







WHAT IS THE PROBLEM?

In Tennessee, one in seven families doesn't know where they'll find their next meal. More than 3,000 Metro Nashville Public School students have no place to call home—they live in cars, shelters or on friends' couches. That's just the number of students whose housing status has been reported.

We have to do more to provide for our neighbors in crisis—and we must work to prevent that crisis from happening in the first place.

Unemployment in Nashville is low, and growth continues to rise. In spite of our community's economic progress, too many of our neighbors are being evicted and displaced. Houses that are affordable for low-income renters are being bought by investors, leveled and replaced with expensive, shiny new-builds. People have to make the tough decisions to leave the neighborhoods they grew up in, the neighborhoods they are raising their families in, because they can no longer afford to be a part of them.

Apart from stable housing, in order for our community to thrive, everyone should have access to affordable, healthy foods. But too many of our neighbors live in food deserts, or areas without easy access to fresh, whole foods. According to Nashville.gov, Nashville has four identified food deserts: North Nashville, East Nashville, South Nashville (Edgehill) and Napier-Sudekum.

In fact, too many of our families struggle to provide food for their families during the months and weeks when school isn't in session. During summer months, families are required to provide 10 additional meals per week per child. That's 100 meals per child. For the thousands of children in our community who rely on free and reduced meals at school, the holidays and summer break can be an especially difficult time of hunger, anxiety and poor



In some schools, at least 14 percent of students have entered or left their school in the middle of the year due to their families moving homes or neighborhoods.

health choices, which can spill into other areas of their lives. Kids who struggle with hunger during the summer months are more likely to experience "summer slide," forgetting what they learned in school and starting the next year behind their peers. No child should have to worry about their next meal.

Food, housing and assistance during an emergency are fundamental human rights.

WHAT ARE WE DOING TO HELP?

Together, we can ensure all of our families have a stable place to call home, food to eat and the support they need in times of crisis.

Moving Families Out of Homelessness

With Nashville's economic boom and the revitalization of what once were affordable neighborhoods for low-income renters, many in our community are being forced out-and priced out-of their homes. Through our Family Empowerment Program, United Way is partnering with Catholic Charities of Tennessee, Elevate Consulting, Fannie Battle Day Home, Financial Empowerment Center, Martha O'Bryan Center, McGruder Family Resource Center, McNeilly Center for Children, Mid-Cumberland Workforce Services, Preston Taylor Ministries, Safe Haven Family Shelter, The Salvation Army St. Mary Villa Childcare Center and Tennessee Department of Human Services to put an end to homelessness in our city. We do so by moving those experiencing homelessness into stable

housing as quickly as possible, and working to prevent those living on the edge from losing their homes in the first place. We help families experiencing homelessness-and those at-risk for homelessness-by connecting them with a family coach to assess their family's needs and help them secure housing, find stability and plan for the future. This evidence-based twogenerational case management model provides coaching, financial counseling, career navigation and housing support by connecting families with a housing specialist who works to identify city landlords who are willing to accept housing vouchers from their tenants. Many program families who are unable to pay a security deposit and first and last month's rent are eligible for rent assistance. Since its inception in 2014, the FEP has served more than 936 working families, and 425 families have moved into stable housing.

United Way also provides support to families who need immediate emergency shelter through our partnerships with YWCA, Oasis Center and Safe Haven.





Making Sure No One Goes Hungry

No one living in a thriving community should have to worry about where they'll find their next meal. Through partnerships with local food banks, hot meal providers and meal delivery services, we're giving individuals and families in need access to high-quality, nutritious meals and bridging the gaps so that families are fed.

Second Harvest Food Bank, one of our funded partners, works with a network of more than 490 agencies to feed hungry men, women and children across Middle and West Tennessee. These partner agencies include¬ food pantries, soup kitchens, shelters, senior centers, group homes and youth enrichment programs.

The summer months and holiday weeks can be an especially difficult time for families who rely on free and reduced lunches, so we partner with organizations to make sure kids are fed when school is not in session. To further bridge that gap, this year we're hosting our firstever Give Thanks Day of Action by providing food to individuals and families who need it most. Participating companies, groups and organizations will assemble boxes filled with all the food needed for a traditional Thanksgiving meal, along with supplemental food to feed a family through the holiday weekend. During summer months, families are required to provide 10 additional meals per week, per child.

