Knoxville News Sentinel Series of Articles Featuring the Work of the University of Tennessee College of Social Work Office of Research and Public Service.

The Demographics of Change in Knox County
A TORNADO WATCH is in effect for Anderson County, Blount County, Knox County.

**Knox median income stagnant**

Study indicates recent years' earnings growth merely kept pace with inflation

By Marti Davis
Sunday, February 24, 2008

If your paycheck shows you've had a raise but you just feel like you're running in place, you're probably right.

That's according to a new Knoxville-area "statistical snapshot" that draws on population, economic and health care data from a wide variety of government and agency sources.

"On the face of it, the median income for Knox County appears to have grown. 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," said Bingham Graves Pope of the University of Tennessee College of Social Work Office of Research and Public Service. She is co-author of the study, commissioned by the United Way of Greater Knoxville.

The document includes information on topics such as health insurance or its lack, growth in the Hispanic population, education costs, employment trends and economic well-being.

Pope will present the wide-ranging findings to United Way officials Monday, but in recent weeks many social service agencies already have been reviewing a summary.

"We want everyone to benefit" from the survey work, said Ben Landers, executive director of the United Way.

While not yet ready to draw conclusions, Landers said the findings will be used to "provide direction for the investment of area resources."

For now, Pope said, many working families are stretching their resources to make up for a lack of real income growth.

"More people are going to work, they're working more hours and moonlighting, and yet people feel like 'I haven't moved up that much further,'" she said.

The prosperity that followed World War II benefited all income groups. "All boats rose with the tide," Pope said.

An economy that's shifted from manufacturing jobs that paid a good wage to low-paying service-sector jobs has resulted in a surge in the "working poor," according to the report.

"Since 2001 there has basically been no wage improvement for workers. The only group for which earnings in 2006 exceeded those of 2000 consisted of households in the top 5 percent of their earnings. For everyone else, earnings were lower," the report states.

In 1990, between three and four of every 10 Knox County workers were counted in the "service sector." By 2000, that had risen to almost five in 10. Jobs in manufacturing declined.

Among other findings:

- Population growth: Knox County's overall population surpassed state and national growth rates between 2000 and 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," the UT study reports, citing a recent Census Bureau news report.

  Knox County's estimated population was 412,000 in 2006, an increase of almost 8 percent since 2000.

- Aging: Like the rest of the nation, the Knoxville area is getting older, too. The first baby boomers will reach age 65 in just three years. For now, though, those over 65 made up just 13 percent of Knox County residents. Adults between ages 35 and 54 were the dominant age group, accounting for 30 percent of the population.

  Already, more senior citizens are living in the same households with their children and grandchildren, often serving as caregivers for young children in two-parent or single-parent working families.

- Race: Knox County's racial makeup is far "whiter" than that of the state or nation, with blacks representing 9 percent and Hispanics just 2 percent. Both groups are growing at a faster rate than whites.
Knox County's Hispanic population estimate is probably low, Pope cautioned, explaining some agencies that work closely with Spanish-speaking residents advised her to triple any official figures. She stuck with the official data.

The sharp spike in Hispanic births and of non-English-speaking Hispanic children in Knox County schools shows Hispanic families are settling here with families, putting increased demands on a variety of social service agencies.

Home ownership: More than 60 percent of Knox Countians own their homes. Housing values spiked early in the current decade, growing from a median of almost $100,000 in 2000 to roughly $140,000 in 2006.

The effects of the recent mortgage crisis were not reflected in the study, though it did cite reports showing that Tennessee ranked 11th in foreclosures during October and November 2007.

The Southeast's population boomlet has likely contributed to fast-rising rents and housing costs in Knox County.

The United Way study updates a much larger study, completed by the same UT group in 2004 for "Nine Counties. One Vision.,” Pope said. Most of the trends reported then have continued, she added.

Marti Davis may be reached at 865-342-6305.

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Hispanics making impact

Schools, social services, government must meet needs of growing group

By Marti Davis
Monday, February 25, 2008

When Juana Francisco started kindergarten at Lonsdale Elementary, she spoke only a few words of English.

Now a fifth-grader, she makes high marks in her classes and often helps interpret for the fast-growing group of Guatemalan families at the school.

