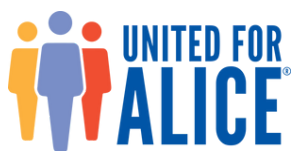




**UNITED WAY**  
Greater Chattanooga

# FINANCIAL HARDSHIP IN GREATER CHATTANOOGA



Updated May 2025





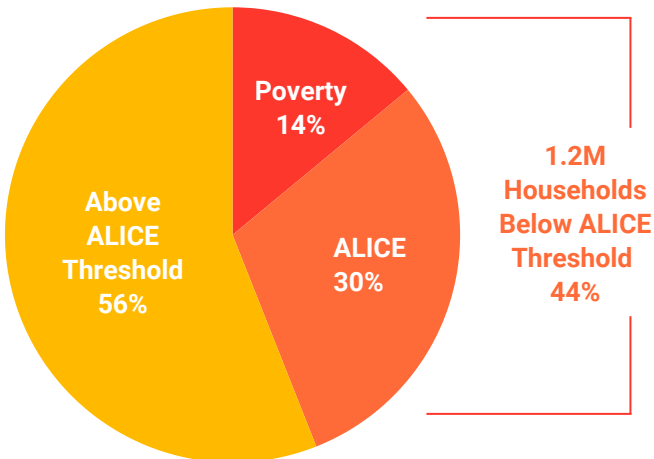
# ALICE

## Asset Limited, Income Constrained, Employed

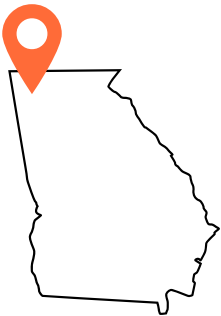
Households earning more than the Federal Poverty Level but not enough to afford the basics.



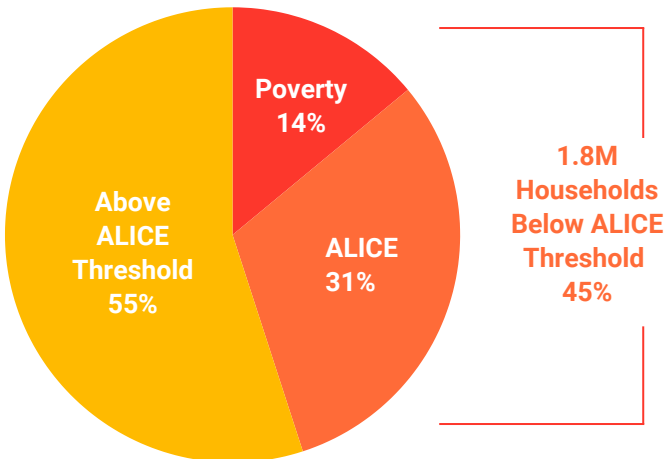
### 2023 TENNESSEE



Statewide Overview  
Total TN Households: 2,852,754



### 2023 GEORGIA



Statewide Overview  
Total GA Households: 4,087,735

The cost of living for a Hamilton County family of four with two children in child care rose by \$8,200 in just one year.

The latest ALICE data from 2023 provides a clearer picture of financial hardship across the Greater Chattanooga region. This report includes an overview of:

- Tennessee & Hamilton County
- Georgia & North Georgia Counties



# STATEWIDE INSIGHTS

In both Tennessee and Georgia, many of the most common jobs don't pay enough to cover basic needs.

## TENNESSEE

**32% of workers in TN's 20 most common jobs lived in households that couldn't afford basics.**

Occupations with the largest share of workers in households below the threshold included:

- Personal care aides (62%)
- Fast food and counter workers (48%)
- Cooks (47%)
- Janitors and building cleaners (46%)
- Waiters and waitresses (45%)



## GEORGIA

**35% of workers in GA's 20 most common jobs lived in households that couldn't afford basics.**

Occupations with the largest share of workers in households below the threshold included:

- Fast food and counter workers (56%)
- Cooks (54%)
- Cashiers (50%)
- Janitors and building cleaners (48%)
- Waiters and waitresses (47%)



Many families with children are struggling to make ends meet, especially single-parent households.

