

# Racial and Ethnic Disparities in the Chattanooga Region

A Preliminary Analysis for the  
City of Chattanooga Office of Multicultural Affairs  
based on the 2006 State of Chattanooga Region  
Report

Community Research Council  
January 2008



## Introduction

There are differences in how different people experience life in the Chattanooga region. Those differences can be associated with who they are – whether they are young or old, rich or poor – and where they live – in Chattanooga, in another Hamilton County city, in a suburb or in a rural area.

There are also differences based on race and ethnic background. It is frequently difficult to parse out whether differences based on race mask differences based on income or gender or age or the other way around. Also, differences in geography – where people live – that are associated with race can also frequently be associated with other differences such as income or educational attainment.

In 2006, the Community Research Council (CRC) published the first State of Chattanooga Region Report (SOCRR) – a comprehensive, 360 page analysis of conditions in the Chattanooga region measuring more than one hundred different indicators, often at a sub-county as well as countywide level.

The goal of SOCRR was to provide a common platform of information to elected and civic leaders in the community, as well as to members of the general public. But it is important to note that SOCRR did not – and reasonably could not – answer every question about every issue of concern in the community. Moreover, while SOCRR sought to describe current conditions in the region it could not explain those conditions.

The purpose of this paper is to use the data collected in SOCRR to begin a conversation about racial and ethnic disparities in the Chattanooga region. Using data collected from SOCRR, we attempt to lay out a current description of differences between how African Americans and whites experience life in our region. Where possible, the paper also highlights trends affecting other ethnic groups as well.

Throughout the paper, we'll attempt to identify potential research that could be conducted that begins to answer questions related to why – explanations of disparities – and what can be done about those disparities.

Two important themes stand out in examining the data. First, our region is undergoing change that touches on both who lives in our region and how they live. Second, place matters. There is a real relationship between where and how we live.

## A Demographic Overview

### *A Changing Population*

Based on data from the 2000 Census, 59% of Chattanooga's residents were white, 36% were African American and 3% indicated another race: 2% of Chattanooga residents were Hispanic or Latino. By comparison, according to the 2000 Census, 76% of Hamilton County residents were white and 20% were African American: 2% of Hamilton County residents were also Hispanic or Latino.

The percentage of the population who were white declined, between 1990 and 2000, in both Chattanooga and Hamilton County. Whites accounted for 65% of all Chattanooga residents and 79% of Hamilton County residents in 1990.

The number of African Americans increased, between 1990 and 2000, by 13.7% in Hamilton County and by 9.7% in Chattanooga. By comparison, total population in the county increased by 7.8% and total population in Chattanooga increased by 2%.

**Table 1**

City and County statistics on race/ethnicity

	Percent White 1990*	Percent White 2000*	%Change 1990 to 2000	Census 2000		
				Percent African American*	Percent all other races*	Percent Hispanic or Latino
<b>Chattanooga</b>	65%	59%	-6%	36%	3%	2%
<b>Hamilton County</b>	79%	76%	-4%	20%	3%	2%

Source: Census 1990 and Census 2000 SF 3

\*Categories exclude Hispanic or Latino populations

**Table 2**

City and County statistics on race

	Total population				African-American			
	1990	2000	Change	%Change	1990	2000	Change	%Change
<b>Chattanooga</b>	152488	155509	3021	2.0%	51360	56331	4971	9.7%
<b>Hamilton County</b>	285536	307896	22360	7.8%	54377	61850	7473	13.7%

Source: Census 1990 and Census 2000 SF 3

Between 1990 and 2000, the number of foreign-born residents doubled in both Chattanooga and Hamilton County. In 2000, there were 9,297 foreign born residents in Hamilton County and 5,357 in Chattanooga. In 1990, there were 4,542 foreign born residents in Hamilton County and 2,574 foreign born in Chattanooga.

Hamilton County's immigrant population is diverse, coming from 81 different countries. Immigrants from Mexico and Guatemala combine to account for 17.8% of the county's foreign-born population. Actually, the majority of the county's Latino population - according to the 2000 Census - are native to the United States: but most native born Latinos in Hamilton County were born outside of Tennessee.

**Table 3**

Hamilton County: Latino place of birth by citizen status

Total	5329	100.0%
Native to the United States	2824	53.0%
Born in Tennessee	1084	20.3%
Born in other US state	1371	25.7%
US Citizen born abroad)	369	6.9%
Foreign born including naturalized citizens	2505	47.0%
Naturalized citizen	674	12.6%

Source: Census 2000

Post-2000 Census indicators suggest continued exponential growth in the Latino population in the region:

- Between 2002 and 2006, the number of Latino children in Hamilton County schools doubled.
- Between 1999 and 2003, the number of employed Latinos in the Chattanooga region increased by 75%.

*Where People Live*

The county's African American population was highly concentrated in Chattanooga. While 39.4% of the county's white residents, 50.7% of the county's Latino residents and 67.4% of Asian American residents lived in Chattanooga in 2000, 91.1% of the county's African American residents lived in Chattanooga.

