A PRESENTATION OF THE UNITED WAY OF GREATER KNOXVILLE
Prepared by The University of Tennessee College of Social Work Office of Research and Public Service
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1 Source of data for figures is the companion Demographic Chartbook and/or the U.S. Census Bureau unless otherwise noted.
FOREWORD

In 2004, as part of the Nine Counties. One Vision. long-range strategic planning efforts, the Social Services Task Force released the much anticipated results of a study of our region with the goal of providing a clearer picture of emerging trends, gaps in services, and of creating an effective, comprehensive, and coordinated social service network. The study compared census data with information obtained through focus groups of social service providers and consumers and household surveys. Over the last four years, the information from that compilation has provided a valuable resource for grant applications, presentations, and reports and continues to influence needed changes in the health and human services system.

United Way of Greater Knoxville (UWGK) recognizes the importance of accurate data and of continually reviewing local, regional, and national trends. We believe this current document will provide information useful for future planning, and we expect this data will provide direction for the investment of area resources to achieve positive community change. We especially thank The University of Tennessee College of Social Work’s Office of Research and Public Service (SWORPS) for their continued effort in this endeavor.

With a vision of Better Lives. Better Communities., United Way is committed to tackling the root causes of problems that will allow individuals to achieve their potential for independence and well-being. We look forward to sharing this important work through the development of resources, partnerships, coalitions, and other collaborations to build a stronger community. We ask you to join us.

[Signature]

President and Chief Executive Officer,
United Way of Greater Knoxville
**INTRODUCTION**

This *Viewbook* provides graphical highlights of selected demographic and social trends for Knox County, Tennessee, and the United States. The *Viewbook* is to be used as a companion to the *Demographic Profiles* chartbook, which contains social indicator data for 1990, 2000, and 2006 (or most current date) and numerous indicators within these general areas: Overall Community Portrait; Population Characteristics; Income, Poverty, and Public Assistance; Industry and Employment; Education; Health Vital Statistics; Mental Health and Substance Abuse; Housing and Mobility; Law Enforcement; Child Care; and Transportation. The chartbook data were collected from over a hundred sources, both local and national.

The graphs and narratives in the *Viewbook* are organized within four broad categories: Population Characteristics, Economic Well-Being, Social Well-Being, and Physical Well-Being.

Unless otherwise noted, the source for statistics in the graphs and the narrative text is the companion *Demographic Profiles* chartbook and/or the U.S. Census Bureau.

The social indicator data contained in this *Viewbook* and the *Demographic Profiles* chartbook were collected, analyzed, and graphically presented by a team of researchers at the University of Tennessee College of Social Work Office of Research and Public Service (UT SWORPS) including Bingham Graves Pope, Kay Frances Ricci, Cathy Irwin, Debbie Spelce, Karen Homer, and Maryanne Cunningham. The publications were designed and edited by Betsy DeGeorge, Margot Kline, and Kirche Rogers.
**POPULATION CHARACTERISTICS**

**POPULATION GROWTH**

Since 1967, the United States population increased by 100 million and, in 2007, passed the 300 million mark. Since the year 2000, the population increased by some 20 million people. In 2006, the Tennessee population grew to just over six million people. Tennessee’s rate of growth was higher than that of the nation from 1990 to 2000, but slightly lower from 2000 to 2006. Tennessee ranked tenth among states for numeric population change in 2006.

As the industrial base of the Northeast and Midwest has declined, millions of Americans have moved to the South and the West, now home to more than half the population. The South emerged in 2006 as the most populous region once again, with approximately 36 percent of the total U.S. population. (Census Bureau News, 2006, December 22)

The 2006 population of Knox County was estimated to be 411,967, which indicates an increase of 7.8 percent since 2000 that surpassed the relative growth of the state and the nation. In 2006, Knox County ranked third in population size and density for counties within the state of Tennessee. In the earlier decade, the growth rate for Knox County (13.8 percent) fell below that of the state (16.7 percent) but above the nation (13.2 percent). (Tennessee Advisory Committee on Intergovernmental Relations, 2007).

