

2023 COMMUNITY NEEDS ASSESSMENT AND RECOMMENDATIONS

Prepared for: United Way of Greater Chattanooga



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UNITED WAY OF GREATER CHATTANOOGA (UWGC)

MISSION, VISION, AND VALUES

MISSION

Uniting people and resources in building a stronger, healthier community.

VISION

We envision a community where all people achieve their full human potential through education, stability, and health & well-being.

VALUES

Impact Is Our Business

Our value is more than money. We build relationships that go beyond the transaction to transform our community.

Live United, Not Divided

Seek to understand before being understood. Respect differences. Celebrate diversity. Lead with intentionality. Build an equitable community together.

Think We Before Me

Prioritize team and community over self. Lead with a servant's heart. Always consider how your actions impact others. Our task is too big to do alone and too important not to do together.

Challenge The Process

Always seek a breakthrough to a better way. Stand ready to pivot if needed to seize the opportunities for improvement.

Own It

Be accountable for your actions. Lead others by your example. Grow your emotional self-awareness to build relationships that foster trust and respect.

Be The Stretch 50%/25%/25%

Learn continuously. Cultivate growth in your colleagues and community by going beyond what you think you can do.

BACKGROUND

The **United Way of Greater Chattanooga (UWGC)** has been driving measurable, lasting impact for Hamilton County and the Greater Chattanooga Area for more than 100 years. Through a coordinated approach that leverages grantmaking, volunteer and donor support, strategic partnerships and programs, and advocacy, UWGC focuses on improving outcomes and closing gaps related to education, health and wellbeing, and financial stability across six counties in the metropolitan area. Annually, the organization, which is an independent affiliate of United Way Worldwide, facilitates more than 4,000 volunteer connections, distributes several million dollars in grants, and responds to more than 50,000 individual requests for emergency assistance.

After a nine-month-long exploratory learning and strategic planning process, UWGC identified the need to focus its future efforts on **reducing disparities for children living in households experiencing financial hardship and building upward mobility across its six-county footprint.**

In Fall 2022, UWGC contracted with local researchers to develop a comprehensive needs assessment of its six-county service region. The results will form the foundation of UWGC's new strategic plan focused on children in financial hardship and will guide their community investment and grantmaking, nonprofit capacity building, community partnerships, and other critical efforts in the coming years.

KEY EXPLORATORY INDICATORS

cited in UWGC Strategic Plan

- 90% of brain growth happens before age 6.¹
- Data on toxic stress and poverty in the earliest years is widely linked to long-term health, economic and life outcomes.²
- Prior to COVID-19, as defined by the ALICE threshold, 42% of Hamilton County households of all makeups couldn't afford basic needs and 37% of households with children in Tennessee couldn't afford basic needs.³
- A study that mapped economic mobility across the U.S. showed that almost the entire country – 91 percent of counties – did a better job of creating paths to high earnings for children born at the bottom than Hamilton County.⁴
- 37% of third graders in Hamilton County schools are reading on grade level⁵ and one in six of economically disadvantaged students are reading at grade level.⁶

To advance impact in their chosen focus area, the Community Needs Assessment prepared for UWGC will:

1. **Take** inventory of relevant reports, policy memoranda, data sets, and information.
2. **Identify** emergent and existing needs and outline key indicators to understand these needs.
3. **Conduct** a review of relevant agencies to identify opportunities and needs.
4. **Outline** key strategies for philanthropy seeking transformational change.
5. **Provide** high-level recommendations for addressing key community needs.

With this information, UWGC will:

1. **Engage** the Community Investments (CI) Committee's expertise.
2. **Convene** community roundtables to shape the impact agenda.
3. **Advance** efforts to become a data-driven organization and community resource for data.
4. **Implement** the strategic plan.

UWGC has worked since 2016 to transform the organization from a *community chest* to a *community change agent*.

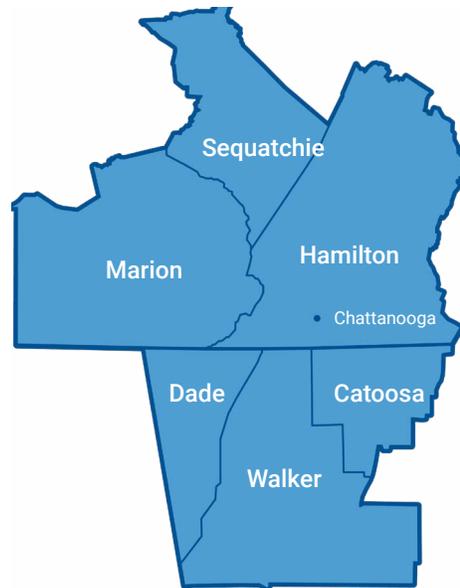
The ultimate goal of the needs assessment and subsequent action plan is to drive transformational change within UWGC's footprint and provide guidance on how to deploy its limited resources toward the greatest impact.

METHODS, POPULATION SERVED, AND STRUCTURE

Methods

Reducing disparities for children living in households experiencing financial hardship to build upward mobility is a significant task. As UWGC began strategic planning to increase impact in this intersectional issue, they first sought to determine what needs were most relevant, timely, and essential for the community through a Community Needs Assessment.

The Community Needs Assessment researchers reviewed qualitative and quantitative analyses of the Chattanooga metro and UWGC’s six-county region, as well as relevant research and policy at the regional, state, and federal level. Given the variations in the availability of information and trends for each county, the researchers relied heavily on county health rankings and reports, socioeconomic data, state level trends, and publications identifying problems affecting the broader region and nation.



Based on iterative conversations with UWGC staff and leadership, relevant indicators, internal documents, grantee reporting, and best practices, the researchers structured the identified community needs into two categories:

1

System Change Need

2

Implementation Needs and Funding Focus Areas

Population Served

Focus

Reducing disparities for children living in households experiencing financial hardship to build upward mobility in UWGC’s six-county footprint.

Served Population

UWGC aims to support organizations that serve households experiencing financial hardship, which is defined as households below the Asset Limited, Income Constrained, Employed (ALICE) threshold; this includes both ALICE and poverty-level households.¹

STRUCTURE

System Change Need: Leadership for a Shared Community Framework

This community needs assessment's proposed system change need, "Leadership for a Shared Community Framework," is a strategic call to action for the organization, as well its partner agencies, grantees, and donors, to utilize a 2Gen framework to advance transformational change in the six-county footprint. The 2Gen approach integrates six key areas of work: (1) health, including mental health, (2) early childhood learning, development and care, (3) K-12 education, (4) post-secondary and employment pathways, (5) economic assets, and (6) social capital.²

The 2Gen Framework is the proposed foundation for the organization's work in the coming years, represents a window of opportunity for leaders in Hamilton County and the surrounding region to activate around a shared vision to address persistent inequality, and is intended to act as a guide for staff as they undertake the next phases of UWGC's Strategic Plan.

The 2Gen approach recognizes that to **"more effectively redirect low-income children's lives, programs should simultaneously target the child and the child's home environment."**³

This approach **"affirm(s) the power of connecting parents' economic mobility to early childhood development,** addressing health and mental health to augment early childhood impacts, and ensuring quality early childhood systems and services are designed to account for and respond to the conditions and contexts that disproportionately and inequitably affect families with low incomes as well as families of color."⁴



Implementation Needs and Funding Focus Areas

Based on the researchers work and existing momentum locally, this needs assessment proposes three implementation focus areas, taken from the 2Gen framework, that are intended to serve as guidance for UWGC's resource deployment.

1

Economic Assets

Core Service and Crisis Response Giving (up to 1 year of funding)

2

Post-Secondary and Employment Pathways With a Focus On Workforce Partnerships

Impact Investment (2 or more years of funding)

3

Youth Mental Health and Socioemotional Well-being

Impact Investment (2 or more years of funding)

Philanthropic Models

This needs assessment will provide an overview of relevant and current best practices in philanthropy for UWGC's consideration as they seek to engage and promote transformational change agent work. This section will elevate philanthropic investment examples in:

1. United Way 2Gen Best Practice.
2. Multi-year and Operation Support Grants
3. Transformational Change: Moving from Activities and Outputs to Outcomes
4. Philanthropy and Social Capital

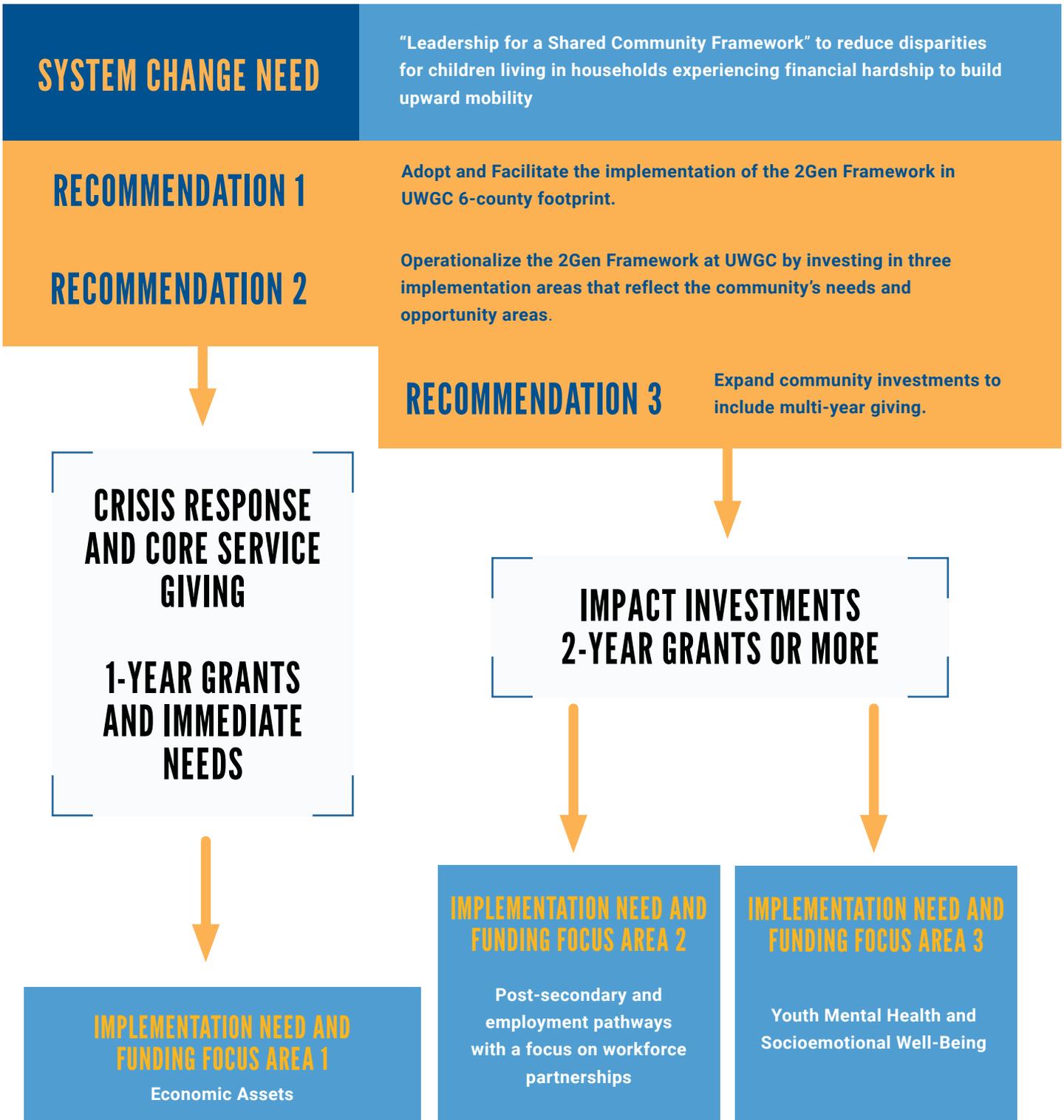
Recommendations

The Community Needs Assessment includes big picture recommendations and proposed next steps for UWGC to consider as they undertake the next phases of their Strategic Plan. The recommendations are:

1. **Adopt and Facilitate** the implementation of the 2Gen Framework in UWGC six-county footprint.
2. **Operationalize** the 2Gen Framework at UWGC by investing in three implementation areas that reflect the community's needs and opportunity areas.
3. **Expand** community investments to include multi-year giving.

EXECUTIVE SUMMARY

This Executive Summary highlights the key recommendations and focus areas of the Community Needs Assessment.



SYSTEM CHANGE NEED LEADERSHIP FOR A SHARED COMMUNITY FRAMEWORK

Two-Generational Approach to Family Well-Being (2Gen)

"The 2Gen approach recognizes that to "more effectively redirect low-income children's lives, programs should simultaneously target the child and the child's home environment."

Ascend at the Aspen Institute



SYSTEM CHANGE NEED

LEADERSHIP FOR A SHARED COMMUNITY FRAMEWORK

Data and Research Snapshot

Hamilton County Child's Household Income In Adulthood (Age 35) based on Parent's Income, Born 1978 - 1983¹

| | | All | Black | White | Hispanic | Asian | Amer. Indian |
|---------------|--------|----------|----------|----------|----------|----------|--------------|
| Parent Income | Low | \$26,000 | \$21,000 | \$31,000 | \$27,000 | \$48,000 | \$25,000 |
| | Middle | \$37,000 | \$28,000 | \$40,000 | \$34,000 | \$54,000 | \$34,000 |
| | High | \$49,000 | \$35,000 | \$51,000 | \$42,000 | \$64,000 | \$44,000 |

For the data available in the UWGC footprint, these income levels are mostly similar across the six counties. Outcomes for Hispanic households vary the most significantly between counties; Catoosa County appears to have better outcomes for Black and Hispanic households than the other UWGC footprint counties.



“If a poor child were to grow up in Hamilton County, instead of an average place, he or she would make **\$2,444.09 less** than their peers elsewhere in America at age 26. The loss for children in average-income families is around \$1,000. **Yet, the children of the rich gain \$364** by growing up in Hamilton County, compared with their peers in the average American county.”²

Chattanooga and Surrounding Region

There is a **less than 6% chance** someone born to parents at the lowest income level will be among the top earners as an adult. 38% will remain in the lowest income bracket as adults.³

Nationally

“For the small proportion of disadvantaged children who do succeed throughout school and early adulthood (17%), their chances of being middle class by middle age are almost as great as for their more advantaged peers (75% vs 83%).”⁴

Health disparities within UWGC’s Tennessee footprint depend on a number of factors and raise questions about the impact of income inequality on household health.⁵ Some examples include:

| Zip Code Area | TN Zip Code Rank (n=625) | Top Social Factor |
|------------------------------------|--------------------------|------------------------------|
| Lookout Mountain, Hamilton County | 3 | After hour emergency visits |
| North Chattanooga, Hamilton County | 44 | Inequality by Race |
| Dunlap, Sequatchie County | 379 | Medicaid Hospital Visits |
| Whitwell, Marion County | 434 | Commute more than 30 minutes |
| Highland Park, Hamilton County | 534 | Uninsured Hospital Visits |
| Alton Park, Hamilton County | 608 | Preventable Emergency Visits |

| County | Wage GINI (2020) |
|-----------------|------------------|
| Hamilton (TN) | 0.49 |
| Walker (GA) | 0.46 |
| Dade (GA) | 0.46 |
| Marion (TN) | 0.45 |
| Sequatchie (TN) | 0.44 |
| Catoosa (GA) | 0.42 |

Wage GINI (2020)⁶

Although there are no internationally defined standard cut-off values, it’s commonly recognized that Gini index < 0.2 corresponds with perfect income equality, 0.2–0.3 corresponds with relative equality, 0.3–0.4 corresponds with a relatively reasonable income gap, **0.4–0.5 corresponds with high income disparity**, above 0.5 corresponds with severe income disparity. (UNICEF)

Upward Mobility UWGC Counties⁷

as measured by average income in adulthood for children in low-income families when compared to the country as a whole.

| County | Percentile |
|-----------------|------------|
| Hamilton (TN) | 7th |
| Sequatchie (TN) | 8th |
| Walker (GA) | 13th |
| Marion (TN) | 22nd |
| Catoosa (GA) | 26th |
| Dade (GA) | 45th |

“Tennessee counties with more children living in poverty tend to be more rural and have lower population growth, poorer health, less education, worse economic conditions, higher incarceration rates, and fewer 2-parent households.”⁸

“Tennessee fares worse than the national average on **nearly every key health metric**.

[TN residents] are more likely to suffer from most chronic diseases, more likely to die from the 10 leading causes of death, and more likely to report our health is fair or poor than the average American.”¹¹

SYSTEM CHANGE NEED

LEADERSHIP FOR A SHARED COMMUNITY FRAMEWORK

Background

Across multiple data sets and reports, both recent and current, and at the local, regional, state, and national level, one key area of need resonates: **leadership for a shared community framework to address persistent economic inequality.** The reality is that, despite some gains and variations between states, local municipalities, and sub-population groups¹, financially vulnerable households in Tennessee and Georgia continue to face significant and growing barriers to economic mobility.



THE UNEQUAL STATES OF AMERICA

In 2018, the Chattanooga metro area was the most unequal metro area in Tennessee.

