



STATE BLACK CHATTANOOGA

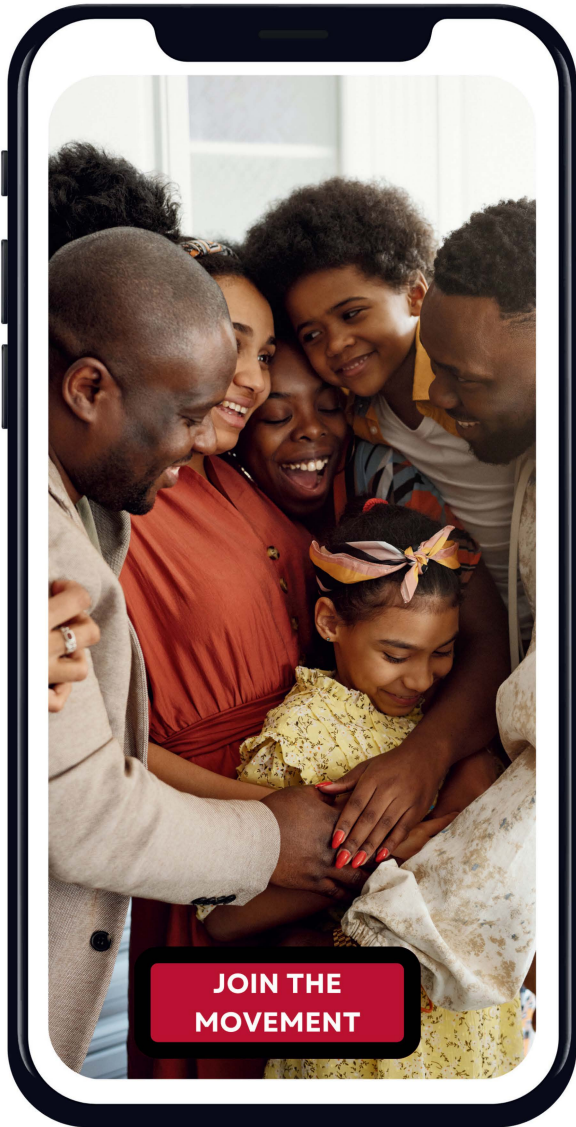
A REPORT ON THE CONDITIONS OF BLACKS IN
CHATTANOOGA & HAMILTON COUNTY

2024 SECOND EDITION

A Signature Publication of the **Urban League of Greater Chattanooga, Inc.**



Urban League of
Greater Chattanooga, Inc.



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Since 1982, the Urban League of Greater Chattanooga has worked to **enable African Americans, other ethnic minorities, and disadvantaged persons to secure economic self-reliance, parity, power, and civil rights.**

We achieve our mission by collaborating with a variety of community stakeholders to deliver programming and initiatives, through three empowerment centers, now serving 11,000 individuals annually.



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ABOUT

The National Urban League has produced The State of Black America® since 1976. 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. 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 State of Black America Black/White Equality Index Report produced by the National Urban League in 2024 reflected that **Black Americans experience only 75.7 parity with white Americans, an improvement of 1.8 percentage points from their 2022 index.**

The State of Black Chattanooga includes a similar Black/White Equality Index utilizing the IHS methodology in Education, Health and the Economics categories. You can read more about findings for Hamilton County/ Chattanooga in this report.

The index provides insights into focus areas to implement policies that fight inequality. This is second 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.

TABLE OF CONTENTS

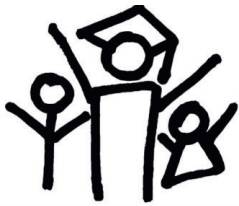
01	ABOUT THE STATE OF BLACK CHATTANOOGA
02	SPONSORS
03	ADVOCACY COMMITTEE & REPORT PARTNERS
04	CIVIL RIGHTS
05	MESSAGE FROM THE ULGC PRESIDENT & CEO
06	EXECUTIVE SUMMARY
10	BLACK/WHITE EQUALITY INDEX
14	STATE OF ECONOMICS
46	STATE OF EDUCATION
67	STATE OF HEALTH
76	STATE OF CIVIC ENGAGEMENT
85	STATE OF SOCIAL JUSTICE
96	APPENDIX

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Advocacy Committee & Report Partners

In 2022, the Urban League of Greater Chattanooga (ULGC) enlisted an inaugural 21-member SOBC exploratory committee and co-chairs to support the initial development of the report model, identify critical areas of focus, and decide on Quality of Life weighing indicators for future reports. Since then, ULGC has shared the 2022 report publicly through 11 formal presentations and various other modes of communication. With this data, we have continued to build strategies for a holistic approach to improving family prosperity and upward economic mobility in the Chattanooga region.

For the 2024 report, we have engaged honorary co-chairs and committee members who will continue to elevate the data, research, and ideals from the State of Black Chattanooga report to further conversations and actions for a more inclusive and equitable Chattanooga-Hamilton County. We appreciate the commitment of these community leaders and advocates for their unwavering support to the movement of racial, social and economic justice.

2024 - 2025 SOBC Co-Chairs



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Former HC County
Commissioner &
Community Advocate



Pastor Terry Ladd, III
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SOBC Advocacy Committee

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Marcus Cade-Johnson	Jennifer Fuller
Micah Chapman	Montrell Besley
James Moreland	Anthony Sammons
Pastor Jeffery Wilson	Alison Lebovitz
Lynesha Lake	Marcus Jones

The Urban League team collaborated with various partners over a seven-month process to ensure the adequate collection and analysis of quality data. We appreciate these partners efforts in helping us bring this project into fruition.

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KEY MOMENTS IN THE FIGHT FOR EQUAL RIGHTS



Civil Rights Act of 1866

“An Act to protect all Persons in the United States in their Civil Rights” Civil Rights Act of 1866 At the close of the Civil War in 1865, the United States ratified the 13th Amendment, which outlawed slavery in all 50 states. In 1866, Congress introduced the nation’s first civil rights law, the Civil Rights Act of 1866, which gave every person born in the United States the privilege of American citizenship and stated that all citizens are entitled equal protection under the law. Despite being vetoed by President Andrew Johnson, Congress decided to override it and make it the law of the land. The law also became the blueprint for the 14th Amendment.

1896 Plessy vs. Ferguson

The 1896 Supreme Court decision in Plessy v. Ferguson reinforced Jim Crow laws by establishing the "separate but equal" doctrine, legitimizing racial segregation. The case began when Homer Plessy, a Black man, was arrested for sitting in a "whites-only" train car in Louisiana. The Court's ruling upheld segregation in public facilities, including trains, entrenching systemic racism and discrimination. These inequalities persisted until the civil rights movement successfully challenged and dismantled these laws in the mid-20th century.

1948 Truman Executive Orders

President Truman and Executive Orders 9980 and 99816 Under President Truman, we saw a shift in the government’s efforts to protect civil rights. Following World War II, Black servicemembers returned to discrimination and racial violence. To show appreciation for their contributions to defending America, President Truman issued Executive Orders 9980 and 9981, ordering the desegregation of the federal workforce and the military

1954 Brown vs. Board of Education

The 1954 Supreme Court case Brown v. Board of Education was a turning point in American civil rights, ruling that racial segregation in public schools was unconstitutional. This unanimous decision, led by Chief Justice Earl Warren, overturned the "separate but equal" doctrine and declared that segregated schools were inherently unequal. This landmark ruling paved the way for desegregation and further civil rights advancements in the United States.

1960 Civil Rights Acts

The Civil Rights Act of 1960 was a significant U.S. legislation aimed at addressing racial discrimination and protecting voting rights for African Americans. It strengthened the provisions of the Civil Rights Act of 1957 by introducing penalties for anyone obstructing an individual's attempt to register to vote or actually voting. Additionally, it established federal inspection of local voter registration polls and provided for the preservation of voting records. This act marked a critical step in the ongoing struggle for civil rights, laying the groundwork for more comprehensive legislation in the years to come.

1964 Civil Rights Acts

The Civil Rights Act of 1964 was a landmark legislation in the United States that outlawed discrimination based on race, color, religion, sex, or national origin. It ended segregation in public places and banned employment discrimination, significantly advancing civil rights and equal opportunities. This comprehensive act was a major achievement of the civil rights movement, providing federal enforcement powers to ensure compliance and paving the way for greater social and legal equality across the nation.

IN PURSUIT OF JUSTICE

A Message from ULGC President & CEO

Since moving to Chattanooga in 2017, I've been passionate about contributing to this community through volunteerism and, more recently, honored to lead the Urban League movement over the past three and a half years alongside many dedicated team members and community partners. While Chattanooga's beauty and strong sense of giving are evident, the segregation in our neighborhoods and schools was immediately noticeable to me. In 2019, at a Chamber visioning session, Tom Delisi from Avalanche Consulting shared a stark reality: "Your chances of success in Chattanooga and Hamilton County are significantly different based on the color of your skin."

Additionally, in 2020, while serving as senior advisor to Mayor Andy Berke, I contributed to "The Chattanooga Dream" report. This report emphasized that neighborhood segregation, generational poverty, and limited access to opportunities are significant barriers for Black residents seeking upward mobility.

Despite many efforts from the government, nonprofits, and other organizations, the decline in Chattanooga's Black population from 2017 to 2022 is not surprising. With all the discussions and investments in equity, why are many Black Chattanoogaans still struggling? We have to ask ourselves: What does our political climate say about the willingness to work toward closing these equity gaps that we read about in the 2nd Edition of the State of Black Chattanooga report?

This year marks 60 years since the Civil Rights Act of 1964, a landmark in our nation's journey toward equality and justice. Yet, persistent disparities in Chattanooga show that the fight for racial justice is far from over.

Local leaders and corporations must address the systemic barriers to Black prosperity to achieve the inclusive vision many in our community strive for. Our latest State of Black Chattanooga (SOBC) report shows a 2.3% decrease in the Black population, compared to a 0.3% decrease in the White population between 2017 and 2022.

This isn't just numbers; it's a wake-up call. As Afi-Odelia Scruggs says in "Claiming Kin: Confronting the History of an African American Family," "Migration is not simply a demographic phenomenon. It's cultural, it's political, it's economic." Black communities have been dealing with layers of social, racial, and economic injustice for too long. These issues point to structural and systemic issues that continue to drive economic progress for some and limit it for others.

My hope is that more Chattanoogaans will come together to change not only the narrative on the State of Blacks from a surface level, but also the quality of life experienced by Black and brown residents. Measuring economic and social indicators is essential to see if real change is happening.

The Urban League is committed to advancing high-impact, systemic solutions to ensure the prosperity of our city. Without genuine efforts to address these issues, we risk a significant Black exodus that could harm our city's social and economic vitality. Join us as the Urban League of Greater Chattanooga works towards a brighter future for all Chattanoogaans.

Yours in the movement,

Candy C. Johnson

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Executive Summary

The value of consistently measuring indicators is that they assess whether change is occurring over time. With the second edition of The State of Black Chattanooga, there is now an opportunity to measure that change over a period of years. In the key aspect of economics, health, and education, are Black Chattanoogaans better or worse off now than they were at the time of the inaugural State of Black Chattanooga in 2022?

On balance, change has been small and improvement has been tepid at best in many areas. The disparities between the Black and white populations in Chattanooga and the broader region remain large. So large are the gaps that even where progress has occurred, the rate of improvement would require years and decades to achieve anything near parity. The overall conclusion from examining the findings in these two reports is that greater attention and rapid improvement in many areas is imperative.

There are several central issues in the 2024 State of Black Chattanooga. Recognizing the importance of these matters allows for a full appreciation of the many challenges that lie ahead to overcome the disparity in our community.

Key findings for the 2024 report include:

- The overall score of the index has barely changed from the previous report. **The economic state of Black Chattanooga residents is worse than two years ago, the state of education has seen no overall progress, and the state of health saw only slight improvement.**
- The Black population in the Chattanooga area is declining. From 2017 to 2022, **the Black population decreased by 2.3%, over seven times greater than the very slight decrease of white population (0.3%).**
- Poverty for Black Chattanoogaans remains alarmingly high despite a strong regional economy. The poverty rate for Black residents is more than double that of white residents.
- Stark disparities remain between Black and white workers in Chattanooga relative to employment in certain occupations. **Black Chattanoogaans are increasingly and disproportionately represented in lower-wage industries.**
- The representation of Black students in college degree programs with the greatest economic opportunity post-graduation continues to lag behind that of white students. **The failure of Black talent to enter lucrative career fields remains a significant barrier to overcoming economic disparities in Chattanooga.**
- In all measures related to health, Black Chattanooga residents fare much worse than the white population. Every aspect of health from chronic disease to accidental death to maternal health shows deep disparity with an overall finding that the health conditions of Black residents are only 66% as favorable as for white residents.



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Executive Summary

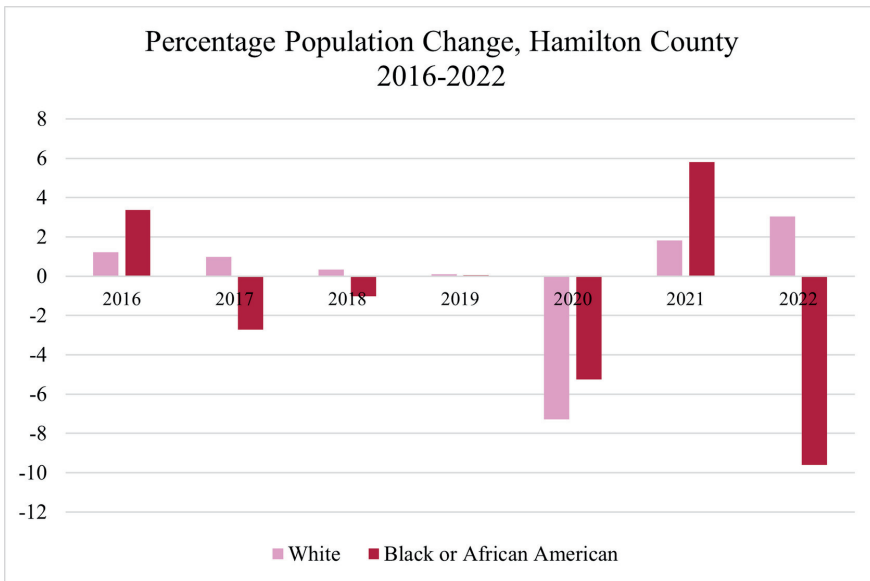
- The education index shows that Black students experience only 60% parity with white students across the areas of student risk factors, achievement, school quality, and educational attainment.
- The race achievement gap persists over and above economic status - **Black students score lower in proficiency than both economically disadvantaged and non-economically disadvantaged white students in Hamilton County on benchmark testing.**
- Though there are slight improvements in Math and ELA scores for both Black and white students, **more than double the percentage of black students are scoring in the “below” range in Math and more than triple are scoring “below” in ELA on TCAPs.**
- Black students remain nearly **twice as likely** to be chronically absent across all grades in the district.
- **Only a quarter** of black students were considered Ready Graduates for the 2022-23 school year compared to **over half** of white students.
- Examining voter turnout by voting precinct, there are few areas where the population is both predominantly Black and civically engaged. **North Brainerd is an exception to this pattern, necessitating future learning from this civically active community.**
- There is an important, unrealized opportunity to mobilize Black youth around civic engagement in Hamilton County. **Black youth represent nearly 60% of all youth (ages 18-24) in Hamilton County who are unregistered to vote.**
- As is reflected in the broader U.S. trend, Black Tennesseans are disproportionately incarcerated. Before the closure of the Hamilton County Jail, Black residents made up 44% of the jail population, while accounting for only 19% of the county population. While Black residents in Hamilton County were incarcerated at more than 20% over their population share, white residents were incarcerated at almost 20% less than their own. ¹
- In Chattanooga, the rate of **arrests per capita is almost three times greater for Black citizens than for White citizens.** Additionally, the Black citations per capita rate is almost double that of whites in the metro area. Furthermore, Black residents experience greater rates of use of force per arrest and per capita.
- Chattanooga remains out of compliance with current bail laws, which now require that any person assigned a bail bond is constitutionally entitled to a trial and representation.
- **1 in 5 Black Tennesseans are barred from voting based on prior felony convictions.** 1 in 12 Latinx Tennesseans are estimated to have lost their voting rights from felony convictions.²



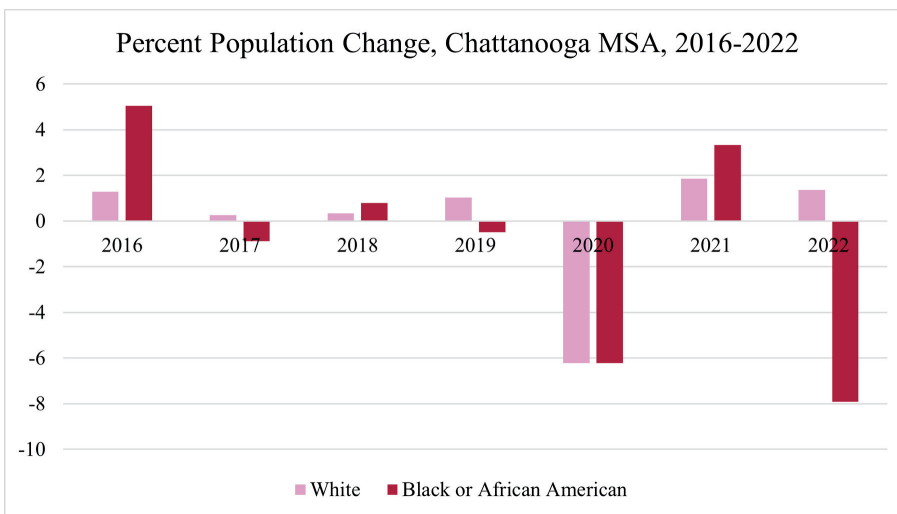
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DECLINING BLACK POPULATION



In both Hamilton County and the Chattanooga Metro Area, Black population is the lowest of any year since 2015. While there is some variation in the patterns of decline, **overall Black population declined significantly in both geographies in two of the past three years of data.** When using the measure of ‘one race’ from the US Census, African American population in Hamilton County declined by nearly 10% from 2021 to 2022.



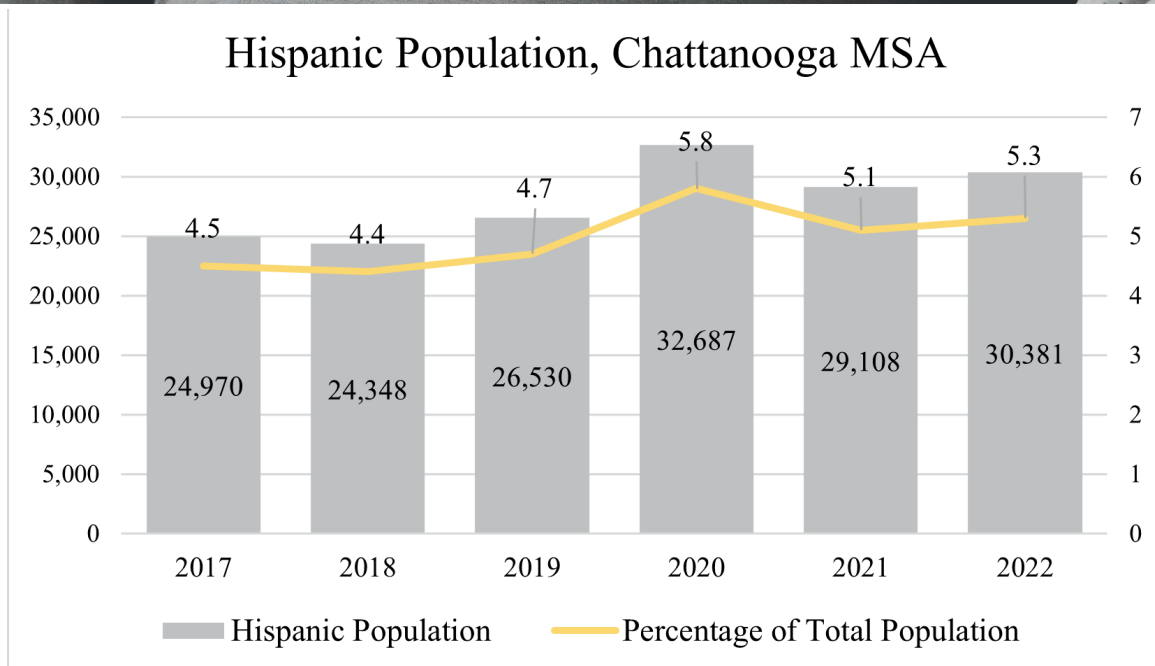
A similar large decrease of nearly 8% occurred in the Metro Area during that year. The large declines in Black population in recent years, not only in Hamilton County where cost of living tends to be higher, but across the Chattanooga region suggests that a variety of economic and other issues may be associated with the substantial out migration of Black residents.

In 2022, the white population has rebounded, approaching pre-pandemic levels. Meanwhile, the Black population experienced its largest single-year decrease of -7.91%. White population levels remain, on average, six times greater than Black population levels.

By way of contrast, the white population in Hamilton County and in the Chattanooga Metro Area increased in each of the past two years of data. The overall pattern in 2022 was very striking with white population in both geographies increasing by approximately the same number that Black population was decreasing. Over several years, the white population has remained stable in the Chattanooga area while the Black population experiences long-term decline. Due to these fluctuations, it is unlikely to identify any one factor that is contributing to these differences that persisted before, during, and following the COVID years and accompanying widespread economic impacts.

HISPANIC POPULATION REMAINS STEADY

The Hispanic population has maintained a fairly steady pattern of growth in the Chattanooga Metro Area over recent years. Hispanic population as a percentage of total population also continues to increase.

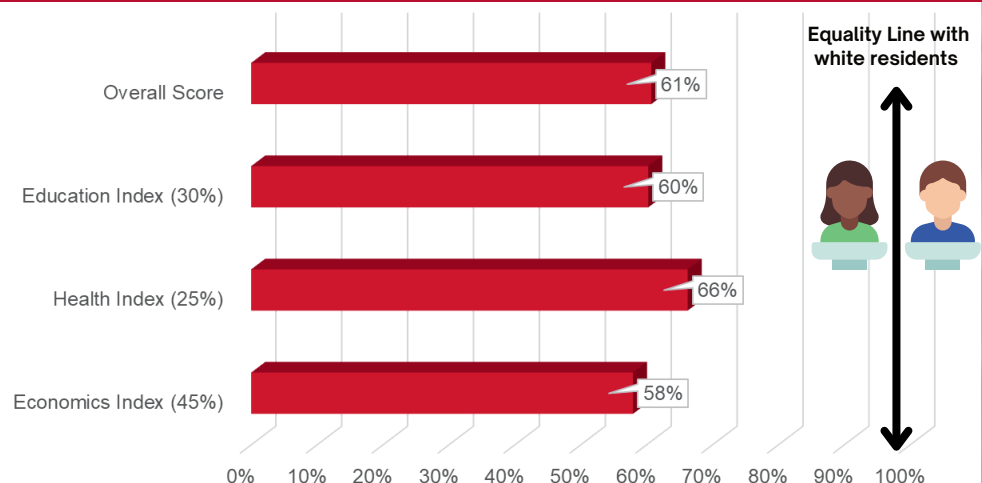


BLACK/WHITE EQUALITY INDEX

61%

This index represents parity between Black & white residents in Hamilton County. With little improvement in equality there is considerable room to help improve outcomes for its Black residents.

Performance on three sub-indices that make up the overall score



Data compiled Mar. 25, 2024.
Source: S&P Global Market Intelligence
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The overall score indicates that Black residents are significantly below parity with white residents (61% vs 100%) when it comes to positive outcomes in the areas of education, health and economics. This is a 1% increase compared to the State of Black Chattanooga 2022 Equality Index.

EQUALITY INDEX CALCULATIONS

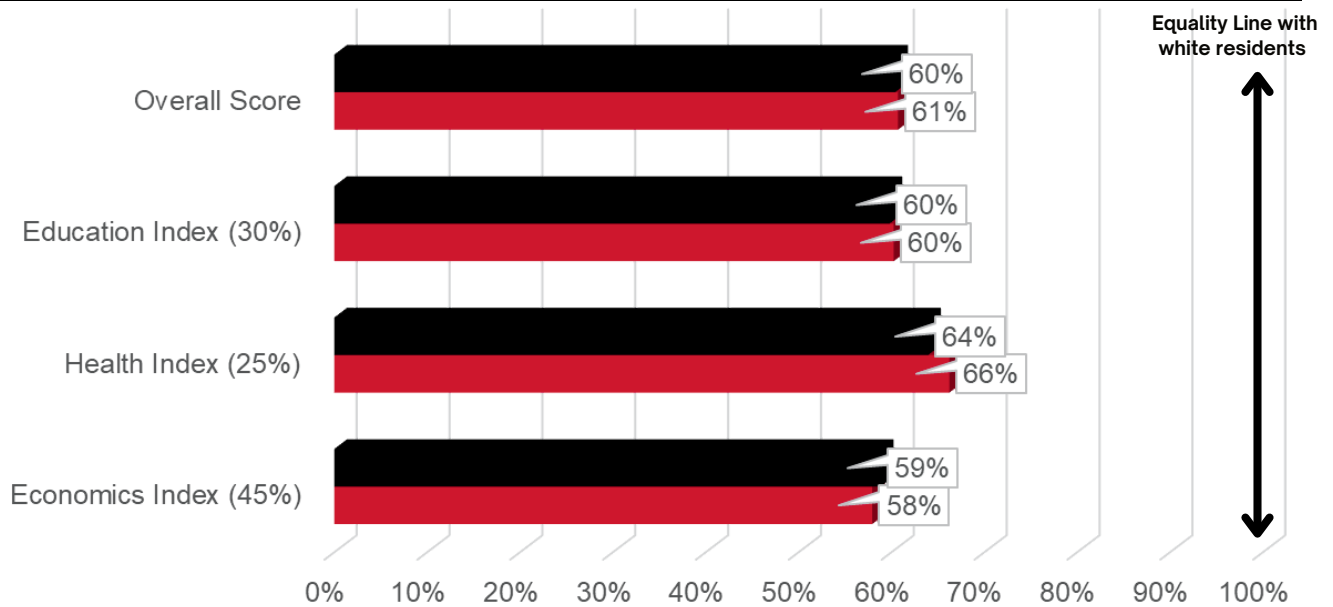
How is the Equality Index Calculated?

The Urban League of Greater Chattanooga's Black-White Equality Index is an assessment of the well-being outcomes experienced by Black and white Chattanooga residents and whether those outcomes are distributed equally across races. The Index's overall score is a composite of local Economics, Education, and Health data gathered by S&P Global Market Intelligence. Within each category, we use representative statistics to calculate a sub-index that captures how well Blacks are doing relative to whites. Each category is then weighted according to the breadth of relevant data available for the sub-index. The weighted average of each category is then calculated to create the overall Equality Index score. A score of 100% indicates perfect parity between Blacks and whites.

The white population is utilized as the benchmark for the index in light of the historical advantage given to whites in America that persists through systemic racism today. **In our 2024 Equality Index, Black residents in Hamilton County experience only 61% parity with white residents, or 61% of the well-being outcomes that whites do.** As in the previous report, the *2024 State of Black Chattanooga* reveals severe gaps in parity between Blacks and whites in our county and region.

“Racial equity is the condition that would be achieved if one’s racial identity no longer predicted, in a statistical sense, how one fares.” - Race Forward

Comparing 2024 Parity Score with the 2022 Equality Index



Data compiled Mar. 25, 2024.

Source: S&P Global Market Intelligence

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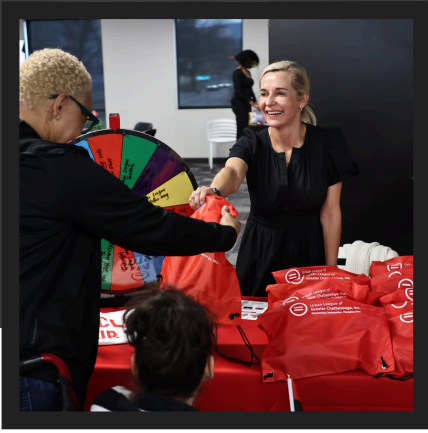
■ 2022 ■ 2024

Up 1% from 2022

The overall score is driven by slight improvements in the Health and Education sub-pillars respectively.

- Three out of five sub-pillars increase in the Health pillar.
- Three out of four sub-pillars increased in the Education pillar.
- The overall score was held back by a fall in parity in the Economics pillar.
- The decrease in parity is driven by *Employment Issues*, *Poverty*, and *Income* sub-pillars.

The scores represent how outcomes in these categories compare between black residents and white residents. A comparison of the years 2022 & 2024 is represented in this graph.



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Changing Lives.*

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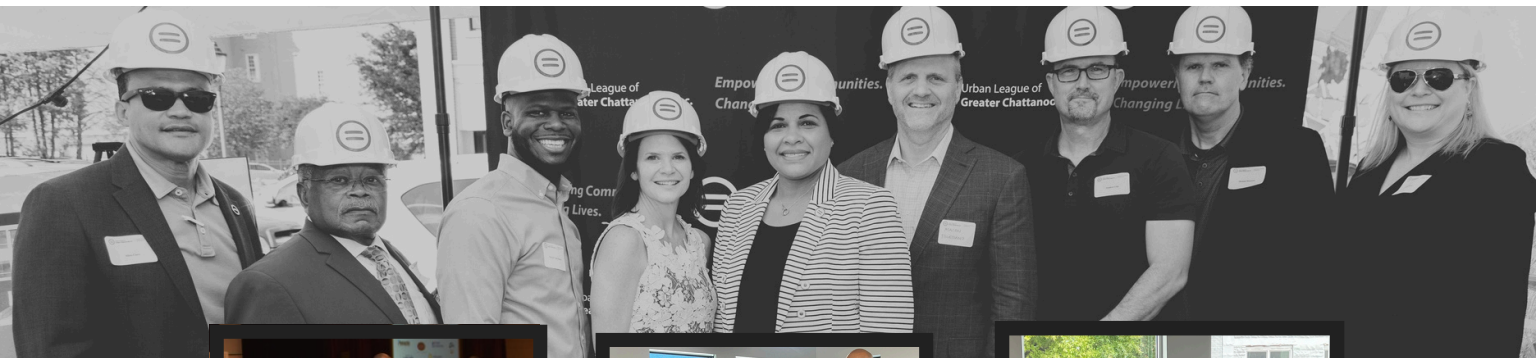
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STATE F BLACK ECONOMICS

OUTLOOK

The economic status of Black Chattanoogaans continues to lag that of the white population in significant ways. Compared to the data reported in 2022, only modest progress has occurred in some areas, while other patterns and trends reveal uneven change or even setbacks. **In all economic sub-categories, the state of Black Chattanooga remains far distant from parity with the state of the white population. Income levels are at less than two thirds of white households and workers.**

Households and communities can only build wealth where incomes are sufficient to allow for savings, for homeownership, and for expenditures on education and other career-enhancing investment.

Conversely, the shortfalls in income levels for Black residents are the very reasons that the poverty category performance remains so meager in contrast with the white population of Chattanooga. Lastly, income is highly correlated with issues of employment, not least of which are the differences which exist between types of occupations held by Black and white workers in the region.

**APPROXIMATELY 1 IN 4 BLACK
CHATTANOOGANS LIVES IN
POVERTY, DOUBLE THE RATE OF
WHITE RESIDENTS.**

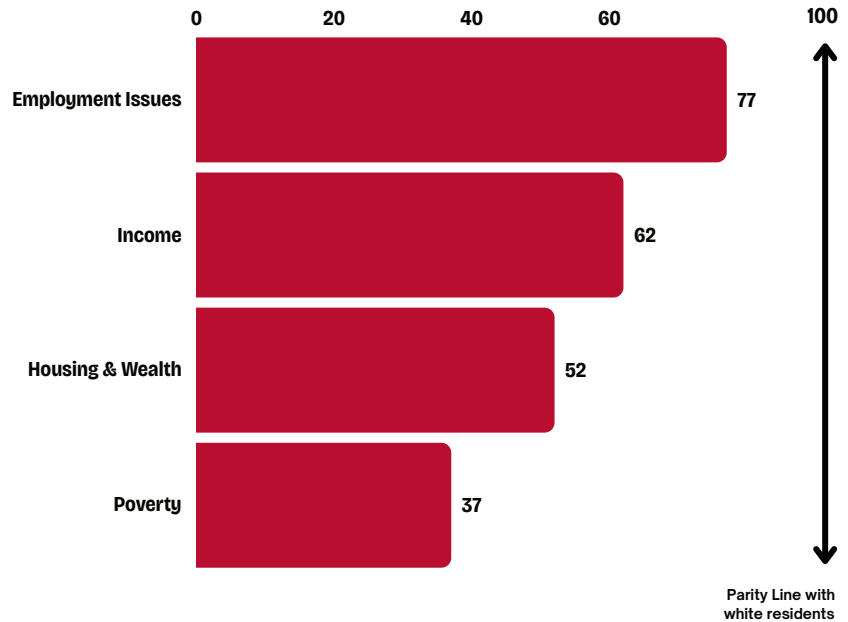


STATE OF BLACK ECONOMICS

Rates of closing the economic disparity gaps between the Black and white population of Chattanooga in recent years are extremely slow and meager.

At the present rate, *decades would be required to achieve parity in household income, worker earnings, homeownership, business ownership, and representation across occupations and industry sectors.*

This reinforces the importance of parity in income as a necessary starting point for creating a trajectory where disparities can diminish.



This category accounts for 45% of the overall equality index, which itself is the dominant component in parity score.



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

Median Income

The middle value of all incomes when arranged from lowest to highest. It reflects the typical income of a 'middle' worker and less affected by extremely high or low incomes when compared to average income figures.



The percent of white families in Hamilton County earning over \$100,000 a year is more than double (41.9%) that of Black families (18.0%).



The unemployment rate for the Black workforce in Hamilton County is over 2.75 times higher than for white workers.



The median Black home value in Hamilton County is about half (51%) of the median white home value.



The percentage of white-owned business with employees in Hamilton County is over 6 times that of Black owned business with employees.



DISPARITIES IN ECONOMICS

BLACK FAMILY INCOME AT \$54,583 IS FULLY 31 PERCENT BELOW THE LIVING WAGE INCOME FOR FAMILIES

In short, the economic gap between the Black and white population in Chattanooga remains large and challenging. While progress has occurred in some areas since 2022, other areas remain concerning. The lingering divide between Black and white poverty, employment, business ownership and other aspects of economic life indicate many policy and program needs to address these inequities.

Measuring economic parity between Black and white residents of Chattanooga, Hamilton County, and the Chattanooga Metropolitan Area remain central to understanding what levels of overall change in conditions and quality of life prevail within the population. Examining patterns of the economic life of all residents is critical to creating a more inclusive Chattanooga where Black residents gain access to 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 62 percent that of white residents, down from 66 percent in the prior report. Median income of Black families is at only 55 percent that of white families, a distressingly stark disparity.** Employment index scores for Blacks in the city stand at 78 percent those of whites, changed only slightly from the previous 77 percent. Blacks in Hamilton County were 2.75 times more likely to be unemployed than whites, despite high levels of job creation in the area.

Not only in income measures are there lingering disparities related to economic vitality. Wealth creation is hastened by business ownership, home ownership, and other means of building financial equity. In this area, too, data show large disparities with the percentage of white-owned businesses with employees some six times greater than for Black Chattanoogaans.

Disparities in the economic lives of Black Chattanoogaans persist in much the same way that was revealed in the first State of Black Chattanooga report.

UNDERSTANDING THE ISSUES

The economics sub-index comprises nearly half of the weight of the overall index score. This is a reflection of the great impact that economic issues – including disparities and inequities – have on all aspects of Black Chattanoogaans’ lives.

In short, it is difficult or impossible for successes to occur in education, health, and civic life where a portion of the population experiences barriers to equitable measures of income and wealth, access to all types and levels of employment, and meaningful opportunity to own homes and businesses.

There are key underlying issues that create and perpetuate high levels of disparity in Chattanooga. Recognizing these issues, examining their causes and characteristics, and exploring ways to address those issues is central to understanding the broad context of the economic state of Black Chattanoogaans.

DEMOGRAPHY AND DEVELOPMENT

The underlying demographic and residential patterns of Chattanooga’s population by race reveals many examples of the unsettled nature of development in the city. Numerous sections of Chattanooga are seeing substantial decrease in Black population. This exodus of residents can be closely correlated with economic issues. The gaps in income and wealth between Black and white Chattanoogaans provide a ready space for redevelopment of land that benefits developers and the more affluent households that those developments cater too. Other redevelopment that displaces existing Black residents is aimed at commercial projects which again do not have a priority of sustaining and improving communities where many Black households reside. As a result, far more sections of Chattanooga are losing than are gaining Black population.

REGION VS. CITY: DISTINCTIONS IN THE GEOGRAPHY

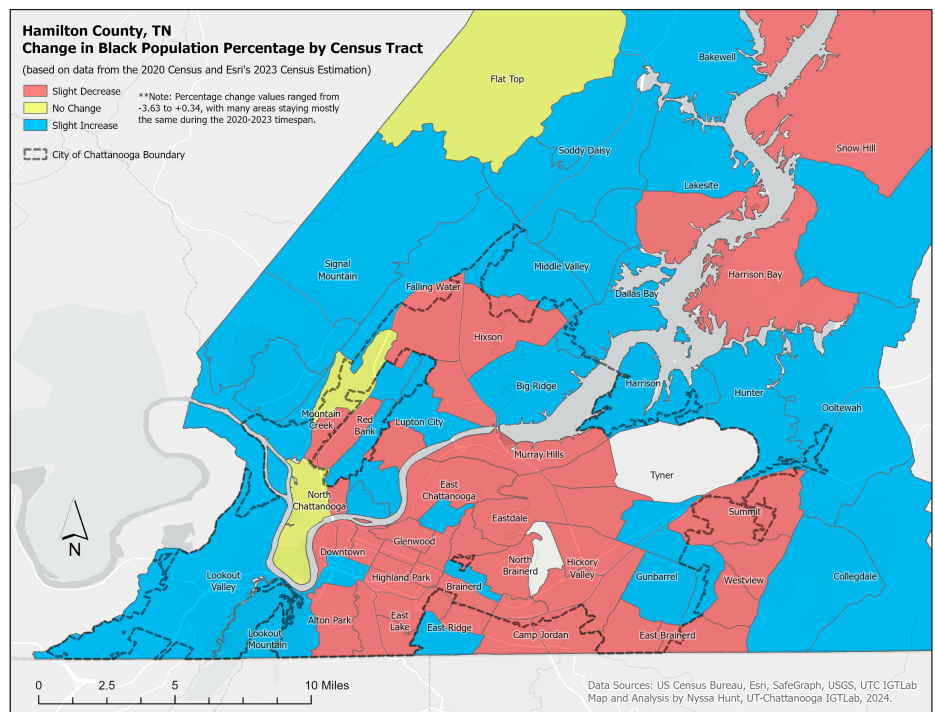
It is important to distinguish key concepts and terms about geography when assessing the state of Black Chattanoogaans.

Often, a lack of clarity in terminology leads to wrong or misleading conclusions.

The three geographic units that matter are:

- 1) the City of Chattanooga
- 2) Hamilton County
- 3) the Chattanooga Metropolitan Statistical Area

In some cases, data may look quite different for any one variable or topic depending on the geography that is being discussed.



The experience of households and populations in the inner city is quite different from that in suburban settings in terms of access to various types of jobs, schools, homes, and community amenities. A primary focus of this report consistently is on Hamilton County. At the same time, the larger multi-county metropolitan area in many ways interacts with Hamilton County, as the large, central hub of this region. For instance, the job market, or labor catchment area, is only meaningful at a regional level. Jobs and workers are not uniquely confined to small or single geographies such as neighborhoods or even counties.

INCOME & WEALTH DISPARITIES



Income and wealth creation are two means by which individuals and households experience a standard of living that meets current needs and provides for future contingencies. Income represents 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.

The median weekly earnings for Black workers in Hamilton County are a mere 62.5 percent that of white workers. The importance of earned income to supply household income thus leads to a reality that Black median household income falls far short of the median household income for whites. Underlying this difference in earnings and income are numerous current and historical patterns of inequities in education, access to occupations, and related assistance that enables one to succeed in moving up a career ladder.

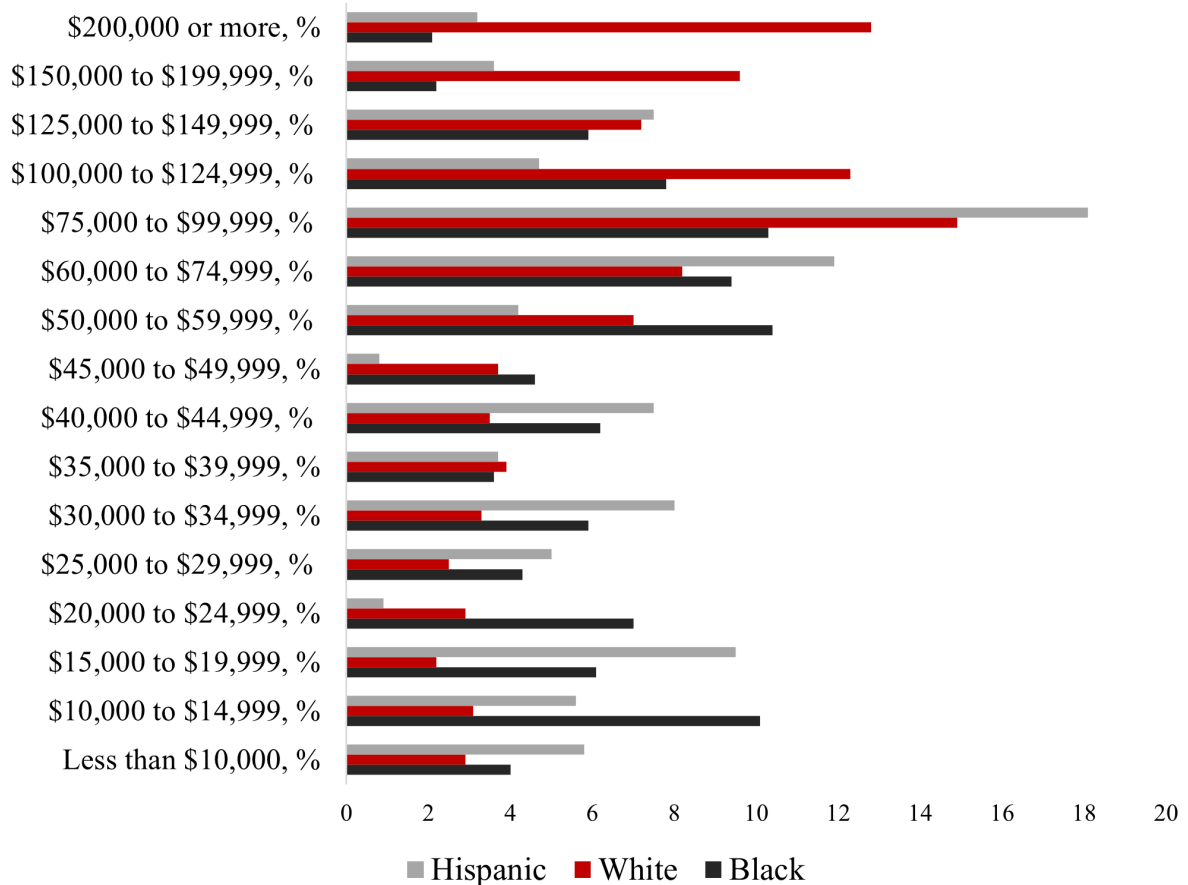


Despite the economic growth in the city, region, and nation over the past two years, in many areas Black Chattanoogaans have not experienced significant gains from the growth. The monitoring of these conditions becomes vitally important to ensure that policies and efforts are further used to stimulate greater change than what has taken place over the previous two years since the first report.

