

Full Report
2021 Community Needs Assessment
Douglas-Cherokee Economic Authority

Message from DCEA's Executive Director and Board Chair

Douglas-Cherokee Economic Authority is pleased to present its *Report on the Community Needs Assessment*. We are grateful to the clients, board members, partners, community residents, and staff members who contributed to the assessment process. The assessment results will help the agency and our partners to address the most urgent needs in our communities.

Kay Hale, Executive Director

Rene Tabor, Chair, Board of Directors

Executive Summary

From March, 2019, to March, 2020, DCEA conducted a comprehensive assessment of the needs of low-income residents in its service area and of the overall needs and assets of the communities served. East Tennessee counties served by DCEA's Community Services Block Grant (CSBG) programs are Cocke, Grainger, Hamblen, Jefferson, Monroe, and Sevier. Non-CSBG counties in Tennessee are Anderson, Blount, Bradley, Carter, Claiborne, Greene, Hancock, Hawkins, Knox, Loudon, McMinn, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sullivan, Unicoi, Union, Washington, and White. Non-CSBG counties in Kentucky are Harlan and Bell.

Planners compiled and analyzed relevant statistical data in seventeen categories –population, poverty, workforce characteristics and economic conditions, homelessness, housing costs and conditions, public assistance income, education, child care, nutrition, transportation, health, teen pregnancy, adverse childhood experiences, violent crime, single parents, elderly population, and disability. Focus groups, brainstorming, and written surveys were used to elicit feedback from community residents (general public) and DCEA's board members, staff, clients, and partners.

Data analysis and the creation of the full assessment report took place between April 15 and June 30, 2020. The report was approved by the Executive Director on December 9, 2020.

Key Findings

Poverty in CSBG Counties: In the CSBG counties, poverty decreases with age. Children and youth have the highest poverty rates; seniors have the lowest rates. Cocke has the highest poverty rate for seniors age 65 and older (13.2%). Cocke's poverty rate for children under age 5 (47.9%) is more than twice the state and national rates.

Poverty in Non-CSBG Counties: Poverty also decreases with age in the non-CSBG counties. In the non-CSBG counties, children and youth have the highest poverty rates. Seniors have the lowest poverty rates. Bell has the highest percentage of children under 5 in poverty (53.2%). Harlan has the highest poverty rate for seniors age 65 and older (19.9%).

Unemployment Before and During the COVID Crisis: On average 15.1% of the workforce in the non-CSBG counties were unemployed in April, 2020, compared with 3.7% in 2019. 20.7% of the workforce in the CSBG counties were unemployed during the COVID-19 crisis in April, 2020. The annual unemployment rate for the CSBG counties averaged 3.2% in 2019.

Educational Attainment: 11% of adults in the non-CSBG counties age 25 and older and 27 percent of adults age 25 and older in the CSBG counties have a bachelor's degree or higher.

Counties in Economic Distress: The Appalachian Regional Commission designates one CSBG county as economically distressed (Cocke). Five non-CSBG counties are classified as economically distressed (Hancock, Morgan, Scott, Bell, and Harlan). To be designated as distressed, counties must have median family incomes no greater than 67% of the U.S. average and a poverty rate that is 150% or greater of the U.S. average.

High Priority Needs

Participants in the community needs assessment identified high priority needs in both CSBG and non-CSBG counties:

1. Mental health/substance abuse prevention and/or treatment services
2. Affordable transportation
3. Affordable health insurance/health care and/or improved health and nutrition services, including access to food
4. Affordable housing for all age groups, including assistance with rental/mortgage costs
5. Affordable child care
6. Financial literacy education to help people learn to manage their money
7. Assistance in enrolling/completing postsecondary education
8. Additional and more conveniently located adult education and ESOL programs

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Statistical Data and Key Resources for DCEA's CSBG and Non-CSBG Counties

This section presents an overview of the current community conditions for the counties served by DCEA's Community Service Block Grant (CSBG) programs and the agency's service counties that do not receive DCEA's CSBG funding (non-CSBG counties).

CSBG Counties (Tennessee)

Cocke County

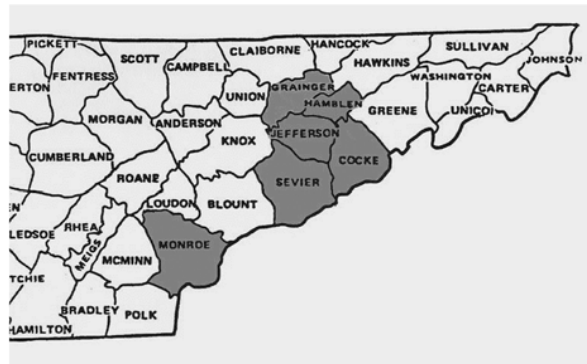
Grainger County

Hamblen County

Jefferson County

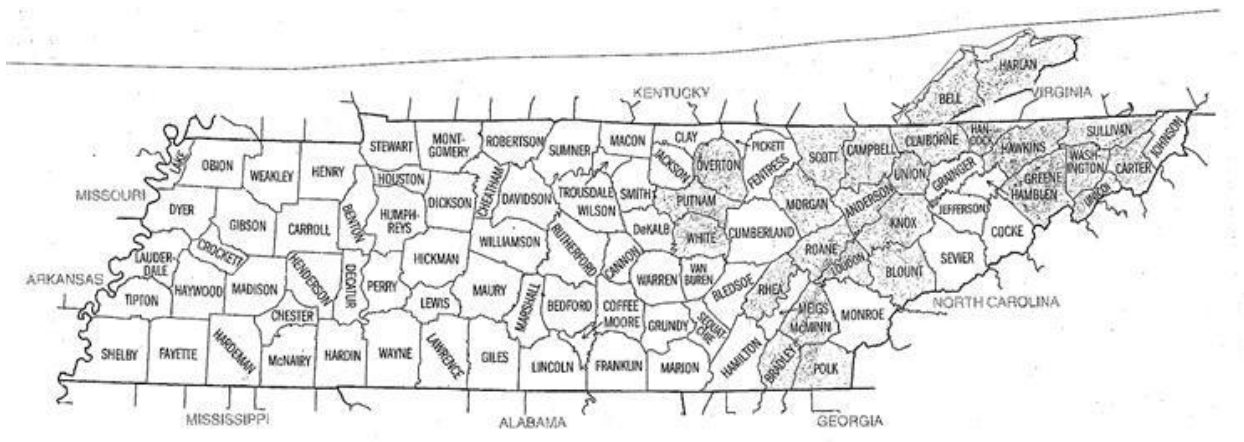
Monroe County

Sevier County



DCEA's Non-CSBG Counties

Anderson County, Tennessee
Bell County, Kentucky
Blount County, Tennessee
Bradley County, Tennessee
Campbell County, Tennessee
Carter County, Tennessee
Claiborne County, Tennessee
Greene County, Tennessee
Hancock County, Tennessee
Harlan County, Tennessee
Hawkins County, Kentucky
Knox County, Tennessee
Loudon County, Tennessee
McMinn County, Tennessee
Morgan County, Tennessee
Overton County, Tennessee
Polk County, Tennessee
Putnam County, Tennessee
Rhea County, Tennessee
Roane County, Tennessee
Scott County, Tennessee
Sullivan County, Tennessee
Unicoi County, Tennessee
Union County, Tennessee
Tennessee
Washington County, Tennessee
White County, Tennessee



1. Population: Race and Ethnicity

Race and Ethnicity in CSBG Counties: Of the total population (275,438) in the CSBG counties, 94.8% are white. Hamblen has the highest percentage of Hispanic/Latino persons (12%).

Table 1.1. CSBG Counties: Population and Percent by Race/Ethnicity						
Area	Population	White	Black	Asian	Native American	Hispanic or Latino
Cocke	35,774	95%	2.1%	0.4%	0.1%	2.5%
Grainger	23,145	97.1%	1%	.3%	0.4%	3.5%
Hamblen	64,569	91.4%	4.4%	1.1%	0.3%	12%
Jefferson	54,012	95.4%	2.1%	0.6%	0.1%	3.9%
Monroe	46,357	94.8%	2.2%	0.5%	0.1%	4.7%
Sevier	97,892	95.2%	1.3%	1.3%	0.6%	6.3%
Total/Average	275,438	94.8%	2.18%	.70%	.27%	5.4%
TN	6,829,174	78.5%	17.1%	1.9%	0.1%	5.6%
U.S.	328,239,523	76.5%	13.4%	5.9%	1.3%	18.3%

Source for Tables 1.1 and 1.2: ACS, 2018

Race and Ethnicity in Non-CSBG Counties: Of the 1,796,893 population in the non-CSBG counties, 94.8% are white. Loudon has the highest percentage of Hispanic/Latino persons (9%).

Table 1.2. Non-CSBG Counties: Population and Percent by Race/Ethnicity						
Area	Population	White	Black	Asian	Native American	Hispanic or Latino
Anderson	76,482	91.7%	4%	1.5%	0.1%	3.1%
Blount	131,349	93.8%	3%	0.9%	0.1%	3.5%
Bradley	106,727	90.9%	5.2%	1.2%	0.1%	6.3%
Campbell	39,583	97.5%	0.5%	0.3%	0.1%	1.3%
Carter	56,351	96.4%	1.6%	0.4%	0.3%	1.9%
Claiborne	31,756	96.4%	1.2%	0.7%	0.4%	1.3%
Greene	69,087	95.5%	2.2%	0.5%	0.4%	3%
Hancock	6,549	97.2%	0.5%	0.2%	0.4%	0.7%
Hawkins	56,530	96.4%	1.5%	0.5%	0.3%	1.7%
Knox	465,289	86%	8.9%	2.3%	0.4%	4.4%
Loudon	53,054	95.5%	1.5%	0.9%	0.2%	9%
McMinn	53,285	92.7%	3.8%	0.8%	0.6%	4.2%
Morgan	21,579	94.1%	3.7%	0.3%	0.5%	1.4%
Overton	22,080	97.4%	0.6%	0.3%	0.4%	1.6%
Polk	16,898	96.5%	0.6%	0.4%	0.6%	2.2%
Putnam	78,843	93.5%	2.4%	1.5%	0.7%	6.5%
Rhea	33,044	94.7%	2.2%	0.6%	0.6%	5.4%
Roane	53,140	94.3%	2.7%	0.1%	0.5%	2%
Scott	22,039	98.1%	0.3%	0.3%	0.3%	1%
Sullivan	157,668	94.9%	2.3%	0.8%	0.4%	1.9%
Unicoi	17,761	97.4%	0.6%	0.3%	0.5%	5.1%
Union	19,107	97.4%	0.5%	0.2%	0.5%	1.7%
Washington	128,607	91.4%	4.5%	1.6%	2%	3.6%
White	27,107	95.5%	1.8%	0.4%	0.5%	2.8%
Bell KY	26,569	95%	2.5%	0.4%	0.3%	1.2%
Harlan KY	26,409	95.9%	2.1%	0.4%	0.3%	1%
Total/Average	1,796,893	94.8%	2.3%	0.6%	0.4%	2.9%
KY	4,467,673	87.6%	8.4%	1.6%	0.1%	2.9%
TN	6,829,174	78.5%	17.1%	1.9%	0.1%	5.6%
U.S.	328,239,523	76.5%	13.4%	5.9%	1.3%	18.3%

Hispanic/Latino Population

18,940 individuals of Hispanic/Latino origin in the CSBG counties and 64,261 in the non-CSBG counties live and work in DCEA's service area. 8,276 Hispanic children under 18 live in the CSBG counties; 25,000 reside in the non-CSBG counties. Hamblen County has the highest percentage of this population (11.6%) and the highest percentage of limited English households (33.2%). 23.3% of the population in the CSBG counties and 8.6% in non-CSBG counties live in limited English households. A limited English speaking household is one in which members 14 years and older speak a language other than English at home and speak English less than "very well."

Table 1.3. Hispanic Population in CSBG Counties				
Area	Number of Hispanic/Latino Origin	Hispanic/Latino as % of Population	Number Hispanic Children Under 18	% Limited English Households
Cocke	807	2.3	357	0
Grainger	742	3.2	265	36.3
Hamblen	7,374	11.6	3,428	33.2
Jefferson	1,908	3.6	922	19.2
Monroe	1,975	4.3	781	27.9
Sevier	6,134	6.3	2,523	Data not available
Total/Average	18,940	5.22	8,276	23.3
TN	372,901	5.5	149,928	22.9
U.S.	59,763,631	18.3	18,003,000	21.3

Source for Table 1.3 and 1.4: ACS, 2018

Table 1.4. Hispanic Population in Non-CSBG Counties				
Area	Number of Hispanic/Latino Origin	Hispanic/Latino as % of Population	Number Hispanic Children Under 18	% Limited English Households
Anderson	2,350	3.1	911	Data not available
Blount	4,542	3.5	1,663	Data not available
Bradley	6,766	6.3	2,652	Data not available
Campbell	490	1.2	180	9
Carter	1,013	1.8	406	5.1
Claiborne	394	1.2	116	4.1
Greene	2,064	3	781	Data not available
Hancock	55	0.8	15	0
Hawkins	847	1.5	384	4.8
Knox	20,443	4.4	7,871	30.9
Loudon	4,393	8.5	1,773	45.1
McMinn	2,041	3.9	820	23.6
Morgan	273	1.3	91	27.1
Overton	304	1.4	109	0
Polk	335	2	146	23.9
Putnam	5,146	6.5	2,102	Data not available
Rhea	1,614	4.9	752	46
Roane	940	1.8	313	9.1
Scott	195	0.9	90	0
Sullivan	3,056	1.9	1,123	Data not available
Unicoi	824	4.6	330	7.1
Union	303	1.6	107	6.9
Washington	4,995	3.6	1,718	Data not available
White	654	2.5	293	17.9
Bell	279	1	131	7.9
Harlan	247	0.9	123	0
Total/Average	64,563	2.8	25,000	8.6
TD	372,901	5.5	149,928	22.9
KY	161,506	3.6	64,864	24.3
U.S.	59,763,631	18.3	18,003,000	21.3

The Hispanic Population in Tennessee: Employment, Public Benefits and Entrepreneurship

According to the Federal Reserve Board of Atlanta (*A Changing Composition: Hispanics in the Southeast*, 2019), about half of Hispanics work in one of four industries – construction; eating, drinking, and lodging services; wholesale and retail trade; and professional and other business services. In Tennessee, Hispanic male workers find employment in eight top industries – construction, restaurants and other food services, landscaping services, crop production, motor vehicles parts manufacturing, animal slaughtering and processing, services to buildings and dwellings, and animal production. Animal slaughtering and processing is an especially dangerous, unhealthy, and exploitative occupation for many Hispanic workers. 10% of Hispanic men are employed in management/business/science/arts occupations (ACS, 2018).

Top industries for female Hispanic workers are: restaurants and other food services, housekeeper/maids in traveler accommodation, services to buildings and dwellings, services in private households, employment services, animal slaughtering and processing, educational services, and child day care services. 20% of Hispanic women are employed in management/business/science/arts occupations, and 27% are employed in sales and office occupations (ACS, 2018).

Both female and male Hispanics tend to be underrepresented in government, education, and health services, and STEM occupations in general.

The primary costs of immigration to state and local government come from education, health care, and law enforcement. Native-born children of Hispanic immigrants will soon account for 10% of all children statewide. The impact on K-12 education costs will be quite large. Major costs in health care are incurred from the use of emergency medical care by uninsured immigrants – these costs are reimbursed to the hospital by TennCare. In Tennessee, 90% of the emergency services reimbursed by TennCare are for labor and delivery. The third largest public cost comes from the law enforcement system (University of Tennessee Extension Service, *A Profile of the Hispanic Population in Tennessee*, 2012, pages 33-34).

As workers and consumers, immigrants contribute to state and local government revenues. As consumers, immigrants pay sales tax and excise tax on food (9.25% tax), gas, alcohol, and cigarettes. The Social Security Administration estimates that 75% of illegal immigrants pay federal Social Security and Medicare taxes, even though they are ineligible to receive benefits (*Profile*, page 34). They also pay property taxes, directly as owners, or as renters through costs passed on by their landlords.

Education researchers continue to report achievement gaps in math and reading proficiency for Hispanic students and lower college-going rates for Hispanic youth and adults (Tennessee Board of Regents, *Data Dashboards*, 2020; Tennessee Department of Education, *Report Card*, 2019).

A 2018 article by a University of Tennessee College of Law professor (Eric F. Amarante, *The Unsung Latino Entrepreneurs of Appalachia*, 120 West Virginia Law Review) describes the positive impact of Latino entrepreneurship. Using Morristown as an example, the article recounts how Latinos have revitalized vacant commercial real estate by creating thriving restaurants, bakeries, and other retail outlets aimed at the Hispanic market. These businesses “hire employees, rent previously unused commercial space, increase the local demand for goods and services, and provide much-needed tax revenue. The phenomenon of Latino entrepreneurship is an unmitigated positive for small towns that otherwise experienced great difficulty in producing and promoting small business activity (page 773).” The study concludes with recommendations for building the potential of Latino-owned businesses by reducing

bureaucratic red tape and publishing local and state laws, regulations, policies and procedures governing small businesses in Spanish.

Resources for the Low-Income Hispanic/Latino Population

Nonprofit and faith-based resources for Hispanic/Latino families in DCEA's counties include: Iglesia Bautista La Gran Comision (Hamblen); H.O.L.A. Lakeway (Hamblen and surrounding counties); Hispanic Business Alliance (headquartered in Knox); Centro Hispano de East Tennessee (headquartered in Knox); Hispanic Chamber of Commerce (Knox); and Hola Hora Latina (Knox). These organizations help individuals/families improve English skills, obtain citizenship, increase educational attainment, and develop businesses. Many churches of all denominations conduct services in Spanish and provide support to meet the basic needs of families. Local school systems provide English Language Learner services. Adult Education programs offer English as a Second Language/Civics classes. Free legal aid information and services are available. As a result, immigrants have opportunities to become integrated into the communities in which they live.

2. Poverty

In the United States, a family is poor if their family income is less than the federal poverty threshold. Poverty thresholds, adjusted for changes in prices each year, vary by family size. Poverty calculations are based on the cost of food in the 1960s (multiplied by three). The poverty measure is not adjusted for work-related expenses or for regional variations in the cost of living, such as housing, food, and transportation costs. The official poverty measure is pre-tax family income and includes only cash income. It does not include food stamps (SNAP) or the Earned Income Tax Credit. The table below lists the poverty thresholds based on family size for 2020. Research suggests that, on average, families require an income equal to about two times the federal poverty threshold to meet their most basic needs (National Center for Children in Poverty, 2014).

Federal Poverty Guidelines for 2020 (U.S. Department of Health and Human Services)

Table 2.1. 100% Poverty Income by Family Size	
Family Size	100% Poverty Income
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120

For each additional family member, add \$4,480

Consequences of Poverty

Children who grow up poor are more likely to not attend preschool, perform worse in school, drop out of high school, have lower educational attainment, become a teen parent, live in poverty as adults, receive government assistance as adults, be involved in the child welfare and/or justice system, and have poor mental and physical health and a shorter life expectancy than their more affluent peers. **Sources:** Child Trends and Kids Count publications, 2019.

Poverty in CSBG Counties: In the CSBG counties, poverty decreases with age. Children and youth have the highest poverty rates; seniors have the lowest rates. Cocke has the highest poverty rate for seniors age 65 and older (13.2%). Cocke's poverty rate for children under age 5 (47.9%) is more than twice the state and national rates.

Table 2.2. CSBG Counties: Poverty by Age: Percent below Poverty Level								
Area	All	Under 18	Under 5	5-17	18-34	35-64	60 and over	65 and over
Cocke	24.9	38.4	47.9	35.3	29.4	21.9	14.7	13.2
Grainger	14.1	19.5	26.5	18.8	17.2	10.9	9.7	9.3
Hamblen	19.5	29.1	41.5	25	24.7	16.9	9.3	7.5
Jefferson	14	18.2	14.8	19.2	17.3	13.4	9.8	8
Monroe	19.3	28.3	32	27	23.7	16.8	11.4	10.5
Sevier	15	21.5	26.2	19.9	19.9	12.9	8.7	7.3
Average	17.8	25.8	31.4	24.2	22.0	15.4	10.6	9.3
TN	16.1	23.3	27	22	19.5	12.7	10.2	9.4
U.S.	14.1	19.5	21.5	18.8	17.2	10.9	9.7	9.3

Source: ACS, 2018

In the CSBG counties, females have higher poverty rates than males.

Table 2.3. CSBG Counties: Poverty by Gender: Percent below Poverty Level			
Area	All	Female	Male
Cocke	24.9	27	22.7
Grainger	14.1	20.7	16.2
Hamblen	19.5	20.7	18.3
Jefferson	14	14	14.1
Monroe	19.3	21.3	17.2
Sevier	15	14.9	14.4
Average	17.8	19.7	17.1
TN	16.1	16.6	13.9
U.S.	14.1	14.3	11.9

Source: ACS, 2018

With the exception of persons of Asian background, minority populations in the CSBG counties have much higher poverty rates than white persons. Those of Hispanic/Latino ethnicity have the highest poverty rates (31.3%).

Table 2.4. CSBG Counties: Poverty by Race/Ethnicity: Percent below Poverty						
Area	White Alone	Black/African American Alone	American Indian	Hispanic or Latino	Asian Alone	Two or more races
Cocke	24.6	38.6	49.3	43.2	0	15.5
Grainger	18.3	30.9	0	38.7	0	37.3
Hamblen	15.6	41.9	31.1	51.5	3.3	21.7
Jefferson	13.6	24.9	56.3	22	2.3	32.2
Monroe	18.7	21.4	10.1	32.6	5.8	38
Sevier	14.6	Data not available	Data not available	Data not available	Data not available	Data not available
Average	17.6	26.3	24.5	31.3	1.9	24.1
TN	12.5	26.4	21.2	24.3	11.7	22.9
U.S.	10.9	22.5	23.7	18.8	10.8	15.9

Source: ACS, 2018

Poverty in Non-CSBG Counties: In the non-CSBG counties, children and youth have the highest poverty rates. Seniors have the lowest poverty rates. Bell has the highest percentage of children under 5 in poverty (53.2%). Harlan has the highest poverty rate for seniors age 65 and older (19.9%).

Table 2.5. Non-CSBG Counties: Poverty by Age: Percent Below Poverty Level								
Area	All	Under 18	Under 5	5-17	18-34	35-64	60 and over	65 and over
Anderson	19.7	22.1	44.7	14.3	25.1	19.5	12.6	11.7
Blount	8.9	7.4	9.5	6.7	12.8	8.3	7.5	8.2
Bradley	15.4	25.5	26.2	25.3	15.5	12.2	9.2	9.5
Campbell	19.7	28	38.5	24.4	21.5	18.1	14.4	12.7
Carter	23.5	34.5	31.3	35.5	29.2	20.5	15.2	14.3
Claiborne	23.6	37.2	56.8	30.2	30.8	17.9	15.8	14.6
Greene	13.6	24	24.6	24.5	12.2	12.7	7.4	6.9
Hancock	25.8	37.9	40.6	36.9	35.6	21.4	15.7	13.7
Hawkins	19	30.6	34.3	29.4	22.1	16.4	10.6	10
Knox	13.1	14.9	18.9	13.5	20.6	10.1	7.5	6.2
Loudon	11.9	20.3	34.3	15.2	16.2	10	5.8	5.5
McMinn	19.6	27.6	33.1	25.7	25.1	17.1	11.8	10.6
Morgan	22	29	24.3	30.6	26.2	19.1	16.4	16
Overton	17	22.5	24.7	21.8	18.5	14.4	15.4	14.6
Polk	16.4	23.1	14.9	25.5	16.3	17.9	12.9	9.8
Putnam	13	7.1	7.0	7.1	26.4	10.9	6.1	5.4
Rhea	21.9	32.8	40.9	29.7	24.4	18.1	13.1	13.1
Roane	15	18.4	16.8	19	18.5	14.9	10.3	9.5
Scott	22.3	26.8	35.2	23.9	17.8	24.8	17.7	14.8
Sullivan	16.8	27.7	31.1	26.7	19.2	13.8	10.9	10.6
Unicoi	21.1	30	35.9	28.4	24.7	19.9	13.4	12.9
Union	21.6	30.3	40.7	26.9	24.3	19.6	12.3	12.3
Washington	14.9	16.5	19.5	15.5	16.3	11.2	11.9	12.5
White	17.4	24.4	25.4	24	18.9	15	14	12.8
Bell KY	37.1	47.8	53.2	45.6	48.8	33.6	21.5	18.7
Harlan KY	36.2	48.7	50.1	48.1	48.7	34.4	22.1	19.9
Average	19.4	26.7	31.2	25.1	23.6	17.3	12.7	11.8
KY	16.9	23	24.6	22.4	22.7	14.4	11.6	10.2
TN	16.1	23.3	27	22	19.5	12.7	10.2	9.4
U.S.	14.1	19.5	21.5	18.8	17.2	10.9	9.7	9.3

Source: ACS, 2018

Minorities have the highest poverty rates in non-CSBG counties. The Hispanic/Latino population has the highest poverty rate (45.1%).

Table 2.6. Non-CSBG Counties: Percent Below Poverty by Race/Ethnicity

Area	White Alone	Black/ African American	American Indian	Hispanic or Latino	Asian Alone	Two or more races
Anderson	18.2	Not available	Not available	Not available	Not available	Not available
Blount	9	Not available	Not available	Not available	Not available	Not available
Bradley	14.5	Not available	Not available	Not available	Not available	Not available
Campbell	19.6	34.1	14.3	41.2	3.9	50.8
Carter	23.1	45.9	51	27.3	3.6	20.1
Claiborne	22.9	42.6	86.5	21.5	23	47.4
Greene	12.8	Not available	Not available	Not available	Not available	Not available
Hancock	25.7	0	0	41.8	13.7	7.5
Hawkins	18.6	33.2	31.8	27.7	30.3	30
Knox	11	31.8	0	26.1	11.4	22.6
Loudon	12	4.8	12.8	16.9	0	27
McMinn	19.5	21.9	27.6	28.1	1	22.5
Morgan	22	46.2	16.1	11.5	0	13
Overton	17.3	5.8	0	8.7	1	3.9
Polk	15.7	27.3	48.9	25.7	20	29.6
Putnam	11.3	Not available	Not available	Not available	Not available	Not available
Rhea	20.8	41.3	75	41.4	0	43
Roane	15	25.2	53.6	6.3	7	5.1
Scott	22.1	41.7	46.8	30.4	0	27.8
Sullivan	15.6	Not available	Not available	Not available	Not available	Not available
Unicoi	20.2	16.9	0	20	41.4	39.8
Union	21.4	91.4	0	37	0	17.3
Washington	14.7	Not available	Not available	Not available	Not available	Not available
White	17.4	16.9	0	18.9	0	19.3
Bell KY	36.7	54.9	65.9	67	0	37
Harlan KY	35.9	47.6	50	49.6	37.7	37.2
Average	18.9	39.8	38.6	45.1	12.5	31.1
KY	15.6	28.1	24.9	24.8	12.7	21.2
TN	12.5	26.4	21.2	24.3	11.7	22.9
U.S.	10.9	22.5	23.7	18.8	10.8	15.9

Source: ACS, 2018

Females (21.1%) in non-CSBG counties have higher poverty rates than males (17.8%).

Table 2.7. Non-CSBG Counties: Percent Below Poverty by Gender		
Area	Male	Female
Anderson	17.9	21.3
Blount	8.2	9.7
Bradley	13.3	17.4
Campbell	18	21.4
Carter	21.5	25.5
Claiborne	21.4	25.8
Greene	11	16.2
Hancock	24.5	27
Hawkins	16.7	21.2
Knox	12	14
Loudon	10.7	13.1
McMinn	18.5	20.7
Morgan	18.9	24.9
Overton	16.9	17.1
Polk	14.9	17.9
Putnam	12.7	13.3
Rhea	19.7	24
Roane	15.7	14.3
Scott	19.5	25
Sullivan	15.4	18.1
Unicoi	17.6	24.6
Union	19.7	23.3
Washington	14.1	15.7
White	16	18.7
Bell KY	33.8	40
Harlan KY	34.4	38
Average	17.8	21.1
KY	15.4	18.3
TN	13.9	16.6
U.S.	11.9	14.3

Source: ACS, 2018

Role of Community Services Block Grant Programs in Reducing Poverty

Community Services Block Grant programs work to alleviate the effects of poverty in all counties. They provide services that help individuals and families achieve self-sufficiency and/or independent living (seniors and people with disabilities).

Key Services: Community action agencies provide vouchers for help with rent or mortgage payments, evictions, and utility disconnects; health and housing services; nutrition services, including distribution of USDA commodities; case management/bundled services; job search/placement; and home visits for elderly and disabled clients. Most community action agencies operate Head Start and/or Early Start programs and Senior Nutrition programs. Community action agencies also operate the Low-Income Home Energy Program (LIHEAP) in all counties. LIHEAP provides assistance to low-income households with high energy costs. Regular energy assistance and crisis assistance is provided. Weatherization programs operated by community action agencies are described in the Housing section.

In addition to CSBG programs operated by DCEA in Cocke, Grainger, Hamblen, Jefferson, Monroe, and Sevier, the following community action/human resource agencies provide anti-poverty services with CSBG funds.

- Anderson County Community Action Commission
- Blount County Community Action Agency
- Bradley-Cleveland Community Services Agency
- Knoxville-Knox County Community Action Agency
- Mid-East Community Action Agency (Loudon, Roane)
- Southeast Tennessee Human Resource Agency (McMinn, Polk, Rhea)
- Upper Cumberland Human Resource Agency (Overton, Putnam, White)
- Upper East Tennessee Human Development Agency (Carter, Greene, Hancock, Hawkins, Sullivan, Unicoi, Washington)
- East Tennessee Human Resource Agency (Campbell, Claiborne, Morgan, Scott, Union). Note that ETHRA provides services in 16 counties, but CSBG-funded services in only five.
- Bell-Whitley County Community Action Agency
- Harlan County Community Action Agency

Dual Generation Approaches to Reducing Poverty: Head Start and Early Head Start have long provided concurrent services for both children and their parents. Increasingly, community action agencies in DCEA's service area are taking a multi-generational approach in all programming. A dual generation approach is based on research that shows that conditions affecting both parents and children are interrelated and play a key role in children's development. For example, a parent's physical and mental health problems can limit his or her ability to give young children the attention and stimulation they need to develop school readiness competencies. Affordable health insurance coverage can help parents access medical and mental health services. Children's experiences in high quality, stable early care and education support both children's early learning and the ability of parents to participate in employment and/or education and training programs that will help them acquire skills needed for higher wage jobs. (National Center for Children in Poverty, 2016).

Other Efforts to Alleviate Poverty: Many counties have nonprofits, including faith-based organizations, that provide basic need services and life coaching or support to remove barriers to self-sufficiency. Examples: Central Services and Stepping Out Ministries (Hamblen).

3. Workforce Characteristics and Economic Conditions

AA

Labor Force Participation

A high labor force participation rate is essential to achieving broadly shared economic growth. For the last 20 years, labor force participation in the nation and DCEA's service area has been trending down. A large part of the decline is due to the aging of the population, with a higher share of adults over age 54 and retirees. At the same time, a portion of the decline can be traced to reduced likelihood of working for prime-age individuals (25-54), especially men, as well as youth (aged 16-24) who are increasingly pursuing education and not working while in school. Women are less likely to be in the labor force than men. Black men are less likely to be in the labor force than white men. Adults who did not graduate from high school participate at much lower rates and work for much less pay. Those who are caregivers in their family, those facing health and disability challenges, and with a history of incarceration are all far less likely to work than other adults (The Hamilton Project, *Labor Force Participation: Trends, Causes, and Policy Solutions*, October 2019).

In 2018, 54.7% of individuals age 16 and older in the CSBG counties were in the labor force. In the non-CSBG counties for the same time period, the labor force participation rate was 53.1%. In comparison, the U.S. reported a 63.3% labor force participation rate. In CSBG and non-CSBG counties, well over half of families have both parents working. Median earnings are lower than the state and national rates.

CSBG Counties: Between 2015 and 2018, overall labor force participation decreased by 1.5 percentage points, while median earnings increased from \$24,006 to \$26,113. Low wage work is reflected in family poverty rates in all counties that are higher than the national rate. The family poverty rate (24.8% in 2015 and 24.3% in 2018) is higher than the state rates (21.4% in 2015 and 18.4% in 2018) and national rates (18% in 2015 and 14.7% in 2018). Family poverty in the CSBG counties increased by .5 of a percentage point over the three-year period.

Non-CSBG Counties: Between 2015 and 2018 overall labor force participation increased by .7 percentage points, while median earnings increased slightly from \$27,098 to \$27,407. The family poverty rate decreased by 3.2 percentage points, from 26.5 in 2015 to 23.3 in 2018, but was still higher than the states' rate (TN: 21.4% in 2018; KY: 19.9% in 2018); and the nation's 2018 rate (14.7%).

3.1. Labor Force Participation in CSBG Counties										
Area	Age 16 and older in labor force		Both parents in labor force children under 6		Both parents in labor force children 6-17		Median earnings		Percent Families in poverty children under 18	
	2018	2015	2018	2015	2018	2015	2018	2015	2018	2015
Cocke	53.6	54.9	63.7	62.4	68.1	66.8	23,468	21,067	35.7	37.9
Grainger	54.6	53.2	63.5	59.2	66.3	64.6	27,816	24,935	23	25.4
Hamblen	56.1	56	65.2	58.2	63.2	64.6	27,065	24,548	26.3	28.8
Jefferson	55.8	59.1	57	70.4	68.3	71.6	26,882	24,936	15.5	19.5
Monroe	50.4	50.4	62.5	39.9	71.2	58.6	27,258	25,641	25.5	25.9
Sevier	57.9	64	59.4	67.4	75.2	78.1	24,190	22,910	19.9	11.2
Average	54.7	56.2	61.8	59.6	68.7	67.9	26,113.	24,006	24.3	24.8
TN	61.3	54.9	64.6	62.4	70.8	66.8	31,597	27,565	18.4	21.4
U.S.	63.3	63.7	66.7	64.8	71.8	70.5	35,291	30,926	14.7	18

Source: ACS, 2018

3.2. Labor Force Participation in Non-CSBG Counties										
Area	Age 16 and older in labor force		Both parents in labor force children under 6		Both parents in labor force children 6-17		Median earnings		Percent families in poverty children under 18	
	2018	2015	2018	2015	2018	2015	2018	2015	201	2015
Anderson	55.7	56	N	60.7	N	66.3	27,129	27,450	14.	25.1
Blount	59.5	60.1	N	67.1	N	62.9	31,326	26,724	9.3	16.1
Bradley	61.9	60.2	61.5	47.1	67	69.4	30,196	33,534	19.	24.4
Campbell	51.7	46.8	60.4	59.6	67.4	59.9	27,138	27,008	23.	28
Carter	51.7	53.7	55.5	63.4	59.2	62.2	25,639	21,891	30.	31.5
Claiborne	49.5	49.5	58.9	59.1	71.8	61.7	25,452	24,748	28.	26.1
Greene	53.8	54.6	66.9	64.2	74	64.4	29,737	24,091	19.	28
Hancock	46.5	47.2	52.9	48.7	70.1	64	24,878	22,444	34.	32.4
Hawkins	51.3	52.9	61.7	60.1	61.8	63.4	27,013	25,756	26.	24.6
Knox	61.8	64.1	63.9	63/4	72.7	68.9	31,988	30,069	13.	18.5
Loudon	51.2	57.3	48.8	58.6	66.5	64.7	29,663	27,028	15.	21.6
McMinn	53.3	54.2	68.5	59.8	64.1	68.7	26,468	23,943	26.	26.6
Morgan	43.7	41.6	49.8	52.8	61.8	42.7	27,109	31,056	26.	28.8
Overton	52.7	51.8	55.9	36.1	66	58.9	27,494	27,608	18.	25.3
Polk	53.9	52.6	69.9	71.4	59.8	62.4	27,341	31,175	19.	13.4
Putnam	60.4	55.2	64.4	63	72	68.3	30,171	29,758	5.8	28.6
Rhea	55.4	54.6	60.2	61.3	58.5	62.1	25,665	27,034	26.	30.7
Roane	52.1	52	58.5	63.6	86.5	57.4	28,916	31,442	20	26.3
Scott	52.7	52.5	60.1	57.3	73.9	71.8	26,565	26,414	14.	32.1
Sullivan	52.2	56	59.4	59.7	63.1	69.3	30,475	27,605	28.	13.2
Unicoi	51.9	49.8	55.2	59.7	66.8	60.1	25,453	27,425	28.	28.1
Union	50.7	49	56.9	42.6	56.6	54	28,684	32,167	31.	32.2
Washington	57.2	59.3	61.3	68.9	72.4	72.5	27,144	32,366	13.	21.7
White	51.7	51.7	65.9	52.6	71.3	63.1	27,711	22,338	20.	22.3
Bell KY	37.7	40.1	47.7	57	48.3	52.6	20,077	20,805	43.	45.2
Harlan KY	61.2	40	43.6	28.9	43.7	51.2	23,150	22,692	45.	37.6
Average	53.13	52.4	58.66	55.8	65.64	62.4	27,407	27,098	23.	26.5
KY	59.3	59.6	66.4	64.6	71.3	69.3	31,222	27,122	19.	23
TN	61.3	54.9	64.6	62.4	70.8	66.8	27,565	27,565	18.	21.4
U.S.	63.3	63.7	66.7	64.8	71.8	70.5	30,926	30,926	14.	18

Source: ACS, 2018. N=Data not available

Family-Supporting Wages

The federal minimum wage remains at \$7.25 per hour. Many adults without a high school credential and even those with some college earn slightly more than the minimum wage. The living or family-supporting wage is defined as the hourly wage required by families to pay for the median costs of food, child care, housing, transportation, and other basic necessities. Examples of the hourly wage needed to support families by family size are shown in the tables.

