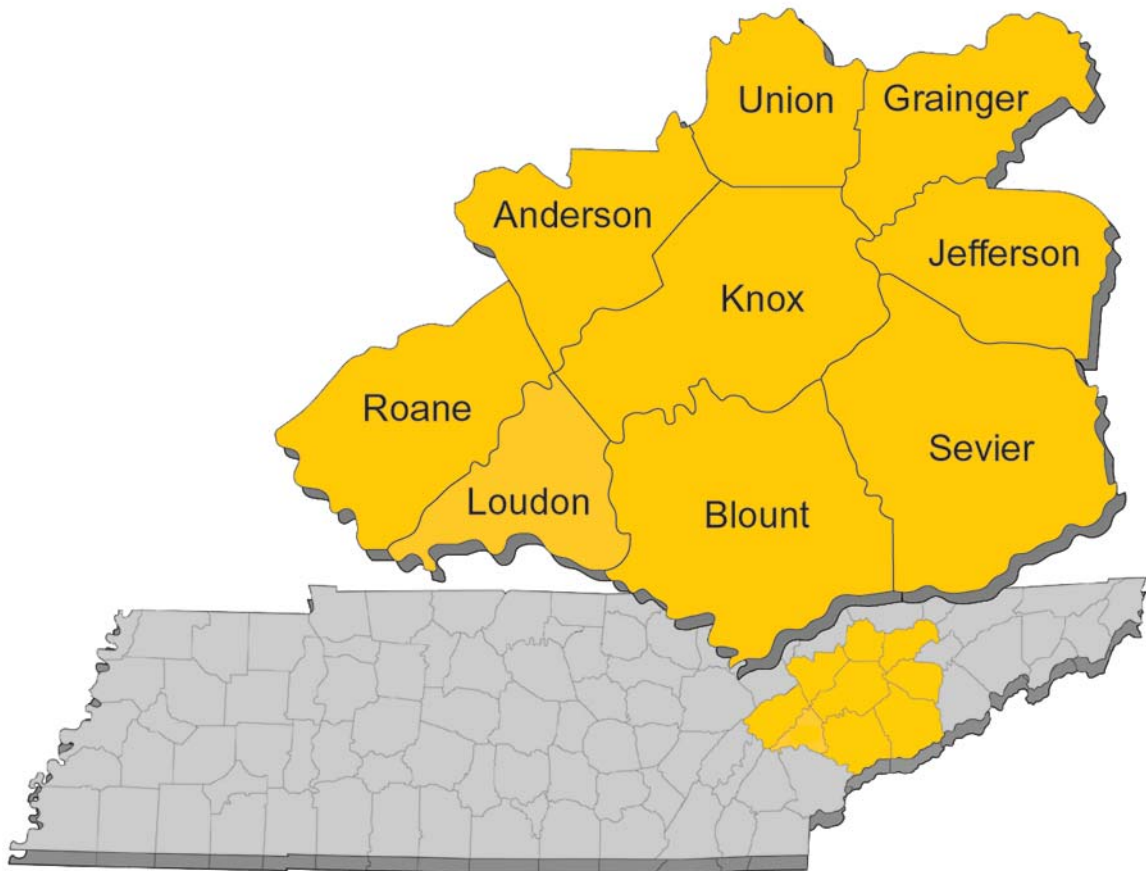


VIEWBOOK:

NINE COUNTIES. ONE VISION.

DEMOGRAPHIC SNAPSHOTS



A PRESENTATION OF THE SOCIAL SERVICES TASK FORCE

Prepared by The University of Tennessee College of Social Work Office of Research and Public Service

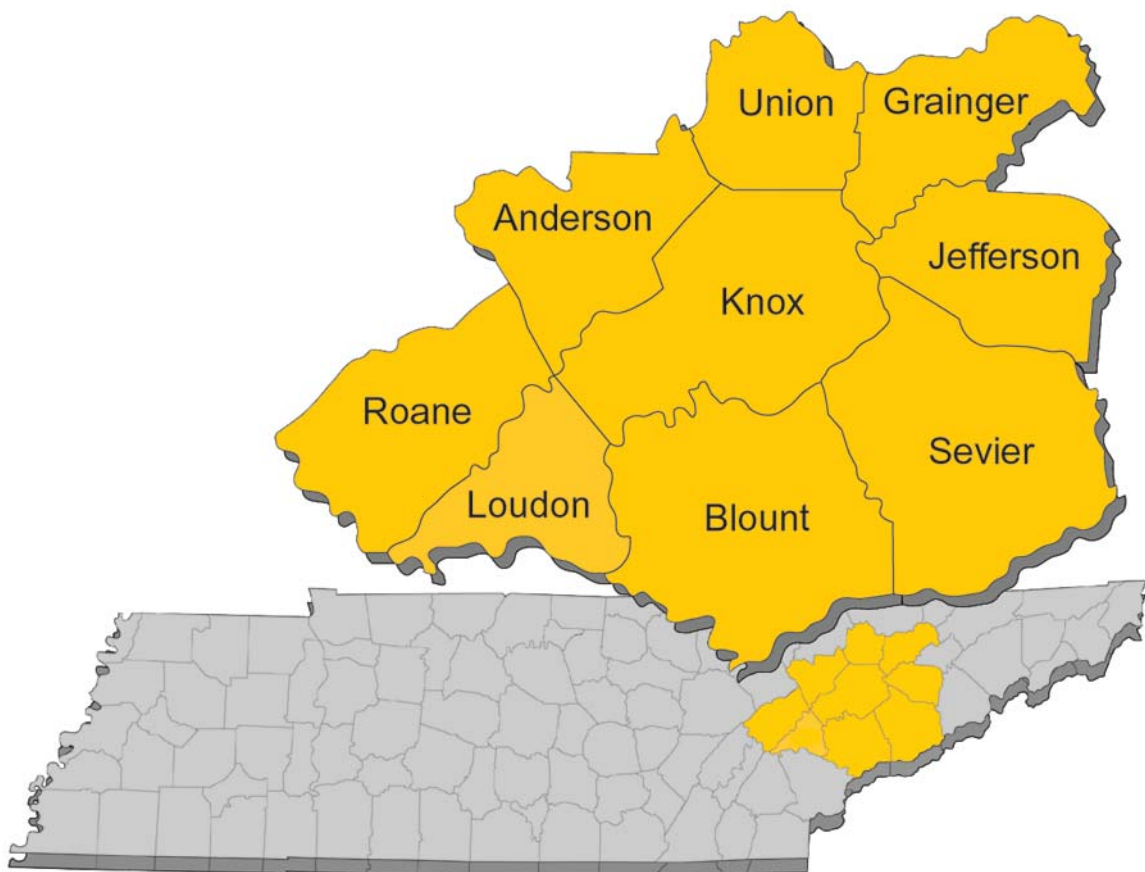


NINE COUNTIES. ONE VISION.
Imagine The Possibilities.

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JUNE 2003



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INTRODUCTION

NINE COUNTIES. ONE VISION. NEEDS ASSESSMENT: PHASE 1

This presentation highlights significant demographic and social trends for the Nine Counties region. The data were collected from a variety of sources, both local and national. The charts and graphs are a product of the first phase of a comprehensive needs assessment directed by the *Nine Counties. One Vision. Social Services Task Force*. The goal of the needs assessment is to provide organizational and community leaders with the “hard” data that will enable them to make informed decisions about priorities and allocation of resources.

The needs assessment of the Nine Counties region will be implemented in three phases. Phase 1 includes the collection, analysis, and presentation of archival or secondary data. Phase 2 is the administration of a general population survey, supplemented by targeted surveys of selected hard-to-reach subgroups. Phase 3 consists of focus groups and an informal survey of community leaders and social service providers. The final result will be a report from the Task Force containing the integrated findings.

This viewbook of selected data from secondary sources (data already collected) spotlights the current and shifting characteristics of the general population. It shows 10-year trends that will impact the social service needs of the community, and it attempts to place a demographic profile of the Nine Counties within the context of the broad social and economic changes that are shaping our country in the 21st Century.

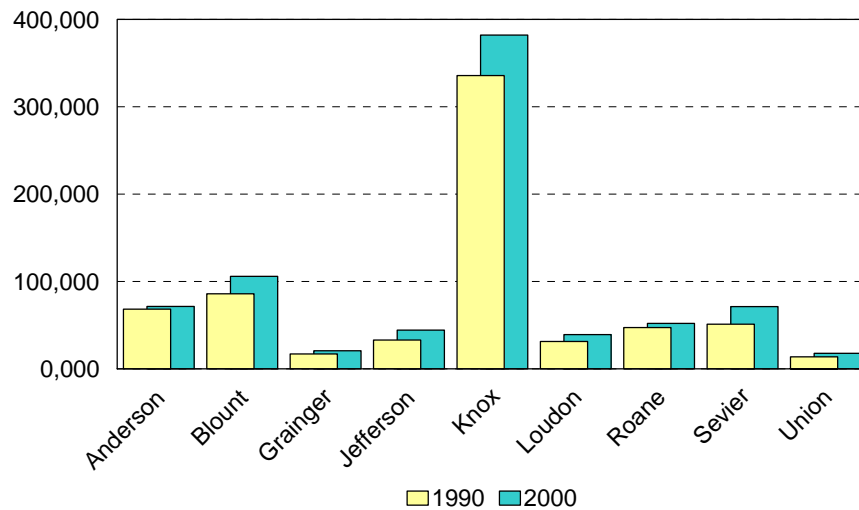
POPULATION CHARACTERISTICS

POPULATION GROWTH

The Census of 2000¹ reported the largest increase in the U.S. population² ever reported between censuses and the largest percentage increase since the 1960s (“First Glimpses,” 2001). All of the nine counties showed positive population growth, and six of the counties grew faster than the state average (all but Anderson, Roane, and Knox).

