019–2020 Community Health Assessment:

- Number of hospitals and physicians per capita
- Cherokee Health Systems Integrated Care
- InterFaith Health Clinic
- East Knox Free Medical Clinic
- Free Medical Clinic of America
- Haslam Sansom Ministry Complex Health Center
- Remote Area Medical
- Knox Area Project Access
- Community Health Access and Navigation in Tennessee (CHANT) and other programs and services offered by Knox County Health Department



LACK OF TRANSPORTATION

While it is true that only a small minority of individuals in Knox County (5.6%) and Knoxville (9.9%) do not own a vehicle (See Figure 35), many of those who do not own a vehicle are low-income individuals. In Knoxville and Knox County traveling from home to work is difficult without a vehicle, as Knoxville Area Transit (KAT) service is less accessible for those who do not live near stops or work evening shifts and on weekends. According to the ET Index, living in the region without a car is difficult. As they explained in their 2015 report:

Getting around the region without a car is challenging due to long distances between trip origins and destinations and low-density development that does not support extensive transit service. Some parts of the region, however, do have sidewalks and bicycle lanes, and the number of greenways in the region is growing.²⁵¹

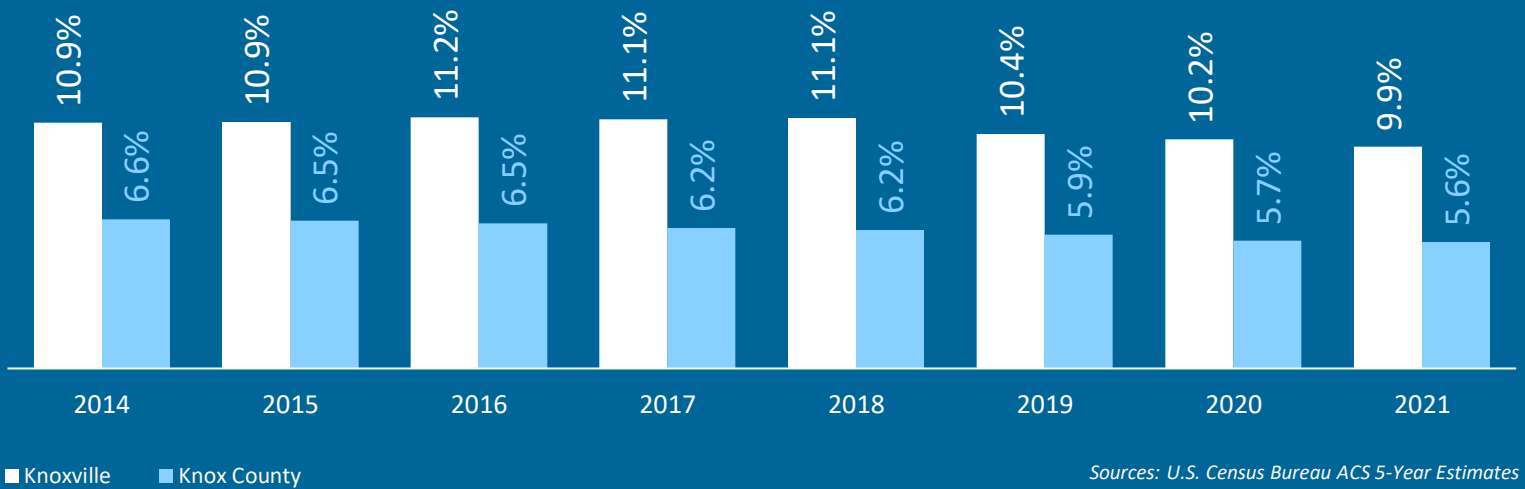


Figure 35: Percent of Households without Vehicles — 2014–2021

As shown in Figure 36, the 2017 National Household Travel Survey found that those in Tennessee with lower incomes tend to own older vehicles.^{252,253} This is understandable as lower income families may not be able to afford to buy a vehicle as frequently, and when they do, they tend to purchase previously owned vehicles because they are less expensive than new ones. However, this can be a problem as far as transportation reliability is concerned, as older vehicles are more likely to break down and need repairs. Without reliable transportation, these families may find it difficult to commute to and from work and to complete necessary daily activities (e.g., grocery shopping, medical appointments,

²⁵¹ ET Index. (n.d.). *Commuting: Households Without Vehicles*.

<https://web.archive.org/web/20160615070948/http://etindex.org/transportation/commuting/households-without-vehicles>

²⁵² National Household Travel Survey. (n.d.). *2017 National Household Travel Survey*. <https://nhts.ornl.gov/>

²⁵³ At the time this report was written, 2017 was the most recent year of data available from the National Household Travel Survey.

transporting children to and from school). Although more recent data on vehicle age by income are not available, we do know that, nationwide, the average vehicle age hit a new high of 12.5 years in 2023.²⁵⁴

