

RESEARCH REPORT

# Tennessee TANF Opportunity Act Baseline Scan

**Employment, Poverty, and Education in Tennessee**

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# Executive Summary

The Tennessee Temporary Assistance for Needy Families (TANF) Opportunity Act funds seven grantees to provide services to families with low income, each aimed at improving education, health, and economic outcomes for adults and children. In this baseline scan, we describe the demographic and economic context within which the seven pilot programs are operating as of the start of the programs' implementation. The context described includes demographic information, income measures and poverty rates, employment and education data, safety net program caseloads, and health information. We present data at the state, grand division, and county level when data availability permits.

Key findings include the following:

- Tennessee had a higher percentage of white non-Hispanic (73 percent) and Black non-Hispanic people (16 percent) than the nation as a whole between 2017 and 2021.
- The percentage of the Tennessee population residing in rural areas (34 percent) was greater than the percentage of the total US population in rural areas (20 percent) as of 2020.
- The median household income in Tennessee was \$58,516 between 2017 and 2021, compared with \$69,021 nationally.
- In Tennessee, 13.8 percent of people had incomes below the official poverty threshold in 2019, whereas 12.3 percent of people experienced poverty nationally.
- The annual average unemployment rate in Tennessee was 4.3 percent in 2021, compared with 5.3 percent nationally.
- Approximately 807,000 people received benefits from the Supplemental Nutrition Assistance Program in Tennessee in September 2022, about 13 percent of the population.
- About 28,000 people received TANF in Tennessee in June 2022, about 0.4 percent of the population.
- In Tennessee, 1.7 million people received health insurance through Medicaid or the Children's Health Insurance Program in July 2022, about 25 percent of the population.
- In 2019, about 16 percent of children in Tennessee experienced food insecurity.
- In Tennessee, the percentage of people without any health insurance coverage between 2017 and 2021 was comparable to the national share.



This baseline scan provides information on the circumstances of Tennessee families to support the evaluation of the TANF Opportunity Act pilot programs. The data presented in this baseline report will also serve as a starting point for a data dashboard tracking changes during the pilots.

# Tennessee TANF Opportunity Act Baseline Scan

The Tennessee Temporary Assistance for Needy Families (TANF) Opportunity Act funds seven grantees to provide services to families with low income, each aimed at improving education, health, and economic outcomes for adults and children. Under the terms of the act, an evaluator (MEF Associates) is tasked with conducting an impact evaluation of the pilot programs to ensure that the TANF funds are well spent and to build the evidence base on effective approaches for increasing financial stability.<sup>1</sup> As the first step in that process, the Urban Institute conducted a baseline scan of the economic and demographic context within which the seven pilot programs are operating as of the start of the programs' implementation. The data presented in this baseline report are intended as a resource for state staff, the state legislature, the Families First Community Advisory Board, and others involved in activities related to the TANF Opportunity Act (TOA). These data will also serve as a starting point for a data dashboard tracking changes during and after the pilot period.

The TOA, signed by the governor on May 25, 2021, is aimed at “modernizing policies, partnerships, and programs to increase self-sufficiency and build pathways to prosperity for families.”<sup>2</sup> The TOA aims to do this through policy changes and new pilot programs, including

- increasing the monthly cash benefit for families receiving TANF,
- providing a higher cash benefit to individuals pursuing educational opportunities, through a two-year pilot program,
- providing \$180 million in funding to seven grantees to enable them to provide enhanced services to families through the Tennessee Opportunity Pilot Initiative (the populations served and services provided vary by program, but all aim to provide comprehensive supports to increase the financial stability of families with low incomes in the state [table 1]),
- evaluating the Tennessee Opportunity Pilot Initiative to determine its effectiveness in increasing self-sufficiency and reducing dependency,
- allocating TANF reserve funds to community organizations providing services to families with low income through the Families First Community Grant program,<sup>3</sup> and

- establishing an advisory board to provide input on the pilot programs, other aspects of the TOA, and the TANF program more generally.

In this report, we describe the demographics and economic circumstances of Tennessee residents to support the evaluation of the pilot programs. The context described includes demographic information, income measures and poverty rates, employment and education data, safety net program caseloads, and health information.

The information included in this report was obtained from publicly available government survey data and program administrative data. The primary government survey that we use is the American Community Survey (ACS). The ACS has a very large sample size that allows for reliable state estimates and, when five years of data are combined, for reliable county-level estimates. We also use data from the US Bureau of Labor Statistics, federal and state program administrative data, the decennial census, and other sources. Appendix A provides more information about the various data sources.

For the most part, we show the most recent publicly available survey or administrative data. However, in some cases, less-recent data are used, due to data-quality issues arising from challenges with the collection of government household survey data during the COVID-19 pandemic.<sup>4</sup> The data sources that we use include survey data for 2021, five-year estimates from the ACS, decennial census data from 2020, education data from school year 2019–20, and food insecurity analysis for 2019. We believe that all the sources provide relevant demographic and economic information that contributes to a better understanding of Tennessee residents' circumstances at the outset of TOA grant implementation. All the tables and figures note the source of the data presented and the year to which the data pertain.

TABLE 1

**Pilot Programs and the Counties They Serve**

<b>Pilot program</b>	<b>Backbone organization</b>	<b>Counties served</b>
<b>Connecting Forward</b>	Family and Children’s Service	Bedford, Cheatham, Coffee, Davidson, Dickson, Franklin, Giles, Grundy,* Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry,* Robertson, Rutherford, Sequatchie, Stewart, Sumner, Trousdale, Wayne, Williamson, and Wilson
<b>Empower Upper Cumberland</b>	Upper Cumberland Human Resources Agency	Cannon, Clay,* Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White
<b>A Father’s Involvement Really Matters (AFIRM) program</b>	Families Matter	City of Memphis and greater Shelby County
<b>Growing Relational and Occupational Wealth in West Tennessee Households (GROWWTH) Academy</b>	University of Memphis, Office of Professional and Continuing Education	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman,* Hardin, Haywood, Henderson, Henry, Lake,* Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, and Weakley
<b>Striving Towards Resilience and Opportunity for the Next Generation (STRONG) Families Northeast Tennessee</b>	STRONG Accountable Care Community	Carter, Cocke,* Greene, Hamblen, Hancock,* Hawkins, Johnson, Sullivan, Unicoi, and Washington
<b>Tennessee Alliance for Economic Mobility (TAEM)</b>	Martha O’Bryan Center	Davidson, Dickson, Maury, Montgomery, Rutherford, Sumner, and Wilson
<b>United Way of Greater Knoxville / East Tennessee Collaborative</b>	United Way of Greater Knoxville	Anderson, Blount, Claiborne, Grainger, Jefferson, Knox, Sevier, and Union

**Source:** The lists of counties served by the pilot programs are based on discussions with the program administrators as of November 2022. United Way of Greater Knoxville is considering adding other counties in East Tennessee.

**Note:** Asterisks indicate counties that have been identified as “distressed” counties by the Appalachian Regional Commission. The commission creates an index of county economic status for every county in the United States each year, which includes the three-year unemployment rate, per capita market income, and poverty rate. Counties are identified as distressed if they are in the bottom 10 percent of counties in the US. As of fiscal year 2023 (October 1, 2022, through September 30, 2023), the distressed counties in Tennessee are Bledsoe, Clay, Cocke, Grundy, Hancock, Hardeman, Lake, Morgan, Perry, and Scott. For more information, see “Transparent Tennessee: OpenECD | TNECD Performance Metrics | Distressed Counties,” Transparent Tennessee, accessed March 12, 2024, <https://www.tn.gov/transparenttn/state-financial-overview/open-eecd/openecd/tneecd-performance-metrics/openecd-long-term-objectives-quick-stats/distressed-counties.html>.

Key findings include the following:

- Tennessee had a higher percentage of white non-Hispanic (73 percent) and Black non-Hispanic people (16 percent)—and a lower percentage of Asian non-Hispanic (6 percent) and Hispanic people (6 percent)—than the nation as a whole between 2017 and 2021.<sup>5</sup>
- The percentage of the Tennessee population residing in rural areas (34 percent) was greater than the percentage of the total US population in rural areas (20 percent) as of 2020.

- The median household income in Tennessee was \$58,516 between 2017 and 2021, compared with \$69,021 nationally.
- In Tennessee, 13.8 percent of people had incomes below the official poverty threshold in 2019, whereas 12.3 percent of people experienced poverty nationally.<sup>6</sup> The official poverty measure (OPM) is the primary measure for estimating poverty rates in the US. It compares a family's pretax cash income to a federal poverty threshold (adjusted for family size and composition but not for geographic location) to determine poverty status. Families are considered to be in poverty if they have income below 100 percent of the federal poverty threshold for their family size and composition.
- Poverty rates varied widely by county. Lake County had the highest overall official poverty rate (35.5 percent) in the state, more than twice the Tennessee average. Williamson County had the lowest overall poverty rate (4.3 percent) in the state.
- The official child poverty rate in Tennessee was 19.4 percent in 2019, compared with the national child poverty rate of 16.8 percent.
- The supplemental poverty measure (SPM) rate in Tennessee was 13.5 percent in 2019, while the SPM rate nationally was 14.2 percent. The SPM is an alternative measure for calculating poverty. Unlike the OPM, this measure considers geographic variations in the cost of housing as well as federal and state taxes and in-kind benefits.
- The annual average unemployment rate in Tennessee was 4.3 percent in 2021, compared with 5.3 percent nationally.
- The public high school graduation rate in Tennessee (90 percent) was higher than the rate nationally (87 percent) in school year 2019–20.
- Approximately 807,000 people in 407,000 households received benefits from the Supplemental Nutrition Assistance Program (SNAP) in Tennessee in September 2022, about 12 percent of the population. The percentage of the population receiving SNAP benefits per county in Tennessee ranged from a low of about 1 percent in Williamson County to a high of 28 percent in Hancock County. Despite monthly fluctuations in caseloads, the number of individuals receiving SNAP benefits in Tennessee has decreased overall over the last four years, dropping by more than 130,000 between October 2018 and September 2022.
- About 28,000 people received TANF across 13,000 households in Tennessee in June 2022, about 0.4 percent of the population. TANF cases in Tennessee saw a steady decline between October 2018 and June 2022.
- In Tennessee, 1.7 million people received health insurance through Medicaid or the Children's Health Insurance Program (CHIP) in July 2022, about 25 percent of the population. Over half of these recipients (941,000) were children.

- In 2019, about 16 percent of children in Tennessee experienced food insecurity. Food insecurity among children ranged from about 3 percent in Williamson County to 28 percent in Lake County.
- In Tennessee, the percentage of people without any health insurance coverage between 2017 and 2021 was comparable to the national share (10 percent in Tennessee, compared with 9 percent in the US overall).

In this report, we begin by describing the three regions, or “grand divisions,” of Tennessee, which we refer to in some of the data comparisons. We then present data on each of the following topics: demographics, income and poverty, employment, education, safety net programs, food insecurity, and health.

# Grand Divisions

Tennessee is divided by state law into three distinct regions, known as East, Middle, and West Tennessee. Table B.9 in the appendix shows the counties that comprise each of the grand divisions. The TOA funds two pilot programs in each grand division, plus one pilot program offered by the Tennessee Department of Human Services.<sup>7</sup>

## East Tennessee

East Tennessee is located within the Appalachian Mountains and includes the cities of Knoxville and Chattanooga. East Tennessee has the highest percentage of white non-Hispanic people (86 percent). The total and child poverty rates in East Tennessee (14.7 percent total poverty rate and 20.6 percent child poverty rate) are between those of Middle and West Tennessee. The annual unemployment rate in 2021 was lower in East Tennessee (3.9 percent) than in West Tennessee (5.9 percent) but comparable to the rate in Middle Tennessee (3.8 percent). The proportion of the population receiving SNAP benefits in East Tennessee (11 percent) is between the percentages receiving benefits in Middle and West Tennessee.

## Middle Tennessee

Middle Tennessee contains Nashville, the state's capital and largest city. Middle Tennessee has the highest percentage of the population holding an associate's degree or higher (40 percent), compared with West and East Tennessee (34 percent for both). Middle Tennessee has the lowest total poverty rate and child poverty rate (11.4 percent total poverty rate and 15.5 percent child poverty rate). The annual unemployment rate in 2021 was lower in Middle Tennessee (3.8 percent) than in West Tennessee (5.9 percent) but comparable to the rate in East Tennessee (3.9 percent). Middle Tennessee has the lowest percentage of the population receiving SNAP benefits, as of September 2022 (9 percent).

## West Tennessee

West Tennessee lies between the Mississippi and Tennessee Rivers and contains Memphis. The share of the population holding an associate's degree or higher is lower in West Tennessee (34 percent) than in Middle Tennessee (40 percent) but comparable to the share in East Tennessee (34 percent). West

Tennessee has the highest total poverty rate and child poverty rate (16.8 percent total poverty rate and 24.8 percent child poverty rate). The annual unemployment rate in 2021 was highest in West Tennessee (5.9 percent). West Tennessee also has the highest share of the population receiving SNAP benefits, as of September 2022 (17 percent).



# Demographics

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## BOX 1

### Key Points: Demographics

- Tennessee had a higher percentage of white non-Hispanic (73 percent) and Black non-Hispanic people (16 percent)—and a lower percentage of Asian, non-Hispanic (6 percent) and Hispanic people (6 percent)—than the nation as a whole between 2017 and 2021. The proportion of the population that are children was comparable in Tennessee and the nation overall between 2017 and 2021 (22 percent). Of these children, a slightly smaller percentage lived in a married-couple household in Tennessee (65 percent) than in the US as a whole (67 percent).
  - The percentage of the Tennessee population residing in rural areas (34 percent) was greater than the percentage of the total US population in rural areas (20 percent) as of 2020.
  - The future population in Tennessee looks more non-white. For example, between 2017 and 2021, 12 percent of children under 5 years old were classified as Hispanic, which is twice the share of the overall Hispanic population in Tennessee.
- 

The total population in Tennessee was about 6.9 million between 2017 and 2021.<sup>8</sup> As shown in table 2, Tennessee had a higher percentage of white non-Hispanic people than the US as a whole (73 percent and 59 percent, respectively), as well as a higher percentage of Black non-Hispanic people (16 percent and 12 percent, respectively).<sup>9</sup> The percentages of Asian non-Hispanic and Hispanic people were lower in Tennessee compared with the US overall, and the percentages of non-Hispanic people of additional races or multiple races were similar in the US as a whole and Tennessee.

The population's racial and ethnic composition varied across the grand divisions and counties in Tennessee (see table B.1 in the appendix for a list of counties by grand division). The share of white non-Hispanic people ranged from 52 percent in West Tennessee to 74 percent in Middle Tennessee to 86 percent in East Tennessee. At the county level, the share of white non-Hispanic people ranged from 35 percent in Shelby County to 97 percent in both Hancock County and Scott County. The percentage of white non-Hispanic people was higher in Tennessee than in the US as a whole in all but 5 counties (Davidson, Hardeman, Haywood, Marshall, and Shelby County) out of the 95 total.

Additionally, the demographic characteristics of Tennesseans are changing. The demographics for children suggest that the future population in Tennessee looks more non-white. For example, between 2017 and 2021, 12 percent of children under 5 years old were classified as Hispanic, which is twice the share of the overall Hispanic population in Tennessee.<sup>10</sup> The proportion of the population that is of

working age (ages 16 to 64) is declining, and the percentage that is married is also decreasing in Tennessee.<sup>11</sup> These trends in demographic characteristics in Tennessee mirror trends in the nation as a whole (Teixeira, Frey, and Griffin 2015).

**TABLE 2**  
**Race and Ethnicity in Tennessee by County, 2017–21**

	Total (in thousands)	White, non-Hispanic	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional, non-Hispanic
US total	329,725	59%	18%	12%	6%	4%
Tennessee	6,859	73%	6%	16%	2%	3%
West Tennessee	1,557	52%	5%	38%	2%	2%
Middle Tennessee	2,868	74%	7%	13%	2%	4%
East Tennessee	2,434	86%	4%	6%	1%	3%
Anderson County	77	88%	3%	3%	1%	4%
Bedford County	50	76%	13%	7%	0%	4%
Benton County	16	92%	2%	2%	1%	3%
Bledsoe County	15	87%	3%	8%	0%	2%
Blount County	134	90%	4%	2%	1%	3%
Bradley County	108	84%	7%	5%	1%	3%
Campbell County	39	96%	2%	0%	0%	2%
Cannon County	14	93%	3%	2%	0%	2%
Carroll County	28	84%	3%	9%	1%	4%
Carter County	56	94%	2%	2%	0%	2%
Cheatham County	41	91%	4%	1%	1%	3%
Chester County	17	85%	3%	10%	0%	2%
Claiborne County	32	95%	1%	1%	1%	2%
Clay County	8	94%	2%	2%	1%	1%
Cocke County	36	93%	3%	1%	1%	3%
Coffee County	57	87%	5%	4%	1%	3%
Crockett County	14	73%	11%	13%	0%	3%
Cumberland County	61	94%	3%	1%	0%	2%
Davidson County	708	56%	10%	26%	4%	4%
Decatur County	11	92%	3%	3%	0%	2%
DeKalb County	20	87%	8%	2%	0%	2%
Dickson County	54	89%	4%	4%	1%	3%
Dyer County	37	79%	4%	13%	1%	4%
Fayette County	42	67%	3%	27%	1%	2%
Fentress County	18	96%	2%	0%	0%	2%
Franklin County	43	88%	4%	5%	1%	3%
Gibson County	50	76%	3%	16%	0%	4%
Giles County	30	83%	3%	10%	0%	4%
Grainger	23	94%	4%	0%	0%	3%

	Total (in thousands)	White, non-Hispanic	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional, non-Hispanic
County						
Greene County	70	92%	3%	2%	1%	2%
Grundy County	13	89%	2%	0%	1%	9%
Hamblen County	64	81%	12%	3%	1%	3%
Hamilton County	364	70%	6%	18%	2%	3%
Hancock County	7	97%	2%	0%	1%	0%
Hardeman County	26	54%	2%	41%	1%	3%
Hardin County	27	91%	3%	4%	0%	2%
Hawkins County	57	95%	2%	1%	0%	2%
Haywood County	18	43%	4%	50%	0%	2%
Henderson County	28	87%	3%	8%	0%	2%
Henry County	32	87%	3%	7%	1%	3%
Hickman County	25	90%	3%	4%	0%	3%
Houston County	8	91%	2%	4%	0%	3%
Humphreys County	19	91%	3%	1%	1%	4%
Jackson County	12	94%	2%	0%	0%	3%
Jefferson County	54	91%	4%	2%	1%	3%
Johnson County	18	91%	2%	4%	0%	2%
Knox County	475	81%	5%	8%	2%	3%
Lake County	7	67%	3%	26%	0%	4%
Lauderdale County	25	59%	3%	34%	0%	3%
Lawrence County	44	93%	2%	2%	0%	3%
Lewis County	12	92%	3%	1%	1%	3%
Lincoln County	35	86%	4%	7%	1%	3%
Loudon County	54	87%	9%	1%	1%	2%
Macon County	53	88%	4%	4%	1%	3%
Madison County	26	89%	2%	6%	1%	2%
Marion County	25	91%	5%	1%	0%	3%
Marshall County	98	55%	4%	37%	1%	3%
Maury County	29	91%	2%	3%	0%	3%
McMinn County	34	84%	6%	5%	0%	4%
McNairy County	99	78%	6%	11%	1%	3%
Meigs County	13	91%	2%	3%	0%	4%
Monroe County	46	89%	4%	2%	0%	4%
Montgomery County	216	62%	11%	19%	2%	6%
Moore County	6	93%	0%	2%	3%	2%

	Total (in thousands)	White, non-Hispanic	Hispanic	Black, non-Hispanic	Asian, non-Hispanic	Additional, non-Hispanic
Morgan County	21	91%	1%	5%	0%	2%
Obion County	31	80%	5%	11%	0%	3%
Overton County	22	96%	2%	1%	0%	2%
Perry County	8	91%	1%	1%	2%	5%
Pickett County	5	96%	3%	0%	0%	1%
Polk County	18	92%	2%	1%	0%	5%
Putnam County	79	88%	7%	2%	1%	2%
Rhea County	33	88%	5%	2%	1%	4%
Roane County	53	92%	2%	3%	1%	2%
Robertson County	72	82%	7%	7%	1%	3%
Rutherford County	336	69%	9%	15%	4%	4%
Scott County	22	97%	1%	0%	0%	2%
Sequatchie County	16	93%	4%	0%	0%	3%
Sevier County	98	89%	7%	1%	1%	2%
Shelby County	929	35%	7%	54%	3%	2%
Smith County	20	91%	3%	2%	0%	4%
Stewart County	14	91%	3%	0%	0%	5%
Sullivan County	158	93%	2%	2%	1%	3%
Sumner County	193	82%	5%	8%	2%	3%
Tipton County	61	75%	3%	18%	1%	3%
Trousdale County	11	82%	3%	11%	0%	4%
Unicoi County	18	92%	6%	0%	0%	2%
Union County	20	96%	2%	1%	0%	2%
Van Buren County	6	95%	1%	0%	0%	3%
Warren County	41	84%	9%	3%	1%	3%
Washington County	132	88%	4%	4%	2%	3%
Wayne County	16	89%	2%	6%	0%	2%
Weakley County	33	86%	3%	8%	1%	2%
White County	27	93%	3%	2%	0%	2%
Williamson County	242	83%	5%	4%	5%	3%
Wilson County	145	83%	5%	7%	2%	4%

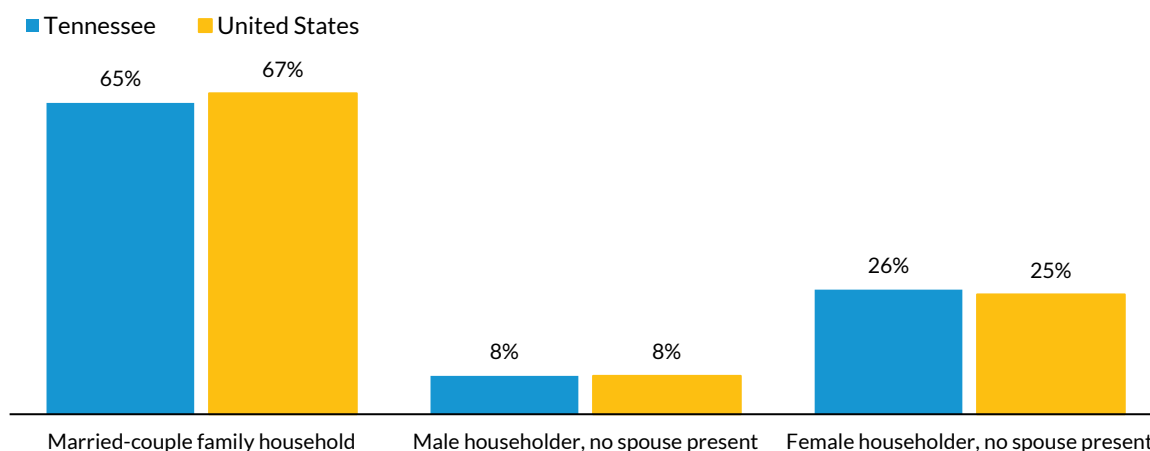
**Source:** US Census Bureau, ACS, 2021 five-year estimates.

**Note:** Non-Hispanic individuals are classified as white, Black, or Asian if they report that race and no other race. All Hispanic individuals are classified as Hispanic regardless of the race(s) they report. The “additional, non-Hispanic” group includes non-Hispanic people who are American Indian/Alaska Native, Native Hawaiian or other Pacific Islander, or some other race, or who report two or more races. The racial and ethnic groups are ordered according to their proportion in the US population, from largest to smallest share.