- The top 1% made **21.8 times** more than the bottom 99%.
- Average income of the top 1%: **\$929,559.**
- Average income of the bottom 99%: **\$42,566.**²

Inequality: A History of Financial Hardship

Nationally: Beginning in the 1970s, income disparities began to widen; the percentage increase in the average income for the top 1% increased over five times more than that of the middle 60%.² Wealth, the total stock of assets minus any liabilities, is much more concentrated than income, and concentration at the top has risen since the 1980s.³

Tennessee: According to a 2018 report by the Economic Policy Institute, **Tennessee ranked 16th out of 50 states in income inequality**, with the top 1% earning 21.4 times more than the bottom 99%.⁴

Tennessee Households: “The TN ALICE household is above the federal poverty level but below the basic cost of living. Due to rising costs and stagnant wages, the **number of ALICE households has risen from 19% (2007) to 32% (2018).**”⁵

Georgia and Georgia Households: From the 1970s to the mid-2000s, Georgia’s poorest 20% of households saw a 25% increase in income, its middle 20% saw a 36% increase, and its richest 20% saw a 60% increase. **Between the late 1990’s and mid-2000’s, its poorest 20% saw no increase in income.**⁶

Inequality matters.

In 2015, the Economic Policy Institute released a report that explored how wage stagnation and growing inequality have undermined the country’s progress in reducing poverty. According to their findings, increasing income inequality is the most important factor in determining changes in poverty since 1979, outweighing other factors such as family structure and racial identity.⁷ In Tennessee, there is “a strong and significant relationship between the ratio of incomes among households in the 80th and 20th percentile in each county. As the gap between these income levels grew, counties were more likely to have higher child poverty rates.”⁸

Poverty is expensive.

For financially vulnerable households, this means things cost more relative to their overall income. As Annie E. Casey succinctly put it in the “High Cost of Being Poor” report:

“...the simple fact is that many low-income families, and especially those living in high-poverty communities, end up paying far too much for many of life’s necessities: food, shelter, transportation, credit, and financial services. Further, the incomes of many low-income families are excessively ‘taxed’ as a result of the loss or reduction of public benefits because of improved job earnings.”⁹

“4 IN 10 U.S. ADULTS

in 2017, if faced with an unexpected expense of \$400, would either not be able to cover it or would cover it by selling something or borrowing money.”¹⁰

At the community level, the crises that struggling households face impact the economy. In 2007, the Center for American Progress gave the House Committee on Ways and Means a presentation about the relationship between childhood poverty and life outcomes. The aggregate analysis suggests that the cost to the U.S. associated with childhood poverty totals approximately \$500B/year, or the equivalent of nearly 4% of GDP.¹¹ Increasing the economic mobility of households facing financial hardship would promote economic growth. The most recent ALICE report for Tennessee estimated that the economic benefit of bringing all households to the ALICE threshold would be approximately \$78 billion and yield a 21% growth in state GDP.¹²

Addressing economic mobility takes a lot of work.

There is a commitment in the Chattanooga region to address household mobility challenges and combat poverty. The greater Chattanooga region has a disproportionately high number of nonprofits per capita. In Hamilton County alone, there are more than 3,000 registered 501(c)(3) organizations.¹³ Millions of dollars have been put into programs for low-income households, and successive mayoral leaders have set visions for addressing economic disparities. Yet, a 2015 Harvard University study found “poor children in Chattanooga would be better off financially as adults if they had been born in almost any other county in America.”¹⁴

MDC’s recent “2020 Chattanooga Dream and Policy Scan Recommendations” report recognized this history and the ongoing complexity of lessening inequality and reducing disparities. MDC recommended that the city build local cross-sector coalitions or intermediaries that coordinate existing services, programs, and resources and cited Chattanooga 2.0 and community college career programs as models of local collaboration.¹⁵ With many foundational elements in place, the question is how to tackle economic inequality together, more effectively, and strategically.

Reducing disparities and closing gaps for children living in households experiencing financial hardship to build upward mobility will require coordinated, strategic investment in parents and their children. The 2Gen approach can be a shared community framework for Chattanooga and the surrounding region that:

1. **Provides** a call to action for the diverse public and private sector actors in our community to unite around.
2. **Builds** on the strengths and successes of programs already underway.
3. **Bridges** efforts serving children with those serving their caregivers to increase impact.

SHARED COMMUNITY FRAMEWORK: 2GEN¹⁶

As government intervention evolved and shifted over the years on issues of poverty, key programs such as Head Start and Family Literacy programs set the stage for family-centered approaches to combating intergenerational poverty. The Two-Generational Framework (2Gen) is an approach that builds on these programs' founding vision as well as research and learnings from the Perry Preschool Project, the Abecedarian Project, and research conducted on early 2Gen approaches in the mid-1990s. The current 2Gen model, initiated in the late 2000s, posits that by designing health and human service programs to support children and families together, the resulting structure is stronger and better for both generations and their communities.

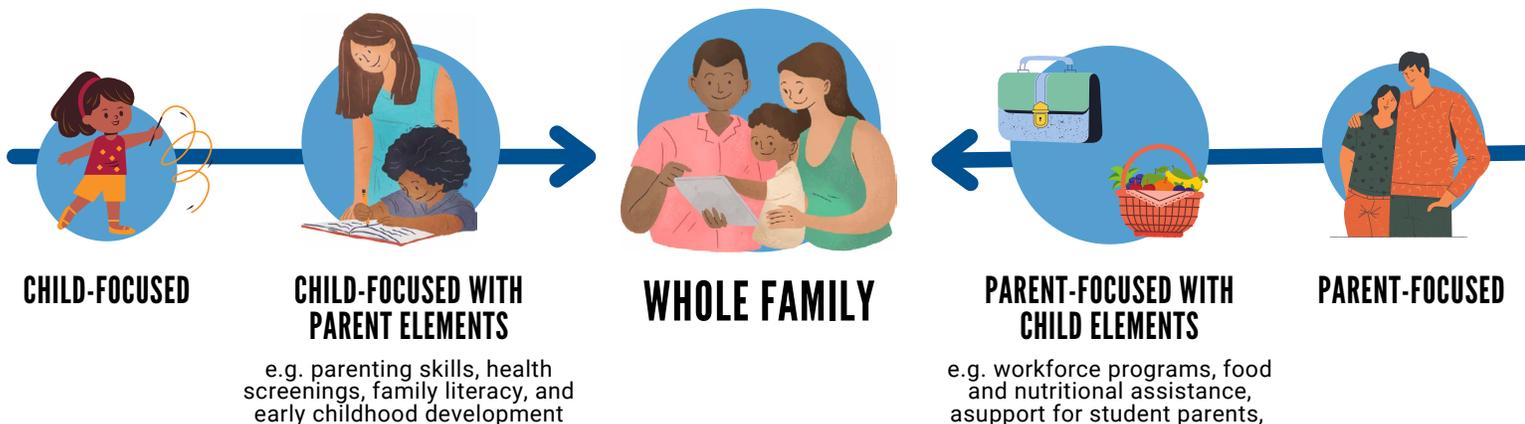
Development Theory and Research:

"Once young children have started along a particular path of development (for example: heightened sensitivity to stress or delays in vocabulary and numeracy), they are likely to proceed in a similar fashion, unless they encounter new opportunities, resources or interventions." And given that children are "shaped by parent's characteristics and experiences, such as their own education, employment, income, and mental and physical health, ability to handle stress, etc.," the argument is that to "more effectively redirect low-income children's lives, programs should simultaneously target the child and the child's home environment.

This can be done by **"fostering and learning social competence through an early childhood education program, and changing the child's home environment by promoting parents' education, employment and income."**¹⁷

In addition to thinking about support systems for the whole family, the 2Gen approach also adopts a systemic perspective where employers are essential to building a skilled workforce and engaging with education and training programs serving families. This is especially important as "accelerating parents' postsecondary success is one of the most effective economic mobility solutions for the current and next-generation population." 2Gen models have affirmed the impact of "connecting parents' economic mobility to early childhood development" and they provide a framework for funding and service coordination to organizations and communities invested in reducing disparities and closing gaps for children living in households experiencing financial hardship to build upward mobility for everyone in their community.

THE 2GEN 2.0 APPROACH, VISUALIZED



CORE WORK AREAS IN 2GEN ARE:

HEALTH, INCLUDING MENTAL HEALTH

Mental, physical, and behavioral Health

Coverage and access to care

Adverse childhood experience

Toxic Stress

CHILDHOOD DEVELOPMENT, LEARNING AND CARE

Early Childhood

- Head Start, Early Head Start
- Childcare partnerships
- Pre-K
- Home visiting

K-12

- K ready
- 3 grade reading
- Pre-K
- Parent engagement
- Post-grad prep

POST-SECONDARY AND EMPLOYMENT PATHWAYS

Community College

Training & credentials

Workforce partnerships

ECONOMIC ASSETS

Asset Building

Housing and public supports

Financial capacity

Transportation

SOCIAL CAPITAL

Peer and family networks

Coaching

Cohort strategies

**UNDERGIRDING IT ALL:
BASIC SURVIVAL AND STABILITY NEEDS SUCH AS FOOD AND SAFETY**

2 GEN SHARED COMMUNITY AND UWGC

Why

Despite the best efforts of public and private institutions in Chattanooga and surrounding counties, inequality and disparities persist. As MDC's 2020 report emphasized, reducing disparities and closing gaps for children living in households experiencing financial hardship to build upward mobility will require a coordinated effort. One organization or strategy cannot tackle the issue alone. The 2Gen approach offers a unique opportunity for UWGC to meet this need by adopting and facilitating a shared community framework for system change.

With a lead entity to facilitate the coordination of 2Gen efforts, Chattanooga and the six counties within UWGC's footprint will have the leadership and coordination necessary to strategically combat inequality and reduce disparities.

What

UWGC is uniquely positioned to act as the lead facilitating agency of a "Shared Community Framework" using the 2Gen model.

1 EXISTING INVESTMENTS AND INFRASTRUCTURE

- Building Stable Lives Program
- Funding and data collection history with 2Gen focused initiatives
- Positive working relationships with local business and workforce programs
- ALICE research
- Out of School Time (OST)
- Student Success Planning (SSP)
- 211
- Tutoring
- Early Matters
- Past work: ACEs and Chatt Basics

2 STRATEGIC PLAN ALIGNMENT

- 2Gen provides a framework for a "data informed strategy, both internally and externally, for collective community action, giving, and advocacy."
- Shifts narrative to an impact mindset.
- Connects local efforts to state and national 2Gen movement and potential national funders.
- Engages employers in innovative ways to serve as both donors and partners in creative solutions with grantees.

3 ADVOCACY AND SYSTEM CHANGE

- Explore how 2Gen work can increase impact from dollars "already spent on Medicaid, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance to Needy Families (TANF), childcare and workforce programs."²⁵
- Opportunity to better understand the role of "benefits cliffs" for financially vulnerable families and initiatives that can lessen the opportunity costs to households with marginal mobility.

2GEN EXAMPLES FROM THE FIELD

National

National Association of Counties: Resolution Supporting Two-Generation Efforts to Reduce Poverty (2019)¹⁸

Issue: Poverty is a national problem and requires a national solution. To combat the harmful impacts of intergenerational poverty, federal, state, and local partners should promote new methods of addressing these issues.

Adopted Policy: The National Association of Counties (NACo) encourages the federal government to pursue policies that support and enable state and local jurisdictions to coordinate a two-generation approach to combat poverty. Federal efforts to reform public assistance must recognize that poverty is influenced by national economic factors that are not within the control of local or state governments. Local and state governments are best positioned to help their citizens when federal programs are flexible and support all generations within a family.

National Polls (since 2012)¹⁹: Voters across the political spectrum and in all regions of the country endorse the 2Gen approach, with 85 percent of 2020 respondents expressing support. The bipartisan polls conducted by Lake Research Partners and the Tarrance Group have found that a 2Gen approach is a common-sense way to address poverty that appeals to both sides of the political aisle and nearly all demographic cohorts. Support for this pragmatic, deliberate whole-family approach has remained strong and consistent for the past eight years.

Federal Support: “The 2Gen approach has been embraced across administrations from its inclusion in the U.S. Department of Health and Human Services, Administration for Children and Families (ACF) 2015-2016 Strategic Plan, and the Rural IMPACT demonstration project, which spanned two administrations. President Biden’s American Families Plan adopts a 2Gen approach in the proposal to establish a \$62 billion grant program to increase postsecondary completion rates by allowing colleges to adopt innovations such as wrap-around services ranging from childcare to mental services, which are critical supports for student parents seeking degrees. The pragmatic and family-centered focus of 2Gen has been embraced by a growing cohort of states and counties, resonates across urban, suburban, and rural communities, and transcends both political polarization and leadership transition, from gubernatorial to presidential.”

State

[Georgia](#)

In 2016, Georgia was selected as one of five states to receive the Parents and Children Thriving Together (PACTT) grant from the National Governors Association and the Center for Law and Social Policy. With this grant, [Georgia began to advance a two-generation \(2Gen\)](#) approach to support children from low-income families with high-quality early learning while supporting their families in attaining the education, training, and, ultimately, the jobs that lead to economic self-determination.²⁰

Examples of this work include:

- **The Department of Early Care and Learning (DECAL)** is leveraging Childcare and Parent Services (CAPS, subsidized childcare) to: (1) connect parents currently pursuing workforce training or postsecondary education with childcare and family supports, (2) connect parents of young children in the childcare system with workforce training and postsecondary education, and (3) offer grants to communities to develop or expand promising 2Gen practices. Grant application structure available [HERE](#) and 2021 Grantee Organizations [HERE](#).
- **The Network of Trust** school health program in Albany works with pregnant teens to promote the health of moms and babies, as well as: (1) developing parenting skills, (2) increase a mother’s self-esteem, (3) increase rates of school attendance and graduation.
- **Sheltering Arms** provides high-quality early education, childcare and comprehensive family support services to more than 3,500 children and their families annually at 13 metropolitan Atlanta locations in Cobb, DeKalb, Douglas, Fulton and Gwinnett counties.

State

[Tennessee](#)

Tennessee Department of Human Services (TN DHS) began 2Gen work in Tennessee in 2014 after former Governor Bill Haslam ordered each of the state's 23 departments and agencies to conduct a top-to-bottom review of its mission and programs. TN DHS incorporated the 2Gen approach into a broad range of human services for Tennessee families and has initiated large-scale 2Gen demonstration programs within the department and an array of service delivery partners. TN DHS current 2Gen focus areas are: (1) implementation, (2) developing universal outcomes, and (3) determining best practices that could potentially be expanded or duplicated across the state. The full TND HS partner list is [HERE](#). Examples include:

- **[Metropolitan Action Commission \(Nashville\)](#)**: Provides short-term, high-yield job training to help parents access living wage jobs while their children are in Head Start or Early Head Start. These programs focus on two primary programs – the Child Development Associate program and the CompTIA A+ program. Additional programs and supports include adult education (GED or HISET), English for speakers of other languages, fatherhood programs, and a youth technology camp.
- **[United Way of Metropolitan Nashville \(UWMN\)](#)**: In 2016, TDHS approached United Way of Metropolitan Nashville to partner in the use of a 2Gen framework to provide families with “wraparound services,” including education, health, job readiness, and financial literacy. The partnership was co-designed by UWMN and a TDHS team from multiple levels of the Department.
- **[Nurse-Family Partnership \(NFP\)](#)**: A national nonprofit delivering services in 42 states. The nursing program at East Tennessee State University (ETSU) launched a three-year pilot of a nurse home-visiting program to support first-time expectant mothers. The pilot was funded with \$3.4M in TANF funds from TDHS.

Tennessee Department of Human Services 2Gen Partners in the Chattanooga-area are ²¹:

[Building Stable Lives](#)

[Council for Alcohol and Substance Abuse Services Family Way](#)

[Big Brothers, Big Sisters](#)

[Girls Inc. of Chattanooga](#)

[A Step Ahead Foundation](#)

[Project Return](#)

[Nurse Family Partnership](#)

[Salvation Army](#)

IMPLEMENTATION NEEDS AND FUNDING FOCUS AREA OVERVIEW

Overview

Core Service and Crisis Response Giving:

- Economic assets with a focus on emergency and transitional housing, debt and credit support, and food security.

Impact Investment:

- Post-secondary and employment pathways with a focus on workforce partnerships.
- Youth Mental Health and Socioemotional Well-being



IMPLEMENTATION NEEDS AND FUNDING FOCUS AREAS OVERVIEW

Within the 2Gen framework, there are five core areas of work: (1) health, including mental health, (2) childhood development learning and care, (3) post-secondary employment pathways, (4) economic assets, and (5) social capital. In addition to the leadership role UWGC could play in supporting partners in the 2Gen framework, the organization can also determine what is the best short and long term use of UWGC's financial resources in meeting local needs.

Based on the initial research review, conversations with UWGC leadership and staff, a review of the historical grant investments, the 2022 impact report, and a scan of organizations working in these areas, the researchers believe that UWGC grant resources are best focused on the following implementation need areas:

Crisis and Core Service Response Giving (Up to one year grants and crisis response):

- Economic assets with a focus on emergency and transitional housing, debt and credit support, and food security.

