



The State of Black Chattanooga

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Community Issues

- Crime
- Human Capital
- Economic
- Health
- Options?

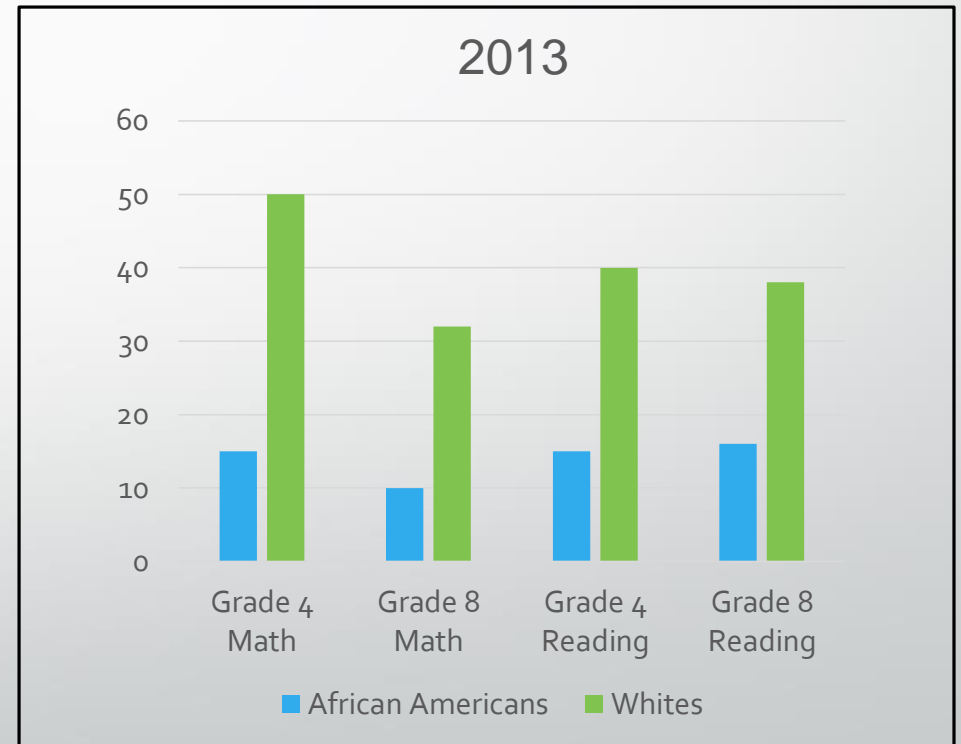
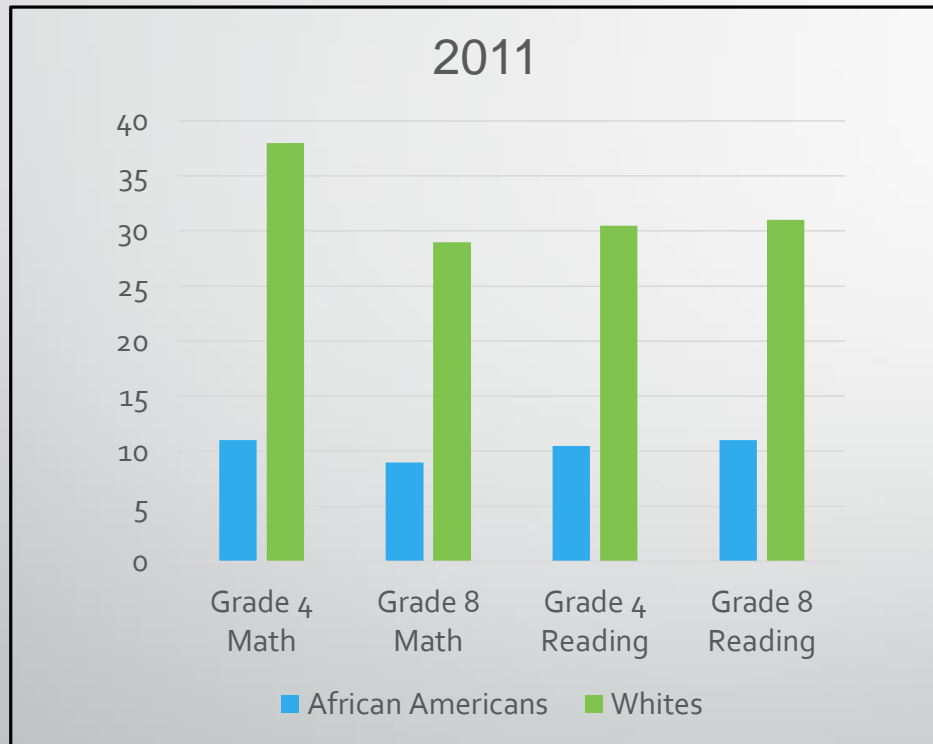
Quality of Life or Standard of Living