"When I came, Juana was one of two or three (Latinos). Last August, half our kindergartners were from Guatemalan or Mexican families," said Principal Lisa Light.

Judging from the number of preschoolers who attend Lonsdale's family events, its a trend that's likely to continue, Light added.

Tennessee has one of the fastest-growing Hispanic or Latino populations in the nation, right behind Arkansas, North Carolina and Georgia, said Bingham Pope, one of the authors of a "statistical snapshot" of the Knoxville area, prepared by the University of Tennessee College of Social Work Office of Research and Public Service for the United Way of Greater Knoxville.

Hispanics bypassed blacks as the nation's largest minority group in 2001, but in Knox County, the most recent data - from 2006 - show blacks account for 9 percent of Knoxville's populace, Hispanics only 2 percent.

Pope cautions that the reported data on the Latino population is questionable. The actual number is probably much higher, she said, since many of those here illegally avoid contact with government programs that keep tabs on immigration.

"People who work in the Latino community say you can triple the numbers," Pope added, though she didn't apply that in her study.

Regardless of data points, Pope stressed, "The impact of the Hispanic population in the new growth areas is significant beyond the numbers, as school systems, social-service organizations and the government makes adjustments to serve the new constituency."

The number of international students in Knox County Schools has doubled in the past decade, to roughly 2,000, said Sharon Fischbach, who heads the English as a Second Language Program. Seven elementary schools, four middle and four high schools now have full-time English language teachers.

She's quick to point out that international students aren't all Latino. They accounted for about 40 percent of total students with a "first language other than English" but almost 60 percent of those in English as a Second Language classes.

"There's a much higher concentration in the lower grades," Fischbach added, likely exacerbated by the high birth rate among Spanish-speaking people, Pope stated in her study.

"We have higher numbers in kindergarten and first grade. What we think is happening is that a large number are born in the U.S. to Spanish-speaking parents. They grow up in homes where they speak only Spanish," Fischbach said. Her theory is supported by data that show the birthrate among Mexican immigrants is nearly double that of Caucasians and significantly higher than birthrates among blacks, Pope said.

Lonsdale is one of seven elementary schools with full-time ESL specialists. The others are Karns, Mooreland Heights, Norwood, Pond Gap, Cedar Bluff and Dogwood. Other schools with full-time ESL programs include Farragut, Bearden, Gresham and Northwest middle schools. The high schools are Farragut, Karns, Central and West. Other secondary students who need ESL help are transferred to those schools.

Fischbach said it often takes about two years for non-English-speaking children to begin freely expressing themselves in English.

Juana, 10, explains that many of her relatives speak Mayan, their native dialect, not Spanish. Many of the adults, including her mother, don't know how to read or write.

"You have to pay for school in Guatemala," Juana explained, adding that her mother talks a lot about the excellent free education in Knoxville when speaking to families at home in Guatemala.

Fischbach said the schools don't ask for proof of citizenship when Latino children enroll.

"We're required to provide education to every child. The (U.S.) Supreme Court decided that."

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Lonsdale Elementary fifth graders Juana Francisco (right) and April Perry read to each other during Drop Everything And Read time in Ms. Morton's classroom. Francisco is from Guatemala and started at the school in kindergarten. About half of the children enrolled in kindergarten at Lonsdale are of Latino descent.

The impact of Knoxville's growing Hispanic population is significant beyond the numbers, according to a "statistical snapshot" of the area.
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'Working poor' increase

More from Knox County forced to rely on social services, study reports

By Marti Davis
Tuesday, February 26, 2008

A growing number "first-timers," mostly working families, are seeking emergency assistance from the Knoxville-Knox County Community Action Committee.

After a week or two of unpaid leave for illness or a family emergency, more people are finding their paychecks won't cover the rent or the utility bills said Barbara Kelly, longtime director of CAC.

That trend Kelly noted is backed up in a statistical snapshot of Knox County that shows the area has a growing number of "working poor," said Bingham Graves Pope, co-author of the study conducted by the University of Tennessee's College of Social Work Office of Research and Public Service and commissioned by the United Way of Greater Knoxville.

