



STATE BLACK CHATTANOOGA

Urban League of Greater Chattanooga, Inc.

**Inaugural Report on the Conditions of Blacks
in Chattanooga and Hamilton County**

A Signature Publication of the Urban League of Greater Chattanooga

2022



About The



Urban League of
Greater Chattanooga, Inc.

The Urban League of Greater Chattanooga (ULGC) is an affiliate of the National Urban League, a historic civil rights and urban advocacy organization founded in 1910 to work towards economic empowerment and improving the standard of living for African Americans and other disadvantaged individuals.

Since 1982, our local Urban League affiliate has worked to fulfill its mission to enable African Americans, other ethnic minorities, and disadvantaged persons to **secure economic self-reliance, parity, power, and civil rights.**

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About the STATE of BLACK CHATTANOOGA

Urban League of Greater Chattanooga, Inc.

The National Urban League has produced *The State of Black America*® since 1976. This report has become one of the most highly anticipated benchmarks and sources for thought leadership for racial equality in America highlighting economics, education, employment, health, housing, criminal justice and civic participation.

A key feature of the report is the Black/White Equality Index, a quantitative tool tracking racial equality in America. White population is used as the benchmark because the history of race in America has created advantages for the white population that continue to persist in many of the outcomes being measured. The index provides insights into focus areas to implement policies that fight inequality.

The Urban League of Greater Chattanooga is one of 90 affiliates of the National Urban League spanning across 300 communities, providing direct services that impact and improve the lives of more than two million people nationwide.

Under the leadership of the Urban League's first female president and CEO, Candy Johnson, the Chattanooga affiliate has produced its first-ever report focused on the State of the Black population in Chattanooga and Hamilton County. The goal in initiating this report is to provide a high-quality, data-driven, accessible and localized report for the benefit of public practitioners and the community at-large for a holistic picture of the disparities faced by Black residents in the areas of economics, health, education and civic involvement. The State of Black Chattanooga also includes a similar Black/White Equality Index utilizing similar methodology as the National Urban League for *The State of Black America*.

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This report would not be possible without
the generous support of our sponsors.

Thank You!

We are grateful to the Urban League of Greater Chattanooga for collecting data and information to help us as a community better understand the assets Black residents bring to our City, as well as the obstacles they face. This information will allow us as a community to develop strategies to provide a more equitable and inclusive pathway to prosperity and that ensures we are engaging the talent of Black Chattanoogaans.

Maeghan Jones

President and CEO
Community Foundation of Greater Chattanooga

"You can't improve what you don't measure."

- Peter Drucker

At EPB, we believe that we must understand the challenges we face on behalf of the common good of our community. We know that when all sectors of our community are doing well, we all win.

Marie Webb,

Senior Vice President, Human Resources
& Chief Talent and Inclusion Officer, EPB

The *State of Black Chattanooga* is a vital step forward in the journey to greater equity and inclusion for all of our city's residents. We are thankful to the Urban League of Greater Chattanooga for producing this report, which will help us better understand the challenges we face and learn how we can make Chattanooga a better city for everyone."

JD Healey, M.D.
President & Chief Executive Officer,
BlueCross BlueShield Tennessee

As our community strives to become a place where all people have a chance to prosper and thrive, this Urban League report will give us a community pulse check to see what progress we have made and where there is much left to do. The Benwood Foundation is grateful to the Urban League for this critical data compilation and believe it will serve as a springboard to rich discussion and work we can do together.

Sarah Morgan
President, Benwood Foundation

Since our inception, the Macdellan Foundation has strived to be an effective partner to all of our neighbors, regardless of their backgrounds, but we are aware there is still much progress to be made for some of our most disadvantaged neighbors in order to live their highest quality of life.

We want to be part of that solution — and that's why having data- focused and research-based reports like, *The State of Black Chattanooga*, produced by the Urban League, is an important part of helping us think about how we prioritize the work needing to be done. We are very grateful to support this important effort.

Chris Macdellan,
Chairman of the Macdellan Foundation



Message from the Co-Chairs

Greetings:

Over the past six months, we have worked diligently alongside the Urban League of Greater Chattanooga, our exploratory committee, and data and research partners in pursuit of deeper knowledge on the overall conditions of the Black population in Chattanooga and Hamilton County.

We approached this work by providing thought leadership with a statistical lens of what the data are really telling us about

Black prosperity in the areas of Economics, Health, Education, and Civic Engagement. While our overall hope with this research is to see decision-makers take a more proactive, holistic, and systemic approach concerning the advancement of racial equity in our community, we also realize that a focus on advancing Black economic prosperity is not only a benefit for Black Chattanoogaans after decades of disinvestment, but will also position our region to be a more competitive, diverse, and thriving economy longer-term. With rising housing prices, high unemployment, and lower-wage jobs held by a disproportionate number of the Black population – coupled with the emerging demographic shifts – there is an abundance of opportunity for diverse talent to explore cities that provide a cultural sense of place, robust networks for Black professionals, higher-paying jobs, vibrant nightlife, workforce housing, and overall economic opportunity for a path toward creating intergenerational wealth.

Chattanooga is not keeping pace with other Tennessee Metropolitan areas for the Black population in median income, educational attainment, homeownership, and overall quality of life. We are at a crossroads of a potential mass Black exodus if we continue to address issues in a vacuum and are not willing to foster collaboration where minority led-institutions and Black leaders are at the forefront of the investment priorities and decisions impacting our communities. We are poised with an influx of governmental funds, such as American Recovery dollars and other competitive grants, to support achieving a more equitable and inclusive economy and make bold, deep, and race-based decisions through investments, from both the public and private sectors.

Besides the intrinsic value of uplifting marginalized residents, a more equitable society would benefit everyone. Studies have estimated that the U.S. would gain \$2.1 trillion every year in GDP by closing the inequality gap. Left unaddressed, inequality dampens overall growth and generates a wide range of adverse social consequences. To work toward racial equity we must work to eliminate policies, practices, attitudes, and cultural messages that perpetuate unfavorable outcomes for the quality of life of Black Chattanoogaans. On behalf of the Urban League, we invite you to join their movement for social, racial, and economic justice.

Yours in service,

Rev. Dr. Ernest Reid and Dakasha Winton,
Inaugural State of Black Chattanooga Co-chairs



Rev. Dr. Ernest Reid
Second Missionary Baptist Church



Dakasha Winton
BlueCross BlueShield of Tennessee

Inaugural State of Black Chattanooga Co-chairs



Exploratory Committee

STATE BLACK CHATTANOOGA

Urban League of **Greater Chattanooga, Inc.**

State of Black Chattanooga Co-Chairs

Rev. Dr. Ernest Reid, Second Missionary Baptist Church
Dakasha Winton, BlueCross BlueShield of Tennessee

SOBC Exploratory Committee

James Moreland, Community Advocate

Valoria Armstrong, American Water

Dionne Jenkins, TVFCU

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Anthony M. Wiley, CREC/Dynamo Studios

Montrell Besley, Chattanooga Preparatory School

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John Edwards, III The Chattanooga News Chronicle

Shawanna Kendrick, Community Advocate

Lynessa Lake, Community Advocate

Anthony Gladden, Kingship Chess Academy

Marcus Jones, Magnolia Developments

Dr. Martina Harris, Chattanooga State Community College

Dr. Shewanee Howard-Baptiste, UTC

Pastor Gary L. Hathway, Greater Tucker M.B.C.

Erika Roberts, Community Advocate

Ketha Richardson, EPB

We appreciate the thought leadership and time provided from our committee over the past six months. Your input was invaluable.

In a city that is experiencing tremendous growth, one part of the community is being left behind. This creates two separate communities, one that is thriving and one that is failing. The disparity affects every area of life and leads to the detriment of the entire city, especially in the key areas of education and economics.

Pastor Gary L. Hathaway

Right now, Black Chattanoogaans are too often marginalized and forgotten. Bringing light to these issues that are so often dismissed is the first step toward bringing about change. The data that has been compiled about the education, economic, health, and civic engagement disparities facing Chattanooga's Black community should not only be shared, but should also serve as the foundational metric for measuring growth going forward. As a community, we can all work to bridge the gap and eliminate these disparities.

Jarvey Feldman

The severe side effects of slavery and systemic racism impact every aspect of life in black communities all across this county. The State of Black Chattanooga report will discuss those side effects from a local perspective and illustrate the disparities that must be addressed for Chattanooga to reach its full potential.

Marcus Johnson

I think that we have a long way to go, but lots of opportunity to move forward. Chattanooga is a great place to live, but there are some things that need to be changed in order to substantially increase the quality of life for everyone. I think economics and education are the most important topics to address. If you can improve these two things, it will have a direct impact on health and civic engagement.

Ketha Richardson

Currently, Black Chattanooga is struggling for a place in the local economy. While we have breakout successes and statistical outliers, at large, our community continues to be underfunded, undervalued, and left on the fringes of the margins. Bringing awareness to a thing provides us with an opportunity to change that thing. Addressing issues such as education and health can equip black folks with the tools to manage the stress that comes with implementing new ideas and visions.

Anthony M. Wiley



Executive Summary

The challenges of developing and maintaining an equitable environment for Black Chattanoogaans are many, varied, and real. The quality of life experienced by Blacks and whites in Chattanooga differs widely from one another in terms of economics, workforce, health, education, civic life, and many other areas. This inaugural *State of Black Chattanooga* provides a comprehensive report on the conditions of the Black population in Chattanooga and Hamilton County. A host of data sources, analyses, trends, and comparisons offer a deep examination of the issues and topics that are most important to understand those areas where inequity and gaps within our community exist.

Data in this report confirm that parity of outcomes remains very widely separated in some respects, with a great deal of focused attention needed for Black Chattanoogaans to experience real and sustained opportunity. **In this report, we take a deep look at Black and White parity simply means that there is an equal measure of quality and quantity that different groups in a given population experience.** Shortfalls by one group indicate a lack of parity, or equitable results, for that group. *The State of Black Chattanooga* reveals that there are numerous large and serious gaps in parity between Black and white populations in the city and region. In collaboration with our data partners and IHS Markit, we have produced the Black-White Equality Index for the Chattanooga MSA, modeled similarly to the National Urban League’s Equality Index methodology.

This research shows that Black Chattanoogaan experience only about 60 percent of the well-being outcomes than white residents enjoy.

This “three-fifths” of well-being presents a significant verdict on the progress which is lacking for quality of life for Black Chattanoogaans. Scores and metrics in the areas of economics, education, and health comprise the aggregate comparison showing gaps across race throughout Chattanooga and Hamilton County on multiple quality of life indicators.

The results of a recent analysis of Chattanooga reveal that a thriving economy in the Chattanooga area has not translated to success for considerable numbers of Black residents.

The median family income for Black families in Chattanooga is less than half that of white families and is 13 percent below a “living wage income” for the area. With greater similarity in income and savings would come opportunities for African Americans to build wealth over time. **Black women in the Chattanooga MSA face a significantly elevated rate of poverty (35%) making them highest across all racial and gender groups, triple the overall poverty rate.** Yet, unemployment for Black Chattanoogaans overall remains three times the rate as that of white Chattanoogaans. **When it comes to Black business success there are ten times the number of white-owned businesses as Black-owned in the region, which are both key indicators of gaps in current and potential wealth.** Black residents comprise 29.4 percent of the population of Chattanooga but own only 2.2 percent of the employer firms in the city. And, when it comes to achieving the “American Dream” of ownership, **Black Chattanoogaan mortgage applicants are denied (27%) almost 108% more often for conventional mortgage loans compared to white applicants (13%).**

This research shows that Black Chattanoogaans experience only about 60 percent of the well-being outcomes than white residents enjoy.



Executive Summary

At the heart of many social and other inequities are the imbalances in income, earnings, and wealth that a large portion of Black Chattanoogaans experience. The losses from this gap impact the entire region –

if Black unemployment rates were reduced to the region’s average and median wages jobs resulted for those workers, there would be an additional \$134 million in the local economy. Similarly, lifting Black families out of poverty and into median wage jobs would translate into \$93 million added in the Chattanooga region. A better economic future for Black Chattanoogaans rests heavily on ensuring improved education access and outcomes for Black students at all levels of education.



Black Chattanoogaans are behind all other big metropolitan areas in our state in educational attainment – Nashville (28 percent), Knoxville (19 percent), and Memphis (19 percent) with **Chattanooga’s Black attainment for a Bachelor’s degree or higher at only 15 percent.** Additionally, in the 2020 Hamilton County Schools graduating class, **only 21 percent of Black high school students were deemed as “Ready Graduate”** based on a set of measures in the Tennessee Department of Education’s State ESSA Plan, **while approximately 53 percent of white students in the district were labeled as “Ready Graduates”.**

Clearly, fundamental shifts in education, training, career awareness, lending practices, and other areas are urgently needed to transform inequity into opportunity. **Far too often, Black Chattanoogaans work in industries and occupations that require less skill, pay less, and are considered likely to decline in number in the years ahead.** This imbalance in the representation of Blacks and whites by occupation in Chattanooga lies at the heart of much of the continuing gap in income and, therefore, in housing, education, health, and other areas. The EDRP *Future of Work 2021* report identifies many of the ways that emerging changes in the labor force are a “wake-up call” for transforming career counseling and education for Black youth in Chattanooga and out-of-work, non-credentialed adults.

School funding gaps remain a serious concern. Currently, the State of Tennessee is evaluating options that have implications for these issues through the creation of a new Basic Education Program (BEP) funding formula. Historically schools have been largely funded locally through property taxes, a method resulting in unequal spending and lawsuits that have created pressure for state legislators to address the inequity through an increased and more equitable state funding formula. One area of concern we have regarding the state’s draft formula is the structure of the outcomes section that will give districts and schools additional funding based on their performance on specific measures. **It is important that any outcomes-based funding in the new formula serves to incentivize districts to improve performance for all students, and not only reward already high achieving districts with additional funding.**



Health gaps between Black and white residents in Chattanooga highlight stark differences in health access, health outcomes, and health status. The incidence of many chronic conditions is higher for Blacks than for whites due to a number of causes, including higher reliance on public health insurance or insufficient insurance, delayed detection and treatment of illness, the occurrence of comorbidities (multiple conditions), and lack of access to health services.

Diabetes is one of the leading chronic conditions affecting the Black population in Chattanooga. The mortality rate from diabetes among the area’s Black population is nearly three times that of the local white population. Other areas of large disparity exist in areas of heart disease, hypertension, and cancer. **Hypertension among the Black population is more than three times prevalent than in the white population.**

The State of Black Chattanooga is not only a snapshot in time. Rather, it offers a reflection on many patterns and trends that have contributed to the current state in many ways. Three factors, in particular, have been named by MDC—a national equity research firm equipping southern leaders, institutions, and communities to improve economic mobility and advance equity – **as contributors to stalled mobility for Blacks in Chattanooga: neighborhood segregation, intergenerational poverty, and barriers to access and success.** In this respect, policies and intentionality of effort are required to undo practices that have created difficulties that simply perpetuate inequality. The John Lewis Voting Rights Advancement Act and For the People Act are powerful examples of needed federal legislation to overcome Tennessee’s voter suppression laws that curtail voting through harsh voter ID requirements, barriers to mail and early voting, and easier voter roll purges. The significant estimated undercount of the Black population in the 2020 U.S. Census alone creates a hardship in delivering government resources to underserved areas throughout the current decade.

What, then, is the impact of information from the 2022 *State of Black Chattanooga*? An opportunity arises for decision-makers, philanthropy, government, and all stakeholders to identify and understand holistic, long-term, and systemic changes needed to address gaps and inequities – all too frequent and widespread in a city and region that enjoy such overall prosperity – and, in turn, to advance racial equity and prosperity for all. Where gaps exist, solutions and remedies also appear. The key steps for Chattanooga to transform life for Black residents include a committed focus on ‘what works’ in advancing Black opportunity alongside Black leaders, minority-serving institutions and our allies.

Despite the progress black families have made in civic and economic life since the passage of the Civil Rights Act of 1964, they face systemic and cumulative barriers on the road to wealth building due to discrimination, poverty, and a shortage of social connections, as both mechanisms and results of racial economic inequity.

-Raj Chetty et al.,
Race And Economic Opportunity In The United States: An Intergenerational Perspective, Opportunity Insights, March 2018, Revised June 2019, Opportunityinsights.org



Considerations

Advancing Racial Equity

There is no one solution that will improve or alter the longstanding inequities involving the conditions of Black prosperity. Our intent with the following considerations is to offer ideas and insights that can provide a basis for further discussion and, as appropriate, further action. There is no ‘silver bullet’ of best practices or single investments or policies that will serve as a panacea for the challenges that exist in the state of Black Chattanooga. But these considerations are offered as a starting point for practitioners, policymakers, philanthropy and corporations, community leaders and others. From this starting point can emerge new ways of seeing and thinking about the potential that accompanies a transformation in the lives of Black Chattanooga. Addressing the complex issues of economic, education, health, and civic engagement will require the best efforts and ideas of many. But, with a view toward the horizon of a city with parity, equity, and shared opportunity, there is reason to believe that ‘moving the needle’ is achievable.





Economics

Black families in the U.S. who own a business have eight times the net worth of Black families who do not. The rate of Black business ownership remains dismally low at 2.2 percent of all employer firms in Chattanooga and 8.2 percent of all self-employed in the Chattanooga region. **Invest in Pathways to Black Wealth Creation Through Ownership and Career Pathways Leading to Wage Parity**

- **Provide flexible funding to ensure the successful start, growth and sustainability of Black-owned businesses at various stages of development.**
- **Provide targeted support to Black-owned businesses through education, training, social capital and coaching to ensure operational and financial success.**
- **Build a more racially diverse and inclusive downtown.** Utilize various corridors, such as MLK Boulevard and repurpose vacant government-owned buildings and/or provide capital to incentivize and create low- to no-cost spaces to foster thriving Black-owned businesses and institutions on a path to ownership. Ensure sustained cultural experiences for all.
- **Implement supplier diversity programs in both government and private sectors that remove excessive barriers faced by Black-owned businesses such as, working capital, talent acquisition, and the need for timely payments.**

Address the Priority of Housing. In the Chattanooga MSA, approximately one in five Black mortgage applicants are denied, compared with only three out of 25 white applicants.

- **Better align partnerships with minority focused nonprofits, government, and financial institutions for strategic use of CRA funds and other assets.** Provide access to free credit repair, savings, coupled with innovative funding opportunities for these organizations to help clients with home purchases.
- **Create Public/Private partnerships to develop workforce housing catered to young diverse working professionals and first time homebuyers of color.** Consider non-traditional paths to ownership such as cooperatives, land banks, and others.

Black women in the Chattanooga area face many economic and social challenges that leave a third in poverty compared to less than one in ten in poverty among the overall population.

- **Address the specific needs of Black women who experience a significantly elevated rate of poverty in Chattanooga.** Educational attainment, equitable pay, access to free and low-cost childcare, and fair lending practices have been and will continue to be forefront needs for Black women to achieve parity by gender and by race.
- **Create Change in Career Planning.** About half of Black Chattanoogaans work in “less secure” sectors like manufacturing, retail, and public service, leading to greater uncertainties ahead for gains in wealth accumulation. Ensure Black workers have opportunities for good paying jobs and career advancement in high growth industries.
- **Build opportunities to address the needs of Black workers.** Better address the root causes of labor force differences at the forefront of needs to redirect current and next generation workers to different roles and vocations.
- **Corporations should prioritize Inclusion and Diversity, but also ensure that executive leadership teams reflect the demographics of this community.** Invest in more leadership development opportunities to support advancement of Black professionals.



Considerations

Education

Realistically confront school inequity in Hamilton County. Even after the merger of city and county schools in the 1990's there are still a large number predominantly Black and white schools. White students living in poverty in Hamilton County have higher proficiencies than Black students that are not experiencing poverty. The overwhelming racial disparities in discipline also communicate a need for increased behavior intervention and cultural immersion programming for all staff and teachers.

- **Ensure a teaching population that reflects the demographics of the student populations they serve.** Increasing teacher diversity, providing support to retain educators of color, and expanded cultural education for all educators are interventions to improve high discipline rates of Black students and overall school climate.
- Incrementally increase the county property tax to better serve public schools and ensure **equitable investments in the immediate future of our school facilities to ensure the quality education all students deserve, regardless of being in a majority Black school.** There has not been a tax increase in the county since 2005.
- **Ensure a new Tennessee Education funding formula includes an outcomes-based measure which incentivizes districts for student growth.**
- **Establish a city-wide educational attainment goal with a specific focus on ensuring Black residents persist and complete a credential or degree focused on jobs of the future. Remove economic and spatial barriers** for education and training access through an integrated service delivery model.

Health

The life expectancy of Blacks in Chattanooga is nearly six years less than that of whites. Rates of cancer, hypertension, diabetes, and kidney disease are significantly higher for Black residents, including due to lack of detection and lack of treatment. **Invest in Urgent Community Health Issues.**

- **Improve the built environment surrounding high poverty neighborhoods.** Ensure residents have access to affordable fresh food options, safe and walkable places for exercise, and community resources to support basic needs.
- **Improve quality of preventative and diagnostic care for government insured patients.** Prioritize routine free healthcare mobile clinics in neighborhoods with high comorbidity rates.
- Invest in targeted neighborhood programming toward preventative health measures for youth and young adults on contagious diseases.

Civic Engagement

Maintain Focus on the Electorate. Engaging all parts of the Black community to become highly active in the civic life of the area will be instrumental in influencing transformations needed to close gaps in health, education, and occupations that exist for Black residents.

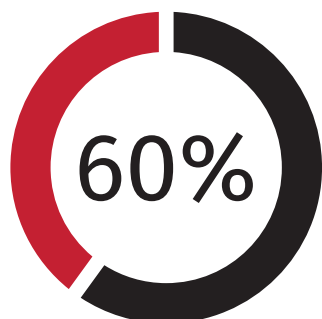
- **Foster Sustained Activity on Issues.** Ensure that all parts of the Black community not only vote but maintain an active voice in key local decisions.
- **Focus on Fair Voting Practices.** Ensure that state and local practices and policies contributing to voter suppression are exposed and addressed.
- **Prioritize Equity in District Design and Elections.** Actively oppose unhelpful partisanship in primary and other local elections, gerrymandered district boundaries, and other barriers designed to diminish Black and minority roles in leadership and decision-making for the city.
- Encourage Black representation and voice in Chattanooga that is commensurate with the Black share of the population in districts.
- **Increase representation of Black leaders on both paid and volunteer boards, as well as, on appointed government boards and commissions.**
- **Ensure that youth in our community have an opportunity to participate in the political process.** Provide a deeper level of education on civics, advocacy and leadership.



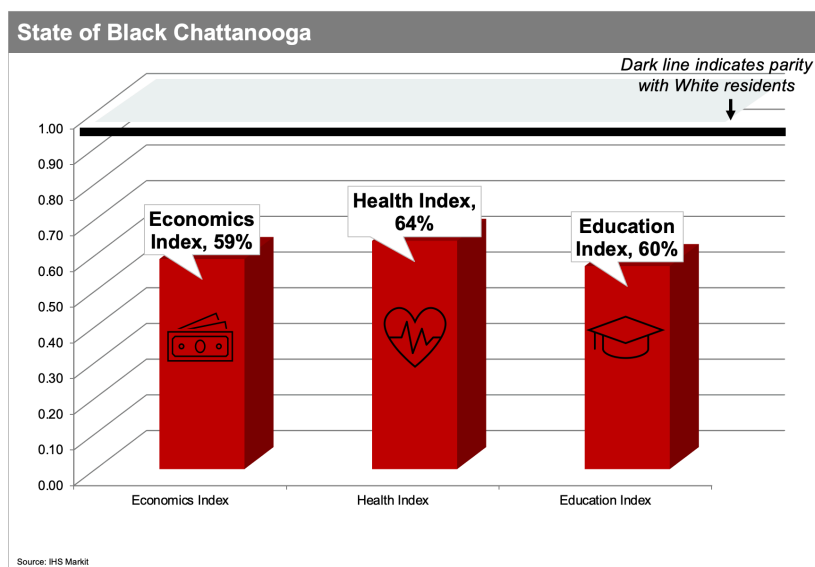
HOW IS THE EQUALITY INDEX CALCULATED?

For the Urban League of Greater Chattanooga the Black-White Equality Index’s overall score is a composite of three categories – based on national, state, and local data gathered by IHS Global Insight to better understand how Black Chattanoogaans are doing compared to white Chattanoogaans on a variety of indicators, such as economics, health, and education. In each category, we use nationally representative statistics to calculate a sub-index that captures how well Blacks are doing relative to whites. The white population is used as the benchmark because the history of race in the U.S. has created advantages for white Americans that continue to persist in many of the outcomes being measured. Each category is weighted based on the importance given to each. The weighted average of all three categories is then calculated to create the total Equality Index.

The most recent National Urban League Equality Index produced in 2020 for the *State of Black America* reported that Blacks only have 73.8% parity with whites. If you think of this in regards to a pie, that means that rather than having a whole pie (100%), which would mean full equality with whites, Blacks were missing about 26% of the pie.



The State of Black Chattanooga reveals that there are numerous large and serious aspects of gaps in parity (equality) between Black and white populations in the city and region. Parity simply means that there is an equal measure of quality and the quantity that different groups in a given population experience. **As mentioned, Black Chattanoogaans experience only about 60 percent of the well-being outcomes that white residents enjoy.**



Racial equity is the condition that would be achieved if one's racial identity no longer predicted, in a statistical sense, how one fares - it can be both a process and an outcome.

