



United Way  
of Sumner County

# ALICE IN FOCUS : Children

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## SUMNER COUNTY



## Who is ALICE?

The number of children growing up in financial hardship in the U.S. is drastically higher than is widely reported. According to the outdated Federal Poverty Level (FPL), 16% of children in the U.S. lived in poverty in 2019. Yet, United For ALICE data shows that another 33% – twice as many – were also growing up in hardship, in households that earned above the poverty level, but less than what it costs to afford the basics. **These households are ALICE: Asset Limited, Income Constrained, Employed.**

They are the working poor. The reality is that between families in poverty and those who are ALICE, almost half (49%) of children in the U.S. in 2019 lived in households with income below the ALICE Threshold, struggling to afford essentials in the communities where they lived.

ALICE is your childcare worker, the cashier at your supermarket, the gas attendant, the salesperson at your big box store, your waitress, a home-health aide, an office clerk. ALICE cannot always pay the bills, has little or nothing in savings, and is forced to make tough choices such as deciding between quality child care or paying the rent. One unexpected car repair or medical bill can push these financially strapped families over the edge.

In Tennessee, more than half (55%) of children lived in households experiencing financial hardship in 2019. While 20% were below the FPL, an additional 35% were ALICE. This summary based on the 2022 "Alice in Focus: Children" United Way study will focus on children in Sumner County who are living below the ALICE threshold including those who are under the FPL. (The ALICE threshold is derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, a smartphone plan, and taxes. It is calculated based on household types geographically.)

## ALICE in Sumner County

The study, using 2019 data, the most recent data available, showed that **48% of the children in Sumner County, Tennessee, live under the ALICE threshold**: 13% of them are in poverty and another 35% live in ALICE households. This means in 2019, BEFORE the pandemic, 21,562 kids were living in households that often struggled to make ends meet.

### 48% of Sumner County kids live under the ALICE threshold!

This includes:

**6,053 kids who live *below* the Federal poverty line  
PLUS  
15,509 kids who live *above* the Federal poverty line but *below* what it takes to meet basic needs**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



### ALICE crosses all races.

Of the 33,841 white children in Sumner County, only 10% are living in poverty, but another 33% are ALICE kids! That means 43% of these children (14,601 kids) are living in families who are struggling to meet their basic needs.

Of the 3,977 black children in Sumner County, 15% are living in poverty, but another 34% are ALICE kids! That means 49% of these children (1,929 kids) are living under the ALICE threshold.

The percentages are higher for the 882 Asian children living in Sumner County. While none of them are living in poverty, 58%, or 510 kids, are from ALICE families.

But a disproportionate amount of Hispanic children and children with 2 or more races are living in families who struggle to provide for them. Of the 3,797 Hispanic children in Sumner County, 51% are living in poverty and another 30% are in ALICE households for a total of 81%, or 3,083 children, who are living under the ALICE threshold!

Of the 1,864 children from two or more races, only 6% are living in poverty, but another 64% are living in ALICE households for a total of 70%, or 1,305 kids, living under the ALICE threshold. Further, 100% of the 1,759 children living in limited English-speaking households in Sumner County are living under the ALICE threshold.

**Sumner County children living under the ALICE threshold include ALL races!**

**14,601 White children**

**1,929 Black children**

**3,083 Hispanic children**

**510 Asian children**

**1,305 children with two or more races**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



### ALICE children come from a variety of living arrangements.



75% of all the children in Sumner County live in married couple households. Of those, only 5% live in poverty, but another 32% are ALICE families for a total of 38%, or 12,512 kids, living under the ALICE threshold.

The next highest group in Sumner County is single mom households. 18% of Sumner County families are led by single moms. 40% of these children live in poverty and another 43% are ALICE kids for a total of 83%, or 6,674 kids, living under the ALICE threshold.

### Sumner County children under the ALICE threshold come from a variety of living situations!

- 12,512 children from married couple households**
- 2,726 children from unmarried couple households**
- 6,674 children from Single Mom households**
- 1,944 children from Single Dad households**
- 4,270 children living with a grandparent**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics

homes live in poverty plus another 38% who are in ALICE families for a total of 90%, or 2,726 kids, in unmarried couple households living under the ALICE threshold.