**Table 4**

County and City: Race and Ethnicity

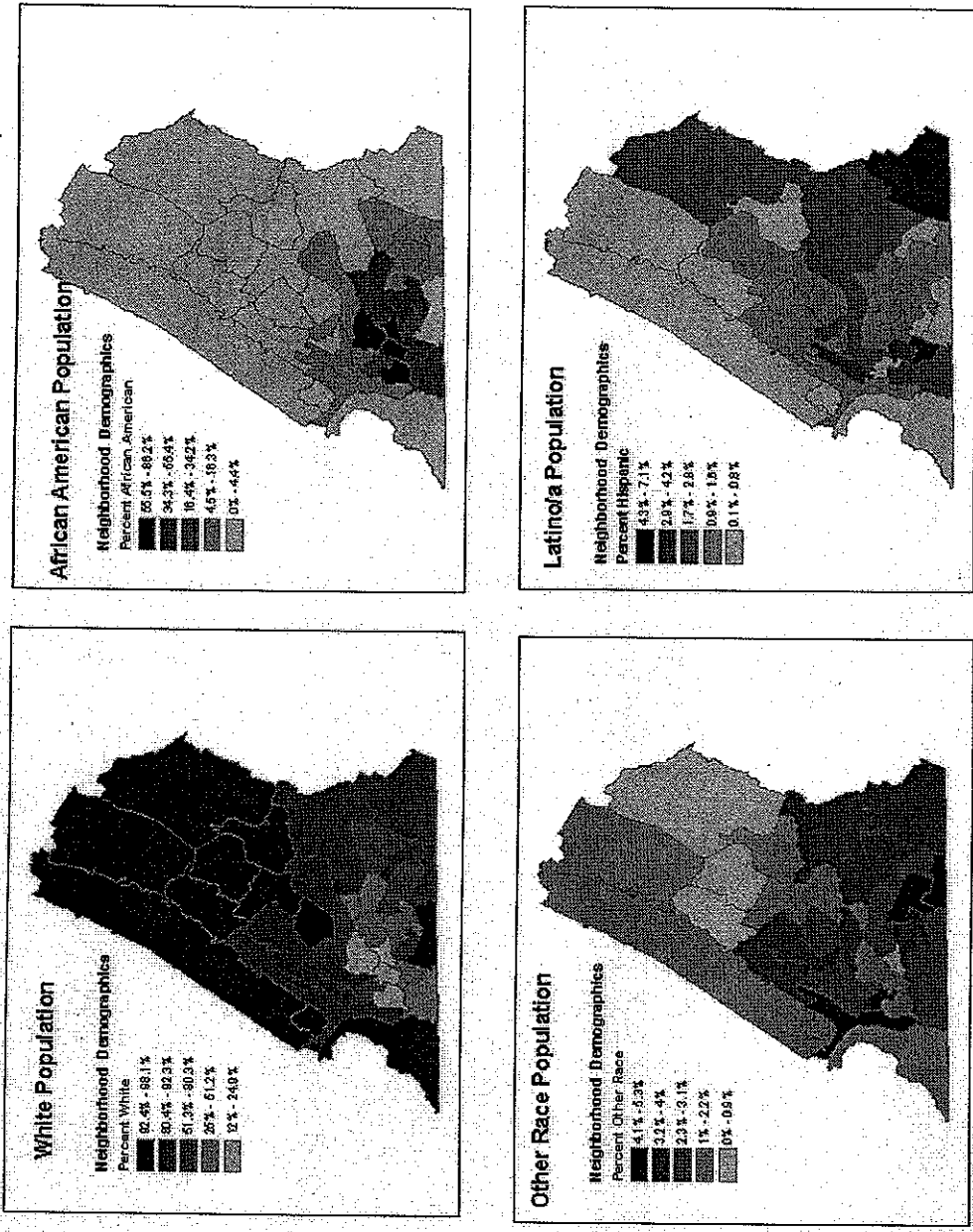
	City of Chattanooga	Hamilton County	% In the city
White	91685	232792	39.4%
African American	56087	61586	91.1%
Asian	2580	3828	67.4%
All other races	2454	4361	56.3%
Hispanic or Latino:	2703	5329	50.7%

Source: Census 2000, SF 3

Out of 36 neighborhood areas in the county, six had majority African American populations: in 16 neighborhood areas, African Americans constituted less than 5% of the total population. More than one-third – 36.9% – of the county's total African American population were concentrated in four neighborhoods where African Americans made up more than 70% of all residents.

Similarly, the growing Latino population was concentrated in a few neighborhood areas. In just three neighborhood areas, Latinos made up more than 4% of the total population.

**Census 2000: Race Ethnicity Uniquely Classified**



Residential segregation in the Chattanooga Metropolitan Statistical Area is greater than in the nation as a whole or in the South according to an analysis of 2000 Census data by the Brookings Institution. Residential segregation is frequently measured by a an index of dissimilarity – “the proportion of black people that would have to move across census tracts in order for there to be a perfectly even proportion

of black residents across the entire MSA...Generally, dissimilarity measures above 0.6 (or 60 percent having to move) are thought to represent hypersegregation."<sup>1</sup>

In 2000, the dissimilarity index for the Chattanooga MSA was 0.683 compared to 0.652 for the nation and 0.591 for the South. One bright note is that dissimilarity in Chattanooga did decline between 1990 and 2000, dropping from 0.724.

