



FROM HARDSHIP TO STABILITY

insights from the **ECONOMIC VIABILITY DASHBOARD** for Sumner County, TN

based on 2021 data



The ALICE Economic Viability Dashboard (or EVD) (which is based on 2021 data) provides us with a holistic view of the conditions that impact our community in the 3 basic domains of work, housing, and community resources.

ALICE's financial well-being depends on each of these three interconnected domains which means that to create communities that support ALICE families, there need to be jobs with wages that support basic expenses, housing that's affordable, and ample community resources.



The Work domain provides an in-depth look at workers below the ALICE Threshold and their jobs. The EVD looks at key variables and indicators such as: full-time workers earning enough for the ALICE Household Survival Budget for 1 adult and 1 school-age child by race/ethnicity; most common industries for workers below the ALICE Threshold; work schedules of workers below the ALICE Threshold (FT vs PT); those below the ALICE Threshold who are unemployed; and ALICE Threshold worker characteristics including age, education, and commute time.

The Housing domain shows the extent to which households below the ALICE Threshold can afford local housing, as either renters or owners. The key variables and indicators for this domain include the percentage of renter households below the ALICE Threshold paying equal to or less than 30 percent of their income on rent by race/ethnicity; homeownership for households below the ALICE Threshold by race/ethnicity; and the rent-to-own gap of renter households below the ALICE Threshold paying greater than or equal to median owner costs.

The Community domain provides an understanding of the supports that help meet the basic needs of community members below the ALICE Threshold. The key variables and indicators for this domain include pre-school enrollment, households with high speed internet, workers commuting 30 minutes or less, health insurance rates, and food access with the number of grocery stores per 100k households.

After analyzing the key variables and indicators, the EVD provides an Action Planner for each domain, listing the biggest gaps and areas for improvement in Sumner County.