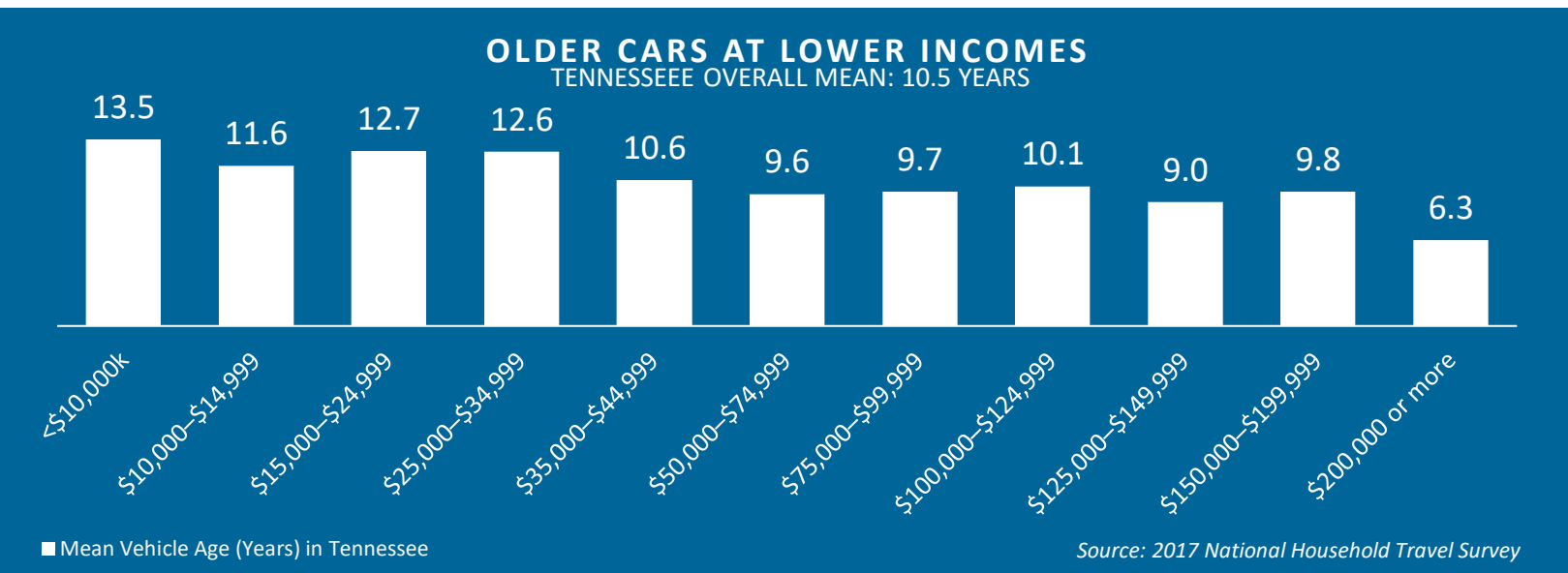


Figure 36: Mean Vehicle Age by Household Income in Tennessee — 2017

The average Knox County household spends 59% of its income on housing and transportation combined, which is higher than the national average of 50%.^{255, 256} Those living in unincorporated areas of the county spend 30% of their income on transportation alone.²⁵⁷ A 2008 study of households in the Knoxville Metropolitan Statistical Area found that households with higher income made more vehicle trips per day, compared to those with lower income.²⁵⁸ One reason for these findings could be the fact that households with more income may have more workers needing to commute to and from work. However, it is also possible that due to the cost of operating a vehicle and the cost of fuel, households with lower incomes may limit their trips to save money.

Those without vehicles have public transportation options. KAT is the most extensive transportation option offering fare-operated buses in Knoxville as well as a free trolley service for areas around downtown Knoxville and the area around the University of Tennessee, Knoxville. KAT carries approximately 3 million passengers each year.²⁵⁹ However, KAT service is limited, as night and weekend routes are less extensive. While over 80% of Knoxville residents live within one-half mile of a KAT stop,²⁶⁰ only 10% of households are within one-quarter mile of a high frequency (every 15 minute) bus route.²⁶¹ Many Knoxville residents can use KAT services to commute to and from work, but those who do not live or work near a bus line or work evening or night shifts are not able to take advantage of the transit system. Knox County CAC Transit provides accessible, demand-response public transportation services to the residents of Knox County who live within Knox County outside the KAT service area and to those city residents who are not served by the KAT fixed route system, including those who live too

²⁵⁴ Parekh, N. & Campau, T. (2023). *Average Age of Light Vehicles in the US Hits Record High 12.5 Years, According to S&P Global Mobility*. <https://www.spglobal.com/mobility/en/research-analysis/average-age-of-light-vehicles-in-the-us-hits-record-high.html>

²⁵⁵ Bureau of Labor Statistics. (2022). *Consumer Expenditures – 2021*. <https://www.bls.gov/news.release/pdf/cesan.pdf>

²⁵⁶ Advance Knox. (2022). *State of the County*. Knoxville, TN: Knox County Mayor’s Office. <https://advanceknox.org/resources/documents/Advance%20Knox%20State%20of%20the%20County%20Report.pdf>

²⁵⁷ *Ibid.*

²⁵⁸ *Ibid.*

²⁵⁹ Knoxville Area Transit. (n.d.). *Who We Are*. <https://katbus.com/159/Who-We-Are>

²⁶⁰ Knoxville Regional Transportation Planning Organization. (2021). *Mobility Plan 2045*. Knoxville, TN: Knoxville Regional Transportation Planning Organization. https://knoxtpo.org/wp-content/uploads/2021/12/MobilityPlan20145_Final-Compressed.pdf

²⁶¹ *Ibid.*

far from a bus stop or whose destination is not within the KAT service area. Together, KAT, East Tennessee Human Resources Agency (EHTRA), and Knox CAC provide about 3.3 million trips annually, and this ridership level remains consistent year-to-year.²⁶²

According to the 2021 American Community Survey, approximately 81% of Knox County residents drive to work alone, 7% carpool, 1% walk, and less than 1% use public transportation. Nine percent of Knox County residents work from home but need access to transportation for other tasks. The number of Knox County residents who are dependent on automobiles is projected to increase. According to a 2021 report by the Metropolitan Planning Commission, Knox County’s population is expected to grow by approximately 105,000 people by 2045 (a 23% increase from 2018). Much of this growth is expected to occur in more rural areas of West and North Knox County – areas where KAT, bikeways, and sidewalks are less accessible and average daily trips are longer.²⁶³ The aging population will also lead to greater reliance on public transit.

In June 2023, KAT completed a cost-neutral redesign plan to address changing transportation needs. If approved, the plan will be implemented in August 2024. The new plan increases route frequency along Cumberland Avenue, Sutherland Avenue, and a section of Western Avenue, which will increase the percentage of Knoxville residents who live within walking-distance of a high-frequency route. The plan also improves Sunday service; almost all routes will run on Sundays, although most will still run less frequently than on weekdays. In response to public feedback received during the planning process, KAT plans to introduce a new Millertown Pike route that will serve older adults at O’Connor Senior Center and Broadway Towers. According to KAT, “The plan improves 45-minute job access by 16% for overall residents, 20% for low-income residents, and 24% for residents of color.”²⁶⁴

²⁶² *Ibid.*

²⁶³ *Ibid.*

²⁶⁴ Knoxville Area Transit. (2023). *KAT Reimagined Recommended Bus Network Plan Introduced to KTA*. <https://katbus.com/kat-reimagined-recommended-bus-network-plan-introduced-to-cta/>



LACK OF CHILD CARE

For many families, affording childcare can be a challenge, as monthly child-care costs can exceed mortgage or rent. According to Child Care Aware of America, in 2022, the annual price of childcare for an infant at a childcare center was \$11,511, which is more than a year's tuition at a public four-year university. Childcare at a childcare center for an infant and a four-year-old in Tennessee costs \$21,489 annually.²⁶⁵ In Tennessee, single parents at the state's median income pay 39% of their income for center-based infant childcare for one child. Married parents of two children living at the poverty line would pay 77% of their household income for center-based childcare.²⁶⁶ While family childcare homes are less expensive, a single parent at the median income can expect to spend 26% on care for an infant; a married couple at the poverty line would spend 33% of their income on family care for an infant.²⁶⁷

Tennesseans for Quality Early Education surveyed Tennessee parents of children under age 6. The survey found that in Knox County, a lack of adequate childcare affected not only parents and their families, but also businesses, tax payers, and the larger economy.²⁶⁸ The study found that because of inadequate childcare, Knox County lost \$108 million in earnings and revenue in 2022.²⁶⁹ Inadequate childcare negatively impacted Knox County parents' productivity and/or their career opportunities; on average, working parents lost \$7,150 in job earnings due to childcare problems in 2022.²⁷⁰ The 2022 report found that among parents surveyed in Knoxville, many have trouble accessing and affording quality childcare.²⁷¹ More specifically, the survey found that in Knoxville:

- 60% reported problems accessing suitable childcare (e.g., has open slots, provides care outside for M–F daytime hours, can accommodate changing shifts, convenient location).
- 55% reported difficulty affording childcare.
- 44% had difficulty finding quality childcare.

Further, among those surveyed in Knox County, due to childcare problems:

- 27% have turned down a new job offer or promotion.
- 24% went from full-time to part-time or couldn't increase from part-time to full-time.
- 18% quit or were fired from a job.
- 16% left the workforce completely.