### *Other Research Questions*

The growth in the region's Latino population is one of the most important demographic phenomena to occur in the last two decades. It would be extremely valuable to better understand the economic impact of this immigration. While some have suggested that the migration of Latinos imposes certain public costs (e.g. education, social services), comparable studies have found that Latinos contribute significantly to the economy: for example, a 2006 study of found that North Carolina's growing Latino population contributes \$9 billion annually to the state economy.<sup>2</sup>

There also needs to be additional research to determine the reason for continuing hypersegregation in the metropolitan region. It is possible that this high level of residential segregation is simply the result of historic patterns of housing segregation. Still, the extraordinary concentration of African American residents within the city gives rise to the question of whether there are active efforts to prevent African American families from moving into other parts of the county. Residential segregation may also be a function of the distribution of public housing in the county: all of the 3,252 units under administration by the Chattanooga Housing Authority and 89.2% of all Section 8 units in the county are located in the City of Chattanooga.

### **Perceptions about Quality of Life**

There are significant differences between whites and African Americans regarding perceptions about quality of life in the region.

In a 2006 survey, Hamilton County residents were asked how satisfied they were with the quality of life in the Chattanooga area. Overall, more than half of all respondents – 57% – indicated that they were very satisfied and 8% indicated that they were not satisfied. White respondents (62%), however, were fifty percent more likely to indicate that they were very satisfied with their quality of life than African Americans (39%). African Americans (18%) responded that they were three times more likely to indicate that they were not satisfied than whites (6%): the remaining respondents indicated that they were somewhat satisfied with the quality of life.

Levels of dissatisfaction are related to the likelihood of moving from the area. Almost one-quarter (23%) of African American survey respondents indicated that it was very

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<sup>1</sup> Edward L. Glaeser and Jacob L. Vigdor, "Racial Segregation," in B. Katz and R. Lang, eds. *Redefining Urban & Suburban America* (Brookings Institution Press, 2003).

<sup>2</sup> John D. Kasarda and James H. Johnson, Jr., *The Economic Impact of the Hispanic Population on the State of North Carolina* (Kennan Institute of Private Enterprise, 2006).

likely that they would move away from the Chattanooga area in the next three years, compared to just 7% of white respondents.

## **Crime and Public Safety**

### *Summary of Findings*

Racial disparities in the criminal justice system are common. National studies have frequently found that African Americans are more likely to be the victims of certain offenses, to be arrested and to be incarcerated.<sup>3</sup>

In 2005, in Chattanooga, African Americans were disproportionately the victims of crime: African Americans, who made up 36.1% of the city's population, were the victims in 40% of all crimes. The disparity was even greater though for certain offenses, particularly the most violent offenses.

For example, based on data made available to CRC by the Chattanooga Police Department, the majority of murder victims in 2006 were African American. And, based on 2005 data, a majority of both simple and aggravated assault victims were African American.

Latinos were the victims of approximately 2.8% of all offenses in 2005 – somewhat higher than their percentage of the overall population according to Census data. But Latinos were also the victims of 14.8% of robberies citywide – five times their overall crime victimization rate and more than seven times their percentage of the population.

Disparities in victimization by race are also reflected in differences in perception about physical safety. More than one-third – 35% – of African American respondents to a countywide survey indicated that they sometimes or often worried about their physical safety: by comparison, 20% of whites sometimes or often worry about physical safety. Also, among African Americans, 40% sometimes or often worry about robbery or burglary compared to 33% of whites.

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<sup>3</sup> See, e.g., National Urban League, *The State of Black America 2005: Executive Summary*, p. 5 at [www.nul.org](http://www.nul.org).

**Table 5**

Differences in Perceptions: Comparisons by Race

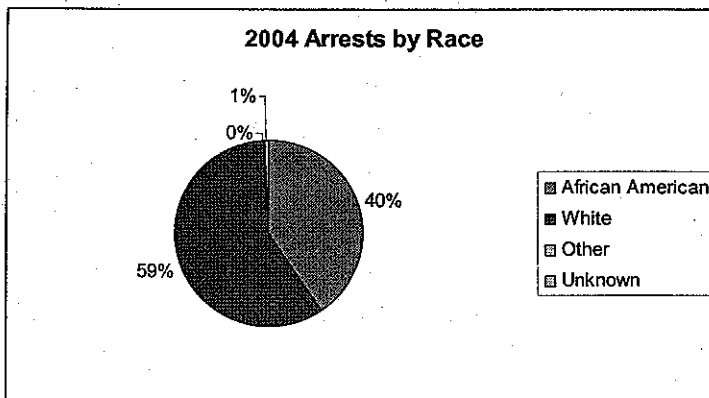
Worry about Physical Safety	Total%	African American%	White%
Never	51	46	52
Rarely	25	17	27
Sometimes	16	25	14
Often	7	10	6

Worry about Robbery/Burglary	Total%	African American%	White%
Never	38	41	37
Rarely	27	18	30
Sometimes	26	30	25
Often	8	10	8

Source: April 2006 survey of Hamilton County residents

African Americans are disproportionately more likely to be arrested in Hamilton County: while African Americans accounted for 20% of the county population, they comprised 40% of all arrests in the county in 2004. Moreover, while total arrests of African Americans declined between 2001 and 2004 by 7.6%, arrests of whites declined at almost double that rate at 14.4%. In part, that's because arrests for certain offenses – like disorderly conduct and robbery – where African Americans made up more than half of all arrestees increased significantly. At the same time, arrests for DUI and bad checks – where arrestees were predominantly white – declined.



