



MID-CUMBERLAND COMMUNITY ACTION AGENCY
2026 COMMUNITY Needs ASSESSMENT

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INTRODUCTION

Mid-Cumberland Community Action Agency offers the Community Services Block Grant, Head Start/ Early Head Start, Early Learning Centers, the Low Income Home Energy Assistance Program, the Weatherization Assistance Program, and the Families First Community Grant It Starts at Home in a multi-county region in Tennessee. MCCAA's service area includes the following counties: Cannon, Cheatham, Dickson, Houston, Humphreys, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson, and Wilson. The agency offers services through outreach offices and Head Start/ Early Head Start sites located in each county. Not all services are provided throughout the MCCAA service area.

This Community Assessment is a tool used to make better program decisions, to determine the types of services most needed by low-income communities, households, and individuals, and to help set long- and short-term program and agency objectives. MCCAA staff study the most important changes in the communities and counties served on a regular basis. However, the Community Assessment is the formal and far-reaching process performed every three years and updated annually.

CSBG Performance Standards

Maximum Feasible Participation- Category 2: Community Engagement

Category 3: Community Assessment

[Standard 2.2, 3.1, 3.2, 3.3, 3.4](#)

Standard 3.1 The organization conducted a community assessment and issued a report within the past 3 years.

Standard 3.2 As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).

Standard 3.3 The organizations collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.

Standard 3.4 The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.

STATE OF THE GRANTEE

[Mid-Cumberland Community Action Agency \(MCCAA\)](#) serves as Grantee for the Community Services Block Grant, Head Start/ Early Head Start, the Low-Income Home Energy Assistance Program, the Families First Community Grant, the Community Economic Development Grant, and the Weatherization Assistance Program for a multi-county service area. From its inception, MCCAA has pursued and constantly demonstrated its ability to develop, implement and administer effective human service programs in its efforts to promote self-sufficiency. MCCAA's administrative and fiscal capabilities are apparent through increased revenues and corresponding program expansions the agency has experienced throughout its history.



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MCCAA is a multi-county CAP agency with programs including the Families First Community Grant, Weatherization Assistance Program, a multifaceted Community Services Block Grant (CSBG), and Low-Income Homes Energy Assistance (LIHEAP). Inter-agency referral and networking is a key organizational practice.

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MCCAA was organized in 1971 to provide social services to five Middle Tennessee counties: Rutherford, Sumner, Trousdale, Williamson and Wilson. In 1982 and 1990 Cheatham and Robertson Counties were added to this service area. Cannon was added in 1992 to provide Head Start services. In 2023, Dickson, Houston, Humphreys, and Stewart counties were added to provide Head Start services; in 2026 FFCG services were also contracted for these counties.

MCCAA has an integrated management and organizational structure, as well as effective communication systems and collaboration with governing bodies, staff and community partners. The MCCAA organizational structure supports the program objectives with a design that is dynamic and based on a strong commitment to provide the highest quality of services to low-income communities, households and individuals.

METHODOLOGY: THE COMMUNITY ASSESSMENT PROCESS

This Community Assessment offers detailed information about numerous topics, as well as an examination of Mid-Cumberland Community Action Agency's service area's strengths and barriers relative to socio-economic wellness for low-income communities, households, and individuals. This is a comprehensive collection and analysis of key indicators to evaluate the needs and characteristics of eligible MCCAA clients and low-income communities. This report not only fulfills the CSBG and Head Start/ Early Head Start federal requirements, but it becomes an integral part of the agency's planning, implementation, and evaluation process.

Every three years the agency conducts a comprehensive collection and analysis of key indicators to evaluate the needs and characteristics of eligible client's and low-income communities. Every year after the comprehensive analysis, a follow-up assessment becomes the latest baseline to identify current community needs, design new plans, choose additional community partners, develop strategic collaborations, evaluate progress of past interventions, and make relevant decisions about program improvement changes expeditiously.

The Community Assessment methodology focuses on different levels of analysis. The following components of the Community Assessment represent key methods utilized to complete this report:

1. *Review of most recent secondary data on indicators that have an impact on the program and its service delivery model(s). (Below we offer a rationale and brief description for the use of Census Data: American Community Survey 5-year Estimates).*

The Community Assessment includes all the necessary and required topics established by the Community Services Block Grant and Head Start/ Early Head Start program. Data collection and analysis may include, but is not limited to, the programming report data, client application data, outcomes data, census data, local and state planning department reports, state department data, local interagency committee reports, and social service providers.

2. *Development and utilization of additional assessments, to include data observed or collected directly from first-hand experience using such methods as attitude / perception surveys, key informant interviews, community forums and/or focus group interviews.*

MCCAA staff identifies and puts into action other methods to collect data from different sources and service areas. These include written assessment surveys, interviews with key informants, and other telephone interviews with experts and individuals. In addition to surveying the target population, the *Community Needs Survey* is administered to members of the five key sectors, as identified in Organizational Standard 2.2: community based organizations, faith-based organizations, private sector,

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public sector, and educational intuitions. MCCAA staff also identify and provides names of key informants to participate in interviews that will provide additional support to secondary data analysis findings. These key informant interviews support data findings, generate important implications and connections to program needs, and serve to generate strategic discussions in relation to program improvement based on empirical data (see [Appendix B: Community Needs Assessment Survey Results](#)).

Census Data: American Community Survey 5-year Estimate. A predominant data source (for population and poverty statistics) used for this report is the [U.S. Census Bureau's](#) 2021 American Community Survey, 5-year Estimate. *"The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$450 billion in federal and state funds are distributed each year."*

In order to support local governments, communities, and federal programs, data was collected on the following topics: age and sex, race and ethnicity, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, where you work and how you get there, and where you live and how much you pay for some essentials.

Figure 1 is a chart describing the difference between 1-year, 3-year and 5-year estimates. Although the 5-year estimate is the "least current" data set, it is the *most reliable*, and it allows for comparison and analysis of all counties, townships. or census tracts, which are geographic levels necessary when conducting an analysis of various populations, and/or other needs and indicators for Head Start programs.

Distinguishing features of ACS 1-year, 3-year, and 5-year estimates		
1-year estimates	3-year estimates	5-year estimates
12 months of collected data	36 months of collected data	60 months of collected data
Data for areas with populations of 65,000+	Data for areas with populations of 20,000+	Data for all areas
Smallest sample size	Larger sample size than 1-year	Largest sample size
Less reliable than 3-year or 5-year	More reliable than 1-year; less reliable than 5-year	Most reliable
Most current data	Less current than 1-year estimates; more current than 5-year	Least current
Best used when	Best used when	Best used when
Currency is more important than precision	More precise than 1-year, more current than 5-year	Precision is more important than currency
Analyzing large populations	Analyzing smaller populations	Analyzing very small populations
	Examining smaller geographies because 1-year estimates are not available	Examining tracts and other smaller geographies because 1-year estimates are not available

Figure 1: U.S. Census Data: ACS 1-year, 3-year, 5-year Estimate Features

SERVICE AREA DATA

Geography

Tennessee is located in the southeastern United States, bordered by Virginia, North Carolina, Georgia, Alabama, Mississippi, Arkansas, Missouri, and Kentucky. Tennessee's capital and second largest city is Nashville; Nashville has surpassed Memphis in becoming the most populated city in the state. (Fig 2). Tennessee has a total area of 42,217 square miles, which makes it the 34th largest state; with a population of 7.1 million, Tennessee is the 15th most densely populated state in the country.



The state is divided into six geographic regions: Blue Ridge, the Appalachian Ridge and Valley Region, the Cumberland Plateau, the Highland Rim, the Nashville Basin, and the Gulf Coastal Plain. The state is divided into 95 counties, with Shelby County as the largest, most populous county, and Picket County as the smallest, least populous.

Figure 2: Tennessee

	County Seat	Area	Bordering Counties	Cities / Municipalities
Cannon County	Woodbury	266 sq mi	DeKalb, Warren, Coffee, Rutherford, Wilson	Auburntown, Woodbury
Cheatham County	Ashland City	307 sq mi	Robertson County, Davidson, Williamson, Dickson, Montgomery	Pleasant View, Ashland City, Kingston Springs, Pegram
Dickson County	Charlotte	490 sq mi	Houston, Montgomery, Cheatham, Williamson, Hickman, Humphreys	Burns, Charlotte, Dickson, Slayden, Vanleer, White Bluff
Houston County	Erin	200 sq mi	Stewart, Montgomery, Dickson, Humphreys, Benton	Tennessee Ridge, Erin
Humphreys County	Waverly	531 sq mi	Houston, Dickson, Hickman, Perry, Benton	Waverly, New Johnsonville, McEwen
Robertson County	Springfield	477 sq mi	Logan (KY), Simpson (KY), Sumner, Davidson, Cheatham, Montgomery, Todd (KY)	Adams, Cedar Hills, Cross Plains, Greenbrier, Millersville, Orlinda, Portland, Ridgetop, Springfield, White House, Coopertown
Rutherford County	Murfreesboro	619 sq mi	Wilson, Cannon, Coffee, Bedford, Marshall, Williamson, Davidson	Eagleville, La Vergne, Murfreesboro, Smyrna
Stewart County	Dover	460 sq mi	Henry, Benton, Houston, Montgomery	Dover, Erin, Clarksville
Sumner County	Gallatin	529 sq mi	Davidson, Macon, Roberson, Trousdale, Wilson, Allen (KY), Allen (KY), Simpson (KY)	Gallatin, Goodlettsville, Hendersonville, Millersville, Mitchellville, Portland, White House, Westmoreland
Trousdale County	Hartsville	117 sq mi	Macon, Smith, Wilson, Sumner	Hartsville
Williamson County	Franklin	582 sq mi	Davidson, Rutherford, Marshall, Maury, Hickman, Dickson, Cheatham	Brentwood, Fairview, Franklin, Spring Hill
Wilson County	Lebanon	571 sq mi	Trousdale, Smith, DeKalb, Cannon, Rutherford, Davidson, Sumner	Mt. Juliet, Lebanon, Watertown

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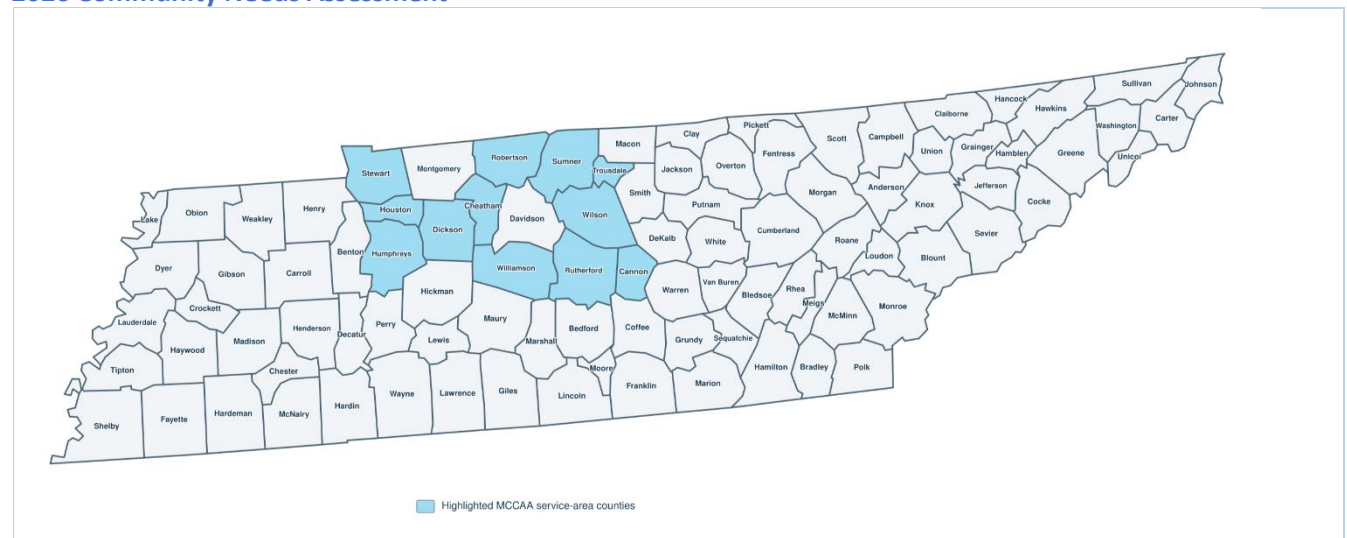


Table 1: MCCA Service Area Description

Population and Demographic Data

Population Growth and Change

Based on the 2024 American Community Survey, 5-year estimate, the total population of Tennessee was 7,066,383, up 4.3 percent from 6,772,268 in the 2020 Census. The population is expected to continue to grow as Tennessee is a top state for interstate migration. The population increased in each of the MCCA service area counties, with the greatest growth seen in Rutherford, Williamson, and Wilson counties where the population grew by 11.3, 12.0, and 12.9 percent, respectively (Table 2, Fig 3 & Fig 4).

	Total Population (2020 Census)	Population Est (2024 ACS 5 Year Est.)	Percent Change
United States	326,569,308	334,922,499	2.6%
Tennessee	6,772,268	7,066,383	4.3%
Cannon County	14,374	14,818	3.1%
Cheatham County	40,539	41,829	3.2%
Dickson County	53,289	55,983	5.1%
Houston County	8,201	8,353	1.9%
Humphreys County	18,528	19,214	3.7%
Robertson County	70,982	75,539	6.4%
Rutherford County	324,139	360,646	11.3%
Stewart County	13,553	14,027	3.5%
Sumner County	187,680	204,424	8.9%
Trousdale County	10,910	11,957	9.6%
Williamson County	232,380	260,351	12.0%
Wilson County	140,604	158,805	12.9%

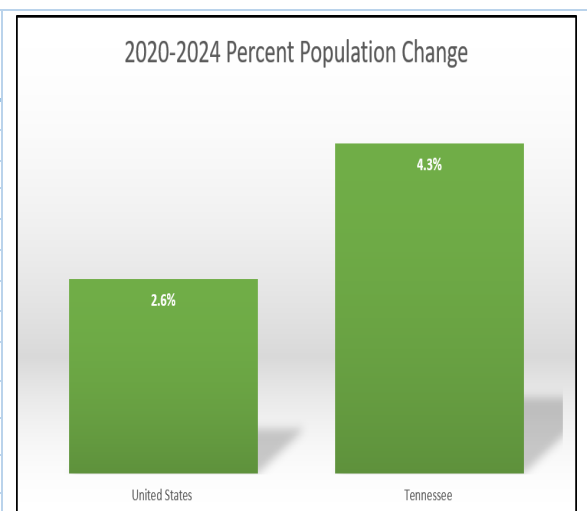


Table 2: Population Change 2020-2024 (2020 U.S. Census, 2024 ACS 5-year Est.)

Figure 3: Population Change 2020-2024 (202 U.S. Census/ 2024 ACS 5-year Est.)

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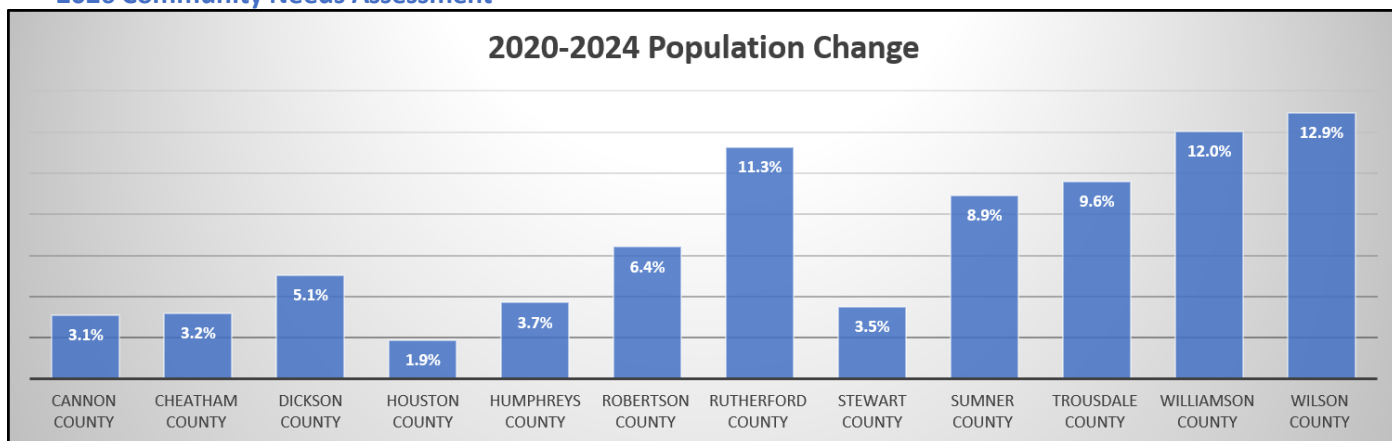


Figure 4: Population Change 2010-2024 (2020 U.S. Census/2024 ACS 5-year Est.)

Population Growth by Race/Ethnicity

Although the overall population increased by 2.6 percent in the United States from 2020 to 2024, there are significant differences in the percentage increases for different races and ethnicities. For example, in the United States from 2020 to 2024, the white population decreased by 11.2 percent, and the black/African American population decreased by .8 percent. The Other and Two+ races populations increased by 42.1 and 150.7 percent, respectively (Fig 5). The White population decreased by 11.2 percent, and the Black/African American population decreased by 0.8 percent.

In Tennessee the Two+ Races population grew the most, by 149.3 percent, followed by the Other population category, which grew by 86.9 percent. The Two+ Races population grew by the greatest percentage in Cheatham, Houston, Robertson, Sumner, Williamson and Wilson counties. The Other population category grew the most in Cannon, Dickson, Humphreys, Rutherford, Stewart, and Trousdale counties. The White and Black/African American populations experienced a 1.5 percent and 2.6 percent decrease in Tennessee.

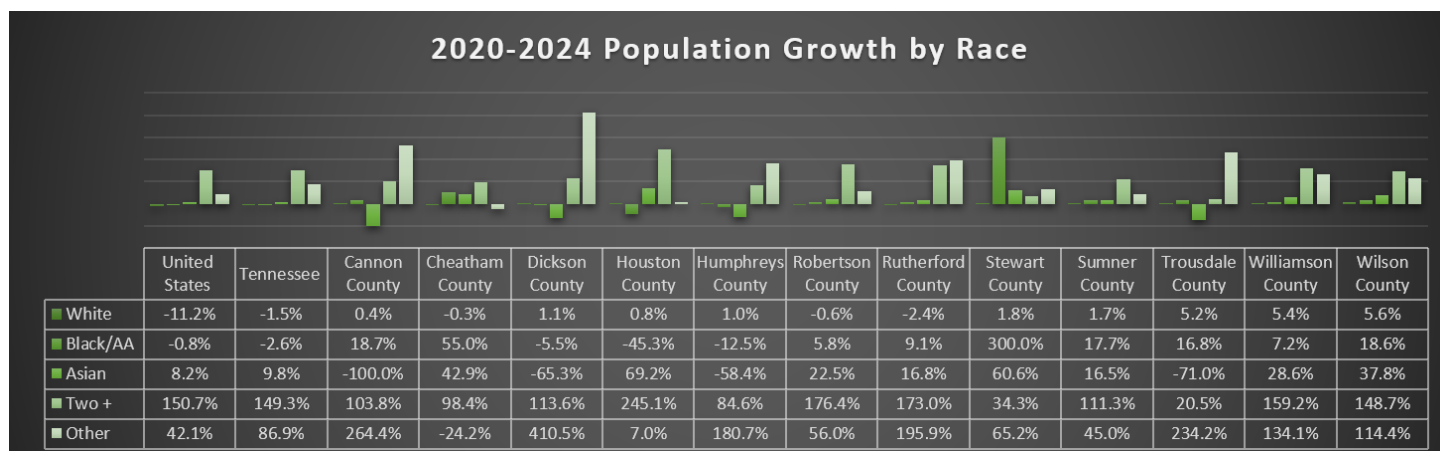


Figure 5: Percent Population Change by Race 2020-2024 (2020 U.S. Census/2024 ACS 5-year Est.)

In the United States, the non-Hispanic/Latino population grew by 1.1 percent over the four-year period, and the Hispanic/Latino population increased by 9.1 percent (Fig 6). The Hispanic/Latino population increased in all counties of the MCCAA service area with the exception of Stewart County (-1.9 percent); Houston and Trousdale counties experienced the largest Hispanic/Latino population growth of 116.9 and 349.1 percent, respectively.

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2020-2024 Population Growth by Ethnicity

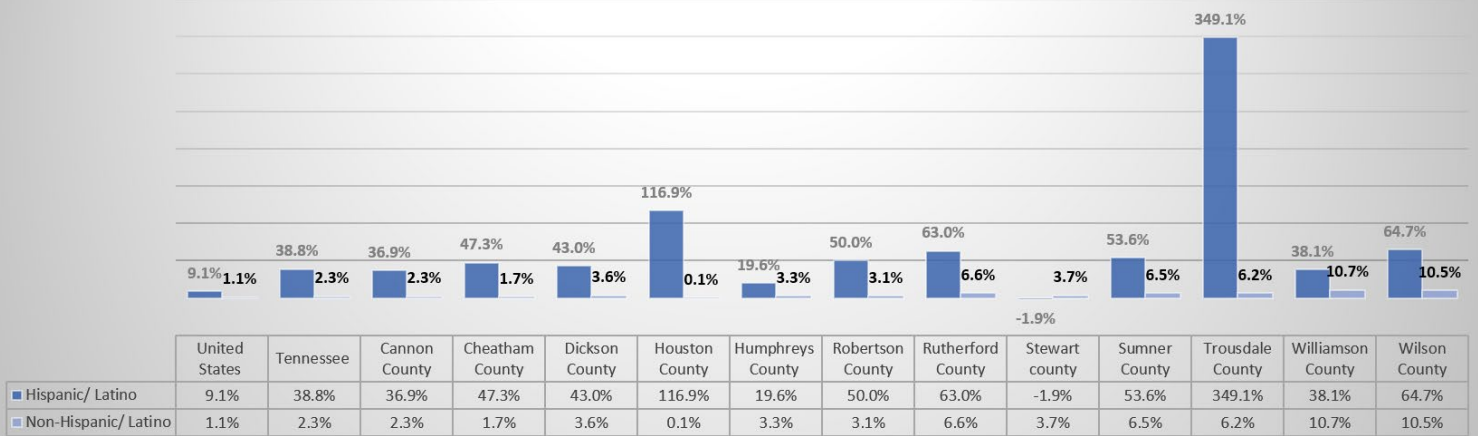


Figure 6: Percent Population Change by Ethnicity 2020-2024 (2020 U.S. Census/2024 ACS 5-year Est.)

Racial and Ethnic Characteristics

In the United States, approximately two and half out of four residents are White (61 percent), 12.2 percent are Black/African American, 6 percent are Asian, and 12.6 percent identify as having Two or More races. Tennessee follows a similar pattern as the U.S., in Tennessee 72.4 percent of the population is White; 15.6 percent are Black/African American, 1.9 percent are Asian, and 7.0 percent identify as having Two or More races (Fig 7).

In each of the MCCA service area counties, the population is also predominantly white, ranging from 66.0 to 93.4 percent. Rutherford and Troup counties have the highest Black/African American population, 14.8 and 11.0 percents, respectively.

The U.S. Census Bureau considers race and ethnicity to be two separate and distinct concepts.

What is race?

The Census Bureau defines race as a person's self-identification with one or more social groups. An individual can report as White, Black or African American, Asian, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or some other race. Survey respondents may report multiple races.

What is ethnicity?

Ethnicity determines whether a person is of Hispanic origin or not. For this reason, ethnicity is broken out in two categories, Hispanic or Latino and Not Hispanic or Latino. Hispanics may report as any race.

Population Estimate by Race

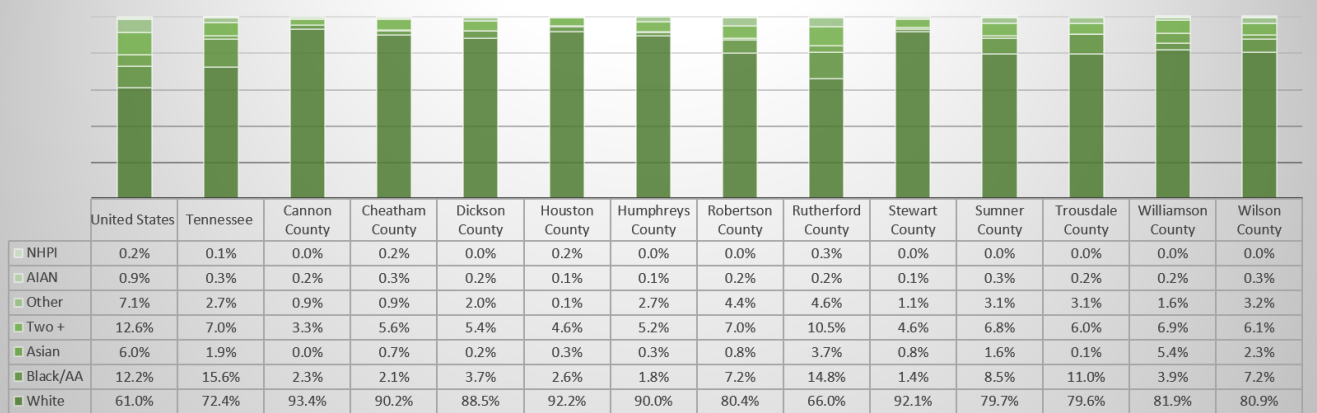


Figure 7: 2024 Population Estimate by Race (2024 ACS 5-year Est.)

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In the United States, 18.4 percent of the population is Hispanic/Latino; in Tennessee only 5.8 percent of the population is Hispanic/Latino (Fig 8). Robertson and Rutherford Counties have the highest Hispanic/Latino populations, 7.4 and 8.7 percent, respectively.

2024 Population Estimates by Ethnicity (Hispanic/Latino)

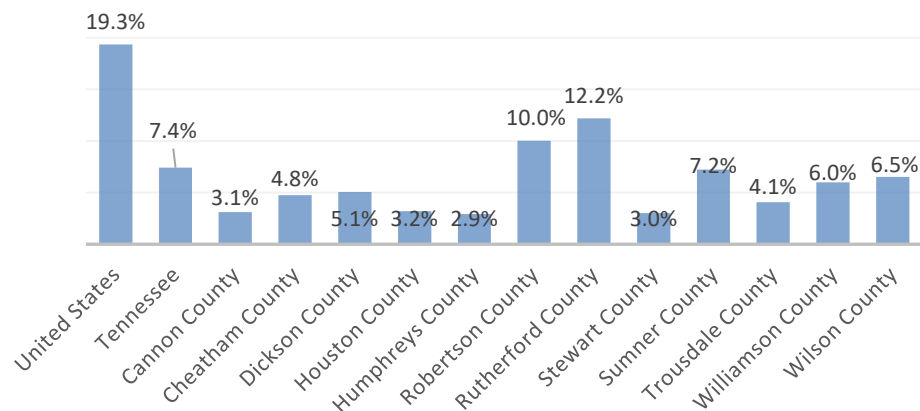


Figure 8: 2024 Population Estimate by Ethnicity (2024 ACS 5-year Est.)

“White” refers to a person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

“Black or African American” refers to a person having origins in any of the Black racial groups of Africa.

“American Indian or Alaska Native” refers to a person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment.

“Asian” refers to a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

“Native Hawaiian or Other Pacific Islander” refers to a person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

“Some Other Race” includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

“Hispanic or Latino” refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.

Sex and Age

U.S. Census data indicate that approximately 49.5 percent of the United States population is male, and 50.5 percent is female. This is not significantly different for Tennessee and the MCCAA service area, except in Trousdale County, where ACS data indicates that the male to female ratio has shifted to 6.2:3.8 in the years between 2019-2020. The youngest residents, those below age 5, make up 5.6 percent of the United States’ and Tennessee’s populations, and between 5.3 and 6.4 percent of the population in the MCCAA service area. The median age in Tennessee is the same as United States overall at 38.8 years. The median age in all counties, except Rutherford County (34.2 years) and Trousdale County (35.0), is higher than Tennessee; the MCCAA service area median ranges from 34.2 to 44.3 years (Table 3).

	Male	Female	<5 years	Median Age
United States	49.5%	50.5%	5.6%	38.9
Tennessee	49.1%	50.9%	5.8%	38.9
Cannon County	51.1%	48.9%	5.8%	40.0
Cheatham County	50.3%	49.8%	5.3%	41.5
Dickson County	49.2%	51.8%	5.9%	39.1
Houston County	49.5%	50.5%	4.7%	43.0
Humphreys County	49.8%	50.2%	5.5%	43.3
Robertson County	50.2%	49.9%	6.4%	38.7
Rutherford County	49.3%	50.7%	6.3%	34.2
Stewart County	50.2%	49.8%	5.1%	44.3
Sumner County	49.1%	51.0%	5.8%	39.8
Trousdale County	61.3%	38.7%	5.1%	35.0
Williamson County	49.5%	50.5%	5.3%	40.4
Wilson County	49.4%	50.6%	6.0%	39.8

Table 3: Population by Sex and Age (2024 ACS 5-year Estimate)

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Households

On average, approximately two out of three households in the United States and Tennessee are family households. Between 63.6 and 76.9 percent of households in the MCCA service area are family households, with Williamson County reporting the highest proportion of family households, 76.9 percent (Table 4).

	Total households	Family households (families)		Nonfamily households	
United States	129,227,496	82,990,528	64.2%	46,236,968	35.8%
Tennessee	2,824,277	1,813,073	64.2%	1,011,205	35.8%
Cannon County	5,776	3,791	65.6%	1,985	34.4%
Cheatham County	16,279	11,906	73.1%	4,373	26.9%
Dickson County	21,757	15,451	71.0%	6,306	29.0%
Houston County	3,353	2,325	69.3%	1,028	30.1%
Humphreys County	7,241	4,818	66.5%	2,423	33.5%
Robertson County	28,255	20,303	71.9%	7,952	28.1%
Rutherford County	129,431	90,203	69.7%	39,228	30.3%
Stewart County	5,323	3,385	63.6%	1,938	36.4%
Sumner County	78,582	55,644	70.8%	22,938	29.2%
Trousdale County	3,700	2,633	71.2%	1,067	28.9%
Williamson County	92,214	70,950	76.9%	21,264	23.1%
Wilson County	59,139	42,932	72.6%	16,207	27.4%

Table 4: Total Households (2024 ACS 5-Year Est.)

A **family** is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. The number of families is equal to the number of family households. However, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household.

A **family household** is a household maintained by a householder who is in a family (as defined above) and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

A **nonfamily household** consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Of the 2.8 million households in Tennessee, 66.8 percent are married family households with children under age 18, 8.3 percent are single male households with children under age 18, and 23.2 percent are single female households with children under age 18.

Figure 9 illustrates the proportion of family households with children under age 18. Humphreys County reports the highest proportion of total households that are single male households with children under age 18, at 16 percent. Houston County reports the highest proportion of total households that are single female households with children under age 18, 25.5 percent.

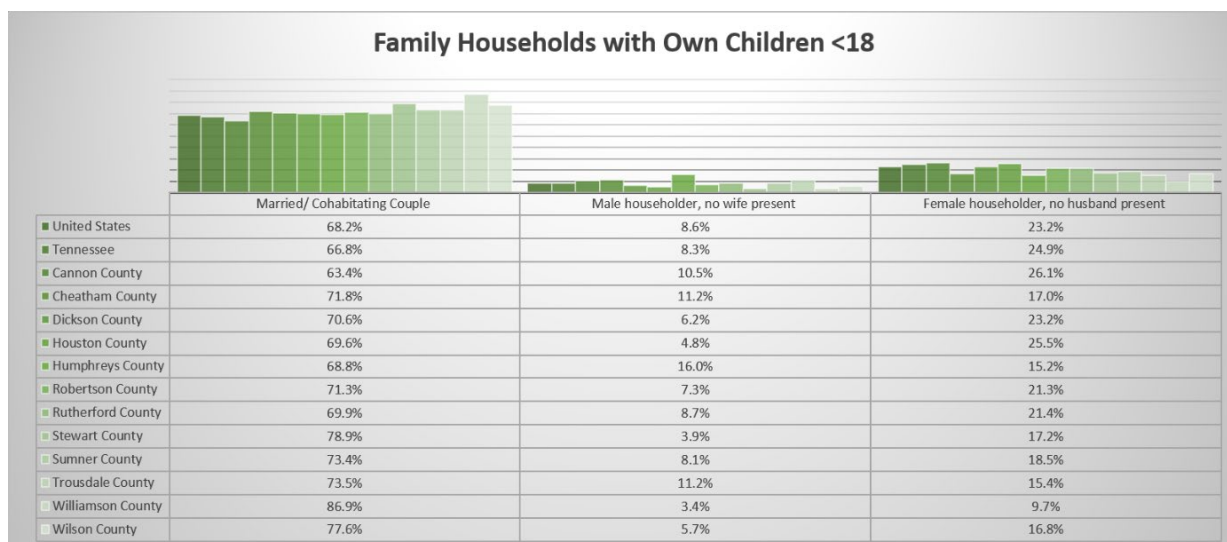


Figure 9: Households by Type (2024 ACS 5-Year Est.)

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Grandparents and Grandchildren

An increasing number of children in the United States live in households headed by a grandparent. This trend is due to increasing numbers of single parent families, the high rate of divorce, teenage pregnancies, incarcerations of parents, substance abuse by parents, illness, disability or death of parents, parental abuse or neglect. In many of these homes, neither of the child's biological parents is present. In most cases, children taken care of by grandparents move in with them as infants or preschoolers and remain with them for five years or more. These grandparents are a diverse group ranging in ages from their 30s to their 70s. Many grandparents are ready to simplify their lives and slow down. Giving that up and taking over the responsibilities of being a primary caregiver again can stir up many feelings including grief, anger, loss, resentment and possibly guilt. The transition can be very stressful and the emotional and financial burdens can be significant. Culture shock at having to deal with children and adolescents of a different generation can be great. Grandparent-headed households have a significantly higher poverty rate than other kinds of family units.

--- American Academy of Child and Adolescent Psychiatry

In Tennessee over 151,000 grandparents live with their grandchildren (under age 18), of which 31.4 percent are responsible for the care of their grandchildren (Table 5, Fig 10). In the MCCAA service area, more than 23,000 grandparents live with their grandchildren (under age 18), of which more than 8,300 are responsible for the care of their grandchildren, for an average of 35.5 across the service area.

	# of Grandparents living with own grandchildren < 18	Grandparents responsible for grandchildren	
United States	6,750,866	2,118,863	31.4%
Tennessee	151,952	68,870	45.3%
Cannon County	309	176	57.0%
Cheatham County	1,247	364	29.2%
Dickson County	1,006	362	36.0%
Houston County	314	200	63.7%
Humphreys County	593	283	47.7%
Robertson County	1,569	668	42.6%
Rutherford County	6,808	2,043	30.0%
Stewart County	303	86	28.4%
Sumner County	4,140	1,563	37.8%
Trousdale County	210	108	51.4%
Williamson County	3,218	787	24.5%
Wilson County	3,973	1,731	43.6%

Table 5: Grandparents Living with and Responsible for Own Grandchildren (2024 ACS 5-Year Est.)

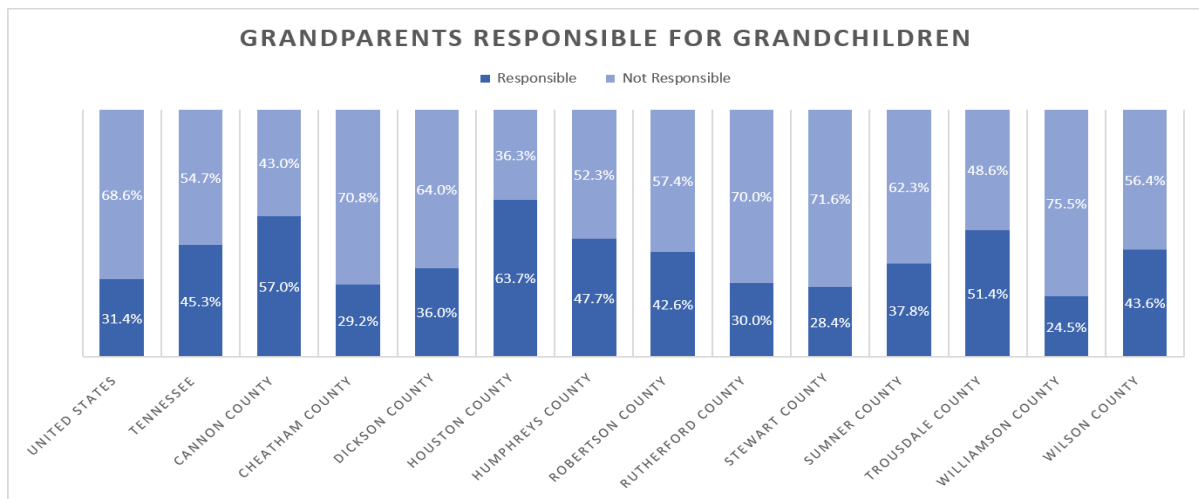


Figure 10: Grandparents Living with and Responsible for Own Grandchildren (2024 ACS 5-Year Est.)

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The number of grandchildren under the age of 18 living with a grandparent householder in Tennessee has risen to 151,952 (9.3 percent of all children under age 18) (Table 6). Approximately 38 percent of those children are under the age of 6; 32 percent are between the ages of 6 and 11, and 48 percent are between 12 and 17 (Fig 11). In the MCCAA service area combined, almost 19,000 grandchildren under the age of 18 live with a grandparent householder (between 3.1 and 20.1 percent of total children under age 18), and between 23.6 and 66.5 percent of these children are below age 6.

	Total Children Under 18	Total Grandchildren Living with Grandparent Householder	Grandchildren Living with Grandparent by Age		
			< 6 years	< 6 to 11 years	12 to 17 years
United States	73,517,834	5,756,782	2,257,724	1,888,687	1,610,371
Tennessee	1,566,969	145,021	54,713	46,093	44,215
Cannon County	3,372	348	82	100	166
Cheatham County	8,963	1,124	513	344	267
Dickson County	12,632	1,056	347	289	420
Houston County	1,735	349	89	79	181
Humphreys County	4,062	563	309	119	135
Robertson County	18,178	1,522	499	592	431
Rutherford County	89,103	5,707	2,685	1,471	1,551
Stewart County	2,922	242	57	54	131
Sumner County	47,217	3,304	1,366	967	971
Trousdale County	1,988	239	159	27	53
Williamson County	67,203	2,050	541	721	788
Wilson County	37,178	2,248	623	775	850

Table 6: Age of Grandchildren Living with Grandparent Householder (2024 ACS 5-Year Estimates)

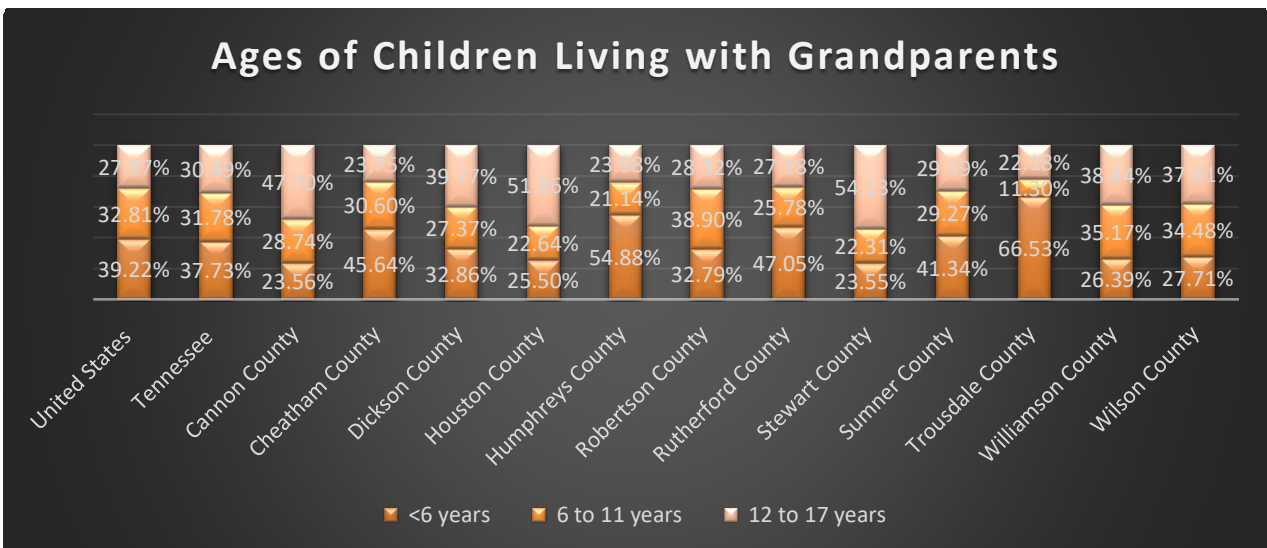


Figure 11: Age of Grandchildren Living with Grandparent Householder (2024 ACS 5-Year Estimates)

Socioeconomic Status

Education

Educational Attainment (Adults)

In the United States and Tennessee approximately 89.9 and 90.5 percent, respectively, of the adult population over age 25 is, at minimum, a high school graduate; in the MCCA service area, between 86.6 and 96.3 percent of the adult population over age 25 has a high school degree or higher (Fig 12). The percentage of the adult population with a bachelor's degree in the United States and Tennessee is 35.7 and 31.1 percent, respectively. Within the MCCA service area, between 13.6 and 62.7 percent of the adult population has a bachelor's degree or higher.