Figure 1

**Population,
1990 and 2000**



¹ There is always an undercount and an overcount of certain populations in censuses. An investigation of the 2000 Census indicates that between 1.0 and 1.4 percent of the total population was missed in the census, with a possible undercount of 2.85 percent among the Hispanic population. The evaluation also suggested a slight overcount among Americans ages 50 or older (particularly retirees with two addresses).

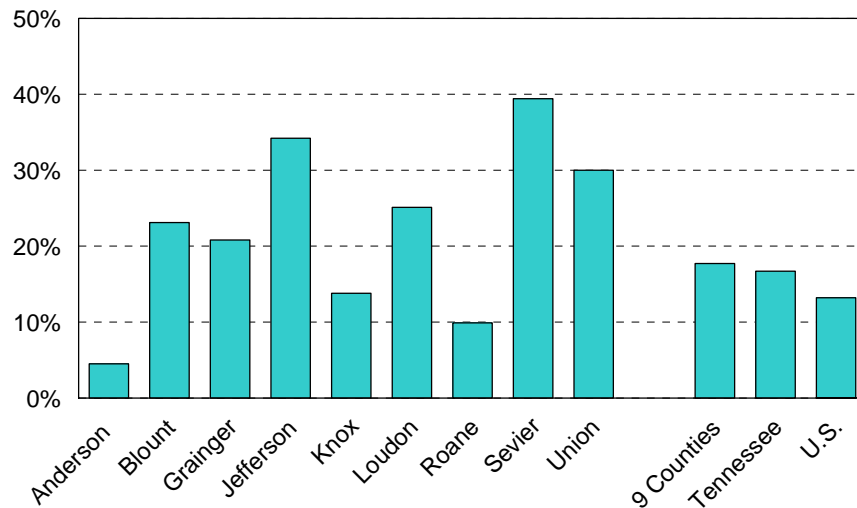
² The universe for the Current Population Survey includes the civilian noninstitutional population, including students attending college and members of the U.S. Armed Forces living on posts within the territory.

The South emerged from the 2000 Census as the most populous region, representing 36 percent of the U.S. population. The faster population growth in the South and West continued the population shift to these regions from the Midwest and Northeast. Population shifts are significant because population figures are used to allocate congressional representation, to distribute federal funds, and to set geographical boundaries of political districts.

During the last decade, the South gained population because the region had more births than deaths and because a large number of international and domestic migrants moved into the region (Population Reference Bureau, 2001b, June).

Figure 2

**Percent Change in Population,
1990 to 2000**



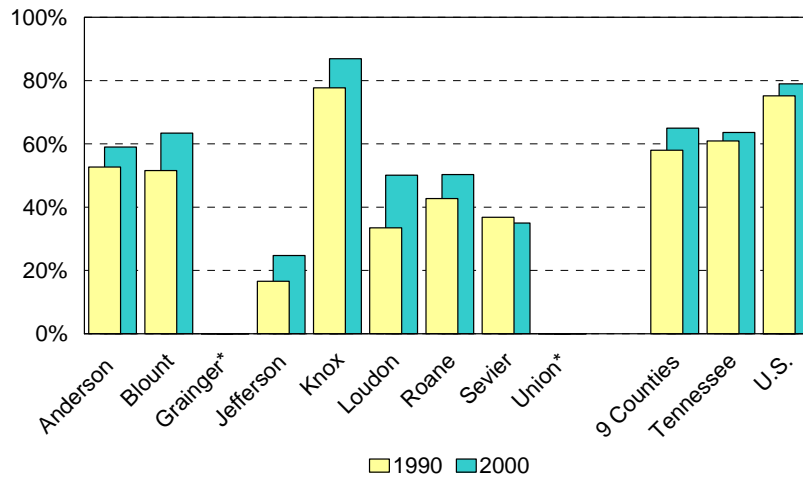
URBAN POPULATION

The U.S. Census Bureau’s urban classification includes urban areas (densely settled territory that contains 50,000 or more people) and urban clusters (densely settled territory that contains at least 2,500 people but fewer than 50,000 people). Because

of changes in criteria for urban areas, some territory that was classified as urban in the 1990 Census was reclassified as rural in 2000. Six of the nine counties registered an increase in urban population in the last decade. Notable exceptions were Grainger and Union Counties, which had no “urban” population, and Sevier County, which decreased in urban population.

Figure 3

**Percent Urban Population,
1990 and 2000**



*No urban population reported for Grainger and Union Counties in 1990 or 2000.

The 2000 Census documented a surprising development relative to urban areas. In recent decades, the central cities have lost population to suburban counties, but the 2000 Census recorded a population gain in most central cities, especially in newer metropolitan areas. The 2000 Census reported a population of 173,890 for Knoxville, an increase of 5.3 percent since 1990, which reverses the decline of the previous decade (Metropolitan Planning Commission, 2001). The population of Knoxville County outside the city limits increased by 22.0 percent, while the combined Knoxville-Knox County population increased by 13.8 percent. Most of the growth in Knoxville County continued to take place in West Knoxville County, particularly the southwest, and along the northern boundary of the county. The percentage of

homeowners in occupied housing units within the city increased slightly from 49.9 percent in 1990 to 51.1 percent in 2000. The school-age population (ages 5–19) within the city increased 13 percent (Metropolitan Planning Commission, 2001).

The 2000 Census revealed the following racial profile for Knoxville: 79.7 percent white, 16.2 percent black, and 1.5 percent Asian. The percentage of whites living in the city decreased from 82.7 percent in 1990. The black population increased both within the city and in the portion of Knox County surrounding the city limits. The Hispanic population in Knoxville proper increased by 150 percent since 1990, but represented only 1.6 percent of the total population (Metropolitan Planning Commission, 2001).

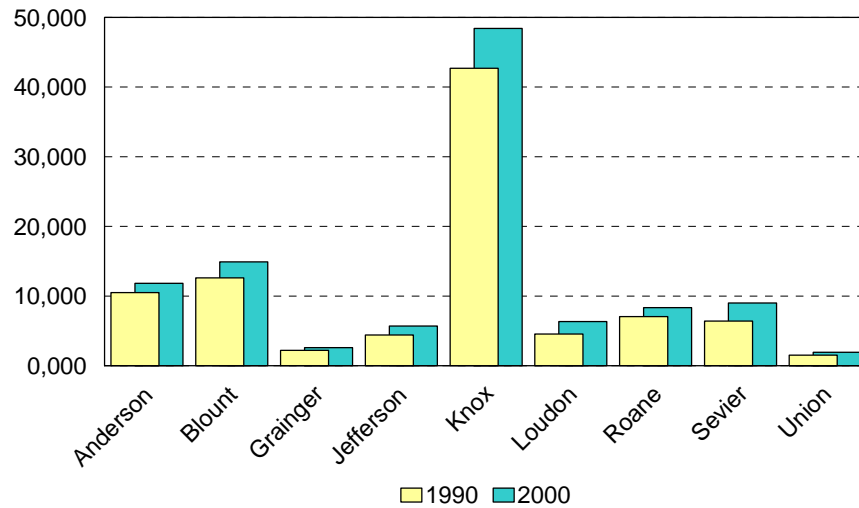
PERSONS AGED 65 AND OVER

During the next three decades the American population of senior citizens will double as a consequence of the aging of the baby boomers and an increased life expectancy.³ Intensifying this expansion locally is the emergence of the Nine Counties region as a “hot spot” for relocating retirees. Since 1990, Sevier County realized a 41 percent increase in the over-65 population; Loudon County, 39 percent; Monroe County, 23 percent; and Jefferson County, 29 percent. Approximately one quarter of the households in the Nine Counties area included an individual aged 65 or older.

³ Life expectancy in 2001 was 74 years for men and 80 years for women (Population Reference Bureau, 2002a).

Figure 4

**Persons Aged 65 Years and Over,
1990 and 2000**



**Population
Characteristics**

A comparison of the “population pyramids” (displayed on the following page) for 1990 and 2000 reveals the phenomenon that will occur. The bulge in the age structure is created by the baby boomers (persons born between 1946 and 1964). As this group gets older, the bulge inches up the chart. By 2025, the age structure is expected to have a rectangular rather than triangular shape.