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2 On December 27, 2007, the U.S. Census Bureau issued a press release projecting that the U.S. population would reach 303,297,116 on January 1, 2008.
Figure 1

According to the Census Bureau, approximately 58 percent of the increase within the resident population of the United States between 2000 and 2005 can be attributed to natural increase (births minus deaths), while about 42 percent can be attributed to net immigration. This recent figure represents a larger proportion of U.S. population growth due to net immigration, when compared to the previous two decades. (Population Reference Bureau, 2006)
The Knoxville Metropolitan Statistical Area (MSA) is comprised of Knox County, containing the central city, Knoxville, and those contiguous counties that meet the criteria for being socially and economically tied to Knoxville, namely, Anderson County, Blount County, Loudon County, and Union County. Garnering an 8.3 percent increase since 2000, the Knoxville MSA had a population of 667,384 in 2006, making it the third largest MSA in Tennessee. (Census Bureau, n.d.a), (Knoxville/Knox County Metropolitan Planning Commission, 2007)
PERSONS AGED 65 AND OVER

In 2011 the first baby boomers will turn 65, serving as harbingers of the dramatic increase in the elderly population that the United States will experience in the coming decades. Although the 65 years and older age cohort only comprised 12.4 percent of the nation’s total population in 2006, the elderly population is expected to make up 19.7 percent of the total population, or approximately 72 million, in 2030. (Census Bureau, 2005, April 21)
### Percent of Population Age 65 Years and Over

#### 2000, 2006, and 2030 Projection

<table>
<thead>
<tr>
<th>Year</th>
<th>Tennessee</th>
<th>U.S.</th>
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<tbody>
<tr>
<td>2000</td>
<td>9.5%</td>
<td>9.5%</td>
</tr>
<tr>
<td>2006</td>
<td>10.2%</td>
<td>9.5%</td>
</tr>
<tr>
<td>2030</td>
<td>11.8%</td>
<td>9.5%</td>
</tr>
</tbody>
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**Figure 4**

The scale of the population bubble is evident in a comparison of the Knox County age distribution charts, for 1990 and 2000 presented in Figures 5 and 6.
Age and Gender Distribution of the Population in Knox County, 1990

Figure 5

Age and Gender Distribution of the Population in Knox County, 2000

Figure 6
The demographic changes in the age distribution of the population will have implications for the social service infrastructure, particularly in services designed to help seniors live at home. The Profile of Older Americans: 2006 published by the U.S. Administration on Aging (2006) presents facts about this sector of the population that must be taken into account:

- Approximately 30 percent of non-institutionalized older persons live alone.
- The median income of older persons in 2005 was $21,784 for males and $12,495 for females. (Approximately 9.9 percent of elderly persons were below the poverty level in 2006.)
- Major sources of income for the elderly population include Social Security (89 percent), income from assets (55 percent), private pensions (29 percent), government employee pensions (14 percent), and earnings (24 percent).
- Almost all (95 percent) of non-institutionalized persons 65 and over were covered by Medicare.

With the approaching onset of such a large increase in the elderly population, issues pertaining to Social Security, Medicare, and disability and retirement benefits are becoming subjects of much debate with respect to the possible need for modifications. Optimists see the older population of the future as being better educated, healthier, and wealthier, which, they argue, will lead to a decrease in medical spending since lack of education and poverty are often linked to disability. Critics, however, worry that the expanding elderly population will bankrupt the Medicare program.

**POPULATION OF HISPANIC ORIGIN**

The term “Hispanic Origin,” as used by the U.S. Census, 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. Thus, ethnicity and race are separate and distinct concepts. Hispanics of Mexican
The Hispanic population in the U.S. surpassed the African American population in 2001 to become the nation’s largest racial or ethnic minority. In 2006, the Census Bureau confirmed that this shift in distribution remains true. Between July 1, 2005, and July 1, 2006, individuals of Hispanic origin accounted for nearly 50 percent of the national population growth of 2.9 million. (Census Bureau, 2007, May 17) This population is expected to continue expanding, due to both natural increase (births minus deaths) and immigration, and in 2050, the population of Hispanics within the United States is projected to reach 102.6 million, which would constitute approximately 24 percent of the nation’s total population. (Census Bureau, 2007, July 16)

Although states like New Mexico, California, Texas, and Arizona have the greatest percentage of Hispanics comprising their population, states like Georgia and North Carolina are now among those with at least half a million Hispanic residents. The states with the fastest growing Hispanic population are Arkansas, Georgia, North Carolina, and Tennessee. They also lead all other states in increases in live births to Hispanic mothers. (National Center for Health Statistics, 2006) The U.S. Census estimated the Hispanic population of Tennessee to be almost 200,000 in 2006 (3.2 percent of the population), and over 8,000 for Knox County (2.0 percent of the population). Although these percentages fall far below the national estimate of 14.8 percent, the impact of the Hispanic population in the “new growth” areas is significant beyond the numbers, as school systems, social service organizations, and governments make adjustments to serve the new constituency.
African American Population

Although falling behind Hispanics with respect to being the largest racial or ethnic minority within the United States in 2001, the African American population is still the second largest minority group and continues to grow. In 2006, the number of individuals that reported being solely black or African American (of only one race) surpassed 38 million in number, comprising 12.8 percent of the nation’s population. This figure rises to 40.2 million and 13.4 percent of the nation’s population when combined with those who identify themselves as African American and one or more other races. (Census Bureau, 2006, December 5)

