

ALICE IN FOCUS : Disabilities

SUMNER COUNTY





Who is ALICE?

Having a disability – whether apparent or non-apparent, physical or cognitive – can be a substantial barrier to financial stability. Yet traditional economic measures hide the full extent of financial hardship for the 15% of people in Tennessee (1,019,172) who have a cognitive, hearing, vision, or ambulatory disability, or one that makes self-care or independent living difficult.

According to the Federal Poverty Level (FPL), 20% of people with disabilities in Tennessee (204,506) lived in poverty in 2019. However, United For ALICE data shows that another 37% (375,574) – almost twice as many – were also experiencing financial hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived. **These households are ALICE: Asset Limited, Income Constrained, Employed.** The reality is that between those in poverty and those who are ALICE, **more than half (57%) of all people with disabilities in Tennessee lived in a household that was struggling to afford essentials in the communities where they lived.**

This summary based on the 2022 "ALICE in Focus: Disabilities" United Way study will focus on disabled residents who are living below the ALICE threshold including those who are under the FPL. The study uses 2019 data which is the most recent data available. *(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.)*

Defining "Disability"

The task of defining disability is complex, dynamic, multidimensional, and contested. How disability is defined has significant implications for people with disabilities, including determining who has access to federal programs and protections under the law. The legal protections outlined in the Americans with Disabilities Act (ADA) give one of the broadest definitions, including anyone with a “physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is regarded by others as having such an impairment,” which also covers people with chronic health conditions such as cancer or diabetes, and those with service-related disabilities. But eligibility definitions, like the criteria used for Social Security disability-related benefits, are often more limited. Individual experiences also vary greatly, and some people do not want to disclose their disability due to real or perceived stigma.

In this Summary, “people with disabilities” include those who have an ambulatory disability, a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult, as reported in the 2019 U.S. Census Bureau’s American Community Survey (ACS). This ALICE research uses the ACS definition and dataset because it is the only source that includes both disability status and the information needed to determine a person’s ALICE status – their household composition, income, and location. The ACS’s questions about disability (listed on the next page) are asked for each member of a household.

American Community Survey Question, Tennessee, 2019

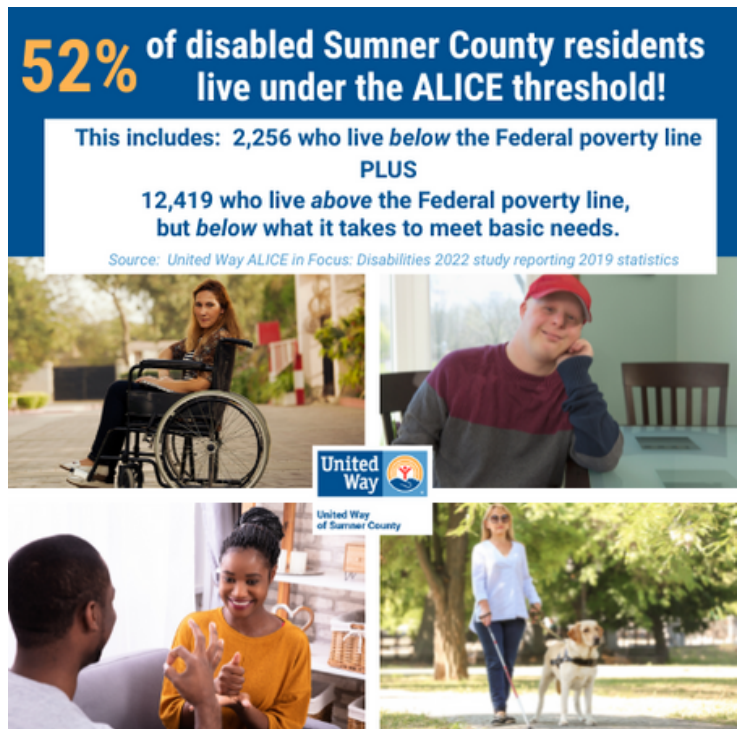
- **Ambulatory:** Does this person have serious difficulty walking or climbing stairs? *(ages 5+ only)*
- **Cognitive:** Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? *(ages 5+ only)*
- **Hearing:** Is this person deaf or does he/she have serious difficulty hearing? *(all ages)*
- **Vision:** Is this person blind or does he/she have serious difficulty seeing even when wearing glasses? *(all ages)*
- **Self-care:** Does this person have difficulty dressing or bathing? *(ages 5+ only)*
- **Independent Living:** Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping? *(ages 15+ only)*