Figure 1 shows the percentages of children under 18 years old by household marital status between 2017 and 2021. There were about 1.5 million children under 18 years old in Tennessee during this period. Children made up 22 percent of the population in Tennessee, which is comparable to the

national proportion (not shown in table). In Tennessee, 65 percent of children lived in a married-couple household. This is slightly lower than the national percentage of children living in a married-couple household (67 percent). The percentage of children living with a male householder and no spouse present was approximately the same in Tennessee and in the US overall, at 8 percent.<sup>12</sup> The portion of children in Tennessee living with a female householder and no spouse present (26 percent) was similar to the share in the US as a whole (25 percent).

**FIGURE 1**  
**Children under 18 Years by Household Marital Status, 2017–21**



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**Source:** US Census Bureau, ACS, 2021 five-year estimates.

**Note:** The householder refers to the person under whose name the housing unit is owned or rented. If no individual matches this description, any adult member (excluding roomers, boarders, or paid employees) is considered the householder. The householder may be the parent or another single adult in the household. In households with multiple adults, the householder may not be the adult who provides care for the children in the unit. See “Subject Definitions,” US Census Bureau, accessed March 16, 2023, <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#householder>.

Table 3 shows the percentage of adults 30 years old and over who were grandparents living with their grandchildren in 2021.<sup>13</sup> A slightly higher portion of the population in Tennessee were grandparents living with their grandchildren (4 percent) than in the US as a whole (3 percent). Among the grandparents living with their grandchildren, a higher proportion were responsible for their grandchildren in Tennessee (45 percent) than in the US as a whole (31 percent).

TABLE 3

Grandparents Responsible for Grandchildren, 2021

	National	Tennessee
Total population 30 years and older (in thousands)	206,093	4,340
Grandparents living with grandchildren	3%	4%
Grandparents responsible for grandchildren	31%	45%

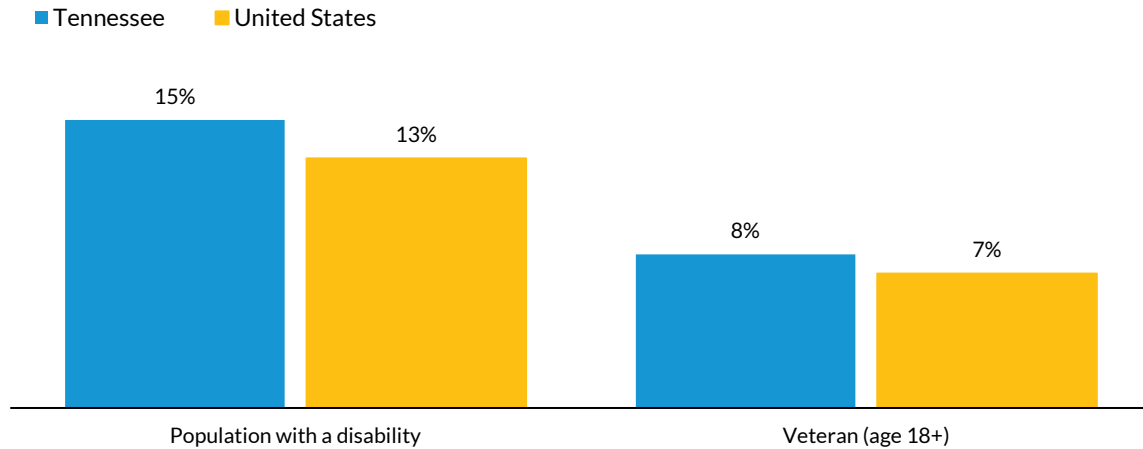
Source: US Census Bureau, ACS, 2021 one-year estimates.

Note: Grandparents are considered responsible for their grandchildren if they live with any grandchildren under the age of 18 and are currently responsible for most of their basic needs.

Other key demographic characteristics that are relevant to the TOA pilot programs include disability, veteran status, and involvement with the criminal justice system. The proportion of the population with a disability was slightly higher in Tennessee (15 percent) than in the US as a whole (13 percent; figure 2). Additionally, the percentage of adults who are veterans in Tennessee (8 percent) was similar to the share in the US as a whole (7 percent). There was a higher percentage of children with a parent who served time in jail in Tennessee (11 percent) than in the US as a whole (7 percent).<sup>14</sup>

FIGURE 2

Disability and Veteran Status, 2017–21



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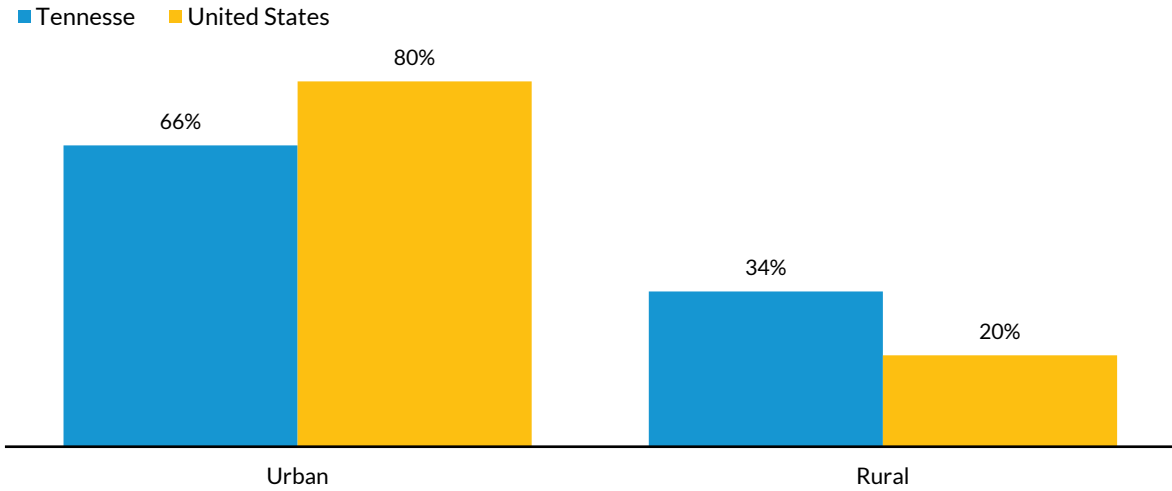
Source: US Census Bureau, ACS, 2021 five-year estimates.

Note: People are identified as having a disability if they reported at least one of the following types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living.

As of the 2020 Census, about 34 percent of people in Tennessee lived in a rural area, compared with 20 percent of people in the nation as a whole (figure 3). Many of the pilot programs serve at least one rural county. This could make service delivery more challenging in several different dimensions (barriers due to transportation, broadband access, child care availability, etc.).

FIGURE 3

Rural and Urban Distribution of Population, 2020



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Source: US Census Bureau, Decennial Census, 2020.

Note: The 2020 Census defines urban areas based on population density at the census block level. An area must include a minimum of 2,500 people within its boundaries to be considered urban. All areas that do not meet this criterion are considered rural.

Transportation barriers can prevent families with low incomes from obtaining employment and necessary services, particularly in rural areas. Table 4 shows the number of vehicles available for workers 16 years and older. In Tennessee, there was a slightly higher percentage of workers 16 years and older with at least one vehicle available (98 percent) than in the US as a whole (96 percent).

TABLE 4

Transportation and Vehicle Availability, 2020

	National	Tennessee
<b>Workers, 16 years and older</b>	153,839	3,133
No vehicles available	4%	2%
One vehicle available	20%	18%
Two or more vehicles available	76%	80%

Source: US Census Bureau, ACS, 2021 five-year estimates.

# Income and Poverty

Income levels and poverty rates vary widely across counties in Tennessee. Income includes earnings from employment as well as unearned income from benefit programs, child support, unemployment insurance (UI), and other sources. In this report, we show both the official poverty measure (OPM) and the supplemental poverty measure (SPM), which uses a more expansive definition of poverty. Tracking multiple dimensions provides a fuller picture of the conditions families face in Tennessee.

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## BOX 2

### Key Points: Income and Poverty

- The median household income in Tennessee was \$58,516 between 2017 and 2021, compared with \$69,021 nationally.
- The official poverty rate was higher in Tennessee than nationally. In the state, 13.8 percent of people had incomes below the official poverty threshold in 2019, whereas 12.3 percent of people experienced poverty nationally.
- Children were more likely to experience poverty than the general population in both Tennessee and the nation as a whole. In 2019, the official poverty rate among children was 19.4 percent in Tennessee, compared with 16.8 nationally.
- Poverty rates varied widely across counties in Tennessee. The overall poverty rate was highest in Lake County (35.5 percent), and the child poverty rate was highest in Cocke County (41.3 percent). Williamson County had the lowest overall poverty (4.3 percent) and child poverty (4.1 percent) rates in the state.
- The poverty rate under the SPM was lower in Tennessee (13.5 percent) than nationally (14.2 percent) in 2019.

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## Median Household Income

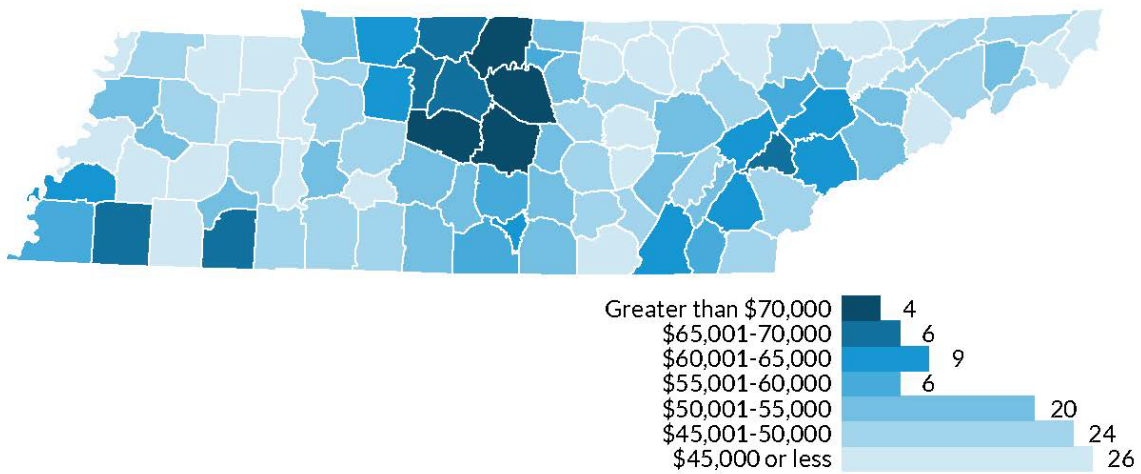
Though incomes varied widely across counties, the median household income (earned and unearned income) in Tennessee was lower than the median income across the US (table B.2). (The median is the midpoint number; in other words, half of households have incomes below the median and half have incomes above the median.) The median household income in Tennessee was \$58,516 between 2017 and 2021, compared with the national median household income of \$69,021.<sup>15</sup> Although Tennessee has lower incomes on average, the state also has a lower cost of living on average. In 2020, Tennessee's



regional price parity was 92.2, meaning that prices in Tennessee are 7.8 percent lower than the national average.<sup>16</sup> The lower cost of living might make it easier for some families to get by on lower incomes.

In Tennessee, the median household income ranged from \$29,650 in Hancock County to \$116,492 in Williamson County (figure 4). Only six counties in Tennessee had a median household income greater than the national median income. The differences in income may be attributable to a variety of factors, including the types of employment available in the state, state minimum wage, and differences in educational attainment between Tennessee residents and residents of other states.

**FIGURE 4**  
**Median Household Income in Tennessee by County, 2017-21**



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Source: US Census Bureau, ACS, 2021 five-year estimates.

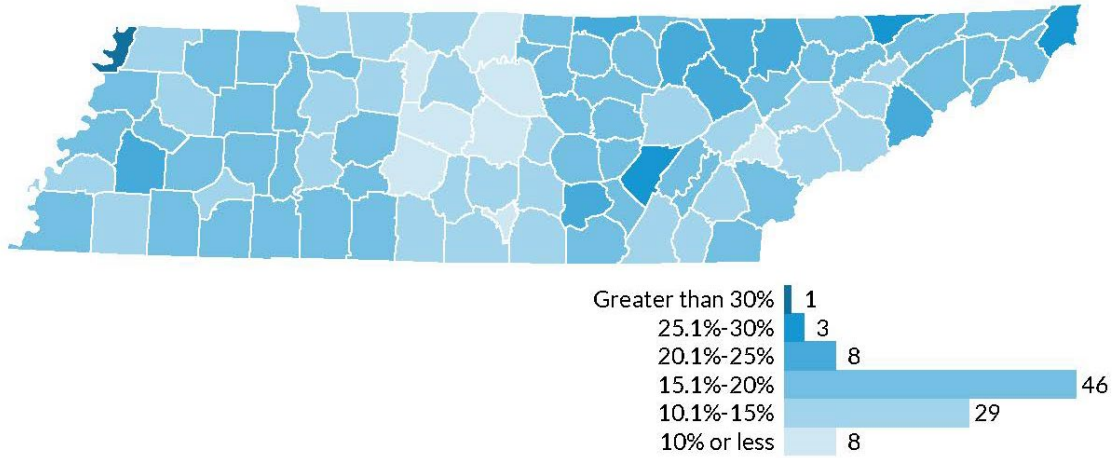
## Official Poverty Rate

The official poverty measure is one metric for estimating poverty rates. The OPM compares a family's pretax cash income to a federal poverty threshold (adjusted for family size and composition) to determine poverty status. Income under the OPM includes earned income and unearned cash income, such as interest income or government cash assistance; it does not include assistance received from noncash government benefits. The poverty thresholds are national; they do not factor in geographic location. Families are considered to be in poverty if they have incomes below 100 percent of the federal poverty threshold for their family size and composition. In 2019, the official poverty threshold was \$25,926 for a family with two adults and two children.<sup>17</sup> A family with an annual cash income below this amount is determined to be in poverty.

Using this measure, combined with data from the ACS shows that the national poverty rate in 2019 was 12.3 percent (table B.2). (Note that we show poverty estimates from the ACS—rather than the Current Population Survey [CPS], which supports the most commonly cited official poverty estimates—in order to allow data from the same source and year to be used in estimating both national and Tennessee poverty rates under both the OPM and SPM.<sup>18</sup>) Poverty was higher in Tennessee, where 13.8 percent of people lived in families with incomes below the official poverty threshold. Children were more likely than adults to experience poverty at both the national and state level. The child poverty rate in Tennessee was 19.4 percent in 2019 and 16.8 percent nationally. While the services offered vary, the TOA pilot programs all intend to serve families with children.

Within Tennessee, poverty rates varied significantly across the state. Figure 5 shows the official poverty rates in Tennessee by county, and figure 6 shows the official poverty rates for children by county. The total poverty rate and child poverty rate were lower in Middle Tennessee (11.4 percent total poverty rate and 15.5 percent child poverty rate) than West Tennessee (16.8 percent total poverty rate and 24.8 percent child poverty rate) or East Tennessee (14.7 percent total poverty rate and 20.6 percent child poverty rate). At the county level, 41.3 percent of children experienced poverty in Cocke County, about twice the Tennessee average. Williamson County, the county with the highest median income in Tennessee, had the lowest overall poverty (4.3 percent) and child poverty (4.1 percent) rates in the state.

**FIGURE 5**  
**Official Poverty Rates in Tennessee by County, 2019**

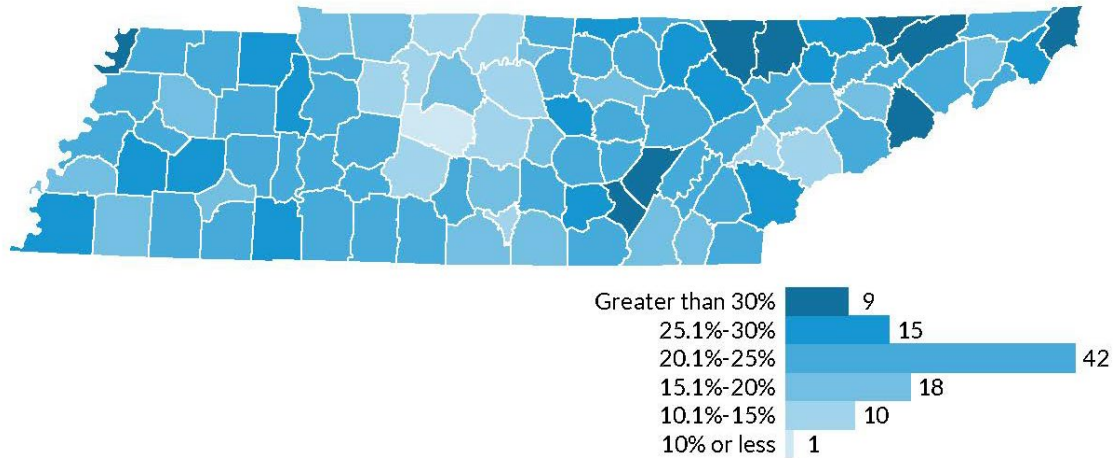


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**Source:** US Census Bureau, American Community Survey, Small Area Income and Poverty (SAIPE) State and County Estimates, 2019, <https://www.census.gov/data/datasets/2019/demo/saibe/2019-state-and-county.html>.

**Note:** The official poverty rate is the percentage of people in poverty, and the official child poverty rate is the percentage of children under age 18 in poverty. The official poverty rates shown in this figure are estimates based on the ACS. The estimates from the CPS differ.

**FIGURE 6**  
**Official Poverty Rates for Children (under Age 18) in Tennessee by County, 2019**



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**Source:** US Census Bureau, American Community Survey, Small Area Income and Poverty (SAIPE) State and County Estimates, 2019, <https://www.census.gov/data/datasets/2019/demo/saibe/2019-state-and-county.html>.

**Note:** The official poverty rate is the percentage of people in poverty, and the official child poverty rate is the percentage of children under age 18 in poverty. The official poverty rates shown in this figure are estimates based on the ACS. The estimates from the CPS differ.

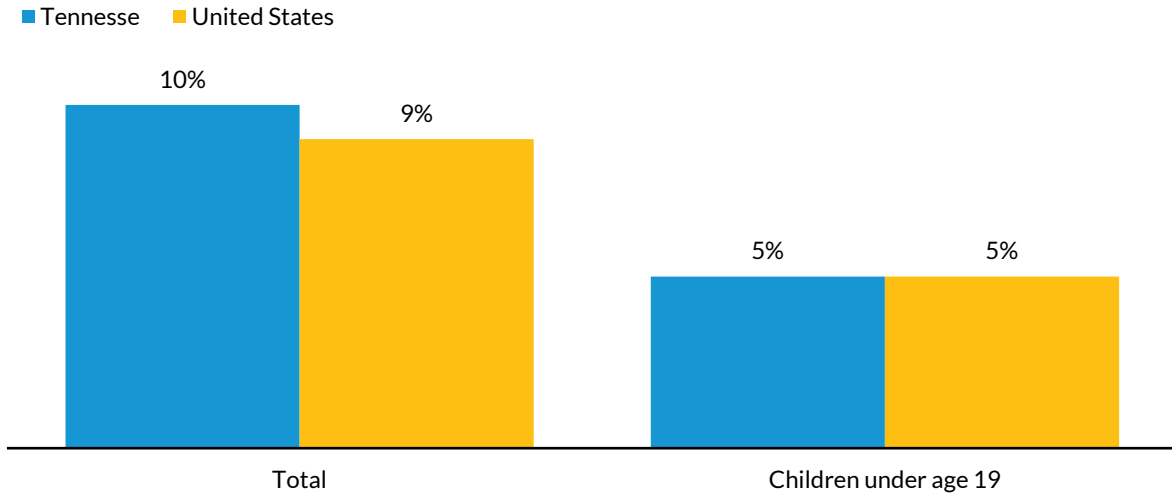
## Supplemental Poverty Rate

The supplemental poverty measure is an alternative, and more comprehensive, measure of families' economic well-being. To measure a family's resources, the SPM considers all cash income *plus* the value of noncash benefits (like food assistance) and tax credits, *minus* tax payments and other key expenses. To assess resources relative to a poverty level, the SPM poverty thresholds consider not only family size and composition but also whether a family owns or rents their home, and the geographic location. The SPM thresholds vary by state and by different areas—eight for Tennessee—within a state (Creamer et al. 2022). The reason for the geographic variation in thresholds is that some living costs, in particular housing costs, are much higher in some areas than others. Reflecting those variations, in 2021, a family with two adults and two children renting their home in the Memphis metro area was determined to be experiencing poverty under the SPM if their resources were below \$29,297. The same family renting a home in a nonmetropolitan area of Tennessee would be considered to be experiencing poverty if their household resources were below \$26,634. On average for the US—before geographic adjustment—the 2021 SPM poverty threshold for this family was \$31,453. In other words, a family in the Memphis area is assumed to need more resources to move out of poverty than a family in a nonmetropolitan area of the state; however, even in Memphis, families are assumed to need somewhat lower levels of resources to move out of poverty than the average levels for the US as a whole.

Figure 7 compares poverty rates under the OPM and the SPM in the US and Tennessee in 2019.<sup>19</sup> As mentioned above, poverty under the OPM in 2019 in Tennessee (13.8 percent) was higher than the rate nationally (12.3 percent).<sup>20</sup> However, under the SPM, the poverty rate was lower in Tennessee (13.5 percent) than in the US (14.2 percent). The fact that Tennessee's OPM poverty rate is higher than the nation's while the state's SPM poverty rate is lower than the national rate is likely due in part to the fact that in the SPM, the resources of Tennessee's families are compared against lower thresholds than the average for the country. There might also be differential impacts from safety-net benefits in the state compared with the country overall.

FIGURE 7

Poverty Rates under Official and Supplemental Poverty Measures, 2019



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**Source:** US Census Bureau, ACS, 2019 one-year estimates. For the SPM rates using the ACS, <https://www.census.gov/data/datasets/time-series/demo/supplemental-poverty-measure/acs-research-files.html>.

**Note:** We show poverty estimates from the ACS—rather than the CPS, which supports the most commonly cited official poverty estimates—in order to allow data from the same source and year to be used in estimating both national and Tennessee poverty rates under both the OPM and SPM.

# Employment

Employment is a key factor in increasing the financial stability of families with low incomes in Tennessee. Therefore, labor force participation and unemployment rates are key indicators for understanding the context in which the pilot programs are operating.

---

## BOX 3

### Key Points: Employment

- In 2021, Tennessee had a slightly lower labor force participation rate (60.3 percent of all adults) than the nation as a whole (61.7 percent). The patterns of labor force participation across demographic subgroups are similar within Tennessee and nationally.
- Overall unemployment was slightly lower in Tennessee than in the US as a whole. The annual average unemployment rate in the state was 4.3 percent in 2021, compared with 5.3 percent nationally.
- Racial and ethnic disparities in unemployment persist in the state and nationally. In Tennessee, the Black unemployment rate (7.1 percent) was more than twice the white unemployment rate (3.5 percent). Black unemployment was 8.6 percent nationally, compared with the white unemployment rate of 4.7 percent.
- In 2021, 7 percent of Tennessee’s adults who were connected to the labor force in any way were underutilized—meaning they were involuntarily employed part time due to economic reasons, unemployed and looking for work, or neither working nor looking for work but had looked recently.

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## Labor Force Participation

About 3.3 million people in Tennessee were in the labor force on average in 2021—meaning that they were either working or actively looking for work.<sup>21</sup> While the state had a slightly lower labor force participation rate (60.3 percent of all adults) than the nation as a whole (61.7 percent), the two populations had similar patterns of participation across demographic subgroups (table 5). Within Tennessee, the labor force participation rate ranged from 26 percent in Lake County to 73 percent in Rutherford County (table B.3).

As in the US as a whole, men in Tennessee were more likely than women to participate in the labor force, and white and Black people had lower labor force participation rates than their Hispanic counterparts. Though the patterns across age groups are also similar in Tennessee and the US overall,

the greatest differences in participation occurred between age groups. In Tennessee, people ages 55 to 64 years had a lower labor force participation rate (60.8 percent) than people ages 25 to 54 (80.6 percent) but a comparable labor force participation rate to people ages 16 to 24 (60.4 percent).

