

ALICE IN BLEDSOE COUNTY

2017 Point-in-Time Data

Population: 14,413 • **Number of Households:** 4,664

Median Household Income: \$40,450 (state average: \$51,340)

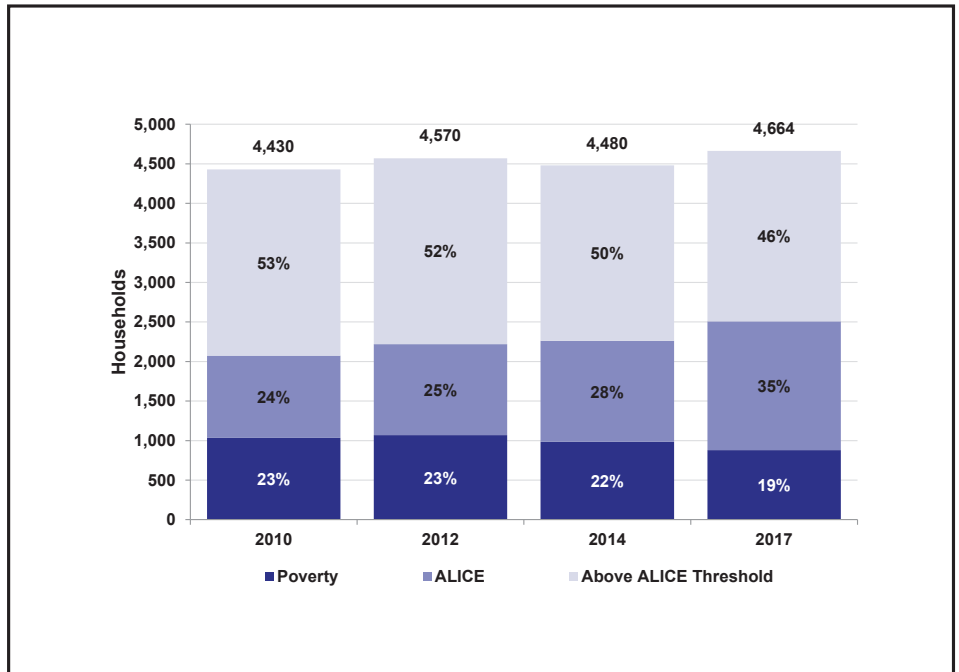
Unemployment Rate: 8.4% (state average: 4.9%)

ALICE Households: 35% (state average: 24%) • **Households in Poverty:** 19% (state average: 15%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

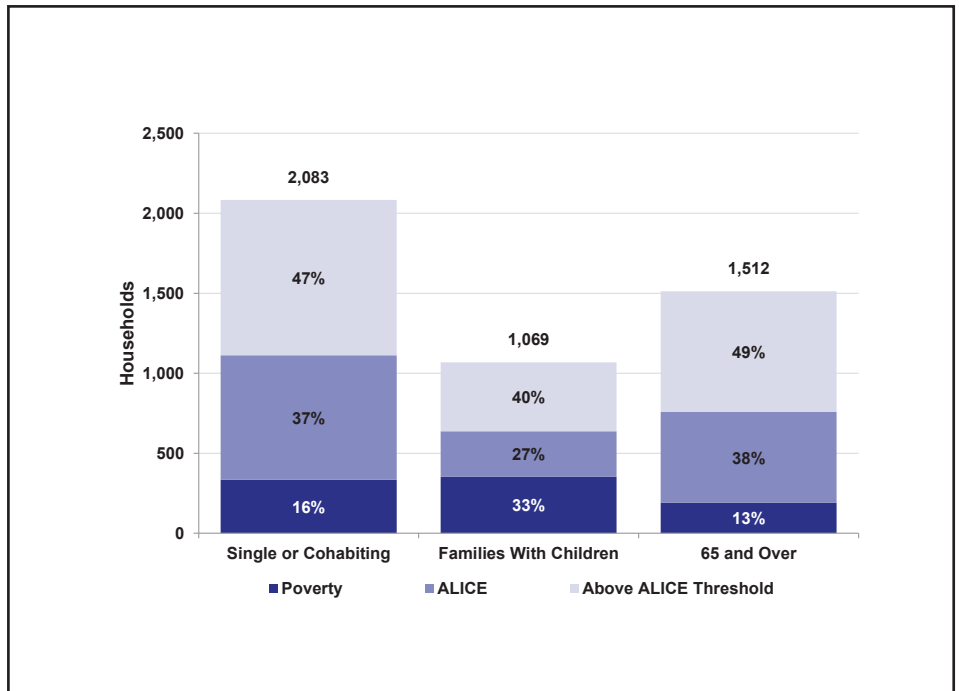
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are many different family and living combinations — more than ever before. More adults are living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

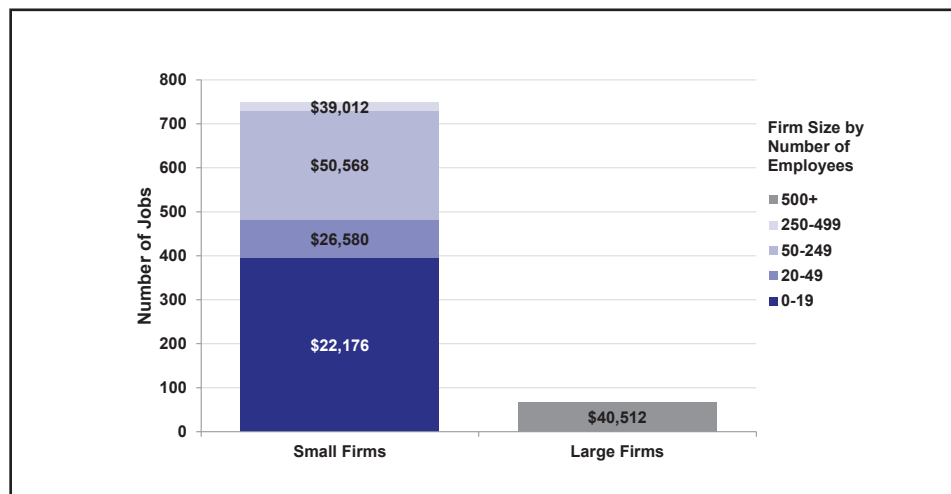
Bledsoe County, 2017		
Town	Total HH	% ALICE & Poverty
Pikeville	705	70%

Household Survival Budget, Bledsoe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$444	\$608
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$137	\$363
Taxes	\$247	\$397
Monthly Total	\$1,508	\$3,992
ANNUAL TOTAL	\$18,096	\$47,904
Hourly Wage	\$9.05	\$23.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: ALICE Threshold, 2017; American Community Survey, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2017; Tax Foundation, 2017; Tennessee Department of Human Services, 2018; USDA, 2017.