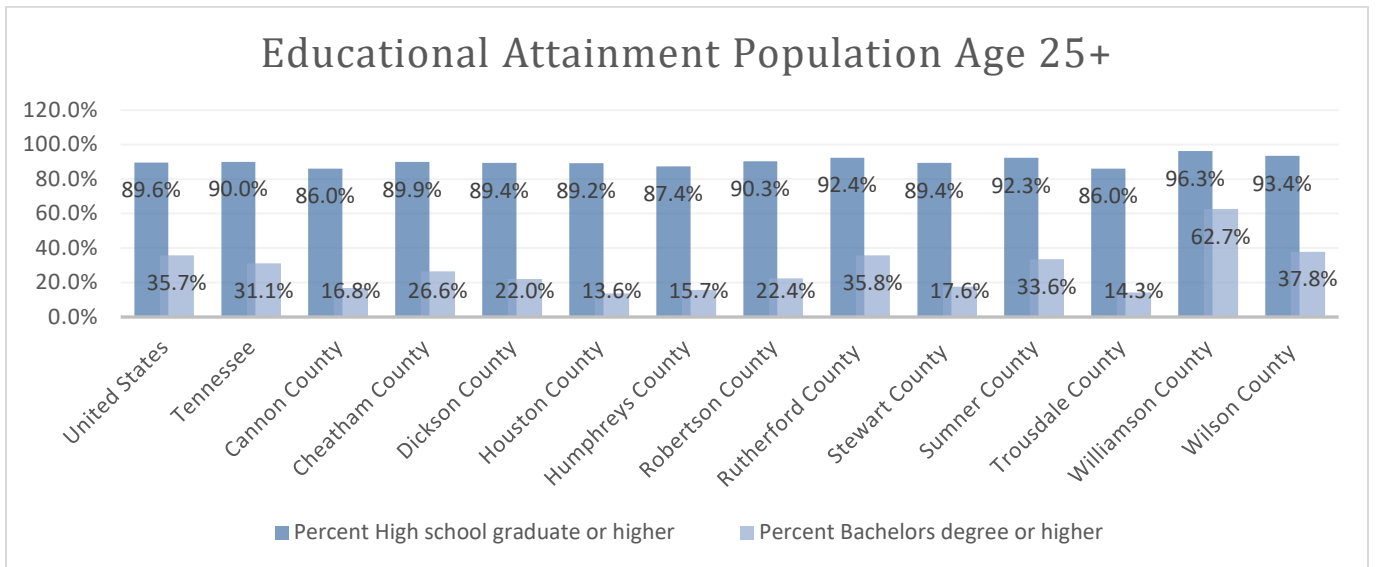


Figure 12: Educational Attainment Population Age 25+ (2024 ACS 5-Year Est.)

As in the United States and Tennessee, in most counties within the MCCA service area, the proportion of women with a BA degree is higher than for their male counterparts, with the exception of Williamson Counties (Fig 13).

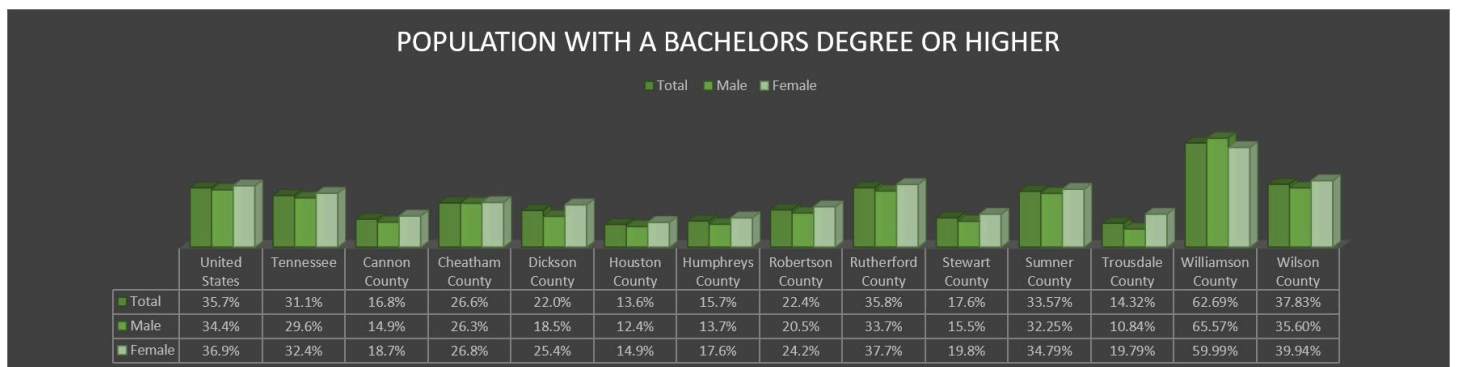


Figure 13: Educational Attainment Population Age 25+ Bachelor's Degree+ by Gender (2024 ACS 5-Year Est.)

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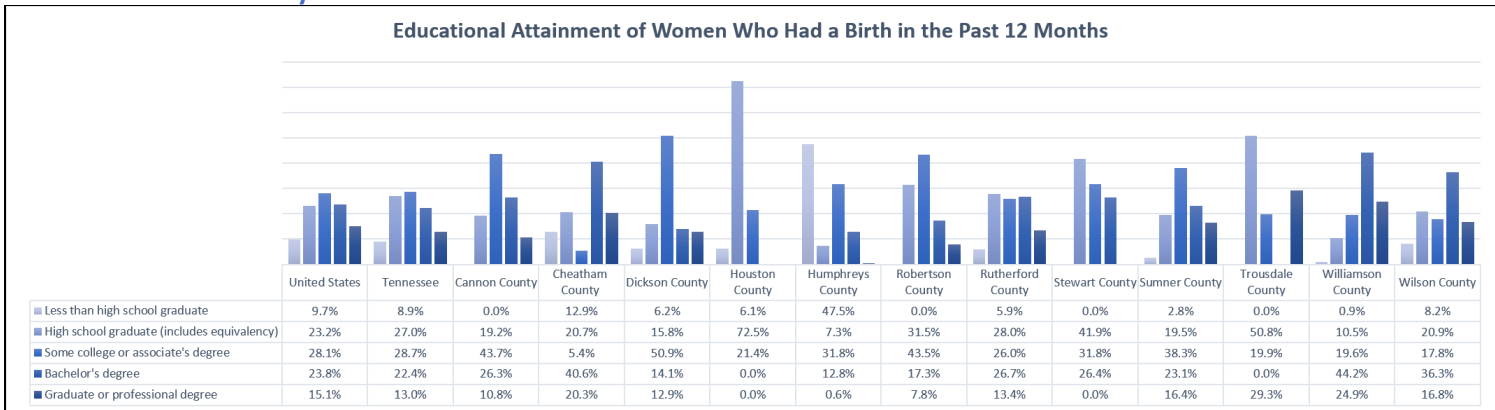


Figure 14: Educational Attainment of Women Who Had a Birth in the Past 12 Months (2024 5-Year Est.)

Based on a study conducted using data from the Early Childhood Longitudinal Study-Kindergarten Cohort, a parent's education (especially the mother's) has a tremendous impact on the child's future academic success. In the United States and Tennessee, 15.1 and 13.0 percent, respectively, of women who had a birth in past 12 months have a graduate or professional degree, respectively (Fig 14). Within the twelve-county MCCA service area, Trousdale and Williamson counties report the highest proportion of women who had a birth in the past 12 months who have a graduate or professional degree, 20.6 and 32.6 percent, respectively. In Trousdale County, no women who had a birth in the past 12 months reportedly have a graduate or professional degree.

Mother's Education Significant to Children's Academic Success

A mother knows best—and the amount of education she attains can predict her children's success in reading and math. In fact, that success is greater if she had her child later in life, according to a new University of Michigan study.

Sandra Tang, a U-M psychology research fellow and the study's lead author, said children of mothers 19 and older usually enter kindergarten with higher levels of achievement. These kids continue to excel in math and reading at higher levels through eighth grade when compared to children of mothers 18 and younger.

Figure 15 illustrates the educational attainment of adults in more detail. The adult educational attainment of the population in Tennessee is similar to that of the population in the United States. The percentage of adults over the age of 25 with a graduate degree in the MCCA service area, when compared with the United States (35.7 percent) and Tennessee (31.1 percent), is lower in most counties, with the exception of Williamson and Wilson counties (62.7 and 37.8 percent).

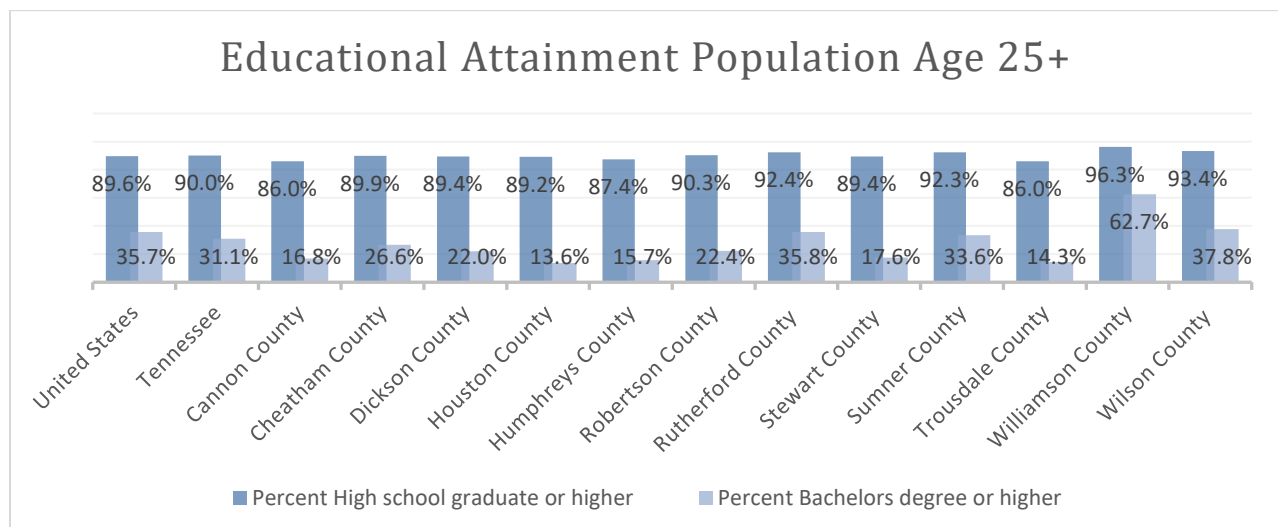


Figure 15: Educational Attainment of Population 25+ (2024 ACS 5-Year Est.)

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Tennessee School System

Tennessee's reported total student membership in public schools during the 2024-2025 program year reached more than one million students, of which over 178,739 are in the MCCA service area counties (Table 7). The majority of the students in the MCCA service area are White; Rutherford County has the lowest proportion of White students (48 percent), and Cannon County has the highest proportion of White students (91.0 percent). Rutherford and Sumner counties have the highest proportion of Black/African American students at 21 and 14 percent of total student membership. Rutherford and Robertson counties have the highest proportion of Hispanic/Latino students, 25 and 24 percent, respectively.^{vi}

Total Student Membership, 2024-2025	
Tennessee	1,002,363
Cannon County Schools	1,813
Cheatham County Schools	5,451
Dickson County Schools	7,777
Houston County Schools	1,265
Humphreys County Schools	2,641
Houston County Schools	11,267
Robertson County Schools	52,127
Rutherford County Schools*	1,972
Stewart County Schools	30,719
Sumner County Schools	1,411
Wilson County Schools*	41,593
Williamson County Schools*	20,703

Table 7: Public School Student Membership by Race/Ethnicity (2024-2025)

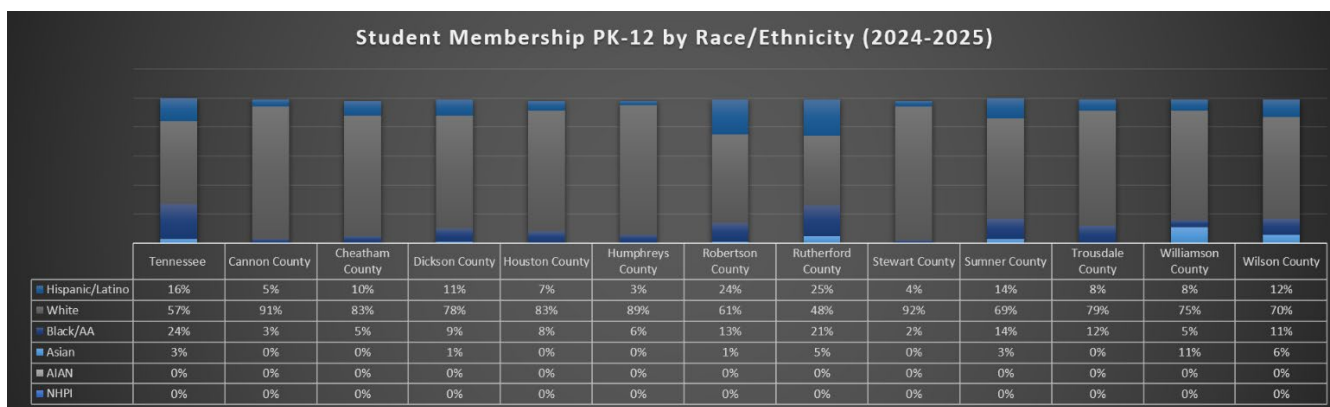


Figure 16: Public School membership by Race/Ethnicity (2024-2025)

Graduation Rates

At the end of the 2024-2025 school year in Tennessee, 92.3 percent of students entering as ninth graders graduated from high school within four years; the graduation rates for the same cohort in the MCCA service area county schools were between 88.9 and 98.8 (Fig 17).

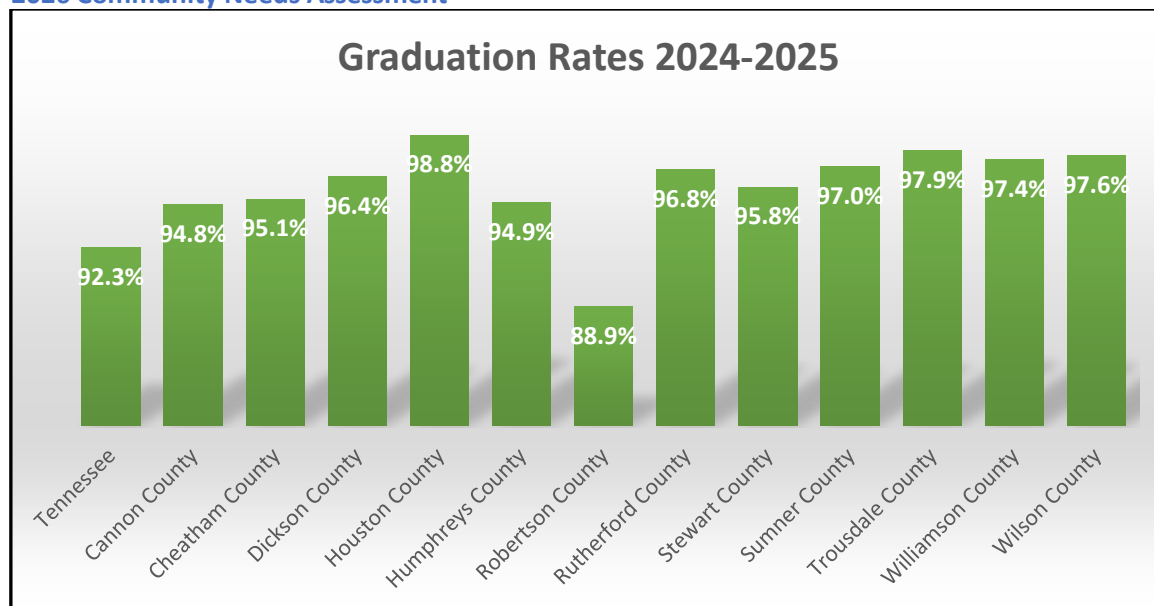


Figure 17: State and District Graduation Rates (2024-2025)

Employment Status and Income

Unemployment

Per the [U.S. Department of Labor, Bureau of Labor Statistics](#), the unemployment rate in Tennessee (not seasonally adjusted) in May 2026 was 3.1 percent. Williamson County, with an unemployment rate of 2.6 percent, has the lowest unemployment rate in the MCCCA service area (Table 8).

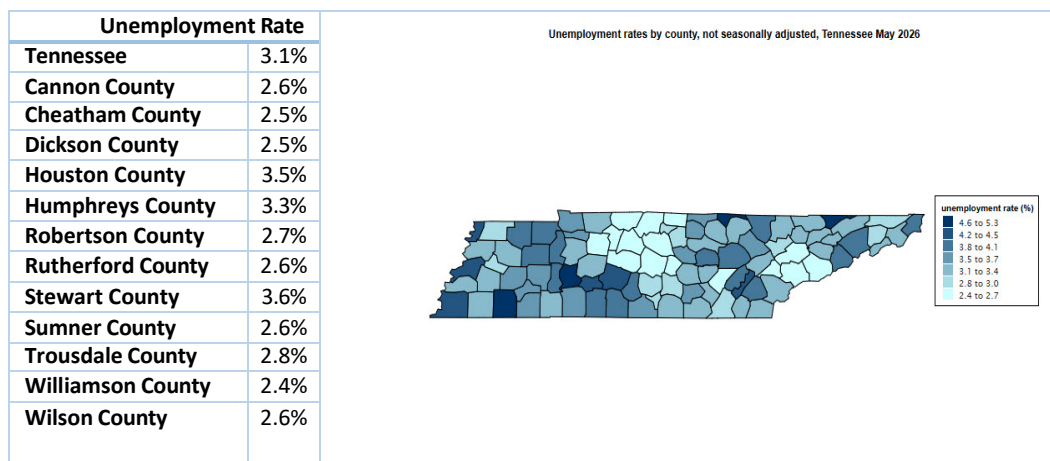


Table 8: Unemployment Rates by County, not seasonally adjusted, May 2026

Occupation

Like the United States, the largest percentage of the civilian employed population, age 16-plus, in Tennessee and the service area is employed in management, business, science and arts occupations; in Williamson County more than half of the population age 16 and over is employed in this sector. In Trousdale County, one-quarter of the civilian employed population, age 16-plus, are employed in management, business, science and arts occupation, and 15.6 percent are employed in service occupations, and one-fourth are employed in sales and office occupations (Fig 18).

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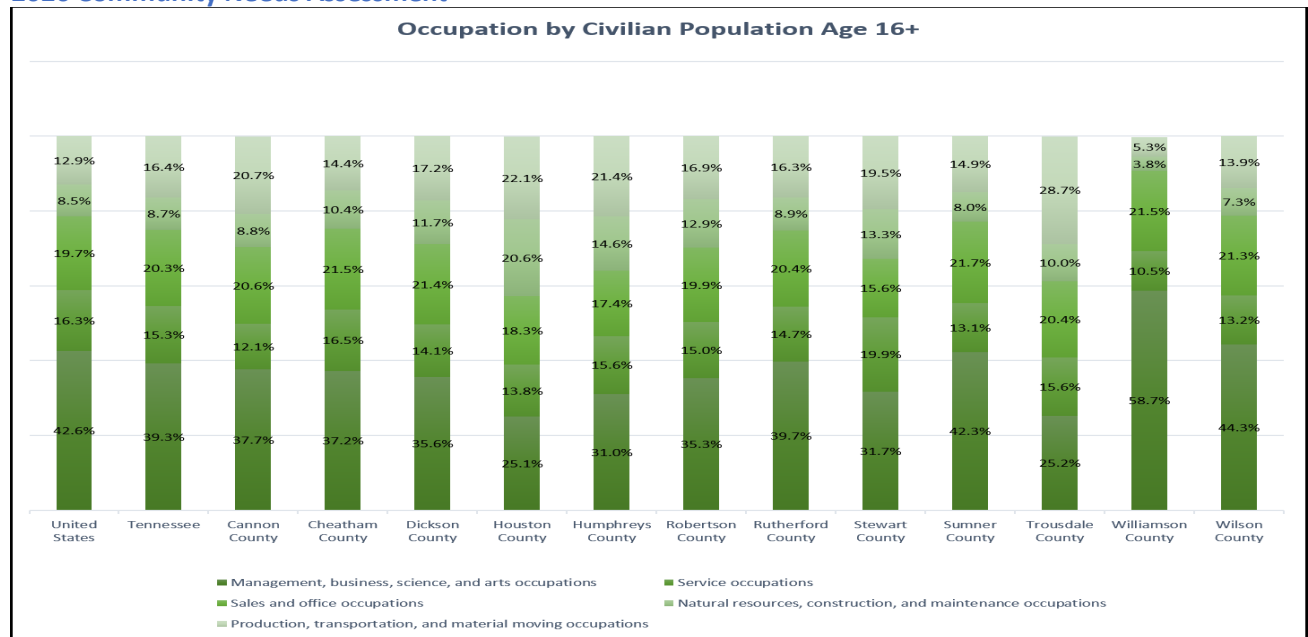


Figure 18 Occupation of Civilian Population Age 16+ (2024 ACS 5-Year Est.)

Industry

Figure 19 illustrates the industries in which the civilian employed population, age 16-plus, is employed. As in in the United States and Tennessee, within the MCCA service area, a significant proportion of the population is employed in educational services, and health care and social assistance – between 16.3 and 24.3 percent, followed by manufacturing.

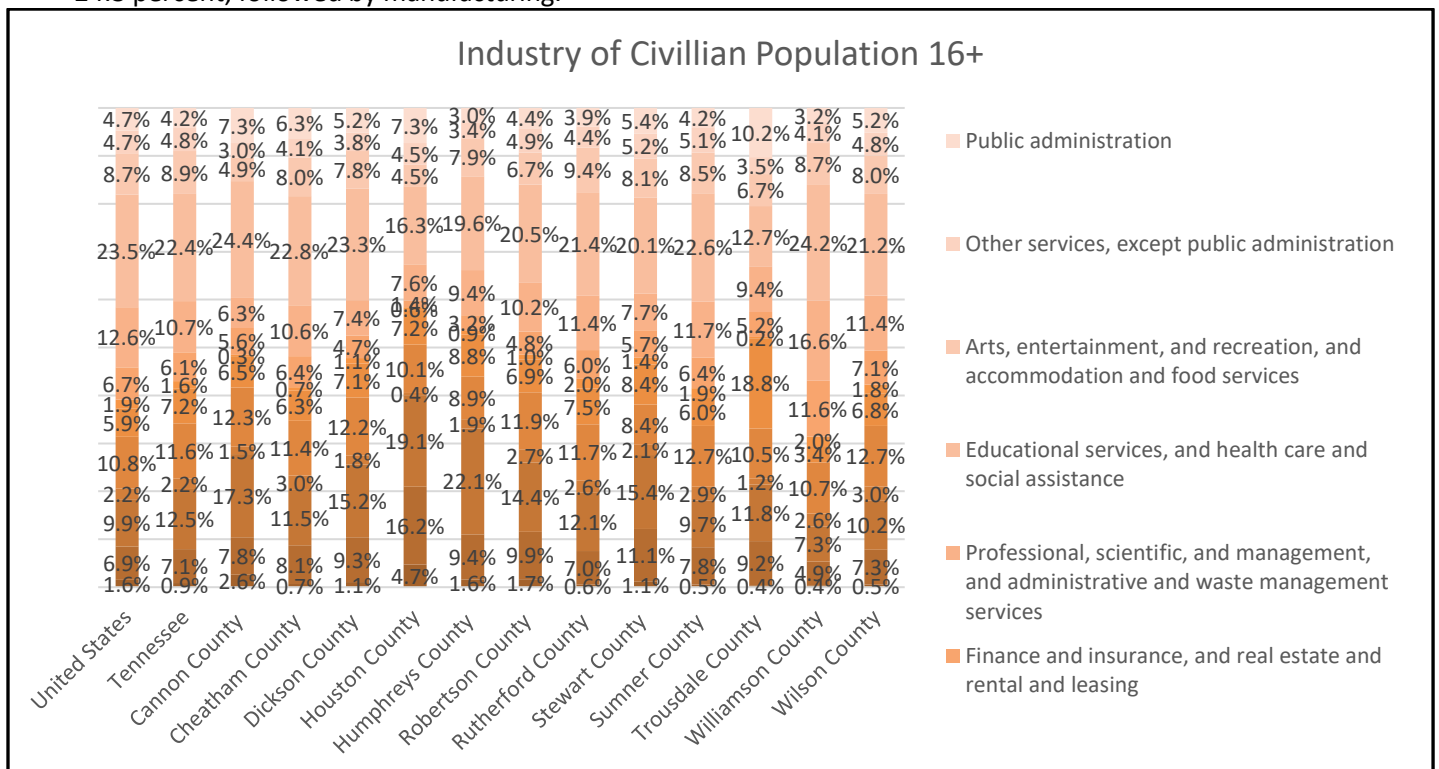


Figure 19: Industry of Civilian Employed Population Age 16+ (2024 ACS 5-Year Est.)

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Median Household Income

Tennessee's median household income of \$69,595 is lower than that of the United States, which is \$80,737. With the exception of Cannon, Houston, Humphreys, and Stewart counties, the median household income in the MCCA service area is higher and ranges from \$72,747 (Trousdale County) to \$135,594 (Williamson County). The median family income in the United States is \$99,999 in Tennessee it is lower, \$87,314. The median family income in the MCCA service area ranges from \$74,220 (Cannon County) to \$161,181 (Williamson County) (Table 9).

Median and mean household incomes are included to ensure that comparisons are not misleading. Using the mean household income alone, for example, will ignore extreme values if the data is not symmetrically distributed. It is a fact that more people earn low salaries than high ones, because a fairly large proportion of the population works part-time, so the data will not be symmetrically distributed. Therefore, the mean is not the best "average" to use in this case when comparing income across the state.

	Median household income	Mean household income	Median family income	Mean family income	Per capita income
United States	\$80,734	\$113,530	\$99,999	\$134,109	\$44,673
Tennessee	\$69,595	\$96,820	\$87,314	\$114,915	\$39,347
Cannon County	\$59,443	\$76,157	\$74,220	\$86,204	\$30,960
Cheatham County	\$89,852	\$107,394	\$99,810	\$119,590	\$42,536
Dickson County	\$75,003	\$97,770	\$85,359	\$110,332	\$39,457
Houston County	\$59,576	\$74,463	\$78,653	\$86,254	\$31,793
Humphreys County	\$60,616	\$78,659	\$79,251	\$91,077	\$31,596
Robertson County	\$83,047	\$101,822	\$95,719	\$107,701	\$38,646
Rutherford County	\$85,470	\$105,834	\$100,206	\$120,362	\$39,158
Stewart County	\$63,114	\$77,433	\$85,509	\$93,676	\$31,960
Sumner County	\$90,301	\$113,861	\$106,550	\$130,643	\$44,761
Trousdale County	\$72,747	\$82,069	\$95,309	\$95,341	\$29,345
Williamson County	\$135,594	\$183,026	\$161,181	\$210,016	\$66,219
Wilson County	\$95,839	\$123,252	\$114,336	\$134,595	\$46,888

The "mean" is the "average" (when one adds all of the values and then divides by the number of values).

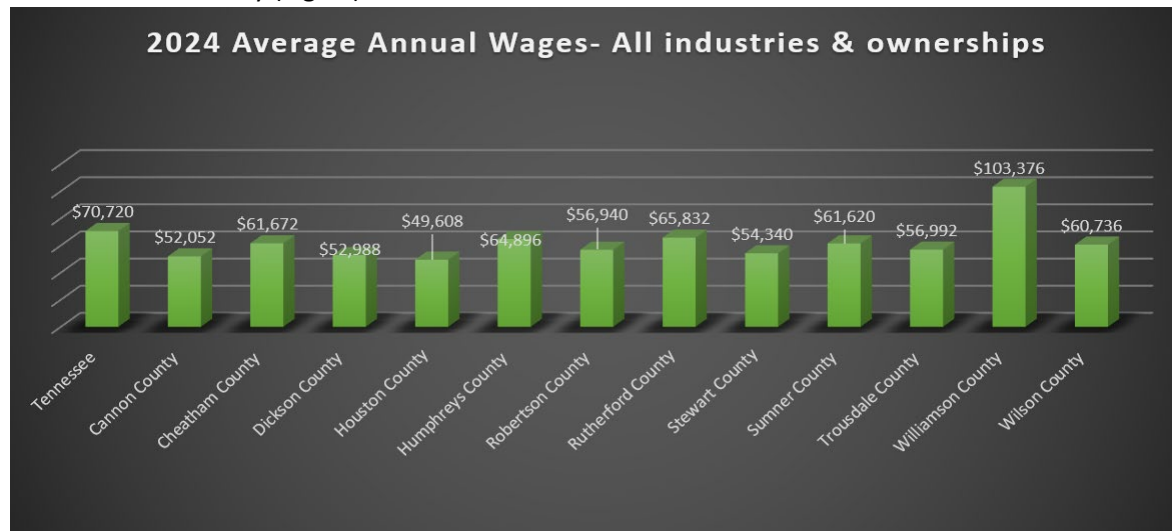
The "median" is the "middle" value in a list of numbers (found after the list of numbers is sorted in order).

Per capita income measures the average income earned per person in a given area (city, region, country, etc.) in a specified year. It is calculated by dividing the area's total income by its total population.

Table 9: Household, Family and Per Capita Income (2024 ACS 5-Year Est.)

Average Salary by Sector

According to the [U.S. Bureau of Labor Statistics](#), the total average salary of all sectors combined in the United States is \$72,092 compared to \$70,720 in Tennessee. The average annual wage of all industries is lower in all counties within the MCCA service area when compared with the state, with the exception of Williamson County (Fig 20).



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Figure 20: Average Annual Wages – All Industries and Ownerships (2024)

The U.S. Bureau of Labor Statistics provides average annual wages by occupational sector for private ownership establishments (all non-local, state or federal government entities). Based on this data, the average annual wages for all private industries in Tennessee is \$70,720. This is 11.8 percent lower than the United States average, which is \$79,092 (Table 10). This discrepancy can be observed across all sectors; with a range from -0.3 percent to -55.2 percent

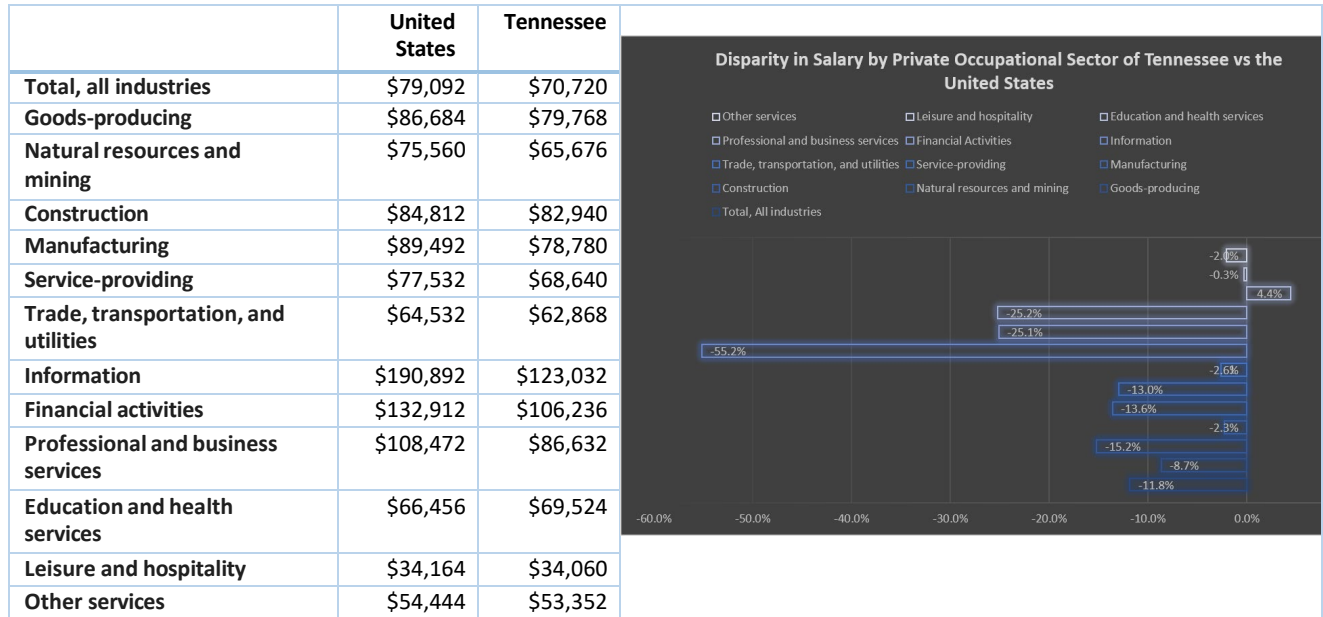


Table 10: Average Year Wages by Sector – United States and Tennessee (2024) Figure 21: Disparity in Salary by Private Occupation Sector

Table 11 provides the average annual wages by all private occupational sectors in the United States, Tennessee and the MCCAA service area. Wages for the majority of industries in all counties within the MCCAA service area are lower than the United States and Tennessee, except in Williamson County, where wages for all sectors except natural resources and mining and other services are higher than the state average.

	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County
Total, all industries	\$52,052	\$61,672	\$52,988	\$49,608	\$64,896	\$56,940
Goods-producing	\$60,840	\$73,424	\$67,912	\$54,548	\$92,924	\$70,148
Natural resources and mining	\$74,308	\$76,180	\$78,312	N/A	\$54,132	\$61,412
Construction	\$51,116	\$75,348	\$68,900	N/A	\$76,232	\$79,144
Manufacturing	\$55,380	\$72,800	\$67,392	\$54,496	\$97,968	\$67,756
Service-providing	\$49,054	\$51,584	\$47,008	\$47,736	\$43,212	\$50,128
Trade, transportation, and utilities	\$53,040	\$49,608	\$48,204	\$34,528	\$45,240	\$48,828
Information	N/A	\$179,608	\$70,096	N/A	\$43,212	\$146,432
Financial activities	\$63,024	\$66,040	\$78,052	\$89,336	\$68,692	\$69,108
Professional and business services	\$66,716	\$66,040	\$38,428	\$55,536	\$67,860	\$69,836
Education and health services	\$49,192	\$51,688	\$56,004	\$55,900	\$55,536	\$54,184
Leisure and hospitality	\$18,356	\$32,136	\$23,400	N/A	\$19,292	\$25,116
Other services	\$51,116	\$58,812	\$42,328	\$43,472	\$33,852	\$48,932

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	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Total, all industries	\$65,832	\$54,340	\$61,620	\$56,992	\$103,376	\$60,736
Goods-producing	\$90,792	\$68,380	\$77,428	\$62,764	\$98,436	\$77,220
Natural resources and mining	\$45,864	N/A	\$74,152	N/A	\$62,816	\$79,456
Construction	\$81,120	N/A	\$82,472	\$68,068	\$97,604	\$80,756
Manufacturing	\$93,548	\$58,500	\$74,464	\$57,720	\$103,324	\$74,256
Service-providing	\$56,576	\$42,588	\$57,200	\$53,352	\$92,404	\$57,616
Trade, transportation, and utilities	\$59,644	\$42,484	\$54,756	\$53,872	\$72,852	\$57,668
Information	\$82,108	N/A	\$130,456	N/A	\$135,096	\$107,952
Financial activities	\$87,880	N/A	\$99,008	\$63,858	\$139,360	\$94,692
Professional and business services	\$64,532	\$80,704	\$73,788	\$64,792	\$127,712	\$73,320
Education and health services	\$59,020	\$39,364	\$60,164	\$45,864	\$70,772	\$56,732
Leisure and hospitality	\$25,376	\$17,108	\$26,780	\$22,204	\$36,972	\$25,896
Other services	\$57,304	\$52,832	\$48,828	N/A	\$58,916	\$54,444

Table 11: Average Year Wages by Sector – MCCAA Service Area (2025)

Living Wage

Dr. Amy K. Glasmeier from MIT developed the [Living Wage Calculator](#) to determine an individual's ability to live within a certain standard of living. Based on the Living Wage Calculator methodology, which considers real cost expenses, income and payroll taxes to determine the minimum employment earnings necessary to meet basic family needs to maintain self-sufficiency, families earning minimum wage in the service area are not able to survive without a safety net and government assistance.

In the MCCAA service area the hourly living wage for a single parent with two children is \$43.46; the hourly living wage for a two-parent household (where one adult is working with two children is \$38.73. The federal poverty wage amount for those two types of family compositions is \$13.13 per hour and \$15.87 per hour, respectively. The minimum wage in Tennessee is \$7.25/hour. Table 12 provides information on annual expenses by state and county for needs including food, child care, medical, housing, and transportation. In the MCCAA service area, the required annual income of a single-parent family with two children, before taxes is now \$90,387; the required annual income of a two-parent family (with one parent working) with two children is \$80,567. The Federal Poverty Level for a family of three is \$25,820 and the Federal Poverty Level for a family of four is \$31,200.

The living wage for a single parent family with two children in Tennessee is **2.5 times the federal poverty level** for a family of three, which is \$21,330!

Compared with the state's average, the living wage for a single-parent family with two children is higher for all counties within the MCCAA service area; the same disparity applies for a two-parent family (one adult working) and two children (Table 12).

	Tennessee	MCCAA Service Area Counties	Tennessee	MCCAA Service Area Counties
Hourly Wages	1 Adult 2 Children		2 Adults (1 Working) 2 Children	
Living Wage	\$43.05	\$43.46	\$37.68	\$38.73
Poverty Wage	\$13.13	\$13.13	\$15.87	\$15.87
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25
Annual Expenses				
Food	\$9,798	\$9,665	\$13,046	\$12,868
Child Care	\$16,255	\$15,484	\$	\$

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Medical	\$9,582	\$10,035	\$10,662	\$11,115
Housing	\$16,198	\$16,034	\$16,198	\$16,034
Transportation	\$13,594	\$15,101	\$15,642	\$17,375
Other	\$8,083	\$8,083	\$8,801	\$8,801
Required annual income before taxes	\$89,542	\$90,387	\$78,369	\$80,567

Table 12: Living Wages 2026

The living wage model is an alternative measure of basic needs. It is a market-based approach that draws upon geographically specific expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g. clothing, personal care items, etc.) costs. The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family's basic needs while also maintaining self-sufficiency.

The living wage model is a 'step up' from poverty as measured by the poverty thresholds, but it is a small 'step up', one that accounts for only the basic needs of a family. The living wage model does not allow for what many consider the basic necessities enjoyed by many Americans. It does not budget funds for pre-prepared meals or those eaten in restaurants. It does not include money for entertainment, nor does it does not allocate leisure time for unpaid vacations or holidays. Lastly, it does not provide a financial means for planning for the future through savings and investment or for the purchase of capital assets (e.g. provisions for retirement or home purchases). The living wage is the minimum income standard that, if met, draws a very fine line between the financial independence of the working poor and the need to seek out public assistance or suffer consistent and severe housing and food insecurity. In light of this fact, the living wage is perhaps better defined as a minimum subsistence wage for persons living in the United States. - <http://livingwage.mit.edu/>

Poverty

The [U.S. Department of Health and Human Services](#) issues the Federal Poverty Guidelines in the [Federal Register](#) annually. The Poverty Guidelines for a family of four in 2026 is \$31,200. Research suggests that a family of four requires at least double that amount to make ends meet. The measurement only accounts for the family's annual gross income; it does not include other aspects of economic status such as housing, debt, assets, or property. The calculation used today was originally developed in the 1960s based on the amount of money spent by families on food. The poverty level was reached by multiplying that dollar amount (money spent by families on food) times three. Today, families not only spend approximately one-seventh of their annual income on food, but the cost of childcare, transportation, housing, and health care have increased dramatically.

2026 HHS Federal Poverty Guidelines	
Persons in HH	Poverty Guidelines
1	\$15,060.00
2	\$20,440.00
3	\$25,820.00
4	\$31,200.00
5	\$36,580.00
6	\$41,960.00
7	\$47,340.00
8	\$52,720.00
For households with more than 8 persons add \$5,380 per additional person	

Figure 21a: 2026 Poverty Guidelines

Poverty in Tennessee. Per the 2024 [Small Area Income and Poverty Estimates \(SAIPE\)](#), 13.3 percent of the population in Tennessee lives in poverty (more than 942,000 individuals), and 18.4 percent of children, ages 0-17, live in poverty (more than 285,000 children) (Table 13, Fig 22). More than 72,000 Head-Start-and Early-Head-Start-eligible children, ages 0 to 4, live in poverty in Tennessee. In the MCCAA service area, the poverty rate for the population overall ranges from 4.5 percent (Williamson County) to 17.1 percent

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(Stewart County); the poverty rate for children, ages 0-17, ranges from 3.5 (Williamson County) to 24.1 percent (Stewart County).

Name	Poverty Est, All Ages	Poverty %, All Ages	Poverty Est, Age 0-17	Poverty %, Age 0-17	Poverty Est, Age 0-4	Poverty %, Age 0-4
United States	40,354,267	12.1%	11,116,682	15.5%	2,971,742	16.5%
Tennessee	942,730	13.3%	285,986	18.4%	72,238	17.9%
Cannon County	2,106	14.1%	592	18.4%	Note: The SAIPE does not estimate the number of children ages 0-4 in poverty by county; 2024 ACS 5-year estimates from the U.S. Census Bureau are used in subsequent sections of this report.	
Cheatham County	3,559	8.4%	986	11.3%		
Dickson County	5,742	10.1%	1,595	12.8%		
Houston County	1,305	15.6%	392	22.3%		
Humphreys County	2,319	12.2%	560	15.6%		
Robertson County	7,110	9.2%	2,235	12.2%		
Rutherford County	37,244	10.0%	11,324	12.5%		
Stewart County	2,412	17.1%	696	24.1%		
Sumner County	17,322	8.3%	5,083	10.8%		
Trousdale County	1,450	14.5%	342	14.9%		
Williamson County	11,974	4.5%	2,284	3.5%		
Wilson County	12,286	7.3%	3,382	8.7%		

Table 13: Poverty (2024 SAIPE)

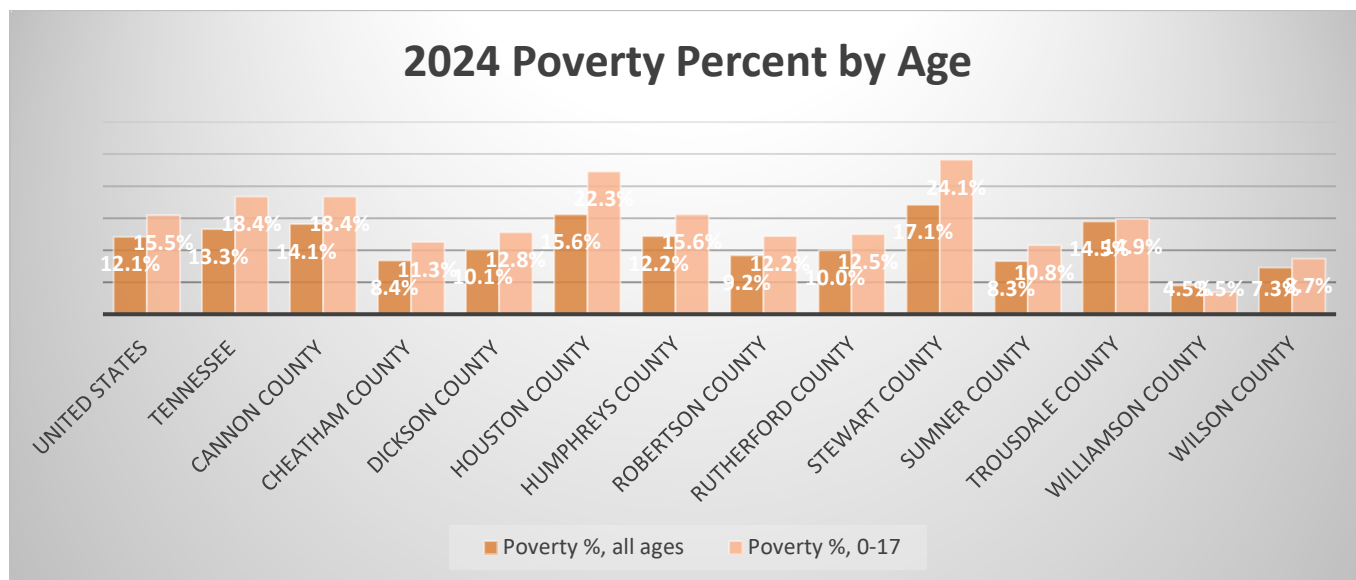


Figure 22: Poverty (2024 SAIPE)

Poverty by Race/Ethnicity

Although the overall poverty rate (for all ages) in Tennessee is 12.2 percent, the poverty rate for Blacks/African Americans (who make up 16.5 percent of the population in the state) is 15.6 percent. The poverty rate for Hispanic/Latino residents in the state (who make up 7.4 percent of the population in the state) is 21.1 percent (Fig 23). A significant disparity is seen in the poverty rates between the races and ethnicities in each of the MCCA service area counties. **Note:** Poverty rates for those identifying as American Indian Alaskan Native (AIAN) and Native Hawaiian Pacific Islander (NHPI) were not included due to the small population size in the state and each service area county.

