

**Full Report**  
**2018 Community Needs Assessment**  
**Douglas-Cherokee Economic Authority**  
**February 28, 2018**

**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 to December, 2017, 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.

**Key Findings:** With the exception of Sevier (15.3%) and Jefferson (16.5%), the CSBG counties experience poverty rates that are higher than the national and states' rates. With the exception of Anderson (17.9%), Blount (14.1%), Knox (16%), and Loudon (14.4%), the non-CSBG counties have poverty rates that are higher than the national and states' rates. Only Knox County (4.1%) has an unemployment rate lower than the national and states' rates. All CSBG and non-CSBG counties report lower postsecondary educational attainment levels than the rates for the states and the nation. The Appalachian Regional Commission designates one CSBG county as economically distressed (Cocke). Six non-CSBG counties are classified as economically distressed (Campbell, 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.

Survey respondents identified high priority needs in both CSBG and non-CSBG counties:

- Health services
- Nutrition/food-related services
- Affordable housing
- Assistance with housing costs (utilities, repairs, emergency eviction and foreclosure services)
- More and better public transportation
- Mental health services
- Substance abuse prevention and treatment services
- Postsecondary education enrollment and support services
- Jobs paying family-supporting wages and employment-related services
- Financial literacy programs

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### **Notes on Sources**

Data sources are cited beneath each table. A separate sources list and methodology summary may be accessed at [cnasources2018.docx](#). The most recent data available from federal, state, and private research resources were used. The Community Commons database and the American Community Survey were used to compile the majority of demographic and socioeconomic data. Private sources include organizations that conduct research on issues affecting low-income Americans. State agencies are the source of detailed county-level employment, workforce, education, law enforcement/judicial system, and economic development data. The source for client characteristics is the *National Performance Indicators* report for 2017. County level frequency tables for the surveys: [allsurveysbycounty2018.pdf](#)

## **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)**

**Coke County**

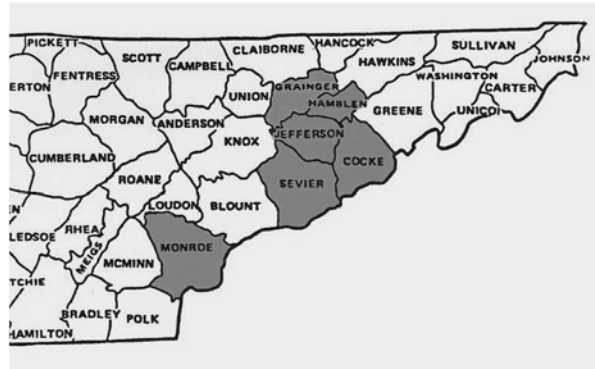
**Grainger County**

**Hamblen County**

**Jefferson County**

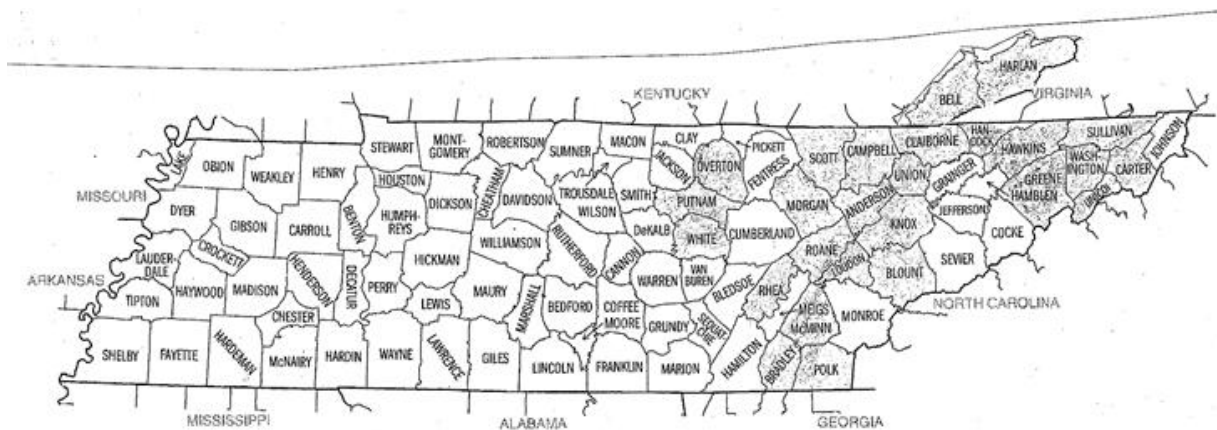
**Monroe County**

**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, Kentucky  
Hawkins County, Tennessee  
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  
Washington County, Tennessee  
White County, Tennessee



## 1. Population: Race and Ethnicity

**Race and Ethnicity in CSBG Counties:** Of the total population (312,456) in the CSBG counties, 93.71% are white. Hamblen has the highest percentage of Hispanic/Latino persons (11.03%).

<b>Table 1.1. CSBG Counties: Population and Percent by Race/Ethnicity</b>						
<b>Area</b>	<b>Population</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Native American</b>	<b>Hispanic or Latino</b>
Cocke	35,321	95.15	1.55	0	.42	2.05
Grainger	22,736	97.3	.83	.23	.06	2.63
Hamblen	62,999	88.57	4.05	.71	.1	11.03
Jefferson	52,490	94.76	2.56	.23	.2	3.43
Monroe	45,293	95.05	2.17	.28	.81	3.85
Sevier	93,617	94.52	.66	1.19	.27	5.38
<b>Total</b>	<b>312,456</b>	<b>93.71</b>	<b>2</b>	<b>.6</b>	<b>.31</b>	<b>5.39</b>
TN	6,499,615	77.85	16.79	1.57	.27	4.92
U.S.	316,515,021	73.6	12.61	5.13	.81	17.13

Source: ACS, 2015

**Race and Ethnicity in Non-CSBG Counties:** Of the 1,754,267 population in the non-CSBG counties, 92.26% are white. Loudon has the highest percentage of Hispanic/Latino persons (7.69%).

<b>Table 1.2. Non-CSBG Counties: Population and Percent by Race/Ethnicity</b>						
<b>Area</b>	<b>Population</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Native American</b>	<b>Hispanic or Latino</b>
Anderson	75,430	91.95	3.77	1.33	.29	2.5
Blount	125,188	94.16	2.9	.75	.37	2.97
Bradley	102,062	91.71	4.63	1.03	.12	5.37
Campbell	40,176	97.89	.51	.28	.32	1.26
Carter	56,941	96.68	1.28	.34	.31	1.64
Claiborne	31,748	96.26	1.05	.45	.2	1
Greene	68,576	95.3	2.21	.51	.13	2.69
Hancock	6,642	97.41	.45	.06	.62	.06
Hawkins	56,595	96.22	1.4	.37	.25	1.33
Knox	444,348	85.65	9.07	2.01	.26	3.79
Loudon	50,229	95.71	1.26	.77	.24	7.69
McMinn	52,506	92.58	4.05	.46	.25	3.29
Morgan	21,794	94.15	4.31	.03	.06	1.13
Overton	22,100	97.68	.81	.34	.25	1.25
Polk	16,687	96.73	.29	.14	.39	1.7
Putnam	73,810	94.22	2.41	1.11	.15	5.69
Rhea	32,394	94.52	2.49	.08	.25	4.39
Roane	53,162	94.43	2.64	.45	.4	1.59
Scott	22,043	98.26	.22	.11	.24	.73
Sullivan	156,752	94.64	1.93	.58	.23	1.66
Unicoi	18,061	97.04	.8	.28	.06	4.25
Union	19,096	98.02	.56	.06	.30	1.42
Washington	125,317	92.14	3.95	1.36	.33	3.17
White	26,252	95.81	1.73	.02	0	2.04
Bell KY	27,950	95.01	3.21	.32	.06	.47
Harlan KY	28,400	95.41	2.48	.38	.17	.85
<b>Total/Average</b>	<b>1,754,267</b>	<b>92.26</b>	<b>4.18</b>	<b>1.01</b>	<b>.24</b>	<b>3.07</b>
KY	4,397,353	87.59	7.89	1.26	.21	3.26
TN	6,499,615	77.85	16.79	1.57	.27	4.92
U.S.	316,515,021	73.6	12.61	5.13	.81	17.13

Source: ACS, 2015

### Hispanic/Latino Population in the CSBG Counties

16,855 individuals of Hispanic/Latino origin in the CSBG counties and 54,143 in the non-CSBG counties live and work in DCEA's service area. 7,335 Hispanic children under 18 live in the CSBG counties; 22,183 reside in the non-CSBG counties. Hamblen County has the highest percentage of this population (11.03%) and the highest percentage of limited English households (4.12%). 1.88% of the population in the CSBG counties and 1% 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."

<b>Table 1.3. Hispanic Population in CSBG Counties</b>				
<b>Area</b>	<b>Number of Hispanic/Latino Origin</b>	<b>Hispanic/Latino as % of Population</b>	<b>Number Hispanic Children Under 18</b>	<b>% Limited English Age 5 and Over</b>
Cocke	723	2.05	297	0
Grainger	597	2.63	245	.79
Hamblen	6,948	11.03	3,159	4.12
Jefferson	1,802	3.43	832	1.19
Monroe	1,744	3.85	813	0.2
Sevier	5,041	5.38	1,989	2.55
<b>Total/Average</b>	<b>16,855</b>	<b>5.39</b>	<b>7,335</b>	<b>1.88</b>
TN	320,090	4.92	132,770	1.75
U.S.	54,232,204	17.13	14,008,000	4.57

Source for CSBG and Non-CSBG Counties: ACS, 2015

<b>Table 1.4. Hispanic Population in Non-CSBG Counties</b>				
<b>Area</b>	<b>Number of Hispanic/Latino Origin</b>	<b>Hispanic/Latino as % of Population</b>	<b>Number Hispanic Children Under 18</b>	<b>% Limited English Age 5 and Over</b>
Anderson	1,844	2.5	732	0.65
Blount	3,717	2.97	1,477	0.87
Bradley	5,482	5.37	2,326	2.3
Campbell	506	1.26	185	0.39
Carter	935	1.64	394	0.49
Claiborne	318	1	101	.03
Greene	1,846	2.69	827	0.95
Hancock	4	.06	10	0
Hawkins	750	1.33	311	0.27
Knox	16,857	3.79	6,876	1.57
Loudon	3,861	7.69	1,658	2.79
McMinn	1,729	3.29	687	1.06
Morgan	246	1.13	72	0.12
Overton	276	1.25	114	0.07
Polk	283	1.7	98	0.01
Putnam	4,199	5.69	1,787	2.16
Rhea	1,422	4.39	727	1.27
Roane	847	1.59	293	0.06
Scott	161	.73	57	0.06
Sullivan	2,600	1.66	1,083	0.33
Unicoi	768	4.25	291	0.26
Union	272	1.42	84	0.26
Washington	3,968	3.17	1,585	0.35
White	535	2.04	198	0.41
Bell	130	0.47	89	0
Harlan	240	0.85	121	.37
<b>Total/Average</b>	<b>54,143</b>	<b>3.05</b>	<b>22,183</b>	<b>1</b>
TN	320,090	4.92	132,770	1.75
KY	143,481	3.26	49,762	1.23
U.S.	54,232,204	17.13%	14,008,000	4.57%



## **The Hispanic Population in Tennessee: Work and Public Benefits/Costs**

According to the University of Tennessee's 2012 study *A Profile of the Hispanic Population in Tennessee*, Hispanic immigrants come to Tennessee primarily to work. The majority are from Mexico. Low educational attainment levels among many adult immigrants limit the accessibility of many occupations.

Hispanic male workers find employment in eight top industries – construction (38.4%); restaurants and other food services (10.5%); landscaping services (7.1%); crop production (3.8%); motor vehicles parts manufacturing (1.8%); animal slaughtering and processing (1.8%); services to buildings and dwellings (1.5%); and animal production (1.2%).

Top industries for female Hispanic workers are: restaurants and other food services (15.9%); housekeepers/maids in traveler accommodation (6.4%); services to buildings and dwellings (5.5%); services in private households (5%); employment services (3.7%); animal slaughtering and processing (3.2%); educational services (2.8%); and child day care services (2%).

The primary costs of immigration to state and local government come from education, health care, and law enforcement. According to the study, 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 (*Profile*, 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, 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).

The Tennessee Higher Education Commission's *Profiles and Trends in Tennessee Higher Education* (2016) reports that eighth grade Hispanic students in Tennessee score at the national or regional levels or better in reading and math (National Assessment of Educational Progress, 2015). College-going rates by Hispanic students in Hamblen County increased by 27.9 percentage points from 2013 to 2014.

## **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 Knoxville); Centro Hispano de East Tennessee (headquartered in Knoxville); 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. 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 2017. 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 2017

<b>Table 2.1. 100% Poverty Income by Family Size</b>	
<b>Family Size</b>	<b>100% Poverty Income</b>
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320
9	\$45,500
10	\$49,680
11	\$53,860
12	\$58,040

For each additional family member, add \$4,180

### 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, 2016.

**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. Grainger has the highest poverty rate for seniors age 65 and older (13.1%). Cocke's poverty rate for children under age 5 (54.9%) is more than twice the state and national rates.

<b>Table 2.2. CSBG Counties: Poverty by Age: Percent below Poverty Level</b>								
<b>Area</b>	<b>All</b>	<b>Under 18</b>	<b>Under 5</b>	<b>5-17</b>	<b>18-34</b>	<b>35-64</b>	<b>60 and over</b>	<b>65 and over</b>
Cocke	26.1	29.9	54.9	35.1	28.8	22.6	17.6	16.4
Grainger	20.6	26.5	26.2	26.6	22.9	19.7	12.7	13.1
Hamblen	21.3	30.7	42.3	26.5	28.1	17.1	11.4	10.3
Jefferson	16.5	23	25	22.3	21.7	13.4	11.1	10.7
Monroe	19.3	30.6	36.6	28.5	22	15.7	12.6	10.9
Sevier	15.3	21.5	25.2	20.2	22.2	12.1	7.7	7.4
<b>Average</b>	<b>19.9</b>	<b>27.0</b>	<b>35.0</b>	<b>26.5</b>	<b>24.3</b>	<b>16.8</b>	<b>12.2</b>	<b>11.5</b>
TN	17.6	25.6	29.8	24	22	13.4	10.6	10
U.S.	15.5	21.7	24.5	20.7	19.5	11.6	9.7	9.4

Source: ACS, 2015

In the CSBG counties, females (22%) have higher poverty rates than males (19%).

<b>Table 2.3. CSBG Counties: Poverty by Gender: Percent below Poverty Level</b>			
<b>Area</b>	<b>All</b>	<b>Female</b>	<b>Male</b>
Cocke	26.1	31.7	26.9
Grainger	20.6	22.6	18.6
Hamblen	21.3	21.8	20.8
Jefferson	16.5	18.3	14.6
Monroe	19.3	20.6	18
Sevier	15.3	16.9	13.6
<b>Average</b>	<b>19.9</b>	<b>22</b>	<b>19</b>
TN	17.6	19	16.2
U.S.	15.5	16.7	14.2

Source: ACS, 2015

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 (38.9%).

<b>Table 2.4. CSBG Counties: Poverty by Race/Ethnicity: Percent below Poverty</b>						
<b>Area</b>	<b>White Alone</b>	<b>Black/African American Alone</b>	<b>American Indian</b>	<b>Hispanic or Latino</b>	<b>Asian Alone</b>	<b>Two or more races</b>
Cocke	26.3	38.8	17.3	46.5	0	18.3
Grainger	19.9	42.1	0	35.6	0	52.8
Hamblen	18.7	39.3	66.1	46.8	0	32.5
Jefferson	16	35.4	57	33.9	0	15.7
Monroe	19.4	13.1	35.8	34.3	0	20.5
Sevier	14.6	24.7	7.6	36.3	20	23.8
<b>Average</b>	<b>19.1</b>	<b>32.2</b>	<b>30.6</b>	<b>38.9</b>	<b>3</b>	<b>27.2</b>
TN	14.8	28.6	19.5	33.1	12.4	26.6
U.S.	12.7	27	28.3	24.3	12.6	19.9

Source: ACS, 2015

**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 (59.6%). Hancock has the highest poverty rate for seniors age 65 and older (24.4%).

<b>Table 2.5. Non-CSBG Counties: Poverty by Age: Percent Below Poverty Level</b>								
<b>Area</b>	<b>All</b>	<b>Under 18</b>	<b>Under 5</b>	<b>5-17</b>	<b>18-34</b>	<b>35-64</b>	<b>60 and over</b>	<b>65 and over</b>
Anderson	17.9	30.1	34.3	28.7	23.1	14	8	7.3
Blount	14.1	19.8	31.8	16	17.4	11.9	9.3	8.9
Bradley	19.6	29	38.1	26	26.1	14.3	11.4	10.9
Campbell	23.2	31.4	43.3	27.5	27.9	21	15.2	14.5
Carter	23.6	34.4	38.3	33.1	31.6	19.9	13.5	12.7
Claiborne	21.9	28.9	29.1	28.6	22.2	21.3	17.2	14.7
Greene	20.5	32.1	35.6	31	24.5	17.3	12.8	11.5
Hancock	27.7	34.6	43.2	31.7	32	23.7	21.9	24.4
Hawkins	19.1	29	33.6	27.6	23.4	15.6	12.3	11.6
Knox	16	20.7	23.4	19.7	24.1	11.2	8.5	8
Loudon	14.4	28.7	37.9	25.5	18.3	10.2	6.1	6.7
McMinn	19.9	28.3	35.1	25.9	24.4	16.7	12	12.3
Morgan	22.7	33.5	30.5	34.4	26	19	14.2	14
Overton	21.5	29.9	34.3	28.5	26.9	17.9	14.6	13.6
Polk	18.9	28.5	21.6	30.4	16.9	15.9	15.5	16.9
Putnam	25.2	31.8	37.3	29.8	41.2	16.4	11.1	11.3
Rhea	24.5	37.3	44.9	34.9	31	19.7	12.6	11.7
Roane	18.4	27.9	29.6	27.4	21.1	17.5	10.5	9
Scott	27.3	37.5	35.7	38.2	26.7	25.5	17.8	16.3
Sullivan	17.5	26.9	33.6	24.7	23.8	13.8	10.3	9.9
Unicoi	22.5	31.1	34.6	32.8	31.2	19.3	13.1	13.4
Union	21.5	30.5	30.7	30.4	26.4	17.8	15.4	13
Washington	18.1	23.9	26.1	23.2	29.2	13	7.6	7.4
White	19.6	25.2	23.4	25.9	21.2	18.6	16.5	13.5
Bell KY	38	51.6	59.6	48.5	46.8	32.1	25.9	23.8
Harlan KY	31.2	42	51.3	38.5	38.6	26.8	19.9	17.3
<b>Average</b>	<b>19.04</b>	<b>27.05</b>	<b>27.16</b>	<b>29.57</b>	<b>27</b>	<b>18.09</b>	<b>13.58</b>	<b>12.86</b>
KY	18.9	26.1	30	24.6	24.9	14.7	11.8	11.6
TN	17.6	25.6	29.8	24	22	13.4	10.6	10
U.S.	15.5	21.7	24.5	20.7	19.5	11.6	9.7	9.4

**Source:** ACS, 2015

Minorities have the highest poverty rates in non-CSBG counties. The Hispanic/Latino population has the highest poverty rate (41%).

<b>Table 2.6. Non-CSBG Counties: Percent Below Poverty by Race/Ethnicity</b>						
<b>Area</b>	<b>White Alone</b>	<b>Black/African American Alone</b>	<b>American Indian</b>	<b>Hispanic or Latino</b>	<b>Asian Alone</b>	<b>Two or more races</b>
Anderson	17.6	21.7	1.4	27.4	6.2	27.7
Blount	13.6	19.2	9.4	27	31.4	32.1
Bradley	18.8	31.9	8.3	45.2	0	28
Campbell	23.3	0	19.2	44.8	0	30.5
Carter	23.3	47.1	57.6	30.9	6.2	21.7
Claiborne	21.1	49.5	100	49.1	32.5	38.5
Greene	19.4	35.4	2.2	57.5	23.5	62.8
Hancock	27.4	100	39	0	100	38.2
Hawkins	19	8.2	41.4	32.7	5.3	32.3
Knox	13.4	36.5	7.6	34.5	14.5	27.2
Loudon	14.5	19.7	0	37.3	1.3	12.2
McMinn	19.4	29.1	5.9	50.4	4.4	23.2
Morgan	22.6	31.6	0	56.8	0	26.9
Overton	21.3	27.2	0	67.3	0	50.2
Polk	18.4	72.4	35.1	32.5	0	30.3
Putnam	24.5	58.5	36	43.6	18.6	31.6
Rhea	24.1	14.5	65.3	55.5	23.5	50.4
Roane	17.8	13.9	70.8	26	18.3	40.8
Scott	27.2	25	58.5	40.4	0	35.3
Sullivan	16.8	27.4	35.3	44.6	9.2	38.5
Unicoi	22.3	10.3	0	74.5	0	38.3
Union	21.1	85.9	0	19.8	100	24.5
Washington	17.2	36.1	0	29.7	10.1	39.4
White	19.3	51.8	0	8.4	0	12.2
Bell KY	37.5	47.3	0	53.3	6.7	60.7
Harlan KY	30.4	41.1	40.9	80.4	54	34.4
Average	21.2	36.2	7.2	41	18	34.1
KY	17.4	31.5	29.4	31.8	15.8	30.4
TN	14.8	28.6	19.5	33.1	12.4	26.6
U.S.	12.7	27	28.3	24.3	12.6	19.9

**Source:** ACS, 2015

Females (23.3%) in non-CSBG counties have higher poverty rates than males (19.9%).

<b>Table 2.7. Non-CSBG Counties: Percent Below Poverty by Gender</b>		
<b>Area</b>	<b>Male</b>	<b>Female</b>
Anderson	16.2	19.6
Blount	12.4	15.7
Bradley	17.8	21.3
Campbell	20.8	25.5
Carter	22.7	24.5
Claiborne	19.7	24
Greene	19	21.9
Hancock	22.4	32.6
Hawkins	16.1	22
Knox	14.9	17
Loudon	14.4	14.5
McMinn	18.4	21.3
Morgan	22.5	22.8
Overton	21.3	21.6
Polk	18.1	19.6
Putnam	23.8	26.6
Rhea	22.7	26.3
Roane	17.5	19.2
Scott	25.2	29.4
Sullivan	16.6	15.1
Unicoi	20.4	24.5
Union	16.9	26
Washington	16.3	19.8
White	18.6	20.5
Bell KY	34.4`	41.2
Harlan KY	27.8	34.5
Average	19.9	23.3
KY	17.3	20.4
TN	19	16.2
U.S.	16.7	14.2

**Source:** ACS, 2015

## 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: Labor Force Participation, Occupations, Earnings and Poverty, Unemployment, Employment by Education Level, and Local and Regional Economies

**Labor Force Participation:** The labor force participation rate measures the share of the population that actively participates in the labor market. The participation rate is the total number of people employed and unemployed as a share of the working age population. Between 2010 and 2015, the states, nation, and the majority of CSBG and non-CSBG counties report a decline in labor force participation. According to the *Regional Economist* (Federal Reserve Bank of St. Louis, 2016), the decline is the result of (1) the poor state of the economy (not enough jobs) and/or (2) changing demographics due to the continuing retirement of the baby boom generation. A Brookings Institute study (August, 2017) reported that the primary reasons for opting out of the labor force are caregiving responsibilities (40%, primarily women), illness or disability (30%), being a student (8%), and early retirement (5%). The Tennessee Department of Economic and Community Development reports that a county's economic health is connected to the health of the residents (2016).

In 2015, 56.2% 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 52.4%. In comparison, the U.S. reported a 63.7% 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 2010 and 2015, overall labor force participation decreased by 3.4 percentage points, while median earnings increased slightly from \$22,860 to \$24,006. Low wage work is reflected in family poverty rates in all counties that are higher than the national rate. The individual poverty rate (18.9% in 2010 and 19.9% in 2015) is higher than the state rates (16.5% in 2010 and 17.6% in 2015) and national rates (13.8% in 2010 and 15.5% in 2015). The family poverty rate (23.1% in 2010 and 24.8% in 2015) is higher than the state rates (19.4% in 2010 and 21.4% in 2015) and national rates (15.7% in 2010 and 18% in 2015). Family poverty increased by .3 of a percentage point, and individual poverty rates increased by 1 percentage point over the five-year period.

**Non-CSBG Counties:** Between 2010 and 2015 overall labor force participation decreased by 2.1 percentage points, while median earnings increased slightly from \$27,002 to \$27,098. The individual poverty rate (20.4% in 2010 and 21.7 in 2015) is higher than the states' rate (TN: 16.5% in 2010, 17.6% in 2015. KY: 17.7% in 2010 and 18.9% in 2015) and the national rate (13.8% in 2010 and 15.5% in 2015). The family poverty rate (23.2% in 2010 and 26.5% in 2015) is higher than the states' rate (TN: 19.4% in 2010 and 21.4% in 2015. KY: 20.8% in 2010 and 22.7% in 2015) and the national rate (15.7% in 2010 and 18% in 2015). Family poverty increased by 3.3 percentage points, and individual poverty rates increased by 1.3 percentage points over the five-year period.

**Table 3.1. CSBG Counties: Labor Force Participation, Earnings, and Poverty**

Area	Age 16 and older in labor force		Both parents in labor force children under 6		Both parents in labor force children 6-17		Working full time year around 16-64		Median earnings		Percent Families in poverty children under 18		Percent Persons in poverty	
	2010	2015	2010	2015	2010	2015	2015	2010	2010	2015	2010	2015	2010	2015
Cocke	54.6	54.9	59.3	62.4	62.8	66.8	NA	57.8	19,741	21,067	32.4	37.9	26.3	26.1
Grainger	57.4	53.2	54.9	59.2	64.1	64.6	NA	62.4	20,588	24,935	30.5	25.4	18.7	20.6
Hamblen	61.1	56	54.7	58.2	67	64.6	NA	65.4	29,686	24,548	23.3	28.8	17.7	21.3
Jefferson	60.6	59.1	69.9	70.4	68.6	71.6	NA	62.5	22,577	24,936	20.8	19.5	18.2	16.5
Monroe	57.2	50.4	75.1	39.9	63.3	58.6	NA	61	22,204	25,641	21.2	25.9	18.8	19.3
Sevier	66.7	64	67.5	67.4	74.4	78.1	NA	59.8	22,362	22,910	10.3	11.2	13.5	15.3
Average	59.6	56.2	63.6	59.6	66.7	67.9	NA	61.4	22,860	24,006	23.1	24.8	18.9	19.9
TN	54.6	54.9	59.3	62.4	62.8	66.8	NA	64.5	26,372	27,565	19.4	21.4	16.5	17.6
U.S.	65	63.7	63.4	64.8	71	70.5	NA	63.7	29,701	30,926	15.7	18	13.8	15.5

**Source:** ACS, 2015. NA: not available using 2015 methodology



<b>Table 3.2. Non-CSBG Counties: Labor Force Participation, Earnings, and Poverty</b>														
Area	Age 16 and older in labor force		Both parents in labor force children under 6		Both parents in labor force children 6-17		Working full time year around Ages 16-64		Median earnings		Percent Families in poverty children under 18		Percent Persons in poverty, all ages	
	2010	2015	2010	2015	2010	2015	2010	2015	2010	2015	2010	2015	2010	2015
Anderson	57.5	56	47.1	60.7	62.1	66.3	NA	71.4	29,944	27,450	22.7	25.1	16.5	17.9
Blount	63	60.1	64.9	67.1	66.3	62.9		64.1	28,210	26,724	14.9	16.1	11.7	14.1
Bradley	61.7	60.2	58.9	47.1	68	69.4		60.1	31,024	33,534	17.7	24.4	16	19.6
Campbell	48.3	46.8	42.4	59.6	60	59.9		61.9	25,373	27,008	27.6	28	28.3	23.2
Carter	55.6	53.7	63.7	63.4	67.1	62.2		60.8	23,524	21,891	31.2	31.5	23.5	23.6
Claiborne	51.3	49.5	55	59.1	57.6	61.7		64.1	24,242	24,748	21.1	26.1	19.3	21.9
Greene	57	54.6	68.3	64.2	70.2	64.4		63.3	23,315	24,091	22.2	28	26.5	32.1
Hancock	44.5	47.2	61.2	48.7	52.4	64		63.4	21,811	22,444	29.5	32.4	30.3	27.7
Hawkins	56.6	52.9	53.8	60.1	68.6	63.4		62.7	25,512	25,756	24.8	24.6	25.6	29
Knox	65.1	64.1	57.5	63/4	69.1	68.9		56.7	30,166	30,069	15.1	18.5	16.9	20.7
Loudon	52.8	57.3	65.2	58.6	71.8	64.7		59.2	27,584	27,028	18.8	21.6	13.8	14.4
McMinn	57.6	54.2	65.5	59.8	60.9	68.7		60.3	26,312	23,943	22.4	26.6	17.3	19.9
Morgan	51.6	41.6	63.5	52.8	63.1	42.7		56.7	29,672	31,056	15	28.8	19.2	22.7
Overton	44.4	51.8	55.5	36.1	67	58.9		67.7	28,846	27,608	21.6	25.3	19.2	21.5
Polk	55.1	52.6	59.1	71.4	77	62.4		64.2	27,857	31,175	15.3	13.4	18.4	18.9
Putnam	56.3	55.2	55	63	62.4	68.3		63.9	30,237	29,758	24.5	28.6	17.3	19.9
Rhea	57.6	54.6	67.4	61.3	63.5	62.1		61.5	30,338	27,034	24.5	30.7	19.1	2
Roane	56.5	52	68	63.6	67.2	57.4		62.5	28,006	31,442	16.9	26.3	13.4	18.4
Scott	55.7	52.5	59.8	57.3	61.6	71.8		55.8	22,060	26,414	29.2	32.1	24.5	27.3
Sullivan	57.5	56	70.5	59.7	69.9	69.3		63.4	25,663	27,605	12.2	13.2	15.9	17.5
Unicoi	54.2	49.8	63.2	59.7	73.2	60.1		61.8	28,998	27,425	26.8	28.1	18.8	22.5
Union	54.2	49	45.8	42.6	58.9	54		66.8	27,900	32,167	28.4	32.2	21.9	21.5
Washington	60.2	59.3	57.2	68.9	69.6	72.5		62.6	33,259	32,366	19.3	21.7	16.9	18.1
White	59.1	51.7	43.3	52.6	68.2	63.1		61.7	23,762	22,338	24.8	22.3	19.1	19.6
Bell KY	44.1	40.1	55.2	57	52.6	52.6		61.1	22,249	20,805	38.9	45.2	29.4	38
Harlan KY	40.6	40	32.7	28.9	45.1	51.2		62.2	26,189	22,692	38.6	37.6	30.7	31.2
Average	54.5	52.4	57.6	55.8	62.5	62.4		62.3	27,002	27,098	23.2	26.5	20.4	21.7
KY	60.8	59.6	62.2	64.6	68.2	69.3		63.3	28,315	27,122	20.8	22.7	17.7	18.9
TN	54.6	54.9	59.3	62.4	62.8	66.8		64.5	26,372	27,565	19.4	21.4	16.5	17.6
U.S.	65	63.7	63.4	64.8	71	70.5		63.7	29,701	30,926	15.7	18	13.8	15.5

**Source:** ACS, 2015. NA: Not reported using 2015 methodology

## 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 table. **CSBG Counties:** On average, a family with one adult and one child would require a job paying \$18.90 per hour and a family with two adults and two children would require \$22 per hour to support their family without outside assistance. **Non-CSBG Counties:** 1 adult, 1 child: \$19.34. 2 adults, 2 children: \$22.39.

<b>Table 3.3. CSBG Counties: Hourly Wage Required to Support Families (2016)</b>		
<b>Source: MIT Calculator</b>		
Area	1 Adult, 1 Child	2 Adults, 2 Children
Cocke	18.67	21.76
Grainger	18.67	21.76
Hamblen	18.95	22.05
Jefferson	18.95	22.05
Monroe	18.79	21.89
Sevier	19.39	22.49
Average	18.90	22.00
TN	19.87	22.97

<b>Table 3.4. Non-CSBG Counties: Hourly Wage Required to Support Families (2016)</b>		
<b>Source: MIT Calculator</b>		
	1 Adult, 1 Child	2 Adults (1 Working), 2 Children
Anderson	20.12	23.21
Blount	20.12	23.21
Bradley	19.84	22.94
Campbell	18.95	22.05
Carter	19.14	22.24
Claiborne	18.67	21.76
Greene	18.67	21.76
Hancock	18.67	21.76
Hawkins	19.15	22.25
Knox	20.12	23.21
Loudon	20.12	23.21
McMinn	18.80	21.89
Morgan	18.90	21.99
Overton	18.72	21.81
Polk	19.84	22.94
Putnam	19.14	22.24
Rhea	18.75	21.84
Roane	19.38	22.48
Scott	18.67	21.76
Sullivan	19.15	22.25
Unicoi	19.14	22.24
Union	20.12	23.21
Washington	19.15	22.24
White	18.67	21.76
Bell	20.40	22.88
Harlan	20.40	22.88
Average	19.34	22.39
KY	21.07	23.55
TN	19.88	22.97

**Higher education results in higher earnings.** Those with less than a high school credential earn incomes that place them in poverty. However, median earnings at all levels of education are less than the state and national earnings.