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ALICE IN BRADLEY COUNTY

2017 Point-in-Time Data

Population: 105,560 • **Number of Households:** 40,610

Median Household Income: \$48,857 (state average: \$51,340)

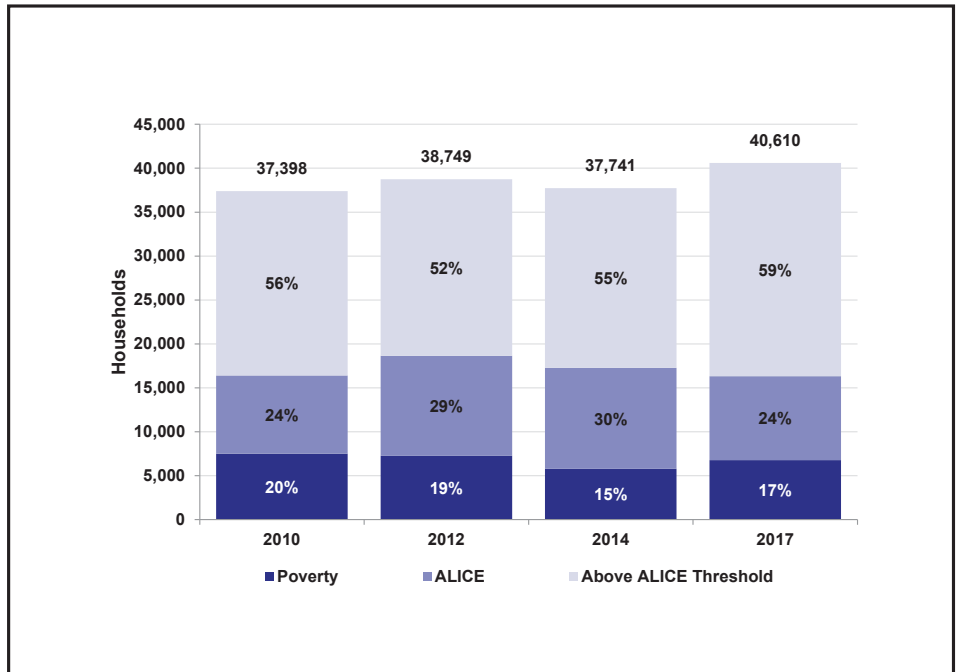
Unemployment Rate: 5.7% (state average: 4.9%)

ALICE Households: 24% (state average: 24%) • **Households in Poverty:** 17% (state average: 15%)

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ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

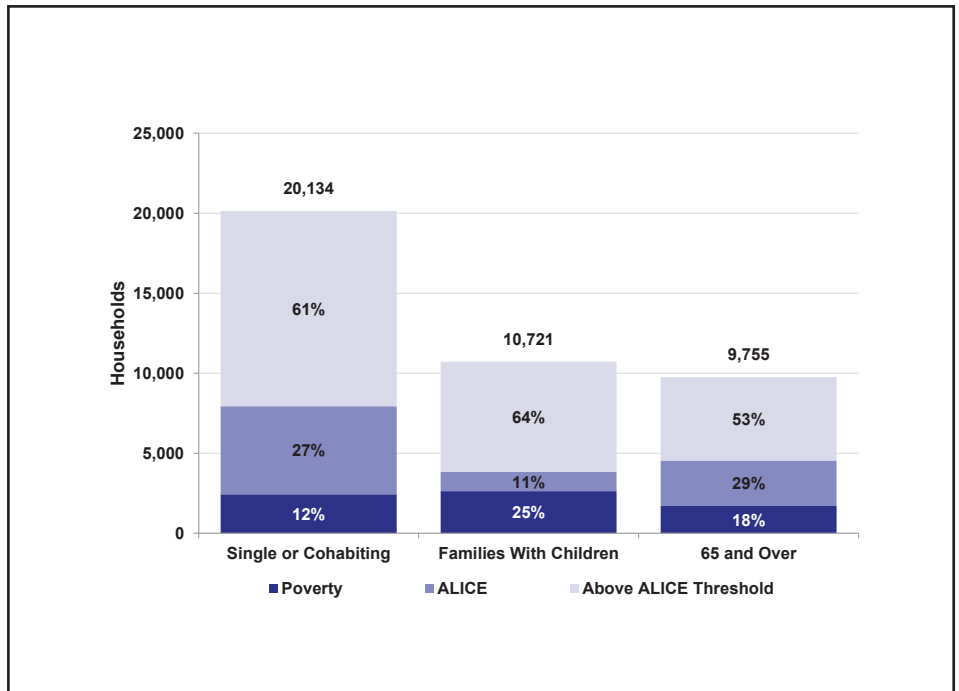
Households by Income, 2010 to 2017



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Household Types by Income, 2017



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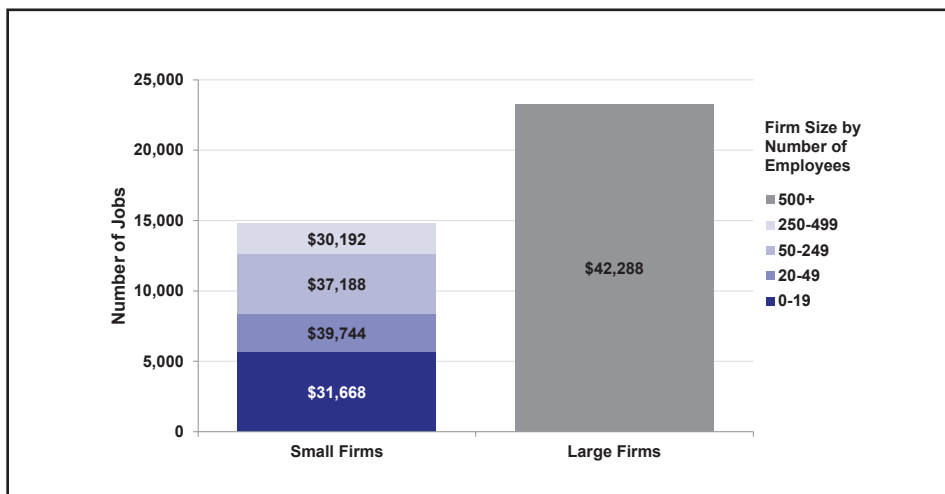
Bradley County, 2017		
Town	Total HH	% ALICE & Poverty
Charleston	323	45%
Cleveland	16,341	45%
East Cleveland CDP	566	65%
Hopewell CDP	775	27%
South Cleveland CDP	2,864	45%
Wildwood Lake CDP	1,367	56%

Household Survival Budget, Bradley County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$473	\$745
Child Care	\$-	\$990
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$141	\$403
Taxes	\$256	\$507
Monthly Total	\$1,550	\$4,436
ANNUAL TOTAL	\$18,600	\$53,232
Hourly Wage	\$9.30	\$26.62

...and wages lag behind

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Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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ALICE IN GRUNDY COUNTY

2017 Point-in-Time Data

Population: 13,359 • **Number of Households:** 4,894

Median Household Income: \$31,919 (state average: \$51,340)

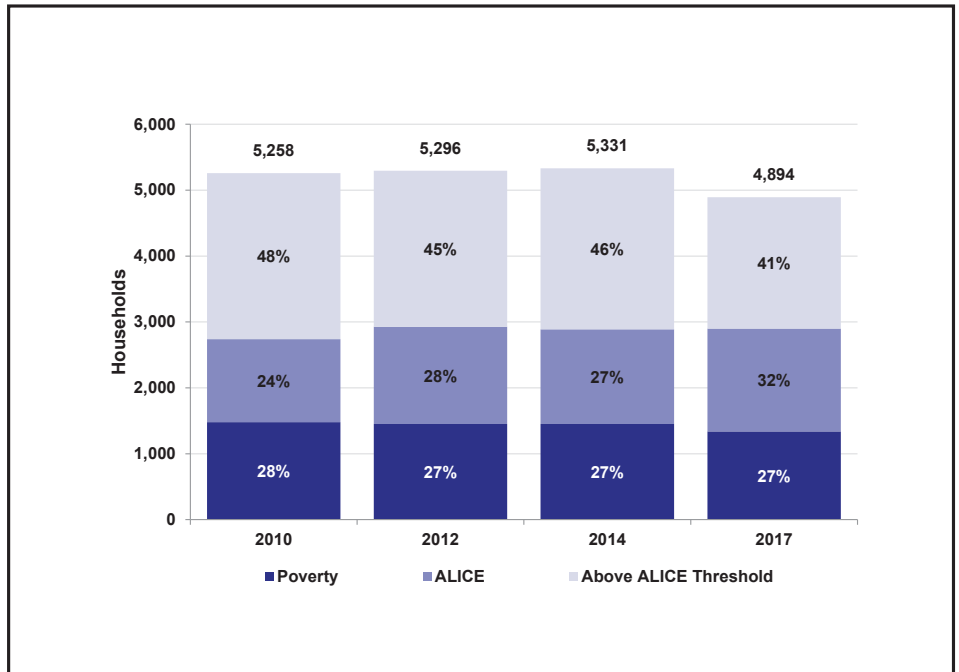
Unemployment Rate: 12.2% (state average: 4.9%)