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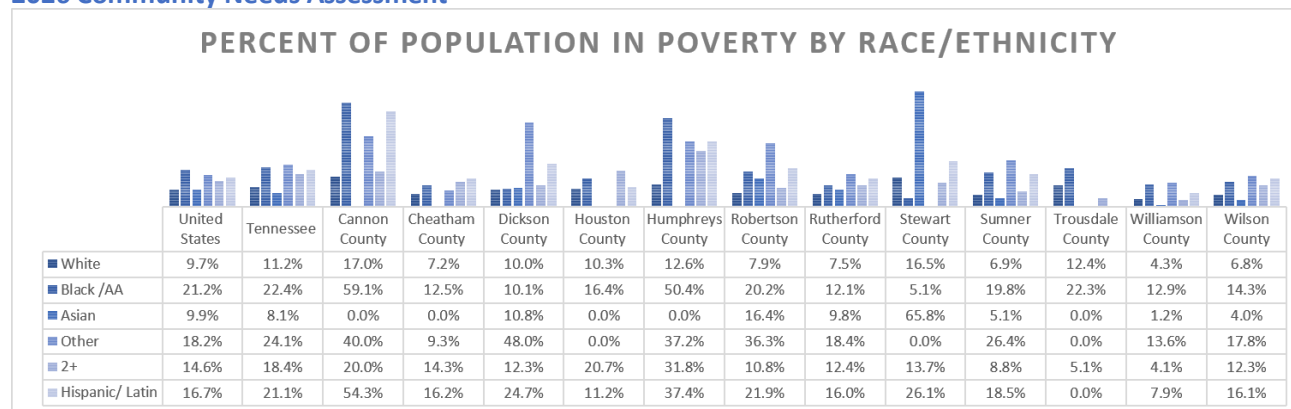


Figure 23: Poverty (2024 ACS 5-year Estimate)

Poverty by Educational Attainment

Obtaining a higher level of education significantly impacts poverty rate; in Tennessee 15.1 percent of the population with only a high school degree lives in poverty, while 4.3 percent of the population with a bachelor's degree or higher lives in poverty. Figure 24 illustrates the poverty rates for adults, ages 25 and over, based on their educational attainment.

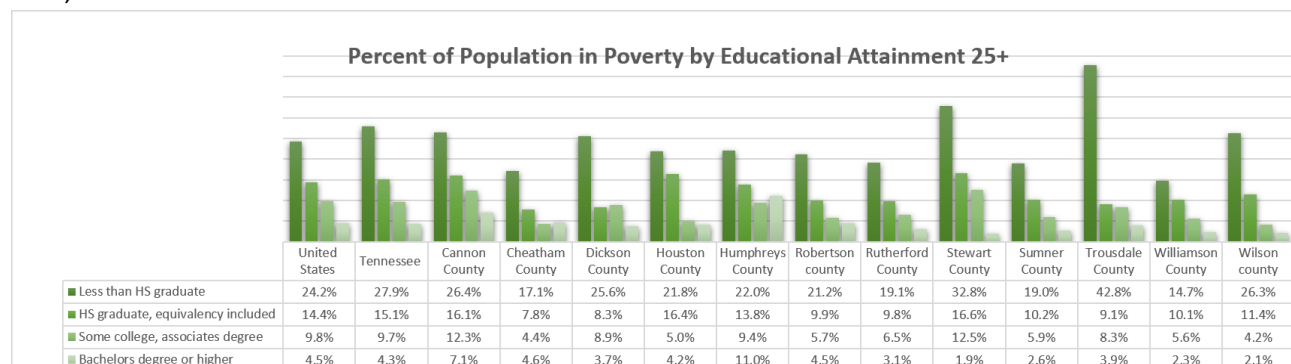


Figure 24: Poverty by Educational Attainment (2024 ACS 5-Year Estimates)

Poverty by Employment Status

Like educational attainment, a significant difference is seen in poverty rates between employed and unemployed individuals. Historically, females, both employed and unemployed, lived in poverty at higher rates than their employed or unemployed male counterparts in most geographic areas studied. Recent data suggests that there is less differential between the genders (Fig 25).

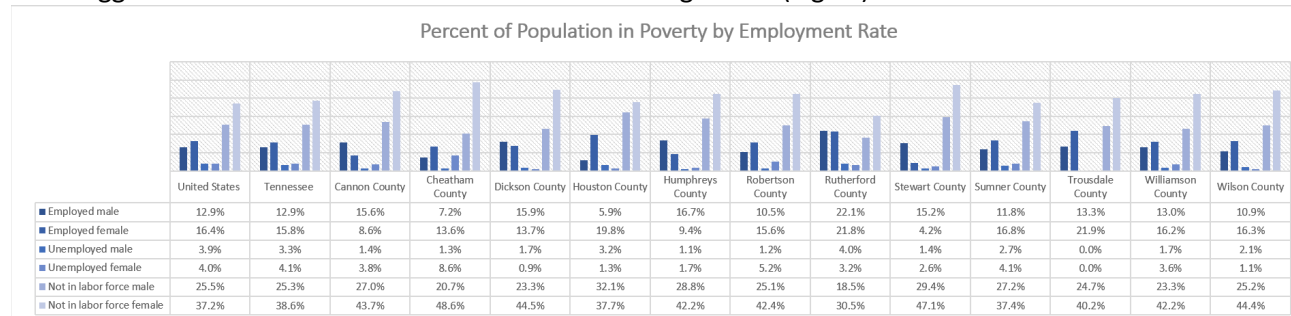


Figure 25: Population in Poverty by Employment Rates (2024 ACS 5-Year Estimates)

Births to Women in Poverty

Of the nearly 4 million women between the ages 15 and 50 who had a birth in the United States in the past 12 months, nearly 1 million are living in poverty. In Tennessee more than 17,000 women gave birth in

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poverty, of which 2,004 were in the MCCAA service area. Stewart County, at 52.7 percent, reports the highest percentage of women who gave birth in poverty; Williamson County had the lowest, at 2.0 percent (Table14).

	Total women ages 15-50	Women who had a birth in the past 12 months	Women who had a birth in poverty
United States	76,271,207	4,000,634	783,791 (19.6%)
Tennessee	1,619,166	86,176	17,911 (20.8%)
Cannon County	3,117	167	74 (44.3%)
Cheatham County	9,366	556	177 (31.8%)
Dickson County	12,623	689	160 (23.2%)
Houston County	1,808	131	19 (14.5%)
Humphreys County	4,034	179	1 (0.06%)
Robertson County	17,324	1,348	235 (17.4%)
Rutherford County	94,056	5,751	726 (12.6%)
Stewart County	2,736	129	68 (52.7%)
Sumner County	47,043	2,314	252 (10.9%)
Trousdale County	2,156	181	56 (30.9%)
Williamson County	60,260	2,816	56 (2.0%)
Wilson County	36,990	1,813	180 (9.9%)

Table 14: Women Who Had a Birth in Poverty (2024 5-Year Estimates)

Families in Poverty

In the United States 8.8 percent of all families live in poverty, and 23.4 percent of families led by a single female (no husband present) live in poverty. Poverty rates for families with related children under the age of 18 are significantly higher. For example, in the United States, married couple families without children under age 18 live in poverty at a rate of 4.9 percent, while families with five or more children under age 18 live in poverty at a rate of 34.8 percent. Over two thirds of families led by a single female, with five or more children under age 18, live in poverty, 68.1 percent (Table15).

In Tennessee families without children under age 18 live in poverty at a rate of 4.9 percent, while 34.8 percent of families with five or more children under age 18 live in poverty. Like the United States, more than four out of five families in the state led by a single female, with five or more children under age 18, live in poverty, 79.6 percent. Table 15 provides family poverty data for each of the MCCAA service area counties.

		Families	# of Own Children of Householder <18			
			No own children	1 or 2 own children	3 or 4 own children	5 or more own children
United States	All families	8.8%	4.9%	11.3%	20.4%	34.8%
	Married-couple families	4.6%	3.7%	4.4%	10.0%	22.2%
	Single male householder	12.3%	8.0%	14.3%	25.4%	40.3%
	Single female householder	23.4%	10.2%	27.8%	50.8%	68.1%
Tennessee	All families	9.8%	5.4%	12.7%	24.1%	44.1%
	Married-couple families	4.9%	3.9%	4.6%	11.3%	27.5%
	Single male householder	13.8%	9.9%	14.9%	30.0%	47.6%
	Single female householder	26.6%	11.5%	30.6%	55.6%	79.6%
Cannon County	All families	14.1%	8.6%	16.5%	19.0%	86.0%
	Married-couple families	6.2%	3.7%	1.0%	11.6%	100.0%
	Single male householder	18.6%	13.7%	10.8%	100.0%	0.0%
	Single female householder	39.6%	35.6%	47.0%	0.00%	0.0%
Cheatham County	All families	4.8%	1.5%	4.5%	1.7%	0.0%
	Married-couple families	2.9%	2.0%	3.5%	8.8%	0.0%
	Single male householder	.58%	0.0%	1.1%	0.0%	0.0%
	Single female householder	18.2%	7.3%	28.4%	21.7%	0.0%
Dickson County	All families	7.7%	3.5%	12.1%	18.8%	37.5%
	Married-couple families	5.5%	4.0%	5.1%	17.2%	37.5%
	Single male householder	2.0%	0.0%	5.3%	0.0%	0.0%
	Single female householder	20.0%	3.0%	49.2%	29.4%	0.0%

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Houston County	All families	6.3%	4.9%	7.6%	8.8%	0.0%
	Married-couple families	3.8%	2.9%	4.0%	10.3%	0.0%
	Single male householder	14.8%	0.0%	0.0%	0.0%	0.0%
	Single female householder	12.3%	6.7%	14.7%	16.7%	0.0%
Humphreys County	All families	9.2%	6.5%	10.7%	45.7%	56.8%
	Married-couple families	4.3%	1.6%	2.7%	46.6%	0.0%
	Single male householder	12.7%	12.5%	4.0%	100.0%	100.0%
	Single female householder	29.8%	32.5%	24.5%	38.3%	0.0%
Robertson County	All families	8.1%	4.5%	10.0%	22.9%	21.5%
	Married-couple families	3.7%	4.5%	1.2%	8.5%	12.8%
	Single male householder	18.2%	6.1%	16.3%	85.5%	0.0%
	Single female householder	24.5%	4.0%	35.9%	44.0%	100.0%
Rutherford County	All families	5.8%	3.3%	6.2%	17.2%	13.8%
	Married-couple families	3.8%	2.6%	3.1%	13.0%	9.0%
	Single male householder	3.3%	1.4%	3.7%	12.5%	0.0%
	Single female householder	15.1%	8.6%	15.6%	41.0%	100.0%
Stewart County	All families	11.0%	6.1%	17.3%	41.0%	100.0%
	Married-couple families	7.0%	3.1%	14.5%	24.0%	0.0%
	Single male householder	19.2%	22.1%	14.5%	0.0%	0.0%
	Single female householder	30.0%	18.3%	30.7%	88.9%	100.0%
Sumner County	All families	6.4%	3.4%	7.6%	21.1%	9.4%
	Married-couple families	3.3%	2.4%	3.7%	7.8%	0.0%
	Single male householders	8.3%	11.8%	5.7%	7.1%	0.0%
	Single female householders	21.9%	6.9%	22.2%	68.4%	31.6%
Trousdale County	All families	11.5%	8.3%	8.8%	40.8%	0.0%
	Married-couple families	8.7%	10.5%	5.1%	9.7%	0.0%
	Single male householders	17.5%	0.0%	25.8%	0.0%	0.0%
	Single female householders	19.7%	0.0%	10.2%	85.1%	0.0%
Williamson County	All families	3.1%	2.1%	3.6%	6.0%	31.6%
	Married-couple families	2.0%	2.0%	1.8%	2.8%	11.6%
	Single male householders	3.6%	2.2%	3.0%	15.8%	0.0%
	Single female householders	12.8%	2.5%	15.8%	69.5%	67.7%
Wilson County	All families	5.9%	2.5%	9.3%	8.1%	24.8%
	Married-couple families	3.3%	2.4%	4.1%	5.9%	6.5%
	Single male householders	5.3%	0.0%	8.9%	0.0%	0.0%
	Single female householders	21.4%	4.8%	30.1%	28.1%	100.0%

Table 15: Poverty for Select Family Characteristics (2024 ACS 5-Year Estimates)

Children in Poverty

According to the 2024 Small Area Income and Poverty Estimates (SAIPE) from the U.S. Census Bureau, Tennessee is home to approximately 78,740 children, ages 0-4, in poverty; SAIPE estimates for children in poverty, ages 0-4, are not provided for individual counties, townships, or census tracts. To estimate children in poverty in the MCCAA service area, poverty data from the 2024 ACS 5-year Estimates (B17001) are used. These estimates use data from 2019 to 2024 and reflect a percent greater number of children in poverty: 78,740 vs. 72,238. Table 16 provides information on children, ages 0 to 4, living in poverty for the United States, Tennessee, and the MCCAA service area by race and ethnicity.

	United States	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County
Total	3,193,459	78,740	282	399	388	32	229
White	1,140,018	33,407	233	330	325	3	50
Black/AA	813,137	25,278	21	0	0	0	105

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AIAN	52,788	808	0	0	0	0	0
Asian	92,742	490	0	0	0	0	0
NHPI	9,268	32	0	0	0	0	0
Other race	398,377	6060	0	0	0	0	27
Two+	687,129	12,665	28	69	63	29	47
Hispanic/Latino	1,135,304	16,090	0	71	2	0	27

	Robertson County	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Total	936	2,210	210	1,665	56	583	723
White	217	976	194	531	56	407	194
Black/AA	32	586	0	645	0	136	122
AIAN	0	10	0	0	0	0	0
Asian	0	12	0	58	0	0	13
NHPI	0	0	0	0	0	0	0
Other race	592	333	0	366	0	40	141
Two+	95	293	16	65	0	0	253
Hispanic/Latino	589	631	13	431	0	40	305

Table 16: Children Ages 0-4 in Poverty (2024 ACS 5-Year Estimates)

As previously stated, 15.6 percent of Tennessee's population is Black/African American, yet 32.1 percent of children, ages 0-4, in poverty are Black/African American. Similarly, although only 3.8 percent of the state's population is multi-racial, 16.1 percent of children in poverty identify as having two or more races (Fig 26).

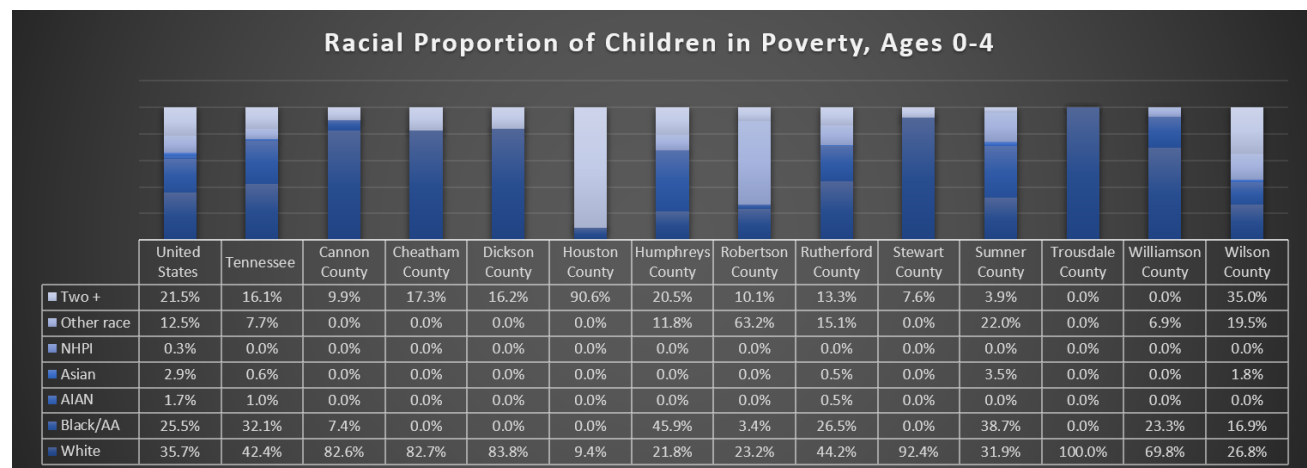


Figure 26: Racial Proportion of Children Ages 0-4 in Poverty (2024 ACS 5-Year Estimates)

The discrepancy between the general population and the proportion of children, ages 0-4, in poverty is also seen for Hispanic/Latino residents in Tennessee; although only 7.4 percent of the population in the state is Hispanic/Latino, 20.4 percent of children, ages 0-4, in poverty are Hispanic/Latino. In Robertson County, over two thirds of Hispanic/ Latino children, 62.9 percent, of children, ages 0-4, are in poverty (Fig 27).

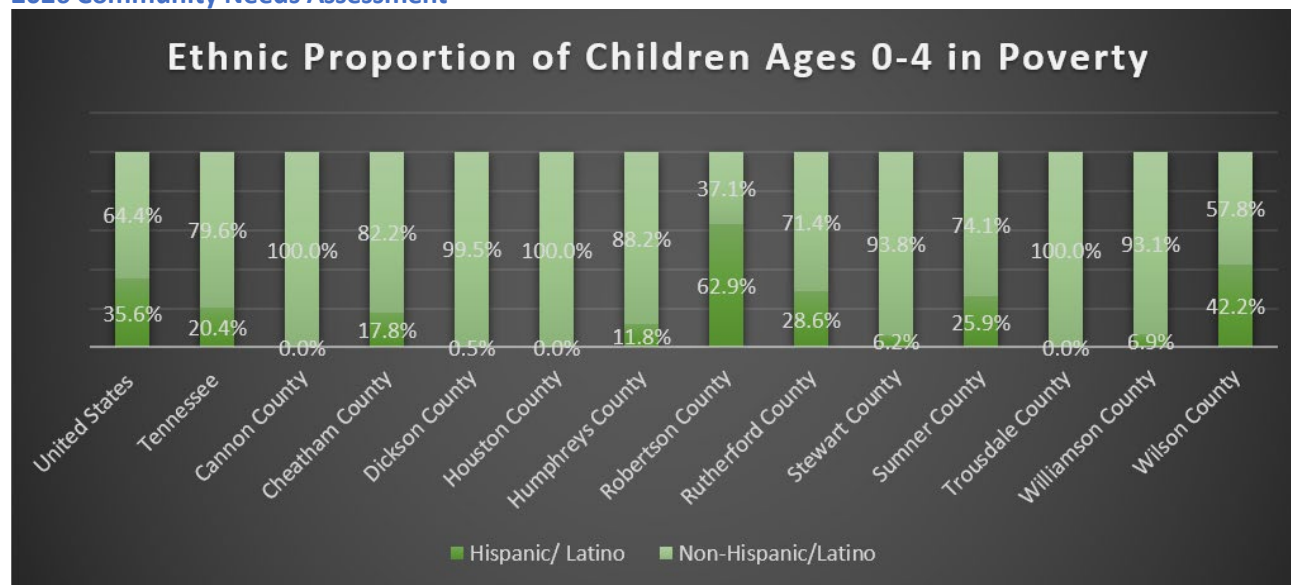


Figure 27: Ethnic Proportion of Children Ages 0-4 in Poverty (2024 ACS 5-Year Estimates)

Federal Assistance Benefits

Temporary Assistance to Needy Families

Based on data from [KIDS COUNT Data Center](#) there were a total of 25,428 children in 2021 in Tennessee who received Families First assistance. Within the MCCAA service area, Rutherford County reported the highest number of children receiving Families First grants, 590. Table 17 provides the number of children who received Families First assistance for each of the service area counties.

Children Family First Recipients Source: KIDS COUNT Data Center 2023	
Tennessee	23,590
Cannon County	33
Cheatham County	107
Dickson County	111
Houston County	32
Humphreys County	46
Robertson County	203
Rutherford County	594
Stewart County	28
Sumner County	364
Trousdale County	23
Williamson County	93
Wilson County	212

Table 17: Family First Recipients (2023)

[Temporary Assistance for Needy Families \(TANF\)](#) provides temporary cash assistance and employment-related services to enable families with children to become self-supporting. Tennessee provides TANF through a program called Families First. The program's benefits are time-limited to 60 months in a participant's lifetime. To be eligible for the program, participants must agree to follow a Personal Responsibility Plan (PRP). As part of the PRP, the participant agrees to keep immunizations and health checks up-to-date for their children, keep their children in school, co-operate with Child Support Services to establish paternity, and participate in a work/training program for at least 30 hours per week.

<https://www.tn.gov/humanservices/for-families/families-first-tanf.html>

The Center on Budget and Policy Priorities indicates that the ratio of TANF recipients continues to decline. In 2023, the ratio in TN was 21:100, meaning that only 21 of every 100 families that could benefit from TANF/ Families First dollars are actually receiving the benefit.

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Supplemental Security Income

[Supplemental Security Income, or SSI](#), provides monthly financial payments to low-income adults that are blind, disabled, or age 65 and older. Disabled or blind children are also eligible to receive SSI benefits. Families receiving SSI are categorically eligible for certain agency services, providing the family an additional benefit and supportive resource. In Tennessee more than 23,000 children under the age of 18 received SSI benefits in 2024, of which 13,668 were in the Mid-Cumberland service area (Table 18).

	United States	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Total	7,423,856	160,102	296	555	1,144	265	430	1,099	4,161	338	2,539	205	1,004	1,632
Ages <18	1,002,887	23,284	22	85	136	26	71	166	830	45	486	30	84	287
Ages 18-164	3,951,866	100,689	200	360	766	180	261	719	2,383	203	1,561	127	618	1,030
Ages 65+	2,469,103	36,129	74	110	242	59	98	214	948	90	492	48	302	315

Table 18: SSI Recipients by Age (2024) Figure 27: SSI Recipients by Age (Kids Count 2024)

NOTE: Data regarding WIC and SNAP participation is located in the [Nutrition](#) section of this Community Assessment.

Cultural and Linguistic Characteristics

Religion

Tennessee, Mississippi, Alabama, and other Southern states are among the most highly religious states in the nation, while Oregon, Nevada, Vermont, and Maine are among the least devout, according to some of the key measures used to determine levels of religiosity in the Pew Research Center's most recent Religious Landscape Study (Fig 28).

% of adults who are highly religious

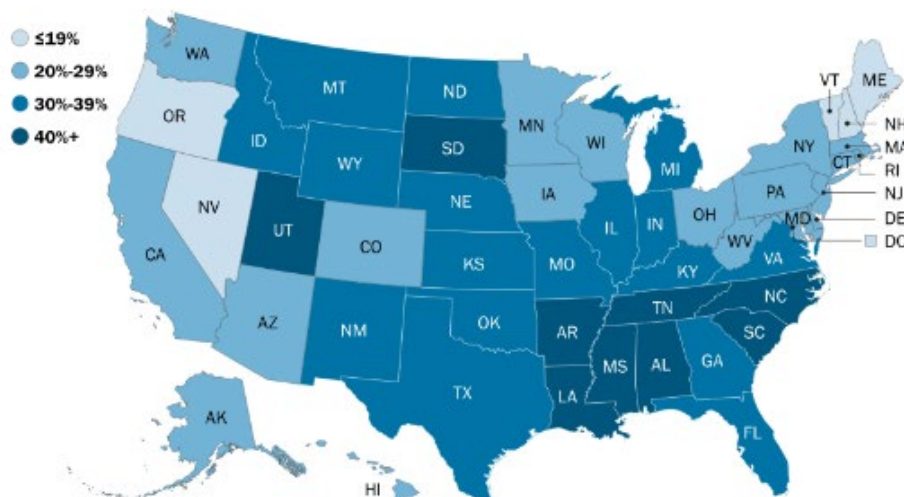


Figure 28: Overall Religiosity by State

Tennessee is the 2nd most religious state in the nation. Regarding the [religious denominations](#) in Tennessee, the overwhelming majority are Christians (72 percent).

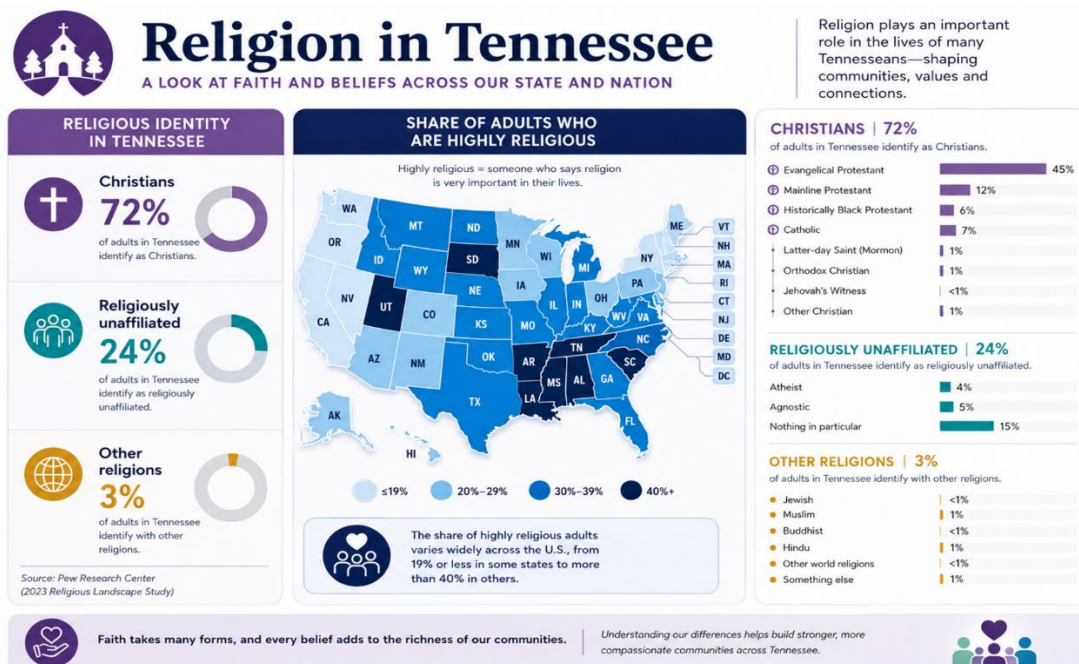


Figure 29: Religious Composition of Adults in Tennessee

According to the study, the U.S. public is becoming less religious in modest overall rates of belief and practice, but religiously affiliated Americans are as observant as in years past. There is a great deal of stability in the U.S. religious landscape. The recent decrease in religious beliefs and behaviors is attributable to the growing minority of Americans, particularly in the Millennial generation, who say they do not belong to any organized faith. Among the three-quarters of U.S. adults who claim a religion, there has been no discernible drop in most measures of religious commitment. Indeed, by some conventional measures, religiously affiliated Americans are more devout than they were a few years ago.

Language

In the United States approximately one in four people between the ages of 5 and 17, and approximately one in five people, age 18-plus, living in poverty, speak Spanish as their primary language (23.3 and 17.5 percent, respectively). In the state of Tennessee, a smaller proportion of the population in poverty speaks Spanish, 14.4 percent of those ages 5 to 17, and 6.4 percent of those ages 18 and older. In the MCCAA service area Rutherford County has the highest proportion of the population in poverty that speaks Spanish, 28.8 percent of those ages 5 to 17, and 14.9 percent of those 18 and older. (Table 19).

	Income in the past 12 months below poverty level:	5 to 17 years:	Speak only English	Speak Spanish	Speak other Indo-European languages	Speak Asian and Pacific Island languages	Speak other languages
United States	37,542,202	8,485,118	69.5%	23.3%	3.2%	1.8%	2.2%
Tennessee	871,600	210,555	82.3%	14.4%	1.3%	0.3%	1.8%
Cannon County	2,402	651	93.5%	0.0%	6.5%	0.0%	0.0%
Cheatham County	2,780	462	74.7%	25.3%	0.0%	0.0%	0.0%
Dickson County	5,608	1,390	87.3%	12.7%	0.0%	0.0%	0.0%

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Houston County	869	109	100.0%	0.0%	0.0%	0.0%	0.0%
Humphreys County	2,542	562	97.3%	2.7%	0.0%	0.0%	0.0%
Robertson County	6,804	1,710	74.8%	24.5%	0.0%	0.0%	0.7%
Rutherford County	30,719	7,194	55.3%	28.8%	3.7%	0.7%	11.5%
Stewart County	2,072	471	100.0%	0.0%	0.0%	0.0%	0.0%
Sumner County	16,163	4,085	92.2%	7.5%	0.0%	0.3%	0.0%
Trousdale County	1,063	340	100.0%	0.0%	0.0%	0.0%	0.0%
Williamson County	11,449	2,593	89.3%	8.1%	1.1%	0.0%	1.5%
Wilson County	11,751	2,798	70.9%	14.0%	0.7%	0.0%	14.4%
	Income in the past 12 months below poverty level:	18 years and over:	Speak only English	Speak Spanish	Speak other Indo-European languages	Speak Asian and Pacific Island languages	Speak other languages
United States	37,542,202	29,057,084	73.2%	17.5%	3.9%	3.6%	1.9%
Tennessee	871,600	661,045	90.2%	6.6%	1.2%	0.9%	1.2%
Cannon County	2,402	1,751	97.9%	0.3%	1.8%	0.0%	0.0%
Cheatham County	2,780	2,318	91.5%	8.5%	0.0%	0.0%	0.0%
Dickson County	5,608	4,218	89.1%	10.7%	0.0%	0.0%	0.0%
Houston County	869	760	97.8%	2.2%	0.0%	0.0%	0.0%
Humphreys County	2,542	1,980	93.5%	6.5%	0.0%	0.0%	0.0%
Robertson County	6,804	5,094	86.9%	12.9%	0.1%	0.0%	0.2%
Rutherford County	30,719	23,525	76.5%	14.2%	2.4%	2.0%	4.9%
Stewart County	2,072	1,601	92.9%	4.7%	0.0%	2.3%	0.0%
Sumner County	16,163	12,078	89.1%	9.9%	0.0%	1.0%	0.0%
Trousdale County	1,063	723	100.0%	0.0%	0.0%	0.0%	0.0%
Williamson County	11,449	8,856	87.6%	9.0%	2.3%	0.5%	0.7%
Wilson County	11,751	8,953	88.2%	6.2%	1.7%	1.0%	2.8%

Table 19: Languages Spoken by Population in Poverty (2024 ACS 5-Year Estimates)

Housing and Homelessness

Fair Market Rent

According to the [National Low-Income Housing Coalition](#) (NLIHC), in 2024 33 percent of Tennessee's households were renters; the Fair Market Rent (FMR) for a two-bedroom home in Tennessee is \$1,404 month. To be able to rent a two-bedroom home, without exceeding 30 percent of one's income, a renter must earn \$56,172 annually; yet the median income for a renter in Tennessee is \$47,182. With a median income of \$47,182 a renter is able to afford \$1,180 for a home, \$224 dollars less than the current fair market rental value of a two-bedroom home.

In Tennessee, one must earn \$38,060 per year to afford the Fair Market Rent for a two-bedroom home. This is \$5,590 more than the poverty guidelines for a family of five, which is \$32,470!

This means that if you earn enough to place your family of five in a two-bedroom home, you are OVER-INCOME and may not be eligible for HS/EHS services.

It is critical to point out that families eligible for Community Action programs do not earn wages typical of an average renter in the state. The NLIHC considers those who earn 30 percent of the annual median income (AMI) to have "extremely low income." For Tennessee this amount is \$28,198, which is \$2,378 more than the Poverty Guidelines level for a family of three (which is \$25,820). The rent that someone with "extremely low income" can afford is only \$377 per month, \$1,027 less than the fair market rent for a two-bedroom home (Table 20).

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	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County
% of total households that are renters (2019-2023)	33%	23%	18%	20%	19%	20%	23%
Two-bedroom FMR	\$1,404	\$1,827	\$1,827	\$1,827	\$899	\$899	\$1,827
Income needed to afford 2-bdrm FMR	\$56,172	\$73,080	\$73,080	\$73,080	\$35,960	\$35,960	\$73,080
Estimated median renter household income	\$47,182	\$35,810	\$59,572	\$57,882	\$43,033	\$36,897	\$51,951
Rent affordable at median renter household income	\$1,180	\$895	\$1,489	\$1,447	\$1,076	\$922	\$1,299
30% of AMI	\$28,198	\$34,440	\$34,440	\$34,440	\$23,220	\$24,510	\$34,440
Rent affordable at 30% of AMI	\$705	\$861	\$861	\$861	\$581	\$613	\$861
Rent affordable with full-time job paying min. wage	\$377	\$377	\$377	\$377	\$377	\$377	\$377
Work hours per week at min. wage needed to afford 2-bdrm FMR	194	194	194	194	95	95	194

	Tennessee	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
% of total households that are renters (2019-2023)	33%	35%	16%	28%	26%	20%	23%
Two-bedroom FMR	\$1,404	\$1,827	\$911	\$1,827	\$1,827	\$1,827	\$1,827
Income needed to afford 2-bdrm FMR	\$56,172	\$73,080	\$36,440	\$73,080	\$73,080	\$73,080	\$73,080
Estimated median renter household income	\$47,182	\$58,343	\$48,743	\$56,082	\$51,116	\$82,738	\$60,352
Rent affordable at median renter household income	\$1,180	\$1,459	\$1,219	\$1,402	\$1,278	\$2,068	\$1,509
30% of AMI	\$28,198	\$34,440	\$26,640	\$34,440	\$34,440	\$34,440	\$34,440
Rent affordable at 30% of AMI	\$705	\$861	\$666	\$861	\$861	\$861	\$861
Rent affordable with full-time job paying min. wage	\$377	\$377	\$377	\$377	\$377	\$377	\$377
Work hours per week at min. wage needed to afford 2-bdrm FMR	194	194	97	194	194	194	194

Table 20: Out of Reach – Fair Market Rental Value vs. Income (2025)

In the MCCAA service area, between 16 and 35 percent of total households are renters. Rent affordable at median household income ranges from \$895 (Cannon County) to \$2,068 (Williamson County). Rent affordable by a household classified as “extremely low income” is \$861 per month and the fair market rental value of a two-bedroom home is \$1,404. For those working a full-time job, earning minimum wage, affordable rent is not more than \$377 (Fig 30).

Housing expenditures that exceed 30 percent of household income have historically been viewed as an indicator of a housing affordability problem. The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be “burdened” evolved from the United States National Housing Act of 1937. The 30-percent rule was considered a rule of thumb for the amount of income that a family could spend and still have enough left over for other non-discretionary spending; it made its way to owner-occupied housing too.

<http://www.census.gov/housing/census/publications/who-can-afford.pdf>

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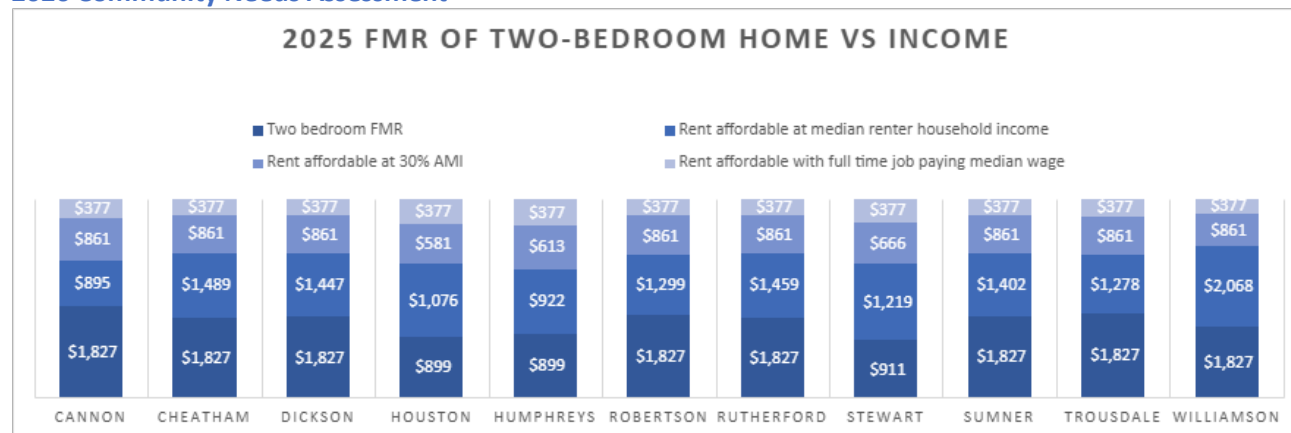


Figure 30: National Low Income Housing Coalition - Out of Reach Report (2025)

The high cost of home ownership and rental units continues to make it difficult for low-income families to access affordable housing. In the MCCA service area those earning minimum wage (\$7.25/hour) must work an average of 168 hours per week to afford a two-bedroom home at fair market rental value.

Public Housing

Based on data gathered from the [Office of Public Policy Development and Research \(PD&R\), under the Department of Housing and Urban Development \(HUD\)](#), in 2025 there were a total of 106,452 housing units available in Tennessee within all HUD Programs. Of those housing units, 86 percent were occupied by 191,031 residents, with an average family expenditure of \$358 per month and an average HUD expenditure of \$850 per month. The average household income of those living in public housing programs in Tennessee is \$15,104. Female head of householders represented 3.6 out of 10 households (36 percent), 56 percent of residents are minorities, 54 percent are Black/African American, and 2 percent are Hispanic/Latino (Table 21).

In the combined MCCA service area, there were 6,283 units available, with an occupancy rate of 74 to 98 percent (Williamson and Cannon Counties, respectively). More than 12,000 residents live in public housing, with an average family expenditure of \$276 to \$389 in rent. The household income for public housing residents in the service area ranges from \$11,968 to \$15,903. Between 20 and 84 percent of residents are female heads of household with children, and approximately 5 to 57 percent of resident are minorities (Table 21).

	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
# Subsidized units	106,452	119	46	1,486	61		767	2,155	18	2,172	57	562	1,203
% Occupied	86%	99%	76%	54%	96%		88%	91%	79%	86%	88%	74%	82%
Number of people: total	191,031	225	80	1,444	104		1,485	4,540	25	3,808	101	802	2,270
Average Family Expenditure per month	\$358	\$394	\$543	\$426	\$391		\$358	\$442	\$311	\$464	\$361	\$442	\$475
Average HUD Expenditure per month	\$850	\$494	\$970	\$811	\$461		\$820	\$1,204	\$476	\$833	\$680	\$976	\$847
Household income/year	\$12,310	\$16,522	\$22,118	\$17,858	\$29,154		\$15,255	\$18,690	\$12,909	\$19,633	\$15,274	\$19,379	\$19,748
% female head with children	36%	32%	38%	30%	24%		39%	39%	29%	37%	28%	27%	42%
% Minority	56%	7%	38%	15%	7%		57%	58%	7%	52%	26%	54%	49%
% Black Non-Hispanic	54%	6%	38%	14%	3%		55%	54%	7%	49%	26%	49%	46%
% Hispanic	2%	0%	0%	1%	3%		1%	3%	0%	3%	0%	3%	2%

Table 21: HUD Programs (2025)

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Homelessness

Point-In-Time

According to the US Department of Housing and Urban Development's 2024 Annual Homelessness Assessment Report to Congress, the nation experience an 18.2 percent increase in homelessness from 2023 to 2024. The report indicates that this is the highest number of individuals experiencing homelessness since data collection began in 2007. In Tennessee, the December 2024 Point-In-Time count of the homeless population was 8,850, a decrease of 1,717 individuals from the 2022 count of 10,567, reflecting a 19.4 percent decrease. The 2022 increase was attributed to the COVID 19 pandemic and the extreme cost of housing in Tennessee. The decrease is can be viewed as the economy leveling out following the pandemic. In 2015 HUD added a new reporting category for parenting youth: someone who is under age 25 identifying as the parent or legal guardian of one or more children, present with or sleeping in the same place as that youth parent, and who is not in the company of someone over age 24. In December 2024, 65 homeless, parenting youth were counted in the state of Tennessee (Table 22).

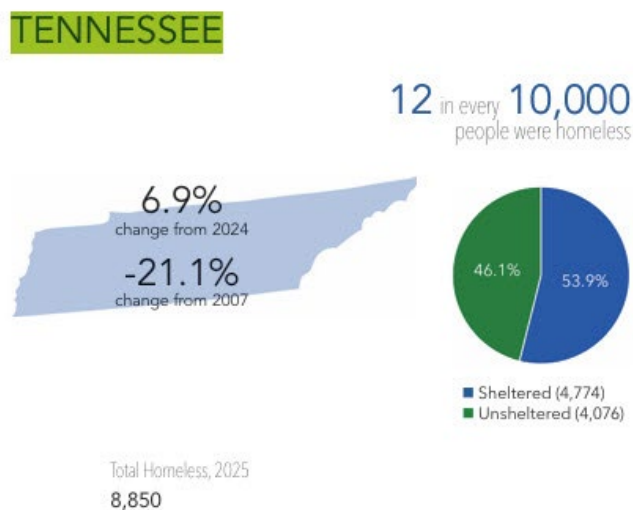


Figure 31: 2024 Point-In-Time Count

	2023	2025	Percent Change
Overall Homeless	9,215	8,850	-4.1%
Homeless Unaccompanied Youth (Under 25)	559	448	-24.8%
Homeless Unaccompanied Children (Under 18)	19	12	-58.3%
Homeless Unaccompanied Young Adults (Age 18-24)	540	436	-23.9%
Parenting Youth (Under 25)	53	65	18.5%
Parenting Youth Under 18	0	0	0.0%
Parenting Youth Age 18-24	53	65	18.5%
Children of Parenting Youth	67	75	10.7%

Table 22: Tennessee Homeless Point-In-Time Count (2025)

The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continuums of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. Continuums of Care also must conduct a count of unsheltered homeless persons every other year (odd-numbered years). Each count is planned, coordinated, and carried out locally. The Housing Inventory Count (HIC) is a point-in-time inventory of provider programs within a Continuum of Care that provide beds and units dedicated to serve persons who are homeless, categorized by five Program Types: Emergency Shelter; Transitional Housing; Rapid Re-housing; Safe Haven; and Permanent Supportive Housing.

