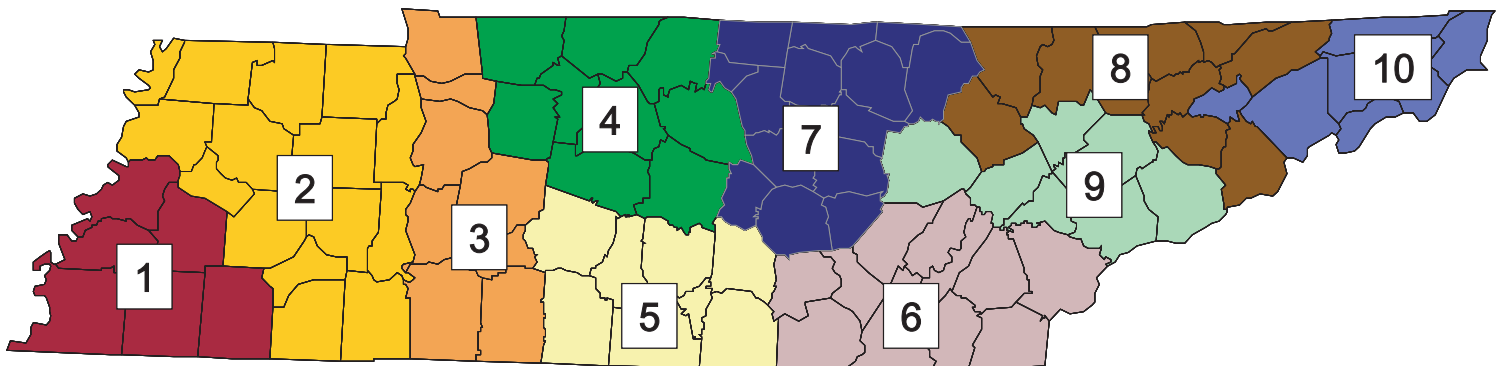


Economic Growth Strategy Regions

Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development

August 20, 2004



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TENNESSEE
Center for Business and
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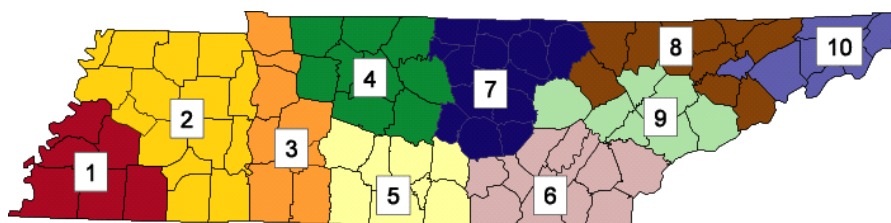
OVERVIEW

An effective strategy for informed economic development planning for multi-county areas of the state must start with keen insight into regions' existing economic structure, the resources that they offer, and the differences that exist across them. The Tennessee Department of Economic and Community Development contracted with the Center for Business and Economic Research (CBER) at the University of Tennessee to identify the economic regions in Tennessee and to provide a comprehensive profile of each region.

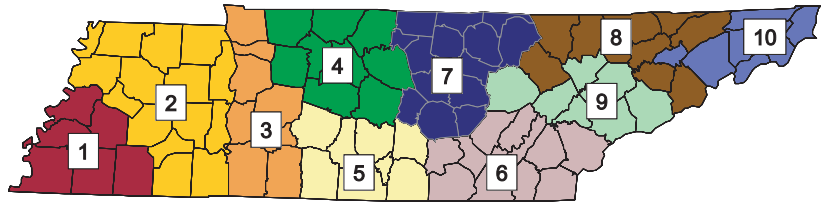
The Economic Growth Strategy Regions detailed in this report are contiguous groupings of counties based on numerous criteria at the county level. Some examples of the factors used to identify and evaluate the regions are: population, per capita income, household median income, demographic makeup, educational attainment, industry mix, local sales tax rates, per capita sales tax revenue, and certain industry-specific average wages. A statistical technique called Cluster Analysis was used to link counties that are most like neighboring counties in the desired criteria. The resulting ten regions consist of counties that are linked by measures of income, population, and industry and are most likely to share economic growth strategies. For more detailed information on Cluster Analysis, mapping, and our data sources, see Appendix 1.

These regions are unique, taking into consideration many factors not used by other regional designations. For example, the Metropolitan Statistical Area designation excludes many counties and is largely based on Census commuting patterns. Also, Tennessee Economic Development Districts, defined by the Department of Economic and Community Development, may not take into account the large differences some of the counties in each of the regions may contain. Maps of the different ways the Tennessee counties are currently classified into regions are located in Appendices 2–4.

Economic Growth Strategy Regions: State Overview



- Region 1: Fayette, Hardeman, Haywood, Lauderdale, Shelby, Tipton
- Region 2: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley
- Region 3: Hickman, Houston, Humphreys, Lawrence, Lewis, Perry, Stewart, Wayne
- Region 4: Cheatham, Davidson, Dickson, Montgomery, Robertson, Rutherford, Sumner, Williamson, Wilson
- Region 5: Bedford, Coffee, Franklin, Giles, Lincoln, Marshall, Maury, Moore
- Region 6: Bledsoe, Bradley, Grundy, Hamilton, McMinn, Marion, Meigs, Monroe, Polk, Rhea, Sequatchie
- Region 7: Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Trousdale, Van Buren, Warren, White
- Region 8: Campbell, Claiborne, Cocke, Grainger, Hancock, Hawkins, Jefferson, Morgan, Scott, Union
- Region 9: Anderson, Blount, Cumberland, Knox, Loudon, Roane, Sevier
- Region 10: Carter, Greene, Hamblen, Johnson, Sullivan, Unicoi, Washington

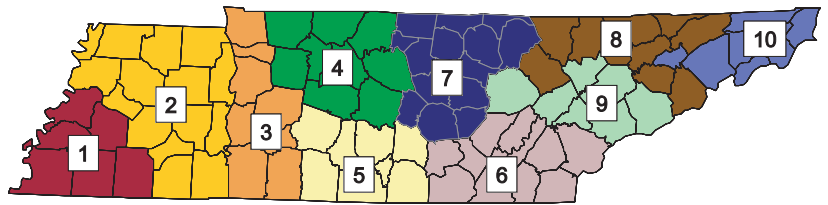


TENNESSEE SYNOPSIS

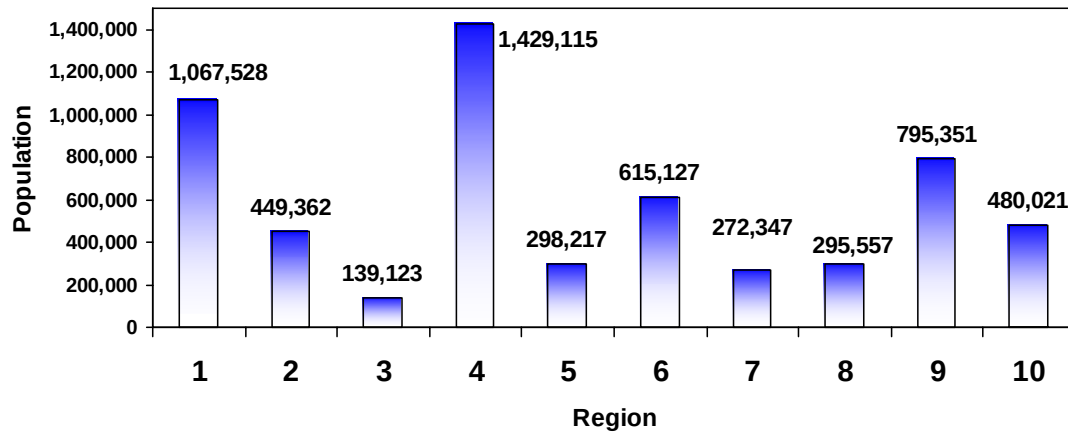
The state of Tennessee consists of 95 counties that have been separated into ten regions. Based on 2003 estimates from the Census, Tennessee is ranked 16th among all of the states in population with 5,841,748. From 1990-2003, the population grew by nearly 20 percent, compared with nearly 17 percent population growth for the U.S. The percent of the population age 25 and older with at least a high school diploma in Tennessee is nearly 76 percent, lower than the national average at 80 percent. The percent of the population age 25 and older with at least a bachelor's degree also lags behind the national average. Tennessee ranks 36th among all of the states with an average per capita personal income of \$26,808. The national average per capita personal income is \$30,527.