In Tennessee, the African American population is the largest minority group, estimated to be 16.9 percent of the state population in 2006. In Knox County, African Americans comprise 8.9 percent of the population.
Much like the Hispanic population, the African American population is expected to increase in the upcoming years. The Census Bureau projects that the single-race black population of the United States will reach 61.4 million by July 1, 2050, which will constitute approximately 15 percent of the nation’s population.
Racial Composition of Population in Knox County, 2006

**Figure 9**

**PERSONS WITH DISABILITIES**
As a demographic indicator, “disability” is a term that is variously defined, and therefore, one that can be easily misconstrued. The Census Bureau defines disability as a long lasting sensory, physical, mental, or emotional condition, providing criteria under each of these areas. The Americans with Disabilities Act of 1990 (ADA) establishes an inclusive definition that describes disability as a condition that limits a person’s ability to function in major life activities. Some criteria allow for a “self-definition” of disability; others do not. Because of evolving definitions, one cannot compare U.S. Census data pertaining to individuals with disabilities across years.

3 U.S. Census Bureau subject definitions are available online at: [http://www.census.gov/hhes/www/disability/acs.html](http://www.census.gov/hhes/www/disability/acs.html)
However, there are some characteristics that have been documented by the U.S. Census Bureau, that contradict popular misconceptions:

- **Aging.** Rates of aging-related disabilities have declined in recent decades, and it is expected that Americans will continue to live longer before disabilities set in. In 2004–2005, 81 percent of elderly Americans were *not* chronically disabled. However, there is concern that obesity in the United States could reverse the decline in rates of aging-related disabilities. (He, Sengupta, Velkoff, and DeBarros, 2005) (Population Reference Bureau, 2007, August)

- **Poverty.** The poverty rate for people 25–64 with no disability was 8 percent, compared with 11 percent for those with a nonsevere disability and 26 percent for people with a severe disability. (Census Bureau News, 2006, May 12)

- **Work.** About 56 percent of people ages 21–64 who had a disability were employed at some point in the one-year period prior to the interview. People with a severe disability status reported the lowest employment rate (42 percent). This compared with the employment rates of people with a nonsevere disability (82 percent) and those with no reported disability (88 percent). (Census Bureau News, 2006, May 12)
ECONOMIC WELL BEING

MEDIAN HOUSEHOLD INCOME
Due to a historic rise in productivity, the latter part of the 1990s recorded a gain in real wages and family income after a long period of wage stagnation. Since 2001, however, there has been basically no wage improvement for workers. In terms of real wages (adjusted for inflation), the 2006 median household income was actually $1000 less than that of 2000. The only group for which earnings in 2006 exceeded those of 2000 consisted of households in the top five percent of their earnings distribution. For everyone else, earnings were lower. (Bernstein, Gould, & Mishel, 2007)

The wage stagnation is not only a product of the last recession, but is an attribute of the “new economy.” The U.S. has experienced a shift in employment away from goods-producing industries that provided high-wage opportunities for low-skilled workers, towards services that tend to employ college graduates, and towards other low-wage sectors, such as retail trade. (Bureau of Labor Statistics, n.d.a) As a result, the wage distribution has more highly skilled, trained, and educated workers at the top experiencing real wage gains and those at the bottom experiencing real wage losses.

The post-1979 period differs noticeably from the post-war economy in that prosperity is not equally distributed across all income groups, as illustrated in Figure 10. In a study of the disparity, the Census Bureau dubbed this phenomenon the “Postwar U.S. Income Inequality.” (Weinberg, 1996)
Growth in Real Household Income 1979 to 2005

U.S. Households Divided into Quintiles (or Fifths) by Income

![Growth in Real Household Income Graph](image)

**Figure 10**

Middle-income families have coped with wage stagnation in several ways.

- More members of the household have gone to work. Among married-couple families with children, for example, middle-income wives added over 500 hours of work to total family work hours between 1979 and 2000. (Mishel, Bernstein, and Allegretto, 2007)

- Household debt has consistently trended upward and was over 130% of disposable personal income in 2005. By 2004, a middle-class family spent about a fifth of their income to service their debt. (Mishel et al., 2007)

- Without others to share the burden, individuals are forced to take second jobs. These individuals, known as “moonlighters,” comprised 5 percent of the working population in 2007. (Census Bureau, Statistical Abstract of the U.S., 2007)
The growing reliance of households on a dual-income is evident when per capita income is contrasted with median household income.