Figure 5

**Age and Gender Distribution of the Population in the Nine Counties Region,
1990**

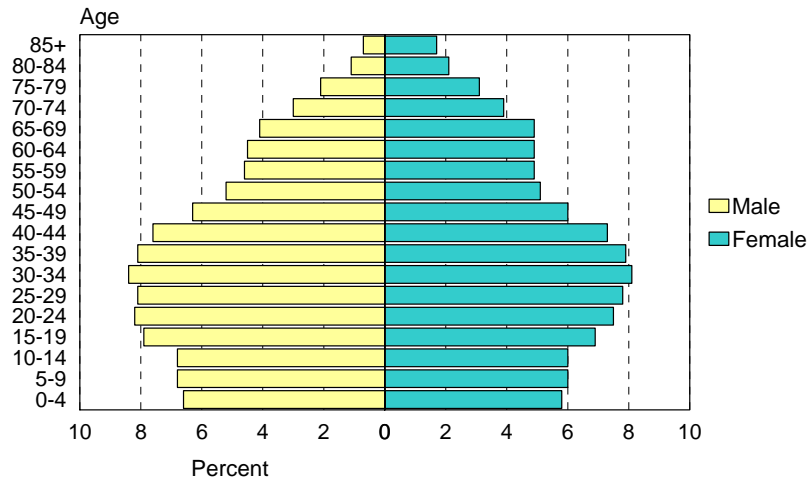
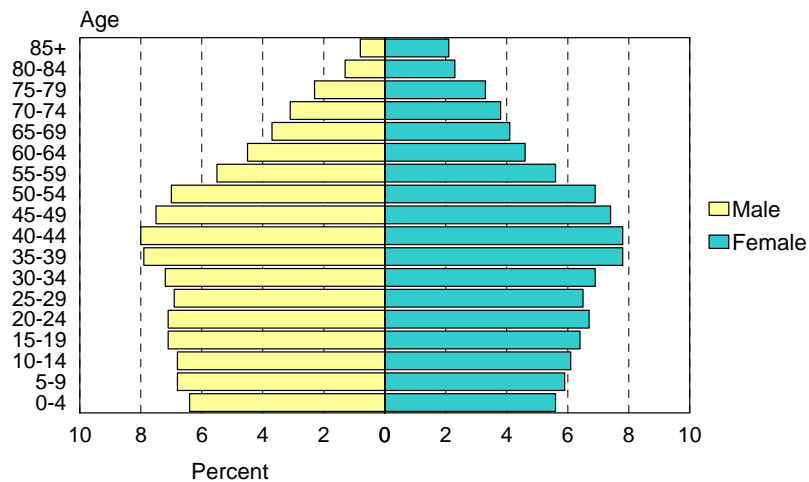


Figure 6

**Age and Gender Distribution of the Population in the Nine Counties Region,
2000**



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The demographic changes in the age and gender distribution of the population will certainly have implications for the social service infrastructure, particularly in services designed to help seniors live at home. National trends provide insight into the impact of the growth in this sector of the population:

- Among those 75 and older, 20 percent of the men and half of the women live alone. For women this is an increase of 10 percentage points since 1970 (Population Reference Bureau, 2000b, November).
- The percentage of people residing in institutions has been declining among those 85 and older: 19 percent resided in nursing homes in 1997, compared to 22 percent in 1985. Nonetheless, the absolute number of older persons in nursing homes increased because the total number of older people increased.
- Chronic diseases associated with aging will mean increased demands on the medical and social systems. Nearly all older Americans are covered by health insurance; however, they will have substantial out-of-pocket expenses for health care (Population Reference Bureau, 2000a, November).
- Among those 65 and older, 10 percent are below the official poverty level (as are 12 percent of the females and 22 percent of the blacks in this age group) and a higher percentage of individuals in this group are near poverty (Bureau of Labor Statistics & Bureau of Census, March 2001). This represents a major decline since 1990, credited to the expansion of federal programs like Social Security and Medicare and private pension systems (Population Reference Bureau, 2000c, November). As baby boomers retire, a weakening of this safety net would put major stress on social service providers serving this clientele.
- Currently, Social Security benefits provide the primary source of money income for older Americans. It is the only source of income for

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approximately 20 percent of the elderly. In 2000 the mean monthly benefit per recipient in Tennessee was \$728, or \$8,736 per year (\$811 per month for retired workers) (Social Security Administration, 2003).

During the next three decades, most baby boomers will reach retirement age. If present trends continue, the U.S. labor force in 2025 will be older (with 40 percent aged 45 and over), slightly more female (about 48 percent), and more minority (about 36 percent) than in 1998.

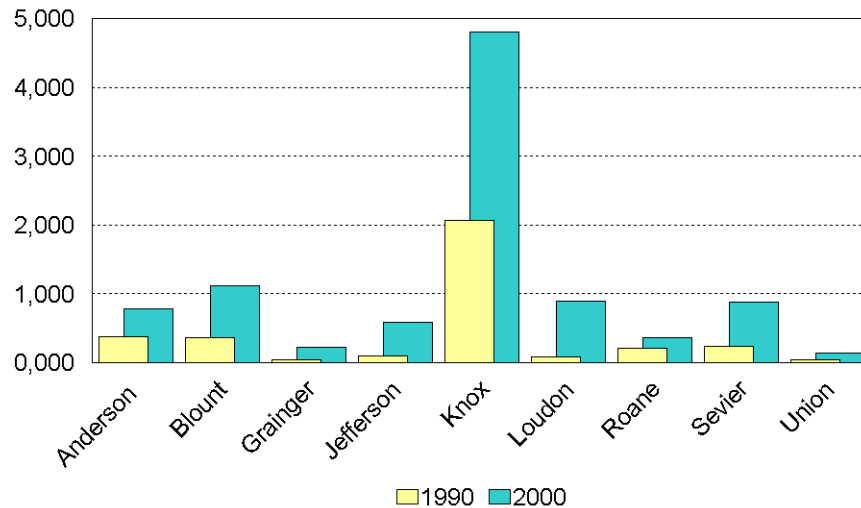
These trends herald labor shortages in certain job sectors, such as education. The median age of primary and secondary teachers will increase from 36 to 43 in the next two decades. With a large number of teachers approaching retirement age, it is projected that 2 million new teachers will need to be hired nationally (Population Reference Bureau, 2002b).

POPULATION OF HISPANIC ORIGIN

In the 2000 Census, Federal guidelines on race and ethnicity stated that people of Hispanic origin could be of any race. Thus the question pertaining to Hispanic Origin was made separate and distinct from the question of race (Lee, 2001). The term “Hispanic Origin” refers to persons who identify themselves in the census enumeration process as Mexican, Puerto Rican, Cuban, Central or South American, or of some other Hispanic origin or descent. Hispanics of Mexican origin account for nearly 60 percent of all Hispanics nationally.

Figure 7

**Population of Hispanic Origin,
1990 and 2000**



**Population
Characteristics**

One of the striking demographic trends of the decade has been the dispersion of Hispanics out of the Southwest, West, and metropolitan areas of Miami, New York, New Jersey, and Chicago into smaller cities and rural areas in new growth states. Among the 22 identified “new growth states,” Tennessee ranks sixth (Urban Institute, 2002). In the last decade, Tennessee’s Hispanic population grew from 32,741 to 123,838 (a 278 percent increase) and nearly tripled in the Nine Counties region. Despite this increase, only 2.2 percent of the state’s total population was of Hispanic origin, compared to 12.5 percent in the nation as a whole. In the Nine Counties region, the Hispanic population comprised 1.2 percent of the total. Anecdotal evidence suggests that the real total in East Tennessee would be considerably higher if undocumented immigrants were included. The U.S. Census Bureau has estimated that there was a possible undercount of 2.85 percent among the Hispanic population nationally, but this number, too, is probably a low estimate.

More than 50 percent of immigrants in new growth states such as Tennessee are recent arrivals who are likely to have fewer marketable skills, lower incomes, and

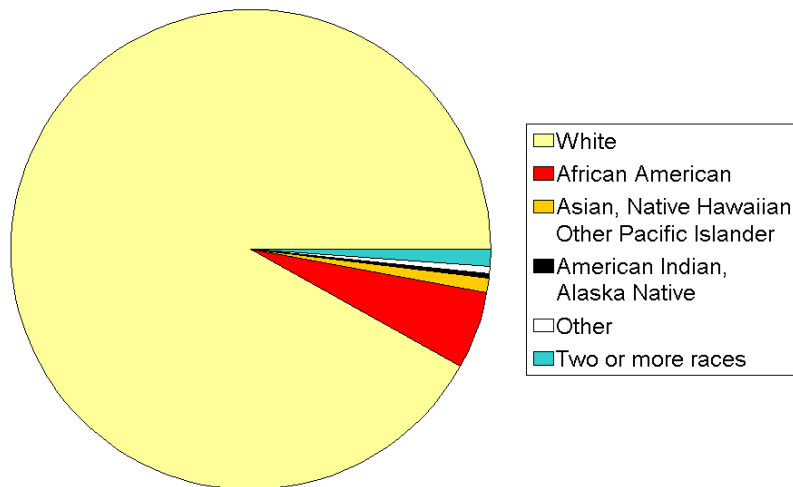
weaker English skills than immigrants who have been in this country for a longer period of time. This creates a need for services and benefits such as English interpretation, health insurance, and jobs in areas where there is a less developed service infrastructure (bilingual teachers, immigrant organizations) and where providers and institutions have little experience with settling immigrants.

AFRICAN AMERICAN POPULATION

The biggest demographic news story of the decade occurred in 2001, when Hispanics edged past African Americans to become the nation’s largest racial or ethnic minority (13 percent for Hispanic compared to 12.7 percent for African Americans). The Census Bureau predicted that by 2025 Hispanics would account for 18 percent of the U.S. population and African Americans only 13 percent (Population Reference Bureau, 2003a).

Figure 8

Racial Composition of Population in Nine Counties, 2000



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In the South, however, the African American population remains the largest minority group, comprising 19 percent of the population. The non-Hispanic black population of the South surged in the 1990s largely due to migration. The South is now home to 55 percent of the U.S. black population.