The Services sector¹ employs the largest percent of Tennesseans (36 percent), but Tennessee lags behind the nation where 40 percent of workers are employed in the Services sector. The industries with the largest shares of employment following the Services sector are Manufacturing; Trade; Government; Transportation and Utilities; Natural Resources, Mining, and Construction; and Finance. Approximately 5 percent of Tennessee's employment is in high-tech industries.² The largest shares within the high-tech sector are Architectural, Engineering and Related Services; Telecommunications; and Basic Chemical Manufacturing. Tennessee mirrors the nation in terms of the sectors with the highest average wages: Finance, Information, and Manufacturing. Tennessee experienced growth in non-farm employment of 15 percent from 1993-2003.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

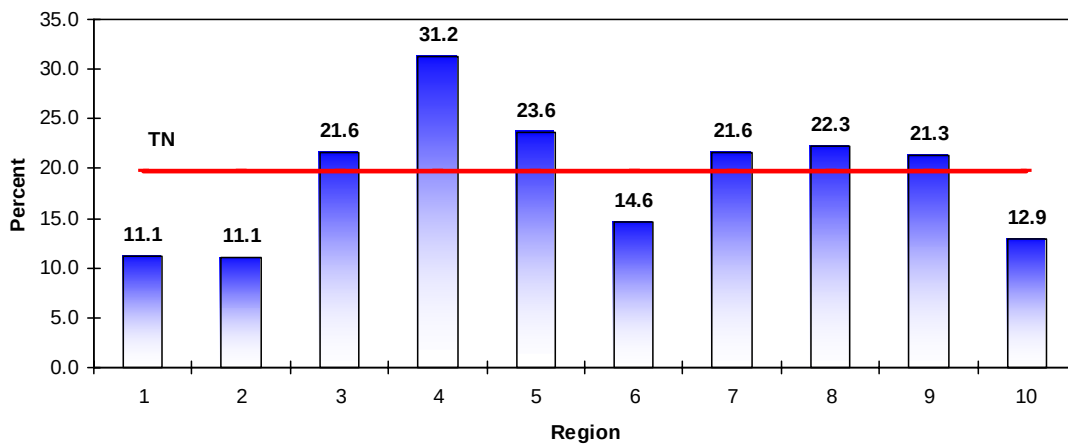


Total Population by Region, 2003

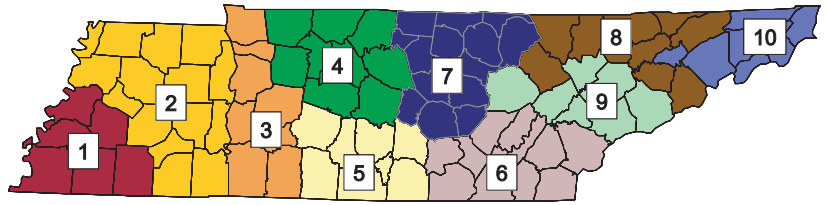


- Total population for Tennessee in 2003 was 5,841,748
- The population of Regions 1, 4, and 9 account for over half of the state's total population

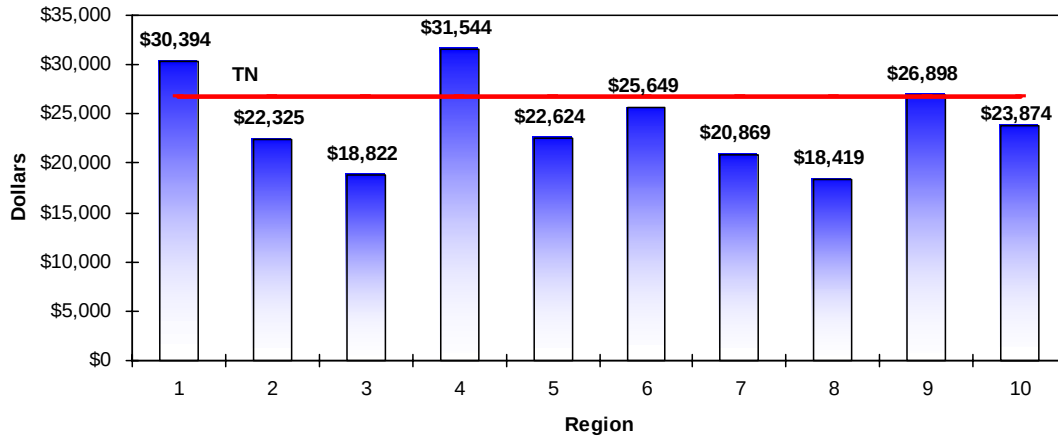
Percentage Change in Population by Region, 1990-2003



- The change in population for Tennessee between 1990-2003 was nearly 20 percent

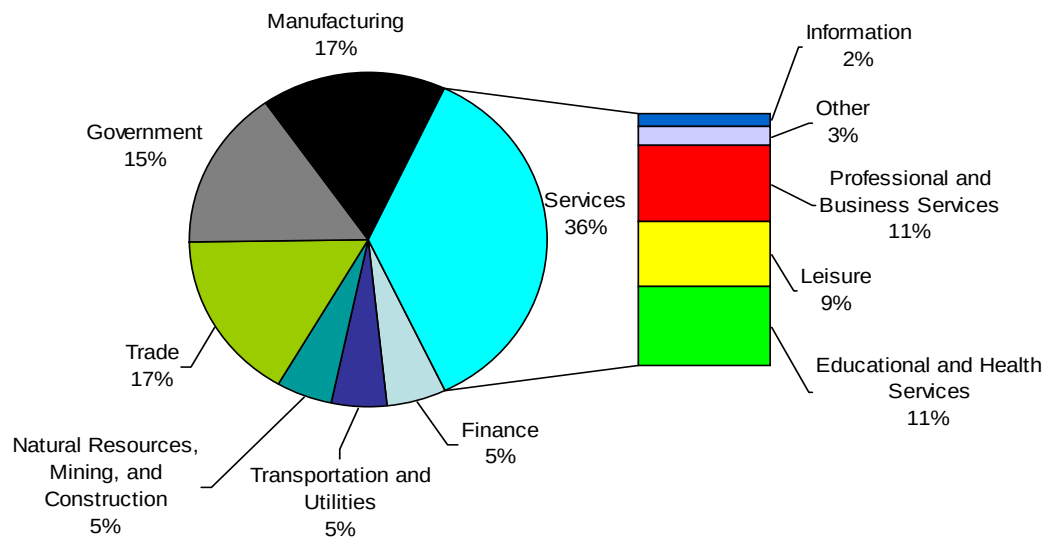


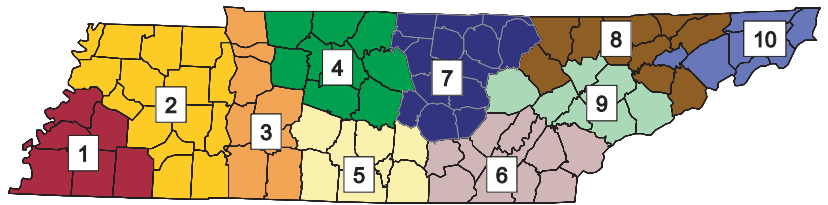
Average Per Capita Personal Income by Region, 2001



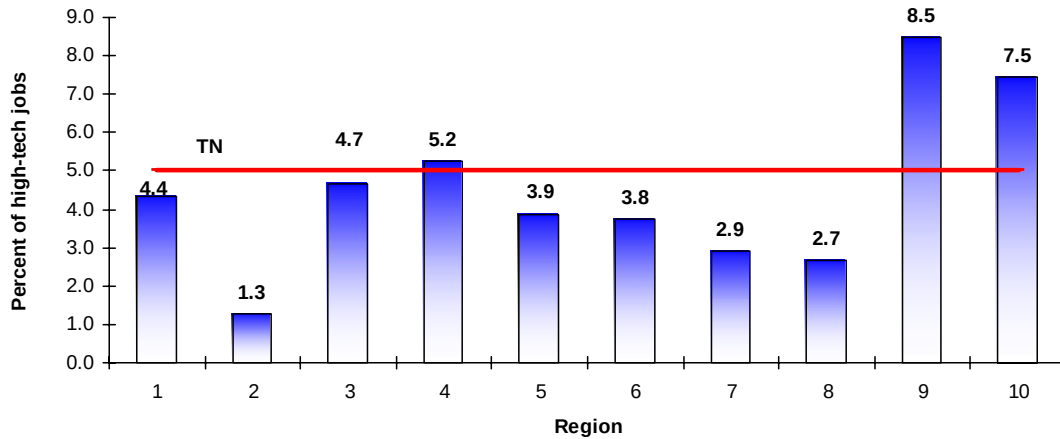
- Average per capita personal income for Tennessee in 2001 was \$26,808