ALICE in Sumner County

The "ALICE in Focus: Disabilities" study showed that Sumner County, Tennessee, has **28,135 disabled residents**. **52% of them live under the ALICE threshold** with 8% of them (2,256) living in poverty and another 44% (12,419) living in ALICE households. This means in 2019, BEFORE the pandemic, 14,675 disabled Sumner County residents were living in households that often struggled to make ends meet.

Disability Type

Though there are 28,135 disabled Sumner County residents, there were **53,960 disabilities** reported because many disabled residents have more than one type of disability. *(Of people with disabilities in the state of Tennessee in 2019, approximately 48% had two or more disabilities.)* The study found that people with two or more disabilities were more likely to be below the ALICE threshold (61%) than people with one disability (53%) and people without disabilities (40%).



Ambulatory 14,395 disabilities 56% under ALICE threshold	Cognitive 11,214 disabilities 66% under ALICE threshold	Hearing 7,734 disabilities 45% under ALICE threshold
 ALICE in Focus: Sumner County Residents by Disability <small>Source: United Way ALICE in Focus: Disabilities 2022 study reporting 2019 statistics</small>		
Vision 5,658 disabilities 40% under ALICE threshold	Self-care Difficulty 4,040 disabilities 55% under ALICE threshold	Independent Living Difficulty 10,919 disabilities 63% under ALICE threshold

Overall, more than half of the disabilities reported in Sumner County were ambulatory (51%), followed by cognitive (40%), independent living difficulty (39%), hearing (27%), vision (20%), and self-care difficulty (14%).

The category of **cognitive** disabilities showed the highest percentage living under the ALICE threshold. 66% (7,395) of the 11,214 cognitive disabilities live under the ALICE threshold with almost 9% (1,007) of them in poverty and another almost 57% (6,388) who are ALICE.

Next highest were those who have **difficulty living independently**. Of these 10,919 disabilities, 63% (6,871) live under the ALICE threshold including almost 9% (965) living in

poverty plus 54% (5,906) who are ALICE.

There are 14,395 ambulatory disabilities in Sumner County. Over 11% of them (1,665) live in poverty, but another 44% (6,385) are ALICE for a total of 56% (8,050) living under the ALICE threshold.

Those that have **self-care difficulty** were the next group with the highest percentage living under the ALICE threshold. Of the 4,040 self-care disabilities, 55% (2,217) live under the ALICE threshold including almost 10% (395) who live in poverty and 45% (1,822) who are ALICE.

There are 7,734 **hearing** disabilities. 45% of them (3,445) live under the ALICE threshold with almost 6% (459) in poverty and another over 38% (2,986) who are ALICE.

Finally, there are 5,658 Sumner County **vision** disabilities. 40% of them (2,289) live under the ALICE threshold with almost 10% (553) in poverty and another more than 30% (1,736) who are ALICE.

ALICE by Age

There are people with disabilities of all ages, though disabilities are more common in older people. In Sumner County, seniors accounted for 37% of disabled residents (10,397). Adults, ages 18-64, accounted for 55% (15,406). Only 8% of disabled residents (2,332) were children under 18.

