

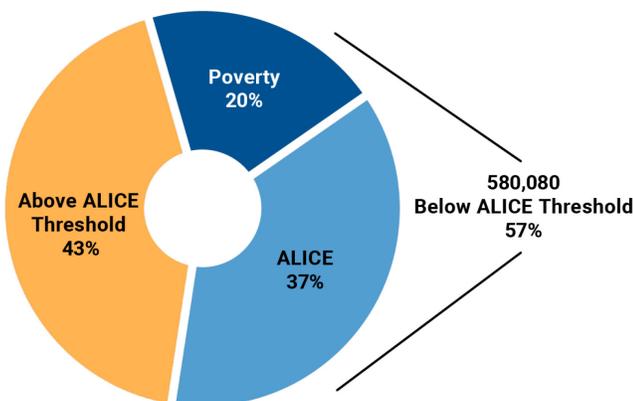
## FINANCIAL HARDSHIP AMONG PEOPLE WITH DISABILITIES: TENNESSEE

Having a disability — whether apparent or non-apparent, physical or cognitive — can be a substantial barrier to financial stability. Yet traditional economic measures hide the full extent of financial hardship for the 15% of people in Tennessee (1,019,172) who have a cognitive, hearing, vision, or ambulatory disability, or one that makes self-care or independent living difficult. According to the Federal Poverty Level (FPL), 20% of people with disabilities in Tennessee (204,506) lived in poverty in 2019. However, [United For ALICE](#) data shows that another 37% (375,574) — almost twice as many — were also experiencing financial hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived.

**The reality is that more than half (57%) of all people with disabilities in Tennessee lived in a household with income below the [ALICE Threshold of Financial Survival](#) in 2019.** This includes households in poverty as well as those who were **ALICE: Asset Limited, Income Constrained, Employed**. ALICE households don't earn enough to afford the essentials of housing, child care, food, transportation, health care, a smartphone plan, and taxes — the basics needed to live and work in the modern economy (see Key Terms, pg. 3). This ALICE in Focus Research Brief shows that there are people with disabilities below the ALICE Threshold of all ages, races/ethnicities, and educational levels, in a variety of living arrangements and employment situations. People with disabilities below the ALICE Threshold live in all [communities across the state \(PUMAs\)](#), at rates ranging from 24% in southeast Shelby County—Collierville and Germantown City to 79% in central Nashville—Davidson.

### People With Disabilities, Financial Status, TN, 2019

Number of People With Disabilities in Tennessee = 1,019,172



*Note: This research uses American Community Survey Public Use Microdata Samples (ACS PUMS) and focuses on people with disabilities, whose ALICE status is determined by their household's income compared to local cost of living. Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. See totals on the [ALICE Disability Data Dashboard](#).*

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019



### KEY FINDINGS

- More than half (57%) of people with disabilities in Tennessee lived in households experiencing financial hardship in 2019. While 20% were below the FPL, an additional 37% — nearly twice as many — were ALICE.
- People with disabilities in Tennessee faced substantial barriers to employment: In 2019 they were more than three times as likely to be out of the labor force as people without disabilities (60% vs. 18%). But even for people with disabilities who worked full time, 34% were below the ALICE Threshold.
- Among people age 25 and over with only a high school diploma or GED, 56% of those with disabilities were below the ALICE Threshold compared to 39% of those without disabilities.
- More than one-third (34%) of people with disabilities under age 65 living below the ALICE Threshold were not enrolled in Medicaid or Medicare in Tennessee in 2019.
- During the pandemic, from July 2021 to February 2022, (44%) of people with disabilities below the ALICE Threshold in Tennessee reported feeling anxious nearly every day.

# DEFINING “DISABILITY”

The task of defining disability is [complex, dynamic, multidimensional, and contested](#). How disability is defined has significant implications for people with disabilities, including determining who has access to [federal programs and protections](#) under the law. The legal protections outlined in the [Americans with Disabilities Act](#) (ADA) give one of the broadest definitions, including anyone with a “physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is regarded by others as having such an impairment,” which also covers people with [chronic health conditions](#) such as cancer or diabetes, and those with service-related disabilities (military veterans will be the subject of the next ALICE in Focus Research Brief). But eligibility definitions, like the criteria used for [Social Security disability-related benefits](#), are often more limited. Individual experiences also vary greatly, and some people [do not want to disclose their disability](#) due to [real or perceived stigma](#).

In this Brief, “people with disabilities” include those who have an ambulatory disability, a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult, as reported in the 2019 [U.S. Census Bureau’s American Community Survey](#) (ACS). This ALICE research uses the ACS definition and dataset because it is the only source that includes both disability status and the information needed to determine a person’s ALICE status – their household composition, income, and location. The ACS’s questions about disability – outlined in the table below – are asked for each member of a household. Of people with disabilities in Tennessee in 2019, slightly over half (52%) had one of the six types of disability listed below (528,149), but a significant number (491,023) had two or more. People with two or more disabilities were more likely to be below the ALICE Threshold (61%) than people with one disability (53%) and people without disabilities (40%).