ALICE ECONOMIC VIABILITY DASHBOARD ACTION PLANNER

Tennessee

Sumner County--Hendersonville City

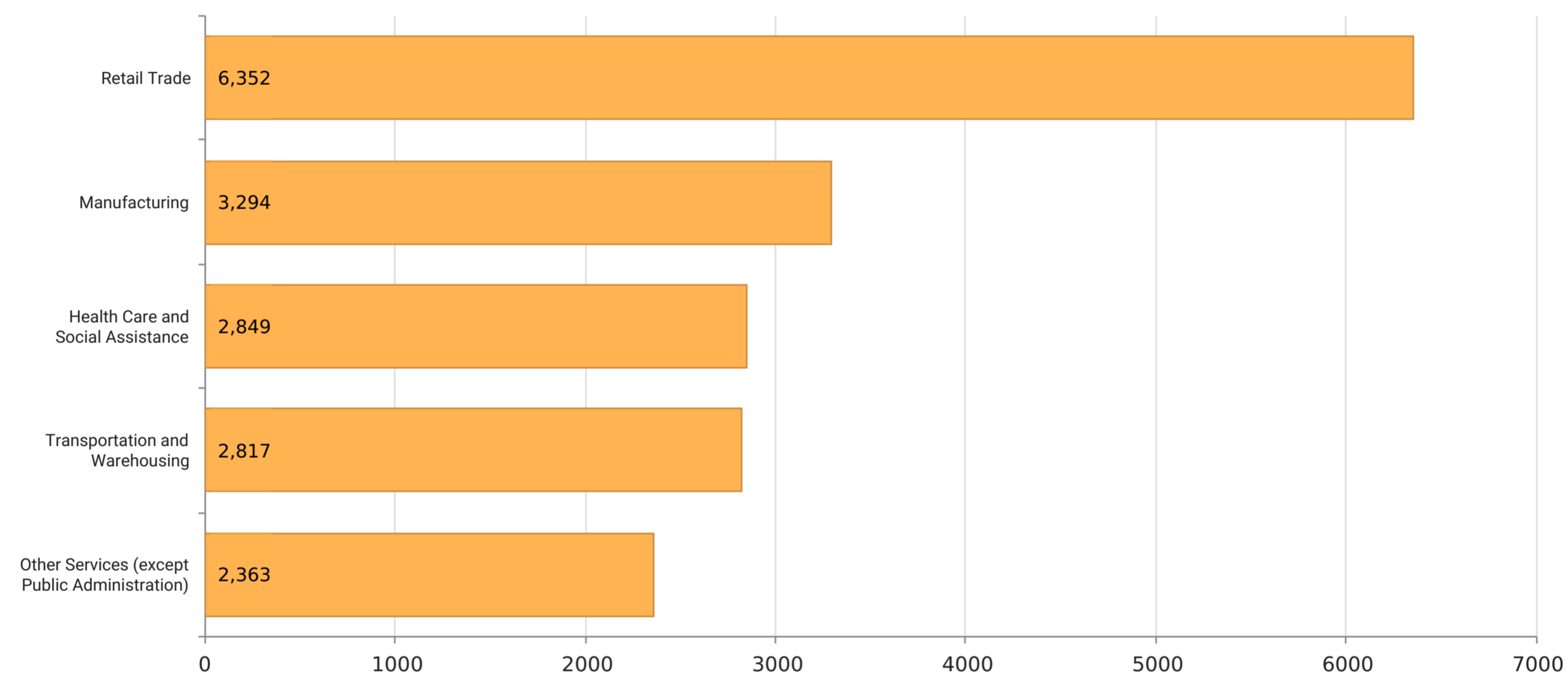


Work

Improve job quality and employment opportunities for those looking for work/better jobs

- 34,848 workers in jobs that cannot support Household Survival Budget for 1 adult and 1 school-age child
- 3,259 people below the ALICE Threshold not working, but looking for work

Top 5 Industries for workers below the ALICE Threshold:



Help ensure retirement is possible for seniors below the ALICE Threshold

- 1,479 seniors (age 65+) below the ALICE Threshold who are working
- 6,025 seniors below ALICE Threshold without retirement income (not including Social Security income)
- 16,091 seniors (all income levels) without retirement income (not including Social Security income)

Support solutions that help people who want to enter the labor force

- 7,152 working-age adults (16–64) below the ALICE Threshold out of the labor force with a child in the household
- 4,584 working-age adults (16–64) below the ALICE Threshold out of the labor force with a disability or a person with a disability in their household
- 2,726 working-age adults (16–64) below the ALICE Threshold out of the labor force attending school

Improve education and training opportunities for people below the ALICE Threshold

- 22,578 adults (age 18+) below the ALICE Threshold in school
- 8,297 adults (age 18+) below the ALICE Threshold with high school diploma
- 27,832 adults (age 18+) below the ALICE “some college” or higher

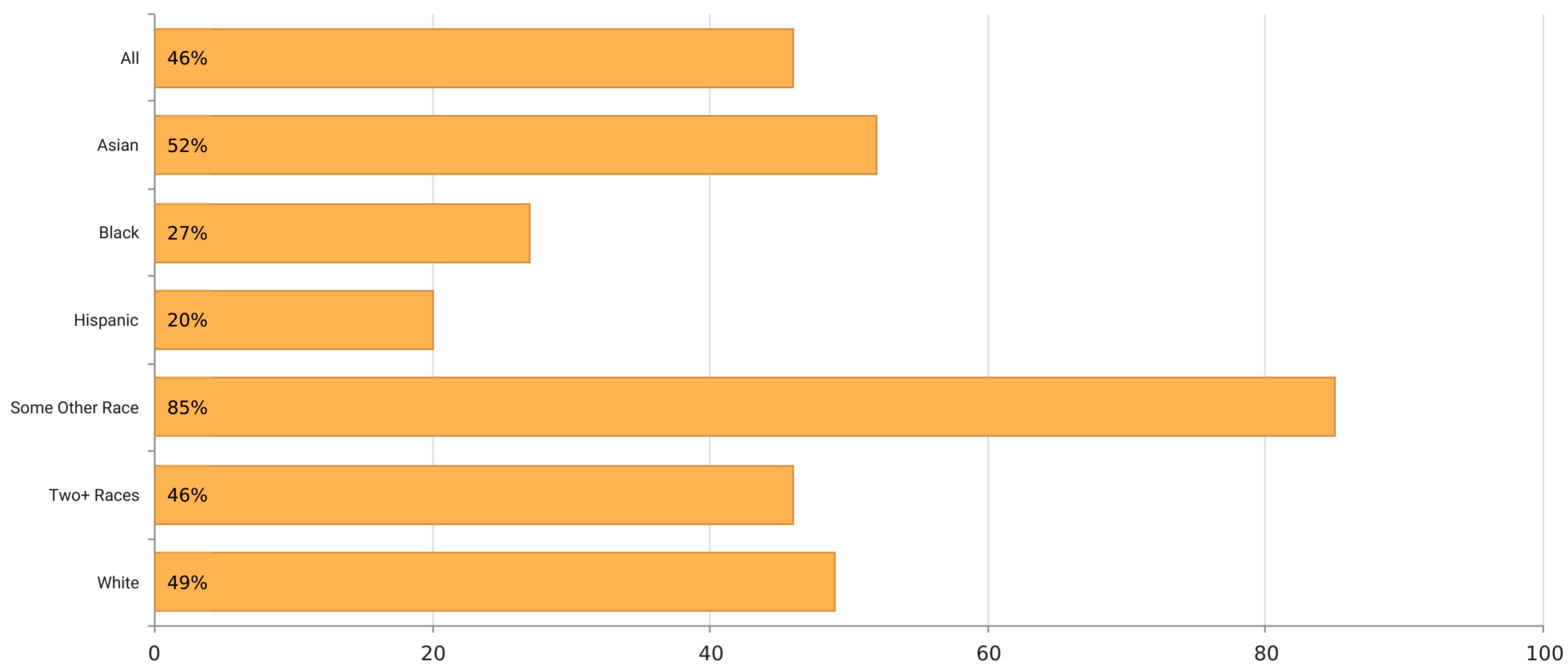
Promote job opportunities closer to home for workers below the ALICE Threshold