However, children with disabilities are more likely to live in households below the ALICE threshold than adults and seniors with disabilities. 82% of Sumner County children with disabilities (1,920) live below the ALICE threshold with almost 11% (254) in poverty and over 71% (2,666) who are

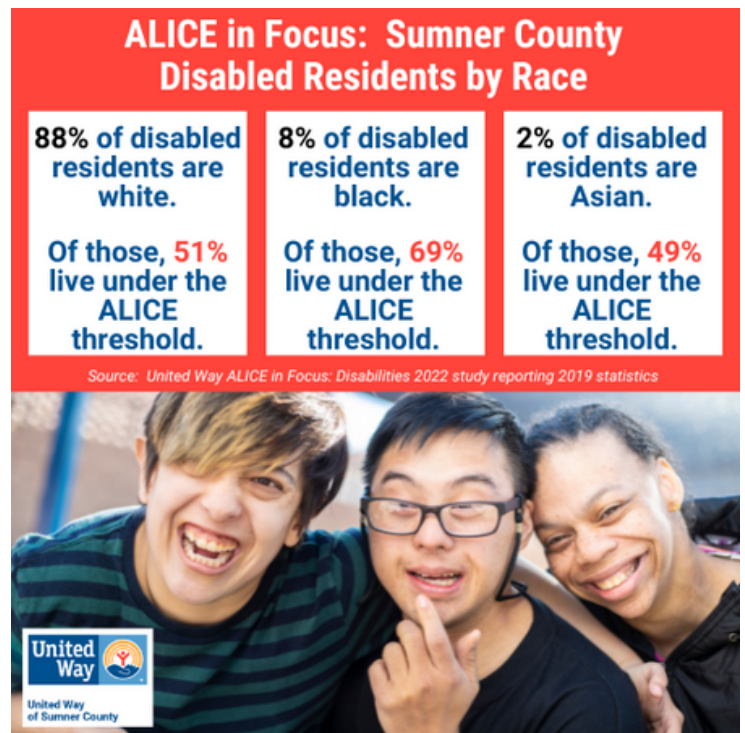
ALICE. A parent's earning potential and overall household income are typically limited due to added caregiving demands for a disabled child and the added expense of resources often needed for children with disabilities. Yet, because most Sumner County disabled children live in families who are above the FPL, they don't qualify for many types of governmental assistance programs.

ALICE by Race

88% of Sumner County disabled residents (24,840) are white with 51% of them (12,640) living under the ALICE threshold including almost 7% (1,666) in poverty and over 44% (10,974) who are ALICE.

Only 2% of Sumner County disabled residents (675) were Asian. 49% of them (331) are ALICE. None of them live in poverty.

And even though only 8% of Sumner County disabled residents are black (2,379), 69% of them (1,634) live under the ALICE threshold which is disproportionately higher than the other groups. In fact, the proportion of black disabled residents living in poverty was more than three times as high as their white counterparts with almost 25% of black residents (590) in poverty as compared to 7% of white residents. 0% of Asian disabled residents live in poverty. The number of disabled residents who are ALICE was equal for both black and white racial groups.



Note: Data for other racial groups was not available since less than 2% of Hispanic residents, Native Hawaiian/Pacific Islander residents, and those with two or more races reported having disabilities.

Educational Attainment

ALICE in Focus: Sumner County Disabled Residents by Education			
Source: United Way ALICE in Focus: Disabilities 2022 study reporting 2019 statistics			
	12th grade education or lower	4,163 residents	78% under ALICE threshold
	High School Graduate or GED	14,027 residents	47% under ALICE threshold
	Associates or Bachelor's Degree	5,105 residents	38% under ALICE threshold
	Master's, Doctoral, Professional Degree	1,103 residents	7% under ALICE threshold

People with higher academic degrees generally have greater earning power. However, having a low income reduces educational opportunities which creates barriers to higher academics. Having a disability adds yet another dimension. Of Sumner County residents, age 25+ with a disability, 15% (4,163) have a 12th grade education or lower with 78% of them (3,227) living below the ALICE threshold. 50% (14,027) are High School graduates or have obtained their GED. Of them, 47% (6,608) live under the ALICE threshold. Only 18% of Sumner County disabled residents (5,105) have obtained an Associate's or Bachelor's degree and 38% of them (1,931) live under the ALICE threshold. A mere 4% (1,103) have earned a Master's Doctoral, or Professional degree and 7% (77) are ALICE.