- Race Forward

Message from the Urban League President & CEO



When I think about economic opportunity I am reminded of my late Grandmother, Virginia Sims Hatcher, a civil rights leader, restaurant entrepreneur, farmer, and a missionary, with only an 8th-grade education. Despite her educational shortcomings, due to caring for her siblings, she was able to use her talents to provide for her family, alongside her husband, my grandfather.

But I am also reminded that continued economic prosperity and generational wealth are not promised or sustained for Black Americans just because there is an opportunity from personal hard work. There is a difference. Long-Standing institutional and structural racism has disadvantaged many Black Americans from experiencing sustained economic prosperity and generational wealth compared to their white counterparts. **The net worth of a typical white family in the U.S. in 2016 — including home, retirement accounts, and all assets — was nearly 10 times greater than that of a Black family, at \$171,000 to \$17,600.** Institutional and structural racism has not only continued to perpetuate the inequalities experienced by Blacks and other ethnic minorities but also tends to be concealed in the shadow of policies that communicate to Black residents that we have the “**same or equal**” rights as white residents and that these policies apply equally to everyone in practice, in spite of race- right? In reality, the answer is often no. Even after all the hard work of my late grandparents to build and sustain wealth, urban renewal, and the deeming of their neighborhood as “blighted,” predatory lending practices when refinancing their home to secure more resources – left them with little to no wealth to pass on in the end. While the home still remains in the family, the value is dismal and the compounded barriers they faced during the Jim Crow era trying to build and grow their wealth is yet, today still experienced by Black residents trying to obtain the American Dream, a life with continued upward mobility – a good-paying job, enough to save, invest in a business and leave something behind to help the next generation.

This didn’t begin with my grandparent’s generation, it began with slavery, more than 400 years ago when Africans were forced to work for free, advancing the economic prosperity of this nation. While we’ve improved conditions, we still have not fully recovered or achieved parity with whites from what was stripped from our ancestors during those dark years in our history. As a community, we must better understand the history of Blacks to truly work toward equity and further address how the policies and practices within our institutions produce **structural racial inequities** in outcomes for people of color. Race Forward defines this as, “**when racism operates as a system of power** with multiple interconnected, reinforcing, and self-perpetuating components which result in racial inequities across all indicators for success.”

The data are clear, these systems of power described are evidenced by the outcomes seen here in the inaugural State of Black Chattanooga. Investment in education, meaningful workforce development, ownership, and community resources must be accompanied by enhanced and serious efforts to promote and fund Black entrepreneurship, homeownership, degree attainment, rebuilding of impoverished communities – and family and institutional empowerment. Along with these, attentiveness to equity in criminal justice, voting access, and fair lending practices must be prominently and publicly addressed.

I am grateful to all who have worked alongside the Urban League of Greater Chattanooga, in the past, currently – and those who will in the future. Without the support and collaboration of your organizations, companies, foundations, institutions of learning, and government, we could not work to address these emerging issues. Now, more than ever before, civil rights organizations like the ULGC will help lead targeted efforts toward equitable and inclusive economic recovery for communities of color, post-pandemic. The demand will require more collaboration, a deeper level of philanthropic and government investments, and most of all, individuals who will stand with us and say we want to do more to solve these challenges. **I am proud to announce our founding members of the first Urban League of Greater Chattanooga President’s Giving Circle, those who have raised their hands to say, “Count Me In for Equity!”** I also want to give a heartfelt thank you to all who have made the production of this inaugural report possible – our funders, co-chairs and committee volunteers, the Urban League staff, research partners, the National Urban League, Urban League of Greater Kansas City, and finally, a special thank you to Sarah Concepcion and Dr. Garrett Harper who have worked tirelessly alongside me to ensure its success.

In the movement,

Candy Johnson



The President's Circle aims to change lives and communities through high-level individual philanthropic leadership focused on equity investments to help fulfill the mission of the Urban League of Greater Chattanooga.

Warren E. Logan, Jr. Legacy Leader

Chris and Janel McKee

Justice Sustainer

Allen Clare

Bryan Johnson

Sarah Morgan

Equity Champion

Drs James and Bess Ingram Nunally

Frank Peele

Val & Lawrence Armstrong

Dan Challener

Catherine Dorvil

Judge Curtis Collier

Marie Webb

Albert Waterhouse

Dalya Qualls

Danna Bailey

Jordan Griggs

John Adams, Sr.

Josh Ditmer

Stephen Culp

Donna Johnson

Maureen Lowe

Eric Fuller

Tequilla Hurt

BettyLynn Smith

Marcus Cade-Johnson

Wade Hinton

Brandon Bacon

Destiny Gordon

Stacy Lightfoot

Shewanee Howard-Baptiste

Quincy Jenkins

Angela Wiggins

Katie Wells

Email info@ulchatt.net for more information on joining the President's Circle

**Founding members current as of February 1, 2022. Founding membership ends in June 2022.*



The economic gap between the Black and white population in Chattanooga lies at the center of many other areas of concern and need. African Americans in the city lag far behind in parity with white residents in income, employment, and wealth. Meanwhile, poverty remains consistently high in many Black communities in Chattanooga. The gaps and barriers to economic equity have a twofold effect: they perpetuate inequities in other areas such as education, health, and civic engagement; and they actually prevent the local economy from growing to its full potential.

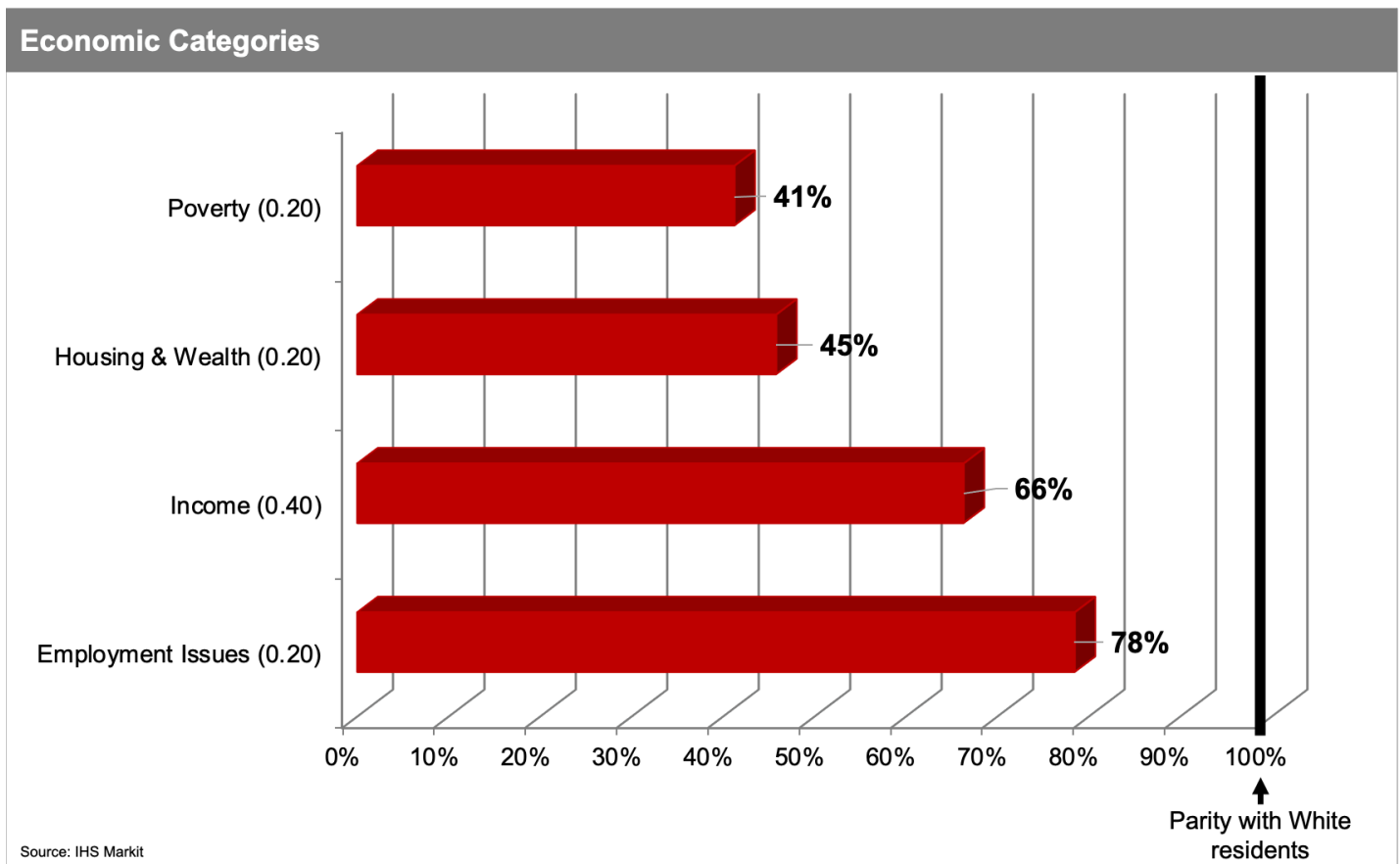
The role of economic parity is highly important to building a more inclusive Chattanooga where Black residents participate in opportunity and success in all aspects of community life. In index measures developed in conjunction with the IHS, **Black Chattanoogaans have an aggregate income score at only 66 percent that of white residents. Employment index scores for Blacks in the city stand at 78 percent those of whites.** The gap is even wider in components of these scores where median income for Black families is less than half that of white families in Chattanooga. Clearly, until these economic divides are made smaller, progress on other issues of inequity will remain slow. **Addressing the root causes of this lack of economic parity must be a high priority for Chattanooga to remain a vibrant place of opportunity for everyone, not just a part of the population.**

The challenges of building wealth are much more difficult for different populations for different reasons. In general, the realities of lower incomes and lower rates of home ownership and business ownership impact wealth-building for the Black population in the U.S. These issues are even more severe for Black women. Recent research finds that single Black women in their 20s without a college degree effectively have zero wealth while single Black women with a college degree on average are \$11,000 in debt.¹ Married Black women in their 30s that do have a college degree on average are \$20,000 in debt. The cumulative effect of student debt results in a financial burden that lingers for many years. For example, older, single Black women with a college degree have only \$11,000 in wealth compared with single white women with a bachelor's degree who have \$384,400 in median wealth. Just as barriers to funding education contribute to the ability to overcome wealth gaps among Black women, so marital status and children result in very different outcomes for Black women. Evidence of this occurs with married white women having over four times the net worth of married Black women. Further, Black single women with children also have essentially zero average wealth since many have greater amount of household debts than assets. Altogether, Black women struggle in building wealth compared to white women even when accounting for factors considered to be the 'difference makers' - education, age, marital status, and the presence or absence of children.



Economics

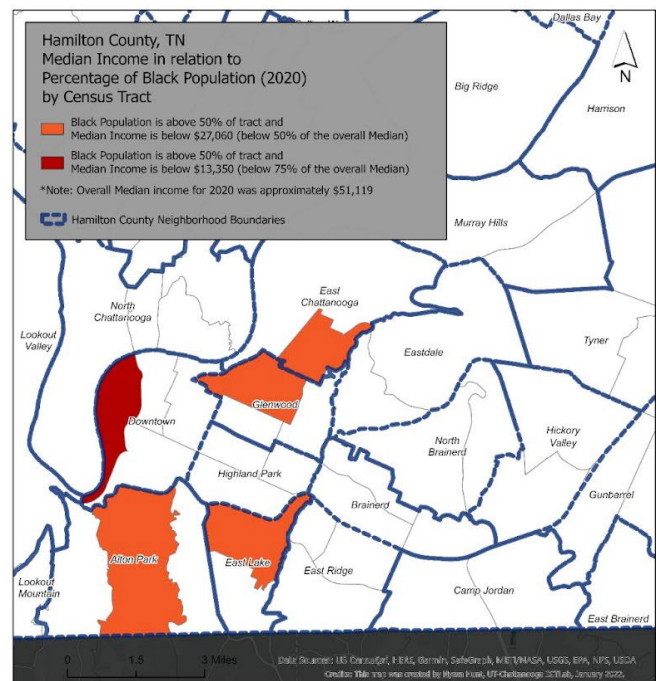
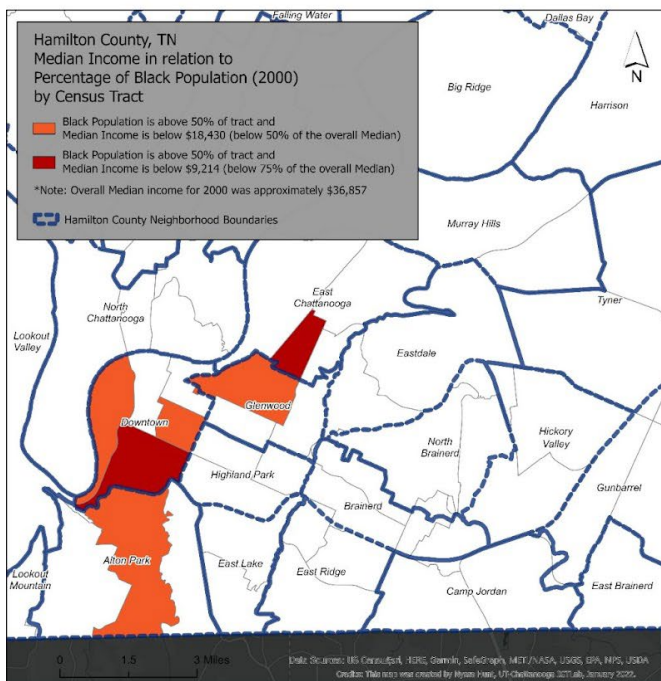
The gap in economic parity between Black and white Chattanoogaans occurs across many aspects of life in the city. Put bluntly, the state of economics for Black Chattanoogaans is fundamentally lagging in too many of these areas. Further, conditions experienced by many Black residents often resemble those as lived by parents and grandparents. While many young Black professionals are high achievers at the top of the local economy, large numbers of Black residents languish in economic situations for which many changes are needed to transform the widespread inequity characteristic of Chattanooga and Hamilton County.



Source: IHS Markit Equality Index
Note: The economics sub-index makes up 45% of the overall score.
The categories within economics along with their overall weight in the economics score are shown above.

Income & Wealth

It is important to distinguish between the two concepts of income and wealth. Income is the flow of earnings and other sources of incoming cash and financial assets. Wealth is the stock of assets, whether cash or other types of valued goods, which are accumulated over time. Each of these are important to understand the gaps that Blacks experience in Chattanooga. Simply stated, largely due to the occupational concentrations that exist within the Black workforce, incomes for Blacks tend to be much lower than those of whites in the area. Due to lower worker earnings and to historical and current conditions that have impeded Black home and business ownership, Blacks have been unable to accumulate wealth in any way comparable to the white population in the U.S. or in Chattanooga. Data from the U.S. Federal Reserve show that in 2019 the median net worth of white families was \$188,200 —7.8 times that of their Black peers, at \$24,100. Simply working at living wage jobs or less-than-living-wage jobs, accompanied by societal hardships in access to education, housing, transportation, healthcares, and other basic services, precludes any reasonable ability to build wealth. Wealth is what allows for each generation to anticipate a rise in standard of living. Transfers of wealth across generations, gains in household equity through property and business assets, and ability to invest in education are ways that populations experience economic advancement. Upward economic mobility is critical where Black residents would be better able to obtain jobs where they can increase their savings, make investments, and purchase and own property and businesses which can only appreciate when located in an advantaged neighborhood rather than in areas that are historically disinvested.



Source: US Census, American Community Survey, 2019



Economics

The median Black family income is **just over half (55%)** the median white family income in Hamilton County.

In the city of Chattanooga, the median income for Black families is **less than half (47%)** that of white families.

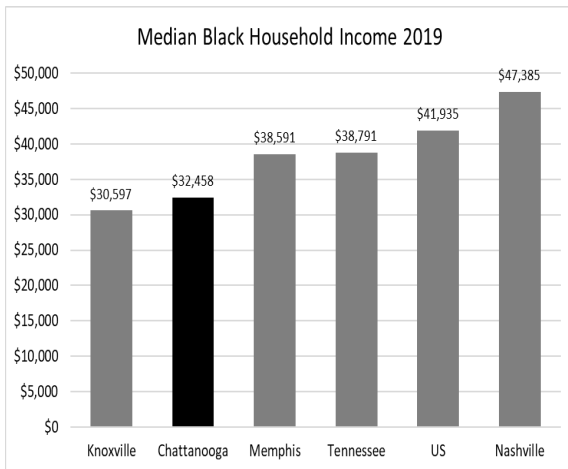
A key starting place for economic well being comes from strong earnings from good jobs. From this point forward, households begin to save, own homes and businesses, and build equity for themselves and their families. Data show stark differences in income and earnings between Black households and white households in Hamilton County. **Considering the overall strength of the area’s economy in recent years, the lagging income of African Americans is extraordinary.** Median earnings for Black males are only 67 percent those of white males in the area. The situation for Black families overall is even more dire where incomes are slightly more than half (54.5%) those of white families.

	<i>Hamilton County</i>		<i>Chattanooga</i>	
	<i>White</i>	<i>Black</i>	<i>White</i>	<i>Black</i>
Median Household Income	\$65,477	\$36,700	\$55,463	\$34,261
Median Family Income	\$86,100	\$46,975	\$77,321	\$37,069
Median Male Earnings, Annual	\$42,438	\$28,420	\$37,178	\$29,133
Median Female Earnings, Annual	\$29,077	\$25,471	\$29,171	\$25,101

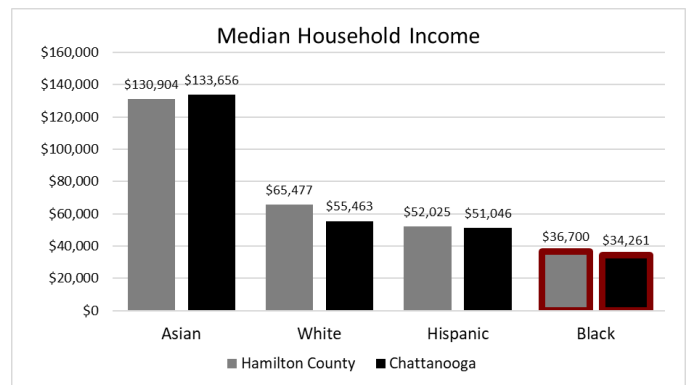
Source: US Census, American Community Survey, 2019



A close examination of household incomes reveals that Chattanooga lags behind the rest of the state. These data raise important questions about what uniquely may be contributing to the comparative poor performance of Black income even among other urban areas of Tennessee. While Black household incomes grew in the past decade, during a time of solid economic growth, the rate of increase lagged to that of other racial groups and the gap widened. Clearly, different approaches are required in light of the relatively weak income growth during even a robust economic period through 2019.



Source: US Census, American Community Survey, 2019



Source: US Census, American Community Survey, 2019

How Black households in Chattanooga compare to other MSAs and the U.S.

Median household income exhibits high levels of variation by race in Chattanooga as in other parts of the country. Among the major racial and ethnic groups, Black population experiences by far the lowest income levels. The median income for Black households in both Chattanooga and Hamilton County is far below what would be considered a ‘living wage income.’

\$6,333 gap between Black households in the Chattanooga MSA and the state.

\$9,477 gap between Black households in the Chattanooga MSA and the U.S.

Just as income differences are stark between Blacks and whites in Chattanooga, so are the variations in wealth. Persons with low incomes are unlikely to build wealth through savings, home ownership, or other investments. Therefore, the wealth gap in Chattanooga between the two populations is also severe. If the wealth gap did not exist, the economy of the city and region would look far different. Parity of wealth for Black and white residents would result in a vastly larger local economy where all residents could be consumers of many goods and services, investors and entrepreneurs, and full participants in the vibrant growth of the city.

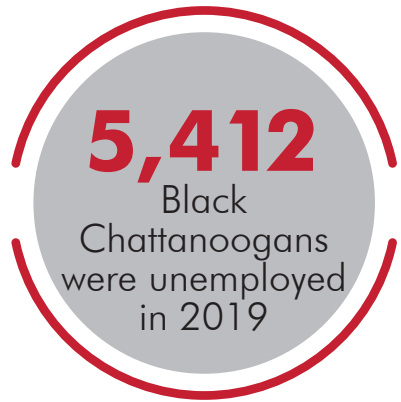


Economics

Poverty

Poverty remains an enduring feature in the lives of too many Black residents in Chattanooga. African Americans in the city are approximately three times more likely to live in poverty conditions than whites. One in ten Black children lives in poverty where only two out of one hundred white children experience poverty. At all age groups, large numbers Black Chattanoogaans struggle to make ends meet in ways that most white residents do not.

Now nearly 60 years after the federal ‘war on poverty’, Chattanooga has yet to make meaningful progress in altering the inequities faced by one third of its population that is the Black community. While there has been progress on some fronts and many Black Chattanoogaans are highly successful, the larger picture is one of neglect, failed efforts, and unhelpful policies that even create more poverty situations. Many Black Chattanoogaans struggle as the working poor, dependent on means tested assistance programs for food and healthcare, simply to survive. **Most recent data conclude that one in ten Blacks in the city lives below half the poverty rate and fully a third are at 125 percent of the poverty threshold.** Given the low thresholds established by the federal government for measuring poverty, these statistics are startling outcomes in a growing, dynamic city like Chattanooga. Black women face a significantly elevated rate of poverty in the Chattanooga area and throughout Tennessee. Tackling issues like equitable pay, access to free and low-cost childcare, and fair lending practices are increasingly important matters in developing a serious effort to transform poverty conditions for much of the Black population of Chattanooga. Clearly, there are still many economic gaps that need to be closed between Black and white Chattanoogaans. At the same time, reframing these gaps allows a perspective where closing the gaps can become a major advantage not only for the Black population but for the entire community. The multi-faceted case for closing these gaps draws from the following:



Source: US Census, American Community Survey, 2019 and Federal Reserve Bank of Atlanta
Disclaimer: The above calculation does not account for unemployment insurance, SNAP, or any other social benefit or income impoverished households may be receiving. The unemployment statistics assume a base of \$0 income. The poverty statistics assume household income of an impoverished family is half the MSA median wage, \$26,563.



There are very high levels of poverty for many Black families in the Chattanooga area. Not only is the overall rate of poverty much higher than that of whites, but certain parts of the Black community face especially severe poverty conditions.

As has been noted, the presence or absence of children in a family and the marital status of householders are often determinative of wealth, albeit with very imbalanced outcomes for Blacks and whites. Conversely, the presence of children in a household headed by a single mother compounds the already imbalanced outcomes that Blacks and whites experience. **In Hamilton County, latest data show that more than half of all single Black mothers with children live below the poverty threshold. It is clear that Black women face a significantly elevated rate of poverty in Chattanooga as throughout the country.** Addressing the issues of equitable pay, access to free and low-cost childcare, and fair lending practices have been and will continue to be forefront needs for Black women to achieve parity by gender and by race.

Poverty and Public Benefits - Hamilton County

	Black (%)	White (%)
Population Living Below Poverty Line	25.3	8.6
Population Living Below 50% of Poverty Line	10.0	4.6
Population Living Below 125% of Poverty Line	32.6	13.8
Population Living Below Poverty Line (Under 18)	9.4	1.9
Population Living Below Poverty Line (18-64)	12.7	5.3
Population Living Below Poverty Line (65 and older)	1.8	1.4
Percent with Food Stamp Benefits	21.2	6.6
Percent with Cash Public Assistance Income	7.0	2.7

Source: US Census, American Community Survey, 2019

3,224
Black
Chattanoogans
were living in
poverty in 2019

If the Black household
poverty rate (19.8%) were
reduced to the MSA
Average (9.2%)
3,726
Black families would be lifted
out of poverty

If their wages were
increased to at least
the median MSA
wage (\$53,126),
it could add roughly
\$46
MILLION
to the local economy.

Source: US Census, American Community Survey, 2019 and Federal Reserve Bank of Atlanta

Disclaimer: The above calculation does not account for unemployment insurance, SNAP, or any other social benefit or income impoverished households may be receiving. The unemployment statistics assume a base of \$0 income. The poverty statistics assume household income of an impoverished family is half the MSA median wage, \$26,563.



