



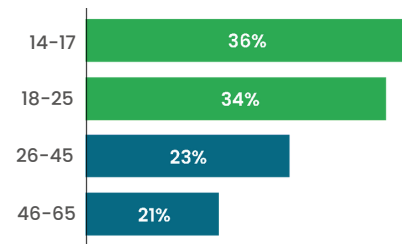
Demographic data was analyzed to provide an objective understanding of the population experiencing poverty in Memphis to help inform why employment pathways are not working. Below is a summary across four relevant categories.



Youth, women, and Black/African Americans disproportionately experience poverty in Memphis

- 36 percent of high school teenagers and 34 percent of young adults are experiencing poverty
- 6 in 10 people experiencing poverty are women while 3 in 4 are Black/African American
- Two-thirds of people experiencing poverty are not living in households with children

Percent of age group experiencing poverty



Food insecurity and housing instability are highly prevalent in Memphis

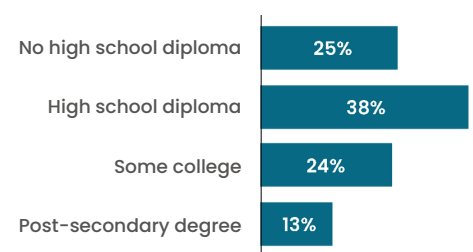
- Nearly 1 in 5 people in Greater Memphis are considered food insecure compared to only 1 in 9 across Tennessee
- Over 20 percent of renters in Memphis faced eviction each year between 2016-2019, with an average of more than 30,000 eviction filings per year



Education attainment alone is not an effective predictor of poverty

- The rate of Memphians experiencing poverty who have attended some college is the same as those who do not have a high school diploma (1 in 4)
- Nearly twice as many people with a high school diploma experience poverty in Memphis relative to the Tennessee average (30 percent vs. 17 percent)
- Nearly 1 in 5 Memphians who have earned an Associate's degree are still experiencing poverty

Highest education attainment for people experiencing poverty



Over 200,000 people in Memphis do not earn a living wage

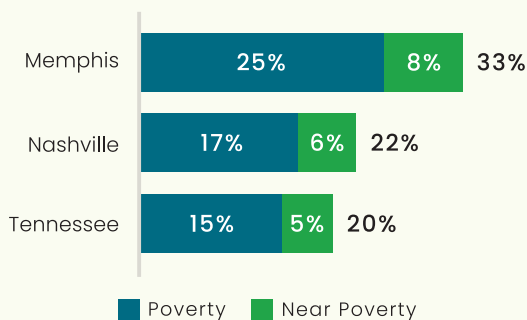
- 1 in 3 Memphians do not earn a living-wage to sustain themselves or their families compared to only 1 in 5 across Tennessee
- 2 in 3 people experiencing poverty in Memphis are not employed compared to only 1 in 2 in Nashville
- Nearly 1 in 5 Memphians between the ages of 16-24 years old are disconnected (i.e., not working or in school), 1.5x the national rate



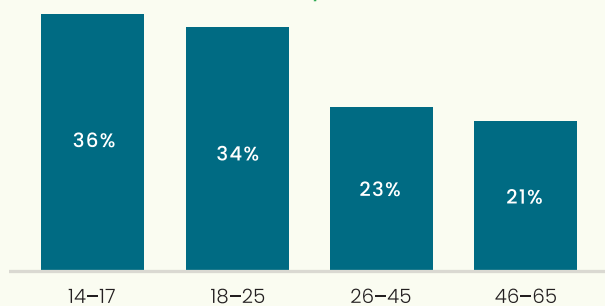
Youth, women, and Black/African Americans disproportionately experience poverty in Memphis

An estimated 200,000 people in Memphis are experiencing poverty or are at risk of poverty, with more than 8 in 10 of those being people of color.