ALICE Households: 32% (state average: 24%) • **Households in Poverty:** 27% (state average: 15%)

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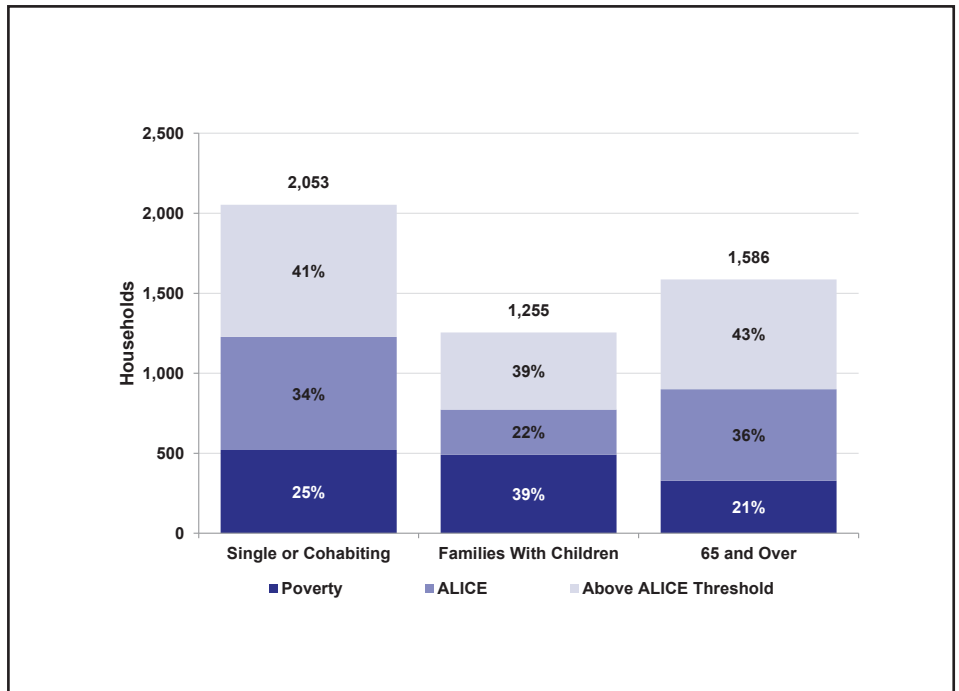
Households by Income, 2010 to 2017



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Household Types by Income, 2017



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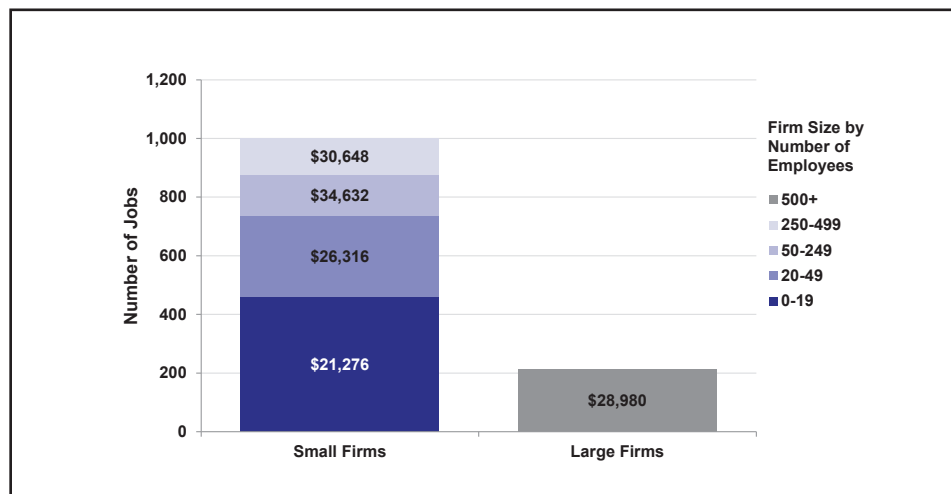
Grundy County, 2017		
Town	Total HH	% ALICE & Poverty
Altamont	378	64%
Beersheba Springs	224	66%
Coalmont	277	56%
Gruetli-Laager	758	50%
Palmer	273	72%
Pelham CDP	161	45%
Tracy City	550	64%

Household Survival Budget, Grundy County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$444	\$608
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$137	\$363
Taxes	\$247	\$397
Monthly Total	\$1,508	\$3,992
ANNUAL TOTAL	\$18,096	\$47,904
Hourly Wage	\$9.05	\$23.95

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Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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ALICE IN HAMILTON COUNTY

2017 Point-in-Time Data

Population: 361,613 • **Number of Households:** 145,071

Median Household Income: \$51,302 (state average: \$51,340)

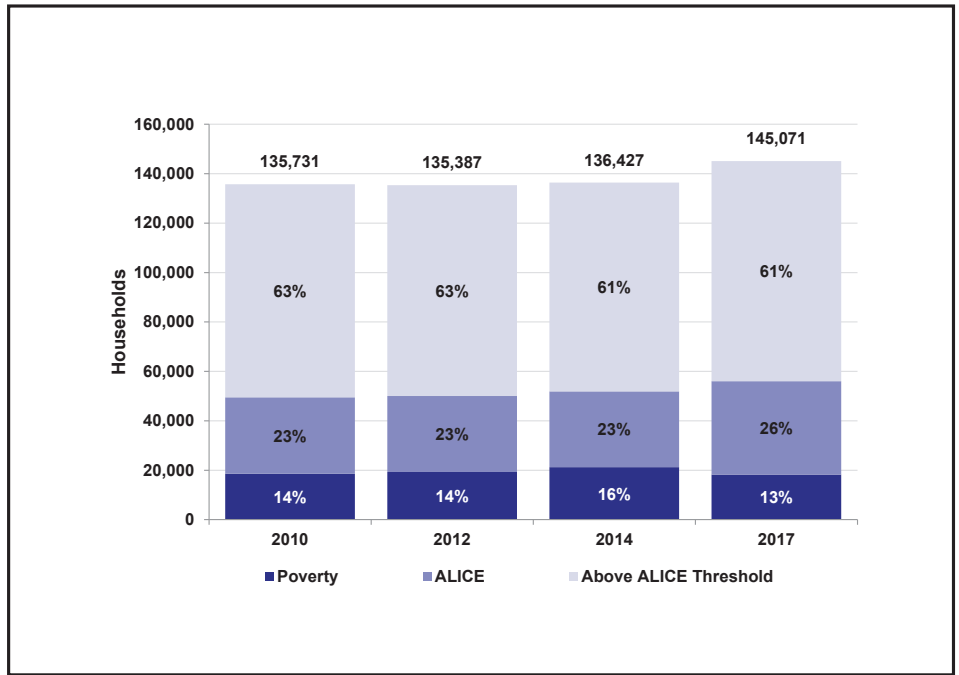
Unemployment Rate: 3.7% (state average: 4.9%)

ALICE Households: 26% (state average: 24%) • **Households in Poverty:** 13% (state average: 15%)

How has the number of ALICE households changed over time?