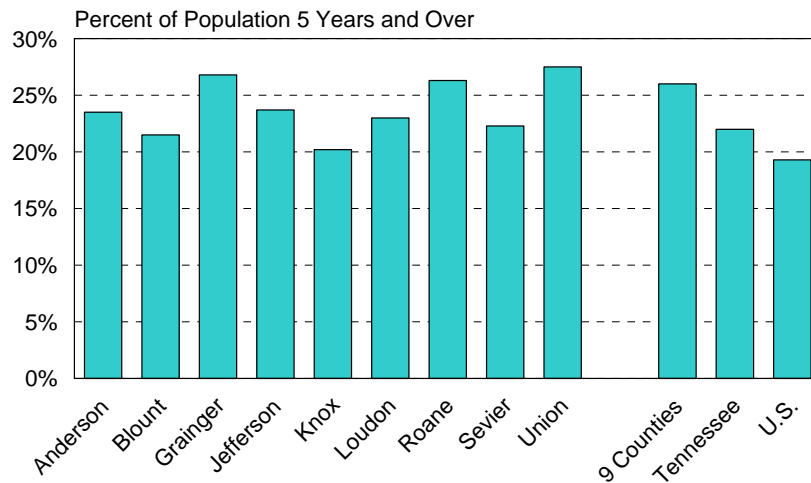
Figure 8 portrays the racial composition of the population in Tennessee, without regard to ethnicity (meaning that the population of Hispanic origin is counted in the appropriate racial categories). In Tennessee, 16.4 percent of the 2000 population is African American, compared to 12.3 percent nationally. The counties with the largest African American population are Shelby, Davidson, and Hamilton. The black population represents 48.6 percent, 25.9 percent, and 20.1 percent of the total population of each of these counties, respectively. In the Nine Counties region, 5.2 percent of the population is African American (U.S. Census Bureau, 2000).

PERSONS WITH DISABILITIES

“Disability is an ambiguous demographic, but one that is unambiguously increasing.” (Fujiura, 2001). Some definitions of disability emphasize a functional loss or limitation, while others emphasize a limitation in performance of a major social role, such as working, self-care, or attending school. Section 504 of the Rehabilitation Act of 1973, a civil rights statute, defined disability as a physical or mental impairment that substantially limits a major life activity or an impairment that is regarded as a handicap by others. People who are regarded as having a temporary limitation to a major life activity are regarded as being disabled for the duration of the condition. Because of a change in the definition used by the decennial censuses, it is not possible to compare 1990 and 2000 Census data regarding people with disabilities (Population Reference Bureau, 2001, August/September). Nonetheless, it is possible to denote the factors that are associated with an increase in the number of people with disabilities, which follow (Fujiura, 2001).

Figure 9

**Percent of Population with Disabilities,
2000**

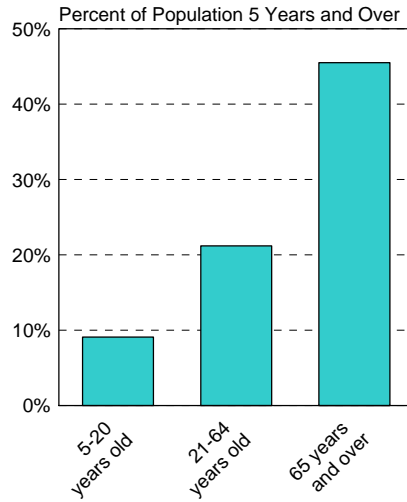


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- **Aging.** In 1997, nearly 3 out of 4 Americans over the age of 80 had a disability in the form of a limitation on a basic functional activity.
- **Poverty.** There has been a significant increase in the prevalence of disabilities among children, virtually all attributable to living in poverty.
- **Medical Advances.** Survival rates have improved for such traumas as spinal cord and brain injury.
- **Emerging Conditions.** There are a number of debilitating conditions and syndromes for which there is an emerging consensus, such as asthma, autism, mental illness, learning disorders, chronic fatigue syndrome, multiple chemical sensitivity. The number of children now identified as having attention deficit hyperactivity disorder (ADHD) is estimated to be 3 to 5 percent of the school age population. The growth in these numbers is suspected to be due to increased awareness and access to treatment.
- **The Americans with Disabilities Act (ADA).** The ADA uses a broad definition of disability, which takes into account discriminatory decisions based on perceptions of disabilities as well as impairments that substantially limit a major life activity. This definition encompasses a larger number of people (Fujiura, 2001).

Figure 10

Percent of Population with Disabilities by Age Group for Nine Counties, 2000



**Population
Characteristics**

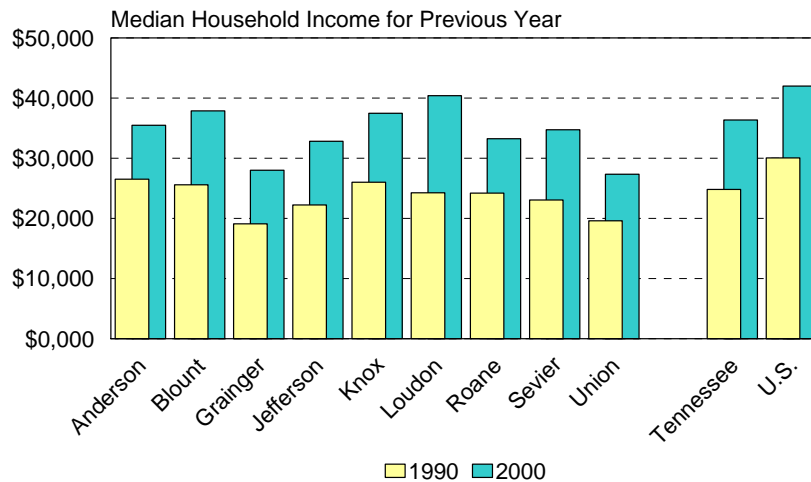
ECONOMIC WELL-BEING

MEDIAN HOUSEHOLD INCOME

The latter 1990s saw gains in real wages and incomes for families after a long period of wage stagnation. Because wages and salaries make up roughly three-fourths of total family income (Mishel, Bernstein, & Boushey, 2003), the median household income rose in real dollars from 1990 to 2000. However, the recession beginning in 2001 has reversed this trend. Median household income, when calculated in real terms, fell 2.2 percent from 2000 to 2001, according to the Census Bureau (U.S. Department of Commerce, September 24, 2002).

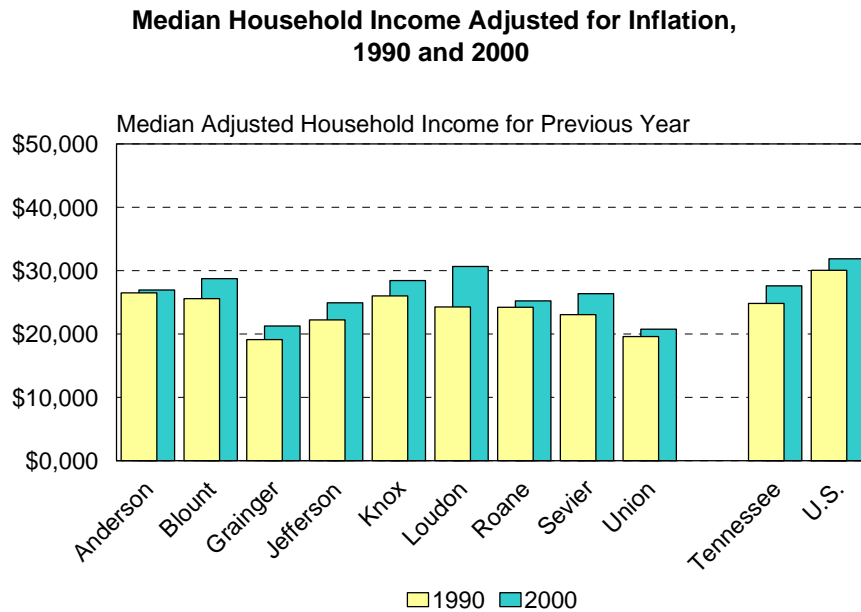
Figure 11

**Median Household Income,
1990 and 2000**



**Economic
Well-Being**

Figure 12



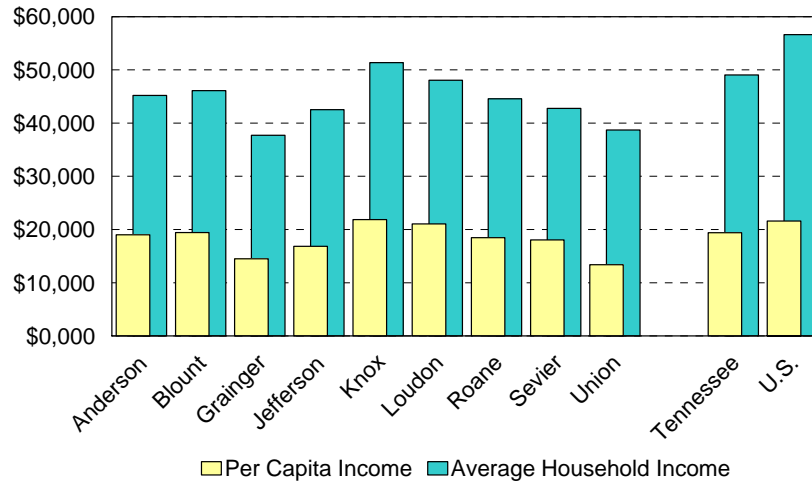
Economic Well-Being

A tight labor market and growing productivity were the primary causes of the wage gains of the late 1990s, but one other reason for the rise in household income was the continued rise in the number of hours of work per household per week. The average middle-income married-couple family with children worked 660 more hours per year in 2000 than in 1979, the equivalent of more than 16 extra weeks of full-time work (Mishel et al., 2003).

