

**THE STATE OF
ALICE IN »**

SUMNER COUNTY



**2025 Update on
Financial Hardship**



UNITED WAY
Sumner County

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The True Measure of Financial Hardship

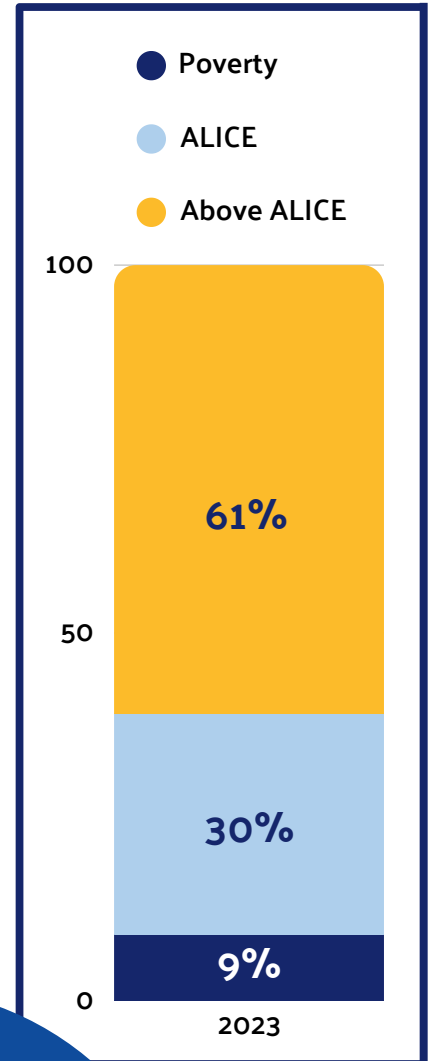
In 2023, based on the Federal Poverty Level, (FPL), **9% of Sumner County households were defined as living in poverty**. Yet this measure failed to account for **an additional 30% of the county's households - more THREE times as many** - that were also experiencing financial hardship. These households are known as ALICE: Asset Limited Income Constrained Employed. They are working and earn above the FPL, but do not make enough to afford basic expenses where they live.

Because the FPL is an outdated instrument that does not consider the wide variation in cost of living by location (except for a slightly higher state-level FPL for Alaska and Hawaii,) official measures based on the FPL sharply underestimate the true extent of financial hardship in the United States. And because the FPL is the basis for defining eligibility for many types of public assistance, ALICE households often do not qualify.

The true picture of financial hardship in Sumner County tells us that between ALICE households and households living in poverty, **39% of Sumner County households (31,196 families) were below the ALICE Threshold in 2023**, and left struggling to make ends meet.

The ALICE Household Survival Budget calculates the bare minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county. It includes only the essential costs of housing/utilities, child care, food, transportation, health care, technology, and taxes. Those making less than the ALICE Household Survival Budget are considered to be under the ALICE Threshold.

In 2023, the FPL for a single adult was \$14,580. For a family of four, the FPL was \$30,000. However, when we use the ALICE Household Survival Budget to look at the bare minimum costs to live in Sumner County in 2023, we see that a single adult would need to make \$42,600 to cover the costs of basics and a family of four with an infant and preschooler in child care would need to make \$95,712 per year.



39% of Sumner County Households can't afford basics.