The labor force participation rate has steadily declined in the US and Tennessee over the last 20 years.<sup>22</sup> The COVID-19 pandemic prompted exits from the workforce, and participation has remained low. Labor force participation dipped most for older adults, who may have retired from the workforce due to health or economic concerns, and stay-at-home orders resulted in many people, particularly women, leaving the workforce at least temporarily to provide care for children or other family members.<sup>23</sup>

**TABLE 5**  
**Employment, 2021**

	National		Tennessee	
	Unemployment rate, annual average	Labor force participation rate, annual average	Unemployment rate, annual average	Labor force participation rate, annual average
<b>Total</b>	5.3%	61.7%	4.3%	60.3%
<b>Sex</b>				
Male	5.5%	67.6%	3.7%	65.7%
Female	5.2%	56.1%	4.5%	55.4%
<b>Race/ethnicity</b>				
White	4.7%	61.5%	3.5%	60.6%
Hispanic	6.8%	65.5%	5.1%	68.4%
Black	8.6%	60.9%	7.1%	58.8%
<b>Age</b>				
16 to 24 years	9.7%	55.5%	8.3%	60.4%
25 to 54 years	4.9%	81.6%	3.4%	80.6%
55 to 64 years	4.2%	64.6%	3.2%	60.8%

**Source:** National data: US Bureau of Labor Statistics, Labor Force Statistics, 2021, <https://www.bls.gov/data/>. State-level data: US Bureau of Labor Statistics, Local Area Unemployment Statistics, 2021, <https://www.bls.gov/lau/tables.htm>.

**Note:** People are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The unemployment rate is calculated as the unemployed percentage of the civilian labor force, which includes all persons in the civilian noninstitutional population age 16 and older classified as either employed or unemployed. The labor force participation rate represents the proportion of the population that is in the labor force. Many who are not in the labor force are attending school or are retired. Persons classified as white, Hispanic, Asian, and Black are those who selected that race group only. Persons in the additional race groups, including Asian, American Indian or Alaska Native, Native Hawaiian or other Pacific Islanders, and persons who selected more than one race category, are included in the estimates of total unemployment rate and labor force participation rate but are not shown separately due to sample size. The survey used to calculate these employment figures (the CPS) requires respondents to select either male or female as their sex.

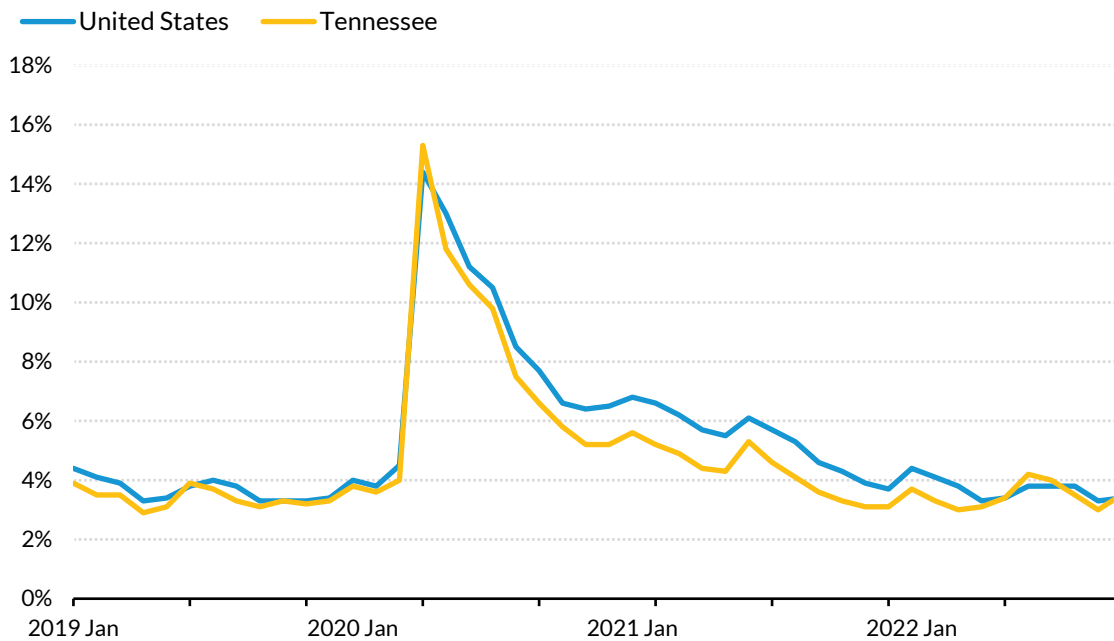
Additionally, Tennessee has been particularly hard hit by the opioid epidemic. Though opioid prescription rates have been declining nationally since 2012, Tennessee had the 3rd-highest opioid

prescription rate and 11th-highest drug overdose death rate in the country, as of 2019.<sup>24</sup> Recent research findings have suggested that counties with higher opioid prescription rates have seen high declines in labor force participation (Krueger 2017).

## Unemployment

Figure 8 compares the monthly unemployment rate in Tennessee and the United States from January 2019 through October 2022.<sup>25</sup> The unemployment rate—the portion of the people in the labor force who are actively looking for work rather than working—has consistently been lower in Tennessee than in the US as a whole, on average. The Tennessee unemployment rate peaked in April 2020 at 15.5 percent, when the COVID-19 pandemic and economic recession led to increased unemployment and financial hardship for many families. Both the Tennessee and US economies have gradually recovered, and the state and national monthly unemployment rates have been below 5 percent since September 2021.

**FIGURE 8**  
**Unemployment Rates, January 2019–October 2022**



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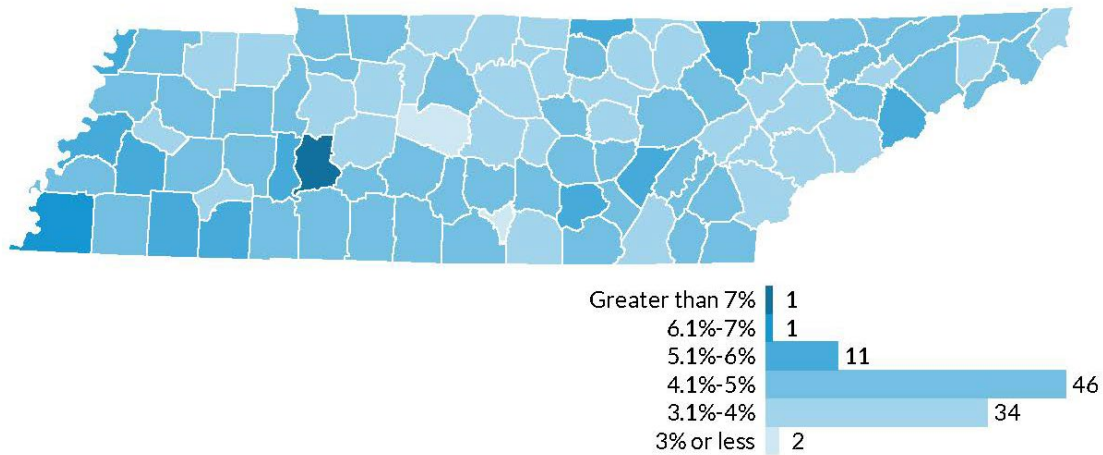
**Source:** National data: US Bureau of Labor Statistics, Labor Force Statistics, 2019-2022, <https://www.bls.gov/data/>. State-level data: US Bureau of Labor Statistics, Local Area Unemployment Statistics, 2019-2022, <https://www.bls.gov/lau/tables.htm>.

**Note:** People are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The unemployment rate is calculated as the unemployed percentage of the civilian labor force, which includes all persons in the civilian noninstitutional population age 16 and older classified as either employed or unemployed.



Low unemployment rates were consistent across the state; only 13 of Tennessee’s 95 counties had average annual unemployment rates over 5 percent in 2021 (figure 9). The annual unemployment rates in 2021 were higher in West Tennessee (5.9 percent) than in Middle (3.8 percent) or East (3.9 percent) Tennessee (table B.4).

**FIGURE 9**  
**Unemployment Rates in Tennessee by County, 2021**



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Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics, 2021, <https://www.bls.gov/lau/tables.htm>.

Note: People are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The unemployment rate is calculated as the unemployed percentage of the civilian labor force, which includes all persons in the civilian noninstitutional population age 16 and older classified as either employed or unemployed.

Some groups in Tennessee and the US are more likely to be unemployed (that is, not working but looking for work). Table 5 compares the Tennessee and US unemployment rates by age, sex, and race and ethnicity in 2021. Patterns of unemployment were similar across age groups in the state and nationally. Teenagers and young adults had the highest unemployment rates (8.3 percent in Tennessee), and adults ages 55 to 64 experienced the lowest levels of unemployment (3.2 percent in Tennessee). In the US overall, men had a slightly higher unemployment rate (5.5 percent) than women (5.2 percent). The gap between these groups was larger in Tennessee, where women were more likely to be unemployed (4.5 percent) than men (3.7 percent).

There are large differences in unemployment rates between racial and ethnic groups in both the US and Tennessee. Both Black and Hispanic people experience unemployment at a higher rate than their white counterparts. In Tennessee, the Black unemployment rate was 7.1 percent, about double the white unemployment rate of 3.5 percent. Black unemployment was also high in the US, at 8.6 percent,

compared with the white unemployment rate of 4.7 percent. These racial and ethnic gaps in unemployment are long documented and are reflective of many factors, including disparities in economic opportunity, and racial discrimination in the labor market (Kijakazi 2019).<sup>26</sup>

In addition to unemployment, total labor force underutilization can provide additional context for understanding economic conditions. “Underutilization” refers to workers who are involuntarily employed part time due to economic reasons, who are unemployed and looking for work, or who are not working and not currently looking for work but who want to work and who have looked for work within the prior year. In 2021, the labor force underutilization rate was 7 percent in Tennessee, compared with 9 percent nationally.<sup>27</sup>

# Education

Education is critically important to increasing financial stability and reducing intergenerational poverty among families with low incomes. Tennessee has made several investments in its education system in recent years, including efforts to improve access to quality prekindergarten (“pre-K”) for at-risk children and investing in community colleges in the state. In 2005, state legislation created the Voluntary Pre-K program to develop school readiness skills for 3- and 4-year-olds in Tennessee through quality prekindergarten classes.<sup>28</sup> Since that point, additional funding has been allocated to expand access, and further requirements have been introduced to improve quality. Additionally, in 2015, Tennessee established the Tennessee Promise Scholarship to cover the cost of community college tuition and fees not covered by other grants, scholarships, or awards.<sup>29</sup>

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## BOX 4

### Key Points: Education

- Tennessee had lower enrollment in preschool for 3- and 4-year-old children than the US as a whole. About 38 percent of children ages 3 and 4 in Tennessee attended preschool between 2017 and 2021, compared with 46 percent of 3- and 4-year-old children nationally.
- The public high school graduation rate in Tennessee (90 percent) was higher than the rate nationally (87 percent) in school year 2019–20.
- Tennessee’s percentage of adults 25 and older with less than a high school diploma was comparable to the overall US share from 2017 to 2021. However, the state had a lower percentage with an associate’s degree or higher (37 percent for Tennessee and 42 percent for the US as a whole) and a higher percentage whose highest educational attainment was a high school diploma or equivalent (32 percent for Tennessee and 27 percent for the US as a whole).

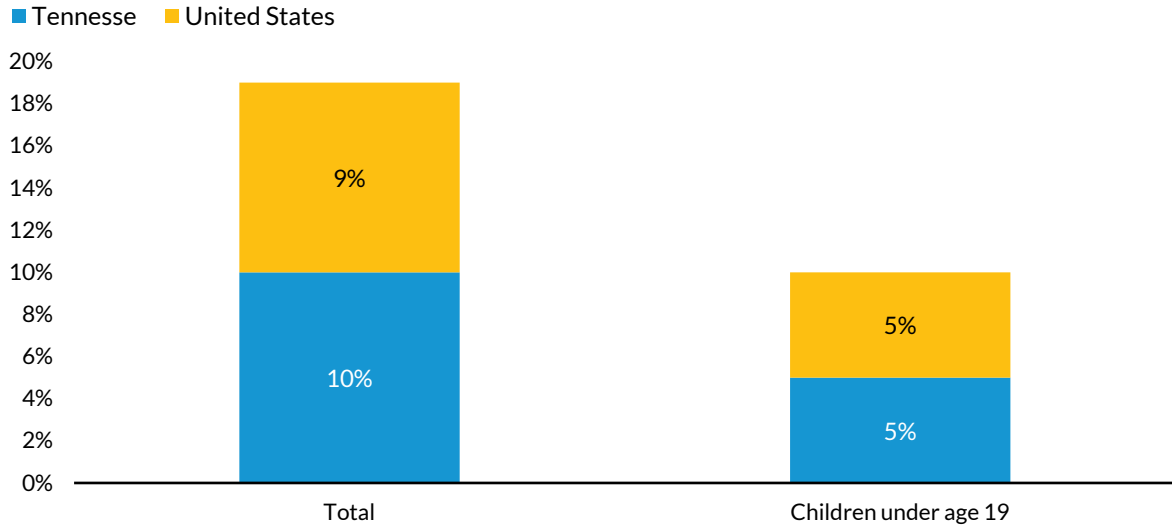
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## Preschool Enrollment

Figure 10 shows the percentages of 3- and 4-year-old children in preschool by the type of school they attend.<sup>30</sup> Overall, 38 percent of children ages 3 or 4 attended preschool between 2017 and 2021 in Tennessee, with 22 percent of children attending public preschool and 16 percent attending private preschool. This compares to 46 percent of children ages 3 or 4 attending preschool nationally (with 27 percent of children in public preschool and 19 percent in private preschool).

FIGURE 10

Children Ages 3 and 4 in Preschool by Type of School, 2017–21



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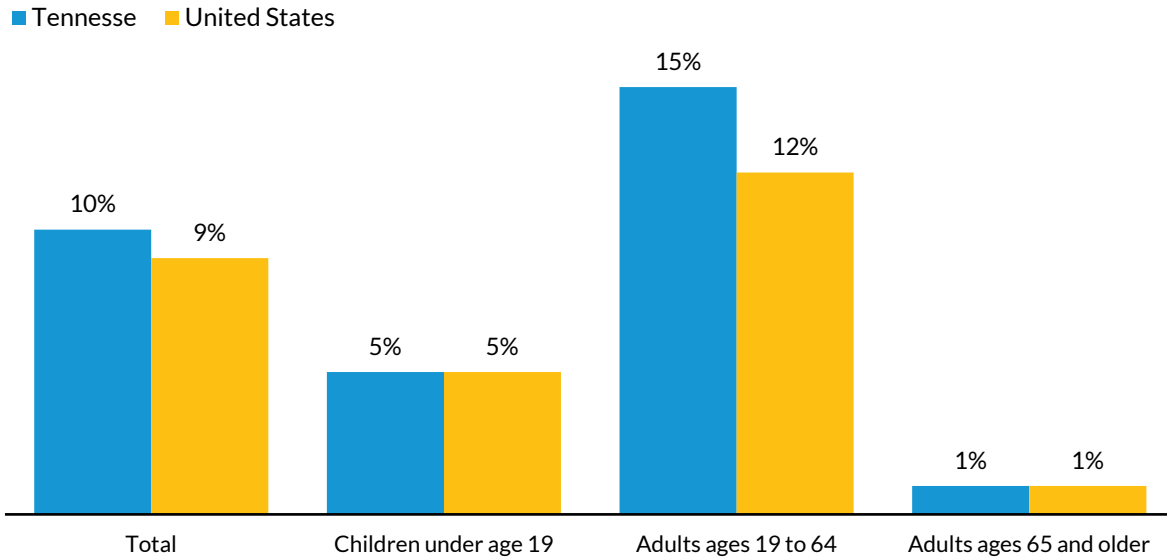
Source: US Census Bureau, ACS, 2021 five-year estimates, [https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US\\_0400000US47&tid=ACST5Y2021.S1401](https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US_0400000US47&tid=ACST5Y2021.S1401).

## High School Graduation

Figure 11 shows high school graduation rates for school year 2019–20 by race and ethnicity.<sup>31</sup> The data focus on public high schools. Overall, the high school graduation rate in Tennessee (90 percent) was higher than the rate nationally (87 percent). Additionally, the graduation rate was higher in Tennessee than nationally among all racial and ethnic groups. The difference was particularly large for American Indian / Alaska Native people. The graduation rate for this group in Tennessee was 91 percent, compared with 75 percent nationally. The American Indian / Alaska Native population share in Tennessee (0.2 percent) was smaller than the population share classified as American Indian / Alaska Native nationally (0.6 percent). Even though graduation rates were higher in Tennessee than nationally across all racial and ethnic groups, disparities by race and ethnicity still exist in high school graduation rates in Tennessee. In particular, the graduation rates for Black and Hispanic people (84 percent and 83 percent, respectively) were lower than the graduation rates for their white and Asian / Pacific Islander counterparts (94 percent and 95 percent, respectively).

FIGURE 11

High School Graduation Rates, School Year 2019–20



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Source: US Department of Education, National Center for Education Statistics, Common Core of Data, Table 1, 2019-20, [https://nces.ed.gov/ccd/tables/ACGR\\_RE\\_and\\_characteristics\\_2019-20.asp](https://nces.ed.gov/ccd/tables/ACGR_RE_and_characteristics_2019-20.asp).

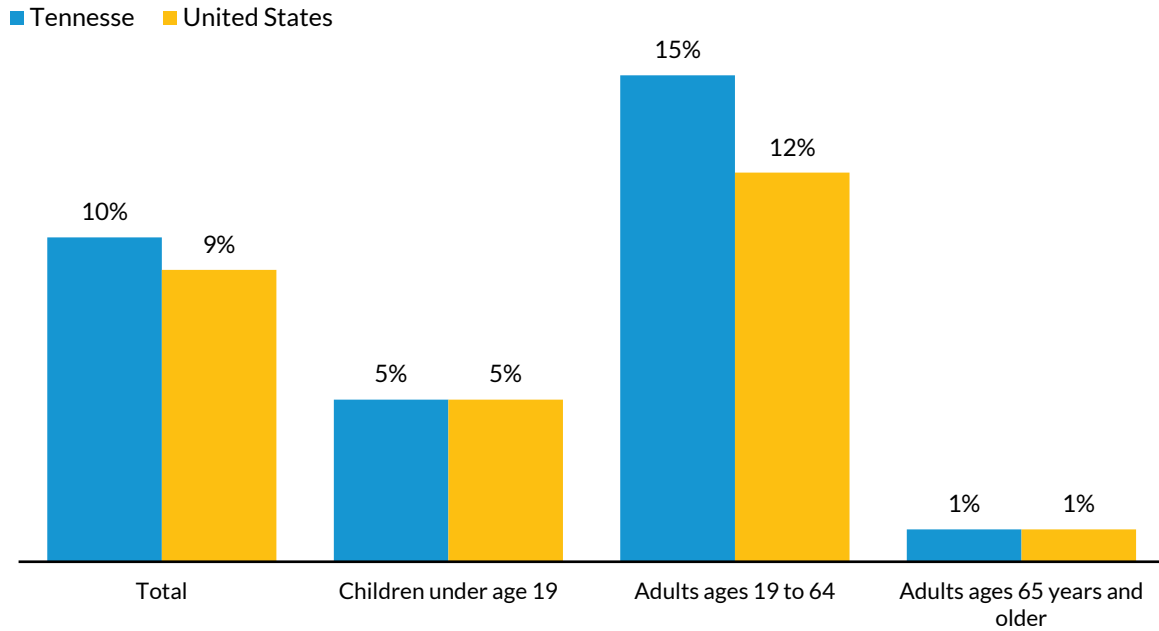
Note: The graph shows the public high school four-year adjusted cohort graduation rate. The graduation rate for school year 2019–20 is calculated as the number of cohort members who earned a regular high school diploma by the end of the 2019–20 school year divided by the number of first-time ninth graders in fall 2015, plus any students who transferred into the cohort and minus any students who transferred out.

## Educational Attainment

In figure 12, we show educational attainment for adults 25 years and older. We find that Tennessee’s percentages of adults 25 and older with less than a high school diploma and with some college are comparable to the shares in the US as a whole. However, Tennessee has a lower percentage with an associate’s degree or higher (37 percent for Tennessee and 42 percent for the US overall) and a higher percentage whose highest educational attainment is a high school diploma or equivalent (32 percent for Tennessee and 27 percent for the US overall).

FIGURE 12

Educational Attainment among Adults 25 and Older, 2017–21



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Source: US Census Bureau, ACS, 2021 five-year estimates, [https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US\\_0400000US47&tid=ACST5Y2021.S1501](https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US_0400000US47&tid=ACST5Y2021.S1501).

Educational attainment among adults 25 years and older varied by county and grand division between 2017 and 2021 (table B.5). We find that the grand divisions had comparable percentages of adults 25 and older with less than a high school diploma, a high school diploma or equivalent, and some college. The share with an associate’s degree or higher was lower in West and East Tennessee (34 percent) than in Middle Tennessee (40 percent). The share with an associate’s degree or higher ranged from 15 percent in Hancock County to 69 percent in Williamson County.

# Safety Net Programs

A number of programs are available to aid adults and children in need in Tennessee. Caseloads vary significantly across programs, as each program has its own eligibility criteria and requirements for continuing to receive assistance. Here, we briefly describe key social safety net programs and the number of families receiving these benefits.

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## BOX 5

### Key Points: Safety Net Programs

- About 807,000 people in 407,000 households in Tennessee received SNAP benefits in September 2022, about 12 percent of the population. County-level participation varied, ranging from about 1 percent of the population in Williamson County to 28 percent in Hancock County.
- Approximately 28,000 people received TANF across 13,000 households in Tennessee in June 2022, about 0.4 percent of the population. The TANF caseload in Tennessee declined steadily from 2018 to 2022.
- Trends in UI claims were similar in Tennessee and nationally. Claims peaked soon after the start of the COVID-19 pandemic but were back to pre-pandemic levels as of late 2022.
- Tennessee has one the lowest Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) participation rates in the country. For example, about 28.5 percent of eligible children in the state received WIC benefits in 2019, compared with 44.8 percent of eligible children nationally.
- In the average month of fiscal year (FY) 2019, about 14,000 families and 22,400 children in the state received care subsidized by the Child Care and Development Fund (CCDF).
- About 1.7 million Tennesseans received health insurance through Medicaid or CHIP in July 2022, about 25 percent of the population in the state. Over half of these recipients (941,000) were children.
- In December 2021, about 167,000 people in Tennessee received Supplemental Security Income (SSI) and about 237,000 people received Social Security Disability Insurance (SSDI).
- Approximately 114,000 households in Tennessee received Low Income Home Energy Assistance Program (LIHEAP) assistance in FY 2019.
- In FY 2021, about 16,500 children and pregnant people in Tennessee, or 2.3 percent of people with incomes below the federal poverty guidelines, participated in the Head Start program.
- About 96,000 households in Tennessee received housing assistance in 2021. Of these households, most received either Section 8 project-based assistance (about 38,000 households) or housing choice vouchers (approximately 36,000 households).

## Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program—a national entitlement program that is fully funded by the federal government—provides households with monthly benefits to purchase food. SNAP eligibility is based on several factors, including income, resources, household size, and household composition. Some SNAP administration details and requirements may vary by state, but under federal requirements, most households must have a gross income below 130 percent of the federal poverty level to be eligible.<sup>32</sup> One area in which states have discretion is in choosing how long to certify eligibility for households; the maximum certification periods are 24 months for households with adults who are over age 60 or who have a disability and 12 months for all other households. The certification period used by states, as of October 1, 2017, varied from 4 months in certain circumstances up to 24 months (USDA, Food and Nutrition Service 2018). In Tennessee, the certification period is 12 months for households in which all adults have disabilities or are over age 60 and is 6 months for all other households.<sup>33</sup>

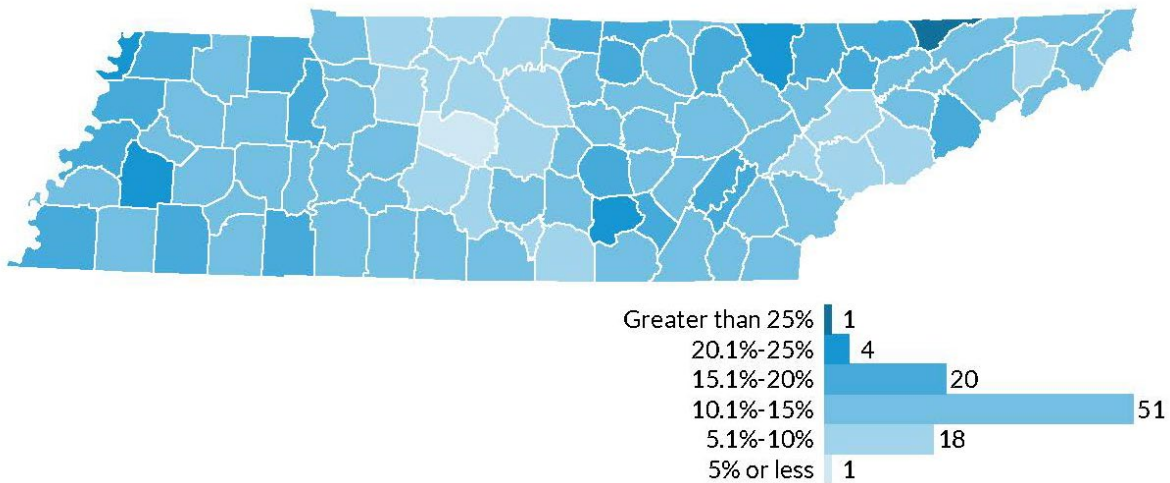
The number of people or households receiving SNAP benefits can be considered in various ways. One metric is the percentage of those who are eligible who receive benefits—referred to in this report as the “participation rate.” Eligible households do not always participate in SNAP, due to lack of knowledge of the program or for other reasons. Tennessee generally has a high SNAP participation rate. Tennessee’s SNAP participation rate was estimated to be 90 percent for 2018, which was above the estimated national rate of 82 percent (Cunnyngham 2021).<sup>34</sup>

Another way to consider the size of the SNAP caseload is relative to the population as a whole (including both those eligible for the program and those not eligible for the program). Table B.6 compares the SNAP caseloads as a percentage of the population in the US overall and in Tennessee counties between September 2019 and September 2022.<sup>35</sup> Figure 13 shows SNAP caseloads in Tennessee by county, as a percentage of the population, as of September 2022. About 13 percent of the US population (about 42 million people) received SNAP benefits in September 2022, including approximately 12 percent of people in Tennessee (about 807,000 people). A higher percentage of the West Tennessee population (17 percent) received SNAP benefits in September 2022 than the share of the population in Middle (9 percent) or East (11 percent) Tennessee. The percentage of the population receiving SNAP benefits per county in Tennessee ranged from about 1 percent in Williamson County to 28 percent in Hancock County.



FIGURE 13

Receipt of SNAP Benefits by County, September 2022



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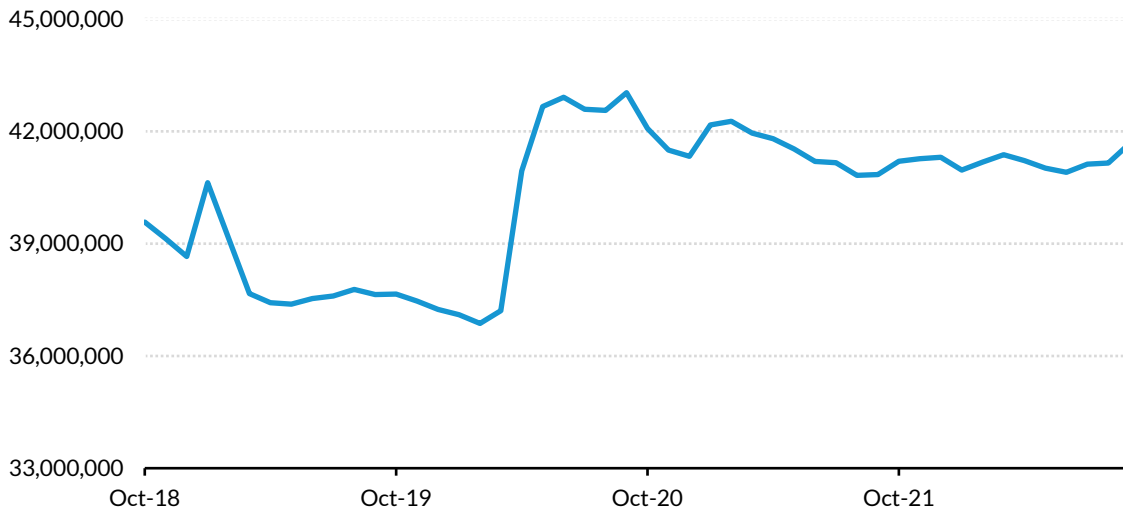
**Source:** National data: US Department of Agriculture, Food and Nutrition Service, SNAP Data Tables, 2022, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>. State- and county-level data: Tennessee Department of Human Services, SNAP – Statistical Information, 2022, <https://www.tn.gov/humanservices/families/supplemental-nutrition-assistance-program-snap/snap-statistical-information.html>. Population data: US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2020-2023, [https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List\\_1725564412.html#list-tab-List\\_1725564412](https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List_1725564412.html#list-tab-List_1725564412).

**Note:** The population estimates are as of July 1 of each year. We use the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing.

The number of people receiving SNAP benefits in the US as a whole and Tennessee fluctuated between October 2018 and September 2022, with SNAP participation temporarily increasing during 2020, when the COVID-19 pandemic created significant hardship for families with low incomes (figures 14 and 15). The SNAP caseload in the US was still increasing as of September 2022. In Tennessee, the caseload peaked in January 2021. Despite some fluctuations in the caseload, the number of individuals receiving SNAP benefits in Tennessee has decreased each of the last four years, dropping by more than 130,000 between October 2018 and September 2022. The differences between the trends in Tennessee and in the US as a whole could be related to state-by-state differences in the rate of economic recovery from the pandemic, state policy choices (e.g., state differences in payment of the COVID “emergency allotments” and in broad-based categorical eligibility), and other factors.<sup>36</sup>

FIGURE 14

Number of People Receiving SNAP Benefits in the US, October 2018–September 2022



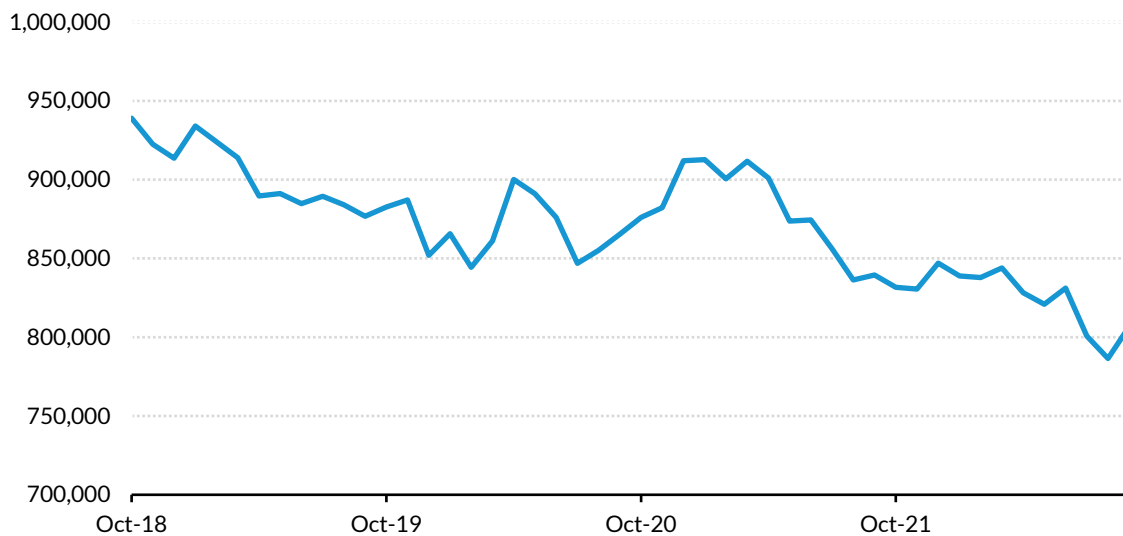
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Source: US Department of Agriculture, Food and Nutrition Service, SNAP Data Tables, 2018-22, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.

Note: The increase in SNAP benefits in January 2019 is due to the partial federal government shutdown. Due to the shutdown, most of the SNAP benefits for February were issued early (in January 2019) to ensure that recipients would receive their February benefits in a timely manner. As a result, very few payments were issued in February 2019, and the caseload for that month is excluded from the graph.

FIGURE 15

Number of People Receiving SNAP Benefits in Tennessee, October 2018–September 2022



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Source: US Department of Agriculture, Food and Nutrition Service, SNAP Data Tables, 2018-22, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.

SNAP benefits may vary based on household income, family size, and family composition. The national average monthly benefit for SNAP households in December 2021 was \$456.<sup>37</sup> The average Tennessee household received a higher benefit: \$506 in December 2021. December 2021 was the last month in which Tennessee SNAP benefits included the “emergency allotments” instituted as part of the response to the COVID-19 pandemic. In the most recent month for which data are available (September 2022), the average monthly SNAP benefit in Tennessee was \$319.

## Temporary Assistance for Needy Families (TANF)

Temporary Assistance for Needy Families provides support services and cash assistance to families in need. TANF is a federal “block grant” program that provides states with funds that they use within overall federal guidelines. States have significant flexibility to determine who is eligible, how long they are eligible, and how much assistance they receive. As of July 1, 2020, a family of three with one adult and two children in Tennessee had to have assets below \$2,000 (with an exemption allowed for one vehicle) and monthly earnings below \$1,315 to be eligible for TANF (Dehry et al. 2022).<sup>38</sup> (Across all states in July 2020, the average maximum earnings for a family of three to be eligible was \$930, and the median of the state values was \$848.) All states, including Tennessee, require participants to engage in work and other activity requirements to remain eligible for cash assistance unless they qualify for a state-defined exemption. In terms of the duration of eligibility, Tennessee adheres to the 60-month federally required lifetime limit on receipt of TANF by adults, rather than imposing a shorter state time limit as some states do. However, the maximum monthly cash assistance benefit in Tennessee was lower than the national average as of July 1, 2020. The maximum monthly benefit for a family of three (one adult and two children) with no income in Tennessee was \$277 per month in July 2020. Across all states, the average maximum monthly benefit for a family of three was \$483, and the median was \$492. The TOA increased Tennessee’s maximum allowable monthly benefits (which vary by family size) in 2021; for a family of three, this raised the maximum allowable benefit from \$277 in 2020 to \$387 in 2021 and 2022.

Table 6 compares the US and Tennessee TANF caseloads.<sup>39</sup> In Tennessee, about 28,000 people (or 0.4 percent of the total state population) across 13,000 households received TANF in June 2022.<sup>40</sup> In the US as a whole, about 1,955,000 people, or 0.6 percent of the total population, received TANF in the same month. Looking only at families with children, about 21 percent of families in poverty with children received TANF in the US in 2020, compared with approximately 15 percent of Tennessee families in poverty with children in the same year.<sup>41</sup>

TABLE 6

## TANF Receipt by Type of Family Unit, June 2022

	National		Tennessee	
	Number	Percent distribution	Number	Percent distribution
<b>Number of family units receiving</b>				
Child-only units	377,620	46%	8,652	65%
One-parent units	401,446	49%	4,532	34%
Two-parent units	40,716	5%	153	1%
<b>Number of people receiving</b>				
Adults	474,804	24%	4,901	18%
Children	1,479,737	76%	22,649	82%

**Source:** National data: US Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance, State TANF Data and Reports, 2022, <https://www.acf.hhs.gov/ofa/programs/tanf/data-reports>. State-level data: Tennessee Department of Human Services, Families First/TANF Statistical Information, 2022, <https://www.tn.gov/content/tn/humanservices/for-families/families-first-tanf/families-first-tanf-statistical-information.html>.

**Note:** Data shown do not include TANF Separate State Program – Maintenance of Effort caseloads.

TANF households may include one or more adults or may not contain any eligible adults, either because any parent who is present is ineligible for TANF benefits or because the child lives with a nonparent caretaker who is not required to be in the assistance unit and chooses not to be. Parents who are receiving SSI, who are unauthorized immigrants or temporary residents, or who are recently arrived legal immigrants are generally not eligible for TANF in Tennessee. Here, we use the term “child only” if all adults are excluded from the unit. (Tennessee does not use that term in cases in which the adults are excluded due to immigrant status.) About two-thirds (65 percent) of recipient households in Tennessee are child-only units (by our broad definition), and about one-third (34 percent) include a single parent. Across the US, 46 percent of recipient households are child-only units and 49 percent are single-parent units. Most TANF recipients in the US and Tennessee are children; 82 percent of all recipients in the state are children, compared with 76 percent of recipients nationally.

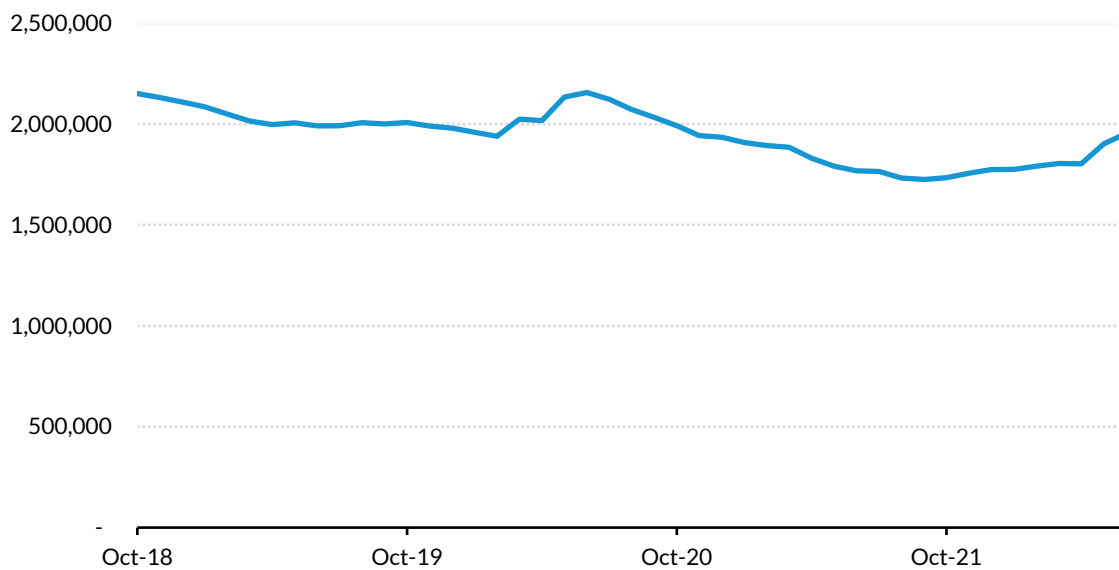
In Tennessee, in fiscal year 2016, the child-only caseload comprised 66 percent of cases in which the child lived with a nonparent caretaker, 28 percent in which the parent was ineligible because they received SSI, and 5 percent in which the parent was ineligible because they were a nonqualified immigrant and the child was a US citizen (Joyce 2020). Tennessee has a higher portion of child-only cases involving a child living with a nonparent caretaker or an SSI-recipient parent than the US overall (45 percent and 22 percent, respectively) and a lower portion of child-only cases involving an ineligible immigrant parent than the US overall (25 percent). Service needs and delivery to these families may vary depending on the reason the case is child-only. For example, given the large proportion of child-

only cases in Tennessee in which the child lives with a nonparent caretaker, it may be particularly important to connect these families with child welfare agencies and their services.

Figures 16 and 17 show the fluctuations in the TANF caseload in the US as a whole and Tennessee, respectively, between October 2018 and June 2022. TANF cases increased in the US at the beginning of the COVID-19 pandemic in March 2020 and then slowly decreased to approximately pre-pandemic levels. In Tennessee, TANF cases saw a steady decline over this time period.

**FIGURE 16**

**Number of People Receiving TANF Benefits in the US, October 2018–June 2022**

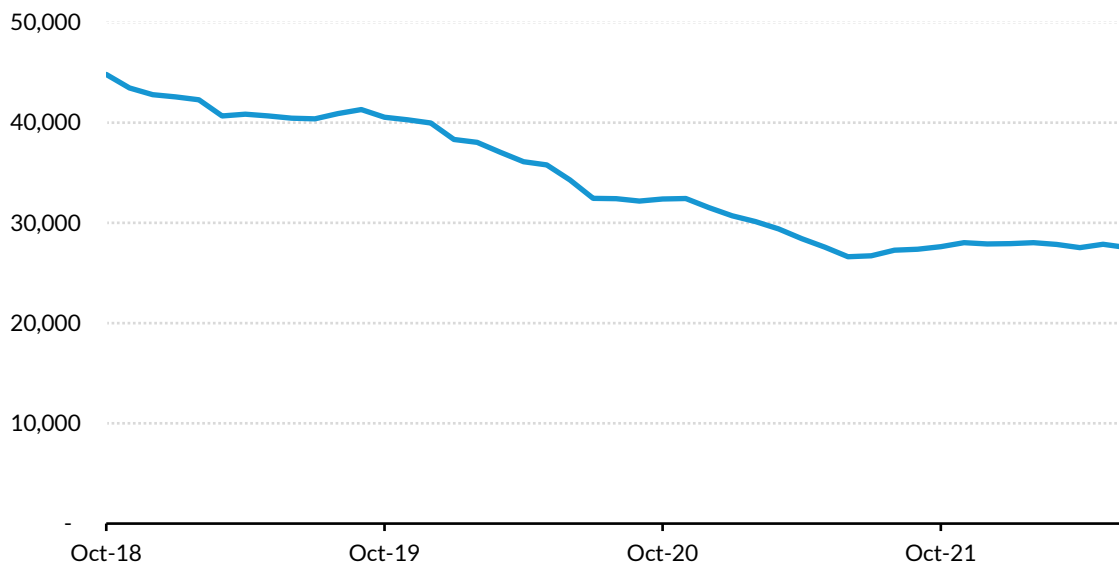


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Source: US Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance, State TANF Data and Reports, 2018-22, <https://www.acf.hhs.gov/ofa/programs/tanf/data-reports>.

FIGURE 17

Number of People Receiving TANF Benefits in Tennessee, October 2018–June 2022



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Source: US Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance, State TANF Data and Reports, 2018-22, <https://www.acf.hhs.gov/ofa/programs/tanf/data-reports>.

TANF cash benefits in Tennessee may vary by earnings, family size, and family composition. Many recipients receive the maximum benefit for their family size; families with incomes at the higher end of the range who are potentially eligible for TANF receive less.<sup>42</sup> In FY 2020, the average monthly TANF benefit received by families in Tennessee was \$244, about half the national average benefit of \$505.<sup>43</sup> The TOA change to the maximum allowable benefit increased the average monthly benefit to \$384 in June 2022.<sup>44</sup>

## Unemployment Insurance (UI)

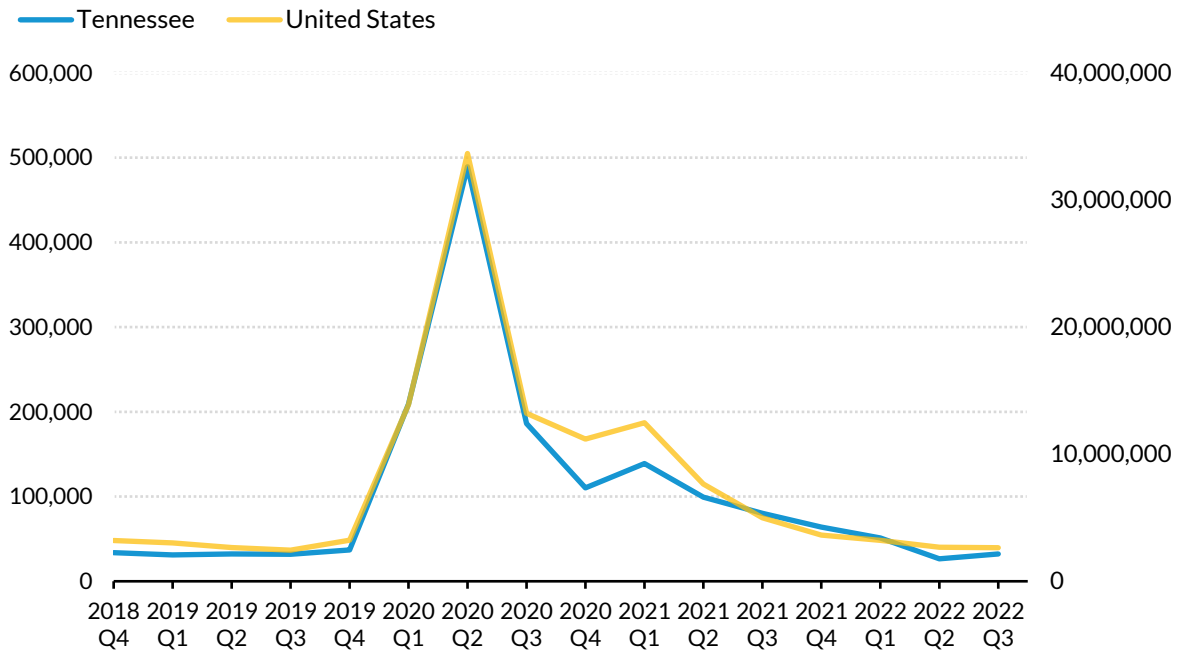
Unemployment insurance provides benefits to workers who become unemployed and meet certain eligibility requirements. To be eligible, workers must be unemployed through no fault of their own and be looking for work. Additionally, in Tennessee, workers must have earned an average of at least \$780.01 in each of two quarters during a time frame called the base period, and earnings in the second-highest quarter must be over \$900.<sup>45</sup> The weekly benefit amount and the number of weeks of UI benefits are determined using the wages earned during that time period. Eligible unemployed workers in Tennessee may receive UI benefits of up to \$275 per week.

In response to the COVID-19 pandemic, in 2020 the federal government created special federally funded unemployment assistance programs that increased UI benefit amounts, lengthened the time that people could receive benefits, and expanded eligibility for benefits. The three special UI programs were Federal Pandemic Unemployment Compensation, Pandemic Emergency Unemployment Compensation, and Pandemic Unemployment Assistance. Federal Pandemic Unemployment Compensation provided recipients with \$600 in weekly benefits in addition to their regular UI benefits between April and July 2020 and an additional \$300 in weekly benefits between January and September 2021. Pandemic Emergency Unemployment Compensation extended the number of weeks of benefits people could receive. Pandemic Unemployment Assistance made some people eligible who would not have qualified under regular policies, including individuals who are self-employment or independent contractors. Beginning in June 2021, some states opted to terminate their agreement to provide at least some of the COVID-19 UI programs (Whittaker and Isaacs 2022). Tennessee opted out of all the COVID-19 UI programs effective July 3, 2021.<sup>46</sup>

Figure 18 shows the number of initial UI claims by quarter from the last quarter of 2018 through the third quarter of 2022 for Tennessee and nationally. The general trend in initial UI claims is very similar in Tennessee and the US as a whole—there was a sharp increase in initial UI claims immediately after the start of the pandemic, in response to widespread stay-at-home orders and job loss, and then the figures declined by the third quarter of 2020. In late 2020, the number of initial UI claims decreased more in Tennessee than nationally, but by mid-2021 the initial UI claims for both Tennessee and the US as a whole had begun to level off.

