

# INCOME, POVERTY, EDUCATION & INSURANCE COVERAGE IN TENNESSEE

## 95 COUNTIES SHOW LARGE RURAL-URBAN DIFFERENCES

New U.S. Census Bureau data show large differences in household income, poverty, education level, and health insurance status across Tennessee’s 95 counties – especially when we account for population density.

To explore the data for specific counties, use the interactive map and tool [online](#).

### KEY TAKEAWAYS

- On average, more densely-populated counties in Tennessee have higher incomes, less poverty, and lower uninsured rates.
- Counties in middle Tennessee tend to have higher-than-average incomes, more educational attainment, and lower poverty rates.

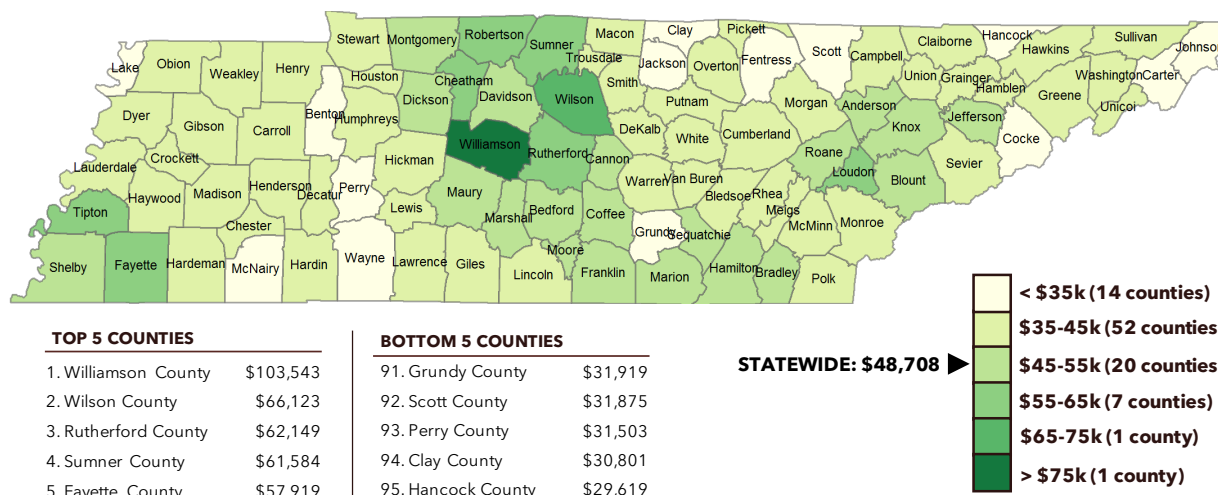
### INCOME & POVERTY

**Income and poverty levels vary significantly across the state.** For example, median income (where half of all incomes are higher and half are lower) was as high as \$104,000 in Williamson County and as low as \$30,000 in Hancock County (**Figure 1**). Many of the same counties with the lowest median incomes had the highest poverty rates (**Figures 2, 3, and 4**). Notably, nearly 1 in 4 Tennessee children live in poverty.