Table 3.3. CSBG Counties: Hourly Wage Required to Support Families (2019) Source: MIT Calculator

Area	1 Adult, 1 Child	2 Adults, 1 Working, 1 Child	2 Adults, Both Working, 1 Child
Cocke	20.65	19.54	11.41
Grainger	20.65	19.54	11.41
Hamblen	21.07	19.96	11.62
Jefferson	21.07	19.96	11.62
Monroe	20.79	19.69	11.48
Sevier	21.45	20.35	11.81
Average	20.95	19.84	11.56
TN	21.94	20.84	12.06

Table 3.4. Non-CSBG Counties: Hourly Wage Required to Support Families (2019) Source: MIT Calculator

	1 Adult, 1 Child	2 Adults , 1 Working, 1 Child	2 Adults, Both Working, 1 Child
Anderson	22.18	21.07	12.17
Blount	22.18	21.07	12.17
Bradley	21.61	20.51	11.89
Campbell	20.65	19.54	11.41
Carter	21.01	19.91	11.59
Claiborne	20.65	19.54	11.41
Greene	20.65	19.54	11.41
Hancock	20.65	19.54	11.41
Hawkins	21.11	20.01	11.64
Knox	22.18	21.07	12.17
Loudon	22.18	21.07	12.17
McMinn	20.93	19.82	11.55
Morgan	20.93	19.82	11.55
Overton	20.70	19.59	11.43
Polk	21.61	20.51	11.89
Putnam	20.95	19.84	11.56
Rhea	20.87	19.76	11.52
Roane	21.57	20.46	11.87
Scott	20.65	19.54	11.41
Sullivan	21.11	20.01	11.64
Unicoi	21.01	19.91	11.59
Union	22.18	21.07	12.17
Washington	21.01	19.91	11.49
White	20.65	19.54	11.41
Bell	21.90	20.56	12.09
Harlan	21.90	20.56	12.09
Average	21.27	20.15	11.72
KY	22.68	19.54	11.41
TN	21.94	20.84	12.06

Higher education results in higher earnings.

Table 3.5. CSBG Counties: Median Earnings by Level of Education Completed: Age 25 and Older					
Area	Less than high school	High school graduate (including equivalency)	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
Cocke	20,250	23,773	31,720	36,450	49,551
Grainger	26,332	27,932	30,705	36,920	53,194
Hamblen	19,784	27,678	33,171	46,340	50,943
Jefferson	21,958	27,754	31,887	43,048	53,807
Monroe	21,094	30,290	28,192	37,403	53,914
Sevier	20,500	24,756	28,732	45,049	56,228
Average	21,653	27,030	30,734	40,868	52,939
TN	22,122	30,074	33,760	48,256	61,543
U.S.	24,530	31,269	36,854	54,682	72,492

Table 3.6. Non-CSBG Counties: Median Earnings by Level of Education Completed Age 25 and Older					
Area	Less than high school	High school graduate (including equivalency)	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
Anderson	13,443	26,096	31,883	40,191	73,284
Blount	29,216	30,095	32,366	43,002	61,344
Bradley	24,573	29,629	34,047	41,115	56,821
Campbell	22,447	27,741	27,920	42,989	48,553
Carter	22,850	24,361	29,434	40,394	46,845
Claiborne	22,831	25,606	28,873	34,594	47,282
Greene	29,094	27,090	35,382	43,776	55,247
Hancock	22,169	26,092	27,700	No data	45,918
Hawkins	17,071	26,676	32,514	40,801	52,350
Knox	15,311	29,644	35,256	48,126	63,535
Loudon	26,429	27,241	34,635	44,514	67,665
McMinn	17,059	26,614	34,246	44,857	54,750
Morgan	13,480	28,304	30,642	46,875	62,679
Overton	20,221	28,044	28,071	48,031	45,844
Polk	23,433	29,957	31,970	45,144	44,219
Putnam	19,193	28,683	32,099	50,781	52,197
Rhea	16,700	29,026	32,372	39,517	50,053
Roane	20,594	26,937	31,923	54,835	63,868
Scott	17,428	26,380	31,474	44,450	51,599
Sullivan	25,494	26,116	31,593	51,305	61,074
Unicoi	20,035	23,947	32,847	41,378	53,415
Union	25,319	29,738	37,596	42,727	45,000
Washington	21,295	26,971	29,441	41,246	75,469
White	23,883	26,910	30,980	48,301	46,938
Harlan	17,049	26,264	24,053	32,668	47,500
Bell	20,242	20,764	21,966	36,944	41,949
Average	21,034	27,112	31,203	44,583	54,438
KY	21,639	30,213	34,070	50,146	56,623
TN	22,122	30,074	33,760	48,256	61,543
U.S.	24,530	31,269	36,854	54,682	72,492

Source for Tables 3.5 and 3.6: ACS, 2018

Those with less than a high school credential earn incomes that place them in poverty. However, in the CSBG counties median earnings at all levels of education are less than the state and national earnings. In the non-CSBG counties, with a few exceptions, median earnings are also lower than the state or national amounts. Greene County is the only county in which high school dropouts earned more than high school graduates.

Wages and Employment and Unemployment

Table 3.7. CSBG Counties: Local Workforce Development Areas (LWDA): Wages and Employment				
LWDA	Total Average Employment	Average Hourly Wage	Average Weekly Wage	Average Annual Wage
East	519,150	21.95	878	45,656
Northeast	189,512	21.10	965	43,888
Southeast	300,199	22.65	906	47,112
Upper Cumberland	108,291	18.23	729	37,908
TN	2,096,000	24.13	965	50,180

Source: Tennessee Department of Labor and Workforce Development, 2020

Note: DCEA's counties in the local workforce areas are in boldface.

Northeast LWDA: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington

Table 3.8. Occupations with the Highest Projected Employment in Northeast TN 2016-2026		
Occupation	2016 Employment	2026 Employment
Office and Administrative Support	31,960	33,320
Sales and Related	19,620	20,630
Food Preparation and Serving Related	18,490	20,370
Healthcare Practitioners and Technical	16,960	19,030
Production	18,350	18,040
Management	14,280	16,940
Transportation and Material Moving	13,970	14,510
Education, Training, and Library	11,520	12,490
Installation, Maintenance, Repair	9,330	10,170
Personal Care and Service	6,810	8,900

Table 3.9. Occupations with the Highest Number of Job Openings in Northeast TN Advertised January 8, 2020		
Occupation	Number of Openings	Median Wage
Front-Line Supervisors of Food Preparation and Serving Workers	212	26,531
Registered Nurses	201	53,131
Retail Salespersons	156	21,524
Combined Food Preparation and Serving Workers, Including Fast Food	144	18,406
Licensed Practical and Licensed Vocational Nurses	124	36,701
Customer Service Representatives	91	28,736
Nursing Aides, Orderlies, and Attendants	89	24,322
Personal Care Aides	80	20,135
General and Operations Managers	73	84,876

East Tennessee LWDA: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union

Table 3.10. Occupations with the Highest Projected Employment in East TN 2016-2026		
Occupation	2016 Employment	2026 Employment
Office and Administrative Support	82,460	85,890
Food Preparation and Serving Related	52,180	63,980
Sales and Related	58,070	62,330
Production	45,760	48,350
Transportation and Material Moving	41,590	44,920
Management	39,540	43,080
Healthcare Practitioners and Technical	31,270	36,090
Education, Training, and Library	28,280	31,530
Installation, Maintenance, Repair	24,920	28,640
Building and Grounds Cleaning and Maintenance	23,470	26,430

Table 3.11. Occupations with the Highest Number of Job Openings in East TN Advertised January 8, 2020		
Occupation	Number of Openings	Median Annual Advertised Wage
Registered Nurses	770	56,850
Front-Line Supervisors of Food Preparation and Serving Workers	634	28,224
Retail Salespersons	432	22,802
Combined Food Preparation and Serving Workers, Including Fast Food	422	18,840
Cashiers	275	19,729
Nursing Aides, Orderlies, and Attendants	218	24,826
Front-Line Supervisors of Retail Sales Workers	211	38,742
Cooks, Restaurant	208	23,038
General and Operations Managers	190	83,083

Southeast LWDA

Bledsoe, **Bradley**, Grundy, Hamilton, Marion, **McMinn**, Meigs, **Polk**, **Rhea**, Sequatchie

Table 3.12. Occupations with the Highest Projected Employment in Southeast TN 2016-2026		
Occupation	2016 Employment	2026 Employment
Office and Administrative Support	49,150	52,080
Production	34,590	37,250
Transportation and Material Moving	27,430	33,110
Sales and Related	29,460	31,360
Food Preparation and Serving Related	25,750	28,070
Management	22,100	26,770
Healthcare Practitioners and Technical	19,680	24,020
Education, Training, and Library	15,900	17,560
Installation, Maintenance, and Repair	13,570	15,280
Buildings and Grounds Cleaning and Maintenance	11,080	13,120

Table 3.13. Occupations with the Highest Number of Job Openings in Southeast TN Advertised January 8, 2020		
Occupation	Number of Openings	Median Wage
Registered Nurses	429	57,351
Front-Line Supervisors of Food Preparation and Serving Workers	243	28,218
Retail Salespersons	222	24,281
Combined Food Preparation and Serving Workers, Including Fast Food	220	18,999
Front-Line Supervisors of Retail Sales Workers	131	36,936
General and Operations Managers	131	89,064
Licensed Practical and Licensed Vocational Nurses	127	38,568
Customer Service Representatives	122	32,232
Personal Care Aides	118	21,440

Upper Cumberland LWDA Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, **Overton**, Pickett, **Putnam**, Smith, **White**, Van Buren, Warren

Table 3.14. Occupations with the Highest Projected Employment in Upper Cumberland TN 2016-2026		
Occupation	2016 Employment	2026 Employment
Production	16,370	17,130
Office and Administrative Support	16,060	17,010
Sales and Related	10,340	11,090
Management	10,650	10,730
Food Preparation and Serving Related	9,800	10,700
Transportation and Material Moving	8,200	8,970
Healthcare Practitioners and Technical	7,200	8,720
Education, Training, and Library	7,670	7,960
Installation, Maintenance, and Repair	5,710	6,320
Personal Care and Services	4,770	5,810

Table 3.15. Occupations with the Highest Number of Job Openings in Upper Cumberland TN Advertised January 8, 2020		
Occupation	Number of Openings	Median Wage
Registered Nurses	149	61,010
First-Line Supervisors of Food Preparation and Serving Workers	119	23,399
Combined Food Preparation and Serving Workers, Including Fast Food	102	18,509
Retail Salespersons	83	22,903
Personal Care Aides	62	20,560
Licensed Practical and Vocational Nurses	57	36,619
Nursing Aides, Orderlies, and Attendants	47	23,131
Cashiers	44	19,375
First-Line Supervisors of Retail Sales Workers	44	38,538

Table 3.16. Employment and Wages in Kentucky Counties (Non-CSBG Counties)				
County	Total Average Employment	Average Hourly Wage	Average Weekly Wage	Average Annual Wage
Bell	7,559	16.10	644	33,488
Harlan	7,555	17.65	706	36,712
KY	1,092,000	20.77	830	43,210

Source: Bureau of Labor Statistics, 2019

Most Commonly Held Jobs in Bell County: Office and Administrative Support (980), Production Occupations (737) and Sales and Related Occupations (716).

Most Commonly Held Jobs in Harlan County: Office and Administrative Support (1,066), Construction and Extraction (825 people), and Sales and Related Occupations (676).

Most Specialized Employment in Bell County: Health Technologists and Technicians (2.16 times higher than average in the state), Farming, Fishing, and Forestry (1.84 times higher than the state average), and Transportation Occupations (1.75 times the state average).

Most Specialized Employment in Harlan County: Health Technologists and Technicians (2.3 times higher than the state average), Law Enforcement Workers (2.3 times the state average), and Construction and Extraction Occupations (2.19 times the state average).

Highest Paying Industries in Bell County: Mining, Quarrying, Oil, and Gas Extraction (\$59,850 median earnings); Agriculture, Forestry, Fishing and Hunting (\$47,149 median earnings); and Utilities (\$35,114 median earnings).

Highest Paying Industries in Harlan County: Real Estate and Rental and Leasing (\$75,278 median earnings); Mining, Quarrying, Oil and Gas Extraction (\$56,346 median earnings); and Agriculture, Forestry, Fishing, and Hunting (\$51,797).

Highest Paying Occupations in Bell County by Median Earnings: Legal Occupations (\$54,900); Architecture and Engineering Occupations (\$53,500); and Computer and Mathematical Occupations (\$49,688).

Highest Paid Occupations in Harlan County by Median Earnings: Computer and Mathematical Occupations (\$93,816); Management Occupations (\$60,750); and Health Diagnosing and Training Practitioners and Other Technical Occupations (\$55,694).

Overview of Economic Conditions in the Counties Served

The East Tennessee Development District (*2019 Draft Comprehensive Economic Development Strategy*) cites economic contractions in the boat manufacturing, the automotive industry, and tourism, all of which are primary economic drivers in DCEA's Tennessee service area. In addition, reductions in employment during economic downturns such as the massive job losses in 2008/2009 resulted in a significant portion of the workforce simply withdrawing from the job market once the economy started to recover and not returning.

Job Creation: Some unemployment may be the result of a lack of adequate job creation. Factors that hamper job creation in DCEA's counties include inadequate transportation systems, such as poorly maintained two lane roads without Interstate access and the absence of rail and airport access. Many rural areas outside of incorporated boundaries are served by public water systems, but few are served by public wastewater systems. Access to high speed broadband is lacking in many rural areas. In 2018, the Tennessee Department of Economic and Community Development created a Broadband Accessibility Program. Through grant funding from this source, Hancock, Jefferson, Hawkins, Monroe, McMinn, and Rhea have expanded broadband access to rural, isolated areas. The Tennessee Broadband Accessibility Act (2018) now allows electric cooperatives to provide retail broadband services at an affordable cost to consumers. Low taxes are an advantage in business recruitment, but many local governments do not have the tax capacity to maintain or expand necessary public infrastructure or educational systems.

Economic Development Strengths of DCEA's Service Area in Tennessee (ETDD, CED): Major economic clusters in the service area are:

Automotive Suppliers: Over 15,000 people are directly employed by automotive products manufacturers. Major expansions are underway in Blount (Denso), Anderson (SL Tennessee), and Monroe (JTETK). The service area is within 400 miles of fifteen automobile assembly plants, including the Volkswagen assembly plant in Chattanooga. Hamblen County is the home of large automotive supplier manufacturers such as Mahle and JTEKT.

Boat Manufacturing: The region is a boat manufacturing center, with concentrations in Blount, Knox, and Loudon. Major pleasure boat manufacturers in the area include the Brunswick Group, Yamaha, and Malibu Boats.

Carbon Fiber and Composites: Major carbon fiber and composite manufacturing and research underway at Oak Ridge National Laboratories (ORNL) in Anderson provides an economic opportunity for the entire region through technology transfers and supplier chain growth. Proposed

funding cuts of ORNL research at the federal level will have negative effects on the entire regional economy.

Data Centers/Customer Service Centers: Data centers and customer service centers have located in the service area. The centers currently employ more than 8,000 workers in finance, insurance, sales, technical services, and healthcare.

Distribution and Logistics: Distribution and logistics is a major industrial sector due to the region's location and primary highway access via I-75, I-40 and I-81 to major metropolitan areas in the Midwest and the East Coast. The Knoxville area is a major film and television production center. Discovery, Inc. (Food Network, HGTV, DIY, and other "real life" entertainment shows) bases its corporate headquarters in Knoxville.

Tourism: Tourism is an enormous economic driver in the area. Over 35,000 people are employed in the tourism industry. The region hosts over 10 million visitors to the Great Smoky Mountains National Parks and its environs. Dollywood and Pigeon Forge (number 1), the Ripley Aquarium in Gatlinburg (number 3) and Ober Gatlinburg (number 5) rank as three of the top five non- public tourist attractions in Tennessee.

Threats to the Economy: Tennessee's 2020 *An Economic Report to the Governor of the State of Tennessee* describes the negative impact of autonomous vehicles on employment. Additionally, the shift to electric vehicles will change many vehicle component parts and may create a mismatch between the skills required to make electric vehicles and parts and the skills of existing workers. The impact on the economy depends on the ability to transition from making internal combustion engine parts and vehicle assembly to making electric and AV parts and assembling these vehicles. The report also cites poor health as a barrier to future economic growth, especially in terms of labor force participation. "By age 65, labor force participation in Tennessee and the U.S. is down to approximately 30%. However, between the ages of 45 and 64, we see clear evidence that Tennesseans are exiting the labor force earlier than their average counterparts across the nation. For individuals aged 50-59, Tennessee's labor force participation rates are 12 percentage points lower than the national average." Smoking, alcohol use, disability due to injuries on the job, physical inactivity, and obesity contribute to workers' poor health (page 79).

Kentucky Counties: Bell and Harlan counties are part of the federal government's eight-county Promise Zone in the eastern Kentucky Highlands. As coal mining continues to decline, new private/public investments with incentives from Promise Zone funds are being made in alternative energy manufacturing in Harlan. An Appalachian Wildlife Center in Bell is expected to attract 638,000 visitors a year. The Center is projected to bring in over \$1 billion to the eight-county area in its first ten years of operation. Berea College is offering STEM summer camps to the area's students with Promise Zone funds. In 2019, 24/7 Wall Street named Bell and Harlan as two of the 24 "worst counties to live in the U.S." The decline of the coal industry has led to a decline in the population – currently 26,409 people live in Harlan County, down from a peak of 75,300 in 1940. In the past five years alone, the population declined by 5.7 percent. The opioid epidemic and lack of access to health care has lowered the life expectancy of both counties – 71.5 years of life expectancy in Harlan and 72.7 years in Bell.

Economically Distressed Counties in 2020

Each year, the Appalachian Regional Commission (ARC) designates counties in Appalachia as “distressed.” Distressed status is based on high poverty rates/low median income, high unemployment rates, and low educational attainment levels. Distressed counties rank the worst 10% of the nation’s counties. At-risk counties rank between the worst 10% and 25% of the nation’s counties.

Non-CSBG Distressed Counties: Bell, Harlan, Morgan, Scott, Hancock

CSBG Distressed Counties: Cocke

At-Risk Non-CSBG Counties: Campbell, Unicoi, Union, Rhea, Overton, Hawkins, Claiborne, Carter

At Risk CSBG Counties: Grainger, Monroe

Opportunity Zones

As part of the Tax Cuts and Jobs Act of 2017, each state designated Qualified Opportunity Zones. Qualified Opportunity Zones are low-income census tracts that would benefit from private investment and job creation. Investors in the zones create trade or businesses that receive temporary tax deferral on reinvested capital gain, elimination of a portion of the reinvested capital gain over the term of the investment, and permanent exclusion (100%) of gain on appreciation in excess of initial capital gain investment if held for 10 years.

Tennessee Counties: Opportunity Zones (CSBG counties are in boldface): Anderson (2 tracts), Blount (3 tracts), Bradley (1 tract), Carter (1 tract), Claiborne (1 tract), **Cocke** (2 tracts), Greene (2 tracts), **Hamblen** (2 tracts), Hancock (1 tract), Knox (8 tracts), Loudon (2 tracts), McMinn (2 tracts), **Monroe** (1 tract), Overton (1 tract), Polk (1 tract), Putnam (1 tract), Rhea (1 tract), Scott (2 tracts), Sullivan (4 tracts), Unicoi (2 tracts), Union (1 tract), Washington (4 tracts), Hawkins (1 tract), **Sevier** (2 tracts)

Kentucky Counties: Opportunity Zones (Bell and Harlan – 1 tract each)

Access to Broadband

Access to affordable high speed broadband is key to economic development in the counties in terms of recruiting industries to the local area. Most companies now require online job applications. Education through distance learning can help close the skills gap in rural areas (*FCC Fact Sheet*, 2020). 90.9% of the non-CSBG counties and 80.6% of the CSBG counties have access to broadband of at least 25 mbps. Hawkins (74.3%), Cocke (76.7%), Grainger (65.8%) fare the worst in broadband access. Page 23 discusses Tennessee's new broadband initiatives.

Table 3.17. Access to Broadband of at Least 25 mbps, Non-CSBG Counties	
Area	Percent
Anderson	97.3
Blount	98
Bradley	97.3
Campbell	85.4
Carter	98.9
Claiborne	94.9
Greene	96.9
Hancock	64.2
Hawkins	74.3
Knox	98.8
Loudon	92.3
McMinn	81.3
Morgan	100
Overton	89.7
Polk	79.7
Putnam	94.5
Rhea	87.9
Roane	93.3
Scott	99.9
Sullivan	100
Unicoi	98.1
Union	84.3
Washington	98.4
White	67.5
Bell	98.6
Harlan	92
Average	90.9
KY	91
TN	91

Source: *Broadband Now*, 2020

Table 3.18. Table Access to Broadband at Least 25 mbps, CSBG Counties	
Area	Percent
Cocke	76.7
Grainger	65.8
Hamblen	100
Jefferson	77
Monroe	71
Sevier	93.2
Average	80.6
TN	91

Source: *Broadband Now*, 2020

Unemployment Rates

The tables show the unemployment rates for April 2020 during the COVID-19 pandemic and the 2019 annual rate. On average 15.1% of the workforce in the non-CSBG counties were unemployed in April 2020, compared with 3.7% in 2019.

Table 3.19. Unemployment Rates, % Non-CSBG Counties		
Area	April 2020	Annual 2019
Anderson	14.9	2.8
Blount	14.4	2.4
Bradley	13.5	2.8
Campbell	16.8	3.7
Carter	12.6	3.4
Claiborne	15.1	3.4
Greene	17.1	3.7
Hancock	12.6	4.9
Hawkins	15.5	3.1
Knox	12.9	2.3
Loudon	15.2	2.7
McMinn	17.3	3.1
Morgan	10.7	3.3
Overton	13.6	2.9
Polk	13.4	3.1
Putnam	14.7	2.7
Rhea	24.5	4.9
Roane	12	3.2
Scott	17.5	3.3
Sullivan	14.5	2.9
Unicoi	13.2	4.3
Union	12.9	3.2
Washington	13.4	2.8
White	16.9	2.9
Bell	16.5	6.6
Harlan	20.3	11.1
Average	15.1	3.7
KY	15.4	4.3
U.S.	13.3	3.7
TN	14.7	3.5

Source: Bureau of Labor Statistics, April 2020

20.7% of the workforce in the CSBG counties were unemployed during the COVID-19 crisis in April 2020. The annual unemployment rate for the counties averaged 3.2% in 2019.

Table 3.20. Unemployment Rates, % CSBG Counties		
Area	April 2020	Annual 2019
Cocke	25.6	3.6
Grainger	14.4	3.3
Hamblen	15.2	3.3
Jefferson	17.5	3
Monroe	21.9	2.9
Sevier	29.5	3.3
Average	20.7	3.2
TN	14.7	3.5
U.S.	13.3	2.7

Source: Bureau of Labor Statistics, April 2020

Table 3.21. CSBG Counties: % Unemployed during the Year by Gender, Age 20-64		
Area	Male	Female
Cocke	10.3	9.1
Grainger	6.2	4
Hamblen	9.2	6.4
Jefferson	5.1	6
Monroe	6.9	8
Sevier	7.3	5.7
Average	7.5	6.5
TN	5	5.2
U.S.	4.6	4.5

Source: ACS, 2018

6.5% of females were unemployed, compared to 7.5% of males.

Table 3.22. CSBG Counties: % Unemployed by Race and Ethnicity, Age 16 and Older				
Area	White	Black	Hispanic	Asian
Cocke	10.2	8.5	10.3	0
Grainger	5	10	5	3.8
Hamblen	7.5	8.7	7.6	22.5
Jefferson	5.6	18.4	11.5	0
Monroe	9.5	6.8	0	9.1
Sevier	5.9	Data not available	Data not available	Data not available
Average	7.3	8.7	5.7	5.9
TN	5	10	5.6	3.8
U.S.	4.2	8.7	4	3.8

Source: ACS, 2018

White workers have the highest unemployment rate (9.8%). Asian workers have the lowest (1.1%).

Table 3.23. CSBG Counties: Unemployment Rate by Age (%)								
Age	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier	TN	U.S
16-19	26.4	31.2	16.9	10.4	56.9	2.4	17.3	16.4
20-24	12	11.6	14.2	9.9	10.7	6.5	10.4	8.8
25-29	16	9.9	10.6	12.8	16.8	9	7.1	5.7
30-34	11.5	9.8	9	0.5	6.5	14.4	5.5	4.5
35-44	9.2	2	7.8	3.4	4.1	9	4.6	3.9
45-54	6.4	3.7	4.6	5.6	6.6	3.5	3.2	3.5
55-59	11.2	3.5	4.8	4.7	7.4	2.2	3.7	3.4
60-64	3.8	0.3	4.7	2.3	1.4	1.7	2.2	3
65-74	0	2	2.4	5.9	4	1.2	2.4	3.1
75+	0	30.5	7.6	4.1	0	0	4.9	3.2

Source: ACS, 2018

Youth 16-24 have the highest unemployment rates.

Table 3.24. Non-CSBG Counties: % Unemployed during the Year by Gender, Age 20-64		
Area	Male	Female
Anderson	5	5.2
Blount	4	3.9
Bradley	4	2
Campbell	7.8	8.3
Carter	6.2	4.6
Claiborne	9.9	7.6
Greene	5.6	3.5
Hancock	10.1	6
Hawkins	7.3	5.6
Knox	3.3	4.2
Loudon	4.8	5.9
McMinn	6.2	7.7
Morgan	6.1	9.3
Overton	4.7	3.3
Polk	7.3	9.8
Putnam	3.4	3
Rhea	6.8	6.6
Roane	9.5	4.6
Scott	7.6	9.2
Sullivan	6.3	3.6
Unicoi	11.1	8.1
Union	9.6	6
Washington	4.2	1.1
White	6.7	8.8
Average	6.5	5.7
Bell KY	12.9	4.8
Harlan KY	9.9	7.3
KY	4.7	4.9
TN	5	5.2
U.S.	4.6	4.5

Source: ACS, 2018

6.5% of males were unemployed during the time frame, compared to 5.7% of females.

Table 3.25. Non-CSBG Counties: % Unemployed by Race and Ethnicity Age 16 and Older				
Area	White	Black	Hispanic	Asian
Anderson	5.2	Data not available	Data not available	Data not available
Blount	2.8	Data not available	Data not available	Data not available
Bradley	4.4	Data not available	Data not available	Data not available
Campbell	8.6	0	32.7	0
Carter	5.5	2.9	5.4	0
Claiborne	8.1	16	8.1	0
Greene	3.8	Data not available	3.8	Data not available
Hancock	8.5	0	8.5	0
Hawkins	6.9	8.3	6.9	12.9
Knox	3.4	10.9	3.3	Data not available
Loudon	5.4	5.8	5	0
McMinn	7.1	3.3	6.8	0
Morgan	7.7	25	7.7	0
Overton	3.9	0	3.9	50
Polk	8.3	0	8.4	0
Putnam	5.7	Data not available	5.8	Data not available
Rhea	7.3	10.8	7.4	0
Roane	7.1	10.5	7.2	4.2
Scott	8.7	12.5	0	8.8
Sullivan	5.5	N	5.5	N
Unicoi	9.4	8.9	9.6	0
Union	8.6	8.9	9.6	0
Washington	3.8	N	3.8	N
White	7.7	11.3	7.4	0
Bell KY	8.7	13.4	8.8	0
Harlan KY	9.4	14.7	9.3	7
Average	6.6	13.1	7.6	2.3
KY	4.7	9.6	4.7	4.8
TN	5	10	5.6	3.8
U.S.	4.2	8.7	4	3.8

Source: ACS, 2018

Among racial and ethnic groups, Hispanic workers (7.6%), and Black workers (13.1%) had unemployment rates that were significantly higher than the rates for white workers (6.6 %) and Asian workers (2.3%).

Unemployment by Age: With few exceptions, young workers (age 16-24) experience much higher unemployment compared to older workers.

Table 3.26. Non-CSBG Counties: Unemployment Rate by Age (%)									
Age	Anderson	Blount	Bradley	Campbell	Carter	Claiborne	KY	TN	U.S
16-19	3.2	9.9	14.9	31.9	12.1	12.3	15.6	17.3	16.4
20-24	3.7	7.6	9.5	13.4	8	13.3	8.5	10.4	8.8
25-29	2.2	10.4	3.9	6.7	8.1	19	5.7	7.1	5.7
30-34	2.4	1.9	1.9	8.9	9.3	2.6	5.5	5.5	4.5
35-44	4.9	1.7	4.6	8.9	4.4	12.5	5.2	4.6	3.9
45-54	4.5	1.2	2.9	8.6	4.5	3.1	3.5	3.2	3.5
55-59	10	4.9	4.8	5	1.5	6.6	2.2	3.7	3.4
60-64	1.6	5.5	0	0.4	4.7	5	2.6	2.2	3
65-74	4.5	1.8	0.5	3.9	1.6	1.9	2.7	2.4	3.1
75+	N	0.7	12.2	0	0	0	3.2	4.9	3.2

Table 3.26. Non-CSBG Counties: Unemployment Rate by Age (%)									
Age	Greene	Hancock	Hawkins	Knox	Loudon	McMinn	KY	TN	U.S
16-19	4	11	24.6	17.9	6.5	8.3	15.6	17.3	16.4
20-24	0	7.7	10.1	5.9	10	16.7	8.5	10.4	8.8
25-29	18	16.4	11.8	2.1	7.7	10.7	5.7	7.1	5.7
30-34	12.2	8.8	7.4	4.5	7.7	7.7	5.5	5.5	4.5
35-44	2.4	2.1	6/2	3.9	4.1	6	5.2	4.6	3.9
45-54	3.6	7.5	3.1	3.4	3	4.9	3.5	3.2	3.5
55-59	0	8.6	7.3	3.8	6.3	4.4	2.2	3.7	3.4
60-64	0	17.7	2.9	1.4	2.6	0.6	2.6	2.2	3
65-74	0	12.1	1.2	1.4	6.9	4.6	2.7	2.4	3.1
75+	0	0	2	0	0	15.1	3.2	4.9	3.2

Table 3.26. Non-CSBG Counties: Unemployment Rate by Age (%)									
Age	Morgan	Overton	Polk	Putnam	Rhea	Roane	KY	TN	U.S
16-19	17.3	13.2	8.1	50	18	18.5	15.6	17.3	16.4
20-24	10.4	7.2	22.9	11.2	8.1	18.8	8.5	10.4	8.8
25-29	7.1	6.1	9.9	3.7	12.4	10.6	5.7	7.1	5.7
30-34	5.5	5.8	15.8	1.3	3.1	7.2	5.5	5.5	4.5
35-44	4.6	1.7	7.3	1.2	10.7	6	5.2	4.6	3.9
45-54	3.2	4.3	4.2	1.5	3.6	4	3.5	3.2	3.5
55-59	3.7	0	2.5	2.5	0	5.2	2.2	3.7	3.4
60-64	2.2	3.4	7.5	0	6.2	5.2	2.6	2.2	3
65-74	2.4	1.6	0	3	14	1.4	2.7	2.4	3.1
75+	4.9	0	0	24.6	4.9	0	3.2	4.9	3.2

Table 3.26. Non-CSBG Counties: Unemployment Rate by Age (%)									
Age	Scott	Sullivan	Unicoi	Union	Washington	White	KY	TN	U.S
16-19	17.3	27.4	7.5	7.8	14.8	23	15.6	17.3	16.4
20-24	10.4	13.8	28.6	4.5	7.1	16.4	8.5	10.4	8.8
25-29	7.1	12.1	10.4	3.9	3.6	7.8	5.7	7.1	5.7
30-34	5.5	2.3	5.2	1.8	0	10.1	5.5	5.5	4.5
35-44	4.6	3.9	11.5	1.6	3	9.2	5.2	4.6	3.9
45-54	3.2	1.3	3.2	2	3.2	6.7	3.5	3.2	3.5
55-59	3.7	5.9	6.4	2.2	0	1.4	2.2	3.7	3.4
60-64	2.2	3.4	3.8	1.7	1.8	1.8	2.6	2.2	3
65-74	2.4	0.7	2.6	0.5	5	0.3	2.7	2.4	3.1
75+	4.9	0	0	10.4	0	6	3.2	4.9	3.2

Table 3.26. Non-CSBG Counties: Unemployment Rates by Age (%)					
Age	Bell	Harlan	KY	TN	U.S
16-19	15.5	41.2	15.6	17.3	16.4
20-24	7.2	11.5	8.5	10.4	8.8
25-29	10.5	16.2	5.7	7.1	5.7
30-34	10.9	6.2	5.5	5.5	4.5
35-44	11.8	9.4	5.2	4.6	3.9
45-54	7.6	7.2	3.5	3.2	3.5
55-59	9.1	3.3	2.2	3.7	3.4
60-64	0	3.5	2.6	2.2	3
65-74	0	2	2.7	2.4	3.1
75+	0	17.4	3.2	4.9	3.2

Source: ACS, 2018

High Demand, Positive Growth Jobs in the Service Area

The following information for the Tennessee counties is from *Hot Careers to 2022* published by the Tennessee Department of Labor and Workforce Development. The information for the Kentucky counties is from the Kentucky Education and Workforce Cabinet's *EKCEP LWDA Occupational Outlook to 2022*.

In all service counties, the majority of high demand, high growth jobs are in teaching, nursing, accounting, manufacturing production, customer service, and truck driving.

The tables describe the number one high demand, high growth occupations in each workforce area, the number of annual openings, and median salaries. DCEA's service counties are in boldface.

Table 3.27. Carter, Johnson, Sullivan, Unicoi, and Washington

Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some college, no degree	High school diploma or equivalent
Physicians	Elementary school teachers	Medical/Clinical Laboratory Technicians	Teacher assistants	Bill and account collectors
25 annual openings	55 annual openings	25 annual openings	50 annual openings	130 annual openings
\$213,470 median salary	\$45,873 median salary	\$32,990 median salary	\$18,550 median salary	\$31,978 median salary

Table 3.28. Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Sevier, Union

Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some college, no degree	High school diploma or equivalent
Pharmacists	Elementary school teachers	Preschool teachers	Teacher assistants	Team assemblers
15 annual openings	75 annual openings	20 annual openings	35 annual openings	100 annual openings
\$124,484 median salary	\$43,752 median salary	\$29,397 median salary	\$20,365 median salary	\$29,093 median salary

Table 3.29. Knox

Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some college, no degree	High school diploma or equivalent
Lawyers	Clergy	Preschool teachers	Teacher assistants	Customer service representatives
45 annual openings	250 annual openings	55 annual openings	70 annual openings	280 annual openings
\$112,735 median salary	\$47,914 median salary	\$24,122 median salary	\$19,224 median salary	\$28,531 median salary

Table 3.30. Anderson, Blount, Campbell, Cumberland, Loudon, Morgan, Monroe, Roane, Scott				
Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some postsecondary, no degree	High school diploma or equivalent
Pharmacists	Accountants and auditors	Preschool teachers	Heavy and tractor trailer truck drivers	Team assemblers
15 annual openings	60 annual openings	20 annual openings	60 annual openings	175 annual openings
\$136,367 median salary	\$64,957 median salary	\$29,863 median salary	\$42,470 median salary	\$30,156 median salary

Table 3.31. Bledsoe, Bradley, Hamilton, McMinn, Marion, Meigs, Polk, Rhea, Sequatchie				
Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some college, no degree	High school diploma or equivalent
Lawyers	Elementary school teachers	Preschool teachers	Teacher assistants	Customer service representatives
40 annual openings	110 annual openings	40 annual openings	65 annual openings	265 annual openings
\$109,447 median salary	\$47,494	\$23,878 median salary	\$18,183 median salary	\$29,452 median salary

Table 3.32. Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, White				
Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some college, no degree	High school diploma or equivalent
None listed	Elementary school teachers	None listed	Teacher assistants	Team assemblers
	45 annual openings		50 annual openings	40 annual openings
	\$43,076 median salary		\$21,691 median salary	\$24,597 median salary

Table 3.33. EKCEP LWDA (Kentucky) Bell, Harlan, and 21 other eastern Kentucky counties.				
Doctoral or Professional Degrees	Bachelor's Degree	Associate's Degree	Some postsecondary, no degree	High school diploma or equivalent
None listed	Child/family social workers	Registered nurses	Teacher assistants	Food and beverage preparation
	66 annual openings	122 annual openings	64 annual openings	201 annual openings
	\$37,086 median salary	\$51,064 median salary	Median salary not listed	Median salary not listed

Middle Skill Jobs in DCEA's Counties in Tennessee

Middle skill jobs, which require education beyond high school but not a four-year degree, make up the largest part of the nation's and Tennessee's labor market. Until 2024, 53% of jobs in the state will be middle-skill. (National Skills Coalition, 2020).

High demand middle skill occupations in Northeast Tennessee: Respiratory therapists (associate's degree); radiologic technologists (associate's degree); licensed practical and licensed vocational nurses (postsecondary non-degree award); physical therapist assistants (associate's degree); sheet metal workers (high school diploma); telecommunications equipment installers and repairers (postsecondary non-degree award); mobile heavy equipment mechanics, except engines (high school diploma).

High demand middle skill occupations in East Tennessee: Electrical and electronics engineering technicians (associate's degree); chemical technicians (associate's degree); web developers (associate's degree); respiratory therapists (associate's degree); diagnostic medical sonographers (associate's degree); magnetic resonance imaging technologists (associate's degree); licensed practical and vocational nurses (postsecondary non-degree award); supervisors of fire fighters (postsecondary non-degree award); glaziers (high school diploma); security and fire alarm installers and repairers (high school diploma); heavy and tractor trailer truck drivers (postsecondary non-degree award); heating, air conditioning, and refrigeration mechanics and installers (postsecondary non-degree award).

High demand middle skill occupations in Southeast Tennessee: Web developers (associate's degree); computer user support specialists (some college, no degree); life, physical, and social science technicians (associate's degree); respiratory therapists and diagnostic sonographers (associate's degree); surgical technologists (associate's degree); licensed practical and vocational nurses (postsecondary non-degree award); occupational and physical therapy assistants (associate's degree); sales representatives (high school diploma); supervisors of office workers (high school diploma); bus and truck mechanics/heavy equipment mechanics (high school diploma); welding, soldering and brazing machine setters, operators and tenders (high school diploma); heating, air conditioning, and refrigeration mechanics and installers (postsecondary non-degree award).

High demand middle skill occupations in Upper Cumberland region: Licensed practical and vocational nurses (postsecondary non-degree award); supervisors of non-retail sales workers (high school diploma); production, planning, and expediting clerks (high school diploma).

Source for high demand middle occupations: Tennessee Department of Labor and Workforce Development, *Tennessee's Economy 2018 Reference Guide* (most recent available at time of assessment).

Table 3.34. Number of Adults and Youth with Severe Barriers to Employment

Area	Probationers and Parolees	Community Correction	Clients in Recovery Courts	Limited English	Youth Aged out of Foster Care	In-School Youth Homeless
Northeast	5,878	551	62	727	64	1,527
East	13,910	1,025	341	5,824	208	2,281
Southeast	7,053	343	114	3,055	80	1,982
Upper Cumberland	4,830	362	234	1,354	82	1,487

Source: Tennessee Department of Labor and Workforce Development, *Tennessee's Economy 2018 Reference Guide* (most recent available at time of assessment).