Work Status for ALICE

In Sumner County, there are 15,406 adults age 18-64 with a disability. In 2019, 51% of them (7,814) were working a full or part-time job. Of those, 43% (3,358) were living under the ALICE threshold including almost 41% (3,191) who were ALICE plus over 2% (167) in poverty.

49% of Sumner County adults age 18-64 with a disability (7,592) were not in the labor force (not employed and not looking for work) in 2019. Of those, 35% (2,667) were ALICE and over 14% (1,095) were in poverty for a total of 50% (3,762) who were living under the ALICE threshold.

Rates of employment and wages for people with disabilities in Tennessee vary based on the type of disability, as well as age, sex, race/ethnicity, and educational attainment. In some states, qualifying employers can pay subminimum wages to workers with a disability. New legislation in Tennessee has banned this practice as of July 1, 2022.

About half (51%) of Sumner County adults with disabilities age 18-64 are in the labor force.

Of these, 43% live below the ALICE threshold. **(49%) are not in the labor force.**

Of these, 50% live below the ALICE threshold.

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

Overall, people with disabilities below the ALICE threshold in Tennessee were concentrated in occupations with low median hourly wages. For example, in Tennessee in 2019, more than half (62%) of people with disabilities working as a cashier – the most common occupation for people with disabilities below the ALICE threshold – earning a median wage of \$10.13 per hour, were below the ALICE threshold. Similarly, 53% of people with disabilities working as a janitor/building cleaner (median wage of \$11.05 per hour) and 43% of people with disabilities working as a customer service representative (median wage of \$15.51 per hour) were below the threshold.

While seniors overall are staying in the labor force longer, only 8% of Tennessee seniors with disabilities were in the labor force in 2019, compared to 24% of seniors without disabilities. Of seniors in the labor force, 26% with disabilities were below the ALICE Threshold compared to 19% for seniors in the labor force without disabilities.

Living Arrangements for ALICE

People with disabilities who are ALICE live in households of varying size and composition, both of which impact financial stability.

Although people with disabilities age 18–64 in Tennessee were much less likely to be employed (36%) compared to people without disabilities (79%), most people with disabilities in this age group lived with at least one working household member (58%).

Overall, people with disabilities in Tennessee were more likely than people without disabilities to live alone. People with disabilities who lived alone were more likely to be below the ALICE Threshold (68%) than people with disabilities who lived with one or more other people (54%).

Seniors (age 65+) lived alone at even higher rates than people age 18–64 in Tennessee (27% vs. 11%). Yet seniors with disabilities living alone were more likely to be below the ALICE Threshold (67%) than seniors with disabilities living with one or more other people (46%).

In Sumner County, 17% of disabled residents (4,881) live in a single person household. Of those, 59% (2,889) live below the ALICE threshold including about half (2,417) who are ALICE and almost 10% (472) who live in poverty. 32% of Sumner County disabled residents (8,987) live in two-person households with 52% (4,716) living below the ALICE threshold. This includes almost 48% (4,295) who are ALICE and another almost 5% (421) who live in poverty. Just over half of Sumner County disabled residents (14,267) live in households of three or more. 50% of them (7,070) live under the ALICE threshold including 40% (5,707) who are ALICE and almost 10% (1,363) who live in poverty.

ALICE in Focus: Sumner County Disabled Residents by Living Arrangement

**17% live in Single Person
Households with 59% below
the ALICE threshold.**

**32% live in Two-Person
Households with 52% below
the ALICE threshold.**

**51% live in Households of
Three+ People with 50%
below the ALICE threshold.**



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



94% of disable Sumner County residents have health insurance.