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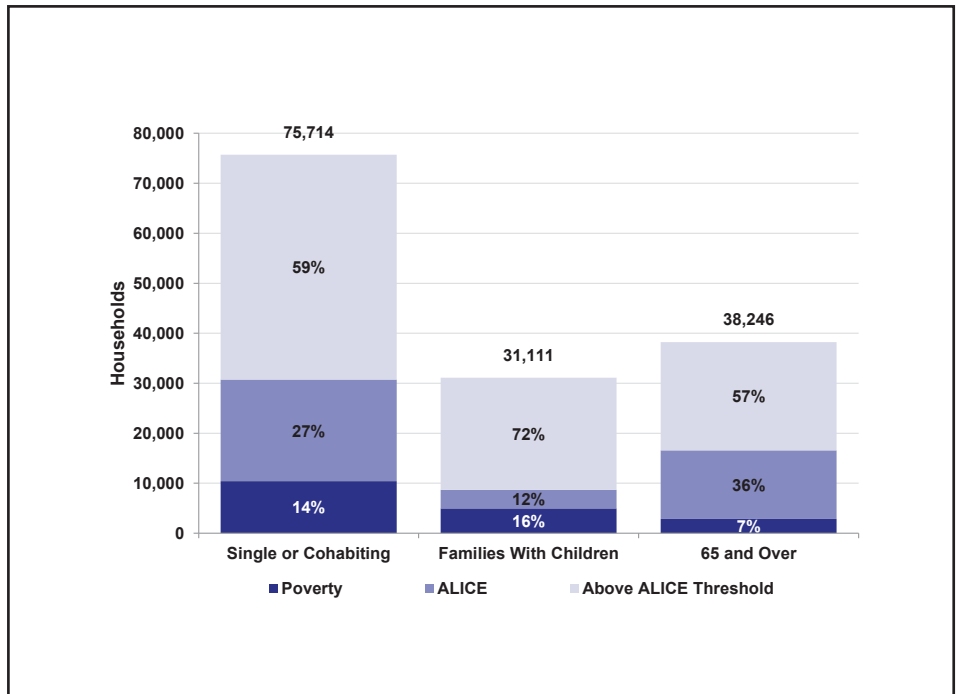
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

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Household Survival Budget, Hamilton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$562	\$822
Child Care	\$-	\$989
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$153	\$414
Taxes	\$285	\$536
Monthly Total	\$1,680	\$4,552
ANNUAL TOTAL	\$20,160	\$54,624
Hourly Wage	\$10.08	\$27.31

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Hamilton County, 2017		
Town	Total HH	% ALICE & Poverty
Apison CDP	1,095	31%
Chattanooga	75,985	47%
Collegedale	3,628	39%
East Ridge	8,813	45%
Fairmount CDP	946	20%
Falling Water CDP	539	45%
Flat Top Mountain CDP	189	41%
Harrison CDP	2,999	27%
Lakesite	703	27%
Lookout Mountain	749	15%
Middle Valley CDP	4,568	26%
Mowbray Mountain CDP	647	35%
Ooltewah CDP	273	62%
Red Bank	5,622	50%
Ridgeside	232	9%
Sale Creek CDP	986	41%
Signal Mountain	3,051	15%
Soddy-Daisy	5,456	45%
Walden	718	23%

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ALICE IN MARION COUNTY

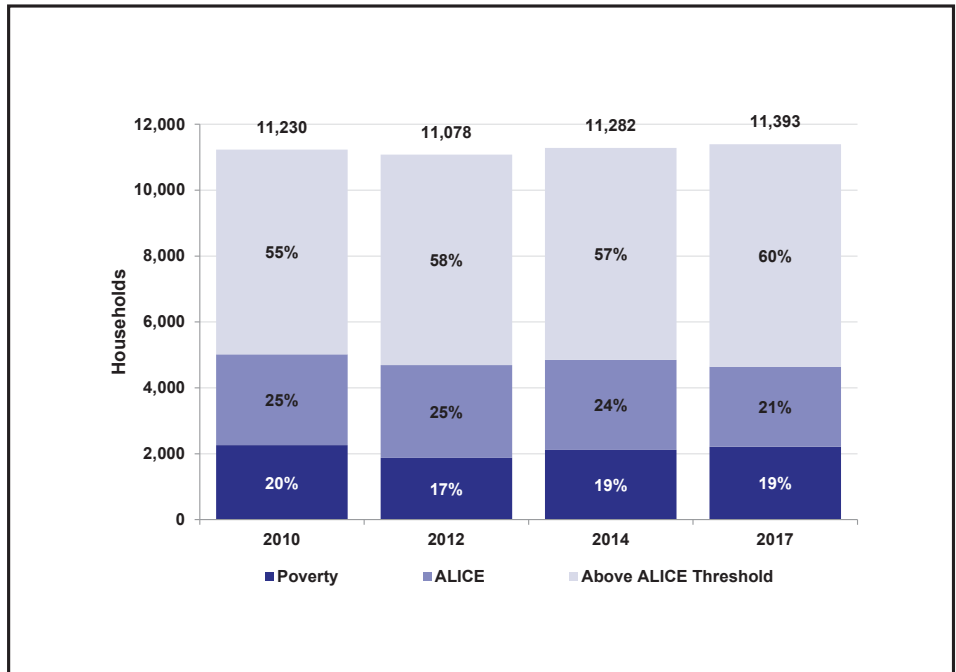
2017 Point-in-Time Data

Population: 28,355 • **Number of Households:** 11,393
Median Household Income: \$45,366 (state average: \$51,340)
Unemployment Rate: 6.0% (state average: 4.9%)
ALICE Households: 21% (state average: 24%) • **Households in Poverty:** 19% (state average: 15%)

How has the number of ALICE households changed over time?

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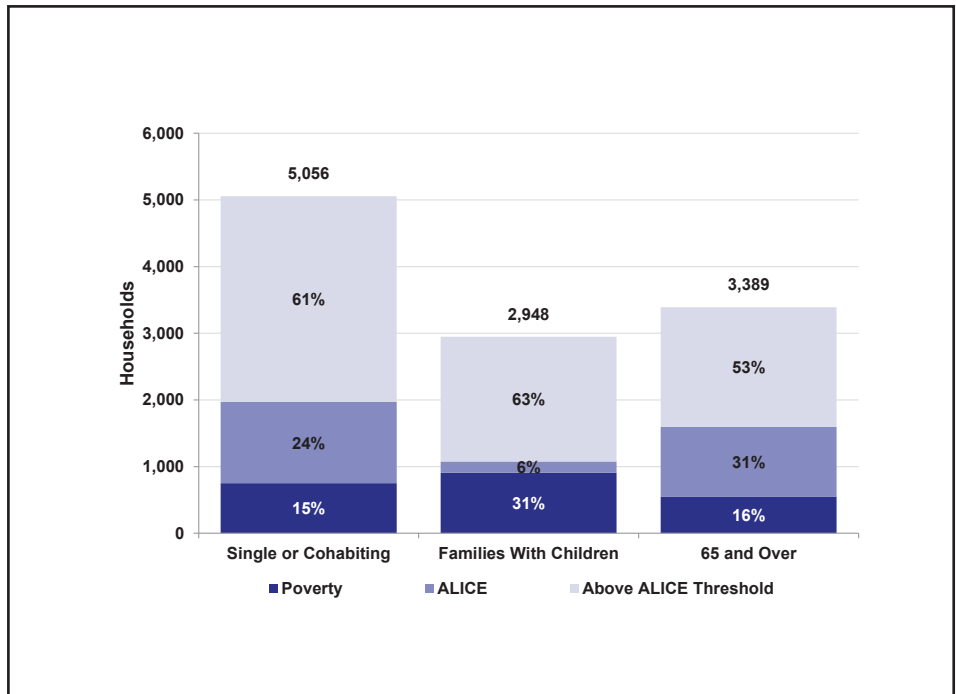
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

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Marion County, 2017		
Town	Total HH	% ALICE & Poverty
Jasper	1,198	30%
Kimball	574	31%
Monteagle	664	43%
New Hope	336	29%
Powells Crossroads	567	24%
South Pittsburg	1,256	53%
Whitwell	919	58%