- 15,808 workers below the ALICE Threshold commute 15 minutes or less to work
- 8,151 workers below the ALICE Threshold commute 16-30 minutes to work
- 5,775 workers below the ALICE Threshold commute 31-60 minutes to work
- 391 workers below the ALICE Threshold commute more than 60 minutes

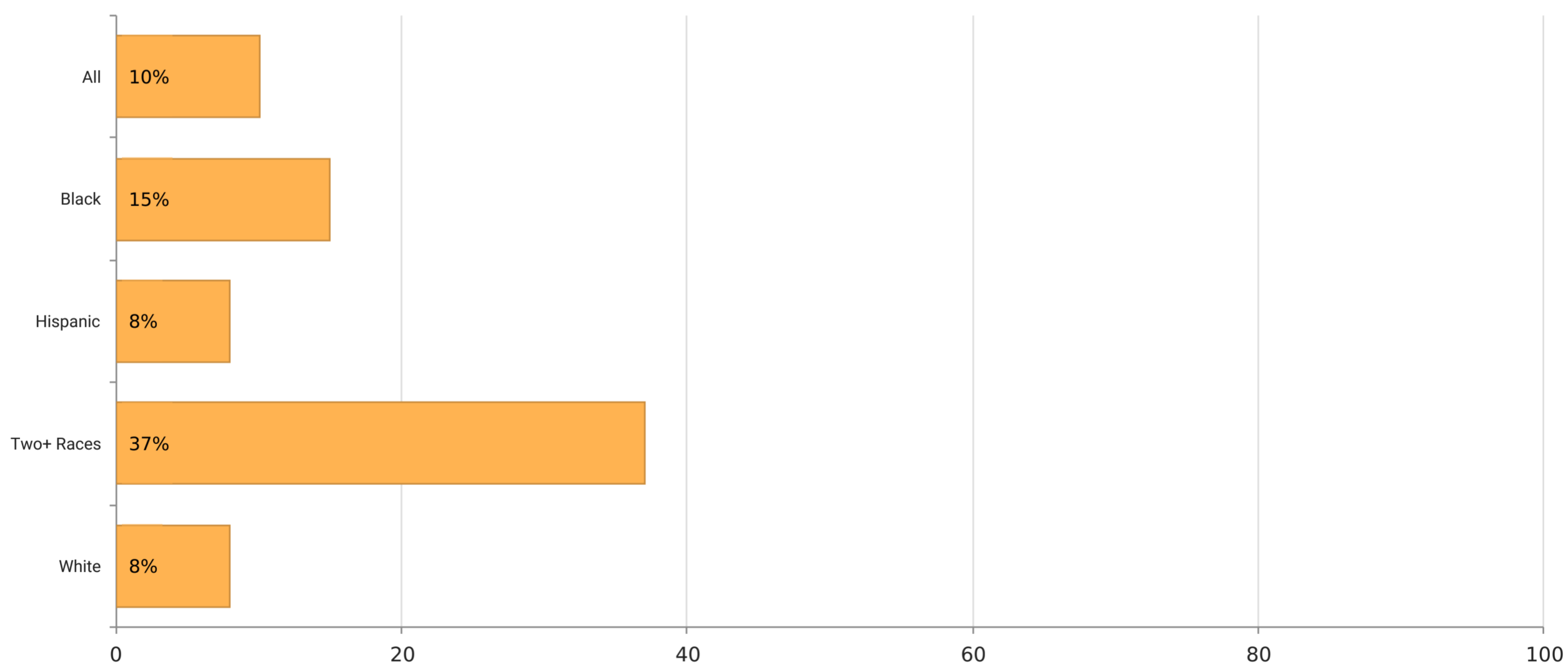


Address racial/ethnic gaps in employment

Full-Time Workers Earning Enough for Household Survival Budget (1 Adult, 1 School-Age Child), by Race/Ethnicity



