

CITY OF JACKSON ANTI-POVERTY TASK FORCE

2020 Report to City Council

Mission

The mission of the Anti-Poverty Task Force is to develop strategies for reducing poverty, inequality, recidivism, and addressing other quality of life concerns among all low-income and vulnerable populations in Jackson, TN. The Task Force will work in partnership with the Mayor's Office and City Council to implement policies and programs that will further this mission.

2019-20 Concentration

The Anti-Poverty Task Force began its work last fall analyzing available data concerning vulnerable populations in our city. The primary sources for this data was The Annie E. Casey Foundation's Kids Count Data Center; The Jackson Housing Authority's Assessment of Fair Housing, and United Way's ALICE Report. We then took what we learned from that information and developed sub-committees aimed at addressing the most glaring problems. Following are the key findings from that research.

Key Findings from the 2019 Madison County Kids Count Report

- County Overall Rank: 92nd
- Fair Market Rent: Ranked 66th
- Child Poverty: Ranked 49th
- School Suspension Rate: Ranked 95th
- Teen Pregnancy: Ranked 60th
- 3rd – 8th Grade Reading Proficiency: Ranked 91st
- 3rd – 8th Grade Math Proficiency: Ranked 91st
- High School Graduation Rate: Ranked 92nd
- Chronic School Absenteeism: Ranked 89th
- Economically Disadvantaged Students: Ranked 82nd

Key Findings from Jackson Housing Authority's Analysis of Impediments:

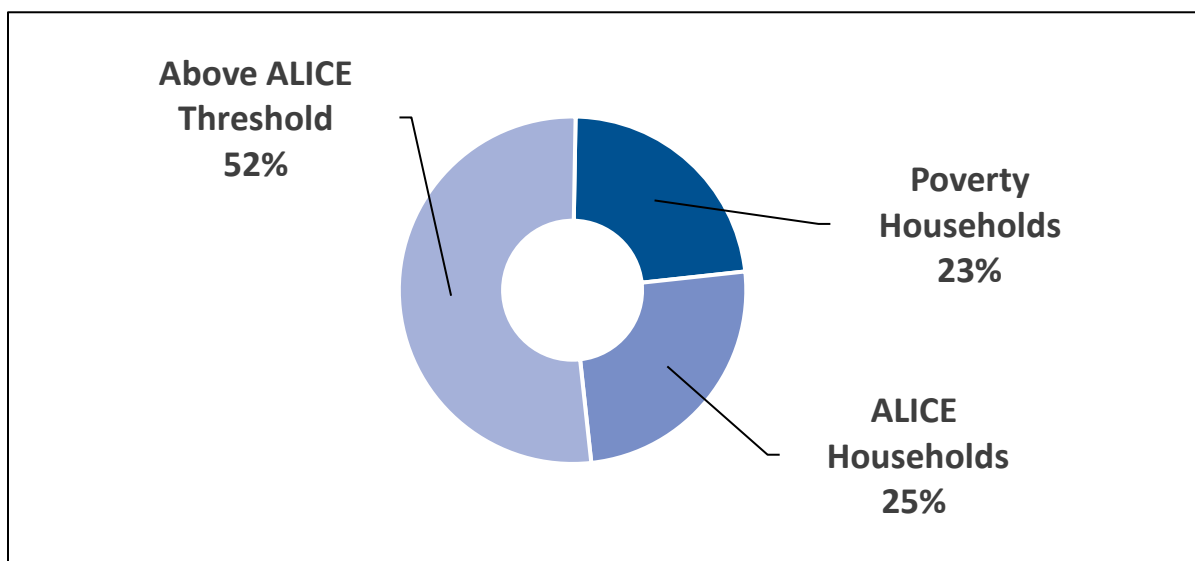
- Housing affordability and insufficient income, that is households having inadequate income to acquire housing currently available in the market, may be the most critical impediment faced by households in Jackson.

- Low number of loan applications for minorities and low origination rates for minority applicants. This is evidenced in the HMDA analysis that shows African Americans and Hispanics accounting for the second and third highest percentages of Jackson's population in years 2006 - 2010, but their percentages of loan originations are much lower compared to their percentage of population in the jurisdiction. In the City of Jackson, Whites had the highest percentage of origination, 76.4% of the total. The percentage of Whites in the population was 60.0 percent. African American applicants accounted for about 14.0% of all originations with 37.1% of the total population. Hispanic applicants accounted for 3.8% of originations, while their presence in the population was 0.8% of all residents.
- Predatory lending practices are aggressively absorbing the market formerly controlled by FDIC insured banks and other reputable financial institutions and fast becoming lenders of choice in some low income and minority concentrated areas. In other instances, persons facing economic hardships are being preyed upon due to their inability to qualify for traditional lending and banking services. (Over 22 predatory lenders in the city).
- High poverty and low-income among minority populations impacting fair housing choice. The poverty data shows major disparities for African Americans compared to that of Whites and citywide poverty totals. The 2005 - 2009 ACS Census averages shows incidence of poverty among African Americans was 37.2% and among Hispanics 19.6% of their total population. Among White persons, the data reported 10.2% lived in poverty between 2005 and 2009. In comparison, the poverty rate for the city was 22.6% during the period.
- High Poverty and lower incomes, limited job training, workforce development, and economic opportunity among minority populations and lack of access to healthy, affordable food choices. For many households, low access to healthy, affordable food translates into a higher incidence of nutrition-related diseases, including diabetes and heart disease.
- Limited affordable housing units and resources to assist lower income, elderly, and disabled homeowners maintain their homes and stability in neighborhoods.