McKinney-Vento

McKinney-Vento is the primary piece of federal legislation dealing with the education of children and youth experiencing homelessness in U.S. public schools. It was reauthorized as Title X, Part C, of the No Child Left Behind Act in January 2002.

The McKinney-Vento program is designed to address the problems that homeless children and youth have faced in enrolling, attending, and succeeding in school. Under this program, State Educational Agencies (SEAs) must ensure that each homeless child and youth has equal access to the same free, appropriate public education, including a public preschool education, as other children and youth. In addition,

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homeless students may not be separated from the mainstream school environment.

The McKinney-Vento Act defines “homeless children and youth” as individuals who lack a fixed, regular, and adequate nighttime residence. The term includes –

Children and youth who are:

- sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason (sometimes referred to as *doubled-up*);
- living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations;
- living in emergency or transitional shelters;
- abandoned in hospitals; or
- awaiting foster care placement;

Children and youth who have a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;

Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

Migratory children who qualify as homeless because they are living in circumstances described above.

The HUD definition of homelessness is narrower than those used by the Departments of Education (ED), Health and Human Services (HHS), Labor, Justice, and Agriculture. HUD focuses primarily on homeless people on the streets, in shelters, in vehicles, or in other places not meant for human habitation. The PIT count offers an important snapshot of homelessness on a given night at one point in the year, with a particular focus on individuals. However, it does not adequately estimate the number of individuals and family members who experience homelessness through the course of a year— especially children. <http://www.homelesschildrenamerica.org/>

Tennessee Homeless Education Program

Based on data from the National Center for Homeless Education, during the 2020-21 school year, 14,386 homeless students were served in Tennessee public schools, down from 18,482 during the 2019-20 school year. Of the 14,386 students served, 38 were migratory children, 1,109 unaccompanied homeless youth, 2,526 children with disabilities and 1,531 limited English proficient students (Fig 32).

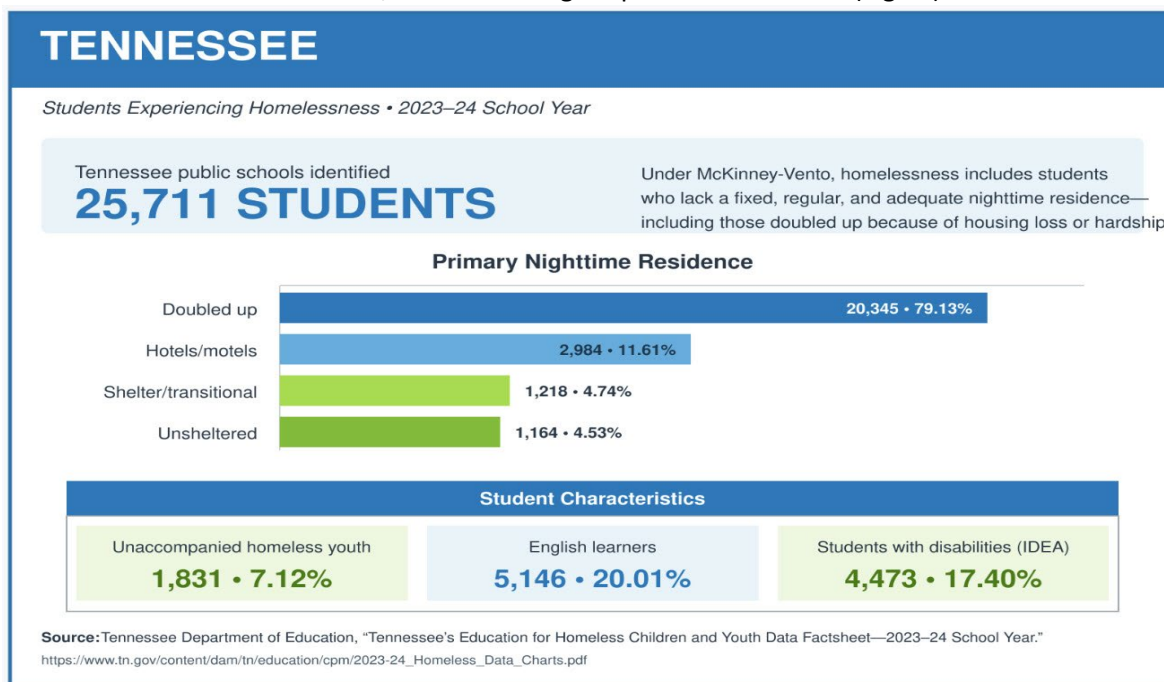


Figure 32: Homeless Students- TN Homeless Education Program (2023-2024)

Figure 33, below, offers an infographic from the November 2025 report issued by the [Early Childhood Homelessness in the United States: 50- State Profile](#) the Administration of Children and Families, using data 20 US Department of Education Data. The report indicates that in Tennessee over 24,710 school aged children were identified as homeless.

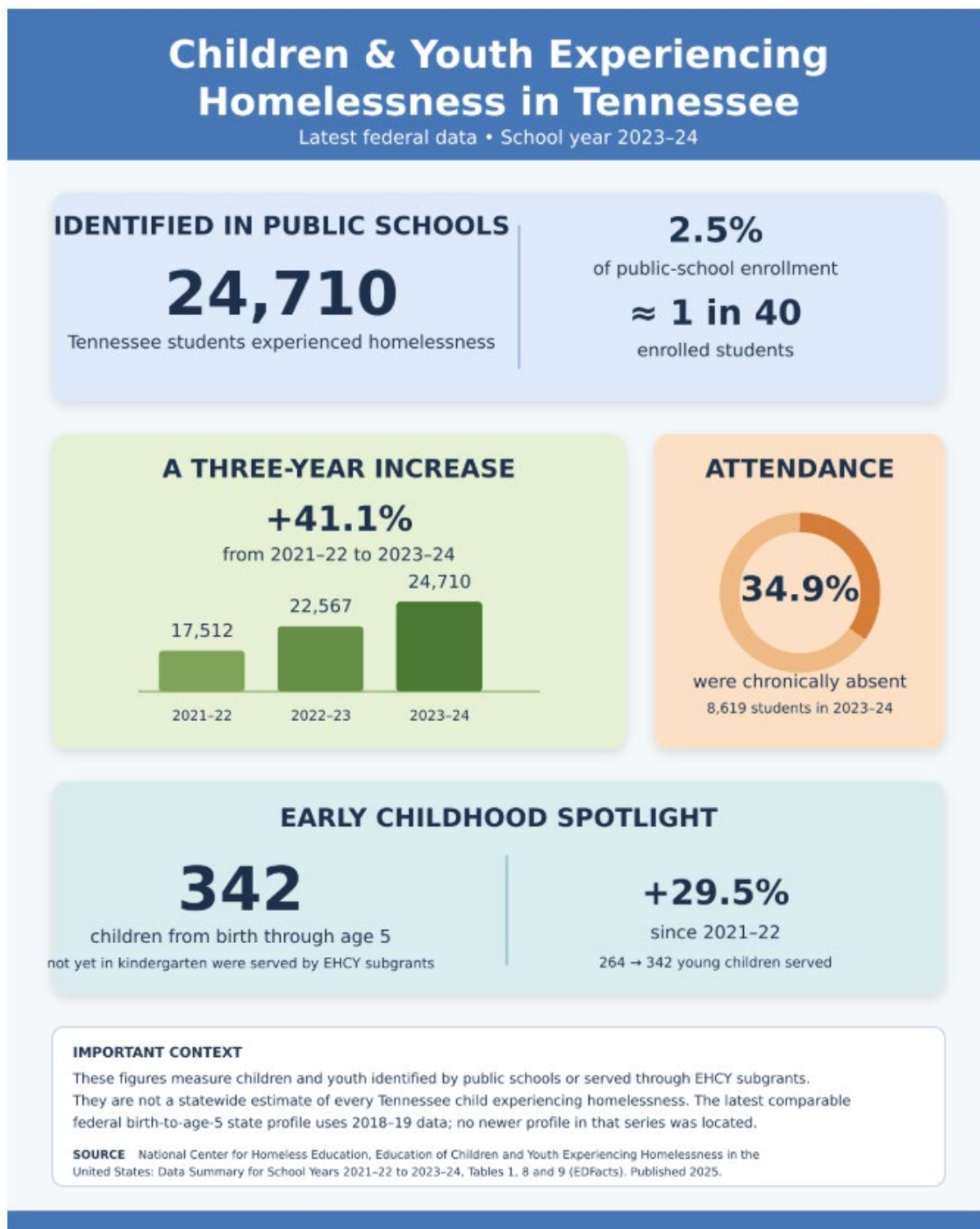


Figure 33: Department of Education Early Childhood Homelessness Program 2023-2024

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Communication and Transportation

Access to Computers

In 2017, the U.S. Census Bureau added computer device ownership data to its five-year estimates. In the United States and Tennessee, approximately 9 out of 10 households have more than one computing device (ex. desktop or laptop computers, smartphones or tablets). In the MCCA service area, between 90.5 percent (Humphreys County) and 98.5 percent (Williamson County) of households have more than one computing device (Fig 34).

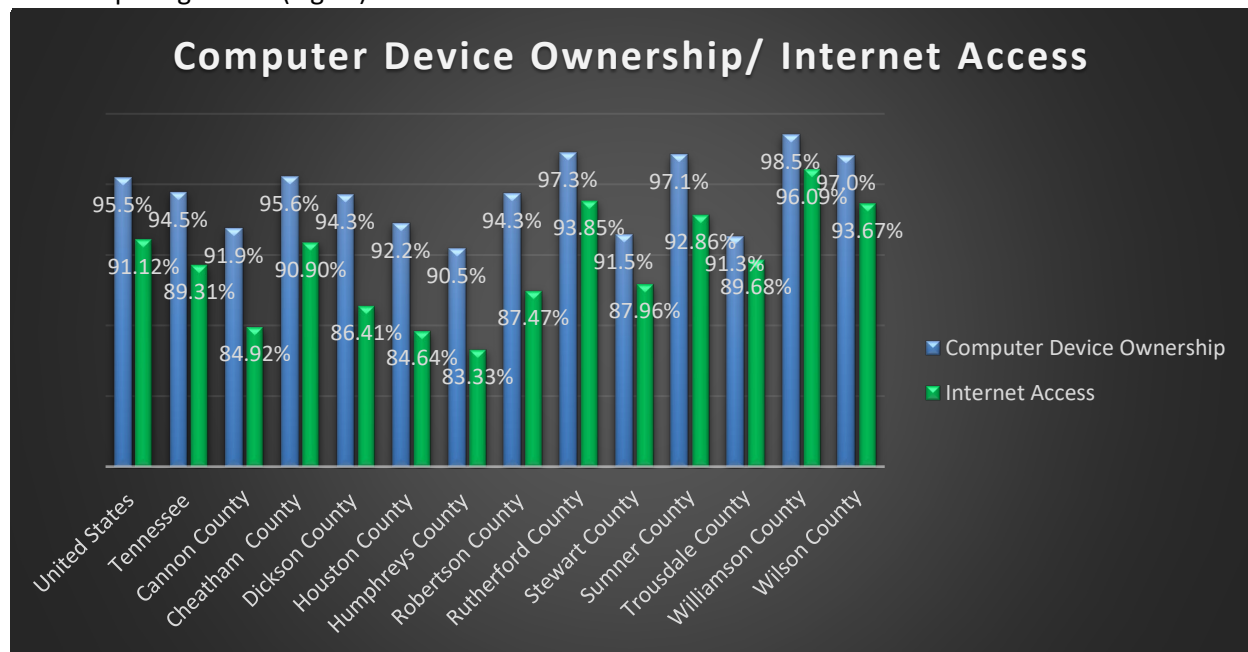


Figure 34: Computer Device Ownership (2024 ACS 5-Year Estimates)

Vehicle Ownership

In the U.S., 8.4 percent of households in occupied housing units do not have access to a vehicle. In Tennessee and the MCCA service area, between 2.1 and 4.8 percent of households in occupied housing units do not have access to a vehicle (Table 23).

	Occupied Housing Units	No vehicle	1 vehicle	2 vehicles	3 or more
United States	129,227,496	8.4%	33.1%	36.6%	21.9%
Tennessee	2,824,277	5.2%	30.9%	38.0%	25.9%
Cannon County	5,776	4.6%	23.1%	33.1%	39.2%
Cheatham County	16,279	2.0%	20.3%	40.6%	37.1%
Dickson County	21,757	2.9%	22.6%	35.5%	39.0%
Houston County	3,353	2.7%	25.7%	37.8%	33.8%
Humphreys County	7,241	3.8%	29.8%	32.3%	34.0%
Robertson County	28,255	3.3%	24.0%	38.3%	34.4%
Rutherford County	129,431	2.7%	28.8%	40.5%	28.1%
Stewart County	5,323	4.8%	27.7%	31.1%	36.4%
Sumner County	78,582	3.3%	27.0%	38.6%	31.1%
Trousdale County	3,700	4.2%	27.2%	31.3%	37.2%
Williamson County	92,214	2.1%	21.1%	48.3%	28.5%
Wilson County	59,139	2.2%	26.1%	41.3%	30.4%

Table 23: Vehicle Ownership (2024 ACS 5-Year Estimates)

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Public Transportation

Within the MCCA service area, there is longstanding and increasing need for accessible, affordable, and reliable public transportation. Many residents must travel across county lines to reach employment, healthcare, education, childcare, and essential services in the greater Nashville area, yet limited transit options leave those without dependable personal vehicles at a significant disadvantage. Older adults, people with disabilities, low-income households, veterans, and rural residents are particularly affected by transportation barriers, which can lead to missed medical appointments, reduced employment opportunities, and increased social isolation. Expanding regional public transportation and strengthening connections between neighboring counties and Davidson County would improve access to essential resources, support workforce participation, reduce household transportation costs, and promote greater economic mobility throughout



The [Tennessee Department of Transportation](#) offers links to information about public transit services in Tennessee. Options include fixed-route service, demand-response service, express buses, local shuttles, and complementary paratransit in compliance with the Americans with Disabilities Act (ADA).



The [Mid-Cumberland Human Resource Center](#) offers public transportation in all 12 Middle Tennessee counties.

Disabilities

U.S. Census

Data from the U.S. Census Bureau indicate that 13.3 percent of the civilian noninstitutionalized population in the United States, and 14.9 percent in Tennessee, have a disability. Approximately 129,000 children under the age of 5 have a disability in the United States (0.7 percent), of which 3,348 are children under age 5 in Tennessee (0.7 percent of total children under 5). In the MCCA service area, between 8.2 and 20.7 percent of the civilian noninstitutionalized population have a disability. Approximately 307 children under the age of 5 reportedly have a disability in the MCCA service area (Table 24).

	Total civilian noninstitutionalized population			Under 5 years		
	Total	With a disability	Percent with a disability	Total	With a disability	Percent with a disability
United States	329,980,753	43,869,797	13.3%	18,779,056	128,974	0.7%
Tennessee	6,970,655	1,041,249	14.9%	410,887	3,348	0.8%
Cannon County	14,692	2,751	18.7%	857	11	1.3%
Cheatham County	41,505	5,638	13.6%	2,208	0	0.0%
Dickson County	55,535	9,730	17.5%	3,313	0	0.0%
Houston County	8,177	1,627	19.9%	393	11	2.8%
Humphreys County	18,868	3,625	19.2%	1,053	24	2.3%
Robertson County	74,828	9,661	12.9%	4,796	0	0.0%
Rutherford County	358,593	42,603	11.9%	22,629	181	0.8%
Stewart County	13,878	2,866	20.7%	721	0	0.0%
Sumner County	202,751	23,814	11.7%	11,744	6	0.1%
Trousdale County	9,477	1,114	11.8%	610	0	0.0%
Williamson County	259,518	21,158	8.2%	13,726	18	0.1%
Wilson County	157,626	17,551	11.1%	9,450	56	0.6%

Table 24: Disability Characteristics (2024 ACS 5-Year Estimates)

NOTE: The U.S. Census definition for a person with a disability is not as comprehensive as the definitions used in the each of the school systems; therefore, the number of children with a disability under age 5 will be significantly lower. Data is collected and analyzed to determine if the proportion or percentage of the

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population with a disability in the state is significantly higher or lower when compared with the program's service area.

Tennessee Department of Education

Based on data collected from the [Tennessee Department of Education](#), in Tennessee almost 280,044 students with a diagnosed disability were enrolled in public schools, of which 19,796 were in the MCCAA service area counties (Table 25). Cannon County schools reported the highest percentage of students with a diagnosed disability, 16 percent of the student body; Robertson and Rutherford County schools reported the lowest, 9.8 percent.

Special Education (2024-20254) Source: TN Department of Education	Students with a Disability	
Tennessee	1,930,076	14.5%
Cannon County School District	256	15.1%
Cheatham County School District	912	17.3%
Dickson County School District	1,179	15.7%
Houston County School District	254	21.7%
Humphreys County School District	491	19.5%
Robertson County School District	1,790	16.4%
Rutherford County School District	5,960	9.9%
Stewart County School District	292	15.6%
Sumner County School District	4,460	14.8%
Trousdale County School District	157	11.5%
Williamson County School District	5,128	11.6%
Wilson County School District	3,070	12.4%

Table 25: Special Education (2024-2025)

Individuals with Disabilities Education Act (IDEA)

The nation's special education law is called the Individuals with Disabilities Education Act, or IDEA. IDEA defines the term "child with a disability" in order to make special education and related services available to children with disabilities in public schools and Head Start programs. That definition includes specific disability terms, which are also defined by IDEA.

The **Individuals with Disabilities Education Act (IDEA)** is a law that makes available a free appropriate public education to eligible children with disabilities throughout the nation and ensures special education and related services to those children.

The IDEA governs how states and public agencies provide early intervention, special education, and related services to more than 6.5 million eligible infants, toddlers, children, and youth with disabilities.

Infants and toddlers, birth through age 2, with disabilities and their families receive early intervention services under **IDEA Part C**. Children and youth, ages 3 through 21, receive special education and related services under **IDEA Part B**.

<https://sites.ed.gov/idea/about-idea/>

Based on data collected from the [IDEA Data Center](#), 9,454 infants and toddlers, ages 0 through 2 (note: this includes toddlers, ages 2 up to 3), were served by Early Intervention programs in Tennessee, accounting for 3.9 percent of the birth through 2-year-old population. In the U.S. and outlying areas, 4.2 percent of the population, ages 0 through 2, is served under IDEA, Part C programs (Table 26).

IDEA Part C: Early Intervention, Ages 0 through 2 (2023-2024)					
	Birth to 1 year	1 to 2 years	2 to 3 years	Total served birth through 2 years	Percentage of population ¹ , birth through 2 years (%)
Tennessee	1,133	2,371	5,590	9,454	3.9%
US and Outlying Areas	49,570	141,004	272,273	462,847	4.2%
¹ Percentage of population = Number of infants and toddlers, birth through age 2, served under IDEA, Part C, divided by the estimated U.S. resident population, birth through age 2, multiplied by 100.					

Table 26: IDEA Part C: Early Intervention, Ages 0-2 (2023-24)

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Based on data collected from the Annie E Casey, Kids Count Data Center, of the 8,200 infants and toddlers served in Tennessee Part C programs, 1,512 were in the MCCAA service area counties (Table 27).

IDEA Part C: Early Intervention, Ages 0 - 2 (2023-2024) Source: Annie E Casey Kids Count Data Center	
Cannon County	17
Cheatham County	31
Dickson County	80
Houston County	10
Humphreys County	28
Robertson County	117

IDEA Part C: Early Intervention, Ages 0 - 2 (2023-2024) Source: Annie E Casey Kids Count Data Center	
Rutherford County	636
Stewart County	34
Sumner County	462
Trousdale County	18
Williamson County	224
Wilson County	191

Table 27 MCCAA Service Area: IDEA Part C (2023-24)

As reported by the IDEA Data Center, during the 2023-2024 school year, more than 9,600 children, ages 3 to 5, received special education assistance in Tennessee. The majority of children received special education for a developmental delay followed by speech or language impairment and autism (Table 28).

IDEA Part B: Assistance for All Children with Disabilities, Ages 3-5 (2023-2024)		
	TN	U.S.
All disabilities	9,616	603,652
Autism	2,283	107,386
Deaf-blindness	1	141
Developmental delay	4,024	277,468
Emotional disturbance	0	292
Hearing impairments	73	4,892
Intellectual disabilities	5	1,971
Multiple disabilities	70	3,966

IDEA Part B: Assistance for All Children with Disabilities, Ages 3-5 (2023-2024)		
	TN	U.S.
Orthopedic impairments	50	2,775
Other health impairments	86	12,485
Specific learning disabilities	-	475
Speech/language impairments	3,037	178,375
Traumatic brain injury	5	675
Visual impairments	21	1,508

Table 28 IDEA Part B: Assistance for All Children with Disabilities, Ages 3-5 (2023-2024)

Health and Wellness

Leading Causes of Death

According to the [Centers for Disease Control and Prevention](#), the five leading causes of death Tennessee are diseases of the heart, malignant neoplasms, accidents, chronic lower respiratory diseases, and cerebrovascular diseases. The death rate per 100,000 residents for diseases of the heart is 255.0, and 212.1 for malignant neoplasms (cancerous tumors) (Table 29).

The death rate for diseases of the heart is lower in each of the MCCAA service area counties than the state of Tennessee, with the exception of Humphreys and Robertson Counties, where the death rate is 258.9 and 271.9 per 100,000 residents, respectively (Table 29, Fig 35). The death rate for malignant neoplasms is lower in each of the MCCAA service area counties than the state of Tennessee, with the exception of Cannon and Cheatham Counties, where the death rates are 239.2 and 233.1 per 100,000 residents, respectively.

Selected Causes of Death by Rate per 100,000 Residents (2024)	Tennessee			Diseases of heart		Malignant neoplasms	
	#	Rate		#	Rate	#	Rate
Diseases of heart	18,432	255.0	Cannon County	48	317.0	32	211.3
Malignant neoplasms	15,331	212.1	Cheatham County	91	213.6	112	262.9
Accidents (unintentional injuries)	5,698	78.8	Dickson County	134	232.5	135	234.2
Chronic lower respiratory diseases	4,590	63.5	Houston County	22	257.7	27	316.2
Cerebrovascular diseases	3,637	50.3	Humphreys County	79	404.0	61	312.0
Alzheimer's disease	2,925	40.5	Robertson County	229	291.9	149	189.9
Diabetes mellitus	2,734	37.8	Rutherford County	552	146.4	521	138.2
Chronic liver disease and cirrhosis	1,409	19.5	Stewart County	40	278.5	49	341.1

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Influenza and pneumonia	1,360	18.8	Sumner County	438	206.9	418	197.4
Intentional self-harm (suicide)	1,229	17.0	Trousdale County	24	197.4	34	279.6
Nephritis, nephrotic syndrome and nephrosis	1,193	16.5	Williamson County	341	126.7	354	131.5
Essential hypertension and hypertensive renal disease	1,155	16.0	Wilson County	346	203.6	291	171.2
Septicemia	983	13.6					
Parkinson's disease	918	12.7					
COVID-19	789	10.9					

Table 29: Selected Causes of Death by Rate per 100,000 Residents (2024)

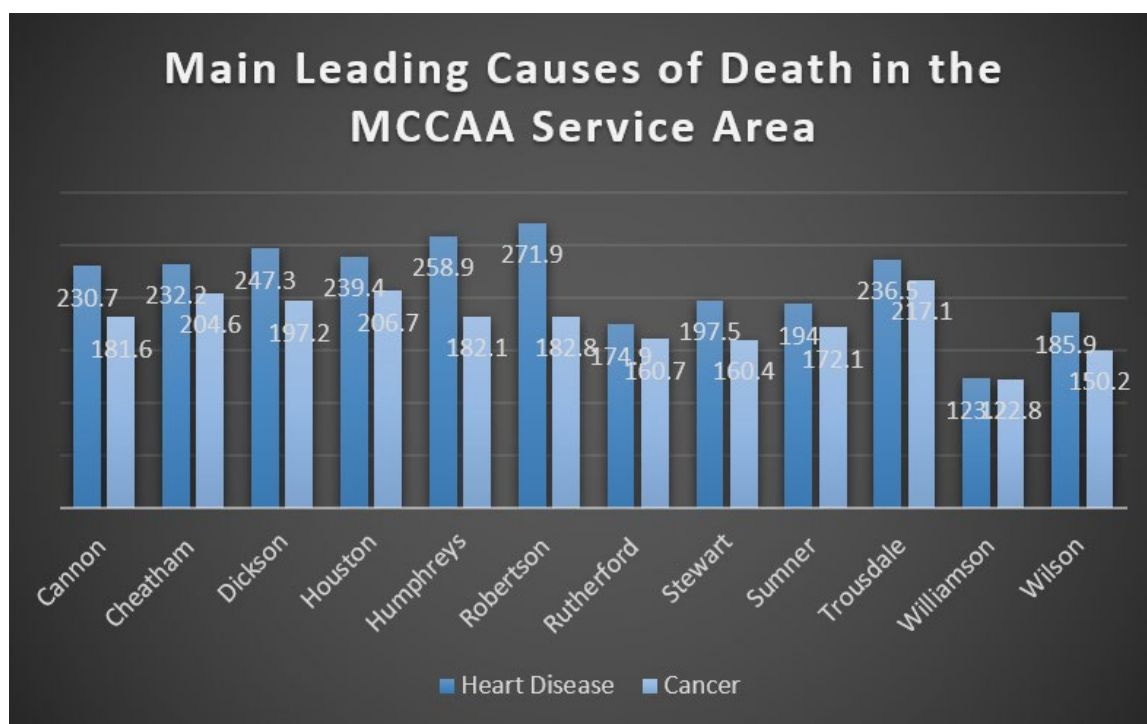


Figure 35: Top 2 Leading Causes of Death in TN and the Mid-Cumberland Service Area (2024)

County Health Rankings

The County Health Rankings are based on a model that focuses on the factors, which if improved, can make communities healthier places to live. Its health outcomes measure mortality and morbidity, or the length of time people live, and the way people feel when they are alive. Health factors, which affect health outcomes, are measured on the following: health behaviors, clinical care, social and economic factors, and physical environment.

Tennessee's premature death rate (the years of potential life lost before age 75 per 100,000 residents) is 9,913. Of the 95 counties in Tennessee, Williamson County ranks 1st in Health Outcomes with a premature death rate of 4,526 and Houston County ranks 74th with a premature death rate of 13,040. Table 30 provides information on select health outcomes and health factors for Tennessee and the MCCAA service area (Table 30).

The [County Health Rankings](#) is a collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute that measures the health of nearly all counties in the nation and ranks them within states. The Rankings are compiled using county-level measures from a variety of national and state data sources. These measures are standardized and combined using scientifically informed weights.

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	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County
Health Outcomes		73	33	20	74	47	16
Premature death	9,913	13,458	10,885	10,418	13,140	10,648	9,684
Poor or fair health	16%	17%	15%	16%	18%	18%	15%
Poor physical health days	3.3	3.8	3.4	3.6	3.9	3.9	3.4
Poor mental health days	5.0	5.2	5.2	5.2	5.6	5.5	5.1
Low birthweight	9%	8%	9%	7%	8%	9%	8%
Health Factors		52	13	19	61	49	11
Health Behaviors		42	8	16	46	45	10
Adult smoking	20%	25%	22%	23%	26%	26%	22%
Adult obesity	36%	36%	34%	36%	38%	35%	34%
Food environment index	6.1	7.9	8.4	8.0	7.8	7.1	8.5
Physical inactivity	24%	26%	24%	25%	28%	27%	25%
Access to exercise opportunities	68%	0	57%	60%	45%	55%	55%
Excessive drinking	17%	17%	17%	16%	16%	17%	17%
Alcohol-impaired driving deaths	23%	58%	19%	16%	30%	26%	30%
Sexually transmitted infections	555.1	197.6	304.9	328.1	304.8	317.5	369.0
Teen births	27	30	24	31	26	33	27
Clinical Care		52	27	43	89	76	24
Uninsured	12%	13%	12%	13%	15%	14%	11%
Primary care physicians	1403:1	7424:1	1713:1	3199:1	4146:1	4648:1	2780:1
Dentists	1793:1	3638:1	6,921:1	1,580:1	8317:1	3202:1	2964:1
Mental health providers	560:1	4851:1	1298:1	864:1	333:1	1746:1	1347:1
Preventable hospital stays	3,161	3,381	3,002	4,123	4,316	3,991	3,061
Mammography screening	38%	42%	34%	38%	33%	34%	32%
Physical Environment		60	28	46	62	34	67
Air pollution	7.6	7.3	7.8	7.4	8.7	7.2	8.0
Drinking water violations		No	No	No	No	No	No
Severe housing problems	13%	11%	10%	11%	13%	12%	12%
Driving alone to work	80%	85%	78%	85%	82%	85%	83%
Long commute - driving alone	36%	65%	64%	51%	43%	44%	53%
Social and Economic Factors		55	16	17	63	40	8
Highschool completion	89%	85%	87%	87%	84%	86%	88%
Some College	63%	47%	56%	58%	54%	39%	55%
Children in Poverty	18%	21%	13%	17%	23%	19%	13%
Income equality ratio	4.6	4.9	3.7	3.9	5.1	4.0	3.9
Children in single parent households	28%	20%	22%	22%	12%	17%	19%
Social associations	11.1	6.1	7.8	8.1	13.3	12.4	10.4
Injury Death	100	148	142	120	127	135	101

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	Tennessee	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Health Outcomes		3	23	5	19	1	2
Premature death	9913	7676	10314	7869	9827	4526	7557
Poor or fair health	16%	14%	16%	14%	16%	9%	13%
Poor physical health days	3.3	3.2	3.6	3.2	3.6	2.5	3.1
Poor mental health days	5.0	4.7	5.3	5.0	5.1	4.0	4.8
Low birthweight	9%	9%	8%	8%	8%	6%	8%
Health Factors		4	30	7	58	1	2
Health Behaviors		6	19	14	36	1	2
Adult smoking	20%	18%	23%	21%	23%	13%	18%
Adult obesity	36%	39%	37%	37%	37%	28%	33%
Food environment index	6.1	8.1	7.4	7.9	7.9	9.1	8.2
Physical inactivity	24%	22%	25%	24%	25%	17%	21%
Access to exercise opportunities	68%	59%	42%	54%	47%	82%	60%
Excessive drinking	17%	16%	17%	17%	17%	19%	17%
Alcohol-impaired driving deaths	23%	24%	11%	25%	17%	25%	24%
Sexually transmitted infections	555.1	580.2	204.2	403.1	292.4	191.3	350.5
Teen births	27	18	26	23	39	4	18
Clinical Care		19	74	23	92	1	11
Uninsured	11%	11%	13%	10%	13%	7%	10%
Primary care physicians	1403:1	2324:1	13859:1	2248:1	3818:1	717:1	2963:1
Dentists	1793:1	1863:1	3464:1	2388:1	6018:1	1260:1	2374:1
Mental health providers	560:1	939:1	2771:1	969:1	0	452:1	1344:1
Preventable hospital stays	3,161	3477	3060	3863	5871	1993	3477
Mammography screening	38%	40%	30%	36%	24%	44%	38%
Physical Environment		63	24	16	33	4	54
Air pollution	7.6	8.4	7.6	7.1	7.4	8.4	8.4
Drinking water violations		No	No	No	No	No	No
Severe housing problems	13%	13%	10%	12%	13%	9%	11%
Driving alone to work	80%	79%	79%	79%	76%	73%	80%
Long commute - driving alone	36%	43%	59%	48%	70%	45%	53%
Social and Economic Factors		3	34	4	45	1	2
High School Completion	89%	92%	87%	91%	86%	96%	93%
Some College	63%	70%	59%	67%	45%	87%	73%
Children in Poverty	18%	11%	21%	10%	19%	4%	8%
Income equality ratio	4.6	3.5	4.2	3.9	4.6	4	3.9
Children in single parent households	28%	22%	30%	20%	36%	11%	20%
Social associations	11.1	6.9	7.9	7.9	5.2	12.6	9.4
Injury Death	100	73	111	81	109	56	93

Table 30: County Health Rankings (2023)

Health Insurance

Based on U.S. Census data, 8.4 percent of the civilian noninstitutionalized population lacks health insurance in the United States. This number increases to 10.0 percent in Tennessee. In the MCCA service area, the percentage of the civilian noninstitutionalized population that lacks health insurance varies from 11.8 percent in Stewart County to 4.4 percent in Williamson County. Approximately 5.5 percent of children under the age of 18, and 4.6 percent of children under age 6, lack health insurance in Tennessee (Figure 36).

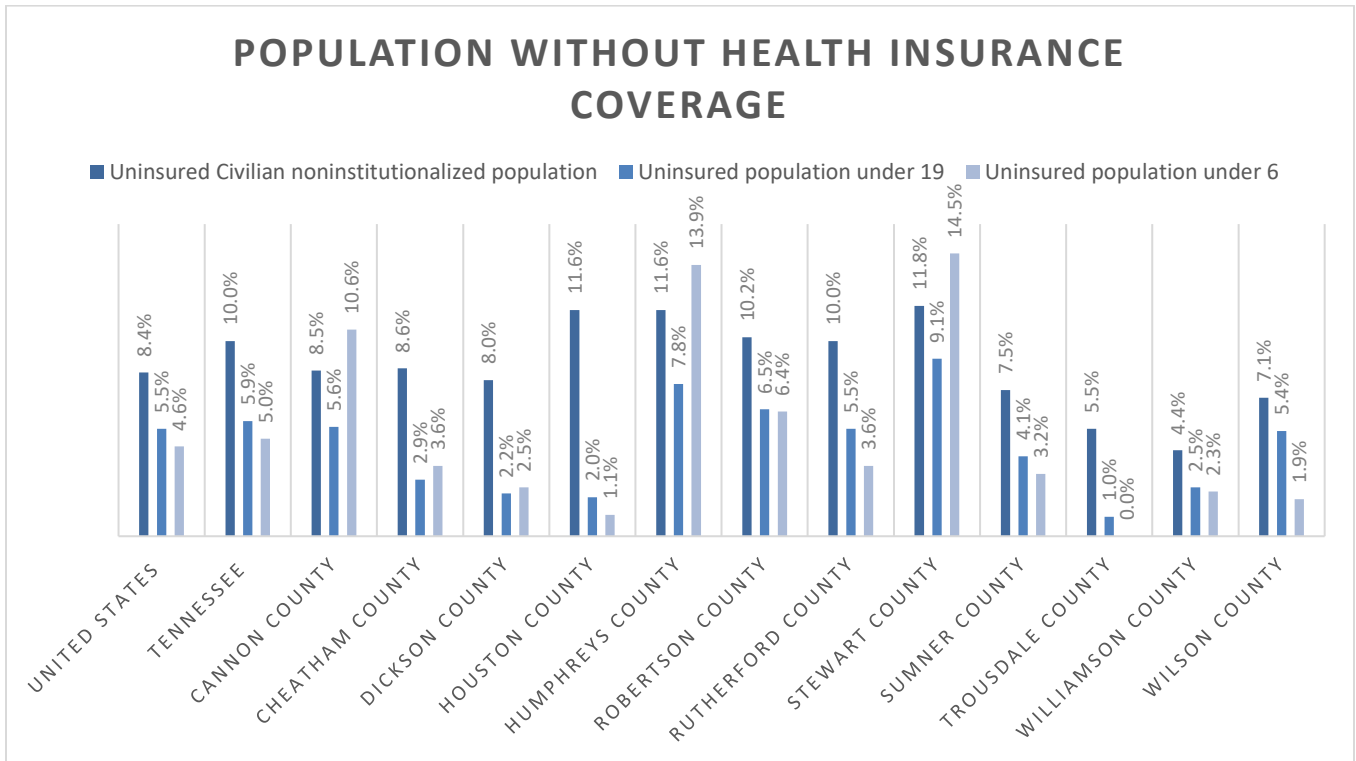


Figure 36: Health Insurance Coverage (2024 ACS 5-Year Estimates)

Obesity

According to *The State of Obesity: Better Policies for a Healthier America 2024*, Tennessee has the 9th highest adult obesity rate in the nation, 37.6. Highest rates of obesity were seen for those ages 45-64 (41.8 percent), particularly among Black/African American residents (47.4 percent) (Fig 37).

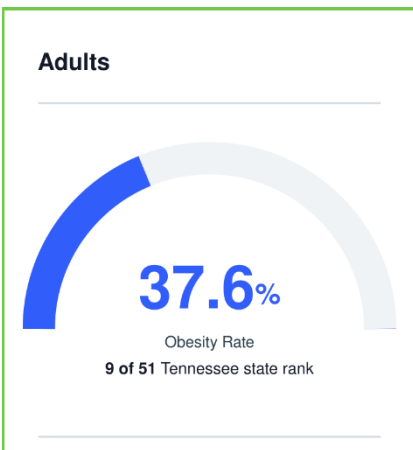


Figure 37: State of Obesity (2024 Report)

The report also found that in 2024, 18.3 percent of Tennessee's high school students were obese or overweight. Per the report, in 2024 15.8 percent of 2 to 4 year-olds from low-income families were obese, and 21.2 percent of children, ages 10 to 17 were obese (Figure 38).

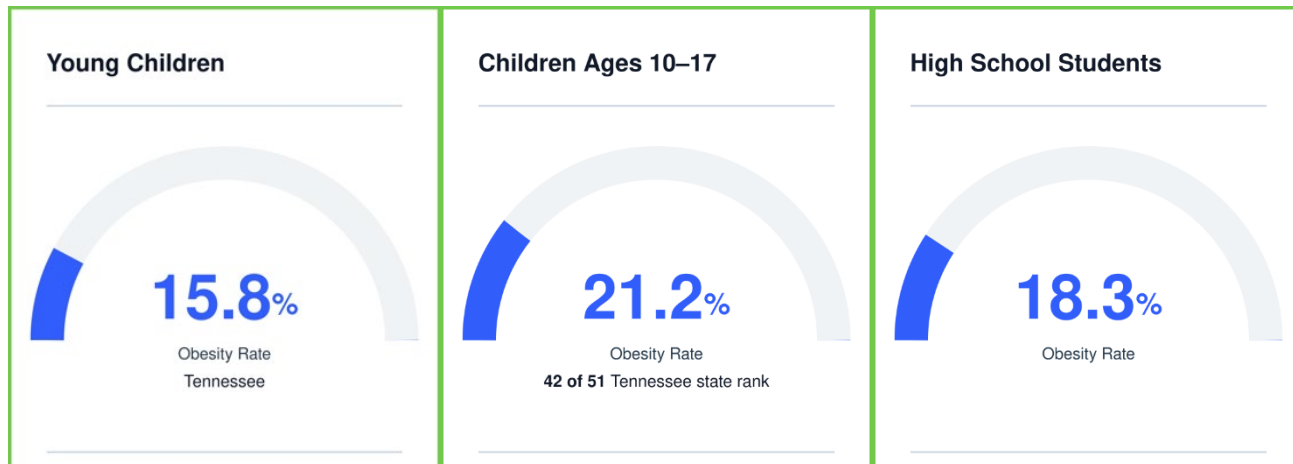


Figure 38 Childhood Obesity (2024 Report)

Based on data obtained from the [Tennessee Department of Health, Division of Family Health and Wellness](#), in Tennessee over 8,000 children, ages 2 to 4, have a BMI that is greater than the 95th percentile for children of the same age and gender, accounting for 15.9 percent of all children, ages 2-4, receiving WIC services. In the MCCAA service area counties, a total of 811 children, ages 2 to 4, have a BMI that is greater than the 95th percentile for children of the same age and gender (Table 31).

Children Ages 2-4 (enrolled WIC) with BMI Greater than 95 th percentile (2025)		
Source: Kids Count Data Center		
	Number	Percent
Tennessee	8,415	15.9%
Cannon County	21	13.9%
Cheatham County	14	7.0%
Dickson County	60	12.9%
Houston County	12	11.8%
Humphreys County	25	16.2%
Robertson County	110	24.1%
Rutherford County	294	24.1%
Stewart County	15	10.7%
Sumner County	113	13.8%
Trousdale County	12	14.6%
Williamson County	47	12.3%
Cannon County	88	12.2%

Table 31: Children ages 2-4 with BMI Greater Than 95th Percentile (2025)

Oral Health

Dental disease is the most common chronic illness for children in the United States. Poor oral health in children and adults can lead to many health problems, ranging from tooth loss and gum disease to digestion problems and inflammation of major organs due to infection. Dental disease, decayed teeth, and/or missing teeth also affect self-esteem.

According to the Centers for Disease Control and Prevention (CDC), more than one-quarter of children have tooth decay in baby teeth before entering kindergarten. By age 19, 68 percent of youth have experienced tooth decay in permanent teeth. As of 2016, 85 percent of children, ages 2 to 17, visited the dentist in the past year, and approximately 64 percent of adults, ages 18 to 64, and 65 and over, visited a dentist in the past year.

Childhood tooth decay disproportionately affects low-income families and racial or ethnic minorities. The

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rate of untreated dental caries in children from families with incomes below the poverty level is double that of nonpoor children. Access to affordable dental care is often the number one obstacle for low-income families.

Based on data collected from the [Data Resource Center for Child and Adolescent Health](#), approximately 79.7 percent of children in Tennessee were rated as having teeth in excellent or very good condition in 2024; this is similar to the nationwide average of 78.3 percent. The percentage of Tennessee children with no oral health problems in the past 12 months was 85.8, almost identical to the national average of 87.3 percent (Table 32).