The economic significance of the *combined* incomes of household members is graphically portrayed in the chart below, which contrasts per capita income (average income per adult) with average household income. Households with one income are operating in an economy increasingly geared to dual-income households.

Figure 13

Per Capita Income Compared to Average Household Income, 2000



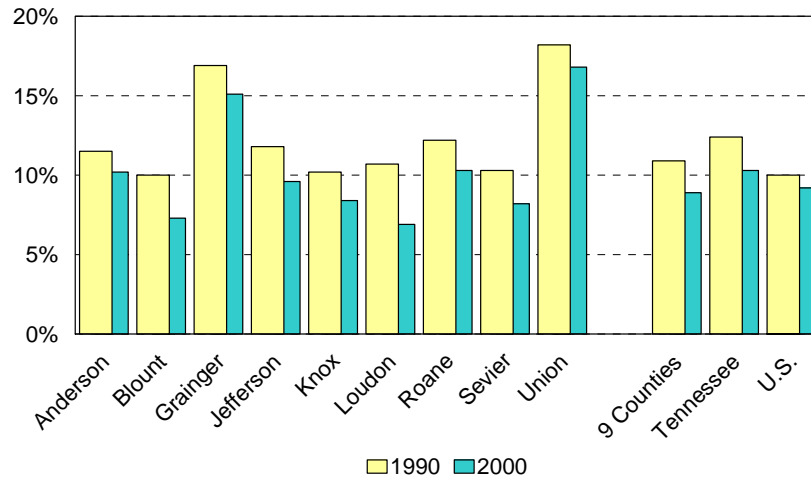
Economic Well-Being

POVERTY

In 2000, the poverty rate in the Nine Counties region was 12.1 percent, compared to a statewide rate of 13.5 percent. The poverty rate declined in each of the nine counties between 1990 and 2000, as did the nation’s poverty rate. These trends are encouraging. However, a deeper look reveals that the 2000 U.S. poverty rate (12.4 percent) was the same as the 1979 U.S. poverty rate, despite twenty years of economic growth. Recent declines were offset by increases in the poverty rate during the early 1980’s and again in the early 1990’s (Lichter and Crowley, 2002). In addition, a recent study showed that one-fifth of the nation’s children are in families who are living below the poverty level (Population Reference Bureau, 2000a, October).

Figure 14

**Percent of All Families below Poverty Level,
1990 and 2000**



Economic Well-Being

The national poverty rate rose from 11.3 percent in 2000 to 11.7 percent in 2001, the first rise since 1993. According to the U.S. Census Bureau (U.S. Department of Commerce, 2002, September), the increase in poverty coincided with the recession that started in March 2001. Recent increases in poverty were concentrated in metropolitan areas and in the South. The South’s rate of 13.5 percent in 2001 was the highest among all regions.

The accompanying graph uses the U.S. Census Bureau official measurement of poverty, the “poverty threshold.”⁴ The poverty threshold was first determined in 1959 and has been adjusted each year for inflation. It is based on an estimation of a minimum food budget for families of different sizes. This food budget is multiplied

⁴If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

by three, the assumption being that families could purchase all other necessities for twice what they spent on food. Critics of the measure assert that food costs have fallen relative to costs of other necessities (such as health care, housing, childcare). They contend that if poverty lines were recalculated today they would be higher, as would poverty rates (Mishel et al., 2003). In fact, many federal programs for low-income families have set eligibility criteria at 125 to 150 percent of the poverty threshold. The official poverty threshold for a family of four was determined to be \$13,359 in 1990, \$17,603 in 2000, and \$18,556 in 2002.

The poverty data show wide disparities when calculated for specific characteristics, such as race and ethnicity. The rates in 2001 for blacks (22.7 percent) and Hispanics (21.4 percent) were much higher than for non-Hispanic whites (7.8 percent), although the Census Bureau reported that these rates were at “historic lows” (Procter & Dalaker, 2002).

Figure 15

Percent below Poverty Level for Selected Age Groups by Race for U.S., 2001

Age Group	White	Black
Under 18	13.4%	30.2%
18-64	8.7%	18.7%
65 & over	8.9%	21.9%

THE WORKING POOR

Policymakers are increasingly concerned about the “working poor.” This is the group of families that earn an income that puts them over the poverty threshold but is sufficiently low that they must struggle to make ends meet. The prevalence of this phenomenon is due in part to the fact that annual earnings of a full-time, full year

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worker making \$6 an hour is below the federal poverty line for a family of three. Social service providers are called upon more and more to serve this constituency.

The term “working poor” is variously defined, depending upon the definitions of “poor” and “working.” The Urban Institute applies the term to those persons who live in families with incomes below twice the poverty line and whose average hours worked per adult are at least 1,000 (Acs, Phillips, & McKenzie, 2000). The rationale for selecting 200 percent of the official poverty threshold is that this as the level at which a family is most likely to be free from government assistance. Using this definition, the Urban Institute estimates that 16.7 percent of all non-elderly persons live in working poor families. They also estimate that, among the poor, 52 percent live in families in which the adults work at least 1,000 hours a year, on average. In other words, the majority of the poor are working poor (Acs et al., 2000).

Figure 16

Income and Wage Distribution for Full-Time Workers, Nine Counties Region, 1999

Yearly Income	Hourly Wage*	Number of Individuals	Percent
\$14,999 or less	\$7.21 or less	29,962	11.5%
\$15,000-\$19,999	\$7.21-\$9.62	33,409	12.8%
\$20,000-\$24,999	\$9.62-\$12.02	38,719	14.8%
\$25,000-\$29,999	\$12.02-\$14.42	32,683	12.5%
\$30,000-\$39,999	\$14.42-\$19.23	46,529	17.8%
\$40,000-\$54,999	\$19.23-\$26.44	38,365	14.7%
\$55,000-\$74,999	\$26.44-\$36.06	20,318	7.8%
\$75,000-\$99,999	\$36.06-\$48.08	10,692	4.1%
\$100,000 or more	\$48.08 or more	11,072	4.2%

*Hourly wage calculated by dividing yearly income by 2080.

The national data for the 1990s reveal that the number of children in low-income working families (150 percent of poverty level) increased by a third. While the reasons are not clear, there is evidence that welfare reform (which has encouraged parents to enter the workforce) and the surge in immigration in the past decade have had some impact. What is unmistakable is that there is a movement of low-income parents into the workforce. These families will need support, such as childcare, to avoid slipping back into poverty and to move up the economic ladder (O’Hare, 2002).

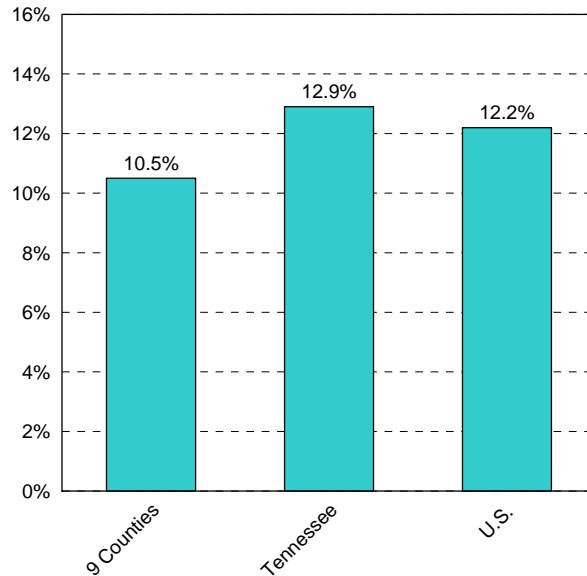
FEMALE HEADS OF HOUSEHOLDS

The percentage of U.S. children living in two-parent families declined from 76 percent in 1980 to 68 percent in 1999 and the percentage of children living with one parent increased from 20 percent to 27 percent in the same period (Population Reference Bureau, 2000b October). However, this trend of yearly increases in single-parent families seems to have ended. Over the last five years, the share of children living in single-parent families has stabilized and is edging downward.

Most single-parent households with children are headed by women (77 percent in 2000), though the proportion of single-parent families headed by men has increased during the past 10 years from 18 to 23 percent (Population Reference Bureau, 2001, November). Female-headed households accounted for 53 percent of all persons in poverty in 1999 (Economic Policy Institute, 2003). This has been termed the “feminization” of poverty. In 2001, more than a third of female-headed households (37.8 percent) in Tennessee fell below the poverty level, and almost half (49.3 percent) fell below 125 percent of poverty (Proctor, 2002). Two national statistics help explain this phenomenon:

Figure 17

**Percent of All Households Headed by Female,
2000**



- Only 31 percent of single mothers in 1997 received some form of child support payment from the father, the same percentage as in 1976. (Folbre & Heintz, 2000).
- Women are much more likely to earn low wages than men. In 2000, 31 percent of women earned poverty-level wages or less, compared to 20 percent of men (Mishel et al., 2003).