- Safe streets
- Good parks
- Quality schools
- Functional markets
- Opportunity
- Life chances should not be determined by zip code

Human Capital

- Chattanooga lacks a vibrant African American middle class
- Educational Apartheid
- City has focused on attracting “creative class” and artists
 - Roots of “creative class” economy are not very deep
 - How can we attract young African American college graduates?
 - Why not a “Southside” in Alton Park?
- Networks

The National Assessment of Educational Progress (NAEP) for Tennessee 2013 and 2011



Percent ACT College Ready in All Subjects Areas: Brainerd and Howard 2014

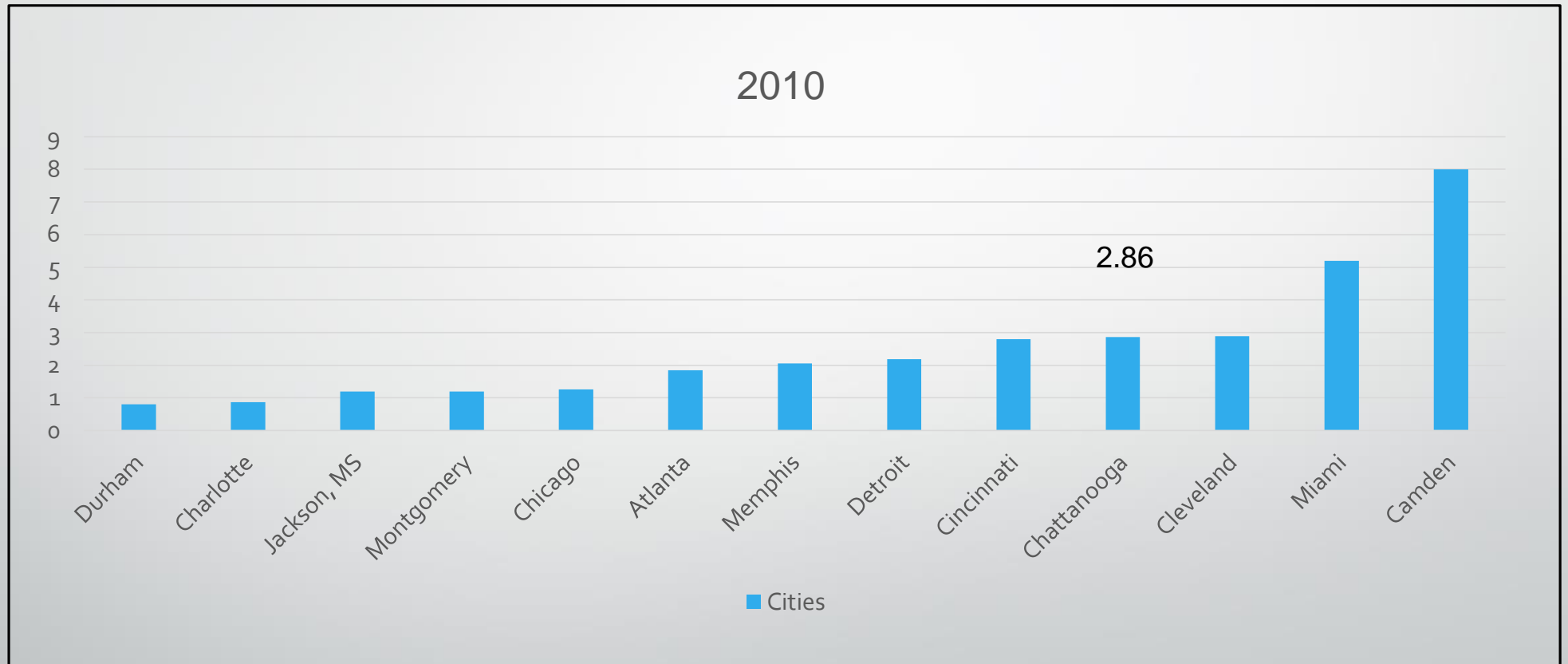
- 1% ?
- 2% ?
- 3% ?
- 5% ?