## TENNESSEE

**Among all families with children, 38% were below the threshold.** And longstanding disparities in financial hardship by household type remained. Families below the threshold:

- 78% of single-female-headed families
- 66% of single-male-headed families
- 19% of married-parent families

## GEORGIA

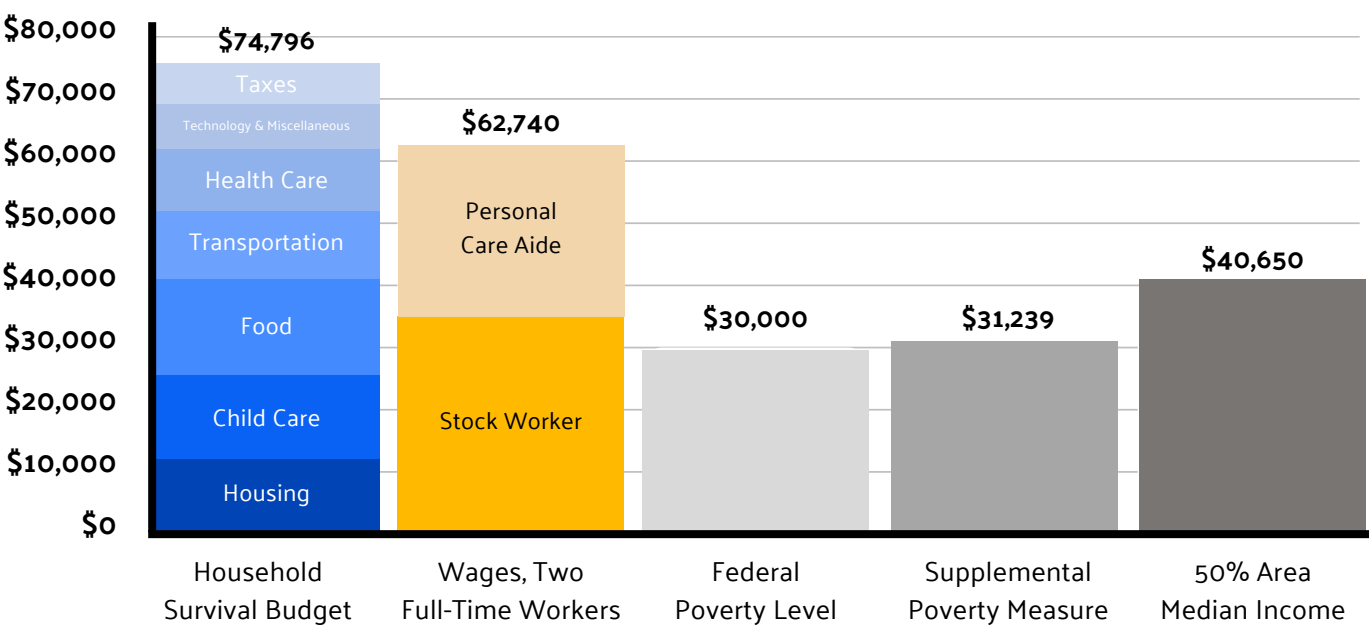
**Among families with children, 40% were below the threshold.** And longstanding disparities in financial hardship by household type remained. Families below the threshold:

- 78% of single-female-headed families
- 61% of single-male-headed families
- 23% of married-parent families.