Primary Service Provider for Job Seekers: The states' workforce development agencies, funded under the Workforce Innovation and Opportunity Act (WIOA), provide labor market information, job search and employability training and assistance, and specialized training and education services for lower income adults and youth, ex-offenders, and workers with disabilities. Services are provided regionally and locally through American Job Centers (One-Stop Career Centers). Access to unemployment claims/services, up to date job listings, job training options, and general labor market information is provided through jobs4tn.gov.

Workforce Innovation and Opportunity Act Youth Programs: WIOA Youth Programs operate in all counties. The programs prepare out-of-school youth and young adults between the ages of 16 and 24 for jobs in high demand careers and for success in postsecondary education.

DCEA's Workforce and Education Partnership brings together educators, employers, and workforce and economic development organizations to align labor entry and P-16 skills in order to develop and retain a qualified workforce in high-demand sectors in Hamblen, Grainger, and Hawkins counties.

Education and Training Providers: The states' workforce agencies provide lists of eligible training WIOA providers. Residents have access to postsecondary education institutions listed in the table below.

Table 3.35. Postsecondary Education and Training Resources: CSBG and Non-CSBG Counties			
Type of Institution	East TN	Middle TN	Southeast KY
College and Universities	East Tennessee State University UT Chattanooga UT Knoxville Tusculum College Lincoln Memorial University Johnson University Carson-Newman University Hiwassee College Tennessee Wesleyan University King University Milligan College Maryville College	Austin Peay University Middle Tennessee State University Tennessee State University Fisk University Vanderbilt University Bryan College Cumberland University	Berea College Eastern Kentucky University Alice Lloyd College Morehead State University
Community Colleges Two-Year Private Colleges	Chattanooga State Cleveland State Northeast State Pellissippi State Roane State Walters State	Columbia State Motlow State Nashville State Volunteer State	Southeast Community College Southeast Kentucky Community and Technical College
Colleges of Applied Technology	TCATs Athens Chattanooga Elizabethton Harriman Jacksboro Knoxville Morristown Oneida/Huntsville	TCATs Crossville Dickson Hartsville Hohenwald Livingston McMinnville Nashville Pulaski Shelbyville	Southeast Kentucky Community and Technical College

Employment and Earnings by Occupational Sector

CSBG Counties: Percentage of the labor force employed in occupational sectors, from highest to lowest: 1. Management, business, science, arts occupations (25.1% in 2018); 2. Production, transportation, and material moving occupations (22.1% in 2018); 3. Service occupations (20.1% in 2018); 4. Sales and office occupations (21.1% in 2018); 5. Natural resources, construction, and maintenance occupations (11.4% in 2018). Between 2015 and 2018, employment in management occupations increased by .6 percentage points. Employment in the services sector increased by 1.2 percentage points. Employment in sales decreased by 2.6 percentage points. Natural resources employment decreased by .2 percentage points. Production employment decreased by .9 percentage points. 2018 median earnings by occupational sector, from highest to lowest: 1. Management, business, science, and arts occupations (\$43,200); 2. Natural resources, construction, maintenance occupations (\$31,911); 3. Production, transportation, and material moving occupations (\$29,787); 4. Sales and office occupations (\$23,862); 5. Service occupations (\$17,440). Workers in all occupational sectors in the CSBG counties earn less than their counterparts in the state and nation.

Table 3.36. CSBG Counties: Percent Employment by Occupational Sector

Area	Employed management, business, science, arts occupations		Employed service occupations		Employed sales and office occupations		Employed natural resources, construction, maintenance occupations		Employed production, transportation and material moving occupations	
	2018	2015	2018	2015	2018	2015	2018	2015	2018	2015
Cocke	21.9	21.4	26.5	24	19.7	20.9	9.4	10.9	22.5	22.7
Grainger	24.5	24	15.4	13.9	19.2	22.2	16.9	15.9	24	24
Hamblen	28.3	25	16.5	15.7	20	22.7	9	10.9	26.1	25.8
Jefferson	28.2	26	18.7	17.4	21.8	24.6	10.5	10.3	20.8	17.9
Monroe	24.5	26.2	17	18.3	19.8	21	11.2	11.3	27.5	23.2
Sevier	23.4	24.6	26.3	24.1	26.4	31.1	11.2	9.7	12.7	10.5
Average	25.1	24.5	20.1	18.9	21.1	23.7	11.37	11.5	22.2	21.3
TN	35.7	33.8	17.1	17	22	24.9	8.6	8.9	16.6	15.5
U.S.	28.6	36.7	17.8	18.1	21.4	24.1	8.8	8.9	13.3	12.2

Source: ACS, 2018

Table 3.37. CSBG Counties: Median Earnings by Occupational Sector

Area	Management, business, science, arts occupations	Service occupations	Sales and office occupations	Natural resources, construction, maintenance occupations	Production, transportation, and material moving occupations
Cocke	41,392	16,556	23,557	31,760	29,877
Grainger	40,462	16,610	22,172	30,417	32,708
Hamblen	46,147	17,085	23,972	30,015	30,338
Jefferson	46,428	16,053	24,163	33,719	31,675
Monroe	40,641	20,789	24,303	31,580	31,387
Sevier	44,135	17,547	25,009	33,977	22,742
Average	43,200	17,440	23,862	31,911	29,787
TN	51,138	19,478	30,203	35,991	30,715
U.S.	60,115	20,967	31,772	38,916	31,518

Source: ACS, 2018

Managerial, business and professions in the arts and sciences have the highest earnings in most counties. Service occupations have the lowest earnings in all counties.

Non-CSBG Counties: Percentage of the labor force employed in occupational sectors, from highest to lowest: 1. Management, business, science, arts occupations (29% in 2018); 2. Sales and office occupations (21.1% in 2018); 3. Production, transportation, and material moving occupations (20.3% in 2018); 4. Service occupations (17.4% in 2018); 5. Natural resources, construction, and maintenance occupations (13.7% in 2018). Employment in natural resources, construction, and maintenance occupations decreased by .3 percentage points between 2018 and 2015, while employment in service occupations decreased by .7 percentage points over the same time period. Employment in sales decreased by 1 percentage point. Employment in management occupations increased by 1 percentage point. 2018 median earnings by occupational sector, from highest to lowest: 1. Management, business, science, and arts occupations (\$42,892); 2. Natural resources, construction, maintenance occupations (\$36,140); 3. Sales (\$24,930); 4. Production, transportation, and material moving occupations (\$29,522); 5. Service occupations (\$17,137). Workers in all occupational sectors in the non-CSBG counties earn less than their counterparts in the state and nation.

Table 3.38. Non-CSBG Counties: Percent Employment by Occupational Sector										
Area	Employed management, business, science, arts occupations		Employed service occupations		Employed sales and office occupations		Employed natural resources, construction, maintenance occupations		Employed production, transportation and material moving occupations	
	2018	2015	2018	2015	2018	2015	2018	2015	2018	2015
Anderson	33.7	34.1	18.9	17.6	21.7	25.5	9.8	9.7	15.8	13.1
Blount	33.2	32.4	16.6	16.7	25	26.1	9.9	10.7	15.4	14.1
Bradley	33.1	29.1	17	17.6	20.1	24.6	10	9.2	19.7	19.4
Campbell	25.8	23.8	17.1	18.7	21.6	5.7	16.1	13.9	19.4	19.4
Carter	29.8	27.6	20	21.7	21.8	22.8	9.9	11.7	18.6	16.2
Claiborne	28.4	27.5	17.4	16.7	19.3	20.4	12.9	13.5	22	21.9
Greene	27.7	27.8	18.1	17.4	21.2	21.1	8.4	9.8	24.6	23.8
Hancock	25.5	26.6	24.3	19.4	14	14.7	16.2	17.3	20	22.1
Hawkins	25.6	25.8	18.6	17.5	21.5	21.9	11	12.6	23.3	22.2
Knox	40.8	39.7	16.8	17.1	24.6	26.1	6.9	7.3	10.8	9.8
Loudon	30	30.8	17.9	16.7	20.6	22	11	11.8	20.5	18.7
McMinn	27.4	26.1	16.7	15.8	19.4	21.8	9.3	9.9	27.2	26.5
Morgan	21.8	23.3	25.4	22.2	20.3	22.7	14.2	13.7	18.3	18.1
Overton	28.5	28.5	13.4	16.3	22.6	20.1	12.3	12.1	23.3	22.9
Polk	27.2	26.3	14.6	17	18.5	23.2	16.9	11.4	22.7	22.2
Putnam	34.7	33.1	19.1	20.6	23.1	23	7.6	8.9	15.4	14.4
Rhea	25.9	25.9	16.8	16.8	19.9	19.9	10.8	10.8	26.9	26.6
Roane	33.7	31.1	16.6	18.3	22.9	23.8	7.4	9.7	19.4	17.1
Scott	24.5	22.9	13.3	18.7	20	19.8	12.5	14.1	29.7	24.6
Sullivan	35	32.4	17.6	17.5	23.9	27.1	9.2	9	14.3	14
Unicoi	26.5	23.2	17.1	17.5	20.5	23.1	15.6	16.5	21.2	19.7
Union	20.9	23.7	17.4	15.2	21.3	24.7	16.9	13.8	23.6	22.6
Washington	38.8	38.5	18.7	18.19	21.6	25	8	7.8	12.8	10.6
White	25.6	23.2	17.2	19.5	20.8	21.6	11.1	12.6	25.3	23.1
Bell KY	23.5	23.6	20.4	18.5	20.8	25.9	11.4	14	23.9	18
Harlan KY	28.1	28.2	21.9	20	21.6	22.8	13.7	15	14.6	14
Average	29.07	28.3	17.43	18.1	21.1	22.1	11.5	11.8	20.3	19
KY	35.3	32.9	16.6	16.8	21.4	23.9	8.8	9.6	16.8	16.8
TN	35.7	33.8	17.1	17	22	24.9	8.6	8.9	16.6	15.5
U.S.	28.6	36.7	17.8	18.1	21.4	24.1	8.8	8.9	13.3	12.2

Source: ACS, 2018

Table 3.39. Non-CSBG Counties: Median Earnings by Occupational Sector					
Area	Management, business, science, arts occupations	Service occupations	Sales and office occupations	Natural resources, construction, maintenance occupations	Production, transportation, and material moving occupations
Anderson	52,598	18,699	27,052	45,155	26,944
Blount	51,159	20,690	27,823	40,912	37,695
Bradley	49,357	16,999	26,254	39,814	32,883
Campbell	41,665	14,031	23,907	41,296	29,223
Carter	39,991	16,719	25,041	27,735	27,472
Claiborne	45,512	14,852	20,518	30,275	27,613
Greene	48,451	20,194	21,912	31,141	32,127
Hancock	31,849	17,199	22,024	34,844	31,060
Hawkins	40,428	16,215	24,596	35,278	33,927
Knox	49,102	18,517	30,364	31,919	29,143
Loudon	50,054	16,074	27,848	37,962	30,578
McMinn	47,517	16,097	22,797	37,829	31,141
Morgan	46,273	20,772	23,700	41,636	30,123
Overton	42,432	14,854	26,243	39,763	28,517
Polk	43,185	20,395	25,339	36,208	27,558
Putnam	41,718	19,364	30,046	35,275	30,694
Rhea	40,953	14,290	24,924	32,042	26,637
Roane	50,087	15,357	28,147	33,598	30,684
Scott	40,961	18,234	21,760	34,152	26,971
Sullivan	48,167	17,117	25,981	43,149	33,523
Unicoi	42,390	15,446	26,359	27,067	30,572
Union	41,209	18,879	26,782	39,448	29,897
Washington	52,798	15,342	25,407	35,027	27,372
Bell KY	34,429	16,462	17,128	30,575	21,893
Harlan KY	34,583	15,641	21,304	41,416	23,803
Average	42,892	17,137	24,930	36,140	29,522
KY	50,134	18,042	29,501	38,082	31,578
TN	51,138	19,478	30,203	35,991	30,715
U.S.	60,115	20,967	31,772	38,916	31,518

Source: ACS, 2018

Management, business, science, and arts occupations pay the highest wages; service occupations pay the lowest.

4. Homelessness

76% of the homeless population in the Tennessee counties and 60% in the Kentucky counties do not have children. About one-fifth in both the Tennessee and Kentucky counties are chronically homeless. 6% of the homeless in the Tennessee counties and 7% in the Kentucky counties are unaccompanied youth under age 18. 12% of the homeless in the Tennessee counties and 15% in the Kentucky counties are veterans, many of whom suffer from Post-Traumatic Stress Syndrome. The root causes of homelessness are varied. For many, homelessness stems from a job loss or loss of another source of income leading to the inability to make mortgage or rent payments. A health care crisis, divorce or death of a spouse, or domestic violence may precipitate homelessness. Mental health and substance abuse disorders may lead to chronic homelessness. (HUD, *Continuum of Care Summaries*, 2019). All DCEA counties are served by a HUD Continuum of Care grantee. Continuum of Care programs provide rapid rehousing and link families and individuals to needed support services, including employment and education. Continuum of Care grantees in our areas are listed in the following tables. Bell and Harlan County, Kentucky, are part of the Balance of State Continuum of Care, comprised of 118 counties (all except Jefferson and Lafayette).

Table 4.1. Homelessness: 2019 Point in Time Counts by Continuum of Care Grantees (HUD)s		
Tennessee Valley Coalition for the Homeless Continuum of Care	CSBG Counties	Cocke, Grainger, Jefferson, Hamblen, Monroe, Sevier
	Non-CSBG Counties	Blount, Loudon, Anderson, Union, Claiborne, Campbell
Total Homeless: 797	524 without children (72%)	

Remaining Non-CSBG Counties	
Knoxville/Knox County Continuum of Care	Knox County
Total Homeless: 743	669 without children (90%)
Chattanooga/Southeast TN Continuum of Care	Polk, Bradley, McMinn, Rhea (DCEA counties) and Meigs, Hamilton, Bledsoe, Rhea, Sequatchie, Grundy, Marion, and Franklin
Total Homeless: 623	498 without children (80%)
Upper Cumberland Continuum of Care/Homeless Advocacy for Rural Tennessee	Roane, Morgan, Scott, Overton, Putnam, White (DCEA counties) and Fentress, Cumberland, Pickett, Clay, Jackson, Van Buren, Warren, Cannon, DeKalb, Smith, Wilson, Macon
Total Homeless: 258	150 without children (58%)
Appalachian Regional Continuum of Care	Union, Carter, Sullivan, Washington, Unicoi, Greene, Hawkins, Hancock (DCEA counties) and Johnson
Total Homeless: 360	288 without children (80%)
Bell County KY	Total Homeless: 69 43 without children (62%)
Harlan County KY	Total Homeless: 71 41 without children (58%)

5. Housing Costs and Housing Conditions

CSBG Counties: 26.8% of owner households are cost burdened (paying more than 30% of their total household income for housing). Cocke has the largest percentage of owner cost burdened households Cocke (34.2%) and Hamblen the lowest (24%). 44.6% of rental households are cost burdened, with Hamblen (49.5%) and Sevier (48.4%) having the highest percentage of householders paying more than 30% of their annual income for housing.

Non-CSBG Counties: 47.4% of rental households and 22.8% of owner households are cost burdened. The three counties with the largest number of cost burdened rental households are Bell County (60.2%), White County (56.5%), and Claiborne County (51.1%). 15.1% of owner housing is cost burdened, with Morgan County (29.9%) having the largest percentage and Knox County (7.4%) the lowest.

CSBG Counties: On average less than 1% of all housing lack complete plumbing and/or a complete kitchen. A little over 1% of Monroe's housing lack a complete kitchen.

Non-CSBG Counties: On average less than 1% of all housing lack complete plumbing and/or a complete kitchen. Four counties have housing lacking complete plumbing that exceeds 1% (Union 1.3%), Polk 1.5%, Hancock 1.6%, and Claiborne 1.1%). Three counties have housing lacking a complete kitchen that exceeds 1% (Polk 1.1%, Hancock 2.3%, and Loudon 1.7%).

Table 5.1. CSBG Counties: Housing Costs and Housing Conditions

Area	Total Occupied Households	% Cost Burdened Rental	% Cost Burdened Owner	% Lacks Complete Plumbing	% Lacks Complete Kitchen
Cocke	14,181	43.8	34.2	0.5	0.3
Grainger	8,948	43.2	24.9	0.3	0.7
Hamblen	27,411	49.5	24	0.3	0.5
Jefferson	19,190	43.1	25.5	0.6	0.5
Monroe	17,694	39.4	25.7	0.7	1.1
Sevier	36,861	48.4	26.6	0.3	0.7
Total/Average	124,285	44.6	26.8	0.5	0.6
TN	2,603,140	48.7	24.3	0.3	0.7
U.S.	121,520,180	49.7	27.7	0.4	0.8

Source: ACS, 2018

Table 5.2. Non-CSBG Counties: Housing Costs and Housing Conditions					
Area	Total Occupied Households	% Cost Burdened Households Rental	% Cost Burdened Households Owner	% Lacks Complete Plumbing	% Lacks Complete Kitchen
Anderson	29,505	46.5	11.2	0.1	0.3
Blount	58,673	47	14.9	0	0.6
Bradley	44,157	43.6	11.4	0	0
Campbell	16,172	42.6	10.9	0.7	0.8
Carter	28,131	49	10.3	0.8	0.9
Claiborne	15,349	51.1	26.2	1.1	0.6
Greene	27,316	26.7	24.6	0	0
Hancock	2,809	50.2	27.6	1.6	2.3
Hawkins	23,330	51	25.8	0.8	0.5
Knox	184,416	47.9	7.4	0.1	0.1
Loudon	20,215	40.1	24.5	0.5	1.7
McMinn	20,427	54.5	27.3	0.5	0.9
Morgan	7,517	56.6	29.9	1.0	0.8
Overton	8,974	42.2	28.3	0.2	0.2
Polk	7,096	44.8	27.7	1.5	1.1
Putnam	33,388	46.7	27.6	0.3	0.6
Rhea	12,342	54.1	19.9	0.6	1.1
Roane	20,963	44.2	28.6	0.4	0.5
Scott	8,703	44.2	26.4	0.7	0.4
Sullivan	64,504	39.5	26	0.1	1.0
Unicoi	7,521	50.7	30.3	0.7	0.6
Union	7,126	52	24.4	1.3	0.4
Washington	54,433	41.9	23	0.1	0.8
White	9,951	56.5	29.1	0	0.7
Bell KY	13,209	60.2	15.1	0.7	0.1
Harlan KY	11,213	49.9	34	0.6	0.5
Total/Average	737,440	47.4	22.8	0.6	0.7
KY	1,732,713	44.4	23.1	0.4	0.8
TN	2,603,140	48.7	24.3	0.3	0.7
U.S.	121,520,180	49.7	27.7	0.4	0.8

Source: ACS, 2018

The Tennessee Housing Development Agency and Kentucky Housing Corporation publish lists of available rental housing in the counties, including Section 8 housing. All counties are served by HUD-funded public housing, administered by local authorities. DCEA manages 1,577 units of affordable rental projects in the CSBG and non-CSBG counties. With the exception of three USDA Rural Development projects, a HUD 221 d 3 complex, three Low Income Housing Tax Credit projects, five HOME complexes, and two HUD 811 group homes, the rental projects serve low-income seniors. DCEA's Affordable Housing Program benefits low-income individuals and families in the following counties: Washington, Carter, Sullivan, McMinn, Hamblen, Anderson, Morgan, Sevier, Grainger, Knox, Rhea, Roane, Loudon, Overton, Hawkins, Scott, Greene, Sevier, Bradley, Putnam, Overton, Polk, White, Monroe, Jefferson, and Unicoi.

All CSBG and non-CSBG counties have a severe shortage of rental housing affordable to low income individuals and families (THDA, KHC, National Low Income Housing Coalition, 2019).

Weatherization: Weatherization programs are available in all counties to assist low-income households in improving energy efficiency, reducing energy costs, and ensuring the health and safety of family members.

Table 5.3. Weatherization Programs in CSBG and Non-CSBG Counties					
Blount County Community Action Agency	Blount		Southeast Tennessee Human Resource Agency	McMinn Polk Rhea	Bell-Whitley Community Action Agency
Bradley-Cleveland Community Services Agency	Bradley		Upper Cumberland Human Resource Agency	Putnam White Overton	Harlan County Community Action Agency
Knoxville-Knox County Community Action Agency	Knox Loudon Roane		Upper East Tennessee Human Development Agency	Washington Hawkins Hancock Unicoi Greene Carter Sullivan	East Tennessee Human Resource Agency
					Union Sevier Grainger Anderson Claiborne Monroe Hamblen Cocke Morgan Scott Campbell Jefferson

Housing Needs in Sevier County

Sevier County has an urgent need for additional affordable rental housing (Hodges & Pratt Co., *Market Study, Sevier County Housing Needs*, May 25, 2017).

The 2016 wildfire that devastated portions of Sevier County exposed and intensified long-standing housing issues. Many of the structures that were lost were rental housing units occupied by low-income workers. The market study concluded that the county has a demand for 1,000 to 1,500 units of rental housing. **From 800 to 1,000 units are needed to meet the needs of individuals and families with incomes at or below 60% of the Area Median Income.**

“The local market has experienced a shortage of new rental housing stock for a number of years. The primary reasons for the lack of new supply to the market are a combination of below average income levels, low price points in rent, high land values associated with the tourism market, and the topography of sites that are reasonably affordable” (Market Study, p. 1).

With funding from the Low Income Housing Tax Credit Program and other private/public funding, 1,500 new affordable rental housing units opened for occupancy between 2017 and 2019. The county continues to develop more affordable rental housing for low-income working families.

Table 5.4. CSBG Counties: % Homeowners and Renters by Age							
Area	Under 35	35-44	45-54	55-64	65-74	75-84	85+
Cocke							
Owner	5	11	19.2	24.4	22.2	14	3.3
Renter	28	18	19.1	19.5	10.3	2.6	1.6
Grainger							
Owner	10.9	12.1	22.1	23.1	19.2	9.9	2.6
Renter	22.5	20	23	18.9	2.9	5.9	0.7
Hamblen							
Owner	6.5	13.7	18.8	21.4	21.6	13.5	3.9
Renter	35.5	19.1	18.3	16.4	7.3	2.1	1.2
Jefferson							
Owner	6.5	12.9	19.8	24.9	21.1	11.5	3.3
Renter	37.4	20.4	16.6	11.7	10.2	2.2	1.4
Monroe							
Owner	9.2	18.9	18.9	22.4	22.8	10	3.2
Renter	28	18	18	15.3	12.9	4.6	1.6
Sevier							
Owner	5.5	11.4	17.3	28.1	23.4	11.6	2.8
Renter	34.3	21.7	20.1	11.3	6.9	3.3	2.4
TN							
Owner	10.4	15	20	22.1	19.1	10.3	3
Renter	36.8	19.4	15.5	14.5	8.1	3.8	1.9
U.S.							
Owner	9.9	15.5	19.6	23	18.7	9.9	3.5
Renter	34.5	20	15.9	13.7	8.5	4.5	2.8

Source: ACS, 2018

Adults between the ages of 45-74 have the highest homeownership rates, while young adults under age 35 have the lowest.

Table 5.5. CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders			
Area	White	Black	Hispanic
Cocke			
Owner	97.3	1.5	0.7
Renter	93.2	3.6	2.2
Grainger			
Owner	98.7	0.6	1.1
Renter	96.7	0.9	5.9
Hamblen			
Owner	96.4	3.2	2.9
Renter	96.2	9.5	22.6
Jefferson			
Owner	97	1.2	1.3
Renter	96.2	2.1	3.7
Monroe			
Owner	94.9	1.2	2
Renter	95.5	2.4	4.2
Sevier			
Owner	98.5	Data not available	0.9
Renter	97.9	Data not available	12.4
TN			
Owner	86.4	10.5	2.5
Renter	65.4	28.3	6.3
U.S.			
Owner	82.8	8.1	10
Renter	34.5	25	4.5

Source: ACS, 2018

Blacks, Asians, Hispanics, and adults of two or more races have lower homeownership rates than white persons.

Table 5.6. CSBG Counties: Housing by Gender	
Area	% Occupied Housing, Female Headed Households, No Husband Present
Cocke	14.9
Grainger	8.1
Hamblen	11.5
Jefferson	9.5
Monroe	11.7
Sevier	10.2
Average	11
TN	12.9
U.S.	12.4

Source: ACS, 2018

11% of housing is occupied by female heads of households with no husband present. The rate is lower than the state and national rates.

Table 5.7. Non-CSBG Counties: % Homeowners and Renters by Age							
	Under 35	35-44	45-54	55-64	65-74	75-84	85+
Anderson							
Owner	8.3	12.6	17.7	22.2	23.3	13.3	2.5
Renter	31.8	26.9	11.5	17.7	8.5	2.1	1.6
Blount							
Owner	9.3	14.2	18.8	20	20.6	15.6	3.5
Renter	33.5	16.5	18.8	19.5	5.8	3.4	2.7
Bradley							
Owner	9.6	11.6	17.2	23.5	24.7	8.7	4.7
Renter	33.3	22.3	22.9	12.7	5.4	1.3	2.1
Campbell							
Owner	8.5	13.7	17.4	24.5	20.3	15.1	3.5
Renter	25.3	16.4	22.4	14.5	12.1	7.9	1.4
Carter							
Owner	7.3	13.1	19.7	23.6	20.7	12.3	3.3
Renter	32.2	18.9	15.3	16.6	10.4	5.4	1.2
Claiborne							
Owner	10.4	13.2	19.5	24	20.8	8.8	3.3
Renter	36.4	20.1	15.9	12.3	10.4	5.4	1.6
Greene							
Owner	6.3	18	18	23.3	18.8	12.1	2.6
Renter	43.2	10.7	13.3	10.8	15.6	3.9	2.5
Hancock							
Owner	9.4	12.6	15.6	23.8	24.8	9.1	4.7
Renter	37	16.6	18.7	17.8	2.6	6.9	0.3
Hawkins							
Owner	7.7	12	20.5	23.4	22.7	10.9	2.8
Renter	30.1	18.9	18.8	18.1	7.6	4.4	2.1
Knox							
Owner	12	14.4	18.3	20.2	19.6	9.7	3.6
Renter	43	20.9	15.4	14.4	6.3	3.3	1.2
Loudon							
Owner	6.3	10.4	16.3	21.2	26	16.5	3.4
Renter	28.4	18	20.1	11.7	9.7	5	7.1
McMinn							
Owner	9.1	14.4	16.2	25	21.5	11.1	2.7
Renter	26	20.9	20.1	13.5	12.1	4.8	2.6
Morgan							
Owner	9.3	13.8	17.5	23.2	21.4	10.8	4
Renter	31.4	23	17	18	5.2	5.6	1.7
Overton							
Owner	9.3	15.9	18.9	23.5	20.4	9.5	2.5
Renter	28.5	14.8	22.3	11.6	12.7	8.3	1.8
Polk							
Owner	9.7	13.6	20.8	23	19.9	9.9	3.1
Renter	25.1	16.6	24.4	18	12	3.6	0.3

Table 5.7. Non-CSBG Counties: % Homeowners and Renters by Age							
Area	Under 35	35-44	45-54	55-64	65-74	75-84	85+
Putnam							
Owner	16.3	12	21.6	20.7	17.3	9.7	2.5
Renter	41.4	23.8	10.2	10.4	8.7	4.6	1
Rhea							
Owner	5.8	15.6	20	21.9	21.5	11.6	3.5
Renter	33.4	12.5	22.7	14.2	9.9	6.6	8.7
Roane							
Owner	5.8	11	19	24.4	23.5	12.2	4
Renter	29.9	20	13.8	18.3	9.5	6.1	2.4
Scott							
Owner	13.3	17.3	17	20.8	17.9	9.6	4.2
Renter	28.9	19.9	23.3	13.1	10	4	0.7
Sullivan							
Owner	8.6	10.7	18.7	20.7	23.7	13.8	3.7
Renter	26.5	20.4	15.5	14.4	12.8	6.4	3.8
Unicoi							
Owner	9.3	7.9	17.5	24.4	22.5	14.3	4.1
Renter	24.1	23.9	19.2	16.1	12.3	4.1	0.4
Union							
Owner	10.7	11.1	21.3	24.1	20.5	9.6	2.6
Renter	32	17.4	21.5	14.8	12.1	2.1	0.1
Washington							
Owner	12.2	14.1	18.7	23	19.5	9.7	2.9
Renter	39.5	15.3	15.2	13.6	8.8	4	3.6
White							
Owner	13.5	12.5	18.3	18.8	21.7	11.6	3.7
Renter	27	15.3	15.6	19.2	10.3	6.6	6
Bell KY							
Owner	8.3	14	18.2	22.9	20.9	11.2	4.4
Renter	29	16.2	16.5	18.8	13.3	5.6	6.6
Harlan KY							
Owner	9.6	13.9	17.2	24.4	21.4	9.9	3.6
Renter	33.2	20.1	17.8	13.8	8.1	4.3	2.6
KY							
Owner	11.1	14.8	19.1	22.9	19.1	9.9	3.1
Renter	36.1	19.3	14.9	15	8.3	4.3	2.2
TN							
Owner	10.4	15	20	22.1	19.1	10.3	3
Renter	36.8	19.4	15.5	14.5	8.1	3.8	1.9
U.S.							
Owner	9.9	15.5	19.6	23	18.7	9.9	3.5
Renter	34.5	20	15.9	13.7	8.5	4.5	2.8

Source: ACS, 2018

Homeownership rates are highest among the 35 to 74 age groups and lowest among those under 35 and over 75.

Table 5.8. Non-CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders			
Area	White	Black	Hispanic
Anderson			
Owner	96.4	2.2	N
Renter	85.1	5.8	N
Blount			
Owner	96.2	2.4	1.6
Renter	93.5	5.4	3.2
Bradley			
Owner	96.2	2.4	1.6
Renter	93.5	5.4	3.2
Campbell			
Owner	98.5	0.2	0.6
Renter	95.4	0.4	1.3
Carter			
Owner	98.1	0.3	0.7
Renter	94.8	3.1	2.2
Claiborne			
Owner	98.1	0.7	0.6
Renter	95.3	0.6	0.7
Greene			
Owner	96.3	2	N
Renter	89.9	4.7	N
Hancock			
Owner	97.8	0	0
Renter	94.6	2.9	4.5
Hawkins			
Owner	97.8	0.7	0.8
Renter	94.6	2.9	1
Knox			
Owner	92.2	4.6	2.1
Renter	74.7	18.1	5.5
Loudon			
Owner	98	0.5	2.6
Renter	90.5	2.1	14.2
McMinn			
Owner	95.2	1.9	1.4
Renter	88.3	5.9	9.3
Morgan			
Owner	99.7	0	0.2
Renter	99.7	0.1	1.7

ACS, 2018

Table 5.8. Non-CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders			
Area	White	Black	Hispanic
Overton			
Owner	98.5	0	0.4
Renter	99	0	1.4
Polk			
Owner	96.9	0.1	1.2
Renter	97.3	0	0.5
Putnam			
Owner	97.9	N	2.6
Renter	85.5	N	7.9
Rhea			
Owner	97.7	1	1
Renter	92.9	4.2	5.4
Roane			
Owner	95.9	2.1	1.4
Renter	91.4	3.3	1.6
Scott			
Owner	99.2	0	0.7
Renter	96.6	0	0.9
Sullivan			
Owner	97.9	1	0.6
Renter	91.2	4	3.1
Unicoi			
Owner	97.7	0	0.7
Renter	98.2	0	6.4
Union			
Owner	98.6	0.1	0.8
Renter	98.6	0	0.8
Washington			
Owner	94.9	2.8	1.7
Renter	84.7	4.9	3.4
White			
Owner	97.8	1.2	0-.9
Renter	96.8	2.8	0.4
Bell KY			
Owner	98.4	0.5	0.4
Renter	92.8	6.8	0.4
Harlan KY			
Owner	96.8	1.7	0.1
Renter	95.7	3.9	0.5
KY			
Owner	93.6	4.2	1.4
Renter	77.5	16.7	4.9
TN			
Owner	86.4	10.7	1.9
Renter	68	26.2	5.9
U.S.			
Owner	83.9	8.1	8.9
Renter	66.2	19.4	18.4

Source: ACS, 2018

Blacks, Asians, Hispanics, and adults of two or more races have lower homeownership rates than white persons.

Table 5.9. Non-CSBG Counties: Housing by Gender	
Area	% Occupied Housing, Female Headed Households, No Husband Present
Anderson	12.9
Blount	12.5
Bradley	11.1
Campbell	14
Carter	11.9
Claiborne	9.7
Greene	13.8
Hancock	9.4
Hawkins	12.7
Knox	11.2
Loudon	8.3
McMinn	11.3
Morgan	12.9
Overton	9.6
Polk	12.9
Putnam	11.6
Rhea	13
Roane	9.7
Scott	13
Sullivan	10.4
Unicoi	12.9
Union	11.7
Washington	9.6
White	10.3
Average	11.5
Bell KY	15.9
Harlan KY	14.6
KY	12.5
TN	12.9
U.S.	12.4

Source: ACS, 2018

11.5% of housing is occupied by female-heads of households with no husband present. The average is lower than the states' and the nation's rate.

6. Public Assistance Income

Temporary Assistance to Needy Families (TANF), administered by the Tennessee Department of Human Services and the Kentucky Cabinet for Health and Family Services, is the primary source of cash assistance for low-income families. Federal law limits TANF eligibility to needy families with a dependent child. A dependent child is a person under the age of 18, or age 18 if a full-time student in secondary school. Individuals and couples without children are ineligible. Federal law prohibits states from using federal TANF funds to provide cash assistance to families with an adult who has received assistance for 60 months (the five-year time limit for TANF assistance), teen parents not living in a supervised setting, married teens or teen heads of households with a child 13 weeks or older who are not in high school or alternative education or training, families that have not legally assigned their right to child support to the state (to be paid on behalf of children receiving assistance), felons and parole violators, those who misrepresented their residence to receive benefits, and certain non-citizens. In many of these cases, states may use state funds countable toward the TANF maintenance of effort requirement to aid such families.

States set their own rules for determining financial need for assistance. The table shows examples of maximum monthly earnings and asset limits set by the states. Assets represent the value of liquid financial assets such as bank accounts and certain property. Federal law does not require the states to use an asset test and many states have eliminated an asset test. In states with asset tests (Tennessee and Kentucky), the fair market or equity value of vehicles are disregarded. The applicant's home is not included in the asset determination. Tennessee and Kentucky have some of the lowest monthly benefits in the nation. Tennessee's rate is the second lowest in the nation. Mississippi has the lowest (\$170). Alaska has the highest (\$923).

Table 6.1. TANF Eligibility Criteria				
State	Maximum Monthly Earnings An Applicant Family May Have and Be Eligible for TANF Cash Assistance: Single Parent Caring for Two Children	Asset Limits for New Applicant Single Parents Caring for Two Children	Vehicle Disregards from Asset Limits	TANF Maximum Monthly Benefits for Single Parent Caring for Two Children
TN	\$1,306	\$2,000	\$4,600 in equity value (the lowest in the nation)	\$185
KY	\$905	\$2,000	All vehicles in the household	\$262

Source: Congressional Research Services, 2019

Work Requirements: TANF participants must agree to follow a Personal Responsibility Plan. The Plan includes commitments to ensure that children receive immunizations and health checks and attend school regularly, that the participant cooperates with child support requirements, and that the participant agrees to work or participate in work-related preparation activities (if not exempt). To receive benefits, non-exempt participants must meet the 30-hour per week work requirement which may include education and training and time-limited employability skills training and job search activities. A work activity contractor assists participants to develop and implement an individualized career plan.

Exemptions: Pregnant women, women who have recently given birth, and applicants with documented disabilities are exempt from the work requirement.

A participant may continue to receive TANF cash assistance while working.

Table 6.2. Maximum Monthly Earnings a Single Parent Caring for Two Children May Have for Applications or for Recipients to Retain Eligibility for TANF Cash Assistance			
State	First Month	Fourth Month	13th Month
TN	\$1,306	\$1,306	\$1,306
KY	No limit	\$881	\$627

TANF in the CSBG and Non-CSBG Counties: There were 1,950 recipients of TANF in the CSBG counties, representing a rate of 5.2 per 1,000. In the non-CSBG counties, 13,989 received TANF, for rate of 5.3. Both CSBG and non-CSBG are lower than the rate for Tennessee – 7.2 per 1,000.

Table 6.3. CSBG Counties: TANF Recipients		
Area	Number of Recipients	Rate per 1,000
Cocke	428	12
Grainger	125	5.4
Hamblen	445	6.9
Jefferson	279	5.2
Monroe	297	6.4
Sevier	376	3.8
Total/Average	1,950	5.2
TN	51,825	7.2
U.S.	3,001,001	Data not reported

Source: *Kids Count*, 2019

Table 6.4. Non-CSBG Counties: Public Assistance Income		
Area	No. of Recipients	Rate per 1,000
Anderson	590	7.7
Blount	641	4.9
Bradley	601	5.6
Campbell	423	10.7
Carter	277	4.9
Claiborne	292	9.2
Greene	598	8.7
Hancock	201	30.7
Hawkins	525	9.3
Knox	3,460	7.4
Loudon	185	3.5
McMinn	355	6/7
Morgan	134	6.2
Overton	131	5.9
Polk	91	5.4
Putnam	564	7.2
Rhea	360	10.9
Roane	366	6.9
Scott	246	11.2
Sullivan	1,513	9/6
Unicoi	161	9.1
Union	196	10
Washington	744	5.8
White	157	5.8
Bell KY	636 children	No data available
Harlan KY	542 children	No data available
Total/Average	13,989	5.1
KY	29,827 children	No data is available
TN	51,825	7.2
U.S.	3,010,000	Not reported

Source: *Kids Count*, 2019

7. Education

Reading Proficiency: Students who are not proficient in reading by grade 3 are likely to drop out of high school, be involved with the criminal justice system, and to live in poverty as adults. Even if struggling readers complete high school, they are unprepared for postsecondary and/or career success. **Sources:** The Children’s Reading Foundation, 2019 and the Campaign for Grade Level Reading, 2017.

CSBG Counties: On average, 29.4% of students in grades 3-8 are proficient in reading. Hamblen reports the highest level (31.5%) and Grainger the lowest (27.4%).

Non-CSBG Counties: 34.3% of students in grades 3-8 are proficient in reading. In the Tennessee counties, Morgan reports the lowest level (18.8%) and Washington the highest (45.5%). Bell and Harlan counties have the highest proficiency levels of all counties – 51.8% and 60.4% respectively. Tennessee and Kentucky use different achievement tests, so it is difficult to compare counties in the two states.

