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Financial Hardship and Affordability in Tennessee

4 Findings from the Latest Data on Income and Costs in Tennessee
September 2026

Key Takeaways

- Basic needs in Tennessee cost significantly more than federal poverty thresholds.
- Incomes and the costs of some basic needs in Tennessee have increased faster than inflation since 2019.
- Rates of financial hardship in Tennessee generally declined between 2019 and 2024, but changes in the number of affected households and people were more mixed across counties.
- In 2024, about 1.2 million Tennessee households (or 41%) may have struggled to afford basic needs—including about 943,000 individuals (or 13.3%) in poverty.
- Available data, however, do not capture the cost and income effects of more recent conditions that could affect financial well-being in either direction.

The decisions made by Tennessee's next governor and General Assembly will shape the state's future for years to come. Throughout the remainder of 2026, the Sycamore Institute will release a series of concise, evidence-based insights drawn from our past research to provide context on the policies, trends, and challenges that could define Tennessee's next chapter. Each brief offers an accessible overview of an important issue and, in some cases, links to deeper analysis for those who want to explore it further.

This brief focuses on income, affordability, and financial hardship in Tennessee—including how we measure these things and 4 key takeaways from the most recent data available on income and costs in Tennessee.

Measuring Financial Well- Being

Various measures of income and economic well-being offer different insights into Tennesseans' ability to afford basic needs and achieve economic security. No single measure tells the whole story, but popular measures provide answers to different questions about households' economic circumstances. Here are some of the measures we use and expound upon in this brief:

- **Wages tell us what workers earn**. Wage measures capture earnings from work, but do not account for earnings of other household members or income from sources other than employment.

- **Income gives us a picture of most (but not all) of the resources available to households receive**. Income metrics capture both earnings and other cash income (e.g., Social Security, interest, retirement income). They do not, however, capture all income sources and noncash benefits that can help households meet their needs. Summary measures like median household income can also mask variation across households.

- **Poverty tells us who has very low incomes relative to a common, national benchmark**. The official poverty measure offers a standard, national metric of how many people and households have especially limited incomes. Because it is based on the same income measure above, it excludes some public benefits that help families meet needs. In fact, it is often used to determine eligibility for those benefits. However, poverty thresholds do not reflect differences in the cost of living across places or the changes in the costs of necessities like housing, health care, and childcare.

- **Other measures like ALICE estimate what it costs to get by relative to household incomes**. For example, the United Way's ALICE (Asset Limited, Income Constrained, Employed) survival budget estimates local costs of expenses like housing, food, transportation, health care, and childcare for different household types. ALICE then estimates how many households have incomes below those amounts. This provides a broader view of financial hardship than the official poverty measure, but because ALICE relies largely on the same income concepts as above, it does not capture every resource or benefit available to a household. (1)

Other factors like household wealth and debt can also significantly affect families' ability to afford basic needs and weather unexpected costs but are beyond the scope of this brief.

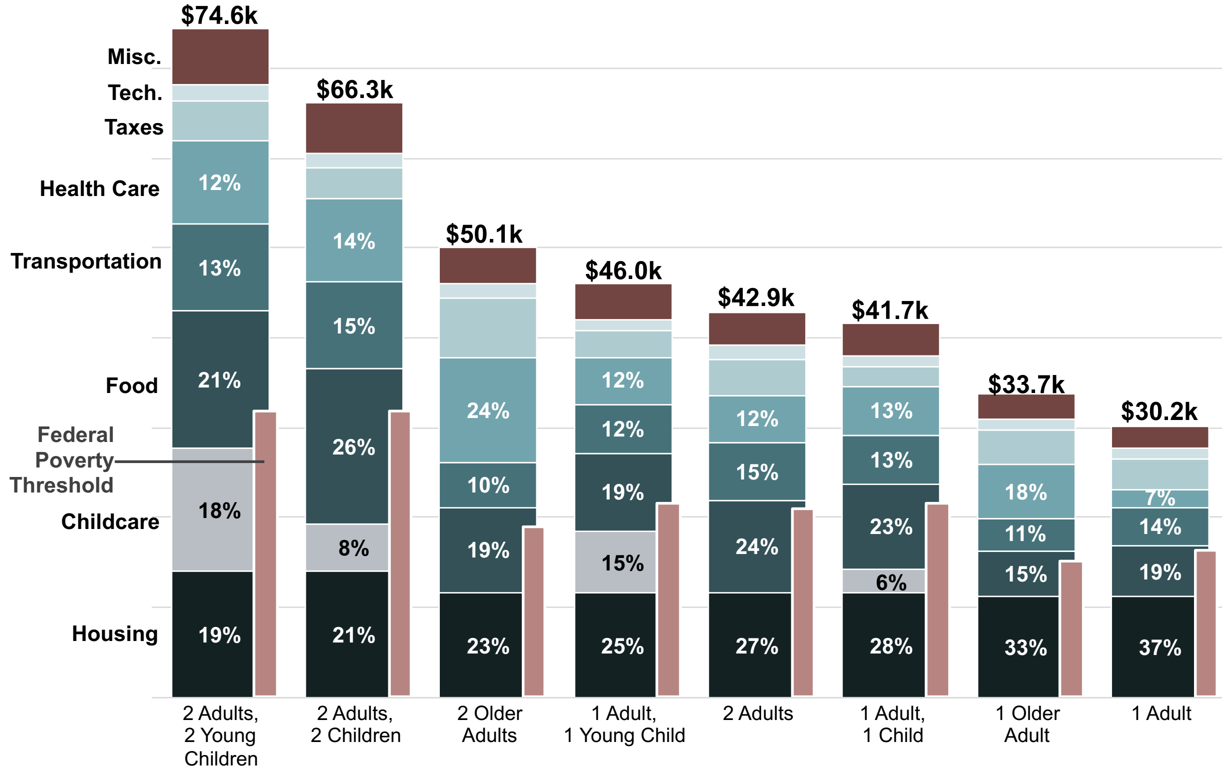
See more insights on common economic measures in 5 Ways to Measure Prosperity in Tennessee. Prior work on medical debt and debt collection lawsuits can be found here.

1. Basic Needs in Tennessee Cost Significantly More Than Federal Poverty Thresholds.

ALICE's estimated Tennessee household survival budgets were between 85% and 164% higher than federal poverty thresholds in 2024—depending on household type (**Figure 1**). Today's official federal poverty measure was developed in the 1960s based on 1963 food costs and spending patterns showing that food accounted for about one-third of household expenses. (2) Today, however, food accounts for a much smaller share of household spending, while the costs of other necessities have grown and can vary significantly by local market. (3) ALICE's household survival budget estimates illustrate the role of costs like housing, childcare, transportation, and health care (**Figure 1**) and the variation within Tennessee (**Figure 2**).