American Community Survey Question, Tennessee, 2019	Total Number of People With This Disability	Percent Below ALICE Threshold (Poverty + ALICE)
<b>Ambulatory:</b> Does this person have serious difficulty walking or climbing stairs? (Age 5+ only)	529,794	59%
<b>Cognitive:</b> Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? (Age 5+ only)	395,797	64%
<b>Independent Living:</b> Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor’s office or shopping? (Age 15+ only)	358,119	62%
<b>Hearing:</b> Is this person deaf or does he/she have serious difficulty hearing? (All ages)	298,551	50%
<b>Vision:</b> Is this person blind or does he/she have serious difficulty seeing even when wearing glasses? (All ages)	204,140	61%
<b>Self-Care:</b> Does this person have difficulty dressing or bathing? (Age 5+ only)	177,192	60%
<b>Any of the Above = Person With a Disability</b>	<b>1,019,172</b>	<b>57%</b>

*Note: Respondents who report any one of the six categories above are considered to have a disability. Respondents can respond “yes” to one or more questions; therefore, the number of “yes” responses for each question does not sum to the total for “Any of the Above.” People with more than one disability are only counted as one person in the total. Learn more about definitions of disability and other key issues on the [ALICE in Focus: People with Disabilities webpage](#).*

The extent of financial hardship for people with disabilities, as outlined in this Brief, is substantial; yet the degree of hardship is likely even higher than estimated by the ALICE measures. There are two reasons for this. First, the Household Survival Budget includes the cost of household basics for all households, yet research shows that [costs for households that include someone with a disability are higher](#) than average. Second, approximately 60,000 people with a disability in Tennessee were excluded from the ALICE analysis in 2019 because they lived in Census-defined “[group quarters](#)”: almost 47,500 in institutional group quarters (such as nursing homes or correctional facilities) and nearly 13,000 in non-institutional group quarters (such as group homes, college dormitories, or military barracks). Because the cost of living in these settings differs substantially from the cost of living in a household, their ALICE status cannot be determined. This Brief also does not include people experiencing homelessness, who are not counted in the ACS.

# DEMOGRAPHICS

People with disabilities span all categories of age, sex, race/ethnicity, national origin, living arrangements, work status, and educational level. In general, people with disabilities are more likely to have income below the ALICE Threshold than people without disabilities. At the same time, certain demographic groups — including those that face [systemic racism](#) and [sexism](#) — have higher rates of disability. **This intersectionality also increases rates of financial hardship, especially for people with disabilities who are female; Black, Indigenous, and other people of color; and/or born outside of the U.S., as well as for other groups — like LGBTQ+ individuals — who are not fully represented in the ACS data.**

## Age

There are people with disabilities of all ages, though disabilities are more common in older people. In 2019, 5% of children under age 18, 13% of people age 18–64, and 38% of seniors (age 65+) in Tennessee had one or more disabilities. However, children with disabilities were more likely to live in households below the ALICE Threshold than adults or seniors with disabilities. In Tennessee in 2019, 68% of children under age 5 with disabilities and 68% of children age 5–17 with disabilities lived in households below the Threshold, compared to 56% of adults (age 18+) with disabilities. Coupled with caregiving demands, the cost of raising children and the added expense of resources often needed for children with disabilities can [limit a parent's earning potential](#) and overall household income. This is especially true for [families who are not eligible for Medicaid, have limited private insurance coverage](#), and/or are not eligible for publicly-funded programs such as [Early Intervention](#) that provide therapies and services for free or at a reduced cost based on child and family need. Children with disabilities were also more likely to live in households below the Threshold (68%) than those without disabilities (54%).

While the rate of financial hardship was similar across adult age groups, seniors with disabilities were less likely to be in poverty (in part due to Social Security and [Supplemental Security Income](#)) than younger adults with disabilities.

The type of disability also varied by age in Tennessee. For children (those under age 18), the most common was a cognitive disability (in 80% of children with disabilities age 5-17). For adults, the most common was an ambulatory disability, which was reported by 48% of people with disabilities age 18–64 and 65% of seniors (age 65+) in Tennessee.



## Key Terms

- **People With Disabilities:** People with one or more of the disabilities listed on page 2.
- **ALICE:** Asset Limited, Income Constrained, Employed — households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. While the FPL for a family of four in 2019 was \$25,750, the average bare-minimum cost of living for a family according to the ALICE Household Survival Budget was just over \$65,000 in Tennessee. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Threshold:** Derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for various household types for every U.S. state and county.
- **Below ALICE Threshold:** Includes people in poverty-level and ALICE households combined.

## ALICE Disability Data Dashboard

Visit the ALICE Disability Data Dashboard to explore more than 100 variables related to people with disabilities living in financial hardship by:

- State, regional, and local geographies
- Demographic categories including age, race/ethnicity, sex, and nativity
- Household characteristics like work status and living arrangements
- Access to key resources

Visit [UnitedForALICE.org/Focus-Disabilities](https://UnitedForALICE.org/Focus-Disabilities)

## Sex

In 2019, the ACS included only one question on sex with only two options – “male” or “female” – and respondents were not able to report gender identity or sexual orientation. The ALICE data reflects these limited options.

Nationwide, females were more likely to have a disability than males (13% vs. 12%, respectively, which is partly a reflection of females’ longer life span – average [life expectancy](#) in the U.S. is 80 years for females vs. 74 for males – and the higher prevalence of disability among older seniors (age 74+). However, in Tennessee the percentage of males and females with disabilities was the same, and above the national average at 15%. When comparing type of disability, males age 5–17 in Tennessee were more likely to have a cognitive disability, and males over 18 were more likely to be deaf or experience serious difficulty hearing, than females in those age groups.

However, females with disabilities were more likely than males with disabilities to be below the ALICE Threshold in Tennessee in 2019. Overall, 61% of females with disabilities were below the ALICE Threshold compared to 53% of males with disabilities, demonstrating the compounding impact of systemic inequities by both disability status and sex.