FIGURE 18

Initial UI Claims by Quarter, 2018–22



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Source: US Department of Labor, Employment and Training Administration, Unemployment Insurance Data, 2018-22, [https://oui.doleta.gov/unemploy/data\\_summary/DataSum.asp](https://oui.doleta.gov/unemploy/data_summary/DataSum.asp).

Note: This figure captures the initial UI claims by quarter for Tennessee and the US as a whole using two different y-axes. The y-axis on the left shows the scale for the number of initial UI claims in Tennessee, and the y-axis on the right shows the scale for the number of initial UI claims in the US as a whole.

## Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

The Special Supplemental Nutrition Program for Women, Infants, and Children serves children under age 5, pregnant women, and postpartum women (women in the first year after giving birth) in families with low incomes. Participants may receive food assistance, formula, nutrition education, and limited health benefits. In August 2022, 1.4 million women, 3.5 million children, and 1.4 million infants, or 1.9 percent of the US population, received WIC benefits nationally (table 7).<sup>47</sup> In Tennessee, about 30,000 women, 59,000 children, and 31,000 infants, or 1.7 percent of the state population, received WIC benefits. The distribution of women, children, and infant recipients in Tennessee matches the national distribution of participants; infants and children make up roughly three-quarters of all recipients, and the remainder are pregnant women or new mothers.



TABLE 7

## WIC Receipt, August 2022

	National		Tennessee	
	Number	Percent distribution	Number	Percent distribution
<b>Number of people receiving</b>				
Women	1,436,207	23%	29,576	25%
Children	3,489,786	55%	58,595	49%
Infants	1,438,217	23%	30,967	26%

Source: US Department of Agriculture, Food and Nutrition Service, WIC Data Tables, 2022, <https://www.fns.usda.gov/pd/wic-program>.

Note: FY 2022 data from the Food and Nutrition Service are preliminary.

Tennessee has one of the lowest WIC participation rates in the country. Fewer than half (43.6 percent) of all people estimated to be eligible for WIC in Tennessee received the benefits in 2019, compared with 57.4 percent in the US as a whole (Farson Gray, et al. 2022).<sup>48</sup> Children in Tennessee had the lowest participation rate in the country; just 28.5 percent of eligible children in the state received WIC benefits, compared with 44.8 percent of eligible children nationally.

## Child Care and Development Fund (CCDF)

The cost of child care can be onerous for families, especially those with low incomes. While families with higher incomes spend more on child care overall, families with lower incomes use a greater share of their income for child care. For example, among families with a working parent and children under age 5, a family of four with annual income under \$50,000 spends about \$188 per week on child care in the US, which is roughly 35 percent of their monthly income (Malik 2019). In comparison, a family of four with annual income between \$100,000 and \$150,000 spends about \$362 per week on child care expenses, or about 14 percent of their monthly income.

In Tennessee, the average annual cost of full-time center-based care was \$10,780 for an infant, \$9,998 for a toddler, and \$8,759 for a 4-year-old as of 2021 (Child Care Aware of America 2022). Full-time center-based care for an infant thus amounts to approximately 40 percent of median income for a single-parent family or 12 percent of median income for a married-couple family.

The Child Care and Development Fund is a child-care subsidy program for families with low incomes in which the parents or guardians are working or in school or training. Like TANF, CCDF is a block grant program that gives states significant flexibility to determine eligibility for the program and subsidy amounts for families. Nationally, in the average month of FY 2019, 864,000 families received a CCDF subsidy and 1.4 million children received care subsidized under the grant (table 8).<sup>49</sup> About

14,000 of these families resided in Tennessee, and 22,400 children in the state received CCDF-subsidized care. The age distribution of children receiving care under CCDF grants differs between Tennessee and the nation overall. About half of the children receiving CCDF-subsidized care nationally were ages 1 to 4, compared with 71 percent of children in Tennessee. A similar proportion of children receiving CCDF subsidies were infants (up to age 1) in Tennessee and the nation as a whole (7 percent and 5 percent, respectively). Tennessee had far fewer children age 5 and older receiving CCDF-subsidized care than nationally (22 percent in Tennessee and 45 percent nationally).

Families who receive a child care subsidy may be required to contribute a monthly copayment. The copayment amount is generally based on family size and total income, but each state establishes its own copayment schedules. In 2019, a single parent with a 2-year-old child and \$15,000 in annual earnings paid a copayment of \$86 a month in Tennessee (Dwyer et al. 2020).<sup>50</sup> The national median copayment amount for a family of this size and with these earnings was \$25.<sup>51</sup>

**TABLE 8**  
**CCDF Subsidy Receipt in the Average Month, Fiscal Year 2019**

	National		Tennessee	
	Number	Percent distribution	Number	Percent distribution
<b>Number receiving care</b>				
Families	864,000	n/a	14,800	n/a
Children	1,428,500	n/a	22,400	n/a
Ages 0 to 1	67,600	5%	1,600	7%
Ages 1 to 4	724,200	51%	15,900	71%
Age 5 and up	636,300	45%	4,900	22%
Not reported	400	0%	0	0%

**Source:** US Department of Health and Human Services, Office of Child Care, CCDF Data Tables, FY 2019, <https://www.acf.hhs.gov/occ/data/fy-2019-ccdf-data-tables-final>.

**Note:** The numbers of children served by age group are calculations by the authors using the average monthly percentages from the Office of Child Care CCDF data tables for FY 2019. We round these figures to the nearest hundred, in alignment with the results reported in the FY 2019 data tables.

## Medicaid and Children’s Health Insurance Program (CHIP)

Medicaid and CHIP provide health insurance coverage to people with low incomes. States are required under federal law to provide Medicaid and CHIP coverage for certain groups, such as children and pregnant women with low incomes. States are also able to extend coverage to additional groups, such as nonparent caretaker adults with incomes below 133 of the federal poverty level. Tennessee has not exercised this option.

Table 9 compares Tennessee and overall US participation in Medicaid and CHIP. More than a quarter of the US population (27 percent) received Medicaid or CHIP coverage in July 2022.<sup>52</sup> In Tennessee, 1.7 million people (approximately 25 percent of the state population) received Medicaid or CHIP coverage. In Tennessee, more than half of these recipients (54 percent) were children, compared with less than half (45 percent) nationally. Table B.7 in the appendix compares the size of the Medicaid caseload to the population as a whole. At the county level, the percentages receiving Medicaid coverage ranged from 6 percent of the population in Williamson County to 39 percent in Scott County.

**TABLE 9**  
**Number of People Receiving Medicaid and CHIP Coverage, July 2022**

	National	Tennessee
Total Medicaid and CHIP	89,960,717	1,732,293
Medicaid	82,845,954	1,593,615
CHIP	7,114,763	138,678
Children (in Medicaid or CHIP)	40,901,520	941,000

**Source:** "July 2022 Medicaid & CHIP Enrollment Data Highlights," Medicaid.gov, <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>.

## Public Housing and Voucher Programs

There are a variety of public housing and voucher programs administered by the US Department of Housing and Urban Development (HUD), including public housing, the housing choice voucher program, Section 8 project-based assistance, and other smaller HUD rental assistance programs. These programs aim to help low-income families, older adults, and people with disabilities to afford safe housing.

The income limits for HUD programs vary. As an example, in order to be eligible for the housing choice voucher program, a family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. In Tennessee's Nashville-Davidson-Murfreesboro-Franklin HUD Metro Fair Market Rent area in 2021, a family of three would have needed to have annual income of \$37,950 or less to initially qualify.<sup>53</sup> Additionally, each public housing authority must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income.<sup>54</sup> Even for those families who do meet the eligibility criteria, there is a long waiting list to receive housing choice vouchers and other housing assistance in many areas.

In 2021, nationally, 4.6 million families received assistance from one of the housing programs provided by HUD (table 10).<sup>55</sup> Of these, about 800,000 families lived in public housing and 2.3 million received housing choice vouchers. In Tennessee, about 96,000 families received assistance from a HUD

program, including 19,000 families who lived in public housing, 36,000 who received housing choice vouchers, and 38,000 with project-based Section 8 vouchers. HUD program enrollment varied within the state (see table B.8). About 24,000 families received assistance from a HUD program in West Tennessee, and 36,000 families received assistance from a HUD program in both East and Middle Tennessee.

**TABLE 10**  
**Number of Households Receiving Public Housing and Housing Choice Vouchers, 2021**

	National	Tennessee
All HUD programs	4,565,867	96,068
Public housing	843,749	19,375
Housing choice vouchers	2,327,707	35,641
Project-based Section 8	1,217,108	37,548

**Source:** US Department of Housing and Urban Development, Office of Policy Development and Research, Assisted Housing: National and Local, Picture of Subsidized Households, 2021, <https://www.huduser.gov/portal/datasets/assthg.html>.

**Note:** Households that are included in the total for all HUD programs but not in the lines below could be receiving assistance through the moderate rehabilitation, rent supplement, rental assistance payment, Section 202, Section 236, or Section 811 program.

## Supplemental Security Income (SSI)

Supplemental Security Income provides benefits to people with very low incomes who are either adults age 65 and older or who have a qualifying disability. The SSI program provides benefits to both adults and children with qualifying disabilities as an “assistance source of last resort” (SSA 2021a). The program is a federal entitlement, providing the same “income guarantee” across the country. (Some states supplement the federal SSI benefit, but Tennessee does not.) Unlike the SSDI program (discussed below), SSI does not require any work history for eligibility.

Similar percentages of the population received SSI payments in Tennessee and nationally, as of December 2021.<sup>56</sup> In Tennessee, about 167,000 people (or 2.4 percent of the population) received SSI payments in December 2021 (table 11) (SSA 2022). Approximately 7.7 million people (or 2.3 percent of the total population) received federally administered SSI payments in the same month. As of December 2021, the average monthly SSI payment in Tennessee was \$566, compared with \$584 nationally.

TABLE 11

SSI Enrollment, December 2021

	National		Tennessee	
	Number	Percentage of population	Number	Percentage of population
Number of recipients	7,695,900	2.3%	166,732	2.4%
Average monthly benefit	\$584	n/a	\$566	n/a

Source: Social Security Administration, "Annual Statistical Report on the Social Security Disability Insurance Program," 2021, [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/](https://www.ssa.gov/policy/docs/statcomps/di_asr/).

## Social Security Disability Insurance (SSDI)

Social Security Disability Insurance provides benefits to people with a qualifying disability. The SSDI program is restricted to people who worked long enough and recently enough (relative to the start of their disability) and paid Social Security taxes on their earnings, in addition to meeting the requirements for disability. The benefit amount is based in part on a recipient's earnings history, using the same formula across the country. Unlike the SSI program (discussed above), SSDI does not limit eligibility to people with low income levels.

A higher percentage of the population in Tennessee received SSDI payments than the percentage nationally, as of December 2021.<sup>57</sup> In Tennessee, about 237,000 people (or 5.6 percent of the population) received SSDI payments in December 2021 (table 12) (SSA 2021b). Nationally, approximately 8.3 million people (or 4.1 percent of the total population) received SSDI payments in the same month. The average and median monthly SSDI payments are similar in Tennessee and in the US as a whole. As of December 2021, the average monthly SSDI payment in Tennessee was \$1,325, compared with \$1,358 nationally. The median SSDI payment per month in Tennessee was \$1,235, compared with \$1,247 nationally.

TABLE 12

## SSDI Enrollment, December 2021

	National		Tennessee	
	Number	Percentage of population	Number	Percentage of population
Number of recipients	8,304,304	4.1%	237,019	5.6%
Average monthly benefit	\$1,358	n/a	\$1,325	n/a
Median monthly benefit	\$1,247	n/a	\$1,235	n/a

Source: Social Security Administration, "Annual Statistical Report on the Social Security Disability Insurance Program," 2021, [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/](https://www.ssa.gov/policy/docs/statcomps/di_asr/).

## Low Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program provides federally funded benefits to lower the cost of home energy bills, weatherization, and energy-related home repairs. The program is funded by a federal block grant; it is not an entitlement. Eligibility for LIHEAP in Tennessee is 150 percent of the federal poverty guidelines (\$31,995 annually for a family of three, as of FY 2020), and eligibility for weatherization is 200 percent of the federal poverty guidelines (or \$42,660 for a family of three, as of FY 2020). The benefit amount for heating and cooling in Tennessee for FY 2020 ranged from \$175 to \$650. The maximum crisis benefit amount in Tennessee for FY 2020 was \$650.<sup>58</sup>

Approximately 114,000 households in Tennessee received assistance of some type from LIHEAP, including heating, cooling, crisis, or weatherization, in FY 2019 (table 13).<sup>59</sup> The average benefit amount for heating or cooling in Tennessee was \$450. Nationally, about 5.8 million households received LIHEAP assistance in the same time period, with the average benefit amount for heating or cooling at \$415.

TABLE 13

## LIHEAP Households Served, Fiscal Year 2019

	National		Tennessee	
	Number of households	Average benefit amount	Number of households	Average benefit amount
<b>Any assistance</b>	5,781,626	data not available	114,329	data not available
Heating	4,896,990	\$415	59,074	\$450
Cooling	724,071	\$415	29,078	\$450
Winter/year-round crisis	1,193,436	\$260 (winter)	37,211	\$0 (winter)
		\$191 (year-round)		\$450 (year-round)
Summer crisis	127,177	\$290	0	n/a
Other crisis	16,776	data not available	0	n/a
Weatherization	68,990	data not available	391	data not available
Repair	38,004	data not available	0	n/a

**Source:** US Department of Health and Human Services, Administration for Children and Families, LIHEAP Performance Management, Custom Reports, 2019, [https://liheappm.acf.hhs.gov/datawarehouse/custom\\_reports](https://liheappm.acf.hhs.gov/datawarehouse/custom_reports).

**Note:** The row for “any assistance” includes households that received at least one type of LIHEAP benefit during FY 2019. The rows do not sum to the “any assistance” total because households could receive multiple types of assistance during the year.

## Head Start

Head Start programs support children’s development through age 5 via services that promote early learning and development, health, and family well-being. Families are eligible for Head Start if their incomes are at or below the federal poverty guidelines; if they participate in TANF, SSI, or SNAP; if the children are in the foster care system; or if they are experiencing homelessness.

In FY 2021, Tennessee’s Head Start program served about 16,500 children and pregnant people, or 2.3 percent of state residents with incomes below the federal poverty guidelines.<sup>60</sup> In comparison, 839,000 children and pregnant people (or 2.0 percent of people with incomes below the federal poverty guidelines) were served by the Head Start program nationally in FY 2021.<sup>61</sup>

# Food Insecurity

Access to adequate and affordable food is essential for the well-being of children and families. While there are several federal and state programs that provide nutritional assistance to families, many households report experiencing food insecurity.

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## BOX 6

### Key Points: Food Insecurity

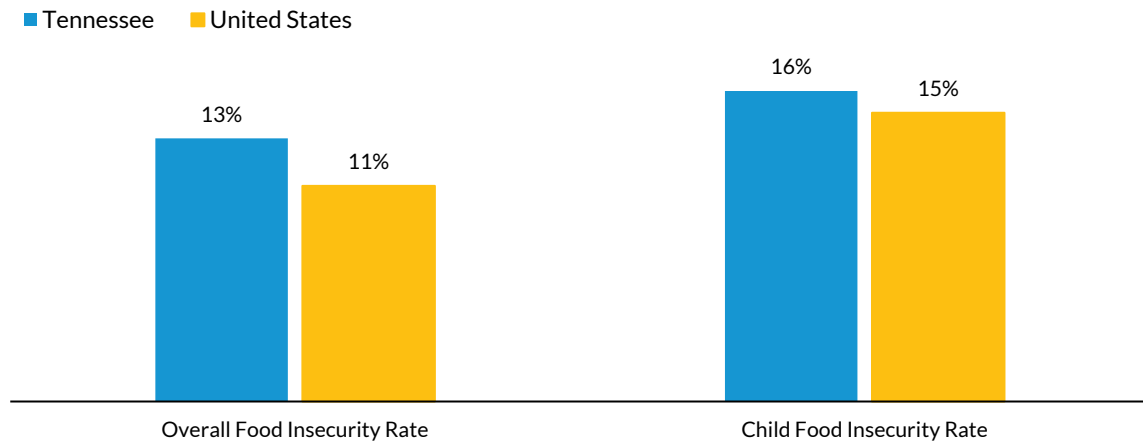
- In 2019, the child food insecurity rates in Tennessee and nationally (16 percent and 15 percent, respectively) were comparable.
  - Food insecurity among children ranged from about 3 percent in Williamson County to 28 percent in Lake County.
  - In FY 2019, about 641,000 children in Tennessee participated in the National School Lunch Program.
- 

In 2019, about 13 percent of people in Tennessee were food insecure, compared with 11 percent of people nationally (figure 19).<sup>62</sup> Overall, families with children experienced higher rates of food insecurity, both in the state and nationally. Approximately 16 percent of children in Tennessee and 15 percent of children across the US reported food insecurity.



FIGURE 19

Food Insecurity Rate, 2019



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**Source:** Gundersen, Craig, Mark Strayer, Adam Dewey, Monica Hake, Emily Engelhard. 2021. *Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019*. Feeding America.

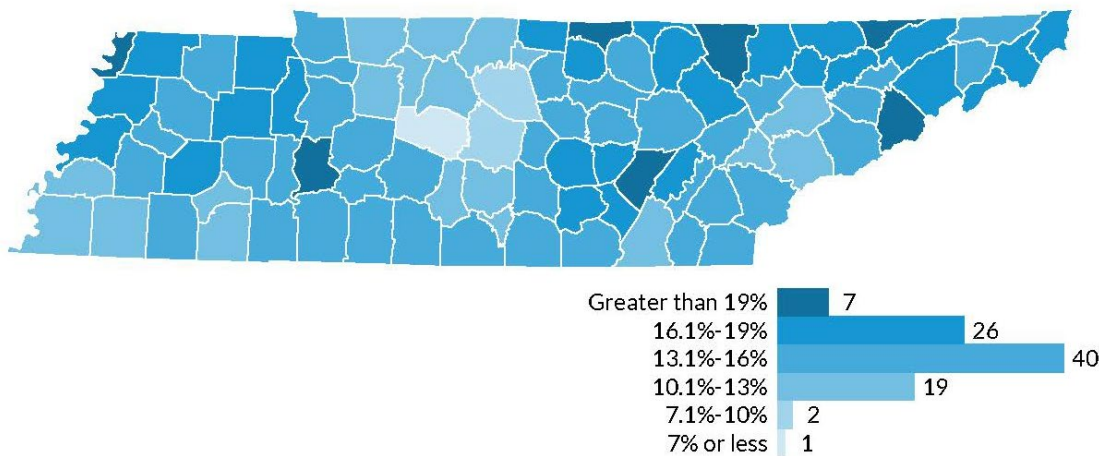
[https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?\\_ga=2.103823040.135067621.1674141416-1343660435.1669157743](https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?_ga=2.103823040.135067621.1674141416-1343660435.1669157743).

**Note:** The food insecurity rate is the proportion of people living in households that experienced food insecurity in the past 12 months. The child food insecurity rate is the proportion of children in households that experienced food insecurity in the past 12 months. Food insecurity is defined as lacking access to enough food for an active, healthy life or experiencing limited or uncertain availability of nutritionally adequate foods for all household members in the past 12 months. In the analysis, a household is determined to be food insecure if it reported three or more food-insecure conditions in the CPS Core Food Security Module. See the analysis cited in the source for details.

Food insecurity rates varied across the state. Lake County had the highest overall food insecurity rate in the state, and 28 percent of children in the county experienced food insecurity (figure 20 and table B.9). Food insecurity was lowest in Williamson County. About 6 percent of the population overall and 3 percent of children were food insecure in this county.

FIGURE 20

Food Insecurity Rate by County, 2019



URBAN INSTITUTE

**Source:** Gundersen, Craig, Mark Strayer, Adam Dewey, Monica Hake, Emily Engelhard. 2021. *Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019*. Feeding America. [https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?\\_ga=2.103823040.135067621.1674141416-1343660435.1669157743](https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?_ga=2.103823040.135067621.1674141416-1343660435.1669157743).

**Note:** The food insecurity rate is the proportion of people living in households that experienced food insecurity in the past 12 months. The child food insecurity rate is the proportion of children in households that experienced food insecurity in the past 12 months. Food insecurity is defined as lacking access to enough food for an active, healthy life or experiencing limited or uncertain availability of nutritionally adequate foods for all household members in the past 12 months. In the analysis, a household is determined to be food insecure if it reported three or more food-insecure conditions in the CPS Core Food Security Module. See the analysis cited in the source for details.

Several programs are in place to address food insecurity in Tennessee and nationally. In addition to SNAP and WIC, the National School Lunch Program provides free or reduced-price lunches to children in school. In FY 2019, about 29.6 million children participated in the program nationally, including about 641,000 children in Tennessee.<sup>63</sup> The Summer Food Service Program is also available to children when school is out for the summer. In July 2019, the month in which participation typically peaks for the program, 2.7 million children received meals from the Summer Food Service Program, including 136,000 children in Tennessee.

In response to school closures and other challenges due to the COVID-19 pandemic, many schools used the Summer Food Service Program to distribute meals year-round in 2020 and 2021. This change resulted in lower-than-average participation in the National School Lunch Program and higher-than-average participation in the Summer Food Service Program. For example, National School Lunch Program participation in Tennessee decreased to about 472,000 children in FY 2021, and the number of children served by the Summer Food Service Program increased to about 208,000 in July 2020.

# Health

Physical and mental health can dramatically impact families' economic conditions. Likewise, the impact of poverty can be felt in health and well-being. This report looks at gaps in health insurance coverage, access to care, and the presence of physical and mental illness among Tennessee families.

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## BOX 7

### Key Points: Health

- In Tennessee, the percentage of people without any health insurance coverage from 2017 to 2021 was 10 percent, compared with 9 percent nationally.
- The ratio of primary care providers to residents ranged from 1 physician per 550 people in Washington County to 1 physician per 15,060 people in Bledsoe County.
- While self-reported health status in Tennessee is comparable to national measures, Tennessee ranked 44th out of the 50 states in overall health measures in 2021.
- About 23 percent of people in Tennessee reported experiencing mental illness of some kind, compared with 25 percent nationally.