Impact Investments (2-year grants or more):

- Post-secondary and employment pathways with a focus on workforce partnerships.
- Youth mental health and socioemotional well-being.

As knowledge and buy-in grows around 2Gen, UWGC can build on these investments and undertake community investments and programming that connects strategies, organizations, and initiatives for greater impact. While time is needed to establish common goals and a shared framework to better connect UWGC's investments to outcomes within a continuum of community care, a 2Gen framework is the foundation that can be used to foster cooperation and transparency. The implementation needs areas listed above can aid UWGC in targeting appropriate short-term resource allocation and moving toward its system-level focus area, **reducing disparities for children living in households experiencing financial hardship to build upward mobility for everyone in the community.**

The following sections provide more detail on the proposed implementation needs areas.



IMPLEMENTATION NEED AND FUNDING FOCUS AREA 1: ECONOMIC ASSETS

Core Service and Crisis Response Giving: 1-year grants and Immediate Needs

- Emergency and transitional housing
- Debt and credit support
- Food Security

"Families cannot be upwardly mobile if they aren't first financially secure."
PEW Charitable Trusts



IMPLEMENTATION NEED AND FUNDING FOCUS AREA 1

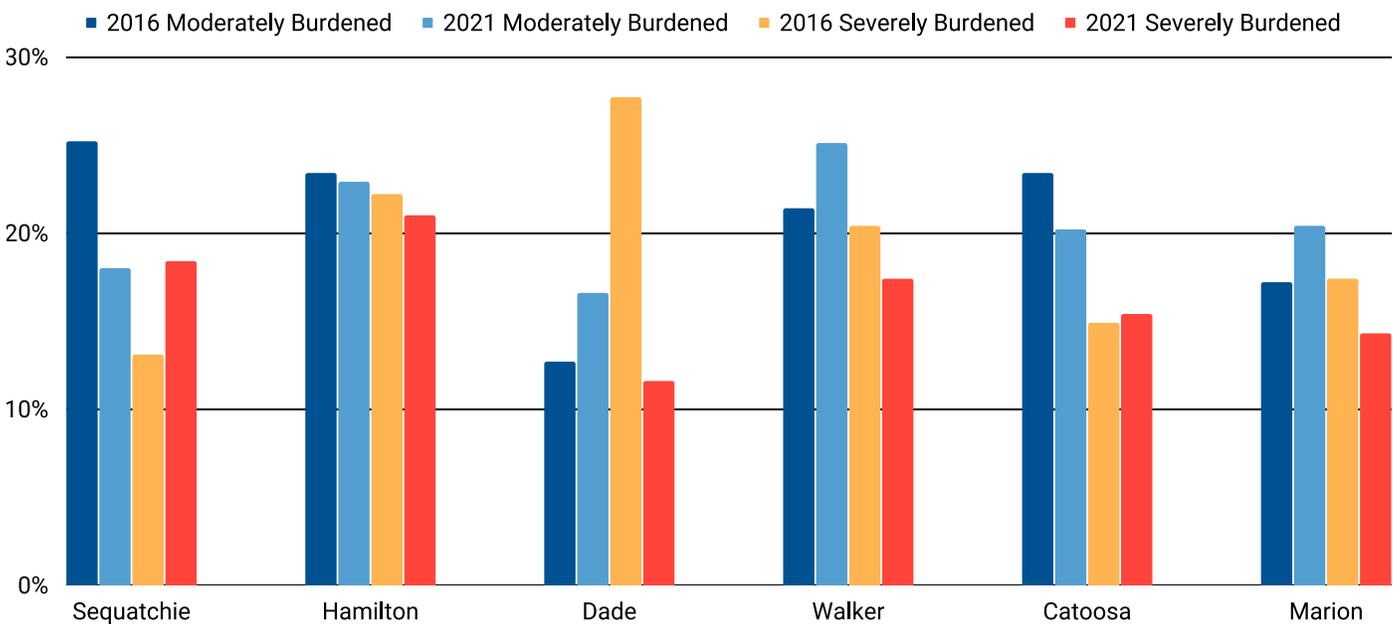
ECONOMIC ASSETS DATA AND RESEARCH SNAPSHOT

Renter Households

In 2016, a “Real Estate Market Analysis” of the Hamilton County-Chattanooga Area estimated that 50%+ of rental demand in the following years would be from households with low and moderate incomes and that market forces would not meet these housing needs.¹

In Hamilton County, between 2011 and 2021, change in the total number of housing units (7.5%) lagged behind the increase in the population (9.3%). Since 2016, the vacancy rate fell by 4.6%, a potential indicator of increasing pressure on the local housing supply.²

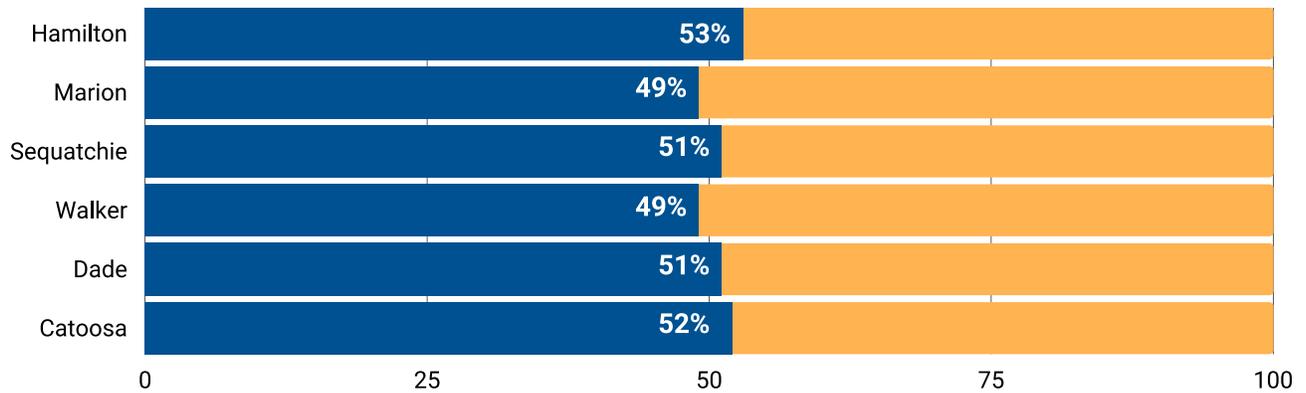
Local Housing Solutions Housing Cost Burdened Renter Households (2016, 2021)³



In each county, the risk of housing cost burden for renters varies across racial groups. For example, in Hamilton County black households experience the greatest risk, but in Sequatchie County they experience the lowest risk.

What is consistent across counties is the fact that low-income and low-moderate income households (\$0 - \$35,000) have the highest risk of facing high housing cost burden.

Average Housing and Transportation Costs as a Percentage of Income, 2019⁴



January 2019
Median Cost, Chattanooga 2-Bedroom Unit⁵

\$1,102

December 2022
Median Cost, Chattanooga 2-Bedroom Unit⁵

\$1,507

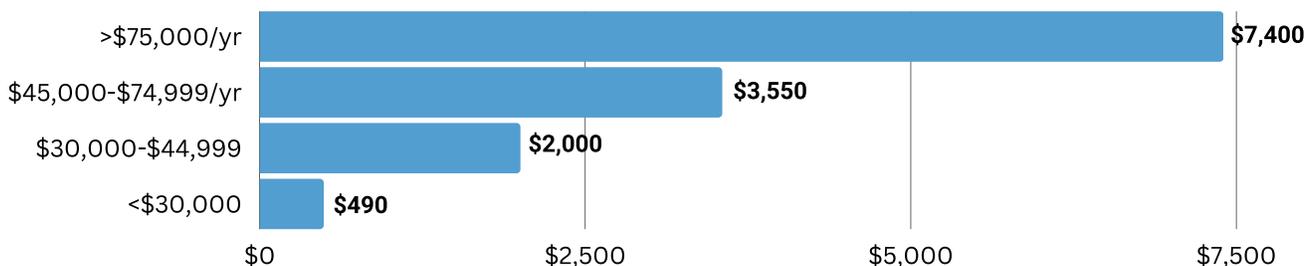


In Tennessee, a minimum wage worker (\$7.25/hour) would need to work **85 hours/week** to afford a modest 1-bedroom rental unit at fair market rent.⁶



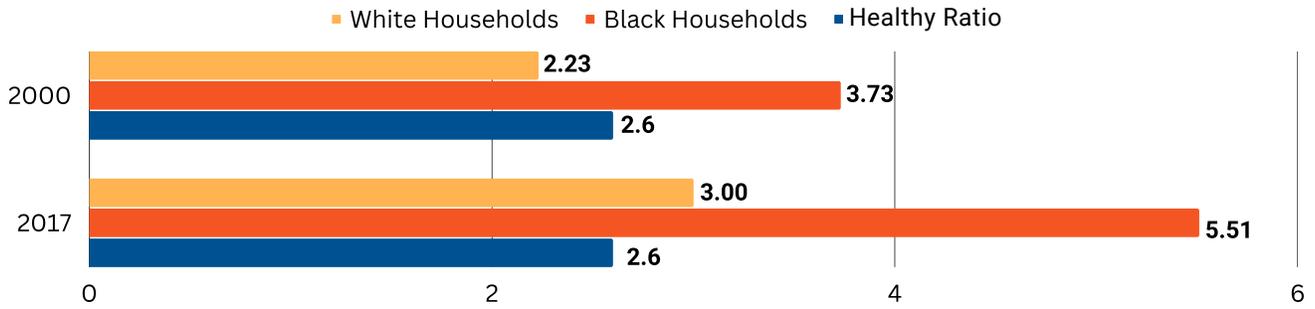
In Georgia, a minimum wage worker (\$7.25/hour) would need to work **100 hours/week** to afford a modest 1-bedroom rental unit at fair market rent.⁷

National Average Discretionary Funds after Rent and Utilities by Income (2019)⁸

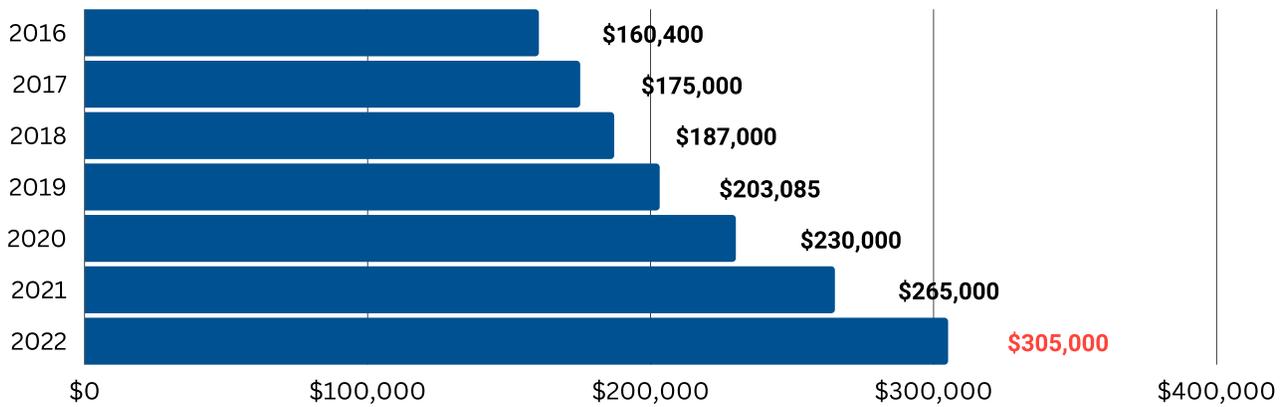


Homeownership

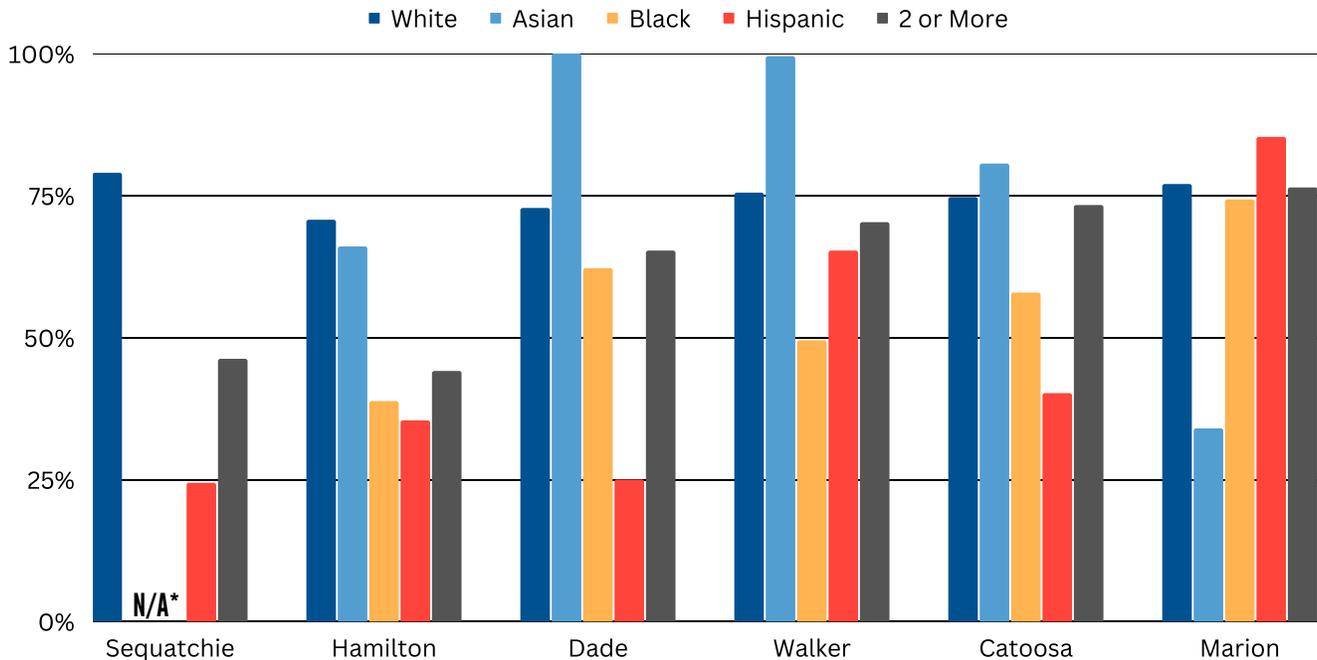
Ratio of Median Home Value to Median Household Income^{9,10}



Greater Chattanooga Housing Market, Median Home Sales Price¹¹



Household Homeownership Rates by Race, 2021¹²



Data is unavailable for Asian and Black households in Sequatchie county.

2020 Chattanooga Neighborhood Enterprise: Healthy Neighborhoods Report¹³



“To be able to buy a **\$215,000 home** in Ridgedale, an **income of about \$66,000** is needed.

To help the **\$10/hour worker** afford to buy a home in Ridgedale then, either **\$147,400 in capital subsidy** is needed, or a **home has to be built for <\$75,000**.

About \$150,000 stands between the \$10/hour worker and a typical and modest new home developed in Ridgedale.”

Homelessness

In the worst-case scenario, challenges within a household or with an individual may lead to homelessness or persistent housing instability.

Chattanooga Regional Homeless Coalition Point in Time Count of area households and individuals experiencing homelessness across an 11-county region.¹⁴

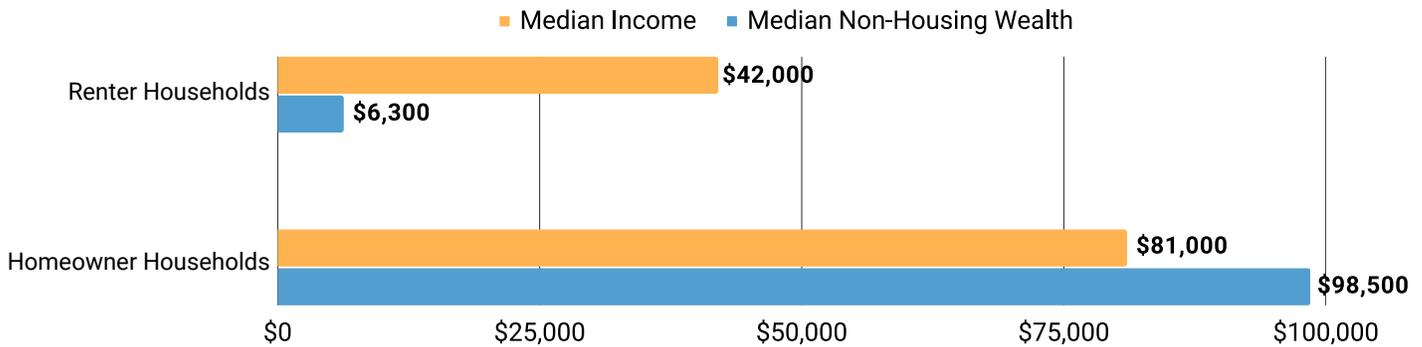
Franklin, Grundy, Marion, Sequatchie, Hamilton, Bledsoe, Rhea, Meigs, McMinn, Bradley, Polk.