While the ACS does not include data on this topic, additional research shows the intersectionality between gender identity, sexual orientation, and disability. People who identify as lesbian, gay, bisexual, or transgender are more likely to [report having disabilities and facing financial hardship](#). LGBTQ+ people with disabilities [face challenges that can undermine wellness and financial stability](#): employment discrimination, bullying and harassment in school, higher rates of mental health conditions, and limited access to LGBTQ+ inclusive health and community services.

## Race/Ethnicity and Nativity

In 2019, the largest number of people with disabilities below the ALICE Threshold in Tennessee were found in the largest racial/ethnic populations: People with disabilities below the Threshold were predominantly White (435,059), Black (112,481) and Hispanic (13,561). Yet American Indian/Alaska Native, Black, and Hispanic people with disabilities were disproportionately ALICE – a result of [persistent racism, discrimination, and systemic barriers](#) that limit their families’ access to resources and opportunities for financial stability. In 2019, 82% of American Indian/Alaska Native, 72% of Black, and 64% of Hispanic people with disabilities lived

in households below the Threshold, compared to 54% of White and 37% of Asian people with disabilities.

In Tennessee, American Indian/Alaska Native people had the highest rate of disability at 32%, and Hispanic people had the lowest rate of disability at 6%.

Across most racial/ethnic groups in the state, people with disabilities in Tennessee were more likely to be below the ALICE Threshold than those without disabilities. For example, 54% of White people with disabilities were below the Threshold compared to 34% of people without disabilities. Similarly, 72% of Black people with disabilities were below the Threshold compared to 55% without disabilities.

Race/Ethnicity in Tennessee, 2019	Percent With Disabilities Below ALICE Threshold	Percent Without Disabilities Below ALICE Threshold
American Indian/Alaska Native	82%	42%
Asian	37%	35%
Black	72%	55%
Hispanic	64%	69%
Two or More Races	67%	53%
White	54%	34%

*Note: All racial categories except Two or More Races are for one race alone. The Hispanic group may include people with disabilities of any race.*

Additionally, the way schools address the educational needs of students with disabilities can contribute to the [perpetuation of educational gaps by race/ethnicity](#). There were substantial differences by [race/ethnicity in how K–12 public school students were identified as having a disability](#) under the Individuals with Disabilities Education Act. Nationwide, for example, compared to all students with disabilities, Black students with disabilities were more likely to be identified with an emotional disturbance or intellectual disability and more likely to receive disciplinary removal; Asian students with disabilities were more likely to be identified with autism and graduate high school; and White students with disabilities were more likely to be served in a general education classroom.

Whether an individual was born outside of the U.S., and English-speaking ability, also have an impact on financial hardship. Nationwide, in 2019, 61% of people with disabilities born outside the U.S. were below the ALICE Threshold vs. 50% of those born in the U.S. In Tennessee, there was little difference between rates of financial hardship for people with disabilities born in and out of the U.S., 55% vs. 57%, yet both rates were considerably higher than the rate for Tennesseans without disabilities born in the U.S. (39%). Rates were even higher (66%) for people with disabilities living in a family with limited English-speaking ability in Tennessee.

## Educational Attainment

Research shows that [people with higher academic degrees generally have greater earning power](#), but also that [low income reduces educational opportunities](#), especially for graduate and professional degrees. Having a disability adds yet another dimension.

Among people age 25 and older in Tennessee, people with disabilities were less likely to have graduated from high school or to have completed a GED (78%) compared to people without disabilities (91%) in 2019. People with disabilities in this age group were also less likely to complete post-secondary education: 20% of people with disabilities attained an associate degree or higher, compared to 41% of people without disabilities.

Most notably, across all education levels from high school on, people with disabilities were more likely than those without disabilities to be below the ALICE Threshold. For example, 56% of people age 25 and older with disabilities in Tennessee who graduated high school but didn't complete post-secondary education were below the ALICE Threshold in 2019, compared to 39% of their peers without disabilities.



[Educational disparities by race/ethnicity are well known, and having a disability expands these gaps further.](#) At every education level from high school and above, Black people and Hispanic people with disabilities were more likely to be below the ALICE Threshold than White people with disabilities.

Differences by sex were more complicated. Among people with disabilities in Tennessee, there were more females than males with disabilities who had an associate, bachelor's, or master's degree, but fewer females who had a professional or doctoral degree. Yet at nearly every education level, females with and without disabilities were more likely than males to be below the ALICE Threshold.

## Work Status

**Employment:** In Tennessee in 2019, there were 210,300 people with disabilities age 18–64 in the labor force, accounting for 7% of the total labor force population and making up 40% of people with disabilities in that age group. Whether working full or part time, people with disabilities were more likely to be below the ALICE Threshold than people without disabilities: 34% of full-time workers with disabilities were below the ALICE Threshold compared to 26% of full-time workers without disabilities. For people with disabilities who worked part time, the rate of financial hardship was 61%, compared to 46% for part-time workers without disabilities.



Rates of employment and wages for people with disabilities in Tennessee vary based on the type of disability, as well as age, sex, race/ethnicity, and educational attainment. In some states, qualifying employers can pay [subminimum wages](#) to workers with a disability. New legislation in Tennessee has banned this practice as of [July 1, 2022](#).

For workers in Tennessee with a high school degree, 45% of people with disabilities were below the ALICE Threshold, compared to 37% of people without disabilities. And while the overall rate of hardship decreases with higher education, the gap in rates between people with and without disabilities remains. In 2019, for workers in Tennessee with an associate or a bachelor's degree, 32% of employed people with disabilities were below the Threshold vs. 21% of workers without disabilities. And for people with an advanced degree, the rates were 15% below the Threshold for those with disabilities and 10% for those without.