Employment Share by Industry, 2002, Tennessee



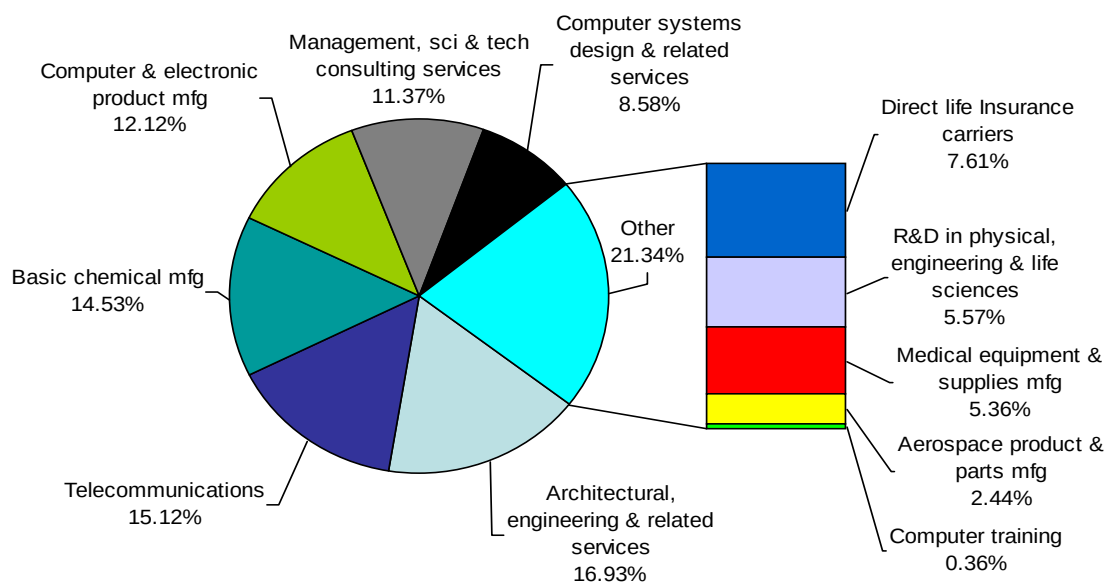


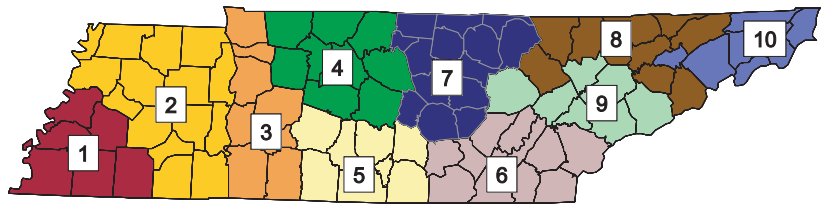
Percent of High-Tech Jobs, 2001, by Region



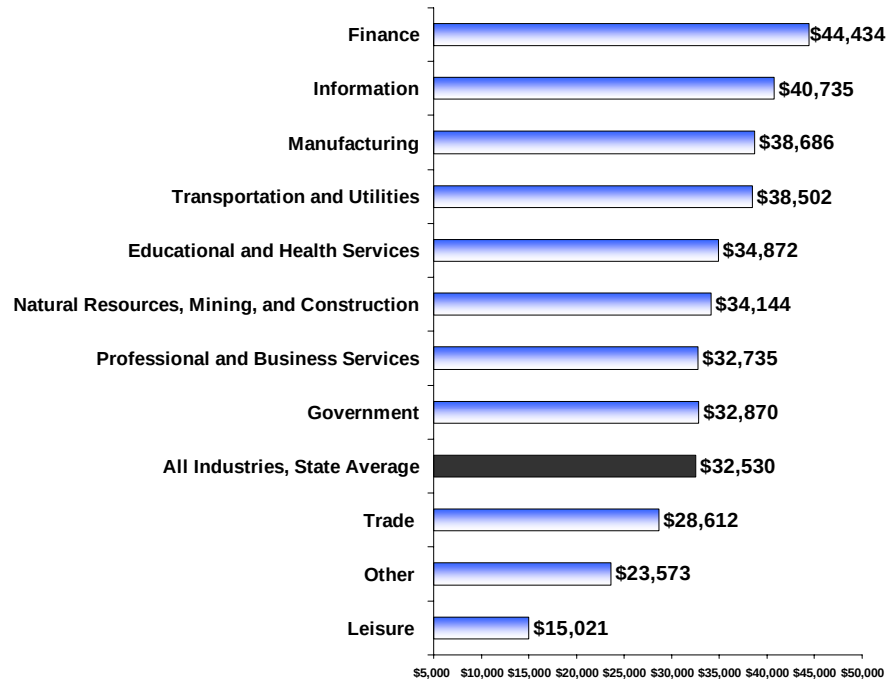
- Approximately 5 percent of all jobs in Tennessee are considered high-tech

High Tech Employment Share by Industry, 2001, Tennessee

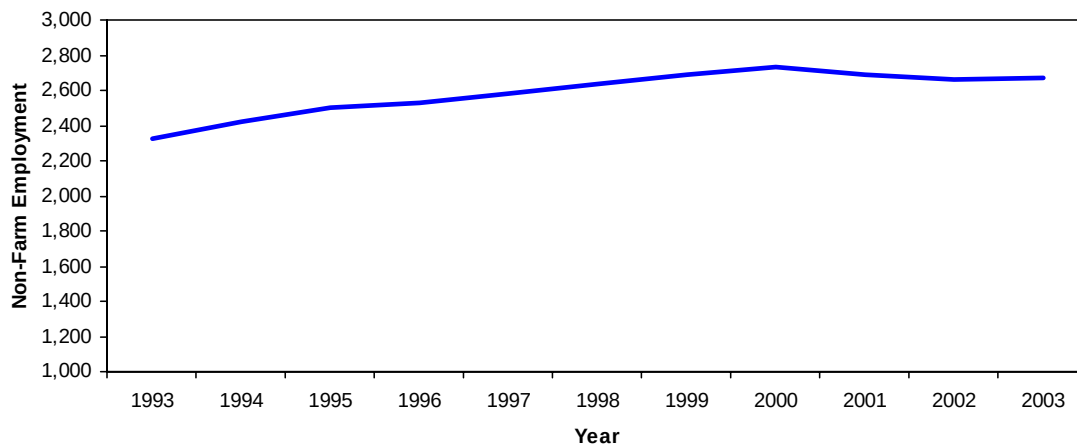




Average Wage by Industry, 2002, Tennessee

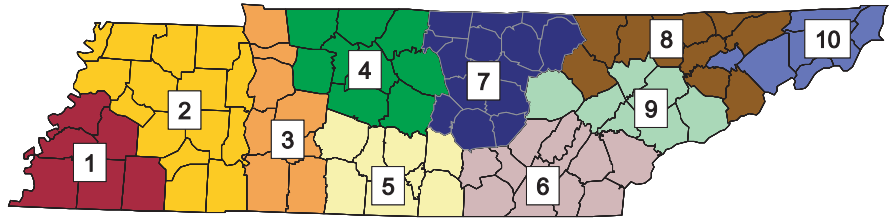


Employment Levels, Tennessee, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent

Tennessee Profile



Population

Total Population, 2003	5,841,748
Total Population, Census 2000	5,689,283
Population Growth, 1990 to 2003	19.8%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	384,926	187,490	197,436
5-9	406,420	197,641	208,779
10-14	405,745	197,539	208,206
15-19	405,774	197,788	207,986
20-24	396,699	196,738	199,961
25-29	414,651	206,095	208,556
30-34	423,115	211,641	211,474
35-39	465,476	236,388	229,088
40-44	461,238	235,546	225,692
45-49	423,764	216,941	206,823
50-54	384,240	195,820	188,421
55-59	301,819	155,637	146,182
60-64	245,722	129,248	116,474
65-69	210,053	114,293	95,760
70-74	183,059	103,776	79,282
75-79	148,730	90,233	58,497
80-84	96,669	63,200	33,469
85 and up	83,648	61,220	22,428
All Age Groups	5,841,748	2,997,233	2,844,515

60.2 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	75.9
Percent at least High School Education, 2000, US	80.4
Percent at least Bachelor's Degree, 2000	19.6
Percent at least Bachelor's Degree, 2000, US	24.4
Per Capita Personal Income, 2001	\$26,808
Per Capita Personal Income, 2001, US	\$30,257

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	14.9%
Employment Growth, 1993 to 2003, US	17.2%