While over a third (37.2 percent) of Black households in Hamilton County have incomes under \$35,000, only 16.9 percent of white households earn in that low-income range.

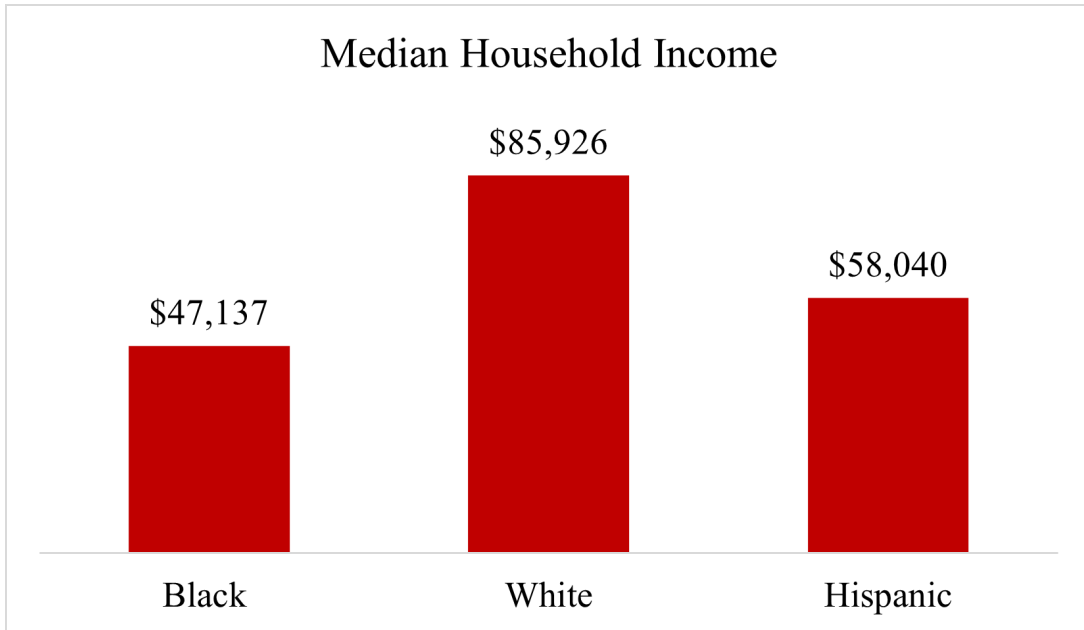
Meanwhile, 41.9 percent of white households earn \$100,000 a year or more while only 18.0 percent of Black households reach that threshold. Further, considerably more than one in ten (12.8 percent) of white households earn over \$200,000 while only slightly more than one in fifty (2.1 percent) of Black households reach that level.

Percent Household Income Distribution
Hamilton County



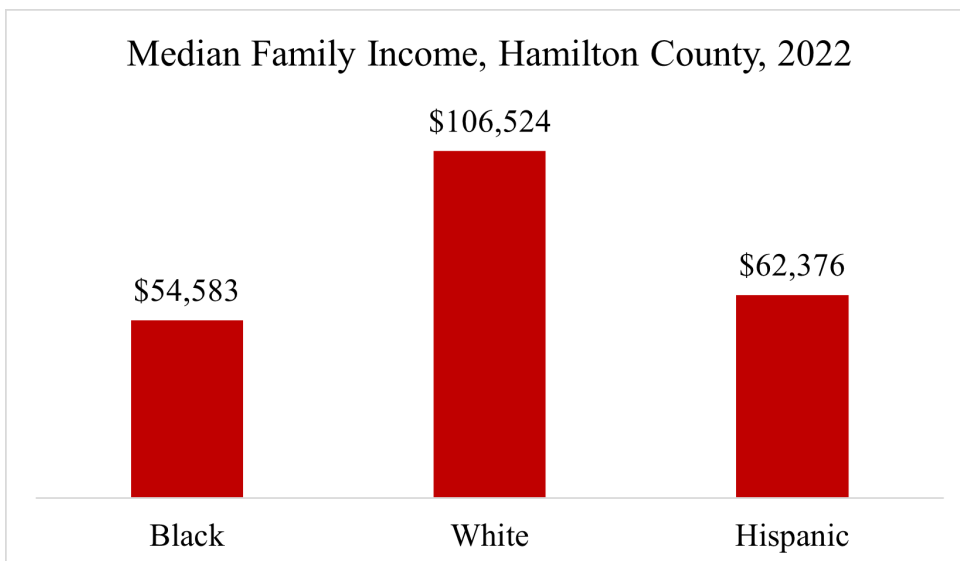
WHAT IS A FAMILY VS. A HOUSEHOLD?

A household may be composed of one such group, more than one, or none at all. Household income levels are central to the ability of a population to do well in meeting basic needs as well as having an opportunity to build wealth.



Just as there are sharp differences in income for households within the population, family households in Hamilton County experience an especially pronounced level of disparity. Median income for Black families is just slightly over half that of white families. In this regard, the economic situation facing Black families is even more dire than that of the total Black population which comprises both family and non-family households.

A family group is: any two or more people (not necessarily including a householder) residing together, and related by birth, marriage, or adoption



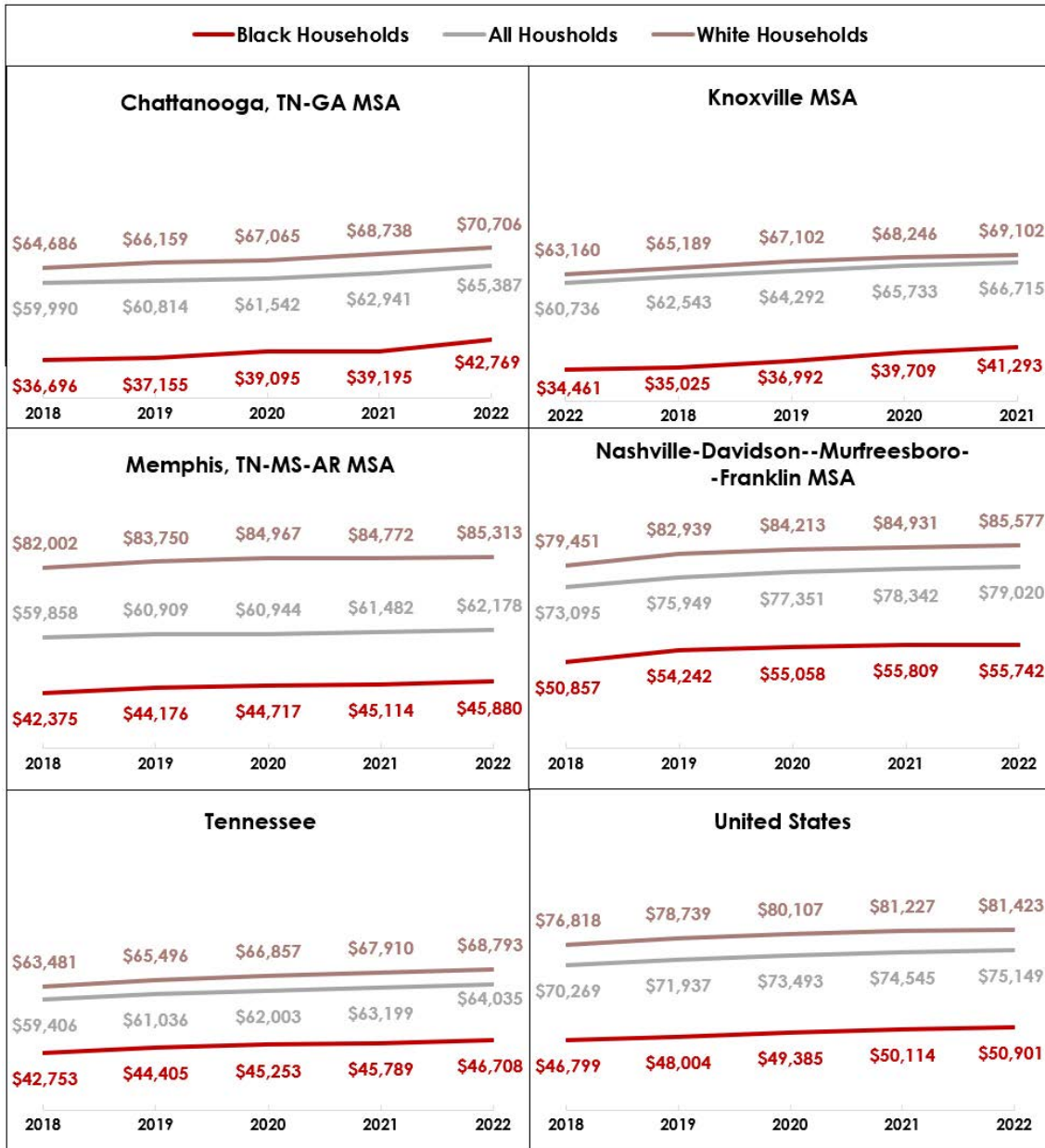


State of Economic Conditions for the Hispanic Population

In addition to an analysis of the African American population of Chattanooga, Hamilton County, and the Chattanooga region, this report also examines the economic status of the Hispanic and Latino population in the area. Key findings from the data include:

- Poverty for the Hispanic population of Hamilton County is **higher than that for Black or white residents** at 28.8% vs. 21.6 and 7.8%, respectively.
- The unemployment rate for Hamilton County's Hispanic workers is **higher than that for Black or white workers** at 4.5% vs. 4.4% and 1.6%, respectively.
- Despite high rates of poverty, comparatively **few Hispanic residents receive public benefits**, with only 7.4% receiving Food Stamps and 1.7% receiving cash assistance income.
- Labor force participation rates are **quite high** for Hamilton County's Hispanic population at 68.0%.

MEDIAN HOUSEHOLD INCOME TENNESSEE'S BIG FOUR METROS 2018-2022 (ADJUSTED FOR INFLATION)



In the Chattanooga MSA, Black household income is less than two thirds that of white households at only 60.4 percent.

While the increase in median Black household income in Chattanooga has been nearly double the rate of increase in the U.S. as a whole (17% vs. 9%), the actual median income for Black Chattanoogaans is still 8.4 percent lower than the median for all Tennessee Black households.

The ability to achieve lasting parity between Black and white household income will require considerable attention to structural differences in occupations, education and training, and job creation.

BLACK HOUSEHOLD INCOME AS A RATIO TO ALL/WHITE RESIDENTS BASED ON INFLATION ADJUSTED

The pattern of income and earnings for Black households in the Chattanooga MSA compared to white households in other Tennessee metros, the state, and the nation continues to be dismal. Household income levels are central to the ability of a population to do well in meeting basic needs as well as having an opportunity to build wealth.

	Ratio to All Households				Ratio to White Households		
	2018	2022	Change		2018	2022	Change
Black Households							
Chattanooga MSA	\$61	\$65	\$4		\$57	\$60	\$4
Knoxville MSA	\$57	\$62	\$5		\$55	\$60	\$5
Memphis MSA	\$71	\$74	\$3		\$52	\$54	\$2
Nashville MSA	\$70	\$71	\$1		\$64	\$65	\$1
Tennessee	\$72	\$73	\$1		\$67	\$68	\$1
United States	\$67	\$68	\$1		\$61	\$63	\$2

**FOR EVERY \$100 OF INCOME FOR
WHITE HOUSEHOLDS, BLACK
HOUSEHOLDS RECEIVE ONLY \$60.**

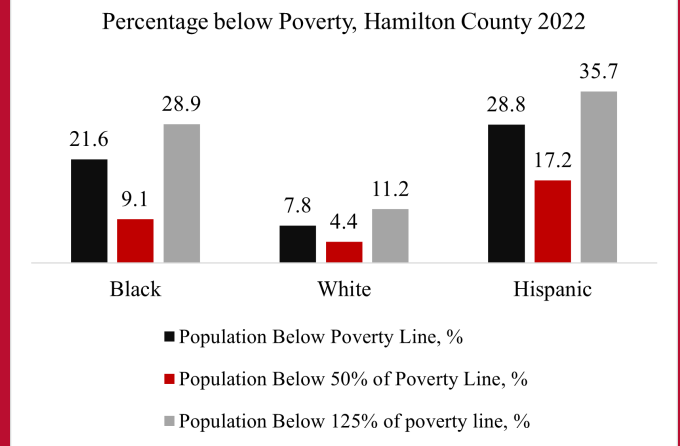
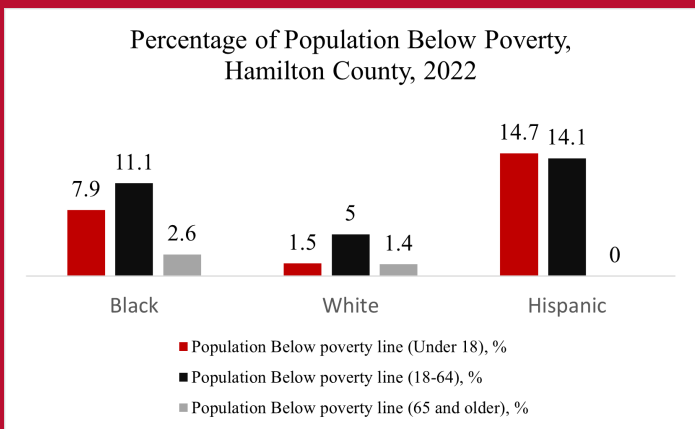
The conclusions from the past half decade demonstrate the following in the Chattanooga region:

- Black household income continues to lag far behind white household incomes, particularly in comparison to the state, nation, and most major Tennessee metro areas.
- At the current rate of change toward parity between Black and white household income in Chattanooga, another decade or more would be needed for Black Chattanooga residents to even catch up with the poor parity dynamics of the rest of the state and the nation.

POVERTY CONTRASTS

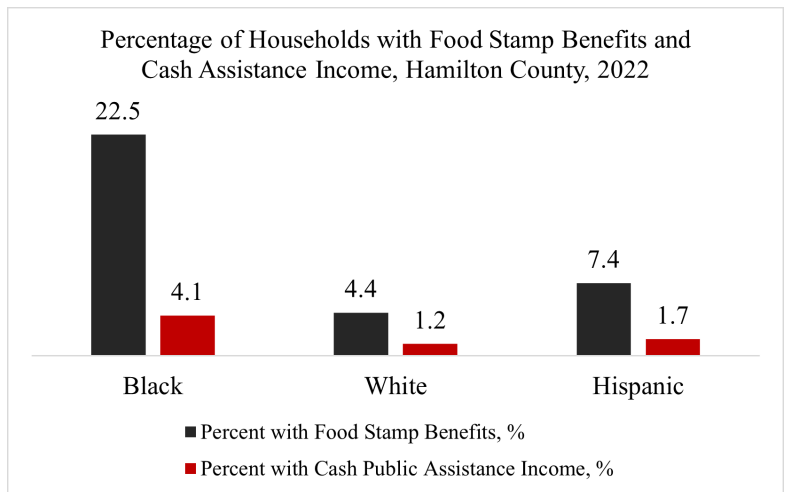
The disparity between poverty rates of Black and white Chattanooga residents is nothing short of extreme. **More than one in five (21.6 percent) of Blacks live below the poverty line while only 7.8 percent of whites live in poverty. Almost one in ten Blacks, or 9.1 percent of the Black population, lives in extreme poverty, measured as 50 percent of the poverty threshold.**

Understanding that these poverty thresholds are established by the federal government and are applicable equally across all geographies in the U.S. provides the insight that many more persons are living in challenging economic circumstances than are suggested by the federal poverty data. For example, the MIT Living Wage Calculator shows that a single person with no children in Hamilton County requires \$44,568 to live adequately in 2024.³ Meanwhile, the most recent poverty threshold for one person under age 65 is \$15,852.⁴ **Juxtaposing these two data points demonstrates that nearly three times the income is needed compared to what federal poverty measures indicate as sufficient income.** By this measure, based on the fact that 28.9 percent of Black Chattanoogaans live below 125% of the federal poverty line, it may be conceivable that half or more of the Black population are experiencing a “living wage poverty.”



The differences are demonstrated through the wide variation in Food Stamp usage, which is at 22.5 percent for Blacks and only 4.4 percent for whites. It is important to note that the poverty thresholds are set at the national level and do not account for variations in cost of living in urban areas and less expensive rural locations.

Further, poverty is solely an income measure and does not take any account of changes in cost of living over time. Higher costs for housing, food, transportation, and healthcare create ever larger gaps in making ends meet for households. Means tested programs such as Food Stamps all rely on the poverty measure without modification based on these other issues facing residents.

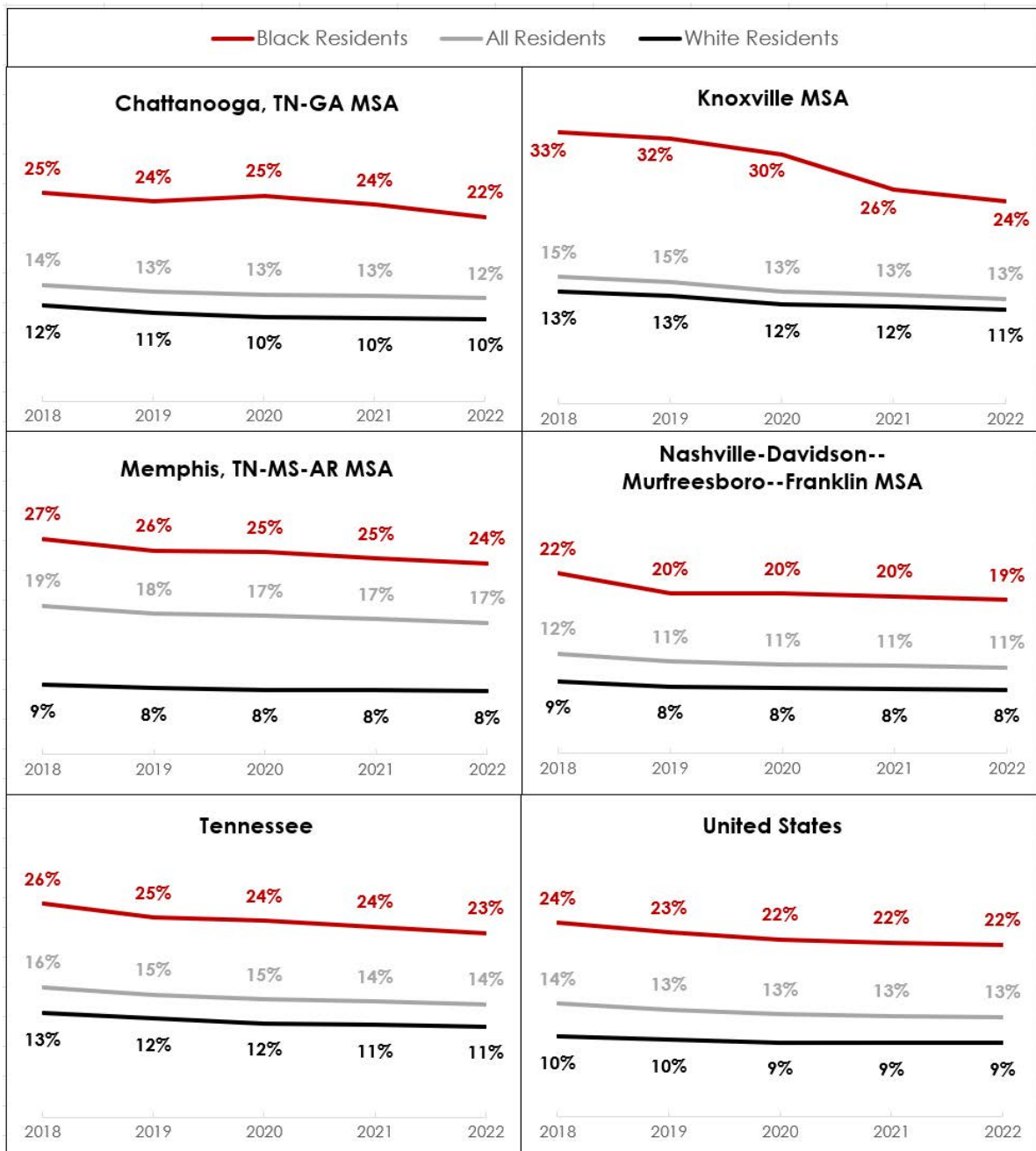


POVERTY IN TENNESSEE



It is not surprising that many of the areas in Chattanooga where there is a substantial share of Black population that experience high rates of poverty are also areas where there is a decline of Black residents in recent years. **Not only is the lack of opportunity and economic vitality in its own right creating a situation of Black out-migration, but this is exacerbated by the forces of redevelopment for commercial and residential projects that are designed for a more affluent, often predominantly white population.**

Poverty rates for Black residents in the Chattanooga region have remained consistently twice as high as the rates for white residents. A similar pattern is found across Tennessee and the nation, indicating the widespread systemic and historic nature of this inequity.

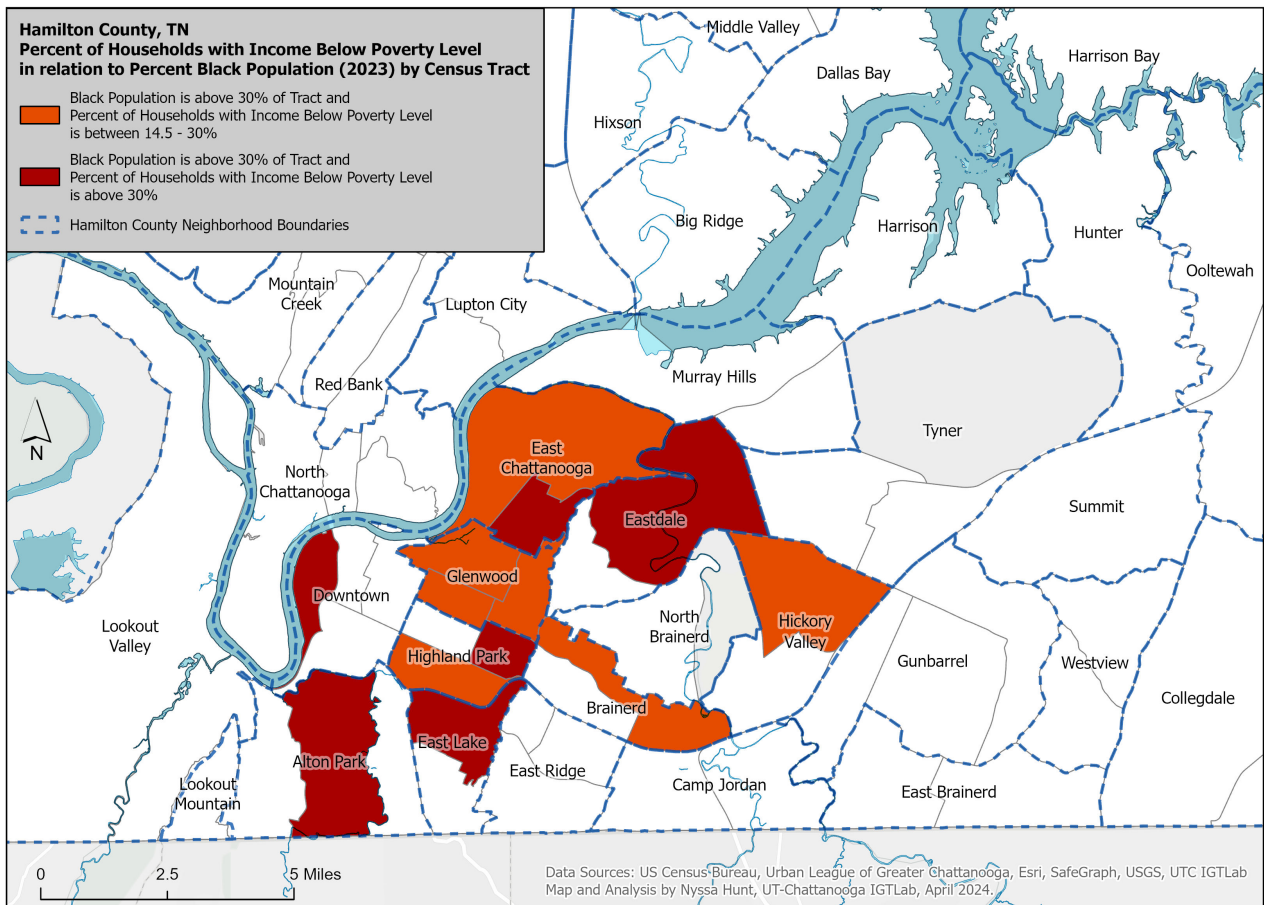


BELOW THE POVERTY LEVEL

The intentionality with which redevelopment targets communities of poverty is manifested through comparison of the map indicating dense poverty areas with significant Black population with the map portraying the areas with a recent decline in Black population.

The concentration of poverty in areas of Hamilton County with substantial Black population is highly correlated. In each area highlighted in the map there are numerous adjacent areas where poverty levels are quite high. There are also several areas where extreme poverty, greater than 30%, exists within predominantly African American neighborhoods.

Again, taking reference to the shortcomings of the federal poverty measures in estimating real economic hardship, much larger sections of Chattanooga and Hamilton County with Black residents may experience extreme poverty conditions.



STATE F BLACK HOME OWNERSHIP



Home Ownership Disparities

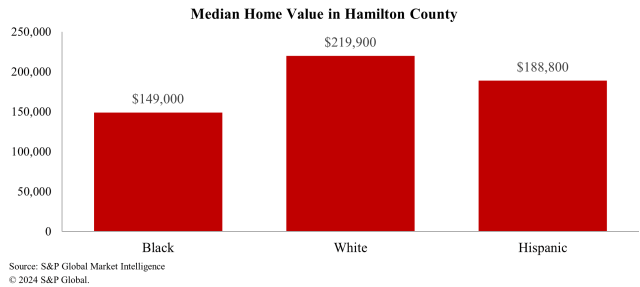
The ability of households to own their own home is a leading factor in wealth-building, cross-generational economic success, and involvement in community. The historical and current gaps in homeownership between Black and white Chattanooga residents remain as significant barriers to Black residents realizing those positive economic outcomes.

The gap between the two populations is quite large, with well over two thirds of white households as homeowners and just slightly over half of Black households owning their own home. The median value of homes owned by Blacks is only about two-thirds the value of homes owned by white households. Data also suggest that homes of Black households are often smaller with per person occupancy by room at 0.7 compared with 0.5 for white housing units.

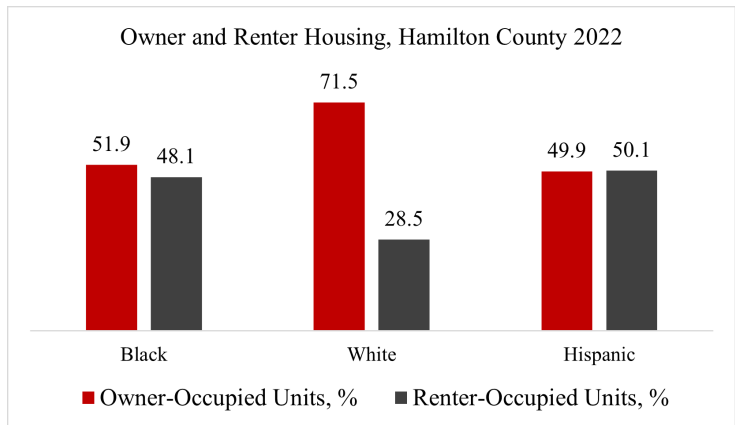
HOMEOWNERSHIP DISPARITIES

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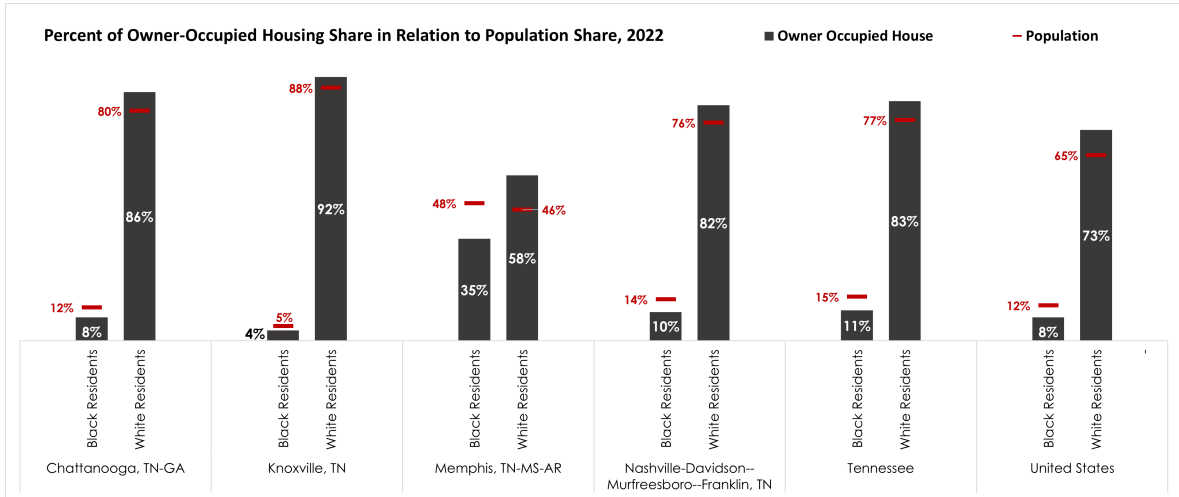


One positive direction in economic circumstances for Black Chattanoogaans has been an increase in the percentage of Black households that own rather than rent their housing. The increase from the previous report has been quite notable from 37 to 51 percent of Black households owning their own home. However, a significant and troubling development in the same period has been a sizable decline in Black population in Hamilton County. It is quite likely that renters as households with more fragile economic circumstances comprised many of those that moved out of the area due to rental costs. In fact, there were over 4,000 fewer Black renters in 2022 than in 2021.

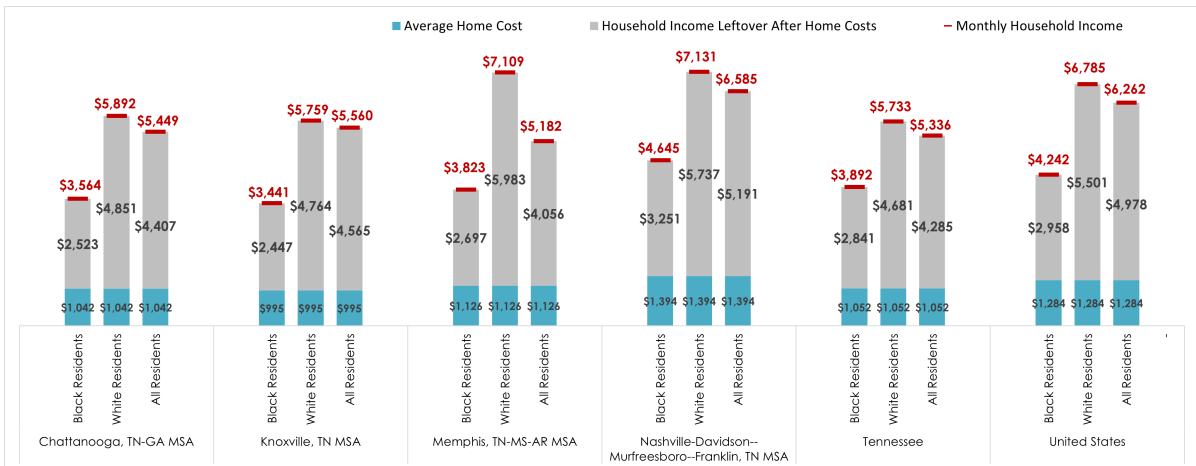


In the Chattanooga region, as across the nation, Black population owns homes at percentages lower than that reflecting the portion of the overall population that is Black. Stated differently, white residents in Chattanooga and throughout the U.S., own homes at disproportionately high levels relative to their share of the population. This again points to historical and systemic barriers to homeownership for Black residents and a persisting constraint on wealth accumulation.

HOMEOWNERSHIP RATES RELATIVE TO SHARE OF POPULATION



In addition to underrepresentation as homeowners, Black residents of the Chattanooga region that are able to own a home typically have much less money left over for other expenses after home costs are paid. Due to considerably lower median household incomes, Black homeowners in the Chattanooga MSA have only a little more than half the money remaining after housing costs compared with white homeowners. This alone is a real and a psychological barrier to many Black households to struggle to become homeowners, along with other deterrents such as higher levels of rejection for home loans.

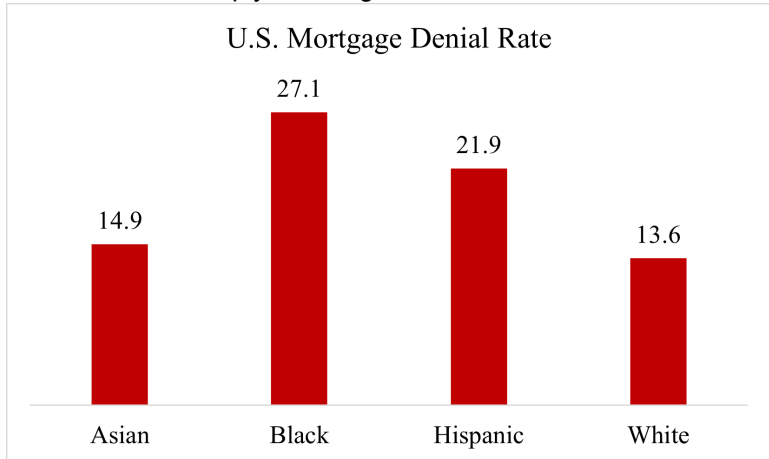


The systematic disparities in home loan approval remain a significant issue that impedes Black residents from gaining access to homeownership in the U.S. According to the Urban Institute, “Compared with white and Asian borrowers, Black and Hispanic borrowers were also significantly more likely to be denied home purchasing loans and refinancing loans for existing mortgages that would allow them to take advantage of historically low interest rates. The denial rate was also high for cash-out refinances, particularly for Black and Hispanic households. This suggests that even with sufficient home equity from the recent rise in home prices, homeowners of color face greater barriers to extracting cash from their housing wealth when needed.”⁵

HOMEOWNER EVICTION

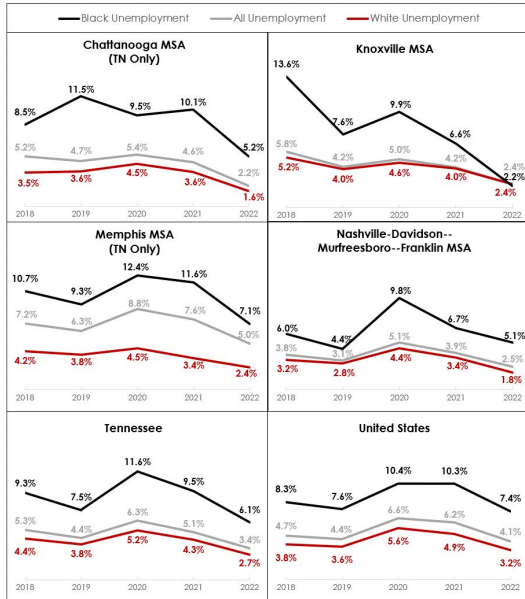
Preventing eviction of persons from their homes simply makes good economic sense in addition to eliminating the human cost burdens that this extreme practice creates. With an annual investment of approximately \$640,000 in an eviction access to counsel through the Eviction Prevention Initiative program, Chattanooga and Hamilton County may recognize economic benefits of at least an estimated \$3.1 million. Nearly 800 income-eligible tenant households could receive legal

representation annually through an eviction access to counsel program. Funding this program could generate an estimated \$700,000 in economic activity due to increased educational attainment and \$600,000 due to more stable employment. Estimated annual Medicaid cost savings related to physical and mental health care for Chattanooga and Hamilton County residents could be approximately \$140,000.⁶



EMPLOYMENT DISPARITIES

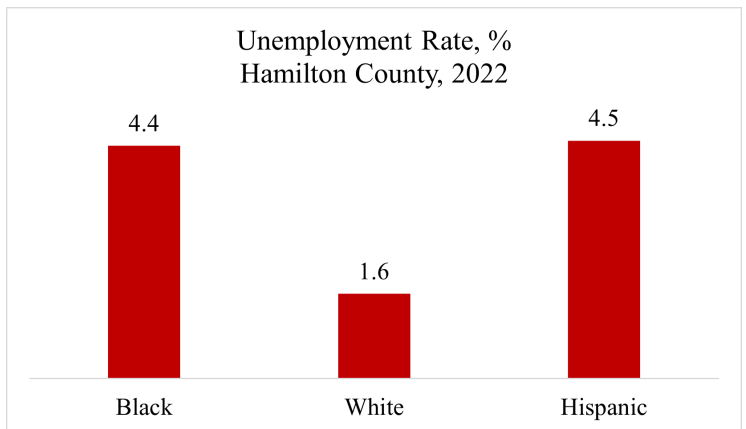
Along with homeownership as a means to grow equity and wealth, employment is the transformational means of generating income at levels that meet household needs and increase over time. Even as the local economy operates at a very favorable level, unemployment for Black Chattanoogaans is more than double that of white residents. An appreciably larger portion of the Black population is not in the labor force, fewer Black workers are self-employed, and the labor force participation rate for Blacks is lower than for white adults.



UNEMPLOYMENT

In recent years a notable gap between unemployment rates for Black Chattanoogaans and whites has existed. The unemployment rate for Black workers in the Chattanooga MSA has remained two to three times higher than that for white workers since 2018. The rate for Blacks also has seen a more erratic and slow decline from its peak during the past five years. In fact, in the U.S., Tennessee, and other large metro areas in the state, unemployment for Blacks declined in the pre-COVID year of 2019 while it climbed to a 5-year high in Chattanooga. Across Tennessee, data reveal that Black residents were about two times more likely to lose their job during the height of the pandemic than white residents. Only by 2022 did the unemployment rate for Black residents reach a level that was nearer what most economists would consider as full employment.

Just as in the Chattanooga region overall, stark differences in unemployment persist in Hamilton County. Despite strong economic recovery in the post-pandemic period, the unemployment rate for Black workers remains nearly three times higher than that for white workers. A similar finding exists for Hispanic workers locally.



Understanding Labor Force Terminology

It is important to understand the definitions of terms used to describe the labor force. The following definitions are those used by the U.S. Bureau of Labor Statistics

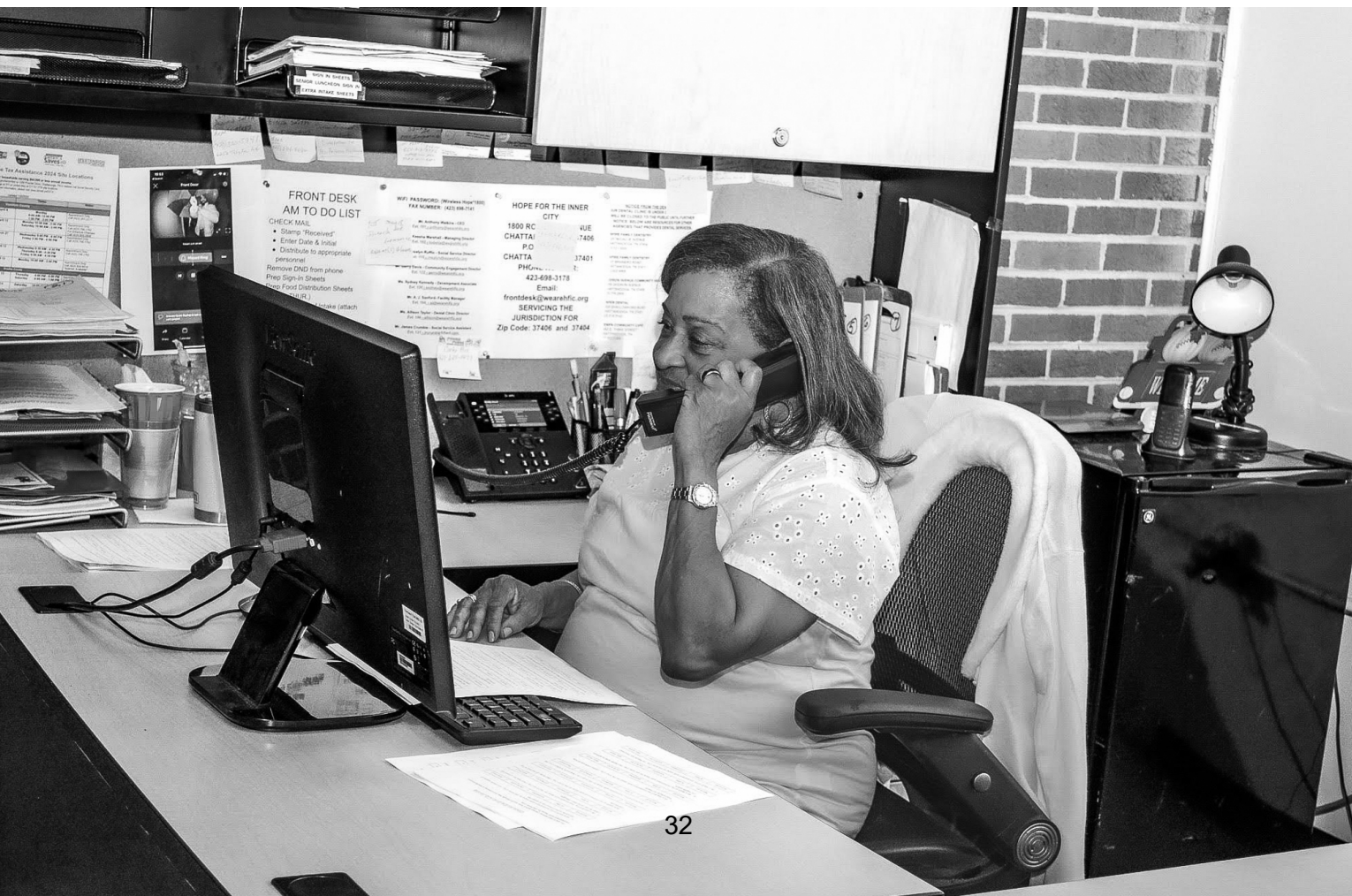
Labor Force Participation: The labor force participation rate represents the number of people in the labor force as a percentage of the civilian noninstitutional population. In other words, the participation rate is the percentage of the population that is either working or actively looking for work.