How would you describe the condition of this child's teeth, age 1-17 years?	United States		During the past 12 months, has this child had oral health problems such as toothaches, bleeding gums or decayed teeth or cavities, age 1-17 years?	United States	
	United States	Tennessee		United States	Tennessee
Excellent / very good condition	78.3%	79.7%	No problems	85.8%	87.3%
Good condition	16.1%	14.8%	1 or more problems	14.2%	12.7%
Fair/poor condition	5.6%	5.6%			

Table 32: Child Oral Health (2023-2024)

Based on data provided by the [Tennessee Department of Health](#), in Tennessee there are 4,077 licensed and practicing dentists, a rate of 47 dentists per 100,000 residents. In the combined MCCAA service area counties, there are 685 licensed and practicing dentists, with a rate as low as 8.2 (Trousdale County) and as high as 78.0 per 1,000 (Williamson County) (Table 33)

Licensed, Practicing Dentists by County of Practice (2025)		
Source: Kids Count Data Center		
	Number	Rate (per 1,000 resident population)
Tennessee	4,077	47
Cannon County	5	39.6
Cheatham County	6	23.5
Dickson County	38	39.9
Houston County	1	11.7
Humphreys County	6	15.3
Robertson County	27	21.7
Rutherford County	206	41.1
Stewart County	4	13.9
Sumner County	94	47.2
Trousdale County	2	8.2
Williamson County	227	78
Cannon County	69	34.7

Table 33: Licensed, Practicing Dentists by County of Practice (2025)

Maternal and Infant Health Data

Fertility/Birth Rates

According to U.S. Census data, over 4 million women, ages 15 to 50, gave birth in the U.S. in the past 12 months, a birth rate of 51 per 1,000 women. In Tennessee more than 86,000 women, ages 15 to 50, gave birth in the past 12 months, a birth rate of 52 per 1,000 women. In the MCCAA service area combined, 16,091 11,000 women, ages 15 to 50, gave birth in the past 12 months. The birth rate per 1,000 women, ages 15 to 50, is highest in Trousdale County, with a rate of 84 per 1,000 women, and lowest in Humphreys County, 44 per 1,000 women. Overall, the birth rate for women, ages 20 to 34, is higher than other age groups; the highest rate is in Trousdale County at 167 per 1,000 women (Table 34).

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	Women with births in the past 12 months	Per 1,000 women age 15-50	Per 1,000 women age 15-19	Per 1,000 women age 20-34	Per 1,000 women age 35-50
United States	4,009,203	51	8	83	34
Tennessee	86,308	52	14	89	27
Cannon County	167	53	0	76	42
Cheatham County	556	59	0	120	28
Dickson County	689	54	6	92	35
Houston County	131	72	26	85	74
Humphreys County	179	44	2	100	4
Robertson County	1,348	77	1	157	29
Rutherford County	5,756	60	19	101	31
Stewart County	129	47	0	67	45
Sumner County	2,326	49	11	104	13
Trousdale County	181	84	0	167	0
Williamson County	2,816	47	0	86	37
Wilson County	1,813	49	7	72	41

Table 34: Fertility (2014 ACS 5-Year Estimates)

Teen Pregnancy

Per the [Tennessee Department of Health](#), Tennessee's 2023 and 2024 teen birth rate (per 1,000 females) are 20.4 and 19.9, respectively. In the MCCAA service area, teen birth rates for girls range from 2.1 in Williamson County to 28.9 in Humphreys county for 2023. For 2024 the range is similar with is 2.4 Williamson County to 36.4 in Humphreys County (Table 35, Figure 39). Data was not reported for Cannon, Houston, Stewart, and Trousdale counties for 2023 & 2024.

Number of Teenage Pregnancies and Rates per 1,000 Females 2018 Source: Tennessee Department of Health – Vital Records and Statistics					
	2023		2024		
	Number	Rate	Number	Rate	
Tennessee	4,456	20.4	4,489	19.9	
Cannon County	0	0	0	0	
Cheatham County	15	11.8	25	19.9	
Dickson County	38	22.9	27	16.2	
Houston County	0	0	0	0	
Humphreys County	19	38.9	17	36.4	
Robertson County	29	12.1	42	17.3	
Rutherford County	174	12.9	183	13.2	
Stewart County	0	0	0	0	
Sumner County	68	10.8	94	14.8	
Trousdale County	0	0	0	0	
Williamson County	21	2.1	24	2.4	
Wilson County	66	13.5	54	10.6	

Table 35: Number of Teenage Pregnancies and Rates per 1,000 Females 2023 & 2024 (TN Department of Health)

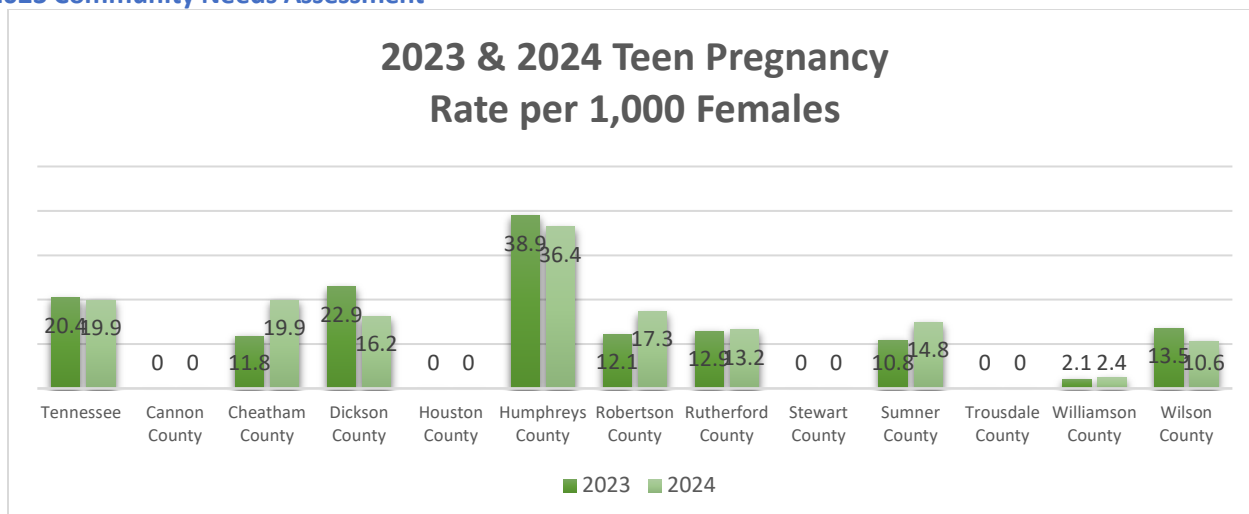


Figure 39: Teen Pregnancy Rates per 1,000 Females (2018)

Prenatal Care

Based on data provided by the [Tennessee Department of Health](#) (Office of Vital Records and Statistics), in Tennessee 74.1 percent of live births were to mothers who received adequate prenatal care (adequacy of care is based on the Kessner index). This represents a slight increase (.02) from the 2021 report in the number of women receiving adequate prenatal care. In the MCCA service area counties, between 66.4 percent and 81.7 percent of live births were to women who received adequate prenatal care (Table 36).

Live Birth with Adequate Prenatal Care (2024)		
Source: Kids Count Data Center		
	Number	Percent
Tennessee	61,325	74.1%
Cannon County	133	81.1%
Cheatham County	368	77.6%
Dickson County	562	79.4%
Houston County	65	77.4%
Humphreys County	172	87.8%
Robertson County	745	76.2%
Rutherford County	3,659	78.7%
Stewart County	93	66.4%
Sumner County	1,830	76.7%
Trousdale County	93	82.3%
Williamson County	1,779	78.8%
Wilson County	1,652	81.7%

Table 36: Live Births with Adequate Prenatal Care (2024)

ADEQUACY OF PRENATAL CARE: KESSNER INDEX	
ADEQUATE*	
Gestation (weeks)****	Number of Prenatal Visits
13 or less AND	1 or more or not stated
14-17 AND	2 or more
18-21 AND	3 or more
22-25 AND	4 or more
26-29 AND	5 or more
30-31 AND	6 or more
32-33 AND	7 or more
34-35 AND	8 or more
36 or more AND	9 or more
INADEQUATE**	
Gestation (weeks)****	Number of Prenatal Visits
14-21*** AND	0 or not stated
22-29 AND	1 or less or not stated
30-31 AND	2 or less or not stated
32-33 AND	3 or less or not stated
34 or more AND	4 or less or not stated
INTERMEDIATE: All combinations other than specified above	

Low Birthweight Babies

Per the Tennessee Department of Health, in 2024 in Tennessee there were more than 83,000 live births, of which, 7,340 were born with low birthweight (8.8 percent) and 1,169 with very low birthweight (1.4 percent). In the MCCA service area, between 0.0 percent and 9.6 percent of infants were born with low birthweight, and between 0.0 percent and 1.3 percent of infants were born with very low birthweight (Table 37, Figure 40).

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	Live Births	Low Birthweight		Very Low Birthweight	
		Number	Percent	Number	Percent
Tennessee	83,780	7,340	8.8%	1,169	1.4%
Cannon County	166	14	8.4%	0	0.0%
Cheatham County	481	38	7.9%	0	0.0%
Dickson County	710	54	7.6%	0	0.0%
Houston County	84	0	0.0%	0	0.0%
Humphreys County	197	0	0.0%	0	0.0%
Robertson County	991	75	7.6%	12	1.2%
Rutherford County	4,670	383	8.2%	59	1.3%
Stewart County	142	0	0.0%	0	0.0%
Sumner County	2,396	159	6.6%	25	1.0%
Trousdale County	114	11	9.6%	0	0.0%
Williamson County	2,267	142	6.3%	16	0.7%
Wilson County	2,035	155	7.6%	33	1.6%

Table 37: Low Birthweight Babies (2024)

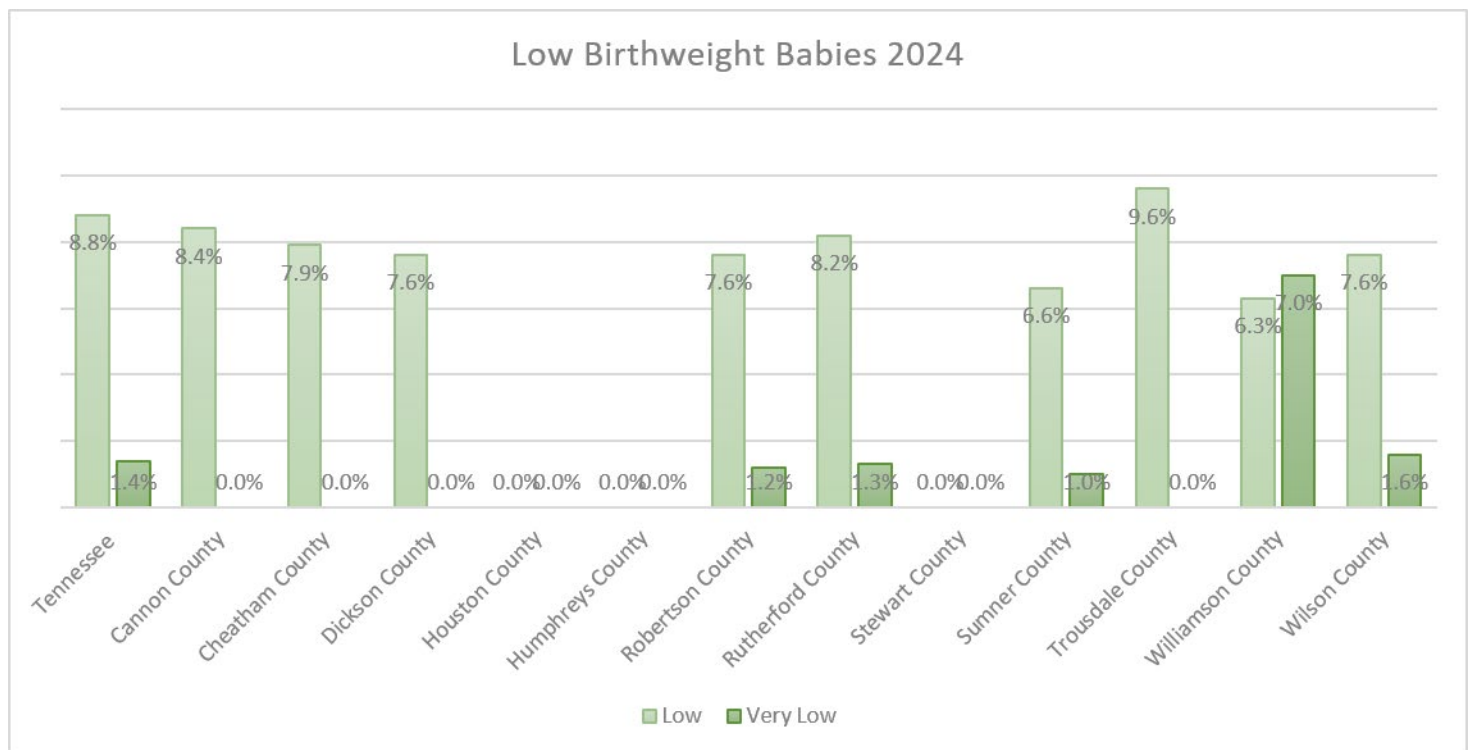


Figure 40: Low Birth-Weight Babies (2024)

Low birthweight is defined as less than 2500 grams or 5 1/2 pounds. It is also common to classify low birthweight births into **moderately low birthweight** (1500-2499 grams) and **very low birthweight** (less than 1500 grams or 3 1/3 pounds). These classifications are useful because they often correspond to clinical characteristics - increasing morbidities or illnesses with decreasing birthweight. Babies born too small are often born too soon. While the causes of low birthweight and preterm birth may be different in some cases, there is significant overlap within these populations of infants. <https://www.marchofdimes.org/peristats/Peristats.aspx>

Infant Mortality

Based on data provided by the [Tennessee Department of Health](#) (Office of Vital Records and Statistics), in Tennessee 534 infants died in 2024, before reaching their first birthday, a rate of 6.4 per 1,000 live births. In the combined MCCAA service area, 58 infants died before reaching their first birthday, with rates ranging from 0.0 to 8.1 per 1,000 live births (Table 38).

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Infant Mortality (2024)		
Source: Tennessee Department of Health		
	Number	Rate (per 1,000 live births)
Tennessee	534	6.4
Cannon County	0	0.0
Cheatham County	0	0.0
Dickson County	0	0.0
Houston County	0	0.0
Humphreys County	0	0.0
Robertson County	8	8.1
Rutherford County	22	4.7
Stewart County	0	0.0
Sumner County	10	4.2
Trousdale County	0	0.0
Williamson County	6	2.60
Wilson County	12	5.0

Table 38: Infant Mortality (2024)

Nutrition

Supplemental Nutrition Assistance Program (SNAP)

Based on data provided to the [Annie E. Casey Kids Count Data Center](#) by the [Tennessee Department of Human Services](#), more than 352,059 children under the age of 18 (23.1 percent) received federally funded food coupons under the SNAP program in Tennessee in 2023, of which approximately 33,000 were in the MCCAA service area (Table 39). In Williamson County only 2.4 percent of children under age 18 receive SNAP benefits, compared to 25.8 percent in Houston County.

The [Food and Nutrition Service \(FNS\)](#) is an agency of the United States Department of Agriculture established in 1969. FNS works to end hunger and obesity - the administration of 15 federal nutrition assistance programs including WIC, Supplemental Nutrition Assistance Program (SNAP), and school meals. The program's mission is to increase food security and reduce hunger by providing children and low-income people access to food, a healthful diet and nutrition education in a way that supports American agriculture and inspires public confidence. No American should have to go hungry.

The [Supplemental Nutrition Assistance Program \(SNAP\)](#) (formerly known as the Food Stamp Program) is designed to alleviate hunger and malnutrition by increasing the purchasing power of low-income households. SNAP offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with State agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits. FNS also works with State partners and the retail community to improve program administration and ensure program integrity.

The special supplemental nutrition program for [Women, Infants, and Children \(WIC\)](#) is a federal program providing support to low-income pregnant, nursing and non-nursing postpartum women and children, ages 0 to 5. The program is designed to provide supplemental foods, nutrition education, and referrals for health care services.

The [National School Lunch Program](#) is a federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. It provides nutritionally balanced, low-cost or free lunches to children each school day. The program was established under the National School Lunch Act, signed by President Harry Truman in 1946.

SNAP Participation, Children < Age 18 (2023)													
Source: Kids Count Data Center													
	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Number	352,059	637	1,344	2,131	424	819	3,136	11,968	619	6,169	463	1,543	3,694
Percent	23.1%	20.4%	15.6%	17.5%	25.8%	20.6%	17.9%	13.8%	21.20%	13.6%	19.0%	2.4%	10.3%

Table 39: SNAP Participants (2023)

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Women, Infants, and Children (WIC)



The special supplemental nutrition program for [Women, Infants, and Children \(WIC\)](#) is a federal program providing support to low-income pregnant, nursing and non-nursing postpartum women and children, ages 0 to 5. The program is designed to provide supplemental foods, nutrition education, and referrals for health care services.

Based on data provided to the [Annie E. Casey Kids Count Data Center](#) by the [Tennessee Department of Health](#) (WIC Division), in 2023 more than 117,000 children under the age of 5 (29.0 percent) received WIC benefits in Tennessee, of which almost 13,000 were in the MCCAA service area counties (Table 40).

Children Under Age 5 Receiving WIC Benefits (2023) Source: Kids Count Data Center		
	Number	Percent
Tennessee	117,592	29.0%
Cannon County	268	29.8%
Cheatham County	433	19.1%
Dickson County	1,000	30.8%
Houston County	196	48.5%
Humphreys County	289	27.6%
Robertson County	932	19.8%
Rutherford County	4,745	21.6%
Stewart County	296	39.5%
Sumner County	1,808	15.8%
Trousdale County	163	25.5%
Williamson County	789	5.8%
Wilson County	1,375	14.9%

Table 40: Children Under Age 5 Receiving WIC Benefits (2023)

National School Lunch Program/ Economically Disadvantaged School Children

The Tennessee Department of Education now classifies students as "economically disadvantaged" based on direct certification methods (such as participation in SNAP, TANF, or other qualifying assistance programs), replacing the previous free/reduced-price lunch application count as the state's primary measure of student poverty. This shift occurred following the adoption of the Community Eligibility Provision (CEP) in many districts, which allows schools with high poverty rates to offer free meals to all students regardless of individual household applications making the free/reduced-price lunch count an unreliable poverty indicator.

During the 2024-2025 school year, 281,804 children, or 29.0 percent of the total student body in Tennessee, were classified as economically disadvantaged. In the combined MCCAA service area, 28,204 students were classified as economically disadvantaged. Ranging from 7.5 percent of student population in Williamson County and 33.0 percent of the Cheatham County's student populations (Table 41).

Economically Disadvantaged Students (2025) Source: Kids Count Data Center													
	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
Number	281,804	491	1,808	1,695	299	683	2,437	11,465	382	4,528	289	1,219	2,908
Percent	29.0%	28.0%	33.0%	22.0%	25.0%	27.0%	22.0%	22.0%	20.0%	15.0%	21.0%	7.5%	17.5%

Table 41: Economically Disadvantaged Students (2024)

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Food Insecurity

Food deprivation and its measure are often referred to as *Food Insecurity*. The USDA defines food insecurity as meaning “consistent access to adequate food is limited by a lack of money and other resources at times during the year.” In the U.S., more than one in five children live in a household in which they do not always know where they will find their next meal.

In the United States, an estimated 47.9 million individuals, or 14.4 percent of the population face routine insecurity. This translates to 14.1 million children under the age of 18 in the U.S. live in homes that are unable to consistently access enough and nutritious foods, a rate of 19.5. In Tennessee 1.2 million people, 16.3 percent of the total population lives without access to enough and nutritious foods. The food insecurity rate for children is even higher, 22.0 percent, which accounts for more than 346,790 children (Fig 41).

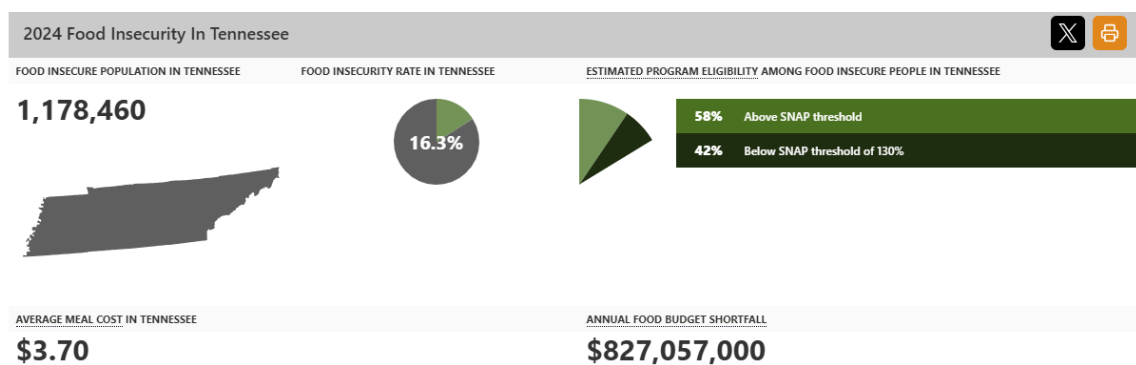


Figure 41: Food Insecurity in Tennessee (2024)

The overall food insecurity in the MCCAA service area ranges from 10.0 percent (Williamson County) to 18.0 percent (Stewart County). Cheatham. All counties in the MCCAA service area have a lower child food insecurity rate than Tennessee (22.0 percent), except Cannon County (23.41 percent), Humphreys County (22.8 percent), Stewart County (26.0 percent) and Trousdale (25.0 percent). In the combined MCCAA service area there are 46,890 children who experience food insecurity, representing a 31 percent increase from the last reported data set in 2023 (Table 42).

	Food insecurity rate (full pop)	Child food insecurity rate	Estimated number of food insecure children
Tennessee	16.3%	22.0%	345,790
Cannon County	18.1%	23.4%	790
Cheatham County	12.6%	17.0%	1,520
Dickson County	14.9%	19.4%	2,450
Houston County	16.8%	20.5%	360
Humphreys County	17.4%	22.8%	920
Robertson County	13.7%	16.7%	3,040
Rutherford County	13.8%	18.2%	16,170
Stewart County	18.0%	26.0%	760
Sumner County	13.1%	17.5%	8,250
Trousdale County	13.6%	25.0%	500
Williamson County	10.0%	9.9%	6,600
Wilson County	12.2%	14.9%	5,530

Table 42: Food Insecurity in MCCAA Service Area (2024)

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Food Deserts

Food deserts are defined as “urban neighborhoods and rural towns without ready access to fresh, healthy, and affordable food. Instead of supermarkets and grocery stores, these communities may have no food access, or are served only by fast food restaurants and convenience stores that offer few healthy, affordable food options.” A 1-mile marker is used in densely populated urban areas, while a 10-mile marker is used in more sparsely populated rural areas. In the United States it is estimated that 23.5 million people live in food deserts, of which 13.5 million are low-income families.



The USDA, Treasury, and HHS have defined a food desert as a census tract with a substantial share of residents who live in low-income areas that have low levels of access to a grocery store or healthy, affordable food retail outlet. Census tracts qualify as food deserts if they meet low-income and low-access thresholds:

1. They qualify as "**low-income communities**," based on having: a) a poverty rate of 20 percent or greater, OR b) a median family income at or below 80 percent of the area median family income; AND
2. They qualify as "**low-access communities**," based on the determination that at least 500 persons and/or at least 33 percent of the census tract's population live more than one mile from a supermarket or large grocery store (10 miles, in the case of non-metropolitan census tracts).

[FOOD ACCESS RESEARCH ATLAS](#) (click on title for interactive map)

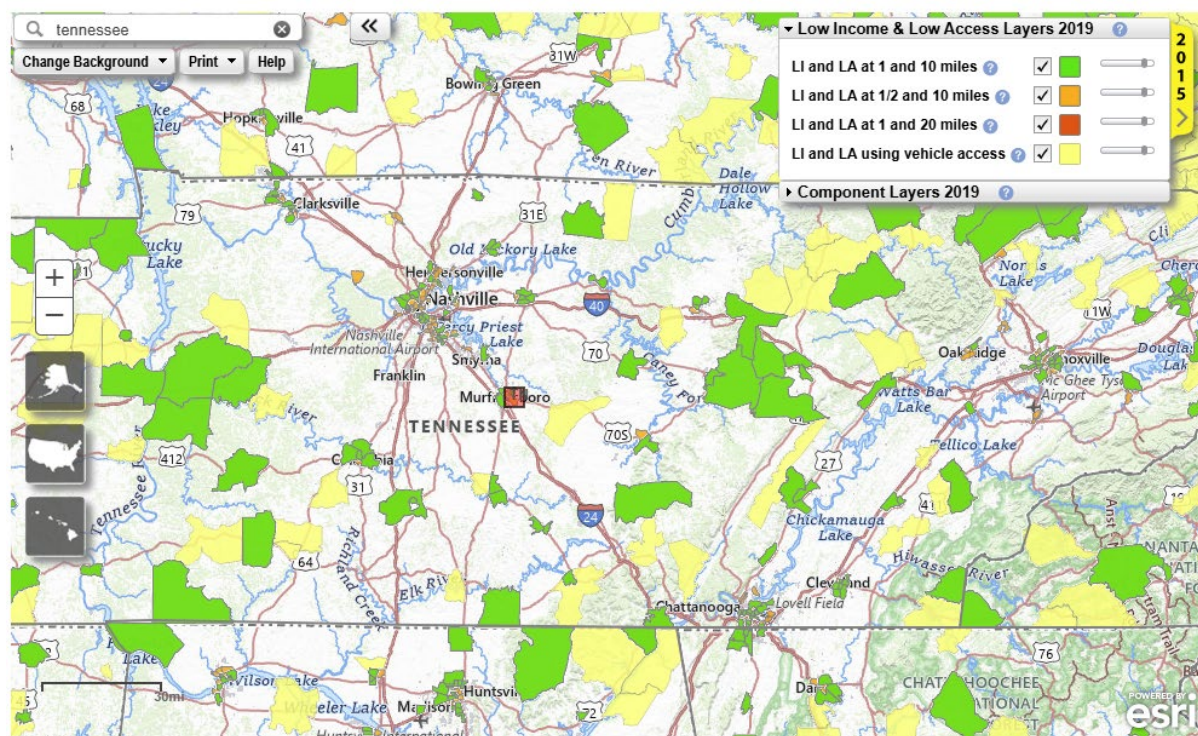


Figure 42: Food Access in Tennessee (2026)

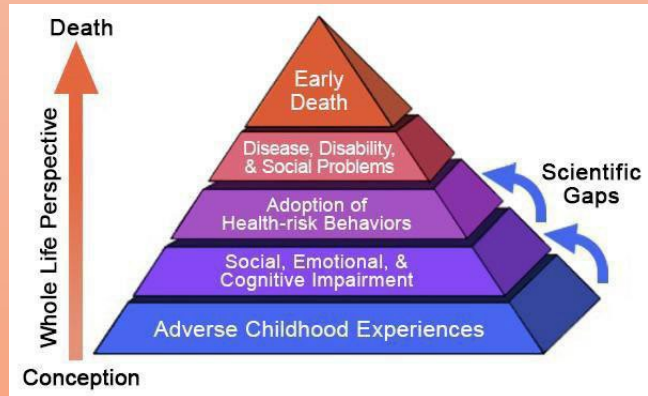
On the following map, areas shaded in green are low-income census tracts where a significant number or share of residents is more than 1 mile (urban) and 10 miles (rural) from the nearest supermarket.

Adverse Childhood Experiences (ACEs)

Adverse childhood experiences (ACEs) are a significant risk factor for substance use disorders and can impact prevention efforts. Adverse childhood experiences (ACEs) are stressful or traumatic events, including abuse and neglect. They may also include household dysfunction such as witnessing domestic violence or growing up with family members who have [substance use disorders](#). ACEs are strongly related to the development and prevalence of a wide range of health problems throughout a person's lifespan, including those associated with substance misuse. (<https://www.samhsa.gov/>)

ACEs include:

- Physical abuse
- Sexual abuse
- Emotional abuse
- Physical neglect
- Emotional neglect
- Intimate partner violence
- Mother treated violently
- Substance misuse within household
- Household mental illness
- Parental separation or divorce
- Incarcerated household member



Safety and Crime

According to the [Tennessee Bureau of Investigation](#), in Tennessee more than 480,000 crimes were reported in 2024, of which more than 33,000 crimes were in the MCCAA service area. Table 44 provides details on the crimes reported, represented in three broad categories: crimes against persons, crimes against property and crimes against society. A selection of crimes under each category was selected, based on the prevalence of occurrence in the service area. For more detailed data, please visit: <https://crimeinsight.tbi.tn.gov/public/Browse/browsetables.aspx>.

Crime Data (2024) Source: TN Bureau of Investigation	Tennessee	Cannon County	Cheatham County	Dickson County	Houston County	Humphreys County	Robertson County
All Offense Types	480,304	208	1,642	2,750	244	870	2,468
Crimes Against Persons	150,271	41	540	928	93	219	880
Murder	590	0	0	1	0	0	6
Kidnapping/Abduction	2,099	1	13	0	0	0	18
Forcible Rape	2,896	0	8	17	0	2	8
Crimes Against Property	235,660	60	521	1,132	76	225	656
Arson	843	1	0	2	0	2	2
Bribery	19	0	0	0	0	0	0
Burglary	17,968	4	26	86	16	18	29
Robbery	4,328	0	1	0	0	0	4
Theft - All Other Larceny	26,504	13	101	172	8	36	79
Motor Vehicle Theft	25,093	8	72	92	5	21	48
Stolen Property Offenses	2,078	0	11	16	0	0	9
Crimes Against Society	94,373	107	581	690	75	427	932
Drug/Narcotic Violations	46,949	60	339	399	40	243	571

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Crime Data (2024) Source: TN Bureau of Investigation	Tennessee	Rutherford County	Stewart County	Sumner County	Trousdale County	Williamson County	Wilson County
All offense types	480,304	2,246	560	7,642	439	7,161	6,968
Crimes Against Persons	150,271	7,768	130	2,050	119	2,161	1,584
Murder	590	4	0	4	0	3	4
Kidnapping/Abduction	2,099	235	6	23	0	40	13
Forcible Rape	2,896	158	5	34	5	39	30
Crimes Against Property	235,660	10,364	107	2,780	191	3,070	2,521
Arson	843	5	0	5	0	6	7
Bribery	19	2	0	0	0	0	0
Burglary	17,968	539	27	147	10	110	161
Robbery	4,328	87	0	11	0	10	7
Theft - All Other Larceny	26,504	1,866	12	348	38	264	325
Motor Vehicle Theft	25,093	736	8	120	6	115	154
Stolen Property Offenses	2,078	86	0	77	1	69	99
Crimes Against Society	94,373	4,614	323	2,822	129	1,930	2,863
Drug/Narcotic Violations	46,949	2,454	155	1,554	64	1,052	1,750

Table 43: Crime Data (2024)

Prevalence of Drug and/or Alcohol Abuse

Based on data from the [Tennessee Department of Health](#), in Tennessee there were 2,499 overdose deaths in 2024, of which 1,835 were opioid overdose deaths. The number and rate of drug overdose deaths has slightly decreased from 2021 to 2024; see Fig 41.

The Tennessee Department of Health Office of Informatics and Analytics developed a [comprehensive dashboard](#), illustrating Tennessee's drug overdose data by county. Based on data found on this dashboard, in the MCCAA service area counties there were 271 drug overdose deaths in 2024, of which 211 were opioid drug overdose deaths (Table 44).

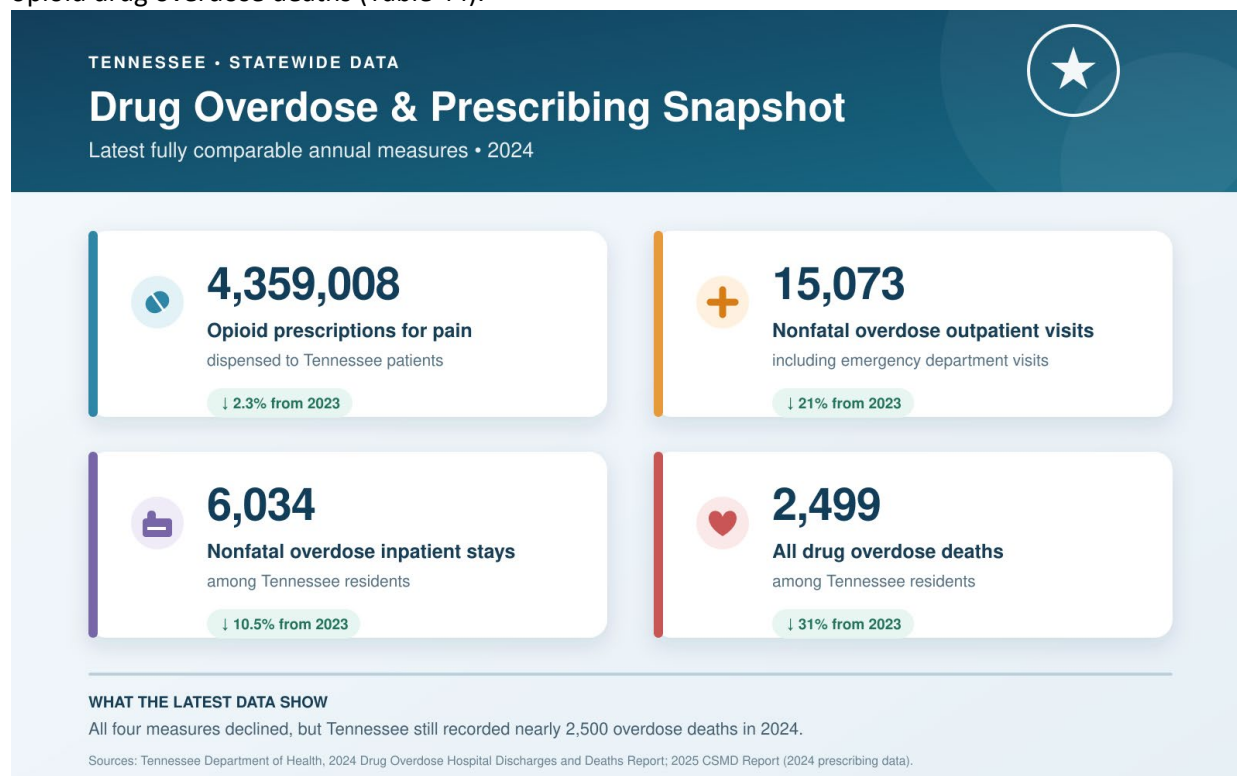


Figure 43: Tennessee Service Area Drug Overdose Deaths (2024)

Mid-Cumberland Community Action Agency (MCCAA)

2023 Community Assessment

	All Drug Overdose Deaths	Opioid Drug Overdose Deaths
Tennessee	2,499	1,835
Cannon County	8	6
Cheatham County	19	18
Dickson County	14	11
Houston County	3	3
Humphreys County	9	7
Robertson County	13	9
Rutherford County	98	79
Stewart County	4	3
Sumner County	48	37
Trousdale County	3	3
Williamson County	20	15
Wilson County	32	20

Table 44: MCCAA Service Area Drug Overdose Deaths (2024)

Child Abuse and Neglect

Based on data collected from the [Annie E. Casey Kids Count Data Center](#), in 2024 there were 66,497 reported cases of child abuse and neglect in Tennessee, accounting for 4.4 percent of the total population under the age of 18; the number and percent were down from the 72,805 (4.9 percent) reported in 2021.ⁱⁱ In the combined MCCAA service area, there were 8,306 reported cases of child abuse in 2024, up from 7,848 in 2021 (Table 45). Percentages remained lower however, due to increase in overall population.

	2024	
	Number	Percent
Tennessee	66,497	4.4%
Cannon County	168	5.1%
Cheatham County	42	4.8%
Dickson County	601	4.7%
Houston County	125	7.0%
Humphrys County	269	6.9%
Robertson County	800	4.3%
Rutherford County	3,695	4.0%
Stewart County	218	7.4%
Sumner County	1,911	4.0%
Trousdale County	130	5.6%
Williamson County	1,010	1.5%
Wilson County	1,357	3.4%

Table 45: Reported Cases of Child Abuse (2024)

In the MCCAA service area, the percentage of reported cases of child abuse, in relation to the total number of children under the age of 18, decreased in all counties from 2021 to 2024 (Fig 44).

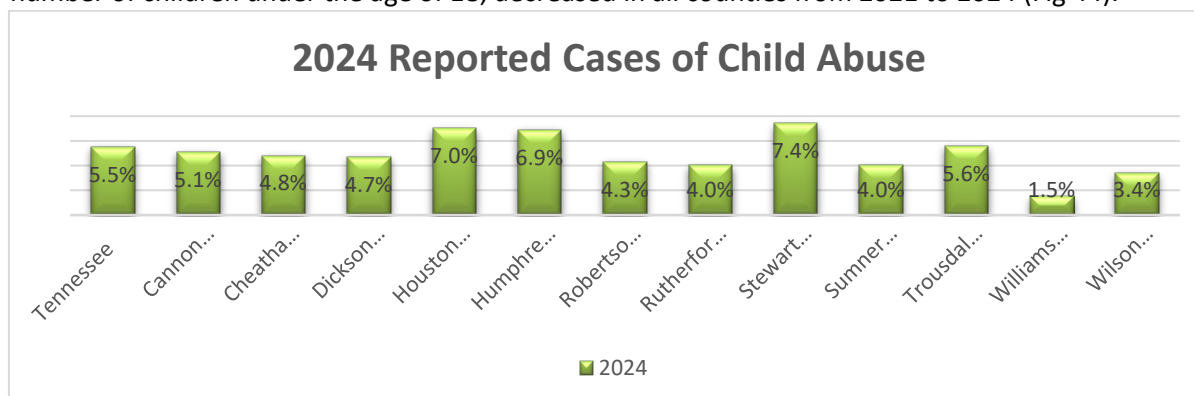


Figure 44: Reported Cases of Child Abuse (2024)

Mid-Cumberland Community Action Agency (MCCAA)

2023 Community Assessment

Foster Care

Based on data provided to the [Annie E. Casey Kids Count Data Center](#) by the [Tennessee Department of Children's Services](#), 8,495 youth under the age of 20 were in state custody (foster care) in Tennessee in 2024, of which 474 were in the MCCA service area (Table 46).

Young People (Under age 20) Who Remain in State Custody (2024) Source: Kids Count Data Center		
	Number	Rate (per 1,000)
Tennessee	8,495	4.8
Cannon County	12	3.4
Cheatham County	15	1.5
Dickson County	52	3.7
Houston County	1	0.5
Humphreys County	7	1.6
Robertson County	33	1.6
Rutherford County	147	1.4
Stewart County	5	1.5
Sumner County	64	1.2
Trousdale County	7	2.5
Williamson County	27	0.4
Wilson County	104	1.3

Table 46: Foster Care (2024)

Cost of Child Care

Based on information from the TN Child Care Task Force Final Report, issued in December of 2024, the average annual price for families in center-based full-time child care in Tennessee was more than \$13,126.00 for infants, and \$12,063.00 for toddlers. A family living at or below 30 percent of area median income in Tennessee, which is considered very low income, is paying over half of their available income for care for a single infant child or toddler care. The MCCA service area is little better with an averaged 45.9 percent of income for care for a single infant, and 43.6 percent for toddler care (Table 47).