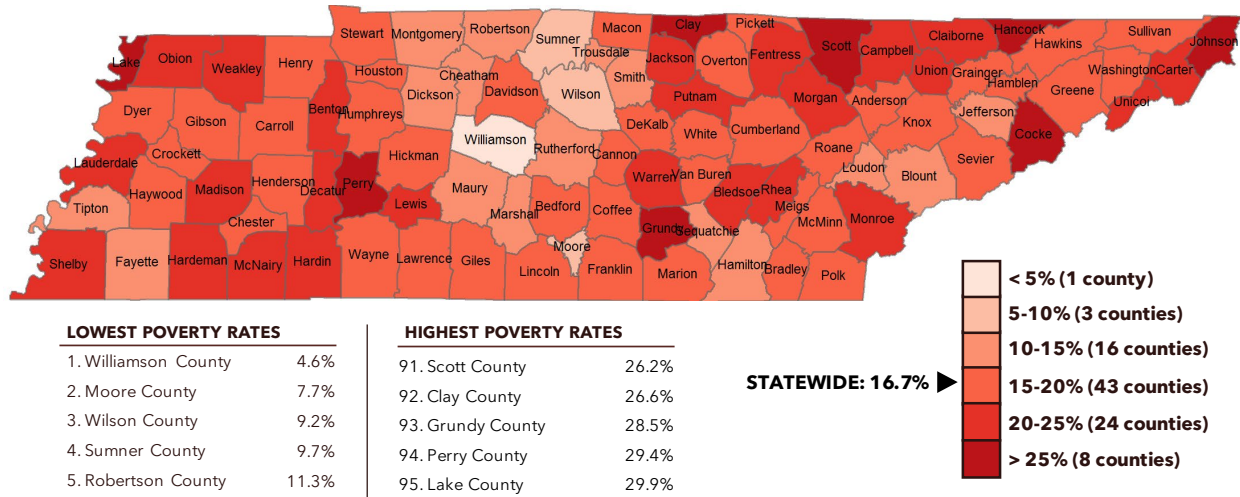
**Rural, less densely-populated counties tend to have lower median incomes and higher poverty rates than average.** This pattern exists across the state, from Lake County in the west to Grundy County in the middle and Johnson County in the east.

**The 4 most urban, densely-populated counties have a mixed record on income and poverty.** Davidson, Hamilton, and Knox Counties all have above-average median incomes. While Hamilton and Knox Counties also have less poverty than average, Davidson has above-average poverty. Shelby County has an average median income but higher-than-average poverty.

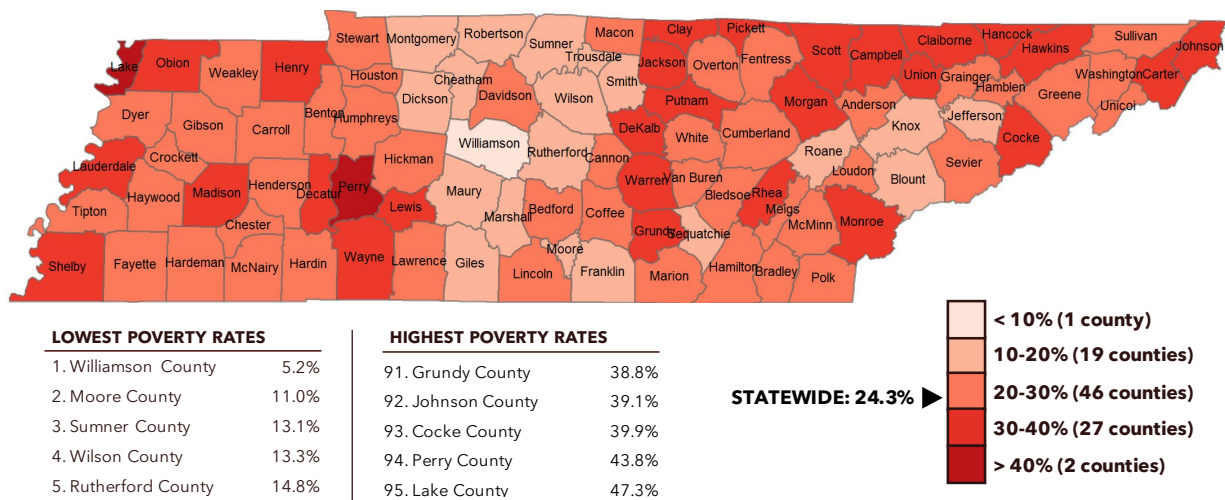
**FIGURE 1. MEDIAN HOUSEHOLD INCOME IN TENNESSEE (2013-2017)**



