
TENNESSEE • HOUSEHOLD BUDGETS 2018

Traditional economic measures systematically underestimate the actual cost of basic needs and how quickly they increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much households need to live and work in the modern economy in each Tennessee county, United For ALICE provides three basic budgets, each of which can be calculated for various household types:

The ALICE Household Survival Budget

The minimal estimate of the total cost of household essentials — housing, child care, food, transportation, health care, and a smartphone plan, plus taxes and a miscellaneous contingency fund equal to 10% of the budget.

The Senior Survival Budget

Adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out of pocket health care expenses.

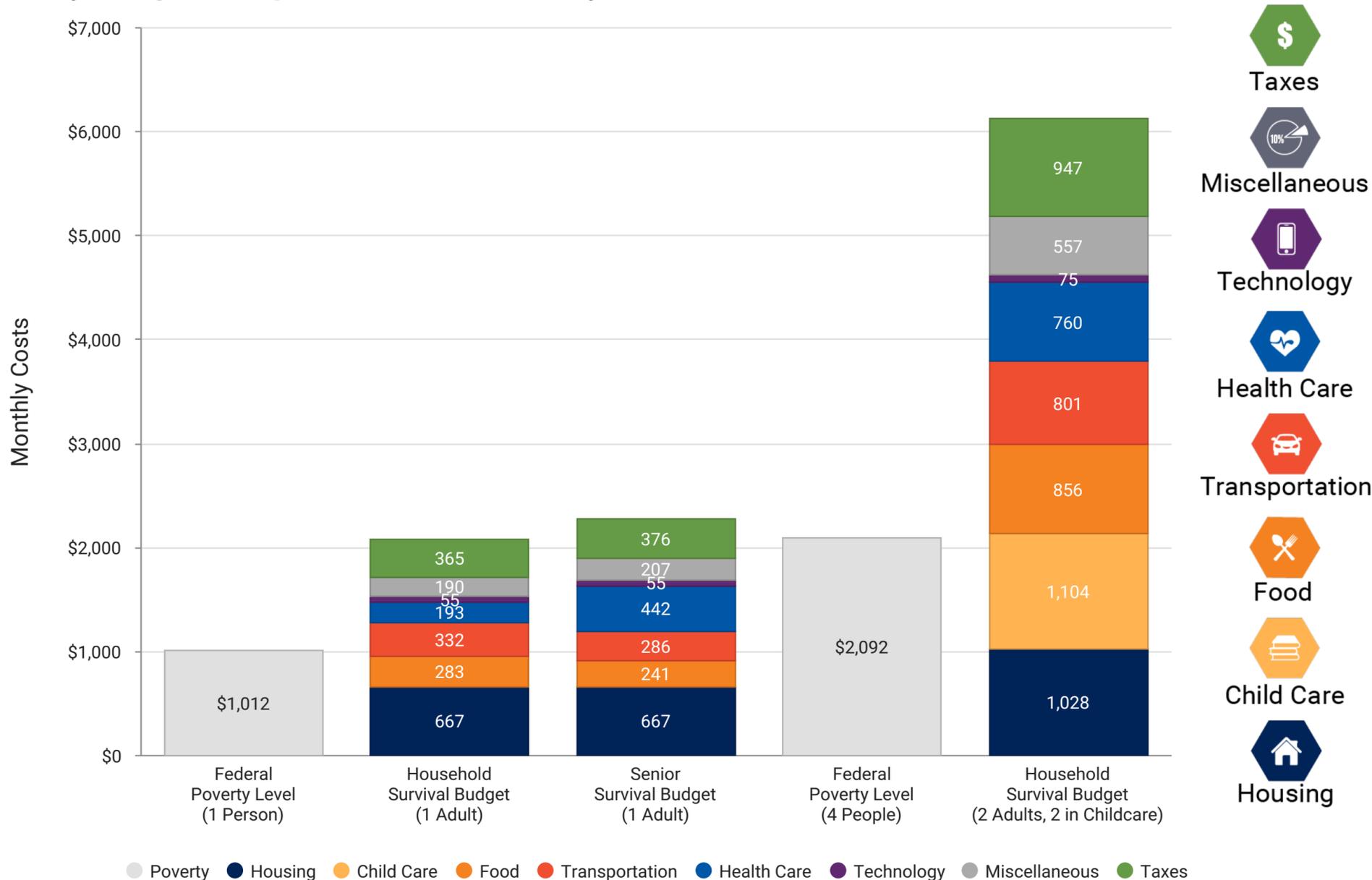
The ALICE Household Stability Budget

Posits a more sustainable budget model that estimates the higher costs of maintaining a viable household over time, including a 10% savings category that can be used in an emergency, for additional education, or to buy a home.