Economics

Black Families Percent Below Poverty Hamilton County

Research done by Raj Chetty and Nathaniel Hendren at Harvard University on economic mobility of individuals highlights five factors that determine whether children growing up in an area of economic deprivation are less likely to flourish economically as adults: segregation, inequality, schools, social capital, and family structure. Increasingly, place-based environments for children and youth are gaining attention for their roles in intergenerational economic success. Put bluntly, interrupting multi-generational poverty requires broad-based, intentional efforts at many levels.²

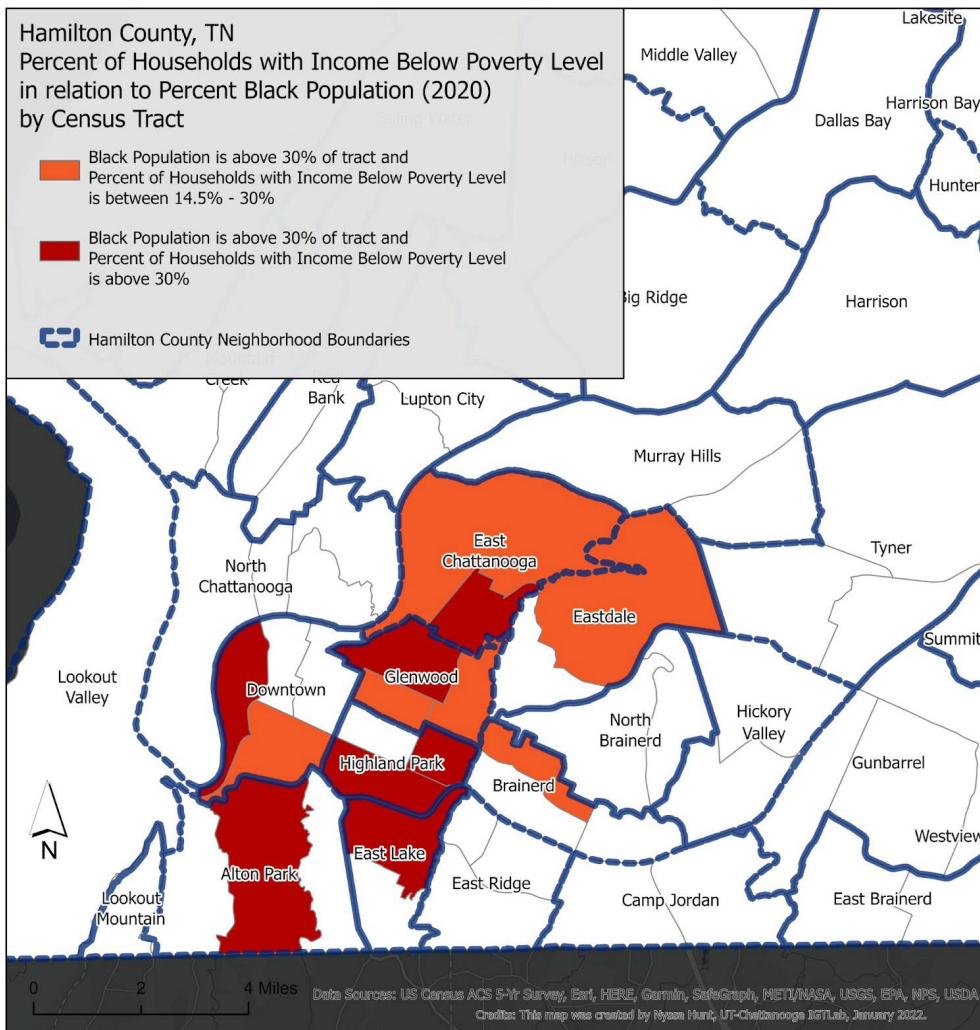
The rapid patterns of neighborhood change, often known as gentrification, in many ways have complicated efforts to address poverty conditions among Chattanooga's Black residents. Disruptions to housing, school attendance zones, commuting patterns, and community resources have accompanied the large-scale realignments in the city that occur under the auspices of urban renewal. Black flight is a reality in Chattanooga where major demographic changes have occurred throughout the city in recent years.

Married-couple family:	4.4
With related children of the householder under 18 years:	9.8
Under 5 years only	43.3
Under 5 years and 5 to 17 years	16.9
5 to 17 years only	4.7
No related children of the householder under 18 years	1.0
Female householder, no spouse present:	47.9
With related children of the householder under 18 years:	58.5
Under 5 years only	56.8
Under 5 years and 5 to 17 years	63.0
5 to 17 years only	56.5
No related children of the householder under 18 years	22.2

Source: US Census, ACS, 2019



The Black population of Chattanooga comprises about 30 percent of the total population. Using that as the benchmark, the map identifies those Census Tracts where Black population is 30 percent or more of the total within Hamilton County AND where Black poverty rates are above the overall Hamilton County average. **The pattern indicates that the clustering of Black population experiencing the deepest levels of poverty is to the south and near the center of the city, while areas to the east and north also have large numbers of Black residents with high though less intense levels of poverty.** Notably, the areas with high poverty and adjacent to zones of high poverty are also those subject to highest levels of redevelopment that is displacing many existing residents. High cost of housing throughout the city means that these displaced populations experienced disruptions to community, housing, and livelihood without any overall plan by which these residents can effectively reestablish themselves. The rapidity of this gentrification is leading to setbacks to many of the other needed steps in investment and programming to overcome economic disparities for Black residents.



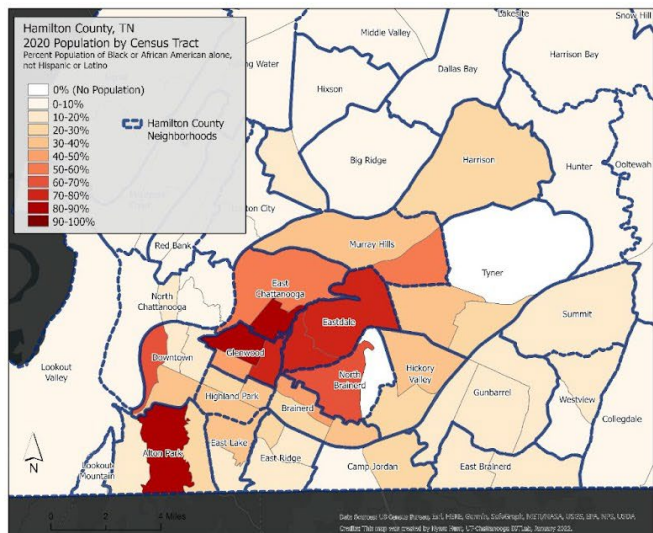
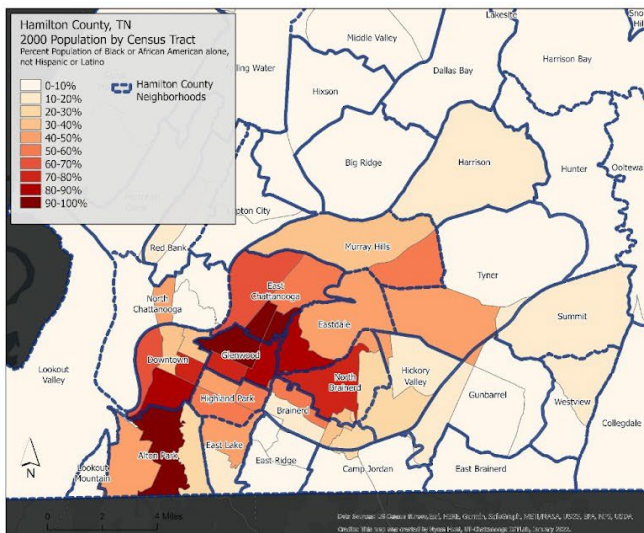
Source: US Census, American Community Survey, 2019

Economics

Homeownership

Recent research on the impacts of market-based urban renewal in Chattanooga found that 19 Census tracts in Hamilton County, mostly in the City of Chattanooga, experienced losses of at least 100 Black residents between 2010 and 2020. These 19 tracts altogether led to a decline of 7,659 in the African American population during the decade³. Meanwhile, a few suburban areas experienced modest growth in Black population. These changes did not occur in a vacuum. Rather, planned and funded efforts to redevelop many areas of the city initiated across many years have had the result of an influx of new tech workers, entrepreneurs and ‘empty nest’ households.

Black Population in Chattanooga 2000 and 2022



Source: US Census, American Community Survey, 2019

Large numbers of new residents are white and more affluent than those that have relocated out of the area. The rapidity of change from Black working class neighborhoods of long standing to high-cost areas populated mostly by white residents is both alarming and, in some ways, unsurprising. However, the consequences of where this leaves Chattanooga’s Black community and voice in the 2020’s and beyond are ones of concern.

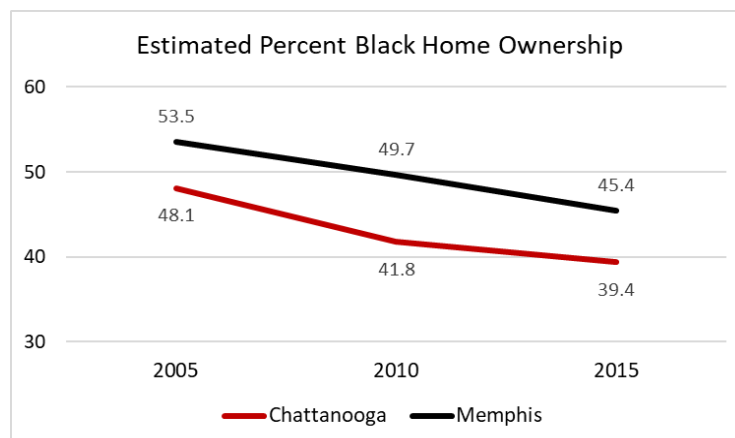


Historically, Black homeownership has been considerably lower than that of white households in Chattanooga and in the U.S. as a whole. Surprising, however, is the rapid decline in Black homeownership in Chattanooga in recent years. **The decline is some of the fastest in the nation, exacerbating a gap now at 27.6 percent difference in ownership between white and Black population in the area.**⁴ The Great Recession disproportionately impacted poorer households and the slow recovery from those setbacks put many Black households at a disadvantage as home prices eventually started to climb while incomes did not. The state of Black ability to purchase homes in the Chattanooga market in 2022 is not good and suggests greater difficulty ahead. The combination of urban redevelopment, speculative investment in home of rental, and lagging earnings of Black workers highly concentrated in some occupations and industries paints a picture of worsening already poor levels of parity.



In the city of Chattanooga, the median Black home value is **62%** of the median white home value.

Homeownership among African Americans in Memphis and Chattanooga dropped at some of the fastest rates since before the Great Recession. **There was an 18 percent decrease in Black homeownership in the Chattanooga MSA from 2005 to 2015.** The Great Recession and the role of predatory loan practices combined to create a disproportionate impact on the Black population relative to buying and owning homes.



Source: Federal Reserve Bank of Atlanta



Economics

Realities Confronting Black Homeownership

In 2020, roughly one in five Black Chattanooga mortgage applicants were denied a mortgage.

- Compared to roughly three in 25 White Chattanooga mortgage applicants.

The disparities persist even when controlling for income and debt-to-income ratio.

Black Chattanooga mortgage applicants are denied (27%) almost 108% more often for conventional mortgage loans compared to White applicants (13%).

- Compared to the 84% higher denial rate Zillow found at the overall national level.

The denial rate for USDA-backed mortgage loans is almost 3 times higher for Black applicants (17%) compared to White applicants (6%).

Black Chattanooga mortgage applicants are denied (16%) about 78% more often for VA-backed loans compared to White applicants (9%).

Banks are not reporting the reason for denying applicants.

- Across all racial and ethnic groups banks are highly likely to fill out the 'Not applicable' option as the reason for denial.
 - Despite having 10 other options.
 - Data show Black-owned businesses are similarly denied commercial mortgages at higher rates than White business applicants.



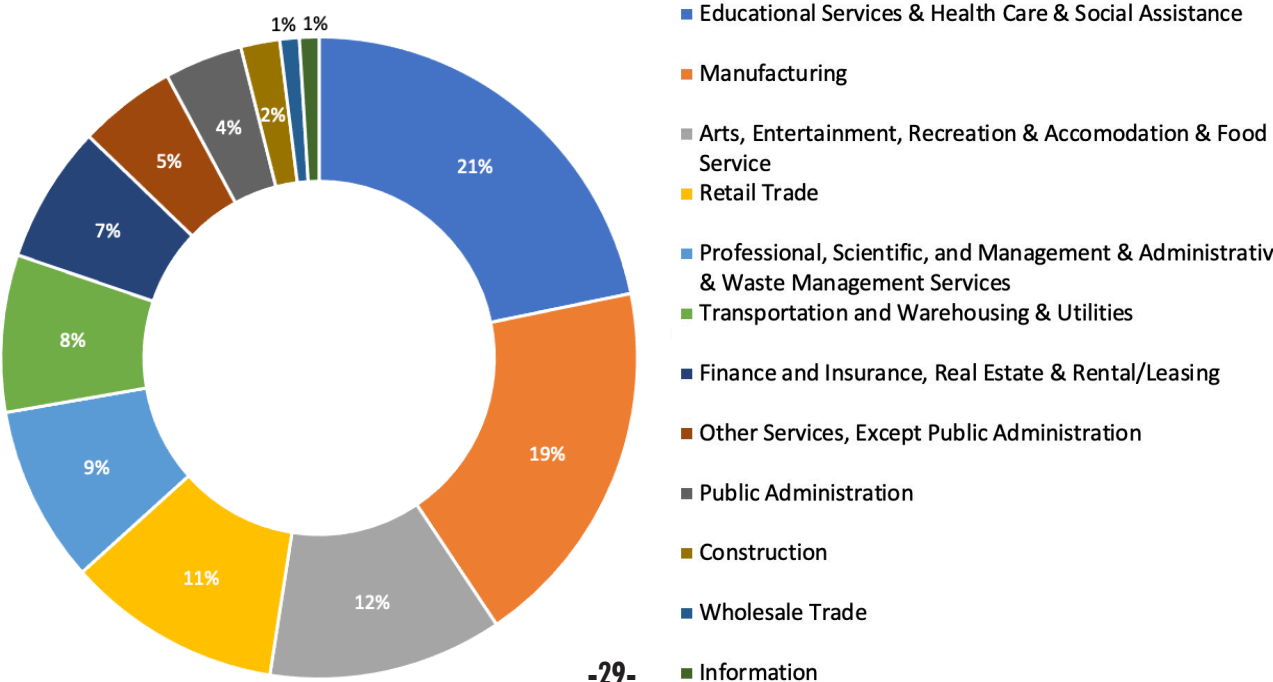
Employment and Occupations

The imbalances in occupational composition between Black and white Chattanoogaans are many. These variations in turn result in income levels that are far different between Blacks and whites. In short, gaps in income in the group are simply the result of quite different concentrations of white and Black workers in certain occupations and industries. Addressing the root causes of labor force differences is at the forefront of needs to redirect current and next generation workers to different roles and vocations.

Leading research increasingly identifies those industries and occupations which will or will not be likely to remain secure in the face of rapid automation and technology displacement. The tenuous state of work is felt more strongly among African Americans as this population’s occupational mix often differs from white counterparts. Fully half of Black Chattanoogaans currently are in ‘less secure’ occupations. In reference to the chart below, the proportion of Black Chattanoogaans in “traditionally secure” sectors is low⁵:

9% in Professional, Scientific, and Management, 7% in Finance & Insurance, and Real Estate, 4% in Public Administration, 1% of Black Workers are in Information. Additionally, roughly 50% of Black Chattanoogaans work in “less secure” sectors: 19% in Manufacturing, 12% in Arts, Entertainment, Recreation, 11% in Retail, and 8% in Trans. & Warehousing

What Jobs do Black Chattanoogaans Work?

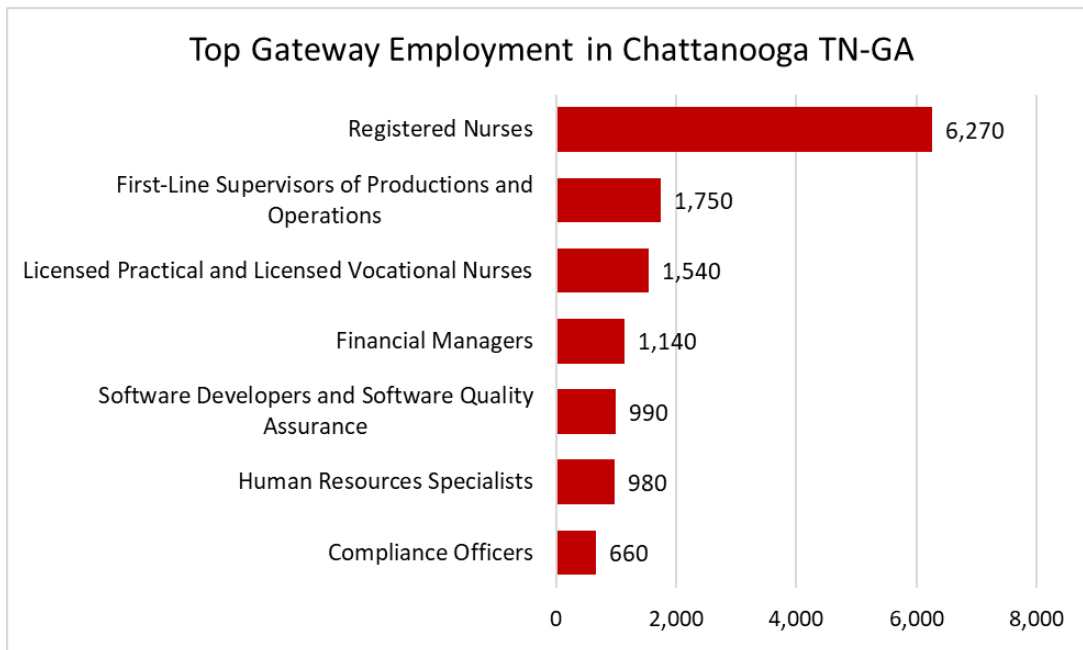


Source: US Census, American Community Survey, 2019



Economics

The mismatch between good jobs now and for the future and the historical pattern of occupational paths of many Blacks in Chattanooga is gaining more attention. Still, action to transform these patterns will require effort and intention across many parts of the community. The report by the Chattanooga Chamber of Commerce, *Velocity 2040*, described several priorities for the workforce overall, including ensuring that everyone in the community has a chance to earn enough money to live and that career paths and job opportunities are created for less advantaged people. Additional goals were named for 75 percent or more of Hamilton County residents of working age to earn a postsecondary credential and for 85 percent or more of students to enroll in postsecondary programs. Yet, given the displacements of Black population throughout Chattanooga and the disruptions to work patterns and education delivery, it may become likely that these goals will continue to bypass and exclude many Black residents of the city. The rhetoric of high educational outcomes, after all, can become easier if a larger share of the population is already affluent and well-educated as is the case of many in-migrating tech and professional workers and households. Holding the city, its institutions, its businesses and its people accountable for measurable attainment of goals such as these specifically for the existing Black population of Chattanooga must be an urgent priority. **Chattanooga has plenty of opportunities for career progression - but not necessarily in the fields that Black Chattanoogaans are already working in.**



Source: Federal Reserve Bank of Atlanta



In particular, there are many “gateway jobs” that are important employment points of entry, or gateways, into growth sectors where Black Chattanoogaans can continue to expand their presence. These can be a variety of middle skill jobs where experience or limited postsecondary education may be required. Additionally, there are many other growth occupations in the area across a range of industry sectors. Many of the large sectors are projected to continue to expand in overall employment throughout the decade, creating more opportunity for expanding the range of occupations held by Black workers in the region.

Employment Growth by Industry Sector 2018 - 2028 Southeast Tennessee - Workforce Area 5

Industry	Estimated Employment	Employment Change	Percent Change
Accommodation and Food Services	29,717	2,665	9%
Administrative, Support, Waste Management, Remediation	19,756	2,621	13%
Agriculture, Forestry, Fishing and Hunting	2,907	-554	-19%
Arts, Entertainment, and Recreation	3,279	276	8%
Construction	12,281	1,442	12%
Educational Services	22,562	1,391	6%
Finance and Insurance	13,817	2,113	15%
Health Care and Social Assistance	40,973	6,592	16%
Information	3,523	12	0%
Management of Companies and Enterprises	5,315	1,382	26%
Manufacturing	47,026	533	1%
Mining, Quarrying, and Oil and Gas Extraction	228	-16	-7%
Other Services (except Public Administration)	13,890	967	7%
Professional, Scientific, and Technical Services	9,541	1,954	20%
Public Administration	18,744	-74	0%
Real Estate and Rental and Leasing	3,286	713	22%
Retail Trade	31,234	96	0%
Self-Employed & Unpaid Family Workers, Primary Job	17,848	1,758	10%
Transportation and Warehousing	20,817	10,995	53%

Source: Tennessee Department of Labor and Workforce Development



Economics

Research by the International Economic Development Council (IEDC) in the *Future of Work and Inclusion* report, provided deep insight into the challenges facing Chattanooga in efforts to transform the imbalances in occupational composition between Black and white workers.⁶ The report examines the jobs and skills of the future, as well as trends in employment and automation and their impacts on communities of color. Four guideposts are laid out for economic development organizations to ensure that everyone is able to engage in the future of work:

Seek opportunities to address the needs of workers of color

Prioritize regional labor market demand, with an eye on the future

Foster greater engagement between education and training providers and local businesses

Promote to regional businesses the value of investing in a diverse workforce

The wage gap between Black and White workers was 26.5% in 2019

The net worth of a typical white family is nearly 10 times greater than that of a Black family

Black and Latinx workers are over-represented in low-paying, highly automatable jobs that are projected to have high rates of job displacement due to automation by 2030 (i.e., cooks, stock clerks and order fillers, food preparation, cashiers)

Workers with digital skills earn higher wages and are less likely to be displaced by automation

Source: International Economic Development Council



Case Study

The Sacramento Digital Upskill Program is effectively moving people of color into these high demand jobs. The Greater Sacramento Economic Council, in partnership with the Urban League, digital skills training organizations, and CARES Act funds, has developed a nine-week training program that offers graduates a certificate either in IT support or advanced data analytics on completion. Additionally, the program provides students with income during the training period, along with a computer and a stipend for internet subscription and other wraparound services to aid completion of the program.

Recent research by Bloomberg Associates on the Chattanooga economy and workforce concludes that the city ranks 14th among the top 100 U.S. metro areas for automation potential. An estimated 47.5% of jobs in Chattanooga are at risk of becoming automated with 26.7% of those jobs being at high risk of automation by 2030. Within this context, nearly four out of every five jobs in production occupations in Chattanooga and nearly three out of every five jobs in manufacturing sectors will be at risk of automation. Many long-time occupations such as “packaging and filling machine operators and tenders” will become up to 100% automated over the next decade. Even many projections that were developed prior to or early in the COVID pandemic relating to production and manufacturing jobs that were altered throughout the turbulent economic period that followed.

These data correlate closely with research by the Brookings Institution on Chattanooga which show⁷

10,731 (79%) to 11,312 (83%) of 13,584 pre-COVID jobs in production occupations are at risk of being automated by 2030

4,332 (59%) of 7,342 2019 jobs in manufacturing sectors are at risk of being automated by 2030

Rank	Metro area	Average automation potential	Job share by automation risk:		
			Low	Medium	High
14	Chattanooga, TN-GA	47.5%	36.4%	36.9%	26.7%

Source: Bloomberg Associates, Brookings



Economics

Education & Workforce Training Alignment

The foundation for reforming, realigning, and redirecting Black Chattanoogaans to careers of sustainable opportunity begins with education and workforce training. Yet, this requires a top-down and bottom-up reimagining and reinvention of workforce development programs, extensive and informed career counseling, and deep alignment of priorities between business recruitment, business incentives, housing policies, transportation systems, and community resources. Absent a holistic effort that grapples with the reality of deep disparities that impact Blacks in Chattanooga, any piecemeal or generic approaches to workforce development will fail to have the impact needed.

Many organizations and much research points to the host of challenges that must be overcome. These are not simply addressing the manifestations of a community where deep poverty and inequity plagues the Black population, but to root causes that must be acknowledged and addressed. The MDC Chattanooga Dream, for example, identified several key issues that influence access to and progress through the city's talent development system⁸:

Education where the full human and financial cost of postsecondary credentials is beyond reach of many.

Wages in many sectors that pay insufficient wages for an increasingly costly city with Blacks disproportionately holding these low-wage jobs

Public benefits that abound with disincentives to those struggling to survive as with SNAP eligibility that is contingent on work requirements

Historically low-income residents are concentrated and isolated from quality educational institutions and offerings while currently displacements are disrupting those services that do exist.



Business Ownership

According to the recent Black-owned Business Needs Assessment by the Urban League, while the Chattanooga metro region is home to nearly 75,000 Black residents (13.5% of the total population), less than 2 percent of employer businesses in the region are Black-owned. These businesses tend to be smaller employers, creating jobs at less than half the rate of non-Black businesses. The revenue generated by Black-owned businesses is only about 40 percent of white-owned businesses. The solutions to this gap may seem simple, however the reality of segregated spaces remains a powerful force. Simply overcoming the “scale dilemma” may seem simple - open high-performing Black businesses in white communities or bring white patrons to predominantly Black communities. However, the realities of de facto practices of racial profiling, redlining, and widespread gentrification present a host of difficult barriers.

Even Black-owned businesses that may desire to expand their operations find that there is often limited access to capital for needed investments. Too often, Black entrepreneurs must struggle with personal and family debt, unable to access funding through formal banking and lending relationships that are strong in the white community. As an example, local Black firms reported inability to obtain COVID relief funds or small business loans during the difficult last few years. Put simply, it is difficult to start and grow Black-owned businesses in Chattanooga for a number of reasons. Data show that Black-owned businesses start with three times less money than white entrepreneurs, gain one tenth the revenues over time, and get rejected for loans three times more often, controlling for all other observable characteristics.⁹

The national data on Black-owned business point in many ways to the microcosm of circumstances in Chattanooga. The U.S. Census Bureau reports that no metro area in the U.S. has a share of Black-owned employer firms that matches or exceeds the Black population in the area. The very low levels of Black-owned business in Chattanooga, in fact, closely resemble the national pattern as shown in the table below. Both employer-businesses (those with employees) and nonemployer firms (self-employed persons) across the nation are far underrepresented by Blacks in relation to share of the overall population of the country.





Economics

Business Representation by Race/Ethnicity (Chattanooga MSA)

Race/Ethnicity Group	% Population	% Employer Businesses	% Nonemployer Businesses
White	75.3%	83.5%	77.2%
Black	14.0%	2.3%	11.8%
Asian	6.6%	10.1%	7.8%
Latino Hispanic	18.0%	6.0%	14.7%
Other	7.6%	0.6%	0.5%

Source: US Census, American Community Survey, 2019

The Alliance for Entrepreneurial Equity reports the following situation for Black and minority-owned businesses in the U.S.¹⁰:

More than nine out of ten minority-owned businesses employ fewer than 20 people.

Minority-owned businesses are often more clustered in regions than are white-owned businesses.