**Figure 11**

In Knox County, the median household income was higher than that for the state, according to the 1990, 2000, and 2006 census figures. On the face of it, the median income for Knox County appears to have grown at each of these points: $26,010 in 1990; $37,454 in 2000; $44,184 in 2006, as illustrated in Figure 12. However, when inflation is factored in (using the Bureau of Labor Statistics “inflation calculator”), there was no change in the median household income between 2000 and 2006, as illustrated in Figure 13.
Median Household Income

![Median Household Income](chart)

**Figure 12**

Median Household Income Adjusted for Inflation

![Median Household Income Adjusted for Inflation](chart)

**Figure 13**
POVERTY

The US Census Bureau sets the official measurement of poverty, the "poverty threshold," which is generally viewed as a very conservative measure. The Department of Health and Human Services draws on the poverty threshold as the basis for the creation of poverty guidelines, which are utilized in determining financial eligibility for certain federal programs. Many critics contend that the poverty threshold would be higher if recalculated today, taking into account the additional necessities, such as health care, housing, transportation, childcare, etc. Therefore, many federal programs for low-income families have set eligibility criteria at 125 to 200 percent of the poverty guideline. In 2006, the poverty guideline for a family of four was $20,000; for a family of three, $16,600; for a family of two, $13,200; and for unrelated individuals, $9,800. Poverty rates, often cited in news reports, reflect the more conservative poverty threshold.

After falling steeply throughout the latter 1990s, poverty rates rose for four consecutive years from 2000 to 2004, from 11.3 percent to 12.6 percent, and then declined to 12.3 percent in 2006, a rate not statistically different from 2002 and 2003. The number and the rate of individuals in poverty declined in 2006 for the elderly (65 and older), but remained unchanged for all under 65. (Census Bureau, Poverty 2006 Highlights)

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4 If 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 noneash benefits (such as public housing, Medicaid, and food stamps).
5 Based on an estimation of a minimum food budget for families of different sizes, the poverty threshold relies on the assumption that families can purchase all other necessities for twice what they spent on food. Since 1963, poverty thresholds have only been updated for price changes using the Consumer Price Index.
6 Some programs rely on the poverty guidelines (or percentage multiples of the guidelines), while others rely on the poverty thresholds (or percentage multiples of the thresholds). For a detailed list of what programs use which criteria, see the Department of Health and Human Services' Frequently Asked Questions Related to Poverty Guidelines and Poverty at http://aspe.hhs.gov/poverty/faq.shtml.
Knox County registered a poverty rate below that of the state in 1990, 2000, and 2006; in the latter two censuses Knox County had a poverty rate below that of the U.S.

**Percent of All Families Below Poverty Level**

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<th>Tennessee</th>
<th>U.S.</th>
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<tr>
<td>1990</td>
<td>10.2%</td>
<td>12.4%</td>
<td>10.0%</td>
</tr>
<tr>
<td>2000</td>
<td>8.4%</td>
<td>10.3%</td>
<td>9.2%</td>
</tr>
<tr>
<td>2006</td>
<td>12.4%</td>
<td>9.8%</td>
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**Figure 14**

A major concern among those who track poverty—besides the rise in the number of poor—is the large number of children in poverty. In 2005, 20 percent of children ages 0–5, and 16 percent of older children lived in poverty. Children in married-couple families were much less likely to be living in poverty than children living only with their mothers. In 2005, 9 percent of children in married-couple families were living in poverty, compared with 43 percent in female-householder families. (Federal Interagency Forum, 2007) (DeNavas-Watt, Proctor, and Smith, 2007)
Although other factors should not be overlooked, one hindrance that female-householder families encounter is that over 60 percent of poor children who live with their mothers and whose fathers live outside the home, do not receive child support. (Urban Institute, 2003) Also, women are significantly more likely to earn poverty-level wages than their male counterparts (29.4 percent of women compared to 19.9 percent of men in 2005). (Mishel et al., 2007)

Poverty rates for minorities are consistently higher than those of whites. The rate for African Americans, for example, was at least three times that of whites through 1989. However, poverty among blacks and Hispanics was much more responsive than for whites to income growth during the 1990s. By 2000 the poverty rate for blacks was the lowest on record, though even then, more than a fifth of the black population was poor (22.5%). (Mishel et al., 2007) (DeNavas-Watt et al., 2007)
Figure 16

THE WORKING POOR

Bypassing low- and middle-income families, economic growth has been eluding wage earners and flowing up the income scale to those with high levels of assets, giving rise to a phenomenon that is called the “working poor.” The “working poor” are defined by the Department of Labor as persons who spent 27 weeks or more in the labor force during the year (working or looking for work), but whose incomes still fell below the official poverty level. The Department of Labor (Bureau of Labor Statistics, May 2006) compiled a profile of the working poor that delineated the following:
A majority (58.3 percent) of the working poor usually worked full time (35 or more hours per week).