The demand for licensed childcare providers and preschool teachers is high in Knox County. In September 2023, the Tennessee Department of Human Services (TDHS) identifies only 54 TDHS-licensed or Tennessee Department of Education–approved childcare centers in Knox County that accept children under age 5.²⁷² The job site *Indeed* lists 93 open positions for pre-school teachers in Knox County as of September 2023,²⁷³ and Knox County Schools lists five openings for certified pre-K teachers.²⁷⁴ Before the COVID-19 pandemic, there were not enough childcare providers to meet the demand, and the

²⁶⁵ Child Care Aware America (2023). *Child Care Affordability in Tennessee*.

<https://info.childcareaware.org/hubfs/2022%20Price%20of%20Care%20State%20Fact%20Sheets/Tennessee%202022%20Price%20Fact%20Sheet.pdf>

²⁶⁶ This was calculated from the source in ²⁴⁴ based on annual income of \$27,750 and an annual cost of \$21,489 for an infant and a toddler in center-based childcare.

²⁶⁷ This was calculated from the source in ²⁴⁴ based on annual income of \$23,030 and an annual cost of \$7,707 for an infant in family care.

²⁶⁸ Tennesseans for Quality Early Education. (2022). *Workforce of Today and Tomorrow: The Economics of Tennessee's Child Care Crisis: Knox County Edition*. <https://tqee.org/app/uploads/2022/12/Regional-Knox-2022-TQEE-Child-Care-Study.pdf>

²⁶⁹ *Ibid.*

²⁷⁰ Belfield, C.R. (2022). *Economic Losses from Inadequate Child Care for Working Families in Tennessee: Technical Report*. <https://tqee.org/app/uploads/2022/12/Child-Care-Technical-Report-2022.pdf>

²⁷¹ Tennesseans for Quality Early Education. (2022). *Workforce of Today and Tomorrow: The Economics of Tennessee's Child Care Crisis: Knox County Edition*. <https://tqee.org/app/uploads/2022/12/Regional-Knox-2022-TQEE-Child-Care-Study.pdf>

²⁷² Tennessee Department of Human Services. (2023). *Find Child Care*. <https://www.tn.gov/humanservices/for-families/child-care-services/find-child-care.html>

²⁷³ Indeed. (2023). *Find Jobs*. <https://www.indeed.com>

²⁷⁴ Knox County Schools. (2023). *Employment Opportunities*. <https://knoxschools.munisselfservice.com/employmentopportunities/default.aspx>

pandemic has only exacerbated the provider shortage. As of December 2022, the United States had 10% fewer childcare providers than before the pandemic.²⁷⁵

One program that helps to combat the lack of quality childcare is Knoxville-Knox County Head Start/Early Head Start program for low-income families administered by the Knoxville-Knox County CAC. There is a great need for Head Start programming in Knox County, Tennessee. In 2021, 19% of children under the age of 5 in Tennessee live in poverty.²⁷⁶ For many low-income children under age 5, Knoxville-Knox County Head Start provides the early learning experiences they need to succeed in school and in life. During the 2021–2022 year, the program served 736 children, or approximately 30.2% of eligible preschool-aged children and 6.8% of eligible infants in Knox County received Head Start/Early Head Start services. Due to staffing issues in 2021–2022, Head Start / Early Head Start programs served fewer preschool children than prior to the pandemic.²⁷⁷ In addition to quality childcare, children and families who are enrolled in Head Start/Early Head Start also have access to support services including, “social services, mental health and disability services, and transportation. Head Start receives USDA reimbursement and nutritious meals are provided based on the hours the child attends the center.”²⁷⁸

The COVID-19 pandemic had severe impacts on childcare for young children as well as school-age children. Schools and childcare centers closed during initial COVID lockdowns, and essential workers who were unable to work from home faced challenges finding childcare. Low-income households faced the most frequent COVID-related childcare disruptions, including having a child quarantine or isolate at home or having their child center close due to COVID. Low-income families also experienced the greatest loss of income due to these disruptions because most low-wage workers do not have access to paid sick leave. Parents who did have paid sick leave often used up their sick leave and had to resort to unpaid days off to provide care for children during the pandemic.²⁷⁹

In response to the pandemic childcare crisis, the Tennessee Department of Human Services created a childcare assistance program that provided free childcare to essential workers; the program provided care for 3,826 Knox County children between April–November 2020. However, this funding ended in January 2021.²⁸⁰ The state also used COVID funding from the federal government to create childcare openings for almost 9,500 children across the state, in partnership with the YMCA and the Boys & Girls Club.²⁸¹

²⁷⁵ Tennesseans for Quality Early Education. (2022). *Workforce of Today and Tomorrow: The Economics of Tennessee’s Child Care Crisis: Knox County Edition*. <https://tqee.org/app/uploads/2022/12/Regional-Knox-2022-TQEE-Child-Care-Study.pdf>

²⁷⁶ Annie E. Casey Foundation. (2022). *Children in Poverty by Age Group in Tennessee*. Kids Count Data Center. <https://datacenter.aecf.org/data/tables/5650-children-in-poverty-by-age-group>

²⁷⁷ Knoxville-Knox County Head Start / Early Head Start. (2022). *2021–22 Annual Report*. Knoxville, TN: Knoxville-Knox County CAC.

²⁷⁸ Knoxville-Knox County CAC. (n.d.). *Head Start*. <http://www.knoxcac.org/newweb/programs-services/head-start>

²⁷⁹ Bhattarai, A. & Fowers, A. (2022). *For Low-Income Parents, No Day Care Often Means No Pay*. Washington, DC: The Washington Post. <https://www.washingtonpost.com/business/2022/02/22/child-care-covid-inequality/>

²⁸⁰ Kedebe, L.F. (2020). *Tennessee Parents Will Have Fewer Options for Child Care as Federal Coronavirus Relief Money Expires this Month*. <https://tn.chalkbeat.org/2020/12/14/22175089/tennessee-parents-child-care-federal-coronavirus-relief-money-expires>

²⁸¹ Tennessee State Government. (2023). *Tennessee Resiliency Plan*. https://www.tn.gov/content/dam/tn/finance/documents/financial-stimulus-accountability-group/041823_Tennessee_Resiliency_Plan.pdf



Section IV: Perceptual Needs, Strengths, and Gaps in Services

CAC Board Member, CAC Staff, and CAC Community Partner Surveys

CAC board members, staff, and community partners were provided an opportunity to share their perceptions about the needs of the low-income community in Knox County. Each group was asked to complete a survey that allowed respondents to rank the importance of CSBG services and to identify specific barriers that clients face. Highlighted findings from these surveys are displayed in Tables 11 through 13.

The rankings of importance for ten CSBG services are found in Table 11. Because the rankings ranged from 1 to 10, with 1 being the most important, smaller averages signify a higher level of importance assigned by each group of respondents.

There was variation between stakeholder groups regarding the importance of the 10 CSBG services. However, as shown in Table 12, four services emerged in the “top five” for all groups: helping low-income families achieve safe, affordable and energy efficient housing; helping low-income families move out of poverty by providing comprehensive case management services; helping people in crisis avoid utility shut-off, eviction, or other emergencies; and helping people become more self-sufficient through education by increasing literacy, getting a GED, obtaining job training or post-secondary education.

