## Northwest Tennessee Economic Development Council's

# Community Needs Assessment

FY 2021 - 22



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#### **Executive Summary**

Northwest Tennessee Economic Development Council has obtained both qualitative and quantitative data to develop the FY 2022 Community Needs Assessment. Data Sources include United States Census Bureau, American Community Survey, Kids Count Data, TN Commission on Children and Youth, customers, community partners and board members. Data Sources can be found under each table of this document.

This Community Needs Assessment begins with our Agency's Mission and Vision Statements and a description of the geographic area served. Qualitative data, with summaries and tables, follows to compare the service area data to that of Tennessee's and the USA. Results of Needs Assessment Surveys conducted throughout the twelve-month period of July 1, 2019 – June 30, 2020 will be revealed, available resources and gaps in resources will be summarized, as well as and noted trends and characteristics of those served throughout the previous FY2021. A brief summary and conclusion will close the Community Needs Assessment completed in August, 2021 and prepared by Cindy Stephens, Community Services Program Director for Northwest Tennessee Economic Development Council.

#### **Our Mission:**

Helping people, changing lives in our community through education, partnerships, and delivery of quality services in Northwest Tennessee.

#### **Our Vision:**

Hand in hand, working together

we are dedicated to

helping people help themselves and each other

to make a difference in our communities.

#### **Northwest Tennessee Economic Development Council**

#### **Geography of Service Area**

CSBG, TEFAP & LIHEAP Programs serve:
Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Obion, Weakley (9 counties)

Head Start/Early Head Start Program serves:
Benton, Carroll, Gibson, Henry, Lake, Obion, Weakley and Madison County (8 counties)





#### **DEMOGAPHICS**

#### **POPULATION PROFILE:**

#### Total Population, Land Area Per Square Mile and % Population Per Square Mile

A total of 248,629 people live in our 4,225.41 square mile nine-county service area according to the U.S. Census Bureau American Community Survey 2015-19 five-year estimate. The service area has an overall population density per square mile of 58.84, compared 162.71 for Tennessee. FY 2019 assessment data showed 59.52% and 158.8%. The report area population per square mile is decreasing, while the state's is increasing.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Report Location	248,629	4,225.41	58.84
Benton County	16,140	394.31	40.93
Carroll County	27,886	597.66	46.66
Crockett County	14,399	265.53	54.22
Dyer County	37,416	512.33	73.03
Gibson County	49,228	602.75	81.67
Henry County	32,284	561.84	57.46
Lake County	7,401	165.79	44.64
Obion County	30,365	544.85	55.73
Weakley County	33,510	580.35	57.74
Tennessee	6,709,356	41,234.81	162.71
United States	324,697,795	3,532,068.58	91.93

Data Source: US Census Bureau, American Community Survey. Decennial Census 2015-19. Source geography: Tract

#### <u>Urban and Rural Population</u>

Our service area has an overall rural percent of 68.33 compared to the 31.67 urban percentage. Counties range in rural percentage from Lake County (100%) being the highest, to the lowest - Dyer County (42.9%). Crockett County experienced the biggest percentage change of rural population (from 100% in 2000 to 67.4% - a 32.6% decrease from rural to urban) while Obion experienced the largest increase of rural population (from 59.2 in 2000 to 61.6, a – 2.4 change in rural share). The only other county showing a negative change rate in this data set is Benton, at -0.6%

Report Area	Percent Rural 2000	Percent Urban 2000	Percent Rural 2010	Percent Urban 2010	% Change in Urban Share of County
Report Location	75.54%	24.46%	68.33%	31.67%	7.21%
Benton County	77.9%	22.1%	78.5%	21.5%	-0.6%
Carroll County	83.2%	16.8%	83.1%	16.9%	0.1%
Crockett County	100%	0%	67.4%	32.6%	32.6%
Dyer County	44.5%	55.5%	42.9%	57.1%	1.7%
Gibson County	49.6%	50.4%	47.7%	52.3%	1.9%
Henry County	67.2%	32.8%	66.8%	33.2%	0.3%
Lake County	100%	0%	100%	0%	0%
Obion County	59.2%	40.8%	61.6%	38.4%	-2.4%
Weakley County	71.3%	28.7%	67%	61.7%	4.2%
Tennessee	36.4%	63.6	33.6%	66.4%	2.8%

Source: "Just How Rural or Urban are TN's 95 Counties?" Prepared by TN Advisory Commission on Intergovernmental Relations Aug. 2016 & US Census Bureau

#### **Total Population by Gender**

According to the most recent US Census Bureau Quick Facts available, our service area population is composed of 43.5% males and 56.5% females. Note that the percentage in Lake County's male population of 62.8% is much larger than the other counties and is likely attributed to the Lake County State Correctional Facility population located in Tiptonville.

Report Area	Male	Female
Report Location	43.5%	56.5%
Benton County	48.9%	51.1%
Carroll County	48.9%	51.1%
Crockett County	47.6%	52.4%
Dyer County	48.2%	51.8%
Gibson County	48.1%	51.9%
Henry County	40.5%	59.5%
Lake County	62.8%	37.2%
Obion County	48.4%	51.6%
Weakley County	48.8%	51.2%
Tennessee	48.8%	51.2%
United States	49.2%	50.8%

Data Source: US Census Bureau Quick Facts

#### **Total Population by Age Groups, Percent**

The service area population age 65 plus is 20%, compared to 16.7% statewide and 16.5% nationally. Benton and Henry counties have the largest percentage of persons aged 65 and older (23.9 in Benton and 23.8 in Henry). Lake county ranks lowest, at 16.7%, and is the only county that has the same percentage as Tennessee. All other counties have higher percentages than that of our state.

Report Area	Population Ages Under 5	Population Ages under 18	Population Ages 18 - 64	Population Ages 65+
Report Location	5.4%	18.2%	56.4%	20%
Benton	5.1%	19.9%	51.1%	23.9%
Carroll	5.5%	21.5%	52.4%	20.6%
Crockett	5.8%	23.3%	51.7%	19.2%
Dyer	6.2%	23.7%	52.2%	17.9%
Gibson	6.2%	24%	51.5%	18.3%
Henry	5.2%	20.4%	50.6%	23.8%
Lake	4.1%	14.3%	35.1%	16.7%
Obion	5.7%	21.6%	56.6%	20.7%
Weakley	5.2%	19.2%	56.6%	19%
Tennessee	6%	22.1%	55.2%	16.7%
United States	6%	22.3%	55.2%	16.5%

Data Source: US Census Bureau Quick Facts

#### **Total Population by Race Alone, (Includes Hispanic or Latino Population, Percent)**

The population's race is broken down in the table below, as well as the percentage of those who are of Hispanic or Latino ethnicity. The white population overall is at 84.4%, compared to the state's percentage of 78.4, while the black population is 12.61%, less than the state's 17.1%. Although our Hispanic/Latino population is lower than that of the state (4% vs 5.7% respectively), the highest percentage is located in Crockett County, at 11%.

Report Area	White	Black	Asian	Native American/ Alaska Native	Native Hawaiian/ Pacific Islander	2 or More Races	Hispanic or Latino
Report Location	84.4%	12.61%	.5%	.5%	.03%	1.8%	4%
Benton	94.6%	2.6%	.6%	.6%	Z	1.6%	2.7%
Carroll	86.6%	10.1%	.4%	.6%	.1%	2.1%	2.9%
Crockett	82.7%	14.1%	.4%	.8%	Z	2.1%	11%
Dyer	82.5%	14.5%	.7%	.4%	Z	1.8%	3.6%
Gibson	79.4%	18.1%	.4%	.3%	Z	1.8%	2.8%
Henry	89.4%	7.6%	.6%	.4%	Z	1.9%	2.9%
Lake	69.3%	28%	.2%	.5%	Z	2%	2.6%
Obion	86.6%	10.8%	.4%	.4%	.1%	1.6%	4.8%
Weakley	88.9%	7.7%	1.2%	.5%	.1%	1.7%	2.9%
Tennessee	78.4%	17.1%	2%	.5%	.1%	2%	5.7%
United States	76.3%	13.4%	5.9%	1.3%	.2%	2.8%	18.5%

#### **Change in Total Population**

During the nineteen-year period of 2000 - 2019, total population estimates declined by -1.49 percent. Only three counties - Dyer, Gibson, and Henry - have positive rates, yet are well below the state's positive change of 17.93%.

Report Area	Total Population, 2000 Census	Total Population, 2019 Estimates	Total Population Change, 2000-2019	Percent Population Change, 2000-2019
Report Location	252,388	248,629	- 3,760	- 1.49
Benton	16,537	16,140	- 397	- 2.4%
Carroll	29,508	27,886	- 1,589	- 5.39%
Crockett	14,532	14,399	- 133	- 0.92%
Dyer	37,279	37,416	137	0.37%
Gibson	48,152	49,228	1,076	2.23%
Henry	31,082	32,284	1,169	3.76%
Lake	7,954	7,401	-553	- 6.95%
Obion	32,450	30,365	- 2,085	- 6.43%
Weakley	34,894	33,510	- 1,385	- 3.97%
Tennessee	5,689,276	6,709,356	1,020,073	17.93%
United States	280,405,781	324,697,795	43,275,889	15.38%

Data Source: US Census Bureau, Decennial Census. 2000-2010. Source geography: County

#### **Veterans Age and Gender**

Veterans make up 8.27% of our total population. 15.94% are male veterans age 18 and older while 1.14% are female. Henry County has the largest percentage of veterans, that of 11.04.

Report Area	Veterans – Total	% Population over 18 Total	% Pop over 18 Males	% Pop over 18 Females
Report Location	16,051	8.27%	15.94%	1.14%
Benton	7031,295	9.97%	19.52%	1.09%
Carroll	1,5851,854	8.45%	15.61%	1.91%
Crockett	741807	7.37%	14.26%	1.23%
Dyer	1,9851,987	6.98%	13.81%	.082%
Gibson	2,5692,966	7.96%	15.64%	1.12%
Henry	1,4442,817	11.04%	21.24%	1.72%
Lake	332420	6.62%	9.61%	1.12%
Obion	1,5381,768	7.47%	14.82%	.83%
Weakley	2,7172,137	7.91%	15.75%	.62%
Tennessee	341,509431,274	8.32%	13.68%	1.49%
United States	17,025,69618,230,322	7.29%	13.68%	1.26%

Data Source: US Census Bureau, ACS. Source geography: Tract

#### **POVERTY PROFILE:**

#### Poverty Rate < 200% FPL and < 125% FPL (ACS)

The following chart shows two separate percentages of the Federal Poverty Level and how they are reflected in our population of northwest Tennessee. 43.34% of the population is at or below 200% if the Federal Poverty Level, and 25.37% is at or below 125% of poverty. All counties exceed the state's 34.94% (at 200% or below) and 20.23% (at 125% at or below).