Percent of People Living in or Near Poverty



Percent of Age Group Experiencing Poverty
Memphis



1 IN 3 MEMPHIANS are experiencing poverty or at risk of poverty (200,000), a rate that is **50 PERCENT HIGHER THAN NASHVILLE**

The rate of people experiencing poverty (25 percent) is double the national average and **1.67X GREATER THAN THE STATE AVERAGE**

For over a decade, Memphis has had the **HIGHEST OR SECOND HIGHEST OVERALL POVERTY** and child poverty rates among U.S. metropolitan areas with a population greater than 1 million

OVER 1 IN 3 Memphians between the **AGES OF 14-25 YEARS OLD ARE EXPERIENCING POVERTY**

1 IN 4 BLACK AND LATINO MEMPHIANS ARE EXPERIENCING POVERTY, the highest rates for any racial group in Memphis

6 IN 10 PEOPLE EXPERIENCING POVERTY in Memphis **ARE WOMEN**, comparable to the Tennessee average

ONLY ONE-THIRD of people experiencing poverty **LIVE WITH CHILDREN** under the age of 18 years old

2023 Poverty Thresholds by Household Size

Household size	1	2	3	4	5
Annual income	\$14,580	\$19,720	\$24,860	\$30,000	\$35,140
Hourly rate	\$7.01	\$9.48	\$11.95	\$14.42	\$16.89

POVERTY is making **LESS INCOME THAN THE FEDERAL POVERTY LINE** by household size

NEAR POVERTY is making **MORE THAN THE FEDERAL POVERTY LINE** but **LESS THAN A LIVING WAGE**

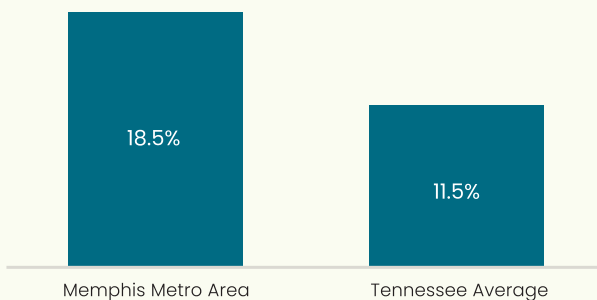
For a single person the poverty threshold is \$14,580 and an estimated living wage is \$28,431, while for a household with 1 adult and 3 children it is \$30,000 and an estimated \$58,500, respectively



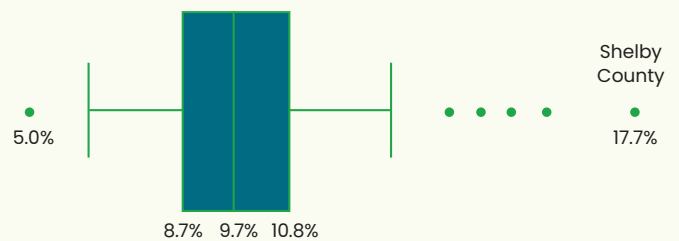
Food insecurity and housing instability are highly prevalent in Memphis

Almost 250,000 people in the Memphis metropolitan area struggle with food insecurity and over 25,000 Memphians receive eviction filings annually

Percent of People Struggling with Food Insecurity



Percent of households that spend 50 percent or more of income on housing
Counties in Tennessee



NEARLY 1 IN 5 PEOPLE in the Memphis metropolitan area (**250,000**) **ARE CONSIDERED FOOD INSECURE**, i.e., lack consistent access to enough food to live a healthy life

Memphis has **THE HIGHEST RATE** of **PEOPLE LIVING IN FOOD DESERTS (32 PERCENT)** among U.S. metropolitan areas with more than 1 million people

Memphians experience **FOOD INSECURITY AT A RATE 1.6X THE AVERAGE** across Tennessee

OVER 190,000 PEOPLE in Shelby County (20.5 percent) participate in the **SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)**

Shelby County residents struggle with **SEVERE HOUSING COST BURDEN** at a rate (17.7 percent) **NEARLY DOUBLE** the median for counties in Tennessee (9.7 percent)

People in Shelby County spend on average **53 PERCENT OF THEIR INCOME** on the combined costs for **HOUSING AND TRANSPORTATION**