30% of those with private health insurance live below the ALICE threshold.

70% of those with public health insurance live below the ALICE threshold.

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

Health Insurance for ALICE

Access to health insurance is critical to both wellness and financial stability for people with disabilities. In Sumner County, 48% of disabled residents (13,408) have private health insurance with 30% (4,068) living under the ALICE threshold including 25% (3,407) who are ALICE and almost 5% (661) who live in poverty.

Medicaid and Medicare programs are designed specifically to provide medical coverage to people with low or fixed incomes and some people with disabilities. Because of this, almost all seniors in Tennessee with and without disabilities had health insurance in 2019 (99% and 100%, respectively).

In Sumner County, 46% of disabled residents (12,828) have public health insurance. However, **70%** (9,007) are still living under the ALICE threshold with 59% (7,603) who are ALICE and almost 11% (1,404) who live in poverty.

Only 7% of disabled Sumner County residents (1,899) have no health insurance with 84% (1,600) of them living below the ALICE threshold. This includes 74% (1,409) who are ALICE and 10% (191) who live in poverty.

Public Assistance for ALICE

For a variety of reasons, public assistance does not reach all people in households that are struggling. **While most people in poverty are eligible, those in ALICE households often earn too much to qualify for assistance.**

Supplemental Security Income (SSI) provides financial assistance to people with disabilities who have limited income and resources. Yet the criteria are so limited that only 15% of people with disabilities below the ALICE Threshold in Tennessee received SSI payments in 2019; in other words, 85% did not. To be eligible, applicants cannot have assets greater than \$2,000 for an individual and \$3,000 for a married couple - a level that has

Only 10% of Sumner County Disabled Residents receive Supplementary Security Income (SSI).

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



Only 20% of Sumner County Disabled Residents receive Supplemental Nutrition Assistance Program (SNAP) benefits.

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



not been updated in nearly 40 years, and that creates a barrier to saving and wealth-building for people with disabilities and their families.

In Sumner County, only 10% of disabled residents (2,777) receive SSI benefits!

That leaves 90% (23,358) without the benefit with 57% of them (13,097) living below the ALICE threshold. This includes 45% (11,407) who are ALICE and over 6% (1,690) who live in poverty.

While the eligibility threshold for the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) is higher than that of SSI (130% of the FPL), it

still does not reach all households in need. **Only 20% of disabled Sumner County residents (5,734) receive SNAP benefits!** Of the 80% (22,401) who are not receiving SNAP benefits, 42% (9,508) live under the ALICE threshold including 38% (8,515) who are ALICE and over 4% (993) who live in poverty.

IMPACT OF THE PANDEMIC

The inequities and barriers to financial stability that many people with disabilities face were exacerbated during the dual health and economic crises of the COVID-19 pandemic. The [challenges](#) included a higher susceptibility to severe illness and death, a risk of being triaged out of COVID-19 treatment when supplies became scarce, limited options for those in congregate settings to transition to community settings, lack of access to in-person special education services and supports, low priority for vaccine distribution, an extensive shortage of direct care and support workers, and substantial communication barriers due to mask-wearing and social distancing (especially for people who are deaf, hard of hearing, deaf-blind, or blind). For people with disabilities below the ALICE Threshold, there were added challenges related to finding and keeping employment, limited income/savings, and additional costs associated with living with a disability (such as those related to personal assistance, home accommodations, and transportation).