This indicator is relevant because poverty creates barriers to access including health services, healthy food and other necessities that contribute to poor health status.

Report Area	Population with Income at or Below 200% FPL	Population with Income at or Below 125% FPL
Report Location	43.34%	25.37%
Benton County	44.73%	27.2%
Carroll County	39.95%	24.38%
Crockett County	42.59%	24.4%
Dyer County	41.84%	24.45%
Gibson County	42.35%	22.10%
Henry County	44.37%	25.92%
Lake County	48.88%	35.76%
Obion County	46.24%	26.5%
Weakley County	44.57%	28.71%
Tennessee	34.94%	20.23%
United States	30.86%	17.77%%

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### Persons in Poverty and Poverty Rate Change

The poverty rate for Northwest Tennessee is 16.8%, compared to 13.9% statewide and 10.5% nationally. Our estimated poverty rate change from 2000 to 2019 is at 2.5%; Tennessee's is 1.2%, and the nations' is at 1%. All nine counties exceed the state's poverty rate. Gibson County has the lowest rate, that of 14.3, while Lake County's is the highest, at 35.5% (a rate change of 6.5%).

Report Area	Persons in Poverty – 2019 Estimates	Poverty Rate Change (2000-2019)
Report Location	16.8%	2.52%
Benton County	17.6%	1.3%
Carroll County	16.8%	2.7%
Crockett County	15.8%	1.2%
Dyer County	17.3%	2.6%
Gibson County	14.3%	1.2%
Henry County	18.3%	4.4%
Lake County	35.5%	6.5%
Obion County	14.6%	2.1%
Weakley County	17.7%	3.6%
Tennessee	13.9%	1.2%
United States	10.5%	1%

Data Source: US Census Bureau, Small Area Income & Poverty Estimates. 2019. Source geography: County

#### **Households in Poverty**

18.98% of the service area households are in poverty, compared to 11.8% in Tennessee and 12.9% nationwide. All counties exceed the state percentage, with the highest being Lake County at 31.2% and the lowest being Gibson County at 16.8%.

Report Area	% Households in Poverty
Report Location	18.98%
Benton County	21%
Carroll County	18.6%
Crockett County	17.2%
Dyer County	18.9%
Gibson County	16.8%
Henry County	18.6%
Lake County	31.2%
Obion County	20%
Weakley County	19.7%
Tennessee	11.8%
United States	12.9%

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### **Population in Poverty by Gender**

The percentage of population in poverty by gender exceeds the state and nationally percentage of males and females in poverty. Females in poverty exceed males by 4.09% with female percentage at 20.94 and males at 16.85.

Report Area	% Males in Poverty	% Females in Poverty
Report Location	16.85%	20.94%
Benton County	16.67%	22.26%
Carroll County	16.67%	20.4%
Crockett County	17.32%	18.29%
Dyer County	15.37%	21.52%
Gibson County	14.07%	17.44%
Henry County	17.5%	22.53%
Lake County	26.1%	30.41%
Obion County	19.16%%	22.81%
Weakley County	18.75%	21.75%
Tennessee	13.88%	16.52%
United States	12.19%	14.61%

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### Population in Poverty by Race Alone, and by Hispanic or Latino Ethnicity, Percent

16.49% of the area's white population is in poverty compared to 32.92% of the black population. This indicates a disparity between race and poverty, as does the state and national data.

Report Area	White	Black	Asian	Native American/ Alaska Native	Native Hawaiian/ Pacific Islander	2 or More Races	Hispanic or Latino Ethnicity
Report Location	16.49%	32.92%	12.2%	26.44%	32.24%	37.42%	23.62%
Benton	19.8%	39.58%	17.86%	23.08%	No data	0%	5.91%
Carroll	16.87%	25.51%	33.64%	7.35%	100%	47.95%	31.29%
Crockett	13.89%	29.87%	.0%	11.76%	0%	41.69%	21.37%
Dyer	15.58%	34.3%	5.17%	34.74%	0%	40.12%	17.59%
Gibson	11.49%	32.78%	10.6%	8.6%	7.5%	34.61%	23.95%
Henry	18.6%	32.28%	2.36%	27.38%	No data	40%	14.74%
Lake	23.86%	43.78%	0%	0%	No data	43.51%	45.36%
Obion	17.94%	39.19%	23.64%	75%	42.86%	46.74%	26.46%
Weakley	19.07%	28.57%	20%	28.23%	100%	28.39%	39.33%
Tennessee	12.86%	24.66%	10.25%	20.84%	27.64%	22.88%	26.17%
United States	11.15%	23.04%	10.94%	124.86%	17.51%	16.66%	19.64%

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### **Poverty Rate by Family Type**

35.7% of married couples in the service area are in poverty. 10.1% male householders are in poverty compared to female householders who are at a much higher percentage rate, that of 54.2%.

Report Area	Poverty Rates, All Family Types	% Poverty Married Couples	% Poverty Male Householders	% Poverty Female Householders
Report Location	14.3%	35.7%	10.1%	54.2%
Benton County	14.7%	28.2%	9.4%	62.4%
Carroll County	12.6%	45.8%	10.5%	43.8%
Crockett County	13.1%	36%	13%	50.9%
Dyer County	14.2%	32.9%	11.2%	55.9%
Gibson County	12.2%	20.6%	6.6%	72.8%
Henry County	15.7%	46.9%	5.9%	47.2%
Lake County	25.6%	26.1%	18.5%	55.4%
Obion County	15.9%	41.6%	14.2%	44.2%
Weakley County	14.5%	37.4%	10.2%	52.4%
Tennessee	11.1%	35.2%	11.4%	53.4%
United States	9.5%%	36.7%	10.7%	52.7%

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### Poverty Rates for Children Ages 0 - 17

Compared to Tennessee's 25.6% child poverty rate for children ages 0-4, our service area is at 32.8%. Children ages 5-17 are at 23.1% compared to the state 20.5% average. Overall, 25% of all children ages 0 to 17 are in poverty while 21.9% are in poverty statewide.

	Child Poverty Rate	Child Poverty Rate	Child Poverty Rate
Report Area	Ages 0-4	Ages 5-17	Ages 0-17
Report Location	32.8%	23.1%	25.6%
Benton	39.2%	18.5%	23.4%
Carroll	17.1%	27.5%	24.8%
Crockett	33.6%	25.2%	27.4%
Dyer	28.9%	19.4%	21.8%
Gibson	33%	15.7%	20.2%
Henry	35.3%	31.1%	32.2%
Lake	55.2%	35.5%	41.5%
Obion	36.1%	28.3%	30.3%
Weakley	39.3%	23.6%	27.6%
Tennessee	25.6%	20.5%	21.9%
United States	20.3%	17.9%	18.5%

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: County

#### **Child Poverty Rate Changes from 2000 to 2019**

The poverty rate change from 2000 to 2019 is estimated at 3.2% of our total area population compared to 1.6% statewide. Gibson County has a -0.1% rate change, while Lake has a 9.8% change.

Report Area	Child Poverty Rate Change from 2000 - 2019 Ages 0-4	Child Poverty Rate Change from 2000 - 2019 Ages 5-17	Child Poverty Rate Change from 2000 - 2019 Ages 0-17
Report Location	No data	3.9%	3.2%
Benton	No data	3%	2.2%
Carroll	No data	5.5%	3.9%
Crockett	No data	2.8%	2.8%
Dyer	No data	3.5%	1.9%
Gibson	No data	1.1%	-0.1%
Henry	No data	9%	7%
Lake	No data	9.6%	9.8%
Obion	No data	3.7%	4.7%
Weakley	No data	4.6%	5.4%
Tennessee	.1%	2.3%	1.6%
United States	5%	1.2%	.6%

Data Source: US Census Bureau, Small Area Income & Poverty Estimates 2019. Source geography: County

#### **Children Receiving Temporary Assistance to Needy Families (TANF)**

2.9% of our children under age 18 received TANF assistance (also known as Families First) in 2020 according to Kids Count data while Tennessee's percentage was at 2.8%. Crockett County is the only one below the state average, at 1.6%; of the remaining 9 counties, Lake had the highest percentage of 5.3; Dyer County had the second-highest, at 4.1%; of the remaining 7, Crockett's is the lowest.

Report Area	# Children under 18 Receiving TANF grants (Families First) - 2020	% Children under 18 Receiving TANF grants (Families First) - 2020
Report Location	163	2.9%
Benton	75	2.4%
Carroll	179	2.9%
Crockett	54	1.6%
Dyer	348	4.1%
Gibson	288	2.5%
Henry	138	2.2%
Lake	53	5.3%
Obion	148	2.3%
Weakley	184	2.8%
Tennessee	31,426	2.1%

Data Source: Kids Count: The State of the Child in Tennessee 2020

#### **Seniors 65+ in Poverty**

Of the estimated 248,629 total population in our area, an estimated 47,781 persons are adults aged 65 and older, representing 19.22% of the population. The number of older adults in the area is relevant because this population has unique needs which should be considered separately from other age groups.

According to the American Community Survey (ACS) five-year data, and average of 12% of people ages 65 and older lived in a state of poverty during the survey calendar year. This poverty rate is greater than the state and national averages of 9.4% and 9.3% respectively. The percent of males in this age category is lower than that of the female population. 8.1% of males ages 65 and older in the service area are in poverty, while 14.98percent of females are in poverty.

Report Area	Ages 65 and Up		
	Poverty Rates	% Male	% Female
Report Location	12%	8.1%	14.98
Benton County	13.8%	7.78%	18.8
Carroll County	10.4%	7.64%	12.65
Crockett County	9.1%	4.16%	12.79
Dyer County	11.5%	7.3%	14.62
Gibson County	13.8%	8.97%	17.29
Henry County	11.5%	7.38%	14.87
Lake County	10.2%	8.07%	11.41
Obion County	12.8%	10.075	14.97
Weakley County	11.5%	9.015	13.46
Tennessee	9.4%	7.32%	11.05
USA	9.3%	7.51%	10.68

Data Source: US Census Bureau, American Community Survey. 2015-2019. Source geography: County

#### Seniors (65+) in Poverty by Race Alone, and by Hispanic or Latino Ethnicity, Percent

Here is yet another disparity when it comes to those age 65 and older in comparing the white and black populations who are in poverty. 10.55 percent of the white population are in poverty compared to 28.52% of our black elderly population.

