



2023 REPORT

# FINANCIAL HARDSHIP IN HAMILTON COUNTY





# ALICE

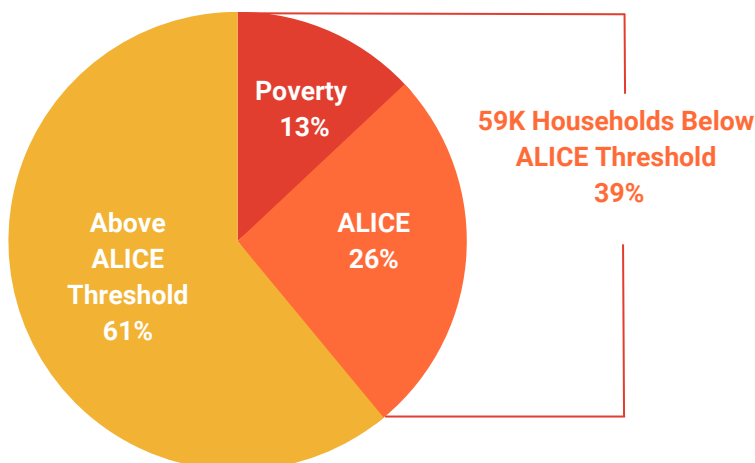
*Asset Limited, Income Constrained, Employed*

Neighbors earning above the poverty level but still living paycheck to paycheck

WHILE CONDITIONS HAVE IMPROVED FOR SOME FAMILIES IN HAMILTON COUNTY, MANY CONTINUE TO STRUGGLE, ESPECIALLY AS WAGES FAIL TO KEEP PACE WITH THE RISING COST OF HOUSEHOLD ESSENTIALS INCLUDING HOUSING, CHILD CARE, FOOD, TRANSPORTATION, AND HEALTH CARE.

This report provides a local snapshot of families struggling to make ends meet using the Federal Poverty Level and **ALICE metrics**. Together, these indicators provide an inclusive view of financial hardship in our community.

## 2021 HAMILTON COUNTY, TN SNAPSHOT



**Population:** 369,135  
**Number of Households:** 151,676  
**Median Household Income:** \$66,069  
*(state average: \$59,695)*  
**Labor Force Participation Rate:** 64%  
*(state average: 61%)*  
**ALICE Households:** 26%  
*(state average 30%)*  
**Households in Poverty:** 13%  
*(state average 13%)*

[Learn more at unitedforalice.org](https://unitedforalice.org)

# 2021 HAMILTON COUNTY SNAPSHOT

## REGIONAL BREAKDOWN

*Highest concentration of households living below the ALICE threshold*

### COUNTY SUBDIVISION

Chattanooga City **35,558** households | **46%**

East Ridge **4,900** households | **50%**

Red Bank **3,064** households | **52%**

Soddy-Daisy **2,413** households | **45%**

Collegedale **1,371** households | **34%**



## RACE & ETHNICITY BREAKDOWN

### Households living below the ALICE threshold

Asian – 595   28%	American Indian & Alaska Native – 118   40%
Black – 16,273   58%	White – 38,195   34%
Hispanic – 2,616   47%	Multiple Races – 2,259   54%

IN HAMILTON COUNTY, THE NUMBER OF CHILDREN GROWING UP IN FINANCIAL HARDSHIP INCLUDES **9,744 HOUSEHOLDS**

## TENNESSEE HOUSEHOLD COMPOSITION

Single parents were most likely to be below the ALICE Threshold, with **78% of single-female-headed households and 62% of single-male-headed households struggling to make ends meet and living below the ALICE threshold.**

Rates of financial hardship were lower for married-parent households (19%).



THE COVID-19 PANDEMIC SPURRED UNPRECEDENTED PUBLIC ASSISTANCE THROUGH PANDEMIC RELIEF MEASURES, BUT EVEN WITH TEMPORARY FINANCIAL SUPPORT, A FAMILY OF FOUR WITH TWO ADULTS WORKING FULL TIME IN TWO OF TENNESSEE'S MOST COMMON JOBS COULDN'T AFFORD THE BASICS FOR SURVIVAL.