One quarter of Black- and Hispanic-owned businesses are concentrated in one industry.

Black-owned businesses were four times more likely to have revenue under \$100,000 than white-owned businesses.

Black-owned businesses are three to five times more likely to be labeled a high credit risk.

During the COVID pandemic, Black-owned businesses closed at twice the rate of their non-minority counterparts.

Black and Hispanic female founders received less than half a percent (0.43%) of total venture capital investment.

Data are very revealing about the extraordinary gaps that exist in business ownership by race in Chattanooga. With nearly a third of the city’s population comprised of African Americans, Black employer-owned firms (those with employees) make up only 2.2 percent of over 5,000 such firms in the city. Likewise, these Black-owned businesses represent only 0.6 percent of total jobs in these types of firms, 0.2 percent of total sales, and 0.4 percent of total payroll. The question of parity does not even remotely provide for a sensible comparison. Clearly, laws of probability would indicate serious, systemic flaws in the community must be contributing or hindering factors in these stark outcomes.



Black Business Representation: Employer & Non-Employer Firms

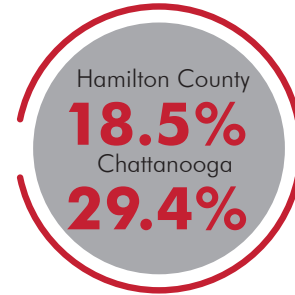
These data suggest a long and continuing pattern of exclusion, underinvestment, and policies both formal and informal, prone to perpetuate the problem. Chattanooga is not alone in experiencing these challenges, though the conditions in the city suggest certain relatively substantial adverse outcomes. The Federal Reserve Bank of Minneapolis has examined issues of racism and its effects on entrepreneurship, confirming not only a long history of inequitable practices but very contemporary examples. Nationally, PPP loans during the COVID pandemic served as a vital lifeline for small businesses. Yet, according to data from the U.S. Small Business Administration, 83 percent of PPP

loans went to white entrepreneurs while Black business owners in contrast received only 1.9 percent. Not only did Black business owners apply at a lower rate for PPP loans, their applications were also turned down at higher rates, even when controlling for revenue and credit.¹¹

It is vitally important as part of transforming economic parity for Black Chattanoogaans to transform the environment for Black entrepreneurship. A large share of all net job growth comes from young businesses in the U.S. The creation of innovative goods and services results in rapid growth in jobs and boost to overall GDP. Moreover, entrepreneurship is correlated to higher lifetime income, higher community incomes, and lower rates of poverty. In short, Black households benefit from participating in business ownership and the entire city and region are beneficiaries of these gains.

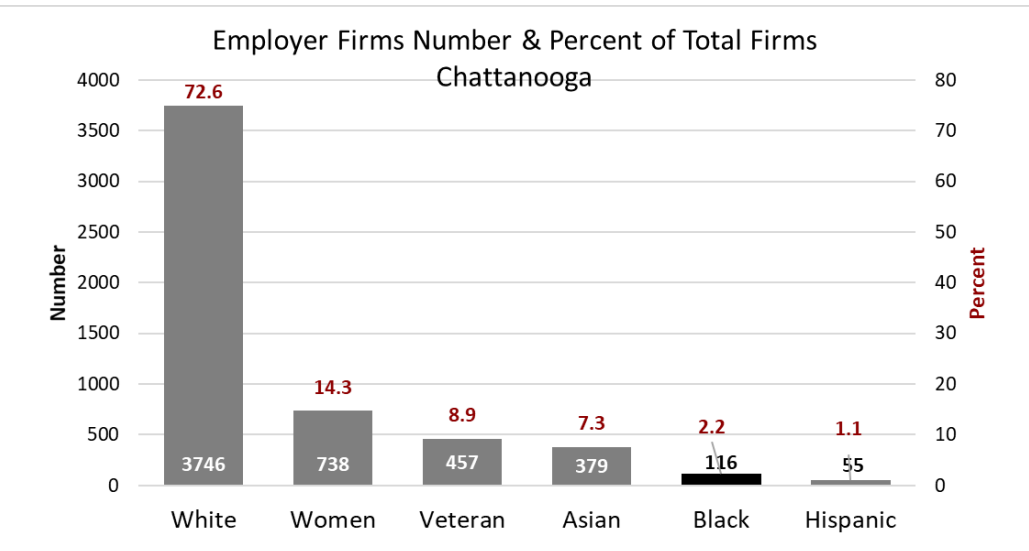
Black Population

Percent of Total

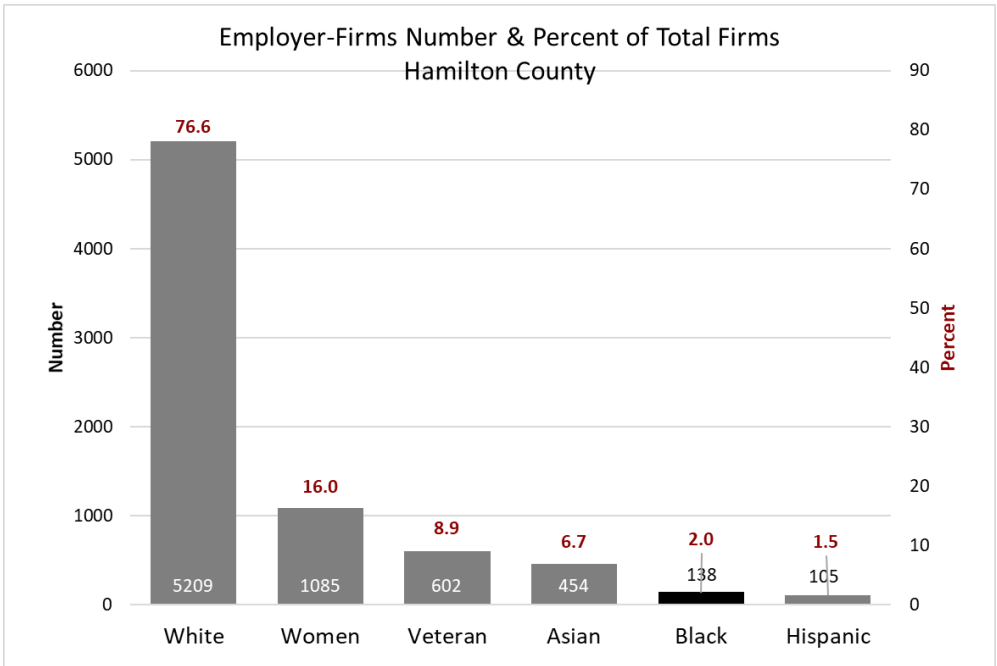




Economics



Source: US Census, 2018



Source: US Census, 2018



Chattanooga/Hamilton County Employer Firms

According to recent research, there are wider, national explanations for these types of extraordinary gaps¹².

Among these are:

A lack of robust supplier diversity models for contracting. On average, 10 percent of corporate spending goes to minority owned/disadvantaged businesses (which includes BIPOC, women, veterans, LGBTQ, disabled)

A general lack of support in corporations around supplier diversity where only 54 percent have 1 or fewer full-time staff

A lack of access to diverse suppliers because of the use of “certified entities” by which corporations only choose companies that are certified entities and the group that gives out this designation (NMSDC) actually certifies very few

A discrepancy in certification processes. There are 6 million small businesses that are led by people of color in the U.S., but NMSDC which certifies small businesses of people of color typically certifies 11,000-13,000 small businesses.

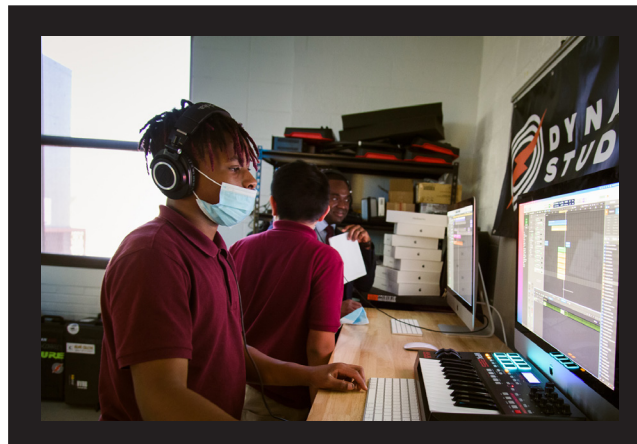
	TOTALS		PERCENT OF TOTAL	
	Hamilton County	Chattanooga	Hamilton County	Chattanooga
Number of Firms	6,802	5,162		
Black Firms	138	116	2.0	2.2
Employment totals by type of firm	184,208	158,820		
Black Firms	1,598	989	0.9	0.6
Sales totals by type of firm	\$50,144,742,000	\$46,675,664,000		
Black Firms	\$141,818,000	\$115,269,000	0.3	0.2
Payroll totals by type of firms	\$7,959,188,000	\$7,148,325,000		
Black Firms	\$38,123,000	\$28,664,000	0.5	0.4

Source: U.S. Census Bureau, Employer Statistics by Demographics, Annual Business Survey Program, 2017

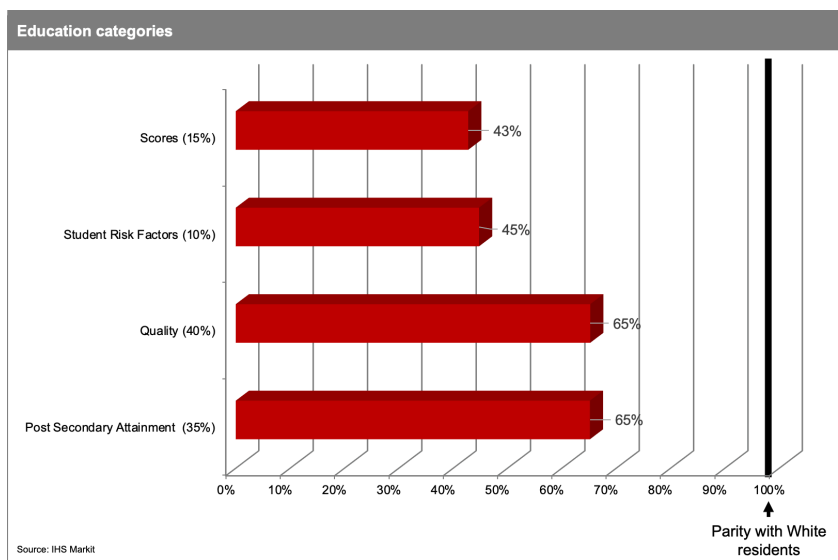
	AVERAGE EMPLOYMENT BY FIRM	
	Hamilton County	Chattanooga
Employment totals by type of firm	27.1	30.8
Black Firms	11.6	8.5
Sales totals by type of firm	\$7,372,059	\$9,042,167
Black Firms	\$1,027,667	\$993,698
Payroll totals by type of firms	\$1,170,125	\$1,384,798
Black Firms	\$276,254	\$247,103

Source: US Census, 2018

While there has been tremendous progress through academic gains in Hamilton County during the past five years, along with the implementation of innovative college and career readiness initiatives launched to better prepare students for success in life after high school, the preceding decades of disinvestment in public education and the failure to address racial disparities have caused a compounding of disadvantage for Black students. Many of the issues we see should have been addressed after the merging of city and county schools in the mid 1990s, yet the consistent disparities suggest that systemic racism is



playing a role in these outcomes. Poverty alone does not explain these data, seeing that white students who are economically disadvantaged still outperformed Black students who were middle-class (non- ED) on state performance assessments¹³. In addition, an HCS school climate survey reflected a 4 on a scale of 1-5, with Staff members agreeing that there are tensions or discrimination in their schools among students due to race¹⁴.



In our Equality Index, we see that Black Chattanoogaans have 60% of parity with white Chattanoogaans in the realm of education. This number takes into account student risk factors (i.e., suspension, expulsion, drop out rates, absenteeism), test scores (i.e., TNReady Assessments, End of Course evaluations), quality (i.e., graduation rate, achievement measures), and post-secondary education.

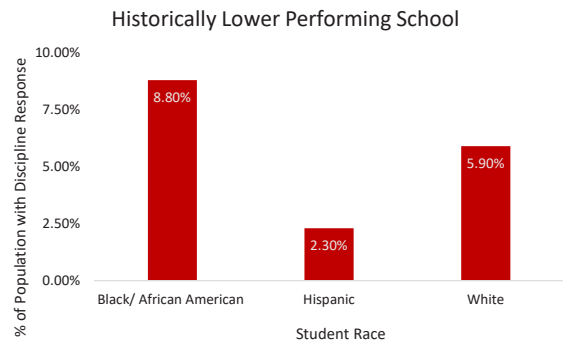
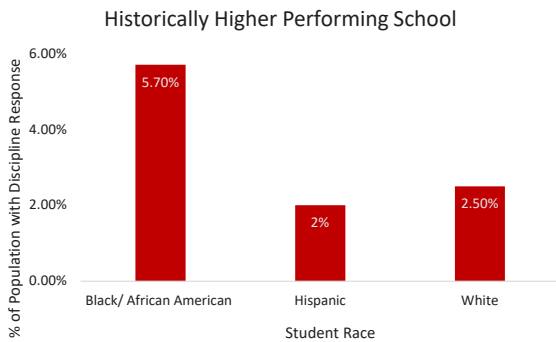


HCS 2020-2021 Discipline

The data on student risk factors demonstrates that the percentage of Black students “at risk” based on the TDOE definition is over twice as large as the percentage of white students at risk. Digging into the details, we found that in the past year alone,

Black students in Hamilton County received out of school suspension 4 times more than white students.

Additionally, rates of expulsion are 7 times higher for Black students than white students in the county. As displayed in the graph below, in both higher and lower performing schools, Black students received discipline more than any other group of students.



Source: HCDE, HCS Educational Equity Plan 2021

The overwhelming racial disparities in discipline communicates a need for increased behavior intervention staff and teachers of color. Over the past four school years, the district has added 20 counselors, 15 social workers, and 5 SEAD (Social, Emotional, & Academic Development) facilitators¹⁵. We are encouraged by these developments, but must prioritize further increases to address the steep ratios between students and staff that still exist. These staff members offer an alternative to immediate discipline of students that takes them out of the school environment and off the pathway of growth and future success.

	Number	Ratio
Counselor		
Elementary	50	396:1
Middle	24	393:1
High (includes virtual)	47.5	263:1
SEL Behavior Coaches		
District Wide	6	6,960:1
Social Workers		
District Wide	28	1,491:1

Source: HCDE, HCS Educational Equity Plan 2021



Education

Teacher Diversity

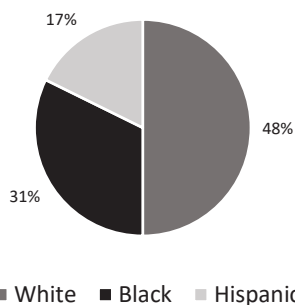
Increasing teacher diversity is another intervention upon high discipline rates of Black students.

Studies have found that Black students in particular benefit from having a Black teacher, with the benefits being better test scores, fewer dropouts, fewer suspension and expulsion rates, more referrals to gifted classes, and being held to higher expectations from these teachers¹⁶.

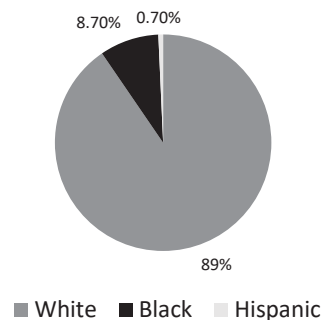
Other sources have reported the positive impact of teachers of color on white students as well¹⁷. This school year marks the first in which district leaders must submit plans for increasing teacher diversity to the TDOE and annually report on their outcomes. This new policy positively increases data transparency and accountability around teacher diversity. Ultimately, we desire for our teaching population to reflect the demographics of the student populations they are serving across the county. We also advocate for supports to be put in place to retain teachers of color. Teachers of color are more likely to work in high-poverty, low-staff urban schools¹⁸. The difficult conditions that they face at these schools likely contribute to the disproportionately high rates of teachers of color leaving the profession. These teachers need programmatic attention in the form of training and support.

In Hamilton County, schools with the lowest poverty rates are paired with teachers who have approximately three times the amount of teaching experience than our schools with the highest poverty rates¹⁹. The highest level of student need in the county is currently being met by teachers with the least amount of experience.

20-21 Racial Makeup of HCS Students



20-21 Racial Makeup of HCS Teachers



Source: HCDE, HCS Educational Equity Plan 2021



School Resource Equity

We must also address the conditions of these higher poverty schools. One example of a difficult condition that students and teachers of color may face in Hamilton County schools is the deferred maintenance of school buildings. The average age of a school building in Hamilton County is 40 years. Hand in hand with this statistic is that 51% of school buildings are rated fair-unsatisfactory²⁰. Based on the age and number of the county's schools, about 15 million should be allocated to buildings each year; yet, the true allocations sit at about 3 million annually²¹. Updating or building new buildings is determined by the county commissioners, and there has not been a tax increase in the county since 2005. Because our community has fallen through on the upkeep of buildings, students themselves are taking up the mantle to advocate for new buildings, as was the case in the Tyner Academy Walkout. When asked about student need for an updated building,

Timetrius Lansden, a Tyner Academy senior, said,

Three Tyner Academy seniors, Timetrius Lansden, Kaylea Moore, and Jaylan Sims, attended meetings with county commissioners and school board members to advocate for a new building. Though they were ultimately successful in achieving their goal, the students were met with a level of indifference by some elected officials.

It affects the learning of our students and even myself because we are just sitting there worried about if a ceiling tile is going to fall on our head or if mold is going to get in our school. We're really sitting over here concentrating on whether we're going to get sick from the mold in the school rather than being worried about what our teacher has to say or what we need to learn in the classroom.

Seeing adults make decisions was very eye-opening... When we were going to them and talking to them and telling them about the problems it was kind of like they were pushing us aside. But when one of us made the comment "Would you send your child to Tyner?" and they said "No", I was like well why are y'all making it harder for us to try to get our school fixed if you wouldn't even send your children there?
-TIMETRIUS LANSDEN

When students walk into their school building and sit in their classrooms, we want them to know that their futures are worthy of high investment based on the quality of design and resources around them. To invest in students' futures is to prepare them adequately for life beyond high school. Much like the neglected buildings, data on achievement shows a lack of future-oriented investment.



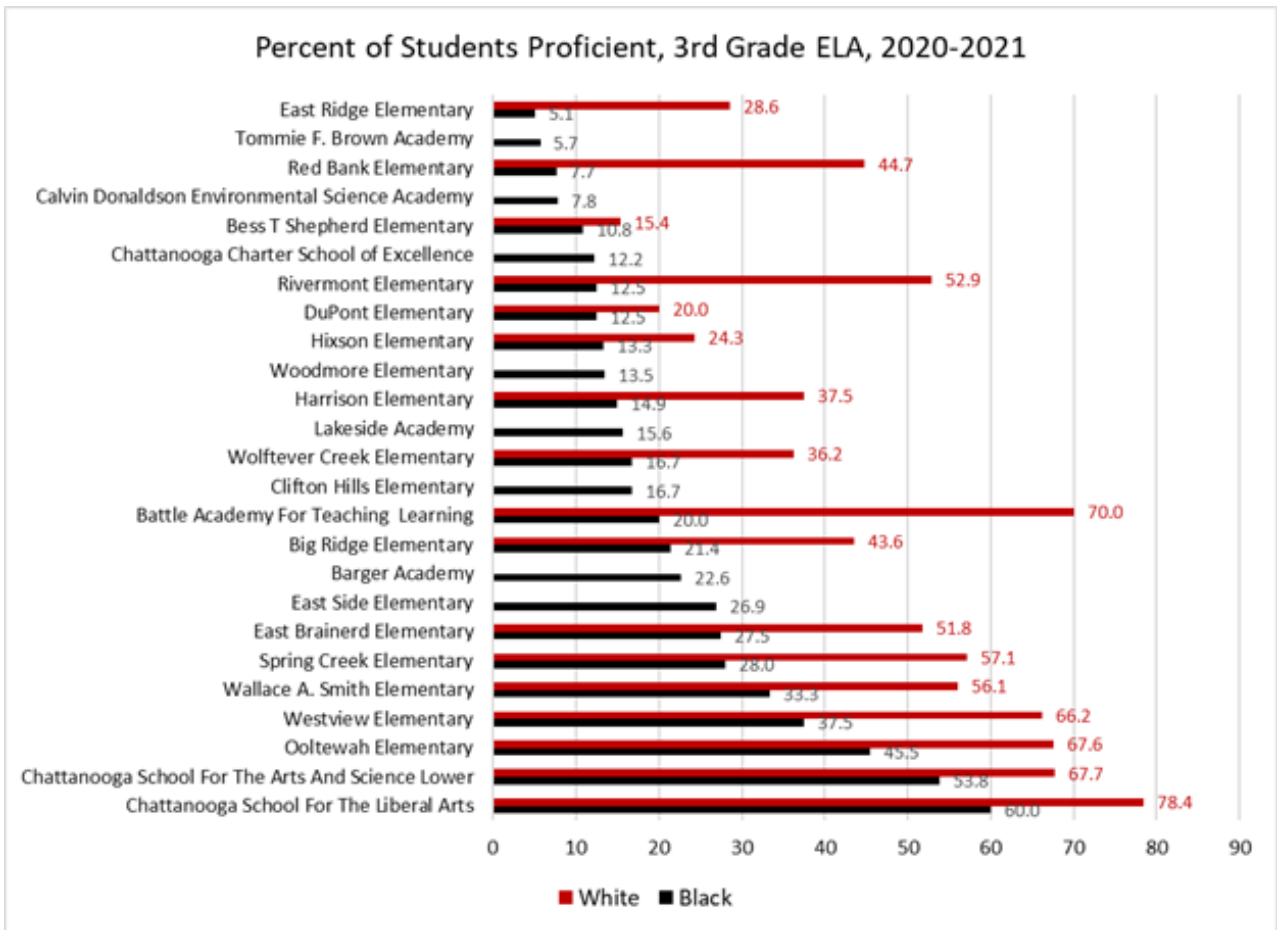
Featured in order of left to right: Timetrius Lansden, Kaylea Moore, Jaylan Sims, Seniors at Tyner Academy



Education

HCS Student Achievement Disparities

In order to adequately prepare students for graduation, they must begin with quality education at an early age. For better or for worse, student achievement data on state assessments are a metric by which to measure the quality of education students are receiving. The chart below displays the percentage of Black and white students at each elementary school who are proficient in English and Language Arts (ELA) in 3rd Grade. There is not a single elementary school in Hamilton County in which Black students meet or exceed the proficiency rates of their white counterparts in 3rd Grade ELA measures.



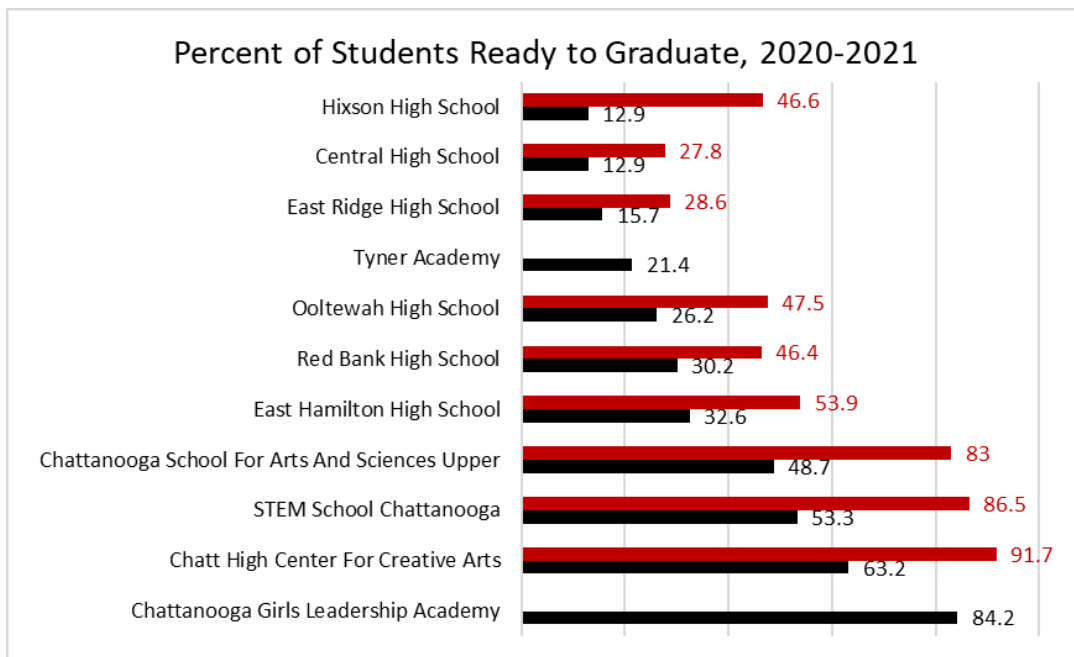
Source: HCDE
Note: Data that is not fully reported in this graphic has been suppressed using the State of Tennessee's rules outlined here:
Specific percentages are not reported when they fall below 5% or above 95%. Additionally, data is suppressed if less than 10 tests are valid.



Ready Graduate Disparities

Looking into the Class of 2020 data on postsecondary attainment, only 21 percent of Black students graduating from Hamilton County high schools demonstrated readiness for meaningful postsecondary education, a training program, and/or workforce entry, compared to 53 percent of white students²².

The trend continues when examining Ready to Graduate measures. The Ready Graduate indicator is a new accountability metric in Tennessee’s Every Student Succeeds Act (ESSA) plan. This indicator measures the percentage of students who graduate from a Tennessee high school and meet certain milestones that serve as “qualification” for a successful transition to postsecondary education and/or high-quality employment. At each school listed in the chart, aside from those with a predominantly-Black student population, a larger percentage of white students meet the Ready Grad indicator than Black students.