Household Survival Budget, Marion County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$562	\$822
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$153	\$392
Taxes	\$285	\$476
Monthly Total	\$1,680	\$4,314
ANNUAL TOTAL	\$20,160	\$51,768
Hourly Wage	\$10.08	\$25.88

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

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ALICE IN MCMINN COUNTY

2017 Point-in-Time Data

Population: 52,569 • **Number of Households:** 20,352

Median Household Income: \$39,990 (state average: \$51,340)

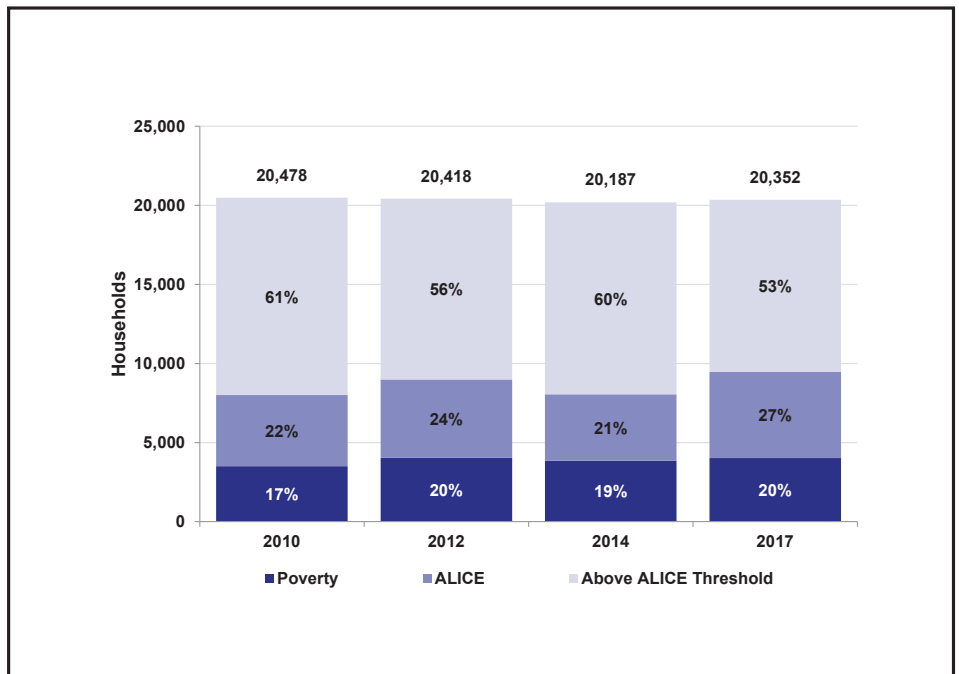
Unemployment Rate: 8.3% (state average: 4.9%)

ALICE Households: 27% (state average: 24%) • **Households in Poverty:** 20% (state average: 15%)

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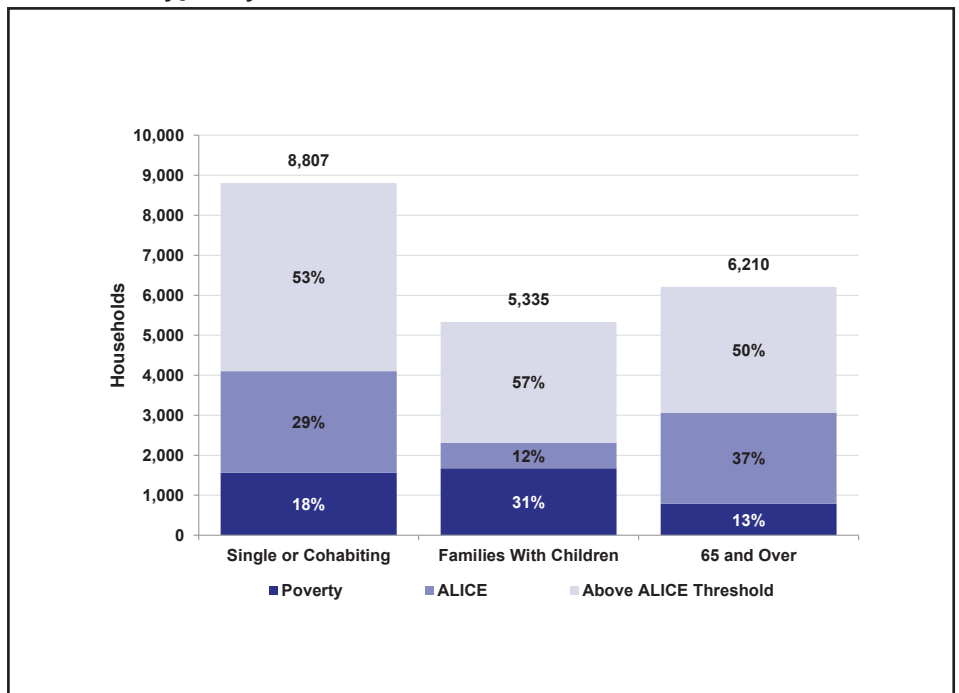
Households by Income, 2010 to 2017



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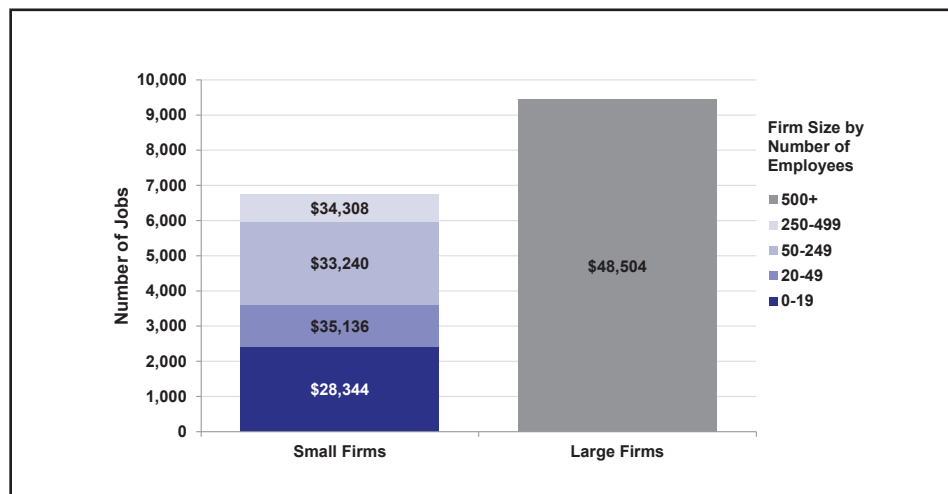
McMinn County, 2017		
Town	Total HH	% ALICE & Poverty
Athens	5,591	54%
Calhoun	214	54%
Englewood	634	53%
Etowah	1,236	48%
Niota	397	53%
Riceville CDP	350	32%

Household Survival Budget, McMinn County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$467	\$640
Child Care	\$-	\$854
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$140	\$370
Taxes	\$254	\$414
Monthly Total	\$1,541	\$4,069
ANNUAL TOTAL	\$18,492	\$48,828
Hourly Wage	\$9.25	\$24.41

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ALICE IN MEIGS COUNTY

2017 Point-in-Time Data

Population: 11,830 • **Number of Households:** 4,818

Median Household Income: \$39,786 (state average: \$51,340)