ALICE Budgets Differ by Household Type and Location

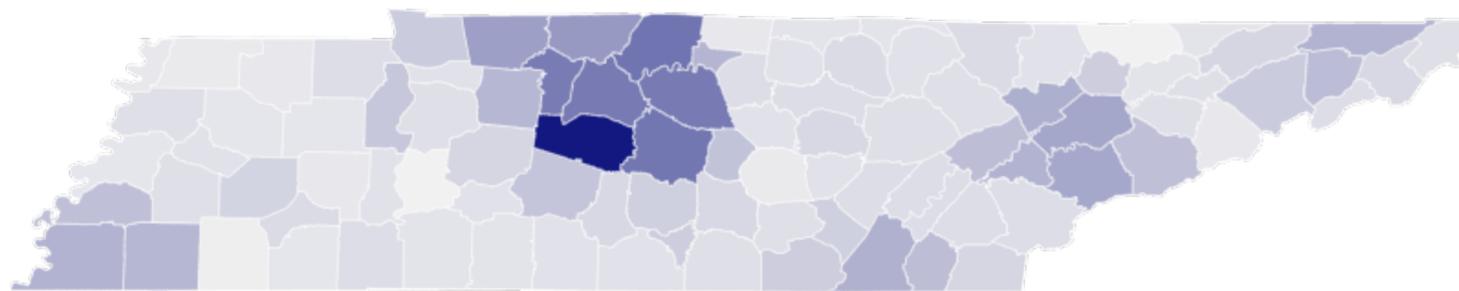
The map and figure below show how the ALICE budgets differ by household type and location, and how they compare to the Federal Poverty Level.

Monthly Budget Comparison, Blount County, Tennessee, 2018



For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab

Cost of Living by Geography, Tennessee, 2018



For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab

ALICE Household Survival Budget, Blount County, Tennessee, 2018

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing	\$667	\$843	\$1,028	\$1,028	\$667	\$843
Child Care	\$0	\$0	\$391	\$1,104	\$0	\$0
Food	\$283	\$587	\$980	\$856	\$241	\$500
Transportation	\$332	\$504	\$801	\$801	\$286	\$412
Health Care	\$193	\$517	\$760	\$760	\$442	\$884
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$190	\$314	\$477	\$557	\$207	\$333
Taxes	\$365	\$611	\$738	\$947	\$376	\$611
Monthly Total	\$2,085	\$3,451	\$5,250	\$6,128	\$2,274	\$3,658
Annual Total	\$25,020	\$41,412	\$63,000	\$73,536	\$27,288	\$43,896
Hourly Wage	\$12.51	\$20.71	\$31.50	\$36.77	\$13.64	\$21.95

Note: The budget for two adults and two in childcare includes costs for one infant and one preschooler

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Additional Household Sizes, Blount County, Tennessee, 2018

The ALICE Household Survival Budget can also be customized for different household sizes using the numbers below:

Add 1 Adult	Add 1 Senior (65+)	Add 1 Infant	Add 1 Preschooler	Add 1 School-Age Child
\$17,009	\$17,222	\$16,439	\$15,689	\$10,795

Note: Add the dollar amounts shown in this table to the annual totals in the table above to create customized household compositions. To calculate the new hourly wage needed, divide the annual total by 40, then 50.

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ALICE Household Stability Budget, Blount County, Tennessee, 2018

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care
Housing	\$1,054	\$1,285	\$1,166	\$1,166
Child Care	\$0	\$0	\$586	\$1,563
Food	\$568	\$1,153	\$2,051	\$1,790
Transportation	\$812	\$1,010	\$1,331	\$1,331
Health Care	\$165	\$431	\$651	\$651
Technology	\$125	\$145	\$145	\$145
Miscellaneous	\$360	\$522	\$769	\$874
Savings	\$360	\$522	\$769	\$874
Taxes	\$875	\$1,199	\$1,757	\$2,090
Monthly Total	\$4,319	\$6,267	\$9,225	\$10,484
Annual Total	\$51,828	\$75,204	\$110,700	\$125,808
Hourly Wage	\$25.91	\$37.60	\$55.35	\$62.90

Note: The budget for two adults and two in childcare includes costs for one infant and one preschooler
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