**Table 6**

Arrests in Hamilton County by Race, 2001 to 2004

	2001	2002	2003	2004	%Change, 2001 to 2004
African American	5931	6411	5812	5479	-7.6
White	9221	10719	9946	7896	-14.4
Asian	20	23	46	26	30.0
Unknown	211	204	168	123	-41.7
Native American	15	4	10	6	-60.0

Source: Hamilton County Sheriff's Department



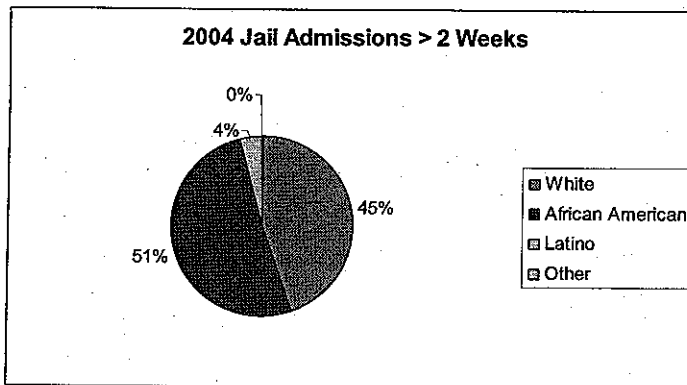
**Table 7**

2004 Arrests by Offense by Race

	African American	% Total	White	% Total
Total arrests	5479	100	7896	100
Simple Assault	757	13.8	873	11.1
Drug/Narcotics Violations	603	11	793	10
DUI	124	2.3	630	8
Aggravated Assault	376	6.9	373	4.7
Shoplifting	268	4.9	360	4.6
Disorderly Conduct	365	6.7	241	3.1
Drunkenness	123	2.2	397	5
Robbery	201	3.7	193	2.4
Bad Checks	113	2.1	277	3.5
Burglary	138	2.5	162	2.1

Source: Hamilton County Sheriff's Department

African Americans are also more likely to be jailed in Hamilton County and to stay in jail for longer periods of times. In 2004, African Americans accounted for 46.8% of all jail admissions. Moreover, more than half of all offenders with jail stays of longer than two weeks were African Americans.



Yet, among offenders who are returning from prison to the community on either probation or parole, just one-third were African American – still a higher percentage than the African American share of the population, but a lower share than the current arrest population. By comparison, statewide, 46% of all felony offenders entering the State or local jail system in 2005-6 were African American.

Incarceration also has a disproportionate impact on neighborhoods, as well as offenders. More than half of all probationers and parolees returning to the county locate in the only two county sub regions with African American majorities – Downtown/South Chattanooga and East Chattanooga.

There are also differences in perceptions about the fairness of the criminal justice system. Among white respondents to the countywide survey, 74% indicated that the police were either very or somewhat responsive, compared to 66% of African

American respondents. White respondents (43%) were more than twice as likely to rate the police as very fair as African American respondents (19%).

**Table 8**

Perceptions of police responsiveness and fairness

Police Responsiveness	%Total	%African American	%White
Very Responsive	42	35	43
Somewhat Responsive	31	31	31
<b>Total Responsive</b>	<b>73</b>	<b>66</b>	<b>74</b>
Not too Responsive	7	11	6
Not at All Responsive	2	4	2
<b>Total Not Responsive</b>	<b>9</b>	<b>15</b>	<b>8</b>
DK/Refused	17	19	18

Police Fairness	%Total	%African American	%White
Very Fair	38	19	43
Somewhat Fair	30	41	27
<b>Total Fair</b>	<b>68</b>	<b>60</b>	<b>70</b>
Not too Fair	6	13	4
Not at all Fair	2	3	2
<b>Total Not Fair</b>	<b>8</b>	<b>16</b>	<b>6</b>
DK/Refused	24	24	25

Source: April 2006 survey of Hamilton County residents

An earlier survey conducted by the Community Research Council for the Chattanooga Human Rights and Human Relations Commission found that perceptions about fairness extended to other parts of the system as well. The 2004 survey found that a majority of all respondents believed that minorities did not receive the same punishment as whites when convicted of identical charges.

### *Other Research Questions*

The data on disparities in the criminal justice system raise as many questions as they answer. In many cases, the questions relate to whether the differences are the result of racial disparity or differences in socio-economic or other factors.

For example, why are African American inmates more likely to have longer lengths of stay in jail? A detailed analysis of length of stay could find that severity of offense is a greater predictor of length of stay than race. Alternatively, length of stay could be related to income: offenders with less income may be less able to make bond or bail. But, length of stay could also be the result of discrimination at the point of prosecution or detention.

Research is also necessary in the area of juvenile crime. Better data is needed to track the race and other characteristics of offenders under the age of 18. An analysis of arrest data for 2004 suggests that the highest arrest rates for offenders under 18 are in neighborhoods with high African American populations. In addition, 2006 data from the Hamilton County Juvenile Court indicate that 52.9% of all

children who appear before the court – on criminal, child welfare and custody issues – were African American.

The high robbery rate among Latinos is also an area where additional research may be necessary. Since 2005, both the Chattanooga Police Department and local banks have sought to expand access to banking as a means of reducing the vulnerability of the Latino community to robbery. It would be useful to assess the success of this program and better understand the circumstances of Latino robberies to develop additional initiatives to reduce their number.