Report Area	White	Black	Asian	Native American/ Alaska Native	Native Hawaiian/ Pacific Islander	2 or More Races	Hispanic or Latino Ethnicity
Report Location	10.55%	28.52%	36%	44.68%	0%	10.04%	9.4%
Benton	11.8%	100%	No data	No data	No data	0%	0%
Carroll	10.08%	7.69%	86.11%	No data	No data	0%	23.3%
Crockett	7.95%	16.23%	0%	100%	No data	0%	11.1%
Dyer	10.74%	24.82%	0%	No data	0%	15%	0%
Gibson	9.78%	38.53%	0%	57.58%	No data	0%	20%
Henry	10.67%	25.23%	No data	No data	No data	0%	0%
Lake	9.42%	14.49%	0%	No data	No data	No data	No data
Obion	11.43%	33.73%	No data	No data	No data	35.29%	0%
Weakley	11.06%	21.69%	100%	0%	No data	40%	23.5%
Tennessee	8.28%	16.91%	8.74%	19.66%	17.25%	15.8%	16.5%
United States	7.2%	16.85%	12.66%	17.13%	12.34%	12.9%	17.9%

Data Source: US Census Bureau, ACS. 2015-19. Source geography: County

#### **EMPLOYMENT PROFILE:**

#### Income - Median and Per Capita Household Income (2015-2019 Estimates - ACS)

Two common measures of income are Median Household Income and Per Capita Income based on American Community Survey five-year estimates in the table below. The average per capita income is \$23,646 for Northwest Tennessee. The state per capita income is \$29,859.

Report Area	Median Household Income	Per Capita Income
Report Location	No data	\$23,646
Benton	\$37,512.00	\$22,636
Carroll	\$42,637.00	\$22,394
Crockett	\$44,717.00	\$23,771
Dyer	\$44,185.00	\$27,710
Gibson	\$43,171.00	\$23,211
Henry	\$40,502.00	\$24,124
Lake	\$35,191.00	\$15,732
Obion	\$39,615.00	\$23,375
Weakley	\$39,937.00	\$22,755
Tennessee	\$53,320.00	\$29,859
United States	\$62,843.00	\$34,103

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: County

#### **Unemployment Rates for April 2021**

The unemployment rate for April 2021 of 4.4% shown in the table below is lower in our area than the state average of 4.7%. All counties in our service area, other than Lake who had an unemployment rate of 6.6%, were either equal to or less than the state percentage.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate April 2021
Report Location	106,022	101,313	4,709	4.4%
Benton	6,726	6,398	328	4.9%
Carroll	12,060	11,504	556	4.6%
Crockett	6,872	6,601	271	3.9%
Dyer	15,672	14,930	742	4.7%
Gibson	21,814	20,840	974	4.5%
Henry	13,423	12,851	572	4.3%
Lake	1,669	1,559	110	6.6%
Obion	12,243	11,662	581	4.7%
Weakley	15,543	14,968	575	3.7%
Tennessee	3,327,563	3,172,323	155,240	4.7%
United States	161,459,754	152,164,542	9,295,213	5.8%

Data Source: US Department of Labor, Bureau of Labor Statistics. 2021 – April. Source geography: County

#### 13-Month Unemployment Rates (April 2020 to April 2021)

The thirteen-month unemployment rates for the period of April 2020 to April 2021 fell from 13% to 4.4%. This shows one of the impacts COVID-19 had on our economy.

Report Area	April 2020	May 2020	June 2020	July 2020	August 2020	Sept. 2020	Oct. 2020	Nov. 2020	Dec. 2020	Jan. 2021	Feb. 2021	March 2021	April 2021
Report Location	13	8.1	8.5	8	6.7	6.6	7.7	5.5	6.0	5.8	5.3	5.6	4.4
Benton	15.8	9.3	9.3	8.4	8.5	7.6	8.6	5.9	6.9	6.5	6.4	6.2	4.9
Carroll	14.2	8.5	8.9	8	6.6	6.2	7.8	5.5	6	6.2	5.4	5.6	4.6
Crockett	10.7	6.3	6.5	6.4	5.5	5.4	6.2	4.3	5.1	4.8	4.7	5	3.9
Dyer	15.1	10.4	9.9	9.1	7.5	7.5	8.4	5.9	6.1	6.1	5.5	5.8	4.7
Gibson	12.3	7.9	8.5	8.1	6.7	6.7	7.7	5.4	5.9	5.4	5	5.2	4.5
Henry	15.6	8.8	8.7	7.6	6.5	6.6	7.9	5.6	6.4	6.1	5.4	5.6	4.3
Lake	13.9	7.7	9.4	9.6	8.5	8.7	10.2	8.2	9.2	8.3	9	9.3	6.6
Obion	11	7	8	8	6.8	6.6	8.3	6	6.8	6.6	6	6.2	4.7
Weakley	9.8	6.3	7.5	7.3	5.6	5.5	6.5	4.7	5.1	4.7	4.5	4.6	3.7
Tennessee	15.6	9.8	9.9	9.4	7.8	7.6	7.4	5.1	5.6	5.4	4.9	5.1	4.7
USA	14.4	13	11.2	10.4	8.5	7.7	6.6	6.4	6.5	6.8	6.6	6.2	5.8

Data Source: US Department of Labor, Bureau of Labor Statistics. April 2020 – April 2021. Source geography: County

#### **Employment by Occupation**

Based on the website source countyoffice.org, the following chart shows the percentages of employment by 5 major categories. Each County in the service area, other than Benton, has a higher percentage of occupations in Management, Business, Science & Arts, as does the state of Tennessee. Benton County's highest percentage of employment by occupation is the category of Production, Transportation and Material Moving. Benton County is located in close proximity to Interstate 40, a major transportation infrastructure for moving materials.

County	Management, Business, Science & Arts	Natural Resources, Construction & Maintenance	Production, Transportation and Material Moving	Sales & Office	Service
Benton	22.9	11.1	25.5	22.8	17.7
Carroll	28.5	9.4	15.4	33.6	13
Crockett	28.4	13.3	23.5	20.3	14.5
Dyer	29.5	7.8	25.1	20.3	17.2
Gibson	30.2	9.3	21	22.4	17.1
Henry	27.5	10.6	24.4	21.6	15.9
Lake	26.4	8.9	19.1	20.8	24.9
Obion	28.4	9.1	23.7	20.8	18.1
Weakley	32.7	8.7	18.4	22.4	17.9
Tennessee	34.7	8.9	19.1	20	17

Source: Countyoffice.org and ACS 2018 5-year estimate

#### **Commuter Travel Patterns**

Of the 99,551 workers aged 16 and up, 86% drove to work alone while 7.5% carpooled. 0.1% reported that they used some form of public transportation, while others used some optional means including 1.6% walking or riding bicycles, and 2.1% used taxicabs to travel to work.

Report Area	Workers	%	%	% Public	% Who Bicycle	% Taxi or	% Work at
	16 and up	Drive Alone	Carpool	Transportation	or Walk	Other	Home
Report Location	99,551	86%	7.5%	0.1%	1.6%	2.1%	2.6%
Benton	5,664	88.5%	8.2%	0.5%	0.2%	1.6%	1%
Carroll	10,921	87.3%	5.6%	0%	1.3%	2.5%	3.3%
Crockett	5,984	89.4%	7.4%	0%	0.9%	0.2%	2%
Dyer	16,051	87.4%	7.8%	0%	1%	1.2%	2.6%
Gibson	20,053	85.8%	7.9%	0%	1.7%	1.7%	3%
Henry	12,336	83.6%	8.4%	0.2%	0.9%	4.2%	2.8%
Lake	1,769	83.8%	8.9%	0%	2.5%	1.8%	3.1%
Obion	12,615	86.9%	7.4%	0.2%	1.9%	1%	2.6%
Weakley	14,158	83.2%	6.8%	0.2%	3.7%	4%	2%
Tennessee	3,066,773	83.1%	8.9%	0.7%	1.4%	1.1%	4.7%
United States	152,735,781	76.3%	9%	5%	3.2%	1.3%	5.2%

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: County

The following information regarding potential of the area was reported by the Northwest TN Regional Economic Development Group's Overview, taken from the website <u>northwesttn.com</u>, states that

"The Northwest Tennessee region, "Tennessee's Northwest Passage," is located near the geographic center of the U.S. population and is connected to the world by a robust mixture of road, rail, air and water corridors. Bordered on the east and west by the Tennessee and Mississippi Rivers, Northwest Tennessee offers commercial navigation in Henry, Benton, Lake and Dyer counties. Commercial navigation is provided by way of the river ports at Hickman, KY, New Johnsonville, TN, and Memphis, TN. The new \$53 million Port of Cates Landing is now under construction in Lake County. All nine counties are located within 25 miles of an interstate.

Current construction of I-69 will create significant transportation benefits in this region. Four sites in the Northwest Region are in the process of being approved as Foreign Trade Zones. The highway system includes a network of U.S. and State Highways with a variety of improvement projects underway to enhance their value to the region. Air transportation assets within the region include seven general aviation airports, two of which have runways approximately 5,000' in length. The Everett-Stewart Regional Airport has recently expanded runaway capabilities to 6,500'. Other commercial airline facilities are located nearby in Jackson, TN, Paducah, KY, Memphis and Nashville, TN. Rail transportation is available in all counties with more than 352 miles of track serviced by a variety of Class 1 freight transportation providers.

Telecommunications availability and capacity vary by location within each county; however, each county has cellular phone service, broadband internet connectivity and access to fiber optic lines in specific locations within populated areas."

Several of the Workforce Development identified needs include: 1) challenges in meeting long-term training needs of businesses, 2) lack of capacity within the training and education system and 3)lack of funding to implement new programs. Strategies identified include launching the Northwest TN Regional Higher Education Center, partnering closely with educational institutions including Dyersburg State Community College, University of TN at Martin and others to develop a model that will be sustainable and repeatable, as well as develop Advanced Manufacturing Workforce Training.

#### **EDUCATION PROFILE:**

#### **Educational Attainment Ages 25+**

Educational attainment shows the distribution of the highest level of education achieved in the report area and helps schools and business to understand the needs of adults, whether it be workforce training or the ability to develop science, technology, engineering and mathematics opportunities.

For our report area, 10.5 percent have at least a college bachelor's degree, while 41.7 percent stopped their formal educational attainment after high school compared to state's 12.54 percent with no high school diploma and 32.1% who did not pursue education beyond high school.

Lake County has the highest rate of those with no diploma (27.07%), while Henry has the lowest rate, that of 14.05%. Weakley County has the highest percentage of those with Bachelors Degree (13.2%), while Lake has the lowest (6.1%).