Industry	Average Employment	Share of Total	Average Wage
Leisure	230,473	9.12	\$15,021
Other	68,345	2.70	\$23,573
Trade	417,563	16.52	\$28,612
Professional and Business Services	277,532	10.98	\$32,735
Government	391,384	15.49	\$32,870
Natural Resources, Mining, and Construction	121,575	4.81	\$34,144
Educational and Health Services	284,091	11.24	\$34,872
Transportation and Utilities	131,054	5.19	\$38,502
Manufacturing	425,444	16.83	\$38,686
Finance	130,430	5.16	\$44,434
Information	49,525	1.96	\$44,434
All Industries	2,528,371		\$32,530

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	1.50
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.81
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.30
Maximum Nominal Total Property Tax Rate	7.02
Minimum Nominal Total Property Tax Rate	0.81
Per Capita Estimated Property Value, 2002	\$16,599

Economic Growth Strategy Regions

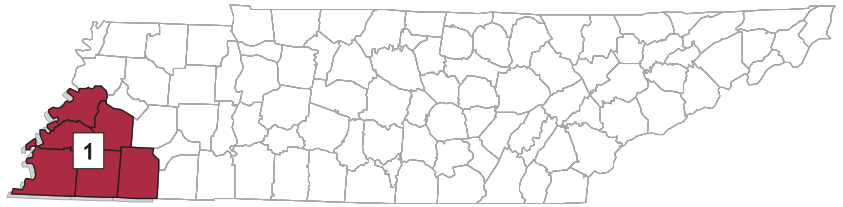
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 1



Fayette, Hardeman, Haywood, Lauderdale, Shelby, Tipton



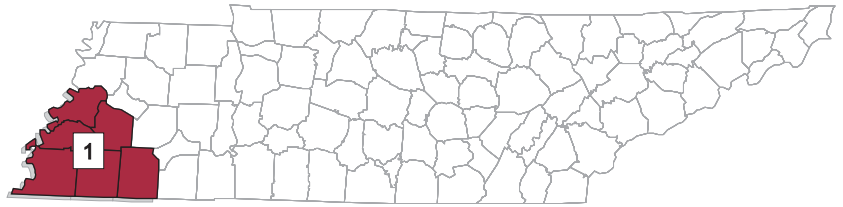
REGION 1 SYNOPSIS

Region 1 consists of six counties: Fayette, Hardeman, Haywood, Lauderdale, Shelby, and Tipton. It is the second largest among all regions in population. This region experienced a percentage change in population from 1990-2003 of 11 percent, well below the state average of nearly 20 percent. Although the population is highly educated by comparison with other regions in Tennessee, educational attainment falls below the national average. This region has the second highest level of attainment for bachelor's degrees and the third highest level of attainment for high school education. Average per capita personal income for Region 1 is \$30,394 ranking second among the regions, while the average per capita personal income for the state is \$26,808.

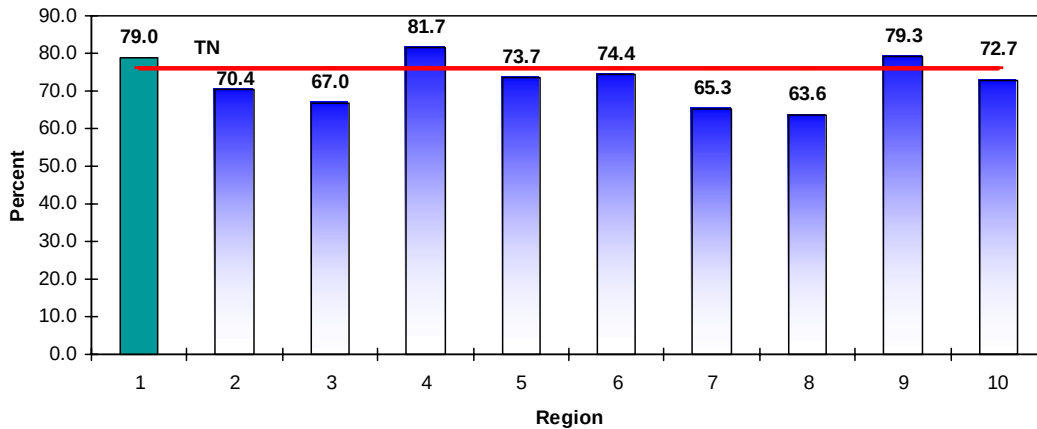
The industry mix of Region 1 is well-balanced with the greatest employment falling in the Services¹ sector. The industries with the largest shares of employment, following the Services sector are Trade (consisting of Wholesale and Retail Trade), followed by Government; Transportation and Utilities; Manufacturing; Finance; and Natural Resources, Mining and Construction. Approximately 4 percent of Region 1's employment is in high-tech industries.² The largest shares within the high-tech sector are Computer Systems Design and Related Services; Telecommunications; and Management, Science and Technological Consulting Services. The average wage for the Financial Activities sector is \$59,652 which is not only the highest in the region but also the highest average wage for all sectors in any region. The Leisure sector has an average wage of \$17,177, which is the lowest average wage in Region 1. Region 1 also has the highest average wage across all industries among all of the regions. This region's growth in employment of 14 percent from 1993-2003 is the fifth highest, and is slightly below the state average of 15 percent.

The per capita estimated property value for Region 1 is \$13,694, which is lower than the state average of \$16,599. Region 1 has the highest nominal total property tax rate of all the regions.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

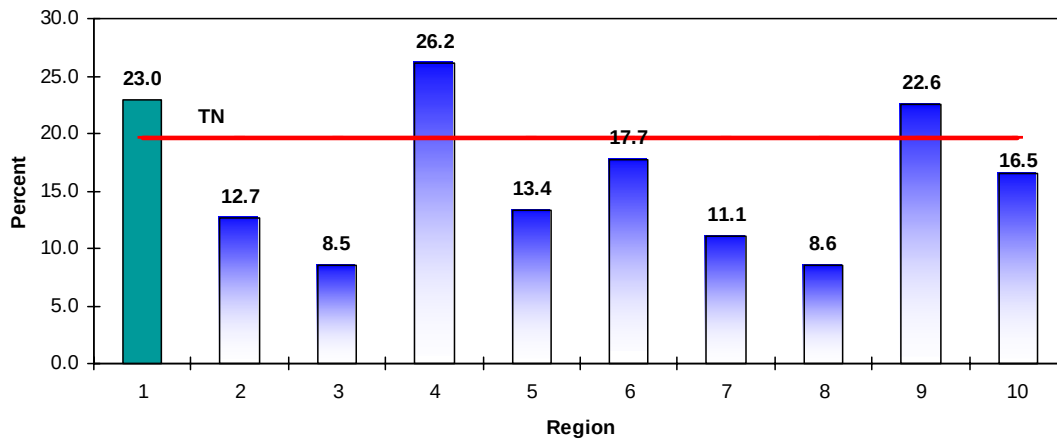


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

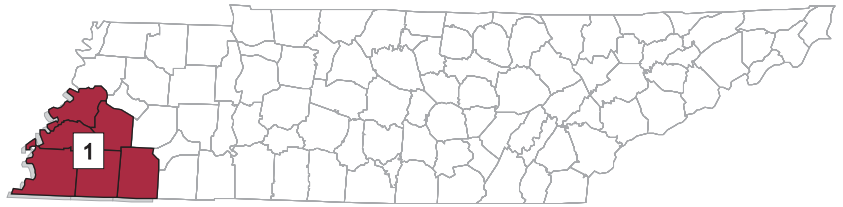


- In Region 1, of those age 25 and older, 79 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

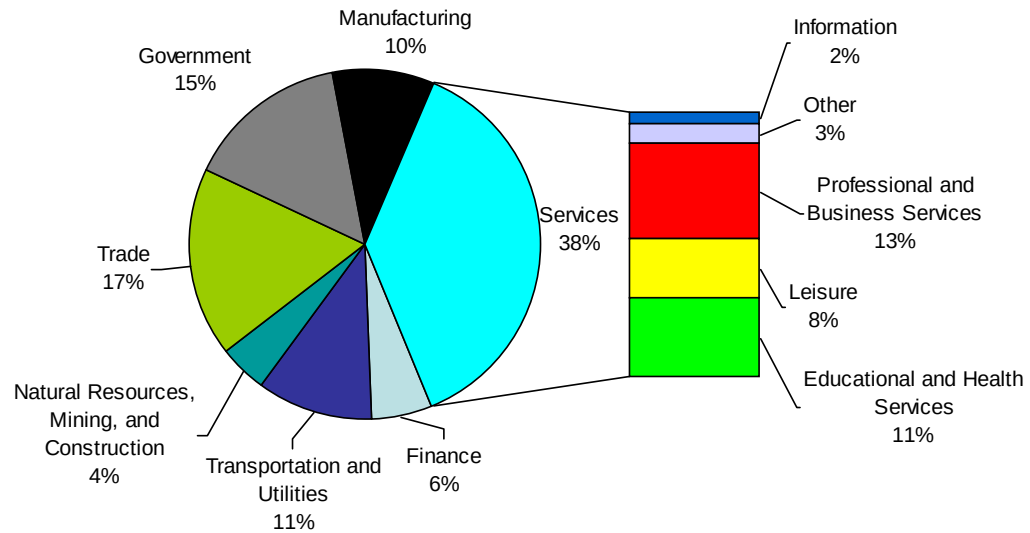
Educational Attainment, Bachelor's Degree or Higher, Age 25 and older, by Region, 2000