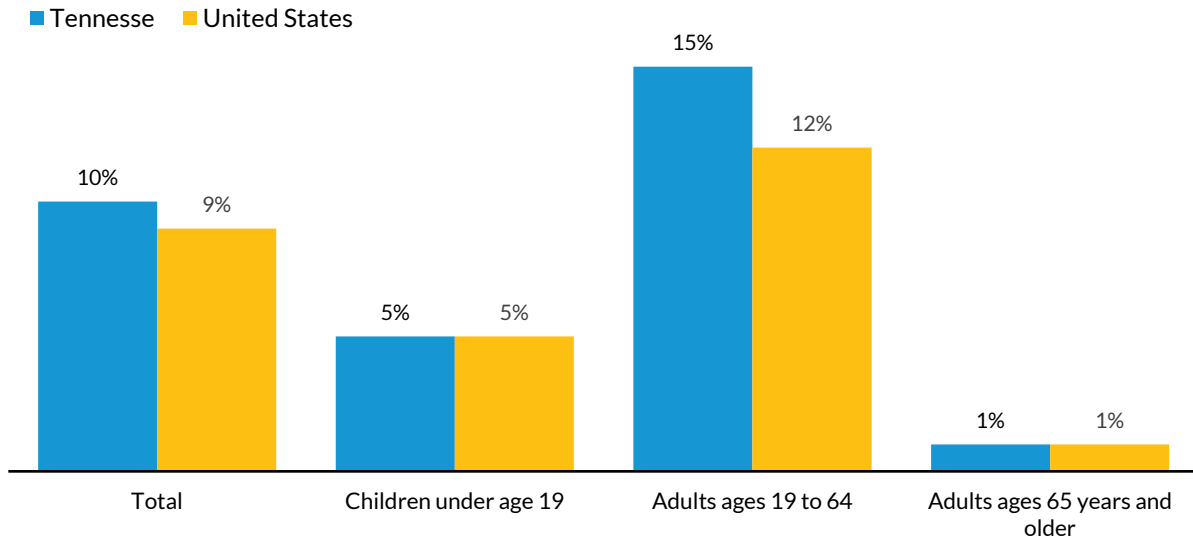
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## Access to Health Care

Families without health insurance coverage have greater barriers to care than the insured. In particular, the uninsured are more likely to face prohibitive costs and forgo needed preventive care and services (Tolbert, Drake, and Damico 2022). Figure 21 compares the percentages of the Tennessee and the US populations without any health insurance. Overall, Tennessee was comparable with the US as a whole in terms of the percentage of the total population, the percentage of children, and the percentage of adults age 65 and older without any health insurance coverage in 2017 to 2021 (10 percent of the total population in Tennessee and 9 percent in the US overall, 5 percent of children in both Tennessee and the US overall, and 1 percent of older adults in both Tennessee and the US overall). The percentage of adults ages 19 to 64 without health insurance coverage was higher in Tennessee (15 percent) than in the US as a whole (12 percent).

FIGURE 21

Percentage of the Population without Any Health Insurance Coverage in 2017–21



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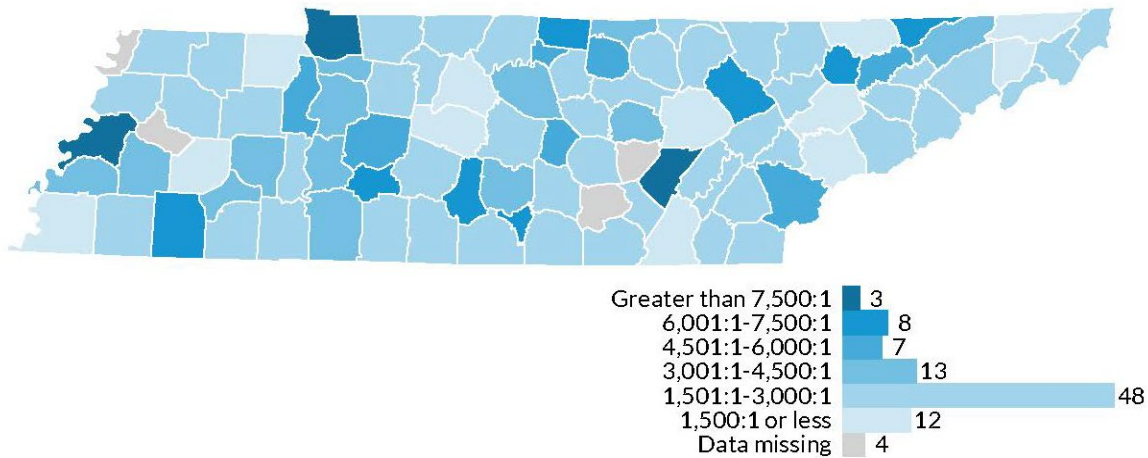
Source: US Census Bureau, ACS, five-year estimates, 2017–21,

[https://data.census.gov/table?t=Health+Insurance&g=0100000US\\_0400000US47&y=2021&tid=ACSST5Y2021.S2701](https://data.census.gov/table?t=Health+Insurance&g=0100000US_0400000US47&y=2021&tid=ACSST5Y2021.S2701).

In addition to a lack of health insurance coverage, limited provider availability is a potential barrier to care for Tennessee families. In 2019, there was 1 primary care provider per 1,310 people in the US as a whole, compared with 1 primary care provider per 1,400 people in Tennessee.<sup>64</sup> Figure 22 shows the density of primary health care providers across Tennessee. At the county level, access to providers ranged from 1 primary care physician per 550 people in Washington County to 1 provider per 15,060 people in Bledsoe County.

FIGURE 22

Ratio of Primary Care Providers to People by County, 2019



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Source: "University of Wisconsin Population Health Institute, County Health Rankings," University of Wisconsin, 2022, <https://www.countyhealthrankings.org/explore-health-rankings/tennessee?year=2022>.

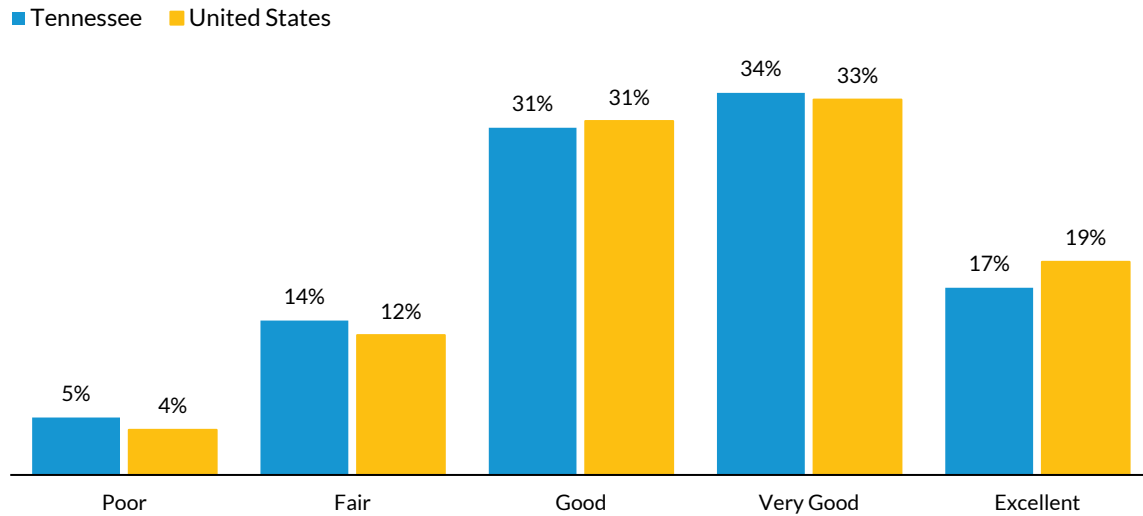
## Physical Health

Figure 23 shows the self-reported health status of adults in 2021. The share of adults reporting poor health was comparable in Tennessee and the US overall (5 percent in Tennessee and 4 percent in the US), fair health (14 percent in Tennessee and 12 percent in the US), good health (31 percent in both Tennessee and the US), very good health (34 percent in Tennessee and 33 percent in the US), and excellent health (17 percent in Tennessee and 19 percent in the US).

While self-reported health status in Tennessee is comparable to national measures, there are other health metrics that point to challenges in public health in Tennessee. In 2021, Tennessee ranked 44th out of the 50 states in terms of overall population health.<sup>65</sup> In particular, the state ranked in the bottom 5 for the share of adults with multiple chronic health conditions and the percentage of underweight births.

FIGURE 23

Adult Self-Reported Health Status, 2021



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Source: KFF, State Health Facts, Health Status: Self-Reported Health Status, 2021, <https://www.kff.org/state-category/health-status/self-reported-health-status/>. The data are from a Kaiser Family Foundation analysis of the Centers for Disease Control and Prevention’s 2013–21 Behavioral Risk Factor Surveillance System.

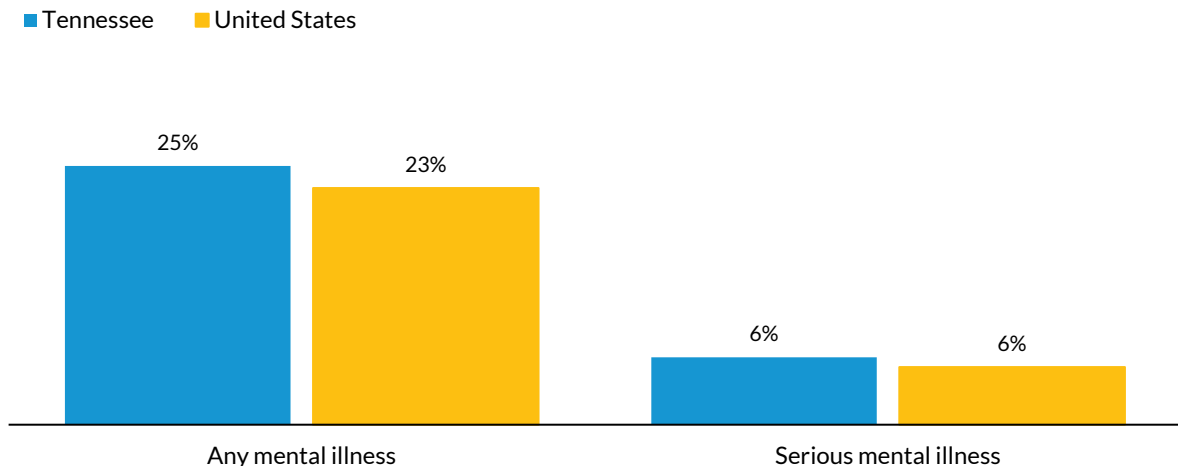
## Mental Health

Figure 24 shows the rates of mental illness in adults in 2021. Tennessee and the US as a whole had comparable rates of any mental illness (25 percent in Tennessee and 23 percent in the US) and serious mental illness (6 percent in both Tennessee and the US). Adults with mental health or substance use disorders in Tennessee and nationally also reported similar rates of unmet mental health treatment needs (21 percent in Tennessee and 24 percent nationally), unmet substance use treatment needs (15 percent of adults in both Tennessee and nationally), and unmet treatment needs for alcohol use (10 percent in Tennessee and 11 percent nationally).<sup>66</sup>

These figures reflect the increase in mental illness and barriers to mental health treatment experienced during the COVID-19 pandemic. For example, as of January 2021, approximately 40 percent of adults reported anxiety and/or depression nationally, compared with about 10 percent in the first half of 2019.<sup>67</sup> Some adults (13 percent) also reported new or increased substance use due to pandemic-related stressors.

FIGURE 24

Mental Illness among Adults in the Past Year, 2021



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**Source:** US Department of Health and Human Services. Substance Abuse and Mental Health Services Administration (SAMHSA). 2024. *2021-22 NSDUH National Maps of Prevalence Estimates, By State*. Rockville, MD: SAMHSA. <https://www.samhsa.gov/data/report/2021-nsduh-state-prevalence-estimates>.

**Note:** The 2021 data on adults reporting mental illness are preliminary.

# Caveats

Two issues should be kept in mind when considering the information in this report: the timeliness of the data and the potential limitations of survey data. Regarding the timeliness, some of the datasets presented here, particularly the survey data, have a lag between when the data are collected and when they are released publicly. The lag between the collection and release of some data has increased as a result of the pandemic and issues caused by the pandemic.

In the data dashboard, we plan to include timely administrative data, both from the Tennessee Department of Human Services and from other Tennessee agencies. The data dashboard will provide authorized individuals a way to interactively find and view information about the circumstances of Tennessee families and children within which the TOA pilot projects are operating. The dashboard will be a “point and click” interface allowing users full access to not only the types of information included in the baseline report but also information from the TOA pilot sites. The additional data sources in the dashboard will provide more up-to-date data than the national survey data presented in this baseline report.

A second consideration is that much of the information presented in this report is based on surveys, which reflect the circumstances of samples of the population rather than the entire population. For this reason, there is some uncertainty around any survey-based estimates, even when those estimates come from very high-quality surveys such as those used in preparing this report. Additional statistical work could be performed to pinpoint the confidence intervals (range of greatest certainty) around specific estimates.



# Summary

This baseline scan provides information on the circumstances of Tennessee families to support the evaluation of the TOA pilot programs. The data presented in this baseline report will also serve as a starting point for a data dashboard tracking changes during the pilots.

# Appendix A: Data Sources

This appendix briefly describes the major data sources used in the baseline scan, including the American Community Survey (ACS), Current Population Survey (CPS), program administrative data, and decennial census.

## American Community Survey

The ACS is a nationally representative survey that captures the social and economic circumstances of US households. The US Census Bureau administers the survey each month and collects key demographic, economic, education, social, and housing characteristics of respondents.

Unlike a census, which captures information on the full population, the ACS is administered to only a portion of the population—about 3.5 million households—each year.<sup>68</sup> The 2018 ACS surveyed about 27,000 households in Tennessee. Because surveys collect information on only a subset of the population, there is some amount of sampling error, or difference between the sample statistic and the true population value, in the estimates. Sampling error can be minimized by surveying a large sample of people, which increases the likelihood that the sample is representative of the entire population.

To produce estimates for the full population, the survey data are weighted to adjust for differences between the sampled households and the actual population. Some demographic characteristics, such as racial group or geographic residence, may be over- or undersampled or nonresponsive relative to the true proportion of that group in the population. The ACS assigns a sampling weight to each household and person in the dataset to ensure that the makeup of the final estimates is representative of key characteristics of the full population.

Both one-year and five-year ACS estimates are available. ACS one-year estimates are released annually for geographic areas with populations of at least 65,000. The five-year ACS estimates compile survey data on the population over a five-year period and publish data for geographic areas as small as the census tract.<sup>69</sup> Because the five-year estimates include a larger sample of households, these data are generally more reliable (and have less sampling error) for calculating estimates for smaller areas, such as counties, and smaller populations, such as certain racial subgroups. However, any estimates from the five-year data reflect an

average over that time period and thus may not capture recent changes or trends. As the five-year estimates compile multiple years of data, a slightly different methodology is used to develop these estimates. In the five-year ACS estimates, any reported dollar values, including income and housing costs, are adjusted for inflation to the most recent year. For example, the 2017–21 five-year ACS estimates reflect 2021 dollars. The ACS applies an inflation adjustment factor based on the consumer price index to produce the adjusted dollar values.

In this report, we present data from the 2017–21 five-year ACS to describe the social and economic characteristics of the population at the national, state, and county levels. All the ACS data presented are from published US Census Bureau tables we obtained from the Census Bureau’s online data tool (<https://data.census.gov/>) or are the authors’ own calculations using data published in the Census Bureau tables. We also present Census Bureau estimates of official poverty and supplemental poverty rates from the 2019 one-year ACS.

## Labor Force Data

The labor force data presented in this report are obtained from the US Bureau of Labor Statistics. Below we describe two of the major sources for national, state, and substate data.

### Current Population Survey

The CPS is a monthly survey administered by the US Census Bureau that collects data on the demographic and economic characteristics of US households.<sup>70</sup> The CPS has a smaller sample size than the ACS; it surveys about 60,000 households each month. The sample size of the CPS limits estimates to the national and state level. Like the ACS, the CPS is a survey, so there is some amount of sampling error in the estimates.

The survey, which is representative of the civilian noninstitutional population age 16 and older, captures data on numerous measures related to employment, including occupation, earnings, and hours worked. The Bureau of Labor Statistics analyzes the data to estimate the national unemployment rate and other economic measures. In this report, we present estimates of the national unemployment rate and labor force participation across various demographic groups.

## Local Area Unemployment Statistics

The Local Area Unemployment Statistics program is a federal-state program that produces annual-average data on employment, labor force participation, and unemployment across subnational geographies, including states, metropolitan areas, counties, and cities. The estimates are produced using existing survey data, including the CPS, ACS, and decennial census, as well as state unemployment data.<sup>71</sup> These data are used to model key economic measures for subnational geographic areas. We use the Local Area Unemployment Statistics estimates to describe unemployment and labor force participation in Tennessee and its counties.

## Program Administrative Data

Administrative data are collected directly from program participants and caseworkers and reflect the demographic characteristics and program details of all participants.

Administrative data are typically collected at the state and local level by caseworkers. For example, the Tennessee Department of Human Services publishes both SNAP and TANF administrative data that describe the size of the programs' caseloads, total benefits, and other details about participants (table A.1). The federal government is also a source of program administrative data, as states may be required or choose to report key details about their caseloads to the federal agencies that oversee the programs. For example, the US Department of Agriculture's Food and Nutrition Service publishes national, state, and county-level data on SNAP participants. The administrative data presented in this report are aggregated and publicly available.

TABLE A.1

**Administrative Data Sources**

<b>Data source used for this report</b>	<b>Program name</b>
Social Security Administration	SSI, SSDI
Tennessee Department of Human Services	SNAP, TANF
Tennessee Department of Labor and Workforce Development	UI
Tennessee Division of TennCare	Medicaid/CHIP
US Department of Agriculture, Food and Nutrition Service	SNAP, WIC
US Department of Health and Human Services, Administration for Children and Families	
Head Start Early Childhood Learning and Knowledge Center	Head Start
Office of Child Care	CCDF
Office of Community Services	LIHEAP
Office of Family Assistance	TANF
US Department of Health and Human Services, Centers for Medicare and Medicaid Services	Medicaid/CHIP
US Department of Housing and Urban Development, Office of Policy Development and Research	Public and subsidized housing
US Department of Labor, Employment and Training Administration	UI

Source: Authors.

## Decennial Census

The decennial census is a constitutionally required count of all people in the US. The census is administered by the US Census Bureau and captures basic demographic data on every member of the US population. Each US household is asked about the sex, age, and race or ethnicity of every member of the household. While the census aims to collect information on the full population, the estimates are still subject to nonresponse bias (that is, the individuals who did not respond are different than the individuals who did respond in a way that affects the results). In this report, we use the 2020 Census data to describe the rural and urban distribution of the population in Tennessee and nationally.

While the census provides an accurate count of the full population, it is limited in scope and conducted only once every 10 years. To better understand year-to-year changes in the circumstances of the population, the US Census Bureau conducts additional surveys each year to obtain detailed data on a representative subset of the population.

# Appendix B: County-Level Tables

**TABLE B.1**  
**Counties by Grand Division**

Grand division	County
West Tennessee	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, and Weakley
Middle Tennessee	Bedford, Cannon, Cheatham, Clay, Coffee, Davidson, DeKalb, Dickson, Fentress, Franklin, Giles, Grundy, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Sequatchie, Smith, Stewart, Sumner, Trousdale, Van Buren, Warren, Wayne, White, Williamson, and Wilson
East Tennessee	Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Polk, Rhea, Roane, Scott, Sevier, Sullivan, Unicoi, Union, and Washington

**Source:** “Grand Divisions of Tennessee.” Tennessee Department of General Services, n.d., [https://www.tn.gov/content/dam/tn/generalservices/realestate/Grand%20Divisions%20of%20Tennessee\(county\).pdf](https://www.tn.gov/content/dam/tn/generalservices/realestate/Grand%20Divisions%20of%20Tennessee(county).pdf).

TABLE B.2

## Median Income and Official Poverty Rate in Tennessee by County

	Median annual household income (2017-21)	Official poverty rate (2019)	Official child poverty rate (2019)
<b>US total</b>	\$69,021	12.3%	16.8%
Tennessee	\$58,516	13.8%	19.4%
West Tennessee	n/a	16.8%	24.8%
Middle Tennessee	n/a	11.4%	15.5%
East Tennessee	n/a	14.7%	20.6%
Anderson County	\$55,414	15.3%	21.9%
Bedford County	\$55,354	13.9%	19.2%
Benton County	\$40,258	17.6%	27.8%
Bledsoe County	\$51,884	27.3%	40.6%
Blount County	\$64,593	10.5%	14.1%
Bradley County	\$55,426	14.5%	17.4%
Campbell County	\$46,110	21.9%	31.1%
Cannon County	\$54,223	13.0%	19.5%
Carroll County	\$44,794	16.8%	23.6%
Carter County	\$44,280	19.3%	27.6%
Cheatham County	\$69,132	9.6%	12.2%
Chester County	\$52,692	14.8%	19.2%
Claiborne County	\$41,938	19.7%	26.7%
Clay County	\$38,709	20.1%	28.1%
Cocke County	\$41,558	22.8%	41.3%
Coffee County	\$52,626	14.4%	21.0%
Crockett County	\$52,136	15.8%	23.3%
Cumberland County	\$52,630	13.3%	22.9%
Davidson County	\$66,047	12.6%	18.1%
Decatur County	\$43,817	16.0%	23.0%
DeKalb County	\$45,728	18.0%	26.0%
Dickson County	\$61,388	10.1%	13.8%
Dyer County	\$50,245	17.3%	22.6%
Fayette County	\$69,729	11.2%	16.7%
Fentress County	\$43,464	20.9%	28.4%
Franklin County	\$52,189	13.9%	18.2%
Gibson County	\$49,615	14.3%	18.1%
Giles County	\$54,061	13.4%	20.1%
Grainger County	\$44,917	17.1%	25.0%
Greene County	\$47,361	15.9%	24.3%
Grundy County	\$45,150	21.4%	28.5%
Hamblen County	\$45,275	14.4%	20.9%
Hamilton County	\$61,050	12.7%	18.8%
Hancock County	\$29,650	26.4%	35.8%
Hardeman County	\$41,138	19.2%	24.1%
Hardin County	\$45,092	17.5%	26.0%
Hawkins County	\$49,101	18.1%	30.1%
Haywood County	\$39,952	20.7%	29.0%
Henderson County	\$47,885	15.8%	21.9%

	Median annual household income (2017–21)	Official poverty rate (2019)	Official child poverty rate (2019)
Henry County	\$43,444	18.3%	28.0%
Hickman County	\$48,527	16.3%	22.4%
Houston County	\$46,535	17.8%	24.8%
Humphreys County	\$49,745	13.1%	20.7%
Jackson County	\$41,890	17.1%	23.8%
Jefferson County	\$54,371	12.5%	19.3%
Johnson County	\$42,552	25.2%	35.6%
Knox County	\$62,911	13.4%	15.7%
Lake County	\$34,923	35.5%	40.0%
Lauderdale County	\$43,025	19.3%	24.8%
Lawrence County	\$45,721	16.7%	22.6%
Lewis County	\$38,664	15.2%	22.8%
Lincoln County	\$57,455	12.8%	18.6%
Loudon County	\$66,151	9.7%	14.2%
Macon County	\$51,253	15.5%	20.6%
Madison County	\$42,691	17.6%	28.9%
Marion County	\$43,605	15.3%	21.8%
Marshall County	\$51,526	13.1%	20.2%
Maury County	\$53,148	8.5%	13.2%
McMinn County	\$60,036	14.5%	20.1%
McNairy County	\$66,353	17.0%	24.3%
Meigs County	\$54,420	16.1%	24.7%
Monroe County	\$48,488	16.5%	27.3%
Montgomery County	\$63,768	12.0%	16.4%
Moore County	\$64,926	10.0%	14.5%
Morgan County	\$45,133	22.0%	27.4%
Obion County	\$45,606	14.6%	23.2%
Overton County	\$39,737	17.1%	21.6%
Perry County	\$51,786	14.4%	24.4%
Pickett County	\$42,931	17.8%	23.4%
Polk County	\$49,446	15.3%	23.2%
Putnam County	\$49,228	16.1%	19.6%
Rhea County	\$48,872	15.4%	22.9%
Roane County	\$60,044	14.6%	21.1%
Robertson County	\$67,597	10.5%	14.7%
Rutherford County	\$72,985	10.0%	12.9%
Scott County	\$38,409	22.0%	30.4%
Sequatchie County	\$47,835	17.4%	30.8%
Sevier County	\$54,363	12.9%	20.4%
Shelby County	\$55,015	17.2%	25.7%
Smith County	\$52,018	15.3%	22.3%
Stewart County	\$51,460	12.9%	18.9%
Sullivan County	\$49,661	15.1%	23.0%
Sumner County	\$73,517	8.6%	11.7%
Tipton County	\$63,783	10.5%	16.5%
Trousdale County	\$58,274	15.8%	17.9%



	Median annual household income (2017–21)	Official poverty rate (2019)	Official child poverty rate (2019)
Unicoi County	\$47,610	15.8%	22.3%
Union County	\$50,868	18.3%	28.7%
Van Buren County	\$44,444	15.5%	23.5%
Warren County	\$46,189	15.9%	23.7%
Washington County	\$52,503	15.8%	19.4%
Wayne County	\$45,402	17.3%	22.6%
Weakley County	\$43,773	17.7%	23.4%
White County	\$44,777	16.0%	21.5%
Williamson County	\$116,492	4.3%	4.1%
Wilson County	\$82,224	7.4%	10.1%

**Source:** Median household income data: US Census Bureau, ACS, 2021 five-year estimates. National, state, and county poverty rates data: US Census Bureau, ACS, Small Area Income and Poverty (SAIPE) State and County Estimates, 2019, <https://www.census.gov/data/datasets/2019/demo/saipe/2019-state-and-county.html>. These estimates use data from the American Community Survey.