Report Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelors Degree	Graduate or Professional Degree
Report Location	16%	41.7%	19.5%	5.9%	10.5%	6.3%
Benton	17.65%	46.4%	19%	4.7%	7.8%	4.5%
Carroll	15.88%	42.2%	19.2%	4.7%	11%	7%
Crockett	18.81%	40.5%	20%	6.8%	8.6%	5.3%
Dyer	16.13%	38.9%	20.8%	8.1%	10%	6.2%
Gibson	14.69%	39.1%	20.7%	7.1%	12%	6.4%
Henry	14.05%	45.6%	19.1%	4.8%	9.3%	7.2%
Lake	27.07%	43.2%	16.6%	3.9%	6.1%	3.3%
Obion	16.48%	44.8%	17.9%	5.6%	10.3%	5.1%
Weakley	14.86%	38.9%	19.4%	5.3%	13.2%	8.4%
Tennessee	12.54%	32.1%	20.8%	7.3%	17.2%	10.1%
United States	12%	27%	20.4%	8.5%	19.8%	12.4%

Data Source: US Census Bureau, ACS. 2015-19. Source geography: County

#### **Adult Literacy**

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on the estimated population over age 16 based on educational attainment, poverty and other factors in each county. Our area is estimated at 16.53% lacking literacy skills, compared the 13% for Tennessee. Lake County has the highest percentage (23) while Weakley has the lowest (15%).

Report Area	Estimated Population Over 16	% Lacking Literacy Skills
Report Location	192,071	16.53%
Benton	13,614	17%
Carroll	703	16%
Crockett	1,585	20%
Dyer	741	16%
Gibson	1,985	17%
Henry	2,569	16%
Lake	1,444	23%
Obion	332	16%
Weakley	1,538	15%
Tennessee	336,5	13%
United States	17,154,555	14.64%

Data Source: National Center for Education Statistics NCES - Estimates of Low Literacy. Source geography: County

#### <u>Veterans – Educational Attainment</u>

Veterans' educational attainment contrasts the distribution of educational attainment levels between military veterans and non-veterans in the region for persons 25 and older. 10% of our veterans have no high school diploma, compared to 12.54% statewide. 5.9% have bachelors degree or higher, compared to 7.3 % statewide. The report area has higher rates in the categories of having a high school diploma or some college. 40.4% of our veterans have a high school diploma compared to the state's 32.1%; 34.03% have some college compared to Tennessee's 20.8 percent.

Report Area	Veterans % No High School Diploma	Veterans % High School Diploma	Veterans % Some College Diploma	Veterans % Bachelors or Higher Diploma
Report Location	10.33%	40.4%	34.03%	5.9%
Benton	17.65%	46.4%	19%	4.7%
Carroll	15.88%	42.2%	19.2%	4.7%
Crockett	18.81%	40.5%	20%	6.8%
Dyer	16.13%	38.9%	20.8%	8.1%
Gibson	14.69%	39.1%	20.7%	7.1%
Henry	14.05%	45.6%	19.1%	4.8%
Lake	27.07%	43.2%	16.6%	3.9%
Obion	16.48%	44.8%	17.9%	5.6%
Weakley	14.86%	38.9%	19.4%	5.3%
Tennessee	12.54%	32.1%	20.8%	7.3%
United States	12%	27%	20.4%	8.5%

Data Source: US Census Bureau, ACS. 2015-19. Source geography: County

#### **Youth Not Working and Not in School**

9.38% of our sixteen-to-nineteen year-olds are not in school and not employed compared to 6.79% statewide. The largest percentage is found in Lake County (15.06%). Only one county – Weakley - has a lower number than the state at 5.59%

Report Area	Population Age 16-19	% Population Age 16-19 Not in School and Not Employed
Report Location	13,614	9.38%
Benton	703	9.1%
Carroll	1,585	11.86%
Crockett	741	13.63%
Dyer	1,985	13.15%
Gibson	2,569	8.1%
Henry	1,444	9.63%
Lake	332	15.06%
Obion	1,538	7.41%
Weakley	2,717	5.59%
Tennessee	341,509	6.79%
United States	17,025,696	6.61%

Data Source: US Census Bureau, ACS. Source geography: Tract

#### **HOUSING Profile:**

#### **Homeowners**

The U.S. Census Bureau estimated that there were 68,239 owner occupied homes of the estimated 118,346 housing units in our area for 2019, or 57.6 percent which is a decrease over the 72.59% owner occupied homes in 2000.

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	% Owner Occupied Homes 2000	Total Housing Units 2019	Total Housing Units 2019	Owner Occupied Homes 2019	% or more
Report Location	100,000	73,140	72.59%	118,346	68,239	57.66%	
Benton	6,863	5,527	80.53%	9,115	5,214	57.2%	
Carroll	11,779	9,296	78.92%	13,257	8,012	60.44%	
Crockett	5,632	4,218	74.89%	6,414	3,930	61.27%	
Dyer	14,751	9,685	65.66%	16,892	9,300	55.06%	
Gibson	19,518	14,086	72.17%	22,592	13,187	58.37%	
Henry	13,019	10,072	77.36%	17,236	10,211	59.24%	
Lake	2,410	1,446	60%	2,607	1,227	47.07%	
Obion	13,182	9,431	71.54%	14,618	8,254	56.46%	
Weakley	13,599	9,379	68.97%	15,615	8,904	57.02%	
Tennessee	2,232,905	1,561,363	69.93%	2,963,486	1,722,247	58.12%	
United States	105,480,101	69,815,753	66.19%	137,428,986	77,274,381	56.23%	

Data Source: US Census Bureau, American Community Survey, US Census Bureau, Decennial Census. 2015-19. Source geography: County

#### **Assisted Housing**

This indicator reports the total number of HUD-funded assisted housing units available to eligible renters as well as the unit rate per 10,000 total households).

Report Area	Total Housing Units (2019)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Report Location	99,649	4,019	403%
Benton County	6,762	106	156.76%
Carroll County	10,962	325	296.48%
Crockett County	5,491	54	98.34%
Dyer County	15,120	845	558.86%
Gibson County	19,320	878	454.45%
Henry County	13,394	469	350.16%
Lake County	2,243	279	1,243.87%
Obion County	12,717	674	530%
Weakley County	13,640	389	285.19%
Tennessee	2,597,292	105,236	405.18%
United States	121,948,702	5,024,504	412.02%

Data Source: US census Bureau, American Community Survey. US Department of Housing and Urban Development. 2019. Source geography: County

#### <u>Assisted Housing Units – HUD Programs – by Assistance Program</u>

Report Area	Assisted Housing Voucher Units	Project-Based Section 8 Units	Public Housing Authority Units	Section 202 Units (Supportive Housing for the Elderly)	Section 811 Units (Supportive Housing for Persons with Disabilities)
Report Location	233	1,383	2,223	144	40
Benton County	8	59	0	39	0
Carroll County	6	40	279	0	0
Crockett County	8	25	21	0	0
Dyer County	77	287	440	22	20
Gibson County	84	220	549	25	0
Henry County	13	245	192	19	0
Lake County	0	177	102	0	0
Obion County	22	310	325	0	20
Weakley County	15	20	315	39	0
Tennessee	39,060	38,397	24,179	2,660	740
United States	2,556,270	1,290,316	987,133	125,761	34,066

#### **Housing Cost Burden (Owners)**

The 2015 – 2019 American Community Survey (ACS) shows in the report area that 27.68% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. In the report area, 22.49% of owners with mortgages and 10.77% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden".

Report Area	Percent of Owners Spending 30% or More of Income with Mortgage	Percent of Owners Spending 30% or More of Income without Mortgage
Report Location	22.49%	10.77%
Benton County	31.26%	12.85%
Carroll County	15.6%	10.26%
Crockett County	24.1%	10.18%
Dyer County	21.79%	12.71%
Gibson County	22.78%	11.68%
Henry County	27.15%	10.75%
Lake County	24.52%	10.78%
Obion County	20.54%	10.64%
Weakley County	20.37%	7.06%
Tennessee	24.28%	9.76%
United States	27.68%	13.33%

Data Source: US Census Bureau, American Community Survey, 2015-19

#### **Housing Cost Burden (Renters)**

The 2015 – 2019 American Community Survey (ACS) shows that 46% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For this area, 39.53% of occupied units paying rent have a housing cost burden (considered a "housing-cost burden"), a lower percentage than the state and national averages of 42.66% and 46% respectively.

Report Area	Percent of Renters Spending 30% or More of Income with Rent
Report Location	39.53%
Benton County	37.47%
Carroll County	32.31%
Crockett County	44.2%%
Dyer County	39.45%
Gibson County	39.17%
Henry County	42.54%
Lake County	35.43%
Obion County	37.8%
Weakley County	44.21%
Tennessee	42.66%
United States	46%

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: tract

#### **Residential and Business Vacancies**

The US Postal Service provided information quarterly to the US Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and business vacancy rates for the report area in the fourth quarter of 2020 are reported.

For this reporting period, a total of 11,218 residential addresses were identified as vacant in the report area, a vacancy rate of 8.3%, and 1,819 business addresses were also reported as vacant, a rate of 14.5%. Both residential and business vacancy rates are higher than the state rates of 5% and 11.9% respectively.

Report Area	Residential Vacancy Rate	Business Vacancy Rate
Report Location	8.3%	14.5%
Benton County	14.2%	20.7%
Carroll County	9.9%	19.5%
Crockett County	5.5%	7.5%
Dyer County	4.8%	9.9%
Gibson County	8.5%	15.3%
Henry County	9.8%	11.4%
Lake County	6.7%	17.4%
Obion County	7.4%	15.3%
Weakley County	7.8%	17.3%
Tennessee	5%	11.9%
United States	2.4%	8.9%

Data Source: US Department of Housing and Urban Development, 2020-Q4. Source geography: Tract

#### **Housing – Substandard Housing**

In our area, there are 24.04% occupied housing units with one or more substandard conditions compared to 26.09% statewide. The following table shows the percentages of substandard conditions by categories (lack of plumbing facilities, kitchen facilities, telephone service, and overcrowding).

Report Area	% Occupied Housing Units with One or More Substandard Conditions	% Housing Units Lacking Complete Plumbing Facilities	% Housing Units Lacking Complete Kitchen Facilities	% Housing Units Lacking Telephone Service	% Overcrowded Housing Units 2019
Report Location	24.04%	0.39%	4.89%	4.15%	1.76%
Benton	24.22%	1.04%	8.15%	4.39%	.72%
Carroll	18.74%	0.36%	6.92%	2.61%	1.73%
Crockett	27.41%	0.24%	5.08%	2.11%	1.26%
Dyer	27.52%	0.39%	3.85%	3.92%	1.14%
Gibson	22.85%	0.21%	3.68%	4.61%	4.25%
Henry	24.56%	0.44%	4.39%	7.32%	2.93%
Lake	26.26%	1.34%	4.64%	8.07%	1.87%
Obion	24.13%	0.17%	4.99%	2.94%	1.25%
Weakley	23.70%	0.39%	4.55%	3.53%	1.39%
Tennessee	26.09%	0.36%	3.67%	3.12%	2.4%
United States	31.91%	0.39%	2.79%	3.06%	4.38%

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: Tract

#### **NUTRITION PROFILE:**

#### **Children Receiving SNAP**

Data for children receiving Supplemental Nutrition Assistance Program (SNAP) benefits is found in the table below. 17.5 % of households receive SNAP assistance, compared to 13.55% statewide and 11.74% nationally.