The proportion of workers classified as working poor was highest for those employed in service occupations (11.2 percent). Individuals who worked in natural resources, construction, and maintenance occupations also had an above-average working-poor rate (7.3 percent).

The working poor rate was higher in families with children than in those without children.

Families maintained by single women with children less than 18 years old had a working poor rate of 23.3 percent. The working poor rate for families maintained by single men was also high (12.4 percent).

The prevalence of this phenomenon is due in large part to globalization, the shifting from goods-producing to a service-providing economy, a minimum wage that was frozen for a decade, and an economy increasingly geared to the dual-income household. The signs are being witnessed across small-town America, as described by Erik Eckholm in a January 18, 2008, article in the New York Times: “Middle-aged men moving in with parents, wives taking two jobs, veteran workers taking overnight shifts at half their former pay, families moving West.”

JOB GROWTH AND UNEMPLOYMENT

Economists and commentators are still debating issues related to the recovery following the 2001 recession. Some have referred to it as a “jobless recovery,” emphasizing the unusually slow growth in employment (Mishel et al., 2007) and

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7 On May 25, 2007, President Bush signed a spending bill that, among other things, increased the federal minimum wage in three steps: to $5.85 per hour effective July 24, 2007; to $6.55 per hour effective July 24, 2008; and to $7.25 per hour effective July 24, 2009. Prior to the 2007 adjustment, the minimum wage was at its lowest real value in over 50 years. The annual earnings of a full-time, full year worker making $6 an hour (slightly above minimum wage) was below the federal poverty line for a family of three, even after factoring in the Earned Income Tax Credit. (Fox, 2007). TN is one of only 5 states without a state minimum wage law (others are Alabama, Louisiana, Mississippi, and South Carolina).
have voiced concerns that the labor force participation rate (i.e., the share of the population who are working or seeking work) is shrinking. Others have pointed to the increase in productivity, the increase in self-employment, and job creation that has taken place.

There are signs of the changing character of the labor force that deserve attention, for their potential impact upon the employment picture for Tennessee.

- The percent of temporary agency workers who have been on the same work assignment for a year or more, dubbed “perm-temps,” increased from 24.4 percent in 1995 to 33.7 percent in 2005. Although the temporary help industry comprised less than 3 percent of the nonfarm employment in 1999, the number of jobs in the temporary help sector has seen a dramatic increase since the early 1980s. (Bureau of Labor Statistics, n.d.b)

- As a share of total unemployment, long-term unemployment has increased substantially since 1979—from 8.6 percent to 19.6 percent in 2005. In 1989, blue-collar workers made up 43.3 percent of the long-term employment share; in 2005, the share decreased to 33.1 percent. The corresponding white-collar share increased from 31.0 percent to 38.9 percent. (Congressional Budget Office, 2007)

- The occupations that comprise much of the job growth over the decade 1998–2008, tend to be jobs that have a large number of workers already: systems analysts, retail salespersons, cashiers, general managers and top executives, truck drivers, office clerks, registered nurses, computer support specialists, personal care and home health aides, and teacher assistants. (Bureau of Labor Statistics, n.d.a)

- Two industrial sectors that are continuing to experience a lot of job loss are the manufacturing and the information sectors.

- The median age of the labor force is rising. It will approach 41 years by 2008—a very high level by historical standards. In part this is related to the baby boomer bulge working its way through the labor force. When workers in this age group suffer job loss, it becomes harder to find new work suited to their skills and close to their prior income and benefits.
Figure 17

While formal education cannot guarantee steady employment, it remains a strong determinant of labor force status. Globalization has been a noteworthy factor in reducing the wage levels of workers with less than a college degree. Workers with a high school diploma or less are finding it increasingly difficult to keep up with inflation.
Unemployment Rate and Earnings by Educational Attainment for U.S., 2006

**Figure 18**

**COMMUTING**

Jobs are becoming more and more decentralized, a phenomenon called “job sprawl.” Workers in Knox County spent an average of 21 minutes commuting to work in 2006, compared to an average of 25 minutes for the nation as a whole. The mean travel time to work in 2006 was 19.9 minutes, an increase since 1990.

The percent of workers who worked outside their county of residence in 2006 increased by only 1 percent over the last 16 years for Knox County. For the state the figure was 27.6 percent of workers who commuted from one county to another.

A natural consequence of these two trends is added traffic, which is exacerbated by the increase in car ownership and the lack of carpooling or available public transportation. In the United States in 2006, 76 percent of workers drove to work alone while another 11 percent carpooled and 5 percent took public transportation.
(excluding taxicabs). In Knox County about 1 percent of the workforce used public transportation.