Table 11: Ranking of Importance of Knoxville-Knox County CAC CSBG Services by CAC Board, CAC Staff, and Community Partners — 2023

Services Provided by CAC	Average Rank		
	CAC Board Members (n = 21)	CAC Staff (n = 74)	Community Partners (n = 32)
Helping people become more self-sufficient through education by increasing literacy, getting a GED, obtaining job training or postsecondary education.	4.62	4.22	4.91
Helping people become more self-sufficient by getting and keeping a job.	5.00	4.78	4.97
Helping low-income people meet their food needs by community gardening.	7.86	7.27	6.53
Helping low-income families achieve safe, affordable and energy efficient housing.	4.95	4.47	3.59
Helping low-income families move out of poverty by providing comprehensive case management services.	4.76	4.69	3.81
Helping people in crisis avoid utility shut-off, eviction, or other emergencies.	3.86	4.38	3.84
Helping the working poor people qualify for and get better paying jobs.	5.19	5.74	5.06
Providing financial education programs.	6.76	7.66	6.69
Helping people access needed services such as medical, mental health and other treatments, social services, grocery shopping, and other needed services through transportation.	4.90	5.07	4.59
Helping elderly people to live independently in their homes and prevent the high costs of institutionalization.	5.10	5.86	5.31

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Board Members, CAC Staff, and Community Partners.

Table 12: The Five CAC Services Ranked As “Most Important” by CAC Board, Staff, and Community Partners in the CAC Community Needs Assessment Survey — 2023

Ranking	Board (n=21)	Staff (n=74)	Community Partners (n=32)
1	Helping people in crisis avoid utility shut-off, eviction, or other emergencies.	Helping people become more self-sufficient through education by increasing literacy, getting a GED, obtaining job training or post-secondary education.	Helping low-income families achieve safe, affordable and energy efficient housing.
2	Helping people become more self-sufficient through education by increasing literacy, getting a GED, obtaining job training or post-secondary education.	Helping people in crisis avoid utility shut-off, eviction, or other emergencies.	Helping low-income families move out of poverty by providing comprehensive case management services.
3	Helping low-income families move out of poverty by providing comprehensive case management services.	Helping low-income families achieve safe, affordable and energy efficient housing.	Helping people in crisis avoid utility shut-off, eviction, or other emergencies.
4	Helping people access needed services such as medical, mental health and other treatments, social services, grocery shopping, and other needed services through transportation.	Helping low-income families move out of poverty by providing comprehensive case management services.	Helping people access needed services such as medical, mental health and other treatments, social services, grocery shopping, and other needed services through transportation.
5	Helping low-income families achieve safe, affordable and energy efficient housing.	Helping people become more self-sufficient by getting and keeping a job.	Helping people become more self-sufficient through education by increasing literacy, getting a GED, obtaining job training or post-secondary education.

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Board Members, CAC Staff, and Community Partners.

Table 13 presents responses from the three groups when asked to identify three problems or barriers that prevent people from achieving self-sufficiency in the areas of employment, health insurance, childcare, transportation, independent living, housing, and nutrition. For each question, survey respondents were provided a list of five to eight factors that may contribute to the problem. From this list, they were asked to select up to three that believed were the most significant barriers to attaining self-sufficiency. Cost emerged as a significant barrier for obtaining health insurance, childcare, transportation, independent living, housing, and nutritious foods. Lack of transportation and lack of education and training were reported as significant barriers to securing employment.

Table 13: Opinions of CAC Board, CAC Staff, and Community Partners about Problems That Pose Barriers to Self-Sufficiency — 2023

Problems/Barriers	% of CAC Board Members Selecting Each Response (n = 21)	% of CAC Staff Selecting Each Response (n = 74)	% of Community Partners Selecting Each Response (n = 32)
What problems keep people in our community from getting work?	95.2% No transportation 85.7% Childcare 66.7% Lack of training / education or skills 33.3% Mental disability 4.8% No jobs available 4.8% Physical disability	86.5% Lack of training / education or skills 75.7% Childcare 73.0% No transportation 25.7% Mental disability 17.6% Physical disability 4.1% No jobs available	81.3% No transportation 78.1% Lack of training / education 59.4% Childcare 34.4% Mental disability 18.8% No jobs available 12.5% Physical disability
What problems make it hard for people in our community to get health insurance?	95.2% Cost 85.7% Lack of knowledge of public or private insurance options 71.4% Not offered by employer 14.3% No private insurance available 14.3% Poor credit	91.9% Cost 75.7% Lack of knowledge of public or private insurance options 64.9% Not offered by employer 13.5% Poor credit 10.8% No private insurance available	90.6% Cost 75.0% Lack of knowledge of public or private insurance options 56.3% Not offered by employer 12.5% No private insurance available 3.1% Poor credit
What problems make it hard for people in our community to have or keep childcare?	95.2% Cost 38.1% No transportation 38.1% Not enough providers 33.3% Location of care providers 28.6% Children have special needs 23.8% Quality of providers 19.0% Hours not sufficient	91.9% Cost 52.7% Hours not sufficient 37.8% No transportation 25.7% Children have special needs 25.7% Location of care providers 24.3% Quality of providers 24.3% Not enough providers	93.8% Cost 56.3% Hours not sufficient 53.1% Not enough providers 31.3% No transportation 28.1% Children have special needs 21.9% Location of care providers 9.4% Quality of providers
What problems do people in our community have with transportation?	61.9% Can't afford a car 47.6% No bus routes near home 38.1% Can't afford car repairs 38.1% No bus routes near work 33.3% No car 33.3% Price of gas 28.6% Can't afford car insurance 19.0% No public transportation	68.9% Can't afford a car 48.6% No car 44.6% Can't afford car repairs 35.1% Price of gas 31.1% No bus routes near home 31.1% No bus routes near work 29.7% Can't afford car insurance 12.2% No public transportation	71.9% Can't afford a car 53.1% No car 34.4% Can't afford car insurance 31.3% Can't afford car repairs 31.3% No bus routes near home 28.1% Price of gas 25.0% No public transportation 25.0% No bus routes near work

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Board Members, CAC Staff, and Community Partners

Table 13 (cont.)