Table 7.1. Reading Proficiency in Grades 3-8, CSBG Counties	
Area	% Students in Grades 3-8 Proficient in Reading
Cocke	30.9
Grainger	27.4
Hamblen	31.5
Jefferson	28.4
Monroe	28.2
Sevier	29.8
Average	29.4
TN	33.8
U.S.	34

Source: *Kids Count*, 2019

Table 7.2. Reading Proficiency in Grades 3-8, Non-CSBG Counties	
Area	% Students in Grades 3-8 Proficient in Reading
Anderson	34.8
Blount	42.6
Bradley	35.4
Campbell	24.9
Carter	35
Claiborne	29.7
Greene	33.7
Hancock	19.4
Hawkins	32.9
Knox	38.3
Loudon	38.8
McMinn	33.2
Morgan	18.8
Overton	36.2
Polk	28
Putnam	32.1
Rhea	36.7
Roane	34
Scott	31.6
Sullivan	35.1
Unicoi	30.7
Union	24.3
Washington	45.5
White	28.9
Bell KY	51.8
Harlan KY	60.4
Average	34.3
KY	35
TN	33.8
U.S.	34

Source: *Kids Count*, 2019

Table 7.3. CSBG Counties: % by Race and Ethnicity with a High School Credential or Higher, Age 25 and Older			
Area	White	Black	Hispanic
Cocke	77.8	90.6	94.6
Grainger	80.1	99.2	32.7
Hamblen	84.6	71.7	45.9
Jefferson	84.2	82.9	57.4
Monroe	78.9	81.4	47.6
Sevier	84.7	Not available	56.7
Average	81.7	70.9	55.8
TN	88.7	85.7	65
U.S.	90.2	86.5	69.7

Source: ACS, 2018

White adults have the highest high school completion/credential rates (81.7%), while Hispanic adults have the lowest rates (55.8%).

Table 7.4. CSBG Counties: % by Race and Ethnicity with a Bachelor's Degree or Higher Age 25 and Older			
Area	White	Black	Hispanic
Cocke	10.6	11.8	22.6
Grainger	10.3	16.1	4.8
Hamblen	17.4	7.7	3
Jefferson	16.6	6.3	5.9
Monroe	12.9	13.1	1.9
Sevier	14.7	Not available	2.4
Average	13.7	9.2	6.8
TN	28.5	20.3	17.7
U.S.	33.9	22	13.5

Source: ACS, 2018

White adults have the highest postsecondary completion rates, with 13.7% having a bachelor's or higher degree. Hispanic adults have the lowest rate (6.8%).

Table 7.5. CSBG Counties: Educational Attainment by Age (%)					
Area	18-24	25-34	35-44	45-64	65+
Cocke					
High school graduate	59.5	91.2	85.6	78.8	67.7
Some college or associate's degree	24.4				
Bachelor's or higher	2.4	10.6	10.3	10.1	11.5
Grainger					
High school graduate	44.6	90	87.5	80.8	65
Some college or associate's degree					
Bachelor's or higher	4.1	15.3	6.8	10.2	10.8
Hamblen					
High school graduate	45.1	82.7	82.4	82.7	85.1
Some college or associate's degree	34.5				
Bachelor's or higher	8.2	17.5	15.9	17.5	16.5
Jefferson					
High school graduate	32.9	90.5	91.7	91.8	86.7
Some college or associate's degree	38				
Bachelor's or higher	14.1	40.1	39.3	32.2	28.8
Monroe					
High school graduate	45.7	79.5	86.9	82.2	69.7
Some college or associate's degree	56.5				
Bachelor's or higher	8.2	12	13.6	12.8	12.8
Sevier					
High school graduate	51.5	94.3	83.7	83.4	81.4
Some college or associate's degree	25.6				
Bachelor's or higher	5.4	15	13.7	12.5	18.8
TN					
High school graduate	34.7	92.1	89.6	88.3	82.2
Some college or associate's degree	42.7				
Bachelor's or higher	10.2	31.4	31.5	26.4	23
U.S.					
High school graduate	32	91.4	88.8	88.4	85.1
Some college or associate's degree	43.9				
Bachelor's or higher	11.6	36.2	36.8	31.3	28.2

Source: ACS, 2018

Note: With the exception of ages 18-24, ACS does not report the percentage of those with some college or associate's degree by age groups. Table 7.6 reports the percentage of adults 25 and older with an associate's degree and some college/no degree. Adults 25-64 have the highest educational attainment levels, while youth 18-24 have the lowest.

Table 7.6. CSBG Counties: % Educational Attainment by Gender, Age 25 and Older				
Area	High School Credential or Higher	Bachelor's or Higher	Some College No Degree	Associate's Degree
Cocke				
Male	75.6	11.9	13.9	4.3
Female	81.3	9.7	19.7	6.5
Grainger				
Male	77	8.7		
Female	80	12.4		
Hamblen				
Male	79.1	15.4	15	6.3
Female	83.2	16.7	20	8.2
Jefferson				
Male	82.9	15	20.4	6.4
Female	85.9	17.7	22.7	8.6
Monroe				
Male	75.2	7.3	20.5	6.1
Female	82.4	13.6	17.4	8.8
Sevier				
Male	86.1	12.2	27.2	5.0
Female	83.4	17.3	24.8	9.8
Average TN	84.75	14.75	26	7.4
Male	87	26.9	20.5	6.1
Female	88.5	28	17.4	8.8
U.S.				
Male	87.7	31.9	20.1	7.1
Female	88.9	33.3	20.4	9.4

Source: ACS, 2018

Females have higher rates of high school completion and the attainment of a bachelor's degree or higher than males.

Table 7.7. Non- CSBG Counties: % by Race and Ethnicity with a High School Credential or Higher, Age 25 and Older			
Area	White	Black	Hispanic
Anderson	88.8	87	N
Blount	89.7	Data not available	Data not available
Bradley	85.9	92.9	53.7
Campbell	75.8	46.4	66.3
Carter	83.1	65.8	79.2
Claiborne	80.4	72.3	62.6
Greene	85.6	Data not available	Data not available
Hancock	76.3	73.5	100
Hawkins	83.8	78.9	81.5
Knox	93.7	84.6	74.1
Loudon	86.9	68.5	45.3
McMinn	84.9	92.8	80.1
Morgan	82.8	59	65.3
Overton	79.6	47.5	70
Polk	85.7	83	72.4
Putnam	90.4	Data not available	Data not available
Rhea	78.1	86.6	29
Roane	88.4	91.6	94.7
Scott	78.6	87.1	71.9
Sullivan	88.9	Data not available	Data not available
Unicoi	8.5	100	77.7
Union	76.3	61.5	77.1
Washington	88.1	96.2	52.2
White	82.3	81.4	75.4
Bell KY	69.6	66.1	75.6
Harlan KY	71.2	85.8	47.1
Average	80.1	81.8	67.5
KY	87.3	86.5	68.3
TN	88.7	85.7	65
U.S.	90.2	86.5	69.7

Source: ACS, 2018

80.1% of White adults, 81.8% of Black adults, and 67.5% of Hispanic adults have a high school diploma or equivalent credential. Hispanic adults have the lowest high school education attainment level. All racial/ethnic groups have lower levels of high school completion than the national rates.

Table 7.8. Non-CSBG Counties: % by Race and Ethnicity with a Bachelor's Degree or Higher, Age 25 and Older			
Area	White	Black	Hispanic
Anderson	24.1	6.5	Data not available
Blount	24.5	Data not available	Data not available
Bradley	19.9	21.3	13.1
Campbell	11.7	30	19.5
Carter	16.9	7.1	31.1
Claiborne	15.1	25.1	10.3
Greene	17.4	Data not available	Data not available
Hancock	11.1	0	0
Hawkins	13.9	15.7	0
Knox	37.7	17.8	27.6
Loudon	26.6	5.9	14.3
McMinn	15.5	18.7	15.5
Morgan	7.7	1	2.9
Overton	13.1	0	0
Polk	20	15.6	12.3
Putnam	24.6	Data not available	Data not available
Rhea	15.1	12.8	4.3
Roane	19.6	13.6	38.7
Scott	9.4	7.9	0
Sullivan	24.4	Data not available	Data not available
Unicoi	14.7	3.1	13.2
Union	8.4	0	46.6
Washington	31.6	51.8	18.5
White	13.4	15.2	17.6
Bell KY	9.3	0	16.3
Harlan KY	11	3.5	0
Average	17.6	12.3	18.7
KY	25.2	17.1	20.1
TN	28.5	20.3	17.7
U.S.	33.9	22	13.5

Source: ACS, 2018

On average Hispanic adults have the highest educational attainment level at the bachelor degree or higher level than all ethnic/racial groups (18.7%), followed by White adults (17.6%).

Table 7.9. Non-CSBG Counties: Educational Attainment by Age (%)					
Area	18-24	25-34	35-44	45-64	65+
Anderson					
High school graduate	47.4	91.8	88	89.9	84.2
Some college or associate's degree	40.1				
Bachelor's or higher	4.1	20.1	22	22.8	26.8
Blount					
High school graduate	44.1	93.6	87.7	90.8	87.5
Some college or associate's degree	36.3				
Bachelor's or higher	6	25	24.4	26.7	21.3
Bradley					
High school graduate	35.9	91.2	85.3	85.2	80.1
Some college or associate's degree	51.5				
Bachelor's or higher	4.8	18.5	25	21.2	18.2
Campbell					
High school graduate	39	88.2	85.1	76	62.2
Some college or associate's degree	41.4				
Bachelor's or higher	3.6	10	13.5	13.4	10
Carter					
High school graduate	40.7	94.1	87.8	82.7	73.6
Some college or associate's degree	42.4				
Bachelor's or higher	8	21.2	15.5	16.9	14.8
Claiborne					
High school graduate	39	93.6	85	83.3	64.8
Some college or associate's degree	37.6				
Bachelor's or higher	12.3	27.1	15.6	13.1	10.5
Greene					
High school graduate	43.5	98.1	86.1	86.7	75.7
Some college or associate's degree	48.6				
Bachelor's or higher	1.3	28.7	18.3	19.4	10.4
Hancock					
High school graduate	65.4	93.6	79.1	74.9	66.9
Some college or associate's degree	30.7				
Bachelor's or higher	0	4.9	13	10.3	16.1
Hawkins					
High school graduate	47.4	89	90	84.5	75.4
Some college or associate's degree	33.9				
Bachelor's or higher	7	13.4	17.2	12.5	14.7
Knox					
High school graduate	23	95.1	91.9	92.6	88.7
Some college or associate's degree	54.5				
Bachelor's or higher	13.3	42.3	40.4	34.3	30.8
Loudon					
High school graduate	39.7	82	87.7	86.1	85.9
Some college or associate's degree	37.7				
Bachelor's or higher	4	17	22	24.8	33.2

Area	18-24	24-34	35-44	45-64	65+
McMinn					
High school graduate	45.5	90.3	87.8	87.5	75.6
Some college or associate's degree	37.1				
Bachelor's or higher	2.3	20.4	18.5	14.8	12.9
Morgan					
High school graduate	54.4	81.7	87	83.7	72
Some college or associate's degree	25.5				
Bachelor's or higher	2	5.5	3.7	9.7	7.7
Overton					
High school graduate	48.9	93	92.3	81.8	61.6
Some college or associate's degree	34.4				
Bachelor's or higher	6.6	13.7	16.1	12.5	12
Polk					
High school graduate	46.5	93.2	84.3	80.8	70.6
Some college or associate's degree	39.2				
Bachelor's or higher	8.1	9.6	7.7	12.9	10.8
Putnam					
High school graduate	22.6	93.1	96	91.7	80.5
Some college or associate's degree	62.1				
Bachelor's or higher	3.8	16.9	12.9	15.1	15.7
Rhea					
High school graduate	40.4	88.2	77.7	79.2	70.9
Some college or associate's degree	39				
Bachelor's or higher	3.8	16.9	12.9	15.1	15.7
Roane					
High School	50.7	93.9	88.7	90	82.6
Some college or associate's degree	32.1				
Bachelor's or Higher	3.7	13	18.6	21.8	19.7
Scott					
High school graduate	43.5	92	86.7	79.2	61.8
Some college or associate's degree	38.3				
Bachelor's or higher	3.5	14.3	5.9	8.8	9.5
Sullivan					
High school graduate	32.3	92.8	96.8	88.7	83.3
Some college or associate's degree	48.1				
Bachelor's or higher	4.9	24.1	28.2	24.6	22.6
Unicoi					
High school graduate	42.5	95.2	90.7	86.4	74.6
Some college or associate's degree	46.7				
Bachelor's or higher	4.9	19.4	17.4	11	16.3
Union					
High school graduate	53.2	92.1	87.5	73	63.4
Some college or associate's degree	20.3				
Bachelor's or higher	3.5	10.4	8.1	8.2	8.2
Washington					
High school graduate	40.2	94.4	89.3	87.7	85.1
Some college or associate's degree	42.7				
Bachelor's or higher	12.6	40	34.7	35.5	23.8
White					
High school graduate	50.6	90.5	86.8	84.2	71.9
Some college or associate's degree	31.1				
Bachelor's or higher	4.5	13.3	20.7	11.8	11.9
Bell KY					
High school graduate	43.7	77.9	78.1	67.6	61.2
Some college or associate's degree	28.3				
Bachelor's or higher	3.4	7.4	11.2	8.6	9.1

Area	18-24	24-34	35-44	45-64	65+
Harlan KY					
High school graduate	21.7	81.9	79.4	72.7	57.2
Some college or associate's degree	48.9				
Bachelor's or higher	4.4	15.4	12.9	9.1	10.3
KY					
High school graduate	37.7	90.6	90	87.4	80.3
Some college or associate's degree	41.6				
Bachelor's or higher	8.9	28.6	29.7	23.2	20.7
TN					
High school graduate	34.7	92.1	89.6	88.3	82.2
Some college or associate's degree	42.7				
Bachelor's or Higher	10.2	31.4	31.5	26.4	23
U.S.					
High school graduate	32	91.4	88.8	88.4	85.1
Some college or associate's degree	43.9				
Bachelor's or higher	11.6	36.2	36.8	31.3	28.2

Source: ACS, 2018

In the majority of counties, adults age 25-44 have the highest educational attainment levels at the high school and the bachelor's or higher levels.

Table 7.10. Non-CSBG Counties: % Educational Attainment by Gender, Age 25 and Older				
Area	High School Credential or Higher	Bachelor's or Higher	Some College, No Degree	Associate's Degree
Anderson	89.8	24.8	23.9	5.4
Male	98.3	26	26.4	10.6
Female				
Blount				
Male	87.2	24.7	18.8	7.2
Female	92.1	24.3	24.1	24.3
Bradley				
Male	86.5	19.7	23.7	8.5
Female	83.6	21.5	21.8	11.5
Campbell				
Male	89.8	24.8	23.9	5.4
Female	86.9	21.9	26.4	10.6
Carter				
Male	82.1	15.1	4.5	22.3
Female	83.4	18.3	20.8	5.7
Claiborne				
Male	80.6	13	20.7	3.6
Female	80.2	17.2	20.4	8.7
Greene				
Male	81.5	12.7	20.5	5.7
Female	88.2	18.1	23.3	6.4
Hancock				
Male	73.1	9.8	16	3.6
Female	79.4	13.2	19.7	5
Hawkins				
Male	82.4	13.2	18.1	6.5
Female	84.9	14.8	20.6	7.6
Knox				
Male	91.9	36.7	21.6	7.4
Female	92.2	35.9	20.7	10.3
Loudon				
Male	84.9	30.3	17.5	4.5
Female	86.5	22.6	20.6	8.5
McMinn				
Male	83.5	17.5	18.1	6.5
Female	90.8	19	19	8.9
Morgan				
Male	87	26.9	20.5	6.1
Female	88.5	28	21.5	8.8
Average	87.75	27.45	21	7.45

Source: ACS, 2018

Table 7.10. Non-CSBG Counties: % Educational Attainment by Gender, Age 25 and Older				
Area	High School Credential or Higher	Bachelor's or Higher	Some College, No Degree	Associate's Degree
Overton				
Male	78	11.4	15.5	3.2
Female	81	14.7	17.7	5.8
Polk				
Male	87	26.9	20.5	6.1
Female	88.5	28	21.5	8.8
Putnam				
Male	89.5	27.2	13.9	3.2
Female	90.3	21.9	24.8	8.6
Rhea				
Male	77.5	114.8	18.6	5.8
Female	79	15	19.9	7.5
Roane				
Male	86.4	19.9	20.7	9.4
Female	89.8	19.1	23.2	11
Scott				
Male	78.3	7.4	14.3	4.8
Female	79.2	11.2	21.4	8.1
Sullivan				
Male	89.4	26.7	19.8	7.7
Female	88.5	22.4	23.2	11
Unicoi				
Male	82.9	12.6	19.6	5.7
Female	86.2	13.3	21.9	11.2
Union				
Male	72.5	8.5	13	2.4
Female	79.8	8.5	18.9	8.8
Washington				
Male	87.2	34.1	20.4	5.6
Female	89.7	32.1	26.6	5.6
White				
Male	82.3	11.2	20.6	4.2
Female	82.1	15.6	20.6	4.9
Bell KY				
Male	68.4	8.1	12.1	4.8
Female	70.6	9.7	17.2	9.4
Harlan KY				
Male	68	10.2	13.9	7.5
Female	74.8	11.3	10.5	5.6
Average	71.4	10.75	12.2	6.55
KY				
Male	85.6	23.7	20.5	6.8
Female	87.9	25.8	21	10.3
TN				
Male	87	26.9	20.5	6.1
Female	88.5	28	17.4	8.8
U.S.				
Male	87.7	31.9	20.1	7.1
Female	88.9	33.3	20.4	9.4

Source: ACS, 2018 0

With the exception of the exception of Blount, Knox, Putnam, Roane, Sullivan, and Washington, more females than males earn bachelor's degrees or higher.

Early Childhood Education

Since its creation in 1965, Head Start has provided high quality early education and comprehensive support services to three and four-year olds in poor families. In addition to early learning opportunities that ensure school readiness, Head Start's comprehensive early childhood development program connects children and families to a range of services such as health screenings, referrals and follow-up support, parenting resources and social services. In 1995, Early Head Start was created to provide high quality comprehensive services to families with children from birth to age 3 and to pregnant women. Head Start/Early Head Start cultivates parents' abilities to be their child's first teacher. DCEA operates Head Start in Cocke, Grainger, Jefferson, Hamblen, Monroe, Sevier, Blount, and Union counties and Early Head Start in Hamblen. Other community action agencies serving DCEA's counties also operate Early Head Start/Head Start programs.

The tables on the next page show a severe shortage of Head Start and Early Head Start services in all counties.

Table 7.11. Head Start and Early Head Start in CSBG Counties					
Area	Number Children Under 5 in Poverty	Number of Head Start Slots Available	Number of Early Head Start Slots Available	Total Head Start and Early Head Start Slots	Gap in Services: Estimated Number of EHS/HS Slots to Meet Need
Cocke	846	103	0	103	743
Grainger	388	54	0	54	334
Hamblen	1,453	207	72	279	1,174
Jefferson	352	71	0	71	281
Monroe	777	71	0	71	706
Sevier	1,673	162	0	162	1,511
Total	5,489	668	72	740	4,749

Source: ACS, 2018, *DCEA Public Report*, 2019

Table 7.12. Head Start and Early Head Start in Non-CSBG Counties					
Area	Number Children Under 5 in Poverty	Number of Head Start Slots Available	Number of Early Head Start Slots Available	Total Head Start and Early Head Start Slots	Gap in Services: Estimated Number of EHS/HS Slots to Meet Need
Anderson	1,860	290	72	362	1,498
Blount	627	173	0	173	454
Bradley	1,604	290	72	362	1,242
Campbell	782	100	0	100	682
Carter	756	170	0	170	586
Claiborne	881	220	72	292	589
Greene	796	195	60	255	541
Hancock	134	20	0	20	114
Hawkins	920	60	0	60	860
Knox	4,935	827	196	1,023	3,912
Loudon	921	78	0	78	843
McMinn	934	135	0	135	799
Morgan	244	151	(included in HS)	151	93
Overton	299	80	0	80	219
Polk	113	16	0	16	97
Putnam	287	194	0	194	93
Rhea	830	123	0	123	707
Roane	387	130	0	130	257
Scott	470	92	0	92	378
Sullivan	2,141	242	0	242	1,899
Unicoi	252	65	40	105	147
Union	418	51	0	51	367
Washington	1,153	200	0	200	953
White	399	100	0	100	299
Bell KY	874	340	80	420	454
Harlan KY	821	288	75	363	458
Total	23,838	4,630	195	5,297	18,541

Source: ACS, 2018, *Tennessee and Kentucky Child Care Locators*, 2020

Note: Data for Bell and Harlan counties include Whitley, Knox, and Clay.

Migrant Head Start/Early Head Start: Telamon Corporation serves an additional 216 children of migrant workers in Carter, Unicoi, Washington, Greene, Grainger, Hawkins, Hamblen Rhea, Cocke, and Jefferson (Telamon Tennessee, *Migrant and Seasonal Head Start Annual Report*, 2018). A breakdown by county is not available.

Pre-School: In Kentucky, 40% of 4-year olds are served by public preschool. In Tennessee, 28% of 4 year-olds are enrolled in public preschool. In Kentucky, priority for voluntary preschool is given to children with disabilities and to children from low-income families. The Tennessee Voluntary Pre-K program provides preschool to 3 and 4-year olds with priority given to children from low-income families, children who are homeless, and children in foster care. **Source:** Center for American Progress, *Early Learning in Tennessee and Kentucky*, 2019.

8. Child Care

Families need access to affordable child care and preschool so they can work to support their families. Quality child care also helps children to start kindergarten ready to learn. **The cost of child care is out of reach for low-income families.**

In Kentucky, the annual costs of child care average \$12,516 for two children. This amount represents 23% of the median income for families with children. The Child Care and Development Block Grant, the primary source of funding (child care reimbursement) for low-income working families, serves only 6% of eligible children in Kentucky.

In Tennessee, the annual costs of child care average \$15,814 for two children. The amount represents 27% of the median income for families with children. The Child Care and Development Block Grant serves only 6.7% of eligible children in Tennessee.

Source: Center for American Progress, *Early Learning in Tennessee and Kentucky*, 2019

The tables on the following page show the number of child care slots available for all children and the number of children most in need of quality care -- children under age 5. In the CSBG counties, there are 9,432 child care slots for 17,205 children 0-4 (fulfilling 55% of need). In the non-CSBG counties, there are 78,618 slots for 94,949 children (fulfilling 83% of need).

The U.S. Department of Health and Human Services makes grants to Early Head Start providers to establish partnerships with existing child care providers in communities. Child care providers benefit from Early Head Start programs' assistance in meeting Head Start Performance Standards. The grants increase opportunities for access to quality early childhood programs for low-income children and families. In DCEA's service area, Telamon received a child care partnership grant to partner with a child care provider in Johnson City (2015 grant awards).

Table 8.1. Regulated Child Care, CSBG Counties		
Area	Number Children 0-4	Number of Slots Available, All Ages, Including Head Start/Early Head Start
Cocke	1,809	1,545
Grainger	1,091	357
Hamblen	3,876	2,137
Jefferson	2,595	1,366
Monroe	2,526	1,151
Sevier	5,308	2,876
Total	17,205	9,432

Source: *Kids Count*, 2019

Table 8.2. Regulated Child Care: Non-CSBG Counties		
Area	Number Children 0-4	Number of Slots Available All Ages, Including Head Start/Early Head Start
Anderson	4,015	4,050
Blount	6,587	5,759
Bradley	6,135	3,340
Campbell	2,185	1,826
Carter	2,536	2,544
Claiborne	1,584	2,029
Greene	3,351	2,297
Hancock	350	456
Hawkins	2,709	793
Knox	26,506	25,370
Loudon	2,771	1,954
McMinn	2,938	1,657
Morgan	1,038	580
Overton	358	1,310
Polk	855	252
Putnam	4,525	5,483
Rhea	1,954	556
Roane	2,378	4,006
Scott	1,397	1,034
Sullivan	7,624	6,096
Unicoi	799	423
Union	1,052	269
Washington	6,395	5,478
White	1,607	427
Bell KY	1,565	350
Harlan KY	1,735	280
Total	94,949	78,619

Source: *Kids Count*, 2019

Resources for Education and Child Care in Non-CSBG and CSBG Counties

- Adult Basic Education/GED/HiSET programs operate in all counties.
- Postsecondary institutions are listed on page 43.
- DCEA's education programs include:
 - School readiness:** Head Start (Cocke, Grainger, Jefferson, Hamblen, Sevier, Union, Monroe, Union, Blount); Early Head Start (Hamblen).
 - Postsecondary access for adults:** Educational Opportunity Centers (Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, and Monroe Counties).
 - Postsecondary access for youth:** Upward Bound (Hawkins, Grainger, Scott, Morgan); Talent Search (Harlan, Bell, Campbell, Claiborne, Scott).
 - Building academic and social competencies in elementary/middle school students:** Afterschool/Extended Learning Programs (Hamblen, Grainger, and Union).
- University of Tennessee Knoxville, East Tennessee State University, and Tusculum College operate federal TRIO programs (Educational Opportunity Centers, Talent Search, Upward Bound, Veterans Upward Bound) in northeast and southeast Tennessee counties.
- WIOA Youth programs and Head Start operate in all counties.
- Child Care Resource and Referral services are available in all counties.
- Child Care and Development Block Grant assistance is available in all counties (limited basis).
- Tennessee's Smart Step program offers child care assistance for eligible low-income parents enrolling in postsecondary education (limited basis).
- Tennessee's free tuition programs (Tennessee Promise and Tennessee Reconnect) for all youth and adults enrolling in community colleges and TCATs are available in the Tennessee counties. Some public four-year colleges and universities also qualify. These schools, listed on tnachieves.org, offer two-year programs leading to an associate's degrees. In 2020, the University of Tennessee System (Knoxville, Chattanooga, Memphis, Martin) launched a free four-year college program for students enrolling in any institution in the System. To qualify, students must have a HOPE Scholarship, have an ACT of 21 or higher or a SAT of 1060 or higher **or** an overall 3.0 GPA. Annual community service and meetings with mentors are requirements for all Tennessee tuition-free scholarships. Students who qualify for the four-year scholarship must also have a student's and spouse's (if applicable) adjusted gross income under \$36,000. The total family household income must be under \$50,000.
- Early Head Start and child care partnerships to improve the availability of high quality infant/toddler care are available periodically through national grant competitions.

- Pre-K in all counties is available on a limited basis.
- Educational, supportive, and physical/mental health services are available through the Individuals with Disabilities Education Act. Part C provides early intervention services to infants or toddlers and their families. Part B ensures that children from age 3 to 21 receive a free and appropriate public education in the least restrictive environment possible with the collaboration of parents.

9. Nutrition

Food Insecurity: Food insecurity occurs when people have limited or uncertain access to adequate food due to lack of money or other resources.

Food insecure individuals engage in strategies to escape or prevent the physical sensation of hunger. Strategies include consuming low cost highly filling foods which tend to have low nutrient content, reducing the variety of foods eaten, skipping meals, putting off purchases such as medications and personal hygiene supplies, and when food is once again available, overeating or binge eating.

A 2016 study, *Food Insecurity, Health and Health Care* (Hilary Seligman), found that food insecurity is associated with poor health outcomes across the lifespan for both acute and chronic disease and for physical and mental health.

Effect of Food Insecurity on Children: Decreased intellectual and emotional development in children, anxiety, depression, cognitive impairment, and behavioral disorders.

Effect on Adults: Diabetes, hypertension, mental health problems and poor general health. Seniors with food insecurity have a decreased capacity to live independently.

Effect on Pregnant Women: Iron deficiency, anemia, depression, and excess weight. Infants born to food insecure mothers are smaller, sicker, and have increased risks of some birth defects.

Nearly 13% of all residents of CSBG counties are food insecure.

Table 9.1. CSBG Counties: Nutritional Status Indicator	
Area	% Food Insecure All Ages
Cocke	15.6
Grainger	12.2
Hamblen	12.6
Jefferson	11.2
Monroe	12.8
Sevier	11.7
Average	12.78
TN	13.9
U.S.	12.5

Source: *Feeding America*, 2017 (published 2019)

Almost 14% of all residents in non-CSBG counties are food insecure.

Table 9.2. Non-CSBG Counties: Nutritional Status Indicators	
Area	% Food Insecure All Ages
Anderson	12.6
Blount	10.7
Bradley	12.7
Campbell	14.2
Carter	14.9
Claiborne	14.4
Greene	12.7
Hancock	15.3
Hawkins	13
Knox	12.7
Loudon	9.8
McMinn	13.1
Morgan	14
Overton	12.7
Polk	12.2
Putnam	14.4
Rhea	14.7
Roane	12
Scott	15.7
Sullivan	12.4
Unicoi	13.5
Union	13.4
Washington	12.9
White	12.2
Bell KY	21.8
Harlan KY	21.4
Average	13.8
KY	14.9
TN	13.9
U.S.	12.5

Source: *Feeding America*, 2017 (published 2019)

SNAP/Food Stamps: The United State Department of Agriculture’s Supplemental Nutrition Assistance Program (SNAP) is the **primary source for ensuring food security** through benefits (EBT cards) that are used to purchased approved products at SNAP authorized retailers. The states’ human services agencies administer the SNAP program in the counties. SNAP expects families receiving benefits to spend 30% of their net income on food. The maximum benefit is tied to the cost of USDA’s Thrifty Food Plan, a diet plan intended to provide adequate nutrition at a minimal cost.

Table 9.3. SNAP Benefits	
Household Size	Maximum Monthly Benefit FY 2019
1	\$192
2	\$353
3	\$505
4	\$642
5	\$726

Source: Center on Budget and Policy Priorities, September 2019

General Eligibility: Applicants must be a U.S. citizen, a U.S. national, or a qualified alien to get SNAP benefits. Some legal immigrants are ineligible for SNAP benefits. However, dependents of an eligible immigrant are often eligible. All SNAP households must have a social security number or proof of having applied for one. Gross monthly income must be at or below 130 percent of the poverty line, or \$2,252 a month (about \$27,000 a year) for three-person family in fiscal year 2019. Households with an elderly or disabled member do not need to meet this limit. The net monthly income, meaning income after deductions are applied for such items as high housing costs and child care, must be less than or equal to the poverty line (\$1,732 a month or about \$20,780 a year for a three-person family in fiscal year 2019). Most able-bodied adults between 18 and 49 years old must register for work, participate in the Employment and Training Program if offered in the county, accept offers of employment, and cannot quit a job. Able-bodied adults without dependents aged 18 to 49 can receive only a limited number of benefits (generally, 3 months) in 3 years, unless they are working 80 hours per month or otherwise determined to be exempt from the rule. Beginning in December 2019, exemption rules were tightened, making it more difficult for counties/states to approve exemptions. In order to exempt able-bodied workers from the work requirement, a county must reach a 6% unemployment rate.

Resource Limit: The asset limit for most households is \$2,250 for most households and \$3,500 for households with a member who is disabled or 60 years old or older. Countable assets include cash on hand, money in checking, savings accounts, certificates of deposit, stocks, bonds, property not for sale, and lump-sum payments. Assets that are not counted include the home that the applicant lives in, its lot, and household goods; income producing properties; real estate that is up for sale; cash value of life insurance; personal retirement; retirement accounts; and vehicles with equity value under \$1,500. Other vehicles not counted are those used for family transportation, to produce income, for subsistence hunting and fishing, to transport a disabled household member, and to carry the household’s primary source of heating fuel or water.

Income Tests: The SNAP program does not count scholarships, grants and loans used for tuition and fees, reimbursements, heating assistance, earnings of children age 17 and younger who are in school, and most loans. Counted income may include but is not limited to employment (including self-employment), pensions, stipends, and interest income, alimony, child support, disability benefits, Social Security/SSI, Workers' Compensation, and unemployment benefits.

Deductions: SNAP allows income deductions, including a 20% deduction on earnings, a standard deduction given to all households, dependent care expenses, shelter/utility deduction for a non-special household not to exceed \$517, and medical expenses over \$35 for elderly or disabled household members.

Percent of Households Receiving SNAP Benefits (Kids Count 2019, ACS, 2018):
CSBG Counties: 19.7%. Grainger has the highest rate (28.9% of households). **Non-CSBG Counties:** 19.4%. KY: 13.2%, TN: 15.1%, and U.S. 9.2%. Hancock County has the highest rate (37.9%). All counties have rates higher than the state and national rates.

Key Nutrition Services Available in All Counties: Public health departments: WIC – Special Supplemental Nutrition Program for Women, Infants and Children; community action agencies: USDA commodities and emergency food distribution, and Senior Nutrition Programs; food pantries operated by churches and nonprofits; free and reduced price school lunches/breakfasts (USDA); summer feeding program (state human services agencies); Child and Adult Care Food Program (meals/snacks for Head Start/Early Head Start, afterschool programs, youth development).

Table 9.4. SNAP (Food Stamp) Recipients: CSBG Counties		
Area	Number	% of Households
Cocke	9,695	27.1
Grainger	4,172	28.9
Hamblen	10,933	16.9
Jefferson	8,098	15
Monroe	8,435	18.2
Sevier	11,666	11.9
Average	52,999	19.7
TN	1,021,055	15.1
U.S.	39,194,450	9.2

Table 9.5. SNAP (Food Stamp) Recipients: Non-CSBG Counties		
Area	Number	% of Households
Anderson	12,091	15.8
Blount	14,518	11.1
Bradley	16,178	15.2
Campbell	10,454	26.4
Carter	10,021	18
Claiborne	6,635	20.9
Greene	9,762	14.1
Hancock	2,473	37.9
Hawkins	10,559	18.7
Knox	51,551	11.1
Loudon	5,308	10
McMinn	9,162	17.2
Morgan	4,250	19.7
Overton	3,573	16.2
Polk	2,877	17
Putnam	11,208	14.2
Rhea	6,963	21.1
Roane	8,248	15.5
Scott	6,666	30.2
Sullivan	25,057	15.9
Unicoi	3,140	17.7
Union	4,316	21.9
Washington	17,386	13.5
White	4,913	18.1
Bell KY	3,872	35.4
Harlan KY	3,439	30.7
Average	248,458.178	19.4
KY	229,058	13.2
TN	1,021,055	15.1
U.S.	39,194,450	9.2

Source: Tables 9.4 and 9.5: *Kids Count*, 2019

Publicly Funded Nutrition Programs: SNAP benefits have been described previously. The following table describes the nation's other major feeding programs.

Table 9.6. Public Nutrition Programs		
Program	Eligibility	Services
WIC USDA	Pregnant, postpartum, and breastfeeding women, infants, and children up to age 5. Low income (185% of poverty) with nutritional risks.	WIC-authorized food: infant cereal, baby foods, iron-fortified adult cereal, fruits and vegetables, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, yogurt, soy-based beverages, tofu, peanut butter, dried and canned beans/peas, canned fish, whole bread and other whole wheat options. For infants or women who do not fully breastfeed, iron-fortified infant formula. Special infant formulas and medical foods may be provided. WIC also has a farmers' market program.
Free/Reduced Price School Lunch/Breakfasts USDA	Community eligibility: Schools in DCEA's service area have 40 or more percent of children who meet income/poverty criteria.	High poverty schools offer breakfast and lunch at no charge to all students while eliminating the traditional school meal application process.
Child and Adult Care Food Program USDA	Children and younger and elderly or disabled adults who are enrolled at participating child care centers, family child care homes, afterschool programs, Head Start/Early Head Start, adult care centers, and homeless shelters.	Children age 12 and younger may receive up to two meals and one snack daily at a child care home or center. Migrant children age 15 and younger and persons with disabilities of any age may receive the services. Afterschool meals and snacks for children through age 18. Homeless shelters may be reimbursed for up to three meals a day for resident children age 18 and younger.
Summer Food Service Program USDA	Children and teens age 18 and younger who live in low-income areas.	The program reimburses sponsors (such as youth program providers) who provide healthy meals in a safe and supervised setting.
Emergency Food Assistance Program (TEFAP) USDA	Low-income households. States set income standards.	Nutritious foods are distributed to low-income households. Nearly 90 foods are available, including canned and fresh fruits and vegetables, fresh and dried eggs, meat, poultry, fish, milk and cheese, pasta products and cereals

Table 9.6. Public Nutrition Programs		
Program	Eligibility	Services
Senior Nutrition Program DHHS Administration on Aging	No means test, but the program is targeted to seniors with the greatest economic and social needs. Recipients must be 60 or older (or a spouse of a person 60 or older). Also eligible: Disabled persons under age 60 who reside in housing facilities occupied primarily by the elderly where congregate meals are served and disabled persons who reside at home and accompany older persons to meal sites.	Meals, delivered to homes or to group settings (congregate meals), provide at least one-third of the senior's daily nutritional needs. At least five meals are available each week.
Senior Farmers' Market Nutrition Program Tennessee Department of Health	Low-income seniors, generally defined as individuals who are at least 60 years old with household incomes at or below 130% of the federal poverty guidelines. Tennessee requires enrollment in the Commodity Supplemental Food Program.	Coupons are issued to eligible participants to buy eligible foods from farmers' markets approved by the state agency. Annually: Seven 5 dollar checks per person.
Commodity Supplemental Food Program USDA	Low-income persons at least 60 years old.	CSFP food packages do not provide a complete diet but are good sources of nutrients typically lacking in the low-income elderly audience. Foods include nonfat dry and ultra-high temperature fluid milk, juice, farina, oats, ready to eat cereal, rice, pasta, peanut butter, dry beans, canned meat, poultry, or fish, and canned fruits and vegetables.
SNAP Farmers' Market USDA	Eligibility for food stamps described previously.	Doubles the amount available in regular food stamps for the purchase of fresh produce.

The End Hunger Coalition (originally funded by a ConAgra grant to DCEA) assesses food insecurity in Cocke County; brings together all sources of food and nutrition education assistance available (SNAP, WIC, food banks, school breakfast and lunch programs, summer meals programs, Head Start, Senior Nutrition, and Neighborhood Service Centers); and develops best practices to reduce and eventually eliminate hunger in the county. Employees of ConAgra Foods, Second Harvest, Save the Children, local government, churches, the Boys and Girls Club, public schools, and the Extension Service and public health department are key partners.

Note: According to Feeding America, food insecurity among seniors cannot be accurately reported. A good proxy for food insecurity in the elderly is poverty rates for those 60 and older.

10. Transportation

1,892 households in the CSBG counties have no motor vehicle. 2,125 households in the non-CSBG counties have no motor vehicle. Rural public transportation is limited.