**FIGURE 2. TENNESSEANS LIVING IN POVERTY (2013-2017)**

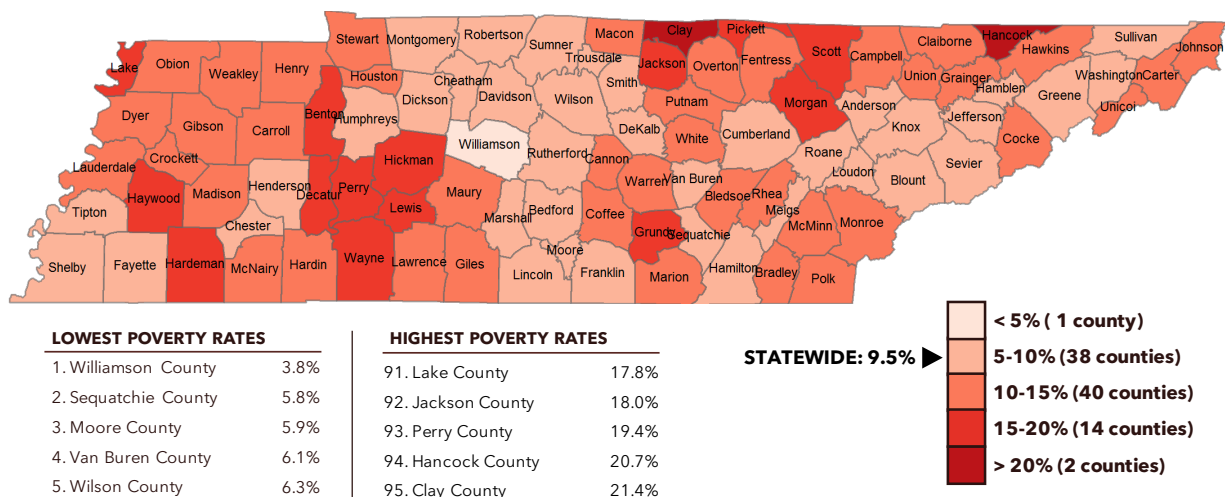


**FIGURE 3. TENNESSEE CHILDREN LIVING IN POVERTY (2013-2017)**



Note: Includes individuals under 18.

**FIGURE 4. TENNESSEE SENIORS LIVING IN POVERTY (2013-2017)**



Note: Includes individuals 65 and older. | Source: 2013-2017 American Community Survey 5-year estimates (1)

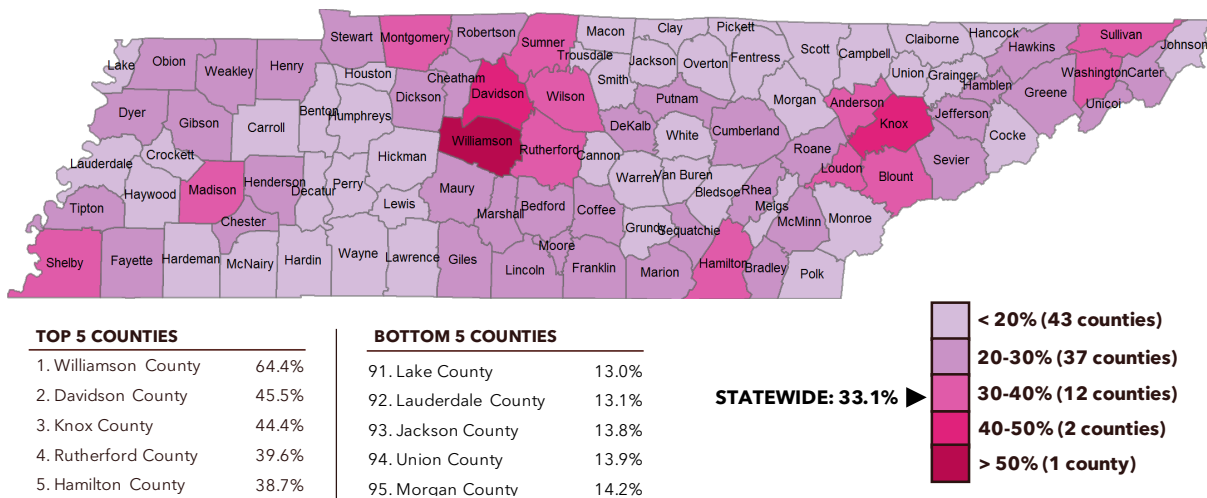
## LEVEL OF EDUCATION

**There is considerable variation in levels of education across Tennessee’s 95 counties.** For example, about 64% of adults 25 and older in Williamson County had at least an associate’s degree compared with just 14% in Morgan County (**Figure 5**). In Williamson County, 58% had at least a bachelor’s degree compared with 7% in Pickett County (**Figure 6**).

