

# WORKING HARD BUT STRUGGLING TO SURVIVE

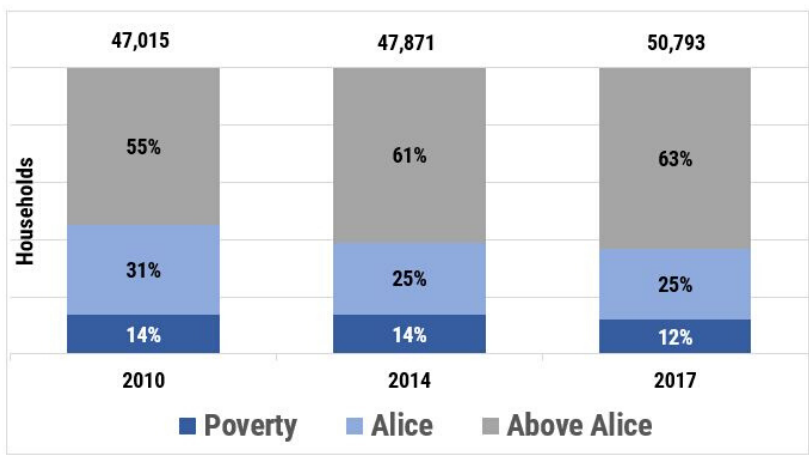
## ALICE: Asset Limited, Income Constrained, Employed

Households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE threshold)

### HOW HAS THE NUMBER OF ALICE HOUSEHOLDS CHANGED OVER TIME?

Combined, the number of ALICE and poverty-level households equal the total population struggling to afford basic needs. The number of households below the ALICE threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. Though percentages stay flat, the number of households below the threshold has increased due to Blount County population growth.

Households by Income, 2010 to 2017



### WHERE IS ALICE?

Blount County 2017		
Town	Total Households	% ALICE & Poverty
Alcoa	3,784	50%
Eagleton Village	2,216	46%
Friendsville	352	43%
Louisville	1,637	30%
Maryville	10,410	35%
Rockford	293	32%
Townsend	215	33%
Walland	123	28%
Wildwood	350	30%

# 41%

of single households are below the ALICE threshold

# 34%

of senior households are below the ALICE threshold

NEED DOESN'T STOP AT THE POVERTY LINE.

# WHY DO SO MANY HOUSEHOLDS STRUGGLE?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. In the past 10 years, family costs increased by 31% while median earnings increased by only 15% statewide.

## Household Survival Budget, Blount County

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
<b>Monthly Costs</b>		
Housing	\$520	\$811
Child Care	-	\$1,104
Food	\$179	\$543
Transportation	\$322	\$644
Healthcare	\$124	\$529
Technology	\$55	\$75
Miscellaneous	\$147	\$428
Taxes	\$271	\$579
Monthly Total	\$1,618	\$4,713
<b>ANNUAL TOTAL</b>	<b>\$19,416</b>	<b>\$56,556</b>
Hourly Wage	\$9.71	\$28.28
<b>Federal Poverty Rate</b>	<b>\$12,060</b>	<b>\$24,600</b>

- Population: 129,929
- Households: 50,793
- Median Household Income: \$50,675 (state average: \$51,340)
- Unemployment Rate: 5% (state average: 4.9%)
- ALICE Households: 25% (state average: 24%)
- Households in Poverty: 12% (state average: 15%)
- Households ALICE or Below: 18,973
- People Living in ALICE or Below: 46,984

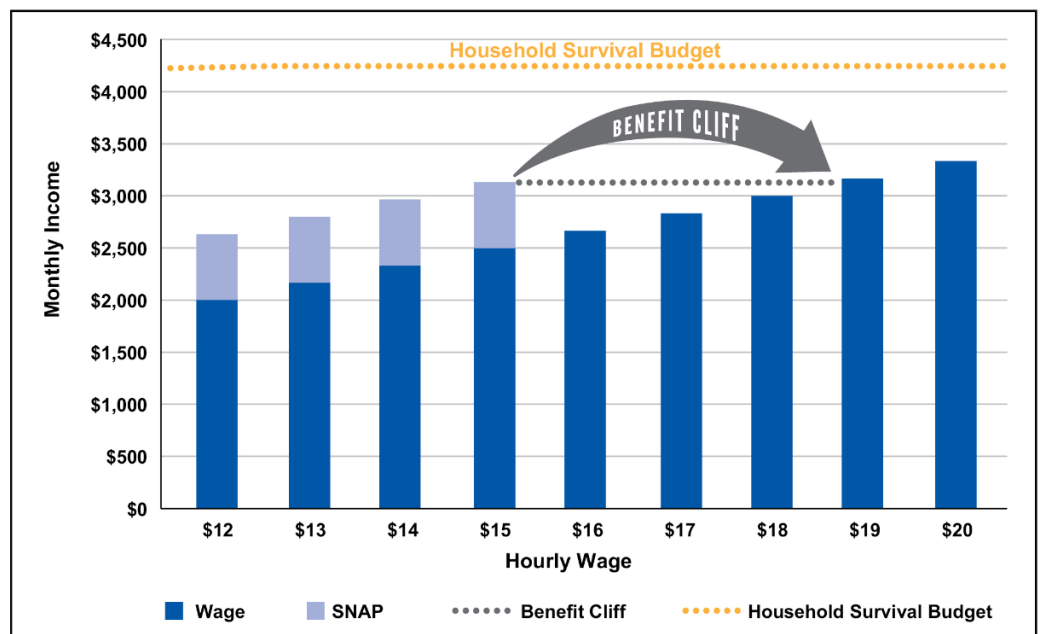
Municipal-level data is a 1-5 year average based on estimated census data.

ALICE at a Glance 

## ...and wages lag behind

As more companies and states consider raising wages, there can be an unintended consequence on benefits. When wages of workers who receive public assistance increase above the eligibility threshold, they are no longer eligible for the benefit, resulting in a net loss. Here is an example of a family of four's eligibility for SNAP (food stamp) benefits. Assistance programs where the benefit cliff is most pronounced are SNAP and Medicaid, but others are impacted as well.

Benefit Cliff for SNAP, Family of Four, Tennessee, 2017



Sources: ALICE Household Survival Budget; American Community Survey, 2017