Unemployment Rate: The unemployment rate represents the number of unemployed people as a percentage of the labor force (the labor force is the sum of the employed and unemployed).

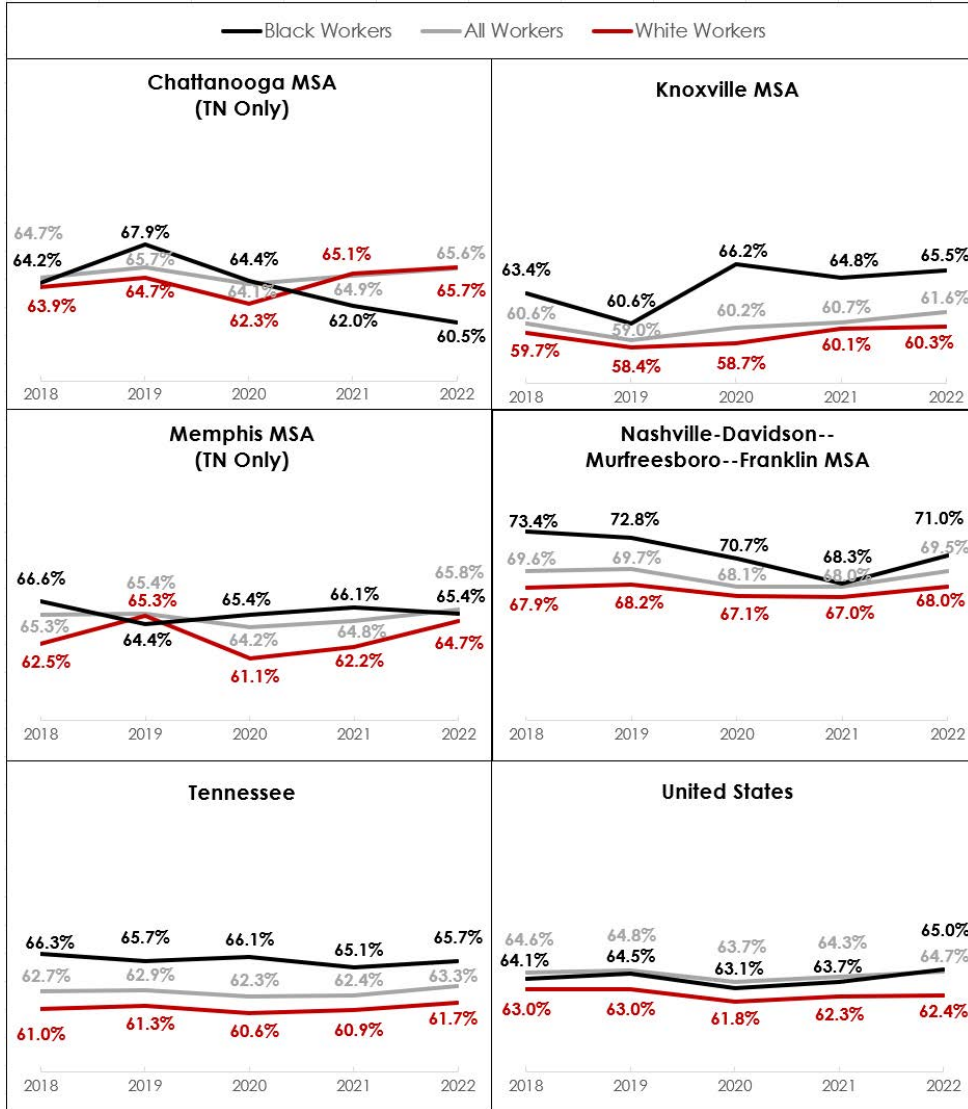
Unemployment: people who are jobless, actively seeking work, and available to take a job.

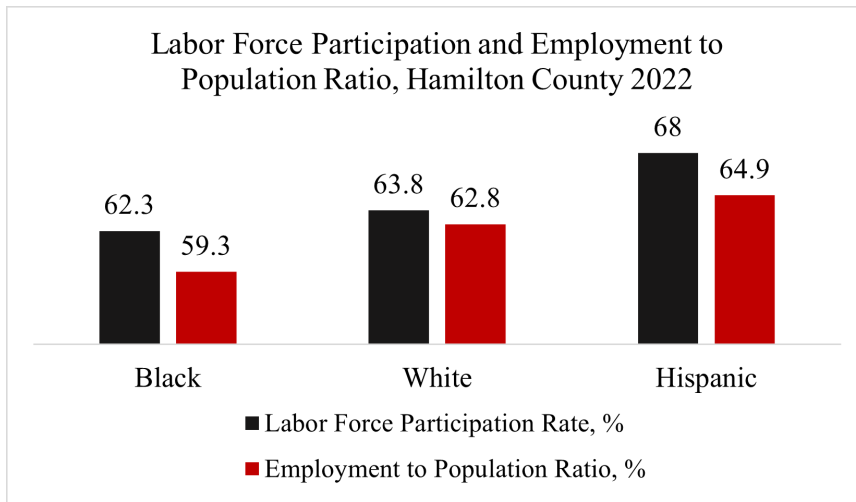
LABOR FORCE PARTICIPATION

Labor force participation rates for Black and white adults in the Chattanooga MSA have exhibited very unusual and troubling patterns. While labor force participation for Blacks is consistently higher than that for whites in recent years throughout the U.S., Tennessee, and other metro areas in the state, in Chattanooga the Black labor force participation rate inexplicably has seen a dramatic decline over the four years from 2019 through 2022, dropping from 67.9 percent to 60.5 percent. The rate for Black Chattanoogaans active in the workforce is now five percentage points lower than that of white residents, a pattern that is quite opposite the rest of the nation and state. At the same time, white labor force participation in the Chattanooga region is increasing and now is above pre-pandemic levels.



Similar unusual differences are evident between Black and white labor force participation in Hamilton County as exist in the Chattanooga MSA as a whole. As the largest component of the region's population, the troubling pattern in Hamilton County contributes greatly to the unusual disparities that exist in the Chattanooga labor market for Black workers.

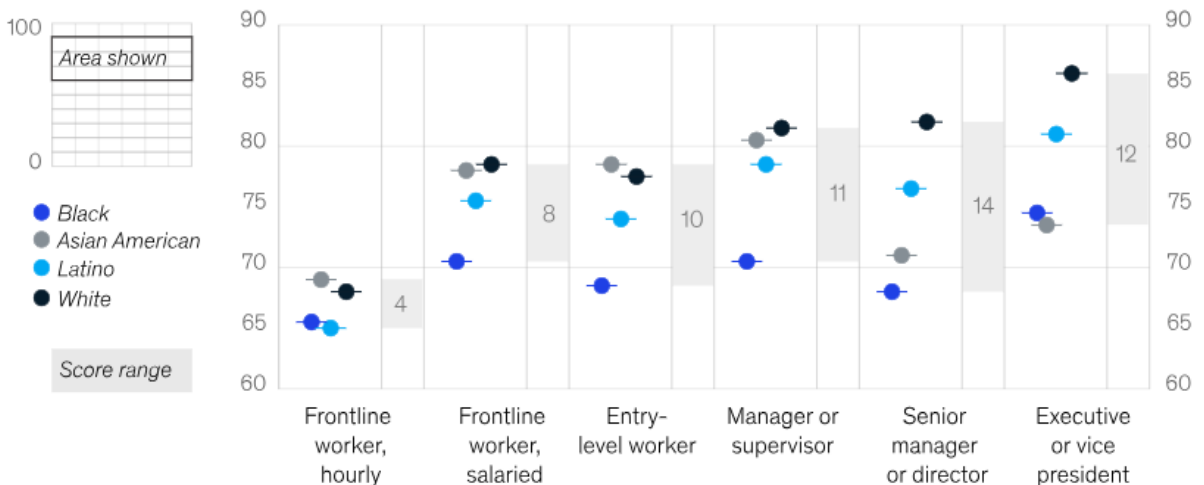




The ability of employment to function as a means to continuous gain in income over a worker’s career is not experienced equitably between Black and white workers. According to research by McKinsey & Company, “while all groups feel more connected at higher levels of their organization, Black employees experience lower inclusion than their peers at most levels.”⁷ The cumulative effect of this difference indicates that systemic barriers persist that work to the disadvantage of Black workers.

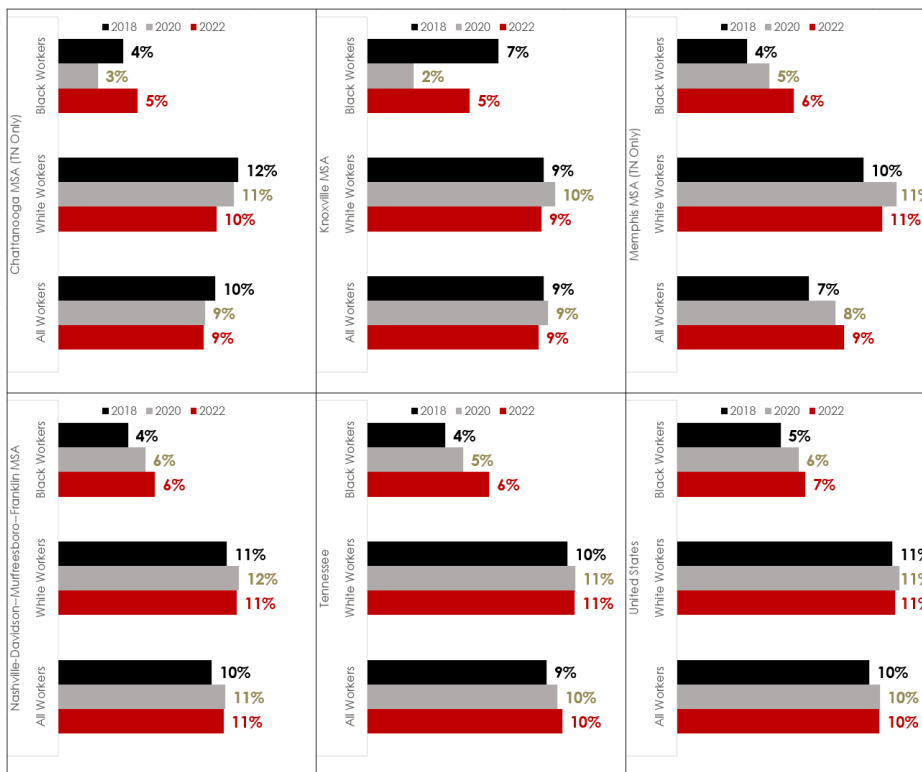
Differences in inclusion are generally felt more strongly as US employees climb the corporate ladder, especially for Black employees.

US employee inclusion, by race and role, inclusion score (<50 = very low; ≥80 = very high)¹



¹ n = 39,833; excludes respondents selecting “Other” as their racial group.
 Source: McKinsey Inclusion Assessment Survey 2020–22; McKinsey analysis (see technical appendix for more information on the survey and analysis methodology)

SELF-EMPLOYMENT



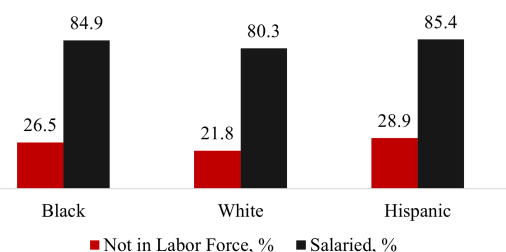
In Chattanooga, self-employment declined in the period from 2018 to 2020 but has rebounded. In the nation and state, Black self-employment increased consistently over the five years from 2018 through 2022 while in Chattanooga, the pandemic period possibly created greater interruption even to self-employment for both Black and white workers. However, rates of self-employment for Black Chattanoogaans continue to be far

below those of the white workforce. This reliance on wage employment versus self-employment may cause Black residents to be overly susceptible to economic volatility, particularly in relation to those sectors where Black workers represent a disproportionately large share of low-wage occupations. In contrast, self-employment provides greater flexibility for workers to grow their earning ability and amplify opportunities to expand and pivot their skills and resources.

PERCENTAGE OF WORKERS THAT ARE SELF-EMPLOYED

Just as seen in the Chattanooga MSA, there are sizable differences between Black, white, and Hispanic workers in two important areas in Hamilton County: the share that are not active in the labor force and the share of those that are salaried rather than self-employed. The greater reliance on salaried work means that a smaller percentage of the Black population are self-employed or are owners of businesses that employ others.

Percentage Not in Labor Force and Percentage Workers that are Salaried, Hamilton County 2022

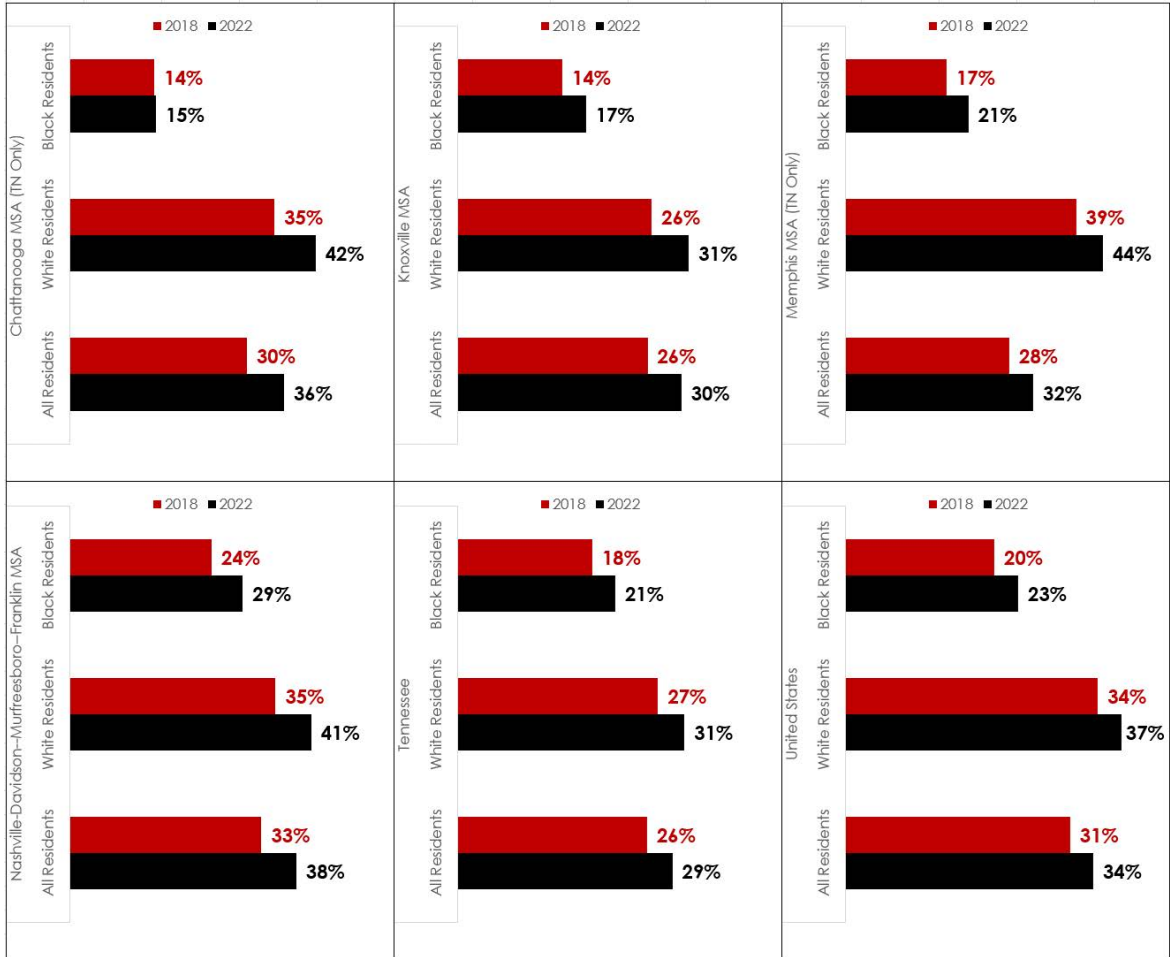


GAPS IN EDUCATION AND JOB TRAINING

Education and workforce training remain foundational to reforming, realigning, and redirecting the employment opportunities which are critical to growing career situations that are capable of meaningfully advancing the income and standard of living of Black workers. The endemic nature of gaps in earnings, self-employment, types of occupations, and career advancement point to a need for bold efforts to remedy these substantial inequities that linger in Chattanooga. Unfortunately, among the large metro areas in Tennessee, Black residents of the Chattanooga MSA experienced the lowest increase in college degree attainment from 2018 to 2022. Then, as now, Black residents of the Chattanooga area lag in holding a Bachelor's degree or higher, often by sizable margins. Key findings in this issue include:

- Black residents of the Chattanooga MSA are **nearly three times less likely** to have a college degree than white residents (15% vs. 42%)
- Increase in the percentage of Black Chattanoogaans with a college degree **barely budged from 2018 to 2022** (1% change) while much greater improvement occurred nationally and in other Tennessee metro areas.
- The issues of low percentage of Black Chattanoogaans with a college degree are clearly **linked to other findings regarding deep disparities** in earnings, household income, and occupational patterns.

PERCENTAGE OF POPULATION WITH A BACHELOR'S DEGREE OR HIGHER



Some major shifts occurred for Black residents of the Chattanooga area in terms of degree field of study for current students. While these have the potential to be useful to overcoming economic inequities, it is still important to note that the percentage of Black Chattanoogaans with a college degree remains far below their counterparts in other Tennessee metro areas. So, while shifts in choice of field of study are important, the large gap in college-going and completion rates between Black and white residents means that this gap remains the much greater problem. A sizable shift in area of study occurred with a large increase in the business field, from 14.2 percent to 34.4 percent, and large decline in the education field, from 18.6 percent to 7.5 percent. In the same period, engineering fell as a field of study from 16.5 to 11.0 percent. While these trends were comparable in direction for white students in the Chattanooga MSA, they were much less pronounced.

DEGREE FIELD OF RESIDENT POPULATION

Chattanooga MSA (TN Only)						
Occupation	Black Residents			White Residents		
	2018	2022	Difference	2018	2022	Difference
Business	14.2%	34.4%	20.2%	18.8%	25.0%	6.2%
Engineering	16.5%	11.0%	-5.5%	10.2%	7.0%	-3.2%
Medical and Health Sciences and Services	7.4%	9.0%	1.6%	10.0%	8.1%	-1.9%
Criminal Justice and Fire Protection	4.7%	8.1%	3.4%	1.6%	1.5%	-0.1%
Education Administration and Teaching	18.6%	7.5%	-11.1%	13.2%	11.8%	-1.4%
Psychology	3.3%	6.4%	3.1%	4.9%	6.1%	1.2%
Communications	6.1%	3.9%	-2.2%	3.2%	4.0%	0.7%
Biology and Life Sciences	4.1%	3.5%	-0.5%	4.0%	4.0%	0.0%
Social Sciences	5.3%	3.5%	-1.8%	4.7%	5.7%	1.0%
Computer and Information Sciences	9.5%	2.7%	-6.8%	1.7%	1.3%	-0.4%
Engineering Technologies	1.4%	2.7%	1.3%	1.0%	0.9%	-0.1%
Mathematics and Statistics	1.0%	1.2%	0.2%	2.3%	0.9%	-1.4%
Agriculture	2.4%		-2.4%	0.4%	0.5%	0.1%
Environment and Natural Resources				1.0%	1.5%	0.5%

Legend

Lowest Value | Highest Value | Decrease
Stable
Increase

2022 estimate minus 2018 estimate
Calculation may be slightly off due to rounding.

Lowest Value | Highest Value | Decrease
Stable
Increase

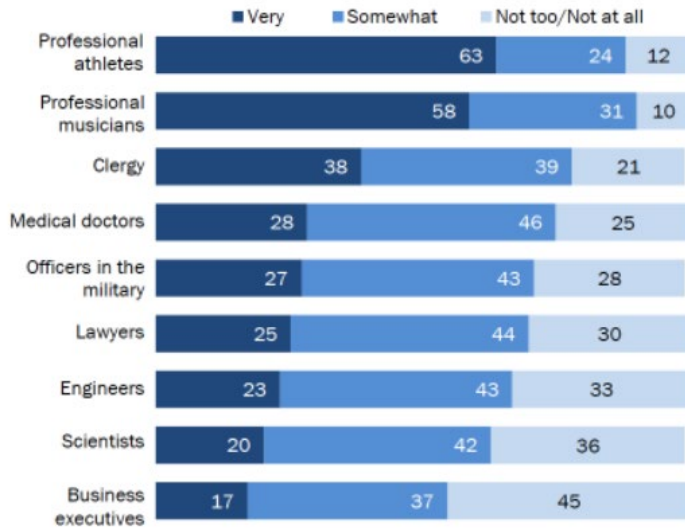
2022 estimate minus 2018 estimate
Calculation may be slightly off due to rounding.

The choices of fields of study are based on many criteria. These can include familiarity with given occupations, awareness of career opportunities, local economic vitality in particular job and industry sectors, and ease of entry into various educational paths. The relationship of each of these in a particular geographic context requires a depth of understanding of the systemic patterns and contemporary dynamics that are at work. Research by the Pew Research Center finds that “Black Americans rate scientists, engineers comparatively low as professional groups that are welcoming of Black people among their ranks.”⁸ The research also notes that

- Overall, just 16% of Black adults with a postgraduate degree say that medical doctors are very welcoming to Black people, compared with 36% of Black adults with a high school degree or less education.
- A similar pattern by education in views exists regarding the openness of engineers to Black people.
- A majority of Black high school graduates recall a positive experience in STEM classes, but sizable shares also recall mistreatment.

Scientists, engineering professions rated among the lowest for openness to Black people in these jobs

% of Black adults who say each of the following professional groups are _____ welcoming of Black people in these jobs

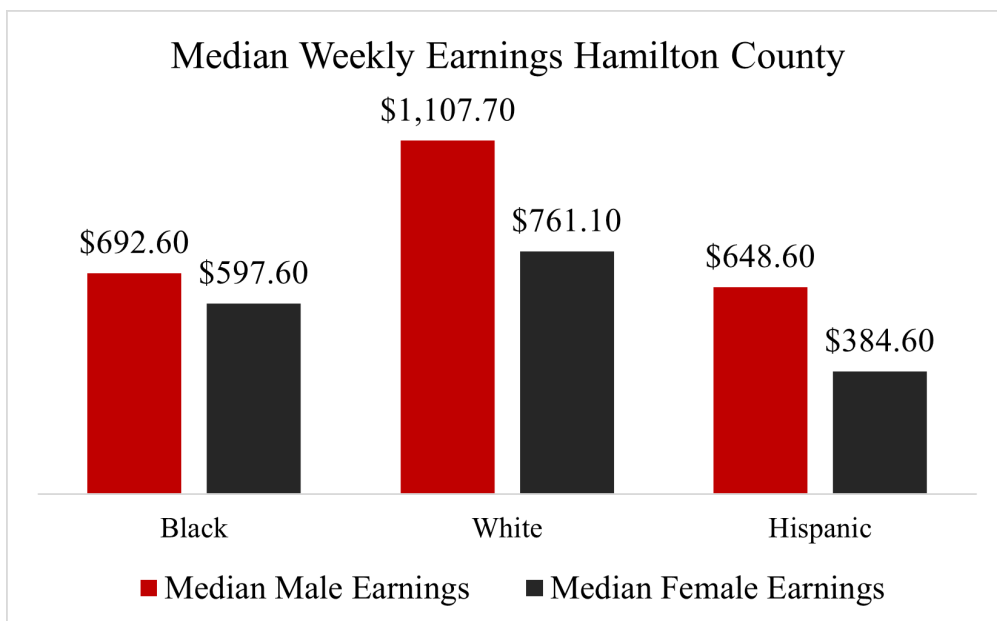


Note: Respondents who did not give an answer are not shown.
 Source: Survey conducted Nov. 30-Dec. 12, 2021.
 "Black Americans' Views of and Engagement With Science"

PEW RESEARCH CENTER

The relationship of field of study has important bearing on the occupational mix experienced by Black workers in the Chattanooga MSA. Black workers in the area are far more likely to be employed in low paying roles than are white workers. The shifts in occupational composition of Black workers between 2018 and 2022 suggest a mixed story of progress. An increase in management occupations, paying over \$75,000, from 4.7 to 9.5 percent of all Black workers, was a positive shift. However, the share of Black workers in production roles, paying less than \$40,000, rose sharply from 9.7 to 17.3 percent during that period. At the same time, the share of white workers in production roles actually declined during

those years. The example of earnings differences between populations in Hamilton County illustrates the substantial gaps that must be overcome in terms of education and occupational choices for deep disparities to be overcome. Median weekly earnings for Black male workers and Black female workers in Hamilton County are 62.5 percent and 78.5 percent, respectively, of the earnings for their white counterparts. Parity of earnings for Hispanic workers in Hamilton County is even lower.



Distribution of Workers Across Occupations

Demographic Makeup of Occupation Groups



In none of the eight sectors with median earnings over \$50,000 in the Chattanooga region have Black workers' gains in representation exceeded those of white workers. In short, the movement to higher paying sectors is occurring in a more rapid manner for white workers than for Black workers.

In contrast, many sectors with lower median earnings have seen greater shifts to proportion of Black workers versus white workers. The issues of difference in field of degree and representation in occupations by race cannot be overstated. These differences are central to understanding why gaps in income persist and even widen in many cases. Across the U.S. median earnings for Black workers essentially remained flat over the past 20 years when adjusted for inflation. Meanwhile, substantial increases in earnings occurred for white, Hispanic, and Asian American workers.

Occupation	Median Earnings	2018	2022	Difference	2018	2022	Difference
Architecture and Engineering	\$80,897	7.3%	5.9%	-1.3%	79.6%	83.1%	3.4%
Arts, Design, Entertainment, Sports, and Media	\$52,569	10.7%	4.4%	-6.2%	81.7%	81.5%	-0.1%
Building and Grounds Cleaning and Maintenance	\$24,053	29.2%	20.0%	-9.2%	54.9%	49.0%	-5.9%
Business and Financial Operations	\$64,921	8.7%	8.5%	-0.2%	85.2%	81.1%	-4.1%
Community and Social Service	\$46,301	9.1%	3.0%	-6.1%	80.7%	81.5%	0.8%
Computer and Mathematical	\$70,333	11.6%	2.8%	-8.8%	79.8%	79.7%	-0.1%
Construction and Extraction	\$38,159	4.5%	6.5%	1.9%	72.5%	64.7%	-7.8%
Educational Instruction, and Library	\$42,387	16.8%	15.5%	-1.3%	79.2%	77.3%	-2.0%
Farming, Fishing, and Forestry	\$28,721	40.1%	17.6%	-22.5%	59.9%	82.4%	22.5%
Food Preparation and Serving Related	\$17,307	22.8%	15.4%	-7.4%	56.6%	74.2%	17.6%
Healthcare Practitioners and Technical	\$61,196	7.4%	5.1%	-2.3%	86.7%	83.6%	-3.1%
Healthcare Support	\$20,913	45.7%	16.6%	-29.1%	50.7%	69.4%	18.7%
Installation, Maintenance, and Repair	\$52,977	14.7%	8.8%	-5.8%	79.4%	82.7%	3.3%
Legal	\$80,124	5.5%	4.7%	-0.8%	94.5%	94.8%	0.3%
Life, Physical, and Social Science	\$48,583	0.0%	37.8%	37.8%	85.7%	55.3%	-30.4%
Management	\$75,660	9.1%	10.3%	1.2%	84.5%	82.2%	-2.3%
Material Moving	\$29,934	45.0%	29.3%	-15.7%	51.2%	52.8%	1.7%
Office and Administrative Support	\$35,313	20.7%	17.2%	-3.5%	73.5%	71.0%	-2.6%
Personal Care and Service	\$21,441	22.9%	4.0%	-18.9%	60.7%	76.3%	15.6%
Production	\$39,947	26.3%	39.0%	12.7%	59.8%	50.7%	-9.1%
Protective Service	\$41,339	29.9%	19.8%	-10.1%	70.1%	62.8%	-7.2%
Sales and Related	\$40,108	11.2%	14.6%	3.5%	83.0%	74.4%	-8.6%
Transportation	\$39,841	13.4%	27.8%	14.4%	77.6%	61.7%	-15.9%
Population		13.3%	11.6%		83.0%	80.7%	

Legend

Below Par On Par Above Par	Decrease Stable Increase	Below Par On Par Above Par	Decrease Stable Increase
Occupation estimate compared to population estimate.		Occupation estimate compared to population estimate.	
2022 estimate minus 2018 estimate. Calculation may be volatile cell due to...		2022 estimate minus 2018 estimate. Calculation may be volatile cell due to...	

Healthcare support occupations are seeing the largest decline in the proportion of Black workers filling those roles

Life, Physical, and Social Science occupations saw the biggest increase in Black employment from 2018 to 2022.

12.7% increase

The data show an increase from 0% in 2018 to almost 38% of workers identifying as Black.

By 2022, the demographic distribution of workers in production occupations increased from 26% to 39%.

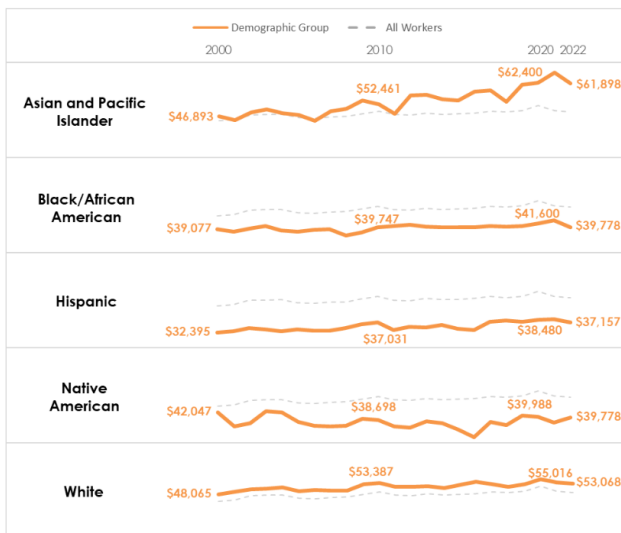
*Green shading means proportional representation is above the population average.
 *White shading means proportional representation is on par with population average.
 *Red shading means proportional representation

**Chart 2
Median Earnings by Race and Ethnicity
from 2000 to 2022**

Decennial, US dollar, Inflation adjusted to 2020 USD

Note: Earnings are for full-time, year-round workers aged 18 and over. Based on author's calculations from weekly earnings and adjusted for inflation using CPI-U. Hispanic ethnicity only is included in the 'Hispanic Workers' category.

Sources: Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS) retrieved from ipums.org; US Bureau of Labor Statistics; Consumer Price Index for All Urban Consumers: All Items in US City Average (CPIAUCSL) retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/CPIAUCSL>.



9

Given the disparities that exist within both educational degree and occupational distribution patterns for Black and white population in Chattanooga, it is useful to consider new ways of approaching entry into careers in a rapidly transforming environment. Particularly, skills-based approaches by employers to finding talent rather than traditional reliance on credentials offers opportunities to fulfill employer needs as well as to diversify the workforce. ¹⁰

KEY ASPECTS OF SKILL-BASED WORKFORCE RECRUITMENT

Employers experience signs of **better recruitment and retention** outcomes by focusing on required skills.

A skills-based mindset **increases retention and facilitates employee progression.**

Skills-based practices can help **promote greater levels of diversity, equity, and inclusion** within an organization.

Support from management, staff, and community partners is critical to success for this approach.

Employers and HR professionals **need dedicated time to develop and implement a successful skills-based practices program.**

Data collection and reporting from the onset helps to **track and improve equitable hiring outcomes.**

Occupational Distribution By Workers

Where Are Workers Working



Occupation	Median Earnings	Black Workers			White Workers		
		2018	2022	Difference	2018	2022	Difference
Architecture and Engineering	\$80,897	0.8%	0.9%	0.0%	2.2%	2.5%	0.3%
Arts, Design, Entertainment, Sports, and Media	\$52,569	1.3%	0.6%	-0.7%	2.3%	2.3%	-0.1%
Building and Grounds Cleaning and Maintenance	\$24,053	7.4%	3.2%	-4.2%	3.3%	1.6%	-1.7%
Business and Financial Operations	\$64,921	2.5%	4.0%	1.4%	6.0%	7.7%	1.8%
Community and Social Service	\$46,301	0.8%	0.5%	-0.2%	1.7%	3.0%	1.3%
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Construction and Extraction	\$38,159	1.2%	1.8%	0.6%	4.6%	3.6%	-0.9%
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Food Preparation and Serving Related	\$17,307	8.3%	5.2%	-3.2%	5.0%	5.1%	0.1%
Healthcare Practitioners and Technical	\$61,196	2.8%	2.2%	-0.6%	7.9%	7.4%	-0.4%
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Life, Physical, and Social Science	\$48,583	0.0%	3.7%	3.7%	0.5%	1.1%	0.6%
Management	\$75,660	4.7%	9.1%	4.4%	10.5%	14.9%	4.4%
Material Moving	\$29,934	12.0%	7.4%	-4.6%	3.3%	2.7%	-0.6%
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Protective Service	\$41,339	2.7%	2.8%	0.1%	1.5%	1.8%	0.3%
Sales and Related	\$40,108	6.5%	9.8%	3.3%	11.6%	10.2%	-1.5%
Transportation	\$39,841	2.4%	7.0%	4.5%	3.4%	3.1%	-0.2%

Legend

Lowest Value	Highest Value	Decrease	Lowest Value	Highest Value	Decrease
		Stable			Stable
		Increase			Increase
<small>2022 estimate minus 2018 estimate. Calculation may be slightly off due to rounding.</small>			<small>2022 estimate minus 2018 estimate. Calculation may be slightly off due to rounding.</small>		

Both Black and white workers experienced a 4.4 percent increase working in management roles from 2018 to 2022.

17.3%

Only 19%

In 2022, production became the largest occupation group for Black workers. It is also the fastest growing occupation group for Black workers with a 7.6-percentage point increase since 2018.

Of Black workers are employed in occupation groups that have a median salary of \$50,000 or higher compared to 43% of white workers.

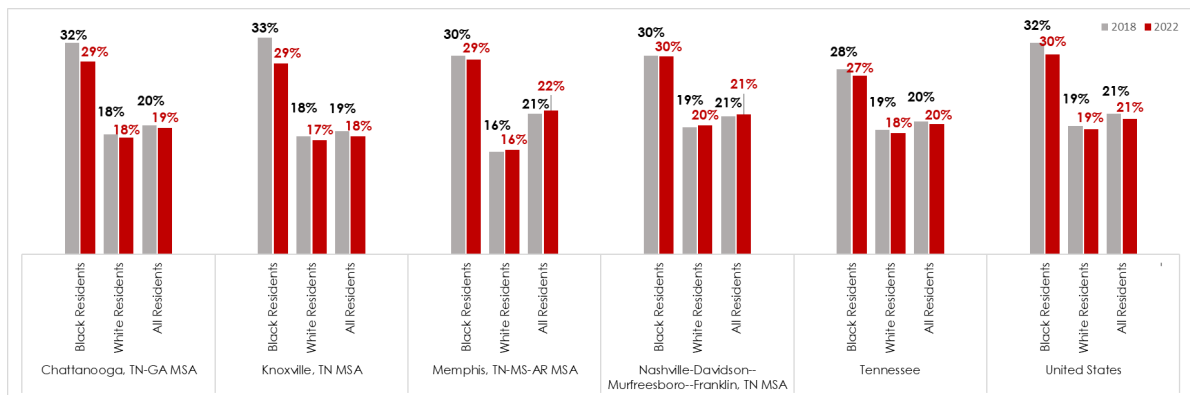
The percentage of white workers in production decreased by -0.7% in 2022.

UNDERSTANDING THE CHALLENGES

RISING COST OF LIVING

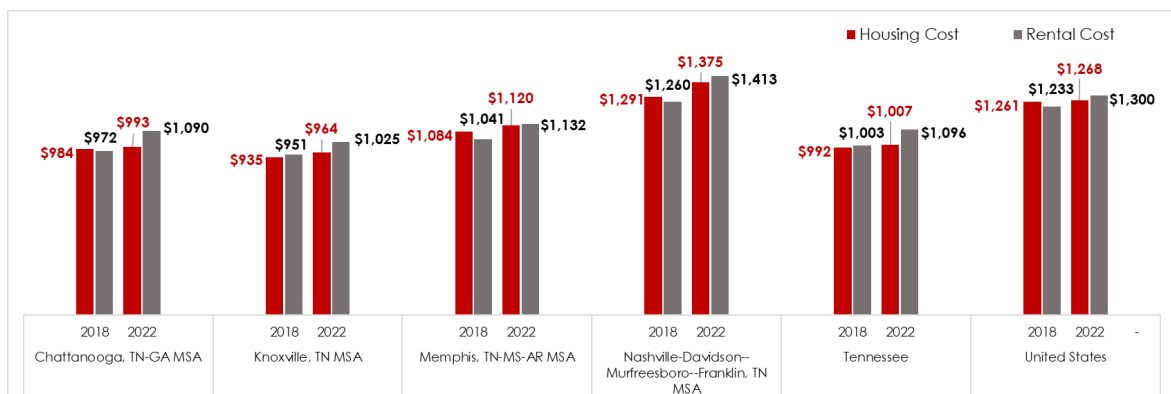
The steep increases in cost of living have caused particularly adverse impacts on Black households in Chattanooga. Black residents face greater challenges to meet rising costs of housing, transportation, food, and other basic needs due to the substantial income gap that exists between Black and white population in the area. While housing costs in Chattanooga are somewhat less than some other Tennessee metros or across the nation, this must be considered in the context of the large disparities in income that exist between Black and white households in Hamilton County and the Chattanooga region. Consistently over recent years, and prior, **Black residents spend on average around 30% of their income on housing costs while white residents spend approximately 20%.** This pattern is similar across Tennessee, the U.S., and in the Chattanooga region. **Given the already sizable gap in income and earnings between Black and white workers and households, the need to dedicate such a large share of income to housing curtails many other opportunities for advancement among the Black population.**

AVERAGE MONTHLY HOME COST AS A PERCENT OF MONTHLY HOUSEHOLD INCOME (2022)



While the median monthly costs of owning and renting housing in the Chattanooga MSA are marginally lower than those of Tennessee as a whole or some other metro areas in the state, these levels of housing cost are still heavily and adversely impactful to Black residents. As noted, Black households typically pay much more of their income to meet housing costs than to white households. The high levels of poverty and the comparatively low household incomes of Black Chattanoogaans combine to create a very difficult situation in meeting the cost burdens illustrated in the graph.

MEDIAN MONTHLY HOUSING AND RENTAL COSTS



GAPS IN BLACK BUSINESS OWNERSHIP



UNCLE LARRY'S
HOT FISH

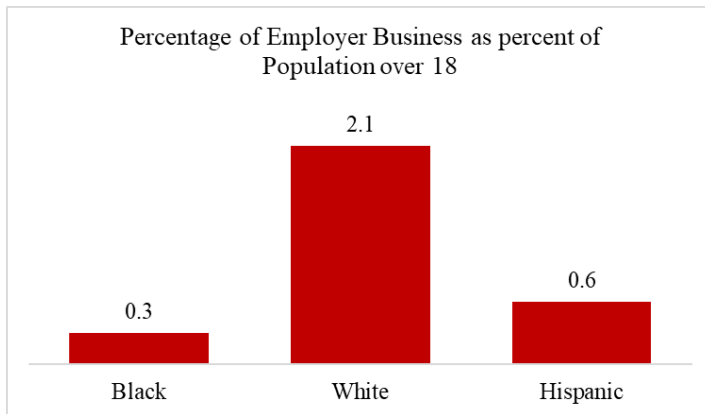
The importance of business ownership as a wealth-building opportunity for the Black population cannot be overstated. Nationally, the Minority Business Development Agency (MBDA) estimates that African American employer firms have a positive economic impact of over \$141 billion in revenue and 1.3 million jobs. Even so, Black-owned firms on average have lower average receipts and fewer workers than white-owned firms. Thus, the overall impact of Black-owned businesses is constrained from realizing opportunities to grow and maximize the potential for firms as well as the broader community.

The Urban League's Center for Economic and Black Business Success works to provide 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. Learn more about ULGC's MinorityBiz Digital Navigator and programs by using the featured QR code.