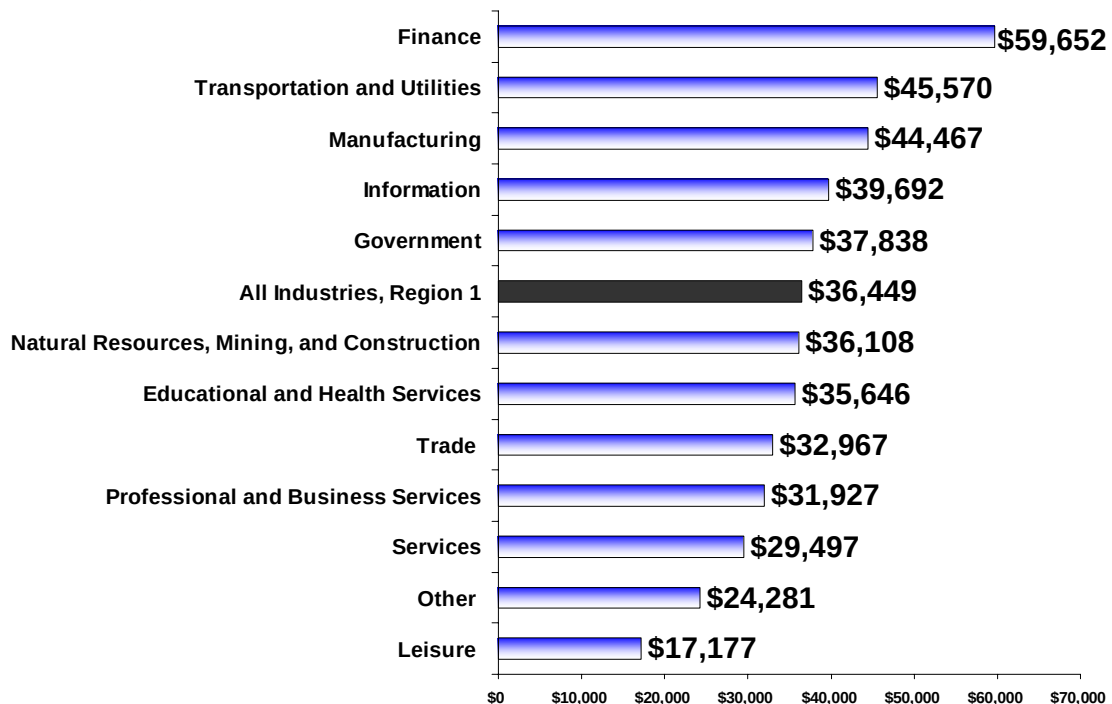
- In Region 1, of those age 25 and older, 23 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

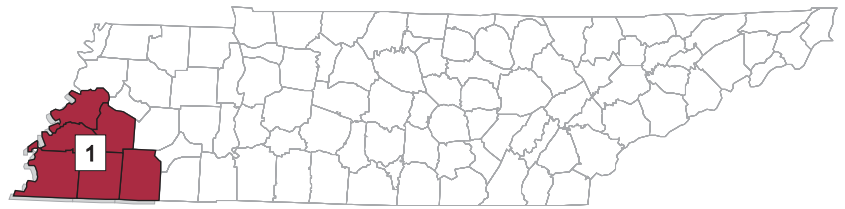


Employment Share by Industry, 2002, Region 1

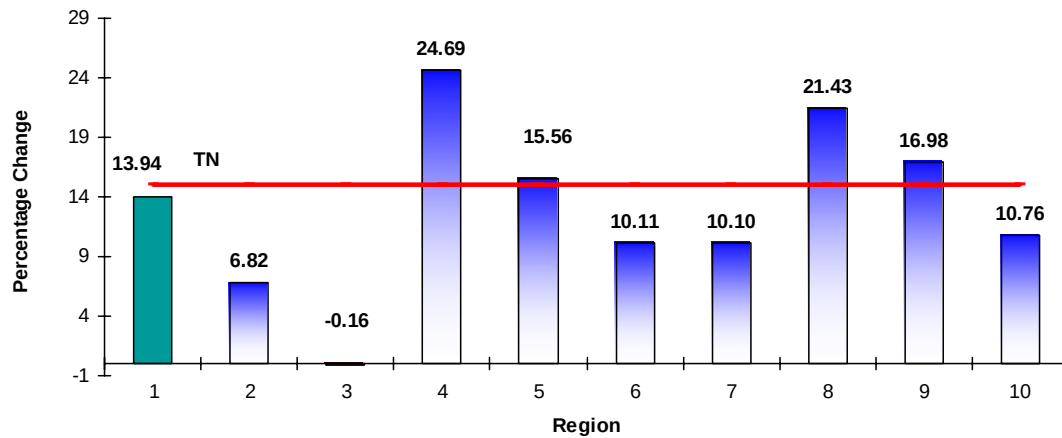


Average Wage by Industry, 2002, Region 1





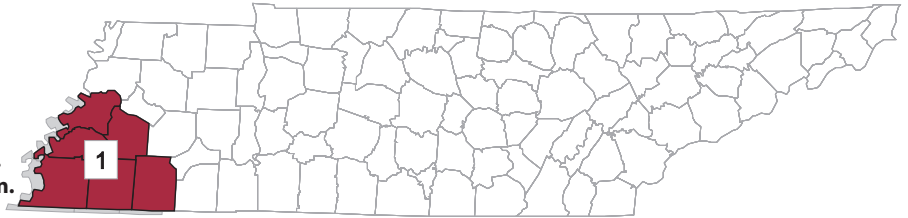
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 1 experienced a percentage change in non-farm employment of 14 percent

Region 1 Profile

- * Highest average wage in the state.
- * Second highest population in the state but below state average in population growth.
- * Second highest per capita personal income in the state.
- * Second highest level of attainment for bachelor's degrees.
- * Third highest level of attainment for high school education.



Counties Included: *Fayette, Hardeman, Haywood, Lauderdale, Shelby, Tipton*

Population

Total Population, 2003	1,067,528 (18.3 percent of the state's population)
Total Population, Census 2000	1,052,552
Population Growth, 1990 to 2003	11.1%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	80,001	39,250	40,752
5-9	86,305	42,190	44,115
10-14	84,077	41,248	42,830
15-19	78,462	38,066	40,396
20-24	72,829	36,691	36,138
25-29	79,415	40,094	39,321
30-34	78,666	40,143	38,522
35-39	85,889	44,427	41,462
40-44	85,673	45,017	40,656
45-49	78,146	40,910	37,236
50-54	65,634	33,907	31,727
55-59	46,730	24,416	22,314
60-64	36,226	19,948	16,278
65-69	30,762	17,456	13,306
70-74	27,930	16,486	11,444
75-79	23,157	14,353	8,804
80-84	14,763	9,775	4,988
85 and up	12,864	9,425	3,439
All Age Groups	1,067,528	553,801	513,727

58.9 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	79.0
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	23.0
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$30,394
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	13.9%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	44,405	8.40	\$17,177
Other	15,211	2.88	\$24,281
Professional and Business Services	70,637	13.37	\$31,927
Trade	93,390	17.67	\$32,967
Educational and Health Services	58,721	11.12	\$35,646
Natural Resources, Mining, and Construction	22,739	4.30	\$36,108
Government	77,986	14.76	\$37,838
Information	9,190	1.74	\$39,692
Manufacturing	50,310	9.52	\$44,467
Transportation and Utilities	55,762	10.55	\$45,570
Finance	29,736	5.63	\$59,652
All Industries	528,431		\$36,449

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.25
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.81
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.68
Maximum Nominal Total Property Tax Rate	7.02
Minimum Nominal Total Property Tax Rate	1.69
Per Capita Estimated Property Value, 2002	\$13,694

Economic Growth Strategy Regions

Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 2



**Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardin, Henderson,
Henry, Lake, Madison, McNairy, Obion, Weakley**



REGION 2 SYNOPSIS

Region 2 consists of fifteen counties: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, and Weakley. It is the sixth largest among all regions in terms of population. This region experienced a percentage change in population from 1990-2003 of 11 percent, well below the state average of nearly 20 percent. In terms of educational attainment, Region 2, like the state, lags behind the national average. This region has the seventh highest level of attainment for both high school education and bachelor's degrees. The average per capita personal income for Region 2 is \$22,325, ranking seventh among the regions, while the average per capita personal income for the state is \$26,808.