Source: HCDE

Note: Data that is not fully reported in this graphic has been suppressed using the State of Tennessee’s rules outlined here: Specific percentages are not reported when they fall below 5% or above 95%. Additionally, data is suppressed if less than 10 tests are valid.



Education

Specific Ready Graduate Indicator Requirements ²³

Earn a composite score of 21 or higher on the ACT or a 1060 or higher on the SAT; or

Complete four early postsecondary opportunities (EPSOs); or

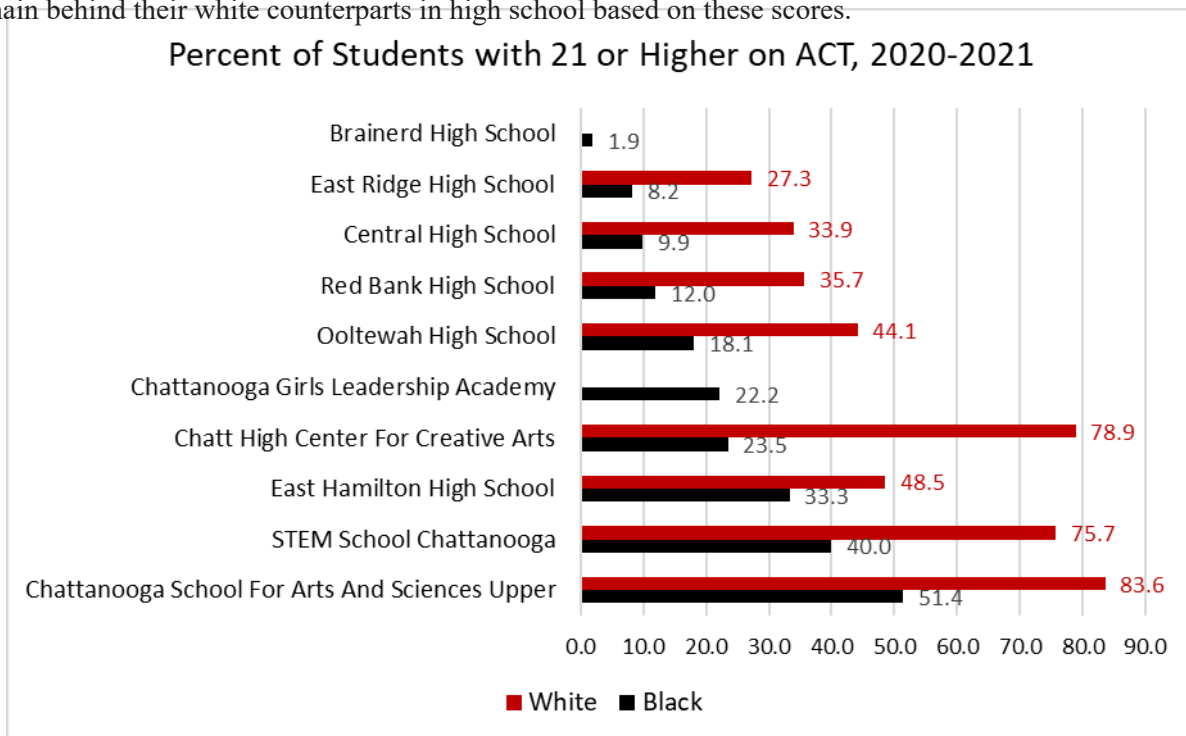
Complete two EPSOs + earn an industry certification; or

Complete two EPSOs + earn a score of 31* on the Armed Services Vocational Aptitude Battery (ASVAB)

Armed Forces Qualifying Test (AFQT); or

Complete two EPSOs + earn a WorkKeys National Career Readiness Certificate (level TBD)

Further along in a student’s educational journey is the ACT. The ACT is a test designed to measure skills that are important for success in postsecondary education and that are acquired in secondary education. The ACT contains four multiple-choice tests—English, mathematics, reading, and science—and an optional writing test. The score range for each of the four multiple-choice tests is 1–36. The Composite score is the average of the four test scores rounded to the nearest whole number. The chart below displays each Hamilton County high school’s percentage of students scoring 21 or higher on the ACT. A pattern much like the 3rd Grade ELA assessments emerges once again. Black students consistently score lower on their ACT than white students, even within the same school setting. These scores reveal another devastating fact: Once a student falls behind, it is extremely difficult to catch them up. While some predictive comparisons may be made between 3rd Grade ELA scores and high school ACT scores, it is clear that large percentages of African American students still remain behind their white counterparts in high school based on these scores.



Note: Data that is not fully reported in this graphic has been suppressed using the State of Tennessee's rules outlined here: [https://www.tn.gov/content/education/assessment/assessment-policy/assessment-policy-rules.html](#). Specific percentages are not reported when they fall below 5% or above 95%. Additionally, data is suppressed if less than 10 tests are valid. Source: HCODE



Equity in Education Funding

Schools have historically been funded locally through property taxes, a method resulting in unequal spending and lawsuits that have created pressure for state legislators to address the inequity through an increased and more equitable state funding formula. The long history of school finance reform (SFR) began in 1970 with what was called the “equity” era. The goal of the “equity” era was to equalize spending across districts, but there was fear that equalizing would result in an overall decrease in spending. This issue ushered in the “adequacy” era of SFR, which resolved to establish a base level of spending for all students relative to some measure of adequate education such as scores on state exams²⁴.

As we continue to operate in the “adequacy” era, research in the past six years has revealed a connection between school funding and student outcomes. When school finance reform occurs, there is a consistent trend that spending increases and that it is redistributive/progressive, meaning that property-poor districts were given more than property-rich districts. SRF is associated with an increase in graduation rates in high-poverty districts²⁵ and in test scores for lower SES students²⁶. These reforms also hold the ability to impact student futures, decreasing the incidence of poverty in adulthood for children coming from low-income households²⁷. While outcomes have been studied on average, there is a large amount of heterogeneity across different state reforms and little known about what funding specifics lead to the desired outcomes.

Tennessee’s Funding Formula

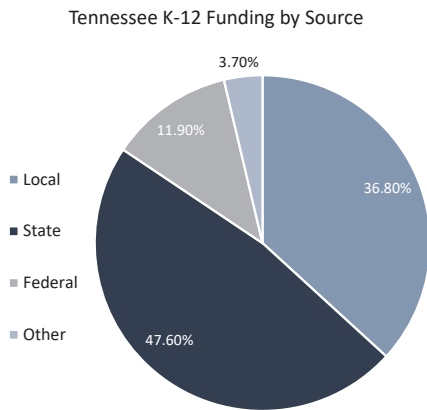
Tennessee spends approximately \$10 billion on public K-12 education every year²⁸. For nearly 30 years, Tennessee has been operating from the Basic Education Plan funding formula, commonly referred to as the BEP. Tennessee’s BEP is a resource-based model, meaning that it determines the cost of education based on the cost of resources, such as teacher salaries or classroom materials, that are needed to run a district²⁹. Resource-based models do not sufficiently connect student enrollment and need to fund allocations.

There are four categories that serve as inputs to generate funding, but districts have a large amount of flexibility in how they decide to spend state funds. Within the consideration of staff costs, the state includes funds for specific grade levels, English language learners, students with disabilities, students identified as gifted, and students enrolled in career and technical education (CTE) programs. Supplemental funding is also given for students from low-income households and students in sparsely populated school districts.

Education

Funding Components Under BEP³⁰

Instructional	Teacher, Counselor, Principal, Librarian Salaries
Instructional Benefits	Retirement & Insurance
Classroom	Technology, Supplies, Instructional Aids
Non-Classroom	Superintendents, Non Certified Staff, Capital Outlay



Source: Score³¹

In Tennessee, the majority of funds come from state and local funding pools. The smaller slice of federal funding is given specifically to support students under programs such as Title I and the Individuals with Disabilities Act. **The state and local shares of funding vary based on a district’s ability to raise local revenue. If a county has higher capacity to raise local revenue, they will receive less state funding and contribute more local dollars than a county with lesser capacity to raise local revenue.** The local contribution of funding is based on districts’ property values and proceeds from local taxes and revenues. Districts are able to raise additional revenue past their expected contribution.



Inadequacies with BEP Formula

The Tennessee Alliance for Equity in Education reported the following inadequacies of the BEP formula.³²

Not enough teaching positions funded to meet class size mandates as required by state law

Teachers salaries still not adequately addressed

School nurse, counselor, social worker, and psychologist ratios are not adequate

Professional development for teachers not included

Technology not adequately funded



Education

Current Reform

On its “Making the Grade” data tool, Education Law Center ranks each state on a sliding scale of A to F on its funding level and distribution based on pre-pandemic district level data³³. Tennessee was given a grade of F on funding level because it gives approximately \$3600 less than the national average of per-pupil expenditures. It was given a grade of C on funding distribution because allocation to high-poverty and low-poverty districts were relatively flat, meaning the need for additional resources in high-poverty districts was not being addressed. Other organizations such as the National Education Association have shown Tennessee to rank as low as 45th in public school per-pupil expenditures³⁴.

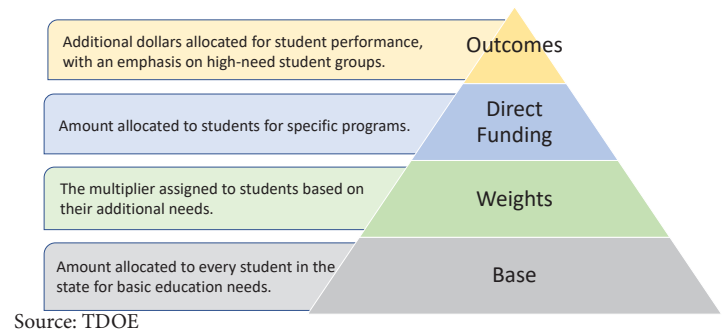
In light of the clear opportunity for growth, Tennessee is in the midst of several school finance reform (SFR) attempts. One potential reform of SFR in Tennessee could be generated by the outcome of a lawsuit, which challenges the Basic Education Plan (BEP) on the grounds that it does not allocate enough money to give students of all backgrounds an adequate education. Lawsuits addressing state funding formulas attempt to address a combination of two questions:

- 1) Adequacy: Is the state spending enough money on schools to meet its constitutional responsibilities?
- 2) Equity: Does the state’s education finance system fulfill its constitutional responsibility to provide for the education of all students in the state?

Between the years of 1993 and 2013, 56 lawsuits on state financing were filed, 29 of which produced rulings that overturned some or all of their states’ school funding systems³⁵. Shelby County Schools filed the original lawsuit in 2015, and a coalition of 88 other districts have signed on as plaintiffs in 2020. The trial was set to run in February, but has been delayed in light of the overhaul on the BEP from the Tennessee Department of Education. If the Tennessee General Assembly fails to pass a new formula in the spring of 2022, the trial will occur in the fall of 2022. **Governor Lee and Commissioner Schwinn are proposing an overhaul of our school funding formula, transitioning Tennessee to a student-based formula, which includes a base allocation for every student and a set of additional funding through “weights” that are designed to address challenges faced by specific student groups that have greater learning needs.** In the proposed funding framework³⁶, the Tennessee Investment in Student Achievement (TISA), the base amount will include educator salaries, nurses, counselors and school-based supports, RTI² support, technology, coordinated school health, and district-specific needs. The funding formula then adds weights, or additional funds, for students who are living in poverty or rural areas, who have unique learning needs, and who attend charter schools. Direct funding will be given on top of that for fast growing districts, tutoring needs, and College, Career and Technical Education (CCTE). Finally, an outcomes section will provide additional funding to districts who meet certain criteria, which may include metrics like student performance on ACT, SAT, Advanced Placement, and other assessments, with an additional weight given for economically disadvantaged students.



There are several benefits to the proposed reforms. First, the transition to a student-based formula is an important step towards equitable funding for Tennessee's districts. Student-based formulas create a more direct link between student enrollment and need and funding allocations. Students who are the furthest behind require more resources to succeed and close the achievement gap. Allocating weights for students from low-income backgrounds, in rural school districts, with disabilities, and English learners is absolutely necessary in achieving equity.



The proposed formula also gives rise to many questions, particularly those regarding weight calculations and the data sources that inform such measures³⁷. What is the right weight for a low-income student versus a student who is an English learner? How do policy makers determine a fair base amount for students before adding on the weights? These questions are most effectively answered in reference to research on actual costs associated with providing for the needs of different types of students across the state.

Policymakers must go through this process with the lens of opportunities created for students of varying learning needs. It is encouraging that the initial draft process of the formula included eighteen subcommittees that were formed to offer expert input on different student population needs (i.e., urban students, rural students). These committees have concluded their meetings and the time for public comments on the draft formula closed at the end of January 2022. Governor Lee announced an increase of a billion dollars into the education budget, with 750 million allocated to the new funding formula's installation in the school year 2022-2023. More details on the formula from the Governor and Commissioner is slated to be announced by the end of February 2022.

An area of concern is how local contributions will be determined in the funding formula. TDOE has set the development of the local match proposal to run over a 1-year discussion period, following the passage of the new funding formula. It has been suggested that there be additional years prior to the implementation of the local match. In the meantime, local communities will continue to contribute their local match under the BEP. If the local match proposal sets property tax revenue as local schools' primary funding source, inequity could be experienced within the formula because funding will be inextricably linked to the real estate market. If this becomes the case, the creation of supplemental or redistributive policies will be necessary to counteract the inequities that come with large amounts of local spending in high-wealth districts. As we wait for this piece of the formula to be developed, we must ask ourselves what to do over the next few years as the transition to the new formula occurs? Can we make deeper investments that we know are necessary at the local level or will we wait for the state to mandate our steps forward? **We are calling for equitable investments in the immediate future because our students should not have to wait for the resources and the high quality education they deserve.**



Education

Outcome Measures in TISA	
Literacy	Ready Grad Indicators → ACT: 21 or higher → SAT: 1060 or higher → Advanced Placement, Cambridge International Exams, College Level Examination (score earns college credit) → Industry Certification → International Baccalaureate (IB) → Dual Enrollment → Local & Statewide Dual Credit
CTE Completers	
WBL & Apprenticeships	
FAFSA Completion	

Source: Tennessee's Funding for Student Success Draft Framework, 2022

Another concern we have regarding the draft formula is the structure of outcomes that will give districts and schools additional funding based on their performance on specific measures. It is important that any outcomes-based funding in the new formula serves to incentivize districts to improve performance for all students, and not reward already high achieving districts with additional funding. One example of this can be seen in the difference in average ACT score between Black and white students in Hamilton County. **In the 2020-2021 school year, the average ACT composite score for Black students was 15.7, while the average ACT composite for white students was 21.3³⁸.** With the current outcomes funding, a majority of Black students, and with that, predominantly Black schools, would not receive additional outcomes funding. A school such as Brainerd High, which is majority Black, would only receive ACT-based outcome funding for the 2% of their students who scored above 21. If extra money is going to schools that are already high-achieving and being denied to schools that need extra support to increase achievement, it will widen the inequity in school funding. **Our recommendation is to include a growth measure in the outcomes funding, so that schools who are far from the outcome standards are rewarded as they move towards those numbers.**



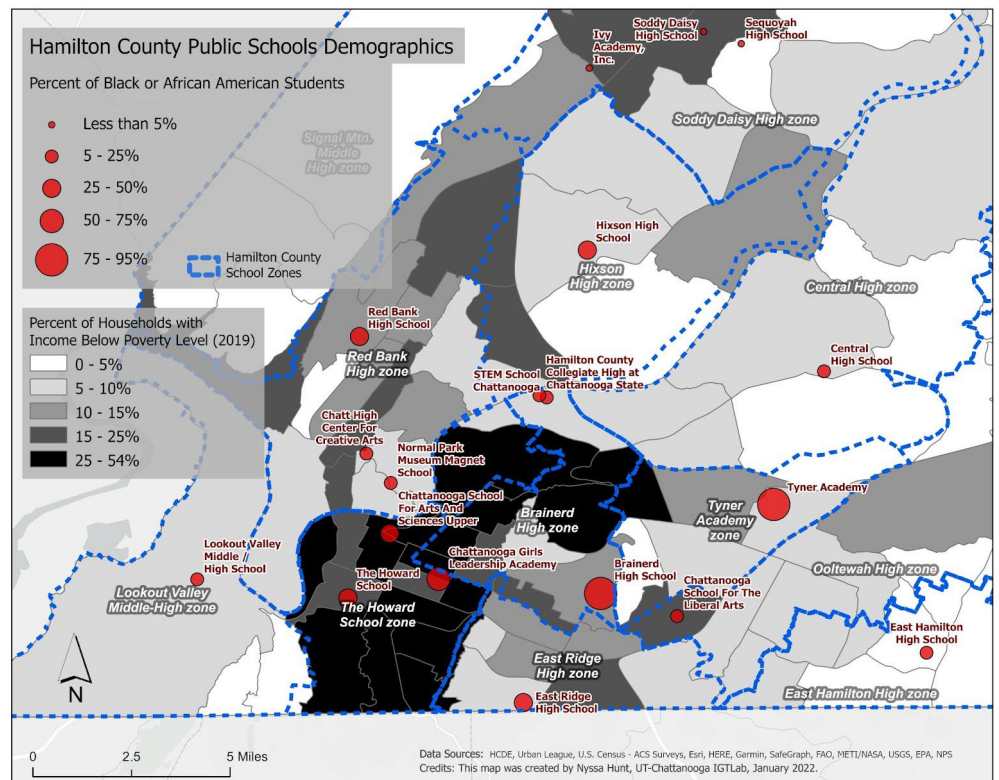
- 1) How are the different student weights being structured and determined?
- 2) If a student is eligible to receive multiple weights, will Tennessee's funding formula provide for that?
- 3) How does Tennessee account for differences in local funding?
- 4) Do school districts in Tennessee have non-property tax local revenue sources?



HCS Concentration of Predominantly Black Schools

In Hamilton County, local funding comprises 52% of the budget and state funding comprises 37%. Federal and ESSER funds represent 11% of the budget and come with many stipulations. Therefore the local community is the primary driver of the budget. According to 2019-2020 school year data, the average school per pupil expenditures are \$10,850³⁹.

The map above displays the reality that schools which have a 50%+ African American student population exist in areas experiencing above average levels of poverty. Our Equality Index research shows that all schools that have 50% of their



Source: UT-Chattanooga IGT Lab

students experiencing economic disadvantage are predominantly-Black or Hispanic schools. There are no predominantly-white schools that have over half their students considered economically disadvantaged. In our research terms, a predominantly-Black or predominantly-white school is defined by having more than 50% of the student population identify as that race.

If we look at predominantly-Black and predominantly-white schools in Hamilton County that **do not** have 50% or more of their students considered economically disadvantaged, the predominantly-Black schools still have an average 35.2% of their students economically disadvantaged compared to an average of 14.2% for predominantly-white schools. That means that predominantly-Black schools have 2.5 times the average percentage of predominantly-white schools.

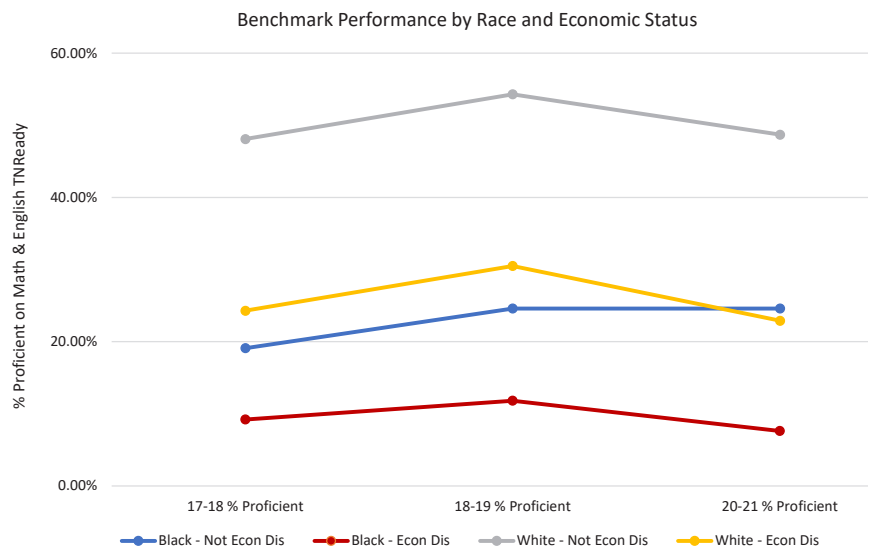


Education

When you compare the funding levels of these schools (predominantly-Black and predominantly-white schools with less than 50% economically disadvantaged students), majority Black schools receive an additional 5% on average. Is an additional 5% of funding enough to meet the needs of 21% more economically disadvantaged students in predominantly-Black schools? Can majority Black schools in Hamilton County reach parity in achievement with that level of additional funding? The state of Tennessee uses direct certification as the measure for economic status for students in the K-12 public school system. This qualifier captures students who are eligible for free school meals due to participation in federal/state income or nutrition programs (TANF, SNAP, etc.) or are either categorized as homeless, migrant, runaway, or in foster care. This is different than the typical free or reduced lunch qualifiers in most states and is most closely aligned to “free lunch” designations.

For the 2020-2021 school year, Hamilton County Schools is seeing a much lower economically disadvantaged percentage across the county as a whole. We believe that this may be a one year anomaly in the data and one theory for this change could be due to the COVID-19 related economic relief payments to families, which may have excluded some families who were close to the qualifying income levels from qualify for direct certification this year. If this theory holds true, what we may be seeing in this year’s economically disadvantaged data is the proportion of deeper economic need among students and the disproportionality by race this data indicates.

Moreover from the question of underfunding economically disadvantaged Black students, economic status cannot fully explain the achievement gap. Looking at a plot of proficiency in English and Math by race and economic status (as measured by free and reduced lunch), **Black students rank lower in proficiency than both economically disadvantaged and non-economically disadvantaged white students.** In other words, white students experiencing poverty had higher levels of proficiency in English and Math than Black students who were not experiencing poverty. **This race-based achievement gap signals a clear need for targeted investment not only in schools with higher levels of economic disadvantage, but also in schools that have significant Black populations.** In light of these disparities, determining proper weights for different types of students in the new formula are essential, but at the state and local level.



Source: HCDE

Note: The graph above gives the percent proficient for each student group for math and English TNReady assessments together. There was no testing for the 2019-20 school year due to Covid, so this data has been omitted.

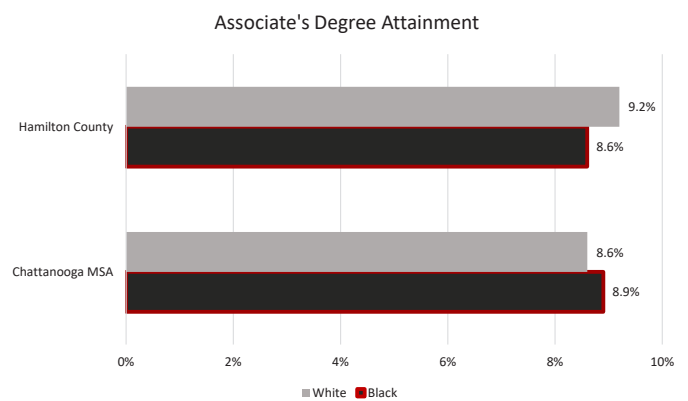
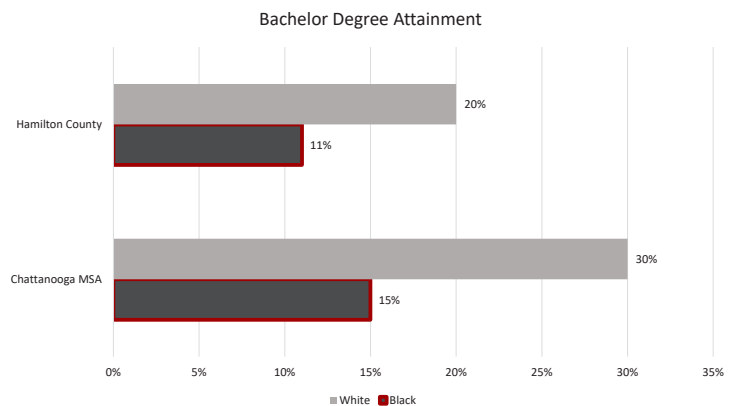


Adult Educational Attainment

Equally important to assessing the State of Black Education in Chattanooga is the environment for higher education. As an increasing share of the nation’s population is nonwhite and as new skills emerge as requirements for more occupations, this combination places an imperative on investment and attention to closing present gaps in educational attainment. Lumina Foundation research has projected that 60 percent of adults in the U.S. will need some type of post-secondary credential that represents quality attainment of a short-term certificate, or associates’, bachelor’s, graduate or professional degree.⁴⁰ **This is particularly important in consideration of the needs identified**

to transform the occupational mix of Black Chattanoogaans to one that is better aligned to jobs that are secure in light of emerging automation and technology disruptions. The current levels of post-secondary educational attainment in Hamilton County display clearly the disparities which exist between the Black and white population. In both Hamilton County and the Chattanooga MSA, the rate of bachelor’s degree attainment of white residents is nearly double that of Black residents.