Homes led by single dads compose another 7% of our county's households with 35% of the kids in these homes living in poverty and another 32% who are ALICE kids for a total of 67%, or 1,944 children, living under the ALICE threshold.

Households with a grandparent living with a grandchild make up 14% of Sumner County households. Of those, 15% are living in poverty and another 52% are in ALICE homes for a total of 67% of the kids in these homes (4,270 kids) living under the ALICE threshold.

Unmarried couple homes make up 7% of Sumner County households. 52% of the children in these homes live in poverty plus another 38% who are in ALICE families for a total of 90%, or 2,726 kids, in unmarried couple households living under the ALICE threshold.

## Most ALICE children live in homes with working adults.

One of the biggest impacts on a child's financial stability is the employment status of household members. In Sumner county, 37% of our kids live in homes where there are two adults who are both working and only 2% of these kids live in poverty. However, another 19% are ALICE families for a total of 22% of the kids in these two-income families, 3,358 children, who are living under the ALICE threshold.

Homes with two adults, but one worker compose 32% of Sumner County households. In these families, 24% of the children are living in poverty and another 46% are ALICE households for a total of 70% of the kids in these homes, or 9,929 kids, living under the ALICE threshold.

Homes with one adult (one worker) make up 7% of Sumner County households with 26% living in poverty and another 34% who are ALICE homes for a total of 60%, 1,942 children, who are living under the ALICE threshold.

Only 1% of Sumner County households have no adult workers with 83% of the children in these homes, 435 kids, living in ALICE families or in poverty.

### Most Sumner County children living under the ALICE threshold come from homes with working adults!

- 3,558 children living with two adults, two workers.**
- 9,929 children living with two adults, one worker.**
- 1,942 children living with one adult, one worker.**
- 435 children living with no adult workers.**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



## Housing costs dramatically impact ALICE families.

Housing costs dramatically impact a family's ability to provide stable housing for their children. 76% of the kids in Sumner County live in owner households. 38% of these kids (12,838 children) live under the ALICE threshold: 8% in poverty and 30% in ALICE families.



**HIGH RENT and HOUSING COSTS can put families under the ALICE threshold.**

**A household paying more than 35% of household income on their rent/mortgage is rent/housing costs burdened.**

**Almost 9,000 Sumner County kids whose families are rent/housing costs burdened are living under the ALICE threshold!**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



24% of the kids in Sumner County live in renter households. Of these, 30% are in poverty and another 51% live in ALICE households meaning that 81% of the kids in renter homes (8,724 kids) are living under the ALICE threshold.

When families must pay more than 35% of household income on their rent or mortgage, they are rent/housing costs burdened.

As of 2019, 11% of Sumner County families who owned their own homes were housing costs burdened. 46% of these families were living in poverty and another 49% were ALICE families meaning that an astounding 95% of families paying more than 35% of household income on a mortgage were living under the ALICE threshold.

In 2019, 10% of Sumner County renter households were rent burdened. Of these, 49% were living in poverty and another 51% were ALICE families which meant that 100% of the children living in rent burdened households were living under the ALICE threshold.

## Many ALICE families don't qualify for public assistance.

While most children in poverty are eligible for public assistance like the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), ALICE children live in households that often earn too much to qualify for assistance. For example, the income eligibility threshold in Tennessee for SNAP is 130% of the FPL, making many ALICE families ineligible. Sadly, only 21% of the 15,509 ALICE kids in Sumner County are participating in SNAP. This means these families must often make difficult decisions about how to use the funds they have available which can result in food insecurity.

There are also 900 kids in poverty plus an additional 6,577 kids in ALICE families who do NOT receive public medical assistance. In fact, 1,917 kids in Sumner County have no health insurance at all!

Of the total 21,562 kids in Sumner County who are living under the ALICE threshold and struggling to make ends meet, 77% (16,607 kids) are NOT participating in SNAP and 35% (7,477 kids) are not receiving public medical assistance.

**16,607** children below the ALICE threshold live in households NOT receiving Supplemental Nutrition Assistance Program (SNAP) benefits.

**7,477** children below the ALICE threshold live in households NOT receiving public medical assistance.

What's even more surprising is that, though most kids in poverty should qualify for SNAP, only 28% of the 6,053 Sumner County kids living in poverty are participating in the program!