MEDIAN RENT for an apartment in Memphis has **INCREASED 25 PERCENT** since pre-COVID rents (March 2020 versus March 2023)

20% OF RENTERS IN MEMPHIS FACED EVICTION between 2016-2019, with an average of 31,633 eviction filings per year

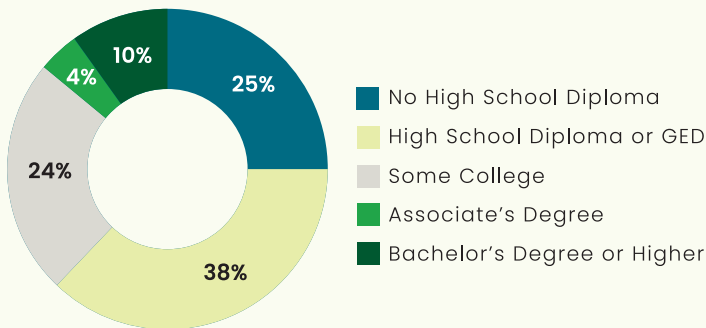
Neighborhoods that are predominantly black receive **EVICTION FILINGS AT RATES 25 PERCENT GREATER** than the Shelby County average and 135 percent greater than neighborhoods that are predominantly white



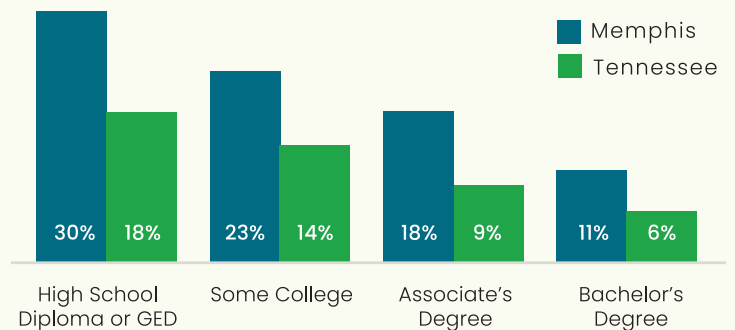
Education attainment alone is not an effective predictor of poverty

3 in 4 Memphians experiencing poverty have at least a high school diploma or equivalent. In Memphis, a high school or postsecondary degree is less likely to lead to a path out of poverty than in other parts of the state.

Rate of Educational Attainment for Memphians Experiencing Poverty



Percent of Degree Holders Experiencing Poverty
Memphis versus Tennessee



75% OF MEMPHIANS EXPERIENCING POVERTY ARE DEGREE HOLDERS, with 38 percent of the total having at least some college or postsecondary education

The rate of Memphians experiencing poverty who have **ATTENDED SOME COLLEGE** IS THE SAME AS those who **DO NOT HAVE A HIGH SCHOOL DIPLOMA** (25 percent)

1 in 4 Memphians experiencing poverty have some college experience but no degree while **JUST 14 PERCENT HAVE AN ASSOCIATE'S DEGREE OR HIGHER**

ACROSS ALL LEVELS OF EDUCATIONAL ATTAINMENT, Memphians experience poverty at nearly **TWICE THE RATE** of those in Tennessee

30% of Memphians with a high school degree experience poverty, a rate **NEARLY DOUBLE THE TENNESSEE AVERAGE** of 18 percent

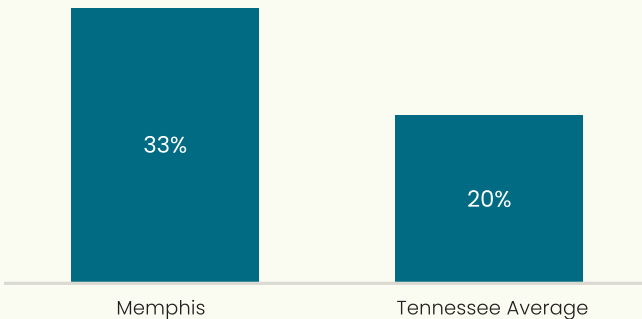
NEARLY 1 IN 5 MEMPHIANS with an Associate's degree experience poverty compared to only **1 IN 10 FOR TENNESSEE**