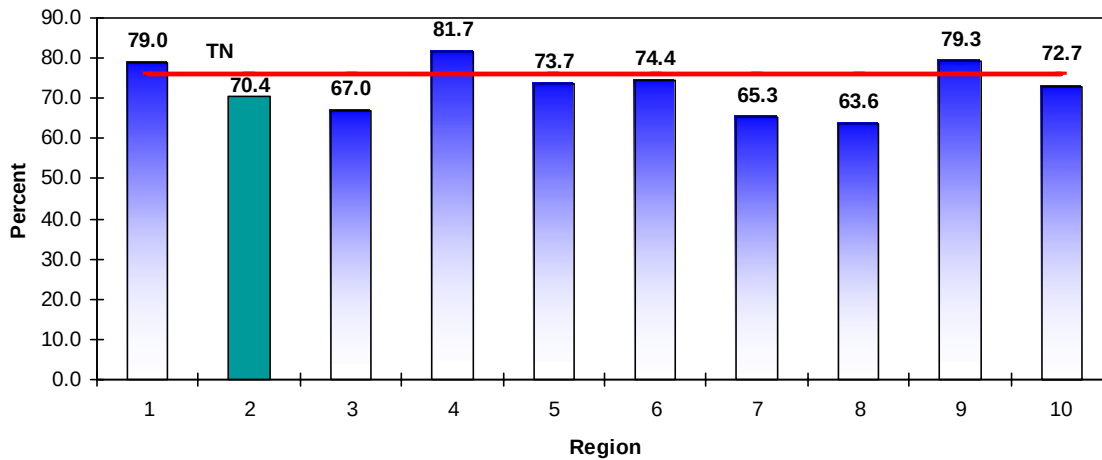
The industries with the largest shares of employment in Region 2 are the Services¹ and Manufacturing sectors. The next largest sector is Government, followed by Trade; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. Approximately 1 percent of Region 2's employment is in high-tech industries.² The largest shares within the high-tech sector are Telecommunications; Computer and Electronic Product Manufacturing; and Architectural, Engineering and Related Services. The highest average wage in Region 2 is \$34,770 in the Manufacturing sector and the lowest average wage is \$9,618 in the Leisure sector. The average wage across all industries is \$27,634 in Region 2 which is lower than the average wage for the state. This region's growth in employment of 7 percent from 1993-2003 is the ninth highest, and is below the state average of 15 percent.

The per capita estimated property value for Region 2 is \$8,503, which is below the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
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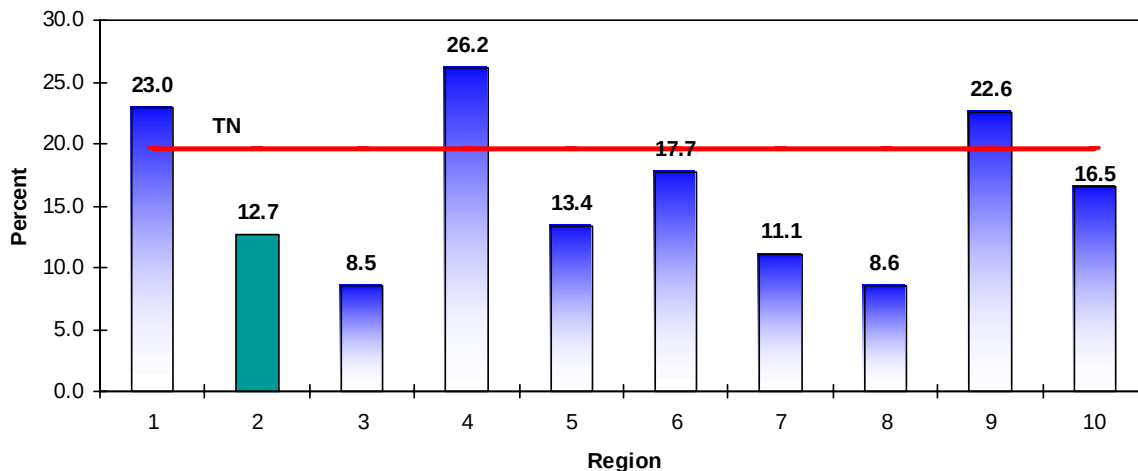


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

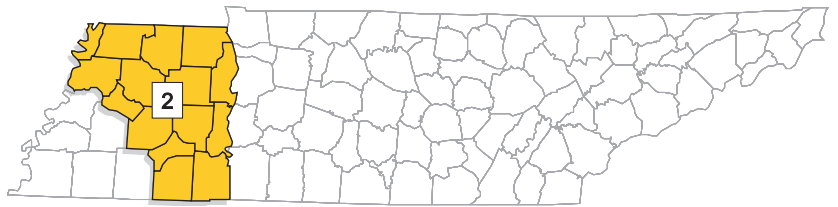


- In Region 2, of those age 25 and older, approximately 70 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

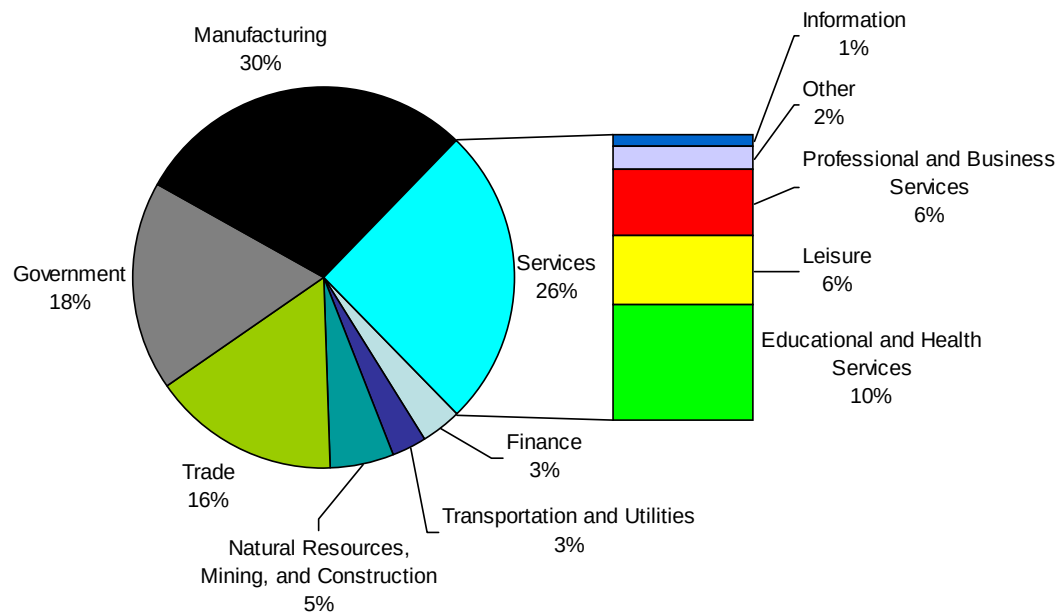
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