Table 10.1. CSBG Counties: Transportation Indicator		
Area	No. Households with No Vehicle	% Households with No Vehicle
Cocke	760	5.4
Grainger	409	4.6
Hamblen	1,321	5.4
Jefferson	652	3.0
Monroe	723	4.1
Sevier	1,169	3.2
Total/Average	1,892	4.38
TN	149,373	5.7
U.S.	10,387,616	8/5

Source: ACS, 2018

Table 10.2. Non-CSBG Counties: Transportation Indicator		
Area	No. Households with No Vehicle	% Households with No Vehicle
Anderson	1,165	3.9
Blount	1,909	3.7
Bradley	2,054	5.3
Campbell		
Carter	1,489	6.3
Claiborne	820	6.2
Greene	11,055	8.6
Hancock	236	8.4
Hawkins	1,432	6.1
Knox	11,529	6.2
Loudon	975	4.8
McMinn	1,161	5.7
Morgan	380	5.1
Overton	647	7.2
Polk	362	5.1
Putnam	1,905	5.7
Rhea	742	6
Roane	1,142	5.4
Scott	511	5.9
Sullivan	3,891	6
Unicoi	417	5.5
Union	352	4.9
Washington	4,196	7.7
White	495	5
Bell KY	1,559	14.3
Harlan KY	1,468	13.1
Total/Average	2,125	6.8
KY	118,860	6.9
TN	149,373	5.7
U.S.	10,387,616	8.5

Source: ACS, 2018

Transportation Services

The majority of the counties are served by subsidized vans operated by the human resource agencies. In general, these services prioritize service to the elderly and disabled. Vans must be scheduled in advance and generally are available from 8:00 to 4:30 Monday through Friday. All DCEA service counties are served by public entities funded by the Federal Transit Administration to provide public transportation in the counties.

Table 10.3. Transportation Providers	
Rural Provider	DCEA Counties Served by the Provider
Upper Cumberland Human Resource Agency	Overton, Putnam, White
Southeast Tennessee Human Resource Agency	Bradley, McMinn, Polk, Rhea
East Tennessee Human Resource Agency	Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier
Northeast Tennessee Rural Public Transit (First Tennessee Human Resource Agency)	Carter, Greene, Hancock, Hawkins, Sullivan, Unicoi, Washington
Cumberland Valley Area Development District Rural Transit Enterprises Coordinated	Bell
Cumberland Valley Area Development District EKKP Community Action Council Harlan County Community Action Council	Harlan

A few **urbanized areas** are served by **fixed route bus services**: Johnson City Transit (mainly Washington County); Kingsport Area Transit Service (Hawkins, Sullivan); Knoxville Area Transit (City of Knoxville); Cleveland Area Urban Area Transit System (Bradley); and Oak Ridge Transit (Anderson County).

Public Transportation: Public transportation services provided by the East Tennessee Human Resource Agency (ETHRA) are typical of transportation provided by other Federal Transit Administration grantees. ETHRA operates in a 16-county area – Knox, Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Hawkins, Jefferson, Knox, Monroe, Roane, Scott, and Sevier. Residents are asked to schedule an appointment for pick-up at least 72 hours in advance. Medical trips have priority. For trips within one county, a one-way trip is \$3.00; a round-trip fare is \$6.00. An additional \$3.00 is charged for every county line crossed. Extra stops under 15 minutes are \$1.00. Extra stops over 15 minutes are \$3.00. ETHRA vehicles operate Monday through Friday from 8 a.m. to 4:30 p.m. Buses do not operate on Saturdays, Sundays, New Year’s Day, MLK Holiday, President’s Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, or Christmas Eve and Day. Many DCEA clients work in manufacturing, retail, or health care jobs that require shift work

outside the hours of ETHRA's operations. Most factory, retail, and health care jobs require weekend and holiday work. The 8:00 a.m. to 4:30 weekday schedule does not allow clients who are not participating in publicly funded job training or work programs to use the service for work purposes, since workdays often begin before or at 8:00 a.m. and end at 5:00 p.m. or later. Clients must also take into consideration ETHRA's late policy which states that "vehicles will not be considered late until one hour plus driving time after the scheduled time for pick-up." In 2020, ETHRA announced a fixed route schedule for Morristown-Hamblen County, with wait times of no more than 30 minutes.

Specialized Transportation Services

The Tennessee Association of Human Resource Agencies (tnhra.org/services/transportation) lists specialized transportation services by county. All HRAs provide transportation paid for by TennCare to medical care and pharmacies. Some, like ETHRA, provide transportation to jobs (starting at 7 a.m. and ending at 5:30 p.m., Monday-Friday) for low-income workers participating in eligible job training or education programs. Transportation to and from child care is also available for working parents enrolled in eligible programs.

Some counties' Offices on Aging programs offer transportation to medical services and grocery shopping for seniors. In late fall of 2017, DCEA began recruiting and training volunteers to transport clients of DCEA's Senior Nutrition Program to health-related services. The three-year program is funded by a grant from the Corporation for National and Community Service (Senior Corps RSVP). Counties served: Hamblen, Jefferson, Grainger, Sevier, and Cocke.

Southeastrans, a Georgia-based company, subcontracts with providers in all counties in Tennessee to provide non-emergency medical transportation for individuals covered by TennCare, TennCare Select, Americorps, Windsor, Blue Cross/Blue Shield, and Veterans' Affairs insurance. Clients without insurance may arrange for private pay. The service, with vehicles fully equipped to transport people with all types of disabilities, operates 24 hours a day, 7 days a week. The majority of DCEA's Tennessee counties are served by People2Places under a contract with Southeastrans.

Lakeway Area Metropolitan Planning Organization (LAMPTO) plans and coordinates public transit services in Jefferson and Hamblen Counties. Currently, ETHRA is the only public transportation provider for these counties.

In addition to reimbursing clients for travel costs, the Families First (TANF) program pays for vehicle repairs. DCEA's Community Services Block Grant funds may be used to reimburse clients for vehicle repairs provided that the client has been hired and meets CSBG eligibility requirements. DCEA was unable to identify other community resources that provided free vehicle repair/maintenance services to low-income residents. The analysis and interpretation of survey results will discuss low-income residents' difficulties in paying for fuel and vehicle insurance, maintenance, and repairs.

DCEA's Transportation Services

In 2019, with CSBG discretionary funds, DCEA purchased a vehicle and hired a part-time driver for the purpose of assisting CSBG-eligible clients with transportation needs. From May 2019 through December 2019, 124 individuals received transportation services. The purpose of the majority of the trips was to take seniors to health care services.

DCEA's RSVP Senior Corps (Corporation for National and Community Service) has provided transportation to needy seniors since 7/1/2018. Service counties are Cocke, Grainger, Hamblen, and Jefferson. RSVP volunteers must be age 55 or older.

Table 10.4. RSVP Transportation			
Time Frame	Number of People Provided Transportation	Number of Trips	Number of People Receiving Transportation Services by County
7/1/2018 – 6/30/19	30	173 total 129 to medical appointments 43 to grocery store 1 to other resources	Cocke 5 Grainger 2 Hamblen 19 Jefferson 4
7/1/2019 – 1/24/20	31	129 103 to medical appointments 21 to grocery stores 5 to other resources	Cocke 8 Grainger 2 Hamblen 18 Jefferson 3

Update: New Community Connect Program. RSVP opted out of the CNCS grant in July 2020. RSVP experienced difficulties in recruiting the required number of volunteers from the 55 and older age group. DCEA's transportation services have been re-designed to allow DCEA to recruit volunteers age 26 or older and to be more flexible in its approach to service delivery and volunteer management. The new program, Community Connect, will recruit and train volunteers to transport seniors and people with disabilities to non-emergency medical appointments, the grocery store, and other places they need to go in the community. Telephone check-ins/reassurance services will also be provided. Counties currently served: Cocke, Hamblen, Grainger, Jefferson, and Sevier. CSBG and other funds will support the DCEA-sponsored transportation program. DCEA has plans to expand this program in the future.

11. Health

Key indicators of health are listed in the following tables. Diabetes and obesity are associated with heart disease, the leading cause of death in all counties. Obesity is linked to the onset of some cancers. In the CSBG counties, 20.9% of adults reported their health as poor or fair, compared to 21.7% in the non-CSBG counties. 14.4% age 20 and older in the CSBG counties and 14.2% in the non-CSBG counties have diabetes. 33.4% of adults in the CSBG counties and 33.3% in the non-CSBG counties are obese. 43.9% of youth ages 10-17 in the CSBG counties and 40.8% in the non-CSBG counties are severely overweight or obese.

Table 11.1. CSBG Counties: Key Health Indicators				
Area	% Poor or Fair Health, Adults	% Age 20+ Diabetes	% Adults Obese	% Youth Obese or Overweight
Cocke	23.1	17	32.9	48.2
Grainger	20	14.3	31.7	50
Hamblen	22.8	13.9	32.2	45.6
Jefferson	17.9	13.3	33.7	38.1
Monroe	21.9	14.8	35.8	47.5
Sevier	20.1	13.1	34.2	34.3
Total/Average	20.9	14.4	33.4	43.9
TN	19.1	12.8	32.4	39.2
U.S.	16	9.6	28	n/a

Source: Sycamore Institute, 2019

Table 11.2. Non-CSBG Counties: Key Health Indicators				
Area	% Poor or Fair Health, Adults	% Age 20+ Diabetes	% Adults Obese	% Youth Obese or Overweight
Anderson	19.1	11.7	30.9	39.7
Blount	16.7	14.6	33	37.8
Bradley	21	14.8	36.6	38.8
Campbell	22	14.1	33.4	45
Carter	21.4	13.8	34.7	42
Claiborne	20.7	12.4	27.3	48.2
Greene	20.6	13.4	34.4	42.7
Hancock	23.8	13.2	31.5	51.4
Hawkins	20.7	13.9	31.4	44.9
Knox	18.8	11.6	31.6	30.3
Loudon	17.8	13	29.7	43.4
McMinn	20.7	14.9	31.6	44
Morgan	23	12.2	30.2	39.7
Overton	21.1	14.7	37.8	43.5
Polk	19.9	14.6	34.4	39.8
Putnam	20.1	12.1	29.3	37.8
Rhea	21.8	14.8	32.2	40.8
Roane	19	14.8	34.7	38.7
Scott	22.2	13.2	31.4	45.1
Sullivan	17.8	15.1	31.9	37.2
Unicoi	20.6	14.7	34.6	45.3
Union	20.8	13.5	32.3	39.7
Washington	16.6	12.7	28.9	35.3
White	19.7	15	32.3	47
Bell KY	43	17	47	32
Harlan KY	37	25	45	33
Total/Averag	21.7	14.2	33.3	40.8
KY	23	13	35	20.8
TN	19.1	12.8	32.4	39.2
U.S.	16	9.6	28	n/a

Sources: Sycamore Institute, 2019; *Kentucky Youth Behavioral Risk Surveillance*, 2019

Low Birthweight Infants

Being born at a low birthweight (less than 5.5 pounds) has serious health consequences. Low birthweight babies have a dramatically increased risk of dying in the first year of life. Infants who survive have a high chance of developing chronic health conditions in adulthood. Women at risk for low birthweight births often have high blood pressure, diabetes, and sexually transmitted infections. Other risk factors include smoking and drug and alcohol use. In all counties, 8.5% of births are low weight. The *Healthy People 2020* target is 7.8%.

Table 11.3. CSBG Counties: Key Health Indicator: Low Birthweight Infants		
Area	Number	% of Total
Cocke	29	7.8
Grainger	14	6
Hamblen	74	9.2
Jefferson	46	9.6
Monroe	56	11
Sevier	71	6.9
Total/Average	290	8.5
TN	7,471	9.3
U.S.	318,873	8.3

Table 11.4. Non-CSBG Counties: Key Health Indicator: Low Birthweight Infants		
Area	Number	% of Total
Anderson	67	8.2
Blount	123	9.4
Bradley	113	9
Campbell	35	8.1
Carter	39	8.1
Claiborne	30	9.1
Greene	56	8
Hancock	6	7.3
Hawkins	44	8.7
Knox	430	8.3
Loudon	37	8
McMinn	57	10.1
Morgan	13	6.5
Overton	20	8.4
Polk	14	8.6
Putnam	60	6.9
Rhea	24	6.3
Roane	47	9.5
Scott	21	8.4
Sullivan	124	8.2
Unicoi	14	8
Union	21	9.9
Washington	109	8.7
White	22	7.7
Bell KY	Not reported	10
Harlan KY	Not reported	11.4
Total/Average	1,526	8.5
KY	4,831	8.8
TN	7,471	9.3
U.S.	318,873	8.3

Source (CSBG and Non-CSBG data): *Kids Count*, 2019

Infant Mortality

High infant mortality rates indicate the existence of broader issues pertaining to access to care and adequate maternal and child health services. Washington, Union, Rhea, and Cocke have infant mortality rates that are greater than 10%. The Healthy People 2020 target rate is less than or equal to 6.0 per 1,000 births.

Table 11.5. CSBG Counties: Key Health Indicator: Infant Mortality		
Area	Total Infant Deaths	Infant Mortality Rate per 1,000 Births
Cocke	6	16.6
Grainger	0	0
Hamblen	2	2.6
Jefferson	3	6.2
Monroe	2	4.1
Sevier	4	3.8
Total/Average	17	5.5
TN	Not reported	7.4
U.S.	Not reported	5.9

Source: Kids Count, 2019

Table 11.6. Non-CSBG Counties: Key Health Indicator: Infant Mortality		
Area	Total Infant Deaths	Infant Mortality Rate per 1,000 Births
Anderson	6	7.7
Blount	5	4.1
Bradley	8	6.5
Campbell	2	4.3
Carter	2	4.2
Claiborne	1	2.9
Greene	1	1.6
Hancock	0	0
Hawkins	8	15
Knox	30	5.8
Loudon	3	6
McMinn	2	3.3
Morgan	1	5
Overton	1	4.4
Polk	1	5.8
Putnam	6	6.8
Rhea	5	12.2
Roane	2	4.4
Scott	2	7.5
Sullivan	13	8.4
Unicoi	1	6.2
Union	2	10.2
Washington	17	13.8
White	2	6.5
Bell KY	Not reported	8
Harlan KY	Not reported	8.1
Total/Average	121	6.5
KY	Not reported	6.6
TN	Not reported	7.4
U.S.	Not reported	5.9

Source: Kids Count, 2019

Neonatal Abstinence Syndrome

Since the early 2000s, the use of opioid pain relievers has increased rapidly. As a result, between 2000 and 2018, Neonatal Abstinence Syndrome (NAS) increased more than ten-fold. NAS is a condition in which an infant experiences painful withdrawal from opioids the mother took during pregnancy. After being released from the hospital, some children may still have to be treated with medication and physical therapy. It can cost up to \$60,000 to treat one baby. Some children may experience developmental delays and attention problems later in life. In the CSBG counties, Grainger has the highest rate of NAS (55.3 per 1,000 births). Unicoi has the highest rate in the non-CSBG counties (68.6 per 1,000 births). East and Northeast Tennessee counties have the highest NAS rates in the state.

Table 11.7. CSBG Counties: Neonatal Abstinence Syndrome		
Area	Number	Rate per 1,000 births
Cocke	11	29.6
Grainger	13	55.3
Hamblen	25	31
Jefferson	8	16.7
Monroe	7	13.8
Sevier	13	12.7
Total/Average	77	26.5
TN	927	11.5
U.S.	Estimated 32,000	8

Source for CSBG and Non-CSBG Counties: *Kids Count*, 2018 data

Table 11.8. Non-CSBG Counties: Neonatal Abstinence Syndrome		
Area	Number	Rate per 1,000 births
Anderson	29	35.4
Blount	17	13
Bradley	9	7.1
Campbell	27	62.5
Carter	28	58.2
Claiborne	16	48.5
Greene	10	14.3
Hancock	5	61
Hawkins	21	41.3
Knox	82	15.9
Loudon	10	21.7
McMinn	6	10.6
Morgan	9	40
Overton	Not reported	Not reported
Polk	0	0
Putnam	22	25.3
Rhea	Not reported	Not reported
Roane	23	46.6
Scott	7	28.1
Sullivan	21	47.1
Unicoi	12	68.6
Union	7	33
Washington	55	44.1
White	5	17.5
Bell KY	Not reported	36.8
Harlan KY	Not reported	36.7
Total/Average	130	39.8
KY	1,114	22.4
TN	927	11.5
U.S.	Not reported	8

Opioid Use in Tennessee

In Tennessee, an average of 94.4 opioid prescriptions are filled for every 100 persons in the state. The five counties with the most opioid prescriptions include two DCEA counties (Cocke at number 4 and Campbell at number 2), Clay (number 1), Henry (number 3), and Sequatchie (number 5). Prescriptions for opioids dropped 1.1 million between 2013 and 2016. Doctor shopping decreased by 50% between 2011 and 2015. Collections at Count It! Lock It! Drop It! drug-take-back events increased 92% between 2015 and 2018. (Blue Cross/Blue Shield of Tennessee, 2019). According to a 2019 news report, at least 1,837 people died of drug overdoses in 2018, an increase of 3% over 2017, which was previously the deadliest year on record. Tennessee's increase is largely attributable to rising fentanyl and methamphetamine deaths. The state is making significant progress on reducing opioid abuse through new laws, pharmacy monitoring, regulation of pain clinics, medical/pharmaceutical interventions (naloxone, buprenorphine, etc.), drug recovery court initiatives, and prevention education. According to state health experts, these gains have been outweighed by fentanyl and meth overdoses (Nashville Tennessean, "Tennessee has deadliest year yet for drug overdoses," October 18, 2019).

Opioid Use in Kentucky

In 2017, when drug overdoses in Kentucky ranked fourth among 50 states, 1,565 Kentucky residents died from a drug overdose. An average of 86.8 opioid prescriptions were filled for every person in the state. Fentanyl was involved in 52% of overdose deaths, up from 57% in 2015. Bell County was one of four counties reporting the largest decrease in deaths from 2016 to 2017. Like Tennessee, Kentucky's laws regulating opioid prescriptions have become more stringent; health practitioners have adopted evidence-based treatment practices for addicts; and public education has increased awareness about the opioid crisis and what individuals and families can do to prevent or reduce opioid misuse. Despite these new initiatives, the number of deaths from opioid abuse is increasing by a rate of 11.5% each year (Kentucky Chamber Workforce Center, June 2019).

TennCare and CoverKids TN

TennCare, Tennessee's managed care Medicaid program, provides health insurance coverage to certain groups of low-income individuals such as pregnant women, children, caretaker relatives of young children, older adults, and adults with physical disabilities. TennCare is available for individuals/families below 200% or less of the federal poverty level based on household size. Individuals pay no premiums. Based on income level, co-payments start at zero. Inpatient, outpatient, dental, vision, long-term care, and mental health/substance abuse services are covered. More than 20% of the state's population is covered by TennCare. CoverKids insures children and pregnant women (below 250% of the federal poverty level) who are not eligible for or enrolled in TennCare.

In Kentucky, the Medicaid program provides health insurance coverage for aged, blind, or disabled persons, including those who receive Supplemental Security Income benefits; persons 65 and older below the poverty level; children in foster homes; pregnant women; and individuals under age 21 in psychiatric hospitals. Inpatient, outpatient, dental, vision, long-term care, and mental health/substance abuse services are covered. The Kentucky Children's Health Insurance Program provides free or low cost health insurance for children younger than 19 with incomes less than 213% of the federal poverty level.

Maternal and Child Health Services: Public Health Departments

Public health departments in all Tennessee and Kentucky counties provide newborn screening follow-up services. Well child exams (Early, Periodic, Screening, Diagnosis, Treatment) are available for children and adolescents birth to age 21 with TennCare. Referrals are made to treatment services. Services for uninsured children are charged on a sliding scale. Intensive home visiting services emphasize parent support, infant stimulation, and periodic assessment to ensure that eligible children are healthy and free from child abuse and ready for school. Services for children with special needs are provided, including medical services and reimbursement for medical care for children up to age 21 who meet medical and financial criteria. Health departments also offer breast and cervical cancer screening and referrals to treatment. Nutrition services for pregnant women and infants and young children is available through the WIC program. Immunizations are available for both adults and children.

Safety Net Health Care Providers (Federally Qualified Health Centers)

Safety net health care providers offer preventive and disease management health services to persons who are low-income and/or uninsured. Fees are based on a sliding scale. The following table lists Federally Qualified Health Centers and the counties served.

Table 11.9. Federally Qualified Health Centers Service DCEA's Counties			
Cherokee Health Systems	Rural Health Services Consortium	Chota Community Health Services	Community Health of East Tennessee
Coke Union Sevier McMinn Loudon Knox Hamblen Grainger Claiborne Campbell Blount Anderson Roane (no site but served by)	Hancock Hawkins Washington Greene Sullivan Unicoi	Monroe Also Roane	Campbell. also surrounding counties
Dayspring Family Health Center	Morgan County Health Council, Inc.	Mountain Peoples Health Alliance	East Tennessee State University Health Centers
Campbell	Morgan	Scott	Sullivan Washington
Rural Medical Services	Ocoee Regional Health Corporation	Mountain Comprehensive Health Corporation	Tennessee Department of Health
Coke Jefferson	Bradley Rhea	Bell Harlan	Polk White Putnam Overton

Volunteers operate free health clinics in Jefferson and Hamblen counties.

Remote Area Medical (RAM) travels to high need counties to provide free medical and dental services to all in need.

Hearing Aids: The Providence Clinic (Hamblen County), through its 501 c 3 foundation, provides free hearing aids to individuals whose household income does not exceed 200% of the federal poverty guidelines. Individuals must first become a patient of the clinic. The foundation's website does not state any residency requirements.

Dental Services/Oral Health

The U.S. Department of Health and Human Services designates all CSBG and non-CSBG counties as dental health care professional shortage areas for low-income populations (2019). Safety net providers offer dental services free of charge or on a sliding fee (starting at zero).

Table 11.10. Safety Net Dental Providers							
Cherokee Health Systems	Community Health of East Tennessee	Interfaith Health Center Volunteer Ministry Center	Karis Dental Clinic	Keystone Dental Care (ETSU)	Morgan County Health Council, Inc.	Mountain Hope Good Shepherd Clinic	Rural Health Services Consortium
Cocke Union Sevier McMinn Loudon Knox Hamblen Grainger Claiborne Campbell Blount Anderson Roane	Campbell and surrounding counties	Knox	Bradley	All East Tennessee counties	Morgan	Sevier	Hancock Hawkins Washington Greene Sullivan Unicoi

Trinity Health Ministries Dental Clinic	Tennessee Department of Health Cookeville Rescue Mission	Friends in Need Health Center	Healing Hands Health Center	Mountain Comprehensive Health Corporation
Blount	Putnam	Sullivan Hawkins	All counties in northeast Tennessee	Bell Harlan

Public Health Dental Clinics

DCEA's Tennessee counties with dental clinics operated by public health departments are: Bradley, McMinn, Polk, Rhea, Putnam, White, Overton, Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union, Carter, Greene, Hancock Hawkins, Unicoi, and Washington.

Public health dental services are for "segments of the population that would otherwise not receive care." The clinics provide dental services for children under the age of 21 who are enrolled in TennCare and children who are uninsured. The clinics also provide emergency care and limited continued dental care for uninsured adults. The Fluoride Varnish Program is offered in all health departments in the state. A nurse provides oral screenings and fluoride varnish application for children ages 0-21.

12. Teen Pregnancy

The U.S. and Tennessee rates of teen pregnancy are at an historic low, but the rates remain higher than the rates for comparable developed countries. Pregnant teens are more likely to have experimented with illicit substances, tend to be from disadvantaged backgrounds, and often go on welfare soon after the birth of the child. 50% of teen mothers do not complete high school and, as a result, are at risk of life-long poverty. Children of teen mothers fare worse on cognitive and behavioral outcomes than their peers with older mothers (Child Trends, DataBank, 2019).

In the CSBG counties, the rate per 1,000 (43.8) is more than double the national rate of 17.4 and is 10.8 percentage points higher than the state rate of 33.

Table 12.1. CSBG Counties: Teen Pregnancy Ages 15-19	
Area	Rate Per 1,000
Cocke	57
Grainger	43
Hamblen	45
Jefferson	31
Monroe	47
Sevier	40
Average	43.8
TN	33
U.S.	17.4

Source: *County Health Rankings*, 2019 (2017 data)

In the non-CSBG counties, the teen birth rate per 1,000 averages 39.2, slightly higher than the Tennessee rate (33) and the Kentucky rate (32) and a little more than twice the national rate of 17.4.

The Tennessee Department of Health offers a competitive abstinence education grant program that serves high-risk middle school students. Local public health departments also provide teen pregnancy prevention information and education to community groups and schools.

Through its federally Sexual Risk Avoidance Education Program, DCEA serves an estimated 300 students in grades 6-9 enrolled in Hancock County and Hamblen County public schools. The evidence-based Teen Outreach Program guides students to develop skills, knowledge, and attitudes that will help them to choose to become parents when they are responsible adults.

Table 12.2. Non-CSBG Counties: Teen Pregnancy Ages 15-19	
Area	Rate per 1,000
Anderson	37
Blount	30
Bradley	34
Campbell	49
Carter	34
Claiborne	39
Greene	34
Hancock	50
Hawkins	39
Knox	22
Loudon	35
McMinn	39
Morgan	36
Overton	32
Polk	41
Putnam	28
Rhea	47
Roane	34
Scott	55
Sullivan	36
Unicoi	34
Union	50
Washington	23
White	46
Bell KY	59
Harlan KY	57
Average	39.2
KY	32
TN	33
U.S.	17.4

Source: *County Health Rankings*, 2019 (2017 data)

13. Adverse Childhood Experiences

Adverse Childhood Experiences (ACEs) is a term used to describe a range of traumatic experiences that may occur during a person's first 17 years of life, including child abuse, neglect, and other household/family dysfunctions. Based on the original ACE studies (1995-1997) by the Centers for Disease Control and Prevention and Kaiser Permanente, ten ACEs were identified – abuse (physical, emotional, sexual); neglect (physical, emotional); and household dysfunction (mental illness, mother treated violently, divorce, substance abuse, and incarcerated relative). Additional ways of measuring early childhood adversity include measures of economic hardship, such as family food insecurity and problems paying for housing.

Findings suggested that ACEs are a risk factor for a wide range of diseases and premature death. ACEs are associated with obesity, smoking, unintended pregnancies, dropping out of high school, alcoholism, illicit drug use, depression, suicide attempts, chronic obstructive pulmonary disease, stroke, ischemic heart disease and liver disease.

In 2017, the Casey Family Foundation and the Health Resources and Services Administration released a report, *Balancing Adverse Childhood Experiences with HOPE* (www.ccsf.org). The report recognizes the importance of ACEs but states that “an exclusive focus on adverse experiences risks labeling children and their families and neglects to turn attention toward the possibility of flourishing even in the face of adversity and the promotion of the positive experiences children need.” The report summarizes findings on factors that can counteract the effects of adversity and support resilience. Key factors that can reduce the effects of adversity include having a family member to talk to about difficult feelings, being supported by friends, having a sense of belonging in high school, and enjoying community traditions. The study also found that parents, with information, guidance, and support, can change negative parenting practices into positive ones. DCEA's programs are knowledgeable about adverse childhood experiences and about the need to take a trauma-informed approach in client assessments and service delivery. In January 2020, program directors and key staff participated in state training on preventing ACEs and promoting resiliency.

The tables on the following pages describe four key adverse experiences by county – drug overdose deaths, average number of mentally unhealthy days per month, child abuse, and divorce.

CSBG Counties: In the CSBG counties, mentally unhealthy days and divorce rates are higher than the state and national rates.

Non-CSBG Counties: In the non-CSBG counties, mentally unhealthy days are higher than the state and national rates. Roane (43), Claiborne (40.4), Harlan (37.4), and Bell (35.2) report the highest rates of deaths from drug overdoses.

Table 13.1. Non-CSBG Counties: Key Childhood and Adult Adverse Experiences				
Area	Drug overdose deaths per 100,000 population	Average no. mentally unhealthy days per month (adults)	Child abuse rate per 1,000	Divorce rate per 1,000 population
Anderson	34.6	4.7	6.7	6.7
Blount	23.6	4.5	4.6	4.2
Bradley	22	4.7	6.1	3.2
Campbell	39.5	5	7.4	3.6
Carter	22.5		7.3	4.1
Claiborne	40.4	5	6.8	3.7
Greene	25.7	4.7	7	4.5
Hancock	Not reported	5.2	5.9	6.1
Hawkins	31.4	4.7	6.3	4.1
Knox	31.8	4.8	4.5	3.9
Loudon	24.8	4.5	5	2.8
McMinn	25.1	5	7.7	3.6
Morgan	26.7	5	6.2	2.9
Overton	22.6	5	4.6	3.3
Polk	Not reported	4.9	8	3.3
Putnam	21.8	4.8	6.1	3.8
Rhea	18.5	4.9	6.3	4.3
Roane	43	4.8	7.3	2.3
Scott	23.6	5	5.4	4.0
Sullivan	25.9	4.8	8.5	3.9
Unicoi	22.3	4.9	5.8	3.7
Union	35.6	4.9	5.5	4.4
Washington	21.9	4.7	6	4.1
White	25	4.7	7.1	3.6
Bell	35.2	11	Reported as % of Children: Physical Abuse 18%, Sexual Abuse 0%. Neglect 15%	Not available
Harlan	37.4	6	Neglect 28%, Sexual Abuse 29%, Physical Abuse 11%	Not available
Average	28.2	5.2	5.9	3.6
KY	37.2	5	22	3.7
TN	26.5	4.5	4.9	3.6
U.S.	21.1	3.8	9	3.2

Source: *Kids Count*, 2019

Table 13.2. CSBG Counties: Key Childhood and Adult Adverse Experiences				
Area	Drug overdose deaths per 100,000 population	Average no. mentally unhealthy days per month (adults)	Reported child abuse rate per 1,000	Divorce rate per 1,000 population
Cocke	26	5.2	7.3	4.5
Grainger	22.8	4.8	5.7	3.8
Hamblen	34.5	4.8	5.1	4.9
Jefferson	16.3	4.6	5.9	2.5
Monroe	23.7	5	6.1	3.7
Sevier	24.3	4.7	5	5.4
Average	24.6	4.9	5.9	4.1
TN	26.5	4.5	4.9	3.6
U.S.	21.1	3.8	9	3.2

Source: *Kids Count*, 2019

Mental Health and Substance Abuse

Table 13.2. Mental Health and Substance Abuse in Tennessee and Kentucky			
Key Risk Factors	TN	KY	US
Adult prevalence of mental illness	977,000 (19.2%)	747,000 (22.29%)	45,641,000 (18.57%)
Adults with substance use disorder in the past year	353,000 (6.94%)	251,000 (7.47%)	18,878,000 (7.68%)
Youth with at least one major depressive episode in the past year	65,000 (12.79%)	41,000 (11.94%)	3,343,000 (13.01%)
Youth with substance abuse disorder in the past year	20,000 (3.86%)	12,000 (3.62%)	1,028,000 (4.13%)

Access to Care

In Tennessee, 51.4% of adults with a mental illness go untreated. In Kentucky, 55% of adults do not receive care. These rates are lower than the rate for nation – 57.2% of adults with a mental illness receive no treatment.

In Tennessee, 57% of youth with major depression do not receive any mental health treatment. In Kentucky, 62% of youth with major depression do not receive mental health treatment. In the nation, 59% of youth with major depression do not receive any mental health treatment.

Mental health shortages result in no treatment or long waits for treatment. In the best state for access (Massachusetts), there is a mental health provider for every 180 persons. In Kentucky, there is a provider for every 490 persons, and in Tennessee, there is a provider for every 700 persons.

Source: Mental Health America, *The State of Mental Health in America*, 2020

Safety Net Providers of Mental Health/Substance Abuse Treatment Services

Listed providers provide free or sliding fee mental health/substance abuse services.

Table 13.3. Free or Sliding Fee Providers of Mental Health/Substance Abuse Services			
Cherokee Health System	Frontier Health	Helen Ross McNabb	Life Care Family Services
Cocke Union Sevier McMinn Loudon Knox Hamblen Grainger Claiborne Campbell Blount Anderson Roane (county is served by the provider, but there is no physical site in the county)	Carter Greene Hancock Hawkins Sullivan Unicoi Washington	Anderson Blount Campbell Cocke Hamblen Knox Loudon McMinn Sevier	Putnam Knox
Mental Health Cooperative, Inc.	Parkwest Medical Center aka Peninsula	Ridgeview Psychiatric Hospital and Center, Inc.	Volunteer Behavioral Health Center
Putnam	Blount Knox Loudon Sevier	Anderson Campbell Morgan Roane Scott	Overton Putnam Bradley McMinn Monroe Rhea

Bell County and Harlan County (Kentucky) are served by Cumberland River Behavioral Health.

14. Crime

CSBG Counties: Cocke's violent crime rate (608 per 100,000) is the highest in the CSBG counties, while Grainger's rate (210 per 100,000) is the lowest. **Non-CSBG Counties:** McMinn (515 per 100,000) reports the highest violent crime rate in the non-CSBG counties. Harlan has the lowest rate (61 per 100,000). Tennessee has the highest rate of violent crime in the nation. High crime rates affect physical safety and psychological well-being. High crime rates can deter residents from pursuing healthy behaviors such as exercising outdoors and can result in chronic stress.

Table 14.1. Violent Crime in CSBG Counties

Area	Violent Crime Rate per 100,000 population
Cocke	608
Grainger	210
Hamblen	476
Jefferson	247
Monroe	575
Sevier	311
Total/Average	404.5
TN	621
U.S.	368.9

Table 14.2. Violent Crime in Non-CSBG Counties

Area	Violent Crime Rate per 100,000
Anderson	401
Blount	354
Bradley	554
Campbell	410
Carter	271
Claiborne	317
Greene	317
Hancock	121
Hawkins	275
Knox	506
Loudon	221
McMinn	515
Morgan	194
Overton	217
Polk	224
Putnam	397
Rhea	280
Roane	334
Scott	230
Sullivan	484
Unicoi	251
Union	295
Washington	332
White	254
Bell KY	170
Harlan KY	61
Total/Average	307.1
TN	621
KY	222
U.S.	368.9

Source for data in the tables (CSBG and Non-CSBG data): FBI Uniform Crime Reports, most recent data reported by Robert Wood Johnson County Health Rankings (2019)

The majority of the states' criminal justice funding continues to be raised from local taxes and spent on local and state criminal justice priorities and problems. State/federal funds supplement local funding through grant programs targeted to specific problems or issues, such as domestic violence, drug offenses, gang prevention, and expansion of victim services.

Juvenile Offenders

CSBG Counties: On average, 7.9% of the population under 18 were referred to juvenile court, compared to 4.3% in Tennessee. Cocke County has the highest rate (12.7%). **Non-CSBG Counties in Tennessee:** On average, 6% of the population under 18 were referred to juvenile court, compared 4.3to % in Tennessee. Washington has the highest rate (8.9%).

Table 14.3. Children Under 18 Brought to Juvenile Court in CSBG Counties		
Area	Number	Rate as % of Population under
Cocke	911	12.7
Grainger	173	3.7
Hamblen	939	6.4
Jefferson	1,064	9.8
Monroe	692	7
Sevier	1,542	7.7
Total/Average	5,321	7.9
TN	Not reported	4.3

Source: *Kids Count*, 2019

Table 14.4. Children under 18 Brought to Juvenile Court in Non-CSBG Counties		
Area	Number	Rate as % of Population under 18
Anderson	641	4
Blount	2,504	0.5
Bradley	919	3.9
Campbell	143	1.8
Carter	376	3.6
Claiborne	392	6.5
Greene	499	3.7
Hancock	9	0.7
Hawkins	726	6.4
Knox	3,824	3.9
Loudon	368	3.6
McMinn	545	4.9
Morgan	213	5.1
Overton	263	5.6
Polk	135	4.2
Putnam	555	3.3
Rhea	0	0
Roane	272	2.7
Scott	126	2.4
Sullivan	2,327	7.7
Unicoi	217	6.6
Union	185	4.4
Washington	2,210	8.9
White	140	2.4
Total/Average	17,589	6
TN	Not reported	4.3

Source: *Kids Count*, 2019

Kids Count statistical data for Bell and Harlan are reported in terms of rates of incarceration per 1,000 of the population age 10-17. **Harlan:** 13.1 per 1,000. **Bell:** 40.8 per 1,000. **Kentucky:** 25.6 per 1,000.

Key Services for Juvenile Offenders

Tennessee's delinquency services are organized at both the state and local level. Youth may be placed in three Youth Development Centers (hardware secure residential placement with highest level supervision) and less secure residential placement in the community through contracts with 28 private service agencies. Probation services in the community are provided by the East Tennessee Human Resource Agency (Claiborne, Cocke, Grainger, Hamblen, Jefferson); Helen Ross McNabb Center (Knox, Greene, Washington, Sullivan); Putnam County Juvenile Court, Southeast Tennessee Human Resource Agency (McMinn, Rhea); Sullivan County Juvenile Court, Upper Cumberland Human Resource Agency (Overton). Secure detention is administered locally by executive (county commission/boards or private contractors) or judicial (juvenile courts) agencies. Community supervision is administered by the Department of Children's Services Division of Juvenile Justice (DCS DJJ), a state executive agency, and local juvenile courts. DCS DIJJ also administers commitments to state public facilities and reentry services for youth leaving the facilities. Release decisions are made by DCS and the committing

courts. Delinquent youth in Youth Development Centers are released when they have met desired outcomes and fulfilled the action steps of the Family Permanency Plan and Individual Program Plan and when approval of the committing court and the Commissioner of DCA has been given.

The Kentucky Department of Juvenile Justice is responsible for court intake, pre-trial detention, residential placement/treatment services, probation, and community aftercare/reintegration programs.

Kentucky operates nine treatment-oriented secure youth development centers, ten group homes (less restrictive than the development centers), eight secure regional detention centers, and six-day treatment programs.

Both Tennessee's and Kentucky's juvenile justice systems focus on education, family case management, mental health/substance abuse services, and supportive services using trauma-informed approaches.

Expunging Criminal Records

Ex-offenders frequently face barriers to employment due to employer requirements to disclose convictions. Kentucky and Tennessee offer ways for some ex-offenders to expunge their criminal records. The links below provide guidance.

<https://www.tn.gov/assets/entities/tbi/attachments/Expungement-FAQ.pdf>

<https://courts.ky.gov/Expungement/Pages/process.aspx>

WIOA Career Centers offer workshops to help ex-offenders overcome barriers to employment.