Overall, people with disabilities below the ALICE Threshold in Tennessee were concentrated in occupations with low median hourly wages. For example, in Tennessee in 2019, more than half (62%) of people with disabilities working as a cashier — the most common occupation for people with disabilities below the ALICE Threshold — earning a median wage of \$10.13 per hour, were below the ALICE Threshold. Similarly, 53% of people with disabilities working as a janitor/building cleaner (median wage of \$11.05 per hour) and 43% of people with disabilities working as a customer service representative (median wage of \$15.51 per hour) were below the Threshold.



Many people with disabilities rely on [direct care workers](#) or [direct support professionals](#), who provide support for daily living and other essential activities. For years, both fields have faced significant challenges hiring and retaining staff, a situation made even more difficult by the pandemic as providers compete with offers of less demanding entry-level work at higher wages. For example, in the direct care field, made up of workers who are [primarily women, primarily people of color, and often immigrants](#), staffing challenges were heightened during the pandemic as workers faced increased [levels of uncertainty and physical and mental stress](#). In Tennessee in 2019, home health aides and personal care aides earned \$10.45 per hour. In addition, many direct care workers themselves have disabilities. In 2019, approximately 2,500 personal care aides and more than 350 home health aides in Tennessee had a disability, and 72% and 97% respectively, were below the Threshold.

**Unemployment:** In addition to physical and cognitive issues that make it difficult for some people with disabilities to work, people with disabilities face other [barriers to employment](#) including discrimination, accessibility issues, income and asset limits for public benefits programs, and transportation challenges. These barriers are most apparent in the difference in unemployment rates: In Tennessee in 2019, people with disabilities were more than twice as likely as people without disabilities to be not working, but actively looking for work (11% vs. 4%)

**Out of Labor Force:** Another 314,969 people with disabilities age 18–64 in Tennessee were out of the labor force (not employed and not looking for work). People with disabilities in Tennessee were more than three times as likely to be out of the labor force as people without disabilities (60% vs. 18%). And people with disabilities out of the labor force were considerably more likely to be below the ALICE Threshold than people with disabilities in the labor force (70% vs. 43%).

Rates of labor force participation also varied by type of disability in Tennessee. In 2019, more than half (54%) of people who were deaf or had a hearing difficulty were working or looking for work. But people with other types of disabilities were more likely to be out of the labor force — 67% of people with a cognitive disability, 75% of people with an ambulatory disability, 82% of people with disabilities that affect a person’s ability to live independently, and 83% of people with disabilities that make self-care difficult.

**Seniors:** While seniors overall are [staying in the labor force longer](#), only 8% of Tennessee seniors with disabilities were in the labor force in 2019, compared to 24% of seniors without disabilities. Of seniors in the labor force, 26% with disabilities were below the ALICE Threshold compared to 19% for seniors in the labor force without disabilities.



## Living Arrangements

People with disabilities who are ALICE live in households of varying size and composition, both of which impact financial stability. Overall, people with disabilities in Tennessee tend to live in smaller households. The most common household size for people with disabilities in Tennessee in 2019 was two people (compared to four among people without disabilities).



Although people with disabilities age 18–64 in Tennessee were much less likely to be employed (36%) compared to people without disabilities (79%), most people with disabilities in this age group lived with at least one working household member (58%).

In 2019 there were 339,629 children in Tennessee living in a household where someone had a disability, and 68% were below the ALICE Threshold. When a parent or guardian had a disability, the share of children below the Threshold rose to 72%.

Children with disabilities who lived with two adults were more likely to be financially stable than children living with a single parent or guardian. Despite this, even in households with two working adults, 44% of children with disabilities were below the ALICE Threshold. When only one out of two adults worked, the rate increased to 71%. Children with disabilities who lived in a household with a single working parent or guardian were even more likely to be below the Threshold (83%).

Overall, people with disabilities in Tennessee were more likely than people without disabilities to live alone. Nearly 219,500 people with disabilities in Tennessee lived alone in 2019. People with disabilities who lived alone were more likely to be below the ALICE Threshold (68%) than people with disabilities who lived with one or more other people (54%).

Seniors (age 65+) lived alone at even higher rates than people age 18–64 in Tennessee (27% vs. 11%). Yet seniors with disabilities living alone were more likely to be below the ALICE Threshold (67%) than seniors with disabilities living with one or more other people (46%).