Report Area	Households Receiving SNAP Benefits (Total)	Households Receiving SNAP Benefits (Percent)	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households NOT Receiving SNAP Benefits (Total)	Households NOT Receiving SNAP Benefits (Percent)	Households NOT Receiving SNAP Income Below Poverty	Households NOT Receiving SNAP Income Above Poverty
Report Location	17,477	17.5%	9,830	7,647	82,172	82.5%	9,082	73,090
Benton	993	14.69%	593	400	5,769	85.31%	824	4,945
Carroll	1,979	18.05%	1056	923	8,983	81.95%	978	8,005
Crockett	959	17.46%	532	427	4,532	82.54%	412	4,120
Dyer	2,698	17.84%	1,734	964	12,422	82.16%	1,130	11,292
Gibson	3,199	16.56%	1,752	1,447	16,121	83.44%	1,486	14,635
Henry	2,363	17.64%	1,198	1,165	11,031	82.36%	1,292	9,739
Lake	847	37.76%	535	312	1,396	62.24%	164	1,232
Obion	2,106	16.56%	1,323	783	10,611	83.44%	1,216	9,395
Weakley	2,333	17.1%	1,107	1,226	11,307	82.9%	1,580	8,727
Tennessee	352,055	13.55%	182,910	169,145	2,245,237	86.45%	200,164	2,045,073
USA	14,171,567	11.74%	6,707,025	7,464,542	106,584,481	88.26%	8,903,117	97,681,364

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: Tract

#### **Food Insecurity Rates**

#### (Includes Children under 18 who are Food Insecure & Low Income Population with Low Food Access)

According to Feeding America, 14.92% of our service area are food insecure compared to 13.9% across the state. Child Food Insecurity is at 21.09%. Data for Tennessee was not available at the time of this assessment. The percentage of low-income people with low food access is lower than the state's percentage of 24.1 as well as the national percentage of 18.94%. Dyer County rates the highest at 28.18%, then Gibson County (25.29%). These are the two largest counties in our area. Lake County, our smallest, has the lowest percentage of low income people with Low Food Access (.42%)

Report Area	Food Insecurity Rate	Child Food Insecurity Rate (Ages 0-17)	Low Income Population with Low Food Access
Report Location	14.92%	21.09%	17.98%
Benton	14.5%	22.3%	15.25%
Carroll	14.7%	20.5%	10.09%
Crockett	13.1%	18.8%	14.17%
Dyer	15.1%	20.1%	28.18%
Gibson	14.7%	20.2%	25.29%
Henry	13.8%	21.8%	17.08%
Lake	20.8%	27.1%	.42%
Obion	15.9%	23.3%	6.18%
Weakley	15.1%	21.2%	18.79%
Tennessee	13.9%	No data	24.1%
United States	12.63%	18.21%	18.94%

Data Source: Feeding America. 2017. Source geography: County

#### <u>Food Environment – SNAP-Authorized Food Stores</u>

Most of our counties exceed the state's average of SNAP-Authorized Food Stores. Two counties – Henry and Obion – are slightly lower than the state's 9.88% (Henry at 9.28% and Obion at 9.75%)

Report Area	SNAP-Authorized Food Stores
Report Location	10.76
Benton	11.52
Carroll	12.27
Crockett	10.28
Dyer	12
Gibson	10.67
Henry	9.28
Lake	10.21
Obion	9.75
Weakley	10.57
Tennessee	9.88
United States	7.76

Data Source: Dept. of Agriculture, Food & Nutrition Service, USDA – SNAP Retailer Locator, Additional Data analysis by CARES. 2019. Source geography: Tract

#### **Children Receiving Women, Infants and Children (WIC)**

Kids Count Data for 2020 tells us that 41.34% of children under age 5 receive Women, Infants and Children (WIC) assistance in our area compared to 31.7% statewide. 62% of the children below 5 in Lake County receive WIC. At the other end of the spectrum, Henry County has the lowest percentage of 37.

Report Area	# Children under 5 Receiving WIC - 2020	% Children under 5 Receiving WIC - 2020
Report Location	585	41.34%
Benton	347	41.9%
Carroll	595	38.9%
Crockett	379	46.4%
Dyer	938	40.8%
Gibson	924	30.6%
Henry	618	37%
Lake	181	62%
Obion	739	42.8%
Weakley	544	31.7%
Tennessee	109,985	26.9%

Data Source: Kids Count: The State of the Child in Tennessee 2020

#### **HEALTH PROFILE:**

#### <u>Insurance – Uninsured Population</u>

9.12% of the northwest population are uninsured. This is under the state's 9.87%. but higher than 8.61% nationwide. The highest percentage of uninsured is found in Crockett County at 11.55%, while Lake has the lowest percent of 6.11%

Report Area	Percent Uninsured Population
Report Location	9.12%
Benton	9.62%
Carroll	8.74%
Crockett	11.55%
Dyer	8.86%
Gibson	8.93%
Henry	8.78%
Lake	6.11%
Obion	9.07%
Weakley	9.73%
Tennessee	9.87%
USA	8.61%

Data Source: US Census Bureau, American Community Survey. US Census Bureau, Small Area Health Insurance Estimates.2018. Source geography: County

#### **Total Persons Receiving Medicare**

The total number of persons receiving Medicare is shown broken down by Number over 65 and number of disabled persons. The US Department of Health and Human Services reported that a total of 60,834 persons were receiving Medicare benefits in the report area in 2019. A large number of people in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits.

Overall, 80% of the population receiving Medicare are persons over the age of 65, while 20% are persons with disabilities.

Report Area	Total Persons Receiving Medicare	# Persons Over 65 Receiving Medicare	% Persons Over 65 Receiving Medicare	# Disabled Persons Receiving Medicare	% Disabled Persons Receiving Medicare
Report Location	60,834	48,927	80%	11,909	20%
Benton	4,691	3,816	81.3%	875	19.7%
Carroll	7,294	5,884	80.7%	1,411	19.3%
Crockett	3,219	2,573	80%	646	20%
Dyer	8,330	6,522	78.3%	1,808	21.7%
Gibson	11,574	9,161	79.2%	2,413	20.8%
Henry	9,092	7,524	83%	1,568	17.2%
Lake	1,350	1,045	77.4%	306	22.6%
Obion	7,966	6,443	80.9%	1,523	19.1%
Weakley	7,318	5,959	81.4%	1,359	18.6%
Tennessee	2,713,191	2,236,890	82.4%	476,303	17.6%
United States	61,507,926	52,987,966	86.1%	8,519,960	13.9%

Data Source: Centers for Medicare and Medicaid Services, CMS Geographic Variation Public Use File Source geography: County

#### **Life Expectancy by Census Tract**

According to CDC and the National Center for Health Statistics, the life expectancy in our area is age 74.69 compared to 76.02% at the state level and 78.69 nationally. Weakley County has the highest age, that of 76.01; Benton County is the lowest – 72.37.

Report Area	Life Expectancy at Birth (2010-15)
Report Location	74.69
Benton	72.67
Carroll	74.37
Crockett	74.45
Dyer	75.29
Gibson	74.53
Henry	73.93
Lake	74.2
Obion	75.24
Weakley	76.01
Tennessee	76.02
United States	78.69

Data Source: Centers for Disease Control and Prevention and the National Center for Health Statistics, US Small-Area Life Expectancy Estimates Project. 2010-15. Source Geography: Tract.

#### **Asthma Prevalence**

This indicator reports the percentage of adults aged 18 and older who self-report that they have ever been told by a doctor, nurse, or other health professional that they had asthma. This indicator is relevant because asthma is a prevalent problem in the U.S. that is often exacerbated by poor environmental conditions.

Although the area's percent of adults with asthma is 8.8% compared to the statewide average of 10.7%, 4 counties – Carroll, Crockett, Henry, and Weakley – are higher percentages. Henry has the highest rate at 1.5%. There is no data available currently for Lake County in the table below. Dyer County has the lowest percentage, that of 4.6.

Report Area	Percent Adults with Asthma
Report Area	8.8%
Benton	5.8%
Carroll	11%
Crockett	11%
Dyer	4.6%
Gibson	5.5%
Henry	15.5%
Lake	No Data
Obion	8.3%
Weakley	12.3%
Tennessee	10.7%
United States	13.4%

Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System. Additional data analysis by CARES. 2011-12.

#### **Deaths of Despair (Suicide, Alcohol-Related Disease, Drug Overdoses)**

This indicator reports the rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdoses per 100,000 population. Figures are reported as rates age-adjusted to year 2000 standard. Rates are resummarized for report areas from county level data, only where data is available. This indicator is relevant because suicide is an indicator of poor mental health. Benton County has a strikingly higher rate of 85.%, whereas Crockett County has the lowest rate of 45.8% (lower than Tennessee's 49.5%). Other counties below the state percentage are Carroll, Dyer, Gibson, and Weakley.

Report Area	Avg. Annual Deaths, 2011 -	Mortality Rate,	Morality Rate,
	2017	2001 - 2007	2011 - 2017
Report Location	122	36.63%	48.39
Benton	14	54.4%	85.57
Carroll	14	45.3%	51.12
Crockett	5	28.7%	35.32
Dyer	14	29.3%	38.02
Gibson	23	36%	45.9
Henry	20	58.2%	61.94
Lake	3	19.8%	37.43
Obion	13	30.6%	42.43
Weakley	15	22.9%	44.28
Tennessee	3,244	35.3%	49.5
United States	129,605	28.9%	40.67

Data Source: Centers for Disease Control and Prevention. National Vital Statistics System. Accessed via CDC WONDER. 2011-17. Source geography: County

A lack of access to care presents barriers to good health. The supply and accessibility of facilities and physicians, the rate of (un)insurance, financial hardship, transportation barriers, cultural competency, and coverage limitations affect access.

#### **Medical Doctors and Dentists by County**

Kids Count Data by County and published January 2021 provides the following data regarding medical doctors and dentists by county per 100,000 residents.

Report Area	Medical Doctors, # per 100,000 Population	Medical Doctors, Rate per 100,000 Population	Dentists, # per 100,000 Population	Medical Doctors, Rate per 100,000 Population
Benton	5	30.9%	2	12.4%
Carroll	17	60.7%	7	25%
Crockett	2	14%	5	34.9%
Dyer	29	77.7	14	37.5%
Gibson	13	26.5%	11	22.4%
Henry	34	105.1	14	43.3
Lake	3	40.5%	3	30.5%
Obion	25	82.6	14	46.3%
Weakley	20	59.9%	7	20.9%
Tennessee		229.1%		50.1%

Kids Count Data – 2020

#### **Medicare and Medicaid Providers**

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics
Report Location	127	9	30	4	38
Benton	6	1	1	0	2
Carroll	13	1	4	0	5
Crockett	6	0	2	0	4
Dyer	14	1	3	0	4
Gibson	39	1	8	1	6
Henry	11	1	3	0	2
Lake	5	0	2	2	1
Obion	15	1	3	1	5
Weakley	18	3	4	0	9
Tennessee	1,588	152	315	164	157
United States	75,7,160	15,350	9,859	4,661	

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, Provider of Services File. September 2020. Source geography: County

#### **Access to Mental Health Providers**

This indicator reports the rate of the county population to the number of mental health providers including psychiatrists, clinical social workers, and counsellors that specialize in mental health care.