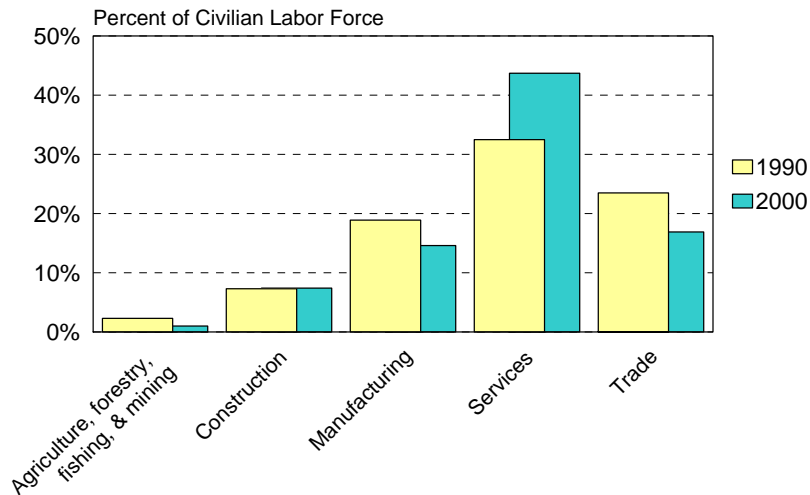
JOB GROWTH

As with the nation as a whole, the Nine Counties region experienced job growth in the service sector of the economy between 1990 and 2000, while the manufacturing sector experienced job losses. In the U.S., 1.6 million manufacturing jobs have been lost in the United States from 1980 to 1997. For the same period, there was a 51

percent increase in employment in the service sector and an 8 percent decrease in the manufacturing sector (Folbre & Heintz, 2000).

Figure 18

Percent of Labor Force in Selected Industries for Nine Counties Region, 1990 and 2000



COMMUTING

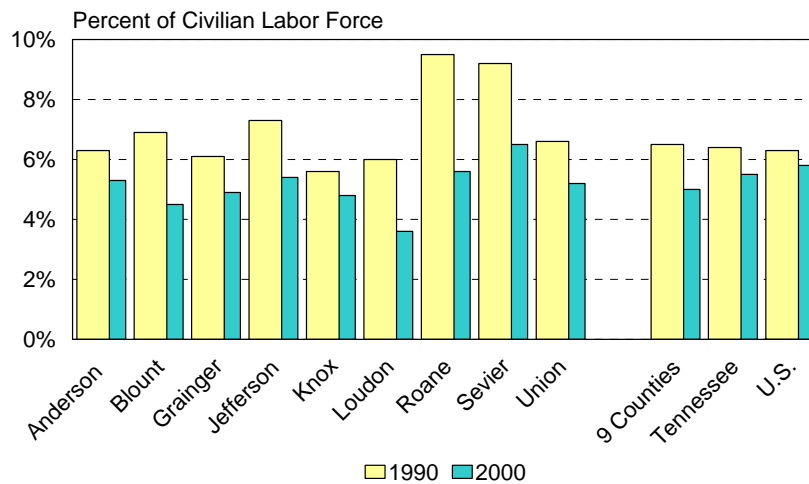
Jobs are becoming increasingly decentralized, a phenomenon called “job sprawl.” The percent of workers who work outside their county of residence increased over the last decade in all nine counties. The mean travel time to work also increased in each of the counties. A natural consequence of these two trends is the problem of added traffic, which is exacerbated by the increase in car ownership. Interestingly, the mean commute time for residents of urban Knox County (22.2 minutes) is not very different from the commute time for residents of surrounding counties (ranging from a low of 22.9 minutes in Anderson County to a high of 31.5 minutes in Union County).

UNEMPLOYMENT⁵

From 1990 to 2000, the unemployment rate decreased substantially for all counties. Beginning in 1995, the unemployment rate became relatively stable and in January 1998 the Tennessee Department of Employment Security reported a seasonably adjusted unemployment rate of 4.4 percent, cited as the lowest unemployment rate in history and attributed to an increase in jobs and a mild winter (“Tennessee Rate of Joblessness,” 1998). With the onset of the recession in early 2001, the national rate began to climb, reaching 6 percent in April 2003, or 8.8 million unemployed workers nationwide (Bernstein, 2003).

Figure 19

**Percent Unemployment,
1990 and 2000**



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⁵ The U.S. Department of Labor defines unemployed persons as all persons over 16 years of age who had no employment, were available for work (except for temporary illness), and had made specific efforts to find employment, not including those waiting to be recalled to a job from which they had been laid off.

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The rise in unemployment since 2001 not only means more unemployed but also longer spells of joblessness. Since the final quarter of 2000, the average time spent unemployed has grown from about 3 months (or 12.4 weeks) to about 4 ½ months (17.9 weeks) in two years. At the same time, the share of the unemployed who have been without work for at least 27 weeks has almost doubled (Bernstein, 2003; Economic Policy Institute, n.d.). The lengthening of unemployment has led many to quit the labor force or seek part-time work, causing an actual shrinking of the labor force by 0.9 percentage points, the largest drop in almost 40 years (Davey, 2003; Economic Policy Institute, 2003).

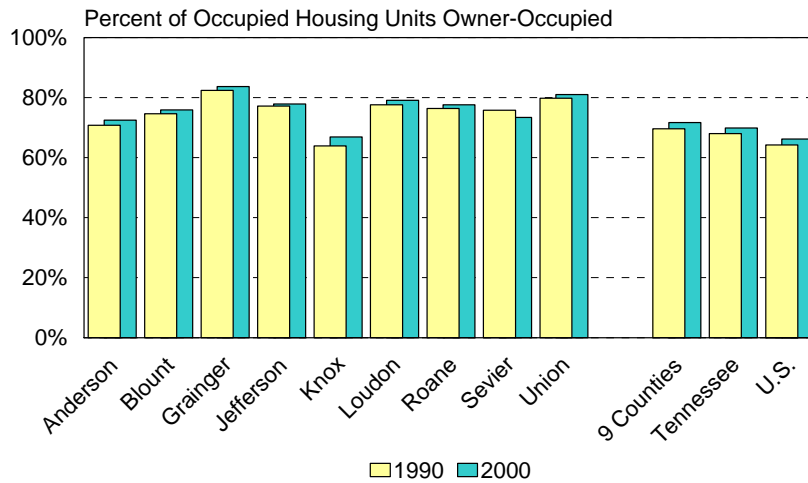
HOUSING AND HOME OWNERSHIP

All nine counties, except Sevier County, showed an increase in home ownership between the years of 1990 and 2000. Taken as a whole, the nine counties had a home ownership rate of 71.7 percent in 2000, up from 69.6 in 1990. The 2000 rate was slightly better than the home ownership rate for the state of Tennessee as a whole, which was 69.9 percent, and for the nation, which was 66.2 percent. During the past decade, there was a narrowing of the gap in homeownership across ethnic and racial groups, though the difference is still stark. In 2000 national figures showed that about 72 percent of non-Hispanic whites owned homes and 46 percent of both African-Americans and Hispanics owned homes (Population Reference Bureau, 2002, October).

**Economic
Well-Being**

Figure 20

**Home Ownership,
1990 and 2000**



**Economic
Well-Being**

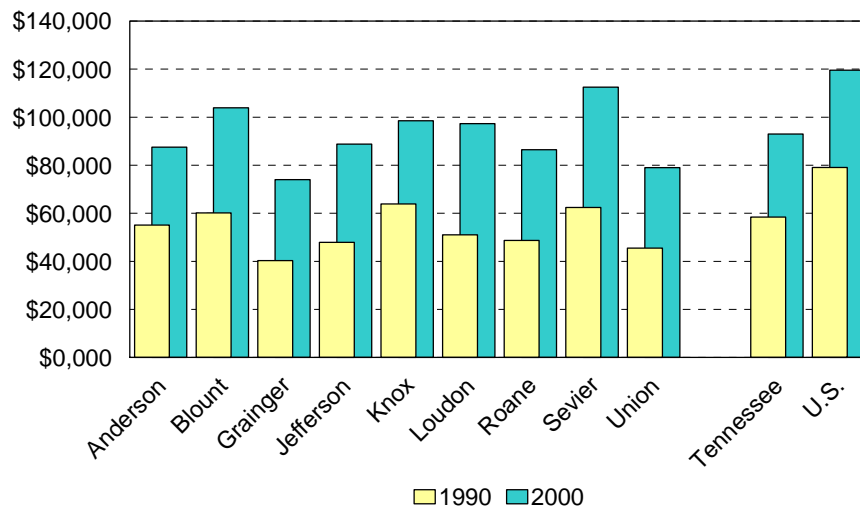
Home ownership is inherently connected to consumer debt. In 2003 only about 39 percent of homes in the U.S. were owned free and clear, and the remaining homeowners were carrying average debt burdens in excess of 80 percent of the value of their homes (Laing, 2003). Household debt burden (defined as household debt-service payments as a percentage of household’s disposable income) increased from 12 percent in 1995 to 17 percent in 2001 for families in the lowest quintile of income distribution (Kennickell, 2003). As of the third quarter of 2002, Tennessee ranked fourth in the nation in per capita bankruptcy filings (Federal Deposit Insurance Corporation, 2003) suggesting that Tennesseans are vulnerable to economic downturns, particularly job loss.

The median value of owner-occupied housing in the nine counties increased dramatically during the last decade. Sevier County recorded the largest increase, from \$62,400 in 1990 to \$112,500 in 2000, certainly one of the factors explaining the drop in homeownership rates in Sevier County.

In part the increased value reflects the trend toward building larger homes. The average new single-family homes is almost 1.5 times the size of 1970 homes, even though the Census Bureau reports the average household size has declined during the past 30 years from 3.1 to 2.6 persons per household. This trend suggests that American families want more living space than they did 30 years ago (Population Reference Bureau, 2003c, March).