<b>Table 3.5. CSBG Counties: Median Earnings by Level of Education Completed: Age 25 and Older 2015</b>					
<b>Area</b>	<b>Less than high school</b>	<b>High school graduate (including equivalency)</b>	<b>Some college or associate's degree</b>	<b>Bachelor's degree</b>	<b>Graduate or professional degree</b>
Cocke	15,682	22,386	28,021	36,199	46,860
Grainger	22,370	25,105	30,289	34,026	45,116
Hamblen	17,071	26,031	30,515	41,967	47,303
Jefferson	20,918	26,197	31,087	37,186	48,125
Monroe	15,544	26,545	30,906	40,601	51,532
Sevier	13,253	20,625	25,184	39,209	49,135
<b>Average</b>	<b>17,473</b>	<b>24,481</b>	<b>29,333</b>	<b>38,198</b>	<b>48,011</b>
TN	19,237	25,990	31,479	44,289	56,363
U.S.	20,361	28,043	33,820	50,595	66,857

<b>Table 3.6. Non-CSBG Counties: Median Earnings by Level of Education Completed Age 25 and Older 2015</b>					
<b>Area</b>	<b>Less than high school</b>	<b>High school graduate (including equivalency)</b>	<b>Some college or associate's degree</b>	<b>Bachelor's degree</b>	<b>Graduate or professional degree</b>
Anderson	17,320	27,409	30,813	42,342	60,655
Blount	18,595	26,238	31,069	40,464	55,690
Bradley	20,520	25,953	32,676	40,304	48,241
Campbell	20,518	24,760	28,131	36,760	47,702
Carter	19,125	23,555	25,043	32,458	46,023
Claiborne	23,087	29,173	35,943	46,856	60,900
Greene	19,039	24,842	26,336	37,116	48,827
Hancock	21,648	23,497	23,301	30,658	37,750
Hawkins	20,359	24,124	31,480	44,887	51,864
Knox	18,009	26,812	31,722	45,357	60,774
Loudon	20,661	25,299	31,564	42,130	55,357
McMinn	14,351	26,108	29,802	40,214	42,122
Morgan	16,435	23,993	29,450	37,200	58,839
Overton	21,598	25,646	26,673	42,474	43,750
Polk	NA	NA	NA	NA	NA
Putnam	19,613	23,501	27,373	42,063	52,659
Rhea	17,401	26,209	30,013	37,096	44,304
Roane	13,413	20,958	21,387	36,635	42,667
Scott	16,180	22,936	25,846	34,978	49,063
Sullivan	16,621	24,396	28,025	41,834	54,452
Unicoi	11,793	21,742	31,199	35,958	61,094
Union	21,488	27,393	33,558	44,655	53,056
Washington	17,895	24,152	28,779	40,828	54,415
White	17,930	23,520	26,784	42,188	46,370
Harlan	17,695	22,710	28,059	31,061	50,610
Bell	19,781	21,179	21,667	35,438	49,766
<b>Average</b>	<b>17,255</b>	<b>23,517</b>	<b>27,517</b>	<b>38,430</b>	<b>50,768</b>
KY	19,565	26,518	30,927	44,249	54,226
TN	20,361	28,043	33,820	50,595	66,857
U.S.	20,361	28,043	33,820	50,595	66,857

**Source for Tables 3.5 and 3.6:** ACS, 2015

## Wages and Employment and Unemployment

<b>Table 3.7. CSBG and Non-CSBG Counties: Local Workforce Development Areas (LWDA): Wages and Employment</b>							
LWDA	Total Average Employment	Average Hourly Wage	Average Weekly Wage	Average Annual Wage	Number Unemployed in Feb. 2017	Job Openings in Feb. 2017	Number of Unemployed per Job Opening Feb. 2017
1	149,111	20.28	811	42,172	9,210	5,525	2.35
2	151,637	16.48	659	34,268	13,610	5,794	2.35
3	236,031	22.18	887	46,124	NA	NA	NA
4	169,064	21.73	869	45,188	24,560	6,609	3.72
5	285,701	21.20	848	44,096	45,620	14,462	3.15
7	72,741	16.78	671	34,892	15,340	3,009	5.10
TN	2,890,731	22.83	913	47,476	NA	NA	NA

**Source:** Tennessee Department of Labor and Workforce Development, 2017

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

LWDA 1 **Carter**, Johnson, **Sullivan**, **Washington**, **Unicoi**

LWDA 2 **Claiborne**, **Cocke**, **Grainger**, **Greene**, **Hamblen**, **Hancock**, **Hawkins**, **Jefferson**, **Sevier**, **Union**

LWDA 3 **Knox**

LWDA 4 **Anderson**, **Blount**, **Campbell**, Cumberland, **Loudon**, **Monroe**, **Morgan**, **Roane**, **Scott**

LWDA 5 Bledsoe, Bradley, Hamilton, **McMinn**, Marion, Meigs, **Polk**, **Rhea**, Sequatchie

LWDA 7 Cannon, Clay, DeKalb, Fentress, Jackson, Macon, **Overton**, Pickett, **Putnam**, Smith, Van Buren, **White**

*LWDA 2 has the lowest average weekly wage and the lowest annual wage of the workforce areas in The Tennessee service region. All workforce areas have more workers in need of jobs than available job openings. Bell County has the lowest average annual wage of the Tennessee and Kentucky counties.*

<b>Table 3.8. Employment and Wages in Kentucky Counties (Non-CSBG Counties)</b>				
County	Total Average Employment	Average Hourly Wage	Average Weekly Wage	Average Annual Wage
Bell	8,642	14.53	581	30,212
Harlan	6,543	17.35	694	36,088
KY	1,768,260	19.38	775	40,300

**Source:** Kentucky Cabinet on Workforce Development, 2017

## Overview of Economic Conditions in the Counties Served

The East Tennessee Development District (2016-17 *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.

**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. Although dial-up Internet is available in almost every residence in the region, the availability of high speed broadband service is confined to the major population centers. Many visitors to the area cannot access viable Internet and cell phone service when visiting local lakes and isolated recreational facilities. Students living in isolated rural areas often cannot complete school projects due to poor Internet service. Many low-income families cannot afford Internet access or computers. 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:** 14,000 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. The Food Network, HGTV, and the DIY network are based 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:** 1. The downside to the region's economy is the fact that three of the major economic clusters (boat manufacturing, the automotive industry, and tourism) are based on the ability of consumers to spend disposable income. In the past, recessions have caused severe contractions in the three industries. 2. The 2016 wildfires in the Great Smoky Mountains are expected to significantly reduce tourism revenues in Sevier County for some time. 3. A 2016 study sponsored by the Tennessee Department of Economic and Community Development entitled the *Tennessee Workforce Disruption Index* estimates that 50% of Tennessee's current workforce is at risk of being replaced by "technology capital" (robotics/automation/computerization). Rural counties are the most vulnerable to the disruptive effects of automation. Of Tennessee's 17 urbanized counties, only three (Hamblen, Loudon, and Bradley) are ranked in the most vulnerable two-thirds of Tennessee counties. Lower wage, lower skill occupations are the most vulnerable to replacement by automation. These are the occupations that employ the largest

number of workers in DCEA's counties – food preparers, manufacturing production workers, and employees of transportation/material moving companies.

**Kentucky Counties:** Bell and Harlan counties are part of the federal government's eight-county Promise Zone in the eastern Kentucky Highlands. Since 2014, investments in the Promise Zone total over \$600 million. 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 as part with Promise Zone funds.

### Economically Distressed Counties

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. DCEA's counties designated as distressed are listed in the table.

<b>Table 3.9. ARC Economically Distressed Counties</b>	
<b>2017</b>	<b>2018</b>
Campbell	Campbell
Claiborne	Cocke
Cocke	Hancock
Hancock	Morgan
Scott	Scott
Union	Bell
Bell	Harlan
Harlan	

### Unemployment

Among all DCEA counties, only Blount, Bradley, Knox, and Loudon counties have unemployment rates that are equal to or less than the state and national rates.

**Unemployment in Non-CSBG Counties in Kentucky:** Bell and Harlan in Kentucky have the highest unemployment rates of all counties (9% for Bell and 12.1% for Harlan). The rates are higher than the state rate of 5% and the rate for the U.S. (4.9%). The decline of the coal mining industry accounts for much of the high rates. In 1988, 2,800 workers in Harlan and 1,400 in Bell were employed in the coal mining industry. By 2015, 800 in Harlan and 420 in Bell were employed in the industry.

**Unemployment in CSBG and Non-CSBG Counties in Tennessee:** With the exception of Knox and Loudon, all DCEA service counties have higher unemployment rates than the nation or the states. Tennessee's rate is 4.8%; the rate for the U.S. is 4.9%.

<b>Table 3.10. Average Annual Unemployment Rate 2016, Non-CSBG Counties</b>	
<b>Area</b>	<b>Unemployment Rate (%)</b>
Anderson	5
Blount	4.5
Bradley	4.5
Campbell	7
Carter	5.7
Claiborne	6.3
Greene	5.5
Hancock	8
Hawkins	5.5
Knox	4.1
Loudon	4.8
McMinn	5.5
Morgan	6.6
Overton	5.5
Polk	5.8
Putnam	5
Rhea	7.4
Roane	5.6
Scott	7.6
Sullivan	5.3
Unicoi	7.2
Union	5.8
Washington	4.9
White	5.1
Bell	9
Harlan	12.1
Average	6.17
KY	5
U.S.	4.9
TN	4.8

**Source:** Bureau of Labor Statistics, 2016

<b>Table 3.11. Average Annual Unemployment Rate 2016, CSBG Counties</b>	
<b>Area</b>	<b>Unemployment Rate (%)</b>
Cocke	6.5
Grainger	5.5
Hamblen	5.2
Jefferson	5.4
Monroe	5.4
Sevier	5
Average	5.5
TN	4.8
U.S.	4.9

**Source:** Bureau of Labor Statistics, 2016

<b>Table 3.12. CSBG Counties: % Unemployed during the Year by Gender, Age 20-64</b>		
<b>Area</b>	<b>Male</b>	<b>Female</b>
Cocke	11.2	11.2
Grainger	7.1	11
Hamblen	8.2	11.2
Jefferson	9	8.3
Monroe	12.1	12.4
Sevier	9	4.7
<b>Average</b>	<b>9.4</b>	<b>9.8</b>
TN	7.8	7.9
U.S.	7.9	7.5

Source: ACS, 2015

9.8% of females were unemployed, compared to 9.4% of males.

<b>Table 3.13. CSBG Counties: % Unemployed by Race and Ethnicity, Age 16 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Cocke	11.6	1.4	10.3	NA	0
Grainger	9.4	0	8.2	0	0
Hamblen	9.6	14.9	5	5.5	25.5
Jefferson	8.6	25.1	13.3	0	16.8
Monroe	12.4	9.7	12.3	0	1.6
Sevier	7.6	0.7	6.9	NA	6.5
<b>Average</b>	<b>9.8</b>	<b>8.6</b>	<b>9.3</b>	<b>1.1</b>	<b>8.4</b>
TN	7.3	14.2	7.5	5.1	12.1
U.S.	7.1	14.8	9.8	6.4	12.2

Source: ACS, 2015

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

<b>Table 3.14. CSBG Counties: Unemployment Rate by Age</b>								
<b>Age</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>	<b>TN</b>	<b>U.S</b>
16-19	23.3	28.7	23.8	15	23.2	16	25	25.1
20-24	31.4	26.3	20.9	14.3	24.9	9.1	14.8	14.2
25-29	9.7	9.6	10	12.4	17.7	8.5	10	9.3
30-34	17	14.7	6	14.5	15.7	8.5	8.1	7.8
35-44	7.9	7.3	11.7	5.6	13.2	7	6.7	6.6
45-54	6.1	3.5	6.6	7.7	6.8	5.6	6.2	6.2
55-59	9.4	3.4	6.1	4.7	6.9	6.9	5.6	5.9
60-64	1.5	8.8	8.2	5.3	7.5	4	5.2	5.6
65-74	1.6	1.6	4.7	10.9	6.2	6.9	4.9	5.4
75+	0	3.8	15.1	5.9	0	4.7	5.1	4.9

Source: ACS, 2015

Youth 16-24 have the highest unemployment rates.



<b>Table 3.15. Non-CSBG Counties: % Unemployed during the Year by Gender, Age 20-64</b>		
<b>Area</b>	<b>Male</b>	<b>Female</b>
Anderson	7.7	7.4
Blount	8.3	6.6
Bradley	10.7	10.0
Campbell	12.4	6.9
Carter	9.0	7.2
Claiborne	8.7	6.2
Greene	8.5	7.9
Hancock	14.0	10.6
Hawkins	10.2	8.0
Knox	6.4	5.6
Loudon	8.2	8.1
McMinn	7.2	11.7
Morgan	8.8	8.9
Overton	7.8	6.2
Polk	11.3	11.1
Putnam	8.3	6.0
Rhea	8.2	12.7
Roane	11.2	7.2
Scott	12.8	13.2
Sullivan	7.8	7.0
Unicoi	14.4	13.3
Union	9.6	7.7
Washington	6.4	5.1
White	9.7	8.7
<b>Average</b>	<b>9.4</b>	<b>8.4</b>
Bell KY	10.8	11.6
Harlan KY	11.8	7
KY	8.2	7.5
TN	7.8	7.9
U.S.	7.9	7.5

**Source:** ACS, 2015

9.4% of males were unemployed during the time frame, compared to 8.4% of females.

<b>Table 3.16. Non-CSBG Counties: % Unemployed by Race and Ethnicity Age 16 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Anderson	7.6	10.5	4.4	5.3	6.8
Blount	7.8	8.7	1.1	0	11.7
Bradley	10.6	24.3	19.7	5.2	6.8
Campbell	9.9	0	16.4	0	0
Carter	8.1	14.4	8.7	0	2.3
Claiborne	8.1	24.4	0	0	27.9
Greene	8.4	19.6	12.9	0	27.9
Hancock	10.1	6.3	5.1	4.6	3.7
Hawkins	10.1	6.3	5.1	5.6	3.7
Knox	5.8	13.1	7.8	4.6	16.2
Loudon	8.8	19.4	7.2	10.1	8.9
McMinn	9.5	7.1	2.7	19.0	6.3
Morgan	8.5	5.0	6.3	0	3.4
Overton	7.3	0	38.5	33.3	48.6
Polk	11.1	25.0	44.5	0	3.2
Putnam	8.0	13.3	4.1	6.0	25.2
Rhea	10.5	18.4	8.3	0	59.6
Roane	10.0	4.2	0	0	11.6
Scott	14.0	25.0	56.0	0	28
Sullivan	7.9	13.8	10.5	1	27.9
Unicoi	14.2	8.0	32.5	0	0
Union	9.3	31.5	0	0	12.2
Washington	5.8	15.4	3.5	2.3	16.6
White	10.7	0	15.6	0	6.9
Bell KY	11.6	14.2	0	0	0
Harlan KY	9.6	11.9	71.4	0	0
<b>Average</b>	<b>9.3</b>	<b>13.1</b>	<b>14.7</b>	<b>3.7</b>	<b>14.1</b>
KY	7.9	14.1	9.5	5.8	13.8
TN	7.3	14.2	7.5	5.1	12.1
U.S.	7.1	14.8	9.8	6.4	12.2

Source: ACS, 2015

Among racial and ethnic groups, workers of two or more races (14.1%), Hispanic workers (14.7%), and Black workers (13.1%) had unemployment rates that were significantly higher than the rates for white workers (9.3%) and Asian workers (3.7%).

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

<b>Table 3.17. Non-CSBG Counties: Unemployment Rate by Age</b>									
<b>Age</b>	<b>Anderson</b>	<b>Blount</b>	<b>Bradley</b>	<b>Campbell</b>	<b>Carter</b>	<b>Claiborne</b>	<b>KY</b>	<b>TN</b>	<b>U.S</b>
16-19	14.5	21.3	24.1	25	15.9	30.5	23.9	25	25.1
20-24	15.1	14.7	23.2	22	13.1	9.7	14.0	14.8	14.2
25-29	15.7	13.1	13.5	14.3	11.3	14	10.8	10	9.3
30-34	9.6	7.6	15.2	17.2	13.3	7.7	8.8	8.1	7.8
35-44	7.6	6.7	7.8	8.9	8.3	8.6	7.2	6.7	6.6
45-54	3.6	4.4	8.3	4.2	5.6	4.0	5.7	6.2	6.2
55-59	2.8	4.4	4.9	2.1	2.7	6.0	4.8	5.6	5.9
60-64	3	7.5	2.1	6.7	3.7	3.0	5.0	5.2	5.6
65-74	5.1	3.0	5	0	3.2	2.1	3.6	4.9	5.4
75+	5.8	5.4	6.6	0	0	11.1	3.9	5.1	4.9

<b>Table 3.17. Non-CSBG Counties: Unemployment Rate by Age</b>									
<b>Age</b>	<b>Greene</b>	<b>Hancock</b>	<b>Hawkins</b>	<b>Knox</b>	<b>Loudon</b>	<b>McMinn</b>	<b>KY</b>	<b>TN</b>	<b>U.S</b>
16-19	22.5	27.8	27.5	19.9	37.5	9.5	23.9	25	25.1
20-24	10.3	38.3	15.3	7.7	20.8	18.4	14.0	14.8	14.2
25-29	7.4	5.7	9.5	8.0	8.4	8.5	10.8	10	9.3
30-34	14.1	4.9	14.5	6.6	5.3	7.8	8.8	8.1	7.8
35-44	7.8	3.9	8.8	4.6	9.4	8.6	7.2	6.7	6.6
45-54	6.9	17	6.1	6.5	5.9	9.0	5.7	6.2	6.2
55-59	8.2	9.7	7.0	4.2	4.3	6.0	4.8	5.6	5.9
60-64	5.3	8.2	9.7	4.3	5.5	6.0	5.0	5.2	5.6
65-74	5.1	0	6.3	3.5	5.7	7.5	3.6	4.9	5.4
75+	6.2	0	0	3.7	2.6	17.6	3.9	5.1	4.9

<b>Table 3.17. Non-CSBG Counties: Unemployment Rate by Age</b>									
<b>Age</b>	<b>Morgan</b>	<b>Overton</b>	<b>Polk</b>	<b>Putnam</b>	<b>Rhea</b>	<b>Roane</b>	<b>KY</b>	<b>TN</b>	<b>U.S</b>
16-19	10.7	23	8.8	36.0	30.1	28	23.9	25	25.1
20-24	21.4	12.4	17.6	11.6	19.8	17.7	14.0	14.8	14.2
25-29	3.0	6.0	13.2	10.7	13.2	16.3	10.8	10	9.3
30-34	7.8	13.8	10.2	5.9	6.6	8.3	8.8	8.1	7.8
35-44	10.4	5.4	8.9	6.3	8.7	11.0	7.2	6.7	6.6
45-54	5.0	5.3	9.4	6.4	12.8	6.0	5.7	6.2	6.2
55-59	7.3	4.4	15.9	4.5	2.1	3.8	4.8	5.6	5.9
60-64	9.2	6.7	8.5	1.5	3.6	7.7	5.0	5.2	5.6
65-74	.6	7.6	6.5	1.9	10.3	7.2	3.6	4.9	5.4
75+	0	0	0	11.0	0	0	3.9	5.1	4.9

<b>Table 3.17. Non-CSBG Counties: Unemployment Rate by Age</b>									
<b>Age</b>	<b>Scott</b>	<b>Sullivan</b>	<b>Unicoi</b>	<b>Union</b>	<b>Washington</b>	<b>White</b>	<b>KY</b>	<b>TN</b>	<b>U.S</b>
16-19	43.4	28.7	0	36.6	16.8	17.4	23.9	25.0	25.1
20-24	26.7	18.6	26.2	19.6	8.7	21.6	14.0	14.8	14.2
25-29	8.8	8.8	18.6	12.7	5.4	24.8	10.8	10.0	9.3
30-34	17.4	8.2	9.4	7.8	5.8	16.2	8.8	8.1	7.8
35-44	12.1	5.8	17.2	6.4	4.3	7.9	7.2	6.7	6.6
45-54	11.8	6.5	8.8	6.5	5.4	5.7	5.7	6.2	6.2
55-59	3.8	3.6	13.2	6.5	6.9	3.2	4.8	5.6	5.9
60-64	5	3.1	5.8	6.6	5.3	3.6	5.0	5.2	5.6
65-74	2.7	6.3	17.5	1.5	4.1	5.7	3.6	4.9	5.4
75+	0	3.2	0	22.2	4.6	0	3.9	5.1	4.9

<b>Table 3.17. Non-CSBG Counties: Unemployment Rates by Age</b>					
<b>Age</b>	<b>Bell</b>	<b>Harlan</b>	<b>KY</b>	<b>TN</b>	<b>U.S</b>
16-19	23.4	25.1	23.9	25	25.1
20-24	16.6	16.0	14.0	14.8	14.2
25-29	10.2	17.1	10.8	10	9.3
30-34	11.8	10.0	8.8	8.1	7.8
35-44	15.6	7.9	7.2	6.7	6.6
45-54	9.0	6.2	5.7	6.2	6.2
55-59	4.7	8.7	4.8	5.6	5.9
60-64	1.4	4.3	5.0	5.2	5.6
65-74	12.4	1.7	3.6	4.9	5.4
75+	0	0	3.9	5.1	4.9

Source: ACS, 2015

### 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.

<b>Table 3.18. LWDA 1 Carter, Johnson, Sullivan, Unicoi, and Washington</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some college, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.19. LWDA 2 Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Sevier, Union</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some college, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.20. LWDA 3 Knox</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some college, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.21. LWDA 4 Anderson, Blount, Campbell, Cumberland, Loudon, Morgan, Monroe, Roane, Scott</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some postsecondary, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.22. LWDA 5 Bledsoe, Bradley, Hamilton, McMinn, Marion, Meigs, Polk, Rhea, Sequatchie</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some college, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.23. LWDA 7 Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, White</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some college, no degree</b>	<b>High school diploma or equivalent</b>
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

<b>Table 3.24. LWDA 7 (Kentucky) Bell, Harlan, and 21 other eastern Kentucky counties.</b>				
<b>Doctoral or Professional Degrees</b>	<b>Bachelor's Degree</b>	<b>Associate's Degree</b>	<b>Some postsecondary, no degree</b>	<b>High school diploma or equivalent</b>
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

**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).

**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 WIOA Youth Program serves youth in Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Sevier, and Union counties.

**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.

<b>Table 3.25. Postsecondary Education and Training Resources: CSBG and Non-CSBG Counties</b>			
<b>Type of Institution</b>	<b>East TN</b>	<b>Middle TN</b>	<b>Southeast KY</b>
<b>College and Universities</b>	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
<b>Community Colleges Two-Year Private Colleges</b>	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
<b>Colleges of Applied Technology</b>	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 (24.5% in 2015); 2. Sales and office occupations (23.7% in 2015); 3. Production, transportation, and material moving occupations (21.3% in 2015); 4. Service occupations (18.9% in 2015); 5. Natural resources, construction, and maintenance occupations (11.5% in 2015). Employment in production, transportation, and material moving occupations decreased by 1.3 percentage points between 2010 and 2015, while employment in management, business, science, and arts occupations increased by 2.1 percentage points over the same time period. 2015 median earnings by occupational sector, from highest to lowest: 1. Management, business, science, and arts occupations (\$42,972); 2. Natural resources, construction, maintenance occupations (\$30,957); 3. Production, transportation, and material moving occupations (\$29,156); 4. Sales and office occupations (\$21,840); 5. Service occupations (\$15,300). Workers in all occupational sectors in the CSBG counties earn less than their counterparts in the state and nation.

**Table 3.26. 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	
	2010	2015	2010	2015	2010	2015	2010	2015	2010	2015
Cocke	19.3	21.4	23.3	24	22.9	20.9	12	10.9	22.5	22.7
Grainger	21.3	24	16	13.9	18.8	22.2	14.2	15.9	29.5	24
Hamblen	23.6	25	15.4	15.7	24.4	22.7	10.3	10.9	26.3	25.8
Jefferson	25.4	26	17	17.4	27.1	24.6	12.7	10.3	17.9	21.8
Monroe	20.5	26.2	16.3	18.3	21.6	21	13.1	11.3	28.4	23.2
Sevier	24.4	24.6	22.4	24.1	30.4	31.1	11.5	9.7	11.4	10.5
Average	22.4	24.5	18.4	18.9	24.2	23.7	12.3	11.5	22.6	21.3
TN	32.1	33.8	16.4	17	25.9	24.9	10	8.9	15.7	15.5
U.S.	35.3	36.7	17.1	18.1	25.4	24.1	9.8	8.9	12.4	12.2

**Source:** ACS, 2015

**Table 3.27. 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	24,131	15,052	19,961	31,760	27,986
Grainger	37,423	16,933	21,342	28,092	29,604
Hamblen	50,450	15,171	22,103	26,826	28,513
Jefferson	43,040	13,305	21,742	38,095	30,353
Monroe	56,464	15,806	22,753	32,926	31,260
Sevier	46,325	15,536	23,140	28,045	27,224
Average	42,972	15,300	21,840	30,957	29,156
TN	47,073	16,318	26,246	31,432	28,019
U.S.	54,050	17,797	28,225	34,542	30,149

**Source:** ACS, 2015

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 (28.3% in 2015); 2. Sales and office occupations (22.1% in 2015); 3. Production, transportation, and material moving occupations (19% in 2015); 4. Service occupations (18.1% in 2015); 5. Natural resources, construction, and maintenance occupations (11.8% in 2015). Employment in natural resources, construction, and maintenance occupations decreased by 1.3 percentage points between 2010 and 2014, while employment in service occupations increased by 1.9 percentage points over the same time period. 2015 median earnings by occupational sector, from highest to lowest: 1. Management, business, science, and arts occupations (\$45,628); 2. Natural resources, construction, maintenance occupations (\$38,296); 3. Production, transportation, and material moving occupations (\$33,507); 4. Sales and office occupations (\$29,119); 5. Service occupations (\$23,799). Workers in all occupational sectors in the non-CSBG counties earn less than their counterparts in the state and nation. Workers in non-CSBG counties earn more than workers in the same occupational sectors in the CSBG counties. For example, a service worker in the CSBG counties earns \$15,300 a year, while a service worker in the non-CSBG counties earns \$23,799 a year.

**Table 3.28. 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	
	2010	2015	2010	2015	2010	2015	2010	2015	2010	2015
Anderson	33.3	34.1	16.9	17.6	25	25.5	9.9	9.7	14.9	13.1
Blount	30.5	32.4	16	16.7	27.4	26.1	10.7	10.7	15.4	14.1
Bradley	29.3	29.1	15.2	17.6	25.4	24.6	10.7	9.2	19.4	19.4
Campbell	24.6	23.8	14.8	18.7	23.9	5.7	15.6	13.9	21.2	19.4
Carter	27.2	27.6	18.2	21.7	24.9	22.8	11.4	11.7	18.3	16.2
Claiborne	24.6	27.5	16.4	16.7	22.8	20.4	13.7	13.5	22.5	21.9
Greene	25.5	27.8	17	17.4	21.8	21.1	10.7	9.8	25	23.8
Hancock	18.3	26.6	16.4	19.4	25.8	14.7	15.5	17.3	24	22.1
Hawkins	28.3	25.8	16.3	17.5	20.8	21.9	10.7	12.6	23.9	22.2
Knox	39.2	39.7	15.3	17.1	28.4	26.1	7.6	7.3	9.5	9.8
Loudon	28.1	30.8	15.8	16.7	26.7	22	12	11.8	17.4	18.7
McMinn	26.4	26.1	15.2	15.8	21	21.8	11.7	9.9	25.8	26.5
Morgan	23.4	23.3	20	22.2	18.2	22.7	19.3	13.7	19.1	18.1
Overton	26.5	28.5	13.1	16.3	21.4	20.1	15.5	12.1	23.5	22.9
Polk	22.5	26.3	14.4	17	17	23.2	18.3	11.4	27.8	22.2
Putnam	32.5	33.1	15.5	20.6	26.7	23	10.4	8.9	14.8	14.4
Rhea	22.6	25.9	14.1	16.8	21.5	19.9	17.5	10.8	24.2	26.6
Roane	30.4	31.1	17.7	18.3	22.8	23.8	14.3	9.7	14.8	17.1
Scott	25.2	22.9	16.3	18.7	19.3	19.8	13.2	14.1	25.9	24.6
Sullivan	31	32.4	16.7	17.5	26.4	27.1	11.2	9.0	14.7	14
Unicoi	30.4	23.2	19.4	17.5	17.9	23.1	11.3	16.5	21	19.7
Union	17.3	23.7	15.2	15.2	28.8	24.7	18.1	13.8	22.7	22.6
Washington	35	38.5	17.3	18.2	27.6	25	8	7.8	12	10.6
White	23.4	23.2	14.1	19.5	20.9	21.6	12.6	12.6	29	23.1
Bell KY	28.4	23.6	19.3	18.5	23.4	25.9	15.2	14	13.8	18
Harlan KY	30.2	28.2	15.2	20	22.1	22.8	15.7	15	16.8	14
Average	27.5	28.3	16.2	18.1	23.4	22.1	13.1	11.8	19.9	19
KY	31.4	32.9	16.1	16.8	24.9	23.9	10.8	9.6	16.7	16.8
TN	32.1	33.8	16.4	17	25.9	24.9	10	8.9	15.7	15.5
U.S.	35.3	36.7	17.1	18.1	25.4	24.1	9.8	8.9	12.4	12.2

Source: ACS, 2015

<b>Table 3.29. Non-CSBG Counties: Median Earnings by Occupational Sector</b>					
<b>Area</b>	<b>Management, business, science, arts occupations</b>	<b>Service occupations</b>	<b>Sales and office occupations</b>	<b>Natural resources, construction, maintenance occupations</b>	<b>Production, transportation, and material moving occupations</b>
Anderson	57,665	26,038	30,951	40,154	32,323
Blount	37,929	24,392	32,107	40,865	37,421
Bradley	37,249	22,290	33,170	37,421	33,132
Campbell	42,300	21,910	28,149	41,139	29,366
Carter	41,873	22,042	26,617	28,589	31,772
Claiborne	46,920	19,222	24,439	35,860	30,450
Greene	45,000	20,453	28,212	30,036	30,450
Hancock	36,902	27,143	21,838	23,807	32,576
Hawkins	46,833	24,375	27,806	42,712	40,030
Knox	55,153	25,051	34,326	36,396	34,643
Loudon	53,857	24,036	32,382	41,639	33,258
McMinn	42,213	19,949	32,107	48,269	34,581
Morgan	50,577	25,404	32,163	44,265	36,902
Overton	41,231	21,115	28,368	30,781	31,080
Polk	44,969	27,359	30,722	42,222	35,294
Putnam	45,014	19,111	28,962	33,476	32,764
Rhea	44,081	23,158	29,241	38,705	30,704
Roane	53,485	27,358	27,831	40,350	36,789
Scott	42,359	21,855	26,751	35,869	26,909
Sullivan	51,220	22,767	30,590	38,374	36,771
Unicoi	48,678	28,854	29,397	37,234	35,288
Union	45,144	25,565	31,771	39,886	34,605
Washington	50,617	23,467	28,243	38,599	34,702
Bell KY	38,480	29,647	26,504	33,350	31,239
Harlan KY	40,967	22,422	25,335	57,424	34,635
Average	45,628	23,799	29,119	38,296	33,507
KY	52,085	23,648	32,380	40,931	36,130
TN	47,073	16,318	26,246	31,432	28,019
U.S.	54,050	17,797	28,225	34,542	30,149

**Source:** ACS, 2015

#### 4. Homelessness

An estimated 54% of the homeless population are families (at least one adult and one or more children). These families have usually experienced job loss or loss of another source of income leading to the inability to make mortgage or rent payments. They may have experienced a health care crisis, divorce or death of a spouse, or domestic violence. 25% are individuals who are chronically homeless due to mental illness and/or substance abuse. 12% are veterans who are experiencing difficulties (including Post Traumatic Stress Syndrome) returning to civilian life. 6% are unaccompanied youth, most of whom are disconnected from family, school, and work (HUD, Continuum of Care Summaries, 2016). 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: Homeless Advocacy for Rural Tennessee, Chattanooga Regional Homeless Coalition, Knoxville/Knox County CoC, Tennessee Valley Coalition for the Homeless, and Appalachian Regional Coalition on Homelessness. Bell and Harlan County, Kentucky, are part of the Balance of State Continuum of Care, comprised of 118 counties (all except Jefferson and Lafayette).