# People With Disabilities by Household Financial Status and Key Demographics, TN, 2019

	TOTAL	BELOW ALICE THRESHOLD	POVERTY	ALICE	ABOVE ALICE THRESHOLD
<b>ALL PEOPLE WITH DISABILITIES</b>	1,019,172	580,080	20%	37%	43%
<b>AGE</b>					
0–17 Years	76,842	52,211	29%	39%	32%
18–24 Years	37,387	22,011	22%	37%	41%
25–44 Years	155,195	101,350	28%	38%	35%
45–64 Years	332,687	186,842	24%	33%	44%
65–74 Years	190,079	97,171	13%	38%	49%
75+ Years	226,982	120,495	12%	41%	47%
<b>SEX</b>					
Female	529,049	321,553	22%	39%	39%
Male	490,123	258,527	18%	35%	47%
<b>RACE/ETHNICITY</b>					
American Indian/ Alaska Native	5,608	4,619	48%	34%	18%
Asian	8,388	3,120	10%	27%	63%
Black	156,501	112,481	28%	44%	28%
Hispanic	21,205	13,561	28%	36%	36%
Two or More Races	16,381	10,957	28%	39%	33%
White	810,421	435,059	18%	36%	46%
<b>EDUCATIONAL ATTAINMENT</b>					
12 <sup>th</sup> Grade or Lower	199,802	148,208	30%	44%	26%
High School Graduate	528,286	297,076	18%	38%	44%
Associate or Bachelor's Degree	131,001	49,847	12%	26%	62%
Master's or Doctoral Degree	45,854	10,727	7%	17%	77%
<b>WORK STATUS</b>					
Employed Full-Time	146,627	49,365	6%	27%	66%
Employed Part-Time	40,567	24,617	24%	37%	39%
Unemployed	23,106	15,431	35%	32%	33%
Not in Labor Force	314,969	220,790	32%	38%	30%

Note: Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. The groups shown in this figure overlap across categories (Age, Sex, Race/Ethnicity, Educational Attainment, and Work Status). Sex includes the sex reported by the respondent for household members; the ACS only includes the options "male" or "female." All racial categories except Two or More Races are for one race alone. The Hispanic group may include people with disabilities of any race. The Educational Attainment category includes people age 25+ and is based on the highest level of educational attainment. The Work category includes only people age 18–64. View more on the [ALICE Disability Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

# ACCESS TO RESOURCES

[Despite legislation that prohibits discrimination against people with disabilities](#) in areas such as employment, housing, access to health services, education, and public transportation, people with disabilities still often confront barriers to accessing basic resources. This is especially significant because people with disabilities who are below the ALICE Threshold are much more likely to lack stable housing, quality child care and early education, private health insurance, and home internet access. At the same time, many people with disabilities who struggle to afford the basics are not eligible for public assistance programs. When these household necessities are at risk, there are both [short- and long-term cumulative consequences](#).

## Stable Housing

Housing instability has a profound impact on overall well-being. A lack of stable housing puts people with disabilities at risk for poor physical and mental health, and may even undermine their ability to live independently. [Discriminatory housing practices, a lack of affordable housing, and limited accessible housing stock](#) make it difficult for people with disabilities to find a safe and affordable place to call home. In addition, there are long waiting lists for housing assistance, including a [wait of more than 10 years for the Medicaid Home and Community Based Services \(HCBS\) waiver program](#) in some states. In Tennessee, there were more than [5,000 people](#) on the waitlist in 2020.

People with disabilities living in rental housing units and in households that are housing cost burdened (paying more than 35% of income on rent or mortgage) are more likely to experience [housing insecurity](#) and are therefore also at [greater risk of becoming homeless](#). Overall, 31% of people with disabilities in Tennessee were in renter households, while more than two-thirds (69%) were in owner-occupied housing in 2019. However, there were differences by age and income.

- **For people with disabilities under age 65:** Fifty percent of people age 18-64 with disabilities below the ALICE Threshold lived in renter households, and 50% lived in owner-occupied housing, while those above the ALICE Threshold were far more likely to be owners than renters (22% vs. 78%).
- **For seniors with disabilities (age 65+):** Seniors were more likely to live in owner-occupied housing. Below the Threshold, 72% of seniors with disabilities were in owner-occupied housing and 28% of seniors with disabilities were renters. Seniors with disabilities above the Threshold were even less likely to be renters than owners: 10% vs. 90%.

By race/ethnicity in 2019, Black and Hispanic people with disabilities below the ALICE Threshold in Tennessee were more likely to live in renter households than White people with disabilities below the Threshold (53% and 67%, respectively, vs. 38%).

In Tennessee, nearly half (47%) of people with disabilities below the ALICE Threshold living in renter households were rent burdened (paying more than 35% of income on rent), on par with the rate for people without disabilities below the Threshold (46%). Whereas for people above the Threshold, only 4% of people with and without disabilities were rent burdened.

The rates of cost burden were lower for people in owner-occupied households, but there were still large gaps by income in Tennessee. Nearly one-third (31%) of people with disabilities below the ALICE Threshold in owner-occupied households were housing cost burdened (paying more than 35% of income on mortgage, plus utilities, taxes, and insurance), slightly more than people without disabilities below the Threshold (28%). Yet for people above the Threshold, only 2% of people with disabilities and without disabilities were owner cost burdened.

The highest rate of rent burden for people with disabilities in Tennessee was in Memphis City (North) and Bartlett City (Southwest) at 66%, and the highest rate of owner cost burden for people with disabilities was in Nashville – Davidson (East) at 33%.

## Health Insurance

Access to health insurance is critical to both [wellness](#) and financial stability for people with disabilities. Because of Medicare, almost all seniors in Tennessee with and without disabilities had health insurance in 2019 (99% and 100%, respectively). There were lower rates for people under 65, especially those below the ALICE Threshold: 82% of people below the Threshold had some form of health insurance in 2019. People with disabilities below the Threshold were slightly more likely to have health insurance than people without disabilities below the Threshold (85% vs. 81%).

People with disabilities below the ALICE Threshold in Tennessee were more likely to have public insurance (58%), while people with disabilities above the Threshold were more likely to have private insurance (66%).