In November 2022, **1,400 Hamilton County students were experiencing homelessness** and were “living in hotels, cars, shelters, campgrounds, and even doubling up with friends or family.”¹⁵

Wealth and Debt

National Homeowner and Renter Median Income and Wealth (2019) ¹⁶



A credit insecurity index score is a community-level indicator of the population with limited credit access; **lower is better.**

Chattanooga had a credit insecurity index score of 25.9, compared to a national average of 20.5 across the City Health Dashboard's cities.¹⁷

Nationally, in 2012, between the ages 25 of and 29, **young adults in majority-Black communities (more than 60%) have a median credit score of 582**, compared with those in **majority-Hispanic communities, who have a median score of 644**, and those in **majority-white communities, who have a median score of 687.²¹**

“Southern states account for nine of the 10 states most burdened by credit card debt and penalties associated with this type of debt. **In many Southern states, the burden is so high that families making the median household income would need more than 18 months to pay off the balance.**”¹⁹

Estimated Rent Debt (December 9th-19th, 2022)²²

| | Hamilton | Sequatchie | Marion | Dade | Walker | Catoosa |
|---------------------------------------|---------------|------------|-----------|-----------|---------------|-----------|
| Total Rent Debt | \$9.5 million | \$200,000 | \$300,000 | \$200,000 | \$1.1 million | \$900,000 |
| Rent Debt per Household | \$1,500 | \$1,100 | \$1,100 | \$1,100 | \$1,200 | \$1,200 |
| Children in Households Behind on Rent | 6,900 | 200 | 300 | 300 | 1,500 | 1,300 |

While white households hold more debt than Black and Hispanic households, they also have more assets. "At a fundamental level, the racial wealth gap is about a lack of assets in black and Hispanic households, rather than an abundance of debt."²⁰

| | White | | Black | | Hispanic | |
|------------------------|-----------|----------------------------|----------|----------------------------|----------|----------------------------|
| | All | Incomes Less Than \$40,000 | All | Incomes Less Than \$40,000 | All | Incomes Less Than \$40,000 |
| Percent With Any Debt | 80% | 76% | 82% | 78% | 83% | 74% |
| Median Total Debt | \$41,500 | \$8,660 | \$18,950 | \$7,120 | \$19,875 | \$3,332 |
| Median Total Assets | \$275,000 | \$54,250 | \$40,000 | \$3,025 | \$80,875 | \$7,800 |
| Median Total Net Worth | \$159,400 | \$22,200 | \$6,000 | \$0 | \$16,300 | \$2,110 |

National Credit Score Averages by Income²³

| LOW | MODERATE | MIDDLE | HIGH |
|-----|----------|--------|------|
| 658 | 692 | 735 | 774 |



Typical payday loan rate in Tennessee, 2021.



Georgia has a strong rate caps in place, 2021.²⁴

“People in low-income areas are
240% MORE LIKELY
to become credit visible due to a negative record, such as an item
in collections.”

“In 2020, an estimated 24% of adults who applied for credit within the last 12 months from mainstream lenders were denied or approved for less than requested, **with much higher denial rates for people with lower income and Black (51%) and Latino (46%) people.**”

“**At every income level**, Black and Latino applicants were denied credit at approximately **twice the rate** of the White population.”

“People of color shopping for cars who are **more qualified** than their White counterparts are **62.5% more likely to be offered costlier pricing options** - adding up to **\$2,662 in extra fees and interest** over the life



Food Security

2020 Overall Food Insecurity²⁶

| Hamilton County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
|-------------------|--------------------------|----------------------|---|
| All Ages | 43,600 | 12% | \$25,298,000 |
| Under 18 | 12,190 | 16.1% | |
| White | N/A | 9% | |
| Black | N/A | 23% | |
| Latino | N/A | 23% | |
| Sequatchie County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
| All Ages | 2,560 | 17.2% | \$1,485,000 |
| Under 18 | 650 | 22.7% | |
| Marion County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
| All Ages | 4,460 | 15.6% | \$2,311,000 |
| Under 18 | 1,060 | 17.6% | |
| Catoosa County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
| All Ages | 7,180 | 10.7% | \$3,744,000 |
| Under 18 | 1,190 | 7.8% | |
| Dade County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
| All Ages | 1,950 | 12.1% | \$985,000 |
| Under 18 | 270 | 8.7% | |
| Walker County | Food Insecure Population | Food Insecurity Rate | Additional Money Required To Meet Food Need |
| All Ages | 9,430 | 13.6% | \$4,809,000 |
| Under 18 | 1,820 | 12% | |

IMPLEMENTATION NEED AND FUNDING FOCUS AREA 1

ECONOMIC ASSETS

CORE SERVICE AND CRISIS RESPONSE GIVING (1-YEAR GRANTS AND IMMEDIATE NEEDS)

Background

In order to achieve stability, and ultimately mobility, households can obtain income or build wealth. Wealth, or the total stock of assets minus any liabilities,¹ can provide greater household stability and expand access to mobility through resources such as higher education and preventative healthcare. The ALICE report's "Household Stability Budget" refers to a level of household finances beyond basic needs where an "economically viable household" can be sustained over time while "including a contingency for savings."² **Stability, or the access to resources beyond survival, is a prerequisite for mobility.**

To promote mobility, it is essential that UWGC play a role in supporting household access to economic assets and wealth generation in the six-county footprint. **Yet, given the scale of public resources required to reduce economic asset disparities between households, it is recommended that funding in this need area is most effectively deployed through a core service and crisis response approach that focuses on immediate needs and the promotion of short-term stability through grants of 1-year or less.** UWGC can coordinate its short-term stability resources with existing public and private investment in order to increase opportunities for economic mobility, and ultimately, to support the reduction of disparities for children within local households facing financial hardship.

With this approach, researchers focus on the following three potential short-term investment areas:

- **Emergency and transitional housing**
- **Debt and credit**
- **Food security**

Emergency and Transitional Housing

In 2019, a household's primary residence in the U.S. continued to be the largest asset across racial and ethnic demographics.³ Yet, nationally, the ability to reach homeownership, the primary driver of wealth building for households in this country, has continued to remain out of reach for many households. In a recent CNE study commissioned through the firm czbLLC, the mutually reinforcing relationship between wages and housing access in the Chattanooga area was assessed. As the authors summarized:

"To become more economically inclusive will require that better wages be paid or that housing is subsidized on the back end. Every \$49,010 in housing price equates to \$15,080 in required annual income or \$7.25/hour for a full-time worker. Every increment above \$49,010 is an unaffordable increase to a single minimum-wage earner household. Every dollar of rent higher than \$419/month is an unaffordable increment to a single, minimum-wage earner household."⁴

At the local level, housing prices have been trending upward in Chattanooga and the surrounding area since before the pandemic. A 2020 Chattanooga-Hamilton County Regional Planning Agency report concluded that local salaries were not keeping pace with rising housing costs despite an increasing diversity of housing choices.⁵ UWGC grantees are also feeling the shifts in Chattanooga's housing market pinched inventory and competitive pricing; several grantees cited affordable housing as a key challenge that was affecting their work.⁶

Nationally, in the third quarter of 2021, investor purchases hit their highest level in two decades, with 74% of these purchases being single-family homes.⁷

Recent sales in East Brainerd “are among nearly \$500 million of purchases of multi-family housing developments in the Chattanooga area over the past three years by national and regional real estate investment groups.”⁸

A lack of affordable units can create a bottleneck for service provision and stable housing is essential for success in other interventions, such as health care.⁹ This can lead to downward pressure on low- and middle-income families and subsequent higher costs for public and private institutions providing services for local households. Rising housing prices will impact households already living paycheck to paycheck and can increase their likelihood of involuntary housing moves or homelessness. Research shows that housing instability and involuntary housing moves can have the following impacts¹⁰

HOUSING INSTABILITY

Impact on Children:

- Greater emotional, behavioral, and social maladjustment.
- Poorer educational attainment and greater likelihood of dropout.
- Worse mental and physical health.
- Disordered cognitive development beyond other multilevel risks experienced by a vulnerable population of children and families.

Impact on Caregivers:

- Limited housing options to substandard units and/or unhealthy environments.
- Decreased future housing opportunities, especially in eviction cases.
- Harm to mental health, stress levels, and relationships.
- Prevalence of concentrated poverty.

Housing stability is vital to reduce disparities for children living in households experiencing financial hardship and homeownership can be a key tool for building upward mobility. Yet, the scale of resources required to subsidize low-income and ALICE households to access home ownership, increase the supply of affordable rental units on the market, or develop permanent supportive housing opportunities for homeless families, requires significant public and private investment. For example, CNE estimated that “to first stabilize and then fully revitalize all the substandard housing markets in Chattanooga would cost \$215.7 million.”¹¹

Without an increase in wages or significant housing subsidies, low income and ALICE households will continue to need immediate resources to navigate an increasingly challenging housing market. It is recommended that UWGC focus their grant resources on emergency and transitional housing for local families to ensure short-term stability while also engaging in system-level partnerships with private and public stakeholders focused on increasing housing access.

\$485,128

The National Alliance for Home Builders (NAHB) estimated sales price to cover all the costs of building an average single-family home in the U.S. (2,600 sq. ft.)¹²

Debt and Credit

Building a household's economic capacity is essential to reduce disparities for children in households facing financial hardship and to promote economic mobility, but Tennessee and Georgia both lag behind in average credit scores when compared to the nation and this gap is disproportionately felt by low-income households and households of color.

2022 Asset Funder's Network Report

Low credit as opposed to high credit could cost a borrower an additional¹³:

- Undergraduate Degree: **\$48,425**
- Graduate Degree: **\$13,383**
- Car: **\$9,320**
- Car Insurance: **\$1,374**
- House: **\$30,057**
- Credit Card: **\$4,975**
- Apartment Deposit: **\$1,006**

1 in 10 unemployed Americans have been denied a job due to negative information on their credit reports.

In addition to the role credit scores play in loans, housing, and wealth building opportunities, debt types and amounts also influence a household's financial capacity. The type of debt structures that households can access is the difference between using debt as an asset-building tool for economic mobility versus using debt as a stopgap measure¹⁴; when communities and the households within them are unable to access traditional banking methods, many residents turn to predatory and high-interest alternatives, or, "alternative financial services" (AFS).

Most consumers who use alternative financial services (payday loans, auto title loans, pawn loans, etc.) have poor or very poor credit scores, making them less able to access mainstream credit sources. Additionally, these types of loan users are those more likely to have trouble paying bills or experience a financial shock requiring resources larger than their accessible savings or credit. Collection practices can be aggressive and result in court judgments that further negatively impact a household's debt load and ability to obtain stability and mobility.¹⁵

Many of the recommendations focused on by think tanks and funders address the need for system-level solutions to solve debt and credit disparities. Examples include policy-based interventions such as "improving the accuracy of credit reports, considering alternative data in credit models, and addressing discrimination in lending decisions."¹⁷ Outside of direct, multi-year advocacy efforts around credit and debt practices at the state level in Georgia and Tennessee, there are opportunities for UWGC to provide short-term crisis and service response resources toward debt alleviation and credit repair efforts. In addition to directly allocating resources to local households to meet high-interest debt obligations, UWGC could support organizations with short-term grant funds to promote economic stability for households currently using alternative financial services.

In a 2021 report utilizing the "Making Ends Meet" survey, the Consumer Financial Protection Bureau reviewed AFS users by education group and found: **68% had at most a HS degree, 18% had a technical or 2-year degree, and 14% had at least a 4-year degree.**¹⁶



PROMISING IDEA AREA

A local property management company proposed encouraging area landlords to report positive rent payments made by tenants to credit bureaus to support growth in their credit scores.

Food Security

According to the Chattanooga Area Food Bank, whose service region includes UWGC's six-county footprint, over 161,000 individuals in the area are experiencing hunger for an assortment of reasons; of those who are food insecure, 41% are children.¹⁸ UWGC's 211 team, in the organization's most recent 2022 Impact Report, cited that 52.3% of community members who called for support needed help with food.¹⁹

The Chattanooga Area Food Bank cites that **9 of the 10 states with the highest rates of food insecurity are southern and include both Georgia and Tennessee.**

Food insecurity is an issue in UWGC's footprint; in 2020 alone, the Food Bank provided over 14 million meals to those in need and they distribute an average of 17 million pounds of food annually. Yet, poverty and a lack of economic stability is a key factor in how food insecurity develops within a household. As Feeding America cites: "Food insecurity and hunger are economic issues. The most common cause of food insecurity is a lower income."²⁰ Ensuring households have access to economic stability and opportunities for mobility are key strategies for addressing the root causes of food insecurity.

Given the success of the Chattanooga Area Food Bank's efforts and the continued community need, it is recommended that UWGC continue to support addressing food insecurity alongside existing community partners from a crisis response and core service model. This will help households meet their immediate needs while UWGC focuses long-term investments in other areas.

Lessons From The Field

While there are many initiatives at the national and state level around reducing disparities through building economic assets for households facing financial hardship, this overview will focus on the local initiatives and programs that align with this needs assessment's recommendations and proposed next steps. The reality is that many nonprofit organizations serving local households and communities have regular challenges with the provision of programming given the economic conditions of the households that they serve. **It is hard to show up for classes or regular meetings if your furniture is on the sidewalk from an eviction or you can't access \$500 to repair your car.**

Yet, despite these challenges, Chattanooga and the surrounding communities are sitting within a window of opportunity where new leadership and national momentum provide ample opportunity for coordinated and impactful responses to issues of financial capacity. Some examples include the City of Chattanooga Mayor Tim Kelly's \$100M [Affordable Housing Initiative](#), the City of Chattanooga's [recently hired Housing Chief](#), the housing commitments within [American Rescue Plan \(ARP\) allocations](#), the passing of a new [Accessory Dwelling Unit](#) ordinance, continued commitments to [addressing homelessness](#), and recent private investment from [Pinnacle Bank to a local nonprofit, BrightBridge Capital](#), to "support more loans in economically underserved neighborhoods in the Chattanooga area."

Additionally, some [promising movements](#) are being made in elevating the role of faith-based institutions and permanent supportive housing strategies in addressing local needs. Recently, a new Community Development Corporation (CDC) was formed to support the development of an [affordable senior housing project](#) by Greater Tucker Missionary Baptist Church in Brainerd, a location that expands efforts outside of CNE's existing affordable housing development footprint in the 37404 zip code and recent work in [downtown Chattanooga](#).

These changes, as well as the most recent ALICE report, convey the increasing pressure local households face when attempting to navigate the economy and establish a baseline of stability. While the housing crisis has been center stage in media coverage, there are promising practices and research currently underway to uncover debt and credit solutions. For example, BetterFi [joined the Chattanooga Chamber](#), the pilot medical [Online Dispute Resolution \(ODR\)](#) program between Erlanger and the Hamilton County General Session court released their first impact report, and the Community Foundation of Greater Chattanooga received a grant from the [Pew Charitable Trusts](#) to research the relationship between debt and housing instability within local civil courts.

Lastly, during former Chattanooga Mayor Andy Berke's tenure, an idea was generated at the "Chattanooga Mayor's Council for Women," and the resulting [2017 report on Predatory Lending](#), recommended providing alternative loans to financially vulnerable households through their employer. [The Community Loan Center of Southeast Tennessee \(CLC\)](#) was created at CNE based on this recommendation and is modeled from a program in Brownsville, Texas. Engaging UWGC employer donors directly to the CLC would support work that has been underway for years in the Chattanooga area.



IMPLEMENTATION NEED AND FUNDING FOCUS AREA 2: IMPACT GIVING: 2-YEAR GRANTS OR MORE

Post-Secondary and Employment Pathways With a Focus on Workforce Partnerships

"Better jobs mean increased income, improved financial stability, higher self-esteem, better mental health, less stress, and more effective parenting."