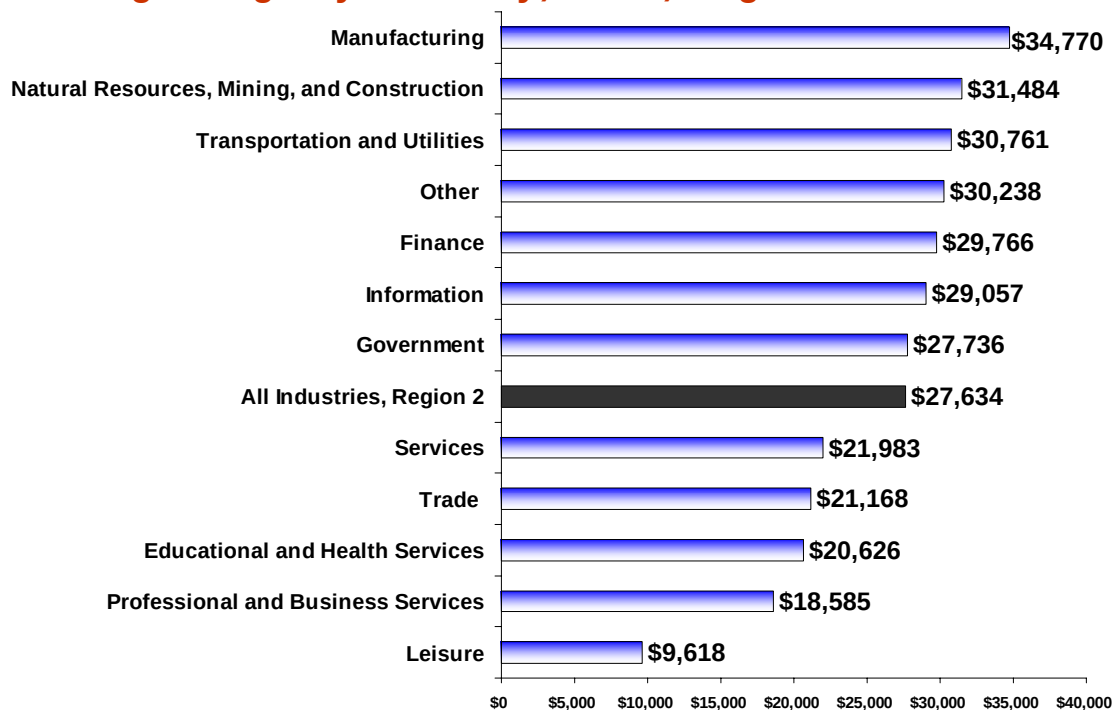
- In Region 2, of those age 25 and older, nearly 13 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree



Employment Share by Industry, 2002, Region 2

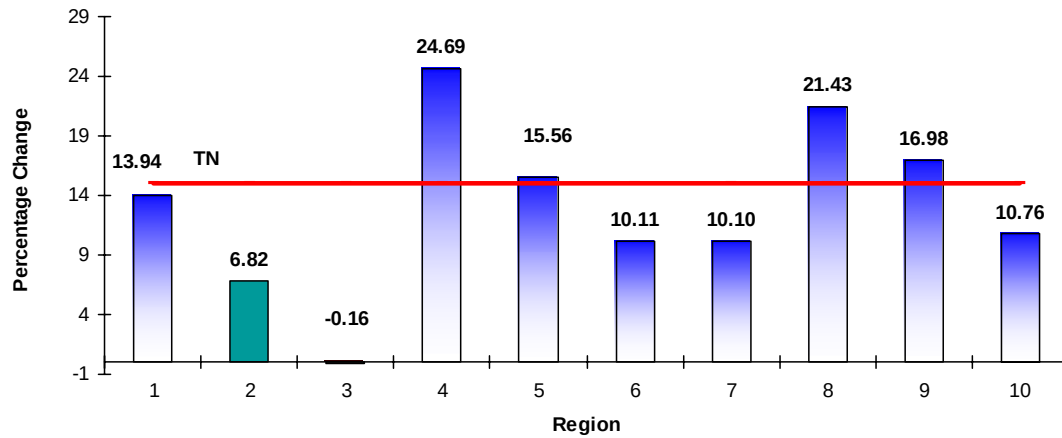


Average Wage by Industry, 2002, Region 2





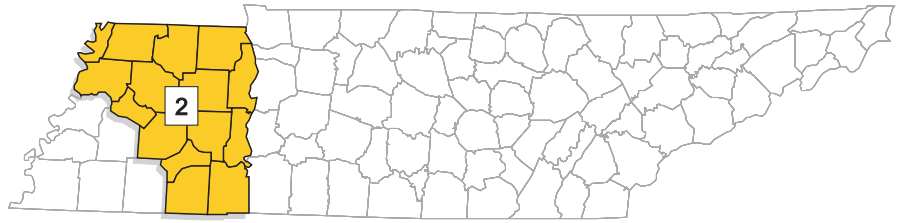
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 2 experienced a percentage change in non-farm employment of 7 percent

Region 2 Profile

- * Large manufacturing sector
- * Low employment and population growth, as compared to other regions and the state.
- * Below state averages for all criteria.



Counties Included: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley

Population

Total Population, 2003	449,362 (7.7 percent of the state's population)
Total Population, Census 2000	447,250
Population Growth, 1990 to 2003	11.1%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	28,152	13,679	14,473
5-9	30,512	15,008	15,505
10-14	30,068	14,586	15,483
15-19	31,797	15,707	16,091
20-24	30,079	14,812	15,268
25-29	28,374	14,092	14,282
30-34	29,261	14,725	14,535
35-39	33,257	16,946	16,312
40-44	33,209	16,761	16,448
45-49	31,314	15,849	15,465
50-54	29,799	15,302	14,497
55-59	24,570	12,678	11,893
60-64	20,887	10,874	10,013
65-69	18,638	10,194	8,444
70-74	16,739	9,438	7,300
75-79	13,954	8,417	5,537
80-84	9,850	6,523	3,328
85 and up	8,900	6,458	2,441
All Age Groups	449,362	232,048	217,314

58.0 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	70.4
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	12.7
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$22,325
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	6.8%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	10,662	6.32	\$9,618
Professional and Business Services	9,983	5.92	\$18,585
Educational and Health Services	17,305	10.26	\$20,626
Trade	26,597	15.77	\$21,168
Government	29,734	17.63	\$27,736
Information	1,983	1.18	\$29,057
Finance	5,605	3.32	\$29,766
Other	3,380	2.00	\$30,238
Transportation and Utilities	5,307	3.15	\$30,761
Natural Resources, Mining, and Construction	8,929	5.29	\$31,484
Manufacturing	49,165	29.15	\$34,770
All Industries	168,667		\$27,634

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.25
Maximum Effective Tax Rate on Real Industrial and Commercial Property	1.72
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.30
Maximum Nominal Total Property Tax Rate	4.60
Minimum Nominal Total Property Tax Rate	0.81
Per Capita Estimated Property Value, 2002	\$8,503

Economic Growth Strategy Regions

Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 3



Hickman, Houston, Humphreys, Lawrence, Lewis, Perry, Stewart, Wayne



REGION 3 SYNOPSIS

Region 3 consists of eight counties: Hickman, Houston, Humphreys, Lawrence, Lewis, Perry, Stewart, and Wayne. It is smallest among all regions in terms of population, but experienced above average population growth from 1990-2003. In terms of educational attainment, Region 3, like the state, lags behind the national average. This region has the eighth highest level of attainment for high school education and the ninth highest level of attainment for bachelor's degrees. The average per capita personal income for Region 3 is \$18,822, ranking ninth among the regions, while the average per capita personal income for the state is \$26,808.

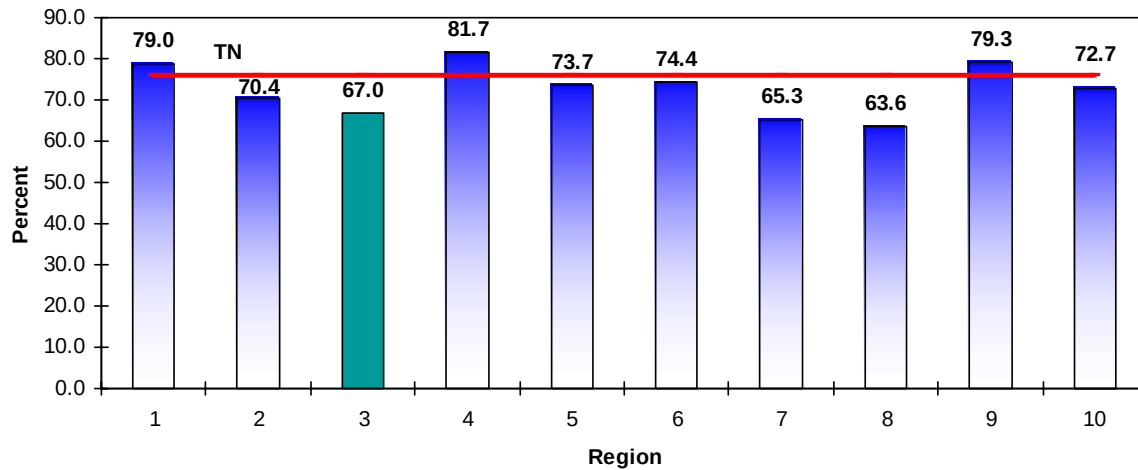
The industry with the largest share of employment in Region 3 is the Manufacturing sector with 31 percent of all employment. The next largest sector is Government followed by Services;¹ Trade; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. Approximately 5 percent of Region 3's employment is in high-tech industries.² The largest shares within the high-tech sector are Basic Chemical Manufacturing and Telecommunications. The highest average wage in Region 3 is \$32,119 in the Transportation and Utilities sector, followed closely by Manufacturing. The lowest average wage is \$8,836 in the Leisure sector. The average wage across all industries in Region 3 is \$25,367 which is lower than the average wage for the state. This region shows a decline in employment of -0.2 percent from 1993-2003, which is well below the state average of 15 percent.