"People can be doing everything right. They can have two jobs, they can be out there working themselves to death. They're still just one paycheck, one diagnosis, one emergency away from disaster," Pope told United Way officials and social service agency leaders at a Monday afternoon presentation of the study.

The U.S. Department of Labor defined the working poor as people who spent 27 weeks or more in the labor force during the year but whose incomes still fell below the official poverty level. Almost 60 percent of the working poor usually worked full time, 35 or more hours per week, the UT study states.

The UT study compared recent data on population, economics and health care to data from 1990 and 2000. The United Way hoped to see progress toward its mission of making more Knoxvillians "self-sufficient," said Executive Director Ben Landers. But with working poor now added to those chronically dependant on social services, it's hard to "make a dent" in the numbers, Pope explained.

"A lot of people in the middle are really scrambling just to try to hold their own," she added.

No longer can a single breadwinner support most family households, the study found. As a result, more mothers of young children are going to work and many are working longer hours. More grandparents are helping out with child care, as well.

"We've morphed into an economy that assumes there are two adults working in every household," Pope explained, backing that up with data that shows it takes two "per capita" incomes to equal the Knox County's median "household income" of $44,000 in 2006.

For those families with just one working adult, the prospects are often grim.

One in three single female heads of household falls below the government-established poverty line.

Under government benchmarks, a family of four with an income of less than $20,000 is living in poverty; for a family of two, the limit is $13,200, Pope said.

The U.S. government benchmarks for "poverty" are extremely low and based on an outdated formula based on food prices, Pope explained.

As a result, many agencies are now serving families whose income is 125 percent to 200 percent of the government-formulated "poverty" level.

Few of the working poor qualify for help except in case of "emergencies."

Their growing numbers may be related to Knox County's growth in low-paying service-sector jobs, coupled with a loss in manufacturing and information-service jobs, Pope said.

Not all the news is bad. The number of single mothers in poverty fell below 30 percent for the first time in recent decades.

The number of blacks living in poverty fell to its lowest level on record, though three times as many blacks are living in poverty as are whites, Pope said.

The educational level of Knox Countians is increasing, albeit slowly, the study showed.

Marti Davis may be reached at 865-342-6305.
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Health care not an option for mother of three

Mom one of 60,000 to 80,000 Knox Countians without insurance

By Marti Davis
Wednesday, February 27, 2008

Chris Romano has fought serial battles with bureaucrats to make sure her three children have health insurance.

Her husband recently enrolled in his employer's health care program.

She hasn't seen a doctor in five years, but if she needs one, she's counting on a walk-in clinic.

"If something major went wrong, we'd be in trouble, yes," she said.

Romano is among 60,000 to 80,000 Knox Countians with no health insurance, according to the United Way of Greater Knoxville. About 12,000 local residents lost TennCare during 2005 cutbacks, according to a study recently completed by the University of Tennessee College of Social Work Office of Research and Public Service.

Numbers are still out on the state's new program for the working uninsured, CoverTN.

While insurance is still a problem for many, there's some good news.

The health of Knox Countians seems to have improved in recent years, said Bingham Pope, author of the UT study.

Heart disease remains the leading cause of death in Knox County, followed closely by cancer. Still, Knox Countians have healthier hearts than the state or nation at large, the study's data showed. In a presentation to United Way agency leaders Monday, Pope expressed fears that the obesity epidemic could reverse health care progress in East Tennessee.

For those without insurance, the cost of a hospital stay can be ruinous. Rates have more than doubled since 1990, with hospital costs up to $1,551 per day in area medical centers by 2006, the study showed.

Of those without medical insurance, fewer than 3 percent had been without for life. Most said they lost medical coverage through a job change or because they could no longer afford the insurance premiums.

The Romanos fit the bill - on both counts.

They lost family health insurance after a layoff at the restaurant he managed and the family premium on insurance offered at his subsequent jobs was unaffordable, she said.

Different Social Security programs picked up care for two Romano children with disabilities, a 10-year-old daughter and 7-year-old son. An 8-year-old daughter qualified for TennCare until the 2005 cutbacks. She was uninsured until recently, when a new state program for children kicked in.

"Everyone's getting (health insurance) from some place different. I just don't seem to fit anywhere," Romano said.

As an at-home mom, she stretches each dollar, using coupons and refunds to get many food and grooming products free or at a deep discount.