P. Lindsay Chase-Lansdale and Jeanne Brooks-Gunn



IMPLEMENTATION NEED 2: POST-SECONDARY AND EMPLOYMENT PATHWAYS WITH A FOCUS ON WORKFORCE PARTNERSHIPS DATA AND RESEARCH SNAPSHOT

Workers and Income

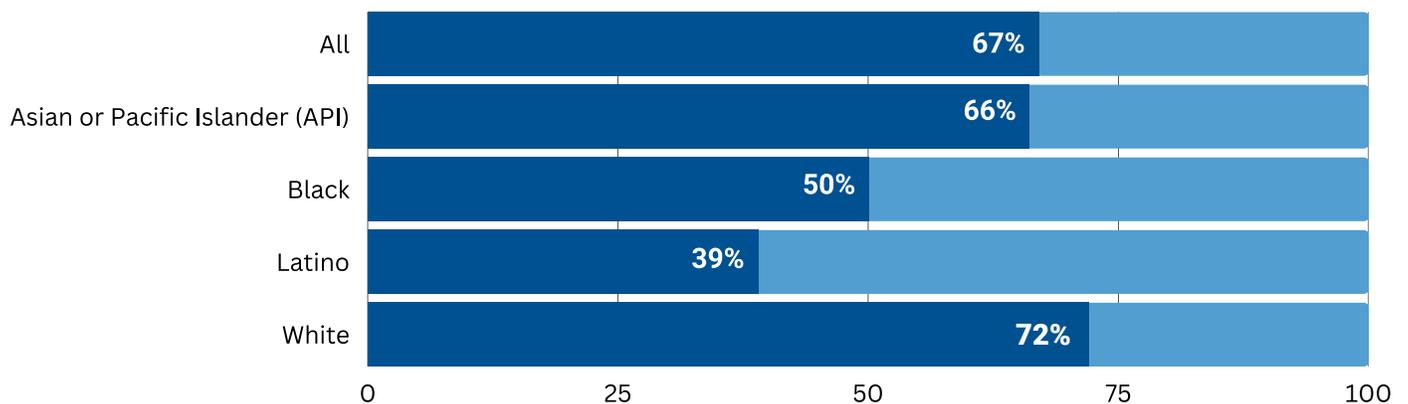
In the 20 states that follow the federal minimum wage of \$7.25 an hour, which includes both Tennessee and Georgia, workers at this pay grade receive incomes worth less in inflation-adjusted terms than at any point since 1956.¹

The ALICE Household Survival Budget estimates the bare-minimum costs of basic necessities. For a family of four:²

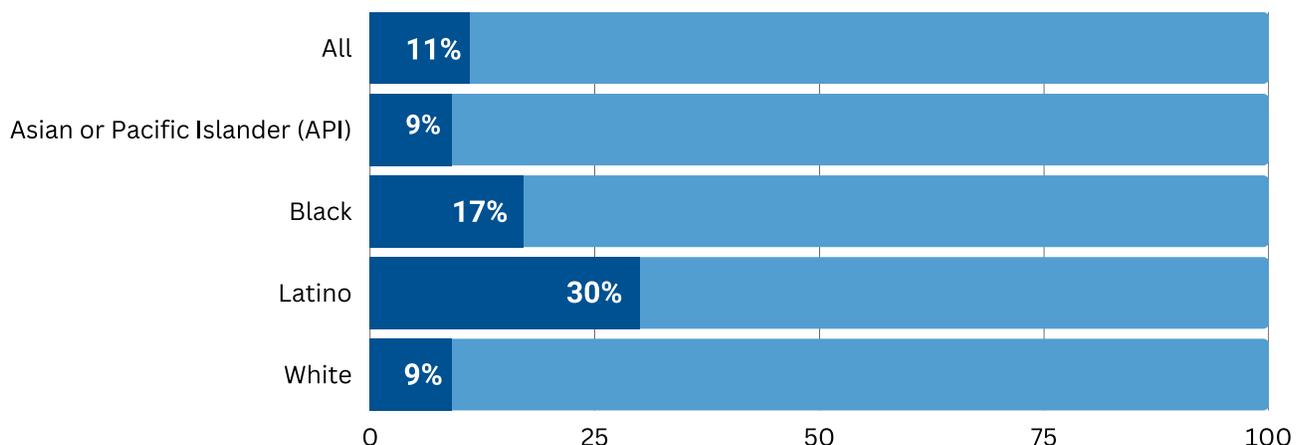
- One income earner in the household would need to make **\$32.52 per hour to have a survival budget.**
- Two income earners in the household would each need to make **\$16.26 per hour to have a survival budget**

For a full-time retail worker receiving the occupational median wage of \$11.09, **there is not enough income to support a single adult or a family.**

Share of workers earning at least \$15 / hour by race/ethnicity, Chattanooga, TN-GA (2019)³

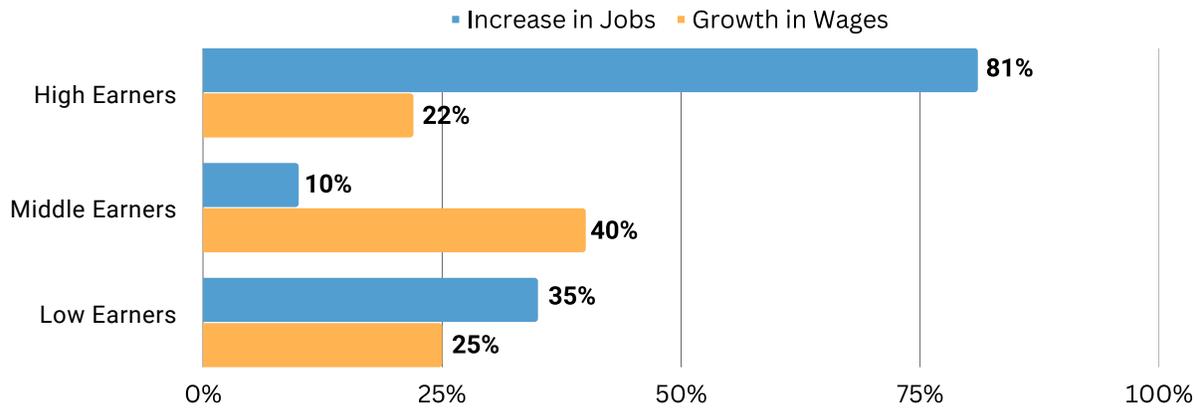


Percent working poor by race / ethnicity in Chattanooga, TN-GA (2019) as defined by below 200% poverty level⁴



The 2020 United Way TN ALICE report found that “even with two earners working full-time, it is not only possible but common for households to **fall below the ALICE threshold**,” or the income needed to afford basic necessities.⁵

Growth in jobs and earnings by wage level Chattanooga, TN-GA (1990 - 2020)⁶



“In 2020, over 40% of female-headed households in Tennessee **lived in poverty and they make up over two-thirds of the low-wage workforce.**”⁷

In 2019, “**93% of Tennessee families had at least one working parent.**” Think Tennessee estimated that⁸

- 34% of married parents lacked the income needed for basic needs and future savings.
- 51% of single fathers were economically insecure.
- 73% of single mothers in Tennessee were economically insecure.

Workforce Needs

The ManpowerGroup Talent Shortage survey and report (2022) found⁹:

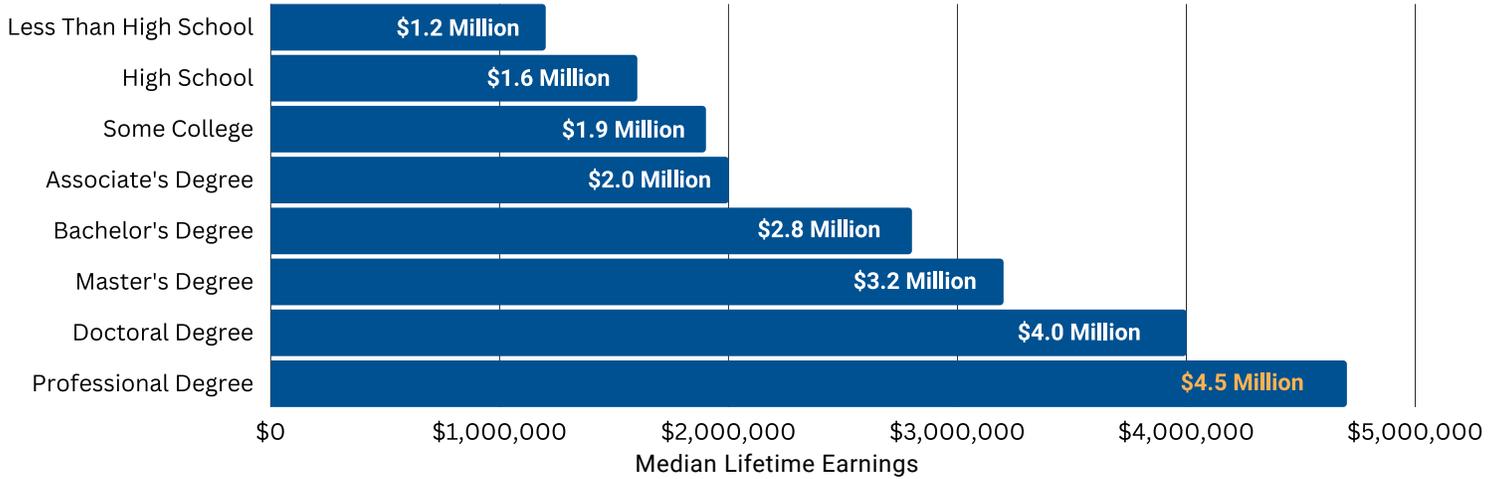
- 3 out of every 4 (75%) responding companies have reported talent shortages and difficulty hiring.
- The top five skills needed by employers: (1) Reliability & Self Discipline, (2) Resilience & Adaptability, (3) Reasoning & Problem Solving, (4) Creativity & Originality, & (5) Critical Thinking & Analysis.

According to the Chattanooga Area Chamber, there are workforce opportunities in¹⁰

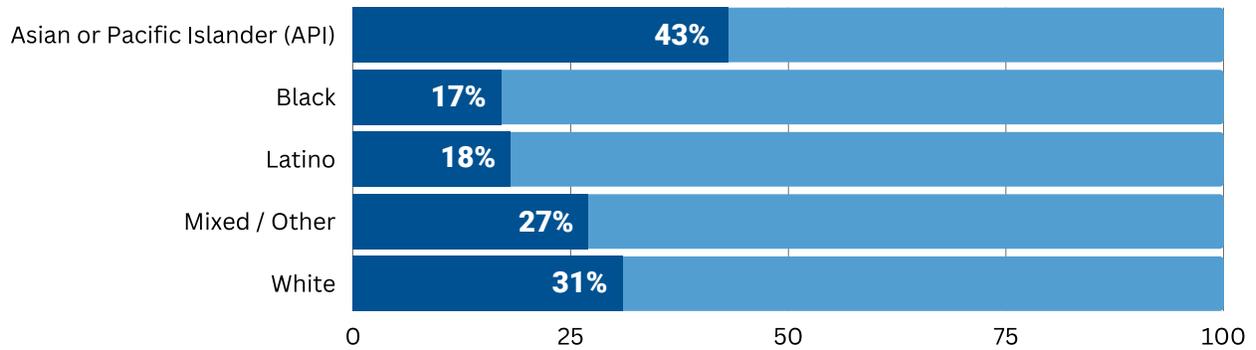
| Field of Work | Average Salary | Average Training |
|------------------------------|----------------|--|
| Advanced Manufacturing | \$69,500 | Certificates in less than one year |
| Healthcare | \$64,000 | Certificates or degrees in two years |
| Information Technology | \$91,350 | Certificates or degrees in two - four years |
| Transportation and Logistics | \$100,300 | Certificates in less than a year or degrees in two years |

Workers and Education

Nationally, a 2021 report on median lifetime earnings by Georgetown University found:¹¹

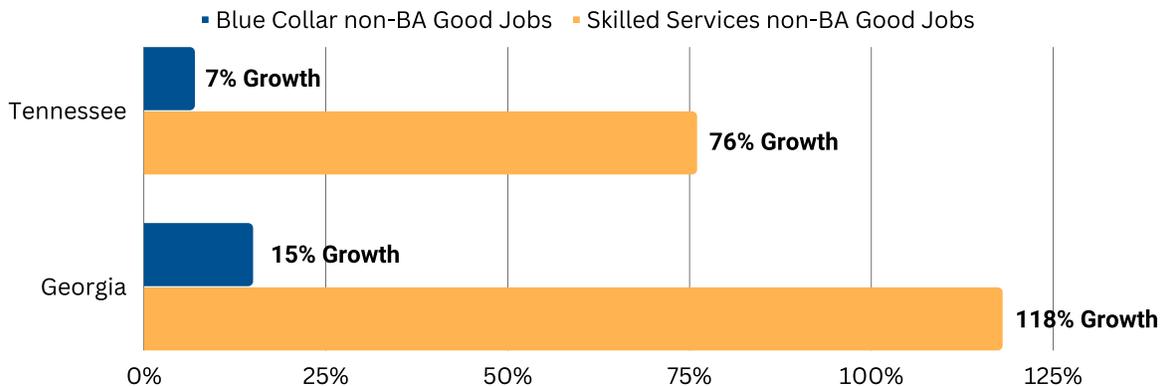


Chattanooga, TN-GA residents (25-64) with BA or higher, 2019¹²



Growth of non-BA "Good Jobs" in Tennessee and Georgia (1991-2005)

A 2017 analysis by the Georgetown University Center on Education and the Workforce analyzed growth for "good jobs" without a Bachelor's degree; they define "good jobs" as \$35,000 (minimum) for those under age 45 working full-time and \$45,000 (minimum) for workers 45 and older working full-time.¹³



Nationally, a 2018 analysis of 4.5 million young adults found that “the majority of young (18-24 year old) parents – **65%** – **have no education beyond high school** and 22% have less than a high school degree;” additionally, “more than **71% of young-parent households** had incomes **less than 200% of the poverty level.**”¹⁶

***Chattanooga MSA (by place of employment)
Annual Average Employment by Sector (in thousands)***¹⁵

| Field of Employment | Chattanooga MSA Average Annual Employment (in thousands) | Percent of Total |
|------------------------------------|--|------------------|
| Construction, Mining, and Logging | 11.6 | 4% |
| Manufacturing | 35.6 | 13% |
| Wholesale Trade | 8.5 | 3% |
| Retail Trade | 27.6 | 10% |
| Transportation and Utilities | 17.4 | 7% |
| Financial Activities | 21.4 | 8% |
| Professional and Business Services | 28.4 | 11% |
| Educational and Health Services | 34.4 | 13% |
| Leisure and Hospitality | 27.9 | 11% |
| Other Services | 12.4 | 5% |
| Government | 36.5 | 14% |
| Information | 3.0 | 1% |



“MORE THAN 1 IN 5

young adults in Georgia are not attending school, not working, and have no degree beyond high school.”¹⁷

- **8.3 million jobs** projected to be added to the economy.
- **2.6 million** projected added jobs in the healthcare and social assistance sector.
- Professional and business services are projected to be the third largest increase in employment needs.
- Automation is projected to lead to a decrease in employment levels for jobs such as cashiers and administrative support roles.

Benefits Cliffs

Benefits Cliffs are seen as a key factor in building sustainable workforce pathways; there are income thresholds that reduce the benefits available to families, making it challenging for households to maintain financial stability for their household as their income increases.¹⁸

2 Parent household with one 5-year old child and one 2-year old child in Hamilton County, TN (2021)

| Household Income | Medicaid for Children (CHIP) | Supplemental Nutritional Assistance Program (SNAP) | Earned Income Tax Credit (EITC) | Health Insurance Marketplace Subsidy | Total Benefit Value |
|------------------|------------------------------|--|---------------------------------|--------------------------------------|--------------------------|
| 15k-26k | \$7,226 | \$11,268 | \$5,868-\$5,980 | X | \$24,362-\$24,474 |
| 27k | \$7,226 | \$11,165 | \$5,658 | \$9,816 | \$33,865 |
| 37k | \$7,226 | X | \$3,552 | \$9,816 | \$20,594 |
| 54k | \$7,226 | X | X | \$8,663 | \$15,859 |

1 Parent household with one child less than 1-years old in Hamilton County, TN (2021)

| Household Income | Medicaid for Children (CHIP) | Supplemental Nutritional Assistance Program (SNAP) | Earned Income Tax Credit (EITC) | Health Insurance Marketplace Subsidy | Total Benefit Value |
|------------------|------------------------------|--|---------------------------------|--------------------------------------|---------------------|
| 11k-17k | \$3,613 | \$6,192 | \$3,618 | X | \$13,423 |
| 23k | \$3,613 | \$6,192 | \$3,062 | \$4,908 | \$17,775 |
| 24k | \$3,613 | X | \$2,902 | \$4,908 | \$11,423 |
| 42k | \$3,613 | X | X | \$3,361 | \$6,974 |

IMPLEMENTATION NEED AND FUNDING FOCUS AREA 2: POST-SECONDARY AND EMPLOYMENT PATHWAYS WITH A FOCUS ON WORKFORCE PARTNERSHIPS 2-YEAR GRANTS OR MORE

Background

The U.S. demand for labor is changing and orienting toward advanced industries and knowledge-based sectors that yield higher productivity and wage growth; yet, despite these shifts, many workers need support to access these opportunities and employers need help to fill these positions.² As the 2020 TN ALICE report outlines, the overall job growth reflected in macro-level data does not capture the growing disparities between low-wage and high-wage workers.³ In a rapidly shifting labor market, those struggling to access opportunities for higher-wage jobs will continue to fall behind, and disparities between households will continue to grow.

Additionally, workplaces are moving towards increasing automation which will, in some circumstances, replace workers and, in other cases, integrate new technologies and require data-based decision making.⁴ The Department of Labor's (DOL) data on the skills needed for in-demand jobs over the next 10 years indicates a need for more education among the potential workforce. The United States Government Accountability Office (GAO) used this DOL data and interviewed workforce stakeholders who elevated both the need for training to fill these positions and wraparound services, like childcare and financial support, to promote participation and success.⁵ For both employers and workers, training and credentials will play a key role in successful employment opportunities within a healthy economy.