<b>Table 4.1. Homelessness in Non-CSBG Counties</b>		
<b>Source:</b> Point in Time Counts, January 2016. Some Continuum of Care coalitions report numbers of persons at risk of homelessness. When Continuum of Care information is not reported by county, numbers for the region served by the Continuum of Care are shown.		
<b>Area</b>	<b>Homeless</b>	<b>At Risk of Homelessness</b>
Anderson	53	33
Blount	80	84
Bradley	See Chattanooga	Not reported
Campbell	35	619
Carter	See Appalachian	Not reported
Claiborne	106	151
Greene	See Appalachian	Not reported
Hancock	See Appalachian	Not reported
Hawkins	See Appalachian	Not reported
Knox	783	Not reported
Loudon	None	None
McMinn	See Chattanooga	Not reported
Morgan	14	Not reported
Overton	2	Not reported
Polk	See Chattanooga	Not reported
Putnam	49	Not reported
Rhea	See Chattanooga	Not reported
Roane	20	Not reported
Scott	44	Not reported
Sullivan	See Appalachian	Not reported
Unicoi	See Appalachian	Not reported
Union	None	None
Washington	See Appalachian	Not reported
White	0	Not reported
Bell KY	10	Not reported
Harlan KY	15	Not reported
<b>Total</b>	<b>1,211</b>	<b>887</b>

**Appalachian Regional Coalition on Homelessness:** 577 homeless. DCEA Counties Served: Hancock, Hawkins, Sullivan, Carter, Unicoi, Washington, and Greene.

**Chattanooga Regional Homeless Coalition:** 636 homeless. DCEA Counties Served: Bradley, Polk, McMinn, and Rhea

**Knoxville/Knox County CoC:** Knox, listed in the chart.

**Homeless Advocacy for Rural Tennessee:** DCEA Counties Served: Scott, Morgan, Roane, Overton, Putnam, White.

**Tennessee Valley Coalition for the Homeless:** DCEA Counties Served: Cocke, Grainger, Hamblen, Jefferson, Claiborne, Union, Anderson, Campbell, Sevier, Blount, Monroe, and Loudon.

<b>Table 4.2. Homelessness in CSBG Counties</b>		
<b>Source: Tennessee Valley Coalition for the Homeless Continuum of Care, January 2016 Point in Time Count</b>		
<b>Area</b>	<b>Homeless</b>	<b>At Risk of Homelessness</b>
Cocke	None	None
Grainger	50	59
Hamblen	165	16
Jefferson	59	189
Monroe	55	29
Sevier	31	Not reported
<b>Total</b>	<b>360</b>	<b>293</b>

## 5. Housing Costs and Housing Conditions

**CSBG Counties:** 28.4% of households are cost burdened (paying more than 30% of their total household income for housing). Tennessee: 30.65%. U.S. 34.86%. The two counties with the largest percentage of cost burdened households are Hamblen (30.4%) and Sevier (30.25%).

**Non-CSBG Counties:** 27.02% of household are cost burdened, compared with 27.33% in Kentucky and 33.93% in the U.S. The counties with the largest number of cost burdened households are Scott (31.01%), Putnam (33.16%), and Bell County KY (29.76%).

**CSBG Counties:** 2.43% of housing in the counties is overcrowded. 28.41% of housing has one or more substandard conditions.

**Non-CSBG Counties:** 1.75% of housing in all counties is overcrowded (more than one person per room). 27.35% of housing in the counties has more or more substandard conditions, compared with 30% in Tennessee, 27.75% in Kentucky, and 34.71% in the U.S.

<b>Table 5.1. CSBG Counties: Housing Costs and Housing Conditions</b>			
<b>Area</b>	<b>Total Occupied Households</b>	<b>% Cost Burdened</b>	<b>% with One or More Substandard Conditions</b>
Cocke	14,788	28.69	27.41
Grainger	8,888	22.3	24.54
Hamblen	24,401	30.4	30.22
Jefferson	19,979	26.78	26.8
Monroe	17,497	26.51	26.82
Sevier	36,253	30.25	30.17
<b>Total/Average</b>	<b>121,806</b>	<b>28.4</b>	<b>28.41</b>
TN	2,487,349	30.65	30
U.S.	116,211,096	34.86	34.71

**Source:** ACS, 2015

<b>Table 5.2. Non-CSBG Counties: Housing Costs and Housing Conditions</b>			
<b>Area</b>	<b>Total Occupied Households</b>	<b>% Cost Burdened Households</b>	<b>% with One or More Substandard Conditions</b>
Anderson	30,612	26.55	25.79
Blount	49,033	26.71	26.55
Bradley	38,466	28.69	29.23
Campbell	15,995	26.23	26.36
Carter	23,894	28.9	29.69
Claiborne	12,705	23.18	23.26
Greene	28,061	24.45	25.09
Hancock	2,754	19.43	22.19
Hawkins	23,167	23.99	24.06
Knox	180,729	28.7	28.73
Loudon	20,009	24.56	26.42
McMinn	19,978	27	26.93
Morgan	7,370	21.03	22.85
Overton	8,893	20.31	22.34
Polk	6,745	23.45	24.86
Putnam	29,721	33.16	33.08
Rhea	12,545	26.41	27.82
Roane	21,887	26.92	27.35
Scott	8,309	31.01	29.39
Sullivan	66,421	24.26	24.49
Unicoi	7,428	26.21	26.6
Union	7,302	23.88	27.27
Washington	52,638	27.27	27.43
White	9,731	28.57	28.88
Bell KY	11,088	29.76	31.42
Harlan KY	11,406	23.96	25.19
Total/Average	713,896	27.02	27.35
KY	1,708,499	27.33	27.75
TN	2,504,556	29.78	30
U.S.	116,926,304	33.93	34.71

**Source:** ACS, 2015

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 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, 2017).

**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.

<b>Table 5.3. Weatherization Programs in CSBG and Non-CSBG Counties</b>					
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).*

<b>Table 5.4. CSBG Counties: % Homeowners and Renters by Age</b>							
<b>Area</b>	<b>Under 35</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65-74</b>	<b>75-84</b>	<b>85+</b>
<b>Cocke</b>							
Owner	6.1	13.7	19.8	22.5	22.6	12.5	2.7
Renter	25.2	21.8	20.4	19.9	7.8	4.2	0.7
<b>Grainger</b>							
Owner	10.5	13.6	21.1	22.2	20.4	9.4	2.8
Renter	24.1	23.1	22.6	14.7	10.4	4.8	0.1
<b>Hamblen</b>							
Owner	7.8	17.1	19.1	19.6	19.9	13.1	3.4
Renter	35.3	18.8	19	14.9	7.9	2.5	1.6
<b>Jefferson</b>							
Owner	6.7	13.1	22.6	23.5	20.8	11	2.3
Renter	38.8	18.5	15.7	12.6	10	3.1	1.3
<b>Monroe</b>							
Owner	10.3	14	19.1	25.3	20.2	8.8	2.2
Renter	24.9	24.6	21.2	10.5	11.5	4.7	2.5
<b>Sevier</b>							
Owner	8.2	14.8	20.6	23.3	19.4	19.4	2.3
Renter	30.7	17.5	23.9	14.3	8.8	2.9	1.9
<b>TN</b>							
Owner	10.5	16.3	21.3	22.5	17.2	9.3	2.9
Renter	37.4	20.1	16.8	13	6.9	3.6	2.1
<b>U.S.</b>							
Owner	9.9	16.3	22.2	22.8	16.3	9	4.2
Renter	35.8	20.4	17.2	12.7	7.1	4.2	2.7

Source: ACS, 2015

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

<b>Table 5.5. CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Two or More Races</b>	<b>Hispanic</b>
<b>Cocke</b>					
Owner	96.2	1.4	0	1.9	0.9
Renter	95.5	0.7	0	3.8	1.2
<b>Grainger</b>					
Owner	98.7	0.9	0	0.3	1.4
Renter	96.1	2.6	0.5	0.3	4.1
<b>Hamblen</b>					
Owner	94.6	3.5	0.6	0.9	3.1
Renter	82.3	0.3	0.8	1.8	18.5
<b>Jefferson</b>					
Owner	96.5	1.6	0	1.6	1.2
Renter	95	2.6	0.1	1.8	3.4
<b>Monroe</b>					
Owner	95.4	1.8	0.1	1.4	0.9
Renter	94.4	3.8	0	0.5	2.5
<b>Sevier</b>					
Owner	97	0.2	0.9	0.8	2.2
Renter	93.6	0.9	1.5	1	6.7
<b>TN</b>					
Owner	86.4	10.7	1.1	1	1.9
Renter	68	26.2	1.5	1.8	5.9
<b>U.S.</b>					
Owner	83.9	8.1	3.9	1.4	8.9
Renter	66.2	19.4	5.1	2.6	18.4

**Source:** ACS, 2015

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



<b>Table 5.6. CSBG Counties: Housing by Gender</b>	
<b>Area</b>	<b>% Occupied Housing, Female Headed Households, No Husband Present</b>
Cocke	14.7
Grainger	9.1
Hamblen	13.4
Jefferson	11.7
Monroe	9.1
Sevier	12.2
Average	11.7
TN	13.4
U.S.	13.0

**Source:** ACS, 2015

11.7% of housing is occupied by female heads of households with no husband present. The rate is lower than the state and national rates.

<b>Table 5.7. Non-CSBG Counties: % Homeowners and Renters by Age</b>							
	Under 35	35-44	45-54	55-64	65-74	75-84	85+
<b>Anderson</b>							
Owner	6.7	12.3	20.6	25.2	19.1	11.1	5.1
Renter	33.6	20.5	17.7	11.8	9.3	3.6	3.5
<b>Blount</b>							
Owner	8.6	15.5	20.5	22.4	19.7	9.8	3.5
Renter	31.1	23.2	18.1	14.0	6.7	4.4	2.5
<b>Bradley</b>							
Owner	9.0	18.2	20.2	22.5	17.9	9.9	2.3
Renter	32.4	18.5	20.6	11.0	9.6	4.4	3.3
<b>Campbell</b>							
Owner	7.4	16.6	17.1	23.5	21.6	10.9	2.8
Renter	24	19.0	23.5	14.6	10.4	5.8	2.7
<b>Carter</b>							
Owner	8.0	13.4	21.5	23.1	19.7	10.9	3.5
Renter	32.7	17.9	16.3	16.9	8.6	6.0	1.6
<b>Claiborne</b>							
Owner	11.3	13.9	20.7	22.6	19.1	8.6	3.9
Renter	29.3	19.7	19.4	15.0	10.6	5.1	0.9
<b>Greene</b>							
Owner	8.7	15.4	20.3	23.5	18.7	10.9	2.6
Renter	24.8	21.6	20.3	16.3	9.3	5.5	2.3
<b>Hancock</b>							
Owner	10.1	12.8	17.4	27.2	19.9	8.8	3.8
Renter	26.5	16.3	24.8	15.4	3.2	11.8	2.0
<b>Hawkins</b>							
Owner	13.7	15.6	20.2	22.0	17.1	9.0	2.4
Renter	7.7	14.4	21.3	24.0	20.3	10.1	2.2
<b>Knox</b>							
Owner	23.1	17.1	19.2	18.4	12.7	6.8	2.7
Renter	43.4	17.0	15.2	12.0	7.5	3.1	1.8
<b>Loudon</b>							
Owner	7.4	12.1	17.8	21.0	24.4	14.1	3.2
Renter	29.8	21	16.8	15.6	6.3	1.9	8.7
<b>McMinn</b>							
Owner	9.6	15.4	19.3	23.4	19.2	9.6	3.5
Renter	27.7	14.9	21.7	14.2	12.7	5.4	3.5
<b>Morgan</b>							
Owner	7.9	16.6	18.5	24.1	19.8	10.3	2.9
Renter	33.2	22.5	17.4	10.6	7.5	6.3	2.6
<b>Overton</b>							
Owner	8.9	14.6	20.9	23.1	20.2	10.1	2.2
Renter	38.4	15.1	16.9	10.1	11.3	6.7	1.5
<b>Polk</b>							
Owner	7.2	15.1	20.4	24.2	21.2	10.1	2.0
Renter	20.5	23.4	23.9	9.0	14.0	6.0	3.1

<b>Table 5.7. Non-CSBG Counties: % Homeowners and Renters by Age</b>							
<b>Area</b>	<b>Under 35</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65-74</b>	<b>75-84</b>	<b>85+</b>
<b>Putnam</b>							
Owner	9.7	15.1	20.7	21.1	18.3	12.1	3.1
Renter	51.9	13.6	13.1	9.6	7.5	2.9	1.4
<b>Rhea</b>							
Owner	8.3	16.6	19.1	21.8	20.0	10.3	3.9
Renter	29.6	19.5	22.3	11.9	11.4	4.9	0.4
<b>Roane</b>							
Owner	5.8	12.6	19.9	25.2	22.0	10.6	3.9
Renter	23.5	20.3	20.9	17.4	8.2	6.8	3.0
<b>Scott</b>							
Owner	12.1	17.3	21.6	20.8	16.7	8.9	2.6
Renter	26.9	14.1	15.7	12.4	13.8	5.4	3.2
<b>Sullivan</b>							
Owner	8.9	13.8	18.6	22.1	20.1	12.2	4.3
Renter	30.1	19.9	17.8	15.0	8.5	5.4	3.2
<b>Unicoi</b>							
Owner	6.8	13.7	18.1	24.2	20.3	13.1	3.8
Renter	2.3	21.0	24.7	14.1	12.2	3.5	1.5
<b>Union</b>							
Owner	12.1	13.0	21.6	24.2	17.4	9.0	2.7
Renter	31.7	22.9	18.3	12.3	10.4	4.0	0.4
<b>Washington</b>							
Owner	10.7	16.8	20.1	21.1	17.9	10.7	2.8
Renter	43.4	17.4	12.9	13.9	6.6	3.3	2.4
<b>White</b>							
Owner	12.0	11.9	19.0	20.4	21.5	11.7	3.5
Renter	23.4	23.9	15.9	17.9	8.2	8.3	2.5
<b>Bell KY</b>							
Owner	9.3	14.1	20.4	23.4	18.1	8.7	5.9
Renter	26.6	17.8	17.2	19.4	14.4	3.7	0.9
<b>Harlan KY</b>							
Owner	9.1	14.7	19.8	24.9	18.0	9.5	4.0
Renter	31.5	15.6	19.3	17.7	9.4	5.3	1.2
<b>KY</b>							
Owner	11.3	15.9	21.4	22.6	16.6	9.0	3.1
Renter	36.3	19.7	17.4	13.5	7.2	3.9	2.0
<b>TN</b>							
Owner	10.5	16.3	21.3	22.5	17.2	9.3	2.9
Renter	37.4	20.1	16.8	13	6.9	3.6	2.1
<b>U.S.</b>							
Owner	9.9	16.3	22.2	22.8	16.3	9	4.2
Renter	35.8	20.4	17.2	12.7	7.1	4.2	2.7

Source: ACS, 2015

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

<b>Table 5.8. Non-CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Two or More Races</b>	<b>Hispanic</b>
<b>Anderson</b>					
Owner	88.0	7.0	1.8	1.4	5.4
Renter	95.8	2.2	0.6	1.2	0.7
<b>Blount</b>					
Owner	96.6	1.7	0.5	0.8	0.7
Renter	90.6	5.8	1.2	1.7	3.9
<b>Bradley</b>					
Owner	95.4	2.4	0.8	1.1	2.0
Renter	90.2	7.2	0.6	0.8	6.8
<b>Campbell</b>					
Owner	97.0	0.6	0.6	1.2	0.9
Renter	97.1	0	0	1.9	1.0
<b>Carter</b>					
Owner	98.3	0.4	0.3	0.5	0.6
Renter	95.0	2.1	0.1	1.2	1.8
<b>Claiborne</b>					
Owner	98.2	0.2	0.1	1.1	0.5
Renter	95.4	0.1	1.2	2.7	0.6
<b>Greene</b>					
Owner	98.0	1.0	0.3	0.5	1.1
Renter	93.1	3.3	0.5	1.2	3.7
<b>Hancock</b>					
Owner	98.1	0	0	0.7	0
Renter	96.0	0	0	1.5	0
<b>Hawkins</b>					
Owner	97.6	0.3	0.2	0.7	0.6
Renter	96.3	1.6	0.4	1.2	1.1
<b>Knox</b>					
Owner	92.1	4.8	1.5	0.9	1.4
Renter	76.9	17.5	2.0	1.8	4.4
<b>Loudon</b>					
Owner	97.2	0.9	0.3	1.0	2.7
Renter	96.8	0.7	0.5	1.4	12.0
<b>McMinn</b>					
Owner	94.9	2.6	0.3	1.5	1.2
Renter	88.9	7.3	0.6	2.5	5.2
<b>Morgan</b>					
Owner	99.5	0	0	0.5	0.2
Renter	99.5	0	0	0.1	1.6

<b>Table 5.8. Non-CSBG Counties: % Owner and Renter Occupied Housing Units by Race and Ethnicity of Householders</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Two or More Races</b>	<b>Hispanic</b>
<b>Overton</b>					
Owner	98.3	0.2	0	1.3	0.3
Renter	97.2	1.5	0.6	0	2.5
<b>Polk</b>					
Owner	97.8	0	0	1.4	1.3
Renter	95.9	0.4	0.3	2.5	2.8
<b>Putnam</b>					
Owner	97.0	0.6	0.6	1.3	2.4
Renter	92.5	3.5	1.3	2	4.2
<b>Rhea</b>					
Owner	97.9	1.7	0	0.3	1.0
Renter	93.4	2.6	0	2.4	5.4
<b>Roane</b>					
Owner	95.7	2.3	0.3	0.9	1.1
Renter	93.0	2.7	0	2.7	2.1
<b>Scott</b>					
Owner	98.7	0	0	0.6	0.2
Renter	98.0	0	0	1.2	1.5
<b>Sullivan</b>					
Owner	97.2	0	0	0.6	0.8
Renter	91.7	4.3	0.3	2.5	1.4
<b>Unicoi</b>					
Owner	99.1	0	0	0.7	2.0
Renter	95.9	0	0.7	0.4	4.2
<b>Union</b>					
Owner	98.8	0.2	0.2	0.8	0.8
Renter	97.1	0	0	2.5	1.3
<b>Washington</b>					
Owner	95.3	1.0	1.0	0.9	1.5
Renter	90.9	5.5	0	1.5	2.4
<b>White</b>					
Owner	98.0	1.4	0	0.5	0.7
Renter	97.0	1.9	0	1.1	2.8
<b>Bell KY</b>					
Owner	97.7	1.3	0.3	0.6	0.4
Renter	91.4	7.1	0.3	1.2	0.4
<b>Harlan KY</b>					
Owner	96.1	2.4	0.3	0.9	0.1
Renter	95.7	2.8	0	0.6	0.6
<b>KY</b>					
Owner	93.6	4.4	0.8	0.9	1.2
Renter	80.5	14.8	1.5	1.7	4.2
<b>TN</b>					
Owner	86.4	10.7	1.1	1	1.9
Renter	68	26.2	1.5	1.8	5.9
<b>U.S.</b>					
Owner	83.9	8.1	3.9	1.4	8.9
Renter	66.2	19.4	5.1	2.6	18.4

Source: ACS, 2015

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

<b>Table 5.9. Non-CSBG Counties: Housing by Gender</b>	
<b>Area</b>	<b>% Occupied Housing, Female Headed Households, No Husband Present</b>
Anderson	12.8
Blount	10.2
Bradley	11.5
Campbell	13.6
Carter	11.5
Claiborne	12.5
Greene	11.7
Hancock	12.6
Hawkins	12.9
Knox	10.4
Loudon	9.2
McMinn	9.6
Morgan	11.5
Overton	9.9
Polk	11.2
Putnam	12.5
Rhea	13.1
Roane	9.8
Scott	12.8
Sullivan	11.2
Unicoi	8.5
Union	12.2
Washington	11.4
White	10.0
<b>Average</b>	<b>11.3</b>
Bell KY	16.6
Harlan KY	14.3
KY	12.8
TN	13.4
U.S.	13.0

**Source:** ACS, 2015

11.3% of housing is occupied by female-heads of households with no husband present. The average (11.3%) 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).

<b>State</b>	<b>Maximum Monthly Earnings An Applicant Family May Have and Be Eligible for TANF Cash Assistance: Single Parent Caring for Two Children</b>	<b>Asset Limits for New Applicant Single Parents Caring for Two Children</b>	<b>Vehicle Disregards from Asset Limits</b>	<b>TANF Maximum Monthly Benefits for Single Parent Caring for Two Children</b>
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, 2014

**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.

<b>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</b>			
<b>State</b>	<b>First Month</b>	<b>Fourth Month</b>	<b>13<sup>th</sup> Month</b>
TN	\$1,306	\$1,306	\$1,306
KY	No limit	\$881	\$627

**CSBG Counties:** 121,721 households (2.42%) received public assistance in the CSBG counties. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). This does not include Supplemental Security Income or noncash benefits such as food stamps. With the exception of Monroe, households in the counties receive public assistance at rates lower than the state rate.

<b>Table 6.3. CSBG Counties: Public Assistance</b>			
<b>Area</b>	<b>Total Households</b>	<b>Households with Public Assistance Incomes</b>	<b>Percent Households with Public Assistance Incomes</b>
Cocke	14,710	351	2.39
Grainger	8,952	256	2.86
Hamblen	24,470	720	2.94
Jefferson	19,679	386	1.96
Monroe	17,193	593	3.45
Sevier	36,717	637	1.73
<b>Total/Average</b>	<b>121,721</b>	<b>2,943</b>	<b>2.42</b>
TN	2,504,556	78,879	3.15
U.S.	116,926,304	3,223,786	2.76

**Source:** Census Bureau, SAIPE, 2015



**Non-CSBG Counties:** 20,059 households (2.81%) receive public assistance in the non-CSBG counties. In comparison, 2.76% in the U.S., 3.15% in Tennessee, and 2.48% in Kentucky receive assistance.

<b>Table 6.4. Non-CSBG Counties: Public Assistance Income</b>			
<b>Area</b>	<b>Total Households</b>	<b>Households with Public Assistance Income</b>	<b>Percent Households with Public Assistance Income</b>
Anderson	30,612	790	2.58
Blount	49,033	1,292	2.63
Bradley	38,466	1,973	5.13
Campbell	15,995	373	2.33
Carter	23,894	517	2.16
Claiborne	12,705	207	1.63
Greene	28,061	513	1.83
Hancock	2,754	53	1.92
Hawkins	23,167	651	2.81
Knox	180,729	5,689	3.15
Loudon	20,009	372	1.86
McMinn	19,978	655	3.38
Morgan	7,370	171	2.32
Overton	8,893	202	2.27
Polk	6,745	277	4.11
Putnam	29,721	956	3.22
Rhea	12,545	351	2.8
Roane	21,887	476	2.17
Scott	8,309	157	1.89
Sullivan	66,421	1,926	2.9
Unicoi	7,428	127	1.71
Union	7,302	230	3.15
Washington	52,638	825	1.57
White	9,731	283	2.91
Bell KY	11,088	383	3.45
Harlan KY	11,406	341	2.99
Total/Average	713,896	20,059	2.81
KY	1,708,499	42,347	2.48
TN	2,504,556	78,879	3.15
U.S.	116,926,304	3,223,786	2.76

**Source:** Census Bureau, SAIPE, 2015

## 7. Education

### Reading Proficiency, High School Completion, and Postsecondary Education:

Students who are not proficient in reading by grade 3 or 4 are more likely to drop out of high school (Campaign for Grade-Level Reading, 2017). Even if they complete high school, they are not likely to be prepared for postsecondary and/or career success. According to recent workforce studies, about half of all job openings in the counties by 2025 will require more than a high school diploma but less than a four-year degree (Local Workforce Development Boards, 2017). There is a need to increase postsecondary education attainment levels for both recent high school graduates and older adults.

**CSBG Counties:** 57.53% of fourth grade students in the CSBG counties were not proficient in reading, compared to 45.61% of fourth graders in the U.S. 19.08% of adults 25 and older in the CSBG counties have no high school credential, compared to 13.35% in the U.S. 20.8% of adults 25 and older in the CSBG counties have an associate's degree or higher, compared to 37.82% in the U.S.

**Non-CSBG Counties:** 54.08% of fourth grade students in the non-CSBG counties were not proficient in reading, compared to 45.61% of fourth graders in the U.S. 15.64% of adults 25 and older in the non-CSBG counties have no high school credential, compared to 13.35% in the U.S. 29.64% of adults 25 and older in the non-CSBG counties have an associate's degree or higher, compared to 37.82% in the U.S.

<b>Table 7.1. CSBG Counties: Key Education Indicators</b>			
<b>Area</b>	<b>Percent 4<sup>th</sup> Grade Students Scoring Not Proficient or Worse</b>	<b>Percent Population Age 25 and Older with No High School Diploma or Equivalent</b>	<b>Percent Population Age 25 and Older with an Associate's Degree or Higher</b>
Cocke	58.28	20.76	15.44
Grainger	63	21.67	17.62
Hamblen	57	19.16	20.85
Jefferson	59	17.59	22.34
Monroe	56.13	21.14	18.5
Sevier	56	17.58	23.87
Average	57.53	19.08	20.8
TN	53.67	14.52	31.5
U.S.	45.61	13.35	37.82

**Source:** U.S. Department of Education, EDFacts, 2015; ACS, 2015.

<b>Table 7.2. Non-CSBG Counties: Education Indicators</b>			
<b>Area</b>	<b>Percentage of 4<sup>th</sup> Grade Students Scoring Not Proficient or Worse</b>	<b>Percentage of Population Age 25 and Older with No High School Diploma or Equivalent</b>	<b>Percentage of Population Aged 25 and Older with an Associate's Degree or Higher</b>
Anderson	51.78	14.95	29.91
Blount	49.25	12.43	31.21
Bradley	57.27	17.34	27.69
Campbell	68	27.81	14.43
Carter	57.22	19.43	22.16
Claiborne	60	21.74	19.17
Greene	55.5	18.97	20.53
Hancock	78	26.71	14.93
Hawkins	54.61	18.99	18.99
Knox	54	9.77	43.04
Loudon	50.81	14.01	32.77
McMinn	54.88	17.36	22.53
Morgan	68	19.98	11.84
Overton	53	21.08	18.16
Polk	63	21.65	17.03
Putnam	53	16.13	27.83
Rhea	60.66	24.36	18.21
Roane	54.51	15.15	27.04
Scott	63	22.66	14.67
Sullivan	58.17	14.51	29.52
Unicoi	53	20.81	19.48
Union	62	25.65	14.72
Washington	42.06	11.88	36.42
White	53	18.86	17.3
Bell KY	48.5	33.78	15.9
Harlan KY	51.68	28.31	20.03
Average	54.08	15.64	29.64
KY	47.71	15.83	29.79
TN	53.67	14.52	31.5
U.S.	45.61	13.35	37.82

**Source:** U.S. Department of Education, EDFacts, 2015.

<b>Table 7.3. CSBG Counties: % by Race and Ethnicity with a High School Credential or Higher, Age 25 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Cocke	78.8	92.9	76.9	NA	97.1
Grainger	78.6	85.1	46.8	83	19.2
Hamblen	82	80.8	41.9	80.2	93.3
Jefferson	82.5	82.6	53.7	0	89.6
Monroe	79.5	80.4	62.4	100	86.1
Sevier	82.9	80.3	54.1	88.3	87
<b>Average</b>	<b>80.7</b>	<b>83.6</b>	<b>55.9</b>	<b>70.3</b>	<b>78.7</b>
TN	86.4	83.4	60	85.4	83.5
U.S.	88.7	83.8	64.9	86	86

Source: ACS, 2015

Black adults have the highest high school completion/credential rates (83.6%), while Hispanic adults have the lowest rates (55.9%).

<b>Table 7.4. CSBG Counties: % by Race and Ethnicity with a Bachelor's Degree or Higher Age 25 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Cocke	10.1	10	25.6	NA	6.4
Grainger	10.8	28.6	13.5	64.2	20
Hamblen	15.8	12	2.8	42	20
Jefferson	15.8	6.4	2.8	0	11.2
Monroe	12.6	6.4	2.2	0	8.4
Sevier	16.2	6.2	10.4	45.6	16.4
<b>Average</b>	<b>13.5</b>	<b>11.6</b>	<b>9.5</b>	<b>30.3</b>	<b>13.7</b>
TN	25.9	18.3	13.4	50.6	23.6
U.S.	31.1	19.5	14.2	51.4	28.2

Source: ACS, 2015

Asian adults have the highest postsecondary completion rates, with 30.3% having a bachelor's or higher degree. Hispanic adults have the lowest rate (9.5%).

<b>Table 7.5. CSBG Counties: Educational Attainment by Age (%)</b>						
<b>Area</b>	<b>18-24</b>	<b>25+</b>	<b>25-34</b>	<b>35-44</b>	<b>45-64</b>	<b>65+</b>
<b>Cocke</b>						
H.S.	63.7	79.2	89.8	89	81.4	11.5
Bachelor's or Higher	0.5	10.1	8.9	11.6	63.6	7.3
<b>Grainger</b>						
High School	54	78.3	92.1	82.6	81.8	61.2
Bachelor's or Higher	5	13.2	16.8	15	14.3	8.1
<b>Hamblen</b>						
High School	48.9	80.8	80.2	86.6	84.2	71.6
Bachelor's or Higher	7.2	15.5	12.6	19.5	14.4	16.1
<b>Jefferson</b>						
High School	36.7	82.4	87.1	88.5	85.3	71.3
Bachelor's or Higher	6.8	15.6	18.6	15.1	15.1	14.8
<b>Monroe</b>						
High School	53.3	78.9	85.4	83.4	83.2	65.4
Bachelor's or Higher	5.1	12.1	9.9	10.9	13	12.9
<b>Sevier</b>						
High School	40.2	82.4	86.1	86.3	84.6	73.5
Bachelor's or Higher	8.5	16.4	16.4	19.9	15.7	15.1
<b>TN</b>						
High School	35.7	85.5	89.4	88.8	87.2	75.9
Bachelor's or Higher	8.8	24.9	29.1	26.8	24.2	19
<b>U.S.</b>						
High School	29.7	86.7	88.8	87.7	88	81
Bachelor's or Higher	9.8	29.8	33.1	33.4	29.3	24.1

Source: ACS, 2015

Adults 25-64 have the highest educational attainment levels, while youth 18-24 and adults 65 and older have the lowest.

<b>Table 7.6. CSBG Counties: % Educational Attainment by Gender, Age 25 and Older</b>		
<b>Area</b>	<b>High School or Equivalent</b>	<b>Bachelor's or Higher</b>
<b>Cocke</b>		
Male	77.5	9.8
Female	80.8	10.5
<b>Grainger</b>		
Male	76.2	9
Female	80.3	13.2
<b>Hamblen</b>		
Male	76.9	11.3
Female	81.3	15.2
<b>Jefferson</b>		
Male	81.2	14.1
Female	83.5	16.9
<b>Monroe</b>		
Male	76.8	10.6
Female	80.8	13.6
<b>Sevier</b>		
Male	80.3	16.3
Female	84.4	16.6
<b>TN</b>		
Male	84.4	24.7
Female	86.4	25.1
<b>U.S.</b>		
Male	86	29.7
Female	87.3	29.8

**Source:** ACS, 2015

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

<b>Table 7.7. Non- CSBG Counties: % by Race and Ethnicity with a High School Credential or Higher, Age 25 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Anderson	84.9	93.3	60.7	97.3	80.5
Blount	87.7	90.7	74.7	72.8	80.9
Bradley	83.0	83.8	60.6	67.1	80.0
Campbell	72.3	84.5	73.4	60.5	56.8
Carter	80.8	60.4	75.4	75.8	86.1
Claiborne	78.5	67.8	72	100	63.9
Greene	81.1	86.3	60.7	90.2	77.8
Hancock	73.0	56.5	100	0	100
Hawkins	81	86.6	78.0	54.3	80.5
Knox	90.8	87.5	58.7	90.0	85.0
Loudon	86.5	78.7	40.5	97.7	73.7
McMinn	82.7	86.2	88.0	98.2	75.0
Morgan	81.1	60.4	54.2	100	82.7
Overton	79.2	50.7	85.2	80.7	100
Polk	78.6	20.8	63.0	100	69.5
Putnam	84.0	88.0	68.4	96.9	68.8
Rhea	75.8	70.5	66.9	100	66.5
Roane	84.9	84.9	79.2	94.1	66.7
Scott	77.4	84.8	81.9	100	51.9
Sullivan	85.7	87.7	54.4	88.9	88.1
Unicoi	79.7	77.2	47.5	100	100
Union	74.3	35.6	73.2	100	100
Washington	88.2	85.5	59.7	97.1	92.7
White	81.0	88.8	66.3	0	77
Bell KY	85.6	85.4	71.1	83	87.3
Harlan KY	71.76	79.1	54.3	77.8	56.9
<b>Average</b>	<b>81.1</b>	<b>75.4</b>	<b>68.0</b>	<b>81.6</b>	<b>78.7</b>
KY	84.6	84.6	67.0	85.1	86.1
TN	86.4	83.4	60	85.4	83.5
U.S.	88.7	83.8	64.9	86	86

Source: ACS, 2015

81.6% of Asian adults, 81.1% of white adults, and 78.7% of adults of two or more races have a high school diploma or equivalent credential. Hispanic adults have the lowest high school education attainment level (68%) of all groups. With the exception of the national rate for Hispanic adults, all racial/ethnic groups have lower levels of high school completion than the national or states' rates.