Figure 1. The Estimated Cost and Composition of Basic Needs in Tennessee Vary by Household Type and Exceed Poverty Thresholds

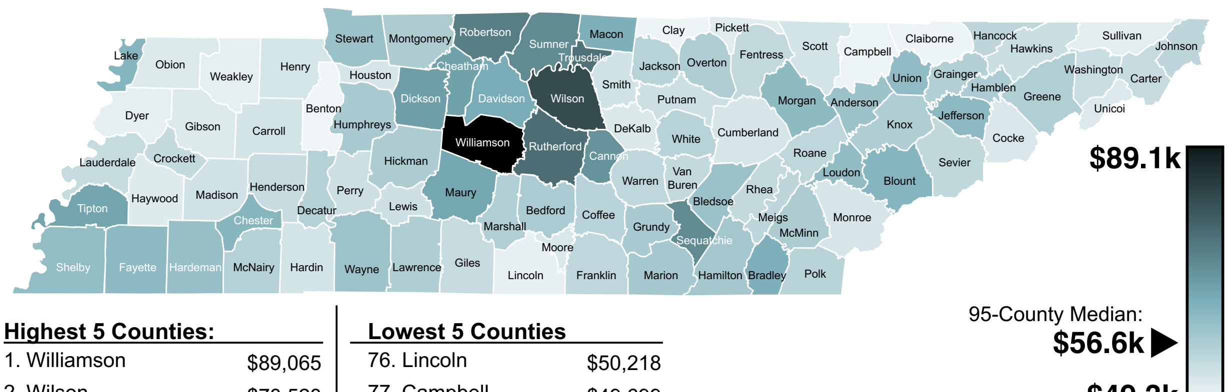
Annual ALICE Household Survival Budget by Household Composition and Expense Type in Tennessee (2024)



Source: United for ALICE (1), U.S. Census Bureau (4)

Figure 2. The Estimated Costs of Basic Needs in Tennessee Vary Considerably by County

Annual ALICE Household* Survival Budget by County (2024)

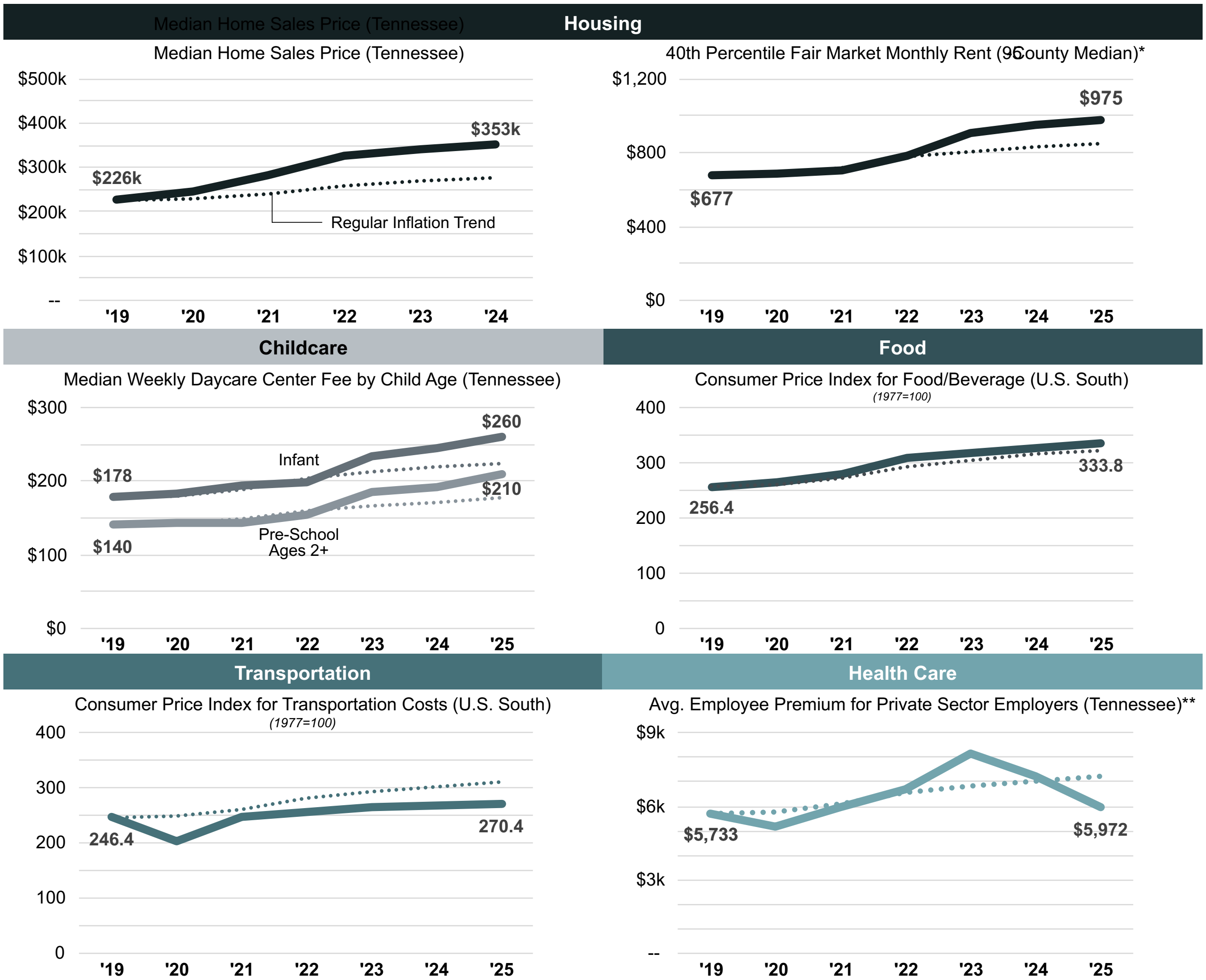


Highest 5 Counties:		Lowest 5 Counties	
1. Williamson	$89,065	76. Lincoln	$50,218
2. Wilson	$78,528	77. Campbell	$49,699
3. Rutherford	$73,938	78. Claiborne	$49,416
4. Trousdale	$73,291	79. Clay	$49,395
5. Robertson	$71,649	80. Benton	$49,257

*For the average household headed by someone under 65. Source: United for ALICE (1)

Figure 3. Some Major Household Costs Have Increased Faster than Inflation in Tennessee Since 2019

Examples of Household Cost Trends vs. Inflation Since 2019



*Years correspond to the year in which the data were released by HUD. **Among establishments that offer health insurance.
Source: Tennessee Housing Development Agency (5), the U.S. Department of Housing and Urban Development (6), Tennessee Department of Human Services (7), U.S. Bureau of Labor Statistics (8) (9), U.S. Agency for Healthcare Research and Quality (10)

2. The Costs for Many Major Categories of Household Spending Have Increased Faster Than Inflation in Recent Years.

State and regional-level data suggest that major categories of household spending like housing, childcare, and food have all grown faster than regular inflation since before the pandemic (**Figure 3**). State-level data on the major drivers of a household's budget are not uniformly available across all categories, but what is available gives some insights into cost trends in and across Tennessee. For context, regular inflation—known as the CPI-U—grew by 23% between 2019-2024 and by 26% between 2019-2025. (9) By comparison:

- **Housing** — Median home sales prices statewide increased by 56% between 2019-2024, and the 95-county median fair market rent[1] grew by 44% between 2019-2025. (5) (6) Had these costs grown with regular inflation during that time, median home sales prices would have been 21% lower in 2024 and fair market rents 13% lower in 2025.