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



## Children living in families with disability are more likely to be ALICE.

### Disability as related to Sumner County children living under the ALICE threshold

**1,920** children with a disability live under the ALICE threshold

**5,102** children who have a household member with a disability live under the ALICE threshold

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics

There are 2,332 children living with a disability in Sumner County. Children with a disability are more likely to live in households below the ALICE threshold (82%) than those without a disability (46%).

There are also 5,640 kids who have a parent or guardian with a disability: 45% of those kids live under the ALICE threshold. In fact, having any household member with a disability affects everyone in the family. In 2019, there were 8,757 kids in Sumner County who were living in a household where someone had a disability and 58% of them (5,102 kids) were from ALICE families.



## Families under the ALICE threshold are less likely to have essential internet service.

The availability of internet access - especially high-speed internet - for online learning and work has become increasingly essential, yet the digital divide persists. In Sumner County, 96% of children have home internet access, slightly above the national rate of 95%. But only 80% have access to high speed internet leaving 8,530 kids without high speed internet. 78% of those kids are living under the ALICE threshold. Of the 4% of kids who have NO access to internet at all (1,786 kids), 1,532 of them are living in poverty.

Families under the ALICE threshold are less likely to have high speed internet.

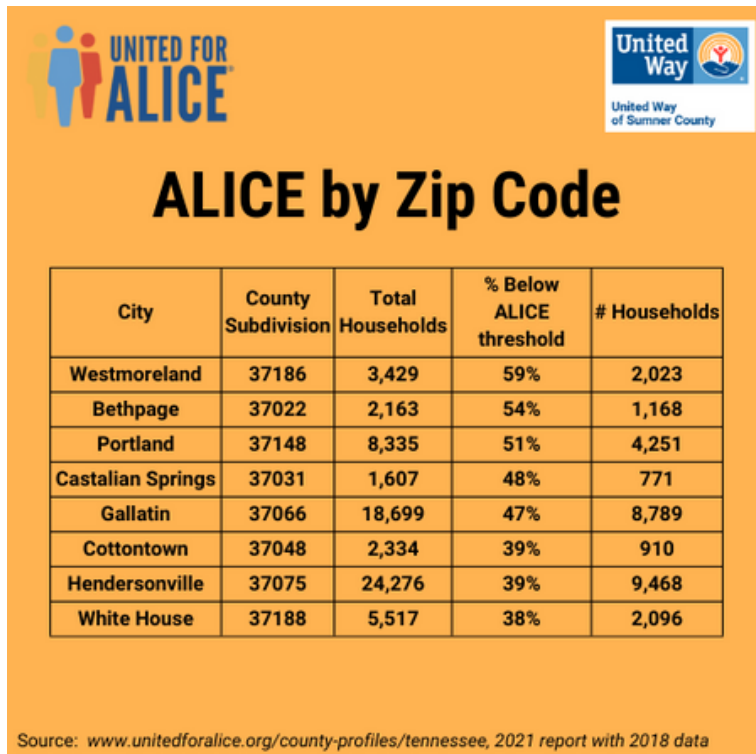
**8,530 kids in Sumner County do NOT have access to high speed internet:**

**78% of them are under the ALICE threshold.**

Source: United Way ALICE in Focus: Children 2022 study reporting 2019 statistics



## Where do ALICE families live in Sumner County?



Three zip codes in Sumner County have higher than 50% of their households living under the ALICE threshold. Zip code 37186, including Westmoreland, has the highest percentage of families in Sumner County living under the ALICE threshold with 59%. Zip code 37022, including Bethpage, has 54% and zip code 37148, including Portland, has 51%.

Hendersonville, with the largest population of total households (24,276) has 9,468 families (39%) living under the ALICE threshold. The next largest zip code, 37066 containing Gallatin, has 18,699 households: 8,789 of them, or 47%, live under the ALICE threshold.

# HOW HAVE CHILDREN FARED DURING THE PANDEMIC?

How a child starts in life impacts their long-term health, wellness, education, and career. Family financial stability is one of the strongest [predictors of current and future well-being](#). Financial instability not only contributes to current experiences of [trauma and hardship](#), but it impedes a child's opportunity for [future success](#), including higher education, a higher income, and long-term asset building.