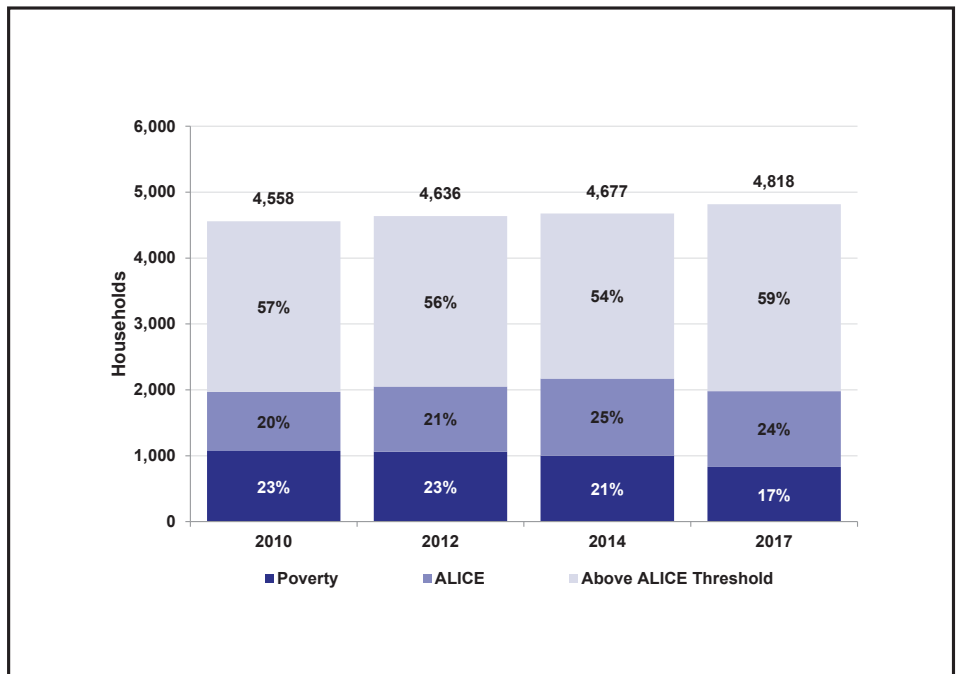
Unemployment Rate: 9.9% (state average: 4.9%)

ALICE Households: 24% (state average: 24%) • **Households in Poverty:** 17% (state average: 15%)

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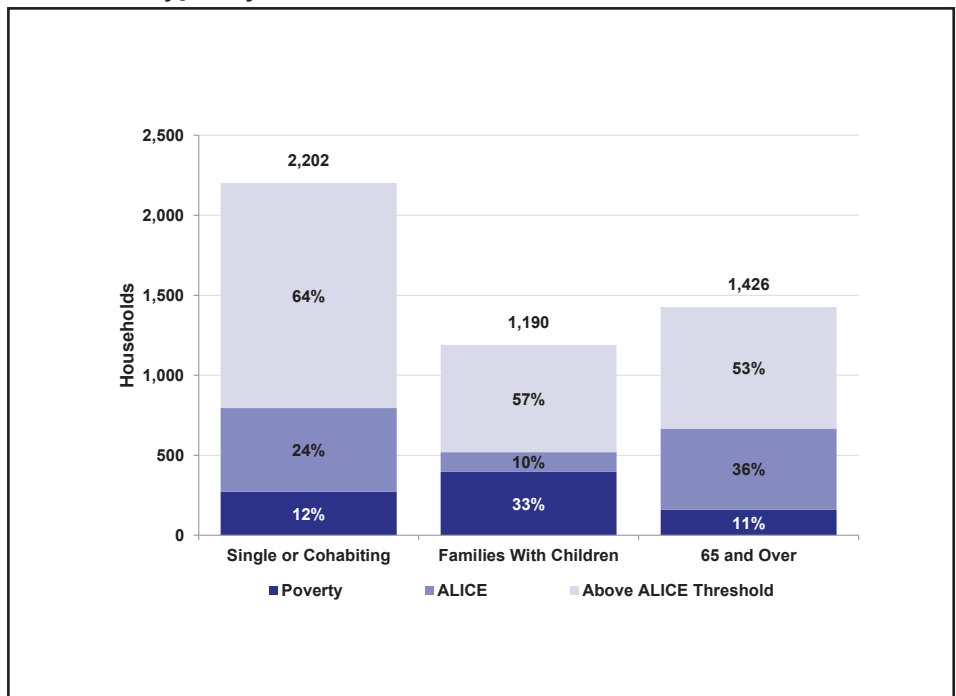
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Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Meigs County, 2017		
Town	Total HH	% ALICE & Poverty
Decatur	631	44%

Household Survival Budget, Meigs County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$444	\$608
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$137	\$363
Taxes	\$247	\$397
Monthly Total	\$1,508	\$3,992
ANNUAL TOTAL	\$18,096	\$47,904
Hourly Wage	\$9.05	\$23.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: ALICE Threshold, 2017; American Community Survey, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2017; Tax Foundation, 2017; Tennessee Department of Human Services, 2018; USDA, 2017.

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ALICE IN POLK COUNTY

2017 Point-in-Time Data

Population: 16,722 • **Number of Households:** 7,023

Median Household Income: \$42,307 (state average: \$51,340)

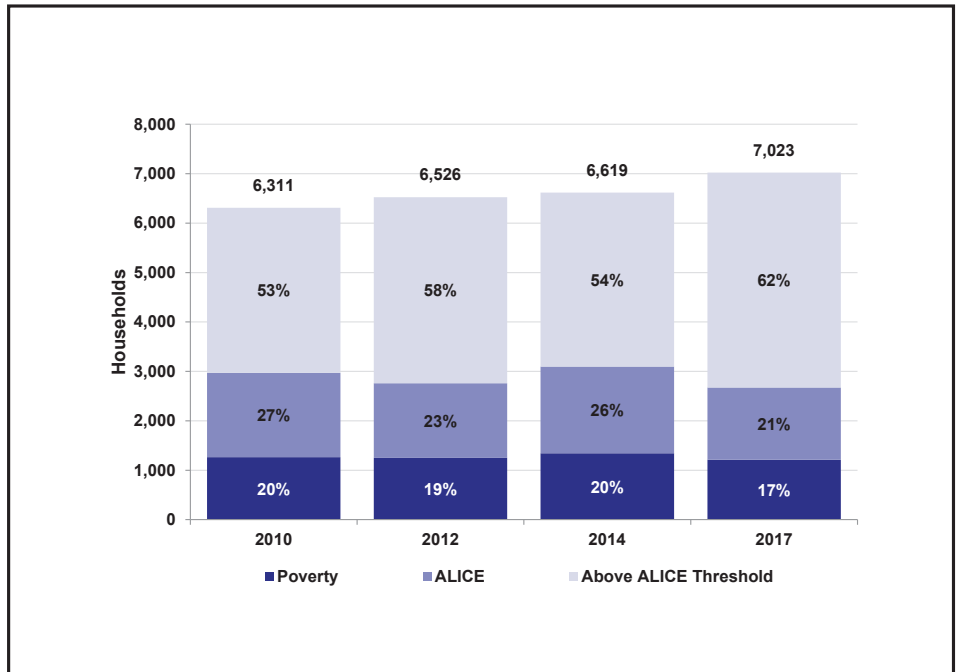
Unemployment Rate: 6.1% (state average: 4.9%)

ALICE Households: 21% (state average: 24%) • **Households in Poverty:** 17% (state average: 15%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