- **Childcare** — The statewide median weekly fee for an infant in a daycare center grew 46% between 2019-2025. (7) Had these costs tracked with regular inflation, they would have been 14% lower in 2025.

- **Food** — The cost of food and beverage in the Census' U.S. South region—which includes 16 states—increased by 30% between 2019-2025. (8) This measures the change in prices for a specific market basket of grocery, restaurant, and beverage purchases based on actual consumer spending habits. Had these costs grown with regular inflation, they would have been 3% lower in 2025.

- **Transportation** — The cost of transportation in the U.S. South increased by 10% between 2019-2025. (8) This measures the change in costs to buy, maintain, and use personal vehicles and for public transportation based on actual consumer spending habits. Had these costs grown with regular inflation, they would have been 15% higher.

- **Health Insurance** — Tennessee private employers' average employee premium for family coverage increased by 26% between 2019-2024 and, due to a decline in 2025, by 4% between 2019-2024. (10) Had these costs kept pace with regular inflation, 2025 premiums would have been 21% higher. These costs fluctuated over this time period significantly. They also do not represent all out-of-pocket health care spending (e.g., deductibles, co-pays, co-insurance) and reflect only one sector, where about 53% of Tennesseans got coverage in 2024.

The growth in housing and childcare costs varied significantly by location in Tennessee but exceeded inflation in most counties. Available county-level data on these two major areas of household spending show:

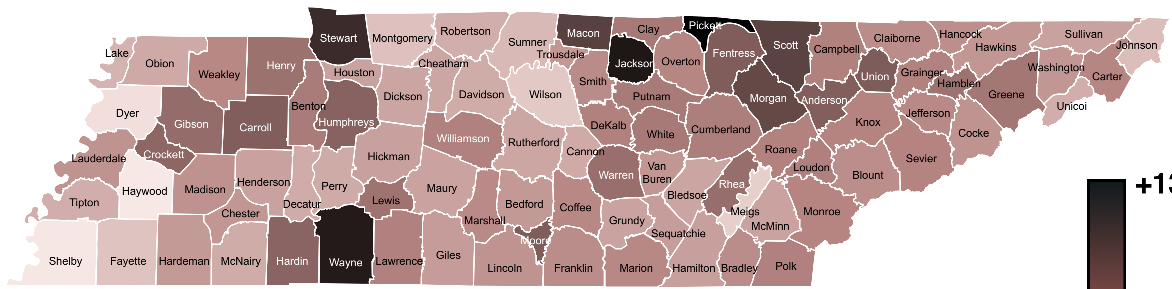
- Growth in median home sales prices between 2019 to 2024 outpaced inflation in every county—ranging from a 26% increase in Haywood County to 131% in Pickett County (**Figure 4**). (5)
- Increases in area rents for a 2-bedroom unit between 2019 and 2025 also exceeded inflation in every county—from as little as a 26% increase in Hickman County to as much as 67% in Hamilton, Marion, and Sequatchie Counties (**Figure 5**). (6)
- The change in infant care costs at daycare centers between 2019 and 2025 was greater than inflation in 58 out of 72 counties with applicable centers in both years—varying from a 4% decline in Haywood County to a 186% jump in Morgan County (**Figure 6**). (7)

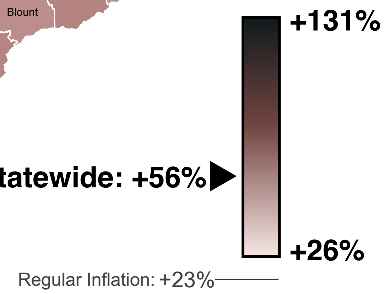
[1] HUD estimates the 40th percentile fair market rent for each of Tennessee's 95 counties based on 72 geographic groupings. The underlying numbers of this calculation represent the median of all 95 counties' estimates.

To read more about inflation, housing costs, and childcare, see How Inflation Affects Tennessee’s State & Local Governments, Tennessee’s Housing Challenges: Where and Why It Got So Expensive, and Childcare in Tennessee.

Figure 4. The Median Home Sales Price Grew Faster Than Inflation in All 95 Tennessee Counties Between 2019 and 2024

Median Home Sales Price (% Change from 2019 to 2024)





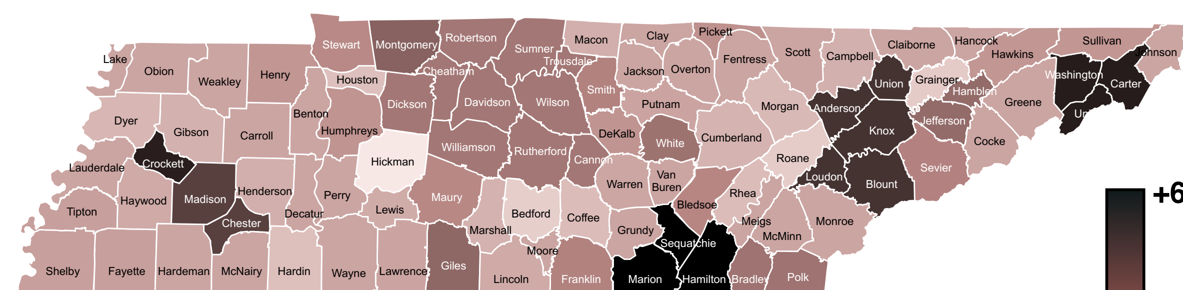
Highest 5 Counties:	
1. Pickett	131%
2. Jackson	122%
3. Wayne	121%
4. Stewart	114%
5. Macon	105%