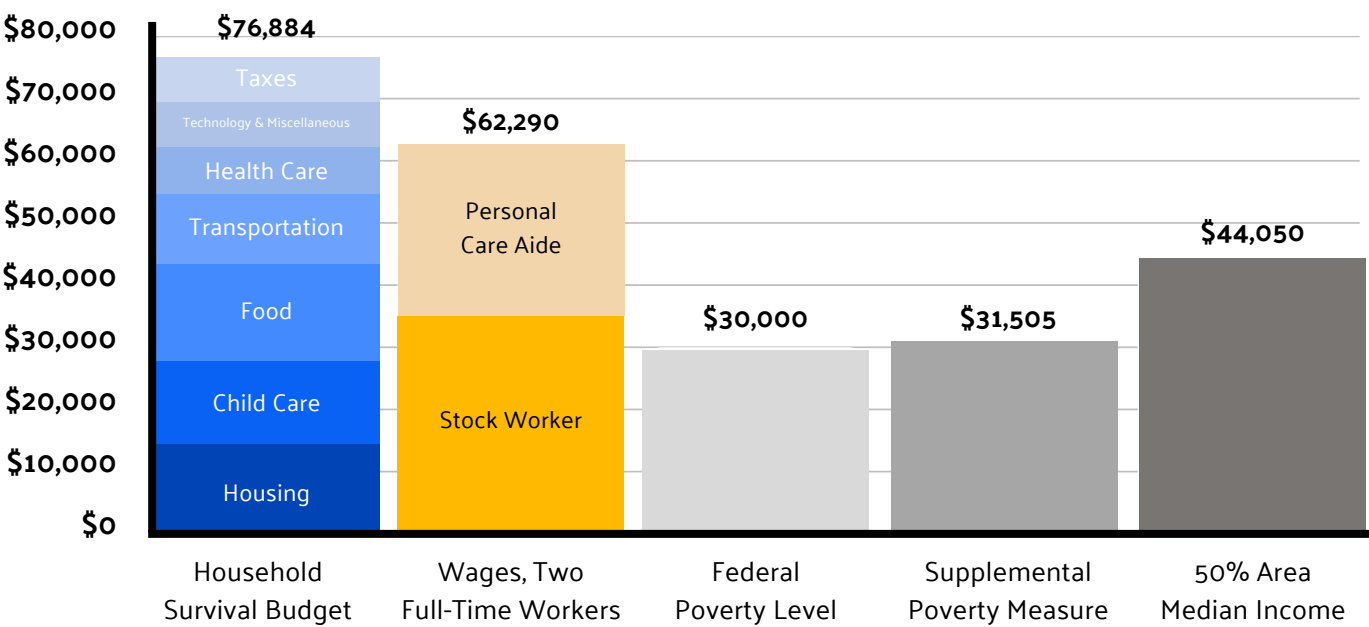
# WHEN ENOUGH ISN'T ENOUGH

The charts below illustrate the mismatch between costs, wages, and official measures of financial hardship. They include the ALICE Household Survival Budget for a family in Tennessee and Georgia with two adults, an infant, and a preschooler, along with the combined full-time wages of two common occupations—a personal care aide and a stock worker. The charts also compare these costs and incomes to three governmental measures of financial hardship.

## 2023 TENNESSEE SURVIVAL BUDGET



## 2023 GEORGIA SURVIVAL BUDGET

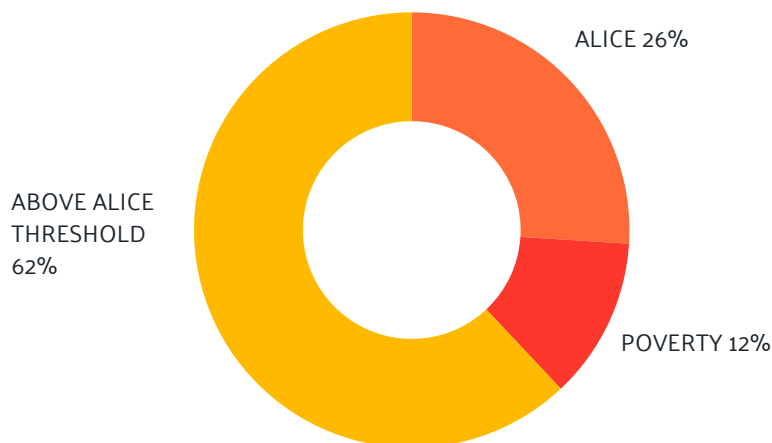


# HAMILTON COUNTY SNAPSHOT

In 2023, 10,961 households with children lived below the ALICE threshold in Hamilton County, a 15% increase from the previous year. While the percentage of ALICE households overall remained steady, poverty rose by 2%, meaning more families are falling deeper into crisis.



**10,961 HOUSEHOLDS WITH CHILDREN  
ARE GROWING UP IN FINANCIAL  
HARDSHIP IN HAMILTON COUNTY.  
A 15% INCREASE IN ONE YEAR.**



## HAMILTON COUNTY OVERVIEW:

Total Hamilton County households: 157,992  
Households below ALICE threshold: 60,976  
Median household income: \$73,611  
Labor force participation rate: 65%

## HAMILTON COUNTY SURVIVAL BUDGETS:

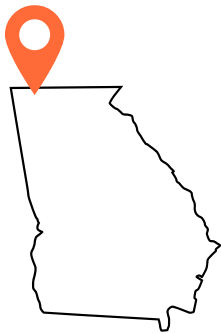
Survival budget hourly wage - Single adult: \$16.93 (increase of \$1.79 from 2022)  
Survival budget annual total - **Single adult: \$33,864** (increase of \$3,588 from 2022)