FIGURE 21

**Median Value of Owner-Occupied Housing Units,
1990 and 2000**

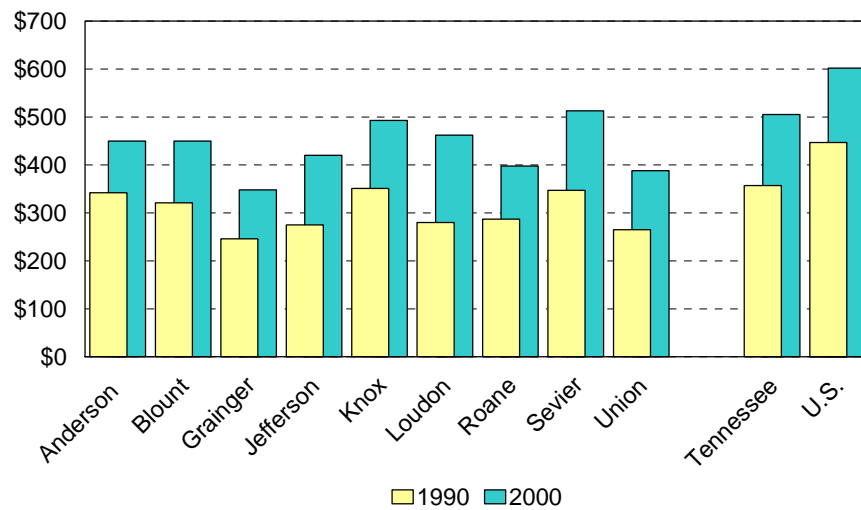


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According to the Department of Housing and Urban Development (HUD), the cost of housing for an owner or renter should not absorb more than 30 percent of one’s income (U.S. Department of Housing and Urban Development, 2003). The Sevier County Economic Development Council reports that in 1999, 50 percent of renters in Sevier County—an area that saw a large increase in median value of housing—were paying 30 percent or more of their income for housing (Martin, 2002).

Figure 22

**Median Gross Rent (Monthly),
1990 and 2000**



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Well-Being**

SOCIAL WELL-BEING

EDUCATION⁶

The U.S. Census Bureau reports that in 2000, 84 percent of American adults ages 25 and over had at least completed high school, and 26 percent had a bachelor's degree or higher. Both figures were an all-time high. Much of the increase is due to the emergence of a more educated younger population replacing an older, less educated population. Currently on the national level, almost 9 out of 10 young adults graduate from high school and about 6 out of 10 high school seniors go on to college the following year. According to the U.S. Department of Commerce (July 2002), in 1999 the average national annual earnings ranged from \$18,900 for high school dropouts to \$25,900 for high school graduates, \$45,400 for college graduates, and \$99,300 for holders of professional degrees.

Tennessee ranked 43rd among states in the percentage of residents with bachelor's degree or higher, but the state's standing has improved slightly. In 2000, 20 percent of Tennesseans 25 years and older had a bachelor's degree, compared to 16 percent in 1990.

⁶These data include only persons 25 years old and over. High school degree recipients include people whose highest degree was a high school diploma or its equivalent, people who attended college or professional school, and persons who received a college, university, or professional degree. Persons who reported completing the 12th grade but not receiving a diploma are not high school graduates. Persons with a Bachelor's Degree or higher are those who have received a bachelor's degree from a college or university, or a master's, professional, or doctorate degree. Persons with an Associate Degree are included in "Some College."

Figure 23

Percent of Adult Population with Less than a High School Degree, 1990 and 2000

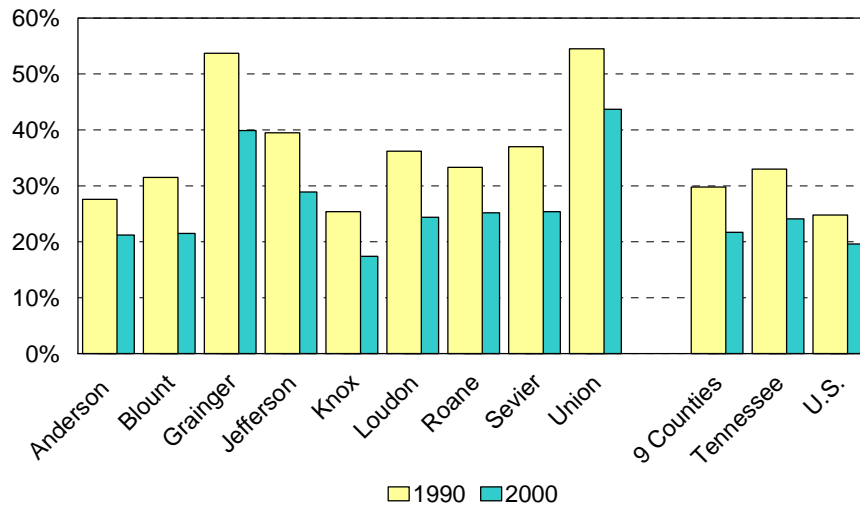
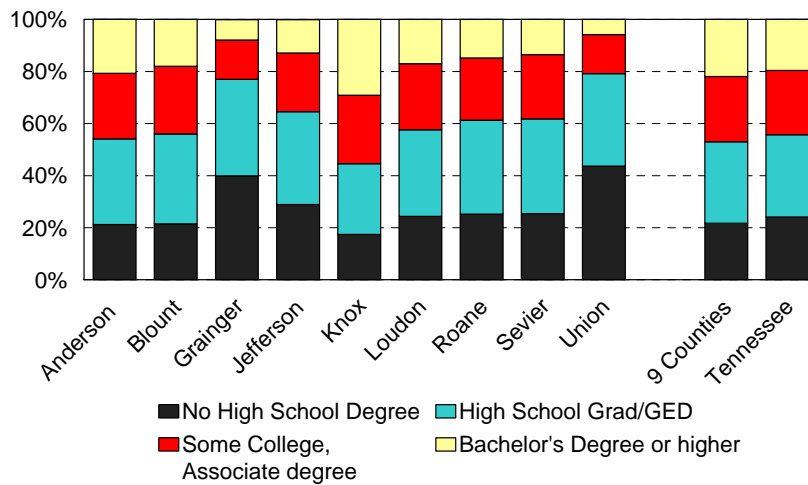


Figure 24

Educational Attainment of Adult Population, Percent Distribution, 2000



Social Well-Being

FAMILY STRUCTURE

One of the striking findings of the 2000 census was the diversification of family life that took place in the last decade. Only 7 percent of all households fit the template of the “Ozzie and Harriet” family, i.e., a married couple with children and the father as the sole breadwinner. Among married-couple households, only 13 percent fit this template, while 31 percent of married-couple households are dual-income with children, 25 percent are dual-income with no children, and 31 percent are “other” (including older married couples whose children reside elsewhere) (Population Reference Bureau, 2003b, March).

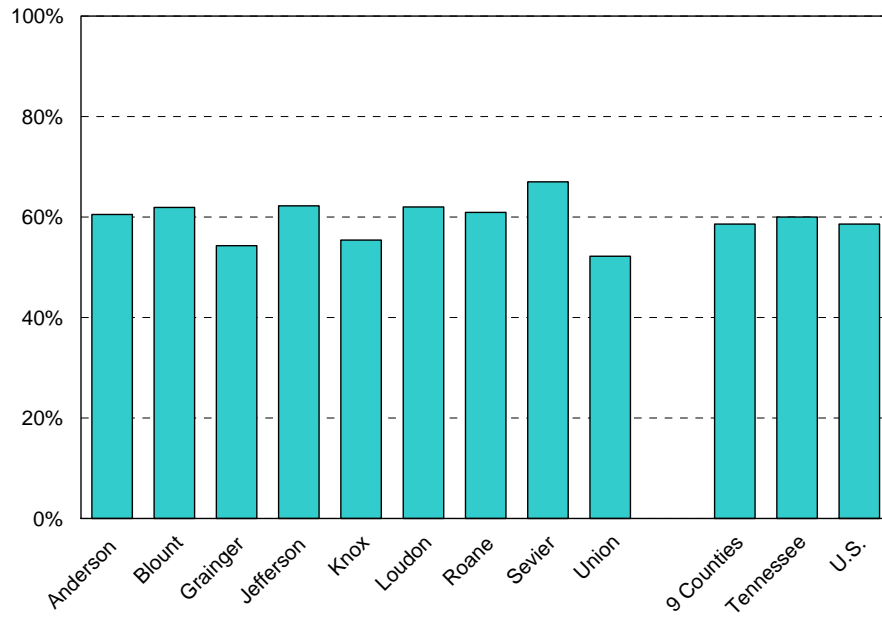
Marriage is on the decline. The proportion of households in the Nine Counties area that are married couples decreased from 58.4 percent to 54.3 percent (paralleling the state decrease from 57.2 percent to 52.6 percent and the national decrease from 55.1 percent to 51.7 percent). The share of Americans who had never married increased from 24 percent in 1975 to 29 percent in 2002. Among the racial and ethnic groups, blacks experienced the most dramatic decline in rates of marriage, from 42 percent to 33 percent during the same period. (The percent of Hispanics who have never married increased from 33 percent in 2000 to 36 percent in 2002.) (Population Reference Bureau, 2003a, March). The South had the highest rate of unmarried-couple households with children (Cohn, 2003).

CHILDCARE

Statistics from the 2000 Census show that in the Nine Counties, 58.6 percent of children under the age of 6 and 66.9 percent of children between the ages of 6 and 17 have both parents in the labor force. As more women move into the workforce, especially mothers in low-income families, childcare becomes a critical issue. In fact, the Census reports a record number of young children attending nursery school across the country (Population Reference Bureau, 2000, February).