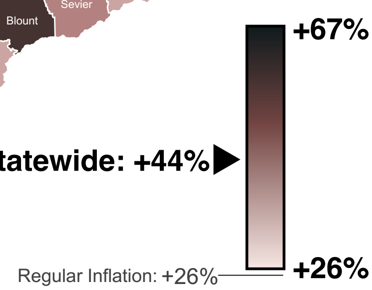
Lowest 5 Counties	
91. Wilson	42%
92. Meigs	38%
93. Dyer	30%
94. Shelby	26%
95. Haywood	26%

Source: The Sycamore Institute’s analysis of data from the Tennessee Housing Development Agency (5)

Figure 5. Fair Market Rent Grew Faster Than Inflation in All 95 Tennessee Counties Between 2019 and 2025

Fair Market Rent - 40th Percentile for a 2-Bedroom Unit (% Change from 2019 to 2025)





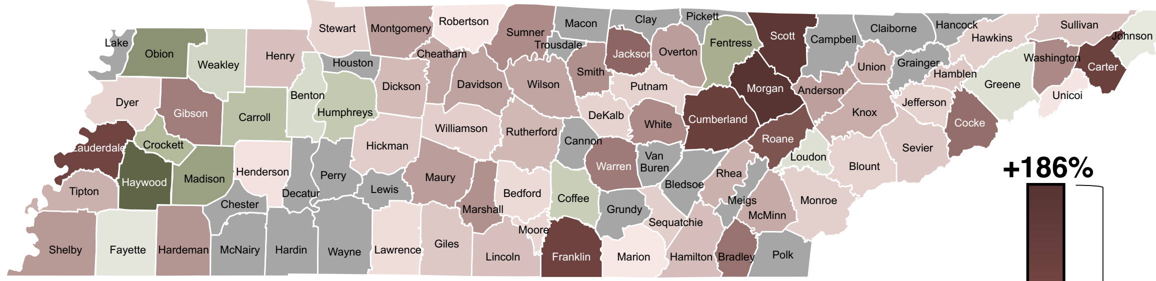
Highest 5 Counties:	
1. Hamilton	67%
2. Marion	67%
3. Sequatchie	67%
4. Carter	64%
5. Unicoi	64%

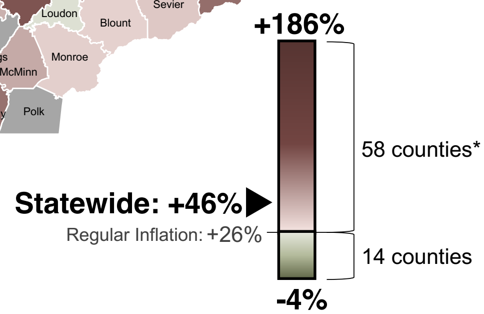
Lowest 5 Counties	
91. Houston	36%
92. Grainger	36%
93. Roane	33%
94. Bedford	32%
95. Hickman	26%

Note: County-level fair market rents are calculated for each of Tennessee’s 95 counties based on 72 geographic groupings.
Source: The Sycamore Institute’s analysis of data from the U.S. Department of Housing and Urban Development (6)

Figure 6. Infant Daycare Costs Grew Faster Than Inflation in 58 Tennessee Counties Between 2019 and 2025

Median Weekly Fee for Infant Care at a Daycare Center (% Change from 2019 to 2025)





Highest 5 Counties:		Lowest 5 Counties	
1. Morgan	186%	67. Crockett	11%
2. Scott	165%	68. Fentress	9%
3. Cumberland	117%	69. Madison	6%
4. Carter	113%	70. Obion	4%
5. Franklin	103%	71. Haywood	-4%

*Remaining 23 counties did not have applicable centers in either 2019 or 2025.
Source: The Sycamore Institute's analysis of data from the Tennessee Department of Human Services (7)

3. Most Wages and Incomes in Tennessee Also Grew Faster Than Inflation Since 2019.

Both average annual wages and incomes at all levels in Tennessee experienced real growth (i.e. adjusted for inflation) since 2019. Average annual pay grew by 36% between 2019 and 2025—or 8% after adjusting for inflation. (11) Meanwhile, household incomes—which provides a more complete picture of the resources available to families and other household types—also grew across the spectrum but at a more modest rate (**Figure 7**):

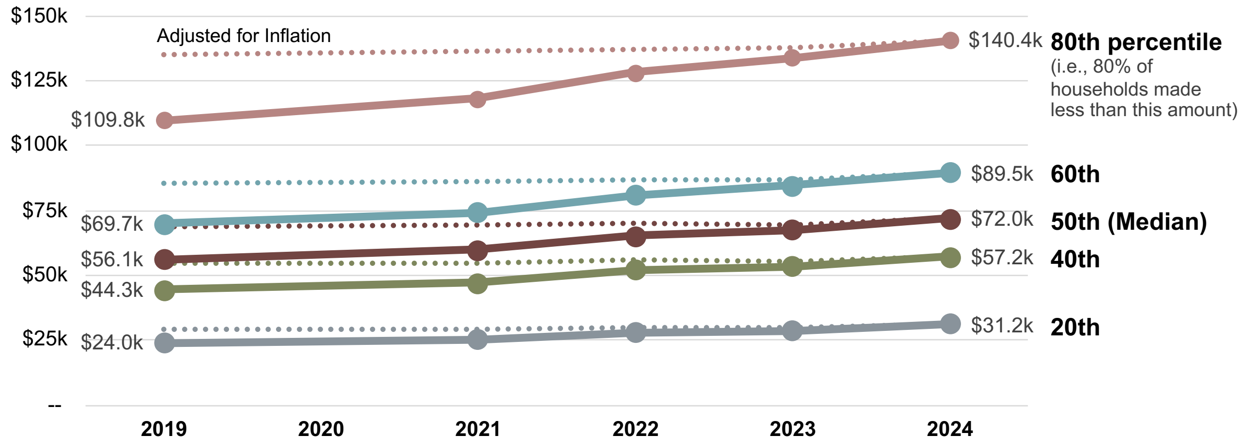
- The median household income—the 50th percentile, where half of households earn more and half earn less—jumped by over 28% between 2019 and 2024. After adjusting for inflation, the increase was about 5%. Across the income distribution, that jump ranged from 30% for households at the 20th percentile to just under 28% for those at the 80th percentile—or from 6% to 4% after adjusting for inflation. (12) (9)

- Between 2019 and 2024, the 20th percentile income grew from about 21.9% of the 80th percentile income to about 22.2%. However, the dollar difference also grew from about $105,200 to about $109,200 after adjusting for inflation. (12) (9)