IN 2021, A FAMILY OF FOUR WITH TWO ADULTS, AN INFANT, AND A PRESCHOOLER BROUGHT IN \$570 LESS THAN THE MINIMUM COST OF BASICS



# WHEN ENOUGH ISN'T ENOUGH

## TENNESSEE SURVIVAL BUDGET

**TOTAL: \$70,000**

**TOTAL: \$69,430**

### PANDEMIC SUPPORT

Expanded Child Tax Credits (CTC and CDCTC) and Economic Impact Payments

**\$20,800**

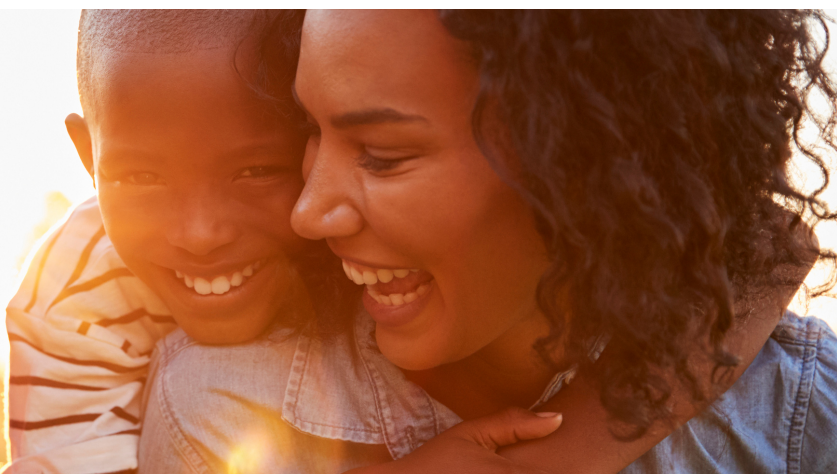
### EMPLOYMENT INCOME

With a Cashier and Salesperson Working Full-Time

**\$48,630**

### BASIC EXPENSES

- Housing
- Child care
- Food
- Transportation
- Health Care
- Technology
- Taxes



# HAMILTON COUNTY

## FAMILY SURVIVAL BUDGET

**\$59,472**

ANNUAL HOUSEHOLD INCOME  
*needed for 2 adults and 2 children  
to meet survival budget*



**\$29.74**

HOURLY WAGE

**\$38,592**

ANNUAL HOUSEHOLD INCOME  
*needed for 1 adult and 1 child  
to meet survival budget*



**\$19.30**

HOURLY WAGE

## FAMILY SURVIVAL BUDGET (WITH CHILDCARE)

**\$64,236**

ANNUAL HOUSEHOLD INCOME  
*needed for 2 adults and 2 children  
to meet survival budget*



**\$32.12**

HOURLY WAGE

**\$41,676**

ANNUAL HOUSEHOLD INCOME  
*needed for 1 adult and 1 child  
to meet survival budget*



**\$20.03**

HOURLY WAGE

### HAMILTON COUNTY LABOR STATUS

Retired: 16.9%  
Non In Labor Force: 19.7%  
Unemployed: 2.9%  
Part-Time Salary: 11.8%  
Full-Time Hourly: 21.6%  
Full-Time Salary: 22.5%



# TENNESSEE REPORT

VIEW THE FULL TN ALICE REPORT



[rebrand.ly/TN-ALICE-Report](https://rebrand.ly/TN-ALICE-Report)

CONTACT US WITH  
QUESTIONS AT  
[INFO@UWCHATT.ORG](mailto:INFO@UWCHATT.ORG)

## ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: COVID and Financial Hardship in Tennessee is produced by **United Ways of Tennessee** in partnership with **United For ALICE**, a driver of innovative research and action around financial hardship for ALICE (Asset Limited, Income Constrained, Employed) households. With a commitment to **racial and economic justice**, this research is shared with foundations, government, corporations, and other nonprofits, to inform policy and promote positive change. The grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 27 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our **team of researchers** works with **Research Advisory Committees** composed of experts from our partner states. This work is guided by our rigorous **methodology**, which is updated biennially with experts from across our Research Advisory Committees.

**Director and Lead Researcher: Stephanie Hoopes, Ph.D.**

**ALICE Research Team:** Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H., M.A.; Max Holdsworth, M.A.; Dana Isaac; Dan Treglia, Ph.D. Research Fellows: Daniel Assamah and Kathleen Lopez.

**TN State Research Advisory Committee:** Sarah Henderson, M.P.H., The Sycamore Institute; Ira Murray, Ph.D., Vanderbilt University; Rose Naccarato, Ph.D., Tennessee Commission on Children and Youth; John Rees, M.U.R.P., Federal Reserve Bank of Atlanta\*, Nashville Branch; Katy Spurlock, M.S.S.W., M.B.A., The Urban Child Institute; Matthew Tolbert, Ph.D., M.S., Southern Adventist University; Matthew Young, Department of Human Services.

\* The Federal Reserve Bank of Atlanta (FRBA) contributes research, data analysis, and tools to the public. FRBA does not advocate for or against specific programs or activities at the federal, state, or local levels.