THE STATE OF ALICE

SUMNER COUNTY 2025 UPDATE

ALICE Household Survival Budget, Sumner County, Tennessee, 2023

| Monthly Costs | Single Adult | One Adult, One Child | One Adult, One In Child Care | Two Adults | Two Adults Two Children School-age | Two Adults, Two In Child Care | Single Adult 65+ | Two Adults 65+ |
|----------------|--------------|----------------------|------------------------------|------------|------------------------------------|-------------------------------|------------------|----------------|
| Housing | \$1,626 | \$1,658 | \$1,658 | \$1,658 | \$1,889 | \$1,889 | \$1,626 | \$1,658 |
| Child Care | \$0 | \$285 | \$760 | \$0 | \$570 | \$1,490 | \$0 | \$0 |
| Food | \$497 | \$841 | \$754 | \$911 | \$1,528 | \$1,349 | \$457 | \$838 |
| Transportation | \$414 | \$548 | \$548 | \$654 | \$941 | \$941 | \$344 | \$513 |
| Health Care | \$193 | \$487 | \$487 | \$487 | \$842 | \$842 | \$530 | \$1,061 |
| Technology | \$86 | \$86 | \$86 | \$116 | \$116 | \$116 | \$86 | \$116 |
| Miscellaneous | \$282 | \$391 | \$429 | \$383 | \$589 | \$663 | \$304 | \$419 |
| Taxes | \$452 | \$393 | \$477 | \$513 | \$526 | \$686 | \$501 | \$748 |
| Monthly Total | \$3,550 | \$4,689 | \$5,199 | \$4,722 | \$7,001 | \$7,976 | \$3,848 | \$5,353 |
| ANNUAL TOTAL | \$42,600 | \$56,268 | \$62,388 | \$56,664 | \$84,012 | \$95,712 | \$46,176 | \$64,236 |
| Hourly Wage | \$21.30 | \$28.13 | \$31.19 | \$28.33 | \$42.01 | \$47.86 | \$23.09 | \$32.12 |

However, the real truth is that the ALICE Household Survival Budget is not a practical, sustainable budget. Though it's based on the lowest cost of essentials in the county, in reality, many households cannot find available housing or child care at these costs. (For example, the Survival Budget counts rent costs at 110% of the Fair Market Rent for a one-bedroom apartment and applies that amount to the budget for two adults AND to the budget for one adult plus one child. This means that a single parent would have to share a bedroom with their child IF they could even find an apartment available at that cost.)

For families to reasonably be able to live in Sumner County, we need to look at the more practical ALICE Household Stability Budget. This budget allows for costs and living conditions that are more reasonable to obtain and sustain. When we look at the ALICE Household Stability Budget, a single adult would need to earn \$66,096 per year and **a family of four with an infant and preschooler in child care, would need to have a household income of \$139,080 per year in order to be financially stable.**

ALICE Household Stability Budget

| Name | Single Adult | Two Adults | Two Adults Two School-age Children | Two Adults Two Children in Childcare |
|---------------|--------------|------------|------------------------------------|--------------------------------------|
| Monthly Total | \$5,508 | \$7,494 | \$10,115 | \$11,590 |
| ANNUAL TOTAL | \$66,096 | \$89,928 | \$121,380 | \$139,080 |
| Hourly Wage | \$33.05 | \$44.96 | \$60.69 | \$69.54 |

ALICE by Zip Code

While ALL geographic locations within Sumner County have households living below the ALICE threshold, the data does reveal that some cities and zip codes experience financial hardship at a greater rate than others. **Both Westmoreland and Bethpage have more than 50% of their households struggling to make ends meet.** Gallatin and Portland are not far behind with 45% of their households living below the ALICE Threshold.

Overall, changes in those living in hardship in 2022 vs. 2023 are small. Two zip codes had the same percent living below the ALICE Threshold in 2023 as they did in 2022: Westmoreland and Cottontown. Three zip codes saw an increase of those struggling to get by: Castalian Springs by 2%, Bethpage by 1%, and White House by 1%. Four zip codes saw a decrease in the percent living below the ALICE Threshold from 2022 to 2023: Gallatin - 2%, Portland - 2%, Hendersonville - 1%, and Goodlettsville with the largest change at 5%..