Most Tennessee counties similarly saw wage and income growth that outpaced inflation, but the trends varied significantly. All but three counties saw average annual wages grow faster than inflation (**Figure 8**), and income growth outpaced inflation in all but 10 (**Figure 9**). Between 2019 and 2025, wage growth ranged from 65% in Haywood County to 22% in McMinn. After inflation, those changes amounted to 31% growth and a 3% decline, respectively. Meanwhile, income growth from 2019 to 2024 ranged from a 53% increase in Roane County to 11% in Hardeman. With inflation, those changes amounted to 25% growth and a 10% drop, respectively. (11) (13) (9)

Figure 7. Household Incomes at All Levels in Tennessee Grew Faster Than Inflation Between 2019 and 2024

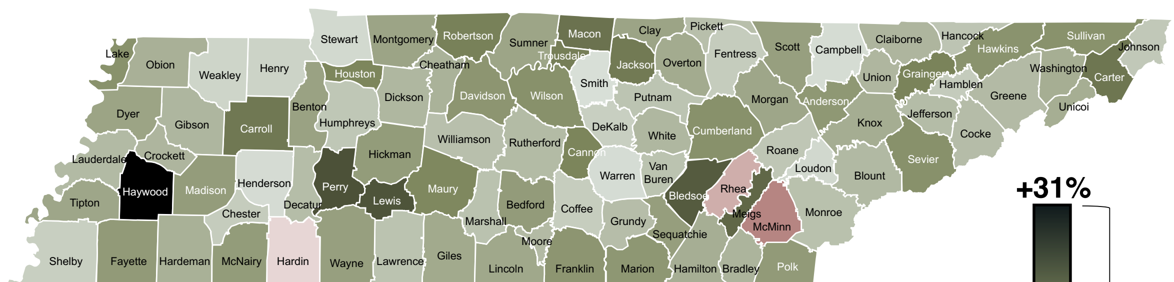
Tennessee Household Income by Percentile (2019-2024)



Note: Estimates for 2020 are unavailable due to COVID-related survey disruptions. Inflation-adjusted numbers are in 2024 dollars using the CPI-U. (9)
Source: U.S. Census Bureau's 1-Year ACS Estimates (12)

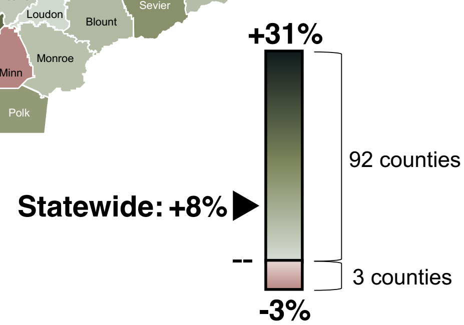
Figure 8. Average Wages Grew Faster Than Inflation in All But 3 Tennessee Counties Between 2019 and 2025

Average Annual Pay Adjusted for Inflation by County (% Change from 2019 to 2025)



Highest 5 Counties:	
1. Haywood	31%
2. Perry	20%
3. Lewis	20%
4. Bledsoe	19%
5. Meigs	17%

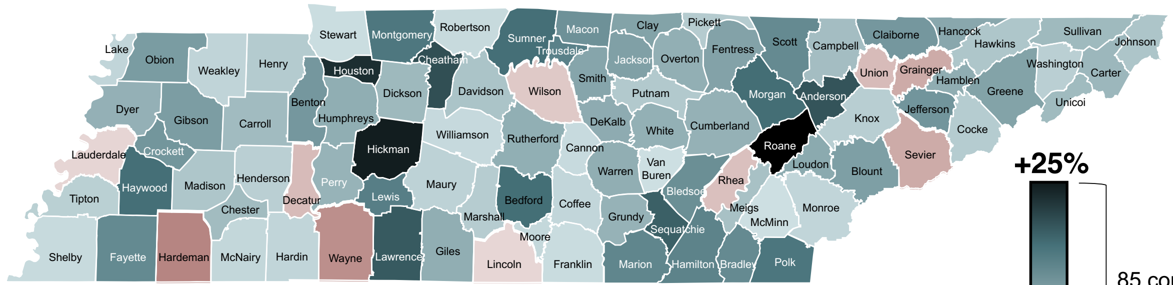
Lowest 5 Counties	
91. Warren	0.5%
92. Smith	0.2%
93. Hardin	-0.2%
94. Rhea	-0.4%
95. McMinn	-2.9%

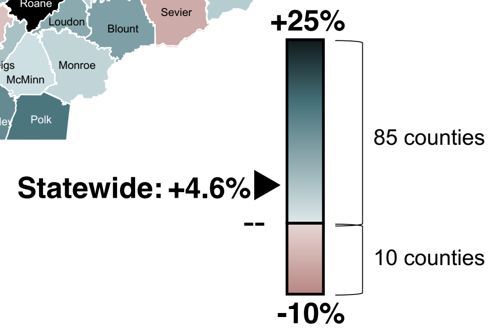


Note: Underlying numbers were adjusted for inflation using the CPI-U. (9) Represents total gross wages paid by employers divided by average monthly jobs.
Source: The Sycamore Institute's analysis of data from the U.S. Bureau of Labor Statistics (11)

Figure 9. Median Household Income Grew Faster Than Inflation in All But 10 Tennessee Counties Between 2019 and 2024

Median Household Income Adjusted for Inflation by County (% Change from 2019 to 2024)





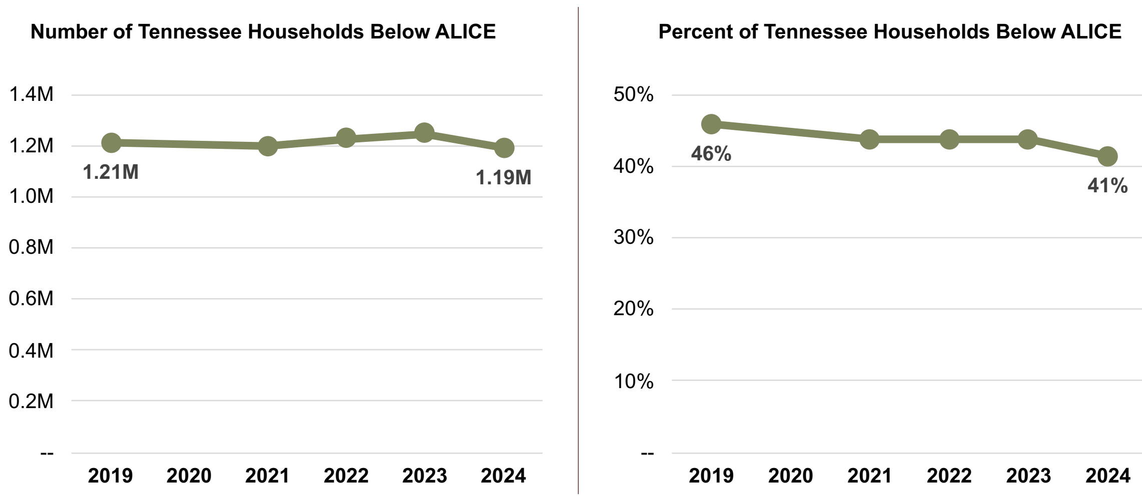
Highest 5 Counties:	
1. Roane	25%
2. Hickman	22%
3. Houston	20%
4. Cheatham	16%
5. Anderson	16%