Finally, given African American perceptions about police fairness, a detailed analysis of racial profiling in Chattanooga might be instructive. In other words, is one reason for the higher arrest rate among African Americans the higher likelihood of their being stopped? A similar 1999 analysis by the New York State Attorney General of the New York Police Department found that “[E]ven accounting statistically for the fact that minority neighborhoods have a higher crime rate, blacks and Hispanics were still more likely than whites to be stopped by the police; blacks 23% more likely, Hispanics 39% more likely.”<sup>4</sup>

## Health

### *Summary of Findings*

African Americans in Hamilton County are less likely to report that they are in excellent or very good health than whites: 45% of African Americans feel they are in excellent or very good health compared to 60% of whites. Moreover, African Americans (21%) were more likely to report that they were in fair or poor health than whites (15%), African Americans nationally (14.6%) or whites nationally (8%).<sup>5</sup> Differences by race, however, were less than differences by income or education level in Hamilton County.

Age adjusted death rates for many of the leading causes of death in the county are higher among African Americans than for whites. Based on data for 2001 to 2003, the rate of death from heart disease – the leading cause of death in the county – for African Americans is almost 40% higher than it is for whites. The death rate for stroke – the third leading cause of death in the county – is 60% higher for African Americans than it is for whites. Diabetes is the seventh leading cause of death in the county: the death rate among African Americans is more than double the death rate among whites.

Three causes of death – homicide, HIV/AIDS and hypertension – are among the top ten causes of death for African Americans, but not whites. Between 2001 and 2004, the death rate per 1,000 births (infant mortality) among African Americans (20.1)

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<sup>4</sup> Office of the New York State Attorney General, *Results of Investigation Into NYPD ‘Stop and Frisk’ Practices*, December 1999.

<sup>5</sup> National data is from Kaiser Family Foundation, *Key Facts: Race, Ethnicity and Medical Care, 2007 Update*, p. 8 at [www.kff.org](http://www.kff.org).

was almost four times the rate among Whites (5.5): 152 infants died in Hamilton County over the four year period.

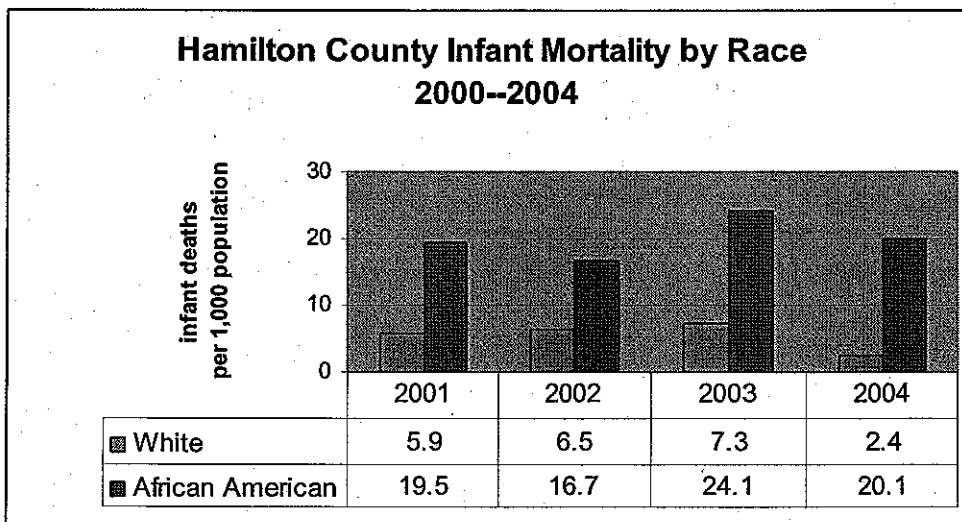
**Table 9**

**Top 10 Leading Causes of Death by Race**

Age-Adjusted Rates per 100,000 Population  
Hamilton County, 2001-2003

Cause	Total	White	African American
Heart Disease	246.7	234.5	319
Cancer	212.5	202	269.4
Stroke	66.6	60.9	97.4
CLPD	61.1	62.1	55.8
Accidents	34.3	35.9	28.8
Alzheimer's Disease	33.9	34.6	32.3
Diabetes	30.4	25.9	56.9
Influenza and Pneumonia	20.4	20.4	*
Atherosclerosis	12.7	13.9	*
Chronic Liver Disease	11.8	*	*
Suicide	*	12.3	*
Assault (Homicide)	*	*	25
HIV/AIDS	*	*	21.5
Primary Hypertension	*	*	21.1

\* Not in top 10 causes of death for group  
Source: TN Department of Health



Source: TN Department of Health

Since 1984, African Americans have accounted for 44.7% of the 1,194 diagnosed cases of HIV/AIDS in Hamilton County and 48.4% of the 62 newly diagnosed cases in 2004. African Americans also account for a disproportionate number of cases of sexually transmitted diseases in Hamilton County. In 2005, African Americans were infected with Chlamydia at almost six times the rate of whites and gonorrhea at almost thirteen times the rate of whites. In all, there were more than 2,400 reported cases of these two diseases in Hamilton County.

The rate of pregnancies resulting in low birth weight babies among African Americans is double the rate for whites. In 2004, 19.3% of African American births in Hamilton County resulted in low birthweight babies, compared to 9% of white births. By comparison, nationally, 13.7% of African American births and 7.2% of white births were low birthweight babies.

Part of the differences in health condition and rate of health problems based on race can also be related to differences in behavior that potentially leads to health conditions. For example, African Americans in Hamilton County are more likely to be obese: 2004 survey data indicates that 36% of African American men and 39% of African American women were obese, compared to 20% of white men and 19% of white women. Similarly, African Americans were more likely to report being current or occasional smokers: 35% of African Americans in the county were smokers compared to 24% of whites.