Medicaid and Medicare, programs designed specifically to provide medical coverage to people with low or fixed incomes and some people with disabilities, were also not fully available to people with disabilities below the ALICE Threshold. More than one-third (34%) of people with disabilities under the age of 65 and living below the ALICE Threshold in Tennessee were not enrolled in Medicaid or Medicare in 2019. This rate varied within the state, from 71% in Nashville-Davidson (Southeast) to 12% in Memphis (East), Lakeland Cities and Arlington Town. Participation rates also varied among neighboring states, ranging from 18% in Kentucky to 34% in Tennessee to 43% in Georgia.

Tennessee, 2019	With Disabilities Under 65		Without Disabilities Under 65
	Below ALICE Threshold	Above ALICE Threshold	Below ALICE Threshold
<b>Health Insurance</b>			
<b>Medicare</b>	22% (80,045)	16% (39,215)	2% (42,589)
<b>Medicaid</b>	57% (205,837)	22% (52,418)	37% (747,292)
<b>TRICARE/VA</b>	6% (22,018)	10% (24,915)	4% (71,832)
<b>No Health Insurance</b>	15% (55,300)	8% (18,980)	19% (379,963)

## Access to Technology

Access to the internet, digital devices and [assistive technology](#) can be a lifeline for people with disabilities, yet there is a [digital divide by disability status](#), in addition to broader digital divides by [income](#), [race/ethnicity](#), and [location](#). While internet access has become almost ubiquitous across Tennessee, in 2019, people with disabilities below the ALICE Threshold had some of the lowest access rates to even the most common technological device, a smartphone. Only 68% of people with disabilities below the Threshold in Tennessee had a smartphone, compared to 88% of people without disabilities below the Threshold, 81% of people with disabilities above the Threshold, and 94% of people without disabilities above the Threshold.

In Tennessee in 2019, 78% of people with disabilities had some type of internet access at home, but rates were lower for people with disabilities below the ALICE Threshold (70%). And with the increase in remote work and education, a high-speed internet connection has

become more important; yet people with disabilities below the Threshold were far less likely to have high-speed internet (45%) than people without disabilities below the Threshold (64%), people with disabilities above the Threshold (67%), and people without disabilities above the Threshold (79%).

Access to high-speed internet also varied by location in Tennessee. High-speed internet access for people with disabilities below the ALICE Threshold was lowest in Memphis City—Central Riverside (22%) and highest in Rutherford County North—Smyrna Town and La Vergne City (82%).

Even with internet access, people with disabilities often face additional barriers online, as most websites do not meet [Web Content Accessibility Guidelines](#) (WCAG) for accessibility.

## Public Assistance

For a [variety of reasons](#), public assistance does not reach all people in households that are struggling. While most people in poverty are eligible, those in ALICE households often earn too much to qualify for assistance. In addition, income and asset limits for public assistance can create “[benefits cliffs](#)” that limit economic mobility.

Supplemental Security Income (SSI) [provides financial assistance](#) to people with disabilities who have limited income and resources. Yet the criteria are so limited that only 15% of people with disabilities below the ALICE Threshold in Tennessee received SSI payments in 2019; in other words, 85% (491,457 people) did not. To be eligible, applicants cannot have assets greater than \$2,000 for an individual and \$3,000 for a married couple — a level that has not been updated in nearly 40 years, and that creates a [barrier to saving and wealth-building for people with disabilities and their families](#).

While the eligibility threshold for the [Supplemental Nutrition Assistance Program](#) (SNAP, formerly food stamps) is higher than that of SSI (130% of the FPL), it still does not reach all households in need. Even though all people with disabilities living in households with income below the FPL should be covered by SNAP, in Tennessee, only 56% of people with disabilities in poverty (114,669), and a mere 25% of people with disabilities in ALICE households (92,557), participated in SNAP in 2019. This left a gap of nearly 373,000 people with disabilities whose families were struggling to make ends meet in Tennessee but not participating in SNAP.

SNAP participation for people with disabilities below the ALICE Threshold in Tennessee was higher than rates in neighboring states, which ranged from 28% in Virginia to 35% in Missouri and North Carolina.

# IMPACT OF THE PANDEMIC

The inequities and barriers to financial stability that many people with disabilities face were exacerbated during the dual health and economic crises of the COVID-19 pandemic. The [challenges](#) included a higher susceptibility to severe illness and death, a risk of being triaged out of COVID-19 treatment when supplies became scarce, limited options for those in congregate settings to transition to community settings, lack of access to in-person special education services and supports, low priority for vaccine distribution, an extensive shortage of direct care and support workers, and substantial communication barriers due to mask-wearing and social distancing (especially for people who are deaf, hard of hearing, deaf-blind, or blind). For people with disabilities below the ALICE Threshold, there were added challenges related to finding and keeping employment, limited income/savings, and additional costs associated with living with a disability (such as those related to personal assistance, home accommodations, and transportation).

As shown in our recent report, [The Pandemic Divide](#), households below the ALICE Threshold suffered disproportionately during the pandemic. Expanding on those findings, our analysis of the U.S. Census Bureau's Household Pulse Surveys\* (July 2021–February 2022) reveals that people with disabilities and their households were more likely than people without disabilities to be adversely impacted by the pandemic – financially, physically, and emotionally. And these negative impacts were even more substantial for people with disabilities below the ALICE Threshold:

- **Work loss:** In Tennessee, respondents with disabilities were more likely than those without disabilities to report that they or someone in their household had experienced a loss of employment income in the last four weeks (25% vs. 14%). Respondents with disabilities below the ALICE Threshold were twice as likely as those without disabilities to have experienced loss of employment income in the household, at 28%.
- **Paying bills:** In Tennessee, people with disabilities were more than twice as likely as those without disabilities to report that their household had difficulty paying for usual household expenses, including food, rent or mortgage, car payments, or medical expenses (55% vs. 24%). Respondents with disabilities below the ALICE Threshold had an even harder time paying usual expenses (64%).