Report Area	Mental Health Care Provider Rate (Per 100,000 Population)
Report Location	45.6%
Benton	30.9%
Carroll	28.2%
Crockett	13.6%
Dyer	34.2%
Gibson	30.3%
Henry	155.2%
Lake	13.1%
Obion	29%
Weakley	34.9%
Tennessee	134.6%
United States	202.8%

Data Source: University of Wisconsin Population Health Institute, County Health Rankings. 2018 Source Geography: County

#### **Children on TennCare**

OF the people receiving TennCare coverage, 54.1% are children averaged across the service area, compared to Tennessee's percentage rate of 44.7%. Lake County has the highest percentage of children on TennCare (75.2%) and Weakley has the lowest (40.5%)

Report Area	% Children on TennCare
Report Location	54.1%
Benton	56.2%
Carroll	51.1%
Crockett	53.6%
Dyer	53.5%
Gibson	49.4%
Henry	52.9%
Lake	75.2%
Obion	54.9%
Weakley	40.5%
Tennessee	44.7%

Kids Count Data and Research – County Profiles. 2020 Geography: County

#### Teen Births – Ages 15 – 19

This is an indicator where the report area has a lower overall percentage than the state's 25.3%, that of 19.5%. Lake County has the highest rate (59.7%) and Weakley the lowest (9.5%).

Report Area	% Pregnancies (Age 15-19) per 1,000 Population
Report Location	19.5%
Benton	15.2%
Carroll	11.4%
Crockett	17.9%
Dyer	21.9%
Gibson	13.6%
Henry	11.2%
Lake	59.7%
Obion	14.8%
Weakley	9.5%
Tennessee	25.3%
United States	17.4%

Data Source: TN.GOV. Data and Research – County Profiles

#### **Spotlight on ZIP Health** at <u>exploretnhealth.org</u> reports states the following information:

"Some experts suggest that a person's ZIP Code is more predictive of their health than their genetic code. Having detailed, local information on health factors and health outcomes in the places where Tennesseans live can help community health leaders take action to help create and sustain a healthy Tennessee."

The following table ranks each county 1-95 (with 1 being the best) on physical environment, quality of life, clinical care, socioeconomic factors, health factors, health behaviors, health outcomes and length of life based on their findings:

County	Physical Environment Rank	Quality of Life Rank	Clinical Care Rank	Socio- economic Factors Rank	Health Factors Rank	Health Behaviors Rank	Health Outcomes Rank	Length of Life Rank
Benton	14	58	75	77	79	82	86	94
Carroll	35	44	39	70	56	55	58	65
Crockett	55	45	83	25	54	67	48	51
Dyer	34	89	29	63	68	91	77	63
Gibson	76	73	15	31	33	59	64	55
Henry	33	49	22	49	38	58	55	60
Lake	46	91	69	94	95	95	87	74
Obion	91	40	23	73	64	61	39	37
Weakley	47	62	25	20	26	51	32	20

Spotlight on Health also lists the following Top Health and Social Factors for each ZIP Code within the service area:

- **Benton County** Top Health Factors: stroke, heart disease, and opioid use disorder; Top Social Factors: vacant housing in Sugar Tree and Eva, Assault diagnosis in Camden, Injury Deaths in Big Sandy and vacant housing in Holladay
- Carroll County Top Health Factors: premature deaths, arthritis/joint disease, stroke, chronic diseases, and kidney disease; Top Social Factors: health care worker availability, high school education, injury deaths, income inequality by race, less than high school education, and median home value
- **Crockett County** Top Health Factors: obesity, years of potential life lost, and kidney disease; Top Social Factors: preventable hospitalizations, assault diagnosis and less than high school education
- **Dyer County** Top Health Factors: cancer, liver disease, obesity, teen pregnancy, inpatient utilization, years of potential life lost and smoking; Top Social Factors: median home value, income inequality by race, ED Utilization for Dental, and preventable hospitalizations
- **Gibson County** Top Health Factors: obesity, cancer, and liver disease; Top Social Factors include household size, injury deaths, assault diagnosis, high school education, one parent households, and median home value
- **Henry County** Top Health Factor opioid use disorder; Top Social Factor: childhood poverty, high school education, after hour ER visits, household size, and ED Utilization for Dental
- Lake County Top Health Factors: COPD, inpatient utilization, and teen pregnancy; Top Social Factors: less than high school education, income inequality by race, and one parent households
- **Obion County** Top Health Factors: cancer, liver disease and kidney disease; Top Social Factors: injury deaths, high school education, preventable hospitalizations, median home value, income inequality by race, and after hour ER visits.
- Weakley County The Top Health Factors: cancer, teen pregnancy, opioid use disorder and atherosclerosis

#### **Other Relevant Indicators**

#### **Built Environment – Broadband Access**

This indicator reports the percentage of population with access to high-speed internet. Data are based on the reported service area of providers offering download speeds of 25 MBPS or more and upload speeds of 3 MBPS or more. This data represents both wireline and fixed/terrestrial wireless internet providers. Cellular internet providers are not included.

In the report area, there are several rural "dead spots" where broadband access is rare or non-existent at times. There is a positive trend over time that is occurring; however, Gibson and Lake Counties are the only counties with speeds higher than the state's average of 94.11%. and the report area average is 85.21%

Report Area	Access to DL Speeds > 25MBPS (2016)
Report Location	85.21%
Benton	72.96%
Carroll	71.5%
Crockett	93.75%
Dyer	93.65%
Gibson	96.21%
Henry	88.37%
Lake	100%
Obion	78.39%
Weakley	73.29%
Tennessee	94.11%
United States	96.26%

Data Source: National Broadband Map. June 2020. Source geography: Tract

#### Ranking for Violent and Property Crime.

The following data is the result of a crime ranking of 1 (low crime) to 100 (high crime) and was compiled by BestPlaces.Net to measure community safety in each state nationally. According to this data, all counties fall below the state's 34.3 percent in violent crime, with Dyer County having the highest rate of 33.8% and Weakley having the lowest ranking of 17.6%.

Regarding Property Crime, two counties exceed the state's average of 42.8% – Lake (43%) and Benton (44.1%). The county with the lowest ranking in property crime is Dyer County at 22/7%.

County	Violent Crime	Property Crime
Benton	21.9	44.1
Carroll	18.2	35.8
Crockett	23.6	30
Dyer	33.8	22.7
Gibson	26.8	38.3
Henry	21.5	41.4
Lake	26.6	43
Obion	21.7	38.6
Weakley	17.6	33.6
Tennessee	34.3	42.8
United States	22.7	35.4

Website – bestplaces.net - Tennessee

#### COVID-19

Multiple indicators have been affected by the COVID-19 pandemic and is continuing to be tracked at this time. The following table represents very recent data from the TN.gov website – Department of Health's **COVID-19 County Data Snapshot as of August 11<sup>th</sup>, 2021 and** shows the beginning spike in cases after a period of decline.

County	Risk Level for Events with 50 People	Avg. Test Per day over the last 7 days (8/4 – 8/10)	Avg. % of positive tests over the last 7 days (8/4 – 8/10)	Avg. New Cases reported per day over the past 14 days (7/14 – 7/27) per 100,000 residents/day	Avg. New Cases reported per day 14 days prior (7/28 – 8/10) per 100,000 residents/day
Benton	47%	21.7	12.5%	6.8	3.0%
Carroll	42%	34.9	16.8%	11.2	2.8
Crockett	77%	35.1	19.9%	14.2	4.6
Dyer	44%	31.9	21.1%	14.5	6.4
Gibson	63%	85.3	21.9%	34.5	12.1
Henry	51%	36.3	23.6%	15.1	7.1
Lake	16%	14.1	5.1%	1.2	.4
Obion	43%	43.1	23.8%	12.4	2.7
Weakley	38%	33.0	19.5%	11.4	3.4

TN.Gov – Department of Mental Health – COVI Dashboard

**As of August 11, 2021**, The Tennessee Department of Health reports the total number of COVID-19 cases, total hospitalizations, deaths, and total inactive or recovered for our area in the following table:

County	# Total Cases	# Hospitalized	# Deaths	# Inactive/Recovered
Benton	1,829	49	41	1,703
Carroll	3,918	88	84	3,699
Crockett	2,334	36	52	2,099
Dyer	5,830	130	110	5,536
Gibson	7,376	130	152	6,801
Henry	3,754	88	76	3,495
Lake	1,749	32	31	1,702
Obion	4,844	109	98	4,582
Weakley	4,463	84	70	4,251
9-County Totals	36,097	746	714	33,868

TN.Gov – Department of Mental Health – COVID Dashboard

#### **Drug Overdose Data**

County	Opioid Pain-Killer Prescriptions 2020	Non-fatal Overdose Outpatient Visits 2019	Non-fata Overdose Inpatient Stay 2019	All Drug Overdose Deaths 2019
Benton	19,690	43	13	5
Carroll	32,037	70	27	2
Crockett	12,102	24	5	3
Dyer	36,144	101	52	7
Gibson	49,586	106	43	13
Henry	31,513	83	35	13
Lake	6,594	30	15	2
Obion	31,294	70	25	3
Weakley	32,358	69	22	4
Tennessee	5,029,476	16,670	7,240	2,089

Data Source: TN.Gov- Dashboard for Drug Overdoes in Tennessee. Geography -County

#### **KIDS COUNT Data for 2020**

#### **County Rankings in Multiple Domains - 2020**

County	Family & Community Rank	Economic Well- Being Rank	Health	Education	Overall County Rank
Benton	33	82	70	29	59
Carroll	47	51	22	21	20
Crockett	15	46	94	7	54
Dyer	65	65	29	13	32
Gibson	36	32	34	11	13
Henry	37	67	64	33	46
Lake	95	94	95	86	95
Obion	62	53	19	66	49
Weakley	43	27	26	46	28

KidsCount.Com

Based on the overall ranking system used by the Kids Count data, counties in the service area rank as follows: Gibson County  $-13^{th}$ ; Carroll County  $-20^{th}$ ; Weakley County  $-28^{th}$ ; Dyer County  $-32^{nd}$ ; Henry County  $-46^{th}$ ; Obion  $-49^{th}$ ; Crockett County  $-54^{th}$ ; Benton County  $-59^{th}$ ; Lake County  $-95^{th}$ 

Kids count summarizes the strengths and opportunities for improving overall child well-being in each county, summarized as follows:

#### • Benton County:

- Strengths: ranked #3 in school suspension rate, has an above-average rate of high school graduation as well as proficiency in math among 3<sup>rd</sup> to 8<sup>th</sup> grade students on the TNReady test.
- O Biggest challenges: almost one third of its children live in poverty, there is a low median household income, and a high rate of child and teen deaths.