She dodged the home mortgage crisis, refinancing shortly before the bubble burst. "I never miss a mortgage payment," she said, though sometimes that means charging groceries.

When the low interest rate on one card expires, she transfers the balance to another. Now juggling 21 credit cards, she said she always manages more than the minimum payments.

The Romanos' tab for family fun often is covered by her winnings from local radio station contests, which provide restaurant gift certificates, movie passes and such. She hopes her luck holds out in the medical-care stakes.

"I just thank my blessings that I'm in good health," Romano said.

New programs aim to provide relief to those with health care needs.

Helena Fisher, 49, of Strawberry Plains, lost her health insurance after her husband suffered severe head injuries at work in 2004. He's remained in a
coma since the accident. She provides full-time care for him at home. As long as it lasted, she kept up her husband's work-provided health care plan. When that option ran out, he went on Medicaid. She couldn't afford the premiums on a private health insurance policy for herself.

Then her blood pressure soared and she started having heart pains. She went to Cherokee Health Systems for help. The doctor referred her to a new United Way program, Project Access, which recently started to provide limited health care benefits to about 7,000 uninsured working poor people in the Knoxville area. Project Access paid for her to see a UT cardiologist.

The medication he ordered isn't covered by Project Access, but Fisher still gives the program credit for her health recovery.

"My blood pressure is down. The heart pains have stopped," she said.

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Amy Romano, right, is the only one in her family without health insurance. She has found it for all three of her children Rose, 10, left, Sam, 7, center, and Emily, 8. Her husband Angelo has it through his work, but she has no health insurance coverage.

Amy Romano, left, is the only one in her family without health insurance. She has found it for all three of her children form left, Rose 10, Sam, 7, and Emily, 8. Her husband Angelo has it through his work, but she has no health insurance coverage. They are gathered outside Neyland Stadium.

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On knoxnews.com
Institutions lean more heavily on temporary instructors

By Marti Davis
Thursday, February 28, 2008

An education is still by far the best predictor of an individual's economic future, but not as much as it used to be, according to a recent University of Tennessee study of the Knoxville area.

Ironically, that's increasingly clear at Knoxville's own colleges and universities, where a growing group of temporary teachers, many with advanced degrees, are shouldeing more undergraduate teaching duties.

"It takes three times as much money to pay a full-time professorial staff person as it does a lecturer," explained David Goslee, assistant head of UT's English Department. "You do the math."

Though some only want part-time work, many eke out a living from fee-per-course teaching, said Bingham Pope of the UT College of Social Work's Office of Research and Public Service. She co-authored a "statistical snapshot" of Knox County presented this week to the United Way of Greater Knoxville, based on population, economic and other data from more than 100 sources.

"The number of jobs in the temporary help sector has seen a dramatic increase since the early 1980s," the study states, citing data from the U.S. Bureau of Labor Statistics. "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."

Karen Kaiser, 36, worked as a temp receptionist for six months before getting hired permanently a few weeks ago.

While she's delighted to now have permanent work with benefits, she acknowledged "it's frustrating" to be back to square one after six months on the job. "I'm on 90 days' probation," she said, with no sick leave or vacation time.

A Fountain City native, Kaiser quit her job as an assistant warehouse manager in Georgia and returned to Knoxville in July. She took a temp job with Manpower Inc. while seeking permanent work.

"After I was there a couple months, the place where I worked said they were interested in hiring me (permanently)," Kaiser said, but not until after the first of the year. "I just had to take a chance."

Kaiser was temporarily on TennCare, which she will probably lose at an upcoming certification meeting, she said. "I have to wait until my probation's up to get health insurance from my employer."

While hardly temporary-agency workers, some part-time university lecturers have a plight that seems much the same.

In the 1990s, UT eliminated more than 100 full-time faculty positions, "blatantly" replacing them with instructors on one-year contracts or lecturers paid by the course, Goslee said. The English department's tenured faculty members are almost equalled in number by 40 full-time instructors, each on a year-to-year contract. They teach four courses per semester, double the faculty's teaching load. Those without a doctorate degree need not apply, but there are plenty of takers for the $34,000-a-year jobs, which come with benefits.