Survival budget hourly wage - 2 adults, 1 infant, 1 preschooler: \$41.97 (increase of \$4.11 from 2022)  
Survival budget annual total - **2 adults, 1 infant, 1 preschooler: \$83,940** (increase of \$8,220 from 2022)

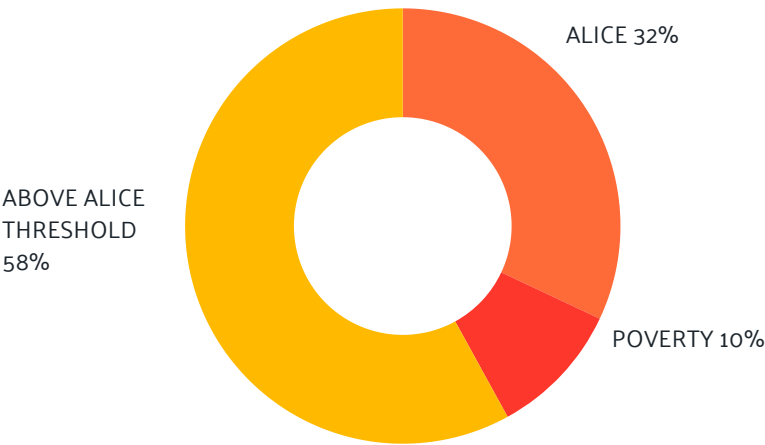


# CATOOSA COUNTY SNAPSHOT

In 2023, Catoosa County saw a 2% drop in households below the ALICE threshold, while median income rose and more residents joined the workforce.



2,770 HOUSEHOLDS WITH CHILDREN  
ARE GROWING UP IN FINANCIAL  
HARDSHIP IN CATOOSA COUNTY.



### CATOOSA COUNTY OVERVIEW:

Total Catoosa County households: 26,139  
Households below ALICE threshold: 11,082  
Median household income: \$70,653  
Labor force participation rate: 63.8%

### CATOOSA COUNTY SURVIVAL BUDGETS:

Survival budget hourly wage - Single adult: \$16.93 (increase of \$2.26 from 2022)  
Survival budget annual total - **Single adult: \$33,852** (increase of \$4,512 from 2022)

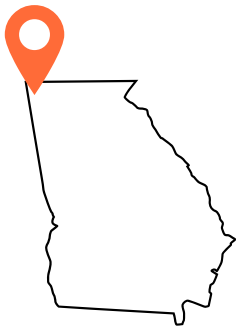
Survival budget hourly wage - 2 adults, 1 infant, 1 preschooler: \$39.76 (increase of \$1.19 from 2022)  
Survival budget annual total - **2 adults, 1 infant, 1 preschooler: \$79,512** (increase of \$2,364 from 2022)



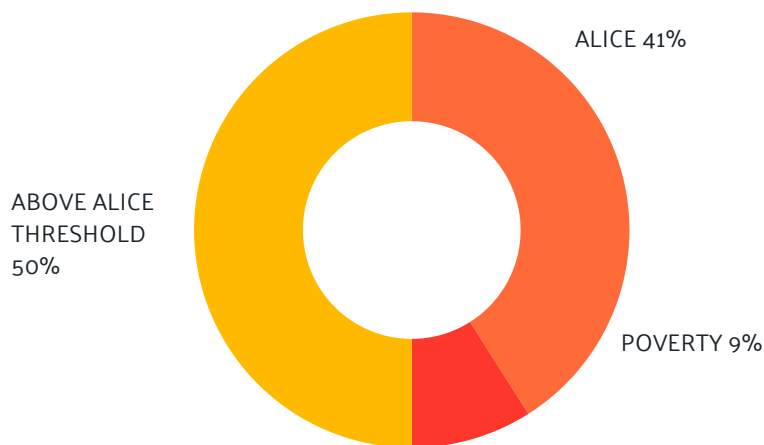


# DADE COUNTY SNAPSHOT

In 2023, Dade County saw little year-over-year change, but financial hardship remained high, with 50% of households living below the ALICE threshold.