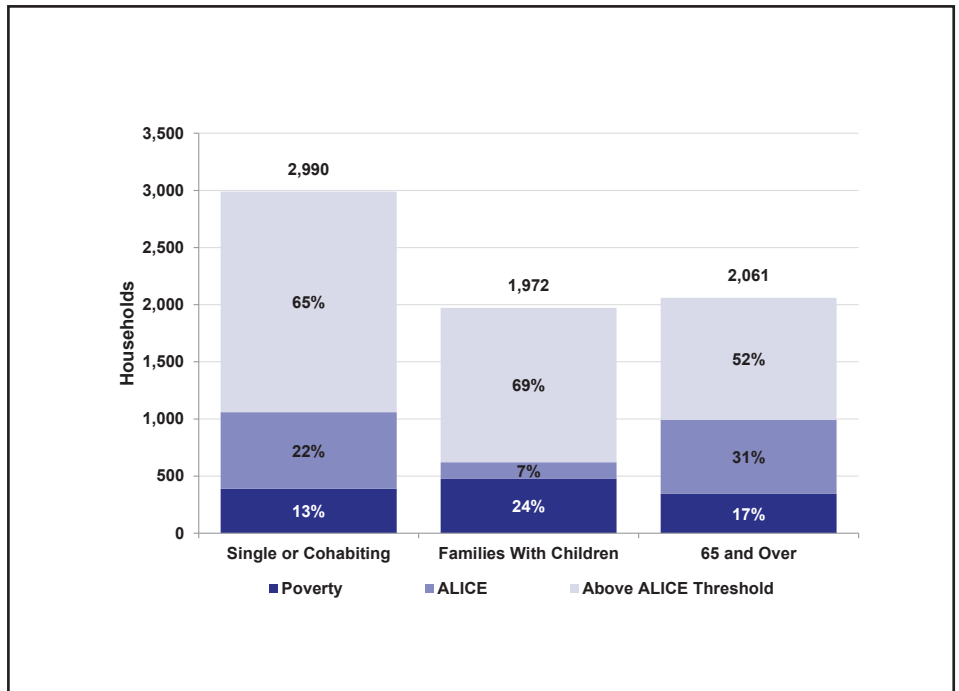
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are many different family and living combinations — more than ever before. More adults are living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

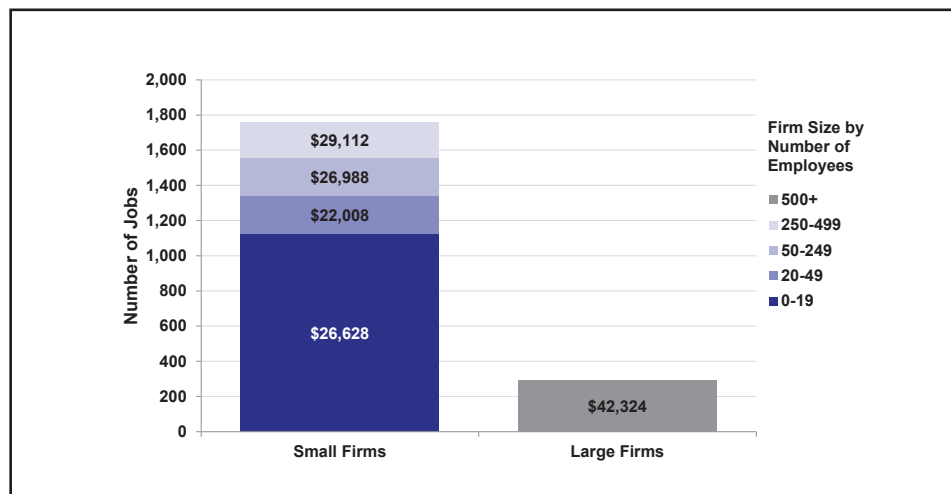
Polk County, 2017		
Town	Total HH	% ALICE & Poverty
Benton	667	53%
Copperhill	222	68%
Ducktown	160	52%

Household Survival Budget, Polk County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$473	\$745
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$141	\$382
Taxes	\$256	\$446
Monthly Total	\$1,550	\$4,197
ANNUAL TOTAL	\$18,600	\$50,364
Hourly Wage	\$9.30	\$25.18

...and wages lag behind

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Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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ALICE IN RHEA COUNTY

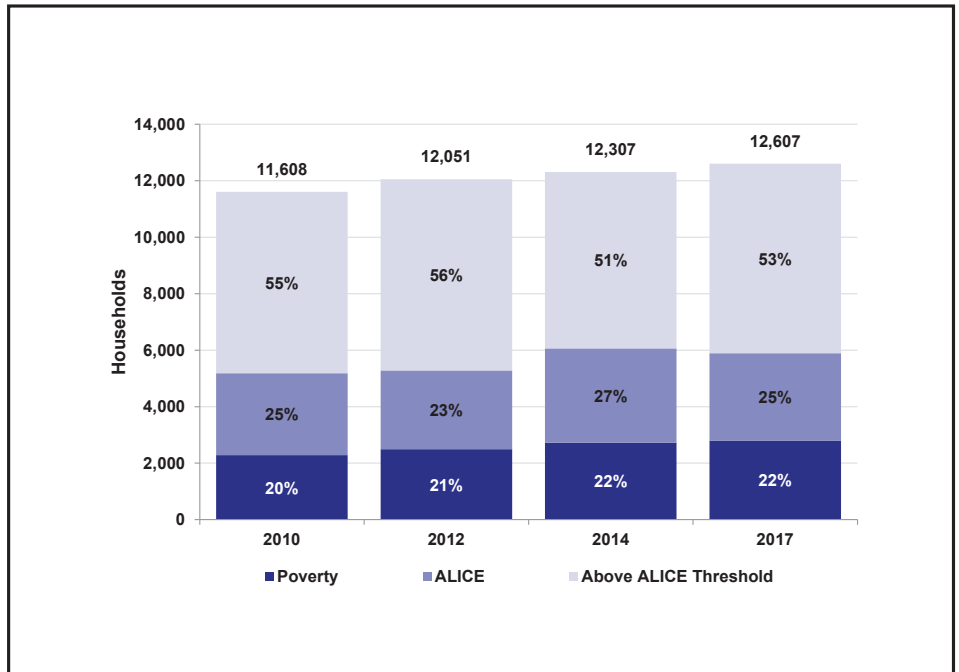
2017 Point-in-Time Data

Population: 32,478 • **Number of Households:** 12,607
Median Household Income: \$39,368 (state average: \$51,340)
Unemployment Rate: 7.9% (state average: 4.9%)
ALICE Households: 25% (state average: 24%) • **Households in Poverty:** 22% (state average: 15%)

How has the number of ALICE households changed over time?

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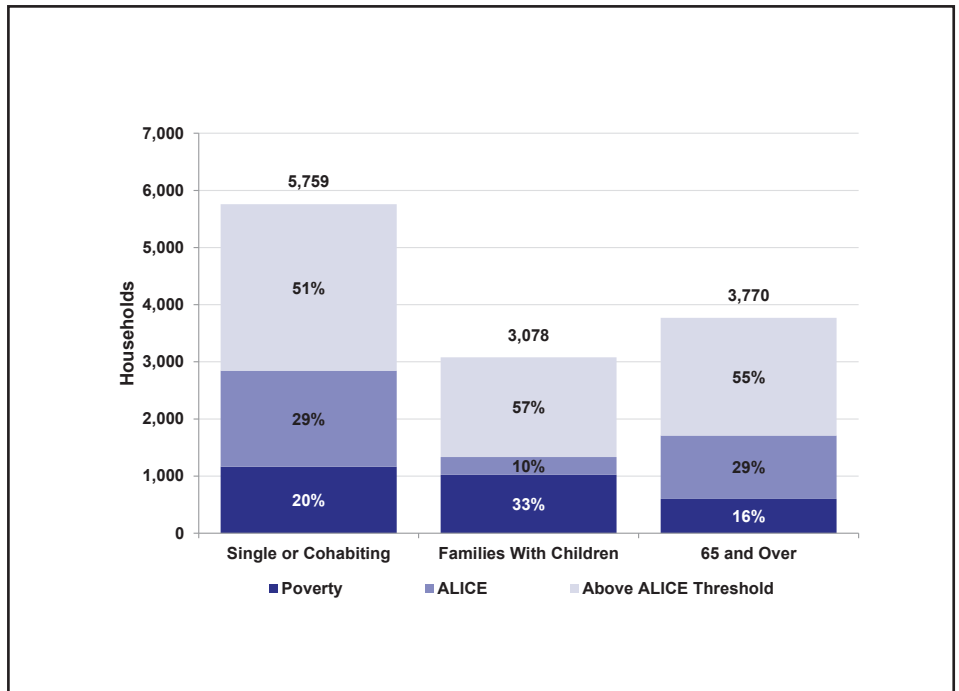
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are many different family and living combinations — more than ever before. More adults are living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