**Note:** The official poverty rate shows the percentage of people in poverty, and the official child poverty rate shows the percentage of children under age 18 in poverty. The official poverty rates shown in this table are American Community Survey estimates. The estimates from the Current Population Survey differ.

TABLE B.3

Labor Force Participation Rate in Tennessee by County, 2021

	Annual average labor force participation rate
<b>US total</b>	62%
Tennessee	60%
West Tennessee	59%
Middle Tennessee	65%
East Tennessee	57%
Anderson County	56%
Bedford County	55%
Benton County	52%
Bledsoe County	33%
Blount County	58%
Bradley County	58%
Campbell County	46%
Cannon County	57%
Carroll County	50%
Carter County	51%
Cheatham County	67%
Chester County	61%
Claiborne County	48%
Clay County	45%
Cocke County	50%
Coffee County	56%
Crockett County	62%
Cumberland County	44%
Davidson County	70%
Decatur County	46%
DeKalb County	48%
Dickson County	63%
Dyer County	56%
Fayette County	56%
Fentress County	50%
Franklin County	56%
Gibson County	55%
Giles County	59%
Grainger County	50%
Greene County	50%
Grundy County	46%
Hamblen County	55%
Hamilton County	62%
Hancock County	42%
Hardeman County	42%
Hardin County	46%
Hawkins County	49%
Haywood County	53%
Henderson County	54%

**Annual average labor  
force participation  
rate**

Henry County	54%
Hickman County	56%
Houston County	48%
Humphreys County	56%
Jackson County	48%
Jefferson County	55%
Johnson County	51%
Knox County	64%
Lake County	26%
Lauderdale County	47%
Lawrence County	57%
Lewis County	55%
Lincoln County	57%
Loudon County	53%
Macon County	58%
Madison County	63%
Marion County	53%
Marshall County	58%
Maury County	66%
McMinn County	52%
McNairy County	40%
Meigs County	50%
Monroe County	55%
Montgomery County	54%
Moore County	67%
Morgan County	44%
Obion County	50%
Overton County	55%
Perry County	43%
Pickett County	53%
Polk County	49%
Putnam County	55%
Rhea County	52%
Roane County	52%
Robertson County	67%
Rutherford County	73%
Scott County	46%
Sequatchie County	47%
Sevier County	68%
Shelby County	62%
Smith County	59%
Stewart County	49%
Sullivan County	53%
Sumner County	69%
Tipton County	58%
Trousdale County	58%

**Annual average labor  
force participation  
rate**

Unicoi County	46%
Union County	49%
Van Buren County	40%
Warren County	52%
Washington County	56%
Wayne County	45%
Weakley County	56%
White County	54%
Williamson County	72%
Wilson County	69%

**Source:** National data: US Bureau of Labor Statistics, Labor Force Statistics, 2021, <https://www.bls.gov/data/>. Annual average labor force participation rates for the state, counties, and grand divisions are calculations by the authors using county-level labor force participation counts from the US Bureau of Labor Statistics, Local Area Unemployment Statistics, 2021, <https://www.bls.gov/lau/tables.htm> and county-level estimates of the civilian noninstitutionalized working-age population from the US Census Bureau, ACS, 2021 five-year estimates, <https://data.census.gov/table?q=S2301&g=0400000US47&tid=ACST5Y2021.S2301..>

**Note:** The labor force participation rate represents the proportion of the population that is in the labor force. Many individuals who are not in the labor force are attending school or are retired.

TABLE B.4

## Unemployment Rate in Tennessee by County, 2021

	Annual unemployment rate
<b>US total</b>	5.3%
Tennessee	4.3%
West Tennessee	5.9%
Middle Tennessee	3.8%
East Tennessee	3.9%
Anderson County	3.8%
Bedford County	4.1%
Benton County	4.8%
Bledsoe County	5.2%
Blount County	3.4%
Bradley County	4.1%
Campbell County	4.8%
Cannon County	3.4%
Carroll County	4.6%
Carter County	4.2%
Cheatham County	3.1%
Chester County	3.3%
Claiborne County	4.1%
Clay County	5.3%
Cocke County	5.5%
Coffee County	4.1%
Crockett County	3.6%
Cumberland County	4.8%
Davidson County	4.2%
Decatur County	5.7%
DeKalb County	4.5%
Dickson County	3.4%
Dyer County	4.6%
Fayette County	4.1%
Fentress County	4.0%
Franklin County	3.8%
Gibson County	4.3%
Giles County	4.3%
Grainger County	4.2%
Greene County	4.4%
Grundy County	5.4%
Hamblen County	4.0%
Hamilton County	4.0%
Hancock County	4.8%
Hardeman County	6.0%
Hardin County	4.5%
Hawkins County	4.4%
Haywood County	5.9%
Henderson County	4.4%
Henry County	4.0%

	<b>Annual unemployment rate</b>
Hickman County	3.5%
Houston County	4.8%
Humphreys County	3.9%
Jackson County	4.3%
Jefferson County	4.1%
Johnson County	3.5%
Knox County	3.3%
Lake County	6.0%
Lauderdale County	6.0%
Lawrence County	4.3%
Lewis County	4.7%
Lincoln County	4.1%
Loudon County	3.4%
Macon County	3.7%
Madison County	4.5%
Marion County	4.3%
Marshall County	4.5%
Maury County	4.7%
McMinn County	4.5%
McNairy County	5.3%
Meigs County	4.9%
Monroe County	3.8%
Montgomery County	4.5%
Moore County	2.6%
Morgan County	4.3%
Obion County	4.7%
Overton County	3.6%
Perry County	7.2%
Pickett County	3.8%
Polk County	4.1%
Putnam County	3.7%
Rhea County	4.8%
Roane County	4.0%
Robertson County	3.3%
Rutherford County	3.4%
Scott County	5.1%
Sequatchie County	4.4%
Sevier County	3.9%
Shelby County	6.8%
Smith County	3.3%
Stewart County	4.1%
Sullivan County	4.2%
Sumner County	3.3%
Tipton County	4.3%
Trousdale County	3.7%
Unicoi County	4.9%
Union County	4.0%

	<b>Annual unemployment rate</b>
Van Buren County	5.0%
Warren County	4.7%
Washington County	3.6%
Wayne County	4.1%
Weakley County	3.8%
White County	3.9%
Williamson County	2.5%
Wilson County	3.2%

**Source:** US Bureau of Labor Statistics, Local Area Unemployment Statistics, 2021, <https://www.bls.gov/lau/tables.htm>.

**Note:** People are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The unemployment rate is calculated as the unemployed percentage of the civilian labor force, which includes all persons in the civilian noninstitutional population age 16 and older classified as either employed or unemployed.

TABLE B.5

## Educational Attainment among Adults 25 and Older, 2017–22

	Less than high school diploma	High school graduate (or equivalent)	Some college (no degree)	Associate's degree (or higher)
<b>US total</b>	11%	27%	20%	42%
Tennessee	11%	32%	21%	37%
West Tennessee	12%	33%	21%	34%
Middle Tennessee	10%	30%	20%	40%
East Tennessee	12%	33%	21%	34%
Anderson County	10%	34%	23%	33%
Bedford County	16%	42%	19%	23%
Benton County	15%	48%	18%	19%
Bledsoe County	24%	43%	16%	18%
Blount County	10%	36%	21%	33%
Bradley County	13%	32%	24%	32%
Campbell County	20%	40%	21%	19%
Cannon County	16%	45%	18%	22%
Carroll County	12%	41%	20%	27%
Carter County	13%	38%	22%	27%
Cheatham County	13%	38%	21%	28%
Chester County	15%	42%	22%	21%
Claiborne County	18%	39%	17%	26%
Clay County	18%	49%	15%	19%
Cocke County	16%	47%	17%	19%
Coffee County	12%	38%	19%	31%
Crockett County	16%	41%	20%	23%
Cumberland County	11%	39%	23%	26%
Davidson County	10%	21%	18%	51%
Decatur County	16%	43%	17%	24%
DeKalb County	20%	39%	16%	25%
Dickson County	13%	40%	21%	27%
Dyer County	12%	37%	22%	28%
Fayette County	11%	34%	24%	32%
Fentress County	20%	40%	17%	23%
Franklin County	11%	41%	18%	29%
Gibson County	13%	40%	23%	24%
Giles County	12%	44%	19%	25%
Grainger County	20%	41%	19%	21%
Greene County	15%	42%	20%	23%
Grundy County	22%	42%	15%	22%
Hamblen County	15%	39%	20%	27%
Hamilton County	10%	25%	22%	43%
Hancock County	19%	43%	24%	15%
Hardeman County	18%	44%	21%	17%
Hardin County	16%	45%	17%	23%
Hawkins County	13%	43%	20%	24%
Haywood County	17%	47%	19%	17%
Henderson County	13%	47%	18%	21%



	Less than high school diploma	High school graduate (or equivalent)	Some college (no degree)	Associate's degree (or higher)
Henry County	14%	45%	18%	23%
Hickman County	18%	46%	19%	17%
Houston County	16%	44%	18%	22%
Humphreys County	14%	48%	17%	22%
Jackson County	19%	45%	16%	20%
Jefferson County	14%	36%	22%	28%
Johnson County	19%	40%	19%	22%
Knox County	8%	25%	20%	48%
Lake County	26%	43%	16%	15%
Lauderdale County	20%	47%	18%	15%
Lawrence County	14%	44%	19%	24%
Lewis County	17%	43%	22%	18%
Lincoln County	14%	43%	16%	27%
Loudon County	13%	32%	20%	36%
Macon County	20%	49%	16%	15%
Madison County	11%	33%	23%	34%
Marion County	19%	39%	21%	22%
Marshall County	12%	40%	21%	27%
Maury County	9%	33%	22%	37%
McMinn County	14%	38%	21%	27%
McNairy County	15%	48%	18%	19%
Meigs County	17%	44%	22%	17%
Monroe County	15%	40%	22%	23%
Montgomery County	7%	27%	25%	41%
Moore County	13%	40%	15%	31%
Morgan County	19%	46%	18%	18%
Obion County	17%	45%	17%	21%
Overton County	19%	47%	17%	18%
Perry County	22%	45%	16%	17%
Pickett County	21%	38%	18%	23%
Polk County	18%	36%	21%	26%
Putnam County	11%	35%	21%	32%
Rhea County	17%	39%	20%	25%
Roane County	9%	36%	24%	30%
Robertson County	12%	39%	20%	29%
Rutherford County	8%	28%	23%	42%
Scott County	20%	46%	18%	16%
Sequatchie County	18%	40%	20%	23%
Sevier County	14%	35%	24%	27%
Shelby County	11%	28%	22%	40%
Smith County	13%	43%	20%	24%
Stewart County	13%	41%	18%	28%
Sullivan County	12%	33%	20%	35%
Sumner County	9%	29%	23%	39%
Tipton County	11%	36%	24%	29%
Trousdale County	14%	46%	23%	17%

	Less than high school diploma	High school graduate (or equivalent)	Some college (no degree)	Associate's degree (or higher)
Unicoi County	14%	37%	25%	24%
Union County	21%	42%	17%	20%
Van Buren County	19%	49%	14%	18%
Warren County	17%	46%	16%	21%
Washington County	9%	29%	21%	40%
Wayne County	18%	45%	20%	18%
Weakley County	13%	44%	17%	26%
White County	19%	41%	21%	21%
Williamson County	4%	13%	14%	69%
Wilson County	7%	29%	21%	43%

**Source:** US Census Bureau, American Community Survey, 2021 five-year estimates, [https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US\\_0400000US47,47\\$0500000&tid=ACSSST5Y2021.S1501](https://data.census.gov/table?q=education+in+tennessee&t=Educational+Attainment&g=0100000US_0400000US47,47$0500000&tid=ACSSST5Y2021.S1501).

TABLE B.6

**Supplemental Nutrition Assistance Program (SNAP) Benefit Receipt by County, 2019–2022**

	People Receiving SNAP Benefits as a Percentage of the Population			
	September 2019	September 2020	September 2021	September 2022
<b>US total</b>	11%	13%	12%	13%
Tennessee	13%	13%	12%	12%
West Tennessee	19%	19%	18%	17%
Middle Tennessee	10%	10%	9%	9%
East Tennessee	12%	12%	12%	11%
Anderson County	13%	13%	13%	12%
Bedford County	16%	15%	14%	13%
Benton County	16%	16%	16%	16%
Bledsoe County	17%	17%	16%	15%
Blount County	9%	8%	8%	7%
Bradley County	13%	13%	12%	11%
Campbell County	22%	21%	21%	20%
Cannon County	14%	13%	13%	12%
Carroll County	16%	15%	15%	14%
Carter County	15%	14%	14%	13%
Cheatham County	9%	8%	8%	8%
Chester County	14%	14%	13%	13%
Claiborne County	17%	17%	16%	16%
Clay County	18%	20%	19%	19%
Cocke County	22%	22%	21%	20%
Coffee County	15%	14%	14%	13%
Crockett County	15%	15%	14%	14%
Cumberland County	13%	12%	12%	11%
Davidson County	10%	10%	10%	10%
Decatur County	16%	16%	15%	15%
DeKalb County	15%	15%	14%	14%
Dickson County	11%	12%	10%	9%
Dyer County	20%	19%	19%	18%
Fayette County	12%	11%	10%	10%
Fentress County	20%	20%	20%	19%
Franklin County	10%	10%	10%	10%
Gibson County	16%	15%	15%	14%
Giles County	13%	13%	12%	11%
Grainger County	15%	14%	14%	14%
Greene County	12%	12%	11%	12%
Grundy County	24%	24%	23%	22%
Hamblen County	14%	14%	13%	13%
Hamilton County	12%	11%	11%	11%
Hancock County	34%	32%	30%	28%
Hardeman County	17%	18%	18%	17%
Hardin County	18%	18%	17%	16%
Hawkins County	16%	15%	14%	14%
Haywood County	23%	22%	22%	22%

**People Receiving SNAP Benefits as a Percentage of the Population**

	September 2019	September 2020	September 2021	September 2022
Henderson County	17%	16%	15%	14%
Henry County	16%	16%	16%	15%
Hickman County	14%	14%	14%	13%
Houston County	16%	15%	14%	14%
Humphreys County	13%	12%	13%	11%
Jackson County	17%	17%	16%	16%
Jefferson County	12%	12%	11%	11%
Johnson County	17%	17%	16%	15%
Knox County	10%	9%	9%	9%
Lake County	26%	24%	23%	22%
Lauderdale County	22%	21%	21%	20%
Lawrence County	13%	13%	13%	12%
Lewis County	15%	14%	13%	14%
Lincoln County	14%	14%	13%	12%
Loudon County	8%	7%	7%	7%
Macon County	18%	17%	17%	16%
Madison County	16%	16%	15%	15%
Marion County	16%	16%	15%	15%
Marshall County	11%	10%	10%	10%
Maury County	10%	9%	9%	8%
McMinn County	15%	14%	14%	13%
McNairy County	17%	16%	15%	14%
Meigs County	16%	17%	16%	17%
Monroe County	14%	14%	14%	13%
Montgomery County	11%	10%	10%	10%
Moore County	8%	7%	7%	6%
Morgan County	15%	15%	14%	14%
Obion County	17%	16%	15%	15%
Overton County	14%	13%	12%	12%
Perry County	16%	15%	16%	14%
Pickett County	15%	15%	14%	15%
Polk County	14%	13%	13%	13%
Putnam County	12%	11%	11%	10%
Rhea County	17%	17%	16%	16%
Roane County	13%	13%	12%	12%
Robertson County	10%	10%	9%	8%
Rutherford County	7%	7%	7%	7%
Scott County	27%	27%	24%	23%
Sequatchie County	19%	18%	16%	16%
Sevier County	9%	9%	8%	8%
Shelby County	20%	20%	19%	19%
Smith County	12%	12%	11%	11%
Stewart County	12%	12%	11%	10%
Sullivan County	13%	13%	13%	12%
Sumner County	7%	7%	7%	7%
Tipton County	14%	13%	12%	12%
Trousdale County	11%	10%	9%	10%

**People Receiving SNAP Benefits as a Percentage of the Population**

	September 2019	September 2020	September 2021	September 2022
Unicoi County	14%	14%	13%	12%
Union County	18%	18%	17%	16%
Van Buren County	15%	14%	13%	12%
Warren County	17%	17%	16%	16%
Washington County	11%	10%	10%	10%
Wayne County	12%	12%	12%	12%
Weakley County	14%	13%	13%	12%
White County	15%	15%	15%	14%
Williamson County	2%	2%	1%	1%
Wilson County	6%	6%	6%	5%

**Source:** National data: US Department of Agriculture, Food and Nutrition Service, SNAP Data Tables, 2019-22, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>. State- and county-level data: Tennessee Department of Human Services, SNAP – Statistical Information, 2019-22, <https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap/snap-statistical-information.html>. Population data: US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2010-2019 and County Population Totals: 2020-2023, [https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List\\_1725564412.html#list-tab-List\\_1725564412](https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List_1725564412.html#list-tab-List_1725564412).

**Note:** The population estimates are as of July 1 of each year. For 2022, we use the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing.

TABLE B.7

Medicaid Coverage Receipt by County, July 2022

	People receiving Medicaid coverage as a percentage of the population
<b>US total</b>	27%
Tennessee	24%
West Tennessee	30%
Middle Tennessee	21%
East Tennessee	24%
Anderson County	25%
Bedford County	29%
Benton County	30%
Bledsoe County	24%
Blount County	19%
Bradley County	24%
Campbell County	35%
Cannon County	25%
Carroll County	29%
Carter County	26%
Cheatham County	19%
Chester County	25%
Claiborne County	32%
Clay County	30%
Cocke County	36%
Coffee County	27%
Crockett County	30%
Cumberland County	23%
Davidson County	23%
Decatur County	30%
DeKalb County	29%
Dickson County	23%
Dyer County	33%
Fayette County	18%
Fentress County	35%
Franklin County	22%
Gibson County	29%
Giles County	24%
Grainger County	28%
Greene County	26%
Grundy County	36%
Hamblen County	30%
Hamilton County	21%
Hancock County	37%
Hardeman County	31%
Hardin County	29%
Hawkins County	27%

**People receiving  
Medicaid coverage  
as a percentage of  
the population**

Haywood County	34%
Henderson County	30%
Henry County	27%
Hickman County	26%
Houston County	28%
Humphreys County	27%
Jackson County	28%
Jefferson County	27%
Johnson County	28%
Knox County	19%
Lake County	32%
Lauderdale County	34%
Lawrence County	28%
Lewis County	28%
Lincoln County	25%
Loudon County	19%
McMinn County	30%
McNairy County	29%
Macon County	27%
Madison County	23%
Marion County	22%
Marshall County	28%
Maury County	31%
Meigs County	29%
Monroe County	28%
Montgomery County	22%
Moore County	15%
Morgan County	24%
Obion County	30%
Overton County	26%
Perry County	26%
Pickett County	25%
Polk County	25%
Putnam County	27%
Rhea County	31%
Roane County	24%
Robertson County	21%
Rutherford County	20%
Scott County	39%
Sequatchie County	28%
Sevier County	24%
Shelby County	32%
Smith County	25%
Stewart County	26%

**People receiving  
Medicaid coverage  
as a percentage of  
the population**

Sullivan County	24%
Sumner County	18%
Tipton County	24%
Trousdale County	19%
Unicoi County	26%
Union County	30%
Van Buren County	25%
Warren County	32%
Washington County	21%
Wayne County	22%
Weakley County	26%
White County	30%
Williamson County	6%
Wilson County	16%

**Source:** : National data: “July 2022 Medicaid & CHIP Enrollment Data Highlights,” <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>. State-level data: Tennessee Division of TennCare, Enrollment Data, 2022, <https://www.tn.gov/tenncare/information-statistics/enrollment-data.html>. Population data: US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2020-2023, [https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List\\_1725564412.html#list-tab-List\\_1725564412](https://www.census.gov/programs-surveys/popest/data/data-sets.2021.List_1725564412.html#list-tab-List_1725564412).

**Note:** The population estimates are as of July 1 of each year. We use the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing.



TABLE B.8

**Number of Households Enrolled in US Department of Housing and Urban Development (HUD) Public Housing and Voucher Programs by County, 2021**

	HUD program enrollment
<b>US total</b>	4,565,867
Tennessee	96,068
West Tennessee	23,940
Middle Tennessee	35,622
East Tennessee	36,334
Anderson County	1,629
Bedford County	662
Benton County	101
Bledsoe County	146
Blount County	1,184
Bradley County	1,045
Campbell County	858
Cannon County	116
Carroll County	316
Carter County	1,037
Cheatham County	33
Chester County	231
Claiborne County	258
Clay County	35
Cocke County	556
Coffee County	829
Crockett County	57
Cumberland County	650
Davidson County	16,275
Decatur County	115
DeKalb County	278
Dickson County	887
Dyer County	819
Fayette County	322
Fentress County	157
Franklin County	369
Gibson County	738
Giles County	443
Grainger County	126
Greene County	747
Grundy County	142
Hamblen County	1,087
Hamilton County	6,586
Hancock County	69
Hardeman County	223
Hardin County	172
Hawkins County	732
Haywood County	473

**HUD  
program  
enrollment**

Henderson County	246
Henry County	469
Hickman County	100
Houston County	62
Humphreys County	76
Jackson County	65
Jefferson County	315
Johnson County	183
Knox County	9,902
Lake County	268
Lauderdale County	524
Lawrence County	398
Lewis County	174
Lincoln County	415
Loudon County	527
McMinn County	950
McNairy County	131
Macon County	180
Madison County	3,068
Marion County	325
Marshall County	514
Maury County	997
Meigs County	99
Monroe County	305
Montgomery County	1,697
Moore County	--
Morgan County	127
Obion County	630
Overton County	157
Perry County	23
Pickett County	24
Polk County	47
Putnam County	799
Rhea County	518
Roane County	876
Robertson County	600
Rutherford County	2,108
Scott County	390
Sequatchie County	160
Sevier County	534
Shelby County	15,914
Smith County	179
Stewart County	17
Sullivan County	2,608
Sumner County	1,637
Tipton County	850

**HUD  
program  
enrollment**

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Trousdale County	56
Unicoi County	173
Union County	182
Van Buren County	45
Warren County	659
Washington County	2,144
Wayne County	38
Weakley County	344
White County	234
Williamson County	409
Wilson County	925

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**Source:** US Department of Housing and Urban Development, Office of Policy Development and Research, Assisted Housing: National and Local, Picture of Subsidized Households, 2021, <https://www.huduser.gov/portal/datasets/assthsg.html>.