Promoting post-secondary education and high-wage career opportunities for primary caregivers with children in the home will be a key element to addressing disparities faced by households in the UWGC six-county footprint. When they attempt to access education and career advancement opportunities, households with children face unique challenges such as "time limitations, affordable childcare, stable housing, finances, institutional racism, and trauma."⁸

"ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers."⁶

"More than 60 percent of jobs, including many in fields that were once thought of as "blue collar," now require some level of post-secondary education or training."⁷

A 2019 report from the Council for a Strong America "examining the economic impacts of the nation's childcare crisis on working parents, employers, and taxpayers" found:⁹

- **86 percent of primary caregivers** said problems with childcare hurt their efforts or time commitment at work

Annual aggregate economic burden for insufficient care for children under the age of three:

- Working parents **lose on average \$3,350** in earnings due to reduced productivity at work and more time looking for work; **across 11 million working parents, the annual economic burden is \$37 billion.**
- **Businesses lose on average \$1,150 per working parent** in reduced revenue and extra recruitment costs; in aggregate, **the burden on business is \$13 billion.**
- Taxpayers **lose on average \$630 per working parent** in lower income tax and sales tax; in aggregate, this amounts to **reduced tax revenues of \$7 billion.**

Overall, the report estimates a national annual economic cost of

\$57 BILLION

in lost earnings, productivity, and revenue for not having childcare solutions for working parents.

To ensure that the region’s employers can access a skilled local labor force, a special focus must be placed on the employment pathways available to local families and the resources available to them during employment. UWGC’s relationships with area businesses, their connections to local donors, and their history of cross-sector collaborations make them uniquely positioned to support the development and success of workforce partnerships that require multiple stakeholders and multi-year commitments. By learning from initiatives at the national level and investing locally, UWGC could expand its investments in this essential 2Gen focus area to multi-year grants for higher impact.

Employment Pathways and Workforce Models

The National Fund for Workforce Solutions (NFWS), an Annie E. Casey Foundation grantee, has a mission to “collaborate with workers, employers, and communities to advance a skilled workforce, promote good jobs, and invest in equitable outcomes.” NFWS operationalizes their mission through four areas of work¹⁰:

1

Acitvate Employers

NFWS views employers as key partners and works with them to ensure quality job opportunities.

2

Change Systems

NFWS approaches workforce challenges from a big picture perspective that connects organizations, policies and mindsets.

3

Co-invest for Impact

NFWS synthesizes private and public revenue streams to invest in workforce solutions.

4

Equip Workers

NFSW focuses on supporting workforce development through various strategies such as “training, upskilling, and apprenticeship to worker engagement, satisfaction, and well-being.”

United Way Worldwide, Annie E. Casey, and other partners, have worked on the Center for Working Families (CWF) framework since 2004 after two initial efforts to support working families taught the foundation that job access alone was not a sufficient intervention to promote family mobility from poverty. “Barriers such as unreliable childcare and transportation, inadequate access to health services and predatory lending practices also placed financial stability out of reach for these families.” As a result, CWF uses the following model ¹²:

Inadequate child care costs Hamilton County **\$94.4 million** annually in lost earnings and revenue, parents **lose an estimated \$60.6 million annually in earnings**, and employers **lose an estimated \$18.6 million annually.**¹¹

CENTER FOR WORKING FAMILIES FRAMEWORK

Annie E. Casey published an [overview of the impact](#) of their Center for Working Families framework operating in different locations across the country in 2020.

1

Access to public benefits.

2

Financial literacy education and counseling.

3

Educational, workforce development, and employment services.

Workforce Models for Student Parents and Primary Caregivers

The [Family Friendly Campus](#) website and toolkit were developed by an initiative funded and led by the U.S. Department of Education and the Lumina Foundation. The primary audience is campus-based stakeholders and advocates seeking information and resources to support the success of parent students. They organize their work into proposed implementation phases for local leaders, and they recommend an on-campus task force that can assess the local landscape to identify needs and opportunities. Key resources and partners they elevate on their website include:

- [National College Transition Network](#) - “Provides technical assistance and professional development services to community college, adult education, and workforce systems.”
- [Generation Hope](#) - “Engages education and policy partners to drive systemic change and provides direct support to teen parents in college as well as their children through holistic, two-generation programming.”
- [Institute for Women’s Policy Research](#) - “Conducts research and policy analysis, provides technical expertise and assistance, and communicates its research and builds partnerships to lift up the voices of students with children and increase equity in higher education for student parents and other underserved student populations.”

Georgia’s 2Gen Initiative [Parents and Children Thriving Together \(PACTT\)](#) connected Georgia’s Department of Early Care and Learning (DECAL) and the Technical College Systems of Georgia to “help institutions pilot or expand community initiatives that connect the early learning, post-secondary, and workforce systems at the local level to deliver benefits to both children and their parents.”¹³ An Aspen Institute Fellow helped lead this work.

Tennessee’s [Smart Steps Program](#) provides childcare payment assistance for parents whose income is below the 85th percentile of the state median income, who have children six weeks to five years old, and who work or go to school, or both, for 30 hours or more a week. The program is also available for parents and non-custodial parents in the [Families First](#) program who need childcare to complete the work activities in their personal responsibility plan.

In Nashville, the Metropolitan Action Commission’s [2Gen/WFA Pathway Out of Poverty Program](#) initiated a pilot program that combined workforce development opportunities for parents with Head Start and Smart Steps for their children. The results revealed that **62.5% of program participants** who completed the program were employed full time after the program and **46.2% had large income raises**. Notably, parents reported feeling less stressed¹⁴, an outcome that research shows directly impacts their children’s social-emotional well-being and brain development.



The City of Chattanooga’s [Office of Workforce Development](#) was created in 2018 to “help connect Chattanoogaans with jobs, career readiness training, and college programs.” The office recently hired a new [Director of Workforce Development](#). One initiative, the [Economic Mobility Program for Advancement in Career Training \(EMPACT\)](#), “provides IT instruction [through a Google IT Certification pilot program], one-on-one coaching, and other supports to help put workers on a path toward a livable wage in the tech field.” The presenter cited workforce readiness challenges among graduates as being connected to transportation and child care needs.¹⁵

A local initiative, [Skill Up](#), was provided funding from the Regions Foundation and partners include UWGC, Chattanooga State Community College, Hamilton County Schools, and the Chattanooga Area Chamber of Commerce; the program “supports more than 45 people with six weeks of training in advanced manufacturing, customer service, and information technology.” In 2022, the [Construction Career Center opened](#) and currently offers dual enrollment for high school students to “to earn one of five different construction certifications;” next year, opportunities will open for 40 adult learners. Lastly, Chattanooga-Hamilton County was selected as one of [five Apprenticeship Innovation Districts](#) in the country; nation and local funds will “be used to help businesses develop new or expand existing apprenticeship programs for adults and youth, as well as help community organizations recruit and support apprentices.”¹⁶

Workforce Partnership Advocacy Areas

Focusing on workforce partnerships to promote post-secondary and employment pathways for local households to address disparities for children in the six-county footprint will require system-level advocacy, especially as households shift from low income to higher wages. Some areas for UWGC's consideration include:

Benefits Cliffs

As households access work and income opportunities, many face a new challenge. As they make more money, they can become ineligible for benefits and a "pay window" opens where they are not making enough money to cover the loss of resources. For some, increased wages creates an opportunity cost that is too high to make work for their household budget.¹⁷ The [Georgia Center for Opportunity](#) addresses this issue area through research and advocacy. Additionally, the [Leap Fund](#) provides a rich resource hub for understanding the benefits cliff and reviewing related legislation.

Many working families, especially those who fall in the United Way ALICE category, are on a benefits cliff, and **make too much to qualify for childcare tuition assistance, but too little to be able to afford the high cost of care.**¹⁸

The National Association of Workforce Boards (NAWB)

NAWB represents and advocates for the nation's over 550 Workforce Development Boards. Its Family Centered Employment Initiative seeks to engage workforce development boards in the Family Centered Community of Practice (a 2Gen model) to support workforce development boards interested in integrating family-centered approaches in their workforce development services and local communities. As they state:

"Workforce development boards are in a unique position to make an impact on family stability through providing workforce services for parents while connecting parents to support services such as childcare providers. As businesses continue to look for and hire qualified talent, lack of consistent quality childcare can impact parents' ability to accept employment or advancement. Parents looking to enter and remain in the workforce may require additional assistance with securing quality childcare. Lastly, quality childcare provides foundational skills for young children that is imperative to their growth and preparation to be a skilled generation entering the workforce in the future. Workforce development boards have an opportunity to address these challenges and improve employment outcomes by engaging in new partnerships, leveraging resources, and serving clients from a whole family approach."¹⁹

IMPLEMENTATION NEED AND FUNDING FOCUS AREA 3

IMPACT GIVING: 2-YEAR GRANTS OR MORE

Youth Mental Health and Socioemotional Well-Being

"Positive early childhood experiences - especially within high quality early childhood services - are essential for child health, learning, and overall well-being."

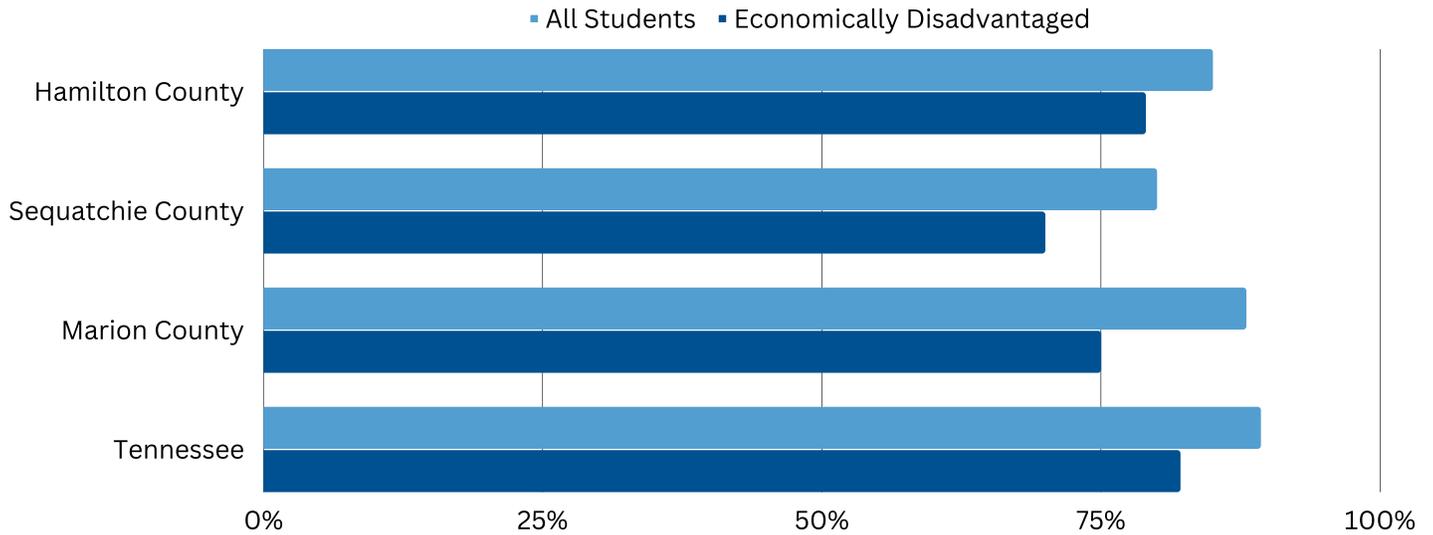
Early Matters: 2025 Early Childhood Action Plan



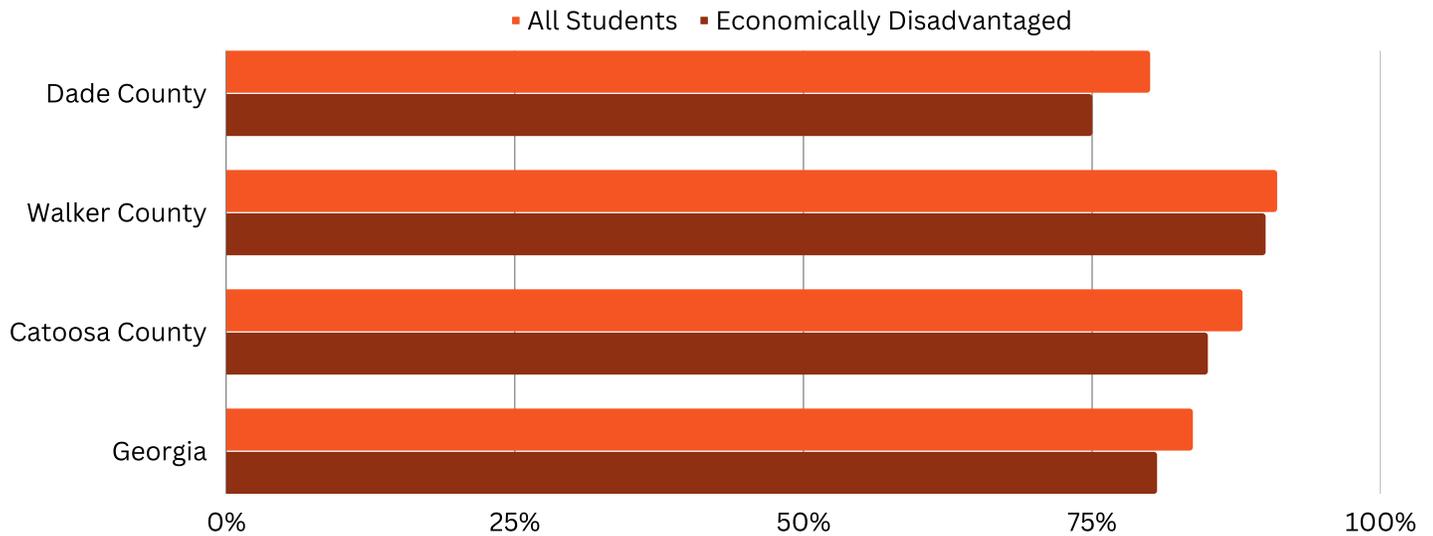
IMPLEMENTATION NEED 3: YOUTH MENTAL HEALTH AND SOCIOEMOTIONAL WELL-BEING DATA AND RESEARCH SNAPSHOT

Education: Graduation Rates

Tennessee County and State Graduation Rates, 2020-2021¹



Georgia County and State Graduation Rates, 2020-2021¹



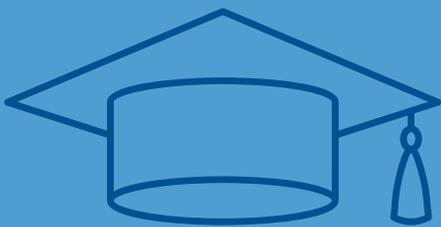
“The average high school dropout costs the economy approximately \$272,000 over his or her lifetime in terms of lower tax contributions, higher reliance on Medicaid and Medicare, higher rates of criminal activity, and higher reliance on welfare.”²

January 2023 Labor Participation Rate and Unemployment Rate, Seasonally Adjusted³

| Field of Employment | Participation Rate | Unemployment Rate |
|------------------------------------|--------------------|-------------------|
| Less than a high school diploma | 46 | 4.5% |
| High School graduates (no college) | 56.4 | 3.7% |
| Some college or associate's degree | 63.5 | 2.9% |
| Bachelor's degree and higher | 72.7 | 2.0% |

Education: Early Childhood and K-12

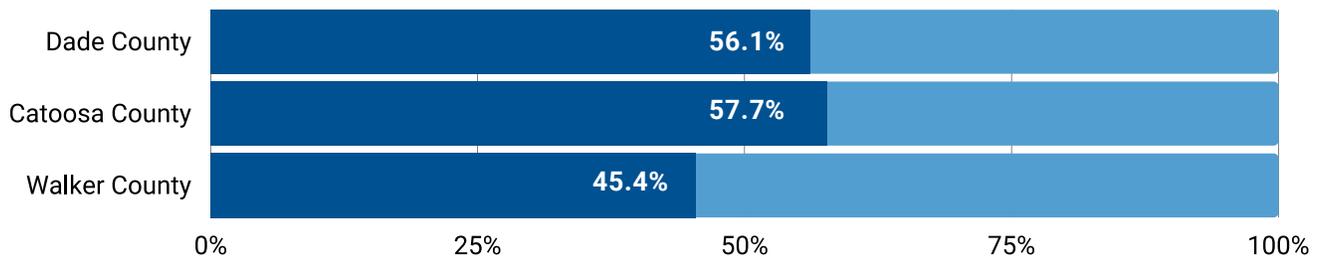
According to City Health Dashboard, Chattanooga's public school third graders (2017-2018) had an average reading test score of 1.4/8, compared to the national average of 3 (higher values are better).⁴