**HOUSING AND HOME OWNERSHIP**

Affordable housing has become a critical national issue. The National Low-Income Housing Coalition (NLIHC), an advocacy group for affordable housing, calculates a customized “housing wage” for states, counties, and large metropolitan cities. The NLIHC maintains that the “housing wage” is the minimum hourly rate a full time worker must earn in order to afford a two-bedroom rental unit at Fair Market Rate, while paying no more than 30 percent\(^8\) of his or her income for housing costs. In its 2006 report, NLIHC (Pelletiere, 2008) concluded the following:

- the U.S. housing wage was $16.31 per hour or $33,925 per year.
- Tennessee’s housing wage was $11.61 per hour or $24,149 a year; and
- Knox County’s housing wage was $11.38 per hour or $23,680 a year;

According to the annual NLIHC studies, the housing wage has increased 37 percent in less than five years, rising at twice the rate of inflation.

The Department of Housing and Urban Development (HUD) released a study that statistically described developments in housing that have occurred from 1973 to 2005. Among the findings published in *32 Years of Housing Data* were these (U.S. Housing and Urban Developments, 2008):

- Housing costs for renters had increased:
  - In 1973, 23 percent of renters paid 35 percent or more of their income for housing costs; by 2005, 41 percent of renters did so.

\(^8\) According to the Department of Housing and Urban Development (HUD), “affordable housing” is housing that requires payment of no more than 30 percent of income.
Housing costs for homeowners had increased:

- In 1974, 8 percent of owners paid 35 percent or more of their income for housing costs; by 2005, 22 percent of owners did so.

The ratio of home value to income has increased.

- From 1973 to 1979, the ratio increased from 2.1 to 2.5; hit a plateau from 1985 to 1999 of 2.3; and rose again in 2005 to 3.1.

**Median Gross Rent (Monthly)**

![Chart showing median gross rent for Knox, Tennessee, and U.S. from 1990 to 2000.]

**Figure 19**

As housing costs and values have risen, housing affordability has become a problem no longer limited to renters. The percentage of Americans who own their homes now stands at 68 percent, up from 34.5% in 1950. About half of those in the bottom quarter of the income distribution own their homes, while 88.9% in the top quarter of the income distribution own homes. (Mishel et al., 2007)
Home ownership is inherently connected to consumer debt, as homeowners usually carry mortgages and are faced with taxes, home repairs, and maintenance costs. In 2003 only about 39 percent of homes in the US 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)

During 2007, the U.S. experienced what has been called a “mortgage meltdown,” as many debt-ridden homeowners lost their homes. The Mortgage Bankers Association reported at the close of 2007 that approximately 1.5 million homes entered foreclosure that year, and predicted that more will do so in 2008. Regions of the United States that have been hardest hit include the West, the Midwest, and the South. (Vu, 2008) In October and November of 2007, Tennessee ranked 11th in the number of foreclosures, with one property foreclosed for every 683 households in November. (Realtytrac, 2008) Figure 21 illustrates why owning a home has always been considered a good investment. However some are concerned that the current housing crisis may cause an interruption in this pattern.
Ironically, HUD reports the following trends in housing in the study *32 Years of Housing Data* (U.S. Department of Housing and Urban Development, 2008):

- The number of housing units increased dramatically (by 64 percent);
- The distribution of housing shifted regionally, with a gain in the South and West;
- The share of housing located in metropolitan areas increased;
- Living space expanded (from a median number of 5.0 rooms to 5.5 rooms);
- Floor plans grew larger;
- Overcrowding declined.

**Figure 21**

![Median Value of Owner-Occupied Housing Units](chart)

A Presentation of the *United Way of Greater Knoxville*

Prepared by *The University of Tennessee College of Social Work Office of Research and Public Service*
SOCIAL WELL BEING

EDUCATION

The U.S. Census Bureau reported that in 2006, 84.1 percent of American adults aged 25 and over had at least completed high school and 27.0 percent had a bachelor’s degree or higher. High school graduates are more likely to go on to college today than in the past. Sixty-three percent of the year 2000 high school graduates had enrolled in college by the following fall, up from 52 percent of the class of 1970.

In 2006, 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 2006, approximately 22 percent of Tennesseans 25 years and older had a bachelor’s degree, compared to 20 percent in 2000 and 16 percent in 1990. Approximately 81 percent of Tennesseans 25 years and over had completed high school.