<b>Table 7.8. Non-CSBG Counties: % by Race and Ethnicity with a Bachelor's Degree or Higher, Age 25 and Older</b>					
<b>Area</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Two or More Races</b>
Anderson	24.8	14.8	23.1	91.2	13.9
Blount	23.0	9.6	18.4	49.4	25.0
Bradley	19.7	16.7	11.9	44.0	17.0
Campbell	72.3	63	19.8	56.1	12.1
Carter	16.2	9.9	25.1	21	12.6
Claiborne	13.8	15.4	21.7	74.8	14.7
Greene	15.1	8.1	5.7	48.4	13.1
Hancock	10.6	0	0	0	18.9
Hawkins	12.6	5.1	5.2	11.9	20.4
Knox	35.9	18.5	19.0	51.8	27.9
Loudon	25.7	4.9	9.2	48.2	30.6
McMinn	14.4	7.7	18.3	80.8	38.7
Morgan	6.7	1.6	3.3	0	10.8
Overton	13.5	0	0	38.6	0
Polk	10	0	38.1	50.0	3
Putnam	22.9	15.1	13.5	89.2	13.7
Rhea	13.1	15.3	5.3	0	6.5
Roane	18.0	17.3	23.4	74.1	26.5
Scott	8.8	15.2	0	100	14.8
Sullivan	21.9	21.1	10	52.3	19
Unicoi	12.1	12.0	0	100	41.5
Union	9.0	0	21.7	0	7.7
Washington	30.4	17.2	20.9	82.2	29.0
White	12.3	2.6	17.9	0	8.4
Bell KY	9.9	2.4	19.4	28.6	28.2
Harlan KY	11.8	10.6	0	13.3	6
<b>Average</b>	<b>18.6</b>	<b>11.7</b>	<b>13.5</b>	<b>46.3</b>	<b>17.6</b>
KY	22.4	16.1	16.5	54.8	23.1
TN	25.9	18.3	13.4	50.6	23.6
U.S.	31.1	19.5	14.2	51.4	28.2

Source: ACS, 2015

Asian adults have the highest educational attainment at the bachelor's degree or higher level than all ethnic/racial groups (46.3%), followed by white adults (18.6%) and two or more races (17.6%). Black adults (11.7%) and Hispanic adults (13.5%) have the lowest educational attainment at the bachelor's or higher level.



<b>Table 7.9. Non-CSBG Counties: Educational Attainment by Age (%)</b>						
<b>Area</b>	<b>18-24</b>	<b>25+</b>	<b>25-34</b>	<b>35-44</b>	<b>45-64</b>	<b>65+</b>
<b>Anderson</b>						
H.S.	40.9	85.1	87.7	88.7	88.9	75
Bachelor's or Higher	6.0	32.4	19.0	24.7	25.2	24.5
<b>Blount</b>						
High School	40.6	87.6	90.6	91.0	89.6	80.1
Bachelor's or Higher	5.7	22.8	23.7	27.2	23.4	18.1
<b>Bradley</b>						
High School	37.0	82.7	87.4	85.2	83.3	75.7
Bachelor's or Higher	4.5	19.9	21.6	24.7	19.5	15.1
<b>Campbell</b>						
High School	50.5	70.2	72	84.3	70.7	57.6
Bachelor's or Higher	0	10.2	5.2	11.4	11.3	10.4
<b>Carter</b>						
High School	35.9	80.6	88.3	86.1	82.2	69.8
Bachelor's or Higher	6.1	16.1	19.1	18.6	16.3	12.6
<b>Claiborne</b>						
High School	37.7	78.3	91.6	84.1	80.4	61.8
Bachelor's or Higher	10	14.2	21.7	16.3	12.6	10.3
<b>Greene</b>						
High School	50.2	81.0	87.4	84.7	83.7	71.1
Bachelor's or Higher	6.8	15.0	15.9	15.9	16.1	12.2
<b>Hancock</b>						
High School	58.9	73.3	89.8	77.9	74.2	58.3
Bachelor's or Higher	0	10.6	7.1	13.5	9.8	12.3
<b>Hawkins</b>						
High School	46.8	81.0	90.6	88.5	82.4	68.1
Bachelor's or Higher	5.8	12.6	12.4	15.5	12.8	10.2
<b>Knox</b>						
High School	27.4	90.2	92.3	91.9	92.0	83.5
Bachelor's or Higher	12.1	34.5	39.3	41.6	33.4	25.8
<b>Loudon</b>						
High School	54.3	86.0	83.2	86.3	87.8	84.9
Bachelor's or Higher	4.7	15.0	17.2	17.7	25.8	35.2
<b>McMinn</b>						
High School	45.6	82.6	93.0	89.6	85.2	68.1
Bachelor's or Higher	4.7	15.0	24.8	15.9	14.9	8.8
<b>Morgan</b>						
High School	50.6	80.0	84.0	85.5	80.9	69.7
Bachelor's or Higher	4.7	6.4	4.7	7.1	7.2	6.0
<b>Overton</b>						
High School	44.7	78.9	89.7	88	80	65.2
Bachelor's or Higher	3.8	13.4	11.3	15.8	12.5	14.2

<b>Table 7.9. Non-CSBG Counties: Educational Attainment by Age (%)</b>						
<b>Area</b>	<b>18-24</b>	<b>25+</b>	<b>25-34</b>	<b>35-44</b>	<b>45-64</b>	<b>65+</b>
<b>Polk</b>						
High School	44.6	78.4	88.0	84.7	81.1	64.6
Bachelor's or Higher	4.8	9.8	11.5	8.2	10.6	8.8
<b>Putnam</b>						
High School	32.7	83.9	90.7	89.1	88.7	67.3
Bachelor's or Higher	6.3	23.3	28.5	28.9	22.1	16.9
<b>Rhea</b>						
High School	39.5	75.6	81.4	78.7	75.1	70.5
Bachelor's or Higher	4.2	12.9	12.7	15.2	11.0	14.3
<b>Roane</b>						
High School	34.5	84.8	90.8	85.7	88.4	76.4
Bachelor's or Higher	4.5	18.4	14.0	16.9	21.1	17.0
<b>Scott</b>						
High School	56.0	77.3	86.2	89.3	79.6	56.0
Bachelor's or Higher	3.2	9.0	13.4	6.5	9.9	6.1
<b>Sullivan</b>						
High School	38.0	85.5	92.0	89.3	87.5	76.7
Bachelor's or Higher	6.5	21.9	25.5	22.5	22.4	19.0
<b>Unicoi</b>						
High School	41.6	79.2	91.9	85.5	81.9	65.5
Bachelor's or Higher	2.2	12.4	13.4	11.5	12.2	12.8
<b>Union</b>						
High School	35.2	74.4	95.2	82.4	70.4	62.2
Bachelor's or Higher	4.4	9.1	8.2	11.4	8.6	8.9
<b>Washington</b>						
High School	50.8	88.1	93.4	91.1	90.0	78.8
Bachelor's or Higher	12.1	30.6	45.3	31.5	27.8	23.1
<b>White</b>						
High School	52.4	81.1	90.7	89.0	82.0	69.5
Bachelor's or Higher	1.5	12.1	13.1	14.4	11.9	10.3
<b>Bell KY</b>						
High School	46.4	66.2	79.6	76.5	64.9	51.1
Bachelor's or Higher	2.3	9.8	11.0	12.1	9.0	8.6
<b>Harlan KY</b>						
High School	31.5	71.7	79.8	80.5	72.6	57.1
Bachelor's or Higher	2.6	11.7	16.5	13.5	9.8	10.4
<b>KY</b>						
High School	34.0	84.2	89.3	88.0	85.8	72.5
Bachelor's or Higher	7.6	22.3	26.5	26.2	21.5	16.6
<b>TN</b>						
High School	35.7	85.5	89.4	88.8	87.2	75.9
Bachelor's or Higher	8.8	24.9	29.1	26.8	24.2	19
<b>U.S.</b>						
High School	29.7	86.7	88.8	87.7	88	81
Bachelor's or Higher	9.8	29.8	33.1	33.4	29.3	24.1

Source: ACS, 2015

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.

<b>Table 7.10. Non-CSBG Counties: % Educational Attainment by Gender, Age 25 and Older</b>		
<b>Area</b>	<b>High School or Equivalent</b>	<b>Bachelor's or Higher</b>
<b>Anderson</b>		
Male	77.5	9.8
Female	80.8	10.5
<b>Blount</b>		
Male	76.2	9
Female	80.3	13.2
<b>Bradley</b>		
Male	76.9	11.3
Female	81.3	15.2
<b>Campbell</b>		
Male	81.2	14.1
Female	83.5	16.9
<b>Carter</b>		
Male	76.8	10.6
Female	80.8	13.6
<b>Claiborne</b>		
Male	80.3	16.3
Female	84.4	16.6
<b>Greene</b>		
Male	79.9	14.1
Female	82.1	15.8
<b>Hancock</b>		
Male	73.1	9.7
Female	79.6	11.5
<b>Hawkins</b>		
Male	79.6	11.7
Female	82.4	13.4
<b>Knox</b>		
Male	90.1	35.8
Female	82.4	13.4
<b>Loudon</b>		
Male	85.8	28.7
Female	86.1	22.7
<b>McMinn</b>		
Male	81.6	16.2
Female	83.6	13.9
<b>Morgan</b>		
Male	77.5	5.1
Female	83.2	8.1

Source: ACS, 2015

<b>Table 7.10. Non-CSBG Counties: % Educational Attainment by Gender, Age 25 and Older</b>		
<b>Area</b>	<b>High School or Equivalent</b>	<b>Bachelor's or Higher</b>
<b>Overton</b>		
Male	77.7	13.2
Female	80	13.5
<b>Polk</b>		
Male	76	9.9
Female	80	9.7
<b>Putnam</b>		
Male	83.3	23.3
Female	84.3	23.3
<b>Rhea</b>		
Male	73.4	13.0
Female	77.8	12.8
<b>Roane</b>		
Male	83.9	18.1
Female	85.7	18.6
<b>Scott</b>		
Male	75.8	7.2
Female	78.8	10.6
<b>Sullivan</b>		
Male	85.2	22.8
Female	85.7	21.1
<b>Unicoi</b>		
Male	77.2	13.6
Female	85.7	21.1
<b>Union</b>		
Male	71.7	9.4
Female	76.9	8.8
<b>Washington</b>		
Male	87.5	30.1
Female	88.7	31.1
<b>White</b>		
Male	78.0	10.6
Female	84.1	13.4
<b>Bell KY</b>		
Male	84.2	6.4
Female	68.5	10.6
<b>Harlan KY</b>		
Male	67.2	6.4
Female	75.8	11.9
<b>KY</b>		
Male	87.8	22.8
Female	85.4	22.9
<b>TN</b>		
Male	84.4	24.7
Female	86.4	25.1
<b>U.S.</b>		
Male	86	29.7
Female	87.3	29.8

**Source:** ACS, 2015

With the exception of Bell, and Putnam, females have higher rates of high school completion/credentials than males. With the exception of Knox, Loudon, McMinn, Polk, and Putnam, 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.

<b>Table 7.11. Head Start and Early Head Start in CSBG Counties</b>					
<b>Area</b>	<b>Number Children Under 5 in Poverty</b>	<b>Number of Head Start Slots Available</b>	<b>Number of Early Head Start Slots Available</b>	<b>Total Head Start and Early Head Start Slots</b>	<b>Gap in Services: Estimated Number of EHS/HS Slots to Meet Need</b>
Cocke	964	118	0	118	846
Grainger	310	54	0	54	256
Hamblen	1,629	262	72	334	1,295
Jefferson	642	74	0	74	568
Monroe	963	71	0	71	892
Sevier	1,276	162	0	162	1,114
<b>Total</b>	<b>5,784</b>	<b>741</b>	<b>72</b>	<b>813</b>	<b>4,971</b>

**Source:** ACS, 2015, Annual Reports of Head Start/Early Head Start Grantees, 2016

<b>Table 7.12. Head Start and Early Head Start in Non-CSBG Counties</b>					
<b>Area</b>	<b>Number Children Under 5 in Poverty</b>	<b>Number of Head Start Slots Available</b>	<b>Number of Early Head Start Slots Available</b>	<b>Total Head Start and Early Head Start Slots</b>	<b>Gap in Services: Estimated Number of EHS/HS Slots to Meet Need</b>
Anderson	1,337	172	72	244	1,093
Blount	2,020	172		172	1,848
Bradley	2,139	296	72	368	1,771
Campbell	886	108		108	778
Carter	1,026	153		153	873
Claiborne	423	204	56	260	163
Greene	1,141	196		196	945
Hancock	150	41		41	109
Hawkins	927	100		100	827
Knox	5,999	1,068	41	1,109	4,890
Loudon	2,524	78	38	116	2,408
McMinn	1,024	134		134	890
Morgan	286	187		187	99
Overton	1,235	74		74	1,161
Polk	159	32		32	127
Putnam	1,558	225		225	1,333
Rhea	759	109 (HS, EHS)		109	650
Roane	712	167	38	205	507
Scott	465	119		119	346
Sullivan	2,599	248		248	2,351
Unicoi	179	51		51	128
Union	928	51		51	877
Washington	1,700	205		205	1,495
White	326	94		94	232
Bell KY	979	340	80	420	559
Harlan KY	894	288	75	363	531
<b>Total</b>	<b>32,375</b>	<b>4,912</b>	<b>472</b>	<b>5,384</b>	<b>26,991</b>

**Source:** ACS, 2015, Annual Reports of Head Start and Early Head Start Grantees, 2016

**Migrant Head Start/Early Head Start:** Telamon Corporation serves an additional 201 children of migrant workers in Unicoi, Washington, Rhea, Cocke, Hamblen, Greene, Grainger, and Carter. A breakdown by county is not available.

**Pre-School:** The Kentucky pre-school program serves 4-year olds from low-income families and 3 and 4-year olds with disabilities. 20% of 3-year olds and 40% of 4-year olds are enrolled in a public preschool program. 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. 9% of 3-year olds and 31% of 4-year olds are enrolled in a public preschool program.

**Source:** Center for American Progress, *Early Learning in Tennessee and Kentucky*, 2016

## 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 \$11,793 for an infant and a four-year old. 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 14% of eligible families in Kentucky.

In Tennessee, the annual costs of child care average \$10,372 for an infant and a four-year old. The amount represents 20% of the median income for families with children. The Child Care and Development Block Grant serves only 16% of eligible children in Tennessee.

**Source:** Center for American Progress, *Early Learning in Tennessee and Kentucky*, 2016

**Early Head Start and Child Care Partnerships:** The tables on the following page show the number of child care slots available for children 0-4. 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.

<b>Table 8.1. Regulated Child Care, CSBG Counties</b>		
<b>Area</b>	<b>Number Children 0-4</b>	<b>Number of Slots Available, All Ages, Including Head Start/Early Head Start</b>
Cocke	1,771	1,047
Grainger	1,182	428
Hamblen	3,881	2,468
Jefferson	2,711	1,393
Monroe	2,632	1,561
Sevier	5,199	3,361
<b>Total</b>	<b>17,376</b>	<b>10,258</b>

**Source:** Kids Count, 2016

<b>Table 8.2. Regulated Child Care: Non-CSBG Counties</b>		
<b>Area</b>	<b>Number Children 0-4</b>	<b>Number of Slots Available All Ages, Including Head Start/Early Head Start</b>
Anderson	3,977	4,012
Blount	6,556	5,280
Bradley	5,789	4,044
Campbell	2,064	2,072
Carter	2,756	2,821
Claiborne	1,487	2,966
Greene	3,304	2,420
Hancock	347	376
Hawkins	2,833	796
Knox	832	23,591
Loudon	26,045	1,595
McMinn	2,928	1,869
Morgan	959	304
Overton	1,246	1,384
Polk	769	733
Putnam	4,287	5,649
Rhea	1,704	846
Roane	2,532	2,376
Scott	1,378	1,239
Sullivan	7,888	6,418
Unicoi	763	417
Union	1,153	497
Washington	6,548	6,511
White	1,392	559
Bell KY	1,673	605
Harlan KY	1,876	260
<b>Total</b>	<b>93,086</b>	<b>79,640</b>

**Source:** Kids Count, 2016



## **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 26.
- 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:** Tennessee Reconnect Community (Claiborne, Cocke, Grainger, Greene, Hancock, Hamblen, Jefferson, Sevier, Union); Educational Opportunity Centers (Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, and Monroe Counties).
  - Postsecondary access for youth:** Workforce Innovation and Opportunity Act Youth Program (Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Sevier, and Union); 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, Scott, 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 for youth and adults enrolling in community colleges and TCATs (Tennessee Promise and Tennessee Reconnect) are available in the Tennessee counties.
- 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:** 45,950 people of all ages in the CSBG counties have limited or uncertain access to adequate food due to lack of money or other resources, a state which makes them “food insecure.” 19,230 are children under age 18. 264,920 people of all ages in the non-CSBG counties have limited or uncertain access to adequate food. 64,958 are children under age 18 (Feeding America, 2015).

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.

### Food Insecurity

Nearly 15% of all residents of CSBG counties are food insecure. 28% of children suffer from food insecurity.

Table 9.1. CSBG Counties: Nutritional Status Indicator		
Area	% Food Insecure All Ages	% Children under 18 Food Insecure
Cocke	17.83	33.4
Grainger	14.61	28.14
Hamblen	14.73	27.44
Jefferson	14.22	27.56
Monroe	14.75	29.55
Sevier	14.03	26.21
Average	14.79	28.12
TN	16.9	25.45
U.S.	14.91	23.49

**Source:** Feeding America, 2015

15% of all residents in non-CSBG counties are food insecure. 24.5% of children experience food insecurity.

<b>Table 9.2. Non-CSBG Counties: Nutritional Status Indicators</b>		
<b>Area</b>	<b>% Food Insecure All Ages</b>	<b>% Children under 18 Food Insecure</b>
Anderson	14.67	24.3
Blount	12.98	20.4
Bradley	14.69	22.8
Campbell	16.82	26.7
Carter	16.16	26.2
Claiborne	16.61	25
Greene	16.04	24.8
Hancock	18.04	28.7
Hawkins	14.19	23.4
Knox	14.44	19.4
Loudon	12.2	22.6
McMinn	14.75	23.6
Morgan	15.69	26.6
Overton	15.24	25.1
Polk	14.18	24.6
Putnam	16.44	23.9
Rhea	16.27	27
Roane	14.64	24.1
Scott	18.68	20.7
Sullivan	14.25	23.2
Unicoi	15.46	25.8
Union	14.89	25.2
Washington	14.77	21.8
White	15.33	23
Bell KY	20.72	29.7
Harlan KY	22.16	29.1
Average	14.99	24.52
KY	15.8	20
TN	16.9	25.45
U.S.	14.91	23.49

**Source:** Feeding America, 2015

**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.

<b>Table 9.3. SNAP Benefits by Household Size</b>		
<b>Household Size</b>	<b>Maximum Monthly Benefit FY 2017</b>	<b>Average Monthly Benefit FY 2015</b>
1	\$194	\$142
2	\$357	\$253
3	\$511	\$379
4	\$649	\$465
Each additional person: add \$146 to the maximum monthly benefit.		

**Source:** Center on Budget and Policy Priorities, September 2016

**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. 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.

**Resource Limit:** The asset limit for most households is \$2,250 for most households and \$3,250 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 (ACS, 2015): CSBG Counties:** 20.22%. Cocke has the highest rate (27.31% of households). **Non-CSBG Counties:** 17.42%. KY: 17.32%, TN: 17.11%, and U.S. 13.17%. Hancock County has the highest rate (37.29%). 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 programs); and SNAP (food stamp benefits).

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

<b>Table 9.4. Public Nutrition Programs</b>		
<b>Program</b>	<b>Eligibility</b>	<b>Services</b>
<b>WIC USDA</b>	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.
<b>Free/Reduced Price School Lunch/Breakfasts USDA</b>	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.
<b>Child and Adult Care Food Program USDA</b>	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.
<b>Summer Food Service Program USDA</b>	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.
<b>Emergency Food Assistance Program (TEFAP) USDA</b>	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

<b>Table 9.4. Public Nutrition Programs</b>		
<b>Program</b>	<b>Eligibility</b>	<b>Services</b>
<b>Senior Nutrition Program DHHS Administration on Aging</b>	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.
<b>Senior Farmers' Market Nutrition Program Tennessee Department of Health</b>	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.
<b>Commodity Supplemental Food Program USDA</b>	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.
<b>SNAP Farmers' Market USDA</b>	Eligibility for food stamps (page 45).	Doubles the amount available in regular food stamps for the purchase of fresh produce.

**DCEA's End Hunger Coalition** 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 on page 11.

## 10. Transportation

6,273 households in the CSBG counties have no motor vehicle. 45,283 households in the non-CSBG counties have no motor vehicle. Rural public transportation is limited.

<b>Table 10.1. CSBG Counties: Transportation Indicator</b>		
<b>Area</b>	<b>No. Households with No Vehicle</b>	<b>% Households with No Vehicle</b>
Cocke	986	6.7
Grainger	404	5.00
Hamblen	1,451	5.93
Jefferson	994	5.05
Monroe	955	5.55
Sevier	1,483	4.04
<b>Total/Average</b>	<b>6,273</b>	<b>5.38</b>
TN	160,327	6.4
U.S.	10,628,474	9.09

**Source:** ACS, 2015

<b>Table 10.2. Non-CSBG Counties: Transportation Indicator</b>		
<b>Area</b>	<b>No. Households with No Vehicle</b>	<b>% Households with No Vehicle</b>
Anderson	2,006	6.55
Blount	2,067	4.22
Bradley	2,273	5.91
Campbell	1,341	8.38
Carter	1,382	5.78
Claiborne	830	6.53
Greene	1,495	5.33
Hancock	235	8.53
Hawkins	1,140	4.92
Knox	11,835	6.55
Loudon	1,083	5.41
McMinn	1,187	5.94
Morgan	434	5.89
Overton	519	5.84
Polk	378	5.6
Putnam	1,453	4.89
Rhea	989	7.88
Roane	1,352	6.18
Scott	512	6.16
Sullivan	4,428	6.67
Unicoi	434	5.84
Union	385	5.27
Washington	3,107	5.9
White	569	5.85
Bell KY	1,853	16.71
Harlan KY	1,464	12.84
<b>Total/Average</b>	<b>45,283</b>	<b>6.34</b>
KY	134,111	7.85
TN	160,327	6.4
U.S.	10,628,474	9.09

**Source:** ACS, 2015



## 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.

<b>Table 10.3. Transportation Providers</b>	
<b>Rural Provider</b>	<b>DCEA Counties Served by the Provider</b>
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 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 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."

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.

## 11. Health

Heart disease is a leading cause of death in the United States and in the service counties. Poor nutrition, obesity, smoking, and low levels of physical activity contribute to the incidence of heart disease. In the CSBG counties, the death rate per 100,000 for heart disease is 195.2. In the non-CSBG counties, the rate per 100,000 is 139.8. The average rates for all counties are much higher than the rate for the U.S. (105.7) and for Kentucky (117.7). In the CSBG counties, the average rate is higher than the U.S. rate (105.7) and the Tennessee rate (140.8). The *Healthy People 2020* goal for this indicator is 103.4 per 100,000. Blount County (88.5) has the lowest rates of all counties. Death rates from heart disease in Blount County are below above the *Healthy People 2020* target and the states' rates.

<b>Table 11.1. CSBG Counties: Key Health Indicator: Heart Disease Mortality</b>		
<b>Area</b>	<b>Average Annual Deaths 2010-2014</b>	<b>Age-Adjusted Death Rate per 100,000 Population</b>
Cocke	108	222.3
Grainger	63	217.6
Hamblen	157	195.7
Jefferson	122	180.6
Monroe	119	198.7
Sevier	216	185.5
Total/Average	786	195.2
TN	13,809	140.8
U.S.	581,919	105.7

**Source:** Centers for Disease Control and Prevention, 2014

<b>Table 11.2. Non-CSBG Counties: Key Health Indicator: Heart Disease Mortality</b>		
<b>Area</b>	<b>Average Annual Deaths 2010-2014</b>	<b>Age-Adjusted Death Rate per 100,000 Population</b>
Anderson	147	132.2
Blount	143	88.5
Bradley	205	184.7
Campbell	91	177.7
Carter	97	124.8
Claiborne	81	203.4
Greene	141	156.5
Hancock	16	178.7
Hawkins	111	153.3
Knox	548	111.9
Loudon	73	147.1
McMinn	108	156.6
Morgan	37	153.6
Overton	55	192.5
Polk	36	168.2
Putnam	110	131.1
Rhea	53	132.9
Roane	113	143
Scott	36	150.1
Sullivan	331	144.2
Unicoi	55	196
Union	34	156.4
Washington	242	158.3
White	59	166.8
Bell KY	91	264.8
Harlan KY	68	198.3
Total/Average	3,107	139.8
KY	5,702	117.7
TN	10,026	140.8
U.S.	372,125	105.7

**Source:** Centers for Disease Control and Prevention, 2014

## 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 both the CSBG and non-CSBG counties 8.8% of births are low weight, compared to 8.2% in the nation, 9.1% in Kentucky, and 9.2% in Tennessee. The *Healthy People 2020* target is 7.8%.

<b>Table 11.3. CSBG Counties: Key Health Indicator: Low Birthweight Infants</b>		
<b>Area</b>	<b>Number</b>	<b>% of Total</b>
Cocke	292	9.8
Grainger	182	9.7
Hamblen	516	8.6
Jefferson	301	7.6
Monroe	315	8.3
Sevier	663	8.9
Total/Average	2,269	8.8
TN	53,279	9.2
U.S.	2,402,641	8.2

<b>Table 11.4. Non-CSBG Counties: Key Health Indicator: Low Birthweight Infants</b>		
<b>Area</b>	<b>Number</b>	<b>% of Total</b>
Anderson	544	9.1
Blount	793	8.5
Bradley	701	8.3
Campbell	320	9.4
Carter	418	9.8
Claiborne	265	10.6
Greene	474	9.3
Hancock	574	9
Hawkins	394	8.9
Knox	3,231	8.8
Loudon	321	8.8
McMinn	347	8.2
Morgan	142	9.2
Overton	148	8.5
Polk	117	8.8
Putnam	456	7
Rhea	262	9.1
Roane	382	10.3
Scott	176	8.2
Sullivan	995	8.6
Unicoi	111	8.8
Union	191	11.2
Washington	801	8.4
White	158	7.4
Bell KY	262	9.7
Harlan KY	325	11.2
Total/Average	12,506	8.8
KY	36,486	9.1
TN	53,279	9.2
U.S.	2,402,641	8.2

**Source (CSBG and Non-CSBG data):** U.S. Department of Health and Human Services, 2014

## Infant Mortality

High infant mortality rates indicate the existence of broader issues pertaining to access to care and adequate maternal and child health services. With the exception of Grainger, Bradley, McMinn, Greene, Campbell, Union, Overton, and Putnam, the counties fall short of the Healthy People 2020 target rate of less than or equal to 6.0 per 1,000 births.

<b>Table 11.5. CSBG Counties: Key Health Indicator: Infant Mortality</b>		
<b>Area</b>	<b>Total Infant Deaths</b>	<b>Infant Mortality Rate per 1,000 Births</b>
Cocke	16	7.7
Grainger	4	3
Hamblen	27	6.4
Jefferson	26	9
Monroe	18	6.8
Sevier	41	7.5
<b>Total/Average</b>	<b>132</b>	<b>7.1</b>
TN	3,414	8.2
U.S.	136,369	6.5

**Source:** U.S. Department of Health and Human Services, 2014

<b>Table 11.6. Non-CSBG Counties: Key Health Indicator: Infant Mortality</b>		
<b>Area</b>	<b>Total Infant Deaths</b>	<b>Infant Mortality Rate per 1,000 Births</b>
Anderson	27	6.3
Blount	42	6.2
Bradley	32	5.3
Campbell	11	4.8
Carter	29	9.8
Claiborne	16	8.8
Greene	16	4.6
Hancock	3	7.8
Hawkins	19	6.3
Knox	163	6.1
Loudon	9	3.4
McMinn	17	5.8
Morgan	7	6.4
Overton	6	4.9
Polk	10	10.8
Putnam	26	5.5
Rhea	17	8.4
Roane	22	8.2
Scott	11	7.7
Sullivan	69	8.4
Unicoi	8	9.2
Union	5	4.2
Washington	61	8.8
White	9	6.1
Bell KY	16	9
Harlan KY	18	8.9
<b>Total/Average</b>	<b>673</b>	<b>6.7</b>
KY	1,998	7
TN	3,414	8.2
U.S.	136,369	6.5

**Source:** U.S. Department of Health and Human Services, 2014

## Neonatal Abstinence Syndrome

Since the early 2000s, the use of opioid pain relievers has increased rapidly. As a result, between 2000 and 2015, Neonatal Abstinence Syndrome (NAS) increased ten-fold. NAS is a condition in which an infant experiences painful withdrawal from opioids the mother took during pregnancy. In the CSBG counties, Hamblen has the highest rate of NAS (56.9 per 1,000 births). Hancock has the highest rate in the non-CSBG counties (104.5 per 1,000 births). East and Northeast Tennessee counties have the highest NAS rates in the state. All DCEA counties report NAS rates that are nearly six times higher than the U.S. rate of 5.8. With proper treatment at birth, the effects of NAS are not likely to be permanent. The East Tennessee Regional Health Office began a jail outreach program in Cocke and Sevier that teaches female inmates about NAS and helps them obtain contraceptives. In one year, the number of NAS babies dropped 25% in Cocke and more than 90% in Sevier. This program is now operating in 22 Tennessee counties.

<b>Area</b>	<b>Number</b>	<b>Rate per 1,000 births</b>
Cocke	13	33.2
Grainger	10	48.3
Hamblen	43	56.9
Jefferson	15	28.2
Monroe	7	14.4
Sevier	19	18
<b>Total/Average</b>	<b>107</b>	<b>33.17</b>
TN	1,068	12.8
U.S.	21,732	5.8

**Source for CSBG and Non-CSBG Counties:** State/County: Kids Count Data Center, 2016 (2015 data). U.S.: CDC, 2017 using 2012 data, the most recent available.

<b>Area</b>	<b>Number</b>	<b>Rate per 1,000 births</b>
Anderson	26	33
Blount	30	24.4
Bradley	4	3.5
Campbell	37	85.8
Carter	25	47.1
Claiborne	9	32.3
Greene	24	37.2
Hancock	7	104.5
Hawkins	31	55.7
Knox	122	22.8
Loudon	15	28.5
McMinn	5	8.7
Morgan	8	35.2
Overton	5	21.6
Polk	4	26.7
Putnam	20	21.8
Rhea	7	18.5
Roane	17	37.5
Scott	4	14.4
Sullivan	77	50.5
Unicoi	10	64.9
Union	6	26.7
Washington	59	44
White	6	20.6
Bell KY	15	Rate not available
Harlan KY	50	Rate not available
<b>Total/Average</b>	<b>623</b>	<b>33.3</b>
KY	1,649	Rate not available
TN	1,068	12.8
U.S.	21,732	5.8

## **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.

<b>Table 11.9. Federally Qualified Health Centers Service DCEA's Counties</b>			
<b>Cherokee Health Systems</b>	<b>Rural Health Services Consortium</b>	<b>Chota Community Health Services</b>	<b>Community Health of East Tennessee</b>
Cocke 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
<b>Dayspring Family Health Center</b>	<b>Morgan County Health Council, Inc.</b>	<b>Mountain Peoples Health Alliance</b>	<b>East Tennessee State University Health Centers</b>
Campbell	Morgan	Scott	Sullivan Washington
<b>Rural Medical Services</b>	<b>Ocoee Regional Health Corporation</b>	<b>Mountain Comprehensive Health Corporation</b>	<b>Tennessee Department of Health</b>
Cocke 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 (2017). Safety net providers offer dental services free of charge or on a sliding fee (starting at zero).

<b>Table 11.10. Safety Net Dental Providers</b>							
<b>Cherokee Health Systems</b>	<b>Community Health of East Tennessee</b>	<b>Interfaith Health Center Volunteer Ministry Center</b>	<b>Karis Dental Clinic</b>	<b>Keystone Dental Care (ETSU)</b>	<b>Morgan County Health Council, Inc.</b>	<b>Mountain Hope Good Shepherd Clinic</b>	<b>Rural Health Services Consortium</b>
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

<b>Trinity Health Ministries Dental Clinic</b>	<b>Tennessee Department of Health Cookeville Rescue Mission</b>	<b>Friends in Need Health Center</b>	<b>Healing Hands Health Center</b>	<b>Mountain Comprehensive Health Corporation</b>
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: Anderson, Blount, Campbell, Cocke, Hamblen, Monroe, Morgan, Roane, Sevier, Carter, Greene, Hancock, Hawkins, Unicoi, Washington, Overton, Putnam, White, Bradley, McMinn, Rhea, Knox and Sullivan. Mobile clinics also serve high risk children in underserved areas.

Public health dental services are for "segments of the population that would otherwise not receive care." Clinics in metropolitan areas operate full-time; most offer services part-time. Each health department provides eligibility and availability information upon request.

## 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, April 2016).

121 teens in the CSBG counties between the ages of 15-17 were pregnant in 2015. The rate per 1,000 (22.13) was lower than the national rate of 36.4 but higher than the state rate of 16.1.