\* Note: The definition of disability in the Household Pulse Survey is slightly narrower than the ACS definition and includes vision, hearing, cognitive, and mobility difficulties.

- **Food insufficiency:** Throughout the pandemic, people with disabilities in Tennessee struggled to afford food: 23% of people with disabilities reported that their household sometimes or often did not have enough to eat, compared to 7% of people without disabilities. And respondents with disabilities below the ALICE Threshold were even more likely to report food insufficiency (29%).
- **Interrupted learning:** The pandemic has [disrupted elementary, secondary, and higher education](#) for more than two years, and students with disabilities – of all income levels – have been disproportionately affected. For example, the more than [7 million students](#) nationwide (age 3–21) who received educational services under the Individuals with Disabilities Education Act faced [unique barriers](#), as students with disabilities were not as easily transferred to online learning, and families tried to provide support typically provided in the classroom.



It was also a challenge for older students in Tennessee: Respondents with disabilities were more likely than respondents without disabilities (to report that they or another adult in their household canceled plans to take post-secondary classes (24% vs. 15%). Respondents with disabilities below the ALICE Threshold were even slightly more likely to report that they canceled such plans (27%).

- **Depression and anxiety:** In Tennessee, people with disabilities were more than four times as likely as people without disabilities to report that nearly every day over the last two weeks they had been bothered by feeling down, depressed, or hopeless (30% vs. 7%). Respondents with disabilities below the ALICE Threshold were slightly more likely to report feeling depressed nearly every day, at 33%. Similarly, 38% of people with disabilities reported that nearly every day over the last two weeks they had felt nervous, anxious, or on edge, compared to 11% of people without disabilities. And people with disabilities below the Threshold were even more likely to report feeling anxious nearly every day, at 44%.

# ALICE IN FOCUS: DISABILITIES – INCOME STATUS BY STATE, 2019

State	TOTAL		Household Income Status		
	% of Total Population With Disabilities	Number of People With Disabilities	% People With Disabilities, Poverty	% People With Disabilities, ALICE	% People With Disabilities, Below ALICE Threshold
<b>United States</b>	<b>13%</b>	<b>40,434,657</b>	<b>18%</b>	<b>34%</b>	<b>51%</b>
Alabama	16%	769,303	21%	33%	54%
Alaska	11%	79,509	16%	28%	43%
Arizona	13%	922,089	17%	32%	48%
Arkansas	18%	514,950	23%	33%	56%
California	10%	4,021,107	15%	39%	55%
Colorado	11%	592,807	14%	36%	50%
Connecticut	12%	403,194	16%	32%	48%
Delaware	13%	126,113	13%	30%	44%
D.C.	11%	76,380	24%	41%	65%
Florida	14%	2,853,249	16%	37%	53%
Georgia	13%	1,304,551	18%	39%	57%
Hawaii	12%	158,166	12%	33%	45%
Idaho	14%	243,291	16%	29%	45%
Illinois	11%	1,397,737	17%	28%	45%
Indiana	14%	883,592	18%	29%	46%
Iowa	12%	367,405	17%	26%	43%
Kansas	14%	397,383	16%	30%	46%
Kentucky	18%	770,522	25%	30%	55%
Louisiana	16%	716,266	24%	35%	60%
Maine	17%	219,249	18%	36%	54%
Maryland	11%	655,840	16%	34%	50%
Massachusetts	12%	765,568	17%	40%	57%
Michigan	14%	1,368,811	19%	28%	48%
Minnesota	11%	580,489	16%	30%	45%
Mississippi	17%	484,021	23%	35%	58%
Missouri	15%	877,364	20%	33%	53%
Montana	13%	136,694	16%	27%	43%
Nebraska	12%	225,574	14%	29%	43%
Nevada	12%	370,117	16%	31%	47%
New Hampshire	13%	169,791	13%	36%	49%
New Jersey	10%	892,076	14%	33%	47%
New Mexico	16%	322,997	21%	31%	52%
New York	11%	2,167,144	21%	37%	58%
North Carolina	13%	1,355,008	18%	34%	52%
North Dakota	11%	81,249	18%	24%	42%
Ohio	14%	1,581,356	20%	29%	48%
Oklahoma	16%	607,461	21%	29%	49%
Oregon	15%	598,976	15%	39%	55%
Pennsylvania	14%	1,760,256	19%	31%	50%
Rhode Island	13%	131,554	20%	35%	54%
South Carolina	14%	716,796	19%	34%	53%
South Dakota	12%	99,428	14%	28%	42%
<b>Tennessee</b>	<b>15%</b>	<b>1,019,172</b>	<b>20%</b>	<b>37%</b>	<b>57%</b>
Texas	11%	3,250,934	18%	33%	51%
Utah	9%	286,502	13%	26%	39%
Vermont	15%	88,783	14%	38%	52%
Virginia	12%	994,957	15%	35%	50%
Washington	13%	934,774	13%	30%	43%
West Virginia	20%	346,842	21%	33%	54%
Wisconsin	12%	670,110	16%	27%	43%
Wyoming	14%	77,150	16%	23%	39%