The answer ZERO

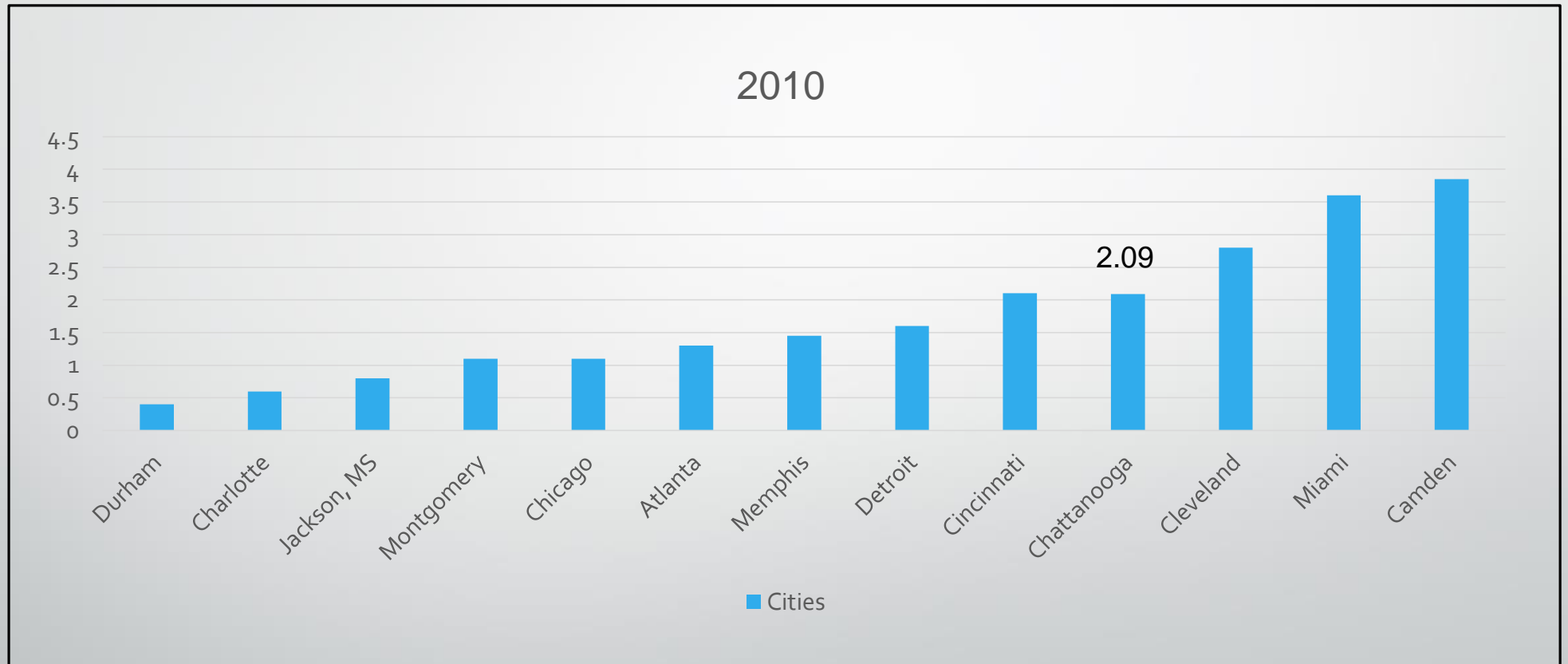
Graduation Rate: Brainerd and Howard 2014