**The urban counties have higher-than-average rates of residents with at least an associate’s or bachelor’s degree.** Williamson County stands out with the most educated population in the state. Hamblen and Sullivan Counties have relatively high population density but have lower-than-average rates of residents with at least an associate’s degree or more.

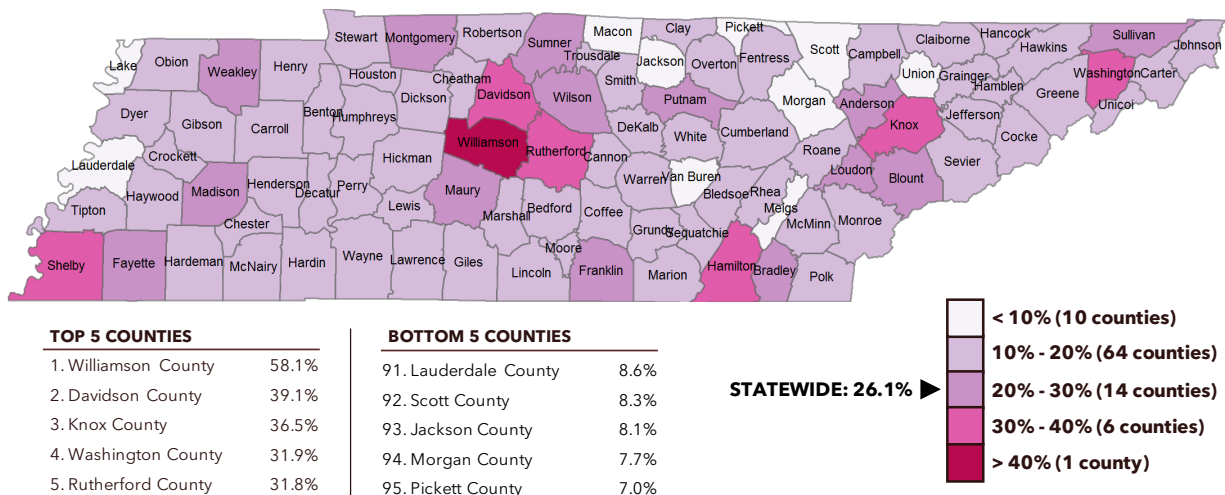
**On average, less densely-populated counties have a smaller share of residents with post-secondary degrees.** The 20 least densely-populated counties all have below-average rates of residents with an associate’s or bachelor’s degree.

**FIGURE 5. TENNESSEANS WITH AT LEAST AN ASSOCIATE’S DEGREE (2013-2017)**



Note: Includes individuals 25 and older.

**FIGURE 6. TENNESSEANS WITH AT LEAST A BACHELOR’S DEGREE (2013-2017)**



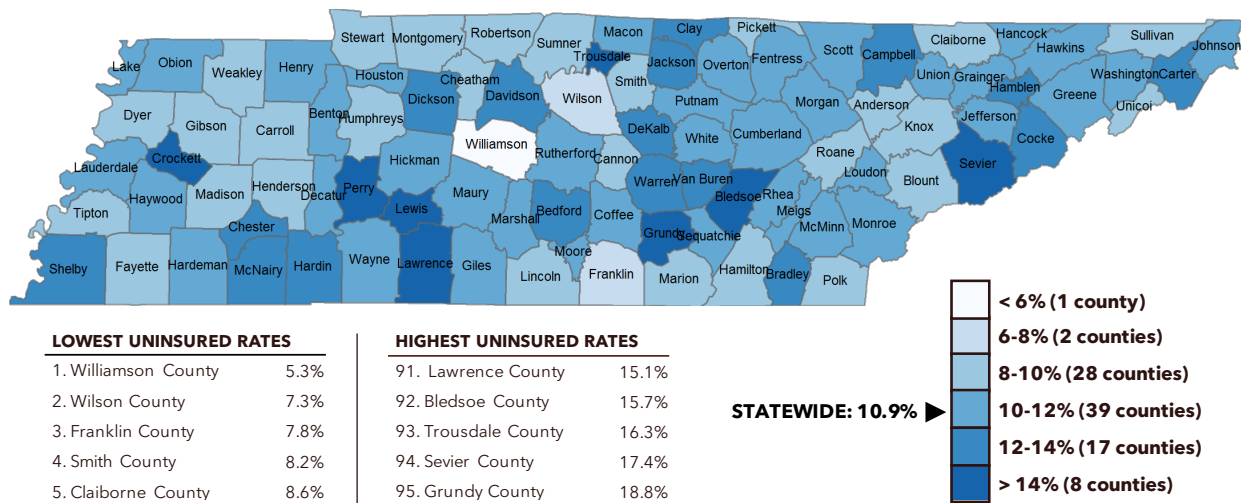
Note: Includes individuals 25 and older. | Source: 2013-2017 American Community Survey 5-year estimates (1)