| Main City | Name | Total Households | % Below ALICE Threshold in 2023 | % Below ALICE Threshold in 2022 |
|-------------------|-------|------------------|---------------------------------|---------------------------------|
| Westmoreland | 37186 | 3,622 | 59% | 59% |
| Bethpage | 37022 | 2,193 | 54% | 53% |
| Gallatin | 37066 | 24,461 | 45% | 47% |
| Portland | 37148 | 9,175 | 45% | 47% |
| Castalian Springs | 37031 | 1,669 | 43% | 41% |
| Goodlettsville* | 37072 | 13,365 | 42% | 47% |
| White House** | 37188 | 6,729 | 38% | 37% |
| Cottontown | 37048 | 2,417 | 35% | 35% |
| Hendersonville | 37075 | 28,028 | 34% | 35% |

*includes Goodlettsville residents living in Davidson County

**includes White House residents living in Robertson County

ALICE by Demographic Group

We also continue to see higher rates of those living below the ALICE Threshold in certain demographic groups such as age of householder, household type, and race/ethnicity.

AGE OF HOUSEHOLDER

| Group | % Below ALICE Threshold |
|-------------------|-------------------------|
| Under 25 Years | 68% |
| 25 to 44 Years | 33% |
| 45 to 64 Years | 30% |
| 65 Years and Over | 54% |

When we consider the data by age, it may be surprising to see that the group with the highest rate of financial hardship is our young adults with **68% of households headed by someone under age 25 struggling to cover the costs of basics**. This may explain why only 3% of the Sumner County population is in this age group. The bottom line is that children who grew up here, likely cannot afford to live here on their own once they become adults.

With the aging of the Baby Boomer generation, households headed by someone age 65 or older is the fastest growing age group in Tennessee. Sadly, a significant portion of Sumner County **senior adults (54%) are also struggling to make ends meet** which means they are forced to make difficult choices about how to survive, such as choosing between buying food or paying for prescription medication. Seniors on fixed incomes are even more likely to face financial hardship as housing, food, and healthcare costs rise. **In fact, from 2010 to 2023, the number of senior households under the ALICE Threshold increased 57%** from 7,349 households in 2010 to 11,562 households in 2023!

From 2010-2023,
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senior households
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ALICE by Demographic Group