<b>Table 12.1. CSBG Counties: Teen Pregnancy Ages 15-17</b>		
<b>Area</b>	<b>Number</b>	<b>Rate Per 1,000</b>
Cocke	15	25
Grainger	8	20.8
Hamblen	27	24.8
Jefferson	18	17.6
Monroe	17	22
Sevier	36	22.6
Total/Average	121	22.13
TN	1,952	16.1
U.S.	Number not published	36.4

**Source:** Kids Count, 2016

In the non-CSBG counties (Tennessee only), 442 teens became pregnant, for a rate of 17 per 1,000, slightly higher than the Tennessee rate of 16.1 and about half the rate for the U.S. (36.4). Data for Harlan and Bell in Kentucky covered the ages 15-19. These rates, 72.9 and 89 respectively, are more than twice the rate for Kentucky (37.9) and the U.S. (36.4).

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 funded Teen Pregnancy Prevention Program Tier 1 B Program, DCEA serves an estimated 1,550 students in grades 6-9 in three middle, two high schools and two alternative schools in Hamblen and Hancock counties. The program guides students to develop skills, knowledge, and attitudes that will help them to choose to become parents when they are responsible adults. The federal grantor is conducting a rigorous evaluation of DCEA's evidence-based program (Wyman Center's Teen Outreach Program curriculum).

<b>Table 12.2. Non-CSBG Counties: Teen Pregnancy Ages 15-17</b>		
<b>Area</b>	<b>Number</b>	<b>Rate per 1,000</b>
Anderson	24	19.9
Blount	35	15.1
Bradley	29	14.2
Campbell	9	14
Carter	17	18.1
Claiborne	7	11.5
Greene	16	12.9
Hancock	2	19
Hawkins	21	21.6
Knox	111	13.3
Loudon	15	18.4
McMinn	16	16.8
Morgan	3	8.2
Overton	2	5.0
Polk	7	23.7
Putnam	16	10.6
Rhea	12	18.3
Roane	13	14.9
Scott	10	24.5
Sullivan	35	13.3
Unicoi	3	9.6
Union	4	12.4
Washington	25	10.6
White	10	22.5
<b>Total/Average</b>	<b>442</b>	<b>15.35</b>
Bell KY	Number not published	72.9 (ages 15-19)
Harlan KY	Number not published	89 (ages 15-19)
<b>Total/Average</b>	<b>17</b>	<b>17</b>
KY	Number not published	37.9
TN	1,952	16.1
U.S.	Number not published	36.4

**Source:** Kids Count, 2016. Note that data for Kentucky counties for ages 15-17 is not readily available.

### 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](http://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.

The tables on the following pages describe four key adverse experiences by county – drug overdose deaths, inadequate social and emotional support, child abuse, and divorce.

**CSBG Counties:** In the CSBG counties, drug overdose deaths, inadequate social and emotional support, and divorce rates are significantly higher than the state and national rates.

**Non-CSBG Counties:** In the non-CSBG counties, adverse experience factor rates are also higher than the state and national rates. The Kentucky counties report the highest rates of deaths from drug overdoses of all DCEA counties – 62.2 deaths per 100,000 for Bell and 41.2 per 100,000 for Harlan.

<b>Table 13.1. Non-CSBG Counties: Key Childhood and Adult Adverse Experiences</b>				
<b>Area</b>	<b>Drug overdose deaths per 100,000 population</b>	<b>Percent adults without adequate social/emotional support</b>	<b>Child abuse rate per 1,000</b>	<b>Divorce rate per 1,000 population</b>
Anderson	26.6	17.8	8.5	4.0
Blount	21	9.1	4.5	4.5
Bradley	21	20.9	6.6	4.2
Campbell	35.6	30.8	12.4	2.3
Carter	20	18.4	6.1	4.8
Claiborne	30.3	23.1	10.8	3.3
Greene	24.7	19.4	6.0	4.6
Hancock	No data	Suppressed	6.7	4.9
Hawkins	30.9	23.7	6.0	4.4
Knox	22.8	16	5.3	3.2
Loudon	23.2	28.1	5.8	2.7
McMinn	27.4	20.4	6.9	4.1
Morgan	22	Suppressed	10.5	1.6
Overton	32.8	21.2	9.3	3.2
Polk	No data	20.6	6.0	3.5
Putnam	22.5	13.4	8.4	3.5
Rhea	23.6	24.8	6.8	4.1
Roane	39.8	20	10.7	2.3
Scott	25	28.9	7.9	4.5
Sullivan	19.7	18.9	9.2	4.4
Unicoi	24.7	22.3	8.2	4.2
Union	23.9	Suppressed	11.5	4.9
Washington	17.7	20.1	5.9	4.1
White	17.2	29.8	7.9	4.3
Bell	62.2	19.1	Not reported as rate. Number of substantiated cases: 17	NA
Harlan	41.2	24.1	Not reported as rate. Number of substantiated cases: 100	NA
Average	26.2	21.34	7.83 (TN only)	3.82 (TN only)
KY	24.4	19.7	19	3.8
TN	17.9	18.9	5.9	3.7
U.S.	13.4	20.7	9.2	3.2

**Source:** Kids Count, 2016; Community Commons, 2017; Kentucky Health Indicators, 2016

<b>Table 13.2. CSBG Counties: Key Childhood and Adult Adverse Experiences</b>				
Area	Drug overdose deaths per 100,000 population	Percent adults without adequate social/emotional support	Child abuse rate per 1,000	Divorce rate per 1,000 population
Cocke	27.7	33.1	11.6	4.1
Grainger	28.4	Suppressed	5.5	4.0
Hamblen	35.4	27.4	7.8	4.9
Jefferson	18.4	30.1	8.5	3.0
Monroe	17.2	29.8	6.0	3.4
Sevier	19.3	16.4	5.7	5.3
Average	23.7	25.5	7.5	4.1
TN	17.9	18.9	5.9	3.7
U.S.	13.4	20.7	9.2	3.2

**Source:** Kids Count, 2016, Community Commons, 2017

## Safety Net Providers of Mental Health/Substance Abuse Treatment Services

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

<b>Table 13.3. Free or Sliding Fee Providers of Mental Health/Substance Abuse Services</b>			
<b>Cherokee Health System</b>	<b>Frontier Health</b>	<b>Helen Ross McNabb</b>	<b>Life Care Family Services</b>
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
<b>Mental Health Cooperative, Inc.</b>	<b>Parkwest Medical Center aka Peninsula</b>	<b>Ridgeview Psychiatric Hospital and Center, Inc.</b>	<b>Volunteer Behavioral Health Center</b>
Putnam	Blount Knox Loudon Sevier	Anderson Campbell Morgan Roane Scott	Overton Putnam Bradley McMinn Monroe Rhea

## 14. Violent Crime

**CSBG Counties:** Cocke's violent crime rate (582 per 100,000) is the highest in the CSBG counties, while Grainger's rate (159 per 100,000) is the lowest. **Non-CSBG Counties:** Bradley (545 per 100,000) reports the highest violent crime rate in the non-CSBG counties. Harlan has the lowest rate (87 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	582
Grainger	159
Hamblen	427
Jefferson	284
Monroe	406
Sevier	307
Total/Average	360.83
TN	614
U.S.	372.6

**Table 14.2. Violent Crime in Non-CSBG Counties**

Area	Violent Crime Rate per 100,000 population
Anderson	318
Blount	309
Bradley	545
Campbell	326
Carter	209
Claiborne	461
Greene	338
Hancock	223
Hawkins	250
Knox	489
Loudon	205
McMinn	491
Morgan	243
Overton	242
Polk	211
Putnam	397
Rhea	308
Roane	297
Scott	242
Sullivan	477
Unicoi	270
Union	309
Washington	357
White	289
Bell KY	156
Harlan KY	87
Total/Average	309.58
TN	614
KY	215
U.S.	372.6

**Source (CSBG and Non-CSBG data):** FBI Uniform Crime Reports, most recent data reported by Robert Wood Johnson County Health Rankings (2017) using 2014 data



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, 9.82% of the population under 18 were referred to juvenile court, compared to 5.2% in Tennessee. Cocke County has the highest rate (14.7%). **Non-CSBG Counties in Tennessee:** On average, 5.84% of the population under 18 were referred to juvenile court, compared to 5.2% in Tennessee. Washington has the highest rate (8.5%).

<b>Table 14.3. Children Under 18 Brought to Juvenile Court in CSBG Counties</b>		
<b>Area</b>	<b>Number</b>	<b>Rate as % of Population under 18</b>
Cocke	1,067	14.7
Grainger	585	12.2
Hamblen	939	6.4
Jefferson	1,092	9.9
Monroe	762	7.9
Sevier	1,552	7.8
Total/Average	5,997	9.82
TN	76,939	5.2

<b>Table 14.4. Children under 18 Brought to Juvenile Court in Non-CSBG Counties</b>		
<b>Area</b>	<b>Number</b>	<b>Rate as % of Population under 18</b>
Anderson	800	5.1
Blount	2,334	8.9
Bradley	893	3.9
Campbell	273	3.3
Carter	781	7.2
Claiborne	260	4.2
Greene	601	4.4
Hancock	15	1.1
Hawkins	993	8.4
Knox	4,321	4.5
Loudon	454	4.6
McMinn	534	4.7
Morgan	237	5.7
Overton	347	7.2
Polk	155	4.6
Putnam	789	4.9
Rhea	156	2.1
Roane	289	2.8
Scott	154	2.9
Sullivan	2,785	9
Unicoi	246	7.2
Union	336	7.6
Washington	2,165	8.5
White	171	3
Total/Average	20,089	5.84
TN	76,939	5.2

**Source (CSBG and Non-CSBG data):** Kids Count, 2015

Statistical data for Bell and Harlan are reported in terms of rates of incarceration per 1,000 of the population age 10-17. **Harlan:** 13.6 per 1,000. **Bell:** 34.8 per 1,000. **Kentucky:** 30.9.

### **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. Single Parents

33% of households with children under 18 in the CSBG counties and 31% of households with children under 18 in the non-CSBG counties are headed by single parents. The rates are lower than the states' rate and about the same as the national rate. According to the Robert Wood Johnson Foundation (2017), adults and children in single-parent households are at risk for mental illness, including substance abuse, depression, and suicide, and unhealthy behaviors such as smoking and excessive alcohol use. 81% of single parents are single mothers. About 34% have never been married. Single parents, especially single mothers, face a life of economic hardship. 44% of single parent families live in poverty (ACS, 2015).

<b>Table 15.1. Single Parents in Non-CSBG Counties</b>	
<b>Area</b>	<b>Percent Single-Parent Households</b>
Anderson	40
Blount	27
Bradley	32
Campbell	31
Carter	31
Claiborne	31
Greene	32
Hancock	32
Hawkins	36
Knox	30
Loudon	30
McMinn	29
Morgan	27
Overton	20
Polk	31
Putnam	33
Rhea	35
Roane	35
Scott	35
Sullivan	34
Unicoi	27
Union	31
Washington	32
White	23
Bell KY	43
Harlan KY	34
<b>Total/Average</b>	<b>31</b>
TN	36
KY	35
U.S.	31

**Source:** Most recent data reported by Robert Wood Johnson County Health Rankings (2017) using 2015 data

<b>Table 15.2. Single Parents in CSBG Counties</b>	
<b>Area</b>	<b>Percent Single-Parent Households</b>
Cocke	44
Grainger	21
Hamblen	34
Jefferson	32
Monroe	30
Sevier	36
Total/Average	33
TN	36
U.S.	31

**Source:** Most recent data reported by Robert Wood Johnson County Health Rankings (2017) using 2015 data.

## 16. Elderly Population

In the CSBG counties, Monroe has the highest percentage of seniors with difficulties in maintaining an independent life. In the non-CSBG counties, Harlan and Bell have the highest percentage with difficulties in independent living. After age 75, 30% of seniors in non-CSBG and CSBG counties report problems in living independently.

**Table 16.1. Seniors with Independent Living Problems, Non-CSBG Counties**

Area	Number Age 65-74	Percent Age 65-74	Number Age 75 and Older	Percent Age 75 and Older
Anderson	903	12	1,943	32.4
Blount	1,164	8.8	2,477	28.8
Bradley	866	9.5	1,494	24.3
Campbell	741	16.2	881	32.4
Carter	702	11.1	1,018	24.7
Claiborne	533	15.8	799	40
Greene	818	10.6	1,721	34.6
Hancock	115	17	231	47.5
Hawkins	710	11.2	1,097	29.2
Knox	2,960	8.4	7,238	28.5
Loudon	394	5.3	928	21.1
McMinn	805	14.5	1,225	33.6
Morgan	245	12.4	418	34.1
Overton	137	5.5	297	19.5
Polk	269	13.8	264	23.8
Putnam	515	7.8	1,281	27.7
Rhea	388	11.5	502	25.6
Roane	756	12.1	1,093	23
Scott	363	14.8	450	39.1
Sullivan	1,936	11	3,835	29.5
Unicoi	361	17.3	321	21.5
Union	252	13.2	270	26.5
Washington	1,139	9.7	2,333	29.3
White	398	14	510	26.2
Bell	683	24.5	747	43.8
Harlan	536	21.4	620	37.8
Total/Average	18,689	12.67	33,993	30.17
KY	38,555	10.6	71,620	29.1
U.S.	43,313,614	15.5	4,738,301	25.7
TN	53,956	9.8	107,294	29

Source: ACS, 2015

**Table 16.2. Seniors with Independent Living Problems, CSBG Counties**

Area	Number Age 65-74	Percent Age 65-74	Number Age 75 and Older	Percent Age 75 and Older
Cocke	363	8.7	794	33.2
Grainger	196	7.8	472	33.1
Hamblen	458	7.4	1,290	30.6
Jefferson	646	10.9	797	23.1
Monroe	656	12.4	986	34.6
Sevier	798	8	1,745	29.7
Total/Average	3,117	9.2	6,084	30.72
TN	54,956	9.8	71,620	29.1
U.S.	1,965,640	7.9	4,738,301	25.7

Source: ACS, 2015

## 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.

<b>Table 16.3. Tennessee's Area Agencies on Aging and Disability</b>			
<b>First Tennessee AAAD (First Tennessee Development District)</b>	<b>East Tennessee AAAD (East Tennessee Human Resource Agency)</b>	<b>Upper Cumberland AAAD (Upper Cumberland Development District)</b>	<b>Southeast Tennessee AAAD (Southeast Tennessee Development District)</b>
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

<b>Table 16.4. Tennessee's Aging Network (All Government Agencies)</b>		
<b>Department</b>	<b>Program Title</b>	<b>Services</b>
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.

<b>Table 16.4. Tennessee's Aging Network (All Government Agencies)</b>		
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 2014-2018 *State Plan on Aging* (Tennessee Commission on Aging and Disability) identified the Area Agencies on Aging's top 10 barriers to independent living for seniors in Tennessee.

<b>Table 16.5. Priorities for the Elderly in DCEA's Tennessee Counties</b>	
1. Lack of affordable dental care, hearing care, and eye exams and glasses	
2. Insufficient health insurance or money to pay for doctors or medicine	
3. Not being able to get help when needed quickly and without hassles	
4. Lack of transportation for people who don't drive	
5. Lack of sources for help in learning new things	
6. Not being able to get handicapped accessible transportation	
7. Insufficient exercise and access to healthy foods	
8. Difficulty in obtaining home health care	
9. Inadequate respite services for caregivers	
10. Inadequate or lack of training for workers who aid older adults and people with disabilities	

### 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 2020*, identified priority needs of the elderly based on number of persons on waiting lists for key programs.

<b>Table 16.6. Priorities for the Elderly in DCEA's Kentucky Counties</b>	
<b>Program</b>	<b>Number on Waiting List 2016</b>
1. Home Care	3,222
2. Nutrition Services	2,361
3. Supported Living	204
4. Caregiver Services	147
5. Traumatic Brain Injury Services	116

## 17. Disability

The previous section described disabilities among the elderly population. The following tables describe the prevalence of disabilities among persons under 18 years old and those age 18 to 64.

<b>Table 17.1. Non-CSBG Counties: Percent with Disabilities, Under Age 18 and Ages 18-64</b>		
<b>Area</b>	<b>Percent under Age 18</b>	<b>Percent Ages 18-64</b>
Anderson	4.1%	17.0%
Blount	5.1%	13.2%
Bradley	5.4%	16.6%
Campbell	4.1%	22.8%
Carter	5.7%	19.5%
Claiborne	4.1%	19.9%
Greene	5.9%	20.6%
Hancock	2.6%	27.1%
Hawkins	4.6%	20.6%
Knox	4.0%	10.8%
Loudon	3.9%	14.3%
McMinn	4.6%	16.7%
Morgan	6.1%	19.9%
Overton	4.5%	16.2%
Polk	6.0%	18.4%
Putnam	3.4%	12.3%
Rhea	10.2%	24.8%
Roane	5.2%	19.8%
Scott	2.9%	24.4%
Sullivan	5.6%	17.5%
Unicoi	6.9%	24.3%
Union	4.2%	18.8%
Washington	4.9%	14.7%
White	4.8%	17.7%
Bell	7.1%	32.5%
Harlan	7.3%	32.7%
<b>Total/Average</b>	<b>5.12%</b>	<b>19.73%</b>
KY	5.5%	15.7%
U.S.	4.1%	10.3%
TN	4.5%	13.7%

Source for Tables 17.1 and 17.2: ACS, 2015

<b>Table 17.2. CSBG Counties: Percent with Disabilities, Under Age 18 and Ages 18-64</b>		
<b>Area</b>	<b>Percent under Age 18</b>	<b>Percent Ages 18-64</b>
Cocke	6.1%	20.3%
Grainger	6.6%	19.6%
Hamblen	5.0%	17.6%
Jefferson	4.1%	17.9%
Monroe	7.9%	16.1%
Sevier	5.6%	16.6%
<b>Total/Average</b>	<b>5.88%</b>	<b>18.02%</b>
TN	4.5%	13.7%
U.S.	4.1%	10.3%

5.9% of children under 18 in the CSBG counties have one or more disabilities. 5.1% of children under 18 in the non-CSBG counties have one or more disabilities. In comparison, 4.5% of the age group in Tennessee, 4.1% in the U.S., and 5.5% in Kentucky have one or more disabilities. In the non-CSBG counties, Rhea County has the highest child disability rate – 10.2%. In the CSBG counties, Monroe County has the highest disability rate – 7.9%. In the non-CSBG counties for the age group 18-64, 19.7% have one or more disabilities. In the CSBG counties, 18% of the age group reported one or more disabilities. In comparison, for the 18-64 age group, 10.3% in the U.S., 13.7% in Tennessee, and 15.7% in Kentucky have one or more disabilities. Six of the non-CSBG counties (Campbell, Greene, Hancock, Hawkins, Unicoi, and Rhea) have disability rates that are at least twice the national rate. Cocke County has the highest disability rate in the CSBG counties for the age 18-64 group – 20.3%.

## 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, starting on April 17, 2017, and extending through November, 2017. Directors identified the following needs:

- Lack of adequate and/or reliable transportation. In rural areas, most people have vehicles, but they do not have money to repair/maintain them. Lack of money to pay for gas is also an issue for many low-income individuals.
- Lack of affordable child care.
- Lack of resources for adults and youth with drug abuse issues.
- Lack of resources to combat bed bugs. Directors identified this as an enormous unmet need.
- Lack of broadband access in many pockets of the rural communities DCEA serves.
- Lack of companionship programs for elderly residents and those with disabilities.
- Severe problems for ex-offenders seeking employment. Services to expunge records are limited.
- Lack of resources for low-income individuals who would like to start their own business (lack of start-up capital, lack of access to credit, and lack of knowledge about business planning).
- Barriers to employment and educational opportunities caused by clients' exposure to adverse childhood experiences. These experiences can hinder clients' ability to manage their emotions/control anger, communicate appropriately on the job, set life goals, plan for the future, and organize time/complete tasks on time.
- Homework support for Hispanic and/or other immigrant children.
- Support for veterans.
- Financial literacy programs with banks as active partners.
- Emergency and transitional housing for young adults without stable, permanent housing. Some older teens have been kicked out of their family's home after they complete high school. Other young adults have very little or no income and no place to live. Many double up with friends or relatives and move frequently.

To improve their program's ability to address the identified needs, Directors recommended staff training in the following areas: identifying/accessing available resources for drug abusers/addiction, motivational interviewing/strategies to help clients complete tasks, appreciative advising, improving customer service/dealing with difficult clients/crisis management, and understanding adverse childhood experiences in order to take trauma-informed approaches to service delivery.

Directors surveyed their staff members to determine the top three community needs by county served. The results are shown in the table below. Programs may use the priorities to plan and design services throughout each project year. Priorities will be modified as part of each program's continuous improvement cycle.

### DCEA Staff Survey Results

Program	Counties Served	Top 3 Unmet Needs	Key Community Resources for Self-Sufficiency
Head Start Early Head Start	Blount	Living wage jobs Education Parenting classes	Local colleges, America Job Centers Staffing Solutions, United Way Good Neighbors, Blount County Community Action Salvation Army, Family Resource Center
	Cocke	Living wage jobs Transportation Education	Department of Human Services, Families First East Tennessee Human Resource Agency Supplemental Nutrition Program for Women, Infants, and Children (WIC) Cocke County Health Department Job fairs, Adult Education Neighborhood Service Center Low Income Home Energy Assistance Program Food banks Workforce Innovation and Opportunity Act services
	Grainger	Living wage jobs Low-income housing Child care	Clinch-Powell Food Bank Job fairs Job training programs UT Extension Office Neighborhood Service Center Workforce Innovation and Opportunity Act services
	Hamblen	Living wage jobs Education Parenting classes	Central Services East Tennessee Human Resource Agency Adult Education Workforce Innovation and Opportunity Act services/Career Centers CEASE (domestic abuse shelter) Lakeway Habitat for Humanity Department of Human Services Helen Ross McNabb (mental health) Youth Villages (foster care)
	Jefferson	Living wage jobs Education Transportation	Appalachian Outreach Head Start Educational Opportunity Center Adult Education, TN Reconnect Department of Human Services Public Housing Legal Aid, Family Resource Center

<b>Program</b>	<b>Counties Served</b>	<b>Top 3 Unmet Needs</b>	<b>Key Community Resources for Self-Sufficiency</b>
Head Start Early Head Start	Monroe	Living wage jobs Self-sufficiency training Affordable childcare	United Way Employment agencies Neighborhood Service Center Adult Education, Talent Search VITA (free tax prep) The House of Mercy Public Housing Low Income Energy Assistance Program Educational Opportunity Center
	Sevier	Living wage jobs Job training Money management	Department of Human Services United Way American Job Centers Health department UT Extension Office Celebrate Recovery Affordable housing Affordable daycare centers Neighborhood Service Center Job fairs
	Union	Living wage jobs Transportation Extended childcare programs	East Tennessee Human Resource Agency Extension Office Adult Education Public Library WIC (women, infants, children nutrition) Public housing
Affordable Housing Program	Anderson Bradley Carter Grainger Greene Hamblen Hawkins Jefferson Knox Loudon McMinn Monroe Morgan Overton Polk Putnam Rhea Roane Scott Sevier Sullivan Unicoi Washington White	Transportation Health care Meals Housekeeping	Choices Program (home health care) East Tennessee Human Resource Agency Senior Nutrition Program Affordable Housing Program

<b>Program</b>	<b>Counties Served</b>	<b>Top 3 Unmet Needs</b>	<b>Key Community Resources for Self-Sufficiency</b>
Afterschool Programs	Grainger Hamblen/ Monroe Scott Union	Public transportation Diverse health care Job opportunities	Frontier Health (mental health), local health departments DCEA programs Cherokee Health Systems, local churches American Job Centers
Workforce Innovation and Opportunity Act Youth Program	Union Claiborne Grainger	Living wage jobs Education Substance abuse treatment Transportation	Workforce Innovation and Opportunity Act services Vocational Rehabilitation Families First Head Start Clinch-Powell Home Ownership Program
Workforce Innovation and Opportunity Act Youth Program	Hamblen Sevier Greene/ Cocke Jefferson	Transportation Alcohol/drug prevention and treatment Lack of information about services available in the community	Workforce Innovation and Opportunity Act services American Job Centers Adult Education TN Reconnect Educational Opportunity Centers Vocational Rehabilitation Families First Neighborhood Service Centers Habitat for Humanity Americorps
Talent Search	Grainger Campbell/ Claiborne Scott/Harlan Bell	Public transportation Affordable housing Affordable childcare	Food Banks Homeless shelters Health department. American Job Center
LIHEAP	Hamblen Jefferson/ Grainger Cocke Sevier Monroe	Public transportation Affordable counseling Emergency and temporary housing	Stepping Out Ministries Counseling services Case management services DCEA programs American Job Centers Ministerial Association Shelter (homeless) Christian Women/Men's Job Corps (TN Baptist Missions)

<b>Program</b>	<b>Counties Served</b>	<b>Top 3 Unmet Needs</b>	<b>Key Community Resources for Self-Sufficiency</b>
Upward Bound	Grainger	Transportation Lower cost of electricity Internet availability	Neighborhood Service Center Affordable Housing Catholic Mission Church food pantries Senior Nutrition Program Head Start
	Hawkins	Public transportation	Low-income housing Staffing agencies GED/Adult Education programs Shepard's Center Pregnancy Crisis Center Boys and Girls Club
	Morgan	More jobs Educational opportunities	Morgan-Scott Project Unicorn Fund American Job Centers
	Scott	More jobs Education Childcare	Scott Project Unicorn Fund Boys and Girls Club American Legion American Job Centers



<b>Program</b>	<b>Counties Served</b>	<b>Top 3 Unmet Needs</b>	<b>Key Community Resources for Self-Sufficiency</b>
Educational Opportunity Centers	Claiborne Cocke Grainger Hamblen/ Hancock Jefferson/ Monroe	Transportation Child care Stable employment	Neighborhood Service Centers East Tennessee Human Resource Agency
Teen Outreach Program	Hamblen	Teen/community center Affordable child care Money management/ Budgeting classes Public transportation Big Brothers/Big Sisters	Food pantries Shelters Educational Services Workforce Innovation and Opportunity Act services Department of Human Services DCEA programs Afterschool care/child care Youth Villages Life Set Program
Teen Outreach Program	Hancock	Youth recreational center Affordable child care Job opportunities	Families First Early Learning Center
Senior Nutrition Program	Hamblen Cocke Jefferson Grainger Sevier Monroe	Homeless programs Affordable Transportation More Family involvement	DCEA programs United Way East Tennessee Human Resource Agency Families First Daily Bread, Meals on Wheels (national) Low Income Home Energy Assistance Program Commodity Food Program Neighborhood Service Center Food Pantries Senior Center Home Assistance
TN Reconnect	Claiborne Cocke Greene/ Grainger Hamblen/ Jefferson Sevier Union	Living wage jobs Job training Public transportation Affordable housing	Affordable housing Food programs Local colleges TN Promise TN Reconnect American Job Centers Workforce Innovation and Opportunity Act services Vocational Rehabilitation Veterans Programs
Neighborhood Service Centers	Cocke Grainger/ Hamblen Jefferson/ Monroe Sevier	Affordable child care Jobs Education Transportation Affordable Housing	DCEA programs American Job Centers Department of Human Services Adult Education Churches
Child Hunger-ConAgra Foundation	Cocke	Literacy Transportation Pre-K opportunities Substance abuse treatment Food pantries at schools	Churches Neighborhood Service Center Partners for Success Celebrate Recovery Empower Cocke County

## DCEA Program Staff

### Key Findings by Program: Unmet Needs in the Communities Served

Need	Head Start Early Head Start	Affordable Housing Program	Afterschool Programs	WIOA Youth Program	Talent Search	Upward Bound	Educational Opportunity Centers
Living wage jobs	X			X			
Transportation	X	X	X	X	X	X	X
Education	X			X		X	
Affordable housing					X		
Money management	X						
Health care		X	X				
Parenting classes							
Meals for elderly		X					
Housekeeping services for elderly		X					
Jobs/employment			X			X	X
Substance abuse prevention and treatment				X			
Affordable child care					X		X
Low energy costs						X	
Internet availability						X	
Emergency/temporary housing							
Teen community/recreation center							
Mentoring programs for youth							
Family involvement							
Job training	X						
Homeless programs							
Literacy programs							
Pre-k programs							
Food pantries in schools							
Information on community services and how to access them				X			
Parenting classes	X						
Self-sufficiency training	X						

<b>Need</b>	<b>LIHEAP</b>	<b>Teen Outreach Program</b>	<b>Senior Nutrition Program</b>	<b>TN Reconnect</b>	<b>Neighborhood Service Centers</b>	<b>Child Hunger Coalition</b>
Living wage jobs				X		
Transportation	X	X	X	X	X	X
Education					X	
Affordable housing				X	X	
Money management		X				
Health care						
Parenting classes						
Meals for elderly						
Housekeeping services for elderly						
Jobs/employment		X			X	
Substance abuse prevention and treatment						X
Affordable child care		X			X	
Low energy costs						
Internet availability						
Emergency/temporary housing	X					
Teen community/recreation center		X				
Mentoring programs for youth		X				
Family involvement in elder care			X			
Job training		X		X		
Homeless programs			X			
Literacy programs						X
Pre-k programs						X
Food pantries in schools						X
Affordable counseling	X					
Parenting classes						

In order of frequency, the top three unmet needs identified by DCEA's program staff were transportation (all programs), jobs/employment (5 programs), and affordable child care and education (4 programs, tied).

### **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 (Families First/TANF, CHOICES), Adult Education, Vocational Rehabilitation, Workforce Innovation and Opportunity Act programs (American Job Centers), public health departments, Tennessee Higher Education Commission (Tennessee Reconnect), postsecondary education and training entities; nonprofit mental health/substance abuse providers; other community-based organizations or national/regional nonprofits (community action agencies, food banks, Boys and Girls Clubs, homeownership counseling services, Habitat for Humanity, Salvation Army, United Way, foster care organizations, pregnancy crisis centers, Senior Citizen Home Assistance, VITA tax preparation services, homeless shelters and homeless service providers); public libraries; churches; public transportation provided by the human resource agencies; public housing; private staffing companies; and Americorps volunteers/programs.

All programs listed one or more DCEA program as a key community resource.

## 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. 174 key staff of organizations serving CSBG counties and 195 key staff of organizations serving non-CSBG counties completed the surveys (listed on the last pages of this section). 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 174**

<b>Barrier</b>	<b>Important Barrier</b>	<b>Somewhat of a Barrier</b>	<b>Not a Barrier</b>	<b>Don't Know</b>
Lack of income to provide for basic needs	48.28%	42.53%	1.72%	7.47%
Misuse of income	35.06%	40.23%	3.45%	21.26%
Large amounts of debt	29.48%	36.99%	5.20%	28.32%
Poor credit or no credit	44.19%	32.56%	3.49%	19.77%
Use of payday lending or title loan companies	35.63%	24.14%	2.30%	37.93%
Poor financial literacy	53.01%	30.72%	7.23%	9.04%
Lack of jobs paying family supporting wages	39.88%	36.31%	15.48%	8.33%
Lack of jobs suitable for the skills and educational levels of residents	27.59%	41.38%	23.56%	7.47%
Lack of skills required by local employers	29.89%	44.25%	10.34%	15.52%
Low educational levels	39.88%	47.98%	6.94%	5.20%
Lack of knowledge about high-demand occupations in the local area	33.14%	41.86%	2.30%	14.94%
Poor literacy or numeracy skills regardless of educational level attained	36.78%	45.98%	2.30%	14.94%
Poor work history	38.37%	47.09%	3.49%	11.05%
Poor communication skills	42.44%	48.26%	4.07%	5.23%
Poor health	24.14%	50.57%	13.79%	11.49%
Lack of knowledge about basic workplace skills (non-technical) -- punctuality, reliability, respect for others, appropriate communication	48.82%	38.24%	8.24%	4.71%
Lack of transportation	58.24%	23.53%	9.41%	8.82%
Lack of problem-solving skills	40.36%	43.37%	4.22%	12.05%
Mental health problems	16.47%	51.76%	5.29%	26.47%
Teen pregnancy	14.12%	40.00%	10.00%	35.88%
Lack of information about where to go for specific services	18.24%	56.47%	14.12%	11.18%
Lack of services that quickly help people in crisis situations	21.89%	34.32%	26.04%	17.75%
Substance abuse problems	77.71%	13.25%	0.60	8.43%
Lack of job training programs	13.02%	46.75%	30.77%	9.47%
Paying too much for rent or mortgage	24.24%	35.15%	7.88%	32.73%
Not having sufficient food	17.65%	43.53%	18.24%	20.59%
Paying too much for utilities	20.59%	29.41%	18.82%	31.18%
Lack of affordable, safe child care	40.00%	29.41%	6.47%	24.12%
Lack of programs that teach people about how to develop ways of thinking and habits that lead to self-sufficiency	25.29%	40.00%	20.00%	14.71%
Too few services to help the elderly remain in their homes	23.53%	38.24%	13.53%	24.71%

**Survey Results: Partners in DCEA's Non-CSBG Counties**  
**Number of Responses: 195**

<b>Barrier</b>	<b>Important Barrier</b>	<b>Somewhat of a Barrier</b>	<b>Not a Barrier</b>	<b>Don't Know</b>
Lack of income to provide for basic needs	49.74%	45.13%	1.03%	4.10%
Misuse of income	41.03%	40.51%	2.05%	16.41%
Large amounts of debt	38.46%	38.46%	6.15%	16.92%
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%	0.51%
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%	6.70%
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%	12.30%	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%	24.22%	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%	16.40%

### Top 10 Barriers to Self-Sufficiency (Important Barriers)

Rank	CSBG Counties Partners	Non-CSBG Counties Partners
1	Substance abuse	Substance abuse
2	Lack of transportation	Lack of transportation
3	Poor financial literacy	Poor financial literacy
4	Lack of knowledge about basic workplace skills (non-technical) – punctuality, reliability, respect for others, appropriate communication	Poor credit or no credit
5	Lack of sufficient income to meet basic needs	Lack of knowledge about basic workplace skills (non-technical) – punctuality, reliability, respect for others, appropriate communication
6	Poor credit or no credit	Lack of jobs paying family supporting wages
7	Poor communication skills (general)	Lack of sufficient income to meet basic needs
8	Lack of problem solving skills	Poor literacy or numeracy skills regardless of educational level attained
9	Lack of affordable, safe child care	Lack of affordable, safe child care
10	Lack of jobs paying family supporting wages	Lack of problem solving skills

### Discussion of DCEA Partners' Survey Results: Key Findings

Substance abuse ranked number one in the top ten barriers to self-sufficiency identified by DCEA's partners in both CSBG and non-CSBG counties. 80.21% of non-CSBG county partners and 77.71% of CSBG county partners listed substance abuse problems as the most important barrier to low-income residents' ability to achieve self-sufficiency. Common important barriers identified by both CSBG and non-CSBG partners were: lack of transportation, low educational levels, lack of jobs paying family supporting wages, insufficient income to provide for basic needs, poor credit or no credit, lack of knowledge about basic non-technical workplace skills (punctuality, reliability, respect for others, appropriate communication), lack of problem solving skills, lack of affordable, safe child care, and poor financial literacy. **Differences:** CSBG partners identified poor communication skills (general) as an important barrier. Non-CSBG partners cited poor literacy or numeracy skills regardless of educational level attained as an important barrier.