Lowest 5 Counties	
91. Union	-3.4%
92. Grainger	-5.3%
93. Sevier	-5.3%
94. Wayne	-8.5%
95. Hardeman	-10%

Note: Underlying numbers were adjusted for inflation using the CPI-U. (9)
Source: The Sycamore Institute's analysis of data from the U.S. Census Bureau (13)

Figure 10. Both the Number and Percent of Tennessee Households Able to Afford Basic Needs Fell Between 2019 and 2024

Tennessee Households with Incomes Below the ALICE Household Survival Budget (2019-2024)



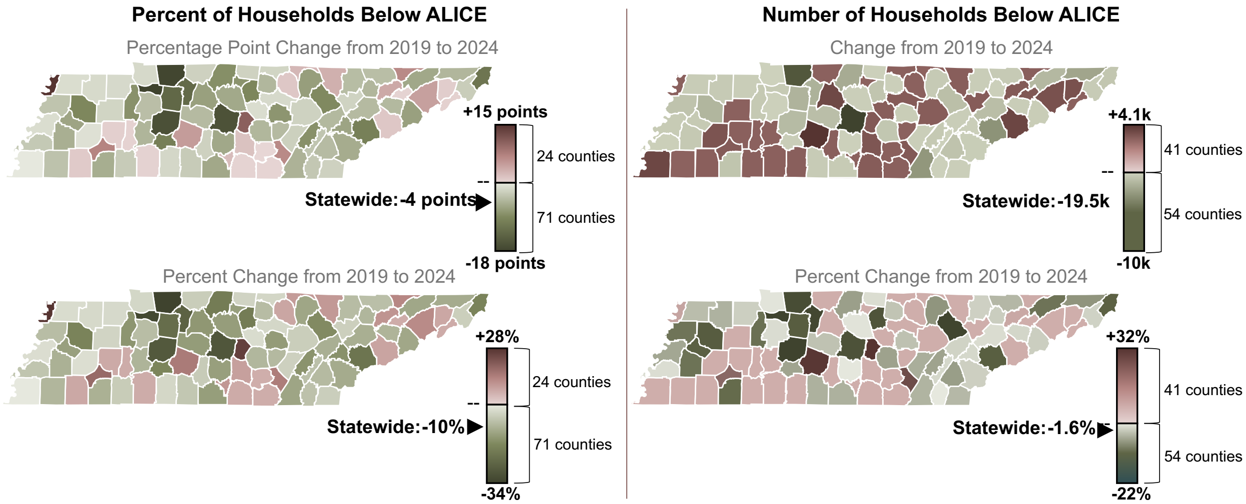
Note: ALICE estimates were not produced for 2020.
Source: United for ALICE (1)

4. Trends in Tennesseans' Ability to Afford Basic Needs Paint a Mixed Picture and Do Not Capture More Recent Conditions.

Rates of financial hardship in Tennessee generally declined between 2019 and 2024, but changes in the number of affected households and people were more mixed across counties. Statewide, estimates of both the share and number of Tennessee households that may have struggled to afford basic needs under the ALICE household survival budget declined from 2019 to 2024 (**Figure 10**). During that time, however, that share increased in 24 counties while the number of households increased in 54 (**Figure 11**). (1) Meanwhile, the statewide poverty rate fell during the same time period, but due to population growth, the number of people in poverty went up (**Figure 12**). Across counties, 21 had poverty rate increases while 47 saw growth in the number in poverty (**Figure 13**). (13)

Figure 11. The Share of Households Struggling to Afford Basic Needs Fell in 71 Counties from 2019 to 2024, But the Amount Fell in Only 54

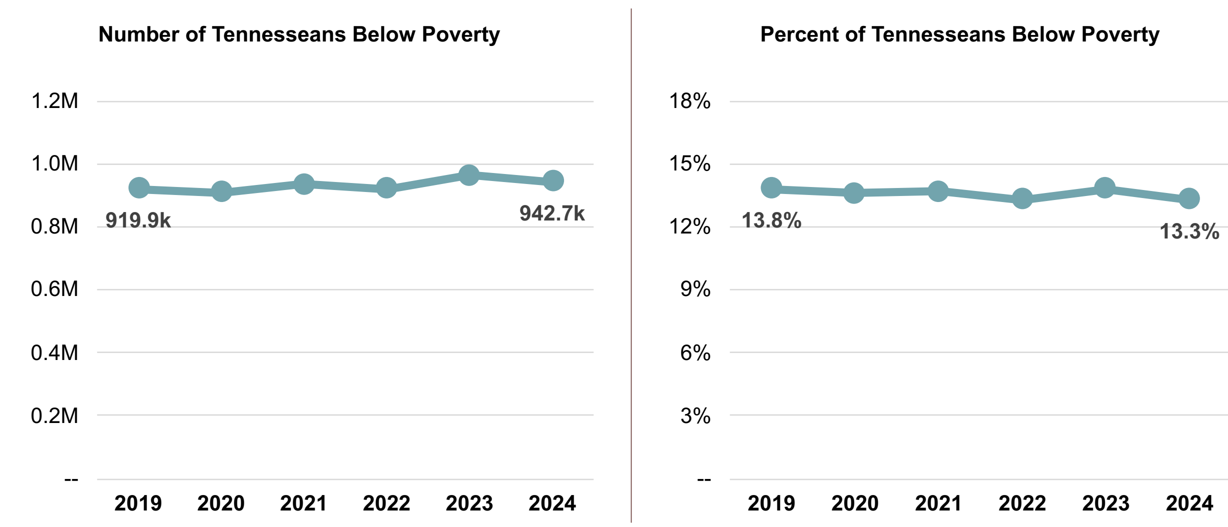
Tennessee Households with Incomes Below the ALICE Household Survival Budget (Change from 2019 to 2024)



Note: ALICE data represent the number/percent of households with incomes below an estimated household survival budget.
Source: The Sycamore Institute's analysis of data from United for ALICE (1)

Figure 12. The Number of Tennesseans in Poverty Grew Between 2019 and 2024, Even as the Poverty Rate Fell Slightly