GAPS IN BUSINESS OWNERSHIP

The percentage of Black ownership of businesses employing other workers remains very low in Hamilton County. Only one third of one percent of the Black adult population is an employer of others, compared to 2.1 percent ownership by white adults. The U.S. Minority Business Development Agency has provided important services to focus attention and initiative to overcome gaps such as these.



Yet, a recent Federal Court Ruling against the Minority Business Development Agency stands as a troubling event. According to the U.S. Black Chamber "the MBDA and its robust programs are critical partners in advancing wealth-building opportunities for Black Americans." These program opportunities include the imperative to diversify federal procurement programs, recognized as one of the most powerful tools to advance equity and build wealth in

underserved communities. Unfortunately, only around 10 percent of federal agencies' total eligible contracting dollars typically go to small, disadvantaged businesses, with Black firms only receiving 1.5 percent of this number. The absence of MBDA programs, the nation's sole agency serving minority businesses, will significantly impact collective efforts to develop a robust contracting ecosystem, further weakening our national economy.

Black Business Representation

Startup firms owned by people of color were more likely than white-owned startups to expect to add employees in next year but less likely to be approved for financing.

While the COVID-19 pandemic was an especially challenging time for small businesses across the United States, researchers have noted a possible surge in new businesses during that time. This may have been the case particularly among people of color, as data from the US Census Bureau's Current Population Survey suggest the number of incorporated, self-employed persons of color rose approximately 13% from January 2020.

Data from the 2022 Small Business Credit Survey (SBCS) is used to examine startup firms owned by people of color (that is, firms owned by people of color that launched in 2020 or later). Overall, startups of color tend to be smaller and in slightly worse financial condition than their white-owned counterparts, though startups—regardless of race or ethnicity of firm ownership—are generally on precarious financial footing. Still, a majority of startups of color expected to add employees in the year following the survey, suggesting many of these firms aim to scale up. Since most startups are not profitable, accessing external funding can be key to growth.

However, SBCS data show that startups of color are significantly less likely than white-owned startups to receive funding through financial institutions or lenders, despite being as likely—and, among nonemployers, more likely—to apply for financing from a lender. Startups of color are less likely than their white-owned counterparts to be fully approved for the financing they sought when they do apply.



WILL BLACK CHATTANOOGANS BENEFIT FROM THE NEXT WAVE OF TECH INNOVATION?

Chattanooga is a leader in advanced technology and innovation – and EPB, Chattanooga Tennessee’s municipal electric power and fiber optics-based communications provider set a new standard in preparing for the future when it launched America’s first community-wide 1 gigabit-per-second internet service available to every home and business in its 600 square mile territory in 2010.

In more recent years, EPB Quantum Network powered by Qubitekk is America’s first industry-led, commercially available quantum network designed for private companies, as well as government and university researchers to run quantum equipment. It is technology built on infrastructure that will accelerate the development, adoption and integration of quantum products.¹³

This network supports quantum computing for private companies, government, and universities. The collaboration between EPB and Qubitekk explores quantum security, leveraging advanced infrastructure to protect the smart grid from cyber-attacks. This partnership includes external collaborators like Oak Ridge and Los Alamos National Laboratories. The field of quantum computing is just one example of ways that the Chattanooga area is a national leader in advanced industry, technology, and occupations. **Yet, the participation of Black and Hispanic residents in these career fields and entrepreneurial endeavors as tech founders has remained elusive for many years and for many reasons.** There is a need for more intentional collaboration with unlikely partners to improve outcomes for Blacks advancing in tech.

Advancing in technology fields offers Black residents a path to higher wages, business ownership, and economic growth. Investing in education and training is essential to ensure equitable distribution of digital economy benefits and opportunities for all.

Ideas for Tech Ecosystem Professionals and Leaders

Enhance and Expand Training and Professional Development

- Encourage tech-company partnerships with community organizations for training programs and internships.
- Support continuous learning through community based tech based certification programs.

Foster an Inclusive Tech Ecosystem

- Advocate for diversity and inclusion policies within tech companies.
- Expand platforms for networking, mentorship, and collaboration among Black tech professionals within low-income neighborhoods to help solve everyday problems together.
- Foster a culture of ambition through tech entrepreneurship education for the broader community.

Investing in technology education and training for Black Chattanoogaans is a step toward a more equitable and prosperous society. The intersection of technology education and economic empowerment is a powerful catalyst for change. Unlocking the potential of underrepresented communities drives innovation, growth, and inclusive progress for all.



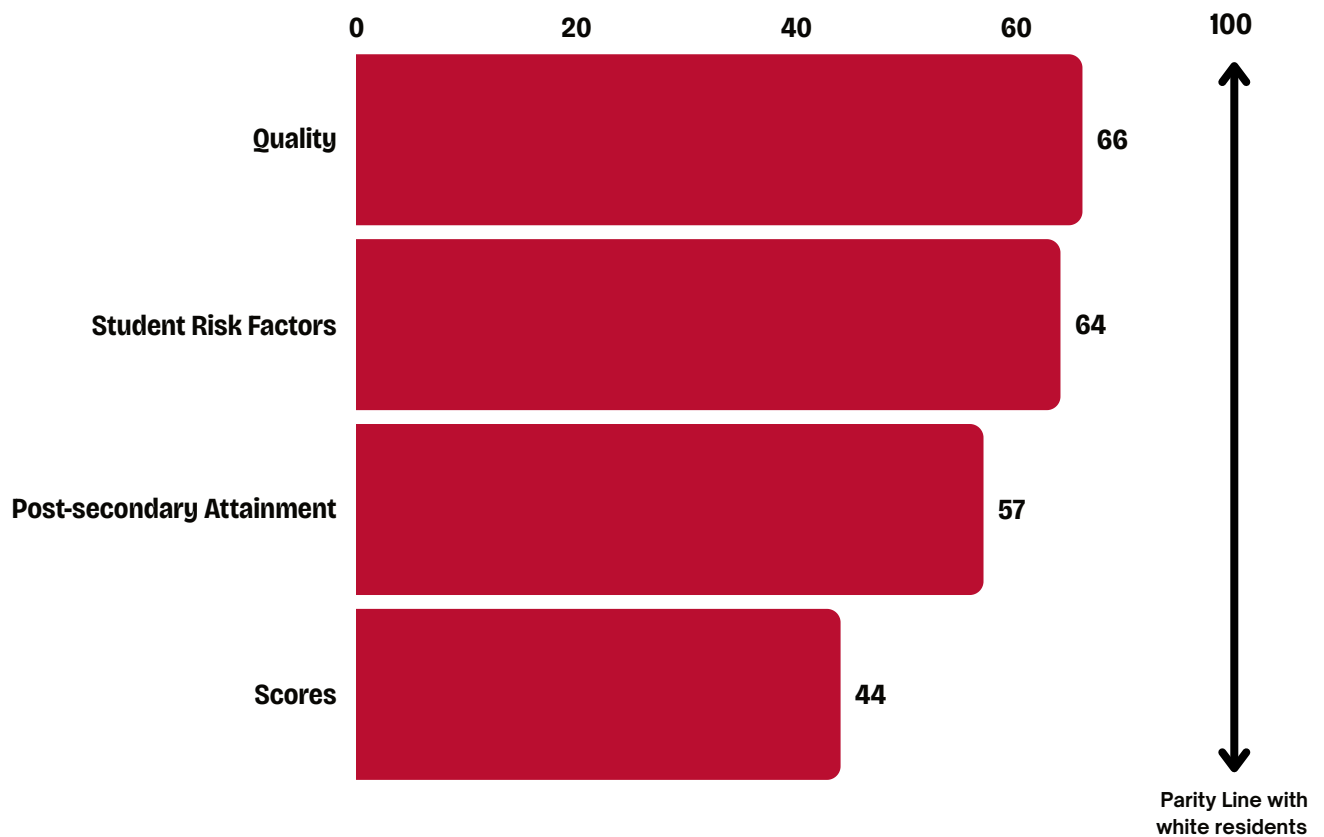
STATE F EDUCATION

In 1995, Chattanooga took its first meaningful step toward public school desegregation with the City and County district merger. The community hoped that this merger would achieve desegregation, improve third-grade literacy, and ensure postsecondary readiness *for all students*. Nearly three decades later, Hamilton County Schools is one of the most segregated districts in Tennessee, with deep disparities in literacy and other achievement outcomes between Black and white students. Our journey toward equity in education is far from complete, requiring intentional, focused investment in the public school system.

ONLY A QUARTER OF BLACK STUDENTS WERE CONSIDERED READY GRADUATES FOR THE 2022-23 SCHOOL YEAR COMPARED TO OVER HALF OF WHITE STUDENTS.

EDUCATION INDEX

THE EDUCATION INDEX ACCOUNTS FOR 45% OF THE OVERALL WEIGHT OF THE FULL EQUALITY INDEX



60%

The education index shows that Black students experience only sixty percent parity with white students across the areas of student risk factors, achievement, school quality, and educational attainment.

Key findings that highlight racial inequities in student experiences and outcomes in Hamilton County:

- Black students are **nearly twice as likely to be chronically absent** across all grades.
- Black students receive **double** the percentage of in-school suspensions and **triple** the percentage of out-of-school suspensions.
- Teachers of color make up **10%** of the HCS faculty, while students of color make up **over 50%** of the student body.
- The **race achievement gap persists over and above economic status** - Black students score lower in proficiency than both economically disadvantaged and non-economically disadvantaged white students on benchmark testing.
- Though there are slight improvements in Math and ELA scores for both Black and white students, **more than double the percentage of black students are scoring in the “below” range in Math and more than triple are scoring “below” in ELA on TCAPs.**
- White students are **more than five times as likely** to score a 21 or higher on their ACT.

EDUCATION

Commemorating 70 Years of Progress Since Brown v. Board of Education, May 2024 marked the 70th anniversary of the landmark Supreme Court decision in Brown v. Board of Education. This historic ruling, resulting from a combination of five cases argued by Thurgood Marshall and the NAACP in 1954, abolished the "separate but equal" doctrine established in Plessy v. Ferguson. A decade later, the Civil Rights Act of 1964 reinforced this mandate, with Title IV specifically empowering the Attorney General to address and enforce desegregation in public schools and colleges.¹⁴

CHATTANOOGA'S JOURNEY TOWARD DESEGREGATION

In Chattanooga, the road to desegregation followed the national mandate, albeit with persistent challenges. Despite the legal requirements, segregation lingered into the 1960s. The pivotal case of Mapp v. Board of Education, initiated in 1960, marked the beginning of Chattanooga's desegregation efforts. U.S. District Court Judge Frank Wilson's 1971 mandate aimed to ensure racial balance in the city's schools, setting a target of 30% to 70% representation for any race in most elementary schools.¹⁵ However, this case extended until its dismissal by the Supreme Court in 1986.

THE 1995 MERGER AND ITS AFTERMATH

True strides toward desegregation were not made until 1995 when a city referendum merged the city and county school districts. At the time of the merger, Chattanooga city schools were 62% Black, while Hamilton County schools were 95% white. This merger was seen as a necessary step to address deep-seated racial, economic, and class divides. An Education Week article from 1995 highlighted the critical need to overcome these distrusts within the community.¹⁶

EVALUATING THE IMPACT OF DESEGREGATION EFFORTS

Nearly three decades after the merger, it is imperative to assess the current state of educational equity for Black, Brown, and white students. Did the merger achieve its goals of desegregation, third-grade literacy, and postsecondary readiness?

According to The Educational Opportunity Project at Stanford University, Hamilton County Schools remains the most segregated district in Tennessee, considering white-to-nonwhite student ratios per school relative to the county's overall demographics.¹⁷ This is particularly evident in the white-to-Black student ratios. As recently as 2021, elected officials have called for

studies on the potential effects of separating city schools from the Hamilton County School District, driven by concerns for the well-being of inner-city Black and Brown students.¹⁸

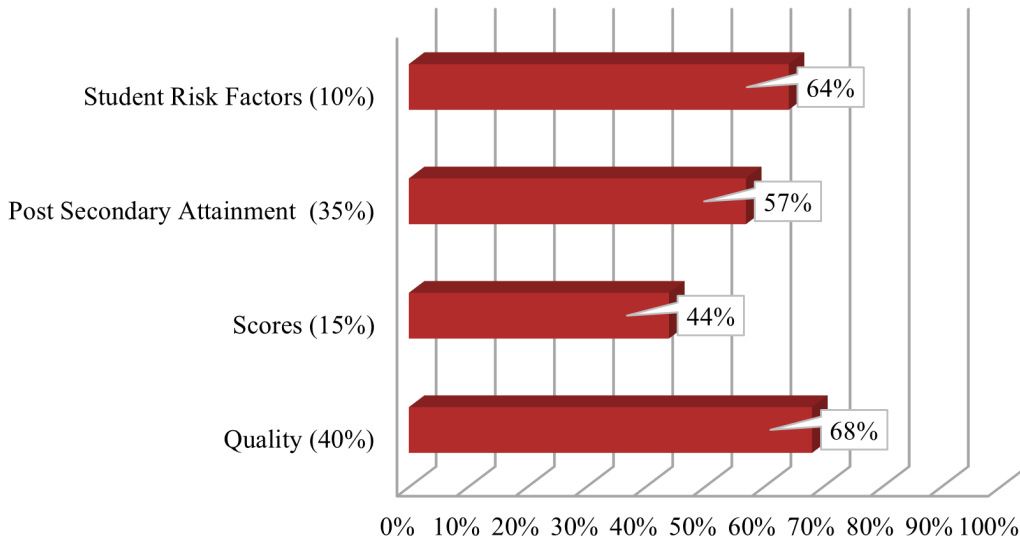
NOTE FOR ADVOCATES AND DECISION MAKERS

As we reflect on the 70 years since Brown v. Board of Education, it is clear that our journey toward educational equity is far from complete. We must recommit to ensuring that every student, regardless of race, receives a quality education and equal opportunities for success. This requires ongoing advocacy, policy reform, and community engagement to dismantle the barriers that perpetuate segregation and inequality in our schools.

CURRENT STATE OF EDUCATIONAL EQUITY

Our 2024 Equality Index reveals that Black students in Hamilton County experience only 60% parity with white students across various educational metrics, including student risk factors, postsecondary attainment, test scores, and quality of education. This score remains unchanged from our 2022 report, underscoring the persistent inequities in our educational system.

Education Sub-Index Categories

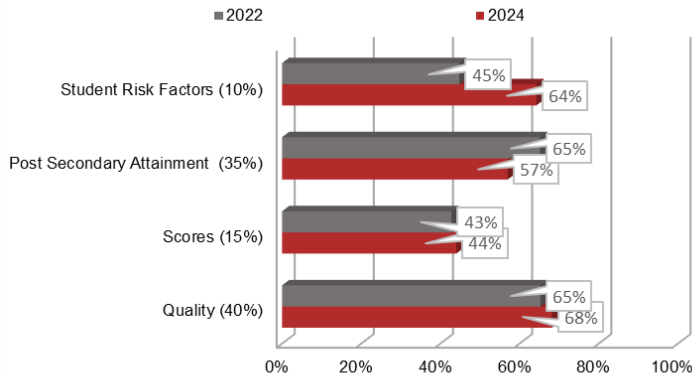


Source: S&P Global Market Intelligence
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Each of these sub-pillars has either grown or decreased in parity since 2022, some marginally and some significantly. Throughout this section, data comparisons in each sub-pillar are shared to assess differences and similarities in educational well-being between black and white students in Hamilton County over time.

Student Risk Factors - 64% Parity

Education categories (weight in sub-index)



Data compiled Mmm. DD, YYYY.
 Source: S&P Global Market Intelligence
 © 2024 S&P Global.

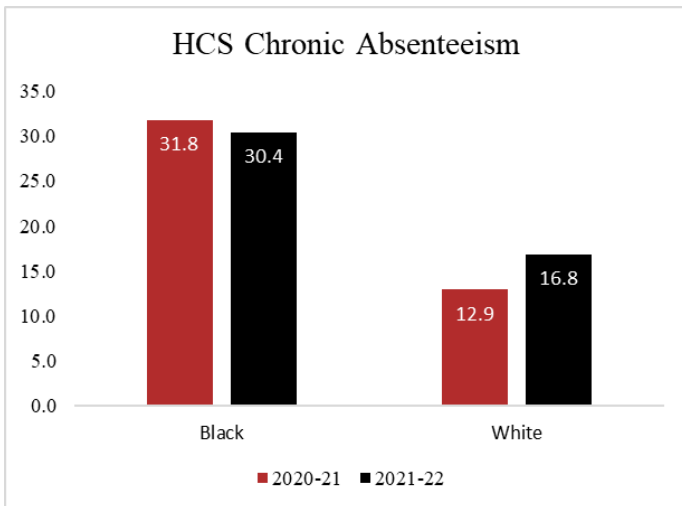
Examining Student Risk Factors

The first of the sub-pillars, Student Risk Factors, initially appears to show a significant increase in parity scores from 2022. However, this outcome is influenced by several indicators that do not necessarily reflect improvements in the experience of Black students. One such indicator driving the increase in parity is chronic absenteeism.

CHRONIC ABSENTEEISM

Defined as missing 10% or more of school days, chronic absenteeism is a significant issue impacting student achievement and long-term success. Research identifies a multitude of factors contributing to chronic absenteeism, which can be broadly categorized into individual, family, school, and community factors.

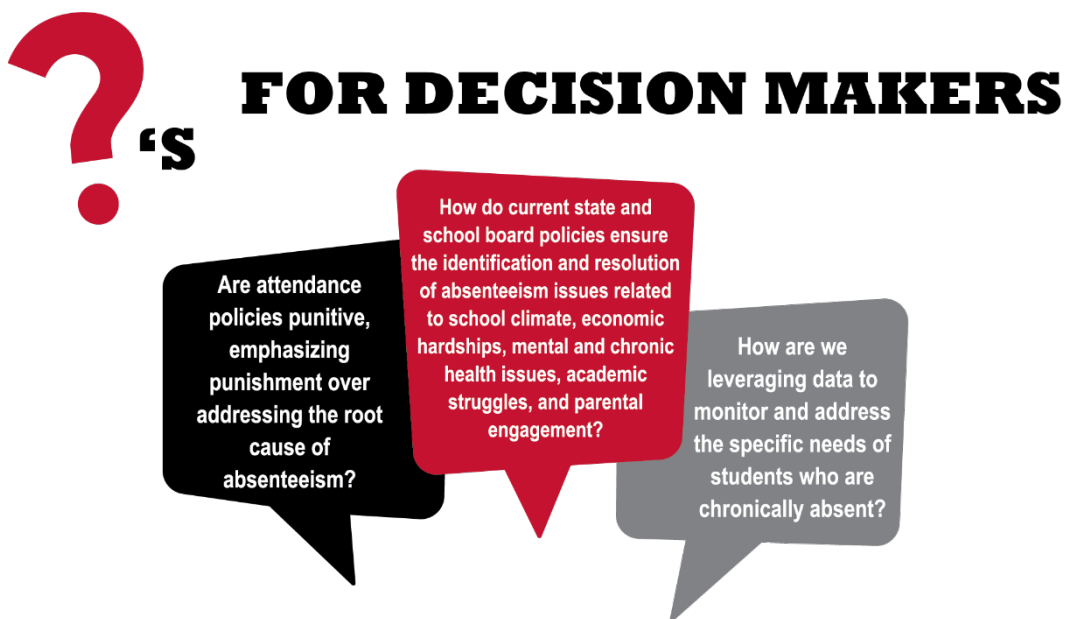
While there was a modest 1% decrease in chronic absenteeism among Black students, white students experienced an almost 4% increase. This shift contributed to the overall rise in parity scores which can paint a misleading picture of adequate progress. It is crucial to clarify that our goal is not to achieve parity through the increased absenteeism of other student groups. Instead, we aim for decreased absenteeism among Black students and an overall reduction across all student demographics.



In a district as large as Hamilton County, a 4% increase in white student absenteeism equates to over 800 students. A 1% decrease in black student absenteeism equates to about 150 students.

Despite the observed changes, **Black students remain nearly twice as likely to be chronically absent across all grades in the district.** This persistent disparity highlights the need for targeted interventions and support systems to address the underlying causes of absenteeism among Black students.

To truly advance equity in education, we must prioritize initiatives that directly improve the experiences and outcomes for Black students. This includes addressing chronic absenteeism through comprehensive strategies that engage students, families, and communities. By fostering an inclusive and supportive educational environment, we can work towards genuine parity, ensuring all students have the opportunity to succeed.



SCHOOL DISCIPLINE

In-school suspension (ISS) and out-of-school suspension (OSS) rates remain consistent for Black students, with about 8% of Black students placed in ISS and 11% in OSS. The index appeared to show a slight increase in parity due to an increase in white students being suspended in 2021. Yet white students ISS and OSS rates remain significantly lower than Black students, at about 4% and 3.5%, respectively.

Unfortunately, expulsion rates were unable to be updated due to TDOE data suppression practices for the 2021-2022 school year. Due to the desire for consistency in our index data, we removed the expulsion indicator from the index calculation. The previous report's numbers are still listed in the appendix, but do not factor into the overall parity score. The removal of this indicator likely skewed the Student Risk Factor's pillar toward parity considering the severe disparity in discipline rates from the previous report:

In 2020, Black students in Hamilton County received out of school suspension 4 times more than white students and expulsion 7 times more than white students.

While unable to update TDOE's discipline statistics, Hamilton County Schools shared their own assessment of discipline data to provide additional context to this conversation. The table below reports the black to *nonblack* student discipline ratios, which are different from the black to *white* ratios we examined in the 2022 report. These discipline ratios, or "risk ratios", as the County calls them, compare rates of discipline response for students in a particular group to the rest of the population.

Despite the metric change, the discipline narrative remains consistent. These ratios suggest a continued lack of parity in discipline.

Response type	2021-22	2022-23	2023-24 (to date)
Change of Placement	3.8	3.6	4.1
Expulsion	6.4	4.3	4.0
Out of School Suspension	3.7	3.9	4.2
In School Suspension	2.4	2.1	1.9

Source: HCDE

In the 2021-2022 school year, black students received 6.4 expulsions for every 1 expulsion of a non-black student. In the following school year, this rate decreased slightly to 4.3 black students expelled for every 1 non-black student. HCDE staff shared that no policy changes were made that would have resulted in the decrease. **Contrary to the expulsion trend, out-of-school suspension disparities have remained fairly consistent, showing 4 black students suspended for every 1 non-black student.**¹⁹

Advocate Question: How does the discipline inequity in Hamilton County widen or shrink when it comes to students with disabilities? The Office of Special Education and Rehabilitative Services reported that in the 2019-2020 school year, black students with disabilities made up 17.2% of children with disabilities ages 3-21 served under IDEA, but 43.5% of those students with disabilities who were suspended or expelled for more than 10 days.²⁰

The final indicator that increased parity within the “student risk factors” sub-pillar was drop out rates. From 2019 to 2020, there was both a decrease in the rate of black students dropping out and an increase in the rate of white students dropping out. Black students fell from an 8.8% drop out rate in 2019 to a 7.2% drop out rate in 2020. White students, on the other hand, moved from a 6.6% to 7.8% drop out rate. Even with racial parity achieved for this indicator, we must still continue learning how to better engage all of our disengaged students at risk of dropping out.

DISCIPLINE CONSIDERATIONS

When discussing the ever-persisting achievement gap between white and black students, exclusionary discipline practices must be central to the conversation. Research has long shown a clear relationship between increased suspensions and decreased achievement on standardized testing.²¹ Researchers have found that a significant portion of the achievement gap - around 20% according to one study - can be explained by suspensions and expulsions.²² Suspensions and drop outs are additionally positively related: as one increases, so does the other.²³

In a systematic literature review that examined studies from 2012 to 2021, restorative practices, such as community-building circles, conferences, mediation, and peer mediation, were associated with improving positive conflict management, discipline, and school climate.²⁴ Restorative practices seek to address the harm caused in conflict, involving all parties affected to seek healing, justice, and a way forward that promotes safety, trust, and reintegration. In schools, these practices involve community building and conflict management by teaching social and emotional skills.

Another intervention that can be developed in conjunction with restorative practices is positive behavior interventions and supports (PBIS), a framework for supporting students’ behavioral, academic, social, emotional, and mental health.²⁵ When implemented holistically, PBIS has positively influenced school climate and decreased exclusionary discipline.²⁶

Considering the disproportionate discipline rates in Hamilton County, what does our local achievement gap look like?

UNDERSTANDING THE ACHIEVEMENT GAP IN HAMILTON COUNTY

Hamilton County has a well-documented history of disproportionate discipline rates, which significantly impact the achievement gap between Black and white students. This disparity is evident when examining local achievement data and comparing academic outcomes across different student demographics.

Achievement Scores 44% Parity

HISTORICAL BENCHMARKS AND CURRENT PARITY

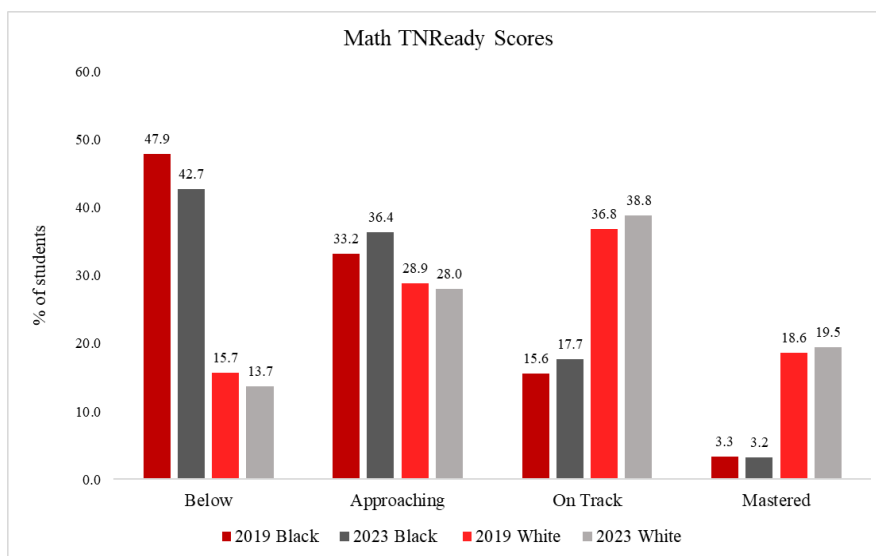
In a 1995 Education Week article discussing the merger of city and county schools, benchmarks such as third-grade reading proficiency and postsecondary readiness were identified as key goals and success indicators. These benchmarks align with our broader sub-pillar of Scores, which evaluates end-of-course (EOC) exams, Multi-state Alternate Assessment (MSAA), and TCAP Assessment scores for Black and white students across various grade levels.

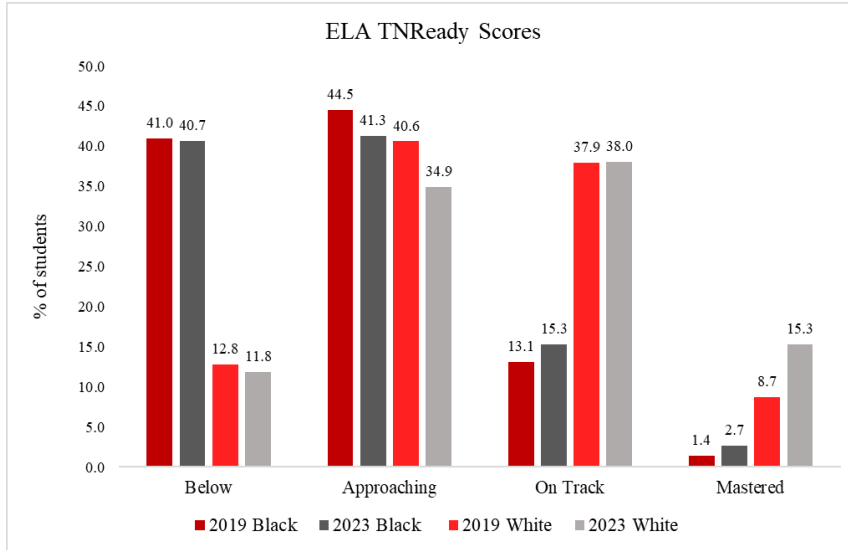
Despite efforts to close the gap, we observed only a 1% improvement in parity within this sub-pillar since our 2022 report.

ASSESSMENT OF MATH AND ENGLISH LANGUAGE ARTS (ELA) SCORES

When examining the Math and English Language Arts (ELA) TNReady scores from the previous report, which captured 2019 data, there are slight improvements for both Black and white students. More students are moving from "below" to categories such as "approaching," "on track," or "mastered." However, these improvements do not adequately address the substantial parity gaps between Black and white students.

A deeper look into the data reveals significant disparities:

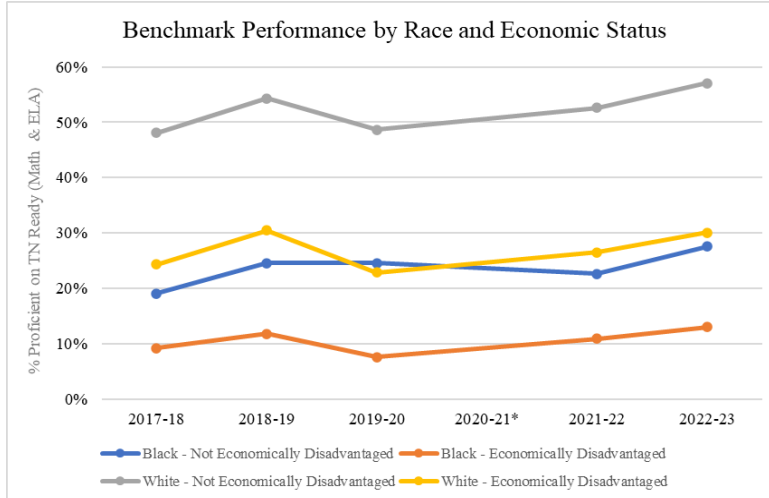




Math Scores: More than double the percentage of Black students score in the "below" range compared to their white peers.

ELA Scores: More than triple the percentage of Black students score in the "below" range in ELA compared to white students.

Conversely, for every Black student who scores "mastered" on the Math and ELA TNReady assessments, six white students achieve the same level of proficiency. This ratio highlights the pronounced achievement gap and underscores the urgent need for targeted interventions.



When examining TCAP scores with economic status, we see that the race achievement gap persists over and above economic status. 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. This trend, originally noted in our 2022 report, remains consistent through the 2022-23 school year. By focusing on these areas, Hamilton County can make meaningful progress towards closing the achievement gap and ensuring all students have equal opportunities to succeed.

and non-economically disadvantaged white students. This trend, originally noted in our 2022 report, remains consistent through the 2022-23 school year. By focusing on these areas, Hamilton County can make meaningful progress towards closing the achievement gap and ensuring all students have equal opportunities to succeed.

These disparities call for immediate and sustained action to address the root causes of the achievement gap. Strategies must include Holistic Interventions; **Addressing the broader socio-economic factors that impact student performance, including health, housing, and transportation, equitable policies and streamlined and systemic family and community engagement.**



LITERACY IS A CIVIL RIGHT



The right to read is one of the greatest civil rights issues of our time. The ability to read, and more particularly to be reading on grade level by third grade, predicts a host of outcomes, including dropping out of or graduating high school and interaction with the criminal legal system.²⁷ Of the children that interface with the juvenile justice system, 85% of them are functionally illiterate.²⁸ Within the past few years, Hamilton County Schools made the shift to a new method of reading instruction called the Science of Reading. In this section we interview Breckan Duckworth, Executive Director of Opportunity and Gap Closure for Hamilton County Schools, to learn more about the Science of Reading, progress and challenges in achieving parity in reading proficiency.

A CONVERSATION ABOUT LITERACY WITH HAMILTON COUNTY SCHOOLS EXECUTIVE DIRECTOR OF OPPORTUNITY AND GAP CLOSURE

Breckhan Duckworth, Executive Director of Opportunity and Gap Closure for Hamilton County Schools, discussed the various academic intervention systems she oversees, including tutoring during and after school, summer programs, and pre-K initiatives. She highlighted the Connected Literacy program, funded by a grant from the Urban League of Greater Chattanooga, which provides intensive, low-ratio tutoring for kindergarten through third-grade students. This initiative aims to address early literacy to ensure students can read proficiently by third grade, which is crucial given the national emphasis on early literacy.

Duckworth emphasized the significant impact of the Connected Literacy program, noting that it helps students before they encounter significant reading challenges. She agreed with the view that literacy is a modern-day civil rights issue, underscoring the long-term benefits of literacy skills and the disparities in reading proficiency between black and brown students and their white peers.

She pointed out the national trend where black and brown students often lag in reading skills, emphasizing the need for equitable literacy support. **She explained the shift from balanced literacy to the science of reading, detailing how the latter integrates various reading skills systematically based on neuroscience, as opposed to the isolated skill approach of balanced literacy.** This integrated approach has shown positive results in Hamilton County Schools, with elementary scores improving even during the pandemic.

However, Duckworth acknowledged the ongoing challenge of ensuring all student groups, especially economically disadvantaged and minority students, grow at the same rate as their more affluent peers. Duckworth also discussed the role of parents in supporting literacy development, encouraging them to engage in conversations about what their children are reading and participate in available training and family engagement programs. Finally, she stressed the importance of community involvement and the need to bring the science of reading to the forefront for teachers and the community, ensuring systematic, integrated reading instruction across all educational touchpoints.

"There's a lot of statistics around how not being able to read will hinder you long term or support you long term if you do have those skills. And so, making sure that we get this right on the front end is really important. We also know that there's a strong correlation across the country, where our black and brown students are not reading at the same rate as our white students. That's not just here in Hamilton County Schools, that's everywhere. And so we know that this is a place across the nation that we have really got to do better by kids.

Because when a student can't read, that's closing doors. That's taking away opportunities from kids in the long run. And so, we need to make sure that we are supporting our black and brown children to have the same opportunities as they finish up their education and even as young as elementary school."

-Breckhan Duckworth, HCS



Sarah Concepcion
ULGC Policy



Breckhan
Duckworth
HCS Literacy

The science of reading is systematically integrating skills in a way that we know neuroscience works to ensure that all students learn how to read. As opposed to isolating vocabulary, phonics, phonological awareness, or decoding, we're integrating all of those skills from the beginning of the reading process, from the beginning of school for students, and designing intentional structures to ensure that our students are increasing their ability to read, starting with sounds.

Concepts on the Science of Reading

The science of reading focuses on starting with sounds and gradually building up to word recognition while simultaneously enhancing language comprehension. This integrated approach fosters skilled reading and comprehension, unlike the previous balanced literacy method, which isolated phonics, vocabulary, and fluency lessons without connecting them. Recognizing that the brain processes reading more holistically, Hamilton County Schools have, over the past four years, adopted a new curriculum that aligns more closely with the science of reading.

THIRD GRADE RETENTION LAW IN TENNESSEE

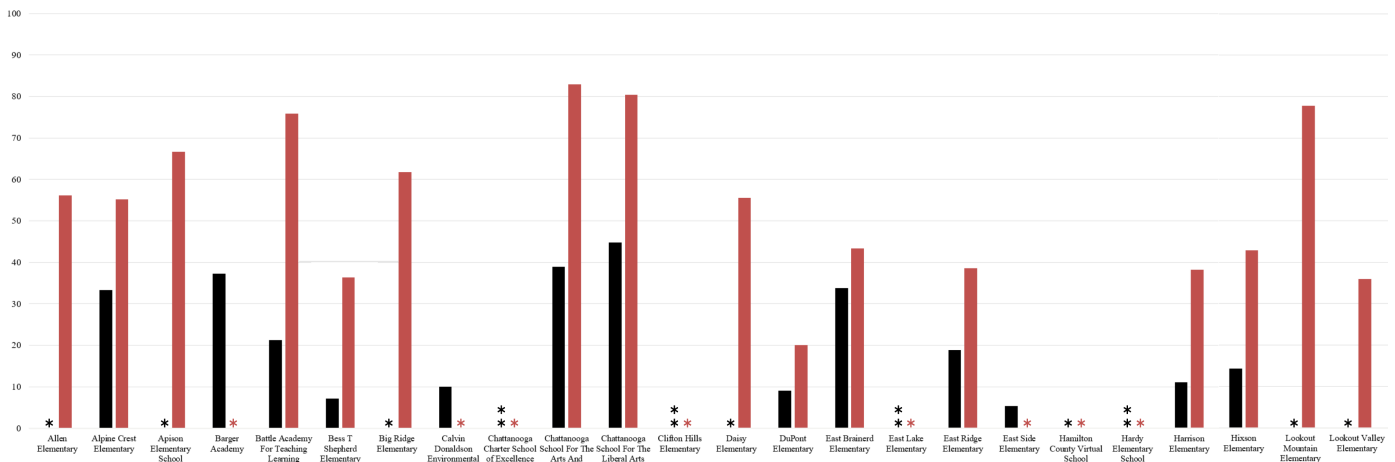
Overall, many national studies have found null to negative results with retention, especially when done in isolation without other academic supports and changes.²⁹ Some research supports that small achievement gains may be found, in addition to decreased behavior problems. However, there are also studies that find a correlation between retention and increased absenteeism, drop outs, negative behaviors, and decreased student self-esteem.

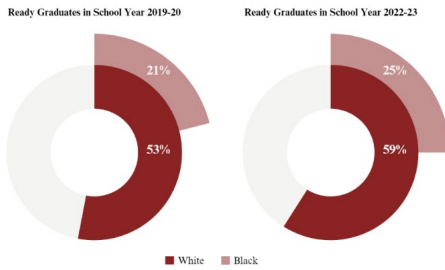
Policy Consideration: The bill offering these new pathways for fourth grade students is set to be repealed at the end of the 2025 school year. Advocacy will be needed to make these pathways a longstanding part of promotion.

Quality - 68% Parity

Scores do not tell the full story of a student’s educational journey. Many factors contribute to the *quality* of the school experience and environment which bear weight on student success during and after high school. As seen by Hamilton County’s emphasis on the term “Future Ready” over the last several years, the importance of students who graduate ready for postsecondary, the military, or the workforce cannot be overstated.

% of Students with Met or Exceeded Scores on TCAP ELA SY 22-23

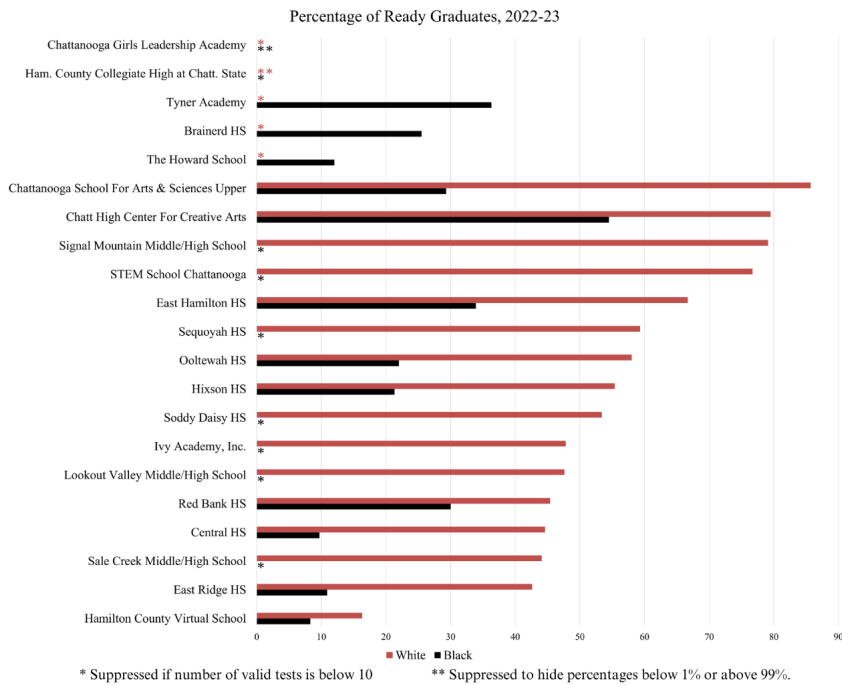




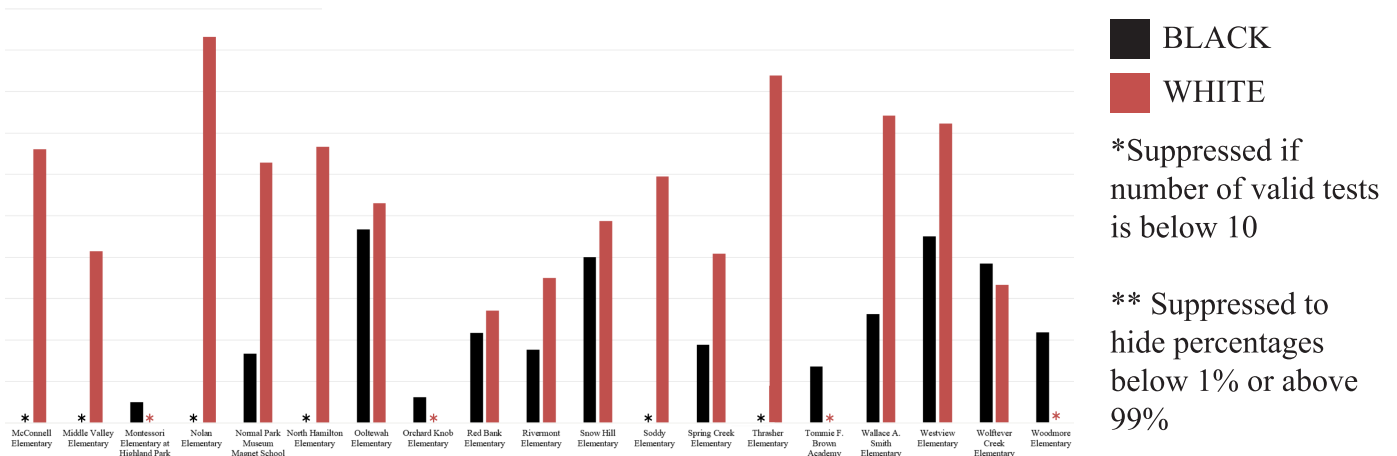
Overall 43.8% of our Hamilton County students are deemed "Ready Graduates".³⁰ When breaking that number down by race, we see that 58.8% of white students and only 25.4% of black students were Ready Graduates for the 2022-23 school year. Compared to the class of 2020, both student groups have increased their percentage of Ready Graduates, yet the race gap has remained consistent.