These 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 22

Educational attainment remains the key predictor of economic well-being. According to the Current Population Survey conducted by the U.S. Census Bureau, in 2005 the average national annual earnings for high school dropouts stood at $19,915; for high school graduates, $29,448; for college graduates with a bachelor's degree, $54,689; and for holders of professional degrees, $119,009. It is still the case that those with less education tend to be more susceptible to layoffs, but it is also the case that higher levels of education no longer provide the same protection against cyclical forces as in prior downturns. (Mishel et al., 2007)
Only about 7 percent of 25–34 year old workers born in the U.S. have not completed high school. In contrast, about 26 percent of recent immigrants in that age group have not obtained a high school diploma. (Recent immigrants are foreign-born persons who entered the country from 1996 to 2000.) Yet, recent immigrants (ages 25–34) are more than twice as likely as their U.S.-born counterparts to have a master's or higher degree. (Mishel et al., 2007)

**FAMILY STRUCTURE**

One of the striking findings of the 2000 census was the diversification of family life that took place in the previous decade—very few families fit the template of the “Ozzie and Harriet” family, i.e., a married couple with children, an at-home mother, and a father serving as the sole breadwinner. Instead, the United States has seen an
increase in the mothers in the workplace, single-parent households, and children born outside of marriage.

- Roughly 60 percent of women of working age are in the labor force;
- Sixty-seven percent of children lived with two parents while 23 percent lived with only their mother and 5 percent lived with only their father. (Census Bureau, n.d.b)
- Thirty-two percent of births were to unmarried women during the year ending in June 2004.

Signaling a return to at least one aspect of the “Waltons” family model, in 2005, 8 percent of all children under 28 lived in a household where at least one grandparent was present. In contrast to the Waltons and traditional farm families, average household size declined from 3.14 in 1970 to 2.57 people, and only 10 percent of households contained five or more people. (Census Bureau News, 2006, May 25)

Marriage patterns are changing. Americans are marrying later; median age of first marriage was 27.1 years for men and 25.8 years for women. (Census Bureau News, 2006, May 25) The share of Americans who have never married has increased from 24 percent in 1975 to 31 percent in 2006. On the other hand, by the time they are 65 years or over, 96 percent of men and women have been married. (AmeriStat, 2008)

Blacks currently have the lowest rate of marriage of any racial/ethnic group at 30.9 percent (this excludes individuals that are separated). Experiencing a dramatic decline in marriage, 32 percent of blacks reported never having been married in 1975 compared to 46 percent in 2006. The percent of Hispanics who have never married also increased from 33 percent in 2000 to 37 percent in 2006. (AmeriStat, 2008)

**CHILDCARE**

Among married couples, the combined weekly work hours of husbands and wives are rising. In 1969, couples aged 25–54 worked an average of 56 hours a week. By 2000, this had increased to 67 hours. Couples with children under 18 tend to work somewhat fewer hours than those without children—66 hours compared with 70
hours. Nevertheless, average combined hours have increased by almost 20 percent over the past 3 decades for both groups. The increase mostly reflects the fact that more women are working, with those who work increasingly likely to be employed year round. (Bureau of Labor Statistics, n.d.b)

As more women move into the workforce, especially mothers in low-income families, childcare becomes a critical issue. Statistics from the 2006 American Community Survey show that in Knox County, 56.0 percent of children under the age of six and 65.1 percent of children between the ages of six and seventeen have both parents in the labor force. Of mothers with infant children in 2005, the U.S. Census Bureau reported that 55 percent were in the labor force, a decrease from 59 percent in 1998.

In 2000, the Census first 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 2006, 40.5 percent of grandparents within the United States were responsible for their grandchildren. Ranked 11th among states, 52.5 percent of Tennessee’s grandparents were primary caregivers.

The most popular type of childcare arrangement for preschool children is center based. In 1999, nearly 60 percent of 3–5 year olds were attending day care centers, nursery schools, Head Start, or related programs, up from 53 percent in 1991. (Bureau of Labor Statistics, n.d.b)
**PHYSICAL WELL BEING**

**HEALTH**
Life expectancy at birth for the total population in 2004 reached a record high of 77.8 years. The difference between male and female life expectancy was 5.2 years in 2004, the smallest such difference since 1946. (Minino, Heron, Murphy, and Kochanek, 2007)

According to the Center for Disease Control 2004 report (the latest figures available for the United States), the 15 leading causes of death were (Minino et al., 2007):

- Diseases of the heart (heart disease);
- Malignant neoplasms (cancer);
- Cerebrovascular diseases (stroke);
- Chronic lower respiratory diseases (CLRD);
- Accidents (unintentional injuries);
- Diabetes mellitus;
- Alzheimer’s disease;
- Influenza and pneumonia;
- Nephritis, nephritic syndrome, and nephrosis (kidney disease);
- Septicemia;
- Intentional self-harm (suicide);
- Chronic liver disease and cirrhosis;
- Essential (primary) hypertension and hypertensive renal disease (hypertension);
- Parkinson’s disease; and
- Assault.
Long-term decreasing trends for heart disease, cancer, and stroke (the three leading causes of death) continued. Regionally, the South and Tennessee have higher rates than the U.S. for all three-disease categories. Significant increase occurred for unintentional injuries, hypertension, and Alzheimer’s disease. (Population Reference Bureau, 2002)