Below ALICE Threshold Not Working but Looking for Work (Unemployed), by Race/Ethnicity



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Housing

Increase access to affordable rental housing

- 127 renter households below the ALICE Threshold pay more than Fair Market Rent
- 10,645 renter households below the ALICE Threshold pay more than 30% of income on rent and utilities

Support sustainable homeownership

- 19,343 households below the ALICE Threshold own their home
- 4,066 renter households below the ALICE Threshold pay more than median owner costs
- 8,105 owner households below the ALICE Threshold pay more than 30% of income on homeowner costs
- \$1,600 median annual real estate taxes

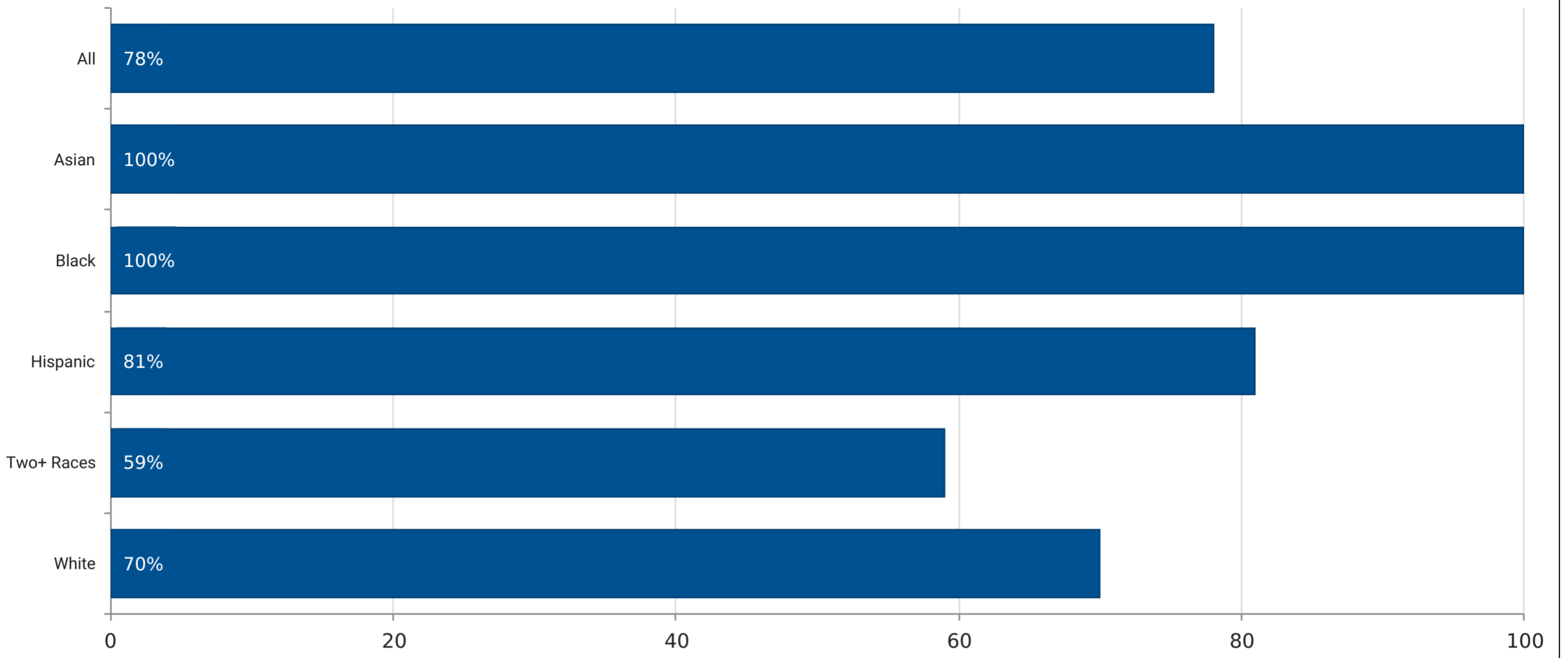
Focus on healthy/safe housing

- 2,887 homeowner households below the ALICE Threshold without fire/hazard/flood insurance
- 90 households below the ALICE Threshold with incomplete kitchen facilities
- 7,242 households below the ALICE Threshold living in homes built before 1970
- 63% of people live more than a half mile from a park