#### • Carroll County:

- Strengths: among the top 20 Tennessee counties in child well-being as 20<sup>th</sup>, a low suspension rate of 1.1%, relatively low rates of babes born at a low birth weight and low rates of children lacking health insurance.
- Biggest challenges: a high rate of substantiated cases of child abuse and neglect, a high rate of child poverty, as well as a low median household income and an above-average rate of child and teen deaths.

#### • Crockett County:

- Strengths: a low rate of school suspensions and 54.7% of 3<sup>rd</sup> to 8<sup>th</sup> graders rated proficient in math on TNReady tests. There are also low rates of substantiated cases of abuse or neglect and a high percentage of high school graduates.
- Biggest challenges: ranks in the bottom half of Tennessee counties in child well-being (54<sup>th)</sup>, a high rate of pregnancy in girls aged 15 17, and 1 in 4 children are living in poverty

#### Dyer County:

- Strengths: ranked 32<sup>nd</sup> and is therefore in the top third of Tennessee counties in child well-being. Dyer County's highest rankings come from no child and teen deaths in 2019 and a high percentage of 3<sup>rd</sup> to 8<sup>th</sup> grad children rated proficient in reading and in math on TNReady tests. There is also a low rate of children without health insurance and a below-average rate of substantiated cases of child abuse and neglect.
- Biggest Challenges include a high rate of babies born at a low birth weight and of pregnancy among girls ages 15 to 17, high housing costs and the fact that 1 in 4 children live in poverty.

#### Gibson County:

- Strengths: ranked at 13<sup>th</sup>, and in the top quarter of Tennessee counties in child well-being, with strongest rankings in the Education domain where it has high rates of 3<sup>rd</sup> to 8<sup>th</sup> grade students rated as proficient in both reading and math on TNReady tests, a low percentage of children without health insurance and low rates of substantiated cases of abuse and neglect.
- Biggest challenges include a high rate of pregnancy among girls ages 15 17, a high rate of school suspensions, a low median household income and a relatively high rate of child and teen deaths.

#### Henry County:

- Strengths: at 46<sup>th</sup>, is in the middle of Tennessee counties in child well-being, has a very low rate of school suspension and low housing costs, as well as an above-average high school graduation rate.
- Biggest challenges: a high rate of child and teen deaths, a high percentage of children living in poverty, an above-average rate of substantiated cases of abuse or neglect and a below-average median household income.

#### Lake County:

- Strengths: a below-average rate of children without health insurance and low housing costs, as well as an above-average high school graduation rate.
- Diggest challenges: ranked 95<sup>th</sup>, Lake County is the lowest in the state in child well-being. Other challenges include the highest rate of children living in poverty, child and teen deaths, babies born at a low birth weight, and rate of teen pregnancy among girls ages 15 to 17. Additionally, Lake County has the second lowest median household income in the state and a high percentage of substantiated cases of abuse or neglect.

#### Obion County:

- Strengths: ranks at 49<sup>th</sup>, just at the bottom half of Tennessee counties in child well-being, no child and teen deaths and an above-average percentage of 3<sup>rd</sup> to 8<sup>th</sup> grade students rated proficient in reading on TNReady tests. Obion County has relatively low housing costs.
- Biggest challenges: a low high school graduation rate and a high rate of pregnancy among girls age
   15 to 17, a high rate of school suspensions and 1 in 4 children living in poverty.

#### Weakley County

- o Strengths: is ranked 28<sup>th</sup> (in the top third) of Tennessee counties in child well-being, has low rates of substantiated cases of abuse or neglect and a high percentage of students grades 3 − 8 rating proficient in math and reading on TNReady tests. Other strengths include a low cost of housing and a low percentage of babies born at a low birth rate.
- Biggest challenges: high rates of students suspended from schools, one of the lower high school graduation rates in the state, a low median household income and an above-average rate of child and teen deaths.

#### **Survey Results**

#### **Customer, Partnerships and Board Member Surveys:**

One thousand one hundred twenty eight (1,128) Community Needs Assessment Surveys (FY 2020) were completed by customers and partnerships, then compiled to acquire qualitative feedback from our service area. Six (6) Board Member Surveys were completed.

#### **Service Needs**

#### **Board Members**

1. Energy Services

**Customers and Partners:** 

- 2. Elderly Services
- 3. House Repair Services
- 4. Housing Services
- 5. Nutrition Services

- 1. Nutrition Services
- 2. Housing Services
- Energy Services, Employment, Elderly Services, Child Care, and Housing Repair

#### **Barriers:**

- 1. Drug/Alcohol Abuse
- 2. Needs of the Elderly
- 3. Unemployment
- 4. Hunger
- 5. Homelessness

- 1. Drug/Alcohol Abuse
- Elderly Needs and Domestic Violence
- 3. Lack of adequate paying jobs, Lack of affordable Housing, and Lack of affordable Healthcare

### Demographics of Individuals & Households Served (CSBG, LIHEAP and TEFAP Unduplicated Counts) All Characteristics Report October 1, 2019 – September 30, 2020

Maile	Demographic Information	Totals
Female	Gender:	
Other/Unknown	Male	5,092
No.		
Page	Other/Unknown	
0-5   998   1,856   1,856   1,856   14.177   868   868   18-24   877   25-44   2,2482   45-54   1,543   55-59   1,209   60-64   1,246   665-74   1,973   75+   1,475   1,47	Total:	14,549 Individuals
14-17   868   14-17   868   877   14-17   868   878   18-24   25-44   25-44   25-44   25-44   25-54   15-543   15-543   15-55   15-59   1,209   60-64   1,246   65-74   1,973   75-14   1,475   1,47	Age:	
14-17   868   18-24   877   27-842	0-5	998
18-24   27-44   27-48   27-4	6-13	1,856
25-44		868
1,543		
1,209		2,482
1,246   1,246   1,973   1,973   1,475   1,47	45-54	· · · · · · · · · · · · · · · · · · ·
1,973   1,475   1,47	55-59	1,209
1,475	60-64	1,246
Unknown/not reported   Total:   14,549 Individuals	65-74	1,973
Race:         Total:         14,549 Individuals           White         8,638           Black         4,616           American Indian         18           Asian         7           Alaskan         13           Pacific Islander         9           2 or more Races         288           Other         963           Ethnicity/Race:         Total:         13,516 Individuals           Ethnicity/Race:         Total:         13,516 Individuals           Ethnicity/Race:         Total:         13,209           Not Hispanic, Latino, Spanish Origins         202           Not Hispanic, Latino, Spanish Origins         13,209           Unknown/Not Reported         13,320           Unknown/Not Reported         751           9-12 non-Graduate         751           9-12 non-Graduate/GED         5,184           12 + Some Post-Secondary         621           2 - or 4-years College Graduate         423           4 + years College Graduate         423           4 + years College Graduate         383           Other/Not Known         893           Total:         86           Unknown/Not Reported         755           N	75+	1,475
Race:         Mhite         8,638           Black         4,616           American Indian         18           Asian         7           Alaskan         13           Pacific Islander         9           2 or more Races         288           Other         963           Ethnicity/Race:         Total:         13,516 Individuals           Ethnicity/Race:         13,516 Individuals           Hispanic, Latino, Spanish Origins         202           Not Hispanic, Latino, Spanish Origins         13,209           Unknown/Not Reported         1,138           Education (age 25 and Older):         14,549 Individuals           Education (age 25 and Older):         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         6910           Number	Unknown/not reported	22
White         8,638           Black         4,616           American Indian         18           Asian         7           Alaskan         13           Pacific Islander         9           2 or more Races         288           Other         963           Ital:         13,516 Individuals           Ethnicity/Race:           Hispanic, Latino, Spanish Origins         202           Not Hispanic, Latino, Spanish Origins         13,209           Unknown/Not Reported         13,209           Unknown/Not Reported         751           8         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 - Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Number of Individuals with a Disabling Condition         11,630           Number of Individuals without H	Total:	14,549 Individuals
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Ethnicity/Race:         Total:         13,516 Individuals           Hispanic, Latino, Spanish Origins         202           Not Hispanic, Latino, Spanish Origins         13,209           Unknown/Not Reported         1,138           Total:         14,549 Individuals           Education (age 25 and Older):         751           0-8         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 - 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Three         825	2 or more Races	288
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Hispanic, Latino, Spanish Origins         202           Not Hispanic, Latino, Spanish Origins         13,209           Unknown/Not Reported         1,138           Total:         14,549 Individuals           Education (age 25 and Older):         751           0-8         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals with a Disabling Condition         11,630           Household Size:         5           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More	Total:	13,516 Individuals
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Total:         14,549 Individuals           Education (age 25 and Older):         0-8         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	Not Hispanic, Latino, Spanish Origins	13,209
Education (age 25 and Older):         751           0-8         751           9-12 non-Graduate         2,038           High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	Unknown/Not Reported	1,138
0-8       751         9-12 non-Graduate       2,038         High School Graduate/GED       5,184         12 + Some Post-Secondary       621         2- or 4-years College Graduate       423         4+ years College Graduate       18         Other/Not Known       893         Total:       9,928 Individuals (age 25+)         Multigenerational Household       155         Other       86         Unknown/Not Reported       245         Total:       8,323 Households         Number of Disconnected Youth ages 14 – 24 not working or attending school       119         Number of Individuals without Health Insurance       6,910         Number of Individuals with a Disabling Condition       11,630         Household Size:       5,018         Two       1,607         Three       825         Four       452         Five       267         Six or More       154         Unknown/Not Reported       0	Total:	14,549 Individuals
9-12 non-Graduate       2,038         High School Graduate/GED       5,184         12 + Some Post-Secondary       621         2- or 4-years College Graduate       423         4+ years College Graduate       18         Other/Not Known       893         Total:       9,928 Individuals (age 25+)         Multigenerational Household       155         Other       86         Unknown/Not Reported       245         Number of Disconnected Youth ages 14 - 24 not working or attending school       119         Number of Individuals without Health Insurance       6,910         Number of Individuals with a Disabling Condition       11,630         Household Size:       5         Single Person       5,018         Two       1,607         Three       825         Four       452         Five       267         Six or More       154         Unknown/Not Reported       0	Education (age 25 and Older):	
High School Graduate/GED         5,184           12 + Some Post-Secondary         621           2- or 4-years College Graduate         423           4+ years College Graduate         18           Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	0-8	751
12 + Some Post-Secondary       621         2- or 4-years College Graduate       423         4+ years College Graduate       18         Other/Not Known       893         Total:       9,928 Individuals (age 25+)         Multigenerational Household       155         Other       86         Unknown/Not Reported       245         Total:       8,323 Households         Number of Disconnected Youth ages 14 – 24 not working or attending school       119         Number of Individuals without Health Insurance       6,910         Number of Individuals with a Disabling Condition       11,630         Household Size:       5         Single Person       5,018         Two       1,607         Three       825         Four       452         Five       267         Six or More       154         Unknown/Not Reported       0	9-12 non-Graduate	2,038
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Other/Not Known         893           Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	2- or 4-years College Graduate	423
Total:         9,928 Individuals (age 25+)           Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5ingle Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	4+ years College Graduate	18
Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	Other/Not Known	893
Multigenerational Household         155           Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	Total:	9,928 Individuals
Other         86           Unknown/Not Reported         245           Total:         8,323 Households           Number of Disconnected Youth ages 14 – 24 not working or attending school         119           Number of Individuals without Health Insurance         6,910           Number of Individuals with a Disabling Condition         11,630           Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0		(age 25+)
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Household Size:         5,018           Single Person         5,018           Two         1,607           Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0		
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Three         825           Four         452           Five         267           Six or More         154           Unknown/Not Reported         0	Single Person	
Four         452           Five         267           Six or More         154           Unknown/Not Reported         0		· · · · · · · · · · · · · · · · · · ·
Five         267           Six or More         154           Unknown/Not Reported         0	Three	825
Six or More         154           Unknown/Not Reported         0	Four	452
Unknown/Not Reported 0	Five	267
	Six or More	154
Total: 8,323 Households	Unknown/Not Reported	0
	Total:	8,323 Households