**Mortality Rates for Selected Diseases, 2006**

Although human immunodeficiency virus (HIV) disease was not among the 15 leading causes of death, it is still a major public health concern. HIV disease is currently the sixth leading cause of death for all races combined for the age group 25–44 years. It is also the 9th leading cause of death for the age group 15–24 years—an upward movement in the rankings relative to its 2003 position for this group. (Minino, Heron, and Smith, 2006). In Tennessee, there were 12,643 cumulative aids
cases reported, and in Knox County, there were 721. (The indicator for cumulative AIDS cases is the total number of cases of a disease reported or diagnosed since the CDC began keeping a record. Cumulative number of cases includes cases in which people have died.)

Another concern regarding youth is the unexpected increase in the birth rate among teenagers 15–19 in 2006, breaking a 14-year decline. The birth data for 2006 showed births to unmarried mothers hit a new record high, and climbed to its highest level since 1971. This is a concern because teen pregnancy and unmarried childbearing tend to lead to poor outcomes for children. The teen birth rate (per 1,000 girls ages 13–19) for Knox County is 31.6, which is lower than Tennessee’s rate of 38.6.

Trust for America’s Health (2008), a non-profit, non-partisan research organization focusing on disease prevention, issues a state-by-state breakdown on key health facts. In their 2007 report, Tennessee ranked 3rd in smoking rates for high school students (26.3 percent compared to 23.0 percent nationally); 5th in adult smoking rates (25.1 percent compared to 20.6 percent nationally); and 5th in the nation in terms of the percentage of adults who are obese (27.8 percent compared to 24.4 percent for the nation).

**CHILD WELL-BEING**

Kids Count, a publication of the Annie E. Casey Foundation collects national and state-by-state information and statistical trends on the conditions of America’s children and families, including the most recent data available on education, employment and income, poverty, health, and youth risk factors. In 2004, Tennessee ranked 43rd in an overall ranking of states, 43rd in infant mortality rate, and 42nd in percent of low-birthweight babies. On the positive side, Tennessee ranked 17th in the percentage of children under 17 with health insurance coverage (only 8 percent were uninsured) and 26th in the percentage of 2-year-old children that had been fully immunized in 2004 (84 percent). (Annie E. Casey Foundation, 2008)
THE UNINSURED

Up nearly seven million since 2000, the overall number of Americans without health insurance reached 46.6 million in 2005 (an increase of 14.2% to 15.9%). In the South, the share of uninsured individuals in 2005 (18.6%) was even higher than that of the nation. In 2006, the number of uninsured children increased to 8.7 million or 11.7 percent, up from 10.9 percent in 2005. (Mishel et al., 2007)

A survey conducted by the Urban Institute (Graves and Long, 2006) found that nearly all of the uninsured adults and children had at least one worker in the family, but only 16 percent of uninsured adults and 24 percent of uninsured children had a worker with an employer-sponsored insurance offer in their family. (Kaiser Commission on Medicaid and the Uninsured, 2007) found that nearly 60 percent of the uninsured had family incomes below 200 percent of the federal poverty level, as did nearly 70 percent of uninsured children.
The uninsured would prefer to have insurance. Less than 3 percent of the uninsured had never had insurance or had no need for it. For those who wanted coverage, high health insurance costs were cited as a reason for 79 percent of nonelderly adults and 74 percent of children being uninsured. Job related issues (largely a lost job, a change in employment, or the lack of access to employer-sponsored insurance) were the second most common explanation for uninsurance for adults (41 percent) and children (31 percent). (Graves, et al., n.d.)

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)

The State enacted cuts in TennCare coverage in 2005. TennCare enrollment dropped from 25.8 percent of the population in 2000 to 20.4 percent in 2006. TennCare enrollment in Knox County declined from 19.8 percent in 2000 to 15.9 percent. The change in coverage for youth and children (ages 0–20) across the state dropped from coverage of 39.7 percent in 2000 to 38.4 percent in 2006. Figures for Knox County youth were not available at publication.

In June 2006, Tennessee Governor Bredesen signed into law Senate Bill 3895 that will provide portable and affordable coverage for the working uninsured who earn less than $41,000 per year, as well as for small firms that do not currently offer insurance. The program, called CoverTN, is based on the three-share concept whereby participating employers, the State of Tennessee, and the individual each contribute one third of the premium. Additionally, CoverKids creates a separate stand-alone health care program for uninsured children under the age of 18 in the state. (State of the States, 2007)
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