Over 200,000 Memphians do not earn a living wage

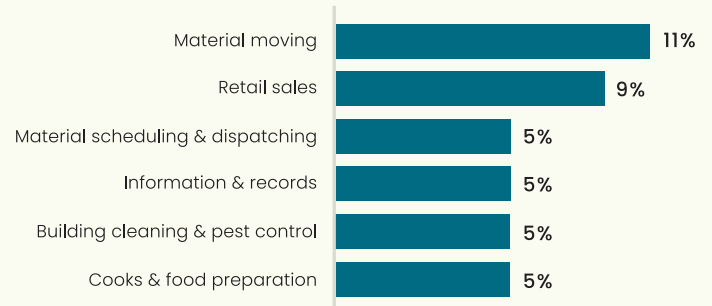
Although 1 in 2 Memphians experiencing poverty are employed or looking for work, hundreds of thousands do not earn enough to sustain themselves or their families.

Percent of People Not Earning a Living Wage



Most Common Occupations for Low-Wage Workers in Memphis

Percent of low-wage jobs



Memphians are **50 PERCENT MORE LIKELY** to **NOT EARN A LIVING WAGE** than other parts of Tennessee, with 1 in 3 Memphians not making a living wage compared to only 1 in 5 across Tennessee

12% of Memphians who are **EMPLOYED** **ARE STILL IN POVERTY**, nearly 70 percent higher than the average rate across Tennessee

2 IN 3 PEOPLE IN MEMPHIS EXPERIENCING POVERTY are **NOT EMPLOYED**, compared with only 1 in 2 in Nashville

The over 200,000 Memphians working in **LOW-WAGE JOBS** have a **MEDIAN INCOME OF ONLY \$9.73 PER HOUR**, and are in occupations that have limited paths to living-wage roles

A single parent with 2 kids making the Tennessee **MINIMUM WAGE OF \$7.25 PER HOUR** would need to work nearly **80 HOURS PER WEEK** to make a living wage

NEARLY 1 IN 5 MEMPHIANS between the **AGES OF 16-24 ARE DISCONNECTED FROM WORK OR SCHOOL**, which is 1.5x the national rate and the sixth highest rate among the largest 100 U.S. metropolitan areas

Income Reference Sheet

INCOME THRESHOLDS FOR VARYING FAMILY SIZES

2023 estimates



Family size	ANNUAL INCOME			HOURLY RATE EQUIVALENT ⁴		
	Poverty ¹	Near Poverty ²	Living wage ³	Poverty ¹	Near Poverty ²	Living wage ³
For individuals	\$14,580	\$18,954	\$28,431	\$7.01	\$9.11	\$13.67
For a family of 2	\$19,720	\$25,636	\$38,454	\$9.48	\$12.33	\$18.49
For a family of 3	\$24,860	\$32,318	\$48,477	\$11.95	\$15.54	\$23.31
For a family of 4	\$30,000	\$39,000	\$58,500	\$14.42	\$18.75	\$28.13
For a family of 5	\$35,140	\$45,682	\$68,523	\$16.89	\$21.96	\$32.94
For a family of 6	\$40,280	\$52,364	\$78,546	\$19.37	\$25.18	\$37.76
For a family of 7	\$45,420	\$59,046	\$88,569	\$21.84	\$28.39	\$42.58
For a family of 8	\$50,560	\$65,728	\$98,592	\$24.31	\$31.60	\$47.40

1. Annual poverty income level is the 2023 thresholds provided by the U.S. federal government
2. Near poverty is calculated as 30 percent above the poverty income threshold
3. Living wage is calculated as 95 percent above the poverty income threshold
4. Hourly rate equivalent is calculated as annual income divided by 2,080 hours (i.e., 40 hours per week for 52 weeks)