Percent of income for families with 30% or lower Area Median Income, Infant Care and 4-year-old care				
	Number of childcare centers per 1,000 children	30 % Area Median Income	% of Income for infant care	% of income for 4-year old care
Tennessee	3.7	\$20,879	62.8%	57.8%
Cannon County	3.8	\$17,833	54.7%	54.7%
Cheatham County	4.4	\$26,956	38.1%	35.4%
Dickson County	3.2	\$22,501	42.8%	41.6%
Houston County	3.3	\$17,873	46.6%	46.6%
Humphreys County	3.4	\$18,185	52.8%	46.2%
Robertson County	3.2	\$24,914	46.2%	41.0%
Rutherford County	2.6	\$25,641	55.3%	49.3%
Stewart County	3.4	\$18,934	39.8%	37.1%
Sumner County	3.2	\$27,090	43.9%	42.3%
Trousdale County	3.6	\$21,824	42.0%	42.0%
Williamson County	3.3	\$40,678	38.0%	36.4%
Wilson County	3.4	\$25,752	50.6%	50.3%

Table 47: Cost of Child Care in Tennessee

Characteristics of HS/EHS Families (2025 PIR)

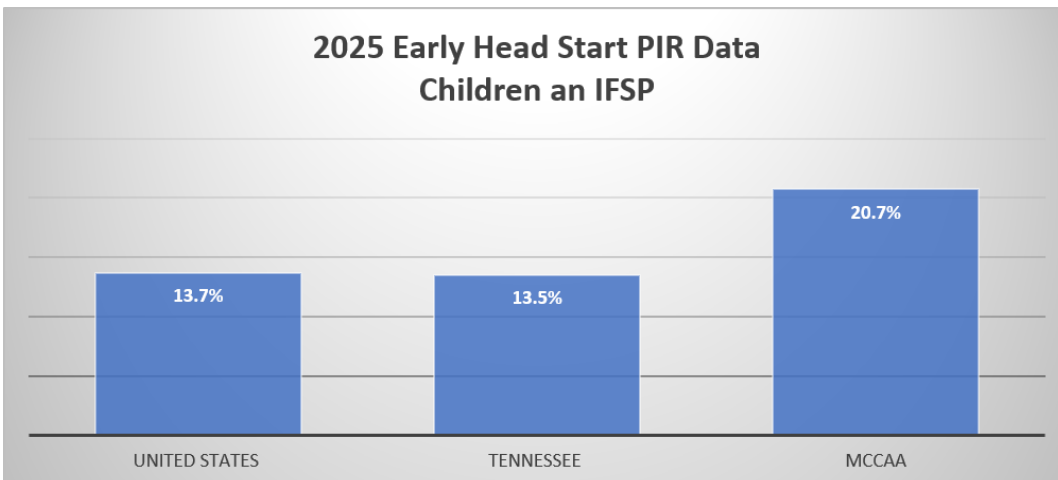
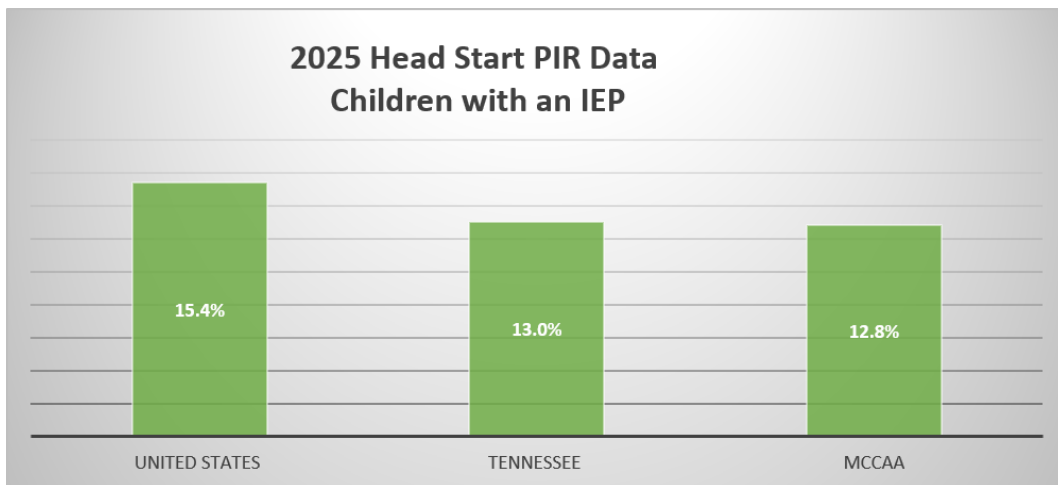
HEAD START	United States	Tennessee	MCCAA
TOTAL Funded Enrollment	522,416	12,525	522
Cumulative Enrollment (Total)	547,964	13,641	515

EARLY HEAD START	United States	Tennessee	MCCAA
TOTAL Funded Enrollment	189,236	2,218	120
Cumulative Enrollment (Total)	244,803	2,913	140

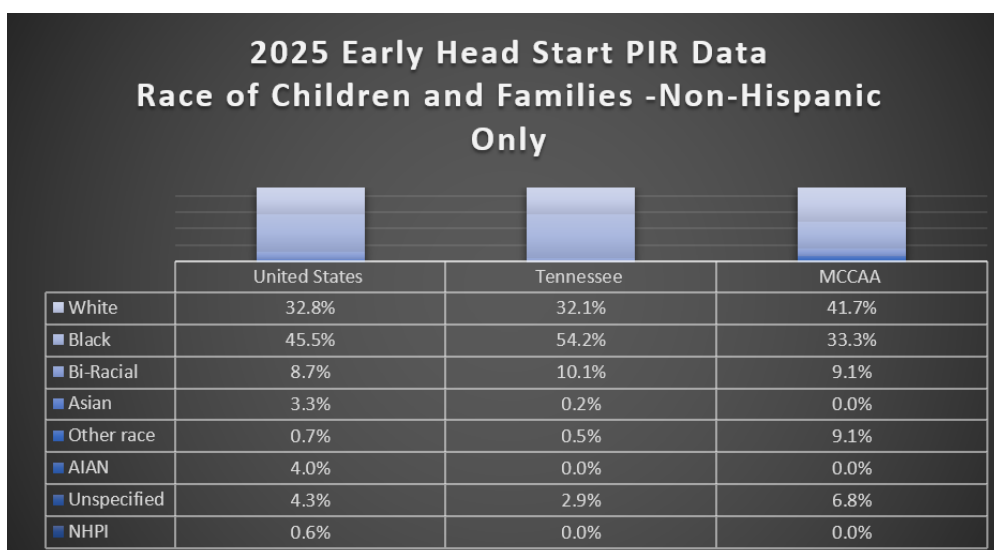
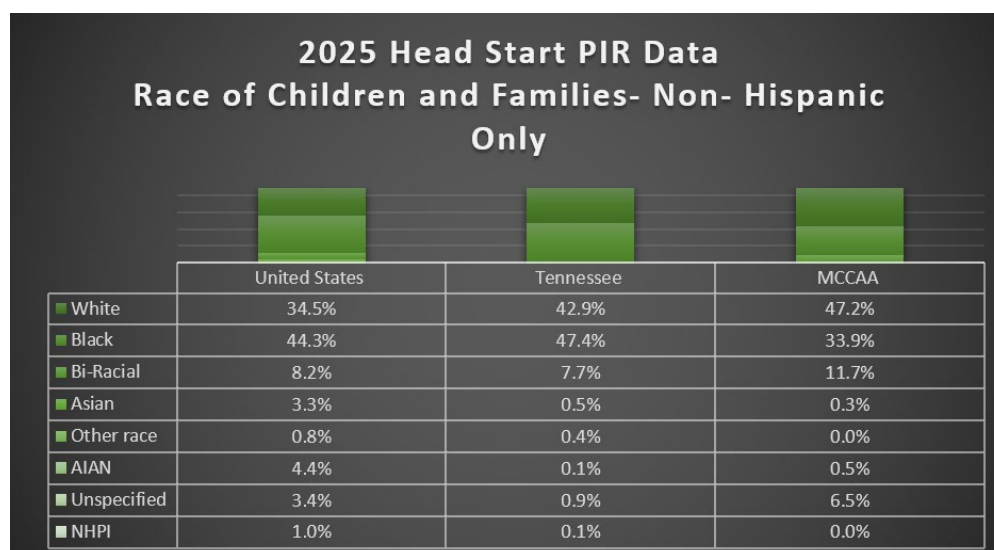
In 2025, MCCA was funded for enrollment for 522 children in the Head Start program, and 120 children in the Early Head Start program. The cumulative enrollment for these programs were 515 children and 140 children respectively.

Children with Disabilities:

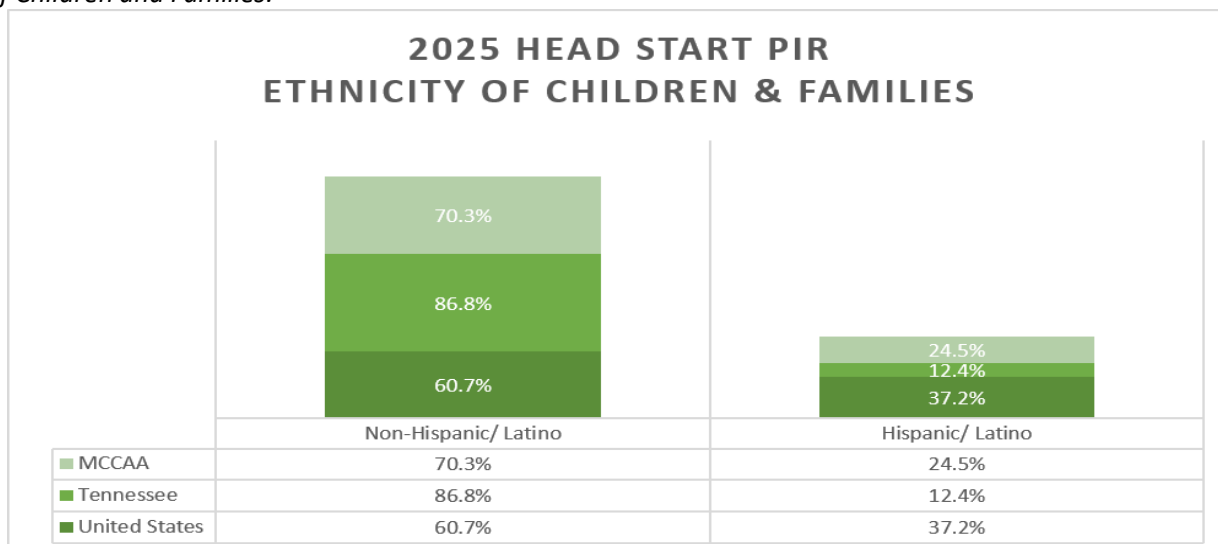
In 2025, 13.10 percent of children enrolled in the Head Start program and 15.40 percent of children enrolled in the Early Head Start program had an Individualized Education Plan. These totals for both programs surpass the 10 percent required by the Head Start Act.

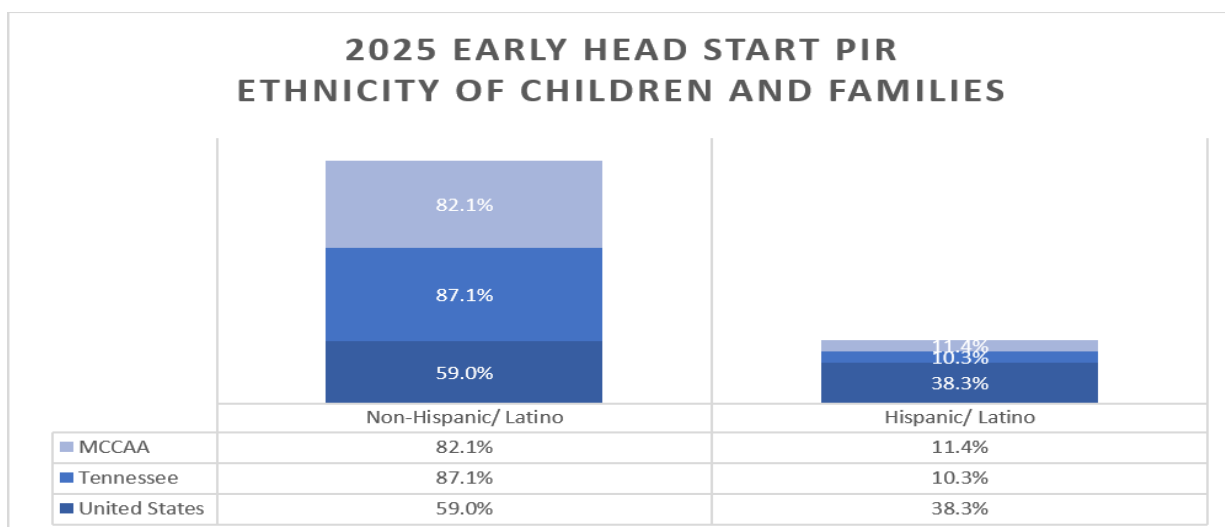


Race of Children and Families (Non-Hispanic Only):

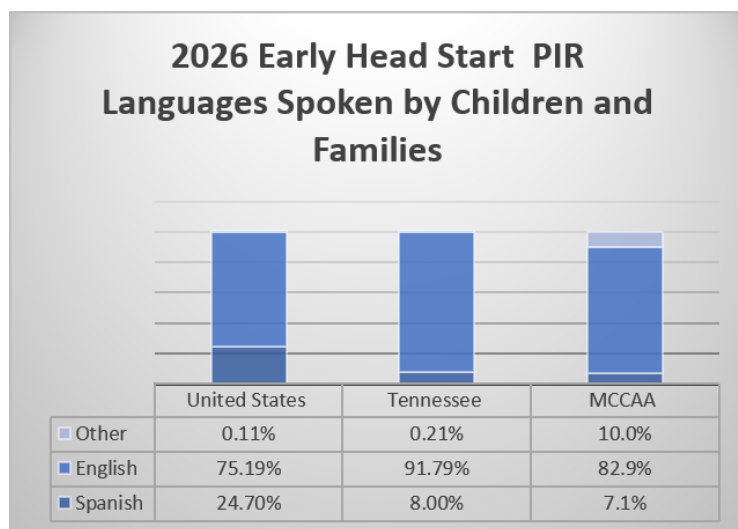
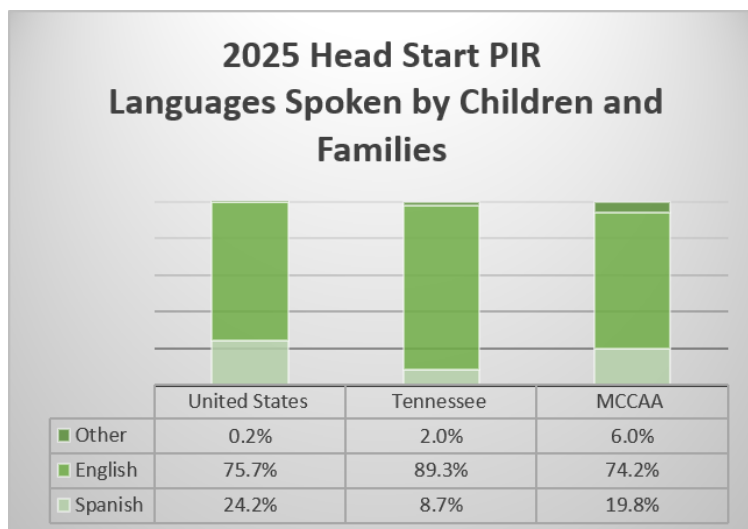


Ethnicity of Children and Families:



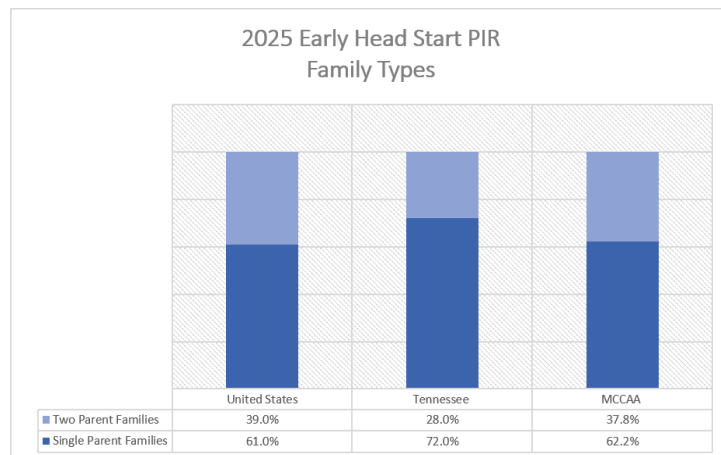
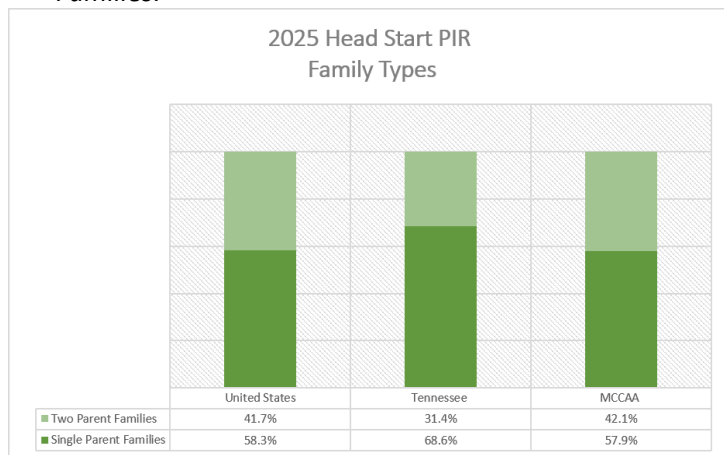


Languages Spoken by Children and Families:

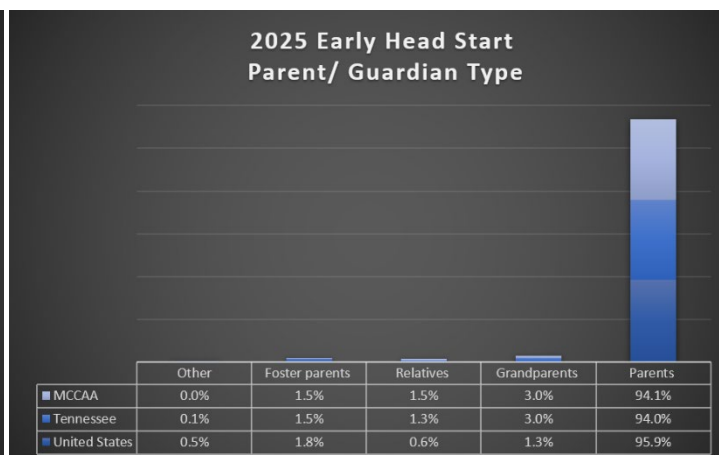
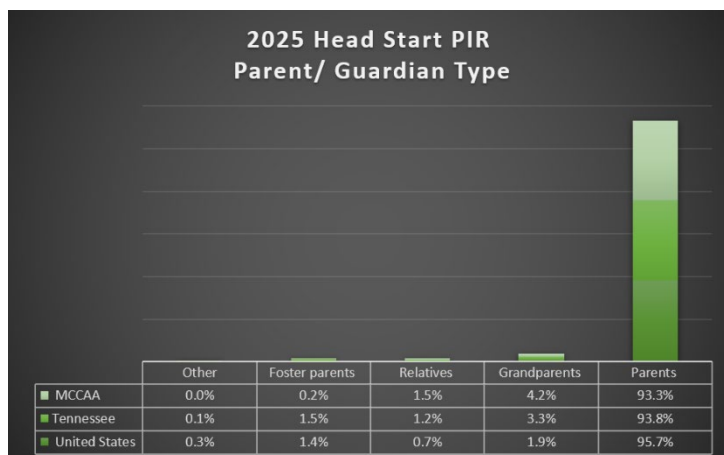


Head Start				Early Head Start			
	United States	Tennessee	MCCA		United States	Tennessee	MCCA
English	387,387	12,179	382	English	171,322	2,627	116
Spanish	123,761	1,192	102	Spanish	56,275	229	10
C/S Am and Mex	2,506	4	0	C/S Am and Mex	754	0	0
Caribbean	5,703	1	0	Caribbean	2,007	1	0
Mid-Eastern/ S Asian	7,590	140	26	Mid-Eastern/ S Asian	3,689	26	12
E. Asian	4,376	8	0	E. Asian	2,185	2	0
Native N Amer/ Alaska Native	260	0	0	Native N. Amer/ Alaska Native	186	0	0
Pacific Islander	1,509	3	0	Pacific Islander	296	0	0
European/ Slavic	5,223	11	0	European/ Slavic	3,358	1	0
African	4,809	50	0	African	2,554	9	0
Unspecified	3,777	38	5	Unspecified	1,823	8	2
Other	811	13	0	Other	248	6	0

Families:

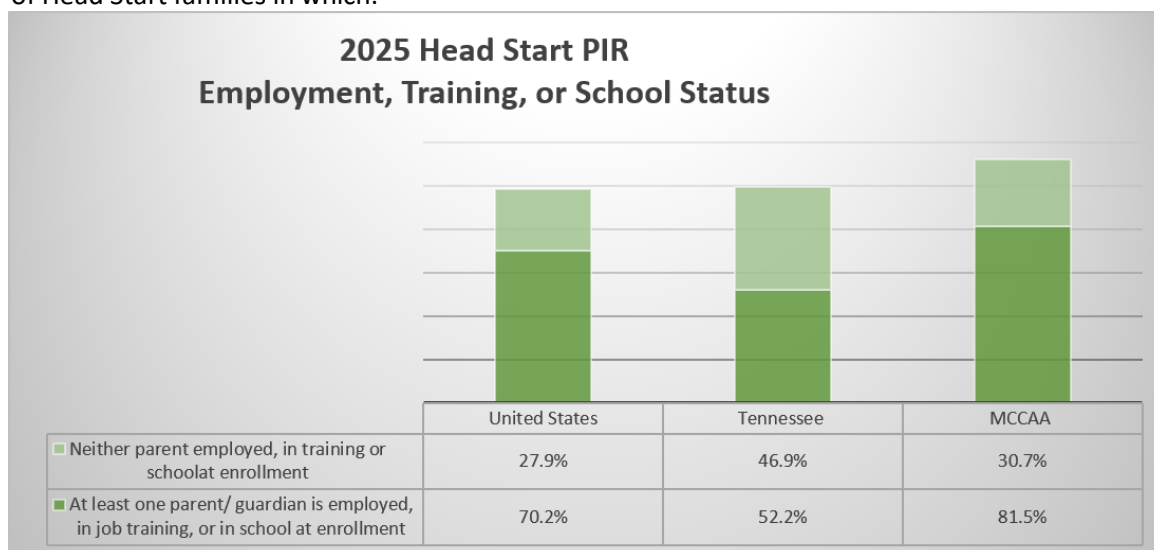


Of the number of total families, the number in which the parent/ guardian figures are best described as:

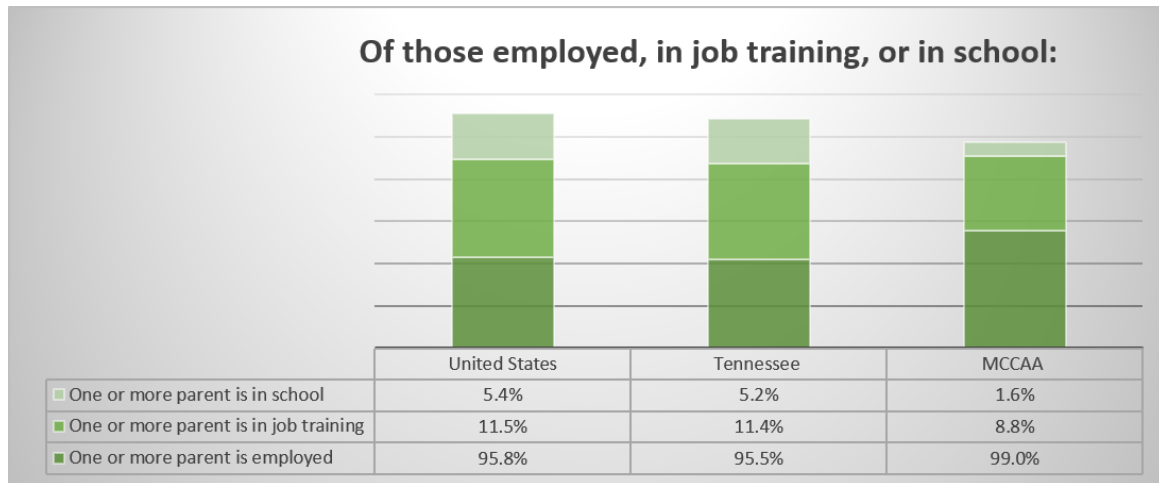


Employment:

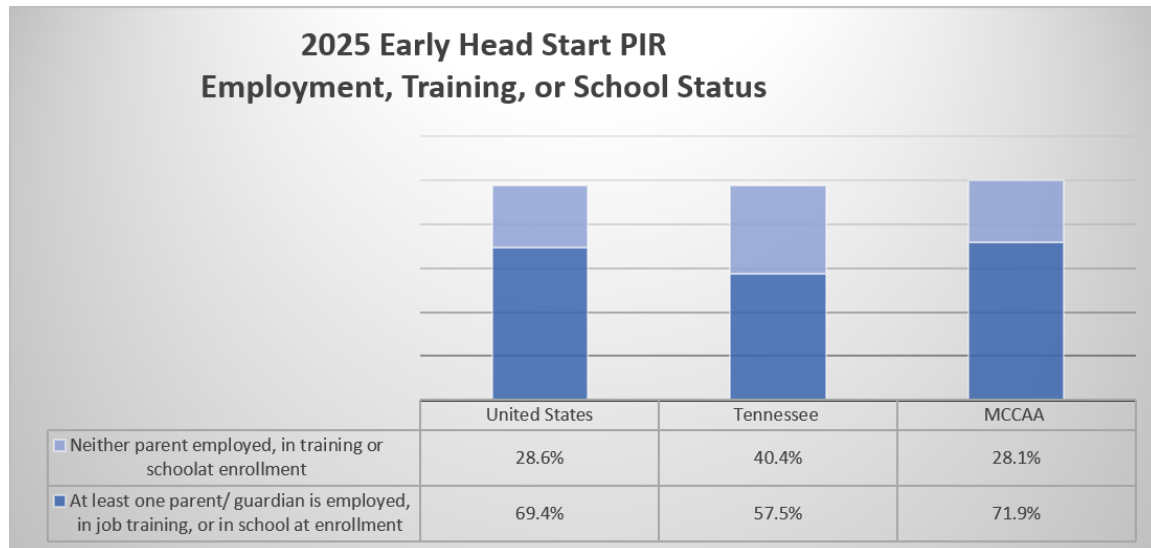
Total number of Head Start families in which:



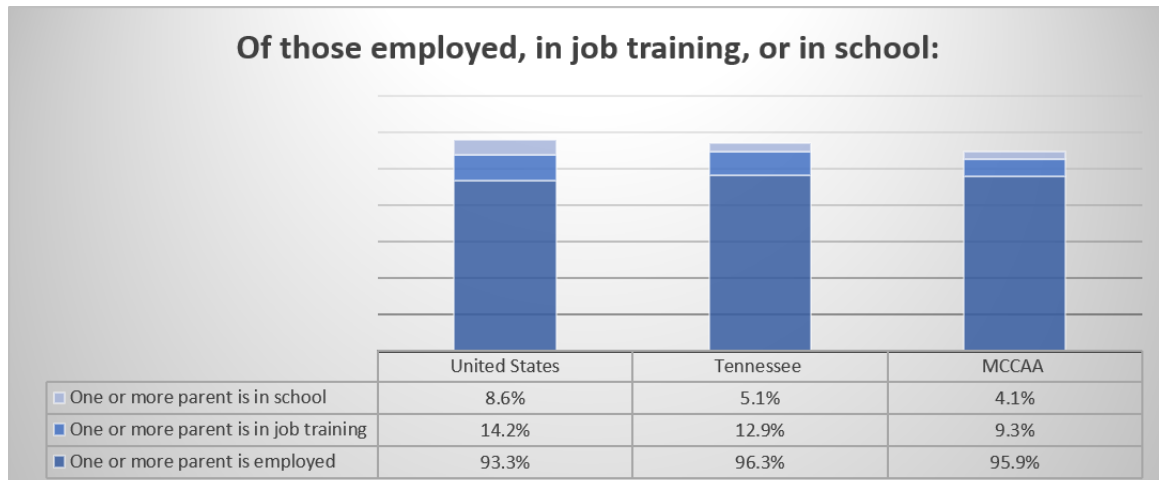
Of the number of Head Start families in which at least one parent/ guardian is employed or enrolled in school or training:



Total number of Early Head Start families in which:



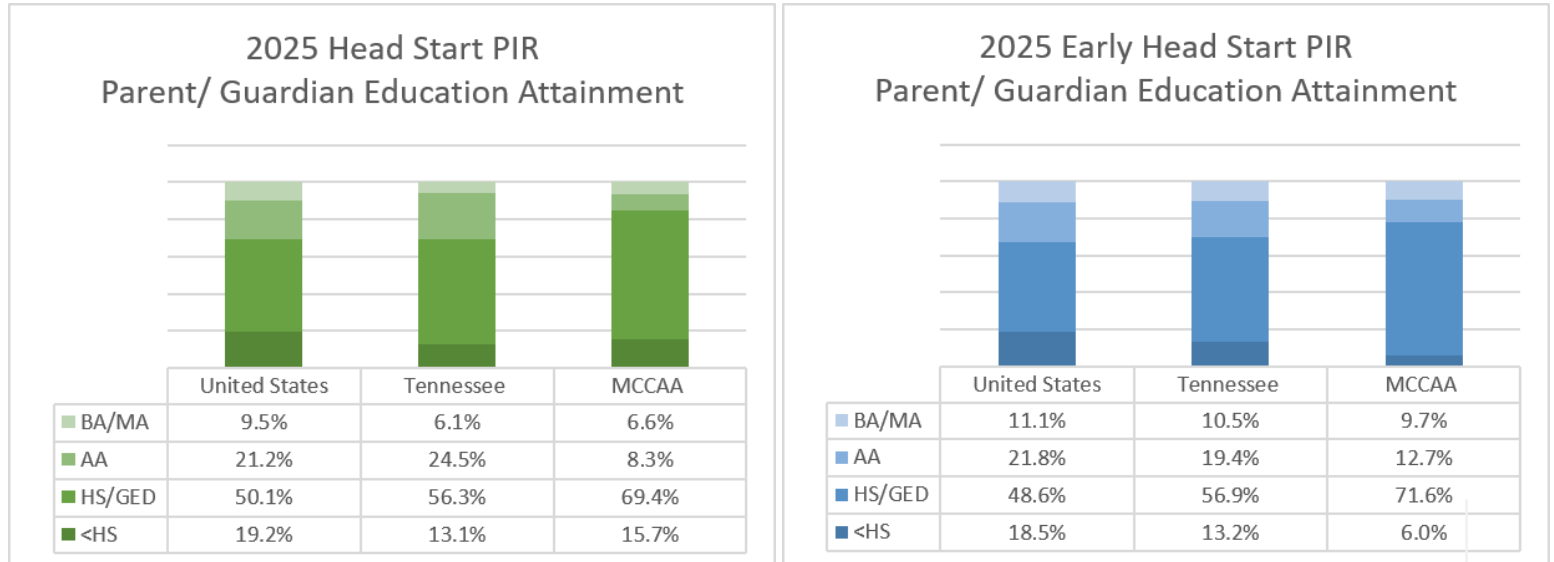
Of the number of Early Head Start families in which at least one parent/ guardian is employed or enrolled in school or training:



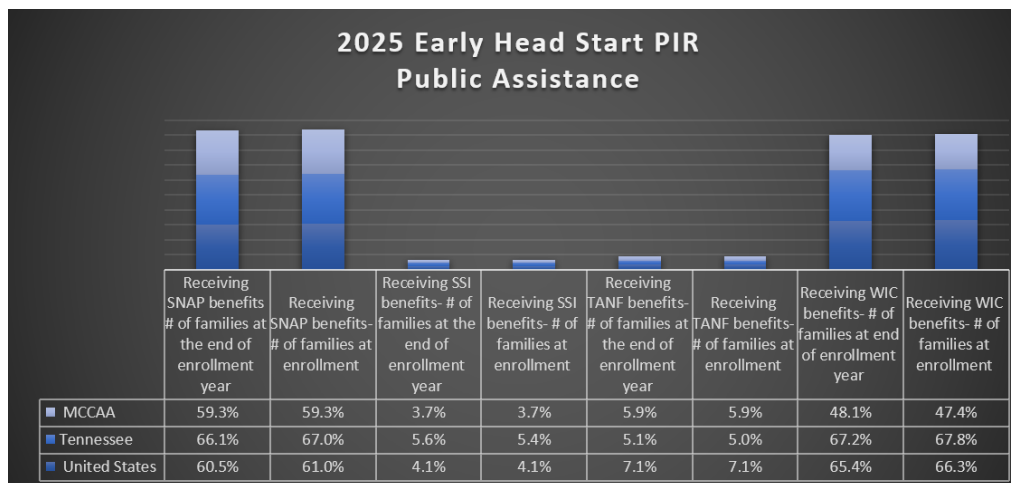
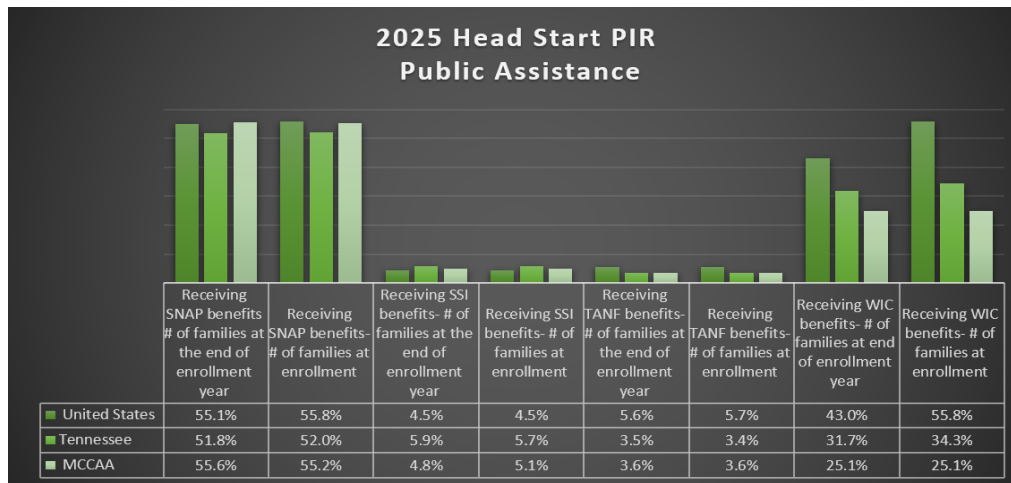
Mid-Cumberland Community Action Agency (MCCAA)

Appendix A: MCCA Client Characteristics

Educational Attainment:



Public Assistance:



Mid-Cumberland Community Action Agency (MCCAA)

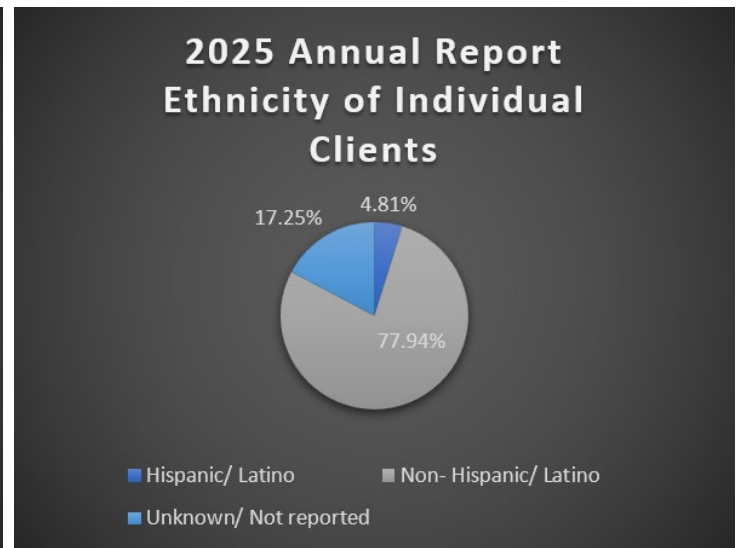
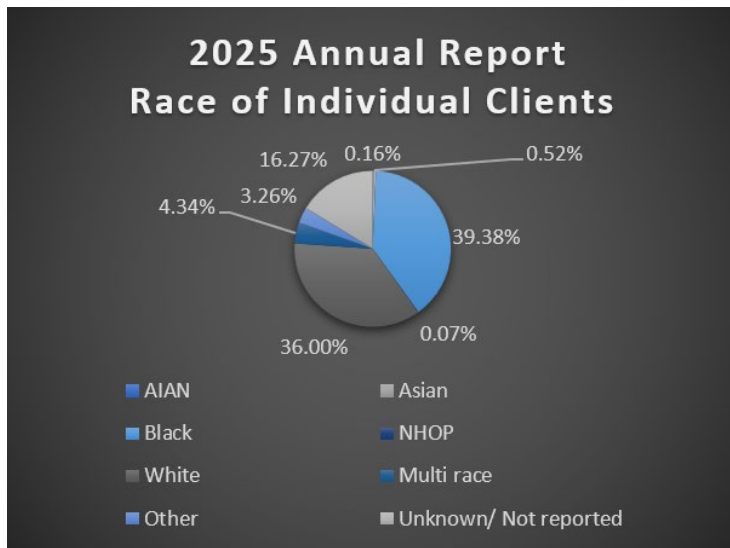
Appendix A: MCCAA Client Characteristics

Characteristics of Community Services Families (2025 Annual Report)

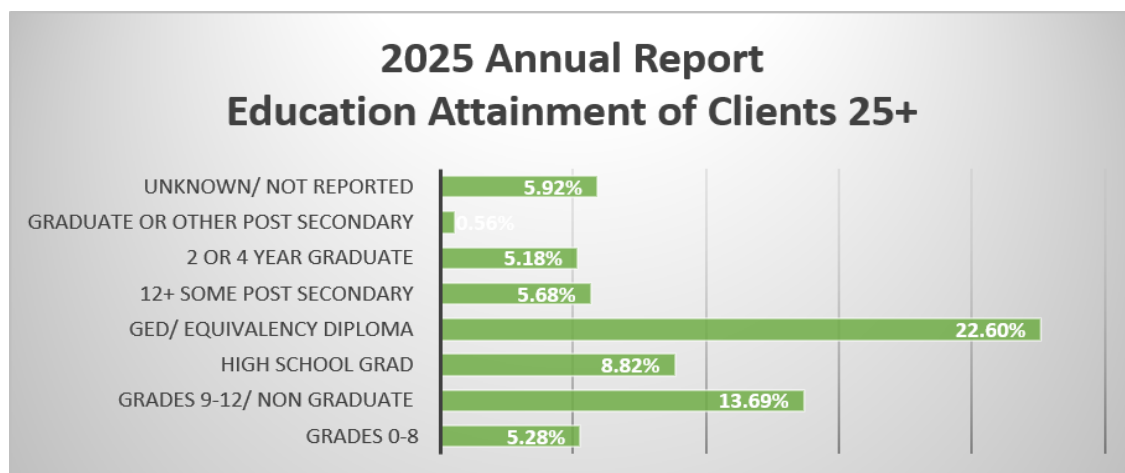
Community Services Division	
Total Number of Households Served	10,522
Total Number of Individuals Served	22,870
Number of USDA Commodity boxes distributed	Approximately 10,250

Individual Demographics

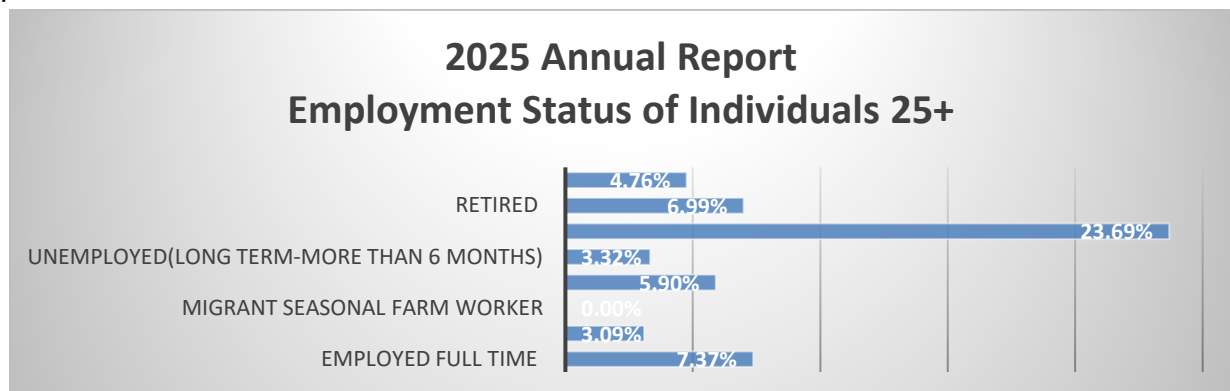
Race and Ethnicity:



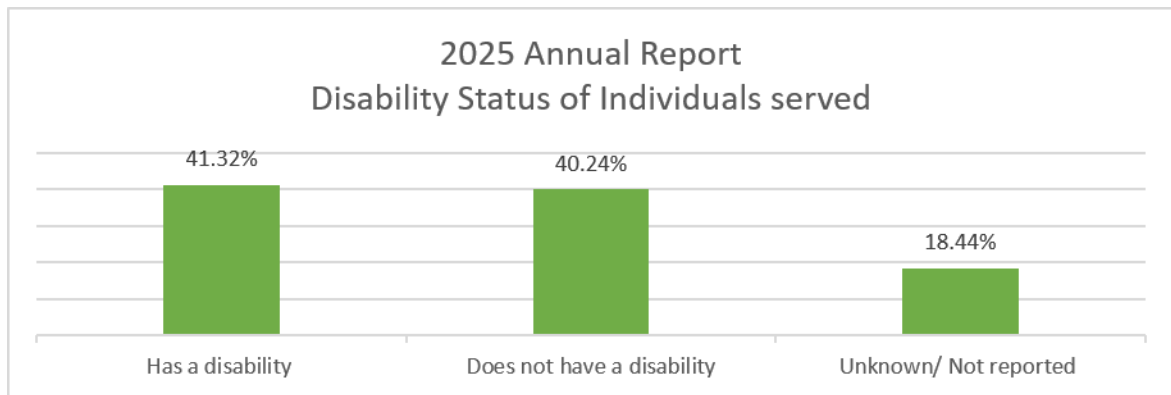
Education:



Employment:

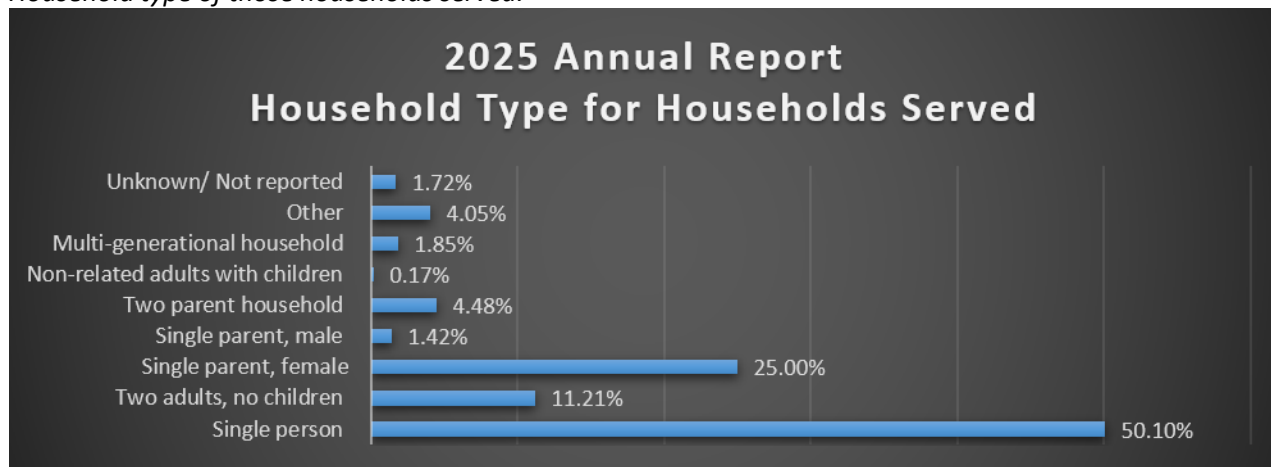


Disability Status:

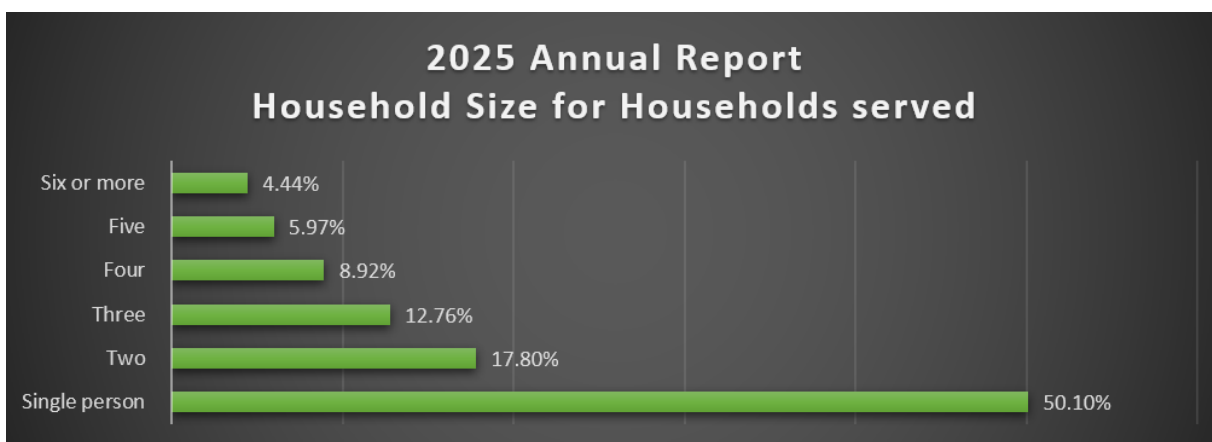


Household Demographics

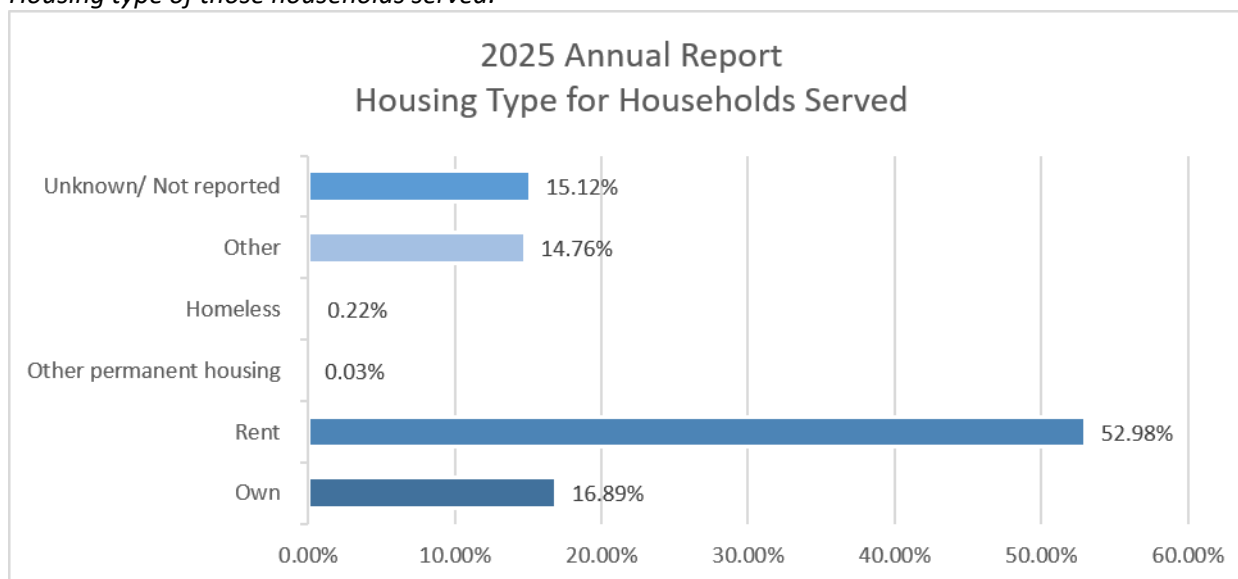
Household type of those households served:



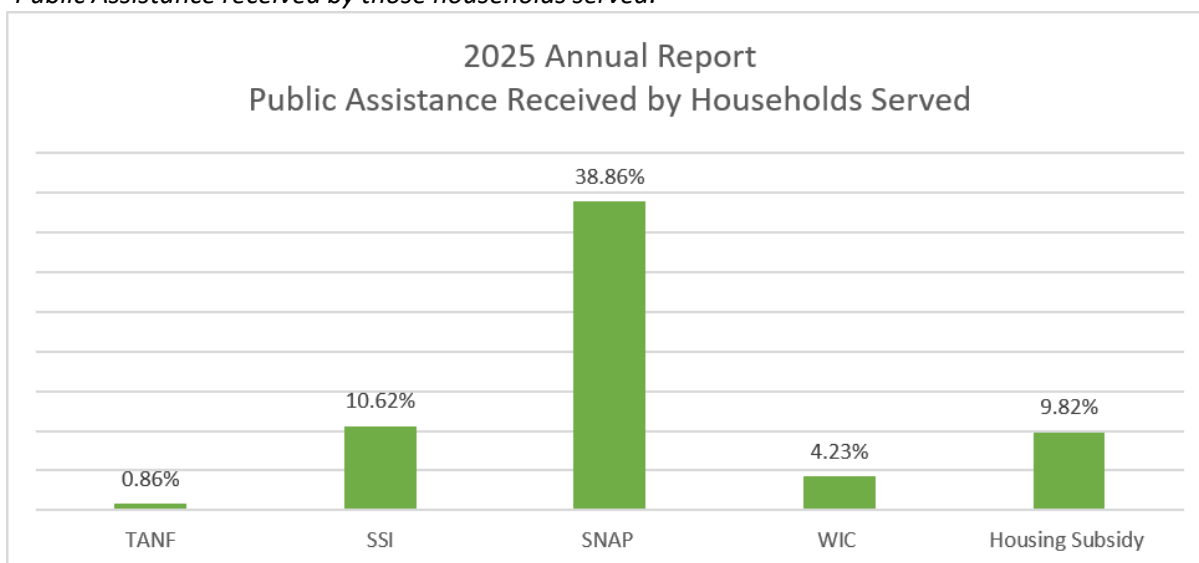
Household size for households served:



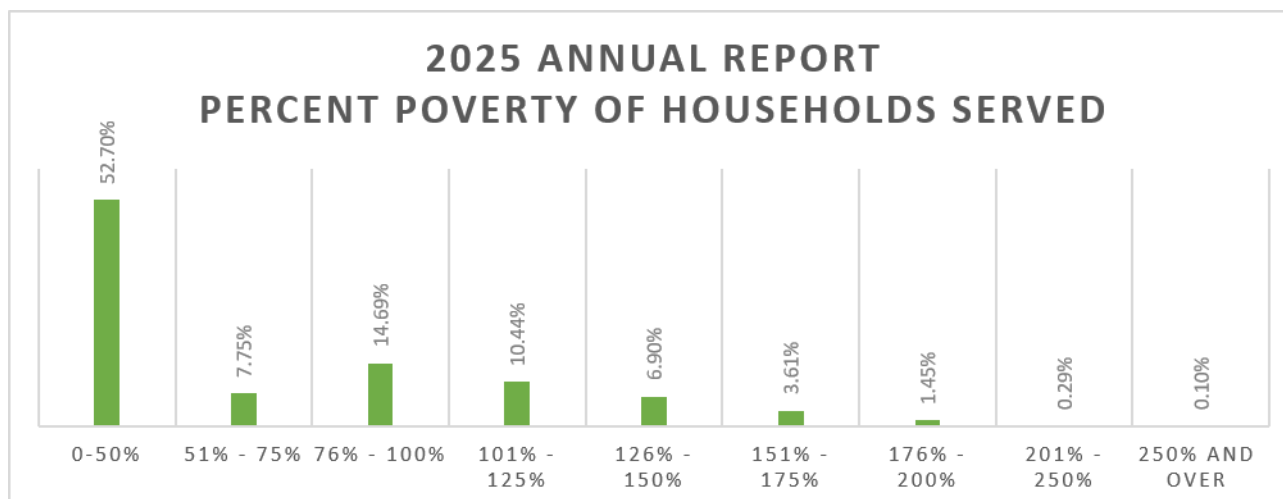
Housing type of those households served:



Public Assistance received by those households served:



Percent of poverty of those households served:



Community Needs Assessment Survey

The following information was collected via participant questionnaire sent to key informants throughout the eight county service area.