## UNINSURED RATES

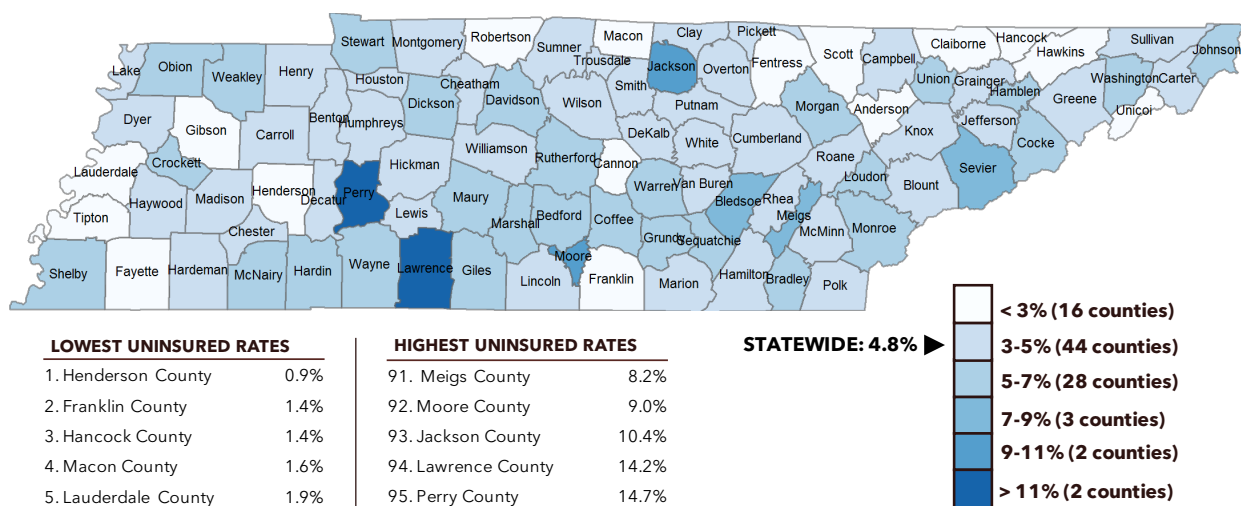
**Most counties had uninsured rates close to the statewide rate, but some counties had significantly higher rates.** For example, 18.8% of people in Grundy County were uninsured – nearly twice the statewide rate of 10.9% (**Figure 7**). In Perry County, the rate of uninsured children was three times the statewide rate – 14.7% vs. 4.8% (**Figure 8**).

**Three of the 10 most-densely populated counties – Davidson, Shelby, and Hamblen – had higher-than-average uninsured rates.** The other 7 most densely-populated counties had below-average uninsured rates – with Williamson County having the state’s lowest rate at 5.3%.