### Not a Barrier – Top Ten

Rank	CSBG Counties	Non-CSBG Counties
1	Lack of job training programs	Lack of job training programs
2	Lack of services that quickly help people in crisis situations	Lack of services that quickly help people in crisis situations
3	Lack of jobs suitable for the skills and educational levels of residents	Lack of jobs suitable for the skills and educational levels of residents
4	Lack of programs that teach people how to develop ways of thinking and habits that lead to self-sufficiency	Not having sufficient food
5	Paying too much for utilities	Paying too much for utilities
6	Not having sufficient food	Lack of information about where to go for specific services
7	Lack of jobs paying family supporting wages	Lack of programs that teach people how to develop ways of thinking and habits that lead to self-sufficiency
8	Lack of information about where to go for specific services	Teen pregnancy
9	Poor health	Lack of jobs paying family supporting wages
10	Too few services to help the elderly remain in their homes	Too few services to help the elderly remain in their homes

CSBG and non-CSBG counties partners agreed on nine of the top ten services, programs, or situations that did not pose a barrier to self-sufficiency. CSBG county partners identified poor health as not a barrier, and non-CSBG county partners identified teen pregnancy as not a barrier.

### **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**

<b>County</b>	<b>Sites in Need of Child Care Facilities</b>
Cocke	Rural areas Public housing Throughout the county
Grainger	Rural areas Public housing Low-income areas in general
Jefferson	Rural areas White Pine Jefferson City Dandridge Public housing Low-income areas in general
Hamblen	Rural areas Southern Hamblen County Near industrial parks Near Wal-marts West end of the county East Hamblen County Buffalo Trail Cherokee Drive
Monroe	Each of the county's four townships Sweetwater Industrial park in Vonore
Sevier	Community-wide, near places of major employment Pigeon Forge Gatlinburg Near low-income housing All area schools
Blount	Public housing Low-income areas in general
Union	Public housing Low-income areas in general At area schools

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

<b>County</b>	<b>Sites in Need of Child Care Facilities</b>
Claiborne	Walters State Community College campus in Claiborne
Greene	Rural areas
Morgan	Coalfield Wartburg Sunbright Oakdale
Harlan KY	Cumberland Evarts Clover Fork Martins Fork Poor Fork
Bell KY	Near schools and factories
Scott	Locations near college Winfield Oneida Huntsville Robbins Robbins Elementary At workplaces
Campbell	In schools/colleges that parents attend All parts of the county; not enough reputable centers Jacksboro LaFollette
Anderson	Public housing Low-income areas in general
Loudon	None listed
McMinn	None listed
Polk	None listed
Knox	Public housing Low-income areas in general
Roane	None listed
Bradley	None listed
Carter	None listed
Sullivan	None listed
Unicoi	None listed
Washington	None listed
Hancock	Sneedville
Hawkins	None listed

### **Additional Barriers to Self-Sufficiency**

Partners also identified additional barriers (not listed in the survey) and/or existing self-sufficiency services that require expansion and/or improvement.

#### **Additional Barriers and/or Inadequate Self-Sufficiency Services in CSBG Counties**

Lack of short-term job training programs that lead to jobs that promise self-sufficiency  
Services for offenders transitioning back to the community  
Employment and housing of ex-offenders  
Adult mentoring programs  
Second Chance programs for felons  
High medical bills/costs  
Generational poverty and poverty mindset  
Lack of broadband access  
Insufficient number of English as a Second Language classes  
Lack of a central location for social services information provided in Spanish and English  
Lack of mobile showers and laundry trucks  
Lack of child care in the evening (third shift)  
Lack of adult independent living skills programs  
Insufficient number of child care slots for infants and toddlers  
Insufficient family counseling services  
Insufficient number of Adult Education classes  
Child care for workers on the 7-3 shift  
Lack of affordable transportation to Knoxville for medical and other needed services  
Lack of Social Security offices in each county  
Lack of assistance for those who cannot pass background checks for employment  
Lack of sources for gas vouchers for adults/youth looking for jobs  
Insufficient job training in the skilled trades for non-college bound  
Lack of services that help high school students learn how to break the cycle of family poverty  
Insufficient number of homeless shelters  
Lack of affordable dental care  
Insufficient number of advocates for children  
Lack of child care for SNAP recipients  
Centralized services that can address all needs of a client  
Insufficient financial aid for college

**Additional Barriers and Inadequate Self-Sufficiency  
Services in Non-CSBG Counties**

Employment/housing for ex-offenders  
Adult mentoring programs for offenders/ex-offenders  
Transition from jail/prisons programs  
Second Chance programs for felons  
Generational poverty and poverty mindset  
High medical bills/costs  
English language barriers (non-speakers)  
Long waits for disability income approval  
Lack of short term training programs that lead to jobs  
Insufficient number of Adult Education and English  
as a Second Language classes  
Lack of child care on weekends/night shift hours  
Not enough Section 8 vouchers to help with rent  
Lack of auto repair assistance programs  
Lack of assistance with college placement/enrollment  
fees  
Lack of broadband access  
Lack of adult independent skills development  
programs  
Lack of communication about the services that are  
available and assistance in accessing multiple services  
at one time  
Inadequate services for foster care children and  
families  
High prescription drug costs  
Insufficient number of homeless shelters  
Lack of medical clinics in remote areas  
Insufficient home care for elderly  
Lack of home repair services  
Lack of services for children living with extended  
family  
Lack of GED/HiSET classes that are conveniently  
located and/or conveniently scheduled for working  
adults  
Hopelessness

**Common Barriers/Inadequate or Insufficient Services:** Both non-CSBG and CSBG partners identified the lack of housing and employment-related services for offenders and/or ex-offenders, insufficient Adult Education and English as a Second Language services, generational poverty and poverty mindsets, lack of broadband access, high medical-related costs, insufficient short-term job training programs, insufficient homeless services, lack of a centralized program that addresses all client needs, and lack of child care on weekends and night shifts as barriers.

**Unique Barriers/Inadequate or Insufficient Services (CSBG Counties):** CSBG partners cited additional barriers not listed by non-CSBG partners – lack of mobile showers and laundry trucks, lack of Social Security offices in each county, lack of help for those who cannot pass background checks, lack of gas vouchers for people looking for jobs, lack of services that help high schoolers learn to break the cycle of family poverty, insufficient number of family counseling services, inadequate number of child care slots for infants and toddlers and for families receiving SNAP benefits, lack of a central location for social services information that is available in both English and Spanish, lack of affordable transportation to Knoxville for medical and other needed services, and lack of affordable dental care.

**Unique Barriers/Inadequate or Insufficient Services (Non-CSBG Counties):** Non-CSBG partners cited additional barriers not listed by CSBG partners – lack of home repair services, lack of auto repair assistance services, hopelessness, inadequate services for foster care children and families, long waits for disability income approval, insufficient Section 8 vouchers to help with rent costs, lack of adult independent living skills development programs, lack of services to help extended families with children in their care, lack of communication about the services that are available and assistance in accessing multiple services at one time.

## **List of Partners Participating in the Survey**

### **Hamblen County Partners**

1. S. Samples-Morristown Housing Authority
2. V. Wilson-Morristown Utility Systems
3. Joseph Ely-Lincoln Heights Middle School
4. Gina Williams-Morristown Utility Systems
5. Valerie Tucker-Attitude Exchange Company
6. Jerry Young-TCAT Morristown
7. Melissa Reynolds-American Job Center
8. Charlotte Ely-American Job Center
9. Senior Citizens Center
10. F. Cox-Morristown Parks and Recreation Dept.
11. Bobby Williams-American Job Center
12. Sheila Morris-EOC
13. Karen Holweg-Meadowview Middle School
14. Charles Carter-Hamblen County Board of Education
15. Melissa Duff-Walters State Community College
16. Denise Carr-American Job Center
17. Janet Dalton-Hamblen County Schools
18. Melissa Carson-Therapist
19. Barbara Simmons-Morristown Hamblen Central Services
20. Rick Woolard-WRKQ
21. T. Bobrowski-East Tennessee Development District
22. John Hurley-United Healthcare
23. Krista Crum-West Elementary School
24. B. Lamb-TCAT Morristown
25. Jawanna Chapman-TCAC
26. Linda Mason-Walters State Community College
27. Dr. Gary Brewster-MATS
28. Freda Nester-Hamblen County Health Department

### **Sevier County Partners**

1. Olivia Spooner-Sevier County Health Dept.
2. D. Wellons-Smoky Mtn. Area Rescue Ministry
3. Fran Valentine-American Job Center
4. B. Davis-Blossman Propane Gas
5. Barbara Little-EOC UTK
6. D. Snider-Sevier County Fairgrounds
7. Tommy Watts
8. Peggy-Kodak United Methodist Church
9. Melissa Reynolds-American Job Center
10. Charlotte Ely-American Job Center
11. J. Howes-Fort Sanders Sevier Senior Center

12. Melissa Carson-Therapist
13. Linda Hyder-UT Extension
14. Sevier Family Resource Center
15. Patricia Hodge-Dept. Human Services
16. Rick Woolard-WRKQ
17. T. Bobrowski-East Tennessee Development District
18. Bobby Williams-American Job Center
19. B. Marion-Newport Utilities
20. A. Justice-Mountain Hope Good Shepherd Clinic
21. Linda Mason-Walters State Community College
22. Anna Freshour-Knoxville Utilities Board
23. Jennifer Parton-Sevier County Electric System
24. Beverly Davis-Blossman Propane

### **Cocke County Partners**

1. Cocke County Alternate Programs
2. Marta Cogburn-Recovery at Newport
3. G. Burchette-Cocke County High School
4. J. Hill-Cocke County Schools
5. Cocke County ESL
6. Melissa Reynolds-American Job Center
7. Charlotte Ely-American Job Center
8. Dottie Ford-Cocke County Coordinated School Health
9. St. Vincent de Paul Society
10. Melissa Carson-Therapist
11. C. McGaha-Cocke County High School
12. Patricia Hodge-Dept. Human Services
13. Rick Woolard-WRKQ
14. Sheila Morris-EOC
15. T. Bobrowski-East Tennessee Development District
16. Bobby Williams-American Job Center
17. Fran Valentine-American Job Center
18. C. Boggan-Newport Housing Authority
19. B. Marion-Newport Utilities
20. John Hurley-United Healthcare
21. K. Berger-Bread Basket
22. Linda Mason-Walters State Community College
23. Commercial Bank
24. Cocke County Partnership
25. Beverly Davis-Blossman Propane

### **Grainger County Partners**

1. GEARUP
2. J. Grosek-Glenmary Volunteer Dept.
3. Kathy Owens-Ferrell Gas



4. Grainger Today
5. J. Fenton-United Way
6. Melissa Reynolds-American Job Center
7. Charlotte Ely-American Job Center
8. Mark Briscoe-Grainger High School
9. Melissa Carson-Therapist
10. Edwin Jarnigan-Grainger County Schools
11. Rick Woolard-WRKQ
12. T. Bobrowski-East Tennessee Development District
13. Bobby Williams-American Job Center
14. John Hurley-United Healthcare
15. Linda Mason-Walters State Community College
16. Anna Freshour-Knoxville Utilities Board
17. Judy Shelburne-Powell Valley Electric Cooperative
18. Beverly Davis-Blossman Propane

#### **Jefferson County Partners**

1. S. Gray-Carson-Newman University
2. K. Blomdahl-Family Resource Center
3. Heather Hill-First Presbyterian Church
4. Samaritan House Family Ministries
5. Lynda Hill-Carson-Newman University
6. Jefferson City Housing Authority
7. Melissa Reynolds-American Job Center
8. Charlotte Ely-American Job Center
9. D. Helton-Jefferson County Chamber of Commerce
10. Melissa Carson-Therapist
11. Jefferson County Sheriff's Office
12. Patricia Hodge-Dept. Human Services
13. Rick Woolard-WRKQ
14. Sheila Morris-EOC
15. T. Bobrowski-East Tennessee Development District
16. Valerie Tucker-Attitude Exchange Company
17. Bobby Williams-American Job Center
18. J. Fenton-United Way
19. Michael Strange-Jefferson County Schools
20. B. Marion-Newport Utilities
21. John Hurley-United Healthcare
22. Linda Mason-Walters State Community College
23. Lani O'Connor-JCHS Service Learning Class
24. Beth Bacon-Department of Human Services
25. Jefferson County Senior Citizens Center
26. Anna Freshour-Knoxville Utilities Board
27. Jennifer Parton-Sevier County Electric System

28. Jefferson City Public Library
29. Beverly Davis-Blossman Propane

#### **Monroe County Partners**

1. Rick Woolard-WRKQ
2. Nick Woolard-WRKQ
3. Nick Haas-Sweetwater Area Ministries
4. Shirley Phillips-TCAT Athens
5. Kimberly Harris
6. C. West-American Job Center
7. T. Bobrowski-East Tennessee Development District
8. Amanda Keller-Adult Education/ESL
9. P. Weaver-Cleveland State Community College
10. John Hurley-United Healthcare
11. Susan Patterson-Woodstock Gas
12. Monroe County Adult Education

#### **Anderson County Partners**

1. T. Bobrowski-East Tennessee Development District
2. J. McDaniel-Roane State Community College
3. Anna Freshour-Knoxville Utilities Board
4. Beverly Davis-Blossman Propane

#### **Blount County Partners**

1. Amanda Keller-Adult Education/ESL
2. Nick Woolard-WRKQ
3. T. Bobrowski-East Tennessee Development District
4. Barbara Little-EOC UTK
5. Erika Adams-TSAC
6. Anna Freshour-Knoxville Utilities Board
7. Jennifer Parton-Sevier County Electric System
8. Beverly Davis-Blossman Propane

#### **Bradley County Partners**

1. Shirley Phillips-TCAT Athens
2. P. Weaver-Cleveland State Community College
3. Susan Patterson-Woodstock Gas

#### **Campbell County Partners**

1. Erika Adams-TSAC
2. T. Bobrowski-East Tennessee Development District
3. F. Comer-Campbell County Schools
4. J. McDaniel-Roane State Community College

5. Jellico High School
6. Larry Nidifer-Campbell County Director of Schools

#### **Carter County Partners**

1. Dr. Ronnie Gross-ETSU TRIO
2. N. Tremblay-UETHDA

#### **Claiborne County Partners**

1. TJ Sewell-Claiborne County Schools
2. Claiborne County Public Library
3. Melissa Reynolds-American Job Center
4. Charlotte Ely-American Job Center
5. Karen Payne-Claiborne County Schools
6. T. Bobrowski-East Tennessee Development District
7. Bobby Williams-American Job Center
8. Linda Mason-Walters State Community College
9. Commercial Bank
10. ETHRA
11. Judy Shelburne-Powell Valley Electric Cooperative
12. Terry Ramsey-ETHRA
13. Beverly Davis-Blossman Propane

#### **Greene County Partners**

1. N. Tremblay-UETHDA
2. Melissa Reynolds-American Job Center
3. Charlotte Ely-American Job Center
4. Bobby Williams-American Job Center
5. J. Sullivan-Tusculum College
6. Linda Mason-Walters State Community College
7. Dr. Ronnie Gross-ETSU TRIO

#### **Hancock County Partners**

1. Michael Belcher-Hancock County Schools
2. Janie Dalton-Hancock County Schools
3. A. Mullins-UETHDA
4. Melissa Reynolds-American Job Center
5. Charlotte Ely-American Job Center
6. Tony Seal-Hancock County High School
7. Bobby Williams-American Job Center
8. N. Tremblay-UETHDA
9. Linda Mason-Walters State Community College
10. Judy Shelburne-Powell Valley Electric Cooperative

**Hawkins County Partners**

1. Earleen Charles-Educational Services
2. Amber Hipshire-Cherokee High School
3. Dr. Ronnie Gross-ETSU TRIO
4. Melissa Reynolds-American Job Center
5. Charlotte Ely-American Job Center
6. Holly Helton-Hawkins County Board of Education
7. Amy Kenner-Cherokee High School
8. Vakisha Henard-Cherokee High School
9. Bobby Williams-American Job Center
10. N. Tremblay-UETHDA
11. Linda Mason-Walters State Community College
12. Judy Shelburne-Powell Valley Electric Cooperative
13. Rhonda Winstead-Rogersville City School
14. Hawkins County Library System

**Knox County**

1. T. Bobrowski-East Tennessee Development District
2. Anna Freshour-Knoxville Utilities Board
3. Beverly Davis- Propane

**Loudon County**

1. Nick Woolard-WRKQ
2. T. Bobrowski-East Tennessee Development District
3. Amanda Keller-Adult Education/ESL
4. J. McDaniel-Roane State Community College
5. Elizabeth Bradshaw-Loudon Utilities Board

**McMinn County**

1. Nick Woolard-WRKQ
2. Shirley Phillips-TCAT Athens
3. P. Weaver-Cleveland State Community College
4. Susan Patterson-Woodstock Gas

**Polk County**

1. Nick Woolard-WRKQ
2. Shirley Phillips-TCAT Athens
3. P. Weaver-Cleveland State Community College
4. Susan Patterson-Woodstock Gas

**Morgan County**

1. Morgan County E-911
2. Stacey Treece-Morgan County Schools

3. Lawrence Potter-Morgan EMS
4. Morgan-Scott Project
5. J. Swanger
6. T. Bobrowski-East Tennessee Development District
7. J. McDaniel-Roane State Community College
8. Stephen Harris-Morgan County Sheriff's Department
9. Lora Harris-Morgan County EMS
10. Matthew Brown-Morgan County E-911

#### **Roane County Partners**

1. T. Bobrowski-East Tennessee Development District
2. Amanda Keller-Adult Education/ESL
3. J. McDaniel-Roane State Community College
4. Beverly Davis-Blossman Propane

#### **Scott County Partners**

1. R. Adkins-Roane State Community College
2. HR Anderson Jr.-Roane State Community College
3. Technology Dept.-Scott County High School
4. Bill Hall
5. Morgan-Scott Project
6. T. Bobrowski-East Tennessee Development District
7. J. McDaniel-Roane State Community College
8. J. Swanger
9. Diane Smith-

#### **Sullivan County Partners**

1. Dr. Ronnie Gross-ETSU TRIO
2. N. Tremblay-UETHDA

#### **Unicoi County Partners**

1. Dr. Ronnie Gross-ETSU TRIO
2. N. Tremblay-UETHDA

#### **Union County Partners**

1. J. Carter-Union County Schools
2. Melissa Reynolds-American Job Center
3. Charlotte Ely-American Job Center
4. J. Grosek-Glenmary Volunteer Department
5. T. Bobrowski-East Tennessee Development District
6. Bobby Williams-American Job Center
7. J. Fenton-United Way
8. Linda Mason-Walters State Community College

9. Anna Freshour-Knoxville Utilities Board
10. Judy Shelburne-Powell Valley Electric Cooperative
11. Beverly Davis-Blossman Propane
12. Maynardville Public Library

**Washington County Partners**

1. Dr. Ronnie Gross-ETSU TRIO
2. N. Tremblay-UETHDA

**Harlan County Partners**

1. Brent Roark-Harlan County Schools
2. Jeff Phillips-Harlan County Schools
3. Janet White-Harlan 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: 62

Need Factor	No need	Low need	Moderate need	High need	Don't know
<b>Housing</b>					
Repairs to rental housing	12.90%	43.55%	24.19%	14.52%	4.84%
Repairs to owner occupied homes	0.00%	4.84%	61.29%	25.81%	8.06%
Help in paying for a home	1.61%	1.61%	29.03%	61.29%	6.45%
Housing for homeless people	0.00%	27.42%	51.61%	19.35%	1.61%
Housing for mentally ill, recovering substance abusers	0.00%	6.45%	0.63%	27.42%	3.23%
Affordable housing for low-income families	0.00%	1.61%	27.42%	70.97%	0.00%
Affordable housing for seniors	0.00%	6.45%	62.90%	24.19%	6.45%
Affordable housing for people with disabilities	0.00%	6.45%	62.90%	24.19%	6.45%
Programs that help lower home energy costs	0.00%	1.61%	11.29%	83.87%	3.23%

<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
<b>Employment</b>					
Jobs paying wages that support families	0.00%	0.00%	1.61%	96.77%	1.61%
Job training for adults	0.00%	0.00%	9.68%	88.71%	1.61%
Job training for youth	0.00%	1.61%	29.03%	67.74%	1.61%
Job offering paid sick leave	0.00%	0.00%	9.68%	88.71%	1.61%
Jobs offering benefits	0.00%	0.00%	8.06%	90.32%	1.61%
<b>Child Care</b>					
Safe child care affordable to low-income workers	0.00%	0.00%	24.59%	68.85%	6.56%
Safe child care affordable to middle/higher income families	0.00%	8.20%	24.59%	59.02%	8.20%
More child care for infants	0.00%	0.00%	31.15%	57.38%	11.48%
More child care for toddlers	0.00%	0.00%	36.67%	51.67%	11.67%
More child care for school age children	0.00%	1.64%	26.23%	60.66%	11.48%
<b>Transportation</b>					
Public transportation that operates more hours of day	0.00%	4.92%	16.39%	73.77%	4.92%
Public transportation on weekends	0.00%	4.92%	18.03%	72.13%	4.92%
<b>Health and Nutrition</b>					
Additional grocery stores selling fresh produce	16.39%	41.62%	22.95%	16.39%	1.64%



<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
Additional primary care doctors and nurses	0.00%	19.67%	45.90%	29.51%	4.92%
Meal delivery for homebound seniors	0.00%	1.64%	16.39%	78.69%	3.28%
Affordable health insurance	0.00%	1.64%	9.84%	85.25%	3.28%
Additional programs that feed low-income infants, children, and youth	0.00%	1.64%	39.34%	57.38%	1.64%
Additional nursing homes	19.67%	22.95%	29.51%	24.59%	3.28%
More mental health services	3.28%	16.39%	37.70%	32.79%	9.84%
More drug/alcohol treatment	0.00%	0.00%	8.20%	83.61%	8.20%
Additional assisted living facilities	9.84%	36.07%	21.31%	22.95%	9.84%
<b>Education</b>					
Additional Head Start programs	0.00%	52.46%	29.51%	11.48%	6.56%
Additional preschool programs of any type	0.00%	11.48%	68.85%	13.11%	16.56%
More afterschool programs	0.00%	3.28%	22.95%	67.21%	6.56%
A better public school system	1.64%	8.20%	49.18%	37.70%	3.28%
More adult education/high school equivalency classes	24.59%	26.23%	19.67%	24.59%	4.92%

<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
Help with college financial aid applications	0.00%	4.92%	50.82%	40.98%	3.28%
Advice about enrolling in college/vocational training	0.00%	1.64%	55.74%	39.34%	3.28%
<b>Family Stability/Self-Sufficiency</b>					
More parent education programs	6.56%	19.67%	52.46%	16.39%	4.92%
Programs that teach people to be self-sufficient	0.00%	0.00%	44.26%	54.10%	1.64%
More teen pregnancy prevention programs	0.00%	1.64%	39.34%	52.46%	6.56%
<b>Information and Referral</b>					
Programs that help people find services they need	0.00%	1.64%	62.30%	34.43%	1.64%
<b>Emergency Services</b>					
Programs that quickly help people in crisis	1.64%	1.64%	67.21%	29.51%	0.00%
<b>Income Management</b>					
Programs that teach children to manage money/credit	1.64%	0.00%	36.07%	59.02%	3.28%
Programs that teach adults to manage money/credit	1.64%	0.00%	34.43%	62.30%	1.64%

**Top 10 High Need Identified by Community Residents  
in CSBG Counties**

<b>Need</b>	<b>Percentage of Respondents Identifying the Need</b>
1. Affordable health insurance	90.06%
2. Jobs that offer employee benefits	86.7%
3. Jobs that pay family-supporting wages	84.94%
4. Jobs that offer paid sick leave	74.85%
5. Programs that help children learn how to manage money	73.68%
6. Affordable housing for low-income families	73.33%
7. Programs that teach adults to manage money	67.97%
8. Programs that help people find services they need	67.11%
9. Affordable housing for seniors	69.09%
10. Programs that help people with home energy costs	67.07%

Note: Public transportation was ranked number 11 (59.38% of respondents). This need is confirmed in the chart listing additional needs not in the survey – Hamblen, Jefferson, Sevier, and Monroe listed public transportation as a need.

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

Hamblen	Additional Early Head Start programs were needed (areas not specified) Rural areas in general Russellville East end South end
Jefferson	Dandridge Jefferson City Strawberry Plains White Pine
Cocke	Del Rio Bybee Hartford Grassy Fork Cosby
Grainger	Blaine, Rutledge, Washburn
Monroe	Vonore, Tellico Plains, Sweetwater, Corker Creek
Sevier	Boyd's Creek, Seymour, Between Pigeon Forge and Wear's Valley, Pigeon Forge, Sevierville

## **Additional Needs/Comments by CSBG County**

### **Hamblen**

*Summer programs for all ages*  
*Job opportunities for seniors*  
*More help for seniors – food and energy costs*  
*Assistance for family members raising children*  
*Programs for teens to make positive life choices*  
*Affordable car repair/maintenance*  
*Transportation for elderly*  
*Social services liaisons that make home visits*

### **Jefferson**

*Preschool for families just above the poverty threshold*  
*Sports and recreation for kids*  
*Community living options for seniors and those with disabilities*  
*Economic incentives for new businesses*  
*More food pantries*  
*Public transportation*

### **Cocke**

*Need Early Head Start*  
*High speed Internet for the entire county*  
*Homeless shelter*  
*Drug abuse prevention for grades 5-12*  
*Rehabilitation and transition programs for inmates*  
*Repairs to low-income seniors' housing*

### **Grainger**

*Activities for kids such as art/technology*  
*Community center for teens/programs for teens*

### **Sevier**

*Job training for low-income people and for people with disabilities*  
*Accessible respite care for families or mentally ill and/or children with disabilities*  
*Stable jobs*  
*Living wage jobs*  
*Public transportation during the tourist off-season*  
*Paid fire department. Volunteer fire department response time is too long.*

### **Monroe**

*Transportation of seniors to medical services*  
*Affordable phone services available to all*  
*Services to help seniors and people with disabilities with yard work*

### **Community Residents in CSBG Counties: Low or No Need**

Community residents saw a high or moderate need for the majority of the services or programs in the survey. The items below were identified as “no need” or “low need” by 20 percent or more of respondents.

More groceries that sell fresh produce	44.38%
More primary care doctors and nurses	22.01%
Better public school systems	22.23%
More child care that is affordable to high or moderate income families	20.01%

### Community Needs in Non-CSBG Counties (General Public)

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

#### Results for Non-CSBG Counties

Number of Responses: 62

Need Factor	No need	Low need	Moderate need	High need	Don't know
<b>Housing</b>					
Repairs to rental housing	12.90%	43.55%	24.19%	14.52%	4.84%
Repairs to owner occupied homes	0.00%	4.84%	61.29%	25.81%	8.06%
Help in paying for a home	1.61%	1.61%	29.03%	61.29%	6.45%
Housing for homeless people	0.00%	27.42%	51.61%	19.35%	1.61%
Housing for mentally ill, recovering substance abusers	0.00%	6.45%	0.63%	27.42%	3.23%
Affordable housing for low-income families	0.00%	1.61%	27.42%	70.97%	0.00%
Affordable housing for seniors	0.00%	1.61%	11.29%	83.87%	3.23%
Affordable housing for people with disabilities	0.00%	6.45%	62.90%	24.19%	6.45%
Programs that help lower home energy costs	0.00%	1.61%	11.39%	83.87%	3.23%

<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
<b>Employment</b>					
Jobs paying wages that support families	0.00%	0.00%	1.61%	96.77%	1.61%
Job training for adults	0.00%	1.61%	29.03%	88.71%	1.61%
Job training for youth	0.00%	1.61%	29.03%	67.74%	1.61%
Job offering paid sick leave	0.00%	0.00%	9.68%	83.87%	6.45%
Jobs offering benefits	0.00%	0.00%	8.06%	90.32%	1.61%
<b>Child Care</b>					
Safe child care affordable to low-income workers	0.00%	0.00%	24.59%	68.85%	6.56%
Safe child care affordable to middle/higher income families	0.00%	8.20%	24.59%	59.02%	8.20%
More child care for infants	0.00%	0.00%	31.5%	57.38%	11.48% ^
More child care for toddlers	0.00%	0.00%	36.67%	51.67%	11.67%
More child care for school age children	0.00%	1.64%	26.23%	60.66%	11.48%
<b>Transportation</b>					
Public transportation that operates more hours of day	0.00%	4.92%	16.39%	73.77%	4.92%
Public transportation on weekends	0.00%	4.92%	18.03%	72.13%	4.92%
<b>Health and Nutrition</b>					
Additional grocery stores selling fresh produce	16.39%	42.62%	22.95%	16.39%	1.64%

<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
Additional primary care doctors and nurses	0.00%	19.67%	45.90%	29.51%	4.92%
Meal delivery for homebound seniors	0.00%	1.64%	16.39%	78.69%	3.28%
Affordable health insurance	0.00%	1.64%	9.84%	85.25%	3.28%
Additional programs that feed low-income infants, children, and youth	0.00%	1.64%	39.34%	57.38%	1.64%
Additional nursing homes	19.67%	22.95%	29.51%	24.59%	3.28%
More mental health services	3.28%	16.39%	37.70%	32.79%	9.84%
More drug/alcohol treatment	0.00%	0.00%	8.20%	83.61%	8.20%
Additional assisted living facilities	9.84%	36.07%	21.31%	22.95%	9.84%
<b>Education</b>					
Additional Head Start programs	0.00%	52.46%	29.51%	11.48%	6.56%
Additional preschool programs of any type	0.00%	11.48%	68.85%	13.11%	6.56%
More afterschool programs	0.00%	3.28%	22.95%	67.21%	6.56%
A better public school system	1.64%	8.20%	49.18%	37.70%	3.28%
More adult education/high school equivalency classes	24.59%	26.23%	19.67%	24.59%	4.92%
More vocational education/training programs	0.00%	4.92%	50.82%	40.98%	3.28%



<b>Need Factor</b>	<b>No need</b>	<b>Low need</b>	<b>Moderate need</b>	<b>High need</b>	<b>Don't know</b>
Help with college financial aid applications	0.00%	4.92%	50.82%	40.98%	3.28%
Advice about enrolling in college/vocational training	0.00%	1.64%	55.74%	39.34%	32.8%
<b>Family Stability/Self-Sufficiency</b>					
More parent education programs	6.56%	19.67%	52.46%	16.39%	4.92%
Programs that teach people to be self-sufficient	0.00%	0.00%	44.26%	54.10%	1.64%
More teen pregnancy prevention programs	0.00%	1.64%	39.34%	52.46%	6.56%
<b>Information and Referral</b>					
Programs that help people find services they need	0.00%	1.64%	62.30%	34.43%	1.64%
<b>Emergency Services</b>					
Programs that quickly help people in crisis	1.64%	1.64%	67.21%	29.51%	0.0%
<b>Income Management</b>					
Programs that teach children to manage money/credit	1.64%	0.00%	36.07%	59.02%	3.28%
Programs that teach adults to manage money/credit	1.64%	0.00%	34.43%	62.30%	1.64%

## Key Findings

### Top 10 High Needs Identified by Community Residents In Non-CSBG Counties

Need	Percentage of Respondents Identifying the Need
1. Jobs paying family-supporting wages	96.77%
2. Jobs that offer employee benefits	90.32%
3. Housing for low-income seniors	88.87%
4. Adult job training	88.70%
5. Affordable health insurance	85.25%
6. Programs that help pay for home energy costs; jobs that offer paid sick leave	83.75%
7. Drug/alcohol treatment services	83.61%
8. Meal delivery for low-income seniors	78.69%
9. Public transportation that operates more hours of the day	73.77%
10. Public transportation that operates on the weekend	72.13%

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

Union	Luttrell Sharps' Chapel
Hancock	None listed
Campbell	None listed
Blount	None listed
Greene	Camp Creek
Hawkins	None listed
Claiborne	Cumberland Gap Harrogate Tazewell

### Additional Needs/Comments by Non-CSBG County

One county listed additional needs not listed in the survey.