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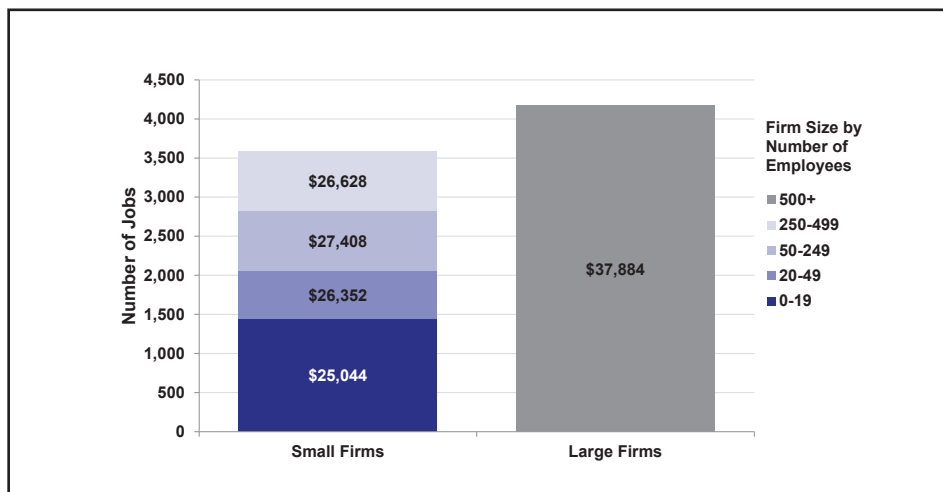
Rhea County, 2017		
Town	Total HH	% ALICE & Poverty
Dayton	2,662	54%
Graysville	698	53%
Spring City	1,000	52%

Household Survival Budget, Rhea County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$530	\$641
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$148	\$367
Taxes	\$274	\$407
Monthly Total	\$1,632	\$4,039
ANNUAL TOTAL	\$19,584	\$48,468
Hourly Wage	\$9.79	\$24.23

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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ALICE IN SEQUATCHIE COUNTY

2017 Point-in-Time Data

Population: 14,654 • **Number of Households:** 5,505

Median Household Income: \$51,312 (state average: \$51,340)

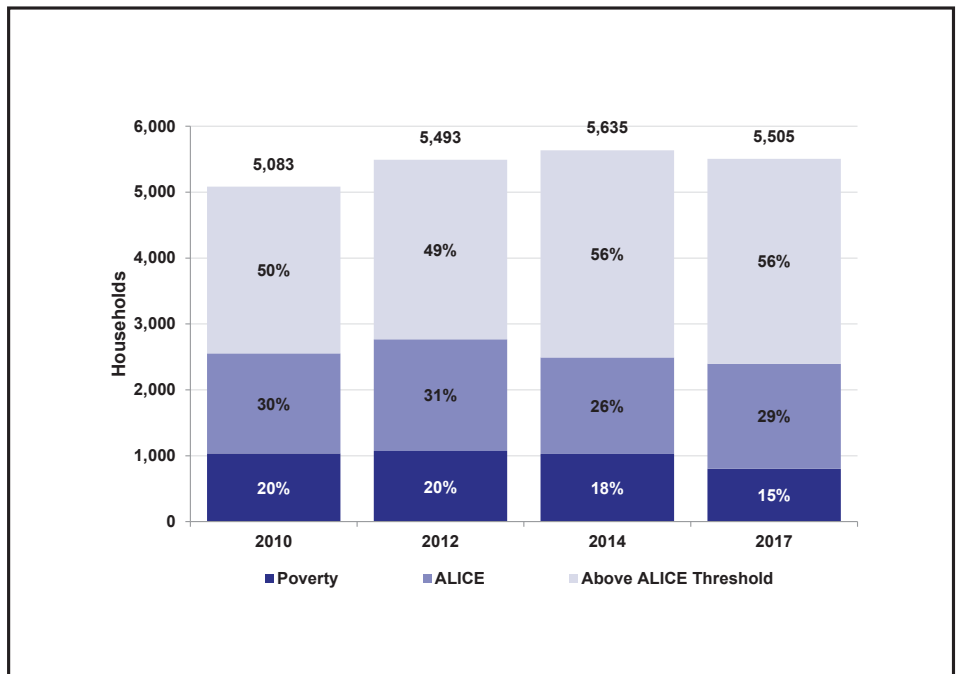
Unemployment Rate: 7.8% (state average: 4.9%)

ALICE Households: 29% (state average: 24%) • **Households in Poverty:** 15% (state average: 15%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

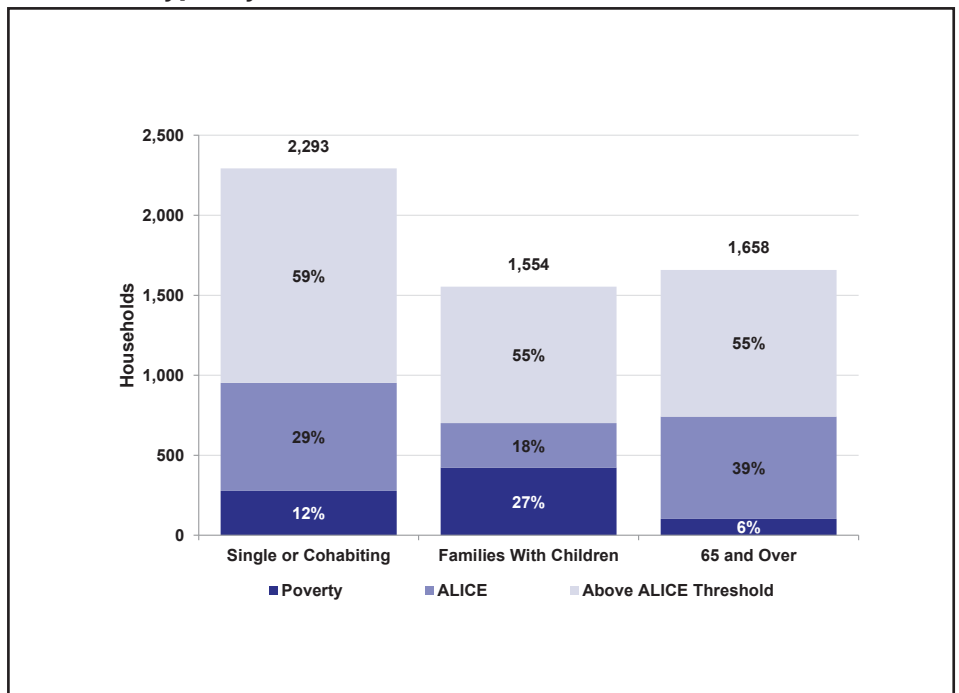
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



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Sequatchie County, 2017		
Town	Total HH	% ALICE & Poverty
Dunlap	1,880	46%
Lone Oak CDP	376	33%

Household Survival Budget, Sequatchie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$562	\$822
Child Care	\$-	\$833
Food	\$179	\$543
Transportation	\$322	\$644
Health Care	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$153	\$392
Taxes	\$285	\$476
Monthly Total	\$1,680	\$4,314
ANNUAL TOTAL	\$20,160	\$51,768
Hourly Wage	\$10.08	\$25.88

...and wages lag behind

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Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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