Legal aid services may assist some ex-offenders resolve problems caused by a criminal record.

15. Children in Households Headed by a Single Parents

32% of all children in both the CSBG and non-CSBG counties live in households headed by a single parent, usually female. Adults and children in single-parent households are at risk for mental illness (substance abuse, depression, suicide) and unhealthy behaviors (smoking, excessive alcohol use). Children in single-parent households are at greater risks of severe morbidity and all-cause mortality than their peers in two-parent households (Robert Wood Johnson Foundation, *County Health Rankings*, 2019).

Table 15.1. Non-CSBG Counties: % Children Living with a Single Parent	
Area	Percent All Children
Anderson	38
Blount	27
Bradley	32
Campbell	37
Carter	26
Claiborne	32
Greene	34
Hancock	32
Hawkins	40
Knox	30
Loudon	28
McMinn	31
Morgan	32
Overton	27
Polk	27
Putnam	35
Rhea	38
Roane	22
Scott	39
Sullivan	35
Unicoi	32
Union	29
Washington	33
White	26
Bell KY	41
Harlan KY	40
Total/Average	32
TN	35
KY	34
U.S.	23

Source: Most recent data reported in *County Health Rankings*, 2019

Table 15.2. CSBG Counties: % Children Living with a Single Parent	
Area	Percent All Children
Cocke	44
Grainger	25
Hamblen	33
Jefferson	26
Monroe	33
Sevier	33
Total/Average	32
TN	35
U.S.	23

Source: Most recent data reported in *County Health Rankings*, 2019

16. Elderly Population

Area	Number 65 and Older	% 65+ in 2030	% living alone	% below Poverty	% without a vehicle	% with 4 or more chronic diseases	No. raising children
Anderson	16,259	25	27	8	10	37	925
Blount	27,718	25	24	8	5	39	1,465
Bradley	18,798	21	27	9	8	42	1,178
Campbell	8,501	25	27	13	12	47	675
Carter	12,605	28	29	13	10	39	1,097
Claiborne	6,681	26	27	15	8	45	277
Greene	15,487	26	24	10	8	37	1,088
Hancock	1,394	26	22	20	6	No data	148
Hawkins	12,408	27	26	11	8	41	1,229
Knox	76,148	19	29	8	11	37	3,923
Loudon	14,576	31	20	9	9	35	454
McMinn	11,112	25	28	11	10	38	367
Morgan	3,916	21	25	15	12	40	529
Overton	4,784	25	29	13	11	39	232
Polk	3,634	26	23	15	9	41	425
Putnam	13,736	21	27	12	7	41	909
Rhea	6,438	23	30	13	10	40	630
Roane	12,629	29	27	9	6	40	1,131
Scott	3,853	21	33	14	9	53	321
Sullivan	35,158	26	29	9	10	38	2,151
Unicoi	4,317	29	32	14	11	34	231
Union	3,677	25	24	13	8	40	212
Washington	24,750	22	26	7	9	38	870
White	5,766	25	22	12	8	41	381
Bell	4,923	19	32	21.8	12	24	518
Harlan	4,698	18	36	21	16	21	494
Total/Average	353,966	24.4	27.1	12.5	9.4	37.8	21,860
TN	1,547,567	20	26	10	10	39	77,096

Source: Tennessee Commission on Aging and Disability, *State of Aging in Tennessee* 2019, Kentucky counties: *Kentucky Health News*, 2019 and ACS, 2018. * Note: % with 4 or more chronic diseases column applies to Tennessee counties. Data for Harlan and Bell in Kentucky reported the percentage with 6 or more chronic diseases.

Area	Number 65 and Older	% 65+ in 2030	% living alone	% below poverty	% without a vehicle	% 4 or more chronic diseases	No. raising grandchildren
Cocke	7,792	21	28	16	8	40	572
Grainger	4,936	26	23	11	5	41	750
Hamblen	12,398	22	27	10	8	45	903
Jefferson	11,675	29	22	10	5	39	773
Monroe	10,349	25	22	12	9	36	28.5
Sevier	20,414	24	22	8	7	36	1,403
Total/Aver	67,564	24	24	11.2	7	39.5	4,429
TN	1,547,567	20	26	10	10	39	77,096

Source: *State of Aging in Tennessee*, 2019

The previous tables list key factors that pose barriers to independent living and overall wellbeing for seniors.

Characteristics of the Elderly in the CSBG Counties: 24% of those 65 and older in the CSBG counties live alone; 11.2% have poverty level incomes; 7% do not have a vehicle; 39.5% report having four or more chronic diseases; and 4,429 have the responsibility of raising their grandchildren.

Characteristics of the Elderly in the non-CSBG Counties: 24% of those age 65 and older in the non-CSBG counties live alone; 27% live alone; 12.5% have poverty level incomes; 9.4% are without a vehicle; 37.8% have four or more chronic diseases; and 21,860 are raising their grandchildren.

Services for the Elderly

The Tennessee Commission on Aging and Disability and the Kentucky Cabinet for Health and Family Services (Department of Aging and Independent Living) are responsible for the network of aging and disability programs within the states. The agencies serve persons age 60 and over in the Title III program of the federal Older Americans Act of 1965 and persons with disabilities who are over age 18. The agencies allocate funds to Area Agencies. These agencies deliver/coordinate services to the elderly and disabled adult population in DCEA's' service areas.

Table 16.3. Tennessee's Area Agencies on Aging and Disability			
First Tennessee AAAD (First Tennessee Development District)	East Tennessee AAAD (East Tennessee Human Resource Agency)	Upper Cumberland AAAD (Upper Cumberland Development District)	Southeast Tennessee AAAD (Southeast Tennessee Development District)
Carter Unicoi Washington Sullivan Hawkins Greene Hancock	Cocke Jefferson Sevier Blount Monroe Loudon Roane Morgan Knox Anderson Campbell Scott Claiborne Grainger Hamblen	Overton Putnam White	Bradley McMinn Rhea

Kentucky's Area Agencies on Aging and Disabilities

Cumberland Valley AAAD: Bell and Harlan

Table 16.4. Tennessee's Aging Network (All Government Agencies)		
Department	Program Title	Services
Aging and Disability	National Family Caregiver Support Program	Helps families care for older relatives with chronic illness or disabilities in their homes.
	State Long-Term Ombudsman Program	Solutions to problems for residents of long-term care facilities. If requested by the victim, the ombudsman reviews elder abuse cases.
	Nutrition Services	Home delivered meals, congregate meals, nutrition screenings.
	Options for Community Living	Homemaker services, personal care, and home-delivered meals
	Public Guardianship	Conservators help those 60 and older who can no longer help themselves.
	Senior Centers	Recreation, health screenings and education, opportunities to socialize.
	Senior Brain Game	Trivia competitions.
	State Health Insurance Assistance Program	Counseling and assistance with Medicare and other health insurance.
	Tennessee for a Lifetime	Education about growing older.
	Disaster Preparedness	Workshops on developing emergency plans and kits.
	Community Garden Resources	Helping seniors grow their own produce.
Human Services	Adult Day Care	Community daycare for adults who need supervision.
	Adult Protective Services	Investigates abuse, neglect, and financial exploitation of elders and ensures safety of those at risk
	Family Homes for Adults	Provides safety, needed care, and protection from abuse and neglect.
	Homemaker Program	Limited in-home personal care services.
	Child and Adult Care Food Program	Meals for adults served by day care.
	Vocational Rehabilitation	Helps adults with disabilities enter or re-enter the workforce.
	Tennessee Rehabilitation Center	Specialized residential services for adults with disabilities.
	Tennessee Technology Access Program	Help in obtaining assistive devices and services.

Table 16.4. Tennessee's Aging Network (All Government Agencies)		
Tennessee Housing Development Agency	Housing Trust Fund	Grants to address the housing needs of very low-income elderly or disabled citizens.
	Emergency Repair for the Elderly	Grants to make essential repairs to homes of the elderly.
	Rural Housing Repair Program	Repairs to very low-income households, the elderly and disabled.
	Housing Modification and Ramp Program	Constructs ramps and makes other modifications to make housing accessible to people with disabilities.
	Housing Choice Vouchers	Federal rental assistance to very low-income individuals, families, the disabled, and the elderly (private market housing).
	Weatherization	Increased energy efficiency services. Elderly and persons with disabilities receive priority.
Comptroller of the Treasury	Property Tax Relief	Reimbursement of taxes paid to certain low-income elderly homeowners.
Bureau of TennCare	Long Term Services and Supports (CHOICES)	Assistance with everyday activities for adults age 21 and older with a physical disability and seniors age 65 and older.
Labor and Workforce Development	Senior Community Service Employment Program	Subsidized, part-time work through community service so seniors can acquire skills for permanent employment.
Finance and Administration Volunteer Tennessee	Americorps Community Cares	Members assist frail seniors and persons with disabilities with in-home services.
	Senior Corps Companion Program	Senior companions provide friendship to isolated frail seniors, assist with simple chores, and provide transportation.
	RSVP Senior Corps	Senior volunteers transport seniors to services and provide companionship, including telephone reassurance.
Agriculture	Emergency Food Assistance Program (TEFAP)	Supplements the diets of low-income persons, including the elderly, by providing them with emergency food and nutrition services.
Health	Farmers' Market Nutrition Program	Provides locally grown produce to limited resource families.

Kentucky's Aging Network: With few exceptions, Kentucky provides services that are the same or similar to the ones listed for Tennessee. Kentucky operates a Traumatic Brain Injury Program that is not implemented in Tennessee.

Service Coordinators in HUD 202 Housing: HUD funds Service Coordinators to help senior residents of HUD 202 projects to access needed support services. DCEA's housing program employs Service Coordinators.

Most Pressing Needs of the Elderly in DCEA's Tennessee Counties

The *2017-2021 State Plan on Aging* (Tennessee Commission on Aging and Disability) identified the Area Agencies on Aging's top needs for seniors in Tennessee. The Commission surveyed the general public and service providers.

Top Needs in Tennessee Counties

- More affordable, accessible, and flexible transportation services
- Additional programs addressing food insecurity
- Affordable and accessible housing/service-enriched housing
- Assistance with financial needs
- Home and community-based services to help seniors avoid institutionalization
- Increase in geriatricians and other health providers specializing in elder care
- Programs to provide social connections/reduce isolation
- Support for family caregivers

Most Pressing Needs of the Elderly in DCEA's Kentucky Counties

Kentucky's Cabinet for Health and Family Services, Department of Aging and Independent Living's *State Plan through 2021*, identified priority needs of the elderly based on state-wide surveys of constituents and service providers.

Top Needs in Kentucky Counties

- Abuse prevention
- Affordable housing
- Support for family caregivers
- Assistance to seniors caring for their grandchildren
- More congregate meals
- Evidence-based health promotion
- Financial assistance for basic needs
- Health services at senior centers

17. Disability

The previous section described chronic diseases among the elderly population. The tables show the prevalence of disabilities among this age group, as well as the percentage of those with disabilities by younger age groups. In the CSBG counties, the average percentage of those with disabilities are higher than those in the states or nation across all age groups. In the non-CSBG counties, 5.4% of children under age 18 have a disability, a rate higher than the U.S. rate of 4.2% and the Tennessee rate of 4.9% but lower than the rate for Kentucky (6.2%). In the two older age groups, the average disability rates are higher than the rates for the states and the nation. Bell and Harlan counties report the highest rates of disabilities for adults ages 18-64 (nearly 32%) and for individuals age 65 and older (over 60%).

Table 17.1. Non-CSBG Counties: Percent with Disabilities by Age Group			
Area	Percent under Age 18	Percent Ages 18-64	Percent Age 65+
Anderson	5.4	18.7	38.8
Blount	2.4	11	31.5
Bradley	6	15.7	39.1
Campbell	6	23.6	50.1
Carter	4.9	18.4	47.2
Claiborne	4.8	19.4	45.6
Greene	8.1	18.9	40.8
Hancock	2	28.9	48.2
Hawkins	5.2	21	46.6
Knox	3.5	9.2	34.2
Loudon	4.1	12.5	29.7
McMinn	5.4	16.8	41.6
Morgan	2.9	20	52.4
Overton	5	13.4	35.4
Polk	4.9	13.5	37.4
Putnam	2.8	13.7	31.7
Rhea	5.4	21	39.2
Roane	6.9	18.6	36.9
Scott	7.6	26.3	53.3
Sullivan	9.9	18.2	36.4
Unicoi	7.6	19.6	47.5
Union	7.7	17.4	38.3
Washington	2.5	14.5	43.8
White	2.9	17.6	45.2
Bell	7.9	31.9	62
Harlan	9.3	31.6	63
Total/Average	5.4	18.9	42.9
KY	6.2	15.6	39.7
U.S.	4.2	10.2	33.9
TN	4.9	13.5	37.4

Source for Tables 17.1 and 17.2: ACS, 2018

Table 17.2. CSBG Counties: Percent with Disabilities by Age Group			
Area	Percent under Age 18	Percent Ages 18-64	Percent Age 65+
Cocke	7.2	17	45.3
Grainger	10.2	13.5	43.6
Hamblen	3.7	17.8	44.6
Jefferson	4.9	17.2	37.4
Monroe	7.6	17.8	41.2
Sevier	9.8	17.2	39.6
Total/Average	7.2	16.8	42
TN	4.9	13.5	37.4
U.S.	4.2	10.2	33.9

In the CSBG counties, 7.2% of children under 18, 16.8% of adults ages 18-64, and 42% of the aging population have or more disabilities. In the non-CSBG counties have one or more disabilities. The average rates in the three age categories are higher than the rates for the states and the nation.

Disability Services

Disability services in Tennessee include those provided by the Tennessee Department of Human Services (Vocational Rehabilitation, Blind/Visually Impaired Services, Deaf, Deaf-Blind, and Hard of Hearing services, and Technology Access resources). The nonprofit Tennessee Disability Coalition connects those with disabilities to resources such as accessible housing, advocacy, legal aid, employment, health care, educational, and social services provided by nonprofits and other public and private organizations.

State services in Kentucky are provided through the Kentucky Cabinet for Health and Family Services and include the services described for Tennessee. Kentucky has a state-wide Center for Accessible Living. Operated as a nonprofit and governed by those with disabilities, the Center provides information and referral, advocacy, peer support, housing assistance, nursing home transition, ramp building, supported living, youth transition services, and employment services.

Educational, supportive, and physical/mental health services for children are available through the Individuals with Disabilities Education Act. Part C provides early intervention services to infants or toddlers and their families. Part B ensures that children from age 3 to 21 receive a free and appropriate public education in the least restrictive environment possible with the collaboration of parents.

Students with emotional disturbance, defined as youth with a mental illness that affects their ability to succeed in school, are eligible for services under an IEP. But most students with emotional disturbance in the states do not receive these critical supports. “The federal eligibility criteria to identify students as having an emotional disturbance for an IEP have indicated extremely poor reliability among school psychologists, and therefore must be revised to adequately identify students in need of more supports” (*The State of Mental Health in America 2020*, page 41). In Tennessee, only 3,342 (3.7 per 1,000) and in Kentucky only 4,458 (7.3 per 1,000) of students with emotional disturbance receive IEP supports.

List of Sources for Statistical Data

American Community Survey Tables (2018 1-Year Data)	
B01003	Total Population
B02001	Race
B03003	Hispanic or Latino Origin
B08201	Household Size by Vehicles Available
B08521	Median Earnings in the Past 12 Months
B09001	Population Under 18 Years of Age
B10050	Grandparents Living with Own Grandchildren Under 18 Years by Responsibility
B11001	Household Type
B11003	Family Type by Presence and Age of Children Under 18 Years
S0102	Population 60 Years and Over in the United States
S1401	Educational Attainment
S1810	Disability Characteristics
B18101	Sex by Age by Disability Status
S2301	Employment Status
S2302	Employment Characteristics of Families
S2411	Occupation by Sex and Median Earnings in the Past 12 Months
S2501	Occupancy Characteristics
S2504	Physical Housing Characteristics for Occupied Housing Units
S2503	Financial Characteristics
S1701	Poverty Status in the Past 12 Months
C17017	Poverty Status in the Past 12 Months by Household Type
S1702	Poverty Status in the Past 12 Months of Families
K20170	Poverty Status in the Past 12 Months by Age
S1101	Households and Families
S1602	Limited English Speaking Households
S2401	Occupation by Sex for the Civilian Employed Population 15 Years and Over
S2413	Industry by Sex and Median Earnings in the Past 12 Months for the Civilian Employed Population 16 Years and Over
DP02	Selected Social Characteristics
DP03	Selected Economic Characteristics
DP04	Selected Housing Characteristics
DP05	ACS Demographic and Housing Estimates
S0101	Age and Sex

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Tennessee Housing Development Agency website, thda.org
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Identification of Community Needs

1. DCEA Program Staff: Community Needs Assessment Results

Program directors participated in focus group/brainstorming and individual conferences to identify unmet community needs and barriers to self-sufficiency.

Head Start/Early Head Start		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Blount	Homeless shelters Affordable transportation Services similar to those provided by DCEA's Neighborhood Centers	United Way Good Neighborhood Program Pregnancy Resource Center
Cocke	Healthcare benefits Quality paying jobs Programs to help further post-secondary education	Tennessee Reconnect JOBS4TN.gov
Grainger	Affordable housing More child care centers	Neighborhood Service Center Baptist Association Narrow Valley
Hamblen	Affordable transportation Interpreter resources Help during crisis	DCEA WIC TANF Stepping Out WIOA TN Career Center Staffmark ETHRA
Jefferson	Drug/alcohol rehabilitation	LIHEAP SNAP WIC Head Start Housing Authority Families First Food pantries
Monroe	Affordable transportation Affordable childcare Internet access	Faith based residential recovery programs Transition homes Manufacturing jobs Tennessee Reconnect Good Shepard Center

Sevier	Dental care Financial literacy classes Homeless assistance	LIHEAP DHS Families First Career Center Walters State Community College Adult Education UT Extension office Step Up TN
Union	Services similar to those provided by DCEA's Neighborhood Service Centers	ETHRA

Affordable Housing Program		
Counties	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Anderson, Bradley, Carter, Grainger, Greene, Hamblen, Hawkins, Jefferson, Knox, Loudon, McMinn, Monroe, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sevier, Sullivan, Unicoi, Washington, White	Affordable transportation Caregiver services Money management	DCEA Addus Homecare Central Services ETHRA First TN Human Resources Food banks Frontier Mental Health Housing Authorities Local churches Net Trans

Afterschool Programs		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Hamblen	ESOL Classes Technology classes for parents	DCEA Walters State Community College Tennessee Reconnect Local library
Grainger	Internet access for all Financial training Affordable childcare	DCEA Food distribution through schools
Union	Affordable childcare Interview skills Affordable transportation	Cherokee Health Services Mobile Crisis Masons Food banks Lions Club Health Dept. Adult Literacy United Way Goodwill ETHRA

RSVP		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Hamblen, Jefferson, Grainger, Cocke	Affordable Transportation Light housework Connecting agencies to better serve clients	Food banks ETHRA SCHAS Home healthcare Housing developments Volunteers of America Clinch-Powell RC&D

Sexual Risk Avoidance Education Program		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Hancock	Quality paying jobs Domestic violence shelter Sexual Assault services/shelter	WIOA UETHDA Hancock County Schools UT Extension Office Frontier Health/Teen Outreach Program The Mission
Hamblen	Community Center	WIOA ETHRA Goodwill, Inc. UT Extension office Youth Villages M.A.T.S. Hamblen County Schools New Hope Recovery Center Cherokee Health Systems ReVIDA Recovery Hamblen County Substance Abuse East TN Pathways Central Services

Talent Search		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Campbell, Claiborne, Scott, Harlan, Bell	Affordable transportation Quality paying jobs Financial planning	DCEA Bell-Whitley CAA Harlan County CAA With Love from Harlan Clinch-Powell RC&D Servolution Cooperative Christian Ministries KY Youth Service Centers ETHRA

LIHEAP		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Hamblen, Jefferson, Grainger, Cocke, Sevier, Monroe	Lack of childcare slots in centers Affordable transportation Deposits for energy/water	Helen Ross McNabb Cherokee Health Services M.A.T.S. Smart Steps Child Care Assistance DCEA

Upward Bound		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Grainger	Affordable Transportation Fuel assistance	Neighborhood Service Center Catholic Mission Church groups Kingswood School Clinch Powell RC&D
Hawkins	Affordable Transportation Affordable childcare Homeless shelters	Low-income housing Boys & Girls Club Of One Accord Ministries Lunch Box program Pregnancy Crisis Center
Morgan	Affordable Transportation Food pantry Affordable childcare	Morgan-Scott Project Head Start Thrift store Career Center
Scott	Affordable transportation Medical care Quality paying jobs	Morgan-Scott Project Food Pantry Family Justice Center Women's Shelter Homeless Shelter Head Start Mission of Hope

Educational Opportunity Centers		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Monroe	Transportation Affordable Housing Limited GED services (need additional GED preparation sites/times)	Clinch-Powell RC&D SAMS Area churches

Senior Nutrition		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Hamblen, Cocke Jefferson, Grainger Sevier, Monroe	Shopping for elderly Housekeeping services for elderly Affordable Transportation	SCHAS ETHRA Local church groups Adult Protective Services Mobile Crisis

Neighborhood Service Centers		
County	Up to 3 Top Unmet Needs	Key Community Resources for Self-Sufficiency
Cocke	Jobs Transportation Senior financial assistance	DCEA Empower Cocke County
Grainger	Stable mental health Household budget training Affordable housing	DCEA Clinch-Powell RC&D Adult Education UT Extension Office Celebrate Recovery
Jefferson	Employment Opportunities/job skills Affordable childcare Affordable housing	DCEA Appalachian Outreach Jefferson City Housing Samaritan House DHS Boys & Girls Club Church groups Office on Aging Family Resource Center
Monroe	Job opportunities Affordable childcare Income management skills	DCEA True Purpose Ministries House That Mercy Built Sweetwater Area Ministries Good Shepherd DHS Church groups God's Wonderful Blessings Tellico Food Pantry United Way
Sevier	Affordable housing Affordable childcare Affordable transportation	DCEA Smoky Mtn. Rescue Ministry Food ministry Sevier County Employment Office Good Shepard Clinic VA Services Health Dept. DHS Education Assistance Program UT Extension Office Lions Club

DCEA Program Staff

Key Findings by Program: Unmet Needs in the Communities Served


Need	Head Start Early Head Start	Affordable Housing Program	After School Programs	Talent Search	Upward Bound	Educational Opportunity Centers
Homeless shelters and/or services	X				X	
Affordable transportation	X	X	X	X	X	X
Comprehensive support services	X					
Health care benefits or better health care	X			X	X	
Quality paying jobs and job skills	X					
Postsecondary access or retention services	X					
Affordable housing	X				X	
GED/HiSET classes						X
Affordable child care	X		X		X	
Drug/alcohol rehabilitation	X					
Internet access	X		X			
Interpreter services	X					
Dental care	X					
Financial literacy education	X	X	X	X		
ESOL classes			X			
Technology classes for parents			X			
Job interview skills			X			
Light housework or shopping for the elderly/disabled		X				
Caregiver respite		X				
Connecting agencies to better serve clients						
Domestic violence shelter						
Sexual assault services						
Community center	X					
Deposits for energy/water						
Fuel assistance					X	
Food pantries					X	
Mental health services						

Need	LIHEAP	Sexual Risk Avoidance Education Program	Senior Nutrition Program	Neighborhood Service Centers	RSVP
Homeless shelters and/or homeless assistance					
Affordable transportation	X		X	X	X
Comprehensive support services					
Better health care					
Health care benefits					
Quality paying jobs and job skills		X		X	
Postsecondary access or retention services					
Affordable housing				X	
Affordable child care	X			X	
Drug/alcohol rehabilitation					
Internet access					
Dental care					
Caregiver respite					
Financial literacy				X	
ESOL classes					
Technology classes for parents					
Job interview skills					
Light housework or shopping for the elderly/disabled			X		X
Connecting agencies to better serve clients					X
Domestic violence shelter		X			
Sexual assault services		X			
Community center		X			
Deposits for energy/water	X				
Fuel assistance					
Food pantries					
Mental health services				X	

In order of frequency, the **top three unmet needs** identified by DCEA’s program staff were affordable transportation, affordable child care, and financial literacy education.

Key Service Providers for Low-Income Residents Working Toward Self-Sufficiency

Each program listed a wide range of community service providers that assist the program’s clients to meet basic needs and work toward self-sufficiency. Key service providers include state agencies, including the Department of Human Services (TANF, Adult Protective Services), Department of Employment Security, local health departments (WIC, maternal and child health services), adult education programs, and WIOA Career Centers; church groups/faith-based organizations; the justice system; homeless providers; affordable housing providers; service providers for senior citizens; local food banks; postsecondary education institutions; mental health and substance abuse treatment providers; and nonprofit and civic organizations such as Goodwill, Lions’ Clubs and United Way.



2. DCEA's Partners: Community Needs Assessment Results

DCEA's program staff asked their key partners to assess barriers to self-sufficiency/economic security for low-income residents of the partners' service counties. Partners who identified lack of child care as a barrier were asked to list specific sites in their service counties that would benefit from additional child care services. The final two survey questions asked partners to identify other barriers that were not included in the written survey and to list existing programs or services that needed improvement. Key staff of 63 organizations serving CSBG counties and 33 organizations serving non-CSBG counties completed the surveys (listed on the last pages of this section). In some cases, several staff members from one organization completed the survey. Partners in some non-CSBG counties where DCEA's rental projects are located did not complete the survey. These counties are identified with an asterisk.

CSBG Counties	Non-CSBG Counties	
Cocke	Anderson	*Overton
Grainger	Bradley	Polk
Hamblen	Campbell	*Putnam
Jefferson	Carter	*Rhea
Monroe	Bell (KY)	Roane
Sevier	Blount	Scott
	Claiborne	Sullivan
	Greene	Unicoi
	Hancock	Washington
	Hawkins	*White
	Harlan (KY)	Union
	Knox	
	Loudon	
	McMinn	
	Morgan	

Survey Results: Partners in DCEA's CSBG Counties
Number of Responses: 111

Barrier	Percent			
	Important Barrier	Somewhat of a Barrier	Not a Barrier	Don't Know
Lack of income to provide for basic needs	71.7	26.13	0	2.7
Misuse of income	34.23	42.34	.90	22.52
Large amounts of debt	19.82	54.95	2.7	22.52
Poor credit or no credit	27.03	51.35	.9	20.72
Use of payday lending or title loan companies	20.72	21.2	1.8	55.86
Poor financial literacy	42.34	43.24	.9	13.51
Lack of jobs paying family supporting wages	54.95	34.23	8.11	2.7
Lack of jobs suitable for the skills and educational levels of residents	31.53	49.55	14.41	4.5
Lack of skills required by local employers	28.83	48.65	9.91	12.61
Low educational levels	36.04	58.56	2.7	2.7
Lack of knowledge about high-demand occupations in the local area	29.73	44.14	4.5	21.62
Poor literacy or numeracy skills regardless of educational level attained	33.33	50.45	2.7	13.51
Poor work history	29.73	48.65	3.6	18.02
Poor communication skills	19.82	64.86	1.8	13.4
Poor health	23.42	60.36	2.7	13.51
Lack of knowledge about basic workplace skills (non-technical) -- punctuality, reliability, respect for others, appropriate communication	45.95	29.73	5.41	18.92
Lack of transportation	45.95	41.34	.90	10.81
Lack of problem-solving skills	28.83	55.86	.90	14.41
Mental health problems	41.44	18.92	3.6	36.04
Teen pregnancy	5.41	33.33	7.21	54.05
Lack of information about where to go for specific services	29.73	54.95	4.5	10.81
Lack of services that quickly help people in crisis situations	36.94	27.93	8.11	27.03
Substance abuse problems	59.46	21.62	0	18.92
Lack of job training programs	23.42	40.54	18.92	17.12
Paying too much for rent or mortgage	18.92	52.25	2.7	26.13
Not having sufficient food	27.93	50.45	2.7	18.92
Paying too much for utilities	3.6	45.05	14.41	36.94
Lack of affordable, safe child care	50.45	27.03	.90	21.62
Lack of programs that teach people about how to develop ways of thinking and habits that lead to self-sufficiency	17.12	45.95	9.91	27.03
Too few services to help the elderly remain in their homes	17.12	54.05	1.8	27.03

Survey Results: Partners in DCEA's Non-CSBG Counties
Number of Responses: 151

Barrier	Percent			
	Important Barrier	Somewhat of a Barrier	Not a Barrier	Don't Know
Lack of income to provide for basic needs	73.51	23.84	0	2.65
Misuse of income	41.03	40.51	2.05	16.41
Large amounts of debt	38.46	38.46	2.05	16.41
Poor credit or no credit	54.36	31.79	2.05	11.79
Use of payday lending or title loan companies	42.78	31.96	4.12	21.13
Poor financial literacy	61.41	30.43	4.89	3.26
Lack of jobs paying family supporting wages	46.91	37.11	10.31	5.67
Lack of jobs suitable for the skills and educational levels of residents	37.44	45.64	16.41	.51
Lack of skills required by local employers	26.70	55.50	8.90	8.90
Low educational levels	40.51	53.33	4.10	2.05
Lack of knowledge about high-demand occupations in the local area	39.36	46.28	7.45	6.91
Poor literacy or numeracy skills regardless of educational level attained	48.72	38.46	2.05	10.77
Poor work history	44.04	44.04	4.66	7.25
Poor communication skills	39.69	51.03	2.58	6.7
Poor health	24.10	56.41	8.21	11.28
Lack of knowledge about basic workplace skills (non-technical) -- punctuality, reliability, respect for others, appropriate communication	52.85	37.31	5.70	4.15
Lack of transportation	61.66	28.50	6.74	3.11
Lack of problem-solving skills	44.56	44.56	3.11	7.77
Mental health problems	18.13	52.85	6.74	22.28
Teen pregnancy	13.02	53.13	10.42	23.44
Lack of information about where to go for specific services	25.13	54.01	12.83	8.02
Lack of services that quickly help people in crisis situations	23.32	27.98	20.21	28.50
Substance abuse problems	80.21	12.3	1.07	6.42
Lack of job training programs	19.47	43.68	30.00	6.84
Paying too much for rent or mortgage	18.85	42.93	8.38	29.84
Not having sufficient food	22.99	34.22	14.97	27.81
Paying too much for utilities	23.32	30.57	12.95	33.16
Lack of affordable, safe child care	48.69	29.32	5.76	16.23
Lack of programs that teach people about how to develop ways of thinking and habits that lead to self-sufficiency	29.17	38.02	10.94	21.88
Too few services to help the elderly remain in their homes	22.22	51.85	9.52	16.4

Top 10 Barriers to Self-Sufficiency (Important Barriers)

Rank	CSBG Counties Partners	Non-CSBG Counties Partners
1	Lack of income to provide for basic needs	Substance abuse problems
2	Substance abuse problems	Lack of income to provide for basic needs
3	Lack of safe, affordable child care	Lack of transportation
4	Lack of jobs paying family supporting wages	Poor financial literacy
5	Poor communication skills	Poor credit or no credit
6	Poor health	Lack of basic workplace skills (non-technical, such as punctuality, reliability, respect for others, appropriate communication)
7	Lack of information about where to go for services	Poor health
8	Large amounts of debt	Lack of skills required by local employers
9	Paying too much for rent or mortgages	Low educational levels
10	Poor credit or no credit	Teen pregnancy

Discussion of DCEA Partners' Survey Results: Key Findings

Lack of sufficient income to provide for basic needs ranked number one for CSBG counties and number two for non-CSBG counties. Substance abuse problems ranked number one for non-CSBG counties and number two for CSBG counties. Poor credit or no credit and poor health were cited as a top barrier in both CSBG and non-CSBG counties. **Unique to CSBG Counties:** Lack of safe, affordable child care, poor communication skills, poor health, lack of information about where to go for services, and paying too much for rent or mortgages. **Unique**

to non-CSBG Counties: Poor financial literacy, lack of basic workplace skills, lack of skills required by local employers, low educational levels, and teen pregnancy.

Not a Barrier Responses

In the CSBG counties, the highest percentage of “not a barrier” responses was 18.92% (lack of job training programs). In the non-CSBG counties, the highest percentage of “not a barrier” was also lack of job training programs (30%)

Child Care Needs Identified by Partners

Partners who identified inadequate child care as a barrier were asked to identify specific sites within their service counties that would benefit from additional child care facilities and/or options.

DCEA’s CSBG Counties and Head Start/Early Head Start Counties

County	Sites in Need of Child Care Facilities
Cocke	At local high schools Edgemont Cosby
Grainger	One on either side of Clinch Mountain
Jefferson	New Market
Hamblen	Russellville Whitesburg On-site at industries Closer to industrial sites
Monroe	Employers’ sites
Sevier	None listed
Blount	Low income areas Major employers for onsite care
Union	None Listed

**Child Care Needs Identified by Partners in Non-CSBG Counties with the Exception
of Union and Blount (Head Start, Early Head Start Counties)**

County	Sites in Need of Child Care Facilities
Claiborne	Sandlick, Speedwell, close low-income housing, Tazewell
Greene	None listed
Morgan	Entire county
Harlan KY	None listed
Bell KY	Middlesboro, close to low-income housing
Scott	Entire county
Campbell	Jellico, Pioneer
Anderson	None listed
Loudon	None listed
McMinn	None listed
Polk	None listed
Knox	None listed
Roane	None listed
Bradley	None listed
Carter	None listed
Sullivan	None listed
Unicoi	None listed
Washington	None listed
Hancock	Sneedville
Hawkins	None listed

Services in Need of Improvement

Partners also identified existing self- sufficiency services that require expansion and/or improvement.

Additional Services in Need of Improvement in CSBG Counties	
County	Barriers or Services in Need of Improvement
Cocke	Food security, affordable housing, affordable child care, homeless shelters, transportation, higher education, financial literacy education, substance abuse treatment options, transitional shelter, residential mental health care, soft skills training, funding for field trips to postsecondary institutions
Grainger	Food security, affordable child care, substance abuse treatment, transitional shelter, residential mental health care, workforce development, shelter for abused women
Hamblen	Food security, affordable child care, transportation, mental health care (residential), transitional shelter, soft skills education, healthy food availability, physical activity opportunities, financial management classes, parenting classes, support for persons re-entering after incarceration.
Jefferson	Food security, affordable child care, substance abuse treatment options, residential mental health care, financial counseling, college access and affordability, senior services (transportation, health care, utility payment assistance), transportation, senior centers
Monroe	Basic information about available resources, computer literacy courses, public transportation, homeless shelters
Sevier	Food security, child care, housing, transportation, after hours child care

Additional Services in Need of Improvement in Non-CSBG Counties	
County	Additional Barriers or Services in Need of Improvement
Bradley	None listed
Claiborne	Transportation, broadband access, housing, food security, financial literacy, job training, money management, basic skills, communication skills, job fairs, Girls and Boys Club, drug education, free afterschool programs that promote the arts, elder daycare services
Greene	Home repairs, car repairs
Morgan	Transportation, child care, affordable housing, drug intervention programs
Harlan KY	Public transportation, employment services, drug prevention programs for students, housing, homeless shelter, child care centers in high schools, financial planning, better access to quality health care
Bell KY	Public transportation, broadband access, free afterschool programs for grades 3-8 that promote the arts, Boys and Girls Club, senior citizen daycare service, drug education, dental care, elder care, maternity leave, financial literacy education that emphasizes the importance of keeping a job, mental health care, teen center, job training programs, financial planning, good, affordable child care, mentoring to help high school students choose health care as a career, better paying jobs
Scott	Transportation, child care, affordable housing, drug intervention programs
Campbell	Housing, drug education, affordable transportation, emergency services, service directories, a program that assists low income families who are not eligible for Families First
Anderson	None listed
Loudon	Additional child care centers
McMinn	None listed
Polk	None listed
Knox	None Listed
Roane	None listed
Carter	None listed
Sullivan	Home repairs, car repairs
Unicoi	Home repairs, car repairs
Washington	Home repairs, car repairs
Hancock	Housing, drug education, affordable transportation, food security, affordable child care, vocational training, adult recreational opportunities, home repair, car repair, money for online college classes, elderly support, meals delivered to children
Hawkins	Food security, affordable housing, affordable child care, soft skills training, home repair, car repair
Union	Housing, drug education, affordable transportation, food security, affordable child care, job training, after school care, summer school
Blount	Public transportation, homeless shelters, more help for the elderly

List of Partners/Organizations Participating in the Survey

Hamblen County Partners

1. Laura Rodriguez-Walters State Community College
2. Avery Swinson-Walters State Community College
3. Judy Ottinger-State of TN
4. Donna Holman-Helen Ross McNabb
5. B. Smith-Hamblen County Schools
6. Chris Bell-Hamblen County Schools
7. Lora Sinard-Navigate Reconnect
8. HC Excell
9. Jerry Young-TCAT Morristown
10. Jeff Perry-Hamblen County Schools
11. Gerry Cantwell-Holston Gases, Inc.
12. Chuck Carter-Hamblen County Schools
13. Sherrie Montgomery-Hamblen County Health Dept.
14. B. Smith-Hamblen County Schools
15. Morristown-Hamblen Library
16. Morristown Area Chamber of Commerce
17. Workforce Development and Education Partnership
18. Marta Cogburn-Celebrate Recovery
19. C. Tester-UT Extension
20. HOLA Lakeway
21. G. Williams-Morristown Utilities
22. Todd Heptinstall-Hamblen County Elderwatch

Cocke County Partners

1. Paige Gibbons-Mid Cumberland Human Resource Agency
2. Steve Williamson-Families First/SNAP
3. C. McGaha-Cocke County High School
4. Dottie Ford-Cocke County Schools
5. K. Berger-Bread Basket
6. B. Marion-Newport Utilities
7. S. Weeks-Cosby High School
8. Annette Burke-Empower Cocke County
9. Nancy Oberst-Cocke County Schools
10. Casey Kelley-Cocke County Schools
11. Vocational Rehabilitation
12. Commerical Bank

Grainger County Partners

1. J. Grosek-Glenmary Home Missioners
2. Kayleigh Clark-Grainger County Health Dept.
3. BiCounty Propane
4. Kyle Roach-Grainger County Schools

5. Grainger Today

Jefferson County Partners

1. Karen Blomdahl-Family Resource Center
2. Appalachian Outreach
3. Evelyn Griffin-CHANT
4. D. Self-Boys & Girls Club of Dumplin Valley
5. Rebecca Campbell-Jefferson County Schools
6. Heather Hill-First Presbyterian Church Jefferson City
7. Susan Newman-Heritage/Amerigas
8. S. Cooper-Jefferson Farmers Cooperative
9. Lani O'Connor-Jefferson County High School
10. Carson-Newman University
11. AJ Hedges-Director of 1st Year Services

Monroe County Partners

1. K. Harris-Monroe County Schools
2. P. Weaver-Cleveland State Community College
3. R. Conti-Sweetwater Utilities Board
4. C. West-American Job Center
5. J. Cagle-Chota Community Health Services
6. Alisa Hobbs-CASA
7. Margaret Muller-TCAT Knoxville
8. T. Walker-AgCentral Farmers Cooperative
9. WRKQ Radio
10. Judy Moser-City of Madisonville

Sevier County Partners

1. J. Ayers-EFSP Local Board
2. A. Justice-Mountain Hope Good Shepherd Clinic, Inc.
3. Amy Williams-Sevier County Utility District

Claiborne County Partners

1. Danna Smith-Claiborne High School
2. Rachel Schott-Lincoln Memorial University
3. Karen Payne-Claiborne High School
4. Lavonda Walker-Claiborne High School
5. Angela Harrison-Claiborne High School
6. Meredith Arnold-Claiborne High School

Harlan County Partners

1. Cathy York-Harlan County High School
2. Jeff Phillips-Harlan County Board of Education
3. Stephanie Reynolds-Harlan County High School

Bell County Partners

1. Felicia Carroll-Southeast Community College
2. Richie Rogers-Middlesboro High School
3. Lisa Schneider-Middlesboro Independent School
4. Jane Cambron-Middlesboro High School
5. Bobby Bennett-Middlesboro High School
6. Amanda Creech-Southeast Community College

Campbell County Partners

1. Jamie Wheeler-Campbell County High School
2. Stacey Long-TCAT Jacksboro
3. Sherry Lasley-Jellico High School
4. Sherry Brown-Campbell County Schools

Morgan County Partners

1. Ella Smith-Morgan Scott Project
2. Morgan County Schools

McMinn County Partners

1. Shirley Phillips-TCAT Athens

Scott County Partners

1. Diane Smith-Scott County Schools
2. Scott County Chamber of Commerce
3. Kimberly Kidd-Scott County Schools
4. Kayla Goodman-Talent Search Parent

Blount County Partners

1. C. Williams-City of Alcoa

Hancock County Partners

1. Michael Gibson-Youth Facilitation
2. The Hancock County Eagle
3. UETHDA
4. Tony Seal-Hancock County Schools

Union County Partners

1. A. Hill-UT Extension
2. Missy Fugate-Union County Schools

3. Community Residents (General Public): Community Needs Assessment Results

Residents of DCEA's CSBG and non-CSBG counties responded to a community needs survey posted on DCEA's web site (*Survey Monkey*). DCEA publicized the location of the survey in local newspapers. Questions covered housing, employment, education, child care, transportation, health and nutrition, family stability/self-sufficiency, information and referral services, emergency services, and income management. Respondents were also asked to identify needs other than those contained in the posted survey. When respondents identified additional child care as a need, they were asked to list specific sites in their counties that would benefit from additional child care/Head Start programs.