- Brainerd: 65.2% OVERALL
 - 56.8% Males
- Howard: 61.6% OVERALL
 - 56.5% Males

Ratio of Adult Black Males without HS Diploma to Adult Black Males with a College Degree by City: 2010



Ratio of Adult Black Females without HS Diploma to Adult Black Females with a College Degree by City: 2010



Cumulative Risk of Imprisonment by Age 30-34 for Men Born Between 1960-64 and 1975-79

Males	1960-64	1965-69	1970-74	1975-79
White				
HS Dropout	8.0	10.5	14.8	15.3
HS Only	2.5	4.0	3.8	4.1
Some College	0.8	0.7	0.9	1.2
African American				
HS Dropout	41.6	57.0	62.5	69.0
HS Only	12.4	16.8	20.3	18.0
Some College	5.5	6.8	8.5	7.6

Source: Adapted from Bruce Western and Christopher Wildeman. "The Black Family and Mass Incarceration," *Annals of the American Academy of Political and Social Science* 621, no.1 (2009).

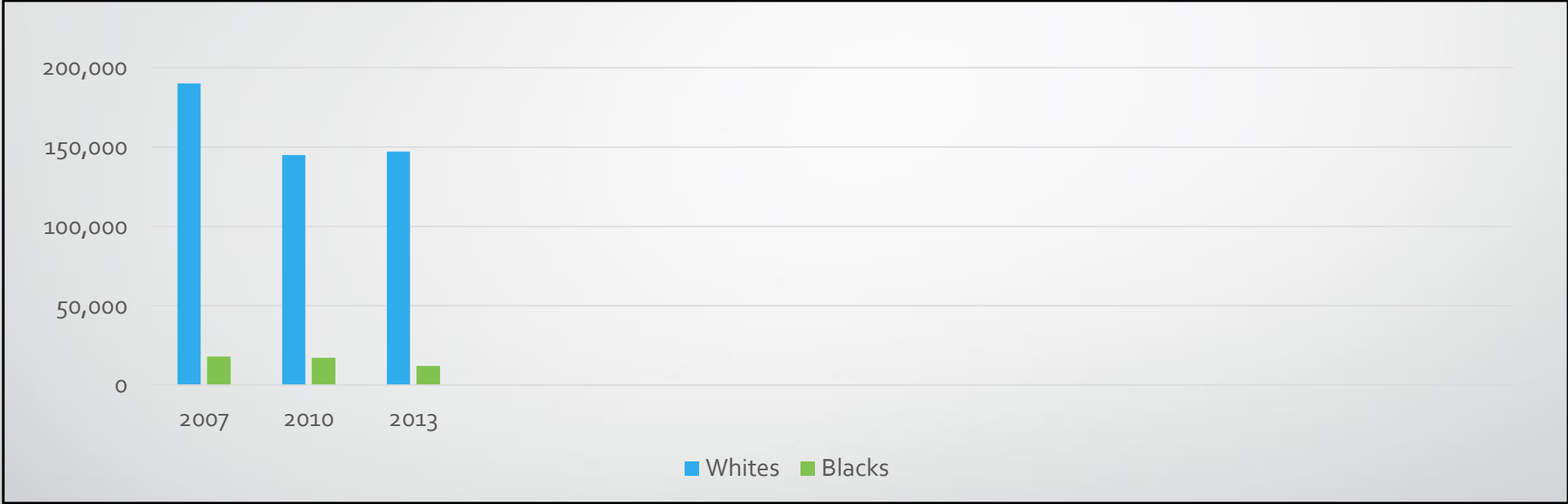
Incarceration in Tennessee

- African Americans made up 17% of Tennessee population in 2013
- African Americans made up 44% of Tennessee prison population in 2013
- African Americans made up 48.9% of Tennessee system wide prison population in FY 2002-03
- Normalized across families. It is not an exception.

Impacts of Incarceration

- Family
 - Decrease in marriage
 - Decrease in family involvement
 - Increase in single-parent households
 - Reduces informal control associated with fathers
- Community
 - Higher rates of poverty
 - More anti-social behavior
 - Fragmentation and disinvestment

Median Net Worth of Households



Pew Research Center: <http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/>.

The unbanked and the Underbanked

- 21.5% of Black households “unbanked.”
- 25.8% of households headed by non high school graduates are “unbanked.”
- 33.9% of Black households underbanked.

Underbanked households use non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawn shops, rent-to-own agreements, or refund anticipation loans (RALs) at least once in the last year.

College Completion: 4 Year Degree

Type	Black Male		Black Female	