Ensuring a meaningful approach to opportunity for Black Chattanoogaans through higher education is central to realizing change in the economic disparities that the Black population experiences. Not only is access to higher education an issue important to Black students, but also the path through the educational experience. Data indicate a number of factors that tend to limit opportunities for Black students, including a skewing of enrollment toward majors and fields that may be less competitive or economically rewarding, greater enrollment in for-profit higher educational institutions that may be more costly and offer less robust educational offerings.⁴¹



Source: US Census, American Community Survey, 2019



Education

Recent research on the college experience of Black students in the U.S. offers a variety of ways that higher education can deliver stronger outcomes, including:

Improved access to counselors and access to a college prep pipelines so students can be aware of what they need to do to get into college and succeed

Avoid tracking high school students into courses that won't prepare them for college and tracking those students into remedial courses that could delay their graduation

Rely on holistic admissions policies and consider social and economic inequities in students' background. Black students often may lack extracurricular activities because they may have had to work to help support their families or may not have done well on admissions tests because they couldn't afford tutoring or to take the test multiple times.

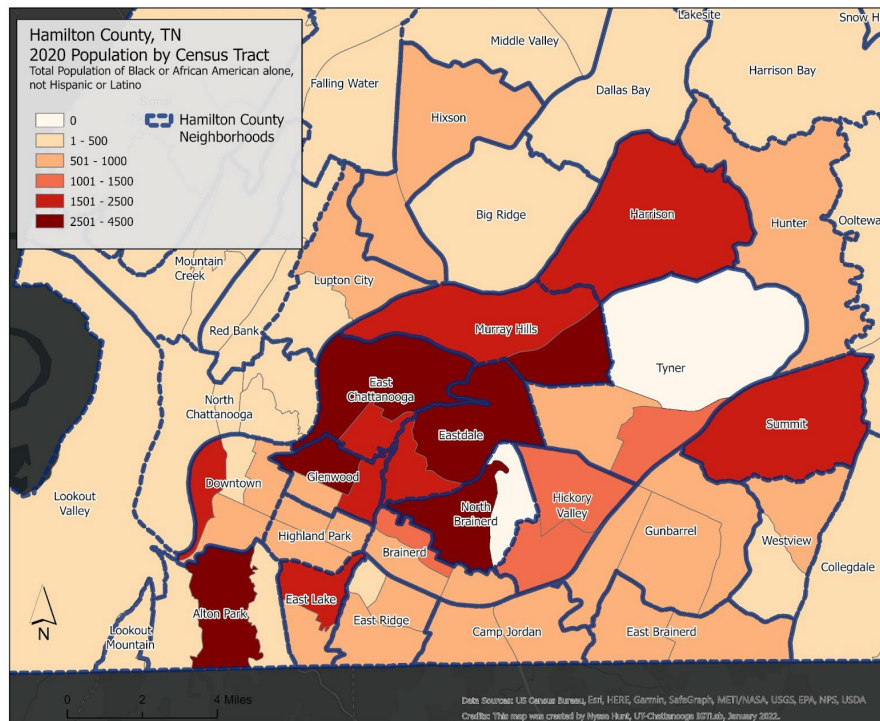
Incorporate college assistance programs that include more than merely tuition costs which fail to help students that lack funds for basic living and other expenses.⁴²

The environment that children grow up in is shown to have enormous influence on their later lives. This is a basic premise of research on factors that influence economic mobility. Likewise, research on adverse childhood experiences (ACES) demonstrates that adverse circumstances at a young age can influence education and other outcomes throughout life. The importance of a consistent, stable ecosystem that supports and encourages education from K-12 settings through higher education is especially important for the Black population of Chattanooga.⁴³ Research increasingly points to the needed investments in primary and secondary education to ensure that Black students are fully prepared to be successful in post-secondary education.⁴⁴ National research has also found that in a recent year predominantly white school districts received \$23 billion more in state and local funding than predominantly nonwhite school districts. The average nonwhite district receives \$2,226 less per enrolled student than a white school district due to community wealth gaps.

The Census

Since 1790, when Black Americans were counted as three-fifths a person, the Census has been a means of limiting a population’s political voice through both intentional and incidental undercounting. As the National Urban League leader, Marc Morial, called out, the 2020 Census left two million Black Americans undercounted⁴⁵. Since each Congressional district represents around 700,000 residents, this undercount “is roughly equivalent to the loss of three members of the House of Representatives”⁴⁶. Due to pandemic interruptions, American Community Survey data will not be available at any level smaller than state and county, and will not be a source of good, reliable data on housing, income, earnings, occupations, poverty, educational attainment, etc. This means that the latest reliable data is from 2019, and does not take into account losses from COVID. Despite the flaws, the 2020 Census data will be used over the next decade to distribute \$1.5 trillion across 316 federal programs such as Medicare and Medicaid.

Statewide, the 2020 Census reveals an 8.9 percent increase in Tennessee’s population. Hamilton County was among the top 10 counties with the largest population increase, estimated at 29,744⁴⁷. Statewide, there has been an increase in the African American population of 8.03 percent. Hamilton County has the 3rd highest total population of African Americans in the state, estimated to be around 69,900 by the Census. However, the African American population saw an overall decrease of about 5.2 percent between 2010 and 2020 in Hamilton County. Looking ahead to projections of 2030, the Black population is projected to hold only a 0.39 percent growth rate.



Source: UT-Chattanooga IGT Lab

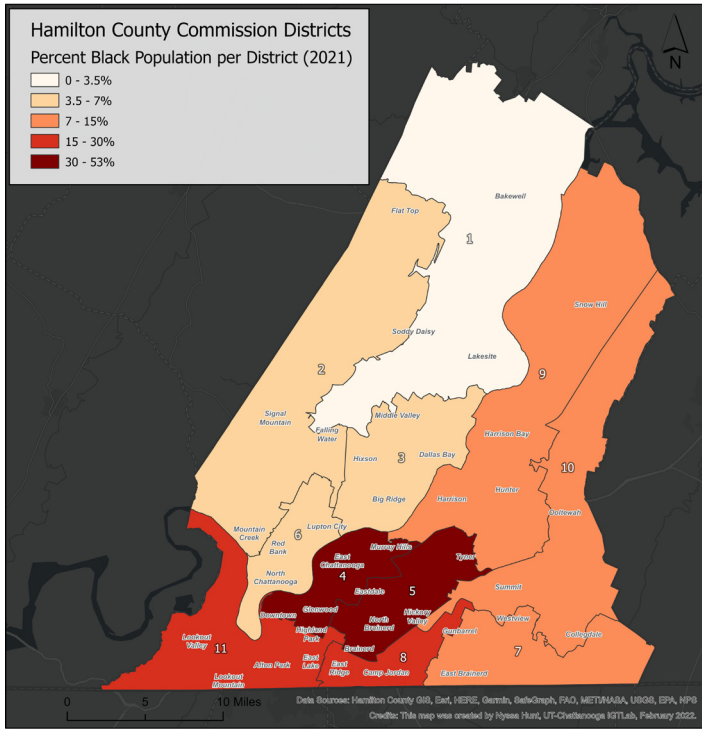
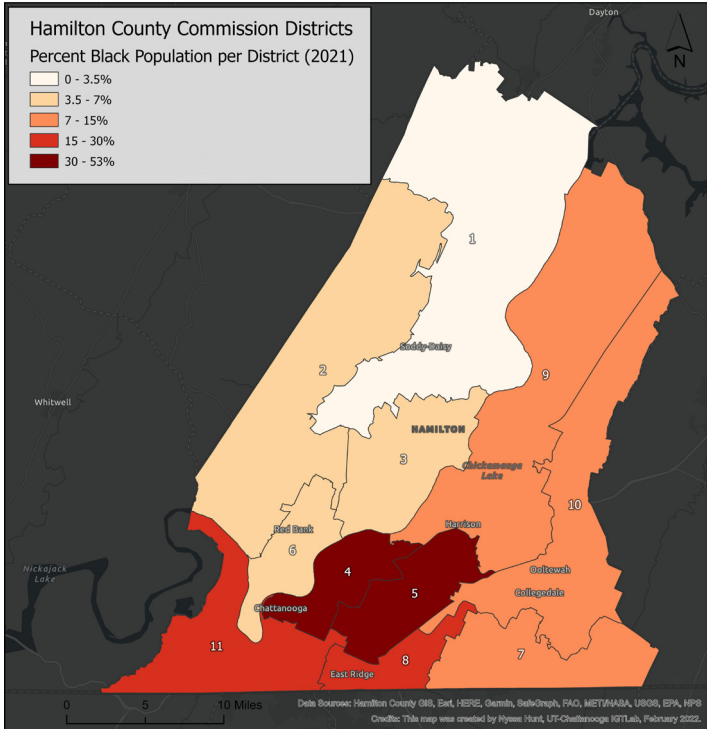


Civic Engagement

A historic undercount of Black Americans in the 2020 Census could rob Black communities of billions of dollars in federal funding and the equivalent of almost three seats in the House of Representatives.
- The National Urban League

Hamilton County ranked in the top 10 counties for the numerical increase of white, Hispanic or Latino, Asian, and American Indian and Alaska Native populations. The Hispanic and Latino population has a projected growth rate of about 30 percent for 2030. It is clear that the city and county are growing, yet not in regard to the Black population. The African American population actually decreased from 20 percent of the population to 17 percent in Hamilton County. There is an apparent difficulty in drawing African Americans to Chattanooga, or in keeping Black talent here.

2021 Redistricting Results





Engaging Youth & Young Adults



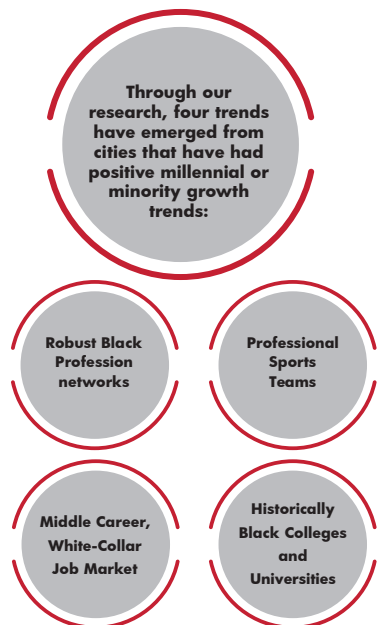
In a survey of young Black professionals in Chattanooga conducted by the City of Chattanooga Mayor’s office as a project of Styles L. Hutchins Fellows, more than half of 53 participants disagreed with the statement on the survey, “I feel culturally connected to Chattanooga”⁴⁸. These young professionals noted that they had never met Black professionals in senior roles, or that they didn’t see the inclusion of Black culture downtown.

Destiny Gordon, a Chattanooga native, SOBC committee member and graduate of the ULGC’s Inclusion by Design Executive Leadership Program shared her perspective on the City as a young professional.

When asked about retaining Black talent in Chattanooga, she spoke to the importance of social capital and having the opportunity to build relationships, coupled with exposure and access to leadership development opportunities.

“*Making sure students and young professionals are exposed to different environments where they can see the success of people who look like them is imperative to retaining diverse talent in our City. We must make greater investments and foster strategic alignment for both Black students and professionals to have opportunities for mentorship, participation in Urban League programs like the National Achievers Society, Urban League’s Young Professional, and their suite of leadership development offerings. I think those things are important to help develop young people, make them aware of the connections in the city, and give them the opportunity to build relationships that can help them on their career path.*” - *Destiny Gordon*

In another survey conducted by the Styles Hutchins Fellows, only 34 percent of Black students at the University of Tennessee- Chattanooga responding to the survey said they could see themselves living in Chattanooga after graduation⁴⁹. **Cultural connection has the potential to be a key influencer in keeping young Black talent in Chattanooga.** Suggestions by survey respondents for developing stronger cultural ties included place-based investments such as developing a permanent culture and minority business corridor along M.L.K. Boulevard. A predominant factor keeping young Black talent in the city is availability of career opportunities. Of the students who decided to stay in Chattanooga, job opportunities were the number one factor influencing their decision. Other suggestions drawn from the survey results included transit improvements and an increase in affordable housing so that young Black professionals are able to live and work in the city.



What do you believe would improve your quality of life in Chattanooga?

It seems like the only way “up” career wise is if you’ve moved here from another city accepting a new job. But if you’re starting a career here, it doesn’t feel like there is much room to grow regardless of the company.

Affordable housing - it is impossible to find an affordable home in the city limits.

More spaces for middle class blacks and seeing more in key positions in the city.

Disruption of the class silo that exists would make quality of life better. Also, continued career progression and entrepreneurial opportunities for my demographic would prolong my stay in Chattanooga.

More social events that cater to what I am interested in aside from outdoor activities, beer, and whiskey.

A lot of things — primarily the organizations driving a lot of the investments and support for D&I are run by non-people of color. They may be diversifying their boards, but the staff is not reflective of the communities in which they serve. There is a very conservative tone when inclusion is a topic of action, meaning lots of talk and little sustained action.

More opportunities for advancement would improve my quality of life. It seems to be difficult to get your foot in the door and to move up in many companies in Chattanooga and based on my experience it is hard for people of color to advance and very few are in leadership roles in companies in Chattanooga.



Civic Engagement

The Vote

Lack of investment in the city often correlates with lack of engagement in that city’s civic life. **In 2021, voter turnout for college-age students was a mere 7.49 percent, four percentage points below those aged 25 to 34, and 13 percentage points below those aged 35 to 49 years old⁵⁰.**

While voting is only one step in the broader context of power building, it is an essential first step for change and citizen engagement. In the national context, the last two years have been fraught with state legislation restricting access to voting through stricter requirements for voter ID, in-person voting, and mail-in voting. Tennessee itself has more restrictive vote absentee or mail-in vote laws, as well as restrictions on who can conduct voter registration. Another law limits voter identification to state or federal issues IDs, which disproportionately harms voters of color⁵¹.

As of February 2021, Hamilton County had an estimated 28,900 voters unregistered. Looking at the counts across race, about 96 percent of eligible white voters are registered while about 77 percent of eligible Black voters are registered⁵².

Counts of Unregistered Voters				
White	Asian	Black	LatinX	Native American
9066	2969	12,159	2905	1801

Source: CIVI/TN

While large percentages of residents in Chattanooga are registered to vote, there is a steep drop off with voter turnout. If one compares voter turnout over time, numbers have steadily increased in Hamilton County with each municipal election. However, a majority of the city council districts hover in the lower twenties when it comes to the overall percentage of turnout. If you examine the 2021 election numbers by race, about 23.75 percent of Black registered voters voted in the general election and about 19.87 percent in the runoff election. About 26 percent of white registered voters voted in the general election and about 25.35 percent in the runoff.

Category	2017 Turnout %	2021 Turnout %
Mayor	19.69%	24.93%
City Council 1	18.96%	24.87%
City Council 2	17.23%	23.34%
City Council 3	24.28%	33.20%
City Council 4	18.90%	25.63%
City Council 5	15.18%	21.73%
City Council 6	23.32%	26.81%
City Council 7	16.17%	20.81%
City Council 8	19.18%	22.64%
City Council 9	19.38%	22.20%

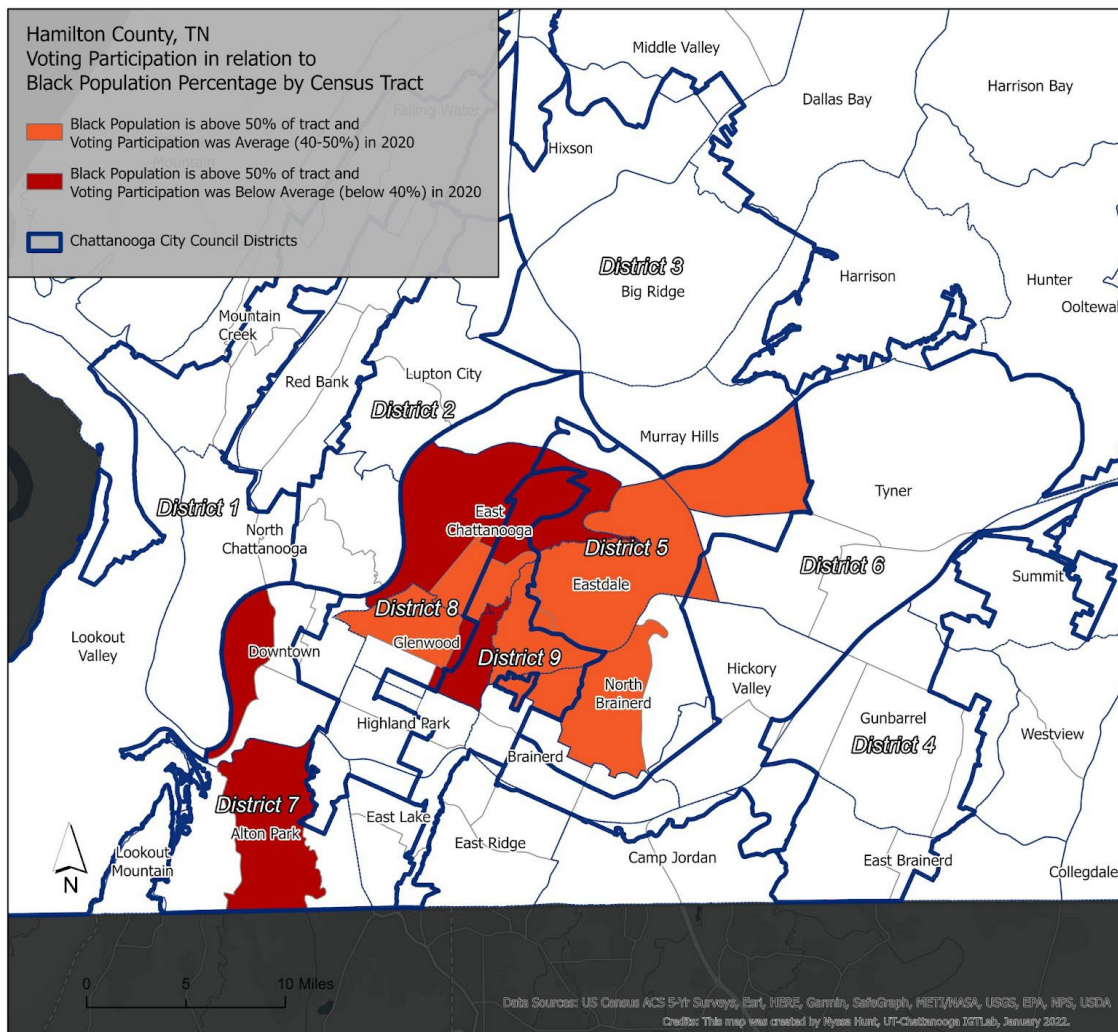
The Black population accounted for about 9.3 percent of the voters in the general election and 8.3 percent in the runoff, despite there being triple the percentage of African Americans living in the city^{53*}.

*The race data related to voter turnout is modeled in-part, but matches up well with Census reporting.



Civic Engagement

The lower levels of voter turnout in municipal elections stand in stark contrast to the higher levels of turnout (general turnout - 75%) in the national election of 2020. The map below shows census tracts in which 50 percent or more of the population is Black, and separates those areas into tracts which had below average or average voter turnout in 2020. The map reveals that large portions of Alton Park and East Chattanooga, as well as portions of Downtown and Glenwood neighborhoods, have large percentages of African American residents who do not come out to vote. Looking more broadly at city council districts as a whole, many of the districts that contain a majority of African American residents had higher turnout rates, yet still less than the general turnout rate of 75 percent⁵⁴. The differing rates of voter turnout between municipal and national elections show a preference for national elections, despite local elections determining day to day Chattanooga life. Increasing African American voter turnout in municipal elections is an important way to leverage the Black voice.



Source: UT-Chattanooga IGT Lab



Engaging all parts of the Black community to become highly active in the civic life of the area will be instrumental in influencing transformations needed to close gaps in health, education, and occupations that exist for Black residents. For example, while Black women have relatively high voter registration and voting participation, their family responsibilities often limit their involvement in other, nonelectoral activity.⁵⁵ However, the voice of Black women in attending public meetings and advocating for issues can have a powerful impact on issues like developing alternative disciplinary practices in schools, building professional employment programs for Black women, and funding expanded health resources and research of Black women related to disproportionate maternal mortality and breast cancer rates.

The participation of Black youth in civic life is foundational to building sustained, cross-generational leadership within the Black community and in the wider community. Often in environments of adversity, Black youth can feel that their voices are not heard. In order to overcome this, intentional efforts at emotional and relational empowerment of youth in school and community settings can encourage young persons to safely express their aspirations, anxieties, hopes and challenges in the context of the city.⁵⁶ Deliberately creating safe spaces where Black youth are actively involved in decision-making about important economic and social topics in Chattanooga can provide opportunities for fresh ideas on intractable problems, bring greater relevance of solutions to all participants, and foster leadership paths for youth.

Black Voter Turnout in the 2020 Election by City Council District
 *CC1 = City Council District 1
 Source: CivicTN

CC1* Totals	547	CC2 Totals	658	CC3 Totals	1,408
CC1 Voted	385	CC2 Voted	451	CC3 Voted	1,025
Turnout	70%	Turnout	69%	Turnout	73%

CC4 Totals	1,703	CC5 Totals	6,828	CC6 Totals	2,723
CC4 Voted	1,204	CC5 Voted	5,085	CC6 Voted	1,893
Turnout	71%	Turnout	74%	Turnout	70%

CC7 Totals	3,356	CC8 Totals	4,260	CC9 Totals	5,494
CC7 Voted	1,893	CC8 Voted	2,462	CC9 Voted	3,628
Turnout	56%	Turnout	58%	Turnout	66%

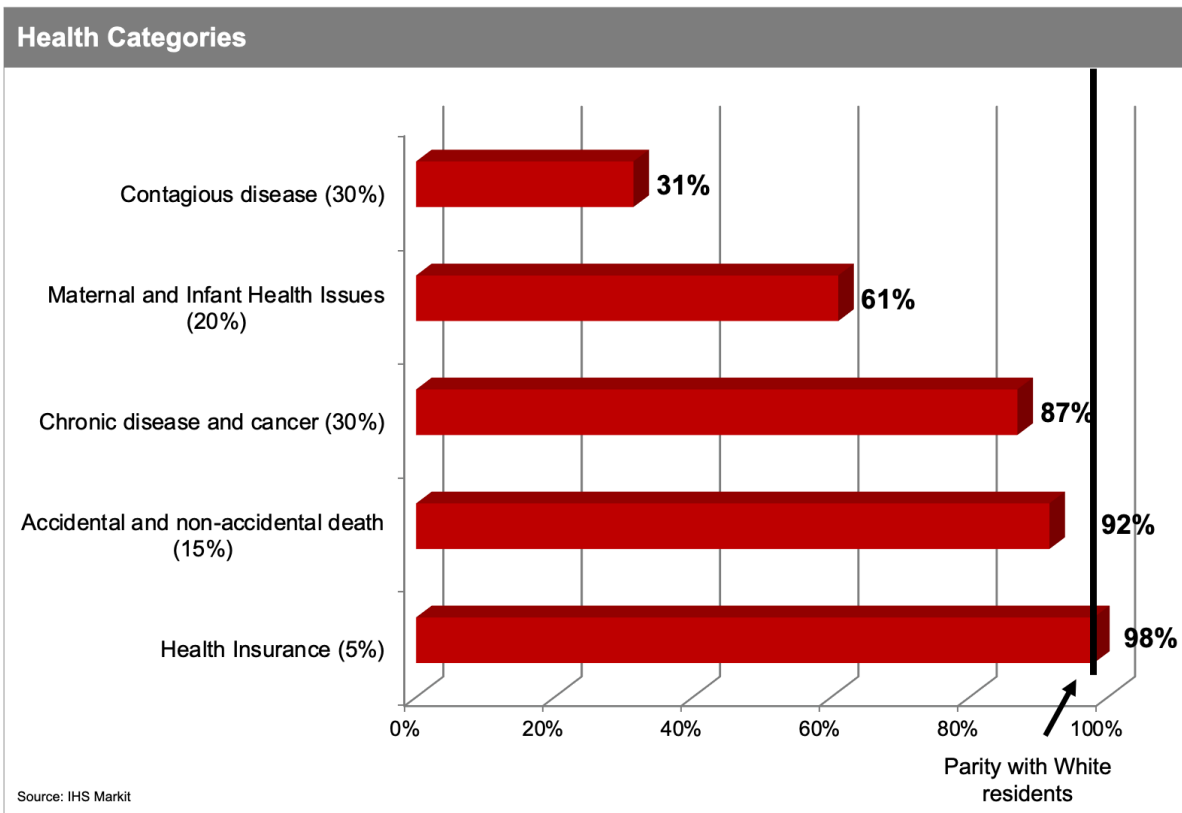
Social Determinants of Health



Source: CDC.gov

Along with the other key components of the state of Black Chattanooga, the health of the population is a key foundation for all other aspects of life- economic stability, social, educational, and civic. The Center for Disease Control refers to this as the Social Determinants of Health (SDOH). These conditions are the sum total of the physical, social and behavioral environment in those places where people are born, live, learn, work, play, worship, and age.⁵⁷ Together the interaction with these environments over time can have significant positive and negative effects on a wide range of individual and community health risks and outcomes.

Well-being of the population is critical to a flourishing life, with incapacity remaining a hindrance to full participation in work, education, and recreation along with the cost burdens associated with medical care. There are large disparities between prevalence of most chronic health conditions among Black and white Chattanoogaans. **A number of issues are interrelated in the comparatively high rates of diabetes, heart disease, hypertension and other conditions.** Lower socioeconomic status and place of residence often combine to limit household access to appropriate medical care, to nutritious food budgets and options, work environments that are inflexible regarding medical care, and inadequate public health resources for key populations such as the elderly, single mothers, and those with comorbidities, or multiple conditions.



Source: IHS Markit Equality Index
 Note: Health makes up 25 percent of the overall State of Black Chattanooga score. The categories within education along with their weight in the overall education score are shown above.