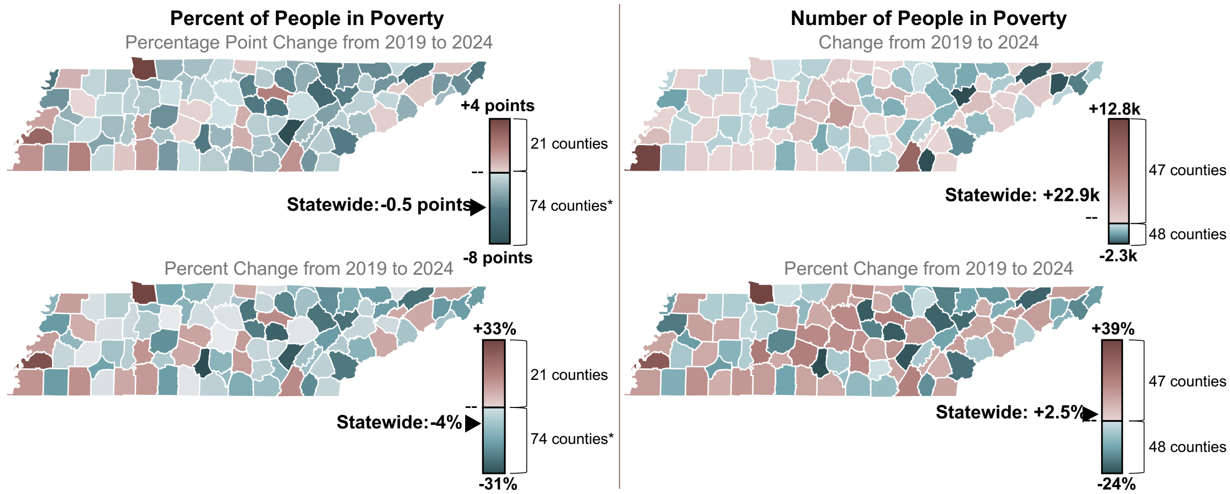
Tennesseans in Households with Incomes Below the Federal Poverty Threshold (2019-2024)



Source: U.S. Census Bureau's SAIPE (13)

Figure 13. Poverty Rates Fell in 74 Tennessee Counties From 2019 to 2024, But the Number in Poverty Fell in Only 48

Tennesseans in Households with Incomes Below the Federal Poverty Threshold (Change from 2019 to 2024)



*Includes 2 counties where rates were unchanged.
Source: The Sycamore Institute's analysis of data from the U.S. Census Bureau's SAIPE (13)

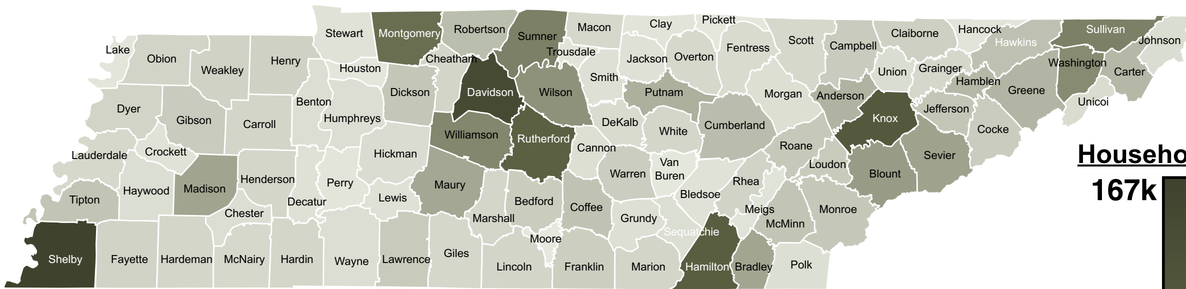
In 2024, about 1.2 million households in Tennessee (or 41%) may have struggled to afford basic needs—a decline from 2019—but the rate and trend varied by county. According to ALICE estimates, these households had incomes less than their corresponding household survival budget (**Figure 1**). The number of households with incomes under this threshold in 2024 was about 19,000 less (or -1.6%) than the same estimate for 2019, while that number as a share of all households declined by 4.5 percentage points (or -9.8%). County-level data show:

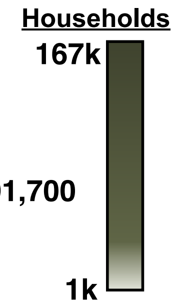
- **Number of Households** — The number of households below ALICE in 2024 ranged from fewer than 1,000 in Moore County to more than 167,000 in Shelby County (**Figure 14**). Compared to 2019, 54 counties saw declines in the number of households with incomes below ALICE, and 41 saw increases (**Figure 11**). (1)

- **Percent of Households** — The share of households below ALICE varied from 27% in Williamson County to 71% in Lake County (**Figure 14**). Compared to 2019, this share was lower in 2024 for 71 counties—including 17 where the overall number under ALICE increased even as the proportion declined (**Figure 11**). (1)

Figure 14. About 1.1 Million Tennessee Households—or 41%—May Have Struggled to Afford Basic Needs in 2024

Number of Tennessee Households with Incomes Below the ALICE Survival Budget Estimate (2024)



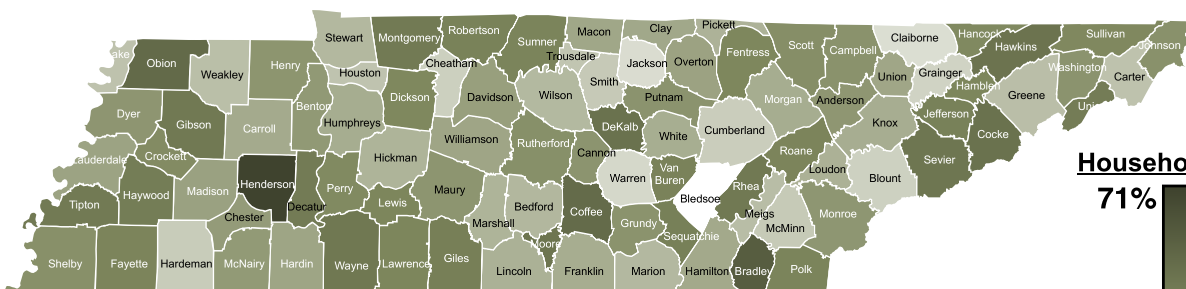


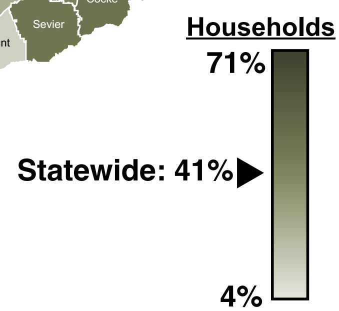
Statewide: 1,191,700

Highest 5 Counties:	
1. Shelby	167.1k
2. Davidson	136.9k
3. Knox	79.2k
4. Hamilton	58.9k
5. Rutherford	506k