**451 HOUSEHOLDS WITH CHILDREN ARE GROWING UP IN FINANCIAL HARDSHIP IN DADE COUNTY.**



## DADE COUNTY OVERVIEW:

Total Dade County households: 6,178  
Households below ALICE threshold: 3,105  
Median household income: \$58,936  
Labor force participation rate: 56.5%

## DADE COUNTY SURVIVAL BUDGETS:

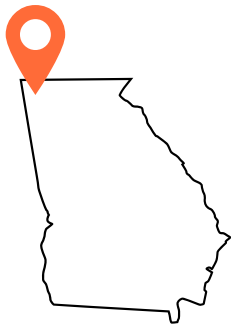
Survival budget hourly wage - Single adult: \$16.80 (increase of \$2.64 from 2022)  
Survival budget annual total - **Single adult: \$33,600** (increase of \$5,280 from 2022)

Survival budget hourly wage - 2 adults, 1 infant, 1 preschooler: \$37.66 (increase of \$1.46 from 2022)  
Survival budget annual total - **2 adults, 1 infant, 1 preschooler: \$75,312** (increase of \$2,904 from 2022)

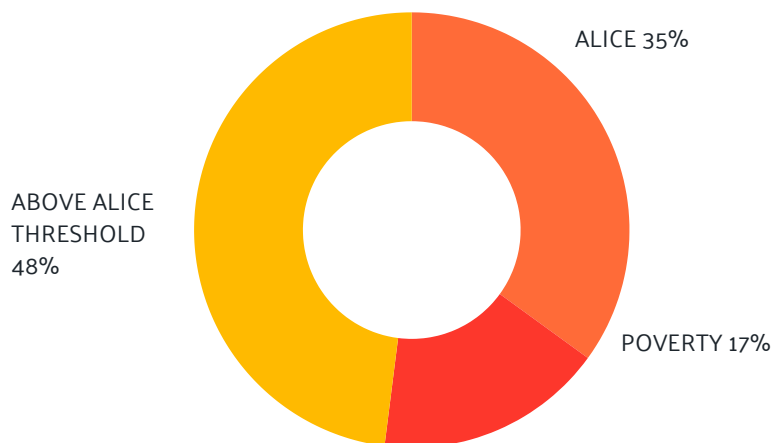


# WALKER COUNTY SNAPSHOT

In 2023, Walker County saw a 6% drop in ALICE households and a rise in median income, but poverty increased by 3%, signaling mixed progress as 52% of households still struggled to make ends meet.



**3,157 HOUSEHOLDS WITH CHILDREN  
ARE GROWING UP IN FINANCIAL  
HARDSHIP IN WALKER COUNTY.**



## WALKER COUNTY OVERVIEW:

Total Walker County households: 26,020  
Households below ALICE threshold: 13,441  
Median household income: \$58,594  
Labor force participation rate: 54.3%

## WALKER COUNTY SURVIVAL BUDGETS:

Survival budget hourly wage - Single adult: \$16.85 (increase of \$2.47 from 2022)  
Survival budget annual total - **Single adult: \$33,696** (increase of \$4,944 from 2022)

Survival budget hourly wage - 2 adults, 1 infant, 1 preschooler: \$37.79 (increase of \$1.44 from 2022)  
Survival budget annual total - **2 adults, 1 infant, 1 preschooler: \$75,576** (increase of \$2,508 from 2022)

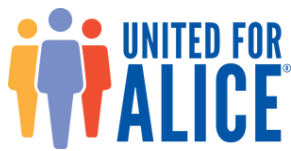


# Reports & Dashboards

Dashboards and mapping tools can be found at [unitedforalice.org](https://unitedforalice.org).

Download the following local reports at [unitedwaycha.org/alice](https://unitedwaycha.org/alice).

- **Tennessee Statewide Report**
  - Hamilton County Snapshot
- **Georgia Statewide Report**
  - Dade County Snapshot
  - Walker County Snapshot
  - Catoosa County Snapshot



## About United For ALICE

United For ALICE is a U.S. research organization driving innovation, research and action to improve life across the country for ALICE® (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 35 states and the District of Columbia. We are United For ALICE. For more information, visit [unitedforalice.org](https://unitedforalice.org).

**Director and Lead Researcher:** Stephanie Hoopes, Ph.D.

**ALICE Research Team:** Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H., M.A.; Jessica Fernandez; Dana Isaac; Victoria Mutuku, M.A.

**UNITED IS THE WAY**

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