1. Please indicate your role in the community
 - a. I am a current or former MCCAA customer or Head Start/ Early Head Start parent
 - b. I am a community member
 - c. I am a leader in a faith-based organization
 - d. I am an educator in a local school system
 - e. I am a local health care provider
 - f. I work in local government or law enforcement
 - g. I am affiliated with a local non- profit or community organization
 - h. I am a local business owner
 - i. Other (please specify)
2. How adequate are the following Employment resources in your community?
 - a. Employment opportunities
 - b. Jobs that provide a living wage or higher (\$15.45 per hour for a single adult or \$20.17 per hour per adult for 2 adults, 2 children)
3. How important are the following Employment resources to your family and community?
 - a. Employment opportunities
 - b. Jobs that provide a living wage or higher (\$15.45 per hour for a single adult or \$20.17 per hour per adult for 2 adults, 2 children)
4. How adequate are the following Health and Nutrition resources in your community?
 - a. Health food options (local supermarkets that offer fresh produce and other healthy options at a reasonable price, farmer's markets, etc.)
 - b. Quality healthcare facilities (clinics, hospitals, dentist offices)
 - c. Quality healthcare providers
 - d. Mental health/ family counseling services
 - e. Facilities or support for individuals with addiction disorders
 - f. Public health services
 - g. Services for children and adults with disabilities
 - h. Recreational opportunities (playgrounds, parks, community programs)
5. How important are the following Health and Nutrition resources to your family and community?
 - a. Health food options (local supermarkets that offer fresh produce and other healthy options at a reasonable price, farmer's markets, etc.)
 - b. Quality healthcare facilities (clinics, hospitals, dentist offices)
 - c. Quality healthcare providers
 - d. Mental health/ family counseling services
 - e. Facilities or support for individuals with addiction disorders
 - f. Public health services
 - g. Services for children and adults with disabilities
 - h. Recreational opportunities (playgrounds, parks, community programs)
6. How adequate are the following Education resources in your community?
 - a. Quality public education

- b. Quality afterschool care
 - c. Quality early childhood education
 - d. Adult education programs (GED, ESL, etc.)
 - e. Vocational programs
 - f. Higher education opportunities (local community college, university)
7. How important are the following Education resources to your family and community?
- a. Quality public education
 - b. Quality afterschool care
 - c. Quality early childhood education
 - d. Adult education programs (GED, ESL, etc.)
 - e. Vocational programs
 - f. Higher education opportunities (local community college, university)
8. How adequate are the following Community resources in your community?
- a. High quality childcare
 - b. Affordable housing
 - c. Information about community resources
 - d. Libraries with public computer access
 - e. Public transportation
9. How important are the following Education resources to your family and community?
- a. Quality public education
 - b. Quality afterschool care
 - c. Quality early childhood education
 - d. Adult education programs (GED, ESL, etc.)
 - e. Vocational programs
 - f. Higher education opportunities (local community college, university)
10. How adequate are the following Crisis resources in your community?
- a. Domestic Violence services/ shelters
 - b. Homeless services/ shelters
 - c. Services for abused/ neglected children
 - d. Emergency food pantries
 - e. Financial assistance with essential utilities/ rent
11. How important are the following Crisis resources to your family and community?
- a. Domestic Violence services/ shelters
 - b. Homeless services/ shelters
 - c. Services for abused/ neglected children
 - d. Emergency food pantries
 - e. Financial assistance with essential utilities/ rent
12. What impact does the following socio-economic issues have on your family and community?
- a. Low employment wages
 - b. Rising cost of housing
 - c. Lack of safe housing
 - d. Lack of public transportation
 - e. Homelessness

- f. Public Safety (includes crime, vandalism, safety of streets and neighborhoods, adequate lighting, etc)
 - g. High cost of essential utilities (electricity, natural or propane gas, water)
 - h. Opioid and other substance abuse
 - i. Child health issues (obesity, allergies, access to weapons, etc)
 - j. Domestic violence
 - k. Child abuse and neglect
 - l. Lack of affordable childcare
 - m. Prescription and medical supply costs.
13. What do you consider to be the top 3 STRENGTHS of your community?
14. What do you consider to be the top 3 WEAKNESSES or CHALLENGES of your community?
15. What do you consider to be the top 3 OPPORTUNITIES FOR IMPROVEMENT in your community?
16. What do you consider to be the top 3 THREATS to your community?
17. What services/ opportunities would you like to see Mid-Cumberland provide in your community?

Introduction

An accurate snapshot of the community cannot be ascertained based on quantitative data alone, the lived experiences of the stakeholders in the community must also be considered. As such, MCCAA created a Needs Assessment survey that allowed community members and key informants to provide direct insight into the strengths, challenges, opportunities and threats to their communities. Stakeholder input was collected via survey that was distributed to families and individuals served by the agency, as well as community members, community partners, educators, elected officials, and leaders of the faith-based community. Survey participants were asked to rate the level of adequacy of key resources in their community, and then to rate the level of importance of the resources. Survey participants were also provided the opportunity to identify the needs, opportunities, and threats to the communities, as well as offer suggestions to MCCAA.

2023 Community Needs Assessment Survey and Results

Note: Weighted scores are based on a 4-point scale. In reference to “Adequacy of resources” questions, lower scores indicate greater inadequacy of resources. In reference to “Importance of resources” questions, higher scores indicate greater importance of resources to the community.

1. In which county do you live or is your organization located?

- | | |
|---------------|-------|
| a. Cannon | 1.3% |
| b. Cheatham | 5.4% |
| c. Dickson | 2.1% |
| d. Houston | 1.3% |
| e. Humphreys | 0.8% |
| c. Robertson | 12.0% |
| d. Rutherford | 32.3% |
| f. Stewart | 1.3% |
| g. Sumner | 26.7% |
| h. Trousdale | 2.5% |
| i. Williamson | 4.0% |
| j. Wilson | 10.2% |

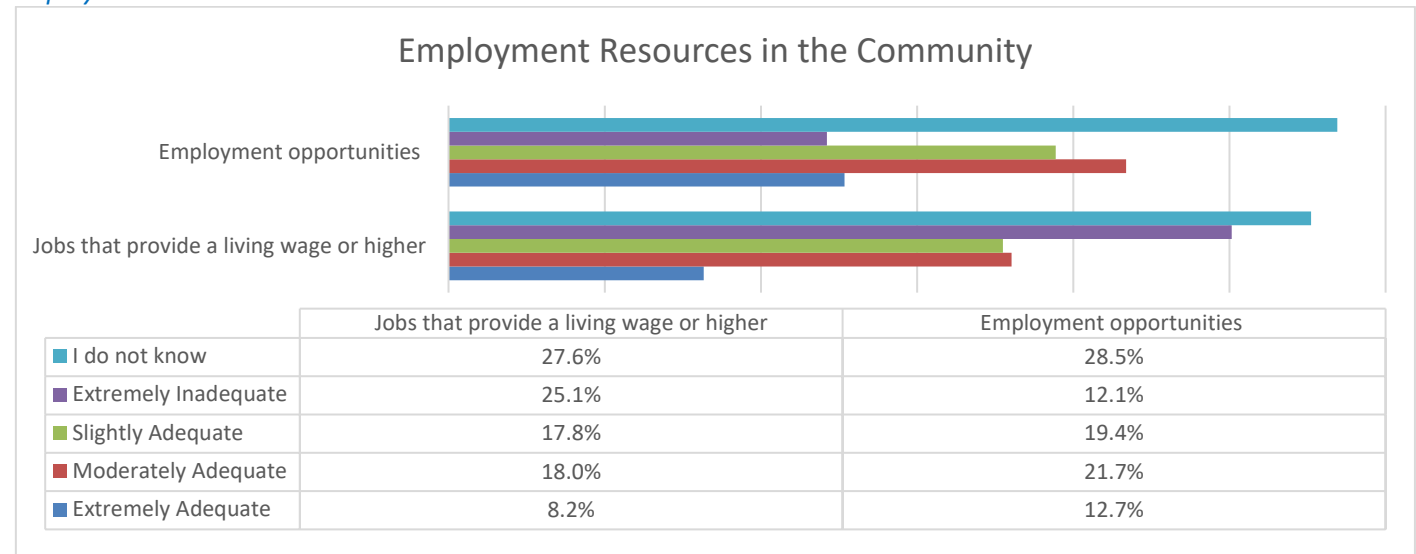
2. Which statement best describes you?

- | | |
|---|-------|
| a. I am a current or former MCCAA customer or Head Start/ Early Head Start parent | 32.2% |
| b. I am a community member | 34.3% |
| c. I am a leader in a faith-based organization | 0.9% |
| d. I am an education in a local school system | 0.7% |
| e. I am a local health care provider | 0.5% |
| f. I work in local government or local law enforcement | 0.4% |
| g. I am affiliated with a local nonprofit or community organization | 2.8% |
| h. I am a local business owner | 0.9% |
| i. I am employee of MCCAA | 12.4% |
| j. I am a member of the Board of Directors or the Head Start Policy Council | 0.5% |
| i. Other | 14.4% |
| i. Veteran | |
| ii. Board of directors | |

Availability and Importance of Basic Resources

Survey participants were asked to indicate the level of adequacy and importance of employment, health and nutrition, education, community, and crisis resources within their community.

Employment Resources



3. How adequate are the following Employment resources in your community?
 - a. Employment opportunities (1.77)
 - b. Jobs that provide a living wage or higher (1.53)
4. How important are the following Employment resources to your family and community?
 - a. Employment opportunities (3.03)
 - b. Jobs that provide a living wage or higher (3.05)

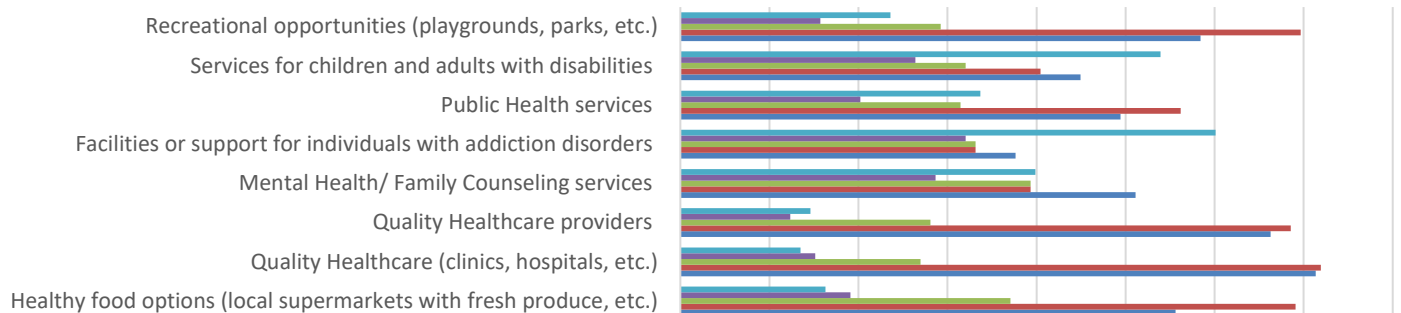
Ratio of Adequacy to Importance		
Resource	Adequacy of resource in community	Importance of resource in community
Employment opportunities	1.77	3.03
Jobs that provide a living wage	1.53	3.05

In 2026, only 34.4 percent of survey respondents indicates that **Employment Opportunities** are *moderately adequate* or *extremely adequate* in their community. The 2026 responses represent a significant 26.64 percent decrease from the sentiments expressed in the 2023 CNA. Additionally, only 26.2 percent of 2026 respondents indicate that **Jobs that provide a living wage** are *moderately adequate* or *extremely adequate*. Compared to 2023 respondents, this represents a 40.0 percent drop. This data is indicative that the community feels that not only are employment opportunities not adequate in their communities, but also that the employment options that are available do not provide enough income to support a family, both of which are extremely important to the community.

Health and Nutrition Resources

Survey participants provided insight to a myriad of questions regarding the Health and Nutrition resources in their communities. Questions ranged from availability of Recreational opportunities to the adequacy of health care providers.

Health and Nutrition Resources in the Community



	Healthy food options (local supermarkets with fresh produce, etc.)	Quality Healthcare (clinics, hospitals, etc.)	Quality Healthcare providers	Mental Health/ Family Counseling services	Facilities or support for individuals with addiction disorders	Public Health services	Services for children and adults with disabilities	Recreational opportunities (playgrounds, parks, etc.)
I do not know	8.2%	6.7%	7.3%	19.9%	30.1%	16.9%	27.0%	11.8%
Extremely Inadequate	9.6%	7.6%	6.2%	14.3%	16.0%	10.1%	13.2%	7.9%
Slightly Adequate	18.5%	13.5%	14.0%	19.7%	16.6%	15.7%	16.0%	14.6%
Moderately Adequate	34.6%	36.0%	34.3%	19.7%	16.6%	28.1%	20.2%	34.8%
Extremely Adequate	27.8%	35.7%	33.2%	25.6%	18.8%	24.7%	22.5%	29.2%

5. How adequate are the following Health and Nutrition resources in your community?

- Healthy food options (local supermarkets that offer fresh product and other healthy options at a reasonable price [\(2.65\)](#))
- Quality healthcare facilities (clinics, hospitals, dentist offices) [\(2.87\)](#)
- Quality healthcare providers [\(2.84\)](#)
- Mental health/ family counseling services [\(2.17\)](#)
- Facilities or support for individuals with addiction disorders [\(1.78\)](#)
- Public Health services [\(2.35\)](#)
- Services for children with disabilities [\(1.98\)](#)
- Recreational opportunities (playgrounds, parks, community programs) [\(2.63\)](#)

6. How important are the following Health and Nutrition resources to your family and community?

- Healthy food options (local supermarkets that offer fresh produce and other healthy options at a reasonable price [\(3.55\)](#))
- Quality healthcare facilities (clinics, hospitals, dentist offices) [\(3.61\)](#)
- Quality healthcare providers [\(3.61\)](#)
- Mental health/ family counseling services [\(3.30\)](#)
- Facilities or support for individuals with addiction disorders [\(3.05\)](#)

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- f. Public Health services (3.32)
- g. Services for children with disabilities (3.31)
- h. Recreational opportunities (playgrounds, parks, community programs) (3.29)

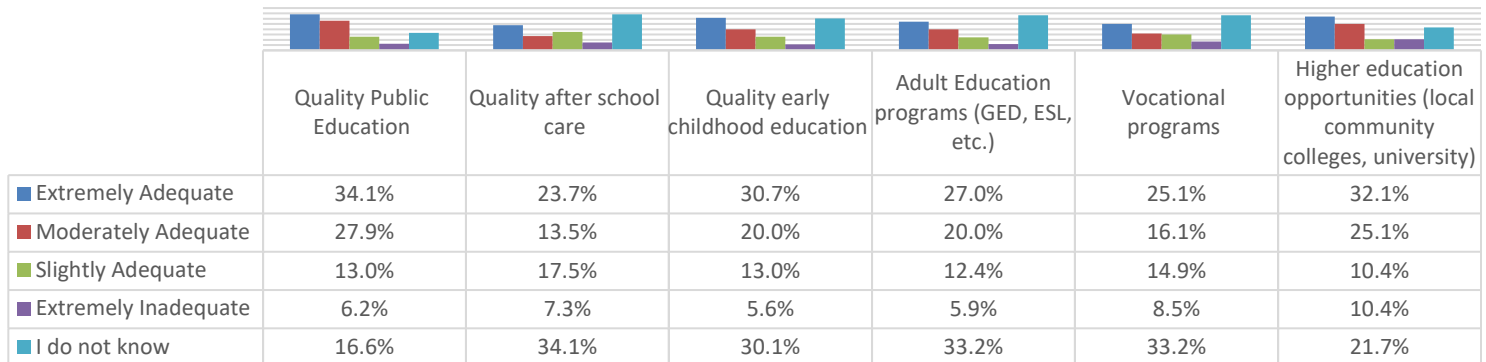
Ratio of Adequacy to Importance		
Resource	Adequacy of resource in community	Importance of resource in community
Healthy food options (local supermarkets that offer fresh produce and other healthy options at a reasonable price)	2.65	3.55
Quality healthcare facilities (clinics, hospitals, dentist offices)	2.87	3.61
Quality healthcare providers	2.84	3.61
Mental health/ family counseling services	2.17	3.30
Facilities or support for individuals with addiction disorders	1.78	3.05
Public Health service	2.35	3.32
Services for children with disabilities	1.98	3.31
Recreational opportunities (play grounds, parks, community programs)	2.63	3.29

Resources such as **Healthy Food options**, **Quality Healthcare facilities** and **Quality Healthcare providers**, and **Recreational Opportunities** are indicated as being *extremely adequate* or *moderately adequate* by community members, with each category scoring 60 percent or higher. However, **Mental Health/ family counseling services**, **Addiction treatment**, and **Services for Children with Disabilities** scored much lower with 33.99 percent, 32.58, and 29.21 percent respectively indicating that resources for these issues are not adequate. It is worth noting that each of these resources also had a higher than normal percentage of participants indicating that they did not know about resources. Translated, these results illustrate that our communities are lacking needed Mental Health and Addiction Disorder resources. According to Tennessee's 2025 County Health rankings, Tennessee has a mental health provider ration of 560:1, a slight improvement from the 2023 assessment. In the MCCAA service area this ratio ranges from 333:1 in Houston County to 10,910:0 in Trousdale County. Of the twelve-county service area, only Houston and Williamson counties had a better ratio of mental health providers with 333:1 and 452:1 respectively.

Education Resources

Education or vocational opportunities are an extremely important component of fighting poverty in the community by helping individuals to qualify for living wage employment. Access to education opportunities can be limited by proximity, finances, or time constraints.

Education Resources in the Community



7. How adequate are the following Education resources in your community?
 - a. Quality public education (2.58)
 - b. Quality after school care (1.85)
 - c. Quality early childhood education (2.16)
 - d. Adult Education programs (GED, ESL, etc.) (2.02)
 - e. Vocational programs (1.91)
 - f. Higher education opportunities (local community college, university) (2.36)
8. How important are the following Education resources to your family and community?
 - a. Quality public education (3.36)
 - b. Quality after school care (3.02)
 - c. Quality early childhood education (3.09)
 - d. Adult Education programs (GED, ESL, etc.) (3.01)
 - e. Vocational programs (3.08)
 - f. Higher education opportunities (local community college, university) (3.14)

Ratio of Adequacy to Importance		
Resource	Adequacy of resource in community	Importance of resource in community
Quality public education	2.58	3.36
Quality after school care	1.85	3.02
Quality early childhood education	2.16	3.09
Adult education program (GED, ESL, etc.)	2.02	3.01
Vocational programs	1.91	3.08
Higher education opportunities (local community college, university)	2.36	3.14

Only 61.97 percent of survey participants indicated **Quality Public Education** within in their communities were *extremely adequate* or *moderately adequate*. This is an approximate sixteen percent decrease from the 2023 CNA. Additionally, 57.8 percent indicated that there were *extremely adequate* or *moderately adequate* **Higher Education opportunities** within their communities. The MCCAA service area is home to several higher education systems including

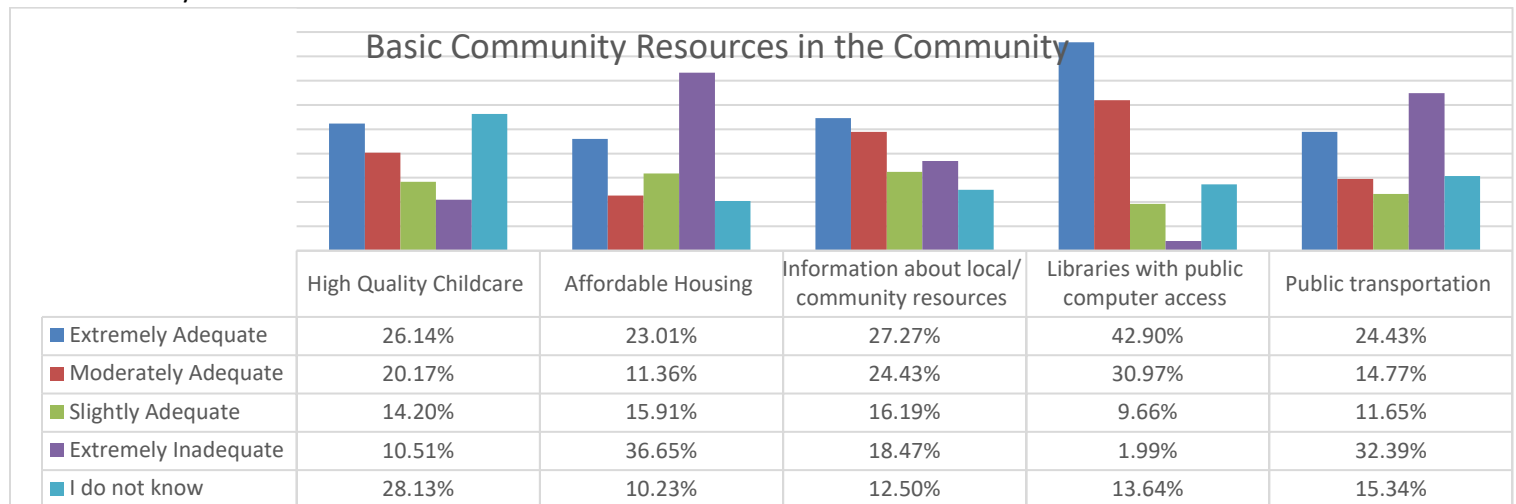
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Middle Tennessee State University, Cumberland University, Volunteer State Community College, and other institutions of higher learning. Most of these institutions participate in the TNPromise scholarship, which provides tuition to obtain an Associate's degree or vocational certification to qualified students graduating in Tennessee school. Additionally, Tennessee offers the TNReconnect program which provides tuition assistant to non-degreed adult learners to obtain an Associate's degree or vocational certification. Furthermore, The Tennessee College of Applied Technology, or TCAT, is a state-wide system of schools that provide high quality technical training for in-demand fields such as mechatronics, tool and die, and practical nursing. Over 50 percent of respondents reported that they did have access to *extremely adequate* or *moderately adequate* **Early Childhood Education**, with many respondents naming the Head Start/ Early Head Start program specifically.

Community Resources

Basic community resources such as affordable housing, childcare, and public transportation play a major role in the wellbeing of a community. When individuals have access to these basic necessities, their families thrive, and in turn, the community thrives.



9. How adequate are the following Community resources in your community?

- High quality childcare (2.06)
- Affordable housing (2.00)
- Information about local/ community resources (2.36)
- Libraries with public computer access (2.88)
- Public transportation (2.01)

10. How important are the following Community resources to your family and community?

- High quality childcare (3.05)
- Affordable housing (3.64)
- Information about local/ community resources (3.42)
- Libraries with public computer access (3.24)
- Public transportation (3.21)

Ratio of Adequacy to Importance		
Resource	Adequacy of resource in community	Importance of resource in community
High quality childcare	2.06	3.05
Affordable housing	2.00	3.64
Information about local/ community resources	2.36	3.42
Libraries with public computer access	2.88	3.24
Public transportation	2.01	3.21

Affordable housing has been the top need in the MCCAA service area for many years. As real estate prices in the Nashville Metro area continue to rise to astronomical levels, MCCAA's twelve county service area has been the destination for middle- and lower-income families seeking housing relief. Unfortunately, the housing market has also drastically affected the cost of housing in these communities as well. The affordable housing issue is clearly reflected in our survey results with over half of survey respondents indicating the **Affordable Housing** resources are *slightly inadequate or extremely inadequate* in their communities. Historically, the guideline for rent or mortgage is that it should be no greater than 30 percent of the household gross income. However, as the data in the Needs Assessment

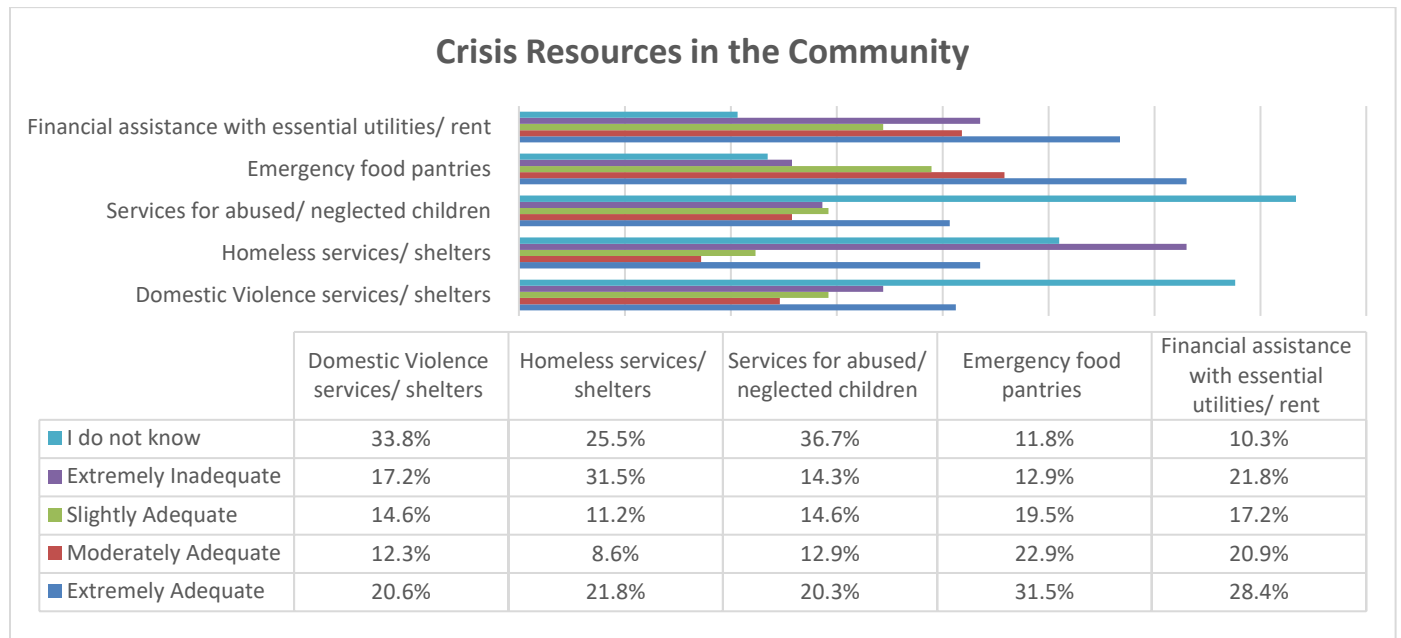
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document illustrates, individuals earning minimum wages would need to work 168 hours or more a week to afford Fair Market Rent the MCCAA service area. Note that the number of hours needed to work to afford Fair Market Rent within the MCCAA service area has increased by 35 hours since the 2023 assessment. The affordable housing crisis combined with the lack of available transportation creates an environment that results in families struggling to thrive.

Crisis Resources

Crisis resources are a life line for lower income families facing financial barriers. Emergency food pantries can mean the difference between a full belly and an empty belly. Rent or utility assistance can be the difference between being safely housed or being homeless.



11. How adequate are the following Crisis resources in your community?

- Domestic violence services/ shelters (1.68)
- Homeless services/ shelter (1.69)
- Services for abused/ neglected children (1.66)
- Emergency food pantries (2.50)
- Financial assistance with essential utilities/ rent (2.36)

12. How important are the following Crisis resources to your family and community?

- Domestic violence services/ shelters (3.05)
- Homeless services/ shelter (3.03)
- Services for abused/ neglected children (3.17)
- Emergency food pantries (3.49)
- Financial assistance with essential utilities/ rent (3.58)

Ratio of Adequacy to Importance		
Resource	Adequacy of resource in community	Importance of resource in community
Domestic violence services/ shelters	1.68	3.05
Homeless services/ shelter	1.69	3.03
Services for abused/ neglected children	1.66	3.17
Emergency food pantries	2.50	3.49
Financial assistance with essential utilities/ rent	2.36	3.58

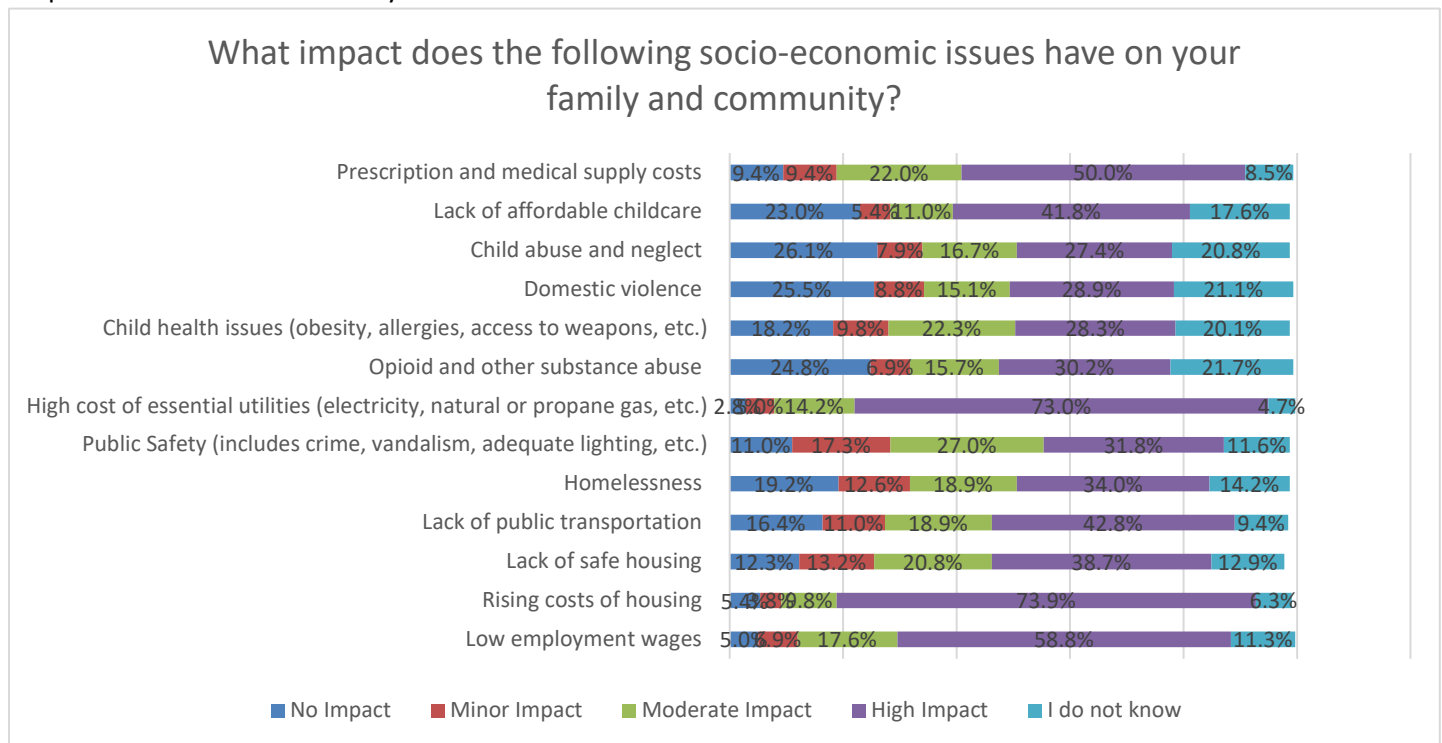
Unsurprisingly, 57.02 percent of survey participants overwhelmingly indicated that their communities lacked **Homeless services/ shelters**. Although all service counties belong to a HUD Continuum of Care, resources do not seem to be readily available or adequate enough to meet the need for service. Counties also seem to be lacking in **Domestic Violence services/ shelters**. Only 32.9 percent of survey participants indicated that **Domestic Violence services/ shelters** were *extremely adequate or moderately adequate* within their communities.

Another interesting finding is that approximately 50 percent of respondents indicated that there are *extremely adequate or moderately adequate* resources for people needing housing or utility assistance. However, the same respondents indicated in the SWOT analysis portion of the survey that more assistance is needed due to inflation and the rising cost of basic essentials for living. This would seem to indicate that appropriate programs exist, but available funding is inadequate.

A final consideration is that community size affects the availability of resources. Smaller communities such as Cannon, Cheatham, Houston, Humphreys, Stewart, or Trousdale counties struggle with resource availability in comparison to larger communities such as Dickson, Robertson, Rutherford, Sumner, Williamson, and Wilson counties.

Socio- Economic Issues

Regardless of location or type communities face common concerns. Issues such as crime, affordable housing, inflation and opioid abuse transcend county lines.



13. What impact does the following socio-economic issues have on your family and community?

- Low employment wages (3.08)
- Rising costs of housing (3.41)
- Lack of safe housing (2.61)
- Lack of public transportation (2.70)
- Homelessness (2.40)
- Public safety (includes crime, vandalism, safety of streets and neighborhoods, etc. (2.57)
- High costs of essential utilities (3.48)
- Opioid and other substance abuse (2.08)
- Childhood health issues (obesity, allergies, access to weapons) (2.21)
- Domestic violence (2.05)
- Child abuse and neglect (2.04)
- Lack of affordable healthcare (2.37)
- Prescription and medical supply costs (2.96)

When asked ‘what impact do the following socio-economic issues have on your family and community’ over 83 percent of survey participants indicated that the **Rising Cost of Housing** was having a *moderate impact or high impact* on their community. This was closely followed by 87.11 percent of participants that indicated that the **High cost of essential utilities** has also had a *moderate impact or high impact* for their family and communities. Another 76.42 percent indicated that **Low employment wages** had a negative impact and were not enough to keep pace with the rising costs of housing and essentials. These results are consistent throughout the participant survey and indicate that households in the MCCAA service area are currently struggling to keep up with rising costs of living compared to stagnant wages.

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In the second part of the Community Needs Assessment survey, participants were asked to identify what they considered to be the **Top 3 Strengths** of their community.

Food pantries	Churches	The community itself
Head start	Some public transportation	A recovery center for men
Food pantries	Rental assistance	Energy assistance
Churches	Libraries	Parks
Agencies working together to make our community better	Churches	Taxes
Close knit communities	Churches and other non-profits	Headstart and Education
Parks and Recreation	Quality Education	Variety of Resources
Handicap accessible	Education	Clean
Housing Opportunities	Job Opportunities	Community Parks
Family	Head Start	Community Partnership
Availability of free food pantries	Churches who offer assistance/support	Senior Citizen programs/offerings at affordable price
Rich in low-income resources	Cops keep it safe	Quality Education
Entertainment	Housing	Restaurants
Public Education	Good Roads	Good People
Close knit community	Low traffic	Library
Safe	Peaceful	Good neighbors
Quality Education	Small town community spirit	Safety
Easy access to anywhere as long as you have transportation	Safe surroundings	Proximity to major cities
Child dental availability	Food stores	Education availability
Healthcare options are numerous	Outdoor spaces are good	Quiet and enjoyable town
Making do with what you have	Setting aside differences in times of crisis	Sharing knowledge and wisdom in comfortable settings
County resources	Accessibility to non-profits	Higher paying jobs
Neighborhood watch	Keeping the kids in the area out of trouble	Trying to uplift one another by giving them resources for help
Food giveaways	Free food for school age kids during summer break	Public library access
Close to Nashville	Abundance of in-home day cares	Clean parks
Unity	Connection	Community engagement
Community Park	Grocery Options	Healthcare availability
Parks and recreation	Food banks	Public education
Schools	Available housing	Festivals
Taking care of homeless population - shelters, not seeing homeless sleeping on the street corners.	Food boxes, meal programs for homeless.	Programs for children.