**Hawkins**  
Planned Parenthood clinic

### **Community Residents in Non-CSBG Counties: Low or No Need**

Community residents saw a high or moderate need for the majority of the services or programs in the survey. The items below were identified as “no need” or “low need” by 20 percent or more of respondents.

Grocery stores that sell fresh produce	59.01%
Repairs to rental housing	56.45%
More Head Start programs	52.46%
More adult education programs	50.82%
More assisted living facilities	45.91%
More nursing homes	45.62%
Housing for homeless	27.42%
More parent education programs	26.23%
More mental health services	19.67%

### 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 that pay family-supporting wages
2	Jobs that offer employee benefits	Jobs that offer employee benefits
3	Jobs that pay family-supporting wages	Affordable housing for seniors
4	Jobs that offer paid sick leave	Adult job training
5	Programs that help children learn how to manage money	Affordable health insurance
6	Affordable housing for low-income families	Programs that help pay for home energy costs; jobs that offer paid sick leave
7	Programs that teach adults to manage money	Drug/alcohol treatment services
8	Programs that help people find services they need	Meal deliver for low-income seniors
9	Affordable housing for seniors	Public transportation that operates more hours of the day
10	Programs that help people with home energy costs	Public transportation that operates on weekends

CSBG and non-CSBG counties identified many of the same needs – jobs with employee benefits, affordable housing for seniors, family-supporting wages, jobs offering sick leave, and help with home energy costs. Unique needs in CSBG counties were: affordable low-income housing, programs to teach children and adults to manage money and programs that help people find services they need. Unique needs in non-CSBG counties were: public transportation that operates more hours of the day and on weekends, meal delivery for seniors, drug/alcohol treatment services, and job training for adults, help in paying for a home, and affordable housing for people with disabilities.

#### 4. DCEA Clients: Community Needs Assessment Results

In FY 2017, DCEA provided services to 32,048 people.

**Top Emergency Services:** 8,353 people, representing 26% of the clients served by the agency, received emergency services through the Neighborhood Service Centers/Low Income Home Energy Assistance Program. Emergency services included food, fuel or utility payments, rent or mortgage assistance, car or home repairs, temporary shelter, medical care, protection from violence, legal assistance, disaster relief, and emergency clothing. 74% (6,925 clients) who received emergency services were helped with fuel or utility costs. 4% (303 clients) who received emergency services were assisted with food needs. 10% (892 clients) receiving emergency services were assisted with mortgage or rent costs.

**Top Non-Emergency Services:** 161 individuals (primarily youth and young adults served by the Workforce Innovation and Opportunity Youth Program received academic/career preparation, job training, and work experience services. 58% obtained a job; 49% maintained a job for at least 90 days, 73% obtained an increase in employment income and/or benefits, and 52% achieved living wage employment and/or benefits. An additional 5,299 (16% of total clients) received educational, health, afterschool, transportation, housing, and other and non-emergency supportive services that reduced or eliminated barriers to continuous employment. 6,052 individuals of all ages (19% of the total served by the agency) maintained an independent living situation as a result of DCEA's services. 1,845 seniors and people with disabilities obtained and/or maintained safe and affordable housing. 1,106 children and infants from zero to age 5 (100%) obtained age appropriate immunizations, medical, and dental care; improved their nutrition and health; and participated in school readiness activities. 3,202 youth ages 6-17 improved health and physical development, improved social/emotional development; avoided risk behaviors, and increased skills required for school success. 830 parents (91% of parents served) improved parenting skills and/or exhibited improved family functioning skills.

#### Demographic Snapshot: DCEA's Clients in 2017

In 2017, DCEA served 32,048 people, including 11,685 families. 13,460 (42%) were male and 18,588 (58%) were female. 90% of clients were white, 1,268 (4%) were black. 624 (2%) reported as two or more races.

**Ethnicity:** 1,923 (6%) of clients were of Hispanic, Latino or Spanish origin.

### Race

Race	Number	Percent
White	28,824	90%
Black or African-American	1,268	4%
American Indian or Alaska Native	47	Less than 1%
Asian	15	Less than 1%
Native Hawaiian and other Pacific Islander	5	Less than 1%
Other	1,265	4%
Multi-race	624	2%

### Age

Age	Number	Percent
0-5	3,525	11%
6-11	3,846	12%
12-17	4,807	15%
18-23	2,564	8%
24-44	7,051	22%
45-54	3,205	1%
55-69	4,166	9%
70+	2,884	9%

12,820 persons (40%) were in the prime age range for working (18-54). 12,178 (38%) were children and youth under the age of 18. 7,050 (22%) were 55 and older.

### Education Levels of Adults Age 24 and Older. Base Number: 24,794

Grade Completed	Number	Percent
0-8	1,516	10%
9-12, non-graduate	2,751	19%
High school graduate or equivalent	7,147	48%
12+ some post-secondary	1,754	12%
2 or 4 years college graduate	1,626	11%

10,527 (71%) of adults age 24 or older had a high school credential, some postsecondary education, or had completed a two or four-year college degree. 29% had not completed high school or earned an equivalency credential.

**Disability:** 9,935 (31%) clients had a disability. **Health Insurance:** 31,089 (97%) had health insurance.

**Family Type:** DCEA served 11,685 families in 2017.

<b>Family Type</b>	<b>Number of Families</b>	<b>Percentage of Families</b>
Single parent female	2,457	21%
Single parent male	357	3%
Two parent household	2,456	21%
Single person	4,307	37%
Two adults, no children	1,638	14%
Other	470	4%

21% of families with children were headed by single parent females, 21% were two-parent households, and 3% were headed by single parent males.

**Family Size (Base Number: 11,685 families)**

<b>Number of Persons in Family</b>	<b>Number of Families</b>	<b>Percentage of Families</b>
One	4,332	37%
Two	1,995	17%
Three	1,879	16%
Four	1,645	14%
Five	1,061	9%
Six	476	4%
Seven	171	1%
Eight or more	126	1%

The majority of families had three or fewer children.

**Source of Family Income.** The base number for family income is 11,685 families, the total of families receiving income from the following sources.

Source of Income	Number of Families	Percentage of Families
Temporary Assistance to Needy Families (TANF)	373	3%
Supplemental Security Income (SSI)	2,273	19%
Social Security	4,683	42%
Pension	360	3%
General assistance	141	1%
Unemployment insurance	47	Less than 1%
Employment and other	661	6%
Employment only	2,622	22%
Other	873	7%

2,419 families (21%) reported they had zero income. 3,330 families (28%) received employment-related income (unemployment insurance, wages from employment only or employment plus another source). Another 5,423 (43%) had a work history sufficient to receive Social Security income or pensions. 514 (4%) received welfare benefits (TANF or general assistance). 2,273 (19%) clients age 65 and older and/or who were blind or otherwise severely disabled with extremely low incomes and assets received Supplemental Security Income.

**Level of Income (Families). Base Number: 11,685 families**

Level of Income as Percentage of HHS Poverty Guidelines	Number of Families	Percentage of Families
Up to 50%	2,804	24%
51% to 75%	2,454	21%
76% to 100%	2,921	25%
101% to 125%	1,636	14%
126% to 125%	818	7%
151% to 175%	1,052	9%
176% to 200%	0	0
201% and over	0	0



### 2017 DHHS Poverty Guidelines by Family Size

Persons in Family/Household	100% Poverty Guideline	125% Poverty Guideline
1	\$12,060	\$15,075
2	\$16,240	\$20,300
3	\$20,420	\$25,525
4	\$24,600	\$30,750
5	\$28,780	\$35,975
6	\$32,960	\$41,200
7	\$37,140	\$46,425
8	\$41,320	\$51,650
For families/households with more than 8 persons, add \$4,160 for each additional person.		

9,815 (84%) of families served by DCEA families had incomes below 126 percent of the federal poverty level. 24% had incomes up to 50% of the poverty level. No families had incomes above 175% of the federal poverty level.

### Housing

4,817 families (41%) owned their homes; 6,453 (55%) were renters. 38 families (less than 1%) were homeless. 529 (4%) lived with friends or relatives.

## 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.

### Importance of Services: Percentage Responses of Clients in DCEA's CSBG Counties Number Responding: 1,330

	Not important			Extremely important	
	1	2	3	4	5
Mortgage/rental assistance	29.73%	7.15%	13.69%	9.89%	39.54%
Lower cost child care	48.82%	5.41%	11.60%	9.80%	24.37%
Basic education (GED, Adult Education, English as a Second Language)	52.33%	4.97%	11.84%	6.71%	24.15%
Legal help	52.09%	7.31%	13.86%	10.36%	16.37%
Help buying gas	38.11%	10.85%	16.71%	12.86%	21.48%
Food (help getting enough food)	23.53%	8.20%	12.86%	16.32%	39.10%
Affordable housing	34.50%	5.76%	10.54	11.90%	37.30%
Affordable medical care	28.77%	5.02%	11.19%	11.04%	43.99%
Affordable dental care	25.27%	4.58%	11.22%	12.44%	46.49%
Help with heating and electric bills	22.47%	6.52%	11.39%	11.91%	47.72%
Mental health services/family counseling	47.49%	8.98%	14.46%	8.75%	20.32%
Drug/alcohol treatment and counseling	67.30%	6.05%	8.65%	4.82%	13.17%
Help finding a job	52.33%	6.72%	12.91%	8.71%	19.33%
Parenting support	56.59%	7.02%	13.42%	7.86%	15.11%
Preschool education	46.77%	4.77%	10.69%	7.77%	30.00%
Job training	54.72%	7.21%	12.51%	8.21%	17.34%
Enrolling in college or technical school	52.74%	4.72%	13.70%	9.13%	19.17%

**Importance of Services: Percentage Responses of Clients in DCEA's Non-CSBG Counties**  
**Number Responding: 683**

	<b>Not important</b>				<b>Extremely important</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Mortgage/rental assistance	32.94%	8.2%	12.3%	12.15%	34.41%
Lower cost child care	51.89%	8.93%	10.29%	11.80%	17.80%
Basic education (GED, Adult Education, English as a Second Language)	50.76%	9.39%	13.03%	10.61%	16.21%
Legal help	45.12%	9.32%	18.34%	12.72%	14.5%
Help buying gas	43.52%	10.88%	14.90%	10.58%	20.12%
Food (help getting enough food)	31.85%	8.93%	14.14%	15.8%	29.91%
Affordable housing	21.98%	6.4%	10.48%	11.94%	49.20%
Affordable medical care	19.47%	7.32%	9.08%	13.91%	50.22%
Affordable dental care	20.55%	7.58%	11.08%	13.56%	47.23%
Help with heating and electric bills	32.01%	8.37%	12.19%	9.99%	37.44%
Mental health services/family counseling	45.10%	10.98%	15.52%	10.83%	17.57%
Drug/alcohol treatment and counseling	60.00%	10.15%	10.88%	7.94%	11.03%
Help finding a job	51.54%	8.20%	14.35%	10.98%	14.93%
Parenting support	57.44%	9.43%	10.60%	11.34%	11.19%
Preschool education	52.51%	8.28%	12.87%	10.65%	15.68%
Job training	52.14%	8.10%	11.93%	12.08%	15.767%
Enrolling in college or technical school	47.79%	7.79%	11.91%	11.18%	21.32%

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

<b>Extremely Important Services: CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Extremely Important</b>
1	Help with home energy costs	47.72%
2	Affordable dental care	46.49%
3	Affordable medical care	43.99%
4	Mortgage/rental assistance	39.54%
5	Help getting enough food	39.10%
6	Affordable housing	37.30%
7	Preschool education	30.00%
8	Lower cost child care	24.37%
9	Basic education (GED, Adult Education, English as a Second Language)	24.15%
10	Help paying for vehicle fuel costs	21.48%

Fewer than half of clients in the CSBG counties identified any supportive service as “extremely important” to the members of their household. The top three services were help with home energy costs (1), affordable dental care (2), and affordable medical care (3). Nearly 40% thought that help getting enough food, affordable housing, and mortgage or rental assistance were extremely important. Almost a quarter identified lower cost child care and basic education as extremely important. About one-fifth said that help paying for vehicle fuel costs was extremely important.

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

<b>Extremely Important Services: Non-CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Extremely Important</b>
1	Affordable medical care	50.22%
2	Affordable housing	49.20%
3	Affordable dental care	47.23%
4	Help getting enough good	41.04%
4	Help with heating/electric bill	37.44%
5	Mortgage/rental assistance	34.41%
6	Help getting enough food	29.91%
7	Help enrolling in college/technical school	21.32%
8.	Help paying for gas	20.12%
9	Mental health services /family counseling	17.57%
10	Lower cost child care	17.10%

Nearly half of clients in the non-CSBG counties identified affordable medical care, affordable housing, and affordable dental care as “extremely important” to members of their household. 37.44% said help with home energy costs was extremely important to their households. 34.41% identified mortgage/rental assistance as extremely important. The other top ten services identified as extremely important were help getting enough food, assistance in enrolling in college/technical school, help paying for gas, mental health services/family counseling, and lower cost child care. Fewer than 15% of clients listed drug/alcohol treatment services, help finding a job, parenting support, or legal services as extremely important. About 15% said job training and preschool education were extremely important to their households. Fewer than 20% of clients listed legal assistance, lower cost child care, and mental health services/family counseling as extremely important.

### 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.

<b>Top Ten Services That Are Not Important: CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Not Important</b>
1	Drug/alcohol treatment and counseling	67.30%
2	Parenting support	56.59%
3	Enrolling in college or technical school	52.74%
4	Job training	54.72%
5	Basic education (GED, Adult Education, English as a Second Language)	52.33%
6	Legal help	52.09%
7	Lower cost child care	48.82%
8	Mental health services/family counseling	47.49%
9	Preschool education	46.77%
10	Help buying gas	38.11%

67% of DCEA's clients in the CSBG counties did not identify a need for drug or alcohol treatment or counseling services by the members of their households. Over half of clients said that basic educational services, help enrolling in college or technical school, job training, legal aid, and services that support parents were not important to their households. Other top ten services clients did not find important were lower cost child care, mental health services/family counseling, preschool education, and help paying for vehicle fuel costs.

<b>Top Ten Services That Are Not Important: Non-CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Not Important</b>
1	Drug/alcohol treatment/counseling	60.00%
2	Parenting support	57.44%
3	Preschool education	52.51%
4	Job training	52.14%
5	Lower cost child care	51.89%
6	Help finding a job	51.54%
7	Adult basic education	50.76%
8	Help paying for gas for vehicle	43.5%
9	Legal help	45.12%
10	Mental health/family counseling services	45.10%

60% of DCEA's clients in non-CSBG county clients did not identify a need for drug or alcohol treatment or counseling services by the members of their households. Over half said that preschool education, job training, lower cost child care, help finding a job, and adult basic education were not important to household members. Over 40% identified help paying for gas, legal help, and mental health/family counseling services as unimportant services. 40% of clients responded "don't know," meaning they had not accessed the services.

### **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.

<b>County of Respondent</b>	<b>Unmet Need</b>
Jefferson (CSBG)	Medical supplies
Grainger (CSBG)	Disability benefits
Sevier (CSBG)	Help after Gatlinburg fire -- "still hard to get if you did not get help through Dolly Fund"
Monroe (CSBG)	Home health care Clothes Case management services
Washington (Non-CSBG)	Public transportation Gardens at elderly housing complexes In-home health care
Campbell (Non-CSBG)	Money for community college

### **Notable Differences in Importance of Services among the Counties**

#### **CSBG Counties**

Across the CSBG counties, the majority of responses rating the importance of services were within a few percentage points. Some notable differences: 9.33% of clients in Grainger thought legal help was extremely important, while 22.11% in Monroe, 34.17% in Jefferson, 12.55% in Cocke, 22.11% in Monroe, 13.71% in Sevier, and 20.06% in Hamblen identified legal assistance as extremely important. In Sevier, 25.9% of clients said that help getting enough food was extremely important, compared with 48.62% in Hamblen, 44.62% in Monroe, 41.04% in Cocke, 32.61% in Jefferson, and 32.21% in Grainger. Monroe (28.04%), Hamblen (25.28%), and Cocke (22.49%) identified mental health services/family counseling as extremely important, compared with 15.2% in Jefferson, 13.55% in Sevier, and 10.81% in Grainger. Hamblen (16.24%) and Monroe (22.87%) identified drug and alcohol treatment services as extremely important, compared with 8.84% in Grainger, 7.72% in Sevier, 12.00% in Cocke, and 8.06% in



Jefferson. 27.33% of clients in Grainger said that affordable housing was extremely important, compared with 40% in Jefferson, 37.50% in Cocke, 42.41% in Monroe, 30% in Sevier, and 42.82% in Hamblen.

### **Non-CSBG Counties: Notable Differences**

The table below lists the highest and lowest “extremely important” services identified by clients in non-CSBG counties.

<b>Highest and Lowest “Extremely Important” Services: Non-CSBG Counties</b>		
<b>Service</b>	<b>Highest</b>	<b>Lowest</b>
Mortgage/rental assistance	Unicoi and Washington 83.33%	Hancock 0%
Affordable housing	Sullivan 87.50%	Union 9.38%
Drug/alcohol treatment	Sullivan 34.78%	Hancock, Union, Polk, Claiborne 0%
Mental health services/family counseling	McMinn 55.56%	Hancock, Polk 0%

## 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

#### Percentage Responses of Clients in DCEA’s CSBG Counties Number Responding: 1,330

	<b>Very hard</b>				<b>Very easy</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Don’t Know</b>
Mortgage/rental assistance	20.58%	9.28%	19.37%	7.34%	10.73%	32.69%
Lower cost child care	16.88%	9.54%	16.29%	5.82%	10.63%	40.84%
Basic education (GED, Adult Education, English as a Second Language)	6.87%	3.31%	16.89%	11.34%	22.27%	39.32%
Legal help	15.57%	6.80%	19.59%	5.98%	12.13%	39.92%
Help buying gas	21.32	9.31%	17.14%	5.96%	11.27%	35.02%
Food (help getting enough food)	10.63%	8.45%	23.51%	16.02%	28.42%	12.96%
Affordable housing	18.77%	11.37%	19.50%	9.18%	15.35%	25.83%
Affordable medical care	21.74%	9.12%	19.06%	9.93%	19.63%	20.52%
Affordable dental care	29.31%	9.31%	16.28%	0.76%	16.60%	20.89%
Help with heating and electric bills	16.49%	10.75%	23.04%	10.91%	17.87%	20.94%
Mental health services/family counseling	10.42%	5.33%	19.44%	8.12%	16.00%	40.69%
Drug/alcohol treatment and counseling	9.58%	3.88%	15.77%	7.18%	14.45%	49.13%
Help finding a job	11.92%	7.15%	22.37%	9.62%	14.64%	34.29%
Parenting support	8.44%	4.96%	18.94%	9.51%	14.72%	43.42%
Preschool education	6.85%	3.63%	16.58%	10.07%	24.67%	38.20%
Job training	8.56%	5.27%	20.08%	8.64%	14.81%	42.63%
Enrolling in college or technical school	9.61%	4.35%	18.72%	7.80%	18.06%	41.46%

The tables on the following page lists the top 10 easiest and hardest to obtain services.

<b>Very Easy to Obtain Services: CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Very Easy to Obtain</b>
1	Help getting enough food	28.42%
2	Preschool education	24.67%
3	Adult education (GED, HiSET, adult basic, English as a Second Language)	22.27%
4	Affordable medical care	19.63%
5	Help enrolling in college or technical school	18.06%
6	Help paying for home energy costs	17.87%
7	Affordable dental care	16.60%
8	Mental health services/family counseling	16.00%
9	Job training	14.81%
10	Parenting support	14.72%

<b>Very Hard to Obtain Services: CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Very Hard to Obtain</b>
1	Affordable dental care	29.31%
2	Affordable medical care	21.74%
3	Help paying for gas for vehicle	21.32%
4	Mortgage/rental assistance	20.58%
5	Affordable housing	18.77%
6	Lower cost child care	16.88%
7	Help with home energy costs	16.49%
8	Legal help	15.57%
9	Help finding a job	11.92%
10	Mental health services/family counseling	10.42% ^

Affordable dental and medical care, and help paying for gas for vehicles were the top three very hard to obtain services. It is important to note that the “don’t know” response was the most prevalent (34%), meaning that the client had not tried to access the service.

Most services were not very easy to obtain, with help getting enough food (28.42%) being the easiest. Less than a fifth of clients said that affordable medical care, help enrolling in college or technical school, help paying for home energy costs, affordable dental care, mental health services/family counseling, job training, and parenting support were very easy to obtain.

**Ease of Obtaining Services**  
**Percentage Responses of Clients in DCEA's Non-CSBG Counties**  
**Number Responding: 663**

	<b>Very hard</b>			<b>Very easy</b>		<b>Don't Know</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Mortgage/rental assistance	16.79%	8.40%	14.81%	8.55%	16.03%	35.42%
Lower cost child care	14.24%	9.55%	10.64%	5.79%	11.42%	48.36%
Basic education (GED, Adult Education, English as a Second Language)	5.24%	4.47%	16.02%	11.56%	21.42%	41.29%
Legal help	9.41%	7.44%	17.45%	7.44%	15.17%	43.10%
Help buying gas	20.03%	8.80%	11.99%	6.07%	13.81%	39.30%
Food (help getting enough food)	9.57%	8.51%	21.12%	15.20%	25.68%	19.91%
Affordable housing	16.67%	9.09%	16.67%	13.79%	24.70%	19.09%
Affordable medical care	18.55%	11.31%	19.46%	12.82%	20.21%	17.65%
Affordable dental care	26.61%	8.97%	17.49%	10.31%	15.10%	21.52%
Help with heating and electric bills	17.91%	8.50%	16.08%	8.04%	15.33%	34.14%
Mental health services/family counseling	5.93%	4.56%	17.33%	8.51%	15.20%	48.48%
Drug/alcohol treatment and counseling	7.18%	4.73%	14.20%	5.95%	14.35%	53.59%
Help finding a job	11.75%	5.87%	15.81%	11.14%	13.70%	41.72%
Parenting support	7.44%	5.31%	15.78%	9.10%	16.24%	46.13%
Preschool education	5.01%	3.95%	15.48%	10.93%	21.40%	43.25%
Job training	9.56%	10.03%	14.72%	10.93%	14.57%	44.76%
Enrolling in college or technical school	6.38%	4.63%	13.08%	8.77%	19.30%	47.85%

Rankings for very easy to obtain and very hard to obtain services by clients in non-CSBG counties are listed on the following pages.

<b>Very Easy to Obtain Services: Non-CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Very Easy to Obtain</b>
1	Food (help getting enough food)	25.68%
2	Preschool education	21.40%
3	Affordable medical care	20.21%
4	Basic education (GED, Adult Education, English as a Second Language)	21.42%
5	Affordable housing	24.70%
6	Enrolling in college or technical school	19.30%
7	Parenting support	16.24%
8	Affordable dental care	15.10%
9	Help with heating and electric bills	15.33%
10	Mental health services/family counseling	15.20%

Assistance in obtaining food was the easiest service to obtain. A little over 20% of clients found affordable medical care, preschool education, adult education, and affordable housing very easy to obtain. Fewer than 20% said that help in enrolling in college/technical school, parenting support services, affordable dental care, help with home energy costs, and mental health/family counseling services were very easy to obtain. The table below shows the services that clients identified as being the hardest to obtain.

#### **Hardest to Obtain Services in Non-CSBG Counties**

<b>Very Hard to Obtain Services: Non-CSBG Counties</b>		
<b>Rank</b>	<b>Service</b>	<b>Percentage Identifying the Service as Very Hard to Obtain</b>
1	Affordable dental care	26.61%
2	Help paying for gas	20.03%
3	Affordable medical care	18.55%
4	Help with home energy costs	17.91%
5	Mortgage/rental assistance	16.79%
6	Affordable housing	16.67%
7	Lower cost child care	14.24%
8	Help finding a job	11.7%
9	Help getting enough food	9.57%
10	Legal help	9.41%

Again, “don’t” know was the most prevalent response to all items in this survey. Affordable dental services and help paying for fuel costs for vehicles were the highest ranked responses for the “hard to obtain” category.

There were no notable differences among counties regarding the ease or difficulty in obtaining services.

### **Factors That May Affect the Ability to Clients to Engage in Self-Sufficiency Activities**

The results of the client surveys reveal that many clients do not view education, job training, or other skill-building services as very important to their households. Several factors may affect the ability of DCEA’s clients to engage fully in activities that lead to self-sufficiency. The 26% of DCEA’s clients in-crisis or at-risk may not be ready or able to participate in self-sufficiency-building activities or services. For the most part, the 6,956 clients who are receiving Social Security and/or Supplemental Security Income are not seeking employment. As described previously, the DCEA’s CSBG counties benefit from emergency/crisis services offered by the Neighborhood Service Centers and the Low Income Home Energy Assistance Program. DCEA’s programs work to stabilize in-crisis or at-risk families by meeting their basic needs so that they will be able to participate in activities, such as employability skills training and adult education, that will move them toward self-sufficiency. The 3,283 working poor (those receiving income from employment) could benefit from learning more about planning career pathways which would enable them to build occupational and academic skills required by high-demand, good paying jobs while they continue working. The results may also suggest the need for additional outreach and information about job and education options that are available to low-income residents. DCEA’s Neighborhood Centers currently offer intensive case management services for clients who commit to participating in comprehensive self-sufficiency-building activities.

**Substance Abuse and Mental Health Services:** Clients said their household members had no need or a low need for substance abuse or mental health services. Board members, partners, community residents, and staff rate one or both of these services as high need. DCEA programs may benefit from exploring why clients do not view mental health and substance services as very important to the members of their households.

## 5. DCEA Board of Directors: Community Needs Assessment Results

25 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).	0	4.00%	44.00%	44.00%	8.00%
Additional programs are needed to help pre-school children develop the foundational skills required for school readiness.	0	8.00%	40.00%	40.00%	12.00%
Additional programs are needed to help at-risk youth complete high school and enroll in postsecondary education/training and/or obtain a job.	0	0	44.00%	56.00%	0
More services are needed to help people of all ages improve their health and nutrition.	0	0	44.00%	56.00%	0
Programs are needed that will teach people of all ages to manage their money responsibly.	0	4.17%	29.17%	62.50%	4.17%
Alternatives to payday lenders and high cost check cashing services are needed.	4.00%	12.00%	20.00%	44.00%	20.00%
More adults need to increase literacy/numeracy skills to levels required for a GED or HiSET credential.	0	0	48.00%	40.00%	12.00%
More English as a Second Language classes are needed.	0	12.50%	54.17%	25.00%	8.33%
Additional programs are needed to train and place low-income youth and adults in high-demand jobs.	0	0	13.04%	82.61%	4.35%
More programs are needed in elementary, middle, and high schools to prepare students for a career.	0	4.00%	36.00%	56.00%	4.00%

<b>Community Needs</b>	<b>No Need</b>	<b>Low Need</b>	<b>Moderate Need</b>	<b>High Need</b>	<b>Don't Know</b>
Parents need to improve their parenting skills.	0	0	28.00%	72.00	0%
We need programs that help ex-juvenile offenders complete their education, make restitution to the community, and get good jobs.	0	0	36.00%	60.00%	4.0%
We need programs that help adult ex-offenders become law-abiding citizens.	0	8.0%	24.00%	60.00%	8.00%
Low-income families and the elderly need additional safe, decent, and affordable housing.	0	12.00%	32.00%	52.00%	4.00%
More and better transportation is needed to help low-income people get to work, school, and community services.	0	4.00%	32.00%	56.00%	8.00%
People need jobs paying wages that can support a family.	0	0	24.00%	76.06%	0
Elderly people need additional convenient, safe, and reliable transportation options.	0	4.00%	32.00%	56.00%	8.00%
More programs are needed to help people become small business owners.	0	20.83%	58.33%	4.17%	16.67%
We need to help current employers create more jobs.	0	8.00%	8.00%	84.00%	0
We need to attract new employers to the county.	0	0	8.7%	91.30%	0
More services are needed for domestic abuse victims.	0	4.00%	44.00%	44.00%	8.00%
More services are needed to prevent child abuse.	0	0	28.00%	68.00%	4.00%
Senior Citizens Centers are needed.	0	40.00%	36.00%	20.00%	4.00%
Water systems need improvements.	4.00%	24.00%	40.00%	16.00%	16.00%
Streets and roads need improvements.	0	20.00%	40.00%	32.00%	8.00%
Sewer systems need improvements.	4.00	16.00%	32.00%	32.00%	16.00%
Fire stations/equipment need improvements.	4.00%	20.00%	36.00%	20.00%	20.00%



<b>Community Needs</b>	<b>No Need</b>	<b>Low Need</b>	<b>Moderate Need</b>	<b>High Need</b>	<b>Don't Know</b>
Parks and public recreational facilities are needed and/or need improvements.	4.00%	20.00%	56.00%	16.00%	4.00%
More substance abuse prevention services are needed.	0	0	20.83%	75.00%	4.17%
More mental health services are needed.	0	0	28.00%	68.00%	4.00%
More substance abuse treatment services are needed.	0	4.17%	40.00%	52.00%	4.00%
More crime prevention programs are needed.	0	0	34.78%	56.52%	8.7%
We need more dentists in the county.	4.00%	12.00%	48.00%	12.00%	24.00%
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	4.00%	44.00%	52.00%	0
We need more programs that help families learn how to live productive, self-sufficient lives.	0	8.33%	54.17%	37.50%	0
More teen pregnancy prevention programs are needed.	0	4.17%	41.67%	37.50%	16.67%
More programs are needed that quickly help people in crisis/emergency situations.	0	8.33%	50.00%	37.50%	4.17%
We need more law enforcement personnel.	0	20.83%	33.33%	20.83%	25.00%
We need more doctors and/or nurse practitioners in the county.	4.17%	20.83%	37.50%	29.17%	8.33%
We need improved air quality.	4.17%	20.83%	37.50%	29.17%	8.33%
We need improved water quality.	4.17%	20.83%	37.50%	20.83%	16.67%

### Discussion and Key Findings: Needs in All CSBG Counties

<b>Top Ten Needs Identified by the Board of Directors</b>		
<b>Rank</b>	<b>Need</b>	<b>Percent Responding</b>
1	Attract new employers to the counties	91.30%
2	Additional programs to train and place low-income youth and adults in high-demand jobs	82.61%
3	Jobs that pay wages that can support families	76.06%
4	More substance abuse prevention services	75.00%
5	Improved parenting skills	72.00%
6	More mental health services	68.00%
7	More services to prevent child abuse	68.00%
8	Programs to teach people how to manage money responsibly	62.50%
9	Additional crime prevention programs	56.52%
10	Additional programs to help at-risk youth complete high school and enroll in postsecondary education and/or obtain a job More services to help people improve their health and nutrition More and better transportation to help low-income people get to work, school, and community services	56.00%

Economic development (job creation by attracting more employers to the counties) was the number one need identified by board members, with the recognition that newly created jobs should pay family supporting wages (3) and that job training is necessary to train and place low-income youth and adults in high-demand jobs (2). Board members identified additional substance abuse prevention services (4), improved parenting skills (5), additional mental health services (6), and additional services to prevent child abuse (7) as high priority needs. These needs often arise as a result of exposure to adverse childhood experiences. More than 55% of board members identified the following as high priority needs -- programs to teach people how to manage money responsibly (8), additional crime prevention programs (9), additional programs to help at-risk youth complete high school and enroll in postsecondary education and/or obtain a job, additional health and nutritional services, and more and better transportation to help low-income people get to work, school, and community services (10).