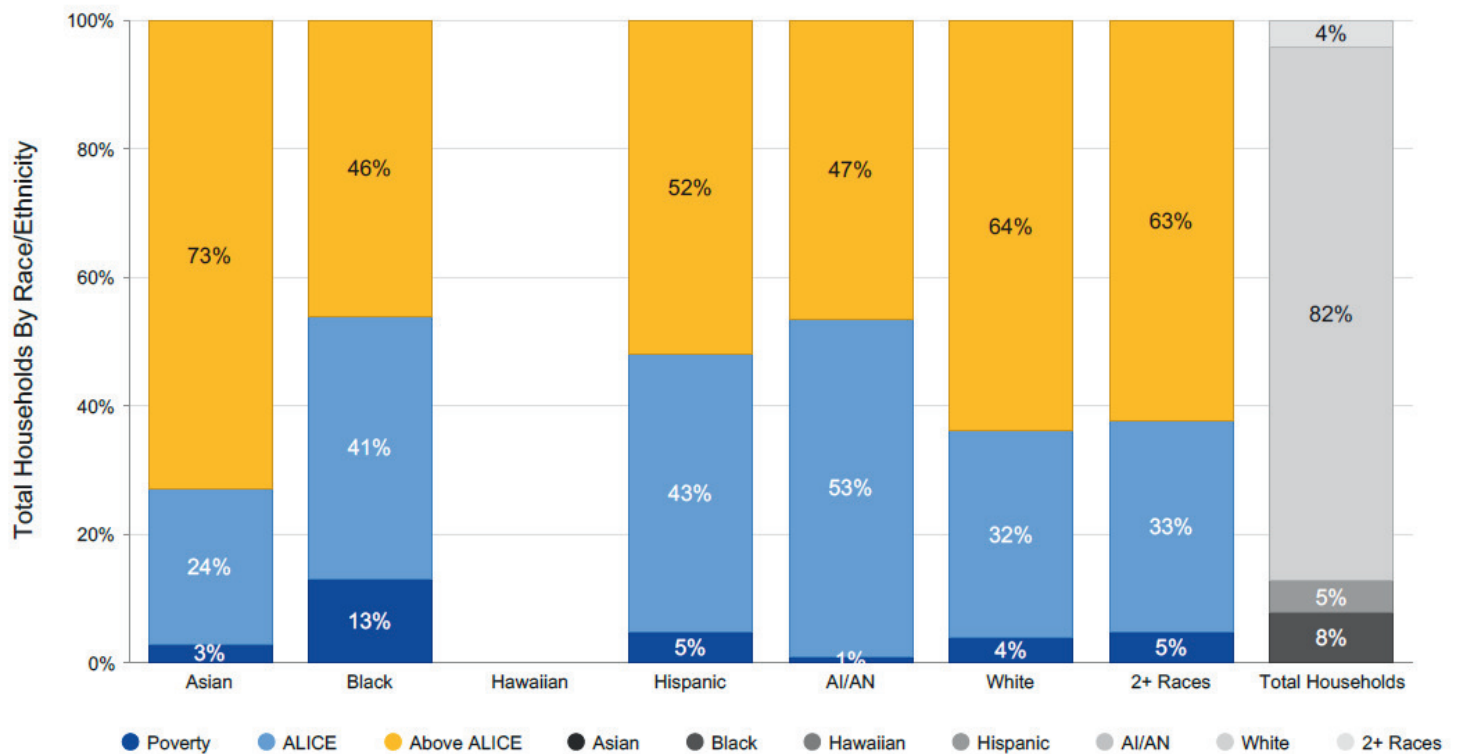
HOUSEHOLD TYPE

| Group | % Below ALICE Threshold |
|--------------------------------------|-------------------------|
| Single or Cohabiting (no children) | 34% |
| Married (with children) | 17% |
| Single-Female-Headed (with children) | 75% |
| Single-Male-Headed (with children) | 61% |

Single parent households continue to struggle more than any other type of household. **75% of households headed by a single mom** cannot afford essentials for their family and **61% of households headed by a single dad** cannot afford the basics.



Households by Race/Ethnicity, Tennessee, 2023



While non-white racial and ethnic groups make up only 18% of all households in Sumner County, they continue to represent a disproportionately high percentage of households living below the ALICE Threshold. Two racial/ethnic groups in Sumner County have more than 50% of their population living below the ALICE threshold: **54% of black households and 54% of American Indian households. Hispanic households are not far behind with 48% living below the ALICE Threshold.**

ALICE in the Labor Force

The makeup of the Sumner County labor force also provides insight into the struggles of ALICE families and those living in poverty. While the Sumner County unemployment rate among those of working age (16 years and older) is encouraging at only 2.2%, only 27% of employees were salaried in 2023. A far higher percent **(38%) of Sumner County workers were paid hourly** (24% full-time and 14% part-time.) **Hourly employees are more likely to have fluctuations in income and less likely to receive benefits**, which can contribute to the struggles of those living below the ALICE threshold.



In addition, as of 2023, 14 of the 20 most common occupations in Tennessee, still paid less than \$20 per hour. Of the workers in these 20 occupations, 32% were living in households below the ALICE Threshold.

Occupations with the largest share of workers in households below the ALICE Threshold included personal care aides (62%), fast food and counter workers (48%), cooks (47%), janitors and building cleaners (46%), and waiters/waitresses (45%). These essential workers are necessary for a successful economy. But when employees have to move outside the community where they work because they can't afford to live there, they will often find a new job closer to home rather than commute. This may explain workforce struggles to keep these positions staffed in Sumner County.

ALICE by Legislative District

Data by legislative district can help policymakers and community stakeholders better understand how many households are actually struggling in their districts. **All but one of the districts that include Sumner County residents, saw a slight decrease (1-2%) in the number of households below the ALICE Threshold in 2023 vs 2022.** State House District 45 - Garrett stayed about the same at 37%.