**FIGURE 7. UNINSURED TENNESSEANS (2013-2017)**

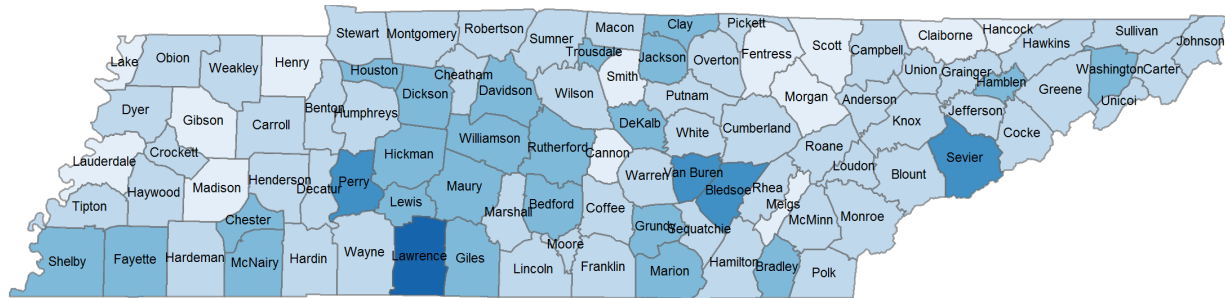


**FIGURE 8. UNINSURED TENNESSEE CHILDREN (2013-2017)**



Note: Includes individuals under 19.

**FIGURE 9. UNINSURED TENNESSEANS WITH INCOMES <138% FPL (2013-2017)**



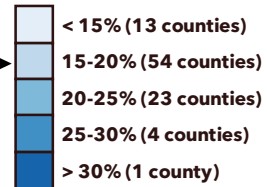
**LOWEST UNINSURED RATES**

1. Lake County	11.7%
2. Meigs County	12.2%
3. Gibson County	13.4%
4. Scott County	13.7%
5. Claiborne County	14.0%

**HIGHEST UNINSURED RATES**

91. Perry County	26.8%
92. Van Buren County	26.9%
93. Bledsoe County	27.8%
94. Sevier County	28.2%
95. Lawrence County	30.9%

STATEWIDE: 19.7%



Note: FPL = Federal Poverty Limit | Source: 2013-2017 American Community Survey 5-year estimates (1)

**EXPLORE THE DATA**

To explore the data for specific counties, use the [online interactive map and tool](#).

**ABOUT THE DATA**

The 5-year average data shown here are based on the U.S. Census Bureau’s 2013-2017 American Community Survey 5-year estimates. While many metrics are often discussed in the context of a single year, the Census Bureau does not publish 1-year estimates for areas with small populations, which excludes many Tennessee counties. These multi-year estimates are more reliable than 1-year estimates and provide comparable data for all counties in Tennessee. (2)

**TABLE 1. INCOMES ASSOCIATED WITH 2017 FEDERAL POVERTY PERCENTAGES**

% Federal Poverty Level (FPL)	Single	Family of 4
<b>138%</b>	<b>\$16,643</b>	<b>\$33,948</b>

Source: U.S. Department of Health and Human Services (3)

## THE SYCAMORE INSTITUTE

*The Sycamore Institute is an independent, nonpartisan public policy research center for Tennessee.*

Sign up for email alerts at:  
**SycamoreInstituteTN.org**

*Written By*  
**Courtnee Melton, PhD**  
Policy Analyst  
[cmelton@SycamoreInstituteTN.org](mailto:cmelton@SycamoreInstituteTN.org)

*Other TSI Staff*  
**Laura Berlind**  
Executive Director

**Mandy Pellegrin**  
Policy Director

**Brian Straessle**  
Communications Director

### REFERENCES

1. **U.S. Census Bureau.** 2013-2017 American Community Survey 5-year estimates. [Online] 2018. Accessed on December 7, 2018 via [factfinder.census.gov](http://factfinder.census.gov).
2. -. When to Use 1-year, 3-year, or 5-year Estimates. *American Community Survey, Guidance for Data Users.* [Online] 2018. <https://www.census.gov/programs-surveys/acs/guidance/estimates.html>.
3. **U.S. Department of Health and Human Services (HHS).** 2017 Poverty Guidelines. [Online] January 31, 2017. <https://aspe.hhs.gov/2017-poverty-guidelines>.