In conformity with the National Urban League methodology, the State of Health of Black Chattanooga finds a significant lack of parity between Black and white residents of the city. The physical health component index for Chattanooga’s Black population is at 64 on the Equality index, demonstrating a significant gap where the health status of white residents is benchmarked at 100. This gap in overall health disparity is similar to the large disparities in each of the other component areas of the index.

While the percentage of overall coverage by health insurance is near parity between Black and white population in Chattanooga, there is much greater reliance on public, rather than employer-provided, health insurance among Blacks in the area. This results in limitations on access for many to a wider range of general and specialty care, as well as in options for specific providers that may restrict patient enrollment to only those with private insurance. Additionally, mere coverage by health insurance does not address the quality or robustness of coverage. Many industries and occupations with higher representation of Black workers may offer less generous insurance coverage that limits options or imposes greater financial responsibility for paying for health care costs. The National Academy of Medicine suggests that as a determinant of health, medical care alone is insufficient for ensuring better health outcomes and that 80 to 90 percent of modifiable contributors to healthy outcomes for a population is related to behaviors, socioeconomic factors and environmental factors.

Other areas of health of Black Chattanoogaans are important as they relate to matters of public education, children and youth well-being, mental health, and community conditions. For instance, contagious diseases, which include STD’s, influenza, and COVID are areas of very low parity among all health-related categories. **Safety remains a cornerstone issue for population health and is highlighted in Chattanooga where homicide rates for Blacks are over 12 times higher than for whites.**

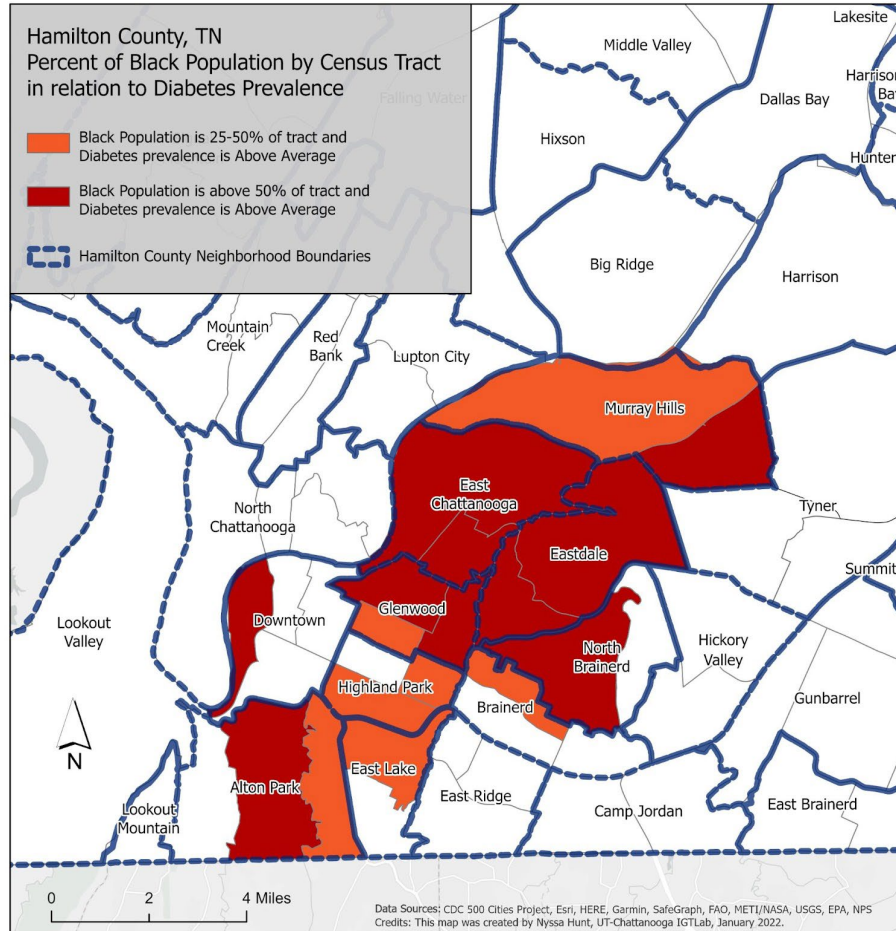
Health

HEALTH INDICATORS	Black	White
Respiratory Disease		
Chronic lower respiratory disease mortality per 100,000 population, age-adjusted	46.7	61.1
Heart Disease and Stroke		
Diseases of the heart mortality per 100,000 population, age-adjusted	256.5	198.3
Cerebrovascular disease (stroke) mortality per 100,000 population, age-adjusted	43	58
Hypertension and hypertensive renal disease per 100,000 population, age-adjusted	22.5	7.7
Diabetes Related		
Diabetes mortality per 100,000 population, age-adjusted	55.8	18.3
Kidney disease mortality per 100,000 population, age-adjusted	23	11
Hypertensive Renal Disease per 100,000 population, age-adjusted	30	7
Cancer		
Cancer age-adjusted mortality rate (per 100,000 population)	198	168
Male	263	209
Female	161	138
Malignant Neoplasm	182.3	143.8
Lung cancer incidence, male, per 100,000 population, age-adjusted	87	59
Lung cancer incidence, female, per 100,000 population, age-adjusted	45	35
Colon cancer incidence, male per 100,000 population, age-adjusted	20	14
Colon cancer incidence, female per 100,000 population, age-adjusted	13	9
Female breast cancer mortality per 100,000 female population, age-adjusted	27	22
Prostate cancer, per 100,000 male population, age-adjusted	43	20

Source: Chattanooga-Hamilton County Department of Health, 2019; Tennessee Department of Health, 2019

Diabetes is one of the leading chronic conditions affecting Black population in Chattanooga. The mortality rate from diabetes among the area’s Black population is **nearly three times that of the local white population.** With a very high prevalence, the condition impacts the ability of Black residents in their jobs, earning ability, and overall well being. Data show high concentrations of diabetes prevalence in a number of Census Tracts with a high proportion of Black population in Chattanooga. Particularly to the south, east, and northeast of downtown are communities where attention is needed to serve the needs of Black residents experiencing diabetes and related conditions.

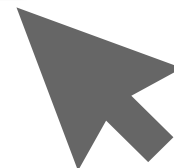
Other areas of large disparity exist in areas of heart disease, hypertension, and cancer. **Hypertension among the Black population is more than three times more prevalent in the Black population.** Rates of all major cancer categories are higher for Black residents as well. Exacerbating these results are the likelihood that Black residents may more experience delayed diagnosis or treatment or be unable to access needed care or medication. The gap in health that these data illustrate point to a need for intentional investment in all aspects of health care that will provide a basis for the Black population to experience healthy lives at parity with the rest of the community.



Source: Chattanooga-Hamilton County Department of Health, 2019

Interactive Map for Online Viewers

<https://arcg.is/f8rSG>



The totality of economic disparity between Black and white Chattanoogaans stems from many causes. Some are the result of long legacies of racism and segregation; others are the outcomes of overt urban redevelopment programs and incentivized investments. Sometimes benign neglect of opportunity for lenders to better serve Black entrepreneurs prevents progress in the Black community and holds back economic gains for the city as a whole.

With many systemic forces combining to keep Black economic achievement at relatively low levels overall, major changes are needed for transformation to occur. Inclusive economic development is not just the right thing to do, but it is an economic imperative. Studies have estimated that the U.S. would gain \$2.1 trillion every year in GDP by closing the inequality gap. And, while we rely on proxies such as disparities in income, home ownership, and business ownership to understand the wealth gap in Chattanooga, we acknowledge that our city is a microcosm of a country where white Americans have 10 times more wealth than Black Americans. The wide gaps in median wages, types of jobs held, and rates of business ownership among Black Chattanoogaans are solid evidence that there are many barriers to accumulating wealth for the present and future generation. Closing this wealth gap and other economic gaps are important precursors to fully addressing other inequities in health, education, and other areas. If Chattanooga could close the income gap by raising Black median household income to the median income for the area, this could add some \$46 million to the local economy. Without closing these gaps between Black and white incomes, we simply diminish overall economic growth for everyone and leave open and unresolved a wide array of other adverse social and economic consequences.

Appendix

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Economics

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Key Definitions

1. **Federal Definition of Poverty:** Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

(<https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>)

Poverty Thresholds for 2020 based on Family Unit Size

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):	13,171									
Under age 65.....	13,465	13,465								
Aged 65 and older.....	12,413	12,413								
Two people:	16,733									
Householder under age 65.....	17,413	17,331	17,839							
Householder aged 65 and older.....	15,659	15,644	17,771							
Three people.....	20,591	20,244	20,832	20,852						
Four people.....	26,496	26,695	27,131	26,246	26,338					
Five people.....	31,417	32,193	32,661	31,661	30,887	30,414				
Six people.....	35,499	37,027	37,174	36,408	35,674	34,582	33,935			
Seven people.....	40,406	42,605	42,871	41,954	41,314	40,124	38,734	37,210		
Eight people.....	44,755	47,650	48,071	47,205	46,447	45,371	44,006	42,585	42,224	
Nine people or more.....	53,905	57,319	57,597	56,831	56,188	55,132	53,679	52,366	52,040	50,035

Source: U.S. Census Bureau.

2. Living Wage Calculation for Hamilton County, Tennessee (MIT)

The living wage shown is the hourly rate that an individual in a household must earn to support his or herself and their family. The assumption is the sole provider is working full-time (2080 hours per year). The tool provides information for individuals, and households with one or two working adults and zero to three children. In the case of households with two working adults, all

values are per working adult, single or in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have.

Data is updated annually, in the first quarter of the new year. State minimum wages are determined based on the posted value of the minimum wage as of January one of the coming year (National Conference of State Legislatures, 2019). The poverty rate reflects a person's gross annual income. We have converted it to an hourly wage for the sake of comparison.

	1 ADULT			
	0 Children	1 Child	2 Children	3 Children
Living Wage	\$12.84	\$26.17	\$32.17	\$40.89
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25

Racism and Equity Definitions

Interpersonal racism: (personally mediated) occurs between individuals. This is the bias that occurs when individuals interact with others and their personal racial beliefs affect their public interactions.

Institutional racism: occurs within institutions and systems of power. This refers to the unfair policies and discriminatory practices of particular institutions (schools, workplaces, etc.) that routinely produce racially inequitable outcomes for people of color and advantages for white people. Individuals within institutions take on the power of the institution when they reinforce racial inequities. Institutional racism shouldn't be confused with individual racism, which is directed against one or a few individuals.

Structural racism: is racial bias among institutions and across society. This involves the cumulative and compounding effects of an array of societal factors, including the history, culture, ideology and interactions of institutions and policies that systematically privilege white people and disadvantage people of color.

Equity: Ensures that outcomes in the conditions of well-being are improved for marginalized groups, lifting outcomes for all. Equity is a measure of justice.

Equality: Is sameness; everyone gets the same thing. Equality focuses on everyone getting the same opportunity, but often ignores the realities of historical exclusion and power differentials among whites and other racialized groups.

Racial Equity: As an outcome, racial equity is achieved when race no longer determines one's socioeconomic outcomes; when everyone has what they need to thrive, no matter where they live.

Source: <https://www.raceforward.org/about/what-is-racial-equity-key-concepts>

***Founded in 1981, Race Forward brings systemic analysis and an innovative approach to complex race issues to help people take effective action toward racial equity.** In partnership with communities, organizations, and sectors, Race Forward builds strategies to advance racial

justice in our policies, institutions, and culture. For more definitions on racial equity visit their webpage.

IHS Equality Index

Equality Index Methodology

- The data and categories follow closely the National Urban League's State of Black America (SOBA).
- At a city/county level, data tends to be more limited than the national level. Therefore, all available data was collected to match as closely as possible the SOBA.
- Due to the pandemic, some data from government sources has been delayed and therefore the most recent data available is 2019.
- IHS Markit weighted each of the factors using the following criteria: (1) vintage of the data (data between 2019-2021 is weighted more highly than older data) 2) quality of the data (data that was not at county level tended to carry less weight) 3) representativeness (data that has ambiguous interpretation such as "nearing grade level" versus below grade level or mastered grade level, does not carry a weight).
- Each outcome (factor collected - data points) shows the percentage of Black and the percentage of white residents that attain the outcome (factor). The factor score is the ratio of Blacks/whites if the outcome is positive OR the ratio of whites/Blacks if the outcome is negative (such as poverty or achieving below grade level scores).
- The sub-index scores are the weighted sum of all the outcome factor ratios – that is each Black/white index for each factor is multiplied by its weight within its category and then summed to the overall sub-index.
- The overall score is the weighted sum of all the three sub-index scores. That is each sub-index score found in the previous step is multiplied by its weight in the overall index. Economics 45%, Health 25% and Education 30%.

2021 Equality Index Chattanooga (Hamilton County)

2021 Equality Index of Chattanooga (Hamilton County)					
	Source	Year	Black	White	Index
Total GII Equality Weighted Index					
Economics (45%)					
Income (0.40)					
Median Household Income, \$	ACS	2019	36,700	65,447	0.56
Median Male Earnings, \$, Weekly	ACS	2019	547	816	0.67
Median Female Earnings, \$, Weekly	ACS	2019	490	559	0.88
Median Family Income, \$	ACS	2019	46,975	86,100	0.55
<i>Income Brackets - Percent of Householders</i>					
Less than \$10,000, %	ACS	2019	10.7	3.9	0.36
\$10,000 to \$14,999, %	ACS	2019	7.8	3.8	0.49
\$15,000 to \$19,999, %	ACS	2019	12.2	3.9	0.32
\$20,000 to \$24,999, %	ACS	2019	4.2	3.9	0.93
\$25,000 to \$29,999, %	ACS	2019	6.5	4.5	0.69
\$30,000 to \$34,999, %	ACS	2019	5.1	4.0	0.77
\$35,000 to \$39,999, %	ACS	2019	5.7	5.8	1.02
\$40,000 to \$44,999, %	ACS	2019	4.9	4.0	0.82
\$45,000 to \$49,999, %	ACS	2019	6.1	4.2	0.69
\$50,000 to \$59,999, %	ACS	2019	11.2	7.8	1.43
\$60,000 to \$74,999, %	ACS	2019	8.4	10.0	0.84
\$75,000 to \$99,999, %	ACS	2019	8.9	13.7	0.65
\$100,000 to \$124,999, %	ACS	2019	5.1	10.4	0.49
\$125,000 to \$149,999, %	ACS	2019	1.5	6.0	0.24
\$150,000 to \$199,999, %	ACS	2019	1.5	7.4	0.21
\$200,000 or more, %	ACS	2019	0.4	7.0	0.06
Poverty (0.20)					
Population Living Below Poverty Line, %	ACS	2019	25.3	8.6	0.34
Population Living Below 50% of Poverty Line, %	ACS	2019	10.0	4.6	0.46
Population Living Below 125% of poverty line, %	ACS	2019	32.6	13.8	0.42
Population Living Below poverty line (Under 18), %	ACS	2019	9.4	1.9	0.20
Population Living Below poverty line (18-64), %	ACS	2019	12.7	5.3	0.42
Population Living Below poverty line (65 and older), %	ACS	2019	1.8	1.4	0.77
Percent with Food Stamp Benefits, %	ACS	2019	21.2	6.6	0.31
Percent with Cash Public Assistance Income, %	ACS	2015	7.0	2.7	0.39
Employment Issues (0.20)					
Unemployment Rate, %	ACS	2019	11.9	3.8	0.32
Labor Force Participation Rate, %	ACS	2019	65.8	63.6	1.03
Employment to Pop. Ratio, %	ACS	2019	58.0	61.1	0.95
Not in Labor Force, %	ACS	2019	26.6	24.9	0.94
Salaried, %	ACS	2010	79.7	79.3	1.01
Housing & Wealth (0.20)					
Median Home Value, \$	ACS	2015	105,200	165,500	0.64
Owner-Occupied Units, %	ACS	2019	37.60	70.00	0.54
Renter-Occupied Units, %	ACS	2019	62.30	30.00	0.48
Average Household Size (Owner-Occupied), # of People	ACS: micro	2019	3.5	2.5	0.71
1.01 or More Occupants Per Room, % (Owner-Occupied)	ACS	2015	0.7	0.5	0.71
1.01 or More Occupants Per Room, % (Renter-Occupied)	ACS	2015	2.7	2.7	1.00
Means of Transportation to Work: Public Transportation	ACS	2019	64.8	11.3	0.17
Percentage of Employer Businesses (as percent of overall)	ACS	2017	0.3%	2.5%	0.11
	ACS	American Community Survey			

	Source	Year	Black	White	Index
Health (30%)					
Maternal and Infant Health Issues (20%)					
Percentage of births without adequate prenatal care	CHCDH	2016	47%	35%	0.74
Percentage of premature births	CHCDH	2019	16%	9%	0.57
Percentage of low birthweight births	THDOH	2019	15%	7%	0.47
Teen pregnancies (15-19 year olds) per 1,000 females	THDOH	2019	32.5	17.8	0.55
Infant mortality per 1,000 live births	TNDOH	2019	17.8	5.8	0.33
Smoking while Pregnant	CHCDH	2016	10%	10%	1.00
Accidental and non-accidental death (15%)					
Life Expectancy (age)	CHCDH	2019	72.8	78.5	0.93
<i>Death Rates</i>					
Total mortality per 1,000 population, age-adjusted	THDOH	2019	9.8	7.8	0.80
Years of potential life lost per 100,000 population, age-adjusted	CHCDH	2017	627.2	510.2	0.81
<i>Injury-Related Indicators</i>					
Motor vehicle-related mortality per 100,000 population, age-adjusted	TNDOH	2019	26.3	12.1	0.46
Accidents per 10,000 population, age-adjusted	TNDOH	2019	59.2	60.8	1.03
<i>Respiratory Disease Indicators</i>					
Suicide (male) mortality per 100,000 population, age-adjusted	CHCDH	2019	12	25	2.08
Suicide (female) mortality per 100,000 population, age-adjusted	CHCDH	2013-15	0	6	
Homicide per 100,000 population, age-adjusted	CHCDH	2018	31.1%	4.3%	0.14
Chronic disease and cancer (30%)					
Alzheimer's, per 10,000 population, age-adjusted	TNDOH	2019	29.9	45.9	1.54
Chronic lower respiratory disease mortality per 100,000 population, age-adjusted	CHCDH	2019	46.7	61.1	1.31
<i>Heart Disease and Stroke Indicators</i>					
Diseases of the heart mortality per 100,000 population, age-adjusted	TNDOH	2019	256.5	198.3	0.77
Cerebrovascular disease (stroke) mortality per 100,000 population, age-adjusted	CHCDH	2019	43	58	1.35
Hypertension and Hyertensive Renal Disease per 100,000 population, age-adjusted	TNDOH	2019	22.5	7.7	0.34
<i>Diabetes Indicators</i>					
Diabetes mortality per 100,000 population, age-adjusted	TNDOH	2019	55.8	18.3	0.33
Chronic Lower Respiratory Disease (age-adjusted mortality rate)	TNDOH	2019	46.7	64.6	1.38
Kidney Disease per 100,000 population, age-adjusted	CHCDH	2019	23	11	0.48
Hypertensive Renal Disease per 100,000 population, age-adjusted	CHCDH	2013-15	30	7	0.23
<i>Cancer Indicators</i>					
Cancer, age-adjusted mortality rate (per 100,000 population)	TNDOH	2019	198	168	0.85
Male	CHCDH	2013-15	263	209	0.79
Female	CHCDH	2013-15	161	138	0.86
Malignant Neoplasm	TNDOH	2019	182.3	143.8	0.79
Lung cancer incidence, male, per 100,000 population, age-adjusted	CHCDH	2013-15	87	59	0.68
Lung cancer incidence, female per 100,000 population, age-adjusted	CHCDH	2013-15	45	35	0.78
Prostate Cancer, death rate	CHCDH	2019	2	1	0.50
Colon cancer incidence, male, per 100,000 population, age-adjusted	CHCDH	2013-15	20	14	0.70
Colon cancer incidence, female per 100,000 population, age-adjusted	CHCDH	2013-15	13	9	0.69
Female breast cancer mortality per 100,000 female population, age-adjusted	CHCDH	2019	27	22	0.81
Pancreatic cancer incidence per 100,000 male population, age-adjusted	CHCDH	2013-15	9	12	1.33
Pancreatic cancer incidence per 100,000 female population, age-adjusted	CHCDH	2013-15	13	12	0.92
Prortate cancer, per 100,000 male population, age-adjusted	CHCDH	2013-15	43	20	0.47
Contagious disease (30%)					
HIV/AIDS incidence (per 100,000 of the population)	TNDOH	2019	663.70	189.10	0.28
Gonorrhea Incidence	CHCDH	2019	930	96	0.10
Chlamydia Incidence	CHCDH	2019	1602	260	0.16
Syphilis incidence	CHCDH	2019	69	19	0.28
Influenza and pneumonia per 100,000 population, age-adjusted	CHCDH	2013-15			
Covid deaths	CDC	2021	0.3%	0.2%	0.75
Health Insurance (5%)					
People without Health Insurance	CHCDH	2017	9%	9%	1.00
People over 18 with health insurance	ACS	2015	81%	84%	0.96

	Source	Year	Black	White	Index
Education (30%)					
Quality (40%)					
Hamilton Cty School District - four-year graduation rate	TDOE	2020	85.5	88.8	0.96
Hamilton Cty School District - % ready to graduate	TDOE	2020	15.0	49.5	0.30
<i>Tennessee Comprehensive Assessment Program (TCAP) participation (Grades 3-12)</i>					
Hold harmless participation	TDOE	2020-2021	89.9	92.5	0.97
Valid score rate	TDOE	2020-2021	89.3	92.1	0.97
Average School Per Pupil Expenditures	TDOE	2019-2020	\$ 11,991	\$ 10,607	1.13
<i>Achievement (% of students performing on grade level on state assessments)</i>					
<i>Hamilton Cty School District - English Language Arts (ELA)</i>					
% below grade level	TDOE	2019	36.4	11.4	0.31
% approaching grade level	TDOE	2019	48.0	41.6	0.87
% on track for grade level	TDOE	2019	13.9	38.5	0.36
% mastered grade level	TDOE	2019	1.7	8.5	0.20
<i>Hamilton Cty School District - Mathematics</i>					
% below grade level	TDOE	2019	49.5	19.7	0.40
% approaching grade level	TDOE	2019	32.1	27.8	0.87
% on track for grade level	TDOE	2019	15.4	35.3	0.44
% mastered grade level	TDOE	2019	3	17.2	0.17
<i>Hamilton Cty School District - Social Studies</i>					
% below grade level	TDOE	2019	46.2	19.2	0.42
% approaching grade level	TDOE	2019	32.6	29	0.89
% on track for grade level	TDOE	2019	18.3	37.8	0.48
% mastered grade level	TDOE	2019	3	14	0.21
Scores (15%)					
End of Course (EOC) Assessment					
<i>Hamilton Cty School District - Algebra I</i>					
<i>Grade 8</i>					
% below grade level	TDOE	2019	15.8	5.6	0.35
% approaching grade level	TDOE	2019	33.7	15.3	0.45
% on track for grade level	TDOE	2019	34.7	41.5	0.84
% mastered grade level	TDOE	2019	15.8	37.6	0.42
<i>All Grades</i>					
% below grade level	TDOE	2019	66.8	36.7	0.55
% approaching grade level	TDOE	2019	23.3	25.9	1.11
% on track for grade level	TDOE	2019	8.0	24.4	0.33
% mastered grade level	TDOE	2019	1.9	13.0	0.15
<i>Hamilton Cty School District - Algebra II</i>					
<i>Grade 10</i>					
% below grade level	TDOE	2019	37.8	9.1	0.24
% approaching grade level	TDOE	2019	36.4	27.5	0.76
% on track for grade level	TDOE	2019	21.6	48.1	0.45
% mastered grade level	TDOE	2019	4.2	15.3	0.27
<i>All Grades</i>					
% below grade level	TDOE	2019	65.7	32.7	0.50
% approaching grade level	TDOE	2019	24.2	31.8	1.31
% on track for grade level	TDOE	2019	8.9	29.0	0.31
% mastered grade level	TDOE	2019	1.2	6.5	0.18
<i>Hamilton Cty School District - English II</i>					
<i>Grade 10</i>					
% below grade level	TDOE	2019	27.4	7.2	0.26
% approaching grade level	TDOE	2019	52.7	39.4	0.75
% on track for grade level	TDOE	2019	18.5	46.3	0.40
% mastered grade level	TDOE	2019	1.4	7.1	0.20
<i>All Grades</i>					
% below grade level	TDOE	2019	31.5	8.6	0.27
% approaching grade level	TDOE	2019	50.7	39.5	0.78
% on track for grade level	TDOE	2019	16.6	45.0	0.37
% mastered grade level	TDOE	2019	1.2	6.9	0.17