## Percentage of Board Member Responses by County Represented

### High Need Ratings

<b>Community Needs</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>	<b>Average</b>
Additional services are needed to help elderly people and people with disabilities remain in their homes (preventing institutionalization).	50%	33.33%	40%	75%	50%	0%	41.39%
Additional programs are needed to help pre-school children develop the foundational skills required for school readiness.	50%	66.67%	40%	50%	0%	0%	34.45%
Additional programs are needed to help at-risk youth complete high school and enroll in postsecondary education/training and/or obtain a job.	50%	50%	60%	25%	100%	0%	47.50%
More services are needed to help people of all ages improve their health and nutrition.	75%	16.67%	40%	75%	0%	50%	42.78%
Programs are needed that will teach people of all ages to manage their money responsibly.	75%	50%	50%	75%	75%	50%	62.50%
Alternatives to payday lenders and high cost check cashing services are needed.	25%	33.33%	80%	75%	25%	0%	39.72%
More adults need to increase literacy/numeracy skills to levels required for a GED or HiSET credential.	25%	50%	40%	25%	25%	100%	44.17%
More English as a Second Language classes are needed.	0%	0	60%	50%	0%	50%	26.67%
Additional programs are needed to train and place low-income youth and adults in high-demand jobs.	75%	50%	60%	50%	25%	100%	60.00%
More programs are needed in elementary, middle, and high schools to prepare students for a career.	50%	66.67%	80%	75%	25%	0%	49.45%
Parents need to improve their parenting skills.	100%	50%	60%	100%	75%	50%	72.50%

<b>Need</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>	<b>Average</b>
We need programs that help ex-juvenile offenders complete their education, make restitution to the community, and get good jobs.	75%	50%	100%	25%	75%	0%	54.17%
We need programs that help adult ex-offenders become law-abiding citizens.	100%	50%	100%	0%	25%	0%	45.83%
Low-income families and the elderly need additional safe, decent, and affordable housing.	50%	50%	60%	75%	25%	50%	51.67%
More and better transportation is needed to help low-income people get to work, school, and community services.	50%	66.67%	60%	50%	50%	50%	54.45%
People need jobs paying wages that can support a family.	75%	66.67%	100%	100%	75%	0%	69.45%
Elderly people need additional convenient, safe, and reliable transportation options.	50%	50%	100%	50%	50%	0%	50.00%
More programs are needed to help people become small business owners.	0%	0	20%	0%	0%	0%	3.33%
We need to help current employers create more jobs.	75%	33.3%	40%	75%	25%	0%	41.38%
We need to attract new employers to the county.	100%	100%	80%	100%	75%	0%	75.83%
More services are needed for domestic abuse victims.	25%	33.33%	80%	50%	25%	50%	51.25%
More services are needed to prevent child abuse.	75%	33.33%	60%	100%	75%	100%	73.89%
Senior Citizens Centers are needed.	50%	0	20%	25%	0%	50%	24.17%
Water systems need improvements.	0%	50%	20%	0%	0%	0%	11.67%
Streets and roads need improvements.	25%	50%	60%	25%	0%	0%	26.67%
Sewer systems need improvements.	25%	50%	40%	25%	0%	0%	23.33%
Fire stations/equipment need improvements.	0%	50%	20%	25%	0%	0%	15.83%

<b>Need</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>	<b>Average</b>
Parks and public recreational facilities are needed and/or need improvements.	25%	16.67%	0%	25%	0%	50%	19.45%
More substance abuse prevention services are needed.	66.67%	100%	80%	75%	50%	50%	70.28%
More mental health services are needed.	50%	66.67%	100%	75%	50%	50%	65.28%
More substance abuse treatment services are needed.	75%	80%	80%	75%	50%	50%	68.33%
More crime prevention programs are needed.	50%	50%	60%	50%	50%	50%	51.67%
We need more dentists in the county.	0%	33.33%	0%	25%	0%	0%	9.72%
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.	50%	66.67%	60%	50%	50%	0%	46.11%
We need more programs that help families learn how to live productive, self-sufficient lives.	50%	16.67%	20%	75%	66.67%	0%	38.06%
More teen pregnancy prevention programs are needed.	50%	16.67%	40%	50%	33.33%	50%	40.00%
More programs are needed that quickly help people in crisis/emergency situations.	50%	50%	20%	75%	0%	0%	32.50%
We need more law enforcement personnel.	50%	33.33%	20%	0%	0%	0%	17.22%
We need more doctors and/or nurse practitioners in the county.	25%	33.33%	20%	0%	0%	50%	21.39%
We need improved air quality.	50%	16.67%	40%	25%	33.33%	0%	27.50%
We need improved water quality.	25%	16.67%	20%	25%	33.33%	0%	20.00%

Community needs that averaged 50% or more across the six CSBG counties are shown in the shaded areas, suggesting a high need in all and/or most of the counties. This table can also be used to target services in the greatest areas of need. For example, Sevier County board members do not identify additional services to help elderly people and people with disabilities remain in their homes, while 75% of Jefferson County board members indicated that this is a high need.

### **Assets in Each County**

Board members identified assets in their counties, as listed below. Board members in three counties listed DCEA's program as an asset.

<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>
DCEA programs	Hard working residents	Hard working, compassionate people	Family Resource Center	Did not list	Did not list
East Tennessee Human Resource Agency programs	Strong tourist areas, lakes, winery	Strong job base (manufacturers, health care, retail)	Boys and Girls Club		
ConAgra Foods Foundation	Roadway infrastructure	Government services are well-managed, better than average	Close-knit, helpful people		
	Clayton Homes	Hamblen County School System	Churches		
	Free movies in the park	DCEA Head Start	DCEA Head Start and Neighborhood Service Center		
		HC Excel	Appalachian Outreach		

### **Additional Needs (Not Listed in the Survey)**

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

<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>
Homeless shelters	Problem of residents commuting to other counties for jobs	Services for people wanting to become citizens	More resources located outside of Jefferson City Programs for birth to 3-year olds	Did not list	Did not list

### **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.

<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>
Did not list	Bean Station Rutledge Blaine Thorn Hill Washburn	All areas West Elementary Fairview- Marguerite	Boys and Girls Clubs Churches	Did not list	Did not list

### Top Ten Low or No Need Items

Needs that were identified as “low” and “no need” are shown in the table below.

<b>Top Ten Low or No Needs Identified by the Board of Directors</b>			
<b>Rank</b>	<b>Need</b>	<b>Percent Responding Low Need</b>	<b>Percent Responding No Need</b>
1	Senior Citizens Centers	40.00%	0
2	Improved water systems	24.00%	4.00%
3	Training in small business operations	20.83%	0
4	More law enforcement personnel	20.83%	4.17%
	Improved air quality	20.83%	4.17%
	Improved water quality	20.83%	4.17%
	More doctors/nurses	20.83%	4.17%
5	Improved streets and roads	20.00%	0
	Improved parks/recreational facilities	20.00%	4.00%
	Improved fire stations/equipment	20.00%	4.00%
6	Improved sewer systems	16.00%	4.00%
7	More English as a Second Language classes	12.50%	0
8	Alternatives to payday lenders and high cost check cashing services	12.00%	4.00%
9	Safe, decent, affordable housing for the elderly and low-income families	12.00%	0
10	Additional programs for preschool children (school readiness)	8.00%	0



### 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.”

<b>Need</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>
Streets and roads need improvement	<b>X</b>		<b>X</b>		<b>X</b>	<b>X</b>
More dentists needed	<b>X</b>		<b>X</b>		<b>X</b>	
More teen pregnancy prevention programs	<b>X</b>					
Programs that help families live self-sufficiently	<b>X</b>		<b>X</b>			
More programs to help people in crisis/emergencies	<b>X</b>				<b>X</b>	
More law enforcement personnel	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	
More doctors/nurse practitioners	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	
Improved air quality	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	
Improved water quality	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	<b>X</b>
Alternatives to payday lenders/cash checking services		<b>X</b>			<b>X</b>	<b>X</b>
Services to help ex-offenders		<b>X</b>			<b>X</b>	
More programs to help small business owners		<b>X</b>			<b>X</b>	
More senior citizens centers		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
Improved water systems		<b>X</b>	<b>X</b>		<b>X</b>	<b>X</b>
More and/or improved parks/public recreation		<b>X</b>	<b>X</b>		<b>X</b>	

<b>Need</b>	<b>Cocke</b>	<b>Grainger</b>	<b>Hamblen</b>	<b>Jefferson</b>	<b>Monroe</b>	<b>Sevier</b>
Sewer systems need improvement			<b>X</b>		<b>X</b>	
Fire stations/equipment need improvement			<b>X</b>		<b>X</b>	
More programs to link people to supportive services			<b>X</b>			
Additional services to help elderly/disabled remain in their homes					<b>X</b>	
More services to improve health and nutrition					<b>X</b>	
Programs that teach people to manage money					<b>X</b>	
More English as a Second Language classes					<b>X</b>	
Affordable, safe housing for low-income families and seniors					<b>X</b>	
More or better transportation to help people get to work, school, etc.					<b>X</b>	
Helping current employers to create new jobs					<b>X</b>	
Need to attract new employers to the county					<b>X</b>	<b>X</b>
More services for domestic abuse victims					<b>X</b>	
More substance abuse treatment services					<b>X</b>	
More crime prevention services					<b>X</b>	
More programs to prepare K-12 students for careers						<b>X</b>

Of the 30 needs listed in the survey, Jefferson board members identified only one low need – additional senior centers. Monroe identified 26 needs as low or no need. Hamblen identified 13 as low or no need. Grainger board members identified 10 needs and Cocke County members identified 9 as low or no need. Five of the six county board members said that more law enforcement personnel, more doctors/nurse practitioners, additional senior centers, and improved water quality were low or no needs.

## 6. DCEA Programs: Results or Service Orientation Survey

Using a survey developed by the Community Action Partnership and Progress Resources, *Using A Strengths-Based Approach to Implementing ROMA throughout the CAA*, DCEA surveyed program directors and staff to determine to what extent DCEA's programs take a results oriented approach to service delivery as opposed to a service orientation. A results orientation means that staff members are engaging clients in ways that focus on strengths to be enhanced rather than problems to be solved and that all individuals and families are viewed as having the capability of making positive changes in their lives.

In the survey on the following pages, program staff were asked to pick either "a" or "b" for each paired statement, choosing the statement that was MOST like DCEA and to avoid marking both choices. The 17 items include agency-wide "we" statements and individual "I" statements.

The number of "a" statements reflects a service orientation, while those favoring "b" statements represent a results orientation. The authors of the survey state that a mix of both orientations is needed to have well run programs that meet funding source and other basic requirements. "However, if the majority of the items identify a service orientation, there is cause to consider this in the next agency strategic planning process. At that time the agency can consider if the service orientation is a barrier to implementing ROMA principles and practices at all levels of service."

### Results of the Survey: Key Findings

13 of the 17 responses were results-oriented. Only four responses were service oriented: **Item 1.** 70% said that "our agency publically highlights what we do (what services we provide)," as opposed to what was accomplished by the families and communities served. **Item 2.** 90% said that "our agency policies and procedures are compliance driven." **Item 9.** 70% said that "our funding streams consist of grants that pay for delivery of our services," instead of paying for achievement of results. **Item 10.** 70% said that when asked about their job, they primarily talked about services the program provides instead of the positive changes and accomplishments by families and communities. These services-oriented answers reflect each program's outreach strategies which are aimed at promoting interest in the program's services tied to eligibility requirements and on grantor's requirements for documentation and verification

of services provided linked to the program’s line item budget. All programs must adhere to numerous state and/or federal regulations, making compliance a high priority. 90% percent said that partnerships and collaborations were valued as an essential way for families to achieve desired results.

**2018 Results or Service Orientation Survey: DCEA Program Director and Key Staff**

<b>Statement</b>	<b>Percent Response</b>
1.	
A. Our agency publicity highlights what we do (what services we provide).	70%
B. Our agency publically highlights what was accomplished by the families and communities we serve and does not separate these accomplishments by “department” or “division.”	30%
2.	
A. Our agency policies and procedures are compliance driven.	90%
B. Our agency policies and procedures are results driven.	10%
3.	
A. We believe it is up to our Executive Director and upper management to determine how we serve the families and communities in our area.	10%
B. We include participants of services and other community stakeholders in design of services and community change.	90%
4.	
A. We protect our turf from other agencies who are our competition.	10%
B. We value partnerships and collaborations as an essential way to achieve desired results for the families and communities in need.	90%
5.	
A. Data is gathered to satisfy external compliance needs.	10%
B. Data is gathered to be used in internal planning, monitoring, resource allocation, evaluation, feedback to staff, marketing, and program improvement.	90%

<b>Statement</b>	<b>Percent Response</b>
6.	
A. Success in our agency is measured in numbers of people served and number of units of services delivered.	40%
B. Success in our agency is measured in the amount of change produced in families and communities.	60%
7.	
A. Overall employee performance is evaluated on an annual basis.	20%
B. Employee performance is continuously monitored – and includes reference to the progress of the participants they serve.	80%
8.	
A. Fiscal and program operations function separately.	10%
B. Fiscal and program operations support each other and are included in an integrated management system that can connect outcomes and expenses.	90%
9.	
A. Our funding streams consist of grants that pay for delivery of services.	70%
B. Our funding streams include grants and contracts that pay for achievement of results.	30%
10.	
A. When asked about my job, I primarily talk about what services I provide.	70%
B. When asked about my job, I primarily talk about what changed and what was accomplished by the families and communities I serve.	30%

Statement	Percent Response
11.	
A. I think about my work in terms of applying the rules of funding sources or of the program.	10%
B. I think about my work in terms of helping families and communities change for the better.	90%
12.	
A. I think of myself as a staff member of a particular department or program of our agency.	10%
B. I think of myself as a staff member of the agency, who is working to improve the lives of people with low income.	90%
13.	
A. It is my role to apply the program goals to the families I work with.	10%
B. It is my role to find out the family's goals and help them prioritize what they want to do.	90%
14.	
A. I feel successful when I meet a target number of service units.	0%
B. I feel successful when I see positive change happening in the lives of the families I serve.	100%
15.	
A. I do not know anything about the fiscal aspects of my program.	20%
B. I understand how the fiscal and program operations work together to connect family outcomes with program expenses.	80%
16.	
A. I believe that families are only interested in services.	10%
B. I believe that families are interested in improving their situations for themselves and their families.	90%
17.	
A. When a family applies for services my first step is to see if they are eligible for something my program can give.	30%
B. When a family applies for services my first step is to establish a relationship so that I can help them articulate needs.	70%

## 7. Customer Satisfaction

On average, 91% of DCEA's clients reported satisfaction with the services they received. The average satisfaction responses are listed, along with the top ranked positive response and the lowest ranked positive response.

Program	Average % of Clients Satisfied with Services	Questions that Received the Largest Number of Yes Responses	Questions that Received the Lowest Number of Yes Responses
21 <sup>st</sup> Century Community Learning Centers (afterschool)	91.86%	Did you receive the homework help you needed?  100% Yes	Have you performed better in school since starting the program?  81% Yes, 19% No
LEAPS (afterschool)	96.75%	Do you feel that LEAPS helped you improve your academic skills?  Does program staff help you understand your homework?  Is adequate supervision provided?  Do you feel you have been treated fairly and respectfully by staff?  Are you satisfied with the program's instruction/activities?  Would you recommend LEAPS to other students?  100% Yes	Did you have greater self-esteem as a result of attending the program?  80% Yes, 20% No
Teen Pregnancy Prevention (TOP)	87.55%	Did the staff treat you fairly and with respect?  97% Yes, 3% No	Are you comfortable sharing thoughts in group discussion?  75% Yes, 25% No
Affordable Housing Program	88%	Do you think management staff are courteous and professional?  98% Yes, 2% No	Were requested repairs/maintenance been completed within the last year?  73% Yes, 27% No



<b>Program</b>	<b>Average % of Clients Satisfied with Services</b>	<b>Questions that Received the Largest Number of Yes Responses</b>	<b>Questions that Received the Lowest Number of Yes Responses</b>
WIOA Youth Program	91.86%	<p>Did program staff treat you fairly and respectfully?</p> <p>Did you feel that participating in WIOA has helped prepare you for the workforce?</p> <p>Has participating in WIOA given you greater confidence about enrolling college or getting a job?</p> <p>Would you recommend WIOA to a friend?</p> <p>100% Yes</p>	<p>Have you participated in any workshops or leadership development activities such as interviewing skills or resume building?</p> <p>52% Yes, 48% No</p>
Upward Bound	86.4%	<p>Did program staff treat you fairly and respectfully?</p> <p>Did UB help improve your academic skills?</p> <p>Did UB help prepare you for college?</p> <p>Do you have a greater confidence enrolling in college?</p> <p>Are you more knowledgeable financial aid?</p> <p>Has it been easy for you to communicate with UB staff?</p> <p>100% Yes</p>	<p>Did you participate in the summer program?</p> <p>33% Yes, 67% No.</p> <p>Note that 44% of participants and 50% of parents said the participant did not attend the summer program because the participant had a job and/or intended to participate in future summer programs.</p> <p>Have you participated in Upward Bound events/presentations?</p> <p>56% Yes, 44% No</p>
Talent Search	86%	<p>Did program staff treat you fairly and respectfully?</p> <p>100% Yes</p>	<p>Have you participated in Talent Search events/presentations?</p> <p>27% Yes, 73% No</p>
Educational Opportunity Centers	100%	All responses were positive	No negative responses

<b>Program</b>	<b>Average % of Clients Satisfied with Services</b>	<b>Questions that Received the Largest Number of Yes Responses</b>	<b>Questions that Received the Lowest Number of Yes Responses</b>
Head Start	92.38%	Do staff members work well with your child?  100% Yes	Are you satisfied with the transportation services?  53% Yes, 6% No, 44% Does not apply to the respondent's need/situation
Senior Nutrition Program	95%	Has the program helped you to live independently in your home?  Are the delivery drivers friendly and courteous?  Did the meals arrive when you expected them?  Are office staff courteous and friendly when answering the telephone?  Do you feel the program improved your overall quality of life?  Overall, are you satisfied with your experience in the program?  100% Yes	Are you satisfied with the variety of meals on the menu?  80% Yes, 20% No  Did you receive emergency meals to use at a time when the program is closed?  80% Yes, 20% No
Neighborhood Service Centers and Low-Income Home Energy Assistance Program	85%	Were program staff fair and respectful during the process of your applying for assistance?  Did program staff explain the process of the services to be received?  99% Yes, 1% No	If the program could not meet your requested needs were you referred to other service providers?  44% Yes, 19% No  37% referrals did not apply to the respondent's need situation

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.

**Note:** Tennessee Reconnect Community (TRC) began serving clients in September 2016. Our customer satisfaction survey was conducted in March 2017. Because TRC had been operating for less than one year at the time of the survey, we decided to wait until next year to survey TRC clients.

### **Number of DCEA Clients Responding to the Surveys**

**Total: 655**

21 <sup>st</sup> Community Learning Centers (afterschool)	37
Head Start/Early Head Start	47
Neighborhood Service Centers/Low-Income Home Energy Assistance Program	196
Senior Nutrition Program	10
Talent Search	53
Teen Pregnancy Prevention	132
Upward Bound	9
WIOA Youth Program	32
Affordable Housing Program	99
Educational Opportunity Centers	24
Lottery for Education Afterschool Programs	16

## **Comments Made by Clients**

21<sup>st</sup> Century Learning Centers participants reported they enjoyed the program.

Teen Pregnancy Prevention participants said the program helped them come out of their shells and share with others. They think the program is fun and they like working on projects to help others.

Tenants of the Affordable Housing Program projects reported that management staff is very quick and caring and quick to respond to their needs. Several said they love their homes. One person said that they had lived several places and that their current apartment was the only place they have truly felt safe.

WIOA Youth participants reported that the program has given them tips to prepare them for the workforce. One participant said, "This program has allowed me to come out of the shadows and accomplish many things that I never thought I could accomplish. WIOA has made a big impact in my life by allowing me to develop a greater self-esteem and to pursue my education. Words cannot explain how thankful I am to be given this opportunity to make a difference in my life."

Parents of Upward Bound participants reported that their child is more confident about attending college since enrolling in Upward Bound.

Talent Search participants reported that the program has helped them with their academic skills. They enjoy being able to tour colleges to get an idea of where they would like to attend school in the future. They also reported that their Talent Search academic advisers are always available when needed.

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

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

Clients participating in the Senior Nutrition Program's congregate meals program said they enjoyed meeting new people and making new friends. Clients in the home-delivered program report that the delivery drivers are exceedingly friendly and polite.

Clients served by Neighborhood Service Centers/Low-Income Home Energy Assistance Program 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 (2015 ACS)

##### CSBG Counties (Tennessee)

**All Age Groups:** In DCEA's CSBG counties, the poverty rate for all ages averages 19.9 percent, with Cocke County reporting the highest poverty rate (26.1 percent) and Sevier County the lowest (15.3 percent). With the exception of Sevier (15.3 percent) and Jefferson (16.5 percent), the CSBG counties have overall poverty rates that exceed the state (17.6 percent) and the national rate (15.5 percent).

**Childhood Poverty:** 27 percent of children (0-17) in the CSBG counties are poor. Hamblen (30.7 percent) and Monroe (30.6 percent) have the highest child poverty rates. Sevier has the lowest (21.5 percent). With the exception of Jefferson (23 percent) and Sevier (21.5 percent), the CSBG counties have childhood poverty rates that are the same as or that exceed the state's rate (25.6 percent). With the exception of Sevier, the CSBG counties have childhood poverty rates that exceed the national rate (21.7 percent). Children 0-4 in the CSBG counties have the highest poverty rates among all children (35 percent). The poverty rate for children 5-17 in the CSBG counties is 26.5 percent.

**Youth and Young Adults in Poverty:** 24.3 percent of youth and young adults between the ages of 18 and 34 in the CSBG counties are poor, compared to 19.5 percent in the United States and 22 percent in Tennessee. Cocke County has the highest poverty rate for the age group (28.8 percent). Sevier County has the lowest rate (12.1 percent).

**Seniors in Poverty:** Seniors (age 65 and older) in the CSBG counties have the lowest poverty rates of all age groups (11.5 percent), with Cocke County having the highest poverty rate (16.4 percent) and Sevier the lowest (7.4 percent). In comparison, the poverty rate for seniors in Tennessee is 10 percent. The rate for the U.S. is 9.4 percent.

**Gender:** 19.9 percent of males and 22 percent of females in the CSBG counties live in poverty. Sevier County has the smallest percent of males (15.3 percent) and the smallest percent

of females (16.9 percent) in poverty. Cocke County reports the largest percent of males (26.1 percent) and the largest percent of females (31.7 percent) in poverty.

**Race/Ethnicity:** Hispanics/Latinos in the CSBG counties have the highest poverty rates of all races and ethnic groups (38.9 percent). Hispanics/Latinos in Cocke County have the highest poverty rates (46.5 percent). Jefferson County has the lowest rate (33.9 percent). In comparison, 24.3 percent of Hispanics/Latinos in the U.S. and 33.1 percent in Tennessee are poor. Hamblen County has the largest Hispanic population (11 percent).

32.2 percent of Black/African-Americans in the CSBG counties are poor, with Grainger County reporting the highest rate (42.1 percent) and Monroe County the lowest (13.1 percent). In comparison, 28.6 percent of Black/African Americans in Tennessee, and 27 percent in the nation are poor.

19.1 percent of the white population live in poverty, compared to 14.8 percent in Tennessee and 12.7 percent in the nation. Cocke County has the largest percent of the white population in poverty (26.3 percent), and Sevier has the lowest (14.6 percent).

### **Non-CSBG Counties (Tennessee and Kentucky)**

**All Age Groups:** With the exception of Anderson (17.9 percent), Blount (14.4 percent), Knox (16 percent), and Loudon (14.4 percent), the non-CSBG counties have poverty rates that are higher than the rates for the states and the nation. In DCEA's non-CSBG counties, the poverty rate for all ages is 19.04 percent, with Bell County, Kentucky, reporting the highest poverty rate (38 percent) and Blount County, Tennessee, the lowest (14.1 percent). In comparison, Kentucky's poverty rate is 18.9 percent, Tennessee's is 17.6 percent, and the nation's rate is 15.5 percent.

**Childhood Poverty:** 27 percent of children (0-17) in the non-CSBG counties are poor. Bell County, Kentucky's children are the poorest (51.6 percent). Blount County, Tennessee, reports the lowest childhood poverty rate (19.8 percent). In comparison, Tennessee's rate is 25.6 percent, Kentucky's rate is 26.1 percent, and the national rate is 21.7 percent. In the non-CSBG counties, the poverty rate for children 0-4 is 27.2 percent, and the poverty rate for children 5-17 is 29.6 percent.

**Youth and Young Adults in Poverty:** 27 percent of youth and young adults between the ages of 18-34 in the non-CSBG counties are poor, compared to 19.5 percent in the United States, 24.9 percent in Kentucky, and 22 percent in Tennessee. Bell County, Kentucky, has the highest poverty rate for the age group (46.8 percent). Blount County in Tennessee has the lowest rate (17.4 percent).

**Seniors in Poverty:** In the non-CSBG counties, seniors (age 65 and older) have the lowest poverty rates of all age groups (12.9 percent), with Hancock County, Tennessee, having the highest poverty rate (24.4 percent) and Loudon County, Tennessee, the lowest (6.7 percent). In comparison, the poverty rate for seniors in Tennessee is 10.2 percent; Kentucky's rate is 11.6 percent. The rate for the U.S. is 9.4 percent.

**Gender:** 19.9 percent of males and 23.3 percent of females in the non-CSBG counties live in poverty. Bell County, Kentucky, has the largest percent of males (34.4 percent) and females (41.2 percent) in poverty. Blount County, Tennessee, has the smallest percent of males (12.4 percent) in poverty. Loudon County, Tennessee, has the smallest percent of females in poverty (14.5 percent).

**Race/Ethnicity:** Hispanics/Latinos have the highest poverty rates of all races and ethnic groups (41 percent) in the non-CSBG counties. Hispanics/Latinos in Unicoi County, Tennessee, have the highest poverty rates (75 percent), Hancock County, Tennessee, the lowest (0 percent). In comparison, 24.3 percent of Hispanics/Latinos in the U.S., 33.1 percent in Tennessee, and 31.8 percent in Kentucky are poor. 36.2 percent of Black/African-Americans in the non-CSBG counties are poor, with Hancock County reporting the highest rate (100 percent) and Campbell County, Tennessee, the lowest (0 percent). In comparison, 28.6 percent of Black/African-Americans in Tennessee, 31.5 percent in Kentucky, and 27 percent in the nation are poor. Loudon County, Tennessee, has the smallest percent of Hispanics/Latinos (8 percent) in the non-CSBG counties.

21.2 percent of the white population live in poverty, compared to 14.8 percent in Tennessee, 17.4 percent in Kentucky, and 12.7 percent in the U.S. Bell County, Kentucky, has the largest percent of the white population in poverty (37.5 percent), and Knox County, Tennessee, has the smallest (13.4 percent).

### **Hispanic/Latino Population in CSBG and Non-CSBG Counties**

The Hispanic/Latino population is growing in all counties. 16,855 persons of Hispanic/Latino origin lived in the CSBG counties (2015). The two counties with the largest Hispanic/Latino population are Hamblen (6,948) and Sevier (5,041). In the non-CSBG counties, the Hispanic/Latino population totals 54,143. Knox County has the largest Hispanic population (16,857) in the CSBG and non-CSBG counties. 7,335 Hispanic/Latino children under age 18 live in the CSBG counties. The largest number reside in Hamblen County (3,159). 22,183 Hispanic/Latino children under age 18 live in the non-CSBG counties. The largest number live in Knox County (6,876).

### **Population Growth and Loss**

The population of the CSBG counties is 312,456. All CSBG counties are projected to experience positive population growth from 2010 to 2020. In comparison to the 1 percent growth projected for both Tennessee and the nation, Grainger will have a 1.5 percent growth rate, Jefferson, a 1.9 percent growth rate, Monroe, a 2.2 percent growth rate, and Sevier, a 2.5 percent growth rate. Hamblen (0.5 percent) and Cocke (0.9 percent) will grow by less than 1 percent. The population of the non-CSBG counties is 1,754,267. Counties with projected growth rates over 1 percent are: Knox (1.2 percent), Union (1.1 percent), Loudon (2.4 percent), and Blount (2.1 percent). Two non-CSBG counties in Tennessee will experience a loss of population: Hancock (-0.2 percent), Sullivan (-0.2 percent). The two Kentucky counties will experience the greatest loss in population. Bell County's population is projected to decline by 3 percent from 27,337 in 2015 to 26,394 in 2020. Harlan County's population is expected to decline by 5 percent from 27,703 in 2015 to 26,368 in 2020. Population loss stems from a decline in major employers, such as the mining industry in Kentucky. **Sources:** Kentucky and Tennessee State Data Centers, 2017.

### **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**

Among all DCEA counties in Tennessee, only Blount, Bradley, Knox, and Loudon counties have unemployment rates that are equal to or less than the state (4.8 percent) and national unemployment rates (4.9 percent). In Kentucky, Bell (9 percent) and Harlan (12.1 percent) counties have much higher unemployment rates than the Kentucky rate (5 percent) and national rate (4.9 percent). (Note: employment rates are from the Bureau of Labor Statistics 2016 annual data, the most recent annual data available in April, 2017, the time of data retrieval). For the most part, wages in the service counties are lower than the state average for the same industry. The counties that make up Local Workforce Development Area 2 in Tennessee (Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Sevier, and Union) have the lowest average annual wages among all Tennessee workforce areas served by DCEA (1, 3, 4, 5, and 7). Bell County, Kentucky, has the lowest average annual wage of both the Tennessee and Kentucky counties.

### **Education**

In the future, nearly 52 percent 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 20.8 percent of adults in DCEA's CSBG counties have an associate's degree or higher, compared to 31.5 percent in Tennessee and 37.8 percent in the U.S. 29.6 percent of adults in the non-CSBG counties have an associate's degree, compared to 31.5 percent in Tennessee, 37.8 percent in the U.S., and 29.7 percent 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. 15.6 percent of adults in the non-CSBG counties and 19 percent of adults in the CSBG counties do not have a high school diploma or equivalent credential. In comparison, 14.5 percent of Tennessee adults and 15.8 percent of

Kentucky adults lack a high school credential. In the U.S., 13.3 percent 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. 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 27 percent of children in both the non-CSBG and the CSBG counties living in poverty. In the U.S., the childhood poverty rate is 21.7 percent. 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**

About 30 percent of clients served by DCEA report having a disability. People with disabilities have much lower work participation rates and much higher poverty rates than people without disabilities. In the non-CSBG counties, 20 percent of the age group 18-64 have one or more disabilities. This rate is almost twice the national rate of 10.3 percent. In the CSBG counties, 18 percent 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 designates one CSBG county as economically distressed (Cocke). Six non-CSBG counties are classified as economically distressed (Campbell, 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. All 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*, 2017). 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. All stakeholders recognized the need to help 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.

**Outcomes-Focused Program Staff:** A majority of DCEA's programs reported that they focus on results/outcomes for clients rather than on units of service provided. Units of services and other service counts are documented for grantor records but are not the primary way in which programs define success.

**Customer Satisfaction:** 91 percent of DCEA's clients surveyed in spring 2017 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, wineries, Clayton Homes, good roads, and free movies in the park. Among Hamblen County's assets are well-managed government services, a better than average school system, HC Excel, a strong job base (manufacturing, health care, and retail), and DCEA's Head Start. Cocke County's assets are programs operated by the East Tennessee Human Resource Agency, the ConAgra Foods Foundation, and DCEA programs. Jefferson County's assets include Family Resource Centers, Boys and Girls Clubs, churches, Appalachian Outreach, and DCEA's Head Start and Neighborhood Service Centers.

## Setting Priorities for Future Action

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.

<b>Summary of the Results of the Community Needs Assessment by Group Surveyed</b>					
<b>Top Needs</b>	<b>Clients</b>	<b>Community Residents</b>	<b>Board</b>	<b>Partners</b>	<b>Staff</b>
Affordable health insurance/health care and/or improved health and nutrition services, including access to food	X	X	X		
Affordable housing for all low-income residents	X	X			X
Affordable housing for seniors		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	X	X
Mental health/substance abuse prevention and/or treatment services		X	X	X	X
Help enrolling in postsecondary education	X		X		X
Preschool education	X				X
Child care (more of, lower cost, targeted to special populations)	X				X
Programs for at –risk youth			X		X
Adult education/English as a Second Language	X				X
Jobs paying better wages with benefits such as paid sick leave	X	X	X		X
Money management programs		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			X

<b>Summary of the Results of the Community Needs Assessment by Group Surveyed</b>					
<b>Top Needs</b>	<b>Clients</b>	<b>Community Residents</b>	<b>Board</b>	<b>Partners</b>	<b>Staff</b>
Programs that attract new employers to the counties			X		
Comprehensive services to help criminal offenders transition back to the community and their families				X	X
Strategies, such as motivational interviewing, trauma screening, and activities to build self-regulation and other executive functioning skills, that can help people overcome adverse childhood experiences.					X
Resources to combat bed bugs.					X
Broadband access in many rural areas					X
Homework support for Hispanic and other immigrant children					X
Small business training and assistance					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
Centralized source of information/referral to comprehensive services				X	X
Soft skills (communication, work ethic, etc.) required for successful employment				X	X
Parenting skills training					X
Training in how to become self-sufficient					X
Food pantries in schools					X

While program staff identified many unmet high priority needs, their top three were: (1) transportation, (2) jobs/employment-related services, and (3) affordable child care and improved educational programs or increased access to educational programs (tie).



### **Overview of High Priority Needs**

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.

- Health services
- Nutrition/food-related services
- Affordable housing
- Assistance with housing costs (utilities, repairs, emergency eviction and foreclosure services)
- More and better public transportation
- Mental health services
- Substance abuse services
- Postsecondary education enrollment and support services
- Jobs paying family-supporting wages and employment-related services
- Financial literacy programs