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People are willing to support one another	Many members continue to work hard and care for their family	The community benefit from school and nonprofits working together to provide services
Our community comes together & is supportive when a local family experiences a crisis (health battles, house fires, etc.)	Locals are very generous in helping stock local blessing boxes for community use.	Local churches give large donations every year for our We Care Cannon distribution for school supplies, shoes, socks, hygiene items. They provide dental screenings, haircuts. This is a wonderful community project that happens annually & helps EVERY child in the county, regardless of income. This is a HUGE blessing to our community families!
Food Pantry Access	Vocational School options	Variety of available services
Small town feel	People don't mind helping	Lots of history
People pull together when needed	We have a few food pantries for people who need things.	The school supply give away before school starts
Peaceful small town	Deep rooted in cultural	Close knit and supportive community
Mental Health Services	Food and Hygiene Services	LIHEAP
We have several Food give away agencies.	There are many resources for parents such as help with clothes, rental assistance, and bill assistance.	Shalom Zone has several services available.
People helping people	County leaders	Safety
Employment	Youth	Housing
Low crime	Great public schools	Great neighbors and Community Support
Police	Religious Organizations	Access to everything conveniently.
Low-income utility program	Food Bank	Senior center
Good neighbors	Retail markets on every corner	Doctor offices within distance
Support network	Reliable	Trusting
Communication	Religion	Family oriented
Education	Help with utilities	Domestic security
Affordable housing	Protection	Help with utilities and rent cost of rent
I'm unsure what to say here. I don't see a lot of strengths in the community at this time.	N/A	N/A
Good pay for jobs	Cheap housing	Food prices go down
Economy	Price of gas	Price of food
Good	Perfect	Positive attitude
Helps people	Has Good Samaritan	Substance resources
Size	Location	Ability to improve

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HARD WORKING CITIZENS WHO STRIVE TO MAKE A BETTER CITY	DECENT SCHOOLS	GROWTH IS SLOW BUT HAPPENING
Awareness	Privacy	Quiet
Police	Affordable	Safe
Safety	Trust	Bonding
Safety	Health	Affordable
Child care	Good schools	School programs
Give more money to help	Pay more on electricity	Help more
They help you when you need them	Always friendly & caring	Great services with great people willing to help anyway they can
Food pantries	Law enforcement	Churches
Public transportation	Rental assistance resources	Utility assistance resources
Neighbors and other residents who care about each other	An amazing police department whose officers protect and serve	Solid infrastructure
Proximity to stores	Walkability	Safety
God	God	God
Neighbors look out for each other	Schools	Family friendly
Help	Love	Togetherness
Schools	Jobs	Housing
Doctor's offices	Dental offices	Eye doctors
Small town	Country setting	Only 3 schools total
Willingness to assist people	Hospitality	Health clinics
Safety	Medical	Law enforcement
Good neighbors	Rural values	Hard workers
School systems	Hospital, clinics, etc	Retail, grocery stores, restaurants
Good question?????	Good question?????	Good question?????
Caring	Giving	Involved
Emergency assistance	Volunteer help!	Aid from churches
Small town	Everyone knows everyone	Within walking distance to essential resources
Several food pantries	There seem to be many schools offering after school programs	Since I'm homebound, I'm not sure of all that goes on, other than what I hear from others & on the news
Law enforcement	Friendly neighbors	People helping people
Helpful neighbors	Variety of affordable stores	Low-income options for help with food etc
Food help	Utilities and Rent help	Community help
Love	Solidarity	Willingness to help
Housing	Resources	Food
Education	Events for the community	Places to eat
Public housing	Jobs	Library
Small	Convenient	Reliable

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Clean environment	Safe driving roadways	Recycling
Health	Home	Friends
Police patrol	Police patrol	Police patrol
Community gatherings	Food distributions	Churches
Safe neighborhoods	Police and fire protection	Good schools
Not	Really	Nothing
Positive	Hard working	Friendly
Accessibility to healthy and nutritional selections @ Hands of Hope in Portland!!! I don't know what I'd do without their continued help!!!	Community Action Agency for their continued assistance in keeping heat & air in my home. As everyone knows, that is essential, especially to the disabled & elderly, like myself	Westminister Home Connections who made my home handicap accessible. Also, I can't leave out ALL the employees at Highpoint Home that got me through SEVERAL MONTHS of being completely homebound.
Food pantry	Stores	Diversity
Healthcare	Education	Retail
Low crime	Strong police presence	Access to grocery stores
Senior citizen center provisions and involvement	Utilities assistance.	Crisis assistance
Food pantry	Early headstart available	Too many churches
Safety	Education	Assistance
Parks and Recreation	Low crime rate	Volunteerism
Communicate	Quietness	Watching out for each other
Family	Church	Schools
?	??	The assistance we receive from Mid Cumberland.
Public libraries	Parks	NA
Safety, nice clean environment. Etc	Great library, parks etc	Family friendly area, great Christian community
Police department	Fire dept	Hospitals
Strong sense of community support	Outdoor recreation for the kids	Safe Family environment the community
Coming together	Catching bad guys	Kids importance
Honey to be honest my community is no top shrinks because they don't know how to talk to one another instead of them talking as adults they act like children	You do have some good but it's very hard to come by because you don't know what to say to anyone poor communication skills	Only thing I can say is hopefully it'll get better maybe that'll be a strap but I'm going to say bye-bye to Tennessee sooner or later
Safety	Community events/involvement	Access to quality food
How well the community comes together for something they love	The care for families in need	Communication is excellence
Helping single mothers	DV Victim Recovery	Child care assistance
Sticking together	Helping each other in times of need	Giving back to each other
Mostly quiet	Fairly safe	Nice apartments

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Police presence and response time/safety	Parks and places for recreational activities	Friendliness of the community members
Raising housing costs	Raising food cost	Not raising pay wages
Medical services	Schools	Help with utilities
Our community has a lot of things necessary for people to survive	Our community is safe	Our community is one of the more affordable communities in Sumner County
Location	Community pride	Good citizens
Don't know	Don't know	Don't know
Small town feel	Strategic location	Community pride
Good availability for food	Large hospital	Community involvement for the poor
Community	Volunteer base	Kindness
Good Community Events	A Few Good Parks For Children	Graceworks
Strong sense of community and people willing to help each other	Access to local resources like churches, nonprofits, and community programs	Growing job market and economic development in surrounding areas
Diversity	Unity	More business means more jobs but need higher pay to afford basics

Next, survey participants were asked to identify the **Top 3 Weaknesses or Challenges** in their community. Unranked responses follow.

Transportation	Homelessness	Not enough jobs
Childcare especially afterschool	Drug addiction	Jobs that pay well
Cost of living	Minimum wage	Accidents
Lack of resources for homeless	Affordable housing that isn't apartments	Traffic
Childcare	Good paying jobs	Not much for our children to do if not in sports
Housing Costs/Utility Costs	No Homeless Shelters	No DV Shelters
Affordable Housing	Wage pays vs cost of living	Affordable Childcare
Community	Financial assistance	Utility harsh policy
Child care	Access to low-cost groceries	Access to affordable housing
Homelessness	Southern Hospitality	Community Communication of Events
Affordable housing	Public transportation	Health care
Homeless numbers increasing	Affordable / available child care options	Rising housing costs and utilities
Affordable housing	Bad drivers	Road conditions in south Rutherford County

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Cost of living	Wages	Jobs
Lack of commercial Business	Topography	Lack of infrastructure sewer and water.
High food prices	High gas prices	No public transit
Need more resources	Na	Na
Lack of Rental Housing and Affordability	Lack of structured, age-appropriate activities for teens	Childcare for infants
No public transportation	Expensive to live	Too much traffic
Public Transportation	Affordable housing	Affordable child care
High cost of living - rent, house prices etc	High cost of utilities	Not sure
Lack of safe public transportation	Fear of change	Poor representation
Affordable housing	Transportation	Availability of Medical resources
Jobs	Transportation	Affordable after school care
Low-income housing	Clinics for people that lack insurance	Help for people who struggle with utilities
No public transportation	Lack of employment	High cost of living due to being close to Nashville
Being a massive flood zone	Having a temporary public school	Cost of living
Public Transportation	Affordable Housing	Community Center for Teens & Children
Rising cost	N/A	N/A
Infrastructure	Keeping up with growth in education settings	Controlling growth
Roads	Affordable housing	Help for seniors
Assistance, resource and help for low-income SENIOR citizens.	Housing and childcare are too high.	Support for individuals or families that are just above the poverty guidelines but struggle due to high living cost.
Limited access to affordable housing	Mental health and substance use	Economic hardship and employment barriers
Lack of living wages & living wage jobs	Affordable housing	Mental health assistance
Quality public education	Lack of public transportation outside of Davidson County	Lack of free/low-cost Mental Health services

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Nothing for kids to do	Childcare too expensive	Better employment opportunities
Not enough higher paying jobs in our community.	Nothing for our kids to do other than the park.	Having to drive to a different county for better grocery prices and healthy budget friendly food.
Homelessness and Rental Assistance	Homebound individuals Assistance	Public Transportation
Limited jobs	Healthcare access and fiscal Sustainability	Utility and broadband infrastructure constraints
High-cost child care	No public transportation	Drug/homelessness
Childcare Cost and hours	Homelessness services	Transportation services
After school care that is affordable, and high quality.	Homelessness is very high and no safe shelters especially for those with kids.	Affordable housing
Easy drug access	Not enough drug related treatments	Low-income families and no help to improve their current living.
Childcare	Affordable housing	Crisis emergency funds
Employment	Health	Youth
Things for kids to do when not in school	No public transportation whatsoever	Super high utility cost CEMC is double the cost compared to NES
No good jobs	No free public transportation for adults	No free medications
Travel	Kid friendly places	Need more resources
Trusting others	Understanding youth behavior	Unwanted solicitation
Job opportunities	Affordable housing	Available assistance resources
Transportation	Not enough aid with food	Not enough assistance with utilities
Absolutely no public transportation	No assistance for struggling families	No after school childcare
Getting help with food	I do not really see any problems	Or have knowledge of this.
Don't know	Don't know	Don't know
Cost of rent	High utilities	High resources like food, gas
Food for diabetics	Housing for ssi seniors 60	No section 8
Crime rate	Housing cost	Limited resources
Poor leadership within the community.	Lack of green spaces and hometown atmosphere. Overcrowded	Traffic is a nightmare. Roads not maintained.
Drug activities	Kids being unsupervised	Kids being too wild
Rent is too high. No affordable homes to buy.	No well-paying jobs.	Lack of resources during tough times.

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Homelessness	Killing	Violent
Distance	Resources	Access
LACK OF EMPLOYMENT OPPORTUNITIES	OVERPRICED HOUSING	LACK OF CITY OFFICIALS TO MAKE IMPROVEMENTS FOR THE CITIZENS
Advocacy resources	Jobs that work around kids	Financial assistance resources
Homeless	Drugs	Cost of living
Lack of public safety	Lack of education	Lack of children abilities to play
Transportation	Medical bills	Food
High-cost housing	Food pantries	Affordable health care
Housing	Utilities	Food
Affordable Housing	Jobs that pay decent wages	Local bus service
No affordable housing	Low paying jobs	No affordable childcare
Lack of public transportation	Lack of physicians	Lack of hospital
Job assistance opportunities	Child care assistance	Automobile assistance opportunities
Affordable housing	Low wages	Lack of public transportation
Homelessness	Traffic	No where for kids to play
Housing market is about to crash due to overbuilding	Poor infrastructure and codes management	No adequate jobs for under educated workers
Devil	Devil	Devil
High cost of gas	Lack of transportation	High-cost food
Affordable housing	No real help	Gallatin government does not care about the lower-class population
Help	Neighborly support	Devotion
Homelessness	Children no places to have fun/play	Affordable housing
Homes are not affordable	Lack of resources for struggling families	Food insecurity outlets
Lack of resources	No activities for children	County still participates in the "Buddy System"
Congestion	Too much land development	Care for the elderly
High food prices	High fuel costs	High utilities

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Government overstep	Government inadequacies in understanding, needs, and management	Overbuilding/construction vs infrastructure
Traffic flow	Lack of high-speed internet	Road's infrastructure
Bad washer and dryer	Bad water coming out of faucet	Bad kids, parents not teaching their children to be respectful to all
health care	Transportation	Employment
Affordable housing	Adequate Income	Healthy food costs
Gossip	People aren't told that they can dream and go beyond this county lines	Ever get in trouble, never get out of it. No matter how big or small. There is no innocent until proven guilty and your kids and grandkids will wear that label also.
Unlike Nashville there was no offer of getting people together to help elders & disabled to clean up their yards	Many programs are offered in Nashville & are on the news they ask us to contribute why aren't we getting part of these programs?	Letting elderly & disabled people know what programs are available for them.
Water rates are very expensive	Not enough big grocery stores like Kroger	Not enough resources for the elderly
Traffic	Homeless shelter	Food banks
Affordable housing	Diversity	Resources for minorities
Food cost	Utilities cost	Housing cost
Help for community	Support for everyone not just low-income families	Food pantries to be better
Public transportation	Dentist	Hospital
Nothing to keep kids occupied who aren't into sports	No community center that's open to public	Not enough extracurricular activities
Bad roads that would damage cars, such as potholes and places that need paving	Pollution, trash on side of roads, and factories that produce thick smoke contaminate air	Inflation
More love	More respect	More hope
No public transportation	No community resources	Not enough public housing
Government never gets back to you	Raising taxes consistently	Homeless people are everywhere
No homeless shelters	Too much traffic	No public transportation
Homelessness	High living cost	Low-income wages
Have no programs for the resident or for the children to get to know one another	Residents are willing to help where and if needed.	To up hold the lease and rules.

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Not sure	Not sure	Not sure
There needs to be MORE volunteers, concentrating on the needs of children and the elderly!!! of the children and the elderly in Tennessee!!!	People need to be more "KIND"!!!	#1 God should come 1st in everyone's lives!!!
Shelters	Resources	Government parks programs discounts
Lack of affordable housing	Lack of quality doctors of color	Lack of availability of grocery stores in ALL areas not just the affluent
Police training	Mental health	Housing costs/property taxes
Affordable Housing	Increased violent crime	Increased traffic
EVERYTHING COST MORE THAN IN OTHER COUNTIES.	No Jobs.	Rampant Religious discrimination.
No food help for seniors who are unable to drive	No availability for 1 bedroom housing for seniors	No programs for seniors 65+ in the community
Domestic violence help	Cops that care	Rent rates
Violence	Homelessness	Cheap housing
Cost of housing	Cost of living (Housing, clothing, transportation, etc)	Cost of utilities Water, electric, gas
No communication	Loudness	Crime
Leadership	Cost	Roads
Affordable housing	Resources	Employment
Not enough adequate housing for low-income families.	The lack of ability to walk safely to and from grocery stores etc.	Lack of affordable public transportation. No WeGo bus routes in the area.
Valuable resources	Housing	Transportation
Not many openly available resources- you really have to dig	Subpar special education assistance	High housing prices
Road construction	No shopping	Too many condos and apartments
Utilities way too high	Not much financial help for people with disabilities (I.e. property taxes)	Lack of transparency with city leadership
Laziness	Independency	Lack of commitment
Lifted access to healthcare and resources	Lack of good paying job opportunities, or grants for a vocation	Inadequate public transportation for families and seniors
Respect on the roads	Officer duty within streets	Shortness speaking

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Rental business act like children in the children act like adults	It'll be more better if people learn more communication skills and learn how to really come together which I don't see that happening and that's sad	And I love being a people person but honey at this point Tennessee needs to wake up call I'm just going to put it out there
Wages/community assistance	Cost of living	Disability resources
Housing	Jobs	Having to be the only parent step up they don't really go after the men on child support
Affordable housing	Emergency/crisis resources	Traffic
Take long to ask for help or give it	Not a lot of cheap homes	Everyone wants 3x rent when we don't even make that in reality
Over populated	No disability services	Expensive childcare
Management	Only one maintenance worker	Inconsiderate people
Local traffic	Affordability (rent, healthy food, utilities)	Lack of alternative transportation options
Affordable housing	Affordable food	Livable pay waged
Transportation	Housing	Transportation
Funds	Too many Housing	Bad School Systems
Help	Jobs	Affordable gas n prices
Housing costs and other debts are still rising much faster than wages	I don't know of any reliable transportation services people without their own automobile.	Although necessities exist in our community, many of those services are not adequate for the needs of the community. We should not have only one option for something considered necessary.
No walkability	High cost of energy, water and sewer	Developers have taken over politics
Communities to help children	Help with transport	People willing to participate
Nothing for the youth	Not enough family restaurant	Lack of jobs
Healthcare	Transportation	Employment
Lack of affordable housing	Lack of public transportation	Limited job diversity
Transportation	Affordable child care	Affordable homes
High Cost of Living	Less Resources For Homeless People/ Single Moms and Dads/ Low Income Households	Affordable Childcare

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High cost of housing and rent compared to income levels	Limited access to affordable childcare and healthcare services	Transportation barriers for people without reliable vehicles
Addiction	Mental Health	Recidivism
Cost of living is higher	Wages down	No local transportation

Survey participants were also asked to identify the **Top 3 Opportunities** present in their community. The unranked responses follow.

Available jobs	Transportation	Help with homeless
Daycare centers after school hours	More job opportunities	More public transportation
Additional child care options	Get quality staff/teachers	Educational opportunities
Cost of living	Rent assistance	Shelters
Combating drugs	Network for safety for our children and community	Church
Increased Public Transit	More Affordable and Healthier Food Options	Better housing accessibility
Assistance with homelessness	Assistance with Mental health	Assistance with drug usage
Community activities	Improvement of social services	Lighter utility protocol
Affordable housing	Affordable groceries	Affordable childcare
Cost of Living	Affordable Childcare	Family Friendly Entertainment
Public transportation	Affordable housing	Health care
Childcare options	Homelessness	Awareness of assistance programs
Utility costs	Pick up more trash to keep it clean	Clean up and turn deserted lots into something safe.
More job opportunities	Better pay	Affordable housing
Better public officials	Jobs	Commercial development
Lower food prices	Public transportation	More affordable housing
More business and resources	Na	Na
Expand affordable housing supply	Poverty Reduction	Expand childcare opportunities, especially for infants
Less congestion	Public transportation	Decrease in rent
Public Transportation	Affordable housing	Affordable child care

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Prioritizing local government transparency	More communal opportunities that don't cost families money	Emphasis on school aged children's educational opportunities outside of public schools
Affordable housing	Affordable childcare	Food pantry
help for homeless	public transportation	affordable uber
Parking in public parks and recreation areas	Roadways and traffic with the new housing developments	Building new high school to accommodate community growth
Infrastructure	Increase health care providers to accommodate the current growth	Trade schools
Local politics	Education	Law enforcement
Expand Education and Workforce development	Increase access to health and wellness	Strengthen community partnership
More living wage jobs	More affordable housing	Access to assistance with mental health crisis'.
Expansion of public transportation	Making more people aware of what services are available	More mental health / substance abuse help
Services for married couples, who are "over income"	Activities/programs for kids	Transportation services
Better pay	Child care options	Rehabilitation
Local healthcare access and emergency care	Water infrastructure reliability	Downtown revitalization and tourism
Child care	More dentist	More mental health clinics
Childcare	Summer programs for children	Homeless services
We need support for homeless people.	Mental health agencies need to get people in faster.	Helping local day cares that accept vouchers for after school care.
More jobs	More health care	More education
Childcare	Food pantry	Transportation
Employment	Health	Resources
Senior centers for education and support. and entertainment	More parks and gathering areas	Medical education For seniors.
Provide free public transportation system	Provide free child care	Provide free medication for elders
More low-income housing	More places for safety	More resources
Lawn care	Children safety signs	Loud music
With employment	That's all I've had problems with is finding	Jobs for elderly
Don't know	Don't know	Don't know
Housing	Police protection	Gas and food prices
More high paying jobs	Less new expensive housing being built	Things for people to do
Cost of living, well-paying jobs opportunities.	More attention to the growing homeless situation in our community.	Better, not affordable Healthcare.

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Food	Gas	And just economy itself
Public rail infrastructure.	Affordable quality housing, less rich people fancy homes.	No more apartments. More affordable homes.
Jobs	Apartment	Houses
Access	Technology	Grants
JOBS NEED FACTORIES	BETTER WATER RESOURCES	BETTER ROADWAYS
Cleanliness	Sidewalk	Parking on the road
Better communication	Relationship with police and public	Gun safety
Better education	More play area	Better housing prices
Transportation Health	Health	Social
Better housing costs	Better healthy foods	Better child care
Higher paying jobs	Affordable childcare	Affordable housing
Have some type of transportation available to those in need	A solution for the homeless	Recruiting more physicians
Increase in livable wages vs. rental prices	Known opportunities for automobile aid	Workshop for train-to-hire opportunities
Affordable housing	Low wages	Lack of public transportation
Community parks	Better traffic control	Grocery and gas prices
Ways to get job training and further education without high cost	Jobs that actually pd a cost to living wage	Help for people who needing help to get by with a higher than normal bill.
Faith	Trust	Love
Real affordable housing	Lower property taxes	Places for kids young adults to play and learn
Helping others	Togetherness	Devotion
Lower rent	Light bill	Transportation
Home affordability	Add more sidewalks	Add another community center
Renovation	Less congestion	Building fencing around senior communities
Fixed income discounts	More help for seniors with disabilities	Advise on wills and legal services
Government officials with down to earth understanding of community needs not ways to pad their own pockets.	Slow building of high end homes	Transportation
Family Resource Agency	Headstart	Higher education facilities
Finding something for kids to do, to keep them out of trouble	Helping parents to be parents. Not afraid to make their children behave	Be good to animals
Healthcare	Affordable housing	Jobs
Resources. People are struggling,	Jobs. They dint pay anywhere near a living wage. I make 2.13 per hour plus tips. My electric is 700 per month	Opportunity. It's who you know and the family you come from when it comes to jobs or opportunity around here

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Why don't we have the free books for our grade school kids like they do in nashville or free shoes or coats ?	I'm told there are people that will take people to drs etc for a much lower cost than uber but where are they?	Neighbors no longer help neighbors & what all do our elected people do
Help for low income seniors	Quit asking seniors to do everything on line when they can't afford internet	A cap on property taxes for seniors and low income like Davidson County has
Transportation	Case management	More Food bank
Diverse leadership	Cultural diversity education	Unity
Better living wage	Infrastructure	Rising cost
Support for the families	Home services	Better food pantries
Public transportation	Dentist	Hospital
Things for kids preteens and teens to do safely	Sidewalks	Public transportation
If Mid Cumberland would have an agent to answer the phone	Food pantries would advertise more when their available f	People with disabilities and have section 8 can get an apt with or without aloe credit score
Peace	Hope	Help for needy
More public housing	Public transportation	More community resources
Bring down cost of taxes	Bring down gas and electricity prices	Fix the dang roads!!!!
Better traffic control	More things for teenagers to do	More retail shopping
All	The	Above
Not sure	Not sure	Not sure
More Non-Profit organizations like Mid-Cumberland Community Action Agency	More volunteers for the Volunteer State of Tennessee. TN needs to live up to it's name.	Another Community College like VSCC or a 4-yr. University.
Addition bus lines	Open grocery stores in poorer areas	Affordable housing instead of tearing them down & rebuilding for affluent buyers
Higher pay	Lower cost of food	Lower utility costs
Traffic infrastructure	Affordable housing	Lower violent crime
A LIVABLE WAGE.	Public transportation	City police actually doing their JOB!
Public transportation	Community Services for seniors without technology	Fresh food pantry
Rent cost	Affordable child care after school	Domestic violence help
education	access to cheap daycare	pau scale
Rising realization of the failed policies of the Trump administration	Rising active protests of the failed policies of the Trump administration	Rising understanding of the need for more progressive policies
Neighborhood watch	More cameras	Church
Roads	Leadership	Honest Church leaders
Affordable housing	More community resources	Job fairs where employers offer livable wages

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Housing	Training for landing better employment.	We need someone who truly cares about the community in order to make the needed changes.
Housing	Livable wages	Education
Housing- affordable		
Less construction	More shopping areas	Road construction
Hire competent city personnel	Fix the neighborhood street potholes	Allow residential property tax holds and reduction for households with disabled members
Provide free childcare	Provide free healthcare	Provide free college tuition
Expanding Internet and technology from classroom to Homes	Developing more affordable homes for families and first time, buyers	Creating more local workforce training and vocational programs tied to growing industries.
More officer duty	More parks	Bike lanes
School system	Housing	Include affordable housing also it's on both criteria because it's too much redlining. In the Tennessee honey I'm that
More community help in contrast to surrounding cities	Access to more programming or resources for people with disabilities	Resources for rising cost of living
Mid Cumberland	The drive to want and do more	Dedication
Affordable housing	Traffic improvements	Food prices
Pricing for homes so we all can afford to have a nice place to live	Cleaning the places and spraying for bugs more often than now	Cleanliness
Cheaper housing	Better paying jobs	Affordable childcare
Finish the remodeling in F building	HUD to supply more resources	On site security
Abolish the monopoly on public utilities	Enhance community-wide communication mechanisms	Preserve green spaces and avoid over-development
Affordable housing	Affordable food	Livable pay wages
Transportation	Assistant	Traffic
School system adjustments	Bigger library	Stop building
We're lucky to have established neighborhoods and not many new private developments so we can really focus on building a community with businesses and residents in an organic, sustainable way.	Speaking directly for District 8, our community has a higher number of minorities and people who may not be able to drive or may not own a car. I think it would be a huge opportunity to provide a local transportation service for those people.	Our community isn't used to being engaged with other members of the community - so I think that provides an opportunity to create community events and start developing that real sense of "us"
Give me a second chance	Encouraging each other	Listening
The homeless shelter	Don't know	Don't know jobs

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Better School Options	Better College Prep Programs and Information	Accessible Childcare
Housing	Public transportation	Rapid growth
Affordable Childcare	More Housing resources	More Love, Peace, Equality in the communities
Increase affordable housing programs and rental assistance	Expand public transportation and local job access	Provide more community-based programs for financial education and job training
Addiction Services	Mental Health Services	Affordable Housing
Raise wages	Lower taxes	Offer more resources for the less fortunate

Finally, survey participants were asked to identify the **Top 3 Threats** to their community. The unranked responses follow:

More homeless	No jobs	No transportation in the right areas
Theft	Drug addicted thieves	Low income stressed adults
Violence	Drugs	Unsafe areas
Drugs	Poverty	Crime
Safety	Cost of living	Wages
Increasing population	Increasing drug use	Overcrowding in schools
Drugs	Nothing for children to do as something positive	Good paying jobs
Cost of living increase	Low wages	Few resources
Housing	Childcare	Transportation
Traffic	Financial assistance	Utility company using harsh payment options
Predators	Gun violence/ high crime rate	Drugs
Addiction	Violence	Wreckless Driving
Drugs	Guns	Homelessness
Vandalism that comes with homelessness	Child safety if children are too young but forced to be home alone	Negative effects of too much growth too fast
Housing cost	Wages	Opportunities
Apathy	Shortsighted officials	Affordable housing
Opioid Use	Mental Health challenges	Lack of structured, age-appropriate activities for teens increases risk of engagement in inappropriate behaviors
Lack of financial assistance	Public transportation	Reduction of rental property
ICE	Local crimes	Lack of activities to keep youth involved

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Herding children through K-12	Isolationism	Lack of access to information and resources
Substance abuse	Domestic violence	Lack of resources
Recent vandalism & car break-ins	Road infrastructure not sufficient for the amount of residents	Low teacher income and benefits driving teachers out of the district
Rising cost	Lack of quality care	Lack of help
Crime rate	Growth	Infrastructure
Drugs	Overpopulation	Violence
Crime and public safety	Substance abuse and mental health	Economic instability
Mental health	Drug addiction	Cost of living
Opioid/substance abuse-related problems	Rising housing and utilities costs	Rising grocery costs
Overpopulation	Crime	Inflation
Low paying jobs.	Low job opportunities for good paying.	Affordable housing and the lack of help for middle class families
Drugs and/or theft for drugs	Elderly Abuse or Sexual Abuse or trafficking	Accessible safe shelters for homeless or times of disaster
Severe weather and flooding	Water infrastructure and utility strain	Wild fire risk
Drugs	Homelessness brought in by rehab centers	Lack of childcare
Substance abuse	Gun Violence	Child predators
Domestic Violence	Substance abuse	The mentally ill walking the streets with out treatment
None	None	None
Shortage of schools	Not enough roads	Lack of Community involvement.
Crime and shooting	Stealing	Break INS and kidnapping
Homeless	Incarceration	Mental health which leads to incarceration
Homelessness	Domestic assault help	Court system
Youth excessive activity after 8pm	Cars riding through excessive after 8 pm	No police officers riding through
Gun violence	Road rage	?
Gang violence	Car thief	Domestic abuse
Drugs	Violence	Poverty
Drugs such as meth and similar.	Poor infrastructure, poor roads. Predatory for profit police.	Affordability
Drug activities.	Kids not being supervised	Drivers go too fast when on property
Food	Price gouging	High rent
Rising cost of living	Rising gas costs	Lack of affordable housing.
Cost of living getting higher	People not safe	Guns
Crime	Layout	Safety

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CITY OFFICIALS BUILDING SUBDIVISIONS TO MAKE A PROFIT FOR THEIR SELF	HIGH UTILITY BILLS	LACK OF WATER RESOURCES
Trash	Roadside parking	No sidewalks
Drugs	Homeless	More patrol on green ways
High living expenses	High gas	High groceries
Drugs	People	Surveillance
Homelessness	High-cost gas	High cost of food
Crime	Homeless	Unemployment
Crime	Homelessness	Road conditions
Food boxes staying empty	Cruelty to children such as bullying	Having more people moving to the area with little resources
Homelessness influx	No consistency of community policing	Community outreach
Violence	Drug trafficking	Homeless
Contractors building houses	Ineffective public education	Inability to travel to employment without personal vehicle
Homeless people	Speeding cars	Children playing in parking lot
Overbuilding and overinflating taxes	No enforcement of property codes and single family housing	No agencies that help people outside of Nashville even though NES and others have our utilities
Wrong	Bad	Evil
Senior citizens need for help with help to upkeep their homes.	High cost of medications	Affordable insurance
Gallatin government	Mass apts and townhouses being built	Taxes
Job security	Homes not affordable	Lack of community programs
Illegal immigration	Careless drivers	Gun control
Losing benefits	Not able to pay utilities	Grocery and fuel costs rising
Government officials passing measures that pad their pockets	Increased building of high end homes	Finding ways to price out local homeowners/landowners to sell higher to people from other states
Killing love ones	Drugs	Guns
Addiction	Affordable housing	Mental health
All the car break ins	Bullying & threats on the playground & parks so kids are afraid to use them	Some of our officials don't pay attn to the rules than laugh when something goes wrong.
Growing more too fast	Higher prices food shelter and fuel	Crime
Over population	Homelessness	High cost of living now
Lack of affordable housing	Expanded development of rural areas which causes environmental harm	Population growth
Minimize crime	Drug addiction	Poverty line employment
Drugs	Boredom	Too many people moving in and not enough to keep up with the growth

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Food shortages	Rising costs, like gas prices	Too much littering
Gang	Rehab	Speeding
Community going down	Growing without enough jobs	Non
Foreign illegals	People need to speak English and abide by laws	Pollution
Crime coming from interstate traffic	Not knowing your neighbors	Traffic crashes
Anyone in public office	Police	Homelessness
Too much development, which, if law enforcement doesn't increase in #'s, crime can become a problem	Again, too much development without accommodating for TDOT not having adequate amount of streets/lanes to accommodate for the increase in traffic. The increase in traffic	Way too big of a population where, I am afraid, there will not be enough schools to have a proper teacher/child ratio. After all our children are our future!
Crime	Homeless	Police abusing their power and not knowing citizens rights.
Overcrowding in schools	Higher taxes	Higher cost of living
Racism	TDS	Greed
Older persons have no resources to help them have a better quality of life	No one to represent the elderly community	No Affordable housing
School safety	Community safety	Health-care risks
Drugs / addiction	Gun violence/ threats	Bullying within schools
Violence	Too much growth	Overuse of land
Republican policies	Racism	Religious (evangelical) fanaticism devoid of real Christian action
Sometimes I hear gunshots	To loud at the house parties	Smell of weed
Crime	Drugs	Police
Lack of affordable housing.	For the children especially we need sidewalks.	Unemployment rate.
Poverty	Unemployment	Housing
Increased crime	High housing cost	
Increasing utility costs	Increasing residential property costs	Inadequate and outdated sewer system and too many new residential housing developments
Laziness	Independency	Lack of commitment
Economic decline / job loss due to automation and lack of industry diversification.	Aging population and out-migration of young people, leading to shrinking tax base.	Substance abuse opioids drug addiction and related mental health challenges affecting families.
Too much violence	No love and compassion because it's too much redlining. In the Tennessee honey honey I'm that b****	Once again people that really act a shoe size instead of their ID and driver license size
Government officials on providing for the wealthy	Homelessness	Hunger in families
Affordability	Guns	Traffic
Overpopulation	Higher cost of living	Crime rates

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Violent people	Gang activity	Drug and alcohol abusers
Overpopulation	Traffic	High cost of living
Housing	Food	Pay
The housing	Traffic	Salaries
Active Ignorance. Leadership at the city and county levels seem uninterested in the needs of our community. If that doesn't change, everything else will become harder to do	Lack of investment in local businesses will further deteriorate the community landscape by pushing chain businesses into the area and forcing local business to close	Political motivations. We're seeing an effort to actively oppress certain groups of people and if that continues, our communities will fall apart even further
Development with no plan	Ai causing energy prices to rise	Crime. The wild west taking over
Drugs	Gangs	Communication
Jobs	Need more resources	More homes for the homeless
Food disparities	Not enough income	Not enough job opportunities
Homelessness	Lack of jobs	Overdevelopment
If you keep misappropriating funds, we will lose these funds	You should allow other leaders in our community to help you	Focus on higher education for your own leadership team
Rising cost of living leading to homelessness or displacement	Limited funding for assistance programs and community resources	Economic instability or job loss affecting low-income families
Addiction	Recidivism	Housing

Finally, survey participants were asked to make suggestions for MCCA to consider when planning for community opportunities and programming.

Help with cleaning up yards
I would like to see Mid-Cumberland expand the following: • More affordable childcare and after-school programs • Expanded senior transportation and home-delivered meal services • Free or low-cost workforce development/job training programs (especially in trades, healthcare, and technology) • Community health clinics or mobile health units • Youth mentoring and recreational programs to prevent substance abuse • Assistance with home repairs and weatherization for low-income families . cooking class for mom's and dad's cause most moms and dads were never taught how to cook in their generation and their kids need to learn to cook as well to take care of their future families. learn how to grow vegetables cooking garden planting class would be great in the community on a ongoing basis
I would like to see the health & hygiene program be re-established. In my opinion, there is adequate help with commodities in Sumner County, but I am not aware of anyone that has health & hygiene products available to those who are at are in need, (poverty level, homeless community, WIC, etc.)
A place for the kids to go and have fun
A resource where I could work my job and further my education and still have child care so I can go to work and school.
Access to more living wage jobs, & people that already have jobs, pay them their worth! Resources to help families in crisis...whether it be mental health, food distribution, affordable housing.
Activities for youth, resources for the elderly
Actually helping people. The list that is given out for help is a Joke!! Same response. Sorry we don't have the funds?!?!?
AFFORDABLE HOUSING AFFORDABLE CHILD CARE
All opportunities to make it right to live in a safe neighborhood. Anything that will help out.so far it have been a quiet place on my behalf
An office that assists the elderly with needed supplies, utilities and transportation especially for those who have no other means of transportation.
Assistance for single parents
Assistance with child care.
Assistance with people disabled in the community.
Assistance with utilities and rent for widows
Automotive assistance that's low-cost or sponsored and paid for
Available assistance for the elderly and the truly disabled. Most elderly do not know about or have limited knowledge of technology today.
Better access to information, resources, education and opportunities ¹⁰¹
Better after school programs. Higher pay for jobs. Senior Centers for education and support.
Better housing cost better after school care better food pantries
Better public assistance. Just because people make the money doesn't mean they don't need help.
Better resources for help with rent and helping those find housing in times of crisis or just basic housing regardless of their credit history.
Better Transportation, Bus services run longer, more, better food banks, more help with utilities
Bring back rental assistance
Car repair services
Community events and/or awareness programs and resources; more volunteer opportunities

Continued help with electric costs in the winter
Daycare for after school hours
Domestic violence help. Cops that care. A community center. Sport center for kids from low income. Hospital and dr without traveling so far.
Easier access to help with utilities etc
Easier accessibility to your programs. Making everything online is a burden on our elderly people.
Elderly care
Emergency food pantry and nutrition, weatherization programs, budgeting and financial education, job readiness and certification programs
Emergency funds
Emergency vehicle help if needed. They use to help ppl get there car fixed if they qualified
Employment assistance with jobs that can keep the lights on and more in the fridge than sandwich meat and bread.
Equality for low income families
Everyone wants to make their payments on time, however sometimes life gets in the way. I feel it's completely unfair to us as customers that we are unable to pick up the phone and make payment arrangements when needed. I feel that if you truly do appreciate your customers you should meet them half way when they are in need instead of giving us a flat out "We don't make payment plans here " answer. That's cold and unfeeling. Every working person at one time or another has needed a little extra time to make a payment. I don't understand why that option is not available to us as MCC customers.
EVERYTHING
Faster process for utilities assistance
Faster utility payments
Feed children that don't get much food to eat
Financial assistance for renters/ homeless people
Food and greater utility/rent assistance
Food check mid ways in month for disabled people
Food pantry
Free or low income health care and prescription help. Free adult education/ training programs. More help with utilities.
Fresh Whole Foods to families to earn
Fruit and produce shopping would be wonderful!
Funding for IOP, expungement, halfway housing support (food, electric, supplies, transportation)
Gas cards, helping anyone not based on who you know. Valuable resources, not withholding information. Help the community.
Give commodities again
Give more to the people that deserve it
Good
Have someone to deliver free food & toiletries to those in need(everyone don't have transportation), when available help more with utilities & rent(times are tough)
Help for low income seniors with some home improvements . It is all we can do to buy groceries and medicine. If you are not young with children you are overlooked.
Help for the elderly.
Help that does not take 90 days to get and actual people who work at mid Cumberland that answer the phone and return calls instead of lying about calling you when they have not.

Help with affordable childcare, helping families truly in need. Supporting everyone in the community
Help with homeless housing (not homeless shelters) guiding them in the right direction to help them get applications to income based apartments. Transportation to job interviews, doctors appointments, and to get ID for job interviews if needed. More help for our huge community. Possibly bring in some of the mtsu students and guide them on helping the community.
Help with housing and utilities. At least twice a year to
Help with medication cost, please
help with utilities
Help with water bills which are out of control in Franklin, TN
Help with water bills.
Higher paying jobs (\$25/hour or better)
Homeless shelters
Honey community helpers not going to be able to help a city that don't want to be helped
Housing repairs for anyone in need
I am not familiar with all the services provided by Mid-Cumberland. I would like to see a booklet or pamphlet on available services.
I am Satisfied with the program
I don't know
I feel like as a whole MCCA has provided many service opportunities so I cannot think of any that should be added.
I have not been faced with any problems around here or more needs p
I think the outreach opening up in Dickson will be a hug help to the area but also opening one of the daycare centers in the area to help with affordable quality childcare would be beneficial.
I would like for us to be under the umbrella to be able to receive more help
I would like us to offer more support for the homeless. Shalom Zone has a lady who helps them in the winter; perhaps we could partner with her.
I would love to see the rental assistance. Come back that we had. It was a great help to single Mother's like myself to work hard. But find it difficult to provide the everyday needs of my children. Such as food clothing necessities.
I'd love for us to help children and families with more child care opportunities. You only have a church option or 1 facility that's 40 minutes away from where I live. A lot of the new teachers are young and either don't know or don't care about quality teaching and care. Scrolling on the phone and sitting around is a common occurrence everyday when I drop off and pickup. I really have no other options though if I have to work and they need care.
I'd love to see events and opportunities to come together as a community and relate to each other. Potentially mutual aid type events? Habitat of Sumner County just had an event to build playhouses for families with children - things like that would be amazing in my book
Income changes so more children can be able to attend
Information on higher paying jobs locally, more help with rent and housing cost and affordable childcare
Internet help
Involvement
Just do LIHEAP and do it well. Focus on the things you're supposed to be doing and do them well.
Just trying to help people when they can't help themselves
Just want ever you feel like we need

Kids shows, activities, fairs for younger kids, elementary and younger, craft fairs, fundraising opportunities
Mid Cumberland cab upgrade their computer services and more financial assistance to everyone not just low income families. Provide more services
More affordable housing, utilities, and transportation
More available resources for assistance
More bridges to reduce traffic and stop opening new restaurants
More businesses places
More classroom
More community resources faster response time
More food boxes for the ones who can't get out and can't move to good.
More food panties
More funds for emergency situations and easy to accommodate
More Headstart Buildings throughout the county so we could have more affordable childcare opportunities.
More help with utilities and mental health
More medical and financial help to disabled seniors who don't qualify for Medicaid or any supplemental support beyond their social security! And more services to help wheel chair bound people in community! Thank you
More opportunities for low-income families that help with utilities, food, and housing.
More police officers showing up to just ride through the area more often
More programs and grants
More programs for youth
More rental and utility assistance directly from Mid Cumberland. Not just the list of 3rd parties.
More senior activities
More senior disability opportunities.
More services related to the action agency side. We are getting more serves this coming year and are thrilled.
More/better crisis fresh food resources for seniors and families.
Mortgage rental assistance
Notifications on Information for available programs/services that are available for low income families
Online resources seminars and education
OT, Therapy,
Positive activities
Provide free transportation and medication for elders, free childcare, free assessment for people how struggle with mental health concerns
Public transportation
RELIABLE Transportation, Decent Medical Services, JOBS
Rent assistance
Rent assistance, special needs resources
Rent, light bill
Rent, water, and more assistance for the elderly in the community.
Rental Assistance
Rental assistance
Rental/housing assistance

Resources for young adults for education
Safe homes
Safe, affordable childcare and programs that teach life, money management skills to those who struggle paycheck to paycheck. Also training/assistance to older generation who don't use technology.
Septic Assistance
Services catering primarily towards mental health help and substance abuse help, specifically opioid abuse
Services for the elderly and persons with disabilities who need help navigating online services
Services/programs for married couples or mortgage help. They are always told they are over income, or make too much but they struggle as well. I feel that we only provide services to people who sometimes take advantage of help and we neglect those who actually need the help to get ahead.
Simply answer phone when somebody calls the number!
Some sort of shelter for homeless or at least somewhere for them to get a meal and shower once a week.
Summer
Summer programs available to the youth.
Support groups for mental health and caregivers
Talking to others
The rental and utility assistance program have been life-saving for the single bond going through a divorce. I'd love to see that program continue. The Isaiah project has helped me so much.
They do a great job
They offer so much and that all that you can ask for i feel they could promote more for awareness because this was a blessing of an opportunity!
To be able to get some free food like it use to be. With the price of food in the stores it is hard to pay all your bills and get the food you need on your social security check also gas prices are extremely high and that is another major deal
To continue helping anyone who needs assistance. They are Angels! I am so Thankful that they helped me!!
To help people with disabilities and senior citizens more with housing. I'm homeless because of yall and this crappy people in office.
Transportation
Transportation
Transportation to drs. perhaps a store visit once every month or two. MAKING YOU AWARE OF ALL THE PROGRAMS OUT THERE YOU COULD BENEFIT FROM.
Transportation, more depth info to help some people don't understand as quickly as others. Understand disabilities that some people have.
Unsure Very appreciative of Utility Assistance!!
Utilities Deposits Program Rental Deposits Program
Utilities, medical, and food.
What we are doing continued and improved