On the other hand, whites are more likely to report high levels of alcohol and drug use. Among adults, 13% of whites and 9% of African Americans indicated incidents of binge drinking (more than five drinks on one occasion in the last month). Among Hamilton County high school students, the rate of binge drinking among white students (26%) was double the rate for African American students (13%). There was no significant difference in marijuana use based on race among high school students.

Finally, African Americans in Hamilton County are significantly more likely than whites to lack access to health insurance. Nearly one-third (31%) of African American adults are uninsured, compared to just under one-in-five (17%) whites.

#### *Other Research Questions*

The high rate of low birthweight babies – among both whites and African Americans – has been the subject of considerable concern in the community for many years. Yet, there has not been a comprehensive assessment of the factors that may be causing this phenomenon. The low birthweight rate among African American babies is higher than the national rate, as is the difference between the rate for whites and African Americans.

Disparities in health insurance access track data for the nation as a whole. A 2002 study by The Commonwealth Fund found that, nationally, 20% of whites between the

ages of 18 and 64 were uninsured compared to 30% of African Americans.<sup>6</sup> Nationally, the disparity appears to be largely attributable to differences in employment benefits offered to African Americans: even when assessed on a sector by sector basis, African Americans are less likely to have insurance than their white co-workers.<sup>7</sup> A similar analysis would be useful at the local level to (a) determine if the national findings hold true at the local level and (b) begin to identify the reason for the disparity.

## Jobs and the Economy

### *Summary of Findings*

In a 2006 countywide survey, more than half of African Americans (53%) rated the employment situation in Hamilton County as poor: by comparison, only 22% of whites rated the employment situation as poor. Similarly, the percentage of whites who rated the employment situation as good (32%) was more than double the percentage of African Americans (13%).

These differences in perception reflect differences in reality. The most detailed data on employment conditions in Hamilton County with breakdowns by race and gender are from the 2000 Census. According to the Census, there were 157,767 Hamilton County residents in the civilian labor force and countywide unemployment was at 5.5%: by comparison, the Tennessee Department of Labor and Workforce Development reported that in February 2007, there were 161,890 Hamilton County residents in the civilian labor force and the county had an unemployment rate of 4.1%.

2000 Census data reveal significant differences by race in both unemployment and labor force participation rates for individuals over 16 in both Hamilton County and in Chattanooga. Countywide, there was a ten percentage point difference between white males and African American males in labor force participation: African American women were more likely to be in the labor force than white women.

The unemployment rate among African American males was more than two and a half times the rate for white males in Hamilton County: in Chattanooga, the unemployment rate for African American men was more than double the rate for white men. Differences in unemployment by race were slightly less among women.

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<sup>6</sup> Collins, K, Tenney, K, Hughes, D, *Quality of Health Care for African Americans: Findings from the Commonwealth Fund 2001 Health Care Quality Survey* (New York: The Commonwealth Fund, March 2002).

<sup>7</sup> Brown, E. Richard, Victoria D. Ojeda, Roberta Wyn, and Rebecka Levan, *Racial and Ethnic Disparities in Access to Health Insurance and Health Care* (Los Angeles: UCLA Center for Health Policy Research and The Henry J Kaiser Family Foundation, April 2000); Institute of Medicine, *Coverage Matters: Insurance and Health Care* (Washington: National Academy Press, 2001).

**Table 10**

	White Males	African American Males	White Females	African American Females
Labor Force Participation - Hamilton County	74.3%	64.2%	56.7%	60.7%
Labor Force Participation - Chattanooga	69.6%	62.9%	54.1%	59.3%
Unemployment - Hamilton County	3.9%	11.1%	4.5%	11.1%
Unemployment - Chattanooga	5.4%	11.5%	6.0%	11.7%

More recent data - from 2003 - is available at the regional level on occupation and race and ethnicity from the Equal Employment Opportunity Commission. While whites account for 79% of the overall workforce, they are disproportionately represented among officials/managers (92.3%), professionals (89.2%), craft workers (88.5%), technicians (85.6%), sales workers (85.6%) and office/clerical workers (83%). African Americans who comprise 15.2% of the regional workforce, are over represented in the laborer (25.2%), service (21.7%), operative (20.8%) and office/clerical occupations (15.5%). Finally, while Latinos account for 3.8% of the workforce, they held 17.5% of laborer, 5.1% of service worker and 4.7% of operative jobs.

Differences in labor force participation, unemployment rate and occupation may be related to differences in educational attainment. Based on 2000 Census data, the college attainment rate for white males in Hamilton County was more than three times the rate for African American males: the college attainment rate for white females was double the rate for African American women. While college attainment was higher among men for whites, it was higher among women for African Americans.

There were similar differences in the percentage of Hamilton County residents without a high school diploma, though the gaps were narrower: the percentage of African American males was less than double the percentage for white males: African American women were just over fifty percent more likely to lack a high school diploma as white women.

**Table 11**

Individuals 25 years and older	White Males	African American Males	White Females	African American Females
College Attainment	30.4%	9.4%	23.2%	11.6%
No high school diploma	16.1%	29.4%	17.8%	28.1%

Differences in labor force participation, unemployment, occupation and education attainment are all related and linked to differences in household income. Based on the most recent available data from the Census, median household income for whites in Hamilton County was almost 75% higher than for African Americans: the gap was slightly lower in Chattanooga. Median household income for African Americans was also lower than the median household income for Asian Americans and Latinos.