Lowest 5 Counties	
91. Lake	1.5k
92. Houston	1.2k
93. Van Buren	1.2k
94. Pickett	1.1k
95. Moore	1.0k

Percent of Tennessee Households with Incomes Below the ALICE Survival Budget Estimate (2024)





Highest 5 Counties:	
1. Lake	71%
2. Hancock	63%
3. Hardeman	58%
4. Grundy	58%
5. Scott	56%

Lowest 5 Counties	
91. Moore	9.6%
92. Loudon	8.6%
93. Montgomery	8.5%
94. Sumner	7.4%
95. Williamson	4.3%

Source: United for ALICE (1)

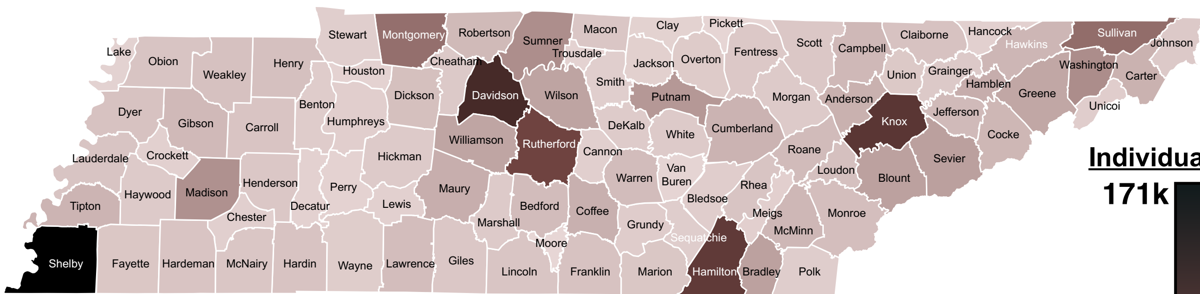
About 943,000 Tennesseans (or 13.3%) were in households with incomes under the poverty line in 2024—a higher number but a lower proportion than in 2019—but this also varied by county. The number of individuals in households with incomes under the official poverty threshold in 2024 was about 22,880 higher (or 2.5%) than the same estimate for 2019, while the poverty rate declined by 0.5 percentage points (or -3.6%) (**Figure 12**). County-level data show:

- **Number of Tennesseans** — The number of Tennesseans in poverty in 2024 ranged from fewer than 600 in Moore County to more than 170,500 in Shelby County (**Figure 15**). Compared to 2019, 48 counties saw declines in the number of people in poverty and 47 saw increases (**Figure 13**). (13)

- **Percent of Tennesseans** — County-level poverty rates, meaning the share of all residents in households with incomes under the poverty threshold, were between 4.3% in Williamson County and nearly 36% in Lake County (**Figure 15**). Compared to 2019, the 2024 poverty rate was lower or the same in 74 counties—including 26 counties where the number of people in poverty rose even as the rate fell or stayed the same (**Figure 13**). (13)

Figure 15. About 942,000 Tennesseans—or 13%—Had Household Incomes Below Poverty in 2024

Number of Tennesseans in Households with Incomes Below the Federal Poverty Threshold (2024)



Highest 5 Counties:	
1. Shelby	170.5k
2. Davidson	84.5k
3. Knox	61.3k
4. Hamilton	45.5k
5. Rutherford	32.6k

Lowest 5 Counties	
91. Perry	1.4k
92. Houston	1.3k
93. Van Buren	1.0k
94. Pickett	0.8k
95. Moore	0.6k

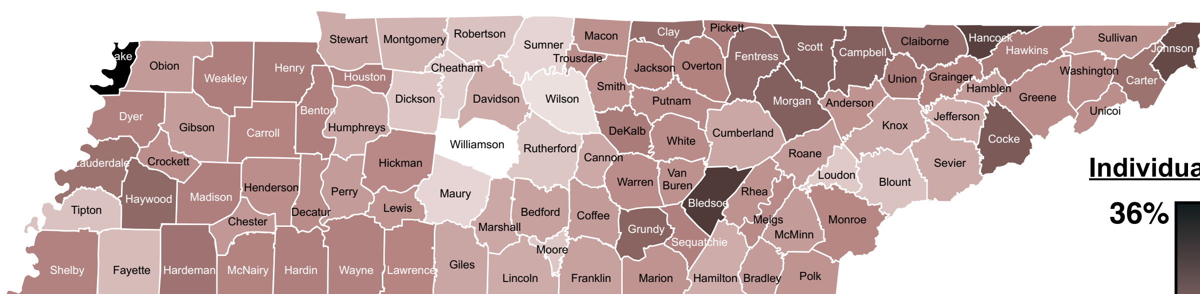
Individuals

171k

Statewide: 942k

600

Percent of Tennesseans in Households with Incomes Below the Federal Poverty Threshold (2024)



Highest 5 Counties:	
1. Lake	36%
2. Bledsoe	27%
3. Hancock	26%
4. Johnson	25%
5. Cocke	23%

Lowest 5 Counties	
91. Cheatham	9.6%
92. Sumner	8.6%
93. Maury	8.5%
94. Wilson	7.4%
95. Williamson	4.3%

Individuals

36%

Statewide: 13.3%▶

4%

Source: U.S. Census Bureau's SAIPE (13)

These data, however, do not capture the cost and income effects of more recent conditions that could affect financial well-being in either direction. For example, the 2025 data on Tennessee job-based health insurance premiums above show a decline from 2024 costs, but nationally, premiums reportedly increased more rapidly in 2026 than in prior years across most sectors. (14) (15) (16) Similarly, gas prices in August 2026 were about 28% higher than they were in August 2025 and 17% higher than in

August 2024. (17) In contrast, housing costs have reportedly slowed significantly or even declined in the last couple of years in many parts of the state. (18) (19) Depending on income trends and household budgets, these more recent conditions could mitigate or exacerbate financial hardship.

Additional Sycamore Resources

- Socioeconomic Indicators Dashboards for Tennessee, Tennessee's Counties, and Tennessee's Legislative Districts *(Note: These dashboards use American Community Survey estimates for income and poverty, while this brief uses Small Area Income and Poverty Estimates. Estimates are slightly different as SAIPE combines ACS data with administrative data to produce annual county-level estimates.)*
- Childcare in Tennessee
- Sycamore's Series on Housing
- Tennessee's ACA Marketplace: How Enhanced Subsidies Shaped Coverage and Costs
- 5 Ways to Measure Prosperity in Tennessee

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Written By:
Mandy Spears, Executive Vice President
Other Contributing Staff:
Brian Straessle, President • Robin Yeh, Policy Director

For further information, contact Research@SycamoreTN.org.

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