Problems/Barriers	% of CAC Board Members Selecting Each Response (n = 21)	% of CAC Staff Selecting Each Response (n =74)	% of Community Partners Selecting Each Response (n = 32)
What problems do older adults or persons with disabilities in our community have that keeps them from living independently in their homes?	71.4% Unable to complete daily living tasks 66.7% Can't afford to maintain home 42.9% Unable to complete housekeeping tasks 33.3% Unable to prepare meals 28.6% Can't afford long term care insurance 19.0% Can't afford to retrofit home 14.3% No public transportation 9.5% Unable to shop for food	71.6% Can't afford to maintain home 68.9% Unable to complete daily living tasks 43.2% Unable to complete housekeeping tasks 31.1% Can't afford long term care insurance 27.0% Unable to prepare meals 25.7% Can't afford to retrofit home 13.5% Unable to shop for food 5.4% No public transportation	78.1% Can't afford to maintain home 62.5% Unable to complete daily living tasks 34.4% Can't afford to retrofit home 25.0% Unable to complete housekeeping tasks 18.8% Can't afford long term care insurance 18.8% Unable to prepare meals 18.8% No public transportation 15.6% Unable to shop for food
What problems do people in our community have with housing?	100.0% Rent too high 66.7% Utilities too high 66.7% Can't find affordable housing 38.1% House needs major repairs 19.0% House payment too high	91.9% Rent too high 79.7% Can't find affordable housing 52.7% Utilities too high 31.1% House needs major repairs 25.7% House payment too high	93.8% Rent too high 87.5% Can't find affordable housing 43.8% Utilities too high 28.1% House needs major repairs 12.5% House payment too high
What problems do people in our community have with finding and preparing nutritious food?	100.0% Cost of good quality food 57.1% Lack of nutrition education 38.1% Location of grocery stores 28.6% Unable to prepare food 28.6% Unable to shop for food 14.3% Lack of community gardens	91.9% Cost of good quality food 43.2% Location of grocery stores 43.2% Lack of nutrition education 40.5% Unable to prepare food 35.1% Unable to shop for food 12.2% Lack of community gardens 1.4% No problems	78.1% Cost of good quality food 62.5% Location of grocery stores 40.6% Unable to prepare food 34.4% Lack of nutrition education 25.0% Unable to shop for food 21.9% Lack of community gardens 3.1% No problems

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Board Members, CAC Staff, and Community Partners

In addition to the provided response options in Table 13, board members, staff, and community partners had the option to write in problems or barriers that prevent people from achieving self-sufficiency. Their answers highlighted less common and emerging barriers.

When asked, “What problems keep people in our community from getting work?” staff and community partners mentioned challenges related to having a criminal history, having substance abuse disorder, and jobs requiring drug testing. One community partner mentioned the need for legal aid to help people expunge their criminal record so that they can obtain housing and employment. Homelessness and lack of stable housing, as well as *“insufficient pay to cover costs of living”* (staff), also pose barriers to employment. As one CAC staff member wrote, *“homelessness = no address for hiring paperwork and no sense of stability to allow folks to prioritize regular work.”* One staff member noted that some employers discriminate against jobseekers from minority groups and that this poses a barrier for clients finding work, while a community partner noted *“stigma related to disability”* as a barrier.

Staff and community partners identified barriers to health insurance coverage, including confusion among low-income people about how to get health insurance:

- *“Lack of health care navigators to help identify and sift through options.”* (Community Partner)
- *“Not sure how to get started.”* (CAC Staff)
- *“Not knowing where to go and sign up for the free insurance.”* (Community Partner)
- *“It’s overwhelming to figure out.”* (Community Partner)

Even when individuals know how to find and sign up for health insurance, cost is a barrier, as one staff member reported *“rejections, sometimes through exorbitant pricing, by insurance companies.”* One staff member and one partner identified *“Tennessee’s refusal to expand Medicaid”* as a barrier to health insurance coverage, while another community partner observed that *“Health insurance is an absurdly broken system.”*

Few additional barriers to childcare were mentioned, including waitlists at childcare centers and the difficulty of finding childcare for multiple children (both mentioned by CAC staff).

When asked about barriers to transportation, staff and community partners elaborated or expanded on the provided response options. In addition to the cost of a vehicle, car insurance, and car repairs, one staff member highlighted the barriers posed by the cost of traffic tickets and other legal fees, noting that low-income people sometimes have *“no license—often due to fees owed (legal fees, tickets, reinstatement fees, etc.)”* While the survey provided response options related to the lack of public transportation (*“No bus routes near home,” “No bus routes near work,”* and *“No public transportation”*), staff and community partners also mentioned barriers related to the timeliness, reliability, and accessibility of public transportation:

- *“Public transportation, if available, isn’t time efficient enough to be reasonable.”* (CAC Staff)
- *“They need door-to-door service that is reliable and time efficient.”* (Community Partner)

In addition, one CAC staff member highlighted the challenges faced by people living in more rural areas of the county: *“Not enough [transportation]—especially for those who live in rural areas in the county who have no way to get around.”*

Barriers to independent living included transportation, housing, and lack of family support. Older adults and people with disabilities face a *“lack of housing (both accessible and affordable)”* (Community Partner) as *“rental homes are being sold and they are put out on the streets”* (CAC Staff). One staff member and one community partner noted that older adults and people with disabilities face additional challenges when they do not have family to help them; as a staff member noted, *“They need in-home assistants; [they have] no family support.”*

Responses to the question “What problems do people in our community have with housing?” highlight the worsening housing crisis in Knox County. Cost-related barriers were mentioned most often, as rent payments and rental requirements have grown, placing housing out of reach for many low-income

individuals, and property taxes have increased. There also are simply not enough homes for rent or sale, particularly at lower price points.

- *“Entry requirements for new rental units are more challenging - landlord requires background and credit checks, proof of three months’ rent in bank, first and last months’ rent, high application fees, pet fees.”* (Community Partner)
- *“Rental properties are all FULL or too expensive.”* (CAC Staff)
- *“There are no laws to stop landlords from jacking prices up to whatever they want to.”* (CAC Staff)
- *“Property taxes rise/gentrification.”* (Community Partner)
- *“Flippers take low-cost housing out of market.”* (CAC Board Member)
- *“Lack of housing availability in the rental and buying markets.”* (CAC Staff)

Staff and community partners also noted that there are not enough landlords who accept housing vouchers; individuals face discrimination from landlords who own affordable housing or accept housing vouchers; and there is not enough supportive housing that accepts families. In addition, less expensive housing is often in difficult-to-reach locations, unsafe, and/or inaccessible for persons with disabilities.

- *“Significant decrease in landlords accepting vouchers”* (CAC Staff)
- *“Not enough housing qualifies for vouchers such as KCDC”* (Community Partner)
- *“Discrimination by private companies that manage HUD properties”* (Community Partner)
- *“Lack of supportive housing for families and couples”* (Community Partner)
- *“Most density housing is not desirable, either in quality or location.”* (CAC Staff)

One community partner also noted the challenges posed by a *“lack of understanding of preventative home maintenance.”* People who purchase their first home after a lifetime of renting may not know what kinds of home maintenance need to be completed and how often. Landlords often do not invest in home maintenance or upgrades, and renters can’t do these tasks themselves. As a result, housing problems go unfixed, and housing quality degrades over time.

Barriers to finding and preparing nutritious food included a lack of time for shopping and preparing food because *“other concerns take precedence in their lives”* (Community Partner) and people are *“unable to shop AND prepare nutritious meals due to heavy workload/working multiple jobs”* (CAC Staff). In these cases, often *“fast food is convenient and cheaper than buying groceries”* (CAC Staff). Two community partners noted that the ability to prepare healthy food depends not only on the cost of groceries but also access to *“tools and extras needed for cooking;”* some low-income individuals cannot prepare healthy food due to a *“lack of utensils/tools to prepare food (can openers, hygiene products, etc.”* One Board Member also mentioned the need to develop cooking skills, as food preparation is difficult for *“young people who need to learn to cook.”*

CAC Client Surveys

CAC clients who received services from CSBG-funded programs were asked to complete a survey about their experiences with CAC. Clients were provided a list of 14 problems and asked to mark all problems that they or anyone living in their household currently experience. Three-quarters of clients reported at least one problem (see Table 14). The most commonly reported problems were trouble paying utility bills (31%), transportation (31%), and money for rent or house payments (29%). “Other” problems mentioned by clients included housing (3 clients), legal problems (3 clients), money for or help with house cleaning (2 clients), money for gas (1 client), car repairs (1 client), washing clothes (1 client), counseling / marriage issues (1 client), furniture (1 client), and needing a church to attend (1 client).