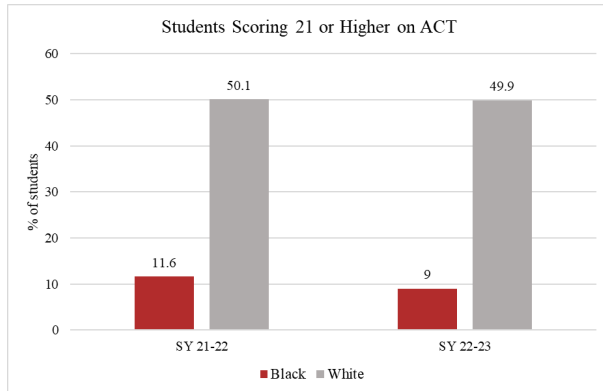
Specific Ready Graduate Indicator Requirements:

- 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)



30 TDOE Data Downloads





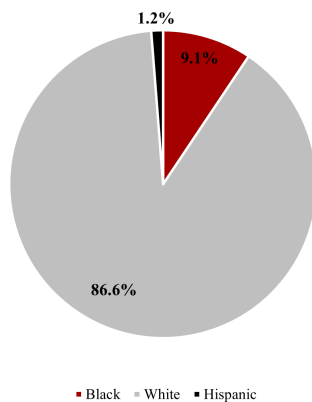
A piece of the Ready Grad indicator, ACT scores, gives us another view into the disparities of students coming out of high school. White students are more than five times as likely to score a 21 or higher on their ACT compared to black students in Hamilton County - an increase in disparity from the previous school year.

TEACHER DIVERSITY

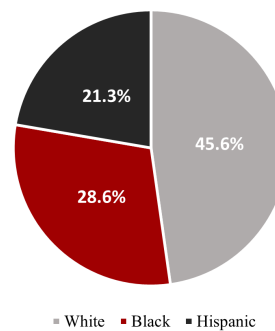
Teacher quality is one of the strongest influences on student success in the classroom, reported to account for as much as 40% of the difference in student success.³¹ A quality teacher workforce includes hiring and retaining a diverse staff that accurately reflects the student body. One of the unintended consequences of *Brown v. Board* was the purge of Black educators during massive resistance.³² As many as 100,000 qualified and exceptional teachers and principals were fired, dismissed or demoted to be replaced by less qualified white teachers until the late 1970s. The effects of this purge are still felt today by students of color who often lack the same representation in their schools' teaching staff.

In the present day, our students of color in Hamilton County are heavily underrepresented in the teacher workforce. Compared to our initial report, the student body has continued to diversify, but the diverse teacher population has grown less than 1%. In context, one percent is less than 30 teachers. Teacher diversity serves as an intervention for many of the issues already cited in this report, such as disproportionate discipline rates, drop outs and score inequality.³³

2023-24 Racial Makeup of HCS Teachers

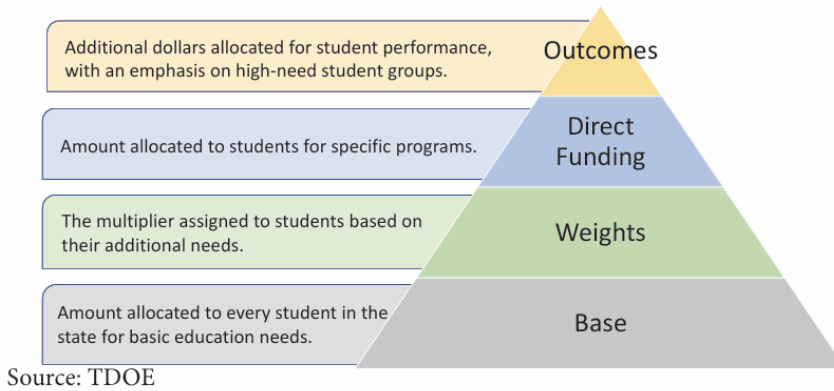


2023-24 Racial Makeup of HCS Students



SCHOOL FUNDING

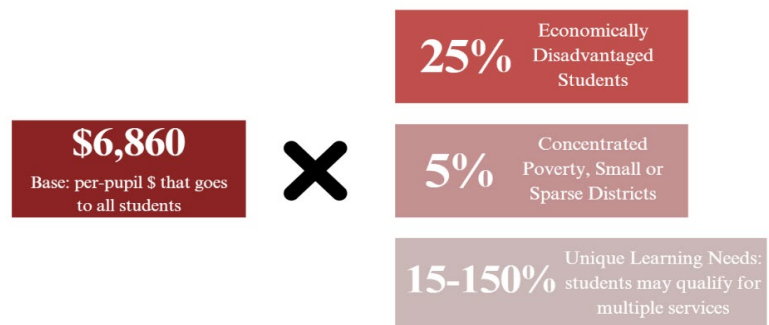
Another major contributor to education quality is school funding. In the previous report, we advocated for the passage of the Tennessee Investment in Student Achievement (TISA) Act, which would rewrite the state education funding formula. In 2022, the General Assembly passed the new student-based funding formula, with its first implementation in 2023-24 school year.



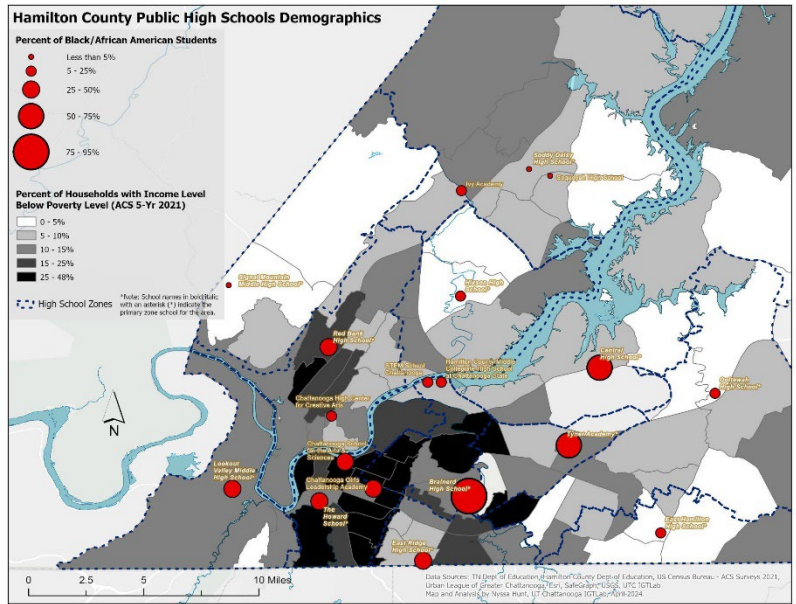
The student-based formula creates a stronger link between student needs and funding allocations. In the tiered TISA formula, additional money is allocated for economically disadvantaged students, students living in

concentrated poverty, students in small or sparse communities, and students with unique learning needs, which includes students with disabilities, English learners, and students with dyslexia.³⁴ Direct funding adds additional money for the following purposes: kindergarten through third grade literacy, fourth grade literacy supports, career & technical education, post-secondary assessments (ACT & retake), and charter school supports.³⁵

The money coming through the TISA weights will be critical for addressing the needs of the many students of color who live in high poverty areas of Chattanooga. The map below depicts the general trend that the areas where student populations are majority Black also have higher rates of poverty. As the black student population increases, so does the prevalence of poverty in surrounding neighborhoods.

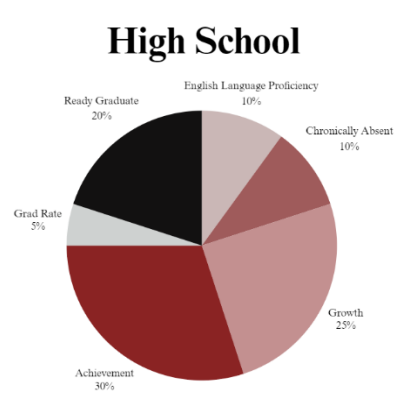
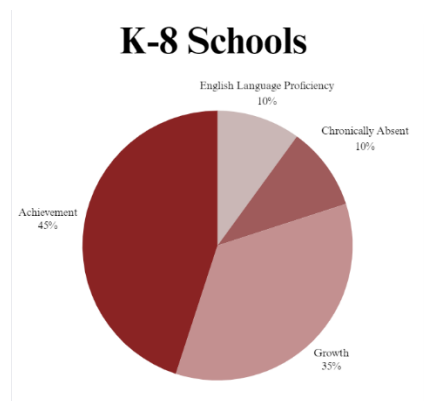


The concentration of poverty around high schools such as Brainerd, Howard, Tyner, and East Ridge came to bear negatively on them when the State announced the release of letter grades to rank schools in 2023. Accountability has been a consistent and important part of the Every Student Succeeds Act (ESSA), but this was the first year that the Tennessee Department of Education was to assign A-F letter grades for the sake of parents and stakeholders to distinguish between schools.



SCHOOL ACCOUNTABILITY AND PUBLIC SCHOOL INVESTMENT

Assigning letter grades to schools comes with the possibility of oversimplifying school quality and negatively impacting school morale. What goes into the letter grades determines whether or not the measure is equitable. Under the former accountability system, the following factors were included in assessing accountability:



In the development of A-F letter grades, we advocated for continued emphasis on growth measures, which offer a student-centered measure that accounts for diverse demographics.³⁶ While proficiency, as measured by test scores, is also a necessary component,

an over-reliance on this indicator can shift the rankings to reflect neighborhood segregation and poverty, as opposed to school quality. This is because proficiency scores are **highly correlated** with socioeconomic status.³⁷ While the new grades include growth in their measurement, they also increased the amount for which proficiency counts.³⁸

attract new teachers into the profession. However, this priority has been forced to compete with funding for what the Governor deemed Education Freedom Scholarships.

The Governor's voucher program was designed to offer additional educational options to families by offering a little over \$7,000 to students to attend participating private schools. On its face, it sounds like an exciting proposal (unless your connotation around vouchers stems back to their use in massive resistance after *Brown v. Board*⁴⁰). At the Urban League, we support focused investment in our public schools and see more pitfalls to vouchers than remedies.

The Governor's original proposal was universal, meaning it would continue to increase in expense annually until open to any student in Tennessee. In the first year alone, which would have supported 20,000 students, the program could have diverted up to 141.5M in taxpayer funding into private education.⁴¹ That amount is enough to fund 2,600 teacher salaries. Not only would it divert millions of dollars, but the stipend amount would not be enough to close the gap of private school expenses for most low-income families. With an average private school tuition of \$11,341, the \$7,075 voucher would fail to make private school affordable for many of the families that the voucher was "designed" for. It is evident from Arizona's experience with vouchers that this worry is not misplaced. Nearly half of the vouchers used in Arizona (45%) were from families in the top 25% of the wealthiest districts. Eighty percent of applications were for students already enrolled in private or homeschool.⁴² Applying funding to a voucher program also bears the risk of decreasing district TISA funding, either reducing student calculations or removing TISA funding itself for vouchers.

There is mixed research on the effectiveness of voucher programs in increasing test scores. The current Education Savings Account recipients in Tennessee (similar to the proposed voucher program) underperform public school students by about 19 percentage points on average across math and ELA. Furthermore, voucher programs have been shown to increase school segregation and lead to the gentrification of low-income neighborhoods.⁴³

After much discussion, debate, and advocacy during this spring's legislative session, none of the three voucher proposals - the Senate, House, or Governor Lee's - passed through the legislature. The significant differences between the three proposals could not be reconciled into one bill, causing it to stall out for this session. The Senate and House Finance, Ways, and Means Committees included the \$144.5 million of Governor Lee's proposed universal voucher funding in the final budget. **These funds will remain in the budget until the next session when Governor Lee intends to propose another voucher bill. Continued advocacy around this issue will be critical this summer and leading into the next legislative session.**

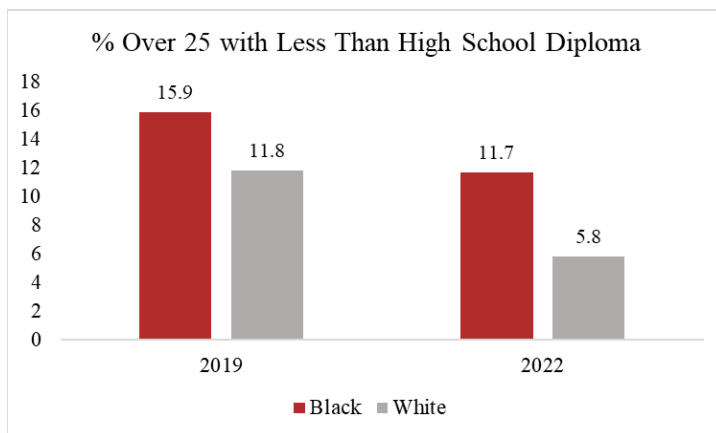
IMPORTANT QUESTIONS FOR ADVOCATES

Check out the [Education Trust's Voucher Worksheet](#) for an extensive list of questions to be answered the next time a voucher bill is proposed. Here are a few sample questions from the worksheet:

1. Will families from particular income thresholds or specific underperforming schools be given priority status? Is there consideration for low-income families to pay a voucher in full (considering the average cost of \$11,341 for private schools)?
2. Will participating schools be required to serve students with Individualized Education Plans (IEPs) in accordance with their plans, or will they be required to waive their rights under the federal Individuals with Disabilities Education Act (IDEA) to receive a voucher?
3. Will participating schools be required to provide transportation for students who accept vouchers?
4. Will participating schools be required to utilize a curriculum that aligns with the Tennessee State Standards and provide the same amount of instructional or seat time that is required of public schools?
5. Will participating schools be required to retain 3rd and 4th-graders not proficient in ELA? Will participating schools also receive a school letter grade?
6. Will schools be required to have current TDOE approval status or be accredited by a relevant school accrediting agency?
7. Will there be public reporting on the academic performance, chronic absenteeism, college readiness and graduation rates of students who use a voucher?

Post-Secondary Attainment - 57% Parity

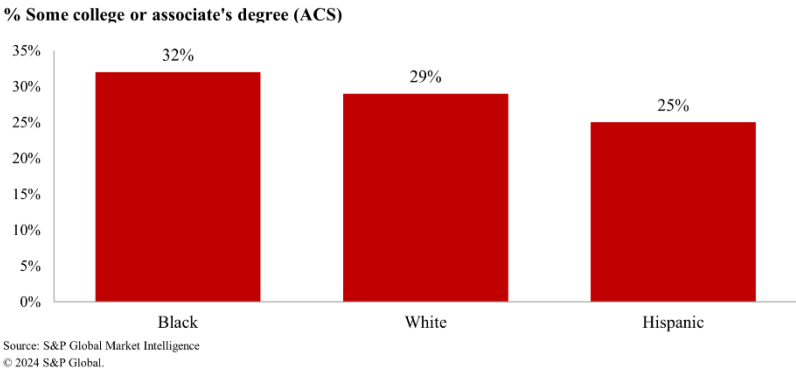
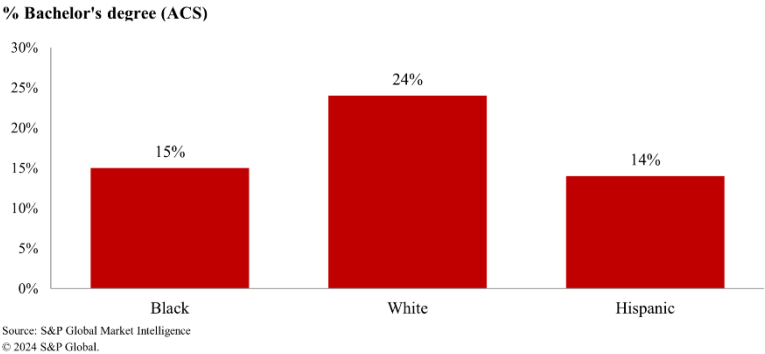
The final education sub-pillar, Post-Secondary Attainment, saw a large decrease in parity from the previous reporting period. The decline is primarily due to a reduction in parity among citizens aged 25 years and older with less than a high school diploma. Black residents are now 2 times more likely than White residents to fall into this category, which represents an increase from the previous ratio of 1.3 times more likely.



Only 15% of black students in Hamilton County earn a bachelor's degree, while 24% of white students achieve this milestone. In SCORE's 2024 State of Education, they report an over 12% gap in the percentages of Tennesseans holding a degree or credential and the percentage of jobs requiring a postsecondary degree or credential. When you break down degree holders by race and ethnicity, about 31% of

Black Tennesseans hold an associate, bachelor, or other professional degree compared to 42%

of white Tennesseans.⁴⁴ As discussed in the Economics section of this report, the occupational segregation we see for Black Chattanooga is in part driven by the absence of degrees and credentials that remain a requirement in many white-collar jobs. In the 2023 Tennessee Business Leaders Survey, nearly 70% of respondents reported a deficient supply of appropriately trained workers.⁴⁵ Supports are for students of color needed prior to and throughout their postsecondary journey to ensure college completion.



Percentage of Residents in Education and Administration Degree Field - Chattanooga MSA (TN Only)

Black Residents			White Residents		
2018	2022	Difference	2018	2022	Difference
18.6%	7.5%	-11.1%	13.2%	11.8%	-1.4%

Specifically thinking about the lack of black educators in Hamilton County Schools, we have seen a large decrease in Hamilton County residents who have obtained degrees in Education Administration and Teaching. Why have these numbers decreased? Is the degree less popular among Black college students now or do students desire to move elsewhere to work? In our previous report, we shared quotes from a University of Tennessee at Chattanooga survey where Black students reported not being able to envision themselves in the work and social life culture of Chattanooga.

Further Research Consideration: Is the decrease in residents in Education and Administration a commentary on our ability to retain teachers of color? Teachers of color are more likely to work in high-poverty, low-staff urban schools. Are the proper supports in place to keep them there?

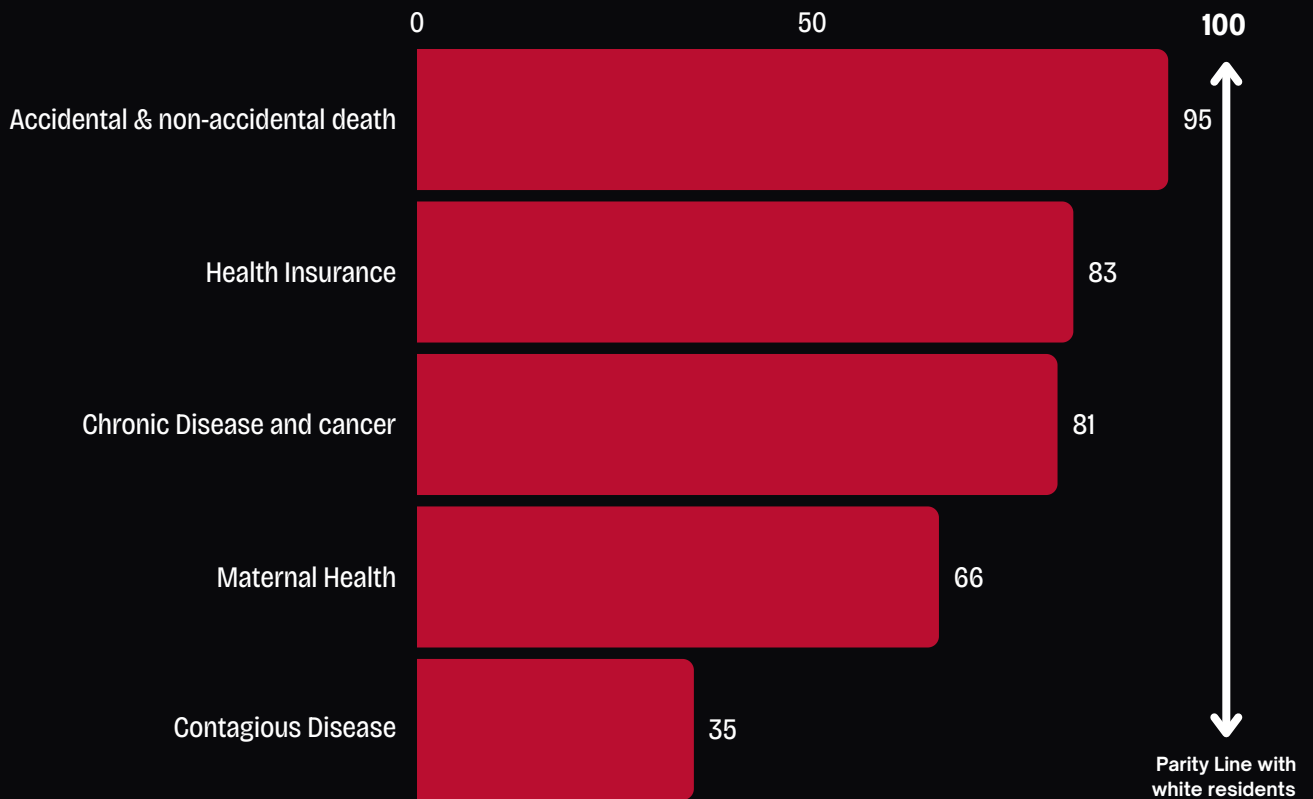
STATE OF BLACK HEALTH

The state of the health for Chattanooga's Black population continues to lag far behind that of the white population. The 2024 State of Black Chattanooga index finds the health component at 66%, meaning that the overall health status for Black residents is at only 66% that of white residents, barely changed from 64% in the previous index report. Three of the major health categories saw a decline in parity for Black Chattanooga residents since the previous report, and two categories saw an improvement. While improvements have occurred in some health conditions progress toward parity has remained very slow.

The slight increase for the parity score from the 2022 report is driven by the contagious diseases and accidental and non-accidental health sub-pillars.

HEALTH SUB-INDEX

THE HEALTH INDEX COMPONENT ACCOUNTS FOR 25% OF THE OVERALL WEIGHT OF THE FULL EQUALITY INDEX



There are a number of key findings which highlight the significant gaps in health status and outcomes between the Black and white population of Chattanooga:

- The share of Black and Hispanic population lacking health insurance **has risen** since the previous report, while the percentage of whites lacking insurance dropped considerably.
- Contagious diseases, which include STDs and COVID-19, exhibit the **least parity** among the health related categories.
- Chronic disease mortality, particularly related to diabetes and hypertension, tends to be **more prevalent** among the Black population of Hamilton County.
- The rates of Gonorrhea and Chlamydia per 100,000 population are **11 and 8 times greater**, respectively, for Black residents than for white residents in Hamilton County.

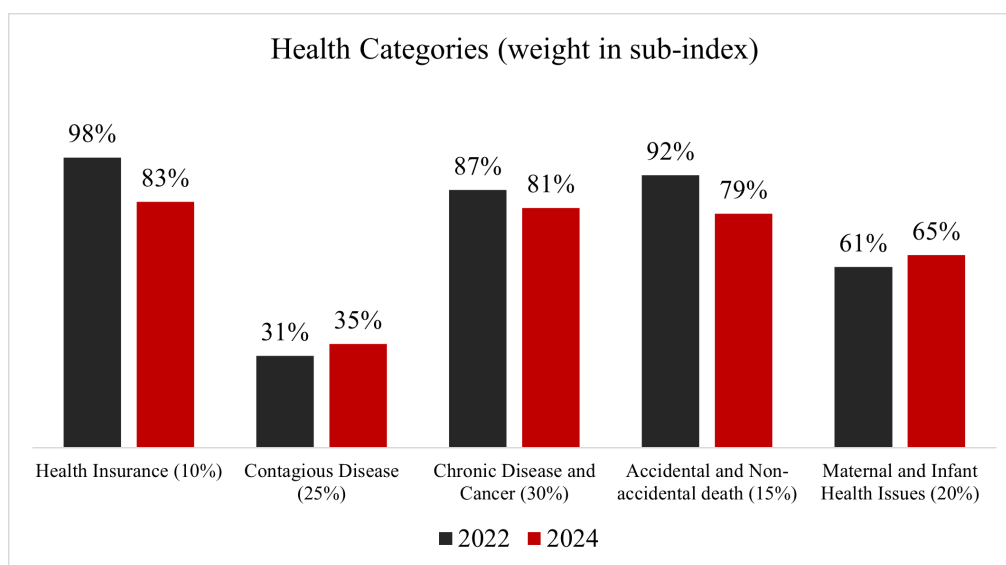
HEALTH

The state of the health of Chattanooga’s Black population continues to lag far behind that of the white population. **Life expectancy for Black residents dropped by over one year for Blacks while it increased by almost two years for whites.** In a wide set of health outcomes, from accident and homicide rates to mortality from strokes, there have been setbacks for the Black movement toward parity with the white population. Slight improvements have occurred in some health conditions although progress has remained very slow. The current State of Black Chattanooga index found the health component at 66%, meaning that the overall health status for Black residents is at **only 66% on parity with white residents, barely changing from 64% in the previous index report.** The Health Index component accounts for 25% of the overall weight of the full index.

Several key findings highlight the significant gaps in health status and outcomes between the Black and white population of Chattanooga:

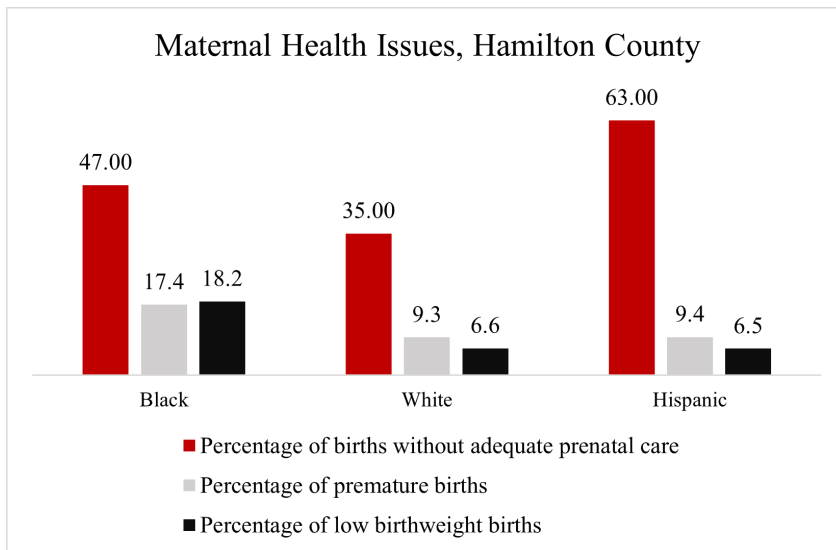
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MATERNAL AND INFANT HEALTH



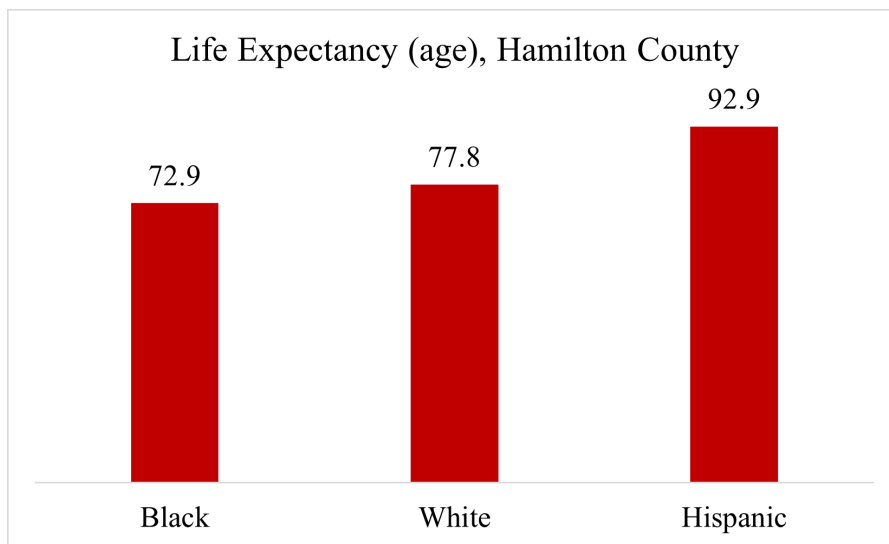
A key aspect of ensuring a healthy community is the health of mothers and children. In several basic metrics, Black women and infants experience a number of issues that are detrimental to health and well-being. The percentage of low birth weight

babies among the Black population is approximately two and a half times greater than for the white population in Hamilton County. The percentage of premature births is nearly double for the Black population compared with the white population.

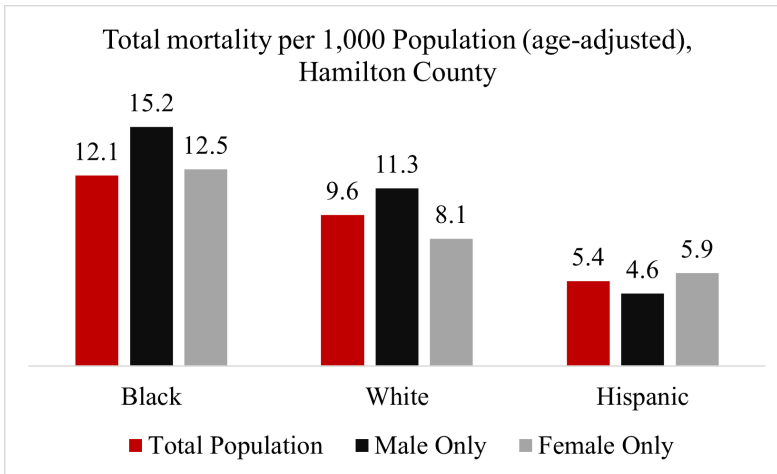


Many inequities exist between health outcomes for Black and white populations, not only in Chattanooga but across the nation. In Tennessee Black patients for medical care are 2.3 times more likely to die than White patients.⁴⁷ Black women in the state are particularly vulnerable to disparities in health care and medical outcomes. Black Tennessee women are 33% more likely to be diagnosed with breast cancer in late stages and twice as likely to die from diabetes than white women in the state. Further,

Black children experience many gaps in health issues, including being 34% less likely than white children to be vaccinated against the flu and having a 15% chance of being born at a low birth weight. As of 2023, Hamilton County lacked a formal linkage to a school-based health center, a feature that is present in 53 school districts across Tennessee.⁴⁸

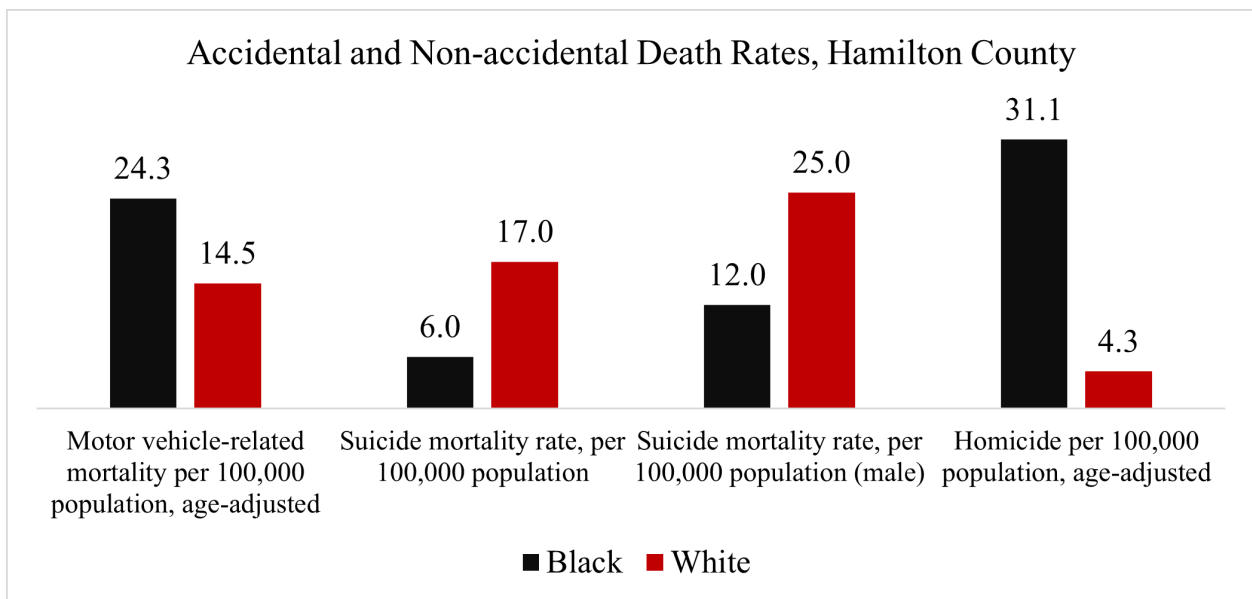


Mortality rates by race in Hamilton County indicate that Black residents experience high levels of disparity. The mortality rate for Blacks is about a third higher than for white residents and three times higher for Black males than Hispanic males.



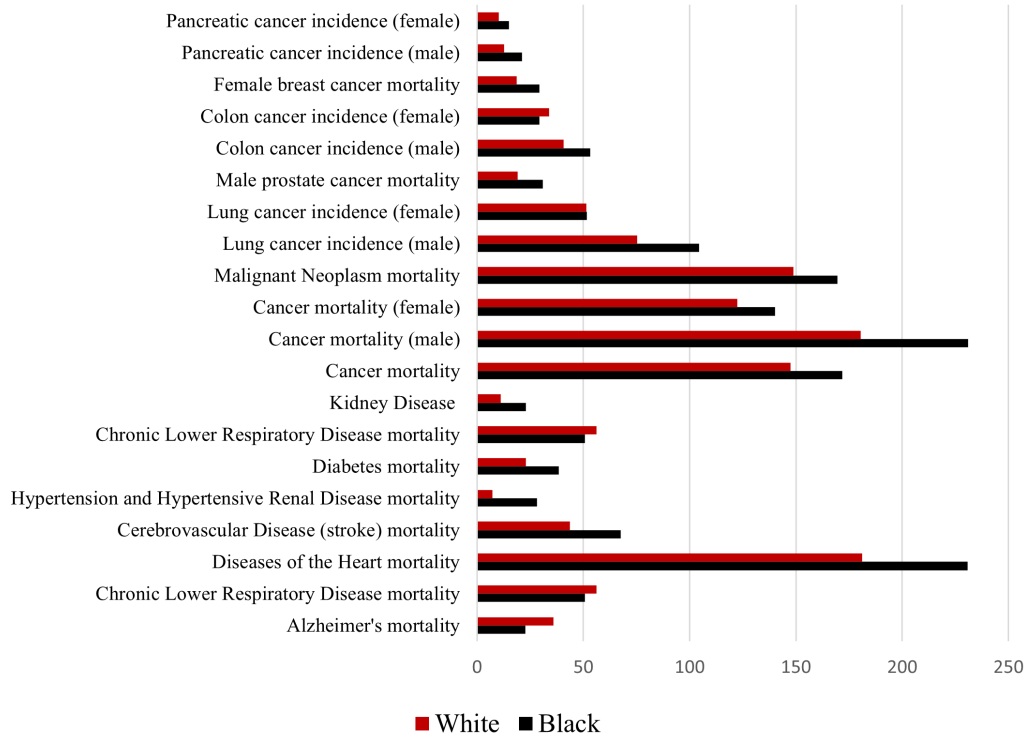
Two areas of great concern relate to motor vehicle mortality and homicides impacting the Black population of Hamilton County. The homicide rate, in particular, is exorbitantly different for Black and white residents with a rate that is over seven times higher for the Black population. Suicide rates, on the other hand, are much lower for Black Chattanooga than white residents.

For the majority of major chronic diseases, including cancer, Black residents of Chattanooga fare worse in terms of incidence of disease and mortality rates compared with the white population. Cancer mortality, cerebrovascular disease, and heart disease mortality are all areas where substantial disparities in health outcomes persist based on race.



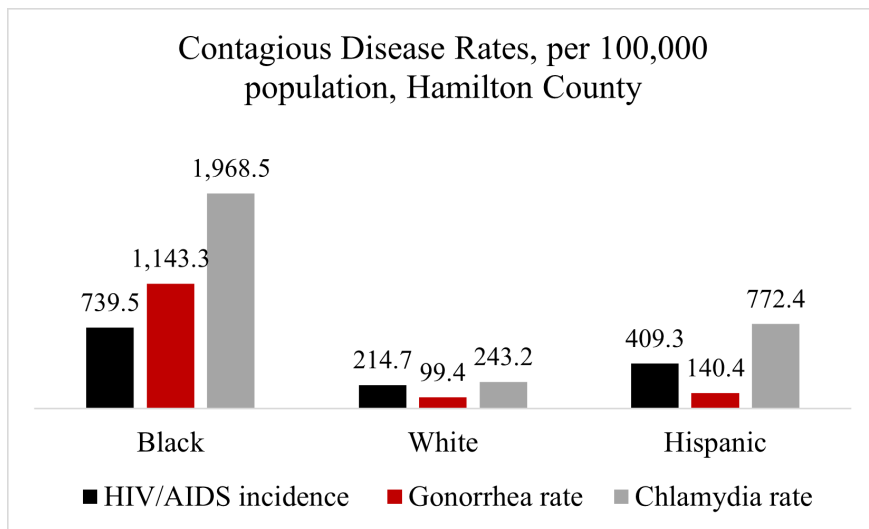
Rates of selected contagious diseases are vastly different for the Black and white populations in Hamilton County. The incidence of HIV/AIDS and the rates of Gonorrhea and Chlamydia are over three, over eleven, and over eight times higher, respectively for the Black community in the area.

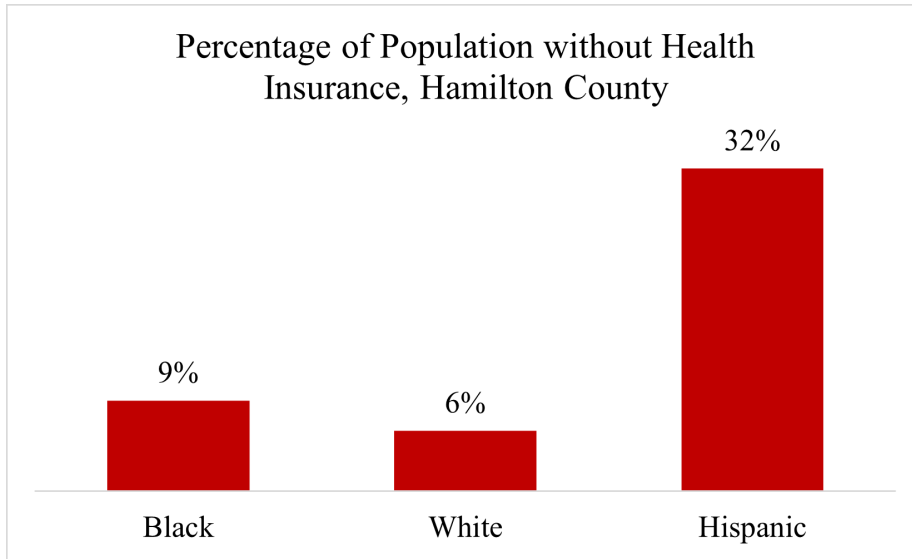
Chronic Disease and Cancer Rates (Per 100,000 population, age-adjusted),
Hamilton County



One of the major underlying challenges of enhancing health care and health outcomes for the population is to provide appropriate levels of health insurance. Nearly one in ten Black residents of Hamilton County lacks health insurance altogether. Even more alarming is the 32% of the Hispanic population that is without insurance.

Contagious Disease Rates, per 100,000
population, Hamilton County





Mental health issues are widely prevalent among the population but often remain undiagnosed or untreated. These phenomena are particularly important in the African American community. Lower rates of utilization of treatment services among the Black population contribute to other health conditions that go untreated. Research finds that “Among African Americans, the chronicity and severity of mental illness correlates with worse health outcomes and widens health disparities. Stigma related to mental illness compounds mental health disparities by creating barriers to help-seeking behavior.”⁴⁹

HOW DOES MENTAL AND BEHAVIORAL HEALTH AFFECT AFRICAN AMERICAN POPULATIONS?

In 2020, **suicide** was the **third leading cause of death**, respectively, for **blacks or African Americans, ages 15 to 24.**

The **death rate from suicide for black or African American men was four times greater than for African American women, in 2018.**

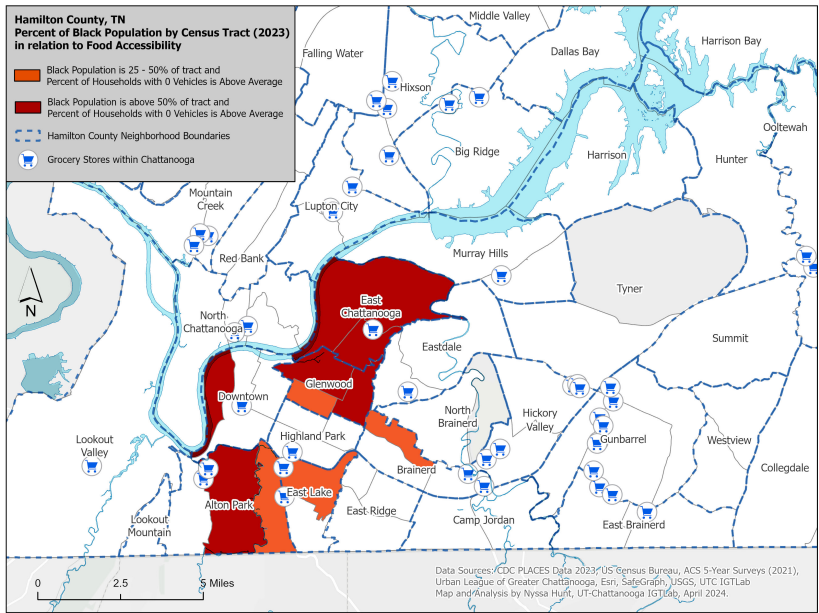
The **overall suicide rate for black or African Americans was 60 percent lower than that of the non-Hispanic white population, in 2018.**

Black females, grades 9-12, were 60 percent more likely to attempt suicide in 2019, as compared to non-Hispanic white females of the same age.