However, data on SNAP utilization in each district offers additional insights. The Supplemental Nutrition Assistance Program (SNAP) provides food benefits to low-income families to supplement their grocery budget so they can afford the nutritious food essential to health and well-being. But for a variety of reasons, public assistance, such as SNAP, does not reach all households that are struggling financially. **While most households in poverty are eligible, ALICE households often earn too much to qualify for assistance - which is based on the FPL.** SNAP, as one of the largest assistance programs, provides an example of the gap between program eligibility/access and need. **For instance, though 44% of those in Congressional District 6 - Rose were below the ALICE Threshold in 2023, only 9% received SNAP benefits.**

| Legislative District | # Households in Poverty in 2023 | # ALICE Households in 2023 | # Above ALICE Threshold in 2023 | Total Below ALICE Threshold in 2023 | Total Households in 2023 | % Participating in SNAP in 2023 | % Below ALICE Threshold in 2023 |
|------------------------------------|---------------------------------|----------------------------|---------------------------------|-------------------------------------|--------------------------|---------------------------------|---------------------------------|
| State House District 35 - Slater | 3,015 | 9,468 | 14,622 | 12,483 | 27,105 | 11% | 46% |
| State House District 44 - Lamberth | 2,372 | 8,209 | 16,024 | 10,581 | 26,605 | 7% | 40% |
| State House District 45 - Garrett | 1,736 | 8,254 | 16,664 | 9,990 | 26,654 | 5% | 37% |
| State Senate District 18 - Haile | 7,123 | 25,936 | 47,305 | 33,059 | 80,364 | 7% | 41% |
| Congressional District 6 - Rose | 47,798 | 98,578 | 184,605 | 146,376 | 330,981 | 9% | 44% |

Indicators of Well-Being

Tracking relationships between ALICE households and indicators of well-being such as housing costs burden, access to food and healthcare, and commute times can help stakeholders ask important questions and target resources where they can have the greatest impact.

HOUSING COSTS BURDEN

The Rent Burden indicator shows the percentage of renter-occupied housing units where tenants pay 30% or more of their household income on rental costs. (Rental costs include rent paid to the owner plus utility costs incurred by the tenant – electricity, gas, water/sewer, and trash removal services, but not telephone or internet service.)

In Sumner County nearly half of renters pay 30% or more of their income on rental costs. Being rent-burdened can create financial hardship, especially for lower-income renters. Rent-burdened households are often forced to sacrifice essentials like food or healthcare in order to keep a roof over their heads. Households with a high rent burden are also less likely to have money left over to allocate toward savings.



47%
of Renters pay 30%
or more of income on
rental costs.

The Severe Housing Problems indicator shows the percentage of households with **at least one of the following housing problems: incomplete kitchen facilities, incomplete plumbing facilities, overcrowding (more than 1.5 people per room), and a cost burden greater than 50%.** This includes renters and home owners. For owners, housing costs are "select monthly owner costs," which include mortgage payment, utilities, association fees, insurance, and real estate taxes.

In Sumner County, 12% of households (approximately 9,700 households) have severe housing problems. Safe and affordable housing is a fundamental need. But, because more affordable housing is often older and in worse condition, households below the ALICE Threshold are more likely to live in housing with severe housing problems, which has widespread impact. Poor housing conditions are associated with negative health outcomes including increased exposure to environmental hazards (like mold, lead, and pests) and a higher likelihood of infectious disease transmission. In addition to reducing quality of life, these issues can increase health expenses for ALICE households and compromise employment and school attendance.



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Indicators of Well-Being

ACCESS TO FOOD

The U.S. Department of Agriculture defines food insecurity as a “lack of consistent access to enough food for an active, healthy life.” Food is the most essential household need, and as a result, food insecurity is one of the strongest indicators of financial hardship in households and communities. In Sumner County, 12% of people (almost 25,000 people) live in food-insecure households.