Table 14 also shows the percentage of clients from each region of Knox County (East, North, South, and West Knox County) experiencing each problem. In all four regions, four of the top five problems are the same: transportation, trouble paying utility bills, money for rent or house payments, and money for

food. In East and North Knox County, finding a job also ranked in the top 5 problems. In South Knox County, the fifth most common problem was after school care for children, while continuing secondary education or training programs was the fifth most common problem in West Knox County.

Table 14: Problems Faced by CAC Clients and their Households – 2023

% of All CAC Clients Selecting Each Response (n = 211)	
31.3%	Transportation
30.8%	Can't pay utility bill
29.4%	Money for rent or house
20.4%	Money for food
14.2%	Finding a job
11.8%	Physical health problem
11.4%	Continuing secondary education or training programs
10.0%	House needs repair
8.5%	Day care for children
8.1%	After school care for children
8.1%	Other
6.2%	Drug or alcohol problem
3.8%	Using check cashing services, payday advances, title pawn, rent to own, or tax preparation with high fees
3.3%	Care for elderly family member
24.6%	Did not indicate an issue
% of CAC Clients in East Knox County Selecting Each Response (n=64)	
37.5%	Can't pay utility bill
31.3%	Money for rent or house
25.0%	Transportation
17.2%	Money for food
14.1%	Finding a job
12.5%	House needs repair
7.8%	Continuing secondary education or training programs
6.3%	Physical health problem
6.3%	Other
4.7%	After school care for children
4.7%	Care for elderly family member
4.7%	Day care for children
4.7%	Drug or alcohol problem
1.6%	Using check cashing services, payday advances, title pawn, rent to own, or tax preparation with high fees
18.8%	Did not indicate an issue
% of CAC Clients in North Knox County Selecting Each Response (n=66)	
43.9%	Transportation
27.3%	Money for rent or house
21.2%	Can't pay utility bill
19.7%	Finding a job
15.2%	Money for food
13.6%	Day care for children
12.1%	Physical health problem
9.1%	Continuing secondary education or training programs
9.1%	House needs repair
6.1%	After school care for children
6.1%	Drug or alcohol problems
6.1%	Using check cashing services, payday advances, title pawn, rent to own, or tax preparation with high fees
6.1%	Other
3.0%	Care for elderly family member
19.7%	Did not indicate an issue

Table 14 (cont.)

% of CAC Clients in South Knox County Selecting Each Response (n=28)

39.3%	Can't pay utility bill
32.1%	Money for food
32.1%	Money for rent or house
32.1%	Transportation
17.9%	After school care for children
17.9%	Continuing secondary education or training programs
17.9%	Physical health problem
14.3%	Finding a job
10.7%	Day care for children
10.7%	Drug or alcohol problem
7.1%	House needs repair
7.1%	Using check cashing services, payday advances, title pawn, rent to own, or tax preparation with high fees
3.6%	Care for elderly family member
0.0%	Other
17.9%	Did not indicate an issue

% of CAC clients in West Knox County Selecting Each Response (n=39)

38.5%	Money for rent or house
35.9%	Can't pay utility bill
33.3%	Money for food
33.3%	Transportation
17.9%	Continuing secondary education or training programs
15.4%	Physical health problem
15.4%	Other
12.8%	After school care for children
10.3%	Finding a job
10.3%	House needs repair
7.7%	Day care for children
7.7%	Drug or alcohol problem
2.6%	Care for elderly family member
2.6%	Using check cashing services, payday advances, title pawn, rent to own, or tax preparation with high fees
17.9%	Did not indicate an issue

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Clients

CAC clients were also given a list of 17 problems that affect communities in Knox County and asked whether each problem was not a problem, somewhat of a problem, or a serious problem in their neighborhood. Table 15 shows the percentage of CAC clients who reported that each issue was a somewhat of a problem or a serious problem in their neighborhood. The most common neighborhood problem reported by clients in Knox County was affordable housing; 69% of clients reported affordable housing was a problem. More than 60% of clients reported that their neighborhood had problems with crime, mental illness, homelessness, lack of good paying jobs, drug abuse, and/or unemployment.

There were some differences in neighborhood problems based on the area of the county where the client lived. Clients in East Knox County were more likely than those in other areas to report problems with crime, lack of good paying jobs (tied with North Knox County), hunger, inadequate transportation, and lack of problems to help elderly. Clients in North Knox County were most likely to report lack of good paying jobs (tied with East Knox County). Clients in South Knox County were most likely to report problems with inadequate health care, illiteracy (tied with West Knox County), teen pregnancy, and other problems. Clients in West Knox County were most likely to report problems with lack of affordable housing, mental illness, homelessness, drug abuse, unemployment, lack of job training, lack of continuing education or training, lack of recreation problems, and illiteracy (tied with South Knox County).

Table 15 shows the top five problems in each area of Knox County. Affordable housing, crime, and homelessness are among the top five problems in all areas of the county. Lack of good paying jobs is among the top 5 problems in East and North Knox County, and hunger is the fifth most common problem in East Knox County. Mental illness is a top problem in all areas *except* East Knox County. Drug abuse is a top problem in South Knox County, and unemployment is a top problem in West Knox County.

Other neighborhood problems reported in Knox County included:

- *“More programs that are offered on Western, should be offered in East Knoxville due to limited available transportation.”*
- *“More people to help the East Knoxville Community.”*
- *“Housing waitlist” with public housing.*
- *“Doctors who do not understand patient conditions and do not listen to patients.”*
- *“Finding housing.”*
- Discrimination in the legal and criminal justice systems.
- The need for services for homeless youth:
 - *“Drop in center serving youth.”*
 - *“Housing for youth.”*

Table 15: Neighborhood Problems Reported by CAC Clients

Percent of clients reporting each problem

Neighborhood / Community Problems	All CAC Clients (n = 211)	CAC Clients in East Knox County (n=64)	CAC Clients in North Knox County (n=66)	CAC Clients in South Knox County (n=28)	CAC Clients in West Knox County (n=39)
Lack of affordable housing	69.2%	68.8%	66.7%	75.0%	79.5%
Crime	67.3%	75.0%	65.2%	71.4%	69.2%
Mental illness	66.8%	64.1%	66.7%	71.4%	79.5%
Homelessness	65.9%	70.3%	65.2%	64.4%	76.9%
Lack of good paying jobs	64.9%	70.3%	69.7%	60.7%	64.1%
Drug abuse	62.1%	65.6%	57.6%	64.3%	66.7%
Unemployment	61.1%	60.9%	60.6%	60.7%	71.8%
Hunger	58.8%	67.2%	57.6%	60.7%	59.0%
Inadequate transportation	53.6%	57.8%	53.0%	57.1%	53.8%
Lack of programs to help elderly	53.1%	59.4%	56.1%	46.4%	56.4%

Table 15 (cont.)