Poverty level affects mental health status.
Black or African Americans living below the poverty level, as compared to those over twice the poverty level, are twice as likely to report serious psychological distress.

50

A key component of maintaining good health is access to good food and nutrition. Gaps in access to available and affordable food sources remain a significant challenge for the Black population of Chattanooga. Currently, only one grocery store exists in all of East Chattanooga, an area where the Black population is over 50%. Glenwood, another area where the Black population is over 50%, has no grocery store at all. For predominantly Black neighborhoods, accessing a grocery store almost always requires access to a car.



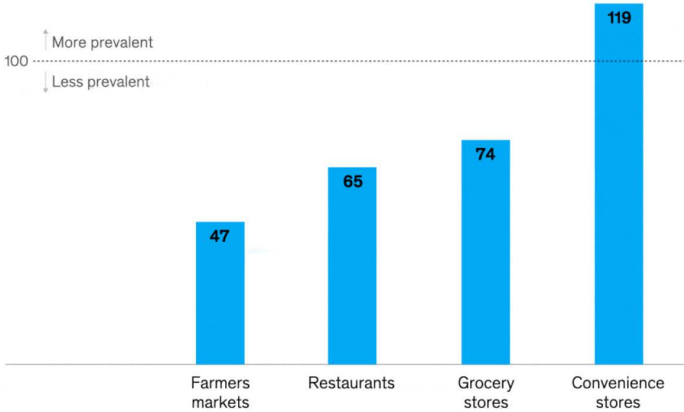
The correlation is high between areas in Hamilton County with higher Black population, areas with above average diabetes prevalence, and with low availability of grocery stores. Instead, many Black residents are compelled to purchase goods at convenience stores that offer fewer healthy choices and often sell more costly products.

Counties in the US with above-average Black populations tend to have fewer fresh food options, but more convenience stores.

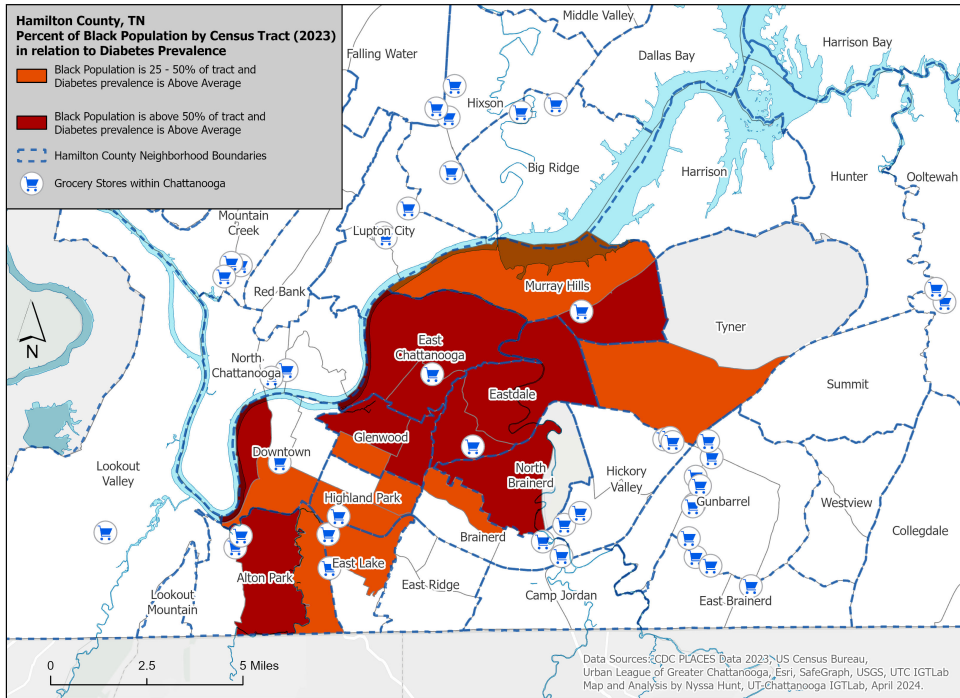
Number of options per 10,000 residents by county, 2016, average

In counties with:	Farmers markets	Restaurants	Grocery stores	Convenience stores
Above-average Black representation	0.3	5.5	1.9	6.8
Below-average Black representation	0.7	8.3	2.6	5.7

Relative prevalence in counties with above-average Black populations,¹ %



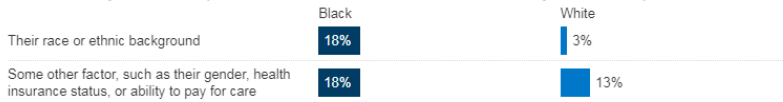
¹Average in this case means matching the Black share of the population (~13%). Source: USDA Food Environment Atlas (September 2020), McKinsey Global Institute and McKinsey Institute for Black Economic Mobility analysis



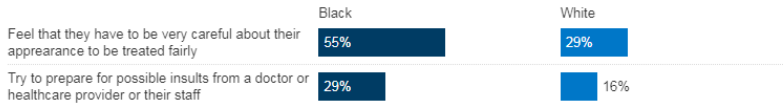
To fully address the health disparities between the Black and white populations in the Chattanooga area, a serious consideration of systemic and longstanding issues that contribute to these disparities is important. The results of recent research by KFF highlight ways that Black patients who encounter health services often remain a barrier to needed care.

Black Adults Are More Likely Than White Adults To Report Unfair Treatment And Certain Negative Experiences When Seeking Health Care

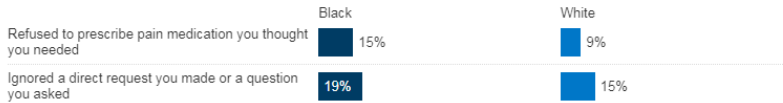
Percent who say a health care provider or their staff have ever treated them unfairly or with disrespect because of:



Percent who say they do the following at least some of the time during visits with a doctor or health care provider:



Percent who say a doctor or health care provider ever...



NOTE: Among those who have used health care in the past three years. Black adults include multiracial and single-race adults of Hispanic and non-Hispanic ethnicity. White includes single-race non-Hispanic adults only. See topline for full question wording.
SOURCE: KFF Survey on Racism, Discrimination, and Health (June 6–August 14, 2023) • PNG

STATE OF CIVIC ENGAGEMENT



Civic engagement is the participation of individuals and groups in activities designed to identify and address issues of public concern, aiming to improve the quality of life in a community through both political and non-political means.

The Urban League provides numerous opportunities for community members to become active in advocacy efforts through auxiliary organizations like the Urban League Young Professionals, ULGC annual Day on the Hill, Project Ready Youth Leadership program and mobilizing the community around issues listed in the State of Black Chattanooga. In this report section, we will address issues and data relative to voters and youth civic engagement.



Additionally, ULGC's Center for Equity & Inclusive Leadership works to engage and empower diverse community members to promote an understanding of social and racial equity and foster inclusive leadership opportunities. Learn more by scanning the QR code.

CIVIC ENGAGEMENT & VOTING

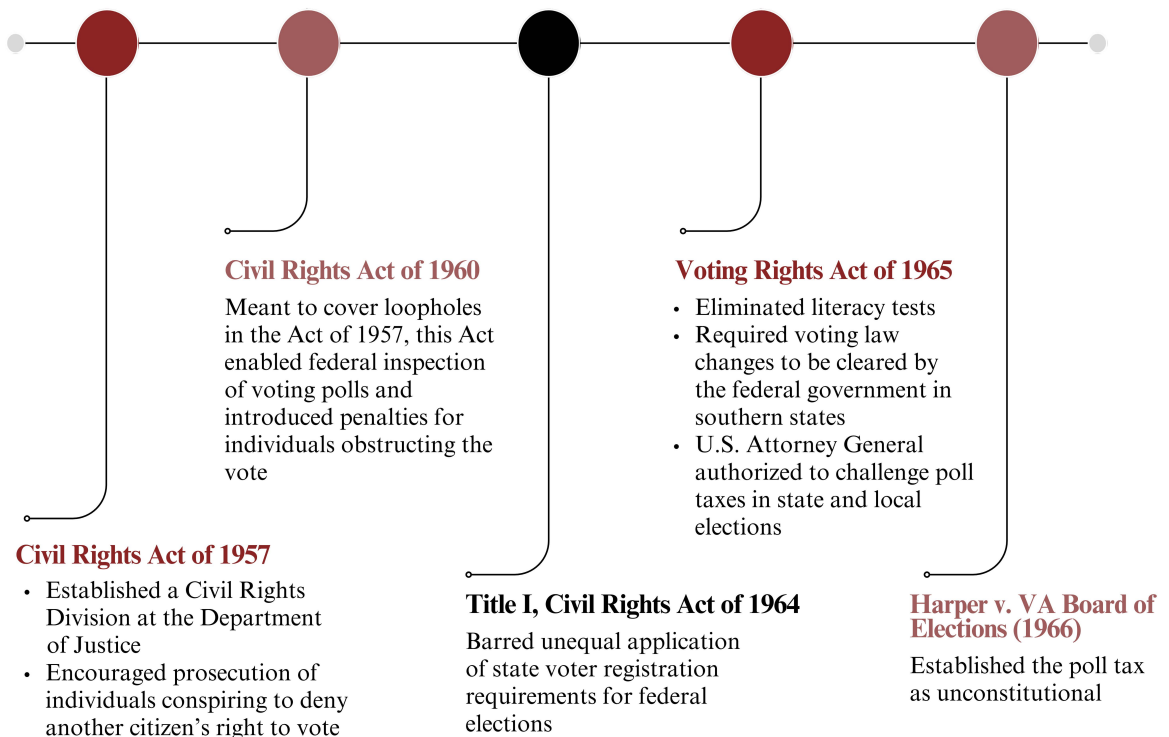
CIVIC ENGAGEMENT

In 1957, only twenty percent of Black Americans were registered to vote in the United States.⁵³ It had been 87 years since Black men won their right to vote through the 15th Amendment and 37 years since the women's suffrage movement offered Black women their first legal right to vote.

Poll taxes, literacy tests, grandfather clauses, all-white primaries, and felon disenfranchisement left the 15th and 19th Amendments without the teeth to ensure Black Americans the right to vote. Even after multiple iterations of Civil Rights Acts, starting in 1957, it was not until the Voting Rights Act of 1965 that Jim Crow voting laws were defeated by federal government oversight.

In 2023, the Supreme Court reaffirmed the strength and relevance of Section 2 of the Voting Rights Act in *Allen v. Milligan*.⁵⁸ In 2021, Alabama's governor signed into law new redistricting maps that "packed and cracked" the Black vote, meaning that Black voters were crammed into a singular district, with the rest being broken up into majority white districts that would dilute their vote.⁵⁹ The Supreme Court ruled these maps to violate Section 2 of the Voting Rights Act, affirming that an additional majority-Black district should be drawn. The continual affirmation by the Supreme Court of Section 2 is hugely encouraging in the face of the other modern-day challenges we are seeing to voting rights.

HISTORY OF VOTER PROTECTION



Source: National Urban League, 2024 State of Black America



VOTER SUPPRESSION

In the past two decades, we have witnessed the gradual undoing of the hard-fought rights won throughout the 1960s. Both at the national and state level, various rulings have chipped away at protections for Black voters. In 2013, the Supreme Court opened a floodgate for state voter suppression with its decision in *Shelby County vs. Holder*. The teeth of the 1965 Voting Rights Act was in Section 5's federal preclearance: the requirement that states which held oppressive voting laws in 1964 would be subject to an Attorney General or three-judge panel review of proposed election law, testing that its purpose or will was not to negatively impact voting rights by race or minority status.⁵⁴ The *Shelby County* decision ruled that the preclearance requirement no longer reflected the current voting conditions in those states. **Following this elimination of federal preclearance, 29 states have passed 94 voting laws over ten years that build restrictions into the voting process, making it more difficult for communities - especially communities of color - to vote.**⁵⁵

One such law enacted a restrictive photo ID requirement for voting, which is a measure that had previously been struck down by federal preclearance prior to the *Shelby County* decision. In anticipation of and immediately following the decision, five of the fifteen states and localities under preclearance passed a restrictive photo ID law.⁵⁶ After the 2020 election, widespread misinformation about the election administration triggered a new round of restrictive voting laws focused on mail voting. From limiting ballot return options to requiring specific ID numbers to be included on applications, states across the country have attempted to and have successfully passed legislation restricting mail voting.⁵⁷

In response to the backsliding in election protection, several acts have been proposed to strengthen democracy. ULGC stands in solidarity with the National Urban League in advocating for the passage of The Freedom to Vote Act, John Lewis Voting Rights Advancement Act, and Protecting our Democracy Act at the national level. Localities under preclearance passed a restrictive photo ID law.

Voter Suppression in TN

While Tennessee was never subject to preclearance by Section 5 of the Voting Rights Act, many of our voting laws reflect the growing trend toward restricted eligibility and voting methods. **Tennessee has one of the strictest Photo ID laws in the country**, comparable to less than ten other states.⁶⁰ Voters are required to present government-issued photo identification at the polls, with the exception of the following individuals:⁶¹

- Voters who vote absentee by mail
- Voters who are residents of a licensed nursing home or assisted living center and who vote at the facility
- Voters who are hospitalized
- Voters with a religious objection to being photographed
- Voters who are indigent and unable to obtain a photo ID without paying a fee



Voters who do not fall under these categories and do not have access to a government-issued photo ID can obtain a free photo ID from the Tennessee Department of Safety and Homeland Security at a driver service center. In order to receive a free ID, you must present documentation of citizenship and two proofs of residency. While it is beneficial to have alternative pathways for eligible voters to obtain an ID, these steps are burdensome, difficult to complete without adequate resources, and likely cause the cost to outweigh the benefit of voting.

The U.S. Government Accountability Office conducted a quasi-experimental study in 2014 that assessed changes in voter turnout in Kansas and Tennessee between the 2008 and 2012 elections. Both states had enacted more restrictive voter ID laws and were compared to four other states that made no changes in ID laws.

Researchers found that Tennessee and Kansas voter turnout in 2012 had decreased significantly more than the state comparisons and that those decreases (2.2-3.2% in TN) were attributable to changes in voter ID law.⁶² Decreases in turnout were greater among new voters, young adult voters, and Black voters.

In 2016, a federal court decision allowed Texans without the proper ID to vote in the election. There were over 16,000 Texans who arrived at polling locations without proper ID. These individuals were significantly more likely to identify as Black or Latinx than those who carried proper ID to the polls.⁶³

Other studies have also found the implementation of strict photo ID laws to create a burden that disproportionately affects minorities and can alter the makeup of a voting population.⁶⁴

Tennessee reserves its greatest restrictions for justice-impacted individuals, making the state #1 in the disenfranchisement of Black and Latinx residents.⁶⁵

Tennessee's disenfranchisement laws and rights restoration process are complex and nonsensical at best. Due to the depth of this topic, we have included a detailed examination of disenfranchisement in the Criminal Justice section of the report.

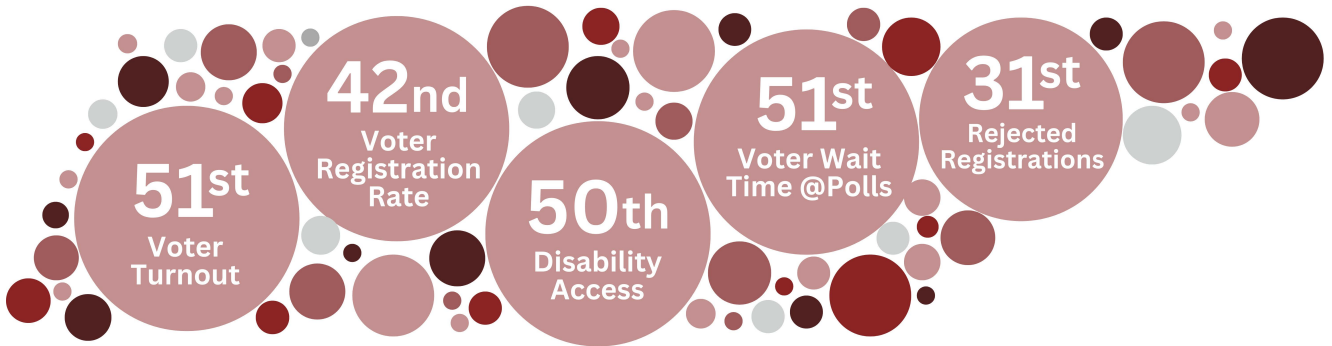
Thought to ponder: How many people are rendered unable to vote based on the photo ID laws in Tennessee?

1 in 5 Black Tennesseans are barred from voting based on prior felony convictions.

1 in 12 Latinx Tennesseans are estimated to have lost their voting rights from felony convictions.

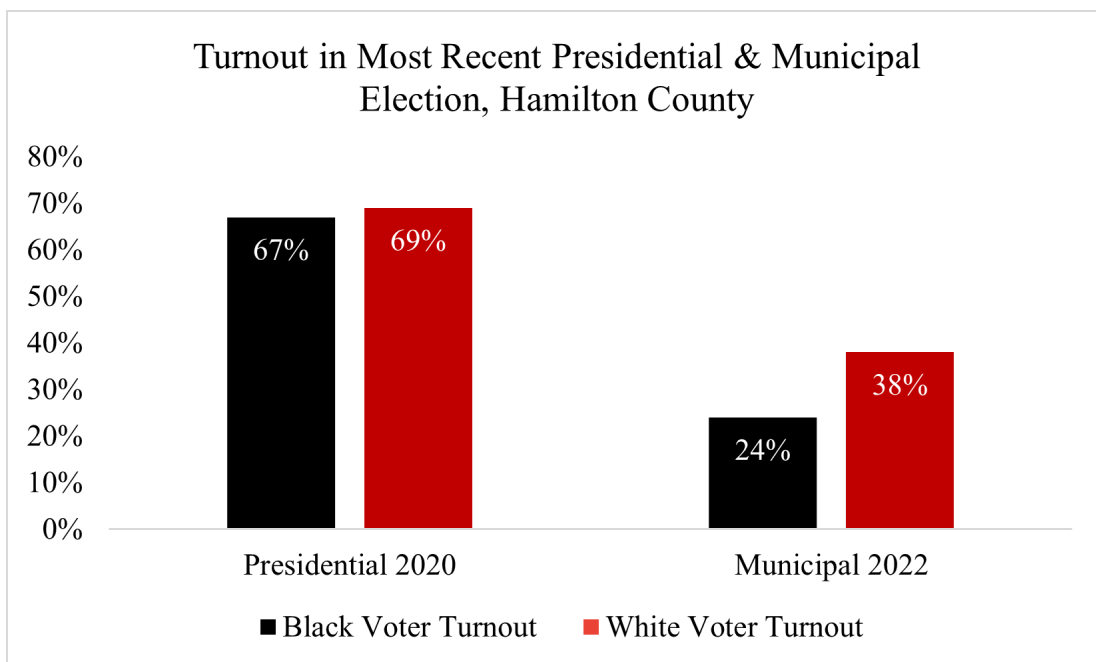
Assessment of Tennessee Elections

Aside from the difficulties experienced by formerly incarcerated hopeful voters, how does the election system fare for the rest of Tennesseans? According to the Massachusetts Institute of Technology's Election Performance Index (EPI), a highly regarded tool that assesses election administration across the United States, **Tennessee ranks 43rd overall in the U.S. for election administration.** ⁶⁷ **Election administration includes voter registrations and rejections, mail-in ballot return rates, poll accessibility, wait time to vote, election data reporting, and more.**



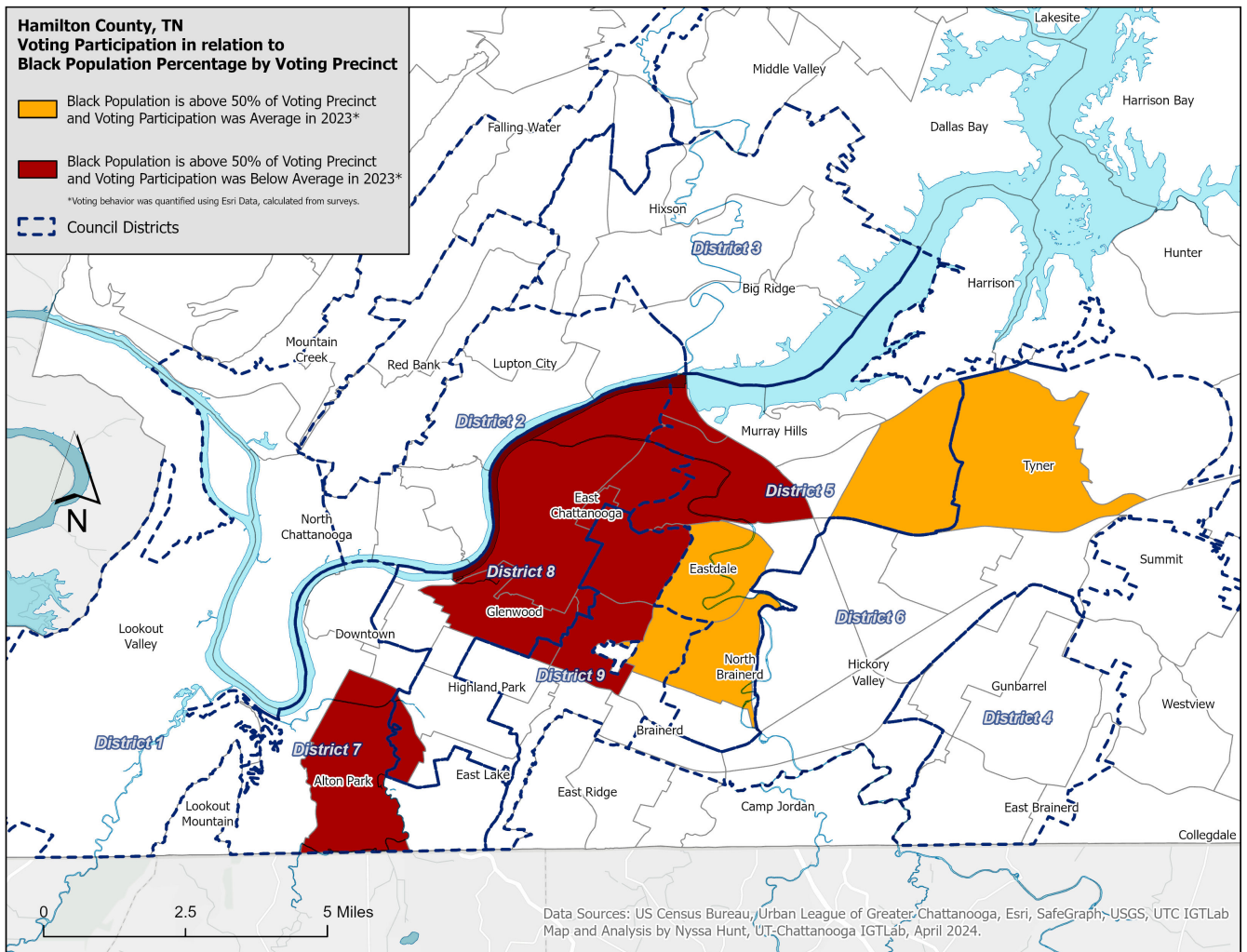
Tennessee ranks at the top of the charts on complete data reporting post-election and having online voter registration. We also have a higher rate than the national average of mail ballot returns. Considering that mail ballots are an efficacious method of voting, Tennessee should consider expanding accessibility to the mail-in vote. **In most other matters, we rank below the national average when examining the 2022 elections.** ⁶⁸ **Of particular note is our voter turnout rate of about 31% compared to the national average of about 48%. Additionally, we have double the average national poll wait time and double the national difference in voter turnout rates between voters with a disability and without (14% gap).**

The racial gap in national turnout rates has been growing consistently since the early 2000s. ⁶⁹ **In Chattanooga, the gap in turnout between black and white voters in the 2022 municipal election spanned fourteen percentage points.***



Source: CivicTN

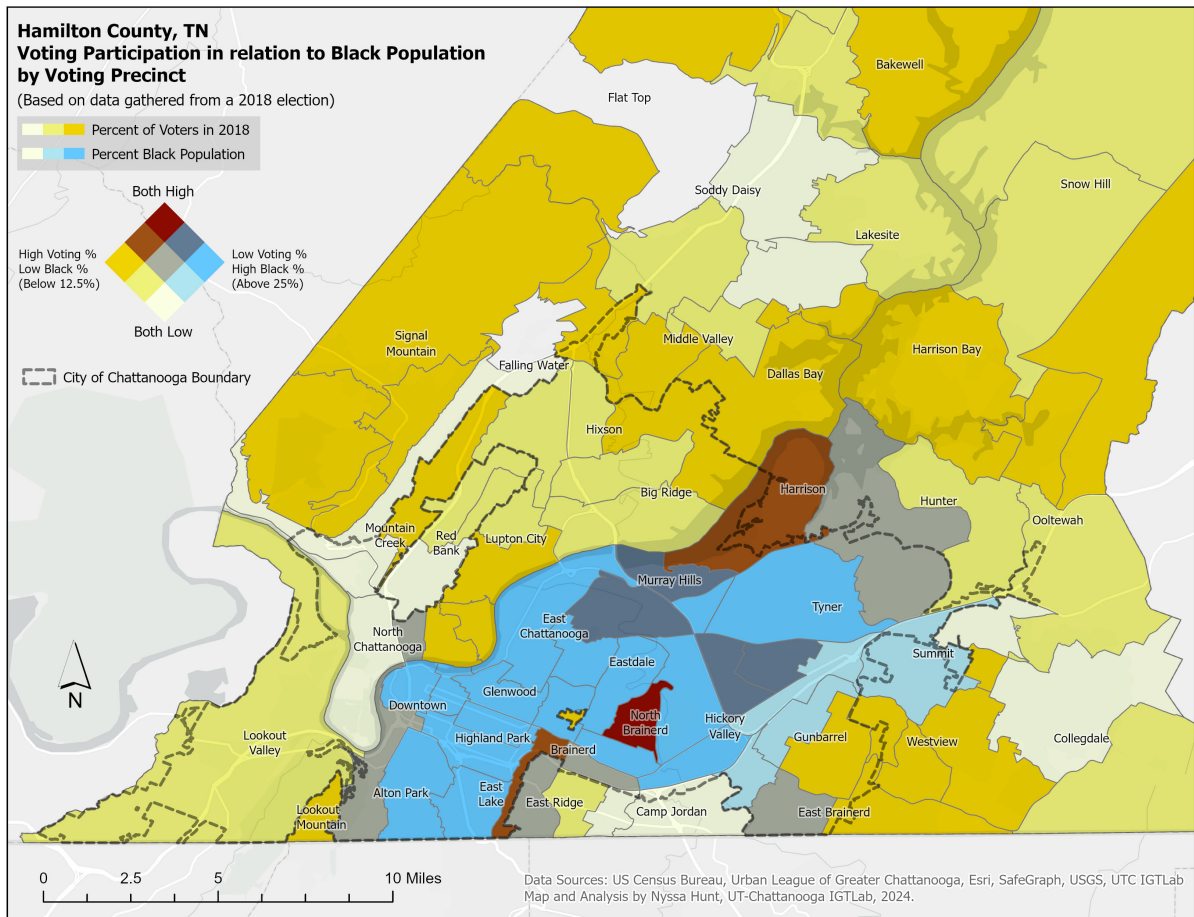
**The race data related to voter turnout is modeled in part, but matches up well with Census reporting.



Looking at voter turnout by voting precinct, we see that few areas exist where the population is both predominantly Black and civically engaged. In the first map, voter turnout is estimated based on previous election behavior from 2022. Districts seven, eight and nine have the greatest opportunity to increase their engagement, and thus, increase equity in voter registration and turnout locally. North Brainerd, Eastdale, and Tyner neighborhoods have higher estimated voter turnout. In the second map, voting participation is measured based on a 2018 election: a midterm year that included local, state and national elections. As is evident from the 2022 municipal election, midterm elections often see lower voter turnout than presidential elections. This is important to keep in mind when considering the graph, which would likely show less disparity if mapping the 2020 election.

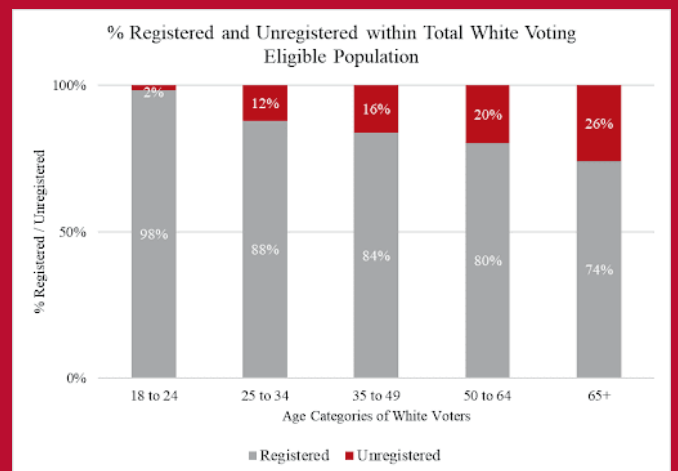
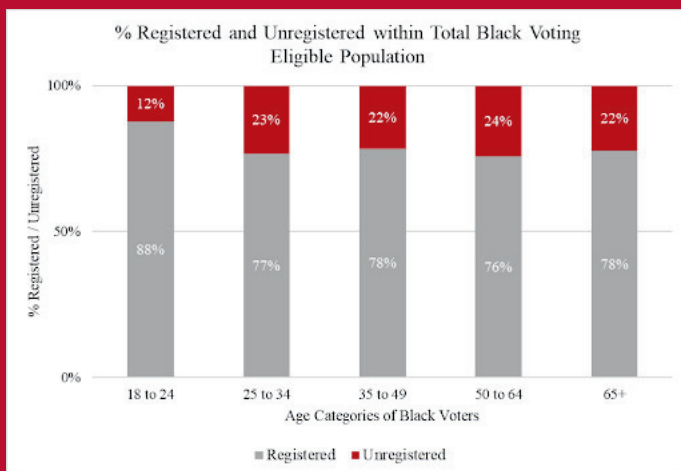
As in the previous map, North Brainerd is highlighted as a unique area that defies the pattern of lower voting rates in majority Black neighborhoods. We know that North Brainerd has several churches that are highly active in voter engagement, as well as a thriving community center that fosters further engagement.

Further Research Consideration: As a bright spot, it would be beneficial to learn more about the community network and systems that North Brainerd has in place that increase voter turnout. Understanding this may lead to more effective organizing in other communities around Chattanooga.



Voter Registration and Turnout in Chattanooga

In the Chattanooga MSA (TN only), Black residents represent 18% of the population that are unregistered, yet eligible to vote. White residents represent 76% of the unregistered voting population. Breaking down the rates of registered and unregistered voters by age, it becomes clear that within each demographic, white residents have a high proportion of registered voters than Black residents in all age categories except those age 65 and older. Black residents in the oldest age category would remember the time when they or their parents were still fighting for the right to vote. There are likely few of us who understand the power and value of a vote more than this group of community members.



The largest difference in voter registration falls in the 18 to 24 year-old age category. To examine this in a different light, the graph below depicts the percentage that Black residents make up of all registered and unregistered people within each age category. Black residents make up 19% of all 18 to 24 year-olds registered to vote and 59% of all those unregistered in the age category. In all age categories except 65+, Black voters make up a greater proportion of unregistered than registered residents.

YOUTH VOICE CIVIC ENGAGEMENT



Jeremiah Adams, a senior at Chattanooga School for the Arts and Sciences and a participant in the Urban League’s Project Ready program, shares his journey and insights on civic engagement in an interview with ULGC. Jeremiah was introduced to Project Ready by a friend, and he highlights the program’s role in preparing students for college and beyond, emphasizing the importance of civic engagement. Jeremiah explains that civic engagement involves actively participating in community events and staying informed about local and state issues to foster meaningful conversations about social justice.

His involvement with the Urban League this year included attending webinars on voting, emceeding Urban League’s Martin Luther King Jr. Youth Leadership Symposium, and participating in the Day on the Hill in Nashville, where he spoke with legislators about various bills. This experience taught him the significance of using his voice, even when uncertain, as his perspectives seemed to be genuinely valued by lawmakers. Reflecting on this, Jeremiah said, "I thought that going into these meetings, my opinion and my voice wouldn’t be—it would be heard but not listened to. And to find that most of the Senators and House Representatives that I spoke to were generously curious and excited to listen to what I had to say and my perspective on the bills was really exciting to me."

He believes that his generation, Gen Z, has a crucial role in shaping the future, as they are the next leaders and activists. To increase civic engagement among youth, he suggests forming groups to discuss social issues and participate in civic activities, as well as educating young people about the voting process. "I think when people understand more that their vote actually does matter, and it actually does make a difference, that they’ll be more prepared to participate in those things. I know for me, before I knew anything about voting, I was never really interested in participating in it because I didn’t think it was a big deal. But knowledge is definitely power. So, I think just educating students on how that system works will definitely get them more passionate about participating in it. That is something Urban League does - mindless plug."

Jeremiah is particularly passionate about advocating for more funding for disabled students, inspired by his sister Joy, who had Cerebral Palsy. Her life and impact drive him to work towards better support and opportunities for students with disabilities. Jeremiah’s journey in Project Ready and his commitment to civic engagement demonstrate the importance of empowering youth to actively participate in shaping their communities and the future. His story underscores the value of education and involvement in fostering a socially aware and engaged generation.



Jeremiah Adams

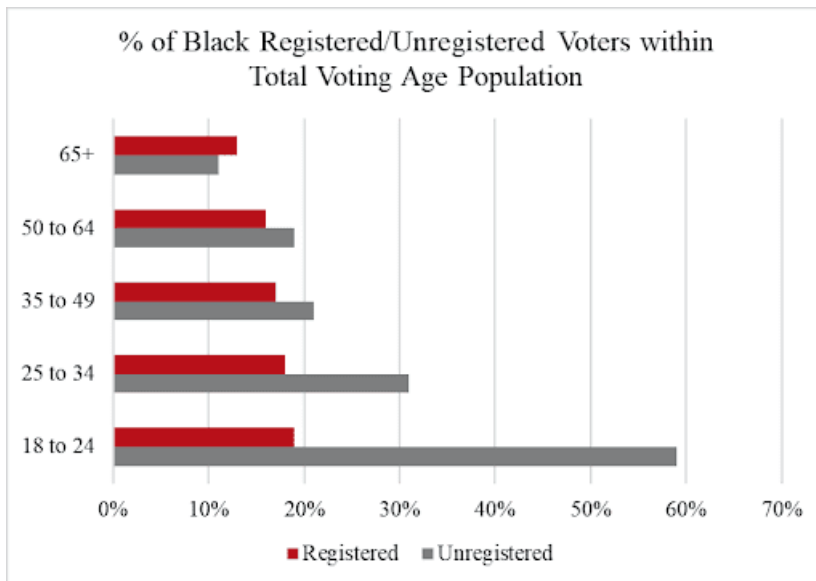
Jeremiah is set to attend College in the fall of 2024 to major in business administration with a concentration in marketing.

Youth Engagement in Elections

Since 2021, ULGC dedicated more resources towards educating and engaging youth in civic life. This included lessons on voting, a “Civics Bowl” at the courthouse with Judges Collier and Rucker, a Day on the Hill, and our civic-engagement themed MLK Youth Leadership Symposium. Why does this matter? Our emerging adults - the next generation to lead our communities, state, and nation - are not getting out to vote.

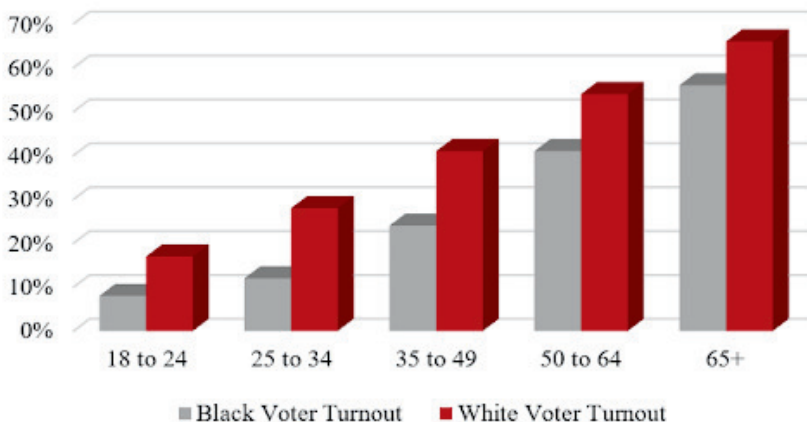
Strategies to Increase Youth Engagement

- Automatic voter registration process when they interact with a government agency such as the Department of Motor Vehicles.
- Broaden absentee ballot access and remove the requirement (TN) for first-time voters to vote in-person instead of absentee. For new voters who are trying to finish high school, establish their career or determine the next college steps, scheduling time to vote into a day and coordinating rides is difficult.
- Lowering the barriers to getting to the polls can increase youth participation in voting.
- Meet young voters where they are: social media platforms. Sharing accurate election information via TikTok, Instagram and X will both counteract disinformation found on these platforms and reach many more youth than traditional methods such as door-knocking, calling or texting.
- EDUCATE, EDUCATE, EDUCATE. Students lack clarity in the process of how voting works or the rules and regulations around it.



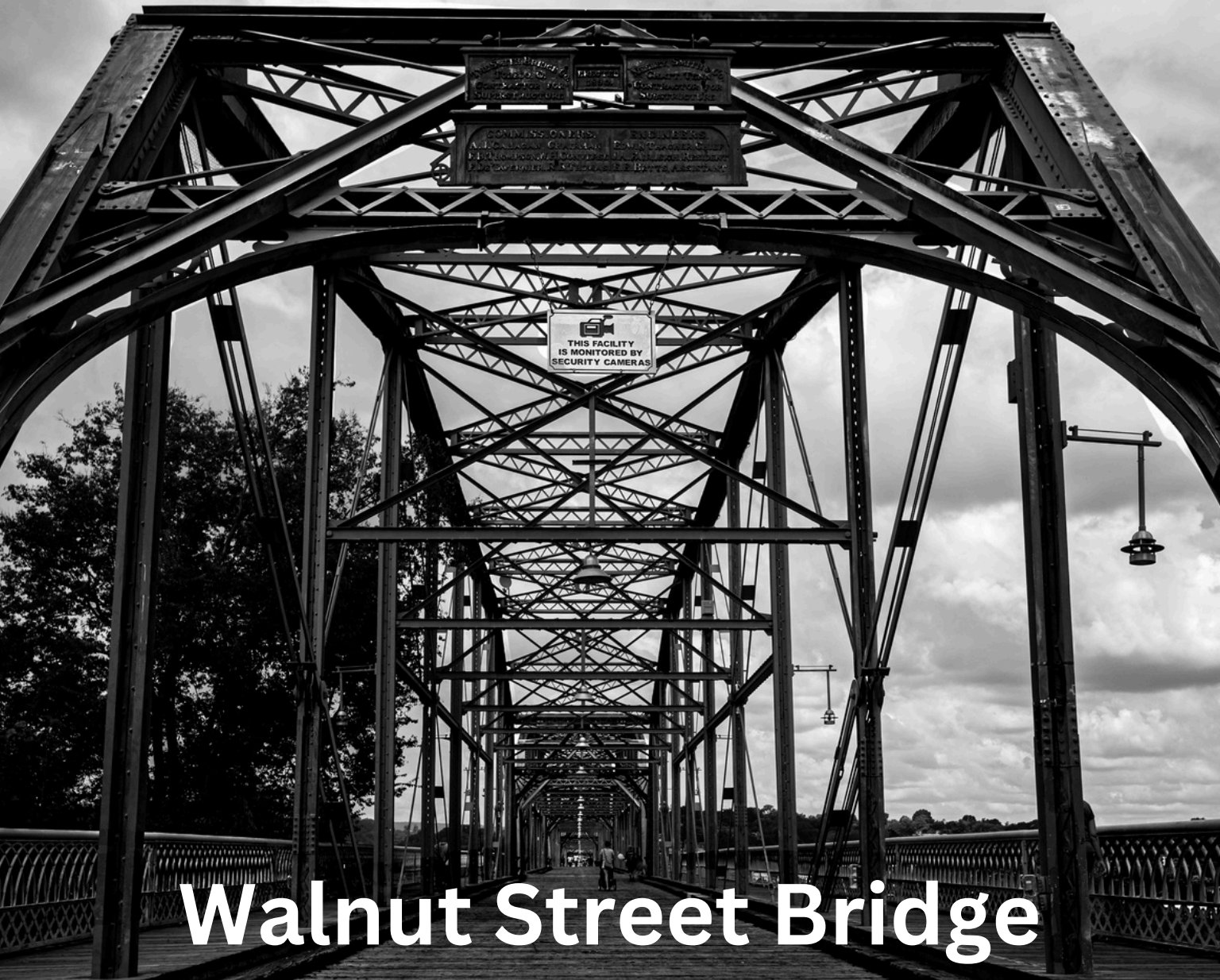
Comparing voter turnout in each age category, white turnout outpaces Black turnout in each age category. However, the bolder call-out from this graph is the severe drop off in turnout rate as age decreases.

2022 Voter Turnout by Age Group and Race



Knowing the history behind the hard-fought right to vote matters.

STATE OF SOCIAL JUSTICE



Walnut Street Bridge

Ed Johnson, an African American man, was falsely accused of raping a white woman, Nevada Taylor, in Chattanooga, Tennessee, in 1906. Despite weak evidence, he was convicted by an all-white jury. The U.S. Supreme Court issued a stay of execution to review his case, but before the appeal could be heard, a mob lynched Johnson on the Walnut Street Bridge on March 19, 1906. This act defied the Supreme Court's authority and marked one of the first federal interventions in a lynching case. In 2000, Johnson was officially pardoned, and a memorial was erected in his honor near the bridge. — WUTC.org/2024-03-19

As a national civil rights organization, the Urban League has historically focused on the core civil rights issues of poverty, employment, housing, education, and voting rights. Mass incarceration touches each one of these issue areas, making it a criminal justice, civil rights, and racial justice issue all rolled into one. Looking at arrest and citation data for the city, it is clear that Black Chattanooga residents experience over-policing and use of force at higher rates than white Chattanooga residents. Arrests per capita are almost three times greater for Black residents than for white residents. In this section of the report we will explore social & criminal justice issues.