Results for CSBG Counties

Number of Responses: 284

Need Factor	No need	Low need	Moderate need	High need	Don't know
Housing					
Repairs to rental housing	8.10%	5.99%	26.41%	37.68%	21.83%
Repairs to owner occupied homes	2.82%	5.63%	30.63%	46.83%	14.08%
Help in paying for a home	8.8%	3.52%	30.28%	43.66%	13.73%
Housing for homeless people	3.52%	3.87%	21.13%	59.86%	11.62%
Housing for mentally ill, recovering substance	3.52%	2.46%	23.24%	58.1%	12.68%
Affordable housing for low-income families	2.46%	3.87%	22.89%	63.38%	7.39%
Affordable housing for seniors	1.06%	1.41%	22.54%	66.9%	8.1%
Affordable housing for people with disabilities	.70%	2.46%	25%	56.69%	15.14%
Programs that help lower home energy costs	.70%	3.52%	21.83%	66.2%	7.75%

Need Factor	No need	Low need	Moderate need	High need	Don't know
Employment					
Jobs paying wages that support families	.70%	1.76%	11.62%	77.82%	8.10%
Job training for adults	1.76%	2.11%	26.06%	56.69%	13.38%
Job training for youth	1.76%	2.46%	21.13%	61.27%	13.38%
Jobs offering paid sick	1.06%	2.82%	14.79%	67.96%	13.38%
Jobs offering benefits	.70%	.70%	10.56%	78.52%	9.51%
Child Care					
Safe child care affordable to low-income workers	1.76%	1.41%	11.97%	69.37%	15.49%
Safe child care affordable to middle/higher income families	2.11%	7.39%	30.99%	30.28%	29.23%
More child care for infants	1.76%	1.06%	17.61%	46.13%	33.45%
More child care for toddlers	2.11%	1.41%	28.17%	46.48%	21.83%
More child care for school age children	2.46%	4.58%	29.58%	44.37%	19.01%
Transportation					
Public transportation that operates more hours of day	1.76%	2.82%	18.31%	50%	27.11%
Public transportation on weekends	2.82%	3.52%	20.42%	55.63%	17.61%
Health and Nutrition					
Additional grocery stores selling fresh produce	7.39%	12.68%	26.06%	44.72%	9.15%

Need Factor	No need	Low need	Moderate need	High need	Don't know
Additional primary care doctors and nurses	4.58%	14.79%	34.51%	33/9%	12.32%
Meal delivery for homebound seniors	.70%	3.17%	20.42%	59.86%	15.85%
Affordable health insurance	.35%	1.76%	8.8%	79.58%	9.51%
Additional programs that feed low-income infants, children, and youth	1.76%	3.17%	20.77%	61.27%	13.03%
Additional nursing homes	3.87%	8.45%	32.75%	29.93%	25%
More mental health services	1.06%	4.58%	22.18%	55.63%	16.55%
More drug/alcohol treatment	2.46%	3.17%	17.61%	61.97%	14.79%
Additional assisted living facilities	2.46%	4.58%	29.23%	41.90%	21.83%
Education					
Additional Head Start programs	3.87%	7.39%	23.24%	26.41%	39.08%
Additional preschool programs of any type	1.46%	4.58%	25.7%	33.1%	34.15%
More afterschool programs	1.41%	2.82%	26.06%	42.96%	26.76%
A better public school system	2.82%	10.56%	23.24%	39.08%	30.99%
More adult education/high school equivalency classes	1.41%	6.34%	30.63%	30.63%	30.99%

Need Factor	No need	Low need	Moderate need	High need	Don't know
Help with college financial aid applications	1.41%	5.63%	22.89%	42.96%	27.11%
Advice about enrolling in college/vocational training	1.06%	3.52%	21.48%	59.65%	24.3%
Family Stability/Self-Sufficiency					
More parent education programs	1.41%	3.87%	23.94%	44.72%	26.06%
Programs that teach people to be self-sufficient	1.41%	2.46%	21.13%	57.04%	17.96%
More teen pregnancy prevention programs	1.41%	2.46%	21.13%	51.06%	23.94%
Information and Referral					
Programs that help people find services they need	.70%	1.41%	16.20%	63.03%	18.66%
Emergency Services					
Programs that quickly help people in crisis	.35%	3.52%	17.96%	61.97%	16.20%
Income Management					
Programs that teach children to manage money/credit	.70%	.35%	17.25%	66.95%	14.79%
Programs that teach adults to manage money/credit	.35%	1.41%	17.61%	63.38%	17.25%

Top needs for community residents are defined as needs that more than 60 % of respondents identified as “high need.” The number one high need is affordable health insurance. Three of the top five needs are connected to jobs (wages that can support a family, benefits, and paid sick leave).

Top Needs Identified by Community Residents in CSBG Counties	
Need	Percent of Respondents Identifying the Need
1. Affordable health insurance	79.58%
2. Jobs with benefits	78.52%
3. Jobs paying wages that can support a family	77.82%
4. Child care that is affordable to low-income families	69.37%
5. Jobs with paid sick leave	67.96
6. Financial literacy education for children (money management)	66.9%
7. Affordable housing for low-income seniors	66.9%
8. Assistance paying utility costs	66.2%
9. Financial literacy for adults (money management)	63.8%
10. Affordable housing for low-income families	63.38%

Low or No Need: Most needs were either moderate or high need. The percentage of respondents identifying a need as low or no need was well below 20 %. The largest number of low or no need responses (20.07%) was for “additional grocery stores selling fresh produce.”

Sites in CSBG Counties in Need of Additional Head Start/Child Care Programs/Facilities

Hamblen	East end of county Low-income housing projects Roe Junction, Buffalo Trail, Witt, Radio Center Fairview, Hillcrest, Lincoln, and West Elementary Russellville Need Early Head Start at all sites.
Jefferson	Dandridge
Cocke	Need Early Head Start No sites listed
Grainger	Blaine, Rutledge, Bean Station, Buffalo
Monroe	Tellico Plains Mt. Vernon Coker Creek Vonore Madisonville Sweetwater
Sevier	Gatlinburg At every school County wide Kodak Pigeon Forge

Additional Needs/Comments by CSBG County

Hamblen

Homeless teens need a place to live to finish high school.
More homes and transition services for foster children/youth.
Housekeeping and lawn care services for elderly; also, general help in maintaining house and grounds of the elderly.
Better child care options for college students.
Road improvements.
Arts education for children.
Diversity education.
Programs to address meth addiction.
Affordable vehicle repair.
Compassionate community assistance workers (not hateful or judgmental).
Opportunities for seniors living in low-income housing projects to grow vegetables.
Programs to help low-income people make mortgage payments.
Emergency homeless shelters for families.

Jefferson

Basic necessities that SNAP benefits do not cover (toothpaste, detergent, deodorant).
More volunteers to provide transportation for seniors.
Free in-home repair services for elderly/disabled
Support for seniors living alone.
Internet and guidance in using Internet for seniors.
Rental assistance for people with disabilities.
Assistance in paying security deposits.

Cocke

More volunteers for Meals on Wheels.
Health clinics for people with no health insurance.
Certificate programs for medical assistants.

Grainger

Services for children who do not qualify for Head Start.
Mentoring programs.
More activities for children.

More jobs for youth.
Services for veterans.
Help for farmers.

Monroe

More food for the elderly.
More variety of stores in the county (to lower prices).
Food pantries with enough food to feed families.
More Meals on Wheels slots.
Recreation/sports programs for children and youth.
Home repair for the elderly.
Recreational areas for teens.

Sevier

Better roads.
Help for those who are not working for medical reasons.
Transportation in Sevierville all year, not just in the tourist season.
Cooling and warming stations for the homeless.
Positive youth development programs.
Assistance in paying bills when employees are out of work.

Community Needs in Non-CSBG Counties (General Public)

Non-CSBG county residents in Union, Claiborne, Hawkins, Greene, McMinn, Blount, Campbell, Hancock, Scott, Morgan, and Harlan counties responded to the survey.

Results for Non-CSBG Counties

Number of Responses: 32

	Percent				
Need Factor	No need	Low need	Moderate need	High need	Don't know
Housing					
Repairs to rental housing	3.13	3.13	37.5	43.75	12.5
Repairs to owner occupied homes	0	6.25	37.50	50.00	6.25
Help in paying for a home	0	6.25	37.50	50.00	6.25
Housing for homeless people	6.25	3.13	21.88	59.38	9.38
Housing for mentally ill, recovering substance	3.13	0	25.00	65.63	6.25
Affordable housing for low-income families	6.25	0	15.63	71.88	6.25
Affordable housing for seniors	6.25	0	18.75	71.88	0
Affordable housing for people with disabilities	3.13	3.13	21.88	71.88	0
Programs that help lower home energy costs	0	0	25.00	68.75	6.25

	Percent				
Need Factor	No need	Low need	Moderate need	High need	Don't know
Employment					
Jobs paying wages that support families	0	3.13	18.75	78.13	0
Job training for adults	0	0	46.88	46.88	6.25
Job training for youth	3.13	0	31.25	62.50	3.13
Job offering paid sick leave	0	0	15.63	78.13	6.25
Jobs offering benefits	3.13	0	12.50	75.00	9.38
Child Care					
Safe child care affordable to low-income workers	3.13	0	25.00	68.75	3.13
Safe child care affordable to middle/higher income families	3.13	9.38	37.50	40.63	9.38
More child care for infants	3.13	0	21.88	53.13	21.88
More child care for toddlers	3.13	0	25	56.25	15.63
More child care for school age children	3.13	6.25	34.38	37.50	18.75
Transportation					
Public transportation that operates more hours of day	6.25	6.25	21.88	62.50	3.13
Public transportation on weekends	6.25	6.25	25	56.25	6.25
Health and Nutrition					
Additional grocery stores selling fresh produce	3.13	28.13	25	40.63	3.13

Need Factor	Percent				
	No need	Low need	Moderate need	High need	Don't know
Additional primary care doctors and nurses	0	15.63	50	31.25	3.13
Meal delivery for homebound seniors	6.25	6.26	31.25	50	6.25
Affordable health insurance	3.13	0	15.63	78.13	3.13
Additional programs that feed low-income infants, children, and youth	3.13	6.25	21.88	65.63	3.13
Additional nursing homes	6.26	12.5	31.25	37.50	12.50
More mental health services	3.13	0	18.75	68.75	9.38
More drug/alcohol treatment	6.25	0	18.75	71.88	3.13
Additional assisted living facilities	3.13	9.38	21.88	56.25	9.38
Education					
Additional Head Start programs	9.38	9.38	46.88	25	9.38
Additional preschool programs of any type	6.25	15.63	34.38	37.50	6.25
More afterschool programs	6.25	6.25	37.50	46.88	3.13
A better public school system	9.38	12.5	34.38	37.50	6.25
More adult education/high school equivalency classes	3.13	3.13	43.75	37.50	12.50
More vocational education/training programs	0	6.25	28.13	59.38	6.25

	Percent				
Need Factor	No need	Low need	Moderate need	High need	Don't know
Help with college financial aid applications	6.25	3.13	28.13	53.13	9.38
Advice about enrolling in college/vocational training	0	3.13	28.13	56.25	12.50
Family Stability/Self-Sufficiency					
More parent education programs	3.13	0	34.38	50	12.5
Programs that teach people to be self-sufficient	0	0	18.75	71.88	9.38
More teen pregnancy prevention programs	3.13	3.13	28.13	56.25	9.38
Information and Referral					
Programs that help people find services they need	6.25	0	25	62.5	6.25
Emergency Services					
Programs that quickly help people in crisis	3.13	6.25	12.50	75	3.13
Income Management					
Programs that teach children to manage money/credit	3.13	0	15.63	71.88	9.38
Programs that teach adults to manage money/credit	3.13	0	12.50	75	9.38

Top High Needs Identified by Community Residents in Non-CSBG Counties

Top needs are the needs for which at least 71.88% of respondents rated the need as high.

Three of the top five needs are related to jobs (family-supporting wages, paid sick leave, and jobs with benefits).

Need	Percent of Respondents Identifying the Need
1. Jobs paying wages that can support a family	78.13%
2. Jobs with paid sick leave	78.13%
3. Affordable health insurance	78.13%
4. Jobs with benefits	75.0%
5. Financial literacy education for adults (money management)	75.0%
6. Programs that quickly help people in crisis	75.0%
7. Affordable housing for seniors	71.88%
8. Affordable housing for people with disabilities	71.88%
9. Affordable housing for low-income families	71.88%
10. More drug/alcohol treatment services	71.88%
11. Financial literacy education for children (money management)	71.88%
12. Programs that teach self-sufficiency skills	71.88%

No or Low Needs in Non-CSBG Counties: Most needs were either moderate or high need. The percentage of respondents identifying a need as low or no need was well below 20 %. The largest number of low or no need responses (31.26%) was for “additional grocery stores selling fresh produce.”

**Sites in Non-CSBG Counties in Need of Additional Head Start/Child Care
Programs/Facilities**

Union: Big Ridge, Early Head Start throughout the county

Hawkins: Mooresburg, Bulls Gap, Surgoinsville

Campbell: Jellico

Note: No other non-CSBG counties were identified as in need of additional Head Start or child care programs/facilities.

Additional Needs/Comments by Non-CSBG Counties

Union: Afterschool programs for school-age children

Hawkins: Food backpacks for children

Blount: Vision and dental care

Harlan: More help for senior citizens.

There were no comments from residents in the other non-CSBG counties.

Comparing Top Needs of CSBG and Non-CSBG Counties

The table below shows differences and similarities in the rankings of needs by CSBG and non-CSBG county residents.

Rank	CSBG Counties	Non-CSBG Counties
1	Affordable health insurance	Jobs paying wages that can support a family
2	Jobs with benefits	Jobs with paid sick leave
3	Jobs paying wages that can support a family	Affordable health insurance
4	Child care that is affordable to low-income families	Jobs with benefits
5	Jobs with paid sick leave	Financial literacy education for adults (money management)
6	Financial literacy education for children (money management)	Programs that quickly help people in crisis
7	Affordable housing for low-income seniors	Affordable housing for seniors
8	Assistance paying utility costs	Affordable housing for people with disabilities
9	Financial literacy for adults (money management)	Affordable housing for low-income families
10	Affordable housing for low-income families	More drug/alcohol treatment services

CSBG and non-CSBG counties identified many of the same needs – jobs with employee benefits, affordable health insurance, affordable housing for seniors and families, jobs paying family-supporting wages, jobs offering sick leave, and financial literacy education for children (CSBG counties and for adults (non-CSBG counties). Non-CSBG counties identified a high need for affordable housing for low-income people of all ages. **Unique to CSBG Counties:** Assistance with utility payments and child care that is affordable to low-income families. **Unique to Non-CSBG Counties:** More drug/alcohol treatment services and programs that help people in crisis.

4. DCEA Clients: Community Needs Assessment Results

Overview of DCEA's Clients

In FY 2018/19, DCEA provided services to 26,850 individuals living in 10,835 households.

For the percentage calculations in the following tables, the base number is 26,850 (individuals) minus the number of persons whose status was not known or not reported. The base number for families/households is 10,835 minus the number of persons whose status was not known or was not reported.

Age		
Age	Number	Percent
0-5	2,524	11%
6-13	3,598	16%
14-17	2,229	10%
18-24	2,014	9%
25-44	5,236	23%
45-54	2,658	12%
55-59	1,557	7%
60-64	1,395	6%
65-74	725	3%
75+	779	3%

Unknown or not reported	4,135
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Educational Attainment		
Educational Level Ages 14-24	Number	Percent
Grades 0-8	679	19%
Grades 9-12/non-graduate	1,315	36%
High school graduate/equivalency	424	12%
12 th grade, plus some postsecondary	1,146	32%
2 or 4-year college graduate	30	1%
Graduate of other postsecondary school	13	

Unknown or not reported	636
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Educational Attainment		
Educational Level Ages 25 and Older	Number	Percent
Grades 0-8	2,373	15%
Grades 9-12/non-graduate	2,143	13%
High school graduate/equivalency	4,451	28%
12 th grade, plus some postsecondary	5,605	35%
2 or 4-year college graduate	1,154	7%
Graduate of other postsecondary school	264	2%
Unknown or not reported	495	

Race		
Race	Number	Percent
White	22,554	91%
Black or African-American	967	4%
American Indian or Alaska Native	54	.2%
Asian	27	.02%
Native Hawaiian and other Pacific Islander	33	.01%
Other	644	3%
Multi-race	584	2%
Unknown or unreported	1,987	

Ethnicity		
Ethnicity	Number	Percent
Hispanic, Latino, or Spanish Origin	1,342	6%
Not Hispanic, Latino, or Spanish Origin	21,480	94%
Not known or not reported	4,028	

Health Insurance: 64% of clients had some form of health insurance. 8% had no health insurance, and 28% did not report on their health insurance status. 24% had Medicaid, and 18% had Medicare. 11% were covered under the State’s Children’s Health Insurance Program. Other sources of health insurance include employment-based, direct purchase, State Health Insurance for Adults, and military health care.

Disability: 25% of clients received Social Security Disability Income (SSDI), indicating a substantial number of clients with severe disabilities.

Family or Household Type		
Family/Household Type	Number of Families/Households	Percent
Single parent female	1,625	17%
Single parent male	173	2%
Two parent household	1,517	16%
Single person	4,343	45%
Two adults, no children	1,390	14%
Non-related adults with children	43	.4%
Multi-generational	379	4%
Other	173	2%
Not known or not reported	1,192	

Family Size		
Number of Persons in Family	Number of Families/Households	Percent of Families/Households
One	4,343	44%
Two	1,842	19%
Three	1,409	14%
Four	1,084	11%
Five	672	7%
Six or more	553	5%
Not known or not reported	932	

Employment

22% of clients age 18 and older were employed full-time. 9% were employed part-time. The remaining 69% of clients were unemployed.

Source of Family or Household Income (Other Than Employment)

The top three sources of non-employment income were Supplemental Security Income (33%), Social Security (44%), and Social Security Disability (25%). Only 4% of households received Temporary Assistance to Needy Families (TANF).

Level of Income (Families or Households)		
Level of Income as Percentage of HHS Poverty Guidelines	Number of Families/ Households	Percent of Families/Households
Up to 50%	1,896	21%
51% to 75%	1,842	20%
76% to 100%	2,600	29%
101% to 125%	1,409	16%
126% to 150%	737	8%
151% to 175%	184	2%
176% to 200%	108	1%
201% to 250%	173	2%
250% and over	87	1%
Not known or not reported	1,799	

2020 DHHS Poverty Guidelines by Family Size	
Persons in Family/Household	100% Poverty Guideline
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120
For families/households with more than 8 persons, add \$4,160 for each additional person.	

59% of families or households served by DCEA had incomes at or below 100% of the federal poverty level.

Housing

42% of families or households owned their homes. 50% were renters. Less than 1% were homeless. 4% lived in other permanent housing. 4% had other unspecified living arrangements.

Client Surveys

DCEA's clients were asked to rate the importance of various services to their households. The listed services are those that move individuals and families along a continuum from in-crisis or at-risk status to self-sufficiency. Clients also described additional services that were not listed in the written survey. Clients then rated the services that their households had accessed or tried to access as easy to obtain or hard to obtain. A total of 1,084 clients responded to the surveys.

Importance of Services: Percentage Responses of Clients in DCEA's CSBG Counties Number Responding: 618

	Not important			Extremely important	
	Percent				
	1	2	3	4	5
Mortgage/rental assistance	30.74	5.18	18.84	13.92	39.32
Lower cost child care	56.63	5.18	8.74	5.83	23.62
Basic education (GED, Adult Education, English as a Second Language)	55.18	6.15	7.77	8.74	22.17
Legal help	43.69	8.9	13.59	12.62	21.20
Help buying gas	41.42	11.17	15.37	12.3	19.74
Food (help getting enough food)	21.68	8.58	13.11	16.67	39.97
Affordable housing	24.48	4.37	8.90	11.00	47.25
Affordable medical care	19.09	5.66	9.44	12.30	53.40
Affordable dental care	17.80	5.99	10.19	11.97	54.05
Help with heating and electric bills	22.49	6.96	11.81	12.94	45.79
Mental health services/family counseling	39.97	9.22	13.75	10.52	26.54
Drug/alcohol treatment and counseling	63.59	4.69	7.61	6.96	17.15
Help finding a job	55.99	7.28	10.68	9.55	16.50
Parenting support	58.41	6.47	9.87	9.55	15.7
Preschool education	52.75	3.07	7.44	6.47	30.26
Job training	56.15	5.50	11	8.41	18.93
Enrolling in college or technical school	52.27	5.83	8.41	13.27	20.23

**2020 Importance of Services: Percentage Responses of Clients in DCEA's Non-CSBG
Counties Number Responding: 466**

	Not important		Extremely important		
	Percent				
	1	2	3	4	5
Mortgage/rental assistance	27.68	9.44	18.67	12.02	32.19
Lower cost child care	57.08	9.44	12.66	7.30	13.52
Basic education (GED, Adult Education, English as a Second Language)	47.85	7.08	11.80	13.09	20.17
Legal help	45.06	10.30	15.67	10.52	18.45
Help buying gas	43.56	11.59	17.17	9.87	17.81
Food (help getting enough food)	33.76	10.94	15.45	13.30	28.54
Affordable housing	24.89	6.44	12.88	10.30	45.49
Affordable medical care	17.17	7.51	13.52	14.16	47.64
Affordable dental care	20.39	7.51	13.73	14.16	44.21
Help with heating and electric bills	35.19	7.94	17.60	11.59	27.68
Mental health services/family counseling	45.71	9.66	13.73	10.52	20.39
Drug/alcohol treatment and counseling	62.02	7.94	9.23	7.30	13.52
Help finding a job	59.94	7.08	14.81	10.52	12.66
Parenting support	62.88	8.37	11.80	7.08	9.87
Preschool education	61.80	6.65	8.80	6.87	15.88
Job training	54.51	7.94	15.02	9.87	12.66
Enrolling in college or technical school	42.70	5.58	13.30	15.88	22.53

The top ten services identified as “extremely important” to their households by DCEA’s clients in **CSBG counties** are listed below.

Extremely Important Services: CSBG Counties		
Rank	Service	Percent Identifying the Service as Extremely Important
1	Affordable dental care	54.05
2	Affordable medical care	53.40
3	Help paying utility bills	45.79
4	Affordable housing	47.25
5	Food assistance	39.97
6	Mortgage or rental assistance	39.32
7	Preschool education	30.26
8	Mental health services/family counseling	26.54
9	Adult education/English as a Second Language, high school equivalency classes	22.17
10	Legal help	21.20

Affordable dental and medical care were the most important needs. Housing (utility costs and mortgage and rental assistance) also ranked high in importance to clients. Food assistance ranked fifth in priority of need. Other services (preschool education, adult education, mental health services, and legal services) were ranked as extremely important by from 21.2 to 30.26% of clients.

The top ten services identified as “extremely important” to their households by DCEA’s clients in **non-CSBG** counties are listed below.

Extremely Important Services: Non-CSBG Counties		
Rank	Service	Percent Identifying the Service as Extremely Important
1	Affordable medical care	47.64%
2	Affordable housing	45.49%
3	Affordable dental care	44.21%
4	Mortgage/rental assistance	32.19%
5	Food assistance	28.54%
6	Help with utility costs	27.68%
7	Help enrolling in college or technical school	22.53%
8	Mental health/family counseling services	20.39%
9	Adult education, English as a Second Language, high school equivalency classes	20.17%
10	Legal help	18.45%

Affordable medical care, housing, and affordable dental care were extremely important to clients in non-CSBG counties. A little over 30% identified mortgage or rental assistance as extremely important. Food assistance ranked fifth in importance. The remaining services (help with utility costs, college/technical school enrollment assistance, mental health and family counseling, adult education at all levels, and legal help) were extremely important to less than 30% of clients.

Services That Were Not Important to Clients

DCEA's clients in CSBG and non-CSBG counties identified many supportive services as "not important" to their households. The top ten unimportant services are listed below.

Top Ten Services That Are Not Important: CSBG Counties		
Rank	Service	Percent Identifying the Service as Not Important
1	Drug/alcohol treatment services	63.59%
2	Parenting support	55.99%
3	Lower cost child care	56.63%
4	Job training	56.15%
5	Help finding a job	55.99%
6	Adult education at all levels	55.18%
7	Help enrolling in college or technical school	52.27%
8	Legal help	43.69%
9	Help paying for gas	41.42%
10	Mental health services/family counseling	39.97%

63.59% of clients in the CSBG counties did not think drug and alcohol treatment services were important to their households. Over half said that adult education, help in enrolling in college or technical school, help in finding a job, lower cost child care, and job training were not important services. Over 40% said that legal help and help in paying for gas costs were not important. 39.97% said mental health and family counseling services were not important to their households.

Top Ten Services That Are Not Important: Non-CSBG Counties		
Rank	Service	Percent Identifying the Service as Not Important
1	Parenting support	62.88%
2	Drug/alcohol treatment services	62.02%
3	Preschool education	61.80%
4	Help finding a job	59.94%
5	Lower cost child care	57.08%
6	Job training	54.51%
7	Adult education at all levels	47.85%
8	Mental health and family counseling services	45.71%
9	Help buying gas	43.56%
10	Help enrolling in college or technical school	42.70%

More than 60% of clients in the non-CSBG counties did not identify a need for parenting support, drug or alcohol treatment services, or preschool education. Over half of clients said that lower cost child care and job training were not important to their households. Over 40% said that adult education, mental health and family counseling services, help in paying for gas, and help in enrolling in college or technical school were not important.

Needs Not Included in the Written Survey: CSBG and Non-CSBG Counties

Clients were asked to describe their household's need for services in the past year other than those listed in the survey. Clients from the listed counties responded.

County of Respondent	Unmet Need
Hamblen (CSBG)	Vision assistance
Jefferson (CSBG)	Vision assistance, water deposits, auto and rental insurance assistance
Grainger (CSBG)	Assistance paying medical bills
Sevier (CSBG)	Assistance with water bills, automobile care and maintenance
Monroe (CSBG)	Assistance with property taxes, hygiene items, weatherization
Cocke (CSBG)	Home repair, home cleaning service
Scott (Non-CSBG)	Family counseling/therapy, parenting support, Internet access for school work

Ease of Obtaining Services

Clients rated services they had accessed or tried to access in terms of the ease or difficulty in obtaining the service, with 1 being the hardest to obtain and 5 being the easiest to obtain. If respondents had not tried to access the service, they marked “don’t know.”

Ease of Obtaining Services

2020 Percentage Responses of Clients in DCEA’s CSBG

Counties Number Responding: 618

Very hard

Very easy

	Percent					
	1	2	3	4	5	Don’t Know
Mortgage/rental assistance	15.21	8.41	16.34	7.44	14.24	38.35
Lower cost child care	15.70	5.50	10.52	4.85	7.61	55.83
Basic education (GED, Adult Education, English as a Second Language)	8.25	3.24	11.49	9.39	12.46	55.18
Legal help	16.18	6.96	15.70	5.83	9.55	45.79
Help buying gas	20.39	8.90	11.33	5.83	8.41	45.15
Food (help getting enough food)	9.22	6.63	18.61	19.58	27.18	18.77
Affordable housing	18.61	10.68	16.99	10.84	15.21	27.67
Affordable medical care	19.09	9.22	15.21	10.84	19.90	25.73
Affordable dental care	27.67	9.55	13.11	8.09	16.18	25.40
Help with heating and electric bills	13.92	7.12	17.48	14.56	19.58	27.35
Mental health services/family counseling	11.33	5.18	15.05	8.74	14.89	44.82
Drug/alcohol treatment and counseling	10.19	4.53	10.36	5.18	11	58.74
Help finding a job	9.06	6.31	16.34	6.8	9.87	51.62
Parenting support	10.36	4.05	12.78	5.66	10.68	56.47
Preschool education	8.9	2.27	9.71	10.84	18.45	49.84
Job training	9.55	4.53	14.40	5.34	10.19	55.99
Enrolling in college or technical school	10.68	4.21	11.49	9.87	12.46	51.29

2020 Ease of Obtaining Services
Percentage Responses of Clients in DCEA's Non-CSBG Counties
Number Responding: 466

	Very hard			Very easy		
	Percent					
	1	2	3	4	5	Don't Know
Mortgage/rental assistance	10.09	6.01	15.88	9.44	12.88	45.71
Lower cost child care	9.87	5.58	9.87	8.80	4.94	60.94
Basic education (GED, Adult Education, English as a Second Language)	5.79	2.15	10.94	19.10	11.80	50.21
Legal help	9.44	8.37	12.88	9.01	9.01	51.29
Help buying gas	11.80	7.30	10.30	13.95	10.30	46.35
Food (help getting enough food)	7.51	4.29	16.09	22.32	22.32	27.42
Affordable housing	9.44	6.22	16.52	16.09	24.68	27.04
Affordable medical care	12.45	11.80	16.52	15.45	17.17	26.61
Affordable dental care	15.67	11.59	15.88	14.38	15.88	26.61
Help with heating and electric bills	9.66	6.65	13.73	15.45	14.38	40.13
Mental health services/family counseling	7.73	5.36	11.59	13.73	11.80	49.79
Drug/alcohol treatment and counseling	7.08	3.65	10.73	7.73	8.8	62.02
Help finding a job	8.15	6.44	14.59	15.02	7.30	48.50
Parenting support	7.3	3.43	9.44	9.66	8.80	6.37
Preschool education	6.87	2.36	8.37	14.81	10.94	56.65
Job training	6.44	4.08	14.59	13.09	7.08	54.72
Enrolling in college or technical school	7.94	3.22	14.59	17.38	10.30	46.57

Ease of Obtaining Services in CSBG Counties

Less than 20% of respondents said that any service was very easy to obtain. The highest percentage of “very easy to obtain” responses was for food assistance (27.18%), followed by affordable medical care (19.90%), and help with utility costs (19.58%). The remaining responses ranged from a low of 7.61% for lower cost child care to a high of 16.18% for affordable dental care.

Ease of Obtaining Services in Non-CSBG Counties

Less than 24.68% of clients in non-CSBG counties said that any service was very easy to obtain. The highest percentage of “very easy to obtain” responses was for affordable housing (24.68%) and food assistance (22.32%). The remaining responses ranged from a low of 7.08 for job training to a high of 17.17% for affordable medical care.

Don’t Know Responses

In both the CSBG and non-CSBG counties, the majority of responses were in the “don’t know” category, indicating that the respondent did not have knowledge of the service, had never used the service, and/or was not comfortable rating the relative ease of obtaining the service.

Open-Ended Questions

The survey contained open-ended questions so that clients could add additional barriers or comments about services. There were no responses to the open-ended questions.

Focus Groups: Youth served by Talent Search in Claiborne County, Tennessee, and Bell County, Kentucky

Talent Search conducted focus groups to determine community needs.

Question: What are some things that would make your county a better place to live or work?

Claiborne County

A more accepting community of those who are not like everyone else.

Better hospital/medical resources, such as a place someone can go and talk to a person for free about what kind of medical care they may need or what may be available to them.

More economic mobility.

More recreational activities for teenagers to keep them from doing illegal things.

More sexual education for teenagers and not making it so hush hush.

Bell County

Bell County should become more diverse and accepting.

A safe community space so we can all gather to enjoy things outside or even inside.

More recreational activities to keep them out of trouble.

Better sidewalks.

Need for a place for safe needle exchange to help those who are not going to give up drugs to be safer and healthier while they are doing drugs.

More safe and clean places for the homeless to go at night so they are not sleeping under bridges or on the streets.

Question: What are the most pressing problems affecting families in your community?

Claiborne County

The use of drugs and alcohol across all age groups.

People using cell phones too much and not communicating in person.

The lack of work ethic to help people empower themselves.

An inconsistency in what is offered to everyone. Every day we see people with certain names and from certain backgrounds being offered more than the people who actually need the help that is available.

Lack of transparency in local government.

People not caring for their young children and people not knowing how to parent.

Bell County

Drug use is out of control. Dirty needles are everywhere and you can't feel comfortable going outside to do things because of this.

There are so many homeless that just going out to eat or shopping you don't feel safe because they are from outside of the community.

Bell County has a big problem with ignorance and not listening/learning. If we had more opportunities for people to learn about things and ask questions, then we would not have the hate. There are not a lot of good jobs in Bell County/not enough help to find jobs/training for jobs is low. The low cost housing that is available is in demand but it is no in good shape and a lot looks like slum housing. We need more reliable housing options that are not going to break the bank for families.

There is an overall lack of community input that is listened to. As a community we need to be able to better communicate.

People not watching their kids or taking care of them. There are not enough affordable child care options, and many parents need some kind of parenting class to properly care for their kids. There are also not a lot of safe places to take little kids to play outside.

5. DCEA Board of Directors: Community Needs Assessment Results

24 of 27 DCEA Board of Directors members (representing the six CSBG counties) completed a survey identifying a range of community needs from “no need” to “high need.” When board members were unsure of a need, they marked “don’t know.” Board members also listed additional needs and the strengths and assets of their communities. If additional preschool programs were listed as an unmet need, respondents were asked to identify locations in the county in need of more preschool services.