Neighborhood / Community Problems	All CAC Clients (n = 211)	Average Score			
		CAC Clients in East Knox County (n=64)	CAC Clients in North Knox County (n=66)	CAC Clients in South Knox County (n=28)	CAC Clients in West Knox County (n=39)
Inadequate health care	52.6%	56.3%	53.0%	57.1%	53.8%
Lack of job training	51.7%	54.7%	50.0%	42.9%	66.7%
Lack of continuing education or training	48.3%	46.9%	48.5%	53.6%	59.0%
Lack of recreation programs	48.3%	46.9%	51.5%	50.0%	53.8%
Illiteracy	46.4%	45.3%	47.0%	53.6%	53.8%
Teen pregnancy	41.2%	40.6%	39.4%	50.0%	48.7%
Other problem	10.9%	12.5%	9.1%	17.9%	7.7%

Source: Knoxville-Knox County Community Action Committee Community Needs Assessment Surveys for CAC Clients

Table 16: The Top Five Neighborhood Problems Identified by CAC Clients — 2023

Ranking	All CAC Clients (n = 211)	CAC Clients in East Knox County (n=64)	CAC Clients in North Knox County (n=66)	CAC Clients in South Knox County (n=28)	CAC Clients in West Knox County (n=39)
1	Lack of affordable housing	Crime	Lack of good paying jobs	Lack of affordable housing	Lack of affordable housing
2	Crime	Lack of good paying jobs	Lack of affordable housing	Crime	Mental illness
3	Mental illness	Homelessness	Mental illness	Mental illness	Homelessness
4	Homelessness	Lack of affordable housing	Crime	Drug abuse	Unemployment
5	Lack of good paying jobs	Hunger	Homelessness	Homelessness	Crime



Section V: Current Services

Client Characteristics

In Fiscal Year 2022, Knoxville-Knox County CAC served 31,610 clients. The majority of clients served were White (37.0%) or Black (31.3%) and non-Hispanic (69.5%). Most clients were under age 65, and 28.3% were youth under age 18.

Table 17: Selected Client Characteristics Reported for Fiscal Year 2022

Race	Percent
American Indian or Alaska Native	0.2%
Asian	0.2%
Black or African American	31.3%
Native Hawaiian or Other Pacific Islander	0.0%
White	37.0%
Other	2.0%
Two or more races	5.0%
Not reported	24.3%
Ethnicity	
Hispanic/Latino	3.4%
Not Hispanic/Latino	69.5%
Not reported	27.1%
Age	
Under 18 years	28.3%
18 to 64	44.4%
65 and over	15.0%
Not reported	12.3%
Education (Ages 25 and up)	
Less than high school graduate	17.9%
High school graduate	27.6%
12 th grade and some secondary	17.6%
Not reported	36.9%

Source: FY 2022 Knoxville-Knox County Community Action Agency CSBG IS Survey

Service Locations and Available Services

Neighborhood Centers located in East, South, and West Knox County are focal points for service delivery to low-income individuals and families. The Centers are strategically located in Knox County to provide residents equal access to services, information, and referral. Their specific locations are:

Quadrant	Neighborhood Center Address
East	4610 Asheville Highway
South	522 Old Maryville Pike
West	2247 Western Avenue

The West Neighborhood Center is in the Ross Building, which also houses Central Office Administration and many programs operated by CAC, including:

- Knoxville-Knox County Office on Aging
- Ross-Central Head Start Center
- CAC Housing and Energy Services (including lead abatement, weatherization, and home repair)
- AmeriCorps
- Homeward Bound (including homeless outreach, homeless prevention, 2Gen family programming, and workforce development)
- Knox County CAC Transit (including Volunteer Assisted Transit)
- Office of Community Services (including utility services such as LIHEAP and Project Help)
- Food and Nutrition Programs
- Volunteer Income Tax Assistance (VITA)
- Community Leadership
- Community Action for Affordable Neighborhoods (CAAN)

In addition to CAC services, the Ross Building houses the Murphy Branch of the Knox County Library.

CAC services are provided at other locations as well those listed above, including seven Head Start Centers, the O’Connor Senior Center, the Daily Living Center, Beardsley Farm Urban Agriculture, and Barbara H. Monty Mobile Meals Community Kitchen.

The delivery process for all CSBG services is similar. Applicants complete an application form that includes eligibility determination information, basic information about the individual and/or the family, and the types of services needed. Services are provided to any eligible individual or family who needs and desires to make use of the available service.

If a program or caseload is full, individuals may be placed on a waiting list, referred to another CAC component, or referred to another agency able to meet the need. Individuals and families may be referred by other agencies or programs to CAC or may apply directly. For some services, a plan of service must be developed. For others, such as the garden program, provision of the seeds and plants constitutes the completion of service. The plan of service includes problem identification and the steps or actions to be taken to resolve the problem. A client release of information statement is secured so that information can be shared with other CAC components and outside agencies. When services are completed, the case is closed. The differences in the ways each service is offered are described in each service’s admissions policies.

Knoxville-Knox County Community Action Committee — Needs Assessment 2023



Section VI: Conclusions

The population of Knox County has grown 9.7% over the past 10 years. As of 2021, 475,286 people live in Knox County; 189,339 of these people live in Knoxville.²⁸² Rapid population growth stresses the infrastructure. Rents increased 72% from 2019–2023. In 2023, an individual making the minimum wage would have to work 123 hours per week to afford a two-bedroom apartment in Knoxville at fair market rent.²⁸³ Home sales prices have also increased, and in 2022, only one in three Knox County residents can afford to purchase a home, putting home ownership out of reach of many potential first time homebuyers.²⁸⁴ Surveys of CAC board members, staff, community partners, and clients also indicate that affordable housing is a top priority in Knox County. Board members, staff, and community partners all ranked “helping low-income families achieve safe, affordable and energy efficient housing” as one of the top five most important CSBG-funded services at Knoxville-Knox County CAC. One in three clients reported that their household has problems with “money for rent or house,” and this was the most common problem in West Knox County. Similarly, “lack of affordable housing” was the most common neighborhood problem reported by CAC clients.

The highest rates of population growth have occurred in areas of West and North Knox County that have historically had low population density, and these areas are expected to continue to experience high levels of population growth.²⁸⁵ These population trends pose a challenge for transportation and social service agencies that are currently concentrated within the city of Knoxville. In fact, transportation was the most common household problem mentioned by CAC clients in north Knox County (44%) and the third most common problem in west Knox County (33%).