CRIMINAL JUSTICE

Thus far in the report, we have considered present-day economic, educational, and health justice in light of the goals and expectations of the major civil rights reform in the 1960s. Backlash to the 1960s reforms, such as the massive purge of Black educators post *Brown v. Board* and the more recent challenges to the Voting Rights Act, continually threaten the integrity of the so-called “bridge” society is building into a post-racial society. The structural integrity of this pseudo-bridge fails when confronted with the severe racial disparities thus far outlined in the report.

But there remains a system - arguably the greatest backlash to the Civil Rights Movement⁷⁰ - that obliterates the concept of America’s post-racial society completely. The system of mass incarceration, which Michelle Alexander calls the “new Jim Crow” in her critically acclaimed book by the same title, has created an entire sub-caste of individuals over the last half a century who are legally deprived of their right to live, work, and participate civically. This sub-caste is disproportionately Black and brown.

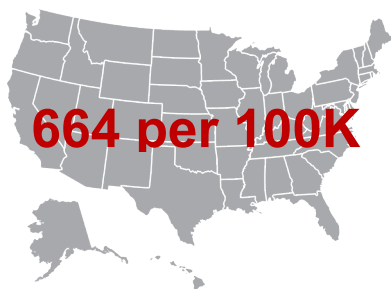
As a national civil rights organization, the Urban League has historically focused on the core civil rights issues of poverty, employment, housing, education and voting rights. Mass incarceration touches each one of these issue areas, making it a criminal justice, civil rights and racial justice issue all rolled into one. Though ULGC does not hold criminal justice reform as an area of expertise, it is necessary to engage in this conversation as we seek to offer a holistic view of the disparities faced by Black Chattanoogaans.

MASS INCARCERATION IN THE UNITED STATES

The United States’ criminal legal system includes a web of federal, state, local and tribal systems, much of which is publicly-owned.⁷¹ Costing at least \$182 billion each year, these systems house almost two million people throughout the country and U.S. territories. According to a 2024 Sycamore Institute assessment of incarceration cost, Tennessee Department of Corrections spent approximately \$907 million on incarceration costs in fiscal year 2023, while local counties spent approximately \$554 million to operate local jails in fiscal year 2022.⁷² These numbers do not include capital expenditures.

The United States has a higher per capita incarceration rate than any other independent democracy in the world. Unfortunately, Tennessee even outranks the U.S. in incarceration per capita with a rate of 838 for every 100K people.⁷³

U.S. Incarceration Rate 2021

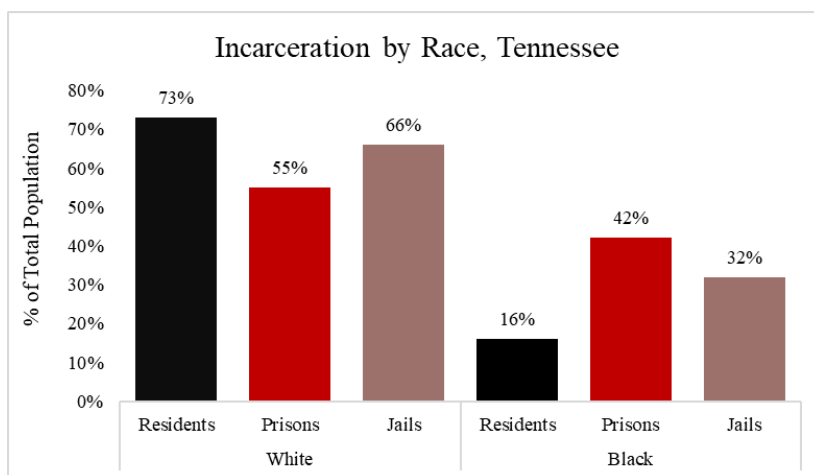


Tennessee Incarceration Rate 2019



In Tennessee, these rates translate to around 55,000 residents who are distributed amongst federal, local, state, tribal, youth and psychiatric institutions.⁷⁴ This static number does not account for the many additional interactions residents have with jails, as many are forced into pre-trial detention for their inability to pay bond. In 2019, the number of jail admissions in Tennessee went as high as 117,000.⁷⁵

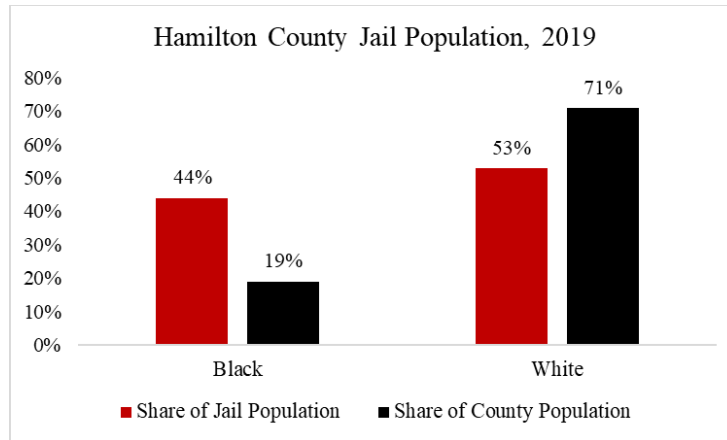
Incarceration rates have not always been this high. With President Nixon’s War on Drugs in the 1970s, an incarceration frenzy began, equipped with over-policing practices and disproportionately harsh sentencing laws that uniquely destroyed the lives of Black and brown communities.⁷⁶ From the start of this campaign in 1970 until 2019, Tennessee’s jail population increased by 27,564 individuals, **or a 761% increase**. Similar to this rate is the increase in the incarceration of women, which grew in Hamilton County by **796%** between 1970 and 2018.⁷⁷



Source: Prison Policy Initiative, 2021 (Jail data - 2019)⁷⁸

The effects of the War on Drugs continue today, with Black and brown people being incarcerated at a much higher rate per capita than white people. Even though Blacks represent only 16% of the population in Tennessee, they represented 42% of the state prison population (2021) and 32% of the jail population (2019). Meanwhile, white Tennesseans make up less of the incarcerated population than their 73% state demographic make-up.

Prior to the pandemic, Black residents made up 44% of the Hamilton County jail population, while accounting for about 19% of the county population.⁷⁹ While Black residents in Hamilton County were incarcerated at more than 20% over their population share, white residents were incarcerated at almost 20% less than their own.



Source: VERA Institute, Hamilton County, TN

In 2020, Tennessee had a necessary decline in incarceration due to the COVID-19 pandemic, but it took no longer than a year to see a rebound.⁸⁰ After the height of the pandemic, the Hamilton County Jail was closed in 2021, with all arrestees moved into the Silverdale Detention Facility, now called the Hamilton County Jail and Detention Center. Between the end of 2021 and 2022, Tennessee had about an 8% increase in incarceration, which was **fourth largest out of all the states**.⁸¹ According to Think *Tennessee's* 2024 State of our Counties Dashboard, Hamilton County now ranks 83rd in the state for prison capacity, boasting a 112% bed capacity occupied by inmates.⁸²

This increase in incarceration does not reflect the crime data in our state or nation. National crime victimization data in 2022 was nearly identical to the pre-pandemic rates of reporting.⁸³ This is corroborated in the state of Tennessee, where the overall crime rate since 2001 has remained consistent, albeit with variations by offense type.⁸⁴

Incarceration rates are only one piece of the criminal legal system puzzle. There are also thousands of individuals on probation and parole in Tennessee. Black Tennesseans make up 33% of individuals on probation and 40% of those on parole.⁸⁵ The conversation on the injustices of probation and parole have a greater span than the capacity of this 2024 report. We hope to address this topic in more detail in future reporting.

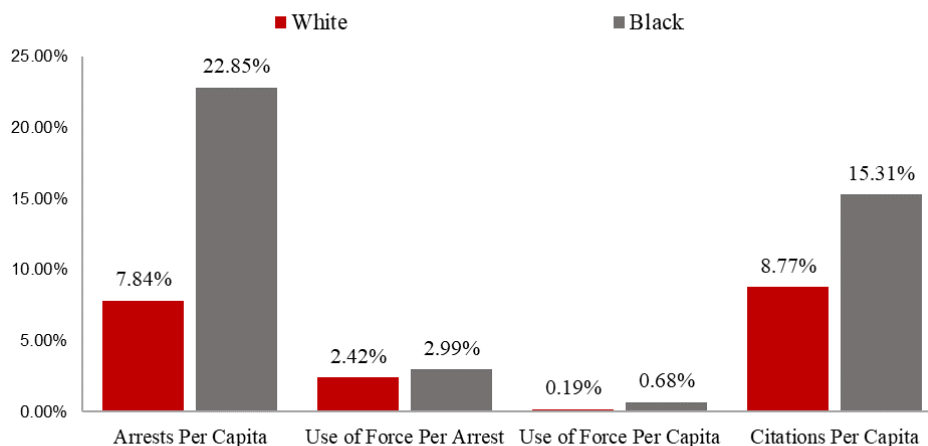
December 31, 2021 Probation and Parole Counts⁸⁶

Race	Probation	Parole
Black	18,190	5,030
White	35,460	7,400
Hispanic	1,900	320

POLICING PRACTICES

Interactions with the criminal legal system often begin with the police force. In the past four years, more Americans have entered the conversation about inequities in policing due to the 2020 killings of Ahmaud Arbery, Breonna Taylor, and George Floyd and the advancement of the Black Lives Matter movement in response. Like other cities across the country, Chattanooga was home to protests and marches throughout May and June led by local activists, which led to an update in the police Code of Conduct requiring officers to intervene during acts of police brutality and abuses of authority.⁸⁷ Additionally, former mayor Andy Berke took \$150,000 from the Office of the Chief of Police to create the Office of Community Resilience, which is meant to support justice-impacted youth, social work, recidivism reduction and neighborhood planning.⁸⁸ Four years later, what does policing look like in Chattanooga?

Policing Overview, City of Chattanooga



Source: S&P Global
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Looking at arrest and citation data for the city, it is clear that Black Chattanoogaans experience over policing and use of force at higher rates than white Chattanoogaans. Arrests per capita is

almost **three times greater for Black citizens** than for White citizens. Additionally, the citations per capita rate is almost **double for black citizens** than white citizens in the Chattanooga Metro Area. Furthermore, Black residents experience greater rates of use of force per arrest and per capita, which equates to about 440 use of force incidents for Blacks and 317 for whites.

Looking at the top 15 arrest reasons, Black Chattanoogaans have represented an excessively disproportionate share of arrests consistently since 2018. In the table below, red-highlighted cells indicate a greater than 50% share of Black arrests as a percentage of total arrests (Black and White arrests). Gray-highlighted cells represent a less than 50% share of Black arrests as a percentage of total arrests (Black and White arrests).

The small steps taken by Chattanooga in 2020 have not changed the fact that Black residents experience arrests at far greater rates than the 12-16% of the population they represent. Traffic offenses are consistently greater for Black residents from 2018-2023, likely due to a higher rate of traffic stops for Blacks than whites. These statistics communicate a need for significant reform that goes beyond the creation of a new government office to major investments in housing, public transit, workforce development, and mental health services, among other measures.

Black arrests as a percent of total arrests over time	2018	2019	2020	2021	2022	2023
Serving Warrant	57%	63%	53%	57%	57%	59%
Miscellaneous	56%	59%	53%	60%	51%	47%
All Other Traffic Offenses	70%	71%	59%	58%	60%	60%
Driving Under the Influence	28%	33%	29%	29%	24%	30%
Drugs/Narcotics Violation/Felony	49%	52%	44%	49%	60%	62%
Drug Equipment Violation	41%	44%	39%	40%	45%	48%
Shoplifting	39%	45%	43%	36%	40%	38%
Disorderly Conduct	48%	45%	44%	43%	44%	45%
Other	54%	60%	50%	53%	48%	54%
Drunkenness	34%	33%	25%	23%	29%	28%

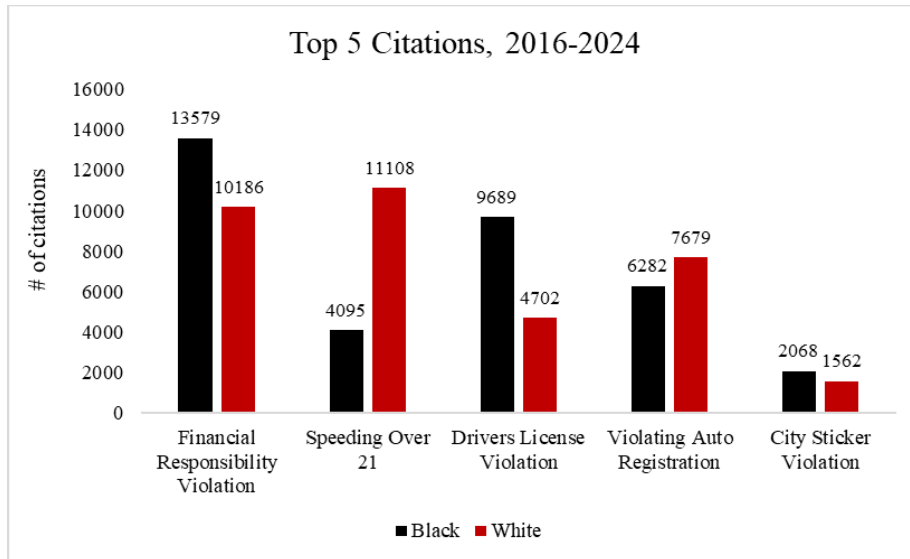
Trespass of Real Property	55%	60%	52%	55%	50%	52%
Weapon Law Violations	72%	84%	78%	82%	82%	87%
Drugs/Narcotics Violation/Misdemeanor	58%	59%	60%	61%	55%	59%
Vandalism	54%	62%	62%	59%	54%	57%
Simple Assault	53%	50%	54%	60%	55%	54%

CRIMINALIZATION OF POVERTY

Poverty is often both a causal and resulting factor of criminalization. Experiencing poverty increases the likelihood of receiving certain police citations and of time spent in jail before a trial. As the time spent in jail or prison increases, wealth decreases and fines and fees increase. Jobs are lost and the prospect of future jobs dwindles.⁸⁹ When you consider the incredibly high poverty rates for Black Chattanoogaans, it is not surprising that we see an overpopulation of Black residents entangled in the criminal legal system.

Approximately one in four Black Chattanoogaans lives in poverty.

The top five citations that Chattanoogaans are given by police officers include financial responsibility (auto-insurance) violations, drivers license violations, auto registration violations, and city sticker violations, all of which are tied to the economic well-being of individuals stopped while driving. People who need their cars for work and everyday life, but cannot afford car insurance or registration often end up with additional fines because of this. The chart below shows how Black Chattanoogaans receive a disproportionate share of these economically-based citations compared to whites. Black residents are paying for their poverty.



Source: Chattadata Open Portal

PRETRIAL DETENTION & BAIL

Around 50% of Tennessee’s jail population are pretrial, meaning they have not yet been convicted of a crime.⁹⁰ This population has grown tremendously over the years, accounting for 38% of all incarceration growth across the state between 1991 and 2018.⁹¹ A majority of those held pretrial are there with felony charges, which the state government does not reimburse. The local government holds all monetary responsibility for housing these individuals. According to a report by Chattanooga in Action for Love, Equality and Benevolence (CALEB), Hamilton County taxpayers pay about \$63,000 per day to house these inmates. That is about \$23 million annually.⁹²

Arrested individuals are forced to remain in jail pretrial when they are unable to pay their bail amount. Bail bonds, despite unjustly favoring the wealthy, have remained an unmovable piece of the criminal legal system due to the belief that they incentivize court appearance for those arrested. The law is clear that bail bonds should be a judge’s last resort to ensure court appearance; however, Tennessee judges have made financial conditions a commonplace practice.⁹³ Recently, the District Court of Eastern Tennessee challenged this long standing practice, asserting that individuals who have been assigned a bail bond have a constitutional right to a bail hearing and representation by an attorney.⁹⁴

In Hamilton County, current practice involves setting bail at an off-the-record hearing with no attorney present.⁹⁵ **The county is out of compliance with the law and must make adjustments to its processes in order to protect each resident’s constitutional rights.**

Without the capacity to offer every arrested person a bail hearing and lawyer, the county must make changes to the cases for which bail is imposed. We reiterate the policy recommendation put forth by CALEB and Civil Rights Corp to **establish automatic release for all non-violent misdemeanors**.⁹⁶

When people are detained before trial, they are at risk for losing their jobs, housing, and custody of children. This incredibly injurious outcome should not be the normalized response to individuals who are innocent until proven guilty under our court of law.

There are many other ways in which poverty is criminalized in Tennessee, including the fines and fees associated with convictions and court processes and the criminalization of homelessness. These practices only serve to deepen the racial and socioeconomic divides experienced throughout our communities.

Other Policy Considerations

1. Eliminate the money bail system. Until this system ends, prioritize the law, which demands that money bail only be utilized when no other conditions, supports or services will effectively ensure community safety and court appearance.⁹⁷ If money bail is imposed, ensure free representation in the bail hearing and that the set cost is affordable.
2. Eliminate all fees for those incarcerated, such as jail, probation, court, and drug testing fees.
3. For poverty-related charges and convictions, consider low to no cost alternatives to incarceration that connect individuals with workforce training, education, and skill-building opportunities.

CONFLICTING ATTITUDES TOWARDS INCARCERATION

To assess state lawmakers' majority disposition towards crime and incarceration, we conducted a criminal law bill scan of the Tennessee 113th General Assembly. Separating these bills into "punitive" and "restorative" categories based on their summaries, it quickly became clear that the TN legislature passes bills that are increasingly punitive as opposed to restorative in nature. The bills passed during this session have some of the following effects: lengthening of sentences, creating additional parole regulations, allowing no-warrant arrests for suspected violations of a release condition, increasing the qualifying standard for pre-trial release, and removing automatic sentence reduction credits for good institutional behavior in prison.

In comparison, bills that sought to restore voting rights and increase opportunities for sentence reduction failed in committees. Many of the bills that increased the severity of a crime (i.e., change from misdemeanor to felony) were named after specific victims whose stories had been the impetus for the new legislation. It is difficult to imagine what type of support or form of justice could come close to addressing the devastating effects and new realities that victims are forced to face in the wake of a crime. Are stricter reforms part of the desired remedy for crime victims? Surprisingly, the attitudes of victims - those who have suffered the most from these life altering actions - do not reflect that of our state legislators on the whole.

The 2022 National Survey of Victims' Views on Safety and Justice utilizes data from the annual National Crime Victimization Survey, the largest and most comprehensive data source on victimization in the United States, to understand victims' experiences with and views on the criminal legal system. The survey sample is representative of age, geography, race, sex and crime type. On the whole, across all demographic groups surveyed, a majority of victims support

2022 National Survey of Victims' Views on Safety and Justice



8 to 1: Victims prefer investment in **school and education** over prisons and jails



6 to 1: Victims prefer investment in **mental health treatment** over prisons and jails



2 to 1: Victims prefer investment in **crime assistance, crime prevention, and strong communities** over increasing arrests, strict punishment, and incarceration

a system more focused on rehabilitation than punishment, supporting alternatives such as mental health treatment, drug treatment or community service.⁹⁸

Victims of crime are more likely to be individuals with marginalized identities: youth, people of color, people with disabilities, LGBTQ-identifying people, people from low-income neighborhoods, and those who have a criminal record.⁹⁹

We see this reflected in Chattanooga, where the **Homicide rate** for Blacks is more than **12 times** that of whites.

Victims' reported experiences with the criminal legal system paint a dismal picture.¹⁰⁰

87%
OF VICTIMS DID NOT RECEIVE FINANCIAL ASSISTANCE FOR RECOVERY

74%
OF VICTIMS DID NOT RECEIVE COUNSELING OR OTHER MENTAL HEALTH SUPPORT

ONLY 25%
REPORTED THE CRIMINAL LEGAL SYSTEM HELPFUL IN PROVIDING INFORMATION ABOUT SUPPORT SERVICES AND RECOVERY

ONLY ABOUT 20%
OF VICTIMS RECEIVED HELP FROM THE CRIMINAL LEGAL SYSTEM; THE REST FOUND HELP IN FAMILY OR THE HEALTHCARE SYSTEM

These statistics are not surprising when considering that the criminal legal system was designed for punitive, not restorative purposes. If neither the offending party nor victim walk away from system interaction with a sense of restoration or rehabilitation, then we are spending billions of

dollars to create a permanent sub-caste of citizens without citizenship rights and a sub-group of individuals with unresolved trauma who lack necessary resources. This is a far cry beneath our country's promise of liberty and justice for all.

RIGHTS RESTORATION UPON REENTRY

There are many barriers faced by formerly-incarcerated individuals that span the areas of housing, employment, education, health, and civic engagement. As an active member of the CivicTN coalition, ULGC has spent increasing time and effort to engage underrepresented voting groups over the past several years. In the broad conversation on re-entry, we have chosen to address in detail the topic of voter rights restoration in this report. There are many incredible non-profit organizations who are committed to addressing the re-entry needs of justice-impacted communities. To learn more about re-entry in Chattanooga, check out the work of the Brave Effect, Chattanooga Endeavors and Project Return.



1 in 5
Black Tennesseans
are barred from voting based
on prior felony convictions.



1 in 12
Latinx Tennesseans
are estimated to have lost their
voting rights from
felony convictions.

101

According to the Sentencing Project in a 2022 report, Tennessee disenfranchises more than 9% of the voting-age adult population across the prison, parole, probation, and post-sentence phases of the criminal legal system.¹⁰² Even more egregious is the outrageously disproportionate disenfranchisement of 21% of Black Tennesseans. There are only seven other states in the U.S. where more than 1/10 African Americans are disenfranchised, with Tennessee soaring above the rest in its disproportionality.

We have seen a decrease in disenfranchisement since 2016 (2.47%), largely due to several state changes in disenfranchisement law. It continued to decrease in 2020 (2.27%), aided by declining state and prison populations during the Covid-19 pandemic. In Tennessee specifically, a **reported 5,449 individuals had their rights restored between 2016 and 2022.**¹⁰³ This number is small compared to the overall counts and estimates of disenfranchisement listed in the table below. Blacks in TN account for 16.3% of the eligible voting-age population, but 36.9% of the disenfranchised population.

Tennessee Disenfranchisement (Disf.) by Race and Conviction Status

	Prison	Parole	Felony Probation	Jail	Post Sentence*	Total	Eligible Voting-Age Population	Disenfranchisement Rate
Total Disenfranchisement	22,685	12,407	56,403	2,940	377,157	471,592	5,082,240 (Overall)	9.28
Black Voter Disf.	9,656	5,223	19,451	980	138,894	174,203	828,762 (Black)	21.02
Black Share of Total Disf.	42.6%	42.1%	34.5%	33.3%	36.8%	36.9%	16.3% of the voting-age population is Black	

*point estimates, not headcounts - reliable by social science research standards

**Black disf. rate calculated by dividing total Black disf. by eligible voting population

Source: Sentencing Project, 2022

WHY DO SO FEW INDIVIDUALS GET THEIR RIGHTS RESTORED IN TENNESSEE?

Rights restoration in Tennessee is a complicated, multi-step process that too few can successfully navigate. In 2023, a case heard at the Tennessee Supreme Court ended in a ruling that created an additional burden for those seeking to restore their rights.

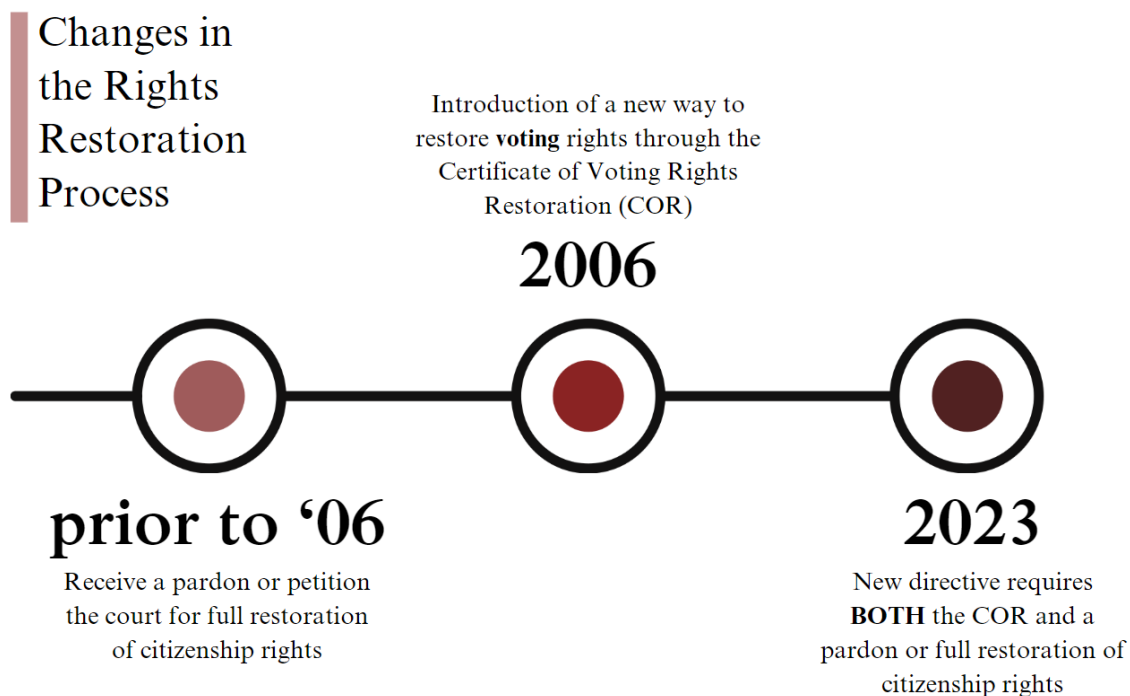
The Case Behind the Practice

In 2020, Ernest Falls received clemency from former Virginia Governor Ralph Northam for a crime committed in 1986. This act restored Fall's full rights of citizenship. Falls, who was now living in Tennessee, registered to vote after receiving clemency but was denied due to a Tennessee law requiring those seeking voting right restoration to prove they have paid outstanding court costs, restitution, and child support obligations.¹⁰⁴

What had come into play was the 2006 introduction of an additional way to restore voting rights. Before 2006, receiving a pardon or petitioning for full restoration of citizenship rights was the sole way to restore your vote. This changed in 2006 when it became an option to restore *only voting rights* through a Certificate of Voting Rights Restoration (COR). COR's require a completed sentence and the payment of all fines and fees unless found to be indigent. Applications are also required to be current on any child support obligations.¹⁰⁵

In the Tennessee Supreme Court ruling, the majority of Justices held that Falls - even with his full citizenship rights restored (which includes voting) - still needed to go through the Tennessee process of submitting proof that he has no outstanding fines or fees that would disqualify him from voting rights restoration. This decision led to an official order by the state coordinator of elections that moving forward, the following steps are required for those seeking to restore their voting rights¹⁰⁶:

1. Receive a pardon or restore full citizenship rights AND
2. Complete a Certificate of Restoration



State-based think tank, Think *Tennessee*, authored a policy brief on rights restoration which shows that 26 states restore voting rights after sentence completion.¹⁰⁷ Only nine states have additional eligibility requirements after sentence completion, Tennessee being one of them. Even within these nine states, there are examples that Tennessee can and should be looking to for simplified processes. Think *Tennessee* highlights Alabama as having a straightforward process that includes the following steps:

1. Apply to the Board of Pardons and Paroles for a Certificate of Eligibility to Register to Vote (CERV).
2. An officer is assigned to review the applicant's eligibility within 30 days.
3. The applicant is issued a CERV if approved, or given a reason why if denied.

Two aspects of this process immediately stand out in contrast to Tennessee's: designated personnel and a timeline.

In practice, it is difficult in Tennessee to find the correct authorities to fill in designated fields. There are no clear rules about who is responsible for providing the information needed, so applicants can be left ping-ponging around the pinball machine of the legal system.

Similarly, there is no timeline on which officials are required to operate when filling out the COR, which can lead to delays and to applications being lost in the system.

These procedural aspects are further complicated for those with out-of-state convictions, who must find someone willing to abide by Tennessee's process. Some applicants may also have multiple CORs moving through the system simultaneously since one per conviction is required.

As if those complications are not enough, the addition of fines and fees adds another layer of administrative burden and pitfalls for applicants. Only seven other states expressly require the payment of fines and fees to restore voting rights. For applicants in Tennessee, it is often difficult to find up-to-date and accurate records of their legal financial obligations or lack thereof.

POLICY CONSIDERATIONS

Reforming the rights restoration process requires both long-term and short-term goals. Automatic rights restoration after sentence completion is the gold standard that prioritizes rehabilitation and reentry into society without the administrative burden on all parties involved. An automatic rights restoration bill was introduced in this year's legislative session but failed in the House Criminal Justice Subcommittee. In addition to establishing automatic restoration, this bill would have limited the number of sentences for which a citizen would be permanently barred from exercising their right to vote.¹⁰⁸

Apart from automatic restoration, many steps can be taken to simplify the existing restoration process. We stand by the recommendations of organizations whose primary focus is to serve individuals who are disenfranchised through research, advocacy, and direct services. The recommendations outlined below come from the Think *Tennessee* policy brief on rights restoration¹⁰⁹:

1. Remove the two-step process. Tennessee is the only state that requires two separate processes to restore voting rights.
2. Streamline the COR process to reflect that of other states.
 - a. Assign an agency such as the Tennessee Department of Corrections to issue CORs. They would be responsible for reviewing and making determinations on applications.
 - b. Establish an application process with a timeline. Applicants should know how to apply, who will review the application, and how long it will take to receive an answer.
 - c. Change the policy from one COR per conviction to one COR per person.
 - d. Define which specific legal financial obligations are required. For example, is interest required to be paid?

- e. Establish a statewide system for tracking legal financial obligations so that each county has access to the records needed to prove payment.

The Campaign Legal Center filed suit to challenge the constitutionality of the Certificate of Restoration (COR) process. The suit claims that the COR process (or lack thereof) violates the U.S. Constitution's requirements of procedural due process as well as the Equal Protection Clause of the 14th Amendment.¹¹⁰ The outcome of this lawsuit can potentially impact access to rights restoration for thousands of justice-impacted individuals. In 2004, Manza, Brooks and Uggem¹¹¹ found that the majority of public opinion was for those who have completed their felony sentences to be enfranchised. Does Tennessee public opinion support restored voting rights for formerly incarcerated community members?

In 2019, Secure Democracy conducted a statewide nonpartisan survey assessing attitudes towards voter restoration in Tennessee. They found that 73% of those surveyed supported voting rights restoration for Tennesseeans with previous felony convictions who have completed their full sentence, probation and parole.¹¹² This included 62% of Republican voters. Moreover, there is majority support across 600 survey respondents for restoring voting rights when individuals have completed their sentences but are unable to afford their court fines, probation fees, or other financial obligations. Considering this level of public support, why have state legislators failed to respond accordingly with a simplified or automatic rights restoration bill?

A RECENT WIN FOR VOTERS

In April 2024, a federal judge ruled that several of the state's practices for voter registration were violating the National Voter Registration Act.¹¹² The Tennessee voter registration form currently states that a person convicted of a felony cannot register to vote without receiving a pardon or restoring their voting rights. Therefore, election officials have been denying voter registration forms to anyone convicted of a felony. Per Tennessee law, some voters convicted of a felony are still eligible to vote or have had their conviction overturned or expunged. The language on the registration form will now need to reflect those laws accurately.

113

Appendix



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As adapted from Race Forward and the Aspen Institute

Equality: 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.

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

Racial equity: Is both an outcome and a process. The process of eliminating racial disparities and improving outcomes for everyone. As an outcome, racial equity is achieved when race is no longer a predictor of social and economic outcomes. *In a racially equitable society, the distribution of society's benefits and burdens would not be skewed by race. In other words, racial equity would be a reality in which a person is no more or less likely to experience society's benefits or burdens just because of the color of their skin.*

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: Institutional racism refers to the policies and practices within and across institutions that, intentionally or not, produce outcomes that chronically favor, or put a racial group at a disadvantage. *Poignant examples of institutional racism can be found in school disciplinary policies in which students of color are punished at much higher rates than their white counterparts, in the criminal justice system, and within many employment sectors in which day-to-day operations, as well as hiring and firing practices can significantly disadvantage workers of color.*

Structural Racism (systemic): Structural racism highlights how 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. Structural racism is the racial inequity that is deeply rooted and embedded in our history and culture and our economic, *Structural racism is not something that a few people or institutions choose to practice. Instead, it has been a feature of the social, economic, and political systems in which we all exist.*

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

State of Black Chattanooga – Index Values & Methodology

Overall Scores (weight in full index)	2024	2022
Economics Index (45%)	58%	59%
Health Index (25%)	66%	64%
Education Index (30%)	60%	60%
Overall Score	61%	60%
<hr/>		
Economics categories (weight in sub-index)	2024	2022
Income (40%)	62%	66%
Poverty (20%)	37%	41%
Employment Issues (20%)	77%	78%
Housing & Wealth (20%)	52%	45%
Health categories (weight in sub-index)	2024	2022
Maternal and Infant Health Issues (20%)	65%	61%
Accidental and non-accidental death (15%)	79%	92%
Chronic disease and cancer (30%)	81%	87%
Contagious disease (25%)	35%	31%
Health Insurance (10%)	83%	98%
Education categories (weight in sub-index)	2024	2022
Quality (40%)	68%	65%
Scores (15%)	44%	43%
Post Secondary Attainment (35%)	57%	65%
Student Risk Factors (10%)	64%	45%

- 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; 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 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%.

2024 Equality Index of Chattanooga (Hamilton County)		Source	Year	Black	White	Hispanic	Black/White Index	Hispanic/White Index
Economics (40%)								
Income (40%)			0.4					
Median Household Income, \$	ACS	2022	47137.00	85926.00	58040.00	0.55	0.68	
Median Male Earnings, \$, Weekly	ACS	2022	692.62	1107.71	648.56	0.63	0.59	
Median Female Earnings, \$, Weekly	ACS	2022	597.62	761.06	384.62	0.79	0.51	
Median Family Income, \$	ACS	2022	54583.00	106524.00	62376.00	0.51	0.59	
<i>Income Brackets - Percent of Householders</i>								
Less than \$10,000, %	ACS	2022	4.04	2.94	5.76	0.73	0.51	
\$10,000 to \$14,999, %	ACS	2022	10.15	3.09	5.59	0.30	0.55	
\$15,000 to \$19,999, %	ACS	2022	6.06	2.24	9.47	0.37	0.24	
\$20,000 to \$24,999, %	ACS	2022	7.02	2.91	0.90	0.42	3.25	
\$25,000 to \$29,999, %	ACS	2022	4.32	2.49	5.00	0.58	0.50	
\$30,000 to \$34,999, %	ACS	2022	5.92	3.35	7.99	0.57	0.42	
\$35,000 to \$39,999, %	ACS	2022	3.60	3.88	3.68	1.08	1.05	
\$40,000 to \$44,999, %	ACS	2022	6.20	3.45	7.54	0.56	0.46	
\$45,000 to \$49,999, %	ACS	2022	4.58	3.73	0.81	0.81	4.61	
\$50,000 to \$59,999, %	ACS	2022	10.41	7.01	4.19	1.49	0.60	
\$60,000 to \$74,999, %	ACS	2022	9.38	8.22	11.90	1.14	1.45	
\$75,000 to \$99,999, %	ACS	2022	10.34	14.90	18.14	0.69	1.22	
\$100,000 to \$124,999, %	ACS	2022	7.82	12.25	4.68	0.64	0.38	
\$125,000 to \$149,999, %	ACS	2022	5.88	7.18	7.51	0.82	1.05	
\$150,000 to \$199,999, %	ACS	2022	2.21	9.57	3.64	0.23	0.38	
\$200,000 or more, %	ACS	2022	2.07	12.79	3.22	0.16	0.25	
Poverty (20%)			0.2					
Population Living Below Poverty Line, %	ACS	2022	21.60	7.80	28.80	0.36	0.27	
Population Living Below 50% of Poverty Line, %	ACS	2022	9.10	4.40	17.20	0.48	0.26	
Population Living Below 125% of poverty line, %	ACS	2022	28.90	11.20	35.70	0.39	0.31	
Population Living Below poverty line (Under 18), %	ACS	2022	7.91	1.47	14.70	0.19	0.10	
Population Living Below poverty line (18-64), %	ACS	2022	11.08	4.99	14.15	0.45	0.35	
Population Living Below poverty line (65 and older), %	ACS	2022	2.63	1.37	0.00	0.52		
Percent with Food Stamp Benefits, %	ACS	2022	22.52	4.43	7.36	0.20	0.60	
Percent with Cash Public Assistance Income, %	ACS	2021	4.06	1.19	1.73	0.29	0.69	
Employment Issues (20%)			0.2					
Unemployment Rate, %	ACS	2022	4.40	1.60	4.50	0.36	0.36	
Labor Force Participation Rate, %	ACS	2022	62.30	63.80	68.00	0.98	1.07	
Employment to Pop. Ratio, %	ACS	2022	59.30	62.80	64.90	0.94	1.03	
Not in Labor Force, %	ACS	2022	26.47	21.84	28.92	0.83	1.32	
Salariated, %	ACS	2021	84.90	80.30	85.40	1.06	1.06	
Housing & Wealth (20%)			0.2					
Median Home Value, \$	ACS	2021	149000.00	219900.00	188800.00	0.68	0.86	
Owner-Occupied Units, %	ACS	2022	51.87	71.47	49.92	0.73	0.70	
Renter-Occupied Units, %	ACS	2022	48.13	28.53	50.08	0.59	1.76	
Average Household Size (Owner-Occupied), # of People	ACS: micro data	2022	3.00	3.00	3.30	1.00	0.91	
1.01 or More Occupants Per Room, % (Owner-Occupied)	ACS	2021	0.69	0.51	3.88	0.74	0.13	
1.01 or More Occupants Per Room, % (Renter-Occupied)	ACS	2021	0.92	1.47	15.17	1.59	0.10	
Means of Transportation to Work: Public Transportation (excluding cab), %	ACS	2022	79.80	20.20	0.00	0.25		
Percentage of Employer Businesses (as percent of over 18 population), %	ABS and ACS	2021	0.34	2.10	0.61	0.16	0.29	
Health (30%)								
Maternal and Infant Health Issues (20%)			0.20					
Percentage of births without adequate prenatal care	CHCDH	2016	47.00	35.00	63.00	0.74	0.56	
Percentage of premature births	THDOH	2021	17.40	9.30	9.40	0.53	0.99	
Percentage of low birthweight births	THDOH	2021	18.15	6.56	6.46	0.36	1.02	
Teen pregnancies (15-19 year olds) per 1,000 females	THDOH	2020	33.50	18.90	66.00	0.56	0.29	
Infant mortality per 1,000 live births	TNDOH	2020	6.60	6.20	0.94	0.94		
Smoking while Pregnant	CHCDH	2016	0.10	0.10	0.01	1.00	10.00	
Percentage of Total Births with Maternal Tobacco Use, %	CDC Wonder Nat	2022	6.93	5.68		0.82		
Live births when mother unmarried	TNDOH	2020	81.88	29.21	39.26	0.36	0.74	
Accidental and non-accidental death (15%)			0.15					
Life Expectancy (age)	CHRR	2019-2021	71.36	76.74	88.43	0.93	1.15	
<i>Death Rates</i>								
Total mortality per 1,000 population, age-adjusted	TNDOH	2021	12.10	9.60	5.36	0.79	1.79	
Total mortality per 1,000 population, age-adjusted, male	THDOH	2021	15.20	11.30	4.56	0.74	2.48	
Total mortality per 1,000 population, age-adjusted, female	TNDOH	2021	12.50	8.10	5.87	0.65	1.38	
Years of potential life lost per 100,000 population, age-adjusted	CHRR	2019-2021	1278.63	792.07	541.08	0.62	1.46	
<i>Injury-Related Indicators</i>								
Motor vehicle-related mortality per 100,000 population, age-adjusted	TNDOH	2021	24.30	14.52		0.60		
Accidents mortality per 100,000 population, age-adjusted	TNDOH	2021	83.36	79.15		0.95		
<i>Suicide and Homicide</i>								
Suicide mortality rate, per 100,000 population	CHRR	2019-2021	7.84	17.19		2.19		
Suicide mortality rate, per 100,000 population (male)	CHCDH	2019	12.00	25.00		2.08		
Homicide per 100,000 population, age-adjusted	CHRR	2019-2021	37.66	2.99		0.08		
Chronic disease and cancer (30%)			0.30					
Alzheimer's mortality, per 100,000 population, age-adjusted	TNDOH	2021	22.59	35.76		1.58		
Chronic Lower Respiratory Disease mortality, per 100,000 population, age-adjusted	TNDOH	2021	50.72	56.06		1.11		
<i>Heart Disease and Stroke Indicators</i>								
Diseases of the Heart mortality, per 100,000 population, age-adjusted	TNDOH	2021	230.77	181.14		0.78		
Cerebrovascular Disease (stroke) mortality, per 100,000 population, age-adjusted	TNDOH	2021	67.47	43.67		0.65		
Hypertension and Hypertensive Renal Disease mortality, per 100,000 population, age-adjusted	TNDOH	2021	28.13	7.16		0.25		
<i>Diabetes Indicators</i>								
Diabetes mortality, per 100,000 population, age-adjusted	TNDOH	2021	38.39	22.85		0.60		
Chronic Lower Respiratory Disease mortality, per 100,000, age-adjusted	TNDOH	2021	50.72	56.06		1.11		
Kidney Disease per 100,000 population, age-adjusted	CHCDH	2019	23.00	11.00		0.48		
<i>Cancer Indicators</i>								
Cancer mortality, per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	171.80	147.50	60.70	0.86	2.43	
Cancer mortality (male), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	231.00	180.50		0.78		
Cancer mortality (female), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	140.20	122.30		0.87		
Malignant Neoplasm mortality, per 100,000 population, age-adjusted	TNDOH	2021	169.65	148.93		0.88		
Lung cancer incidence (male), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	104.50	75.20		0.72		
Lung cancer incidence (female), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	51.70	51.40		0.99		
Male prostate cancer mortality, per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	31.00	19.00		0.61		
Colon cancer incidence (male), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	53.10	40.60		0.76		
Colon cancer incidence (female), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	29.20	33.80		1.16		
Female breast cancer mortality, per 100,000 female population, age-adjusted	NCI	2020 (5 Year Average)	29.20	18.70		0.64		
Pancreatic cancer incidence (male), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	21.00	12.70		0.60		