As shown in our recent report, [The Pandemic Divide](#), households below the ALICE Threshold suffered disproportionately during the pandemic. Expanding on those findings, our analysis of the U.S. Census Bureau's Household Pulse Surveys* (July 2021–February 2022) reveals that people with disabilities and their households were more likely than people without disabilities to be adversely impacted by the pandemic – financially, physically, and emotionally. And these negative impacts were even more substantial for people with disabilities below the ALICE Threshold:

- **Work loss:** In Tennessee, respondents with disabilities were more likely than those without disabilities to report that they or someone in their household had experienced a loss of employment income in the last four weeks (25% vs. 14%). Respondents with disabilities below the ALICE Threshold were twice as likely as those without disabilities to have experienced loss of employment income in the household, at 28%.
- **Paying bills:** In Tennessee, people with disabilities were more than twice as likely as those without disabilities to report that their household had difficulty paying for usual household expenses, including food, rent or mortgage, car payments, or medical expenses (55% vs. 24%). Respondents with disabilities below the ALICE Threshold had an even harder time paying usual expenses (64%).

* Note: The definition of disability in the Household Pulse Survey is slightly narrower than the ACS definition and includes vision, hearing, cognitive, and mobility difficulties.

- **Food insufficiency:** Throughout the pandemic, people with disabilities in Tennessee struggled to afford food: 23% of people with disabilities reported that their household sometimes or often did not have enough to eat, compared to 7% of people without disabilities. And respondents with disabilities below the ALICE Threshold were even more likely to report food insufficiency (29%).
- **Interrupted learning:** The pandemic has [disrupted elementary, secondary, and higher education](#) for more than two years, and students with disabilities – of all income levels – have been disproportionately affected. For example, the more than [7 million students](#) nationwide (age 3–21) who received educational services under the Individuals with Disabilities Education Act faced [unique barriers](#), as students with disabilities were not as easily transferred to online learning, and families tried to provide support typically provided in the classroom.



It was also a challenge for older students in Tennessee: Respondents with disabilities were more likely than respondents without disabilities (to report that they or another adult in their household canceled plans to take post-secondary classes (24% vs. 15%). Respondents with disabilities below the ALICE Threshold were even slightly more likely to report that they canceled such plans (27%).

- **Depression and anxiety:** In Tennessee, people with disabilities were more than four times as likely as people without disabilities to report that nearly every day over the last two weeks they had been bothered by feeling down, depressed, or hopeless (30% vs. 7%). Respondents with disabilities below the ALICE Threshold were slightly more likely to report feeling depressed nearly every day, at 33%. Similarly, 38% of people with disabilities reported that nearly every day over the last two weeks they had felt nervous, anxious, or on edge, compared to 11% of people without disabilities. And people with disabilities below the Threshold were even more likely to report feeling anxious nearly every day, at 44%.

Descriptor for Sumner County	% of total with disability in Sumner County	Total # with disability	# ALICE with disability	% of total with a disability in this category that are ALICE	# with disability in Poverty	% of total with disability in this category that are in poverty	Total # with disability under ALICE threshold	Total % Below ALICE threshold
all with a disability	100%	28,135	12,419	44.14%	2,256	8.02%	14,675	52%
age 0-17	8%	2,332	1,666	71.44%	254	10.89%	1,920	82%
18-64	55%	15,406	5,858	38.02%	1,262	8.19%	7,120	46%
65+	37%	10,397	4,895	47.08%	740	7.12%	5,635	54%
Asian	2%	675	331	49.04%	0	0.00%	331	49%
Black	8%	2,379	1,044	43.88%	590	24.80%	1,634	69%
Hispanic	0%	0	0	#DIV/0!	0	#DIV/0!	0	0%
Native Hawaiian/ Pacific Islander	0%	121	0	0.00%	0	0.00%	0	0%
2 or more races	0%	0	0	#DIV/0!	0	#DIV/0!	0	0%
White	88%	24,840	10,974	44.18%	1,666	6.71%	12,640	51%
Born in US	97%	27,299	12,170	44.58%	1,996	7.31%	14,166	52%
Born outside US	3%	836	249	29.78%	260	31.10%	509	61%
English Speaking Household	100%	28,135	12,419	44.14%	2,256	8.02%	14,675	52%
Limited-English speaking household	0%	0	0	#DIV/0!	0	#DIV/0!	0	0%
Ambulatory Disability	51%	14,395	6,385	44.36%	1,665	11.57%	8,050	56%
Cognitive Disability	40%	11,214	6,388	56.96%	1,007	8.98%	7,395	66%
Hearing Disability	27%	7,734	2,986	38.61%	459	5.93%	3,445	45%
Vision Disability	20%	5,658	1,736	30.68%	553	9.77%	2,289	40%
Self-care difficulty	14%	4,040	1,822	45.10%	395	9.78%	2,217	55%
Independent Living Difficulty	39%	10,919	5,906	54.09%	965	8.84%	6,871	63%