# ALICE IN FOCUS: DISABILITIES – KEY INDICATORS BY STATE, 2019

	TOTAL	Rent Burden	Owner Burden	Internet	SSI
State	Number of People With Disabilities Below ALICE Threshold	% With Disabilities Below ALICE Threshold Paying 35% or More on Rent	% With Disabilities Below ALICE Threshold Paying 35% or More on Mortgage	% With Disabilities Below ALICE Threshold with High-Speed Internet Access	% With Disabilities Below ALICE Threshold Receiving SSI
<b>United States</b>	<b>20,777,392</b>	<b>57%</b>	<b>38%</b>	<b>53%</b>	<b>17%</b>
Alabama	415,876	53%	29%	41%	16%
Alaska	34,245	57%	33%	41%	14%
Arizona	446,074	57%	36%	52%	13%
Arkansas	288,004	46%	30%	42%	15%
California	2,203,884	63%	45%	60%	20%
Colorado	298,177	58%	42%	59%	12%
Connecticut	193,006	60%	59%	58%	18%
Delaware	54,968	60%	41%	61%	14%
D.C.	49,432	51%	37%	51%	31%
Florida	1,506,796	65%	39%	57%	15%
Georgia	745,324	52%	33%	54%	17%
Hawaii	71,290	61%	40%	62%	13%
Idaho	110,020	55%	37%	49%	13%
Illinois	629,632	57%	46%	48%	18%
Indiana	407,723	56%	37%	50%	15%
Iowa	158,972	51%	39%	43%	14%
Kansas	184,575	54%	31%	52%	12%
Kentucky	422,925	49%	30%	50%	19%
Louisiana	426,424	53%	29%	48%	18%
Maine	118,497	50%	45%	56%	19%
Maryland	329,966	63%	45%	57%	15%
Massachusetts	436,768	55%	49%	59%	20%
Michigan	654,982	59%	38%	53%	18%
Minnesota	263,560	58%	41%	54%	17%
Mississippi	280,024	48%	25%	37%	17%
Missouri	467,480	51%	34%	47%	16%
Montana	58,287	52%	39%	49%	12%
Nebraska	97,905	46%	43%	51%	13%
Nevada	175,314	70%	43%	58%	13%
New Hampshire	82,756	56%	50%	62%	11%
New Jersey	418,963	61%	60%	56%	15%
New Mexico	169,474	49%	34%	40%	15%
New York	1,250,913	59%	49%	56%	22%
North Carolina	702,910	53%	35%	50%	15%
North Dakota	34,229	55%	35%	53%	11%
Ohio	765,493	55%	37%	52%	19%
Oklahoma	299,423	50%	30%	40%	16%
Oregon	327,224	58%	38%	60%	13%
Pennsylvania	887,097	59%	41%	54%	19%
Rhode Island	71,588	51%	49%	49%	24%
South Carolina	380,383	48%	31%	47%	14%
South Dakota	41,761	59%	31%	53%	13%
<b>Tennessee</b>	<b>580,080</b>	<b>47%</b>	<b>31%</b>	<b>45%</b>	<b>15%</b>
Texas	1,670,058	57%	34%	48%	16%
Utah	111,977	57%	38%	55%	14%
Vermont	46,446	64%	50%	58%	17%
Virginia	495,935	55%	35%	52%	15%
Washington	402,857	60%	42%	60%	17%
West Virginia	187,546	46%	25%	49%	19%
Wisconsin	289,880	60%	42%	52%	19%
Wyoming	30,269	59%	36%	51%	11%

## NEXT STEPS

Capturing the true extent of disabilities in Tennessee and across the U.S., and the role of financial hardship for people with disabilities, is critical for the appropriate allocation of [funds for programs](#) in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for people with disabilities who are struggling to make ends meet. Visit [UnitedForALICE.org](https://UnitedForALICE.org) to learn more, then share this data with stakeholders in your community.

### Learn more with:

- The [ALICE Disability Data Dashboard](#), to dig deeper into demographics and local geographies
- [Resources related to people with disabilities and financial hardship](#), including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis
- [The Pandemic Divide: An ALICE Analysis of National COVID Surveys](#) (2021) and other resources on the [COVID-19 and ALICE](#) webpage, to see the impacts of the pandemic on ALICE
- The [ALICE Wage Tool](#), to explore wage levels by geography and occupation

### Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- [Connect with members of the committees that support this work](#), including the ALICE in Focus National Research Advisory Committee for People with Disabilities, and the ALICE in Focus National Leadership Committee for People With Disabilities.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

### Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people with disabilities who have been [historically undercounted](#), including (but not limited to) people with varying types of disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- [Be an ally for people with disabilities](#): Work to combat stigma, amplify the voices of people with disabilities, and be a champion for accessible workplaces and community spaces.
- Explore data from various sources to better understand the prevalence of disability in your community. For example, in 2019, 7.3 million children across the U.S. had an IEP (a document outlining the educational services public school children with a condition covered by the [Individuals with Disabilities Education Act](#) receive) – more than twice as many children as those identified as having a disability by the ACS.
- Support collection of data on [long or long-haul COVID-19](#), a condition that could [leave as many as 25 million COVID-19 survivors in the U.S. with a lasting disability](#).

**United For ALICE** is a driver of innovative research and action around financial hardship, with a commitment to [racial and economic justice](#) for ALICE. The ALICE data and analysis are shared with United Ways, corporations, foundations, government, and nonprofits, to inform policy and promote positive change. The **ALICE in Focus Series** utilizes ALICE measures to analyze the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). For more details about the methodology for the ALICE in Focus Series, go to [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology)

United For ALICE partners with [United Ways of Tennessee](#) to bring the ALICE research to Tennessee.



United Ways of Tennessee