Even before the COVID-19 pandemic, children below the ALICE Threshold experienced the ripple effect of challenges related to their parents' work status, lack of income/savings, and family responsibilities. As shown in our recent report, [The Pandemic Divide](#), households below the ALICE Threshold suffered disproportionately during the pandemic, with vulnerabilities caused by longstanding racial inequities ensuring that Black and Hispanic households experienced the greatest hardship.

Expanding on [The Pandemic Divide](#), our analysis of the U.S. Census Bureau's most recent [Household Pulse Surveys](#) (July–October 2021) reveals that **children and households below the ALICE Threshold bear the brunt of the pandemic's physical and emotional toll:**

- **Financial uncertainties:** Because households below the ALICE Threshold with children continue to suffer from loss of employment income and are unable to save, they remain far less confident in their ability to make their next rent or mortgage payment on time. In Tennessee, 42% of families below the Threshold with children were slightly confident, not at all confident, or had deferred their payment compared to 8% of those above the Threshold.
- **Food insufficiency:** Throughout the pandemic, families below the ALICE Threshold with children consistently struggled to afford food. As recently as the fall of 2021, 37% of Tennessee families below the Threshold with children reported that sometimes or often “children were not eating enough because we just couldn't afford enough food.” While this was less common in higher-income households, 16% of respondents above the ALICE Threshold also struggled to afford food for their children. Public assistance filled in only part of the gap. In the fall of 2021, more than half (56%) of children below the ALICE Threshold picked up or ate a free meal at school, received an EBT card to help buy groceries, or had free meals delivered, which means that 44% did not.

- **Interrupted learning:** The pandemic has disrupted student learning for two years, and children in households below the ALICE Threshold have been disproportionately affected. The most immediate way to compensate for disrupted K–12 schooling is to attend summer academic programs. In the summer of 2021, children below the ALICE Threshold in Tennessee were more likely to have attended such programs (20% vs. 13% above the Threshold), reinforcing the research that shows [children from low-income households are more likely to have experienced a loss of learning](#). Higher education was also impacted as many students [changed their plans to attend college](#), and those below the ALICE Threshold were almost twice as likely as those above to cancel plans to take classes (23% vs. 12%).
- **Delayed or missed health care:** Children below the ALICE Threshold were less likely to have had preventive health care: In the fall of 2021, 42% of Tennessee households below the Threshold with children had to miss, delay, or skip their child's preventive check-up in the last 12 months, compared to 27% of those above the Threshold. Forgoing or postponing care caused some children to go without routine vaccinations, screenings, and ongoing care for chronic health conditions.
- **The Child Tax Credit:** More than one-third (38%) of Tennessee households below the ALICE Threshold with children had still not received the advance Child Tax Credit in the fall of 2021, for numerous reasons such as a parent not having filed a recent tax return or a child not having a Social Security number. The immediate need for the additional income is evident from the ways Tennessee families who did receive the advance Child Tax Credit used it: Those below the ALICE Threshold were more likely to use it to pay off debt than those above the Threshold (49% vs. 32%), and they were less likely to save it (18% vs. 35%).

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## 38%

***of Tennessee households below the ALICE Threshold with children still had not received the advance Child Tax Credit in the fall of 2021***

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Descriptor for Sumner County	% of total kids in Sumner County	Total kids	# ALICE kids	% of total kids in this category that are ALICE	# kids in Poverty	% of total kids in this category that are in poverty	Total kids under ALICE threshold	Total % Below ALICE threshold
all children		44,647	15,509	34.74%	6,053	13.56%	21,562	48%
White	76%	33,841	11,183	33.05%	3,418	10.10%	14,601	43%
Black	9%	3,977	1,344	33.79%	585	14.71%	1,929	49%
Hispanic	9%	3,797	1,141	30.05%	1,942	51.15%	3,083	81%
Asian	2%	882	510	57.82%	0	0.00%	510	58%
2 or more races	4%	1,864	1,197	64.22%	108	5.79%	1,305	70%
Born in US	98%	43,876	15,287	34.84%	5,886	13.42%	21,173	48%
Born outside US	2%	771	222	28.79%	167	21.66%	389	50%
English speaking household	96%	42,888	14,741	34.37%	5,062	11.80%	19,803	46%
Limited English Speaking Household	4%	1,759	768	43.66%	991	56.34%	1,759	100%
Any household member with disability	20%	8,757	3,067	35.02%	2,035	23.24%	5,102	58%
Child with a disability	5%	2,332	1,666	71.44%	254	10.89%	1,920	82%
Child without a disability	95%	42,315	13,843	32.71%	5,799	13.70%	19,642	46%
Cognitive difficulty	5%	2,076	1,576	75.92%	138	6.65%	1,714	83%
Householder/ Spouse or Partner with disability	13%	5,640	1,675	29.70%	861	15.27%	2,536	45%
Married couple household	75%	33,279	10,733	32.25%	1,779	5.35%	12,512	38%
Unmarried Couple Household	7%	3,044	1,145	37.61%	1,581	51.94%	2,726	90%