	23.5%	39.2%	34.5%	48.5%
Non Profit	16.6%	23.5%	10.2%	19.5%
For Profit	16.6%	23.5%	10.2%	19.5%
Public	11.9%	34.2%	20.4	43.3%
OVERALL	15.6%	35.2%	23.7%	43.6%

Source: National Center for Educational Statistics: 2006 Cohort

2010 Poverty Rates by Household Type and Race

Geography	White		Black	
	Married	Single Mother	Married	Single Mother
Wake Co. (Raleigh)	3.6%	21.1%	5.8%	30.8%
Mecklenburg Co. (Charlotte)	6.9%	27.6%	6.7%	34.5%
Fulton Co. (Atlanta)	5.4%	22.7%	10.8%	42.1%
Shelby Co. (Memphis)	5.2%	27.1%	8.1	46.7%
Davidson Co. (Nashville)	9.2%	30.9%	10.5%	47.5%
Hamilton Co. (Chattanooga)	6.7%	33.9%	11.6%	56.4%
Knox Co. (Knoxville)	4.3%	32.7%	11%	64%

*Includes only households with children under 18

Job Projections: 2012-2022

Occupation	% Change	Median Wage	Entry Education
Personal Care Aides	48.8	\$19,910	<HS
Home Health Aides	48.5	\$20,820	<HS
Insulation Workers	46.7	\$39,170	HS Diploma
Interpreters/Translators	46.1	\$45,430	BA
Diagnostic Medical Sonographers	46.0	\$65,860	Associates
Helpers*	43.0	\$28,220	<HS
Occ. Therapy Asst.	42.6	\$53,240	Associates
Physical Therapy Asst.	41.0	\$52,160	Associates
Physical Therapy Aides	40.1	\$23,880	HS Diploma
Electricians	36.9	\$27,670	HS Diploma
Brick Mason & Block Masons	35.5	\$46,440	HS Diploma

* Brick masons, block masons, stone masons, tile and marble setters.

Health and QoL

- Obesity-related illnesses cost US over \$190 billion per year
- African Americans have high rates of obesity and diabetes
- The rate of diabetes incidence for Black males grew from 4% in 1980 to 9.9% in 2011; black females diabetes rate grew from 4.9% in 1980 to 9.0% in 2011
- 69% of African American adult males are either overweight or obese
- 82% of African American adult females are either overweight or obese.

Two Generation Programs

- Focus on young families
- High quality preschool (NOT daycare)
- Parents receive training
 - Parenting skills
 - Employment skills
 - Literacy
- Expensive
 - Paying on the front end is cheaper than the back end