While Knox County has experienced population growth in all age groups, the greatest increases in population have been among seniors.^{286,287} The Tennessee Commission on Aging and Disability projects that, by 2030, 19% of Knox County residents will be age 65 and older.²⁸⁸ Many seniors struggle to make ends meet as housing prices rise and inflation drives up the cost of food and other necessities. For most seniors who rent or have a mortgage, Social Security Income alone is not enough to meet basic needs,²⁸⁹ and 27.4% of Knox County residents age 65–74 are still working as of 2021.²⁹⁰ In addition, many seniors

²⁸² U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

²⁸³ National Low-income Housing Coalition. (2023). *Out of Reach 2023*. https://nlihc.org/sites/default/files/oor/Tennessee_2023_OOR.pdf

²⁸⁴ Brooks, A. & Gilhula, T. (2022). *Our Demographics: What’s at Stake?* Knoxville – Knox County Planning. https://knoxplanning.org/resources/presentations/Leadership%20Knoxville%20Presentation_2022-09-15_Final.pdf

²⁸⁵ Knoxville Regional Transportation Planning Organization. (2021). *Mobility Plan 2045*. Knoxville, TN: Knoxville Regional Transportation Planning Organization. https://knoxtpo.org/wp-content/uploads/2021/12/MobilityPlan20145_Final-Compressed.pdf

²⁸⁶ U.S. Census Bureau. (2022). *2021 American Community Survey 5-Year Estimates*. <https://data.census.gov>

²⁸⁷ U.S. Census Bureau. (2013). *2012 American Community Survey 5-Year Estimates*. <https://data.census.gov>

²⁸⁸ Tennessee Commission on Aging and Disability. (2020). *Tennessee County-by-County 2020*. <https://www.tn.gov/content/dam/tn/aging/documents/2020%20sided-edit-web.pdf>

²⁸⁹ Elder Index. (2023). *The Elder Index™* [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. [ElderIndex.org](https://elderindex.org)

²⁹⁰ U.S. Census Bureau. (2013). *2012 American Community Survey 5-Year Estimates*. <https://data.census.gov>

live in older homes, which are often not weatherized to protect against extreme temperatures or accessible for people with mobility and sensory disabilities. As the population ages, Knox County will need more health care providers, home health aides, low-income senior housing units, and assisted living and nursing home beds. Seniors will need help with retrofitting existing homes to be accessible; other home maintenance and repairs; grocery shopping and preparing meals; and assistance with other tasks that help them remain in their homes as long as possible. Social interaction and community promote quality of life, independence, and physical and mental health for elders. Many seniors have suffered from social isolation during the pandemic and may now need help re-engaging with the community. CAC's Office on Aging serves these seniors through assistance with nutrition, housing, weatherization and home repairs, and other basic needs. CAC also operates the John T. O'Connor Senior Center in East Knoxville, which provides a place for Knox County seniors to socialize, engage in physical activity, learn new skills, and receive health screenings.

In both Knoxville and Knox County, poverty rates are higher among seniors and children, compared to other age groups. Fifteen percent of children in Knox County, and 28% of children in Knoxville, live in poverty. The poverty rate in Knoxville and Knox County have declined over the past five years. In 2021, 22.5% of Knoxville residents and 12.7% of Knox County residents lived below the federal poverty level.²⁹¹ Declining poverty rates are good news, but the poverty rate does not tell the whole story. Although the federal poverty rate is adjusted for inflation,²⁹² the poverty rate is still much lower than the cost of living. One in four Knox County households lives above the federal poverty line, includes at least one adult who works, but does not have enough income to pay for housing, childcare, food, transportation, health care, and a basic smartphone plan. These individuals are referred to as Asset Limited, Income Constrained, Employed, or ALICE.²⁹³ Unlike poverty rates, ALICE thresholds are based on location and take into account rising housing prices in Knox County.²⁹⁴

Although poverty rates were declining even before the COVID-19 pandemic, experts predict that poverty rates will increase as COVID-era federal public benefits expire. During the pandemic, the Advance Child Tax Credit and stimulus checks kept families out of poverty, while expanded SNAP and Medicaid benefits reduced food insecurity and uninsurance rates.²⁹⁵ Poverty rates presented in this report are from 2021, when most of these programs were still in place in Tennessee. Combined with increases in housing prices and inflationary increases in the cost of food, gas, and other necessities, many Knoxville and Knox County residents need support meeting their basic needs in the wake of the pandemic.

Knox County is already feeling the effects of climate change, with extreme temperatures and poor summer air quality caused by wildfires in other parts of the U.S. and Canada. Climate change is one driver behind ongoing population growth in Knox County, as people move from areas of extreme heat, drought, and hurricanes to more the more temperate climate of the Southeast.²⁹⁶ Although East Tennessee is not at high risk of many of the more serious effects of climate change such as sea level rise and hurricanes,²⁹⁷ extreme heat is already affecting Knoxville and Knox County. The number of extreme heat days in Knox County has more than doubled since 1970. Climate change intersects with all of the other topics in this report—poverty, food insecurity, housing, homelessness, and more—and will require new and expanded efforts to adapt to the changing environment. CAC's home weatherization programs will be important to help low-income residents in Knox County's aging housing stock adapt their homes for extreme temperatures. More low-income residents will need energy subsidies for air conditioning in summer, as well as heating in winter, as extreme temperatures lead to higher utility bills. Unsheltered

²⁹¹ *Ibid.*

²⁹² U.S. Department of Health and Human Services. (2022). Annual Update of the HHS Poverty Guidelines. *Federal Register*: 3424-3425. <https://www.federalregister.gov/documents/2023/01/19/2023-00885/annual-update-of-the-hhs-poverty-guidelines>

²⁹³ United for ALICE. (n.d.). *Tennessee County Reports 2021*. <https://www.unitedforalice.org/county-reports/tennessee>

²⁹⁴ United for ALICE. (n.d.). *About Us: Overview*. <https://www.unitedforalice.org/overview>

²⁹⁵ Macartney, S., Ghertner, R., Wheaton, L., & Giannarelli, L. (2022). *Federal Economic Stimulus Projected to Cut Poverty in 2021, Though Poverty May Rise as Benefits Expire*. Washington, DC: Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services.

²⁹⁶ Clark, M. B., Nkonya, E., & Galford, G. L. (2022). Flocking to fire: How climate and natural hazards shape human migration across the United States. *Frontiers in Human Dynamics*, 4, 46. <https://doi.org/10.3389/fhumd.2022.886545>

²⁹⁷ Pinkus, A. (2021). *Mapping Climate Risks by County and Community*. American Communities Project. <https://www.americancommunities.org/mapping-climate-risks-by-county-and-community/>

homeless individuals, who die of heat-related illnesses at 200 times the rate of sheltered individuals, will need more access to safe, climate-controlled indoor spaces. Knoxville and Knox County also have resources that will protect against some of the harsher effects of climate change. The county's extensive network of urban wilderness, greenways, and parks provide cooler places for residents to recreate. Currently, half of Knoxville residents live within a 10-minute walk to one of the city's 118 parks, and low-income residents are more likely than middle- and high-income residents to live near a city park.

Now in its 60th year, Knoxville–Knox County CAC partners with local government and nonprofits to provide comprehensive social services to vulnerable residents of Knoxville and Knox County. CAC offers serves low-income Knox County residents through rental and housing assistance, home repair, weatherization, utility assistance, lead remediation, transportation, early childhood education, senior assistance, nutrition assistance, workforce development, community leadership training, and more. These programs have helped low-income families across the county weather the COVID-19 pandemic. As we look to the future of Knox County—population growth, an aging population, increased housing costs, and climate changes—the services and programs offered by Knoxville–Knox County CAC will help low-income residents survive and thrive.