Descriptor for Sumner County	% of total kids in Sumner County	Total kids	# ALICE kids	% of total kids in this category that are ALICE	# kids in Poverty	% of total kids in this category that are in poverty	Total kids under ALICE threshold	Total % Below ALICE threshold
Single Mom Household	18%	8,030	3,423	42.63%	3,251	40.49%	6,674	83%
Single Dad Household	7%	2,906	921	31.69%	1,023	35.20%	1,944	67%
Grandparent living with grandchild	14%	6,341	3,313	52.25%	957	15.09%	4,270	67%
Two Adults, Two Workers	37%	16,501	3,154	19.11%	404	2.45%	3,558	22%
Two Adults, One Worker	32%	14,154	6,451	45.58%	3,478	24.57%	9,929	70%
One Adult, One Worker	7%	3,245	1,099	33.87%	843	25.98%	1,942	60%
No Adult Workers	1%	524	159	30.34%	276	52.67%	435	83%
16 or 17 yr old in Labor Force	4%	1,800	488	27.11%	0	0.00%	488	27%
Owner Household	76%	33,865	10,062	29.71%	2,776	8.20%	12,838	38%
Renter Household	24%	10,782	5,447	50.52%	3,277	30.39%	8,724	81%
Owner Housing Cost Burdened	11%	4,852	2,374	48.93%	2,224	45.84%	4,598	95%
Rent burdened	10%	4,268	2,185	51.19%	2,083	48.81%	4,268	100%
In residence less than 1 year	16%	7,231	3,724	51.50%	1,589	21.97%	5,313	73%
In residence 1-4 yrs	43%	18,994	6,304	33.19%	1,825	9.61%	8,129	43%
In residence 5-9 yrs	17%	7,431	2,481	33.39%	919	12.37%	3,400	46%
In residence more than 10 yrs	25%	10,991	3,000	27.30%	1,720	15.65%	4,720	43%
Enrolled in preschool			863	#DIV/0!	66	#DIV/0!	929	46%

Descriptor for Sumner County	% of total kids in Sumner County	Total kids	# ALICE kids	% of total kids in this category that are ALICE	# kids in Poverty	% of total kids in this category that are in poverty	Total kids under ALICE threshold	Total % Below ALICE threshold
Not enrolled in preschool			1,644	#DIV/0!	615	#DIV/0!	2,259	64%
Enrolled in kindergarten			1,913	#DIV/0!	571	#DIV/0!	2,484	60%
Not enrolled in kindergarten			0	#DIV/0!	0	#DIV/0!	0	0%
With High Speed Internet	80%	35,697	11,244	31.50%	3,340	9.36%	14,584	41%
No High Speed Internet	20%	8,950	4,265	47.65%	4,265	47.65%	8,530	78%
With home internet	96%	42,861	15,509	36.18%	4,521	10.55%	20,030	47%
No Home Internet	4%	1,786	0	0.00%	1,532	85.78%	1,532	86%
Participating in SNAP	12%	5,579	3,257	58.38%	1,698	30.44%	4,955	89%
Not participating in SNAP	88%	39,068	12,252	31.36%	4,355	11.15%	16,607	43%
Receiving Medical Assistance	34%	15,023	8,932	59.46%	5,153	34.30%	14,085	94%
Not Receiving Medical Assistance	66%	29,624	6,577	22.20%	900	3.04%	7,477	25%
Private Health Insurance	67%	30,108	6,922	22.99%	1,072	3.56%	7,994	27%
Public Health Insurance	28%	12,622	7,896	62.56%	4,399	34.85%	12,295	97%
No Health Insurance	4%	1,917	691	36.05%	582	30.36%	1,273	66%

Source: <https://unitedforalice.org/local-maps/focus-children>