Key Findings from United Way's ALICE Report:

- The Median Household Income (MHI) of Madison County is \$45,013. 13% (\$6,327.00) lower than the state average of \$51,340.

- 48% of households in Jackson are ALICE households, or households living in poverty.
- 80% of Single Female-Headed and 60% of Single Male-Headed households are either ALICE or living in poverty.
- 74% of those under the age of 25; 33% of those ages 25-44; 44% of those ages 45-64, and 40% of those over the age of 65 are ALICE or living in poverty.
- 58% of Hispanic; 58% of Black; 40% of Asian, and 31% of White households are ALICE or living in poverty.
- The Average Household Survival Budget in Madison County is \$48,192 for a family of four that includes two young children. Yet, within the City of Jackson the MHI is \$43,552. The Household Stability Budget for a family of four, who pay childcare for two children, is \$93,180.00.



Committees Created to Address Needs

- Quality Affordable Housing
- Education and Skills Training
- Health and Wellbeing
- Thriving Neighborhoods
- Employment and Business Opportunities

2019-20 Planned Events and Initiatives

Resilience Film Event:

The “Resilience” film was planned to be shown at the NED on Thursday, April 2, 2020 from 6:00-8:00 p.m., but the event had to be canceled due to the pandemic. The task force was to partner with CASA on this event for National Child Abuse Prevention Month. There was to be a personal testimony shared and an opportunity for audience members to take the ACES’s test before the actual event, with a panel discussion to follow the film screening.

Fair Housing Event:

A Fair Housing Event was initially planned for Saturday, April 25, 2020 at St. Luke’s Church, but had to be canceled due to the pandemic. It was to consist of sessions on the following:

- Financial Literacy/Management
- THDA Down Payment Assistance/Homeownership
- Home Inspection/Repair/Rehab
- Credit Repair
- Legal Rights for Tenants
- Housing and Health/Asthma

Handle With Care Initiative

“Handle with Care” is an initiative that is being looked into that would involve schools and local law enforcement. "Handle with Care" provides the school with a “heads up” when a child has been identified at the scene of a traumatic event. Police would be trained to identify children at the scene of a traumatic event, find out where they go to school, and send the school a confidential message that would state for the school to “handle with care” and the child’s name only. Members of the task force have been coordinating with local school officials and the Jackson Police Department to begin this initiative. A grant has been applied for, and we are awaiting the decision from the Tennessee Commission on Children and Youth.

Possible Task-Force Actions Steps & Recommendations for City of Jackson

Improving JTA's services

- o Advocating for budget transparency and accountability
- o Research and propose improvements to the system that are rider-driven, to include alternative payment options (card, mobile payment, app, etc.), technology for bus tracking/communications, more covered bus stops and benches

Opportunity Zone Strategy & Vacant Lot Activation

- o Work with City/Developers to identify areas to pitch to investors for restorative development-- e.g. Lane Avenue commercial corridor
- o Work with Planning Dept., Mayor, and Council to donate or lease vacant lots owned by the City for affordable/mixed-income housing (require a % of “affordable” units)
- o Provide small developer bootcamp

Making the City's bid process more accessible and inclusive

- o Work with Purchasing dept to develop process, form for website, contacts, etc.
- o Assist minority and women owned businesses in getting their license/certifications to be eligible to bid
- o Propose MWBE (Minority/Women-owned Business Enterprises) considerations/requirements to Mayor and Council

Making the City's events and venues more welcoming and inclusive to minority vendors

- o Work with City staff and Mayor to identify policy and marketing changes; etc.

Mobile Resource Hub

- o A repurposed bus with six kiosks to help provide specific resources and also provide mobile Wi-Fi. Some suggestions for resources at the hub have been census filing, report filing, legal resources, housing referrals, etc. for the test period. The task force is still considering other suggestions for services to be provided

Establishment of a Homeless Shelter

- o Provide a safe and consistent shelter for those in transition that partners with nonprofits to provide wrap-around services

Expanding educational opportunities

- o Providing a pathway to certifications and degrees for young adults.
- o Strengthening public schools through innovative after school programs, restorative justice and ACE informed care, early literacy, and comprehensive Pre-K

Establishment of a City of Jackson Office of Equity and Inclusion

- o Providing assessment of the City of Jackson's department policies, procedures, operations, etc. with a focus on equity and inclusion
- o Review of policies, practices and laws related to arrests and jailing for non-violent offenses such as driving without a license and/or proof of insurance.