FIGURE 25

Percent of Children under Age 6 with Both Parents Working, 2000



For the first time, the 2000 Census counted the number of grandparents who were responsible for the care of their grandchildren. Lawmakers included the mandate for this count in the 1996 welfare reform law out of concern for the large number of children whose parents were unable to care for them because of drug addiction, prison, or death (Cohn and Cohen, 2001). In Tennessee there were 61,252 grandparents who reported being responsible for the basic needs of their grandchildren. In the Nine Counties area, there were 7,031 grandparents who were primary caregivers.

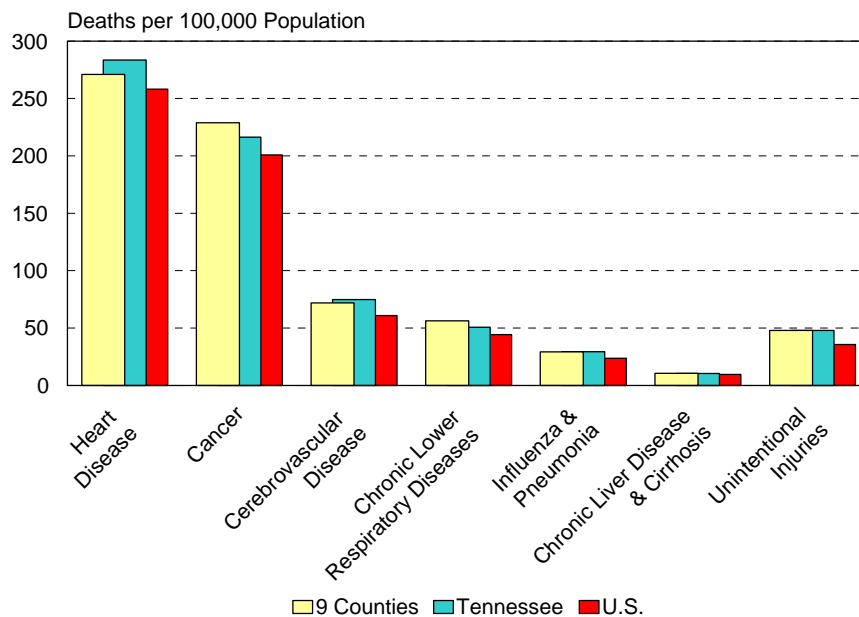
PHYSICAL WELL-BEING

HEALTH

Heart disease, cancer, and stroke are the three leading causes of death for all racial and ethnic groups in the U.S. Nationally deaths from heart disease and strokes have declined dramatically during the last 50 years, while cancer mortality rates have remained relatively constant since 1950 (Population Reference Bureau, 2002b, December). Regionally, the South and Tennessee have higher rates than the U.S. for all three disease categories. In fact, Tennessee has the third highest stroke mortality rate in the U.S. (Casper, Barnett, Williams, Halverson, Braham, Greenlund, 2003).

Figure 26

Mortality Rates for Selected Diseases, 2000



Physical Well-Being

Of particular concern is the disparity between the death rates for America’s racial and ethnic groups. Except in the very oldest age groups, black Americans have the highest death rates of all groups for heart disease, cancer, and stroke. In 1998, the

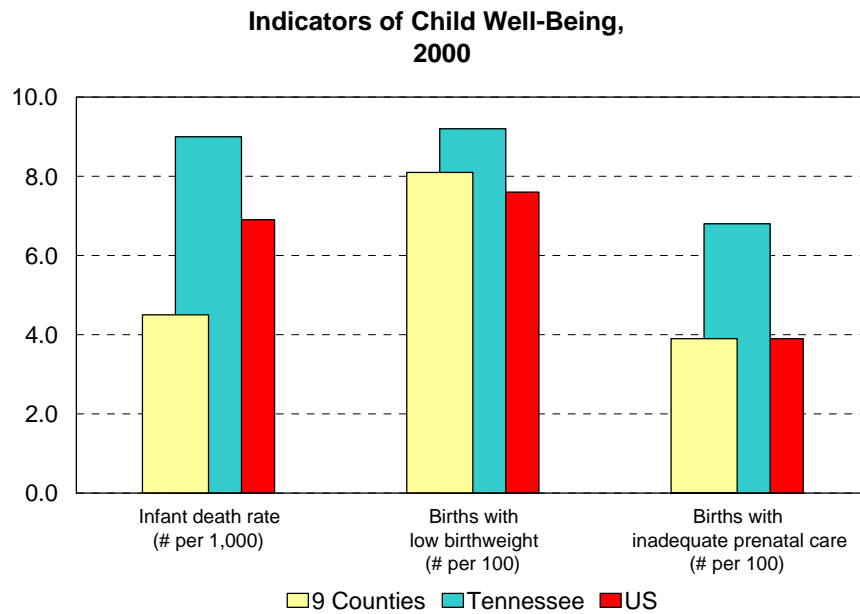
death rate for cardiovascular disease was about 30 percent higher among African American adults than among white adults. In large part, the disparity can be attributed to inequalities in economic status, education, and occupation. However, Hispanics have lower death rates for heart disease, cancer, and stroke than whites. Diabetes was 70 percent more prevalent among African Americans and 100 percent higher among Hispanics than among whites (Centers for Disease Control, n.d.).

CHILD WELL-BEING

Tennessee consistently ranks near the bottom on many indicators of child well-being. In 1999, the State ranked 35th in infant mortality rate, 46th in percent of low-birthweight babies, and 22nd in prenatal care. On the positive side, in 2000, Tennessee ranked 11th in the percentage of children under 19 with health insurance coverage (only 7.9 percent were uninsured) and 12th in the percentage of 2-year-old children who had been fully immunized⁷ (80.9 percent). (Children's Defense Fund, 2003). KidsCount, an annual report published by the Tennessee Commission on Children and Youth, contains a detailed and thorough county-level examination of a wide range of indicators of child well-being and has outlined a plan for improving the state rating (Tennessee Commission on Children and Youth, 2001).

⁷ 4:3:1:3 series (not including Hepatitis B immunization series). The percent of two-year-olds immunized with 4:3:1:3 series (including Hepatitis B) was 76.8 percent.

Figure 27



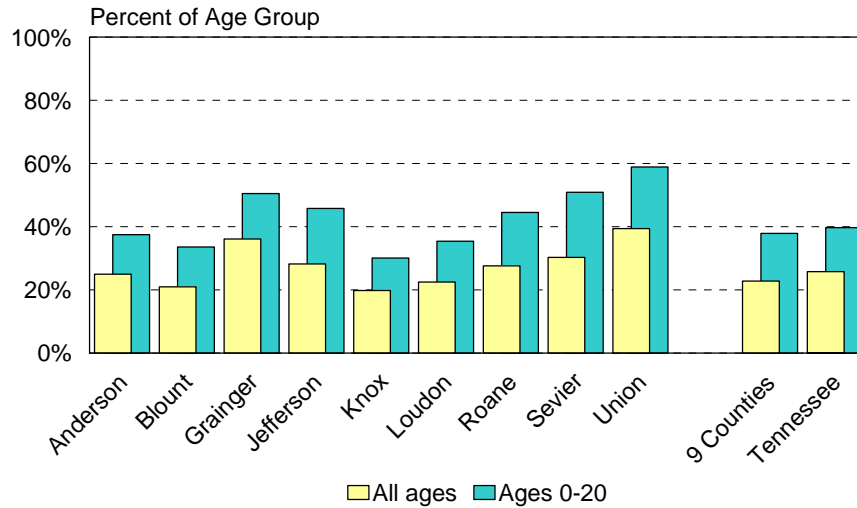
THE UNINSURED

During the past 10 years, the percentage of Americans without health insurance has been increasing. In 2001, 14.6 percent of the nation’s population was uninsured. In 1993 Tennessee implemented “one of the most aggressive efforts in the country to reduce the number of uninsured” through TennCare, a public managed-care program (Sales, 2000). In its first year, the rate of uninsured persons of all ages dropped from 8.9 percent to 5.7 percent. The rate climbed to 11.5 percent in 1999 and stood at 11.3 percent in 2001—lower than the national rate of 14.6 percent (Bureau of Labor Statistics, 2001).

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Well-Being**

Figure 28

TennCare Enrollment for Selected Age Groups, 2000



The Kaiser Commission on Medicaid and the Uninsured found in its study (January 2003) that 4 in 5 (82 percent) of uninsured Americans are in working families—70 percent in households with a full-time worker and 12 percent with a part-time worker. Of the uninsured, 60 percent were adults with incomes less than 200 percent of the poverty line. Since our nation’s health insurance system is fundamentally job-based, whether or not a person is uninsured is closely related to the work he or she does. Workers in construction, agriculture, and the service sector are less likely to have health coverage, as are workers in small firms. Low-wage workers are far less likely than higher wage workers to be offered insurance as a benefit, and individually purchased insurance is often too expensive (Kaiser Commission, 2003).

Given the past difficulties of financing and managing TennCare, the State is almost certain to make changes that will increase the ranks of the uninsured. The uninsured are more likely to defer needed medical care until a disease has progressed and to forego preventive care, putting a greater burden on the health and social services safety net. At its inception, one of the stated purposes of TennCare was to extend

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health care coverage to a high risk population, and undeniably it has been the primary factor responsible for bringing Tennessee's infant mortality rate to an all-time low, improving immunization rates, and increasing the number of pregnant women receiving prenatal care. The downsizing of TennCare will have a negative impact on the health indicators in the state (Sales, 2000).

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