On a rung below them are the lecturers. They get $3,850 per course, no benefits.

"We may be exploiting them, but there are a lot of people exploiting them worse," Goslee said, pointing out that UT's course pay is twice that of other local colleges.

For several years now, Elizabeth Gentry, 33, has pieced together a living from course-by-course contracts. "She's an excellent teacher. We gave her a four-course load every semester," Goslee said, including some upper-level courses. Since she has a master's degree in creative writing, not a doctorate, she doesn't qualify for an annual-contract instructor position.

Gentry met with UT's director of human resources, Alan Chesney, to ask for full-time benefits, but UT adopted a new policy. "We can no longer give a lecturer a full-time course load two semesters in a row," Goslee said. He fought the policy and lost. "Human resources doesn't like them teaching full time, semester after semester."

Gentry's made up the difference with two part-time tutoring jobs, one at UT's Writing Center, the other for UT's athletic department. It often adds up to a 60-hour week.

"You never know what will happen to any of the pieces," she said. "I really don't want to start commuting, but I've already put in an application at Pellissippi (State)," she said.

Marti Davis may be reached at 865-342-6305.
Elizabeth Gentry talks with Will Farley, a University of Tennessee English student, at the Writing Center in the Humanities building on UT's campus Wednesday. Gentry is one of many instructors who are not faculty members.

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Working poor return to life of extended family

Once-typical roles, households becoming a thing of the past

By Marti Davis
Friday, February 29, 2008

Barbara Watson has 10 places to put every penny these days, but she puts aside enough to keep up payments on her life insurance policy, a policy that she hopes will motivate her offspring to get an education - then provide a little help once she's gone.

"I live for my grandchildren. I keep telling them, 'Stay in school. If you don't finish high school you don't get anything,'" Watson added.

For now, the matriarch's help is more than a promise for the future. She shares her North Knoxville home with her adult daughter, who moved in after Watson's husband and son died and she was injured in a fall. They were recently joined by Watson's granddaughter, a single mother, and two great grandchildren.

Watson and her clan are among a growing group of working-poor families who are returning, at least in some respects, to a "Waltons model" of live-in extended families, said University of Tennessee researcher Bingham Graves Pope, referring to the 1970s television drama about an extended family in the Virginia mountains.

Very few households fit the template of the "Ozzie and Harriet" family," said Pope, "with an at-home mother and a father as sole breadwinner."

Pope is co-author of a study commissioned by the United Way of Greater Knoxville and conducted by the University of Tennessee College of Social Work Office of Research and Public Service profiling the area.

"In 2005, eight percent of all children under 18 lived in a household with at least one grandparent," the study states. In Tennessee, more than half of those live-in grandparents served as "primary caregivers," for their grandchildren, sometimes in place of parents, but more often providing a way for parents to work or attend school.

Patricia Horner helped raise her now-adult granddaughter. So when "Granny Pat" lost her Halls apartment, granddaughter Gabby Owenby welcomed her into the Lonsdale home she shares with her husband, self-employed mason Michael Owenby, and children Ethan, 7, and Emily, 5.

Horner, 64, works at the Halls Boys and Girls Club as a foster grandparent, an afternoon quasi-volunteer job that pays a small bi-monthly stipend. Mornings she's on hand to help get Ethan off to school and watch Emily while his mother drives him to school. Horner's income helps to heat the leaky old house and pay the rising costs of food and utilities.

The house is owned by Michael Owenby's mother. "We're fixing it up instead of paying rent," said Gabby Owenby.

Grandmother Owenby also helps pay for Ethan to attend a Christian elementary school, and with some homework help from "Granny Pat," Ethan's on the honor roll this year. She watches the kids while the young couple get a few hours out now and then.

While the family qualifies for $100 in monthly food stamps, their income is deemed too high for any help with child care, so Gabby Owenby's at home with Emily, for now.

"We may be poor, but we're rich in love," Owenby said.

Marti Davis may be reached at 865-342-6305.
Saul Young

Patricia Horner lives with her granddaughter's family, spending much of her time as a foster grandmother for the Halls Boys and Girls Club and also watching over her great-grandchildren, Emily Owenby, 5, left, and Ethan Owenby, at their home in the Lonsdale community.

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