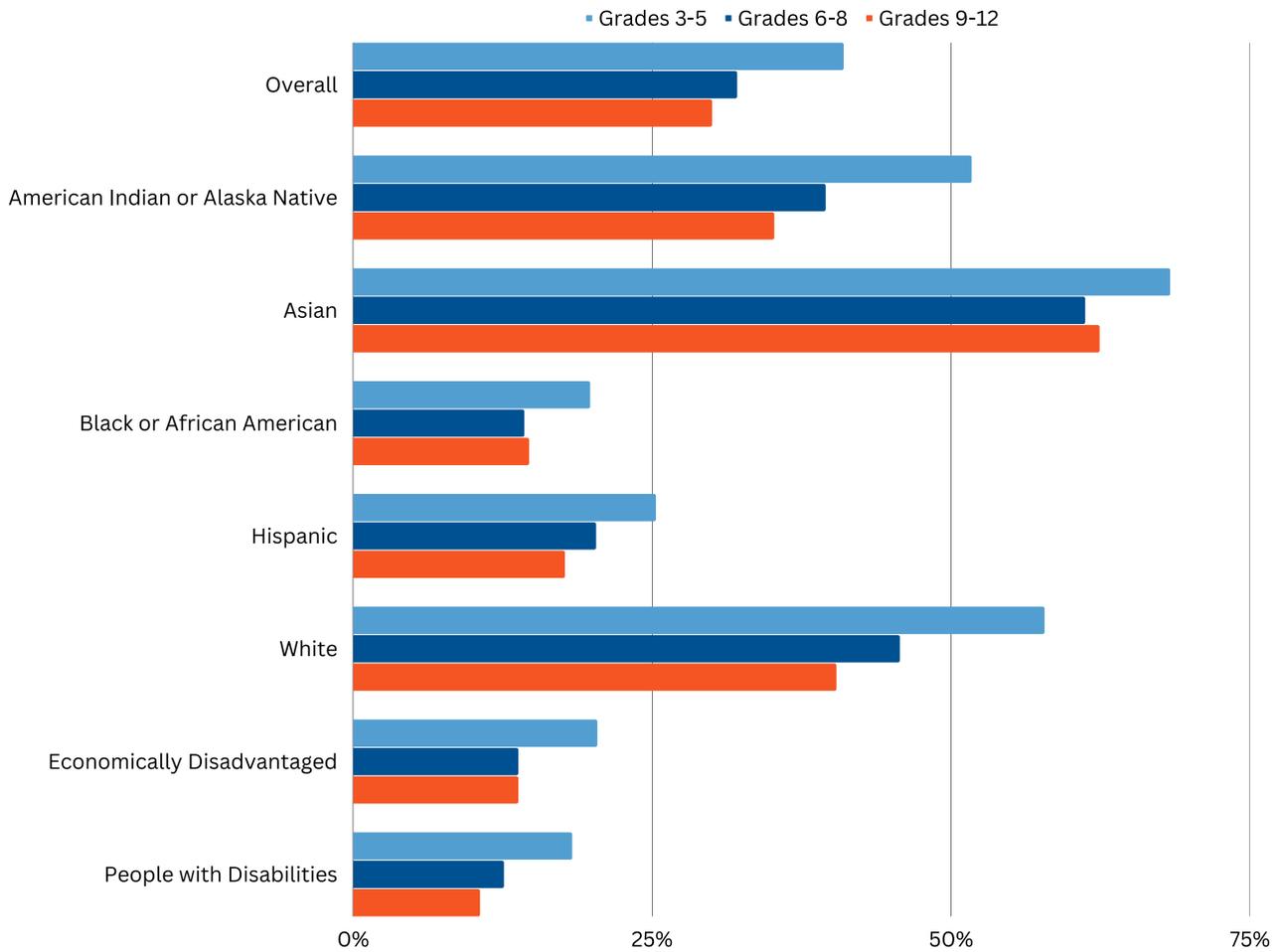
In overall performance, when compared to other school districts in Georgia:⁵

- Dade performs **higher than 74% of districts.**
- Catoosa performs **higher than 78% of districts.**
- Walker performs **higher than 52% of districts.**

3rd Grade Students Reading at or Above Grade Level In UWGC-Served GA Counties⁵



**Success Rate by Ethnicity and Student Group in Math and ELA Assessments, based on percent of students who met or exceeded grade-level expectations
Hamilton County, TN 2021 - 2022 Report Card⁶**



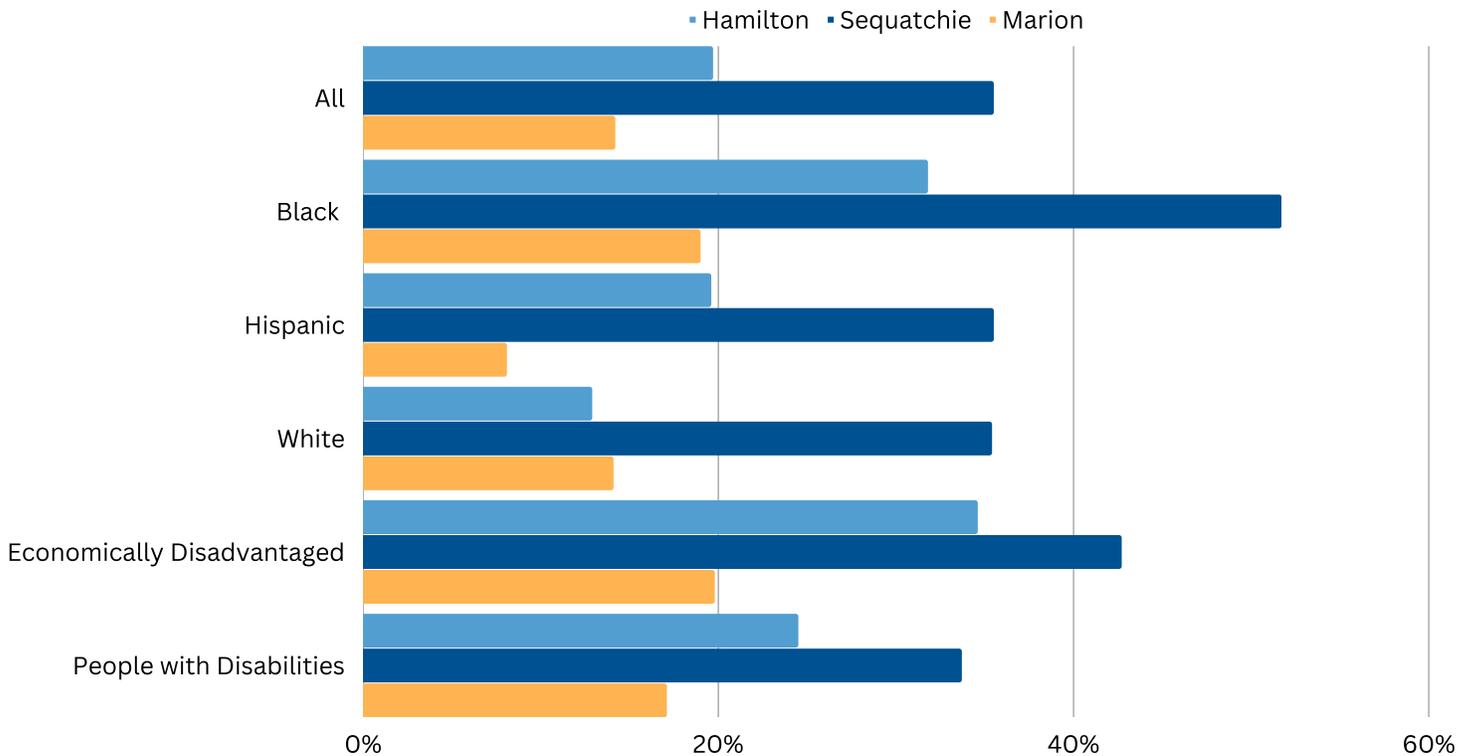
Children not attending pre-school, ages 3 to 4 in UWGC served Georgia counties, 2016-2020⁷

DADE COUNTY
76.3%

CATOOSA COUNTY
62%

WALKER COUNTY
63.1%

Chronic Absenteeism by race and category in UWGC served Tennessee counties (2021)⁸



Nationally, based on parent reporting⁹:

| | |
|---|---|
| Depression and anxiety are increasing over time for children. | “Ever having been diagnosed with either anxiety or depression among children aged 6–17 years increased from 5.4% in 2003 to 8% in 2007 and to 8.4% in 2011–2012.” |
| Mental, behavioral, and developmental disorders begin in childhood. | “1 in 6 U.S. children aged 2–8 years (17.4%) had a diagnosed mental, behavioral, or developmental disorder.” |
| Adverse Childhood Experiences (ACE’s) are associated with children’s physical and mental health. | “In 2016-2019, children (6-17) who were discriminated against based on race or ethnicity had higher percentages of one or more physical health conditions (37.8% versus 27.1%), and one or more mental health conditions (28.9% versus 17.8%).” |

Mental health can be especially challenging in rural communities.



Nationally, 65% of rural counties do not have a psychiatrist and 95% do not have a child psychiatrist.¹⁰

“In 2020, the percentage of emergency mental health visits rose by 24% for children ages 5-11 and 31% for those 12-17.”¹¹

When compared to other states in the nation in 2022, Georgia was ranked 17th and Tennessee 40th in its prevalence of mental illness and access to care for youth; 1-13 are considered top ranking.¹²

While the prevalence of mental illness was less in Georgia (3rd) and Tennessee (13th) for both adults and youth when compared to other states, the access to care in Georgia (48th) and Tennessee (45th) lagged behind other states.¹³

Youth with Major Depressive Episode (MDE) who did not receive mental health services, 2022.¹⁴

**Tennessee: 66.5% (Tennessee ranks 42nd)
Georgia: 67.8% (Georgia ranks 47th)**

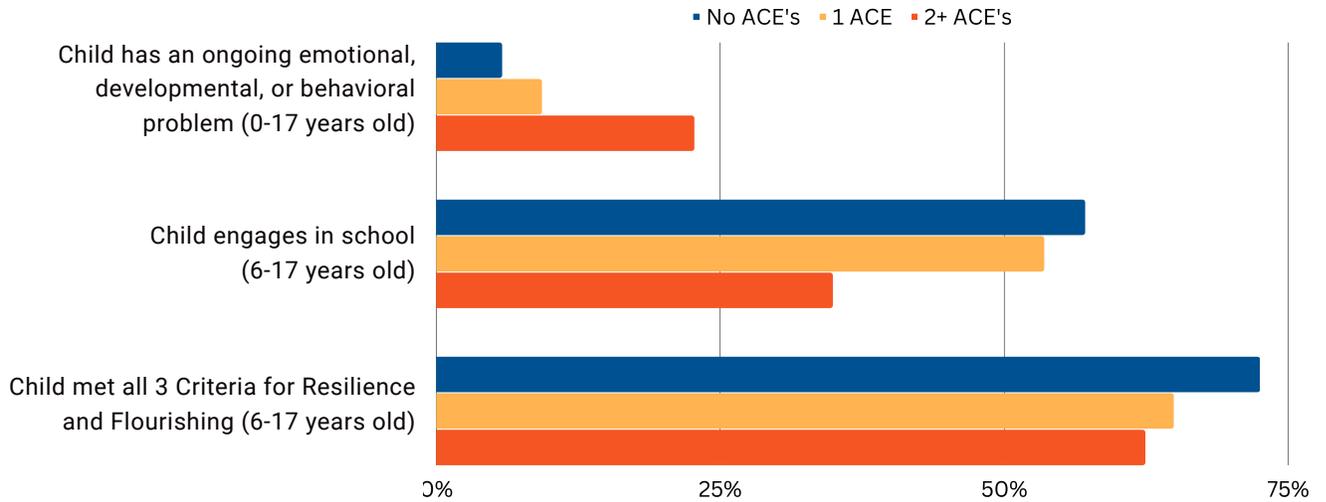
Youth with Severe MDE who received some consistent treatment, 2022.

**Tennessee: 12.2% (Tennessee ranks 51st, inclusive of DC)
Georgia: 20.1% (Georgia ranks 43rd)**

The Sycamore Institute estimated, in 2017 alone, Adverse Childhood Experiences (ACE's) cost the State of Tennessee \$5.2 billion through direct medical costs and lost employee productivity.¹⁵

Effect of ACEs on Children in Tennessee (2018-19)

The Child and Adolescent Health Measurement Initiative (CAHMI) cites that 43.7% of children in Tennessee (2018-2019) had 1 or more ACE's; using the Data Resource Center for Child and Adolescent Health, they also cited the following for Tennessee: ¹⁶



IN GEORGIA¹⁷:

"45% of children ages 3-17 struggle to, or are not able to, access needed mental health treatment & counseling."

60% of surveyed Georgians report having experienced at least 1 ACE¹⁸

Dade County does not have a licensed social worker or licensed psychologist.

BIG PICTURE

The Annie E. Casey 2022 Kids Count Data Book
State Rankings for Child Well-Being Metrics¹⁹

| | Overall Child Well-Being | Education | Health | Family and Community |
|-----------|--------------------------|-----------|--------|----------------------|
| Tennessee | 36th | 25th | 41st | 39th |
| Georgia | 38th | 38th | 45th | 40th |

IMPLEMENTATION NEED 3: YOUTH MENTAL HEALTH AND SOCIOEMOTIONAL WELL-BEING

Background

A young person's educational experience is directly influenced by their mental health and socioemotional well-being. Yet, a recent report from the Centers for Disease Control and Prevention (CDC), that analyzed the Youth Risk Behavior Survey from 2011-2021, found that mental health, as well as suicidal thoughts and behaviors among high school respondents, had significantly worsened over time. In addition to an overall increase in students (28%-42%) reporting that they experienced persistent feelings of sadness or hopelessness in the ten year period, there were significant disparities by gender and sexual identity.¹

CHI Memorial Hospital's 2022 Community Health Needs Assessment for Hamilton, Bradley, Dade, Walker, and Catoosa counties found that the top three needs identified by participating community members and partners were access to affordable healthcare and insurance, mental/behavioral health, and affordable/healthy housing.⁴ Erlanger Health System's 2022 Community Health Needs Assessment also engaged with community participants who identified affordable housing, homelessness, access to health services, and mental health as their top concerns.⁵

Household challenges with mental health impacts UWGC's grant recipients' provision of services. When identifying barriers, several grantees listed the mental health of their served population as a primary challenge; this sentiment was echoed by stakeholders interviewed for the Early Matters: 2025 Early Childhood Action Plan.⁷ A recent CDC study found that children who had parents facing mental health challenges were more likely to have mental health problems of their own. The CDC elaborated that children of parents who faced symptoms of depression, anxiety, shortage of resources, or shared risks (e.g. inherited vulnerabilities) were largely affected by their parents' experience.⁸ In addition to targeted programs for young people, coordination between adult and youth serving programs will be essential to increasing positive outcomes for young people experiencing mental health and socioemotional well-being challenges.

Key Terms Defined

Mental Wellness: Associated with positive regard for self, positive relationships with others, and resiliency when faced with challenges.

Mental Illness: A "condition that impacts a young person's thinking, emotions, and mood such that it interferes with his or her daily functioning at home and school."²

Socioemotional health/well-being: "The ability to understand and manage emotions and to form social connections and relationships with the world. Strong social emotional health enables an individual to integrate their thoughts, emotions, and behaviors in a way that supports greater health and well-being in life."³

Ratio of population to mental health providers in UWGC's 6-County footprint (2021):⁶

| | Hamilton | Marion | Sequatchie | Catoosa | Dade | Walker |
|--------------------------------|----------|---------|------------|---------|---------|---------|
| Mental Health Providers | 420:1 | 3,620:1 | 5,060:1 | 820:1 | 2,680:1 | 1,590:1 |

Early Childhood and ACE's

Early childhood is a pivotal time for building a foundation for good mental and physical health later in life. Adverse Childhood Experiences (ACE's) associated with poverty and trauma can inhibit brain development and negatively impact one's health over a lifetime.

A child's experiences in their early years impacts the development of their brain's neural pathways, can influence how they engage with others, and is connected to their physical development.¹⁰ A child's second year of life is a key period for language acquisition and there are language skills disparities between children based on their socioeconomic status evident in children as early as 18 months old.¹¹ Engaging with children and young adults through proactive programs and provider training is essential to address the impact of ACE's, but system-level change that seeks to reduce the probability of ACE's for children will require strategies that seek to alleviate a household's financial hardship through economic stability and mobility efforts.

Adverse Childhood Experiences (ACE's) are "potentially traumatic events that occur in childhood (0-17 years old)."⁹

- Categorized into three groups: abuse, neglect and household challenges.
- Increase the risk of long-term health consequences (such as cancer, diabetes, heart disease and suicide).
- Can negatively impact a person's education and job prospects.
- Associated with costs to households and communities; "A 10% reduction in ACEs in North America could equate to an annual savings of \$56 billion."

55%

of children in Tennessee live in households with incomes below the ALICE threshold and face financial hardship.¹²

Mental Health, Socioemotional Well-Being, and Education

Focusing on the mental health and socioemotional well-being of students will support their educational success and can have a multi-generational impact. Undertreated or untreated mental health concerns can impact young people at school in the following ways¹³:

| Learning and Academic Achievement | Friendships and Behavior | School Completion | Postsecondary Academic Pursuits |
|--|--|--|--|
| <ul style="list-style-type: none"> • Difficulty controlling attention during learning tasks • Trouble persevering during challenging academic tasks • Trouble recalling academic information • Slowed problem solving • Trouble completing homework • Reductions in standardized achievement test scores • Lower end-of-course grades | <ul style="list-style-type: none"> • Frequent absences from school due to illness and school avoidance • Trouble making or maintaining friendships • Low energy for physical activities, including sports and recreation • Difficulty following school routines and norms, resulting in suspension and expulsion | <ul style="list-style-type: none"> • Course credit deficiencies over time • Reduced high school graduation rates • Interference with attainment of GED and technical education certifications | <ul style="list-style-type: none"> • Difficulty completing postsecondary coursework • Difficulty managing independent life demands in college • Interference with college attendance and college completion |

UWGC can contribute to the education of students in its footprint counties by focusing resources on increasing access to mental health services and supporting programs that seek to alleviate the negative impacts of trauma and poverty on children. One strategy elevated by The Collaborative for Academic, Social, and Emotional Learning (CASEL) is the implementation of social and emotional learning (SEL) in schools. SEL strategies focus on ensuring “students have supportive relationships and opportunities to develop and practice social, emotional, and cognitive skills across many different contexts.” In synthesizing research findings from across the country, CASEL found that the outcomes of SEL learning include an increase in academic performance, improved classroom behavior, increased ability to manage stress and depression, and improved long-term well-being up to 18 years later.¹⁴ Through a 2Gen approach, these investments can be coordinated with adult-serving programs to increase the potential benefits to students and their families.