Sources of Household Income:	
Income from Employment Only	23
Income from Employment & Other Income Source	8
Income from Employment, Other Income Source, and Non-Cash Benefits	313
Income from Employment and Non-Cash Benefits	564
Other Income Source Only	107
Other Income Source and Non-Cash Benefits	5,300
No Income	35
Non-Cash Benefits Only	1,049
Unknown/Not Reported	1,094
Total:	8,323 Households
Other Income Source:	
TANF	209
SSI	1,689
SSDI	1,472
VA Service-Connected Disability Compensation	0
VA Service- Non-Service-Connected Disability Comp.	71
Private Disability Insurance	0
Workers Compensation	0
Retirement Income from Social Security	3,103
Pension	282
Child Support	474
Alimony or other Spousal Support	10
Unemployment Insurance	98
EITC	0
Other	127

#### Resources/Partnerships/Collaborations

(Summary)

- NWTEDC Head Start/Early Head Start
- Northwest Tennessee Human Resources Agency/Office on Aging/Development District
- NWTHRA Senior Aides, SCESEP Employment Programs for Seniors
- RSVP (Retired Senior Volunteer Program)
- Local Health Departments and Medical Providers (Hospitals located in each county served other than Lake and Crockett)
- Local and State Department of Human Services & Department of Children Services
- Local County and City Governments, Police Departments, Sheriff Departments, Highway Departments, Department of Corrections, Probation Offices)
- Federal Department of Health and Human Services
- Tennessee Housing Development Agency
- Housing and Urban Development (Union City Central Office)
- Public Housing Authorities
- Utility Companies (water, electric, gas)
- Local Libraries
- Local Day Cares
- Chambers of Commerce
- Agriculture Extension Offices
- Local Newspapers and Radio Stations
- Adult Education Programs
- Dyersburg State, Jackson State Community Colleges
- Bethel University, Lane, Union University
- University of Tennessee at Martin
- Workforce Investment and Opportunities Act (WIOA) Career Centers
- Technology Centers (Carroll, Dyer, Henry, Weakley counties)
- Mental Health Providers (Carey Counseling, Pathways)
- WRAP Wo(men) Rape Assistance Program
- Carl Perkins Abuse Prevention Center
- Legal Aide Services (Jackson)
- Employment Services (Hamilton Ryker, Manpower)
- Workforce Essentials
- Family Resource Centers
- Local clubs and organizations, including but not limited to Salvation Army, American Red Cross, Kiwanis Club, Lion's Club, Elks Lodge
- Helping Hands Henry County
- Plus One Trenton Light and Water (Gibson County)
- WeCare Gibson County Utility District
- Project Help Weakley County Municipal Electric System

- Faith Based Organizations, including but not limited to Ministerial Alliances, United Neighbors, NOAH, Matthew 35:40, Mustard Seed, Reelfoot Rural Ministries, St. John's #3, We Care Ministries, local churches who assist with food, clothing, and other basic needs county to county, etc.
- Hunters Sharing the Harvest
- Second Harvest Food Bank
- Santa's Helpers Food Bank/Thrift Store
- Other local thrift stores, clothing closets, food banks not specifically listed
- Midsouth Food Bank
- Boys & Girls Club
- Summer Feeding Programs
- Health Start, Healthy Beginnings
- Local School Systems/Departments of Education
- Local Rescue Squads
- Patterson Center
- Midsouth Health Net
- St. Johns
- United HealthCare
- TennCare Kids
- Farm Bureau Ladies Club
- Local Businesses (including but not limited to Second Impressions, Criswell Trucking, Mitchell Trucking, local restaurants who provide food for commodity volunteers, etc.)
- Local Banks
- Local Landlords and Mortgage Institutions
- Office of Community Services (federal)
- Department of Health & Human Services (federal)
- Drug Prevention Coalition
- National Associations for State Community Services Programs (NASCSP)
- National Peer to Peer Training and Certification Project
- Association of Nationally Certified ROMA Trainers
- Tennessee Association of Community Action Agencies (includes Community Action and Human Resource Agencies throughout the state of Tennessee)
- Southwest and Delta HRA's NCRT ROMA Consultant
- Southeastern Association of Community Action Agencies
- Community Action Partnership (national level)
- CCAP

#### **GAPS** in Resources/Services

According to the article "Just How Rural or Urban are Tennessee's 95 Counties? Finding a Measure for Policy Maker" published in August 2016 and reported to the TN Advisory Commission on Intergovernmental Relations, "People in rural areas have unique differences and challenges when it comes to economic and community development and health. Rural areas often have fewer service providers and resources for jobs, health care and community services." This report also includes data on the average percent of rural population in our service area based on the 2010 US Census Bureau as being 68% rural. The State of Tennessee is considered 33.6% rural.

This article also asserts the following:

"Health is greatly influenced by place because of the environmental and cultural characteristics of the environment and cultural characteristics of neighborhoods and communities. Environmental and cultural factors unique to an area influence behaviors and health. People living in rural areas have different levels of access to nutritious food, spaces for physical activity and recreation, utilities such as water and sew, health care, dental care, transportation, and even digital telecommunications. Rural communities often have fewer job opportunities and lower wages. Overall, rural residents are at greater risk for poor health outcomes, with higher rates of preventable conditions such as obesity, diabetes and injury and higher rates of unhealthy behaviors such as smoking, physical inactivity and poor nutrition"

Based on both qualitative and quantitative data, noticeable gaps in resources for our rural nine-county include, but are not limited to:

- Lack of employment opportunities for <u>living wage</u> jobs contributes to declining population leaving to seek work
- Lack of financial aid for energy services (indicating high energy costs for low-income families)
- Lack of housing assistance and repair services
- Lack of affordable housing
- Lack of services for Elderly
- Lack of nutrition services
- Lack of affordable healthcare
- Lack of resources for drug/alcohol recovery programs and mental health needs
- Lack of "half-way" houses for those leaving correctional facilities as well as increased awareness and services for expungement
- Lack of shelters for homeless
- Lack of shelters and services for domestic violence victims
- Lack of broadband access in various areas of the geographic area served
- Lack of transportation services other than the Public Transportation Vans for those with no automobile

#### **TRENDS**

- Population continues to decline impacting over time healthcare providers and the utilization of community resources, with a population percent change of -1.49. Three years ago, our service area's percentage was .88.
- A higher-than-state average population of those age sixty-five and older
- All counties continue to exceed the state and national percentages of people in poverty
- More females are in poverty than males and female householders have a much higher rate than males
- Child poverty rates are higher than state and national averages and the child poverty rate change is 3.2% compared to the state average of 1.6%
- Median household income continues to be lower than the state amount for all counties
- Unemployment rates from April 2020 to April 2021 fell from 13% to 4.4%. This decline can at least partly be attributed to people returning to work from COVID-19 shut-downs.
- Nationally we hear that there is a "great exodus" of workers from the workplace on the news. Our agency is experiencing an increase in County Services employees retiring or resigning for better-paying jobs, with four (4) resignations occurring within the past month and a half in our Service Centers
- 16% of our population does not have a high school diploma compared to 12.54% statewide and 12% nationally; 16.53% lack literacy skills
- Average number of owner-occupied homes have declined from 2000, when the rate was 72.59% to 2019 estimated rate of 57.66%. This decline is also a state and national trend.
- Residential vacancy rates are high
- Food insecurity rates are slightly higher than the state's average; however the area has a lower average than both the state and nation on number of low income people with low food access (a positive)
- Average number of the uninsured population is 9.12%, slightly lower than the state average of 9.87
- Percent of adults with asthma is used as an indicator due to the correlation between this illness being more prevalent in poor environmental conditions. Our rate is 8.8% compared to the state's rate of 10.7% (a positive)
- Although deaths of despair (suicide, overdose, alcohol-related disease) are increasing (from 36.63% estimates 2001-2007 to 48.39% estimates 2011-2017), the report area's rate is not quite one point above the state's average of 49.5%. Important here to note that the rate in Benton County is much higher than the total average, at 85.57%.
- Broadband access has gradually increased over time, yet our northwest population has 85.21% access to
  DL Speeds > 25MBSPS compared to Tennessee (94.11%). Benton, Carroll, Obion and Weakley have the
  lowest averages (in the 70's).
- Violent crime rates are lower, yet property crime rates are higher than the state rates.
- After a period of decline in COVID-19 cases, we are now experiencing another surge as children start returning to school.
- Opioid/Drug abuse is still a prevalent concern.
- Kids Count ranks Gibson County at #20 out of all counties in overall child well-being (a positive)
- Kids Count ranks Lake County at #95 out of all 95 counties in overall child well-being (need for improvement)

#### CONCLUSION

Based on the data findings of this report, conditions of poverty continue to exist in Northwest Tennessee. As a Community Action Agency, Northwest Tennessee Economic Development Council will implement strategies and services to address identified needs, resources and gaps as described in this Community Needs Assessment. These can be found in the 2022 Community Action Plan proposed. We will utilize Results Oriented Management and Accountability principles to implement and track the outcomes of services provided.