Pancreatic cancer incidence (female), per 100,000 population, age-adjusted	NCI	2020 (5 Year Average)	15.00	10.10		0.67		
Chronic Diseases Survey Results								
High blood pressure, responded "yes"	CHCDH	2023	58.70	38.70	20.70	0.66	1.87	
High cholesterol, responded "yes"	CHCDH	2023	38.40	37.00	25.00	0.96	1.48	
Asthma, responded "yes"	CHCDH	2023	19.80	16.10	14.90	0.81	1.08	
Diabetes type 2, responded "yes"	CHCDH	2023	22.10	10.70	9.00	0.48	1.19	
Cancer, responded "yes"	CHCDH	2023	7.70	13.70	2.50	1.78	5.48	
Heart disease/heart attack, responded "yes"	CHCDH	2023	6.20	9.10	5.80	1.47	1.57	
Stroke, responded "yes"	CHCDH	2023	4.20	1.80	0.00	0.43		
Diabetes type 1, responded "yes"	CHCDH	2023	4.80	1.20	3.40	0.25	0.35	
Contagious disease (25%)								
HIV/AIDS incidence (per 100,000 of the population)	TNDOH	2021	739.50	214.70	409.30	0.29	0.52	
Gonorrhea rate, per 100,000	TNDOH	2020	1143.30	99.40	140.40	0.09	0.71	
Chlamydia rate, per 100,000	TNDOH	2020	1968.50	243.20	772.40	0.12	0.31	
Syphilis rate, per 100,000	TNDOH	2020	43.00	12.50	21.90	0.29	0.57	
Covid deaths, % (death by race divided by cases by race)	CHCDH	2023	0.01	0.01	0.01	0.95	2.18	
Health Insurance (10%)								
People without health insurance	ACS	2022	9.11	6.24	31.66	0.68	0.20	
People over 18 with health insurance	ACS	2022	90.90	93.80	68.30	0.97	0.73	
Under 6 years no health insurance, %	ACS	2021	0.08421	0.08129	0.55	0.97	6.82	
Population with private insurance, %	ACS	2021	52.85714	74.96952	38.39	0.71	0.51	
Population with public insurance, %	ACS	2021	45.45263	30.72272	34.66	1.48	1.13	
Education (30%)								
		Year	Black	White	Hispanic	Black/White Index	Hispanic/White Index	
Quality (40%)								
0.4								
Hamilton Cty School District - four-year graduation rate	TDOE	2023	86.30	91.30	81.30	0.95	0.89	
Hamilton Cty School District - % ready to graduate	TDOE	2022	21.60	53.90	27.00	0.40	0.50	
<i>Tennessee Comprehensive Assessment Program (TCAP) participation (Grades 3-12)</i>								
Hold harmless participation	TDOE	2021-22	98.00	99.00	99.00	0.99	1.00	
Valid score rate	TDOE	2020-2021	89.30	92.10	89.00	0.97	0.97	
School Expenditure								
Total School Per Pupil Expenditures	TDOE	2022	14130.28	11827.04	12452.69	1.19	1.05	
Average economically disadvantaged, %	TDOE	2022	0.50	0.19	0.43	0.38	0.44	
Total School Per Pupil Expenditures adjusted for % economically disadvantaged students for majorit	TDOE	2022	7039.45	9608.87	7098.03	0.73	0.74	
<i>Percent of Teachers in Majority Black, White or Hispanic Schools</i>								
Teachers with Emergency / Provisional Credentials	TDOE	2022	1.93%	1.32%	3.71%	0.68	0.36	
Teachers Teaching Out of Field	TDOE	2022	0.74%	0.56%	1.65%	0.75	0.34	
Experienced Teachers	TDOE	2022	70.33%	86.64%	72.58%	0.81	0.84	
Inexperienced Teachers	TDOE	2022	29.67%	13.36%	27.42%	0.45	0.49	
Teachers Teaching In Field	TDOE	2022	99.26%	99.44%	98.35%	1.00	0.99	
Student-Teacher ratio (average majority black, majority white, majority hispanic schools resp)	TDOE	2021-22	11.00	15.00	11.00	1.36	1.36	
Achievement (% of students performing on grade level on state assessments)								
<i>Hamilton Cty School District - English Language Arts (ELA)</i>								
% Proficient (all grades)	TDOE	2023	20.40	54.90	26.10	0.37	0.48	
<i>Hamilton Cty School District - Mathematics</i>								
% Proficient (all grades)	TDOE	2023	16.30	50.20	26.10	0.32	0.52	
<i>Hamilton Cty School District - Social Studies</i>								
% Proficient (all grades)	TDOE	2023	25.50	59.30	35.60	0.43	0.60	
<i>Hamilton Cty School District - Science</i>								
% Proficient (all grades)	TDOE	2023	23.10	61.90	29.60	0.37	0.48	
Achievement (% of students performing on grade level on state assessments)								
<i>Hamilton Cty School District - English Language Arts (ELA)</i>								
% below grade level	TDOE	2019	36.40	11.40	31.40	0.31	0.36	
% approaching grade level	TDOE	2019	48.00	41.60	46.70	0.87	0.89	
% on track for grade level	TDOE	2019	13.90	38.50	18.90	0.36	0.49	
% mastered grade level	TDOE	2019	1.70	8.50	2.90	0.20	0.34	
<i>Hamilton Cty School District - Mathematics</i>								
% below grade level	TDOE	2019	49.50	19.70	39.90	0.40	0.49	
% approaching grade level	TDOE	2019	32.10	27.80	32.30	0.87	0.86	
% on track for grade level	TDOE	2019	15.40	35.30	22.00	0.44	0.62	
% mastered grade level	TDOE	2019	3.00	17.20	5.80	0.17	0.34	
<i>Hamilton Cty School District - Social Studies</i>								
% below grade level	TDOE	2019	46.20	19.20	39.00	0.42	0.49	
% approaching grade level	TDOE	2019	32.60	29.00	32.30	0.89	0.90	
% on track for grade level	TDOE	2019	18.30	37.80	22.90	0.48	0.61	
% mastered grade level	TDOE	2019	3.00	14.00	5.80	0.21	0.41	
<i>Tennessee Value-Added Assessment System (TVAAS) measures the impact schools and teachers have on their students' academic progress. TVAAS measures student growth, not whether the student is proficient on the state assessment. Scores here are averages in majority black, majority white and majority hispanic schools respectively</i>								
Overall Composite TVAAS Score	TDOE	2023	3.14	3.16	3.13	0.99	0.99	
Literacy composite TVAAS	TDOE	2023	3.38	3.12	3.38	1.08	1.08	
Numeracy composite TVAAS	TDOE	2023	3.24	2.84	2.88	1.14	1.01	
Science composite TVAAS	TDOE	2023	2.81	3.06	2.38	0.92	0.78	
Social Studies composite TVAAS	TDOE	2023	2.44	3.45	3.00	0.71	0.87	
Scores (15%)								
0.15								
End of Course (EOC) Assessment								
<i>Hamilton Cty School District - Algebra I</i>								
<i>Grade 8</i>								
% below grade level	TDOE	2023	32.70	10.00	15.30	0.31	0.65	
% approaching grade level	TDOE	2023	32.70	18.50	34.70	0.57	0.53	
% on track for grade level	TDOE	2023	26.90	35.40	26.40	0.76	0.75	
% mastered grade level	TDOE	2023	7.70	36.10	23.60	0.21	0.65	
<i>All Grades</i>								
% below grade level	TDOE	2023	70.10	41.90	65.00	0.60	0.64	
% approaching grade level	TDOE	2023	17.80	23.90	18.60	1.34	1.28	
% on track for grade level	TDOE	2023	9.20	20.30	10.50	0.45	0.52	
% mastered grade level	TDOE	2023	2.90	13.90	5.90	0.21	0.42	
<i>Hamilton Cty School District- Algebra II</i>								
<i>Grade 10</i>								
% below grade level	TDOE	2023	48.70	12.80	44.70	0.26	0.29	
% approaching grade level	TDOE	2023	25.00	16.00	20.00	0.64	0.80	
% on track for grade level	TDOE	2023	20.50	53.30	30.60	0.38	0.57	
% mastered grade level	TDOE	2023	5.80	17.90	4.70	0.32	0.26	
<i>All Grades</i>								
% below grade level	TDOE	2023	65.40	37.20	67.20	0.57	0.55	

% approaching grade level	TDOE	2023	21.90	23.10	17.10	1.05	1.35
% on track for grade level	TDOE	2023	10.90	32.90	13.90	0.33	0.42
% mastered grade level	TDOE	2023	1.80	6.80	1.80	0.26	0.26
Hamilton Cty School District- English II							
Grade 10							
% below grade level	TDOE	2023	19.50	7.40	10.40	0.38	0.71
% approaching grade level	TDOE	2023	41.00	20.20	37.40	0.49	0.54
% on track for grade level	TDOE	2023	34.10	52.40	45.50	0.65	0.87
% mastered grade level	TDOE	2023	5.40	20.00	6.70	0.27	0.34
All Grades							
% below grade level	TDOE	2023	23.70	8.90	11.80	0.38	0.75
% approaching grade level	TDOE	2023	40.50	21.00	38.40	0.52	0.55
% on track for grade level	TDOE	2023	30.90	50.90	43.50	0.61	0.85
% mastered grade level	TDOE	2023	4.90	19.20	6.30	0.26	0.33
Hamilton Cty School District- Geometry							
Grade 9							
% below grade level	TDOE	2023	52.00	12.60	45.60	0.24	0.28
% approaching grade level	TDOE	2023	23.50	12.40	15.80	0.53	0.78
% on track for grade level	TDOE	2023	22.30	42.70	26.30	0.52	0.62
% mastered grade level	TDOE	2023	2.20	32.30	12.30	0.07	0.38
All Grades							
% below grade level	TDOE	2023	68.00	32.00	62.10	0.47	0.52
% approaching grade level	TDOE	2023	20.10	22.30	20.00	1.11	1.12
% on track for grade level	TDOE	2023	10.60	29.40	14.20	0.36	0.48
% mastered grade level	TDOE	2023	1.30	16.30	3.70	0.08	0.23
Hamilton Cty School District - U.S. History							
Grade 10							
% below grade level	TDOE	2019	67.10	25.90	34.60	0.39	0.75
% approaching grade level	TDOE	2019	26.90	31.50	46.20	1.17	0.68
% on track for grade level	TDOE	2019	4.50	33.30	15.40	0.14	0.46
% mastered grade level	TDOE	2019	1.50	9.30	3.80	0.16	0.41
Grade 11							
% below grade level	TDOE	2023	49.70	25.50	59.10	0.51	0.43
% approaching grade level	TDOE	2023	27.70	25.60	18.20	0.92	1.41
% on track for grade level	TDOE	2023	17.50	29.80	13.60	0.59	0.46
% mastered grade level	TDOE	2023	5.10	19.10	9.10	0.27	0.48
All Grades							
% below grade level	TDOE	2023	53.10	28.70	59.20	0.54	0.48
% approaching grade level	TDOE	2023	27.40	24.40	16.70	0.89	1.46
% on track for grade level	TDOE	2023	15.20	27.30	14.80	0.56	0.54
% mastered grade level	TDOE	2023	4.30	19.60	9.30	0.22	0.47
Multi-State Alternate Assessment (MSAA)							
Hamilton Cty School District - English Language Arts (ELA)							
Grade 3							
% below grade level	TDOE	2023	42.10				
% approaching grade level	TDOE	2023	21.10				
% on track for grade level	TDOE	2023	26.30				
% mastered grade level	TDOE	2023	10.50				
% met or exceeded	TDOE	2023	36.80	22.20		1.66	
Grade 4							
% below grade level	TDOE	2019	26.30	34.80		1.32	
% approaching grade level	TDOE	2019	15.80	8.70		0.55	
% on track for grade level	TDOE	2019	42.10	34.80		1.21	
% mastered grade level	TDOE	2019	15.80	21.70		0.73	
Grade 5							
% below grade level	TDOE	2023	36.40	30.40		0.84	
% approaching grade level	TDOE	2023	18.20	17.40		0.96	
% on track for grade level	TDOE	2023	40.90	34.80		1.18	
% mastered grade level	TDOE	2023	4.50	17.40		0.26	
Grade 6							
% below grade level	TDOE	2023		50.00			
% approaching grade level	TDOE	2023		14.30			
% on track for grade level	TDOE	2023		14.30			
% mastered grade level	TDOE	2023		21.40			
% met or exceeded	TDOE	2023	18.80	35.70		0.53	
Grade 7							
% below grade level	TDOE	2023	41.20				
% approaching grade level	TDOE	2023	11.80				
% on track for grade level	TDOE	2023	29.40				
% mastered grade level	TDOE	2023	17.60				
% met or exceeded	TDOE	2023	47.10	50.00		0.94	
Grade 8							
% below grade level	TDOE	2023	40.00	50.00	37.10	1.25	1.35
% approaching grade level	TDOE	2023	25.00	30.00	29.60	1.20	1.01
% on track for grade level	TDOE	2023	30.00	10.00	14.80	3.00	1.48
% mastered grade level	TDOE	2023	5.00	10.00	18.50	0.50	1.85
Grade 11							
% below grade level	TDOE	2023	32.10	33.40		1.04	
% approaching grade level	TDOE	2023	21.40	19.00		0.89	
% on track for grade level	TDOE	2023	28.60	23.80		1.20	
% mastered grade level	TDOE	2023	17.90	23.80		0.75	
All Grades							
% below grade level	TDOE	2023	40.80	50.00	44.90	1.23	1.11
% approaching grade level	TDOE	2023	20.00	15.40	16.30	0.77	0.94
% on track for grade level	TDOE	2023	29.20	25.00	21.90	1.17	0.88
% mastered grade level	TDOE	2023	10.00	9.60	16.90	1.04	1.76
Hamilton Cty School District - Mathematics							
Grade 3							
% below grade level	TDOE	2023	42.10	61.00		1.45	
% approaching grade level	TDOE	2023	15.80	16.70		1.06	
% on track for grade level	TDOE	2023	36.80	16.70		2.20	
% mastered grade level	TDOE	2023	5.30	5.60		0.95	
Grade 4							
% below grade level	TDOE	2019	10.40	26.10		2.51	
% approaching grade level	TDOE	2019	21.10	21.70		1.03	
% on track for grade level	TDOE	2019	47.40	17.40		2.72	

% mastered grade level	TDOE	2019	21.10	34.80		0.61	
Grade 5							
% below grade level	TDOE	2023	27.20	12.50		0.46	
% approaching grade level	TDOE	2023	36.40	41.70		1.15	
% on track for grade level	TDOE	2023	27.30	20.80		1.31	
% mastered grade level	TDOE	2023	9.10	25.00		0.36	
Grade 6							
% below grade level	TDOE	2023		35.70			
% approaching grade level	TDOE	2023		17.90			
% on track for grade level	TDOE	2023		14.30			
% mastered grade level	TDOE	2023		32.10			
% met or exceeded	TDOE	2023	31.30	46.40		0.67	
Grade 7							
% below grade level	TDOE	2023	35.30	27.30		0.77	
% approaching grade level	TDOE	2023	35.30	22.70		0.64	
% on track for grade level	TDOE	2023	23.50	36.40		0.65	
% mastered grade level	TDOE	2023	5.90	13.60		0.43	
Grade 8							
% below grade level	TDOE	2023		37.10			
% approaching grade level	TDOE	2023		14.80			
% on track for grade level	TDOE	2023		33.30			
% mastered grade level	TDOE	2023		14.80			
% met or exceeded	TDOE	2023	36.80	48.10	10.00	0.77	
Grade 11							
% below grade level	TDOE	2023	21.50	22.70		1.06	
% approaching grade level	TDOE	2023	25.00	27.30		1.09	
% on track for grade level	TDOE	2023	32.10	27.30		1.18	
% mastered grade level	TDOE	2023	21.40	22.70		0.94	
All Grades							
% below grade level	TDOE	2023	31.30	30.80	26.90	0.86	0.87
% approaching grade level	TDOE	2023	28.10	21.60	36.50	1.30	1.69
% on track for grade level	TDOE	2023	32.80	27.80	23.10	1.42	1.20
% mastered grade level	TDOE	2023	7.80	19.80	13.50	0.58	1.47
TNReady Assessment							
<i>Hamilton Cty School District - English Language Arts (ELA)</i>							
Grade 3							
% below grade level	TDOE	2023	46.60	13.70	39.60	0.29	0.35
% approaching grade level	TDOE	2023	34.10	26.70	37.40	0.78	0.71
% on track for grade level	TDOE	2023	15.40	37.90	17.20	0.41	2.20
% mastered grade level	TDOE	2023	3.90	21.70	5.80	0.18	3.74
Grade 4							
% below grade level	TDOE	2023	32.60	8.10	23.50	0.25	0.34
% approaching grade level	TDOE	2023	43.90	30.10	49.30	0.69	0.61
% on track for grade level	TDOE	2023	20.30	40.50	23.40	0.50	1.73
% mastered grade level	TDOE	2023	3.20	21.30	3.80	0.15	5.61
Grade 5							
% below grade level	TDOE	2023	46.50	11.80	37.00	0.25	0.32
% approaching grade level	TDOE	2023	33.40	31.90	38.90	0.96	0.82
% on track for grade level	TDOE	2023	16.90	42.30	19.60	0.40	2.16
% mastered grade level	TDOE	2023	3.20	14.00	4.50	0.23	3.11
Grade 7							
% below grade level	TDOE	2023	35.70	10.10	30.50	0.28	0.33
% approaching grade level	TDOE	2023	47.10	37.50	44.50	0.80	0.84
% on track for grade level	TDOE	2023	14.60	38.80	19.40	0.38	2.00
% mastered grade level	TDOE	2023	2.60	13.60	5.60	0.19	2.43
All Grades							
% below grade level	TDOE	2023	40.70	11.80	32.80	0.29	0.36
% approaching grade level	TDOE	2023	41.30	34.90	44.10	0.85	0.79
% on track for grade level	TDOE	2023	15.30	38.00	18.90	0.40	0.50
% mastered grade level	TDOE	2023	2.70	15.30	4.20	0.18	0.27
<i>Hamilton Cty School District - Mathematics</i>							
Grade 3							
% below grade level	TDOE	2023	51.10	16.70	34.30	0.33	0.49
% approaching grade level	TDOE	2023	29.30	26.40	34.80	0.90	0.76
% on track for grade level	TDOE	2023	14.80	34.20	22.50	0.43	0.66
% mastered grade level	TDOE	2023	4.80	22.70	8.40	0.21	0.37
Grade 4							
% below grade level	TDOE	2023	42.50	12.50	30.50	0.29	0.41
% approaching grade level	TDOE	2023	31.90	24.30	34.90	0.76	0.70
% on track for grade level	TDOE	2023	22.30	41.60	28.90	0.54	0.69
% mastered grade level	TDOE	2023	3.30	21.60	5.70	0.15	0.26
Grade 5							
% below grade level	TDOE	2023	46.40	12.00	26.90	0.26	0.45
% approaching grade level	TDOE	2023	29.60	23.00	31.40	0.78	0.73
% on track for grade level	TDOE	2023	17.50	32.80	25.80	0.53	0.79
% mastered grade level	TDOE	2023	6.50	32.20	15.90	0.20	0.49
Grade 6							
% below grade level	TDOE	2023	52.60	15.70	42.10	0.30	0.37
% approaching grade level	TDOE	2023	33.10	34.10	35.70	1.03	0.96
% on track for grade level	TDOE	2023	12.70	39.90	19.80	0.32	0.50
% mastered grade level	TDOE	2023	1.60	10.30	2.40	0.16	0.23
Grade 7							
% below grade level	TDOE	2023	38.50	12.80	30.90	0.33	0.41
% approaching grade level	TDOE	2023	45.00	35.40	40.60	0.79	0.87
% on track for grade level	TDOE	2023	14.10	37.60	23.50	0.38	0.63
% mastered grade level	TDOE	2023	2.40	14.20	5.00	0.17	0.35
Grade 8							
% below grade level	TDOE	2023	57.00	27.90	44.90	0.49	0.62
% approaching grade level	TDOE	2023	30.90	32.70	31.90	1.06	1.03
% on track for grade level	TDOE	2023	11.10	34.30	20.60	0.32	0.60
% mastered grade level	TDOE	2023	1.00	5.10	2.60	0.20	0.51
All Grades							
% below grade level	TDOE	2023	47.90	15.70	34.60	0.33	0.45
% approaching grade level	TDOE	2023	33.20	28.90	34.80	0.87	0.83
% on track for grade level	TDOE	2023	15.60	36.80	23.60	0.42	0.64
% mastered grade level	TDOE	2023	3.30	18.60	7.00	0.18	0.38

Hamilton Cty School District - Social Studies

Grade 6

% below grade level	TDOE	2023	20.60	6.90	13.80	0.33	0.50
% approaching grade level	TDOE	2023	50.80	30.90	47.30	0.61	0.65
% on track for grade level	TDOE	2023	25.10	43.20	33.60	0.58	0.78
% mastered grade level	TDOE	2023	3.50	19.00	5.30	0.18	0.28

Grade 7

% below grade level	TDOE	2023	38.40	11.50	28.00	0.30	0.41
% approaching grade level	TDOE	2023	34.20	24.60	34.30	0.72	0.72
% on track for grade level	TDOE	2023	23.30	45.20	29.50	0.52	0.65
% mastered grade level	TDOE	2023	4.10	18.70	8.20	0.22	0.44

Grade 8

% below grade level	TDOE	2023	45.30	18.10	36.70	0.40	0.49
% approaching grade level	TDOE	2023	33.20	27.50	32.30	0.83	0.85
% on track for grade level	TDOE	2023	19.40	41.50	26.80	0.47	0.65
% mastered grade level	TDOE	2023	2.10	12.90	4.20	0.16	0.33

All Grades

% below grade level	TDOE	2023	34.90	12.30	25.70	0.35	2.09
% approaching grade level	TDOE	2023	39.30	27.60	38.30	0.70	1.39
% on track for grade level	TDOE	2023	22.60	43.30	30.10	0.52	1.44
% mastered grade level	TDOE	2023	3.20	16.80	5.90	0.19	2.85

Hamilton Cty School District - Science - TN Ready

All Grades

% below grade level	TDOE	2023	33.00	8.80	22.90	0.27	0.38
% approaching grade level	TDOE	2023	44.70	29.10	47.00	0.65	0.62
% on track for grade level	TDOE	2023	20.20	46.10	25.40	0.44	0.55
% mastered grade level	TDOE	2023	2.10	16.00	4.70	0.13	0.29

Success Rates

Success rate grades 3-5	TDOE	2022	19.80	57.80	23.50	0.34	0.41
Success rate grades 6-8	TDOE	2023	14.30	45.70	20.30	0.31	0.44
Success rate grades 9-12	TDOE	2023	14.60	40.40	17.70	0.36	0.44

Post Secondary Attainment (35%)

0.35

Years of school completed - population 25 years and over - Chattanooga, TN-GA Metro Area

% Less than high school diploma	ACS	2022	11.66%	5.77%	26.86%	0.49	0.21
% High school graduate (includes equivalency)	ACS	2022	30.96%	25.88%	28.14%	0.84	0.92
% Some college or associate's degree	ACS	2022	31.98%	28.81%	24.65%	1.11	0.86
% Bachelor's degree	ACS	2022	15.21%	24.01%	13.59%	0.63	0.57
% Graduate or professional degree	ACS	2022	10.20%	15.52%	6.76%	0.66	0.44

Student Risk Factors (10%)

0.10

Hamilton Cty School District - % committed zero tolerance	TDOE	2020	1.50	0.30	0.30	0.20	1.00
Hamilton Cty School District - % placed in in-school suspension	TDOE	2022	8.10	4.00	2.90	0.49	1.38
Hamilton Cty School District - % suspended	TDOE	2022	11.20	3.50	2.50	0.31	1.40
Hamilton Cty School District % placed in alternative school	TDOE	2020	1.40	0.20	0.50	0.14	0.40
Hamilton Cty School District students (K-12) - expelled, %	TDOE	2020	0.70	0.10	0.10	0.14	1.00
Hamilton Cty School District - dropout rate	TDOE	2021	7.20	7.80	12.50	1.08	0.62

Hamilton Cty School District - % Chronically Absent

Grades K through 8	TDOE	2021-22	25.60	13.00	10.90	0.51	1.19
Grades 9 through 12	TDOE	2021-22	41.80	26.50	35.80	0.63	0.74
All Grades	TDOE	2021-22	30.40	16.80	18.10	0.55	0.93

Living Wage Calculation for Chattanooga, TN

The living wage shown is the hourly rate that an individual in a household must earn to support themselves and/or their family, working full-time, or 2080 hours per year. The tables below provide living wage estimates for individuals and households with one or two working adults and zero to three children. In households with two working adults, all hourly values reflect what one working adult requires to earn to meet their families' basic needs, assuming the other adult also earns the same.

The poverty wage and state minimum wage are for reference purposes. Poverty wage estimates come from the Department of Health and Human Services' Poverty Guidelines for 2024 and have been converted from an annual value to an hourly wage for ease of comparison. The state minimum wage data is sourced from the Labor Law Center and includes the minimum wage in a given state as of January of that year.

For further detail, please reference the Methodology page. The data on this page was last updated on February 14, 2024.

	1 ADULT				2 ADULTS(1 WORKING)				2 ADULTS(BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$21.10	\$33.84	\$41.91	\$52.09	\$28.46	\$33.72	\$38.05	\$40.39	\$14.23	\$19.12	\$23.55	\$25.97
Poverty Wage	\$7.24	\$9.83	\$12.41	\$15.00	\$9.83	\$12.41	\$15.00	\$17.59	\$4.91	\$6.21	\$7.50	\$8.79
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

Typical Expenses

The table below shows the costs of each basic need that go into estimating the living wage. Like with the living wage, their values vary by location and family size.

	1 ADULT				2 ADULTS(1 WORKING)				2 ADULTS(BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Food	\$4,413	\$6,505	\$9,757	\$12,968	\$8,090	\$10,070	\$12,969	\$15,813	\$8,090	\$10,070	\$12,969	\$15,813
Child Care	\$0	\$8,324	\$16,647	\$20,899	\$0	\$0	\$0	\$0	\$0	\$8,324	\$16,647	\$20,899
Medical	\$3,148	\$9,366	\$9,252	\$9,724	\$6,687	\$9,252	\$9,724	\$9,311	\$6,687	\$9,252	\$9,724	\$9,311
Housing	\$12,882	\$14,860	\$14,860	\$18,925	\$13,087	\$14,860	\$14,860	\$18,925	\$13,087	\$14,860	\$14,860	\$18,925
Transportation	\$9,903	\$11,460	\$14,436	\$16,610	\$11,460	\$14,436	\$16,610	\$16,591	\$11,460	\$14,436	\$16,610	\$16,591
Civic	\$2,165	\$3,810	\$4,795	\$5,553	\$3,810	\$4,795	\$5,553	\$5,191	\$3,810	\$4,795	\$5,553	\$5,191
Internet & Mobile	\$1,508	\$1,508	\$1,508	\$1,508	\$2,088	\$2,088	\$2,088	\$2,088	\$2,088	\$2,088	\$2,088	\$2,088
Other	\$3,903	\$6,966	\$7,407	\$10,238	\$6,966	\$7,407	\$10,238	\$9,841	\$6,966	\$7,407	\$10,238	\$9,841
Required annual income after taxes	\$37,922	\$62,799	\$78,662	\$96,426	\$52,188	\$62,908	\$72,042	\$77,760	\$52,188	\$71,232	\$88,689	\$98,660
Annual taxes	\$5,967	\$7,580	\$8,510	\$11,914	\$7,000	\$7,225	\$7,106	\$6,255	\$7,000	\$8,314	\$9,284	\$9,360
Required annual income before taxes	\$43,889	\$70,380	\$87,173	\$108,340	\$59,188	\$70,133	\$79,148	\$84,015	\$59,188	\$79,545	\$97,973	\$108,020

Poverty Definitions & Thresholds

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 (CPIU). 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).

Poverty Thresholds for 2022 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):	14,880									
Under 65 years.....	15,230	15,225								
65 years and over.....	14,040	14,036								
Two people:	18,900									
Householder under 65 years.....	19,690	19,597	20,172							
Householder 65 years and over.....	17,710	17,689	20,095							
Three people.....	23,280	22,892	23,556	23,578						
Four people.....	29,950	30,186	30,679	29,678	29,782					
Five people.....	35,510	36,402	36,932	35,801	34,926	34,391				
Six people.....	40,160	41,869	42,035	41,169	40,339	39,104	38,373			
Seven people.....	45,690	48,176	48,477	47,440	46,717	45,371	43,800	42,076		
Eight people.....	51,010	53,881	54,357	53,378	52,521	51,304	49,760	48,153	47,745	
Nine people or more.....	60,300	64,815	65,129	64,263	63,536	62,342	60,699	59,213	58,845	56,578

Source: U.S. Census Bureau, 2023.

Note: The source of the weighted average thresholds is the 2023 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

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

Equality Index Definitions

ECONOMICS 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, I
- Median Female Earnings, \$, Weekly
 - Median female earnings per week in dollars for female Hamilton County residents by race
 - Data Source: Census American Community Survey (ACS), Code B20017A-B, I
- Median Family Income, \$
 - Median family income in dollars for Hamilton County families by race
 - Data Source: Census American Community Survey (ACS), Code B19113A-B, I

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, I
- 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, I
- 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, I
- 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, I
- Percent with Cash Public Assistance Income, %
 - Percentage of Hamilton County households who received public assistance income in the past 12 months by race. Includes general assistance and Temporary Assistance to Needy Families (TANF). Does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.
 - 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 / 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. All people 16 years old and over who are not classified as members of the labor force. This category consists mainly of students, homemakers, retired workers, seasonal workers interviewed in an off season who were not looking for work, institutionalized people, and people doing only incidental unpaid family work (less than 15 hours during the reference week). Universe: 16 to 64 years.
 - Data Source: Census American Community Survey (ACS), Code C23002A-B, I
- Salaried, %
 - This includes people who worked for wages, salary, commission, tips, pay-in-kind, or piece rates for a private, for-profit employer or a private not-for-profit, tax-exempt or charitable organization.
 - Data Source: Census American Community Survey (ACS), Code DP03

ECONOMICS GLOSSARY

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
- Percentage of Employer Businesses (as percent of over 18 population), %
 - 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, I
- 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, I
- 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

HEALTH GLOSSARY

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.
- Data Source: Chattanooga-Hamilton County Department of Health

Percentage of premature births, %

- Preterm delivery is defined as any delivery occurring before 37 weeks gestation. Live births exclude births with implausible (less than 17 weeks or more than 47 weeks) and unknown gestational ages.
- Data Source: Tennessee Department of Health

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 birthweights according to NCHS guidance (less than 227 grams or greater than 8,165 grams) and unknown birthweights.
- Data Source: Tennessee Department of Health

Teen pregnancies (15–19-year-olds) per 1,000 females

- Data Source: Tennessee Department of Health

Infant mortality per 1,000 live births

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

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.
- Data Source: Tennessee Department of Health

HEALTH GLOSSARY

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

Life Expectancy (age)

- Data source: County Health Rankings & Roadmaps

Total mortality per 1,000 population, age-adjusted, male and female

- Data source: Tennessee Department of Health

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

- Data source: Tennessee Department of Health

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

- Data source: Tennessee Department of Health

Accidents mortality per 100,000 population, age-adjusted

- Data source: Tennessee Department of Health

Suicide mortality rate, per 100,000 population

- Data source: County Health Rankings & Roadmaps

Suicide mortality rate, per 100,000 population, male and female

- Data source: Chattanooga-Hamilton County Department of Health

Homicide per 100,000 population, age-adjusted

- Data source: Tennessee Department of Health

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

Mortality indicators, per 100,000 population, age adjusted

- Data Source: Tennessee Department of Health
 - Alzheimer's
 - Chronic Lower Respiratory Disease
 - Disease of the Heart
 - Cerebrovascular Disease (stroke)
 - Hypertension and Hypertensive Renal Disease
 - Diabetes
 - Chronic Lower Respiratory Disease

Data Source: Chattanooga-Hamilton County Department of Health

- Kidney Disease

- Cancer mortality, per 100,000, age-adjusted, total, male, and female

- Data Source: National Cancer Institute

- Malignant Neoplasm mortality, per 100,000 population, age adjusted

- Data Source: Tennessee Department of Health

- Cancer incident, per 100,000, age-adjusted, total, male, and female

- Data Source: National Cancer Institute

- Lung cancer
- Male prostate cancer
- Colon cancer
- Female breast cancer
- Pancreatic cancer

Chronic Diseases Survey Results, responded "yes"

- Data Source: Chattanooga-Hamilton County Department of Health
 - High blood pressure
 - High cholesterol
 - Asthma
 - Diabetes
 - Cancer
 - Heart disease/heart attach
 - Stroke
 - Diabetes type 1

Contagious disease: this category measures disparities in communicable diseases including Covid

Data Source: Tennessee Department of Health

- HIV/AIDS incidence
- Gonorrhea Incidence
- Chlamydia Incidence
- Syphilis incidence
- Influenza and pneumonia per 100,000 population, age-adjusted
- Data Source: Chattanooga-Hamilton County Department of Health
- Covid deaths, % (death by race divided by cases by race)

Health Insurance: this category measures disparities in health insurance coverage

Data Source: Census American Community Survey (ACS)

- People without health insurance
- People over 18 with health insurance
 - Code S2701
- Under 6 years no health insurance, %
 - Code B27001A-B, I
- Population with private insurance, %
 - Code B27002A-B, I
- Population with public insurance, %
 - Code B27003A-B, I

EDUCATION KEY DEFINITIONS

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

Source: Tennessee Department of Education

Hamilton County School District – 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.

Hamilton County School District - % 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). 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.

Score of 21 or higher on ACT (or 1060 or higher on the SAT)

Complete 4 EPSOs; or

Complete 2 EPSOs and earn an industry credential

Complete 2 EPSOs and earn a score of military readiness on ASVAB AFQT

Tennessee Comprehensive Assessment Program (TCAP) participation (Grades 3-12)

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.

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

School Expenditure

Average School Per Pupil Expenditure: is the average expenditure in schools where the highest percentage of students are black, white or Hispanic respectively. The data comes from TDOE and is the per pupil expenditure at the state, federal and district level.

Percent of Teachers in schools with highest percentage of students are Black, White or Hispanic – this data is from the Educator Surveys

Teachers with Emergency / Provisional Credentials, Teaching Out of Field, Experienced Teachers, Teaching In Field, and Student-Teacher Ratio

Achievement (% of students performing on grade level on state assessments)

The ELA, mathematics, social studies, and science achievement rates represent the total number of those respective tests on which students scored proficient.

Tennessee Value-Added Assessment System (TVAAS): Measures the impact schools and teachers have on their students' academic progress. TVAAS measures student growth, not whether the student is proficient on the state assessment. Scores here are averages in majority black, majority white and majority Hispanic schools, respectively.

Includes Overall, Literacy, Numeracy, Science, and Social Studies composite TVASS score

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 resourced effectively.

Source: Tennessee Department of Education

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.

Success Rates:

The percentage of students in each race/ethnicity group that met or exceeded the academic standards in ELA and math state assessments.

Post-Secondary Achievement: this category is measuring the ability of students to further their careers and earning potential through post-secondary education

Census American Community Survey (ACS)

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.

Census Source: Tennessee Department of Education 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 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 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.

POPULATION AND SOCIAL JUSTICE GLOSSARY

POPULATION

- DATA SOURCE: CENSUS AMERICAN COMMUNITY SURVEY (ACS), CODE DP05
 - RACES: WHITE AND BLACK OR AFRICAN AMERICAN
 - AGGREGATES: ONE RACE, ALONE OR IN COMBINATION WITH ONE OR MORE RACES, NOT HISPANIC OR LATINO
 - RACES: HISPANIC OR LATINO
 - AGGREGATES: OF ANY RACE

SOCIAL JUSTICE

- BIASED BASED POLICING OVERVIEW DATA
 - SOURCE: CHATTANOOGA OPEN DATA PORTAL, POLICING AND RACIAL EQUITY
- PUBLIC CPD ARREST CHARGES DATA
 - SOURCE: CHATTANOOGA OPEN DATA PORTAL, POLICING AND RACIAL EQUITY



Urban League of Greater Chattanooga, Inc.

Center for Equity & Inclusive Leadership

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

PROGRAMS & INITIATIVES



Urban League of Greater Chattanooga
Young Professionals

A volunteer auxiliary of the Urban League that targets young professionals ages 21-40 to empower their communities through the ULGC Movement



INCLUSION
BY DESIGN
Prosperity through Diversity

Strives to create a pipeline of highly skilled women and leaders of color prepared to function successfully in an executive assignment



Strives to prepare emotionally intelligent, civic-minded and strategic leaders who possess the tools and knowledge to shape a more inclusive and productive workplace

This report offers high-quality, accessible and localized data for the benefit of 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 engagement

STATE  BLACK
CHATTANOOGA

Urban League of Greater Chattanooga, Inc.

To learn more visit www.ulchatt.net

Urban League of Greater Chattanooga, Inc.

Center for Education and Family Empowerment

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

YOUTH & EDUCATION PROGRAMS



The **Project Ready National Achievers' Society** program is a signature academic, cultural and leadership development program of the Urban League that prepares students of color in grades 10th-12th for college, careers, and life after high school. This program runs annually from August - May with regular group and mentor meetings guided by the National Urban League's college access curriculum, with integrated academic support, life skills development, social, cultural and career connected experiences.

Urban League LEAP After School Program

The Lottery for Education Afterschool Program (LEAPs) is offered as a grant program through the Tennessee Department of Education (TDOE) to select community organizations and schools to provide students in need with academic enrichment opportunities that reinforce and complement the regular academic day. For nearly 20 years, ULGC has worked to serve HCS schools in need of these services. Our TDOE grant supports fall and spring daily after school programming and two weeks of summer programs at select elementary and middle schools in HCS.



The **Urban League's Connected Literacy program** is a FREE 12-week, high dosage, and low student ratio literacy tutoring program for Hamilton County School students in need. Kindergarten through third graders may participate virtually led by ULGC or in-person at their school providing the most convenient schedule for their families. Each 20-30-minute tutoring session is focused on building foundational literacy skills. Since the program's inception in 2021, nearly 4,000 HCS students have benefitted from the partnership between HCS and ULGC. The program is funded by the Tennessee Department of Education.



ULGC's **Shoes for School Initiative** aims to improve the confidence of students in need, helping them put their best foot forward, ready to begin the new school year with high quality shoes, supplies and backpacks in hand. The program is offered to Hamilton County students who will be entering kindergarten through 8th grade in the fall on a first come, first serve basis. Nearly 500 students are identified by various nonprofit partners and the HCS Homeless Student Division each year.



In partnership with the University of Tennessee Chattanooga's English Department, the Urban League offers a week-long, full day summer camp focused on STEAM related education, exposure, and fun experiences. Student social & physical well-being are also areas of focus. The camp is free for HCS students who are rising 6th- 8th graders. Lunch is also provided.



To learn more, visit www.ulchatt.net





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WORKFORCE & FAMILY EMPOWERMENT



Discover the path to prosperity through our Family Prosperity Initiatives such as, the **Level Up Academy** which fosters a holistic approach to uplift various aspects of one's well-being. From securing economic assets to education & training, career coaching and planning, we empower you with tools for success. Embrace a growth mindset, forge powerful connections, and unlock your family's potential.

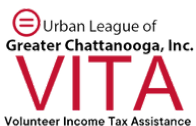


Senior Community Service Employment Program

Through our **Senior Community Service Employment Program**, we assist seniors 65 and up who are unemployed, underemployed and low-income to unlock a brighter future with our hands-on job training program. Gain essential skills to confidently re-enter the workforce, and secure lasting employment.

Other Services

- Interviewing Skills
- Resume Preparation
- Computer Access for Online Job Searches
- Job Search Assistance
- Career Counseling
- Job-readiness Training
- Job Referrals
- Interest & Aptitude Testing
- Various Workshops
- Hiring Fairs



Enjoy professional, no-cost tax services through our IRS-backed program Volunteer Income Tax program. Our certified volunteers ensure accurate, hassle-free filing for both federal and state returns. Simplify your tax season with the Urban League.



The goal of the DDP program is to slow down or prevent the development of type 2 diabetes through creating healthier lifestyle habits. The lifestyle change curriculum focuses on group empowerment, problem solving, and allows participants to get feedback on food tracking along with weekly weigh-ins. The program is free to those who are at-risk and commences over a six month period with one-hour weekly cohort sessions with a lifestyle facilitator.



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Urban League of Greater Chattanooga, Inc.

Center for Economic & Black Business Success

Strives to provide 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.

Programs & Initiatives



- ▶ Next Level Business Accelerator
- ▶ Back Office Support & Coaching
- ▶ Business Education Workshops
- ▶ Supplier Diversity & Capital Access Leads
- ▶ Networking & Signature Events

MONEY TALKS

ONE-DAY "BIPOC" CAPITAL ACCESS SUMMIT

Annual Entrepreneur
POWER LUNCHEON

Minority Business Digital Hub & Directory



- Connect with Technical Assistance Providers
- Generate B2B & Supplier Business Leads
- Find Funders & Workshops
- Manage Your Own Business Presence "real time" in the Minority Business Directory
- Be the first to know about programs and opportunities with the hub app

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