**Table 12**

Median Household Income	Hamilton County	Chattanooga
Asian American	\$46,967	\$44,185
White	\$42,342	\$37,234
Latino	\$28,941	\$26,554
African American	\$24,222	\$22,992

### *Other Research Questions*

While the data suggest that differences in employment and income may be the result of differences in educational attainment, this remains an unsettled point. It should be possible to review Census data and determine if there are differences in income and employment among African Americans and whites with similar levels of education.

It should also be possible to determine if there are changes occurring in education attainment based on age. For example, part of the reason for the difference in education attainment between men and women is the result of a history of discrimination against women attending college: while college attainment among men over 65 is more than double that of women of the same age, college attainment for women age 25 to 34 exceeds that of men. It would be important to know whether the gap for African Americans is also closing.

Persistent differences, even among individuals with similar educational background and experience, may be the result of discrimination in employment practices. The New York City Human Rights Commission recently commissioned a study by two Princeton University professors to examine employment discrimination in that city. Their 2005 study, where teams of young men applied for real job openings presenting the same qualifications and experience, found that "young white high school graduates were about twice as likely to receive positive responses from New York employers as equally qualified black job seekers."<sup>8</sup>

## **Education and Learning**

### *Summary of Findings*

White students attend private schools in Hamilton County at more than triple the rate of non-white students: 27% of white students in grades K-12 attend private school compared to 8% of non-white students.

Within the public school system, African American students are highly concentrated in certain schools. Based on 2006 data, 65.4% of all African Americans in Hamilton County public schools are in schools where a majority of students are African American: nearly one-third of all African American students are in eight Hamilton County schools where more than 90% of all students are African American: Orchard

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<sup>8</sup> Devah Pager and Bruce Western, *Race at Work: Realities of Race and Criminal Record in the NYC Job Market* (New York City Commission on Human Rights, 2005).



Knob, Orchard Knob Middle School, Brainerd High School, Hardy, Woodmore, Calvin Donaldson, Dalewood and Howard.

These high concentrations are consistent with patterns of education segregation in the nation as a whole and in the South.<sup>9</sup>

**Table 13**

	% of African American students in 50-100% Minority Student Schools	% of African American students in 90%+ minority schools
United States	66%	34%
South	60%	26%
Hamilton County	65%	33%

There are significant differences in student performance based on race. For 2005-2006, 22% of African American students tested below proficient in math – triple the rate for white students in Hamilton County: statewide, 21% of African American students tested below proficient. Similarly, in 2005-6, 21% of African American students tested below proficient in reading/language compared to 7% of white students.

Differences based on race, however, may merely mask differences based on income. For example, based on 2004-5 data, 82.9% of third grade students who scored below proficient on the reading test and 80% of those scoring below proficient on math were economically disadvantaged based on eligibility for free or reduced lunch.

The interplay between race and income is most dramatically highlighted when examining performance based on where the student lives, as opposed to where they go to school. For example, in Signal Mountain where less than one percent of all residents are African American, 91.7% of third graders scored advanced on the reading test in 2004-5 and 90.5% scored advanced on the math test. By comparison, just 5.8% of students living Downtown – where 71% of residents are African American – scored advanced on the reading test and 7.7% scored advanced on the math test.

Differences may also be related to other factors that have been shown to be related to student performance, such as maternal educational attainment and single parent households. Children in foster care face special challenges in learning and education. As of May 2006, 53% of all children in foster care in Hamilton County were African American.

Finally, performance in school may be closely related to pre-school preparations for readiness. Effective early childhood interventions can overcome other risks.<sup>10</sup> As of June 2005, there were 280 licensed child care centers in Hamilton County, including pre-kindergarten programs run by the Hamilton County Department of Education and Head Start programs run by the City.

<sup>9</sup> Data for the U.S. and South is for 2003-4 and from Gary Orfield and Chungmei Lee, *New Faces, Old Patterns? Segregation in the Multiracial South* (Harvard Civil Rights Project, September 2005).

<sup>10</sup> See, Lynn Karoly, M. Rebecca Kilburn, Jill S. Cannon, *Early Childhood Interventions: Proven Results, Future Promise* (Rand Corporation, 2005).

Each of the licensed centers is rated by the State of Tennessee under a Star Quality system: the highest quality centers are "3 star" centers. Countywide, 114 out of the 280 licensed centers (40.7%) were rated as 3 star centers. In those subregions of the county where African Americans comprised more than one quarter of the population – Downtown/South Chattanooga, East Chattanooga and East Ridge/Brainerd – 32.7% of licensed centers were "3 star centers." In the remaining subregions of the county – where just 18.8% of all African Americans resided – 50.8% of the child care centers were "3 star" centers.

### *Other Research Questions*

Additional research is needed to determine whether differences in student performance based on race are really more the result of differences in income. This analysis would examine student standardized test performance over a period of time by race, but controlling for family income.