**Note:** -- indicates missing data.

TABLE B.9

Food Insecurity Rates in Tennessee by County, 2019

	Overall	Children
<b>US total</b>	11%	15%
Tennessee	13%	16%
West Tennessee	13%	20%
Middle Tennessee	11%	12%
East Tennessee	14%	16%
Anderson County	15%	17%
Bedford County	13%	14%
Benton County	18%	21%
Bledsoe County	20%	25%
Blount County	12%	12%
Bradley County	15%	16%
Campbell County	19%	23%
Cannon County	14%	17%
Carroll County	16%	20%
Carter County	18%	21%
Cheatham County	11%	10%
Chester County	13%	15%
Claiborne County	18%	22%
Clay County	19%	21%
Cocke County	19%	25%
Coffee County	14%	15%
Crockett County	14%	18%
Cumberland County	15%	18%
Davidson County	12%	14%
Decatur County	15%	18%
DeKalb County	16%	19%
Dickson County	13%	13%
Dyer County	16%	19%
Fayette County	11%	16%
Fentress County	18%	20%
Franklin County	14%	15%
Gibson County	14%	17%
Giles County	14%	16%
Grainger County	16%	19%
Greene County	16%	20%
Grundy County	18%	21%
Hamblen County	15%	16%
Hamilton County	12%	14%

	Overall	Children
Hancock County	22%	27%
Hardeman County	14%	20%
Hardin County	16%	19%
Hawkins County	17%	22%
Haywood County	15%	23%
Henderson County	16%	18%
Henry County	16%	22%
Hickman County	15%	17%
Houston County	15%	19%
Humphreys County	15%	17%
Jackson County	18%	21%
Jefferson County	14%	16%
Johnson County	18%	23%
Knox County	12%	12%
Lake County	21%	28%
Lauderdale County	17%	23%
Lawrence County	15%	17%
Lewis County	16%	20%
Lincoln County	14%	16%
Loudon County	11%	12%
McMinn County	16%	19%
McNairy County	17%	19%
Macon County	15%	15%
Madison County	13%	20%
Marion County	16%	17%
Marshall County	13%	15%
Maury County	11%	11%
Meigs County	16%	18%
Monroe County	15%	19%
Montgomery County	12%	14%
Moore County	10%	9%
Morgan County	17%	21%
Obion County	18%	22%
Overton County	15%	16%
Perry County	19%	24%
Pickett County	17%	23%
Polk County	14%	16%
Putnam County	15%	15%
Rhea County	17%	21%
Roane County	14%	15%

	Overall	Children
Robertson County	11%	13%
Rutherford County	10%	10%
Scott County	20%	22%
Sequatchie County	18%	22%
Sevier County	14%	15%
Shelby County	12%	20%
Smith County	14%	16%
Stewart County	15%	17%
Sullivan County	15%	19%
Sumner County	10%	10%
Tipton County	12%	15%
Trousdale County	11%	11%
Unicoi County	17%	19%
Union County	17%	20%
Van Buren County	17%	20%
Warren County	17%	22%
Washington County	14%	15%
Wayne County	16%	19%
Weakley County	16%	19%
White County	14%	16%
Williamson County	7%	3%
Wilson County	10%	9%

**Source:** Gundersen, Craig, Mark Strayer, Adam Dewey, Monica Hake, Emily Engelhard. 2021. *Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019*.

Feeding America. [https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?\\_ga=2.103823040.135067621.1674141416-1343660435.1669157743](https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data?_ga=2.103823040.135067621.1674141416-1343660435.1669157743). The food insecurity rates for the grand divisions are calculations by the authors using county-level Feeding America food insecurity estimates and county-level population estimates from the US Census Bureau, County Population Totals: 2010-2019, <https://www.census.gov/data/tables/time-series/demo/popest/2010s-counties-total.html>.

**Note:** The food insecurity rate is the proportion of people living in households that experienced food insecurity in the past 12 months. The child food insecurity rate is the proportion of children living in households that experienced food insecurity in the past 12 months. Food insecurity is defined as lacking access to enough food for an active, healthy life or experiencing limited or uncertain availability of nutritionally adequate foods for all household members in the past 12 months. In the analysis, a household is determined to be food insecure if it reported three or more food-insecure conditions in the Current Population Survey Core Food Security Module. See the analysis cited in the source for details.

# Notes

- <sup>1</sup> TANF is a block grant that provides federal money that states combine with their own funding (through a “maintenance of effort” requirement) to meet the goals of the program. The four goals are to “(1) provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives; (2) end the dependence of needy parents by promoting job preparation, work, and marriage; (3) prevent and reduce the incidence of out-of-wedlock pregnancies; and (4) encourage the formation and maintenance of two-parent families.” (See <https://www.acf.hhs.gov/ofa/programs/tanf/about> for more information about the TANF program.) Some requirements of the program are established at the federal level, but states are allowed to determine how much of their block grants to spend on cash assistance or other services, and to establish most of the policies governing the provision of assistance.
- <sup>2</sup> Tennessee House Bill No. 142 (2021). For more information, see <https://www.tn.gov/humanservices/tanf-opportunity-act.html>. For the bill text, see <https://publications.tnsosfiles.com/acts/112/pub/pc0515.pdf>.
- <sup>3</sup> Reserve funds are funds from TANF block-grant allocations in prior years that were not spent in those years and that may be retained by the state for spending on TANF activities in a future year.
- <sup>4</sup> Ceci A. Villa Ross, Hyon B. Shin, and Matthew C. Marlay, “Pandemic Impact on 2020 American Community Survey 1-Year Data,” *Random Samplings* (blog), US Census Bureau, October 27, 2021, <https://www.census.gov/newsroom/blogs/random-samplings/2021/10/pandemic-impact-on-2020-acs-1-year-data.html>.
- <sup>5</sup> The five-year ACS has a very large sample size that allows for reliable state- and county-level estimates. The most recent five-year ACS data available are from the 2017–21 ACS.
- <sup>6</sup> The poverty rates cited in this scan are primarily based on the ACS, as we wanted to present national, state, and county-level data from a consistent source, where possible. The most commonly presented national-level poverty rates are from the Current Population Survey (CPS) and differ somewhat from the ACS-based rates.
- <sup>7</sup> Data presented on the grand divisions in this section may reflect conditions prior to 2022 due to data availability or other factors. See the relevant sections of the report for additional information regarding the data year selection.
- <sup>8</sup> The Census Bureau estimates that the state’s population grew by 8.9 percent over the last decade, from 6.3 million in 2010 to 6.9 million in 2020. See <https://www.census.gov/library/visualizations/interactive/2020-population-and-housing-state-data.html> for more information.
- <sup>9</sup> We classify people as white, Black, or Asian if they identify as being that race (and no other race) and they report that they are not Hispanic. We classify people as Hispanic if they report that they are Hispanic; Hispanic people include people of any race. People who report that they are American Indian or Alaska Native or that they are of more than one race are classified as additional (non-Hispanic).
- <sup>10</sup> US Census Bureau, ACS 5-Year Estimates, 2017–21, accessed March 10, 2023, [https://data.census.gov/table?q=race+in+tennessee+in+20121&g=0400000US47\\$0500000&d=ACS+5-Year+Estimates+Detailed+Tables&tid=ACSDT5Y2021.B01001I](https://data.census.gov/table?q=race+in+tennessee+in+20121&g=0400000US47$0500000&d=ACS+5-Year+Estimates+Detailed+Tables&tid=ACSDT5Y2021.B01001I).
- <sup>11</sup> Robyn Jarvis Askew and Alex Jahangir, “Tennessee’s Changing Demographics Create Challenges, Opportunities,” *The Tennessean*, June 16, 2017, <https://www.tennessean.com/story/opinion/2017/06/16/tennessees-changing-demographics-create-challenges-opportunities/102647148/>.
- <sup>12</sup> The “householder” refers to the person under whose name the housing unit is owned or rented. If no individual matches this description, any adult member (excluding roomers, boarders, or paid employees) is considered the householder. The householder may be the parent or another single adult in the household. In households with multiple adults, the householder may not be the adult who provides care for the children in the unit. See “Subject Definitions,” US Census Bureau, accessed March 16, 2023, <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#householder>.

- <sup>13</sup> We use 2021 one-year ACS data because tabulated data from the 2017–21 five-year ACS were unavailable for this measure. The single-year ACS files have a large sample size that allows for reliable state-level estimates.
- <sup>14</sup> Data Resource Center for Child and Adolescent Health, 2020–21 National Survey of Children’s Health data query, accessed March 15, 2023, <https://www.childhealthdata.org/browse/survey/results?q=9533&r=1&r2=44>.
- <sup>15</sup> The five-year ACS has a very large sample size that allows for reliable state- and county-level estimates. The most recent five-year ACS data available are from the 2017–21 ACS. In the five-year ACS data files, the dollar amounts are inflated to the last year covered by the data. In the case of the 2017–21 five-year files, the dollar amounts are in 2021 dollars.
- <sup>16</sup> The regional price parity (RPP) index provides information on the price differences between states. The RPP also varied across metropolitan and nonmetropolitan areas within the state. Prices in metropolitan areas were 6.4 percent lower than the national average, compared with 14.0 percent lower in nonmetropolitan areas. The US Bureau of Economic Analysis calculates the RPP index using price data from the consumer price index and housing costs from the ACS. The RPP is calculated using rolling five-year data samples and is updated annually. In 2020, the RPP ranged from 112.0 in Hawaii to 87.8 in Mississippi. “Regional Price Parities by State and Metro Area,” US Bureau of Economic Analysis, accessed December 14, 2022, <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.
- <sup>17</sup> “Poverty Thresholds,” US Census Bureau, September 13, 2022, <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.
- <sup>18</sup> The most commonly cited national poverty estimates are based on the CPS, which shows a 2019 national-level poverty rate of 10.5 percent under the OPM (Semega et al. 2020). We focus in this report on poverty data from the 2019 ACS because a single year of CPS data does not provide a reliable estimate of state-level poverty rates. We use the 2019 data due to challenges with the collection of government household survey data during the COVID-19 pandemic, which affected data quality.
- <sup>19</sup> We show poverty estimates from the ACS—rather than the CPS, which is used to calculate the most commonly cited official poverty estimates—in order to allow data from the same source and year to be used in estimating both national and Tennessee poverty rates under both the OPM and SPM.
- <sup>20</sup> The OPM rates for Tennessee and the US as a whole may differ based on time period and data source. The OPM rates in figures 5 and 6 are produced by the US Census Bureau’s Small Area Income and Poverty Estimates program for 2019. Data from the ACS are used in the modeling for these estimates. The rates in figure 7 are produced using the US Census Bureau’s CPS Annual Social and Economic Supplement using a three-year average for 2019 through 2021.
- <sup>21</sup> The 2022 annual average labor force participation rates and unemployment rates by demographic groups were not yet available at the time this report was written.
- <sup>22</sup> “Labor Force Participation Rate for Tennessee,” US Bureau of Labor Statistics, retrieved from FRED, Federal Reserve Bank of St. Louis, accessed December 1, 2022, <https://fred.stlouisfed.org/series/LBSSA47>; “Labor Force Participation Rate,” US Bureau of Labor Statistics, retrieved from FRED, Federal Reserve Bank of St. Louis, accessed December 1, 2022, <https://fred.stlouisfed.org/series/CIVPART>.
- <sup>23</sup> Richard Johnson, “Will Older Adults Return to the Workforce?” *Urban Wire* (blog), Urban Institute, March 12, 2021, <https://www.urban.org/urban-wire/will-older-adults-return-workforce>; Victoria Gregory and Joel Steinberg, “Why Are Workers Staying Out of the US Labor Force?” *Regional Economist*, Federal Reserve Bank of St. Louis, February 2, 2022, <https://www.stlouisfed.org/publications/regional-economist/2022/feb/why-workers-staying-out-us-labor-force>.
- <sup>24</sup> “US Opioid Dispensing Rate Maps,” Centers for Disease Control and Prevention, accessed December 14, 2022, <https://www.cdc.gov/drugoverdose/rxrate-maps/index.html>. “Drug Overdose Mortality by State,” Centers for Disease Control and Prevention, National Center for Health Statistics, accessed December 14, 2022, [https://www.cdc.gov/nchs/pressroom/sosmap/drug\\_poisoning\\_mortality/drug\\_poisoning.htm](https://www.cdc.gov/nchs/pressroom/sosmap/drug_poisoning_mortality/drug_poisoning.htm).
- <sup>25</sup> This report shows monthly unemployment data in order to present trends in unemployment over the course of the COVID-19 pandemic.



- <sup>26</sup> “Unemployment Rate,” US Bureau of Labor Statistics, retrieved from FRED, Federal Reserve Bank of St. Louis, accessed December 1, 2022, <https://fred.stlouisfed.org/graph/?g=h0uW>.
- <sup>27</sup> “Alternative Measures of Labor Underutilization in Tennessee—2021,” news release, US Bureau of Labor Statistics, February 25, 2022, [https://www.bls.gov/regions/southeast/news-release/2022/laborunderutilization\\_tennessee\\_20220225.htm](https://www.bls.gov/regions/southeast/news-release/2022/laborunderutilization_tennessee_20220225.htm). While data on labor underutilization in Tennessee were available for 2022, the 2022 detailed annual average labor force participation rates and unemployment rates were not yet available at the time this report was written. We present labor underutilization in 2021 for consistency across economic measures.
- <sup>28</sup> For more information about Voluntary Pre-K, see <https://www.tn.gov/education/districts/early-learning/voluntary-pre-k.html>.
- <sup>29</sup> For more information about the Tennessee Promise Scholarship, see <https://www.tn.gov/tnpromise.html>.
- <sup>30</sup> The five-year ACS has a very large sample size that allows for reliable state-level estimates. The most recent five-year ACS data available are from the 2017–21 ACS.
- <sup>31</sup> This report shows data for the 2019–20 school year. While these data may reflect some of the challenges related to remote schooling due to the pandemic, the high school graduation rates did not change much between the 2018–19 school year and the 2019–20 school year.
- <sup>32</sup> “SNAP Eligibility,” US Department of Agriculture, Food and Nutrition Service, last updated October 1, 2021, <https://www.fns.usda.gov/snap/recipient/eligibility>.
- <sup>33</sup> “Supplemental Nutrition Assistance Program,” Tennessee Department of Human Services, accessed March 17, 2023, <https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap.html>.
- <sup>34</sup> At the time this report was written, this source provided the most recent data on SNAP participation rates.
- <sup>35</sup> At the time this report was written, data for September 2022 were the most recent data available for both the state and national levels. Use of data as of September in each year allows for comparisons between Tennessee and the US as a whole.
- <sup>36</sup> In response to the COVID-19 pandemic, all states provided SNAP households with emergency allotments (EA) authorized by the Families First Coronavirus Response Act. The EA bring benefit amounts for SNAP recipients up to the maximum allotment for their household size. The Department of Agriculture further expanded EA on April 1, 2021. After this expansion, states were instructed to provide families at least \$95 in additional monthly benefits under EA. This action provided \$95 in additional benefits to recipients with low incomes who had not previously received a benefit increase because they were already receiving the maximum allotment (or just below the maximum allotment) for their family size. Tennessee had EA in place through December 2021. For more information, see <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance>. Broad-based categorical eligibility allows households in some states to become categorically eligible for SNAP because they qualify for a non-cash-assistance TANF-funded benefit. As of October 2022, 42 states had broad-based categorical eligibility policies in place, but Tennessee does not. For more information, see <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>.
- <sup>37</sup> For average benefit per household at the national and state level, see “SNAP Data Tables,” US Department of Agriculture, Food and Nutrition Service, last updated November 10, 2022, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>. At the time this report was written, data on average benefits for December 2021 were the most recent data available at both the state and national levels.
- <sup>38</sup> The Welfare Rules Database is the primary source for detailed data on states’ TANF policies. At the time this report was written, the most recent data reflected states’ policies as of July 1, 2020.
- <sup>39</sup> At the time this report was written, data for June 2022 were the most recent data available at both the state and national levels. Use of data as of June 2022 allows for comparisons between Tennessee and the US as a whole.
- <sup>40</sup> TANF receipt rates as a percentage of the population are the authors’ own calculations. The population data used in the calculation are from the US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2020-2023, <https://www.census.gov/programs-surveys/popest/data/data->

sets.2021.List\_1725564412.html#list-tab-List\_1725564412. For 2022, we use the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing.

- 41 The state TANF caseload-to-poverty ratios are calculated by the Center for Budget and Policy Priorities. These calculations use poverty data from the Census Bureau's CPS along with TANF caseload data from state agencies. For more information, see <https://www.cbpp.org/research/income-security/tanf-cash-assistance-should-reach-millions-more-families-to-lessen>. At the time this report was written, this source provided the most recent data on caseload-to-poverty ratios.
- 42 In Tennessee, an eligible family's benefit is calculated by taking the lesser of two amounts: (1) the state's consolidated need standard minus the family's net income, or (2) the state's maximum benefit. The state's consolidated need standard and maximum benefit both vary by family size. For example, a single parent with two children and no income who has met all eligibility requirements would receive the maximum benefit amount.
- 43 "Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year 2020," US Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance, November 1, 2021, <https://www.acf.hhs.gov/ofa/data/characteristics-and-financial-circumstances-tanf-recipients-fiscal-year-2020>.
- 44 "Families First / TANF Statistical Information," Tennessee Department of Human Services, accessed January 30, 2023, <https://www.tn.gov/content/tn/humanservices/for-families/families-first-tanf/families-first-tanf-statistical-information.html>.
- 45 "Apply for Unemployment Benefits," Tennessee Department of Labor and Workforce Development, accessed January 18, 2023, [https://www.tn.gov/workforce/unemployment/apply-for-benefits.html#:~:text=Unemployment%20Insurance%20\(UI\)%20is%20a,unemployment%20insurance%20in%20a%20year](https://www.tn.gov/workforce/unemployment/apply-for-benefits.html#:~:text=Unemployment%20Insurance%20(UI)%20is%20a,unemployment%20insurance%20in%20a%20year).
- 46 "Gov. Lee Pushes Return to Work, Economic Recovery," news release, Tennessee Office of the Governor, May 11, 2021, <https://www.tn.gov/governor/news/2021/5/11/gov--lee-pushes-return-to-work--economic-recovery.html>.
- 47 WIC receipt as a percentage of the population is the authors' own calculation. The population data used in the calculation are from the US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2020-2023, [https://www.census.gov/programs-surveys/popest/data/datasets.2021.List\\_1725564412.html#list-tab-List\\_1725564412](https://www.census.gov/programs-surveys/popest/data/datasets.2021.List_1725564412.html#list-tab-List_1725564412). For 2022, we used the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing.
- 48 We show WIC participation rates in 2019 because these were the most recent participation rate data available at the state and national level at the time of writing.
- 49 This report shows CCDF enrollment data in FY 2019, rather than the more recent data, because of the unique circumstances of the COVID-19 pandemic. The FY 2019 data are more likely to reflect enrollment in Tennessee and nationally at the beginning of the TOA pilots.
- 50 The CCDF Policies Database provides detailed data on states' TANF policies. At the time this report was written, the most recent data reflected states' policies as of July 1, 2019.
- 51 The calculation of the national median copayment amount includes the 50 states, the District of Columbia, American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands.
- 52 Medicaid and CHIP receipt as a percentage of the population is the authors' own calculation. The population data used in the calculation are from the US Census Bureau, Population and Housing Unit Estimates Datasets, County Population Totals: 2020-2023, [https://www.census.gov/programs-surveys/popest/data/datasets.2021.List\\_1725564412.html#list-tab-List\\_1725564412](https://www.census.gov/programs-surveys/popest/data/datasets.2021.List_1725564412.html#list-tab-List_1725564412). For 2022, we use the population estimates as of July 1, 2021, because the 2022 population estimates had not yet been released at the time of writing. We use enrollment data for July 2022 because these are the most recent data available at both the state and national levels. Use of the July 2022 data allows for comparisons between Tennessee and the US as a whole.
- 53 Income Limits dataset, FY 2021, US Department of Housing and Urban Development, Office of Policy Development and Research, accessed February 14, 2023, [https://www.huduser.gov/portal/datasets/il/il2021/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2021/select_Geography.odn).

- <sup>54</sup> “Housing Choice Vouchers Fact Sheet,” US Department of Housing and Urban Development, accessed February 14, 2023, [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8).
- <sup>55</sup> We show HUD program enrollment in 2021 because these were the most recent enrollment data available at the state and national level.
- <sup>56</sup> We show SSI program enrollment in 2021 because these were the most recent enrollment data available at the state and national level.
- <sup>57</sup> We show SSDI program enrollment in 2021 because these were the most recent enrollment data available at the state and national level.
- <sup>58</sup> “Tennessee, Low-Income Energy Programs,” LIHEAP Clearinghouse, accessed January 18, 2023, <https://liheapch.acf.hhs.gov/profiles/Tenn.htm>. This report shows the eligibility and benefits policies for FY 2020 because these were the most recent data available for the state. Eligibility and benefits policies typically change little from year to year.
- <sup>59</sup> This report shows LIHEAP enrollment data in FY 2019, rather than more recent data, because FY 2021 data were only partially available and FY 2020 data would emphasize the unique circumstances of the COVID-19 pandemic. The FY 2019 data are more likely to reflect enrollment in Tennessee and nationally at the beginning of the TOA pilots.
- <sup>60</sup> Head Start receipt rates as a percentage of the population with income below the federal poverty guidelines are the authors’ own calculations. The poverty data used in the calculation are from the Census Bureau’s official poverty estimates from the CPS three-year average for 2019–21.
- <sup>61</sup> “Head Start Program Facts: Fiscal Year 2021,” Head Start Early Childhood Learning and Knowledge Center, accessed January 18, 2023, <https://eclkc.ohs.acf.hhs.gov/about-us/article/head-start-program-facts-fiscal-year-2021>. We show Head Start program data for FY 2021 because these were the most recent enrollment data available at the state and national level.
- <sup>62</sup> This report shows data for 2019, rather than the more recent 2020 data, because of the additional challenges families may have faced throughout the pandemic. The 2019 data are more likely to reflect the conditions in Tennessee and nationally at the beginning of the TOA pilots.
- <sup>63</sup> “Child Nutrition Tables,” US Department of Agriculture, Food and Nutrition Services, accessed March 14, 2023, <https://www.fns.usda.gov/pd/child-nutrition-tables>.
- <sup>64</sup> University of Wisconsin Population Health Institute, County Health Rankings, 2021, <https://www.countyhealthrankings.org/explore-health-rankings/tennessee?year=2022&measure=Primary+Care+Physicians&tab=1>.  
The 2022 County Health Rankings used data from 2019 for this measure.
- <sup>65</sup> America’s Health Rankings, 2021, <https://www.americashealthrankings.org/explore/annual/state/TN?edition-year=2021>.
- <sup>66</sup> The percentages of adults reporting unmet substance use and alcohol use treatment needs are preliminary data for 2021, from the Substance Abuse and Mental Health Services Administration’s National Survey on Drug Use and Health. US Department of Health and Human Services. Substance Abuse and Mental Health Services Administration (SAMHSA). 2024. *2021-22 NSDUH National Maps of Prevalence Estimates, By State*. Rockville, MD: SAMHSA. <https://www.samhsa.gov/data/report/2021-nsduh-state-prevalence-estimates>.  
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- <sup>67</sup> Nirmita Panchal, Rabah Kamal, Cynthia Cox, and Rachel Garfield, “The Implications of COVID-19 for Mental Health and Substance Use,” Kaiser Family Foundation, March 20, 2023, <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>.

<sup>68</sup> “American Community Survey (ACS) Research & Methodology,” US Census Bureau, last modified August 11, 2023, <https://www.census.gov/programs-surveys/acs/methodology.html>.

<sup>69</sup> The five-year ACS publishes products that define the block group, but these data are not publicly available.

<sup>70</sup> “Current Population Survey,” US Bureau of Labor Statistics, last modified April 10, 2018, <https://www.bls.gov/opub/hom/cps/home.htm>.

<sup>71</sup> “Local Area Unemployment Statistics,” US Bureau of Labor Statistics, last modified January 9, 2018, <https://www.bls.gov/opub/hom/lau/>.

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