**Almost
25,000 people in
Sumner County
experience food
insecurity!**



Food insecurity may be short-term or chronic with hunger often (but not always) an outcome. Outcomes can also include reduced quality or variety of food. Food insecurity is associated with chronic health problems in adults including diabetes, heart disease, high blood pressure, and mental health issues including depression. Children who are food insecure are at a higher risk of developmental problems compared to their food-secure peers.

Food insecurity can be caused by both economic and geographic factors. Economically, the cost of essentials, including food, continues to rise faster than wages, squeezing household budgets and leaving less money for groceries. Families who make less than what is needed for the ALICE Household Survival Budget frequently must choose between paying for food and other essentials like housing, childcare, or health care.

Geographically, the accessibility, availability, and affordability of healthy and varied food options in the community increases the likelihood that residents will have a balanced and nutritious diet. The Grocery Store Rate indicator shows the number of

supermarkets and other grocery (except convenience) stores per 100,00 people of all income levels. In Sumner County, there are 12.81 groceries stores per 100,000 people, putting us on the lower end of the spectrum for Tennessee, in which county rates range from 8.75 to 40.11. This low number of grocery stores may explain why, in Sumner County, almost 30% of people live more than 1 mile (urban) or 10 miles (rural) from a supermarket or large grocery store.

ACCESS TO HEALTH CARE

The Primary Care Provider Rate indicator shows the number of primary care physicians per 100,000 population.. **In Sumner County, there are less than 47 primary care providers per 100,000 people compared to 91 for the Tennessee state rate. That means it is twice as hard to get access to a primary care provider in Sumner County.**

Primary care providers are important to ALICE families because they provide routine checkups, preventative screenings, and referrals for their patients and maintain continuous health records that give insight into ongoing health conditions and needs. Emergency services are expensive for ALICE families and the larger community, and their use for non-emergency health issues is often avoidable when families have access to affordable, quality primary care.

SUMNER COUNTY 2025 UPDATE

Indicators of Well-Being

ACCESS TO HEALTH CARE

The Mental Health Provider Rate indicator shows the rate of mental health providers per 100,000 population. **In Sumner County, there are approximately 115 mental health providers per 100,000 people. That is less than half the number available per 100,000 people in the state of Tennessee overall and only about one-third the number available nationally per 100,000!**



Living in a community with a high mental health provider rate increases the likelihood that community members will access care when they need it, which has concrete effects on overall health. Mental health issues impact multiple aspects of a person's life, and delays in mental health treatment are associated with increased morbidity and mortality, including the development of chronic co-existing psychiatric and physical disorders. In addition, when people do not have access to affordable, quality mental health care in a stigma-free environment, they are more likely to engage in potentially dangerous self-treatment (such as licit and illicit substance abuse).

COMMUTE TIMES

The Long Commute Alone indicator shows the percentage of workers commuting alone with a travel time of 30 minutes or more. **In Sumner County, 36% of workers commute alone for 30 minutes or more.**

A long commute alone is an indicator of social isolation as well as an economic handicap. Many lower-cost housing units are located far from jobs and services, which means that ALICE workers often live and work in different communities. Longer commute times are associated with decreased physical activity and increased risk for cardiovascular and respiratory issues, due to air pollution and stress from traffic congestion – two problems that are exacerbated for drivers who commute alone. In addition to increasing transportation costs (especially for workers who commute by car), longer commute times can also contribute to the need for additional child care and leave fewer hours available for work.



Moving Forward with Purpose

The 2025 State of ALICE Report makes it clear that despite low unemployment and visible growth, thousands of households in Sumner County remain financially vulnerable. These are working families, young adults, single parents, seniors, and essential workers—individuals who contribute to our community every day but still cannot afford basic necessities.

This report is not just a snapshot of need—it is a tool for understanding where we are and where we must go. ALICE data equips us to target resources, shape policy, and build systems that ensure opportunity is within reach for everyone.

Now is the time for collaboration. United Way of Sumner County invites local leaders, organizations, and community members to use this data to inform decisions and take action. Together, we can strengthen the safety net, close gaps, and build a more resilient, equitable future for all.



Sources:

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