Research is needed to examine student performance at the high school level. Specifically, research needs to focus on both the drop out rate and – given the earlier discussion of the economic importance of college attainment – the rate at which students from Hamilton County go on to and graduate from four year colleges. Nationally, there is substantial debate over differences in based on race and ethnicity in dropout rates: some studies have found a national graduation rate of 82% for all students and 74% for African American students<sup>11</sup> while others suggest that one-third of all students and one half of African American and Latino students fail to graduate.<sup>12</sup>

Finally, additional research is needed to focus on the importance of access to quality child care. Among the issues that could be explored is to assess whether interventions – for example, attendance at a 3 star child care center – has an impact in improving student performance at the elementary school level. In addition, it would be valuable to have racial data by child care provider, as opposed to just a geographic distribution.

## **Community Development: Poverty and Homeownership**

### *Summary of Findings*

Homeownership is strongly associated with resident sense of community and belonging and is an important indicator of neighborhood stability. Research linking home ownership and community was borne out by survey data: homeowners were more likely to believe that people in their neighborhood would help their neighbors and to agree that people in their neighborhood can be trusted.

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<sup>11</sup> Lawrence Mishel and Joydeep Roy, *Rethinking High School Graduation Rates and Trends* (Economic Policy Institute, 2006).

<sup>12</sup> *Graduation Counts: A Report of the National Governors Association Task Force on State High School Graduation Data* (National Governors Association, 2005).

For the most part, differences in household income lead to differences in homeownership. Both survey and Census data confirm that higher income households are more likely to own homes: the 2006 countywide survey found that among households with income of more than \$50,000, 92% owned their own home compare to 61% of those with income below \$50,000. Retirees skew these results somewhat: many own homes, but now have relatively low annual incomes.

2006 survey data also reveal significant differences in homeownership by race, which may be the result of difference in income. Countywide, 56% of African American respondents indicated that they owned their own home compared to 81% of whites.

The result is that the local rental housing market disproportionately serves African Americans. This is particularly true for affordable housing. Based on data from the Chattanooga Housing Authority, African American households held 80.8% of Section 8 housing vouchers for 2004 to 2006.

Because of the relationship between income and homeownership, poverty – especially concentrations of poverty – is an important measure of community development. In Hamilton County, poverty is highly concentrated. Ten neighborhoods that accounted for 26.5% of the County population in 2000 also accounted for 59% of individuals living in poverty. In many ways, these high concentrations of poverty mimic the previously discussed residential segregation patterns.

In 2000, 17.9% of all residents in Chattanooga – compared to 12.1% of all residents in Hamilton County – were living in poverty. Chattanooga's poverty rate for individuals exceeded the rate for the nation as a whole (12.4%) and Tennessee (13.5%). There were dramatic differences based on race. For example, the gap between the poverty rate for African Americans and whites in Chattanooga – 17.5 percentage points – was higher than either for the nation or for Tennessee. Also, while overall poverty in Hamilton County was lower than in the nation or in Tennessee, the rate for African Americans in the county exceeded the national and statewide rates.

**Table 14**

Poverty Rate	United States	Tennessee	Hamilton County	Chattanooga
Total	12.4%	13.5%	12.1%	17.9%
White	9.1%	10.8%	7.9%	11.0%
African Americans	24.9%	25.3%	26.8%	28.5%

Another way to look at poverty is to examine the composition of the population living below the poverty line. In Hamilton County, African Americans comprised 44.2% of all people living below the poverty line in 2000: in Chattanooga, a majority of individuals living in poverty (57.6%) were African Americans.

It is also important to highlight the impact of poverty on children – especially young children. In Chattanooga, 30% of all children under five were in households below the poverty line: for white children the rate was 13.6% and for African American children the rate was 46.8%. In other words, while overall African Americans in

Chattanooga were impoverished at 2.6 times the rate of whites, African American children under 5 were impoverished at 3.4 times the rate of whites.

While differences in income and poverty rate may explain much of the difference in homeownership, other factors may be in play as well. Access to housing is dependent on access to financing. An analysis of home purchase loan financing for the Chattanooga region in 2000 found that loan denial rates roughly tracked the income characteristics of census tract of the property in question. So, denial rates ranged from a low of 11.1% in upper income neighborhoods to 16.2% in middle income neighborhoods to 22.1% in moderate income neighborhoods to 27.3% in low income neighborhoods.

The same analysis, however, found variation within neighborhoods based on income. For example, in middle income neighborhoods, denial rates went from 15.3% where the minority population was below .10% of the total to 25.3% in those tracts where minorities were in the majority.

An analysis of subprime lending in 2002 found that subprime lenders accounted for 27% of all home purchase loans in Hamilton County majority minority areas, compared to 9.1% in those areas where minorities were less than ten percent of the population.<sup>13</sup> The rate of subprime lending also generally tracked neighborhood income, with subprime loans accounting for 19.2% of all home purchase loan originations in low income areas, 19.4% in moderate income, 12% in middle income and 6.0% in upper income areas.

#### *Other Research Questions*

While homeownership both drives the development of communities and is driven by income, the data on access to financing raises questions independent of those identified in the section on jobs and the economy. More recent data on home financing is available and should be analyzed to identify current trends and to explore the relationship between race and income and access to conventional financing. Additional research should also focus on the role that subprime lending plays in the market, particularly in high minority and low income neighborhoods. Additional research could also explore issues related to foreclosure rates, building permits and code violation difference by neighborhood, with a focus on the racial and economic composition of neighborhoods.

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<sup>13</sup> Community Research Council, *City of Chattanooga Fair Housing Grant Data: Summary of Findings* (2005) at [www.researchcouncil.net](http://www.researchcouncil.net).