In the 2021 - 2022 Hamilton County school year, **there were 197 reported incidents of assault (verbal, written threat, or making physical contact) and HCDE reports student incidents against teachers have increased in the 2022-2023 school year; A UnifiEd survey of teachers found that 60% of teachers felt that student violence has increased.**¹⁵

Examples from the Field

In 2022, Chattanooga 2.0, in partnership with the Early Matters Bright Start steering committee, The Hamilton County Children’s Cabinet, and Tennesseans for Quality Early Education, released a report, “[Early Matters: 2025 Early Childhood Action Plan](#).” This report provides a comprehensive overview of the needs within the early childhood sector, outlines an action plan for meeting these needs, provides extensive information about programs serving young children, and proposes metrics for measuring success. Some examples from this report for social and emotional health include:

MEASURE OF SUCCESS

EXISTING PROGRAMS / INITIATIVES

- **Social and Emotional Health**

Percent of children exhibiting self-regulation and good interpersonal skills

Panorama social-emotional learning measurement tool for HCS students, Social Emotional and Academic Development (SEAD), Framework at HCS, Paper Tiger ACE’s Documentary Screening, HCS Multi-Tiered Systems of Support

- **Positive Early Care and Education Climate**

Percent of early care and education programs and schools integrating social-emotional strategies

Midtown Learning Community Building Strong Brains 6 Pillars pilot, ACE’s awareness training by Early Matters working group to parents and teachers, Lena Professional Development for Literacy Improvement / UTC research study

Additionally, the initiative’s early childhood health equity working group plans to conduct a “comprehensive mental health needs assessment” in order to “better understand the specific mental health crisis impacting infants, children, and their families.”¹⁶ In the area of trauma, UWGC has an extensive history in [advancing community education](#) around Adverse Childhood Experiences (ACE’s) and has worked to bring attention to this important issue.

Mayor Tim Kelly and the City of Chattanooga [established a Department of Early Learning](#) that “will manage the city of Chattanooga Head Start and Early Head Start programs, manage the city of Chattanooga Foster Grandparent program, and manage partnerships with Hamilton County Schools and early learning centers throughout Chattanooga.” Additionally, a Head Start Governing Board will be established to oversee the Head Start programs.

The [Hamilton County Department of Education’s \(HCDE\) Students Taking a Right Stand \(STARS\) Chattanooga](#) is a school-based program “dedicated to strengthening the learning environment by addressing social issues such as bullying and substance abuse.” Their work includes:¹⁷

- **Professional Development:** Restorative practices, Olweus Bullying Preventions, ACE’s and RTI Behavior support
- **Student Training:** MOVE2STAND, peer mediation, conflict resolution, life skills, and anti-bullying

Lastly, current and past UWGC grantees have committed resources to the mental health and socioemotional well-being of young people. Potentially expanding grant funds to be multi-year opportunities will support these organizations to deepen their impact over time.

PHILANTHROPIC MODELS

From Community Chest to Community Change Agent

"We must move away from transactionalizing donations that have the unintended consequence of conditioning donors to minimize the complex work of nonprofits.

CHA Nonprofit Alliance, 2020



Background

UWGC has chosen to focus on reducing disparities and closing gaps for children living in households experiencing financial hardship to help build upward mobility. Given the persistent inequalities in access to opportunity and wealth faced by residents of Hamilton County, this focus will require strategies that seek transformational change in the systems children are born into and live within. The W.K. Kellogg Foundation provides a helpful summation of how centering children in transformational change work is embodied through their interconnecting priorities:

*"[We] recognize that children live in families and families live in communities. Therefore, our three areas of focused work – Thriving Children, Working Families and Equitable Communities – are dynamic and always interconnected."*²

The COVID-19 pandemic acted as a magnifying glass on pre-existing disparities that many households face across the nation. The Center for High Impact Philanthropy recognized that as a result, "many individual donors and institutional grantmakers have sought to address the structural inequalities that have prevented people from surviving, let alone thriving; financial giving that seeks transformational change requires investments focused on the social, economic, and political practices that shape outcomes for individuals."³

A local 2020 report, "Ensuring the Economic Vitality of Nonprofits," reviewed the economic impact of COVID-19 on the nonprofit sector and surveyed nonprofit executives about sector needs. The following themes emerged in response to a question about the measures that funders could take to ease hardship⁴:

- EASE RESTRICTIONS
- PROVIDE OPERATING FUNDS
- ALLOW UNUSED FUNDS TO CARRY-OVER
- STREAMLINE APPLICATIONS
- AWARD MULTI-YEAR FUNDING
- ENCOURAGE COLLABORATION TO MINIMIZE DUPLICATION

The key elements of these responses are a desire for flexible, ongoing resources and incentivized coordination between programs. Additionally, respondents indicated a "desire for a regional coalition to advocate on behalf of the sector" and "robust cooperation and transparency between funders and nonprofits." Advancing these objectives requires a shared framework, cross-agency outcomes, and consistent and open communication between funders and grantees for real-time learning.

This needs assessment proposed a system-level need for leadership to build a shared community framework to address disparities and proposed the 2Gen framework as a "call to action." Within this framework, researchers also recommended that UWGC operationalize this framework internally by focusing their grant investments within a continuum of needed interventions pulled from the 2Gen framework in the following three ways.

- 1 Core Service and Crisis Response**
Economic Assets (Immediate Needs and up to one-year of funding)
- 2 Impact Giving**
Post-Secondary and Employment Pathways with a Focus on Workforce Partnerships (2-year grants or more)
- 3 Impact Giving**
Youth Mental Health and Socioemotional Well-Being (2-year grants or more)

The following sections provide context and research from philanthropic best practices for how UWGC can advance transformational change through sector coordination and impact investment.

United Way 2Gen Best Practice

Ascend at the Aspen Institute provides case studies for several 2Gen initiatives across the country. Their [United Way focused brief](#) provides “snapshots of how United Ways are leveraging their community leadership roles and funding portfolios to achieve better outcomes for children and families through a 2Gen approach.”⁵ Strategies and work areas from two southern examples from this brief, Memphis and Austin, are highlighted below.

[United Way of the Mid-South: Driving the Dream \(DTD\)](#)⁶

“As part of a strategy for creating equitable access to the fundamental resources and support needed for people in the Mid-South to achieve their hopes and dreams, United Way of the Mid-South implemented a 2Gen strategy titled Driving The Dream. Driving The Dream is a functional and coordinated network of effective community-based services to help families advance from where they are to where they dream to be.”

KEY STRATEGIES INCLUDE

- Branded initiative that formalized partnerships with relevant agencies under the 2Gen framework (60 partners from 19 cross-sector domains).
- Partners receive training, and all utilize the “[Transitions to Success Care Model](#)” and the [Arizona Self-Sufficiency Matrix](#) in working with households.
- Centralized data sharing system CoactionNet to “centralize information, access client data, track client progress, and make/receive referrals.”
- Care Coordination Hubs within partner organizations that support creating case management plans and referral pathways for served households.
- Referral partner network that is comprised of agencies that adhere to DTD framework and send qualifying households to Care Coordination Hubs.
- DTD System Advisory Team comprised of leaders from local health and human service agencies.
- Established goal of 20,000 served households with target percentages for service over time.
- Creative engagement of local businesses.
- Centralized communication with targeted updates and opportunities around 2Gen framework.
- National private and public investment from entities such as First Horizon and the Kresge Foundation.
- Technical assistance support from [Consilience Group](#), LLC, to implement a pilot program, transition to system change practices, and convene a Data Interoperability Working Group.

United Way for Greater Austin: 2Gen Strategic Plan⁷

The United Way for Greater Austin undertook the development of a 2Gen Strategic Plan to unite their efforts with area partners around a shared community framework. As they described in their report:

“Although there are many promising anti-poverty programs, most focus solely on adults with low income or their children, missing the opportunity to foster economic mobility for whole families. There are numerous efforts to grow the economy by developing the local workforce in the Austin area; however, the lack of quality, affordable childcare and out-of-school time (OST) programming remain significant barriers to participation in education, training, and the workforce for parents particularly those with low incomes.

Similarly, the benefits of quality early childhood education (ECE) and OST [out of school time] are well known, but the likelihood of a child succeeding later in life is still affected by the education and income levels of his or her parents/caregivers. Research indicates that a dual-generational (2-Gen) approach to whole-family support can lead to better outcomes for both generations of a family. Over the course of 2018, nearly 200 individual stakeholders from Austin and Travis County came together to develop the Austin/Travis County 2-Gen Strategic Plan (this Plan) in order to integrate the 2-Gen approach within our entire community. This Plan – the first community-wide strategic plan for 2-Gen in the nation – articulates common goals and strategies to strengthen and expand 2-Gen services and resources for Austin families.”

KEY ELEMENTS OF THE STRATEGIC PLAN (2019 - 2023) INCLUDE:

- Common goals, strategies, and metrics.
- Baseline metrics to inform proposed measurable outcomes.
- Technical assistance from [Paradigm Shift](#), [Community Sync](#), and The University of Texas at Austin.
- Establishment of an Advisory Council for 2Gen framework and strategic plan.
- Statements of support and endorsement from key elected leaders and community partners.
- Accompanying “specific action steps that delineate timelines and accountable parties for executing each of the strategies.”
- Recommended policy changes for the City of Austin, the Austin Independent School District, and the State of Texas.

Transformational Change: Multi-year and Operational Support Grants

In keeping with respondent feedback from the 2020 report, “Ensuring the Economic Vitality of Nonprofits,” this section will highlight key elements from three recent Center for Effective Philanthropy (CEP) reports commissioned by The Ford Foundation on the importance and role of multiyear grant and general operating support grants for nonprofits.⁸

CEP’s report identified three key findings from their initial review, as well as grantor and grantee interviews:

- **Finding 1:** Nonprofit leaders believe receiving multiyear GOS would support them to plan for the future, focus on their work, and invest in staff—and, ultimately, increase their impact.
- **Finding 2:** Foundation CEOs believe GOS and multiyear grants are an effective means for supporting grantees’ work, yet many foundations provide no multiyear GOS or only to a small percentage of the nonprofits that they support.
- **Finding 3:** Researchers were unable to identify significant barriers foundation leaders experience in providing or increasing their provision of multiyear GOS but explanations include that it doesn’t fit with the foundation’s approach, it hasn’t been prioritized, or isn’t seen as possible given constraints.

CEP provided case studies for funders that implemented multiyear and GOS grants. Below are highlights from two of their best practice studies:

CLANEIL FOUNDATION

Plymouth Meeting, Pennsylvania
2019 - \$3 million annual giving

- Exclusively Multiyear, GOS grants
- “Helps moderate the power imbalance for honest conversations”
- “Organizations can’t exist only on project support; **Flexible funding is not a luxury, it’s a necessity**”
- Reports replace annual LOI, RFP and applications for both funder and grantee
- Funder looks at whole organization, not just one small part of it

CEP DEFINITIONS:

Multiyear Grant: Funding that is provided for a term of at least two years.

General Operating Support Grant (GOS): Funding that is not restricted to use for a particular program or expense and sometimes referred to as unrestricted or core support; nonprofit leadership may use these funds at their discretion to further their mission.

MARY REYNOLDS BABCOCK

Winston-Salem, North Carolina
2019 - \$10.7 million annual giving

- “To address complicated and systemic challenges, particularly in the south, organizations need access to flexible resources that allow them to grow their capacity.”
- Funder only provides project-based grants to grantees when there is a defined time limited set of outcomes for discrete project.

CEP's final report in the series provides recommendations for funders seeking to shift their giving to multiyear and/or GOS:

- 1 Just Do It**
Identify concrete areas where this type of funding makes sense for grantee organizations and start small
- 2 Prioritize Strengthening Grantee Organizations**
Decrease transactional exchange and prioritize relationship building
- 3 Commit to Building Trust and Developing Stronger Funder-Grantee Relationships**
Develop relationships where grantees problem solve with the funder
- 4 Align Foundation Processes, Systems, and Culture to Encourage More Multiyear, GOS Grantmaking**
Review application, reporting process, and budgeting process to encourage shift
- 5 Establish Clear Expectations for Learning From and Assessing Multiyear GOS Grants**
Identify new learning and impact areas possible through this funding approach and the importance of time for transformational change

**PROMISING PRACTICE SPOTLIGHT
UNITED WAY OF GREATER
ROCHESTER AND THE FINGER
LAKES⁹**

“Beginning in August 2020 through July 2023, United Way is enhancing our long-term sustaining grant process by engaging a core network of human service providers to implement Grants related to Health, Education and Economic Mobility. United Way’s Impact Grants are community investments in local, effective, results-oriented programs that focus on improving Health, Education and Economic Mobility over a three-year period. We believe that multi-year grant partnerships are a best practice and give our partners the time to fully focus on the planning, delivery, evaluation and outcomes of critical local programs.”

**PROMISING PRACTICE SPOTLIGHT
GREATER TWIN CITIES UNITED
WAY¹⁰**

“In 2022, Greater Twin Cities United Way announced \$12.1 million in funding that included:

- Multiyear grants for nonprofits focused on equitable access to housing, food, education, and workforce.
- Grants for partnerships between schools and businesses providing purpose-driven work experiences and increased pay for youth through United Way’s Career Academies Innovation Initiative.
- Grants to support training in trauma-sensitive care for early childhood education providers through United Way’s 80X3: Resilient from the Start innovation initiative.”

Transformational Change: Moving from Activities and Output to Outcomes

Two key components for grantors seeking a shift to transformational change grantmaking are:

GRANT APPLICATION AND REVIEW PROCESS -AND- REPORTING AND EVALUATION PROCESS

The following sections will provide examples from the field for UWGC to consider as they undertake efforts to invest in transformational change.

Grant Application and Review Process

The Center for High Impact Philanthropy, in their guide for funders, "Choosing Change: How to Assess Grant Proposals For Their Potential to Address Structural Inequality," provides a rubric for assessing grantee proposals. The elements of this rubric are¹¹:

1

Inclusivity

Involvement of intended beneficiaries

2

Durability of Power

Assurance that gains of power will persist

3

Strength of Evidence

The case for potential success

4

Organizational Capacity

Ability to implement, measure, and manage results

5

Systems-Level Impact

Approach to addressing system-levels barriers

Reporting and Evaluation Process

Transformational change takes time, learning, and reflection, and is critical to ensuring resources connect to outcomes rather than just program activities and outputs. Below are upcoming and current resources UWGC can utilize to integrate transformational change reporting into its investment strategies.

US Department of Health and Human Services, Office of Planning Research and Evaluation, Next Steps for Rigorous Research on 2Gen Approaches 2019 - 2023¹²

"This study will help initiatives improve their readiness for effectiveness evaluations by pursuing four recommendations that emerged from our Integrated Approaches project:

1. Develop and refine theory of change for serving parents and their children together.
2. Develop safe and secure data systems that link parent and child records.
3. Measure components in the theory of change, including services, outputs, and parent, child, family, and systems outcomes.
4. Use data to understand the intervention and rapidly and continuously improve implementation."

The southern 2Gen initiatives that will have robust reporting to serve as a guide for other programs as a result of this work include United Way of Greater Austin, Center for Transforming Lives (Fort Worth, Texas), San Antonio DualGen, and Brighton Center (Newport, Kentucky).

Transformational Change: Philanthropy and Social Capital

An investment strategy raised by UWGC during the research phase of the needs assessment was the potential for supporting the development of social capital for low- and middle-income households to promote economic mobility. This type of investment, which focuses significantly on investments over time and relationship building, stems from the work of Raj Chetty and his colleagues and their research finding that friends were a key ingredient to economic mobility.

“The headline finding is that at the community level, cross-class connections boost social mobility **more than anything else**, including racial segregation, economic inequality, educational outcomes, and family structure. Creating more relationships across class lines – either through greater economic integration of our institutions and neighborhoods or more opportunities for cross-class social engagement – looks to be the most promising route to improving rates of upward economic mobility in the U.S.”¹⁵

At the core of social capacity work is building trust and reciprocity¹⁶ to ensure that diverse community members can share public spaces. A recent “Healthy Places by Design” report emphasized the role grantmakers could play in intentionally redesigning community-level systems.¹⁷ While overcoming the geographic, economic, and racial segregation that permeates UWGC’s six-county footprint will be a long-term undertaking, one way a funder can proactively move the needle and work to build social capital is to include served populations in the grant-making process.



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