<i>Hamilton Cty School District- Geometry</i>					
<i>Grade 9</i>					
% below grade level	TDOE	2019	44.3	8.1	0.18
% approaching grade level	TDOE	2019	27.6	13.0	0.47
% on track for grade level	TDOE	2019	23.4	46.3	0.51
% mastered grade level	TDOE	2019	4.7	32.6	0.14
<i>All Grades</i>					
% below grade level	TDOE	2019	67.0	28.2	0.42
% approaching grade level	TDOE	2019	22.2	24.7	1.11
% on track for grade level	TDOE	2019	9.6	31.2	0.31
% mastered grade level	TDOE	2019	1.2	15.9	0.08
<i>Hamilton Cty School District - U.S. History</i>					
<i>Grade 10</i>					
% below grade level	TDOE	2019	67.1	25.9	0.39
% approaching grade level	TDOE	2019	26.9	31.5	1.17
% on track for grade level	TDOE	2019	4.5	33.3	0.14
% mastered grade level	TDOE	2019	1.5	9.3	0.16
<i>Grade 11</i>					
% below grade level	TDOE	2019	50.8	22.6	0.44
% approaching grade level	TDOE	2019	33.9	41.0	1.21
% on track for grade level	TDOE	2019	14.1	27.6	0.51
% mastered grade level	TDOE	2019	1.2	8.8	0.14
<i>All Grades</i>					
% below grade level	TDOE	2019	54.2	23.3	0.43
% approaching grade level	TDOE	2019	32.3	39.9	1.24
% on track for grade level	TDOE	2019	12.3	28.0	0.44
% mastered grade level	TDOE	2019	1.2	8.8	0.14
Multi-State Alternate Assessment (MSAA)					
<i>Hamilton Cty School District - English Language Arts (ELA)</i>					
<i>Grade 3</i>					
% below grade level	TDOE	2019	33.4	32.0	0.96
% approaching grade level	TDOE	2019	13.3	12.0	0.90
% on track for grade level	TDOE	2019	40.0	36.0	1.11
% mastered grade level	TDOE	2019	13.3	20.0	0.67
<i>Grade 4</i>					
% below grade level	TDOE	2019	26.3	34.8	1.32
% approaching grade level	TDOE	2019	15.8	8.7	0.55
% on track for grade level	TDOE	2019	42.1	34.8	1.21
% mastered grade level	TDOE	2019	15.8	21.7	0.73
<i>Grade 5</i>					
% below grade level	TDOE	2019	31.9	26.0	0.82
% approaching grade level	TDOE	2019	22.7	25.9	1.14
% on track for grade level	TDOE	2019	22.7	14.8	1.53
% mastered grade level	TDOE	2019	22.7	33.3	0.68
<i>Grade 6</i>					
% below grade level	TDOE	2019	22.3	25.6	1.15
% approaching grade level	TDOE	2019	14.8	22.9	1.55
% on track for grade level	TDOE	2019	48.1	28.6	1.68
% mastered grade level	TDOE	2019	14.8	22.9	0.65
<i>Grade 7</i>					
% below grade level	TDOE	2019	20.7	21.2	1.02
% approaching grade level	TDOE	2019	6.9	9.1	1.32
% on track for grade level	TDOE	2019	34.5	33.3	1.04
% mastered grade level	TDOE	2019	37.9	36.4	1.04
<i>Grade 8</i>					
% below grade level	TDOE	2019	24.0	16.7	0.70
% approaching grade level	TDOE	2019	28.0	25.0	0.89
% on track for grade level	TDOE	2019	24.0	36.1	0.66
% mastered grade level	TDOE	2019	24.0	22.2	1.08

<i>Grade 11</i>					
% below grade level	TDOE	2019	15.0	31.1	2.07
% approaching grade level	TDOE	2019	10.0	20.7	2.07
% on track for grade level	TDOE	2019	60.0	17.2	3.49
% mastered grade level	TDOE	2019	15.0	31.0	0.48
<i>All Grades</i>					
% below grade level	TDOE	2019	24.2	26.0	1.07
% approaching grade level	TDOE	2019	15.9	18.3	1.15
% on track for grade level	TDOE	2019	38.2	28.8	1.33
% mastered grade level	TDOE	2019	21.7	26.9	0.81
<i>Hamilton Cty School District - Mathematics</i>					
<i>Grade 3</i>					
% below grade level	TDOE	2019	18.7	28.0	1.50
% approaching grade level	TDOE	2019	37.5	32.0	0.85
% on track for grade level	TDOE	2019	25.0	36.0	0.69
% mastered grade level	TDOE	2019	18.8	4.0	4.70
<i>Grade 4</i>					
% below grade level	TDOE	2019	10.4	26.1	2.51
% approaching grade level	TDOE	2019	21.1	21.7	1.03
% on track for grade level	TDOE	2019	47.4	17.4	2.72
% mastered grade level	TDOE	2019	21.1	34.8	0.61
<i>Grade 5</i>					
% below grade level	TDOE	2019	13.0	14.9	1.15
% approaching grade level	TDOE	2019	34.8	25.9	0.74
% on track for grade level	TDOE	2019	34.8	37.0	0.94
% mastered grade level	TDOE	2019	17.4	22.2	0.78
<i>Grade 6</i>					
% below grade level	TDOE	2019	29.7	20.0	0.67
% approaching grade level	TDOE	2019	18.5	11.4	0.62
% on track for grade level	TDOE	2019	25.9	40.0	0.65
% mastered grade level	TDOE	2019	25.9	28.6	0.91
<i>Grade 7</i>					
% below grade level	TDOE	2019	10.4	12.1	1.16
% approaching grade level	TDOE	2019	31.0	36.4	1.17
% on track for grade level	TDOE	2019	34.5	21.2	1.63
% mastered grade level	TDOE	2019	24.1	30.3	0.80
<i>Grade 8</i>					
% below grade level	TDOE	2019	20.0	19.4	0.97
% approaching grade level	TDOE	2019	8.0	11.1	1.39
% on track for grade level	TDOE	2019	52.0	41.7	1.25
% mastered grade level	TDOE	2019	20.0	27.8	0.72
<i>Grade 11</i>					
% below grade level	TDOE	2019	9.1	21.5	2.36
% approaching grade level	TDOE	2019	13.6	32.1	2.36
% on track for grade level	TDOE	2019	36.4	32.1	1.13
% mastered grade level	TDOE	2019	40.9	14.3	2.86
<i>All Grades</i>					
% below grade level	TDOE	2019	16.2	19.7	1.22
% approaching grade level	TDOE	2019	23.0	23.7	1.03
% on track for grade level	TDOE	2019	36.6	32.9	1.11
% mastered grade level	TDOE	2019	24.2	23.7	1.02

TNReady Assessment					
<i>Hamilton Cty School District - English Language Arts (ELA)</i>					
Grade 3					
% below grade level	TDOE	2019	41.9	13.0	0.31
% approaching grade level	TDOE	2019	41.5	37.3	0.90
% on track for grade level	TDOE	2019	14.5	37.2	0.39
% mastered grade level	TDOE	2019	2.1	12.5	0.17
Grade 4					
% below grade level	TDOE	2019	39.9	10.2	0.26
% approaching grade level	TDOE	2019	44.3	36.8	0.83
% on track for grade level	TDOE	2019	14.6	42.8	0.34
% mastered grade level	TDOE	2019	1.2	10.2	0.12
Grade 5					
% below grade level	TDOE	2019	50.5	14.6	0.29
% approaching grade level	TDOE	2019	34.5	37.3	1.08
% on track for grade level	TDOE	2019	13.7	39.6	0.35
% mastered grade level	TDOE	2019	1.3	8.5	0.15

Grade 7					
% below grade level	TDOE	2019	42.4	14.5	0.34
% approaching grade level	TDOE	2019	40.6	41.3	1.02
% on track for grade level	TDOE	2019	14.6	33.8	0.43
% mastered grade level	TDOE	2019	2.4	10.4	0.23
All Grades					
% below grade level	TDOE	2019	41.0	12.8	0.31
% approaching grade level	TDOE	2019	44.5	40.6	0.91
% on track for grade level	TDOE	2019	13.1	37.9	0.35
% mastered grade level	TDOE	2019	1.4	8.7	0.16
<i>Hamilton Cty School District - Mathematics</i>					
Grade 3					
% below grade level	TDOE	2019	39.0	11.0	0.28
% approaching grade level	TDOE	2019	38.4	25.4	0.66
% on track for grade level	TDOE	2019	15.8	31.0	0.51
% mastered grade level	TDOE	2019	6.8	32.6	0.21
Grade 4					
% below grade level	TDOE	2019	43.8	11.8	0.27
% approaching grade level	TDOE	2019	32.2	24.3	0.75
% on track for grade level	TDOE	2019	21.1	43.1	0.49
% mastered grade level	TDOE	2019	2.9	20.8	0.14
Grade 5					
% below grade level	TDOE	2019	39.1	11.8	0.30
% approaching grade level	TDOE	2019	39.9	23.5	0.59
% on track for grade level	TDOE	2019	17.2	36.3	0.47
% mastered grade level	TDOE	2019	3.8	28.4	0.13
Grade 6					
% below grade level	TDOE	2019	46.3	16.9	0.37
% approaching grade level	TDOE	2019	33.1	25.9	0.78
% on track for grade level	TDOE	2019	19.2	46.1	0.42
% mastered grade level	TDOE	2019	1.4	11.1	0.13

Grade 7					
% below grade level	TDOE	2019	40.5	12.7	0.31
% approaching grade level	TDOE	2019	40.4	37.3	0.92
% on track for grade level	TDOE	2019	16.3	38.8	0.42
% mastered grade level	TDOE	2019	2.8	11.2	0.25
Grade 8					
% below grade level	TDOE	2019	48.5	19.7	0.41
% approaching grade level	TDOE	2019	33.7	35.4	1.05
% on track for grade level	TDOE	2019	16.5	36.8	0.45
% mastered grade level	TDOE	2019	1.3	8.1	0.16
All Grades					
% below grade level	TDOE	2019	42.7	13.7	0.32
% approaching grade level	TDOE	2019	36.4	28.0	0.77
% on track for grade level	TDOE	2019	17.7	38.8	0.46
% mastered grade level	TDOE	2019	3.2	19.5	0.16
Hamilton Cty School District - Social Studies					
Grade 6					
% below grade level	TDOE	2019	35.5	13.5	0.38
% approaching grade level	TDOE	2019	42.2	32.5	0.77
% on track for grade level	TDOE	2019	20.0	40.0	0.50
% mastered grade level	TDOE	2019	2.3	14.0	0.16
Grade 7					
% below grade level	TDOE	2019	57.3	26.6	0.46
% approaching grade level	TDOE	2019	20.0	19.7	0.99
% on track for grade level	TDOE	2019	19.7	39.4	0.50
% mastered grade level	TDOE	2019	3.0	14.3	0.21
Grade 8					
% below grade level	TDOE	2019	45.6	16.4	0.36
% approaching grade level	TDOE	2019	34.6	25.4	0.73
% on track for grade level	TDOE	2019	16.6	41.3	0.40
% mastered grade level	TDOE	2019	3.2	16.9	0.19
All Grades					
% below grade level	TDOE	2019	46.1	18.7	0.41
% approaching grade level	TDOE	2019	32.3	26.0	0.80
% on track for grade level	TDOE	2019	18.8	40.2	0.47
% mastered grade level	TDOE	2019	2.8	15.1	0.19
Post Secondary Attainment (35%)					
<i>Years of school completed - population 25 years and over - Chattanooga, TN-GA Metro Area</i>					
% Less than high school diploma	ACS	2019	15.9	11.8	0.74
% High school graduate (includes equivalency)	ACS	2019	30.0	27.8	0.93
% Some college or associate's degree	ACS	2019	36.9	29.6	1.25
% Bachelor's degree	ACS	2019	11.1	20.1	0.55
% Graduate or professional degree	ACS	2019	6.1	10.7	0.57
Student Risk Factors (10%)					
Hamilton Cty School District - % committed zero tolerance	TDOE	2020	1.5	0.3	0.20
Hamilton Cty School District - % placed in in-school suspension	TDOE	2020	8.2	3.4	0.41
Hamilton Cty School District - % suspended	TDOE	2020	10.9	2.7	0.25
Hamilton Cty School District % placed in alternative placement	TDOE	2020	1.4	0.2	0.14
Hamilton Cty School District students (K-12) - expelled	TDOE	2020	0.7	0.1	0.14
Hamilton Cty School District - dropout rate	TDOE	2020	8.8	6.6	0.75
Hamilton Cty School District - % Chronically Absent					
Grades K through 8	TDOE	2020-2021	28.7	10.4	0.36
Grades 9 through 12	TDOE	2020-2021	39.6	18.7	0.47
All Grades	TDOE	2020-2021	31.8	12.9	0.41

Education Sub-Pillar Definitions

QUALITY: this category measures whether there are disparities in the quality of education received in terms of whether students are learning in ways that will further their future career prospects.

Four-Year Graduation Rate: The Graduation Rate calculation is based on the U.S. Department of Education 4-year adjusted cohort formula based on the student's year entered ninth grade. Number of cohort members who earned a regular high school diploma by the end of the 2011-2012 school year/Number of first-time 9th graders in fall of 2008 (starting cohort) plus students who transfer in, minus students who transfer out, emigrate, or die during school years 2008-09, 2009-10, 2010-11, and 2011-12. The standard number of years for all students is defined as 4 years plus any summer school terms. This includes the summer school term after 12th grade.

Ready to Graduate: Measures the percentage of students who earn a diploma from a Tennessee high school and who meet at least one of the following four *Ready Graduate* criteria (students can only be "counted" once).

1. Score of 21 or higher on ACT (or 1060 or higher on the SAT)
2. Complete 4 EPSOs; or
3. Complete 2 EPSOs *and* earn an industry credential
4. Complete 2 EPSOs *and* earn a score of military readiness on ASVAB AFQT

The intent of this indicator is to recognize and reward schools and districts whose high school graduates demonstrate readiness for meaningful postsecondary education, a training program, and/or workforce entry.

TCAP Participation Rate Indicators (includes all TCAP exams for grades 3 through 12)

TCAP Hold Harmless Participation: Percent of students recorded as at least attending each expected test – shows how successful a school or district was in encouraging families to show up for testing across student groups. The phrase "hold harmless" refers to a school or district being held harmless from the accountability provisions set forth in PC 2 when they meet the TCAP 80% participation requirement

TCAP Valid Score Rate: Measures the percent of students who ultimately received proficiency scores for each exam

Achievement: The ELA, mathematics, and social studies achievement rates represent the total number of those respective tests on which students scored on track or mastered, *divided* by the total number of those respective assessments.

Per pupil student spending: This data used the racial composition at schools and is the sum of the following per pupil spending categories: School Level Federal Per Pupil Expenditures, School Level State and Local Per Pupil Expenditures; School Level School Nutrition Per Pupil Expenditures; Total School Level Per Pupil Expenditures; District Level Federal Per Pupil; Expenditures; District Level State and Local Per Pupil Expenditures; District Level School Nutrition Per Pupil Expenditures; Total District Level Per Pupil Expenditures from the Racial demographic data sourced from school-profile-file-2020-21_upd120821.xlsx sheet; School funding data sourced from 2019-2020 finance data on TDOE's website: <https://www.tn.gov/education/data/data-downloads.html>.

SCORES: this category measures whether there are disparities in how students perform on standardized testing. This provides a proxy for learning and can help identify if there are areas that are not getting resources effectively.

End of Course (EOC) Assessment: Measures how much a student grows academically in a particular content area. Each subject area is divided into multiple subparts and is administered at the end of the course. More information on EOC assessments can be found [here](#).

Multi-State Alternate Assessment (MSAA): TCAP Alternate Assessment for students with significant cognitive disabilities. More information on the MSAA can be found [here](#).

TNReady Assessment: TNReady is part of the Tennessee Comprehensive Assessment Program (TCAP) and is designed to assess true student understanding, not just basic memorization and test-taking skills. It is a way to assess what students know and what can be done to help them succeed in the future. All students in Tennessee in grades 3 through 8 take TNReady tests covering ELA, mathematics, science, and social studies. More information on TNReady can be found [here](#).

**Due to privacy laws, data for some grades and/or subjects for the three assessments above was not available*

POST-SECONDARY ACHIEVEMENT: this category measures the ability of students to further their careers and earning potential through post-secondary education

Less Than High School Diploma: Includes students with less than a ninth-grade education, and students with a ninth to twelfth grade education, but with no diploma.

High School Graduate: Includes students with a regular high school diploma or a GED or alternative credential

Some College or Associate's Degree: Includes students with some college education, or students with a two-year associate's degree

Bachelor's Degree: Students with a four-year degree

Graduate or Professional Degree: Includes students with a master's degree, PhD, MBA, JD, MD, or other graduate or professional degree

STUDENT RISK FACTORS: this category measures whether there are disparities in the factors that impede educational achievement.

Percent Committed Zero Tolerance: The percent of students that are considered in violation of a zero-tolerance offense.

Suspension: A student who is not allowed to attend school for a period of time not greater than ten days and remains on the school rolls.

Alternative School: A short-term intervention program designed to develop academic and behavioral skills for students who have been suspended or expelled from the regular school program.

Expulsion: A student expelled from school is one who is not allowed to attend school for a period of time greater than ten days, and they are removed from school rolls during the period of expulsion.

Dropout Rate: The percentage of those students entering the 9th grade that has dropped out by the end of 12th grade.

Chronically Absent: Tennessee public school students are considered chronically absent if they are absent for 10 percent or more instructional days for any reason, including excused absences and out-of-school suspensions.

Health Sub-Pillar Definitions

Maternal and Infant Health Issues: this category measures disparities in infants as well as expectant mothers.

Percentage of births without adequate prenatal care: Delayed or no prenatal care is defined as the percentage of mothers who began prenatal care after the first trimester or received no prenatal care at all. It is very important that a woman get early and regular prenatal care. Prenatal care provides opportunities for health care providers to educate mothers on important health behaviors such as diet and nutrition, exercise, immunizations, weight gain, and abstention from tobacco, drugs, and alcohol. Prenatal care can also help parents learn about nutrition, the benefits of breastfeeding, as well as illness and injury prevention.

Percentage of premature births: Preterm delivery is defined as any delivery occurring before 37 weeks gestation. Live births exclude births with implausibility (less than 17 weeks or more than 47 weeks) and unknown gestational ages.

Percentage of low birthweight births: Low birthweight is defined as less than 2500 grams. Live births include all pluralities (e.g. Singletons, twins, or triplets) and exclude births with implausible birth weights according to NCHS guidance (less than 227 grams or greater than 8,165 grams) and unknown birthweights.

Teen pregnancies per 1,000 females

Infant mortality per 1,000 live births: Infant mortality is defined as the death of an infant less than one year old. The Tennessee Department of Health calculates this metric as the number of deaths per 1,000 live births within one year.

Smoking while Pregnant: Smoking during pregnancy is one of the most common preventable causes of pregnancy complications, illness, and death among infants. Smoking during pregnancy is associated with higher risks of preterm birth, low birth weight, cleft palate or cleft lip, and sudden infant death syndrome (SIDS). Maternal smoking during pregnancy is recorded on the birth certificate.

Accidental and non-accidental death: this measures disparities in death rates due to violence, vehicle accidents and suicide.

Life Expectancy (age)

Death Rates

Total mortality per 1,000 population, age-adjusted

Years of potential life lost per 100,000 population, age-adjusted

Motor vehicle-related mortality per 100,000 population, age-adjusted

Accidents per 10,000 population, age-adjusted

Suicide (male) mortality per 100,000 population, age-adjusted

Suicide (female) mortality per 100,000 population, age-adjusted

Homicide per 100,000 population, age-adjusted

Fatality-Assault per 100,000 population, age-adjusted

Chronic disease and cancer: this category measures disparities in chronic diseases and cancer incidence and death.

Alzheimer's, per 10,000 population, age-adjusted

Chronic lower respiratory disease mortality per 100,000 population, age-adjusted

Heart Disease and Stroke Indicators

Diseases of the heart mortality per 100,000 population, age-adjusted

Cerebrovascular disease (stroke) mortality per 100,000 population, age-adjusted

Hypertension and Hyertensive Renal Disease per 100,000 population

Diabetes mortality per 100,000 population, age-adjusted

Chronic Lower Respiratory Disease (age-adjusted mortality rate (per 100,000 population)

Kidney Disease per 100,000 population, age-adjusted

Hypertensive Renal Disease per 100,000 population, age-adjusted

Cancer, age-adjusted mortality rate (per 100,000 population)

Malignant Neoplasm

Lung cancer incidence, male, per 100,000 population, age-adjusted

Lung cancer incidence, female per 100,000 population, age-adjusted

Prostate Cancer, death rate

Colon cancer incidence, male, per 100,000 population, age-adjusted

Colon cancer incidence, female per 100,000 population, age-adjusted

Female breast cancer mortality per 100,000 female population, age-adjusted

Pancreatic cancer incidence per 100,000 male population, age-adjusted

Pancreatic cancer incidence per 100,000 female population, age-adjusted

Prostate cancer, per 100,000 male population, age-adjusted

Contagious disease: this category measures disparities in communicable diseases including COVID.

HIV/AIDS incidence

Gonorrhea Incidence

Chlamydia Incidence

Syphilis incidence

Influenza and pneumonia per 100,000 population, age-adjusted

COVID deaths

Health Insurance: this category measures disparities in health insurance coverage

People without Health Insurance

Economics Sub-Pillar Glossary

Income: this category measures disparities in income.

- Median Household Income, \$

- Median household income in dollars for Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code S1903

- Median Male Earnings, \$, Weekly

- Median male earnings per week in dollars for male Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code B20017A-B

- Median Female Earnings, \$, Weekly

- Median female earnings per week in dollars for male Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code B20017A-B

- Median Family Income, \$

- Median family income in dollars for Hamilton County families by race

Data Source: Census American Community Survey (ACS), Code B20017A-B

Poverty: this category measures disparities in those living below the poverty lines.

- Population Living Below Poverty Line, %

- Percentage of Hamilton County residents whose income is less than their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code S1702

- Population Living Below 50% of Poverty Line, %

- Percentage of Hamilton County residents whose income is less than half their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code S1703

- Population Living Below 125% of poverty line, %

- Percentage of Hamilton County residents whose income is less than 1.25 times their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code S1703

- Population Living Below poverty line (Under 18), %

- Percentage of Hamilton County residents under the age of 18 whose income is less than their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code B17001A-B

- Population Living Below poverty line (18-64), %

- Percentage of Hamilton County residents between the ages of 18 and 64 whose income is less than their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code B17001A-B

- Population Living Below poverty line (65 and older), %
- Percentage of Hamilton County residents over the age of 65 whose income is less than their poverty threshold by race

Data Source: Census American Community Survey (ACS), Code B17001A-B

- Percent with Food Stamp Benefits, %
- Percentage of Hamilton County householders who received food stamps/SNAP in the last 12 months by race

Data Source: Census American Community Survey (ACS), Code B22005A-B

- Percent with Cash Public Assistance Income, %
- Percentage of Hamilton County households who received public assistance income in the past 12 months by race

Data Source: Census American Community Survey (ACS), Code B19057

Employment: this category measures disparities in employment statistics.

- Unemployment Rate, %
- Unemployment rate (number of unemployed people / total labor force) for Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code S2301

- Labor Force Participation Rate, %
- Labor Force Participation rate (labor force / working age population) for Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code S2301

- Employment to Population Ratio, %
- Employment to population ratio (employment / working age population) for Hamilton County residents by race

Data Source: Census American Community Survey (ACS), Code S2301

- Not in Labor Force, %
- Percentage of Hamilton County residents who are not in the labor force by race

Data Source: Census American Community Survey (ACS), Code C23002A-B

Housing and Wealth: this category measures disparities in home ownership (as a store of wealth) and business ownership (as a store of wealth).

- Median Home Value, \$
- Median home value in dollars of Hamilton County homes by race

Data Source: Census American Community Survey (ACS), Code B25077

- Means of Transportation to Work: Public Transportation (excluding cab), %
- Percentage of Hamilton County that take public transportation residents by race

Data Source: Census American Community Survey (ACS), Code S0802

- Business Owners, %
- Percentage of Hamilton County residents by race that owns a business with employees

Data Source: Census American Business Survey (ABS), Code AB1700CSA01

- 1.01 or More Occupants Per Room (Owner-Occupied Units), %
- Percentage of Hamilton County homes by race that have more than 1.01 occupants per room in owner-occupied homes

Data Source: Census American Community Survey (ACS), Code B24014

- Average Number of Persons in the Household, # of People
- Average number of Hamilton County residents in a household by race

Data Source: Census Microdata

- Owner-Occupied Units, %
- Percentage of Hamilton County residents that live in housing that they own by race

Data Source: Census American Community Survey (ACS), Code B25003A-B

- Renter-Occupied Units, %
- Percentage of Hamilton County residents that live in housing that they rent by race

Data Source: Census American Community Survey (ACS), Code B25003A-B

- 1.01 or More Occupants Per Room (Renter-Occupied Units), %
- Percentage of Hamilton County homes by race that have more than 1.01 occupants per room in renter-occupied homes

Data Source: Census American Community Survey (ACS), Code B24014

State of Black Chattanooga Committee Presenters:

Brendan O'Neil, Executive Director - Economics & Country Risk, Jim Diffley, Executive Director - Economics & Karen Campbell, PhD, Consulting Associate Director, **IHS Markit**

Shannon Moody, Executive Director of Data and Information Systems, **Hamilton County School District**

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Urban League of
Greater Chattanooga, Inc.

*Empowering Communities.
Changing Lives.*



SERVING SINCE 1982

The mission of the Urban League of Greater Chattanooga is to enable African Americans, other ethnic minorities and disadvantaged persons to secure economic self-reliance, parity, power, and civil rights.

OUR EMPOWERMENT CENTERS



**CENTER FOR EDUCATION,
WORKFORCE & FAMILY
EMPOWERMENT**

Strives to provide an integrated services approach to address family prosperity through programs and activities which foster educational attainment, personal well-being and increased economic power.



**CENTER FOR EQUITY &
INCLUSIVE LEADERSHIP**

Seeks to engage and empower diverse community members to promote an understanding of racial, social and economic equity and foster inclusive leadership opportunities.



**CENTER FOR ECONOMIC &
BLACK BUSINESS SUCCESS**

Provides a culturally responsive ecosystem of supports for African American and other minority-owned businesses to accelerate growth, expand networks, access and knowledge for business success.



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