Providing Assistance in Times of Crisis

It can happen to anyone. Job loss, unexpected bills and unforeseen circumstances can all lead to missed rent payments or overdue utilities. Thorugh our 2-1-1 Helpline, we provide emergency support 24 hours a day, seven days a week to those who need support. We provide a safety net for our community members in times of crisis to avoid foreclosure, utility cut-offs or repossession. By providing a singular database for our nonprofit network, we're able to pool funds from various sources to provide emergency financial assistance to make rent or mortgage payments, pay outstanding utility bills, satisfy medical debts and provide relief from natural disasters like flood or fire.

BUT WE COULDN'T DO IT ALONE

Because of your generous commitment, we are ensuring that our neighbors' basic needs are met. Together, we can give our families the support they need in times of crisis.

Because of you...



individuals had their immediate financial needs met during a time of crisis



shelter bed nights were provided for people without a place to sleep



families avoided eviction or foreclosure



meals were served to people in need throughout the community



THE NEW AMERICAN HOMELESS

This article was originally published by Brian Goldstone in The New Republic. Visit newrepublic.com to read the article in its entirety.

If the term "working homeless" has not yet entered our national vocabulary, there is reason to expect that it soon will. Hidden within the world of homelessness has always been a subset of individuals, usually single parents, with jobs; what's different now is the sheer extent of this phenomenon.

For a widening swath of the nearly seven million American workers living below the poverty line, a combination of skyrocketing rents, stagnant wages, and a lack of tenant protections has proved all but insurmountable. Theirs, increasingly, is the face of homelessness in the United States: people whose paychecks are no longer enough to keep a roof over their heads.

Strikingly, this crisis of housing insecurity is erupting in America's richest, most rapidly developing cities. New York, whose economy soared to historic heights between 2009 and 2018, watched its shelter population swell by 72 percent during that time. Washington, D.C., boasts one of the country's highest median incomes; it also has the greatest per capita homeless rate. Seattle is close behind. In Los Angeles and Charlotte, San Jose and Nashville, the trends are similar. Unemployment is at a generational low; corporate profits have surged; the signs of growth-from new construction and consumer spending to the unbridled "revitalization" of urban space-are everywhere. Yet the teachers, maintenance workers, supermarket cashiers, and medical assistants who help sustain these cities are getting relentlessly priced out of them. Last year, 7.8 million extremely low-income renters were

Nationwide, the hourly earnings of high-wage workers rose 41 percent between 1979 and 2013; those of middle-wage workers grew only by six percent. The pay for low-wage workers, meanwhile, decreased by five percent.

classified as severely cost burdened, meaning they spent at least 50 percent of their income on rent and utilities, and more than half a million people were homeless on any given night. Unlike earlier periods of widespread homelessness and displacement, such as during the recession of 2008, what we're witnessing today is an emergency born less of poverty than prosperity occurring not despite but precisely because of the economic boom. Outrageous rents would



be less alarming if wages were increasing at a comparable rate. But the opposite is true. Today, there is not a single county in the United States where someone making minimum wage can afford a two-bedroom apartment. Confronted with housing costs that devour the bulk of their monthly incomes, some choose to move away. But where do they go? Across the nation, the housing crisis now radiates far beyond major urban centers, pushing up prices in neighboring towns and cities—and, even if cheaper accommodations can be found, relocation may require searching for a new job, or enduring a long commute, which involves additional expenses. But staying put is often equally fraught. Many families are forced to cut back on basic necessities-health care, utilities, food, clothing-and rely on whatever help might be available from local food pantries and nonprofits. As for government support, whether in the form of public housing or Section 8 vouchers to use in the private rental market: It's nonexistent for the vast majority of low-income tenants. Since the mid-1990s, 250,000 public housing units throughout the country have been lost (many through demolition) without being replaced, and the voucher program, though shown in numerous studies to be a crucial lifeline, is drastically underfunded. Today, only one in four households

poor enough to qualify for rental assistance actually receives it. In a country where vital aid is treated as a lottery, families struggling to pay the rent are, with few exceptions, left to fend for themselves.

The slide from unstable housing into homelessness begins when this tenuous financial footing finally gives way. A missed paycheck due to sickness, a divorce-really any setback or unanticipated expense can be disastrous. Even a single lapsed rent payment can result in an eviction, especially in competitive markets where landlords are assured of a quick replacement. What awaits those evicted, in many instances, is a brutal cycle of job loss, severed social supports, and, above all, the heightened challenge of securing a future lease. Suddenly lacking a fixed address, they double up with friends or relatives, move between shelters and cheap motels, or stay in one of the "safe parking lots" that cities have started opening for their newly displaced residents.

- Brian Goldstone, The New Republic

About Leaders United

Leaders United donors provide the foundation for a better community with a generous annual gift of \$500 or more. Your gifts allow us to continue to fight for the health, education and financial stability of every person in our community.

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