Descriptor for Sumner County	% of total with disability in Sumner County	Total # with disability	# ALICE with disability	% of total with a disability in this category that are ALICE	# with disability in Poverty	% of total with disability in this category that are in poverty	Total # with disability under ALICE threshold	Total % Below ALICE threshold
Single person household	17%	4,881	2,417	49.52%	472	9.67%	2,889	59%
Two person household	32%	8,987	4,295	47.79%	421	4.68%	4,716	52%
Three+ household	51%	14,267	5,707	40.00%	1,363	9.55%	7,070	50%
In Labor force	28%	7,814	3,191	40.84%	167	2.14%	3,358	43%
Not in Labor force	27%	7,592	2,667	35.13%	1,095	14.42%	3,762	50%
Owner Household	67%	18,991	7,124	37.51%	1,296	6.82%	8,420	44%
Renter Household	33%	9,144	5,295	57.91%	960	10.50%	6,255	68%
Owner Housing Cost Burdened	9%	2,635	1,293	49.07%	1,015	38.52%	2,308	88%
Rent burdened	16%	4,408	3,546	80.44%	862	19.56%	4,408	100%
Not rent burdened	17%	4,736	1,749	36.93%	98	2.07%	1,847	39%
12th grade education or lower	15%	4,163	2,699	64.83%	528	12.68%	3,227	78%
High School graduate/ GED	50%	14,027	5,577	39.76%	1,031	7.35%	6,608	47%
Associates or Bachelors Degree	18%	5,105	1,488	29.15%	443	8.68%	1,931	38%
Master's Doctoral, Professional Degree	4%	1,103	77	6.98%	0	0.00%	77	7%
Private Health insurance	48%	13,408	3,407	25.41%	661	4.93%	4,068	30%
Public Health Insurance	46%	12,828	7,603	59.27%	1,404	10.94%	9,007	70%
No health insurance	7%	1,899	1,409	74.20%	191	10.06%	1,600	84%
With High Speed Internet	65%	18,397	6,873	37.36%	990	5.38%	7,863	43%

Descriptor for Sumner County	% of total with disability in Sumner County	Total # with disability	# ALICE with disability	% of total with a disability in this category that are ALICE	# with disability in Poverty	% of total with disability in this category that are in poverty	Total # with disability under ALICE threshold	Total % Below ALICE threshold
No High Speed Internet	35%	9,738	5,546	56.95%	1,266	13.00%	6,812	70%
With home internet	85%	23,993	10,473	43.65%	1,415	5.90%	11,888	50%
No Home Internet	15%	4,142	1,946	46.98%	841	20.30%	2,787	67%
with Smartphone	81%	22,838	9,872	43.23%	1,148	5.03%	11,020	48%
No Smartphone	19%	5,297	2,547	48.08%	1,108	20.92%	3,655	69%
Participating in SNAP	20%	5,734	3,904	68.09%	1,263	22.03%	5,167	90%
Not participating in SNAP	80%	22,401	8,515	38.01%	993	4.43%	9,508	42%
Receiving Supplementary Security Income	10%	2,777	1,012	36.44%	566	20.38%	1,578	57%
Not receiving Supplementary Security Income	90%	25,358	11,407	44.98%	1,690	6.66%	13,097	52%

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