All CSBG Counties					
Community Needs	No Need	Low Need	Moderate Need	High Need	Don't Know
Additional services are needed to help elderly people and people with disabilities remain in their homes (preventing institutionalization).	4.17%	4.17%	33.33%	58.33%	0%
Additional programs are needed to help pre-school children develop the foundational skills required for school readiness.	0	4.17%	37.5%	50%	8.33%
Additional programs are needed to help at-risk youth complete high school and enroll in postsecondary education/training and/or obtain a job.	0	4.17%	33.33%	58.33	4.17%
More services are needed to help people of all ages improve their health and nutrition.	0	4.17%	33.33%	58.33%	4.17%
Programs are needed that will teach people of all ages to manage their money responsibly.	0	0%	33.33%	62.50%	4.17%
Alternatives to payday lenders and high cost check cashing services are needed.	0	16.67%	12.5%	54.17%	16.67%
More adults need to increase literacy/numeracy skills to levels required for a GED or HiSET credential.	0	4.17%	54.17%	33.33%	8.33%
More English as a Second Language classes are needed.	0	16.67%	41.67%	25%	16.67%
Additional programs are needed to train and place low-income youth and adults in high-demand jobs.	0	4.17%	41.67%	50%	4.17%
More programs are needed in elementary, middle, and high schools to prepare students for a career.	0	0	41.67%	54.17%	4.17%

Community Needs	No Need	Low Need	Moderate Need	High Need	Don't Know
Parents need to improve their parenting skills.	0	0	25.00%	70.83%	4.17%
We need programs that help ex-juvenile offenders complete their education, make restitution to the community, and get good jobs.	0	0	37.5%	62.5%	0
We need programs that help adult ex-offenders become law-abiding citizens.	0	0%	37.5%	58.33%	4.17%
Low-income families and the elderly need additional safe, decent, and affordable housing.	0	0%	33.33%	66.67%	0%
More and better transportation is needed to help low-income people get to work, school, and community services.	0	4.17%	45.83%	45.83%	4.17%
People need jobs paying wages that can support a family.	0	0	12.5%	87.50%	0
Elderly people need additional convenient, safe, and reliable transportation options.	0	0	41.67%	58.33%	0
More programs are needed to help people become small business owners.	0	8.33%	54.17%	12.5%	25%
We need to help current employers create more jobs.	0	12.50%	20.83%	58.33%	8.33%
We need to attract new employers to the county.	0	8.33%	20.83%	70.83%	0
More services are needed for domestic abuse victims.	0	0	58.33%	37.50%	4.17%
More services are needed to prevent child abuse.	0	0	37.50%	58.33%	4.17%
Senior Citizens Centers are needed.	0	25%	41.67%	29.17%	4.17%
Water systems need improvements.	0	12.5%	33.33%	33.33%	20.83%
Streets and roads need improvements.	0	8.33%	29.17%	62.5%	0
Sewer systems need improvements.	0	8.33%	41.67%	29.17%	20.83%
Fire stations/equipment need improvements.	4.17%	12.5%	37.5%	29.17%	16.67%

Community Needs	No Need	Low Need	Moderate Need	High Need	Don't Know
Parks and public recreational facilities are needed and/or need improvements.	0	16.67%	62.5%	12.5%	8.33%
More substance abuse prevention services are needed.	0	0	16.67%	83.33%	0
More mental health services are needed.	0	0	29.17%	66.67%	4.17%
More substance abuse treatment services are needed.	0	0	16.67%	83.33%	0
More crime prevention programs are needed.	0	4.17%	25%	66.67%	4.17%
We need more dentists in the county.	4.17%	16.67%	54.17%	12.50%	12.50%
We need additional programs that help link low-income people to needed supportive services, such as health care, transportation, child care, and educational and employment services.	0	0	37.5%	58.33%	4.17%
We need more programs that help families learn how to live productive, self-sufficient lives.	0	0	37.5%	54.17%	8.33%
More teen pregnancy prevention programs are needed.	0	0	54.17%	33.33%	12.5%
More programs are needed that quickly help people in crisis/emergency situations.	0	4.17%	41.67%	50%	4.1%
We need more law enforcement personnel.	4.17%	12.5%	20.17%	29.17%	25%
We need more doctors and/or nurse practitioners in the county.	4.17%	16.67%	29.17%	29.17%	20.83%
We need improved air quality.	4.17%	20.83%	45.83%	25%	4.17%
We need improved water quality.	0	20.83%	45.83%	25%	8.33%

Discussion and Key Findings: Needs in All CSBG Counties

Top Ten Needs Identified by the Board of Directors		
Rank	Need	Percent High Need
1	Jobs that pay wages that can support families	87.7%
2, 3	More substance abuse prevention services More substance abuse treatment services	83.3%
4, 5	Programs that teach parenting skills Attracting new employers to the counties	70.8%
6,7,8	More mental health services More crime prevention programs Affordable housing for low-income families and the elderly	66.67%
9,10	Programs that teach people of all ages to manage money responsibly Improvements in streets/roads Programs to help juvenile offenders complete their education, make restitution to the community, and get good jobs	62.5%

Improvements in economic development (attracting additional employers to the counties) and the financial well-being of workers (jobs that pay family supporting wages) were high priority needs. Recognizing the depth of the problem of opioid and other substance misuse disorders in the counties, the board identified substance abuse prevention/treatment and mental health services as high priorities. At the community level, improvements in affordable housing, streets/roads and in crime prevention were priorities. On an individual level, financial literacy education, programs to help juvenile offenders become responsible adults, and parenting skills education were identified as high priorities.

Percentage of Board Member Responses by County Represented

High Need Ratings

Community Needs	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier	Average
Additional services are needed to help elderly people and people with disabilities remain in their homes (preventing institutionalization).	50%	100%	33.3%	80%	50%	25%	56.38%
Additional programs are needed to help pre-school children develop the foundational skills required for school readiness.	75%	50%	0	40%	50%	75%	48.33%
Additional programs are needed to help at-risk youth complete high school and enroll in postsecondary education/training and/or obtain a job.	75%	0	66.67%	60%	50%	100%	58.61%
More services are needed to help people of all ages improve their health and nutrition.	75%	25%	100%	100%	25%	25%	58.33%
Programs are needed that will teach people of all ages to manage their money responsibly.	75%	50%	100%	60%	50%	50%	64.17%
Alternatives to payday lenders and high cost check cashing services are needed.	50%	25%	100%	60%	25%	75%	55.83%
More adults need to increase literacy/numeracy skills to levels required for a GED or HiSET credential.	75%	0	33.33%	60%	25%	0	32.22%
More English as a Second Language classes are needed.	25%	0	0	80%	0	25%	21.67%
Additional programs are needed to train and place low-income youth and adults in high-demand jobs.	75%	25%	66.67%	40%	50%	50%	50.00%
More programs are needed in elementary, middle, and high schools to prepare students for a career.	25%	25%	33.33%	100%	75%	50%	51.39%
Parents need to improve their parenting skills.	100%	0	100%	80%	100%	50%	71.67%

Need	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier	Average
We need programs that help ex-juvenile offenders complete their education, make restitution to the community, and get good jobs.	100%	0	100%	60%	75%	50%	64.17%
We need programs that help adult ex-offenders become law-abiding citizens.	75%	0	100%	60%	75%	50%	60.00%
Low-income families and the elderly need additional safe, decent, and affordable housing.	50%	50%	100%	100%	75%	25%	66.67%
More and better transportation is needed to help low-income people get to work, school, and community services.	50%	25%	66.67%	80%	25%	25%	45.28%
People need jobs paying wages that can support a family.	100%	75%	66.67%	100%	75%	100%	86.11%
Elderly people need additional convenient, safe, and reliable transportation options.	75%	25%	66.67%	100%	50%	25%	56.95%
More programs are needed to help people become small business owners.	25%	0	0	20%	25%	0	11.67%
We need to help current employers create more jobs.	75%	75%	33.33%	60%	75%	25%	57.22%
We need to attract new employers to the county.	100%	75%	33.33%	80%	75%	50%	70.39%
More services are needed for domestic abuse victims.	75%	0	33.33%	40%	25%	50%	37.22%
More services are needed to prevent child abuse.	75%	50%	33.33%	80%	50%	50%	52.22%
Senior Citizens Centers are needed.	50%	0	33.33%	40%	25%	25%	28.89%
Water systems need improvements.	25%	50%	0	40%	50%	25%	31.67%
Streets and roads need improvements.	100%	75%	33.33%	80%	50%	25%	60.56%
Sewer systems need improvements.	25%	50%	0	20%	25%	50%	28.33%
Fire stations/equipment need improvements.	75%	25%	33.33%	20%	25%	0	29.72%

Need	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier	Average
Parks and public recreational facilities are needed and/or need improvements.	0	0	33.33%	40%	0	0	12.2%
More substance abuse prevention services are needed.	100%	50%	100%	100%	50%	100%	83.33%
More mental health services are needed.	75%	50%	100%	60%	50%	75%	68.33%
More substance abuse treatment services are needed.	100%	75%	100%	100%	50%	75%	83.33%
More crime prevention programs are needed.	75%	100%	33.33%	60%	50%	75%	65.56%
We need more dentists in the county.	0	0	66.67%	20%	0	0	14.45%
We need additional programs that help link low-income people to needed supportive services, such as health care, transportation, child care, and educational and employment services.	75%	25%	66.67%	100%	25%	50%	56.95%
We need more programs that help families learn how to live productive, self-sufficient lives.	75%	25%	66.67%	80%	50%	25%	53.61%
More teen pregnancy prevention programs are needed.	25%	25%	33.33%	40%	25%	50%	33.06%
More programs are needed that quickly help people in crisis/emergency situations.	75%	0	33.33%	60%	50%	75%	48.89%
We need more law enforcement personnel.	75%	0	33.33%	40%	0	25%	28.89%
We need more doctors and/or nurse practitioners in the county.	50%	25%	0	20%	25%	50%	28.33%
We need improved air quality.	25%	0	33.33%	40%	0	50%	24.72%
We need improved water quality.	25%	0	33.33^	60%	0	25%	28.33%

Community needs that averaged 50% or more across the six CSBG counties are shown in the shaded areas. This table can also be used to target services in the greatest areas of need. For example, 25% of Sevier County board members identified a need for additional services to help elderly people and people with disabilities remain in their homes, while 100% of Grainger County's board members indicated that this is a high need.

Assets in Each County

Board members identified assets in their counties, as listed below.

Hamblen: DCEA programs, Boys and Girls Clubs, the public school system, educational opportunities for both young and old, and Morristown-Hamblen Hospital (Covenant Health)

Sevier: Lots of jobs (but with too low wages), business and employment opportunities

Monroe: Tourism

Grainger: Agriculture, Manufacturers (Clayton Homes/Norris Industries, Sexton Manufacturing, Industrial Park, J&F Mechanical, Dalton Hydraulic), hardworking people

Cocke: No assets listed

Jefferson: Very close knit community (people helping people), Senior Citizen program

Additional Needs Not Listed in the Survey

Board members listed needs that were not covered by the survey questions.

Hamblen: Additional recreational activities in low-income areas

Sevier: Homeless issues, activities for teenagers, better/more transportation to health care for the elderly

Monroe: Affordable alternatives in health care, adult day care, work training programs

Grainger: More awareness about the value of education and workforce development

Cocke: No additional needs listed

Jefferson: No additional needs listed

Locations for Additional Pre-School or School-Based Programs

Board members who identified pre-school or K-12 programs as a need were asked to list locations that would benefit from additional school-based programs.

Jefferson: Rural areas

Sevier: Pigeon Forge (Hispanic families), City of Sevierville

Monroe: Madisonville, Sweetwater, Tellico Plains, Vonore

Grainger: Washburn, Blaine

Low or No Need Items

Needs that were identified as "no need" are shown in the table below.

Need	Percent Responding No Need
Pre-school programs to foster school readiness	4.17%
Fire stations/equipment improvements	4.17%
More law enforcement personnel	4.17%
More dentists in the county	4.17%
More doctors and/or nurse practitioners	4.17%
Improved air quality	4.17%

The top eleven needs identified as "low need" are shown in the table below. Cut-off: 12.5% or more.

Need	Percent Responding Low Need
Improved air quality	20.83%
Improved water quality	20.83%
More English as a Second Language classes	16.67%
More dentists in the county	16.67%
More doctors or nurse practitioners	16.67%
Additional parks or recreational facilities and/or improvements in existing facilities	16.67%
Alternatives to payday lenders and high cost check cashing services	16.67%
Helping current employers create more jobs	12.5%
Improvements in water systems	12.5%
More law enforcement personnel	12.5%
Improvements in fire stations/equipment	12.5%

No or Low Needs Identified by Board Members

The majority of board members identified most needs as “moderate,” “high need,” or “don’t know.” At least one board member in each county identified the following needs as “no need” or “low need.”

Need	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier
Streets and roads need improvement			X		X	
More dentists needed	X			X	X	X
More programs to help people in crisis/emergencies					X	
More law enforcement personnel					X	X
More doctors/nurse practitioners					X	X
Improved air quality			X		X	X
Improved water quality	X		X		X	X
Alternatives to payday lenders/cash checking services		X				
Additional programs for at-risk youth					X	
More programs to help small business owners					X	
More senior citizens centers		X	X		X	X
Improved water systems		X				
More and/or improved parks/public recreation					X	X

Need	Cocke	Grainger	Hamblen	Jefferson	Monroe	Sevier
Sewer systems need improvement			X		X	
Fire stations/equipment need improvement			X		X	X
Additional services to help elderly/disabled remain in their homes				X		
Additional preschool services to promote school readiness			X			
More services to improve health and nutrition		X				
Helping current employers to create new jobs					X	X
Need to attract new employers to the county					X	X
More crime prevention services			X			

Number of No Need or Low Need Responses by County

Cocke County and Jefferson County board members reported that two need factors were low need or no need. Grainger County members reported four low or no need factors. Hamblen reported eight; Monroe reported fourteen; and Sevier ten.

6. Customer Satisfaction

% Clients/Customers Answering Affirmatively: Satisfaction with Services					
Program	Helped in timely manner	Treated with respect and understanding	Got the information/services needed	Informed about other DCEA services available	Would recommend program to family/friends
*21 st Community Learning Centers (Afterschool)	99%	100%	97%	88%	98%
*Lottery for Education Afterschool Program	100%	100%	100%	92%	99%
*Educational Opportunity Centers	100%	100%	100%	97%	100%
*Head Start Parents	100%	100%	99%	96%	100%
Low Income Home Energy Assistance Program	99%	100%	99%	85%	99%
*Affordable Housing Program	99%	99%	98%	80%	98%
Neighborhood Service Centers	98%	100%	100%	92%	100%
Retired Senior Volunteer Program	100%	100%	100%	83%	100%
Senior Nutrition Program	97%	100%	99%	81%	100%
*Talent Search	99%	100%	100%	Not applicable	Not applicable
*Sexual Risk Avoidance Education Program (Teen Outreach Program)	97%	98%	97%	82%	97%
*Upward Bound	99%	99%	100%	95%	99%
Average	98.9%	99.7%	99.1%	88.5%	98%

On average, 98% of DCEA’s clients reported satisfaction with the services they received. The category “informed about other DCEA services available” received the lowest scores (average 88.5%). This was due in part to the fact that some programs (marked with an asterisk) operated in counties not served by Community Services Block Grant funded services provided by Neighborhood Service Centers or the Senior Nutrition Program. Programs may find the results shown in the table useful in identifying strengths to build upon and weaknesses to be addressed as they conduct their continuous improvement activities.

Number of DCEA Clients Responding to the Surveys

Total: 1,300

21 st Century Community Learning Centers	107
Lottery for Afterschool Education Program	66
Affordable Housing Program	167
Educational Opportunity Centers	200
Head Start	142
Low Income Home Energy Assistance Program	140
Neighborhood Service Centers	100
Retired Senior Volunteer Program	29
Senior Nutrition Program	77
Sexual Risk Avoidance Education Program (Teen Outreach Program)	120
Upward Bound	152

Comments Made by Clients

Parents of 21st Century Learning Centers participants reported that staff members “are great” and that they “love that the staff is understanding of their children’s needs.”

Affordable Housing Program tenants love their apartments. One tenant commented, “I recommend Douglas-Cherokee. I love my apartment that is now home. I appreciate and respect our apartment manager as she is always there to lift me up, listen, and to do whatever I need done. I have been here ten years and she has helped me through many storms of my life. Thank you all for your help!”

Educational Opportunity Centers clients said they were “helped in a timely manner” and that “this is a much needed service” in their community.

Head Start parents commented, “Thank you for allowing my child to attend Head Start and taking the time to get my son the speech class that he needed.” “Head Start has helped my son grow beyond measure.” 100% “would recommend this program to anyone.”

Parents of children enrolled in the Lottery for Afterschool Education Program reported that “LEAPs is a great program” and that their “kids love making science experiments, working on computers, and making friends.” Moms especially liked the homework help and the daily snacks their child received.

One clients served by the Retired Senior Volunteer Program said, “This is an excellent resource for the community. The staff is very professional and knowledgeable, courteous and respectful.” Another commented, “I don’t think you can do any better job. You do great as you are. It’s a good service for disabled people.”

Senior Nutrition clients receiving home-delivered meals commented, “The food is much better now that it is being cooked in the kitchen.” “Volunteers and staff are tremendous. They are very caring and always try to uplift our spirits. They always have a kind word and lots of smiles. Great!” Clients participating in the Senior Nutrition Program’s congregate meals program said they enjoyed meeting new people and making new friends.

Students in the Sexual Risk Avoidance Education Program (Teen Outreach Program) thought the activities were “really fun” and said they would like to have more time in the program.

One participant in Upward Bound commented, “You guys have been a blessing to me and I have loved my four years with you. This program has prepared me for so much and has pushed me forward to want to do great things and help people. Thank you so much. I’m excited to finish this year out and come to the summer program for my last great summer with you guys!”

Talent Search participants reported that they love their advisors and have received a lot of help from them. According to one Talent Search participant, “Talent Search has been a good program for me. I joined when I was a freshman and my adviser has always been open to helping me.”

Educational Opportunity Centers’ clients reported that staff are very helpful and they are able to schedule appointments in a timely manner.

Early Head Start parents commented that staff members are very patient and loving with the children. They reported that their children are having fun while they are learning!

A client of the Low Income Home Energy Assistance Program commented, “What a wonderful program to be able to use when you truly need it. My children and I are super grateful to have access to this resource!” Another client stated, “Your organization has been a blessing to us in our time of need.”

Neighborhood Service Centers clients reported that staff are “so helpful.” They feel the environment is “friendly and makes them comfortable and respected.”

Clients served by both the Neighborhood Service Centers/Low-Income Home Energy Assistance Programs reported that program staff members are very friendly and helpful. Several clients stated they don’t know what they would have done without help from their local Neighborhood Service Center and/or Low-Income Home Energy Assistance Program.

Key Findings

Conditions and Root Causes of Poverty in DCEA's Communities

Conditions of Poverty

Poverty by Age, Gender, and Race/Ethnicity (2018 ACS)

CSBG Counties (Tennessee)

Please refer to pages 12-17 of this report for detailed data on poverty by age, gender, race/ethnicity.

All Age Groups: In DCEA's CSBG counties, the poverty rate for all ages averages 17.8%, with Cocke County reporting the highest poverty rate (24.9%) and Jefferson County the lowest (14%). Poverty rates in all counties equal or exceed the national poverty rate (14.1%). Sevier (15%), Grainger (14.1%), and Jefferson (14%) have poverty rates that are lower than the state rate (16.1%).

Childhood Poverty: 25.8% of children (0-17) in the CSBG counties are poor. Cocke (38.4%) and Hamblen (29.1%) have the highest child poverty rates. Jefferson has the lowest (18.2%). With the exception of Jefferson (18.2%), Grainger (19.5%) and Sevier (21.5%), the CSBG counties have childhood poverty rates that are the same as or that exceed the state's rate (23.3%). With the exception of Jefferson, the CSBG counties have childhood poverty rates that equal or exceed the national rate (19.5%). Children 0-4 in the CSBG counties have the highest poverty rates among all children (31.4%). The poverty rate for children 5- 17 in the CSBG counties is 24.2%.

Youth and Young Adults in Poverty: 22% of youth and young adults between the ages of 18 and 34 in the CSBG counties are poor, compared to 17.2% in the United States and 19.5% in Tennessee. Cocke County has the highest poverty rate for the age group (29.4%). Grainger County has the lowest rate (17.2%).

Seniors in Poverty: Seniors (age 65 and older) in the CSBG counties have the lowest poverty rates of all age groups (9.3%), with Cocke County having the highest poverty rate

(13.2%) and Sevier the lowest (7.3%). In comparison, the poverty rate for seniors in Tennessee is 9.4%. The rate for the U.S. is 9.3%.

Gender: 17.1% of males and 19.7% of females in the CSBG counties live in poverty. Jefferson County has the smallest % of males (14.1%) and the smallest % of females (14%) in poverty. Cocke County reports the largest % of males (22.7%) and the largest % of females (27% in poverty).

Race/Ethnicity: Hispanics/Latinos in the CSBG counties have the highest poverty rates of all races and ethnic groups (31.3%). Hispanics/Latinos in Hamblen County have the highest poverty rates (51.5%). Jefferson County has the lowest rate (22%). In comparison, 24.3% of Hispanics/Latinos in Tennessee and 18.8% in the U.S. are poor.

26.3% of Black/African-Americans in the CSBG counties are poor, with Hamblen County reporting the highest rate (41.9%) and Monroe County the lowest (21.4%). In comparison, 26.4% of Black/African Americans in Tennessee, and 22.5% in the nation are poor.

17.6 % of the white population live in poverty, compared to 12.5% in Tennessee and 10.9% in the nation. Cocke County has the largest % of the white population in poverty (24.6%), and Jefferson has the lowest (13.6 %).

Non-CSBG Counties (Tennessee and Kentucky)

All Age Groups: Blount (8.9%), Bradley (15.4%), Greene (13.6%), Knox (13.1%), Loudon (11.9%), and Putnam (13%) have poverty rates lower than the national rate (14.1%). In DCEA's non-CSBG counties, the poverty rate for all ages is 19.4%, with Bell County, Kentucky, reporting the highest poverty rate (37.1%) and Blount County, Tennessee, the lowest (8.9%). In comparison, Kentucky's poverty rate is 16.9%, Tennessee's is 16.1%, and the nation's rate is 14.1%.

Childhood Poverty: 26.7% of children (0-17) in the non-CSBG counties are poor. Children in Harlan County have the highest poverty rate (47.8%). Putnam County reports the lowest rate (7.1%). 25.8 % of children in the CSBG counties are poor. Tennessee's rate is 23.3%; Kentucky's rate is 23%; and the national rate is 19.5%. In the non-CSBG counties, the poverty rate for children 0-4 is 31.22%, and the poverty rate for children 5-17 is 25.1%. In the CSBG counties, the poverty rate for children 51-7 is 24.2% and for ages 0-4, 31.2%.

Youth and Young Adults in Poverty: 23.6% of youth and young adults between the ages of 18-34 in the non-CSBG counties are poor, compared to 17.2% in the United States, 22.7% in Kentucky, and 19.5% in Tennessee. Bell County, Kentucky, has the highest poverty rate for the age group (48.8%). Greene County in Tennessee has the lowest rate (12.2%).

Seniors in Poverty: In the non-CSBG counties, seniors (age 65 and older) have the lowest poverty rates of all age groups (11.8%), with Harlan County, Kentucky, having the highest poverty rate (19.9%) and Putnam County, Tennessee, the lowest (5.4%). In comparison, the poverty rate for seniors in Tennessee is 9.4%; Kentucky's rate is 10.2%. The rate for the U.S. is 9.3%.

Gender: 17.8% of males and 21.1% of females in the non-CSBG counties live in poverty. Harlan County, Kentucky, has the largest percent of males (34.4%) in poverty. Bell County, Kentucky, has the largest percent of females (40%) in poverty. Blount County, Tennessee, has the smallest percent of males (8.2%) and females (9.7%) in poverty.

Race/Ethnicity: Hispanics/Latinos have the highest poverty rates of all races and ethnic groups (45.1%) in the non-CSBG counties. Hispanics/Latinos in Harlan County, Kentucky, have the highest poverty rates (49.6 %); Roane County, Tennessee, the lowest (6.3%). In comparison, 18.8% of Hispanics/Latinos in the U.S., 24.3% in Tennessee, and 24.8% in Kentucky are poor. 39.8% of Black/African-Americans in the non-CSBG counties are poor, with Bell County, Kentucky, reporting the highest rate (54.9%) and Loudon County, Tennessee, the lowest (4.8%). In comparison, 26.4% of Black/African Americans in Tennessee, 28.1% in Kentucky, and 22.5% in the nation are poor. 18.9% cent of the white population live in poverty, compared to 12.5% in Tennessee, 15.6% in Kentucky, and 10.9% in the U.S. Bell County, Kentucky, has the largest % of the white population in poverty (36.7%), and Blount County, Tennessee, has the smallest (9%).

Hispanic/Latino Population in CSBG and Non-CSBG Counties

The Hispanic/Latino population is growing in all counties. 18,940 persons of Hispanic/Latino origin lived in the CSBG counties (2018). The two counties with the largest Hispanic/Latino population are Hamblen (7,374) and Sevier (6,134). In the non-CSBG counties, the Hispanic/Latino population totals 64,563. Knox County has the largest Hispanic population (20,443) in both the CSBG and non-CSBG counties. 8,276 Hispanic/Latino children under age 18 live in the CSBG counties. The largest number reside in Hamblen County (3,428). 25,000 Hispanic/Latino children under age 18 live in the non-CSBG counties. The largest number live in Knox County (7,871).

Population Growth and Loss

The population of the CSBG counties is 275,438. Sevier County reported an 8.86 % increase in population between 2010 and 2020. The other CSBG counties reported gains (no losses), with the smallest gains in Grainger County (1.87% growth from 2010 to 2020) and Cocke (.38% growth from 2010 to 2020). The population of the non-CSBG counties is 1,796,893. Harlan and Bell County, Kentucky, reported population losses of 9.62% and 7.45% respectively. In the CSBG counties in Tennessee, the following counties reported loss of population -- Hawkins (-.60%), Carter (-1.74%), Roane (-1.88%), Campbell (-2.83%), Claiborne (-1.42%), Overton (-.10%), Scott (-.85%), Morgan (-2.0%), and Hancock (-3.72%). **Sources:** Kentucky and Tennessee State Data Centers, 2020.

Race and Ethnicity and Poverty

Hispanics/Latinos and Black/African-Americans have higher poverty rates than the white population in our communities. In addition to the barriers confronting low-income individuals, racial/ethnic groups in white rural communities often face discrimination in employment and social situations. Many Hispanics who are illegal residents live in fear of deportation. Lack of English proficiency hinders assimilation and access to good jobs and/or postsecondary education or training.

Employment and Wages

In 2019, the average annual unemployment rate in the CSBG counties was 3.2%. By April, 2020 during the COVID-19 crisis, the average rate was 20.7%. The average unemployment rate for the non-CSBG counties in 2019 was 3.7%. In April 2020, the unemployment rate rose to 15.1%. Wages in both CSBG and non-CSBG counties are well below the State average annual wages. The average annual wage in Tennessee is \$50,180. In the East workforce area, the average annual wage is \$45,656; in the Northeast area, the average annual wage is \$43,888; in the Southeast area, the average annual wage is \$47,112; in the Upper Cumberland area, the annual average wage is \$37,908. Bell and Harlan County, Kentucky, also have lower wages than the State's annual average. In Kentucky, the average annual wage is \$43,210. Bell County workers earn an average of \$33,488 per year. Harlan County workers earn an average of \$36,712 per year.

Education

In the future, nearly 52 % of job openings in the CSBG and non-CSBG counties will require at least some postsecondary education. A two or four-year college degree has the potential to break the cycle of intergenerational poverty. Currently, 22% of adults in DCEA's CSBG counties have an associate's degree or higher, compared to 34.9% in Tennessee and 38.47% in the U.S. 16% of adults in the non-CSBG counties have an associate's degree or higher, compared to 34.9% in Tennessee, 38.47% in the U.S., and 33.3% in Kentucky. Increasingly, certificate or apprenticeship programs requiring less than two years of postsecondary training are viewed as pathways out of poverty provided that the training is directly connected to placement in a high demand occupation in the local area. Statistical information from the states' educational agencies reveal that the majority of low-income high school graduates are inadequately prepared for college. 20.5% of adults in the non-CSBG counties and 11.7% of adults in the CSBG counties do not have a high school diploma or equivalent credential. In comparison, 12.25% of Tennessee adults and 13.25% of Kentucky adults lack a high school credential. In the U.S., 11.7% of adults have not completed high school or earned an equivalent credential.

Ramifications of Low Incomes

DCEA clients who work earn the minimum wage (\$7.25/hour) or little more than the minimum wage. Family-supporting wages are the hourly wages families need to be able to pay for basic food, child care, medical and dental care, housing, transportation, and other household expenses without receiving public benefits. The required hourly wage for a family with two adults (one adult is presumed to be working) and one child in CSBG and non-CSBG counties averages \$22 an hour. Seniors living only on Social Security or Supplemental Security Income need safe, affordable housing that is kept in good repair and convenient transportation to medical and community services. Seniors also need housing that has been adapted to meet the needs of those with disabilities. Assessments reveal that many low-income children and seniors are food insecure. Poor seniors need improved access to food assistance programs, including home-delivered meals or congregate meal programs. Children can benefit from increased family access to SNAP benefits, free and reduced price school lunches and breakfasts, the Child and Adult Care Food program, Summer Food programs, and nonprofit and faith-based nutrition education and food resources. According to the National Low Income Housing Coalition, rental housing (at fair market rates) in DCEA's service area is not affordable to people with low incomes. The Tennessee Housing Development Agency reports a severe shortage of public and other government-assisted rental housing in all of DCEA's service counties in Tennessee. Affordable, convenient, safe, and reliable public transportation is a high need in all counties. Without it, low-income residents and seniors or those with disabilities confront severe barriers to getting to work, school, and needed services of all kinds.

Personal Barriers to Self-Sufficiency

Welfare to work programs acknowledge the role personal barriers play in impeding gainful employment by low-income individuals. DCEA's assessments of program staff, partners, clients, community members, and board members identified various personal barriers to employment and self-sufficiency, including substance abuse, mental health challenges, disability, absence of a strong work ethic, deficient interpersonal skills required for success at work, inability to manage emotions and carry through on tasks required to reach goals, lack of affordable child care, teen pregnancy, poor life and/or parenting skills, lack of transportation, and ex-offender status. Some personal barriers may stem from the experience of childhood poverty.

Early Poverty

Assessment results confirm that early poverty is often a predictor for life-long economic disadvantage. Early poverty is a severe problem in DCEA's service area, with 25.8% of children in the CSBG counties and 26.7% of children in the non-CSBG counties living in poverty. In comparison, the childhood poverty rate for the U.S. is 19.5%. Early poverty is also associated with other adverse circumstances, such as exposure to violence, parental substance abuse and mental illness, and child abuse, which can lead to high levels of toxic stress in children and subsequent lifelong problems in learning, behavior, and mental and physical health. Childhood poverty is strongly associated with teen parenthood and unemployment. The longer children live in poverty, the worse their adult outcomes are. For young adults, living in poverty makes it more difficult for them to access quality education and training programs. When they do enroll, low-income young adults are more likely to have to work full time while in school, thus prolonging the time it takes them to earn a degree and putting them at risk for non-completion.

Disability

People with disabilities have much lower work participation rates and much higher poverty rates than people without disabilities. In the non-CSBG counties, 18.9% of the age group 18-64 have one or more disabilities. This rate is almost twice the national rate of 10.2%. In the CSBG counties, 16.8% of those 18-64 have a disability. In the six CSBG counties, an estimated 4,649 individuals between the ages of 18 and 34 have one or more disabilities. In the non-CSBG counties, 27,359 persons age 18 to 34 report at least one disability. Because having a disability frequently results in a lack of employment and poverty, children of parents with a disability face multiple obstacles to their own self-sufficiency as they grow up.

Distressed Counties

The Appalachian Regional Commission (2020) designates one CSBG county as economically distressed (Cocke). Five non-CSBG counties are classified as economically distressed (Hancock, Morgan, Scott, Bell, and Harlan). To be designated as distressed, counties must have median family income no greater than 67% of the U.S. average and a poverty rate that is 150% or greater of the U.S. average.

Root Causes of Poverty in Our Communities

Root causes of poverty in the communities served were identified as **employment-related** (lack of employment, less than full-time year-round employment, mismatch of residents' skills with skills required by employers); **education-related** (low educational attainment levels and poor literacy or numeracy skills regardless of educational level attained, lack of knowledge about educational opportunities and financial aid, lack of social/emotional skills required for success in college, inability to juggle work and school, inadequate academic preparation for college); **income-related** (lack of jobs paying enough to support a family, lack of income from any source that is sufficient to meet the basic needs of life, inability to manage money wisely); and **personal barriers to self-sufficiency** (substance abuse, mental health challenges, disability, poor attitudes toward work, lack of workplace and life skills, teen pregnancy, lack of child care and transportation, poor parenting skills, ex-offender status, poverty in childhood).

Services That Are Essential for Employment of Low-Income Workers

Safe, reliable, affordable, and convenient child care and transportation options are needed to help move low-income individuals to work. Clients and program staff identified a need for additional licensed child care slots, with a focus on infant and toddler care. Additional slots will require increases in state/federal child care subsidies for low-income working parents. Most surveyed groups identified a need to expand current transportation options (reimbursement for fuel costs, federally subsidized rural public transit service) to include affordable services offered seven days a week, on holidays, and during expanded hours each day of the week to accommodate the schedules of shift workers. Affordable, easily accessible medical and dental care were identified as top needs by clients. All counties in DCEA's service area lack an adequate supply of dentists and primary care physicians (Robert Wood Johnson Foundation, *County Health Rankings*, 2020). Partners, community residents, board members, and program

staff identified a high need for mental health and substance abuse treatment services. A comprehensive range of supportive, employment, and housing services is required to help criminal offenders make a successful transition back to the community and to their families.

Basic Needs Come First

Assessment results reveal that basic needs must be met to enable individuals and families to begin the journey to self-sufficiency. Low-income individuals need to be able to put nutritious food on the table; to have a reliable source of transportation to work, school, and necessary services; and to possess sound emotional and physical health with reliable access to medical and dental care and to mental health and substance abuse treatment services. When these needs are met, low-income clients are better prepared to take advantage of the educational, employment, and personal development opportunities that lead to family stability and permanent self-sufficiency.

Building on Strengths in the Community and Within DCEA

Partners in the Communities: The assessment identified key service providers for low-income residents working toward self-sufficiency. DCEA partners with a comprehensive range of service providers in all counties, including employment and job training providers (Workforce Investment Act Career Centers); transportation providers (the Human Resource Agencies); educational institutions (K-12, community colleges, four-year colleges, postsecondary vocational/technical educational institutions, and adult education); medical, social services, and other providers in the Aging Network; basic needs providers (agencies and organizations delivering welfare to work services, food assistance, children's services, mental health/substance abuse treatment, services for those with special needs, medical and dental health prevention and treatment services, and public and assisted housing); economic development agencies; and employers. All programs and board members identified faith-based organizations, other anti-poverty organizations, and community-based and business organizations as key assets in addressing basic needs, reducing poverty, and expanding economic and educational opportunities for low-income residents in the service area. Stakeholders recognized the need to help communities bring more high-paying jobs to the counties and to prepare unemployed or

underemployed residents for jobs that are in high demand in the service area. All stakeholders identified a need to improve wage levels and benefits for lower income, lower skilled workers.

Customer Satisfaction: 98% of DCEA's clients surveyed in spring 2019 were satisfied with DCEA's services and/or the manner in which services were delivered.

Community Assets: A major asset is people -- hard-working, compassionate people who are eager to help members of their communities who are in need. Other assets are services provided by social and youth development programs and educational agencies (including DCEA's programs) and churches. Some board members identified assets specific to their counties. Grainger County's assets include tourism, agriculture, manufacturers (Clayton Homes, Norris Industries, Sexton Manufacturing, J&F Mechanical, Dalton Hydraulic) and the presence of an industrial park. Among Hamblen County's assets are the public school system, DCEA's programs, Boys and Girls Clubs, educational opportunities for both young and old, and Morristown-Hamblen Hospital. Sevier County's assets include business and employment opportunities. Jefferson County's assets are its Senior Citizen programs and a very close knit community in which people help each other. Cocke's assets include community groups that work together for the common good.

Top Community Needs

The results of the needs assessments, summarized in the table below and on the following page, will be used to establish priorities, goals, and objectives in the *Strategic Plan*; to implement action plans to achieve the goals and objectives; and to continue to build on the partnerships with key resources/assets to meet the needs of low-income communities and to help low-income residents progress along the continuum to self-sufficiency.

Summary of the Results of the Community Needs Assessment by Group Surveyed					
Top Needs	Clients	Community Residents	Board	Partners	Staff
Affordable health insurance/health care and/or improved health and nutrition services, including access to food	X	X	X	X	
Affordable housing for all low-income residents	X	X	X		X
Affordable housing for seniors	X	X	X		X
Assistance with housing costs (mortgage, eviction, home energy costs)	X	X			X
Affordable dental care	X				
Transportation (including help in paying for fuel)			X	X	X
Mental health/substance abuse prevention and/or treatment services	X	X	X	X	X
Help enrolling in postsecondary education	X		X	X	
Preschool education	X				
Child care (more of, lower cost, targeted to special populations)		X	X	X	X
Programs for at –risk youth			X		
Adult education/English as a Second Language	X			X	X
Legal services	X				
Jobs paying better wages with benefits such as paid sick leave		X	X		X
Money management programs (financial literacy)		X	X	X	X
Help identifying/accessing needed services			X		X
Crime prevention programs			X		
Parenting skills training			X		X
Child abuse prevention services			X		
Job training programs for youth and/or adults			X		
Alternatives to payday lenders			X		
Improvements in roads/streets			X		

Summary of the Results of the Community Needs Assessment by Group Surveyed					
Top Needs	Clients	Community Residents	Board	Partners	Staff
Programs that attract new employers to the counties			X		
Comprehensive services to help criminal offenders transition back to the community and their families			X		
Additional services to support veterans (education, employment, housing, mental health, substance abuse, family services)			X		
Emergency and transitional housing for young adults without stable, permanent housing			X		
Companionship and housekeeping services for elderly and disabled, family involvement in elder care			X		X
Centralized source of information/referral to comprehensive services			X		
Soft skills (communication, work ethic, etc.) required for successful employment				X	
Parenting skills training			X		X
Training in how to become self-sufficient			X		
More domestics abuse prevention programs			X		X

Setting Priorities for Future Action

Needs that were identified as high priority by three or more of the groups surveyed are defined as the top needs in both CSBG and non-CSBG counties. The list below is not in rank order. The board, staff, program directors, and key administrative staff will prioritize the needs as part of the strategic planning process.

1. Mental health/substance abuse prevention and/or treatment services
2. Affordable transportation
3. Affordable health insurance/health care and/or improved health and nutrition services, including access to food
4. Affordable housing for all age groups, including assistance with rental/mortgage costs
5. Affordable child care
6. Financial literacy education to help people learn to manage their money
7. Assistance in enrolling/completing postsecondary education
8. Additional and more conveniently located adult education and ESOL programs

COVID Planning

All need factors will be impacted by the COVID pandemic. The Employment section of this report demonstrates the effect of the virus on workers and employers in the service counties. Strategic planning will include updated assessments of job losses by county; responses by child care providers, health care providers/hospitals, public schools and postsecondary institutions; and changing schedules and methods of service delivery by key partners serving low-income populations. The links below (demographics, health information and health provider capacity, job losses by county) will be accessed frequently by planners. Other COVID planning resources will be added as they become available.

<https://esridc.github.io/covid-report/>

<https://www.urban.org/features/where-low-income-jobs-are-being-lost-covid-19>

ADDENDUM

Impact of COVID-19 on DCEA's Communities

DCEA conducted a survey to learn about how individuals and families were being impacted by COVID-19. 77 respondents from DCEA's service area completed the COVID survey during July-August 2020. 81% that responded are members of our communities served. 19% of those that responded are clients of DCEA.

Key Results

- 31% of respondents stated that their employment status has been disrupted by the COVID pandemic. Some reported they have been laid off; others have had to work remotely from home.
- 25% of respondents reported that they have struggled to put food on the table or pay their bills since the COVID pandemic started. Families reported being unable to pay their rent, buy gas, and to provide essential needs for their family such as diapers, wipes, milk, and cleaning products. Some reported that it took as long as four weeks before they received their unemployment checks.
- 39% of respondents reported that their family has struggled with the educational impacts of COVID such as internet access, access to computers/tablets, technology expertise, understanding curriculum, etc.
- Other issues reported during the pandemic include mental health issues due to isolation and being afraid to be around family, friends, and the general public. Many reported having depression, anxiety, and fear.
- Many are worried for their family members that are in long-term care facilities and not being able to visit their loved ones.

Future Actions

DCEA will continue to survey communities at regular intervals to learn how our programs can best respond to the needs of individuals and families in our target counties as they struggle to cope with the impact of COVID-19 on their lives.