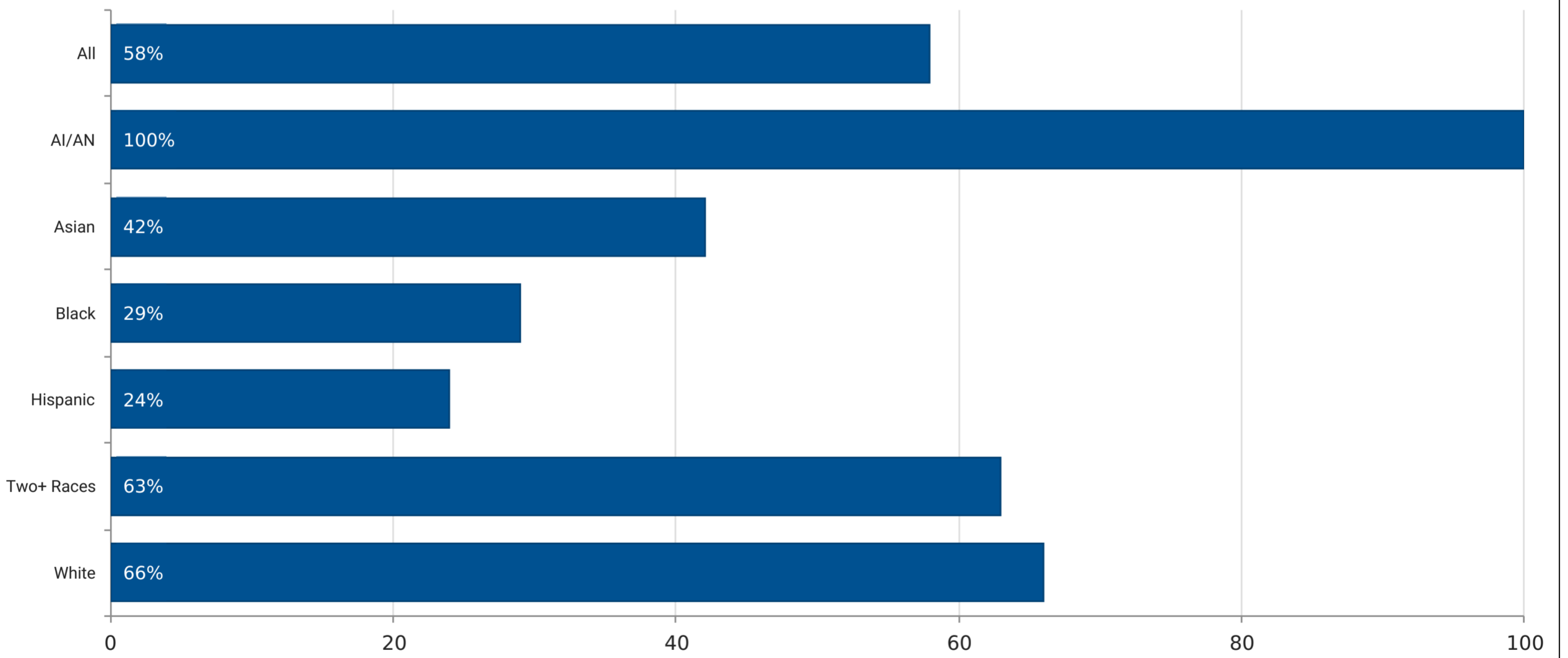


Address racial/ethnic gaps in housing

Renter Households Below the ALICE Threshold Paying more than 30 Percent of Income on Rent, by Race/Ethnicity



Homeownership, Households Below ALICE Threshold, by Race/Ethnicity



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Community

Foster strong, supportive communities for ALICE and all

Child Care/Education:

- 1,072 children below the ALICE Threshold (age 3–4) not enrolled in school
- 466 16- to 19-year-olds below the ALICE Threshold not enrolled in school and either unemployed or not in the labor force

Food:

- 70 supermarkets and other grocery (except convenience) stores per 100,000 households below the ALICE Threshold
- 12% of children facing food insecurity

Transportation:

- 6,166 of workers below the ALICE Threshold commuting more than 30 minutes to work
- 25,540 workers below the ALICE Threshold driving to work
- 1,088 workers below the ALICE using non-car transportation to commute to work

Health Care:

- 11,682 working age adults (16–64) below the ALICE Threshold without health insurance
- 1,675 children (0–18) below the ALICE Threshold without health insurance
- 78 - average life expectancy at birth (all income levels)
- 45 primary care providers per 100,000 population (all income levels)
- 44 dentists per 100,000 population (all income levels)
- 108 mental health providers per 100,000 population (all income levels)

Technology:

- 10,045 households below the ALICE Threshold without high-speed internet access at home
- 856 of households below the ALICE Threshold with cellular-only internet access



Foster strong, supportive communities for ALICE and all (continued...)

Taxes:

- 180 IRS tax returns at VITA sites per 100,000 households
- \$1,600 median annual real estate taxes

Savings and Access to Credit:

- 7 alternative credit lender services per 100,000 population (includes check cashing services, loan servicing, money order issuance services, money transmission services, payday lending services, and travelers' check issuance services)



Promising Practices for Addressing These Problems

To address the problems identified by each domain's Action Planner, the EVD also provides several Promising Practices for how to meet these challenges. Case studies and examples of how other communities have used each of these practices to improve conditions for those living below the ALICE threshold in their communities, can be found at <https://www.unitedforalice.org/action-planner/alice-evd>.



WORK

Promising Practices: Work

- Apprenticeship models
- Career cluster/pathways programs
- Cooperative education
- Employer strategy: Enhance benefits and compensation
- Employer strategy: Enhance opportunities for professional development
- Employer strategy: Help meet employee basic needs
- Employer strategy: Offer creative child care solutions
- Employer strategy: Reliable scheduling
- Employment transportation strategies
- Entrepreneurship initiatives to address systemic disinvestment
- Explore industry diversity
- Promote emerging high-tech, high-touch work
- Vocational education and training and adult learning



HOUSING

Promising Practices: Housing

- Community land trusts
- Healthy Home Environment Assessments
- Housing Choice Voucher Programs (Section 8)
- Housing First
- Housing mediation services/legal support for tenants in eviction proceedings
- Housing rehabilitation grant or loan programs
- Housing Supply Action Plan
- Inclusionary housing and zoning policies
- Land banking
- Lead paint abatement programs/lead pipe plumbing replacement
- Low Income Home Energy Assistance Program
- Low Income Housing Tax Credits
- Mixed-use development
- Rent regulation policies
- Tax Increment Financing for affordable housing
- Transit hubs
- Weatherization Assistance Program



COMMUNITY

Promising Practices: Community

- Baby bonds
- Bike and pedestrian master plans
- Broadband initiatives
- Carpool and rideshare initiatives
- Child Development Accounts/Children's Savings Accounts
- Child Tax Credit/Child and Dependent Care Tax Credit
- Community centers
- Community Development Block Grants
- Community Schools
- Complete Streets
- Earned Income Tax Credit
- Individual Development Accounts
- Payday loan regulations
- Quality Rating and Improvement Systems for child care/preschool
- Safe Routes to School strategies
- School-based health centers
- Support and subsidies for child care/family care
- Traffic calming strategies
- Universal Basic Income
- Voter registration strategies

Solving Problems Together

The ALICE Economic Viability Dashboard (EVD) provides a clear picture of the challenges our community faces in the interconnected areas of work, housing, and community. However, data alone is not enough—action is needed.

We encourage employers and economic development leaders to leverage the EVD and its promising practices to address workforce challenges, create pathways to sustainable employment, and ensure that the needs of ALICE workers are met. A strong workforce is the foundation of a thriving local economy, and investing in solutions that support ALICE individuals benefits businesses and communities alike.

We urge government officials and community leaders to use the EVD as a roadmap for addressing housing affordability, expanding access to essential services, and closing resource gaps for those living below the ALICE threshold. By aligning policies and investments with data-driven solutions, we can build stronger, more resilient communities where every individual has the opportunity to succeed.

Solving these issues requires collaboration across sectors. The EVD is a powerful tool—but its impact depends on how we use it. Together, we can turn data into action, challenges into opportunities, and gaps into solutions. Let's take the next steps to create meaningful, lasting change for ALICE households and for our entire community.