The per capita estimated property value for Region 3 is \$14,739, which is below the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

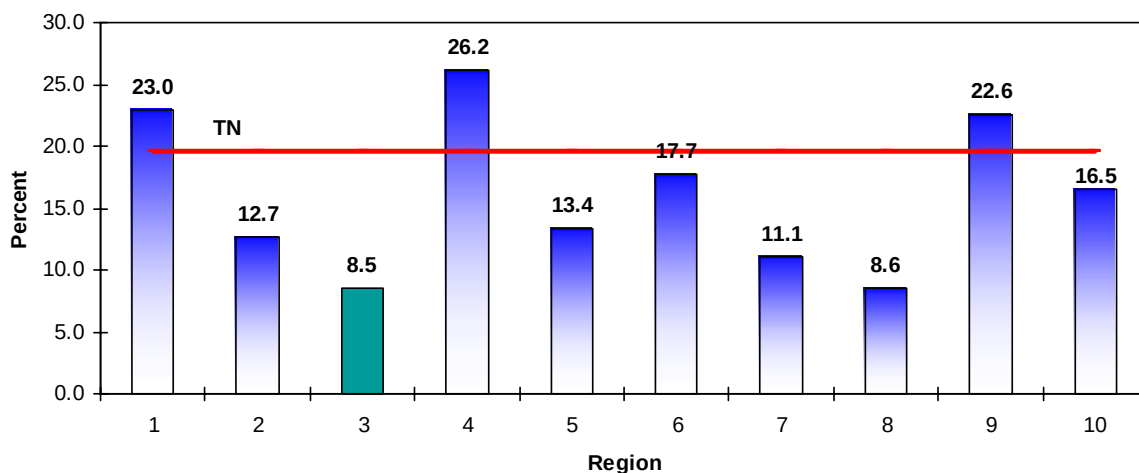


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000



- In Region 3, of those age 25 and older, 67 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

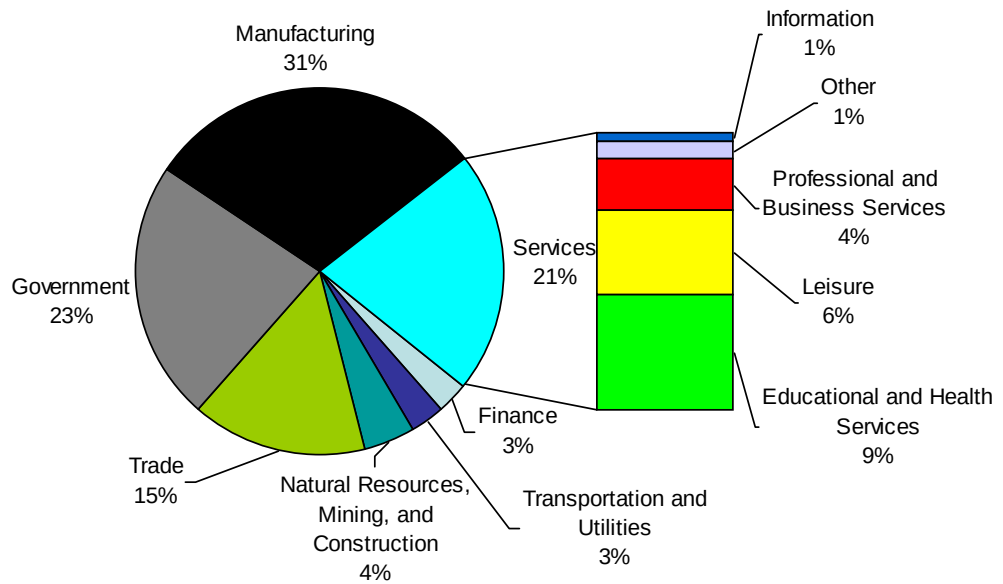
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



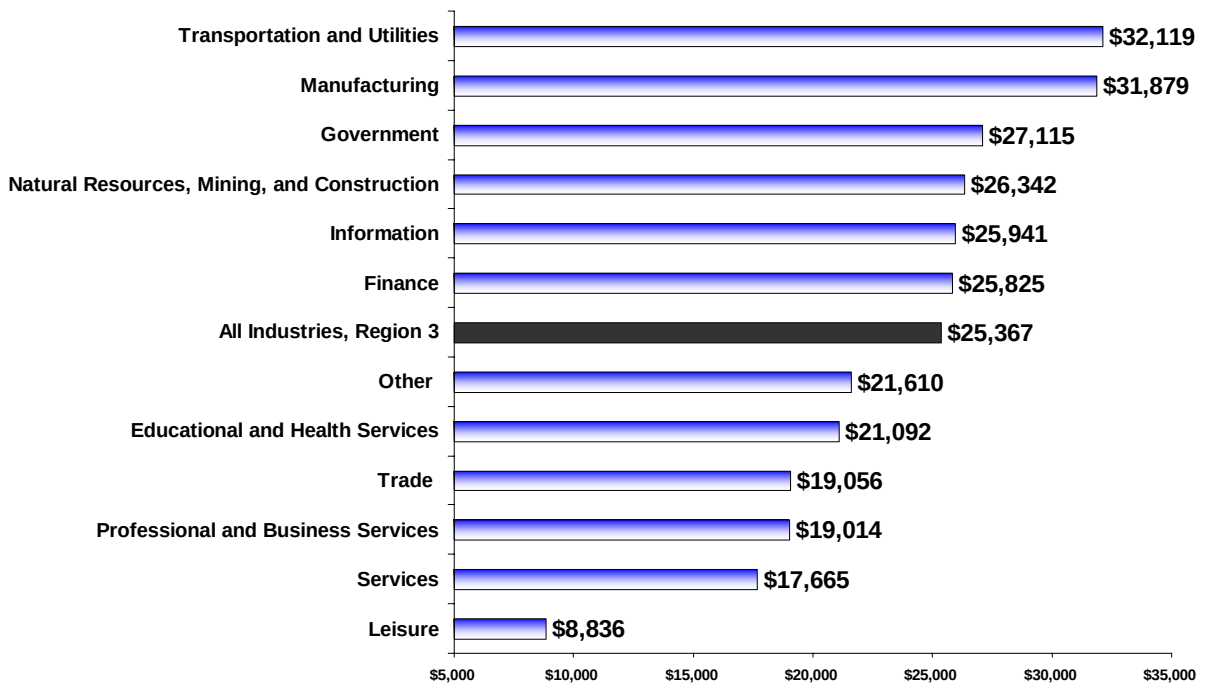
- In Region 3, of those age 25 and older, nearly 9 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree



Employment Share by Industry, 2002, Region 3

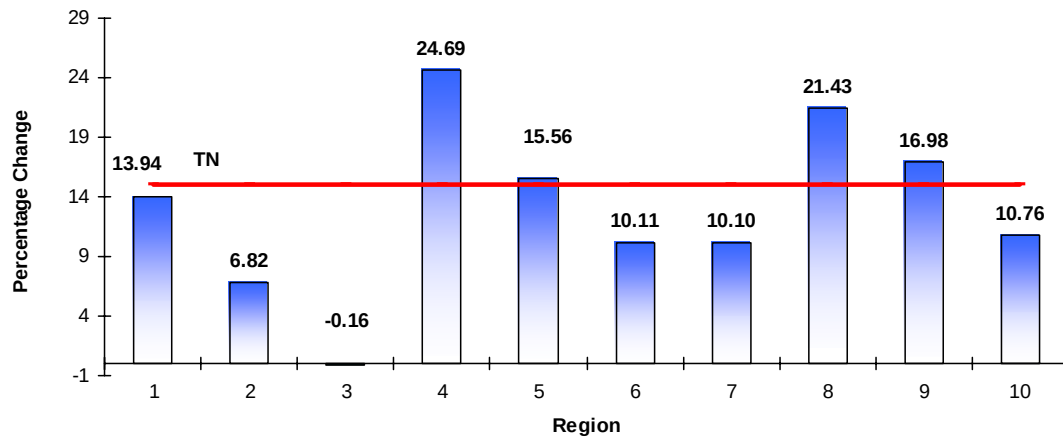


Average Wage by Industry, 2002, Region 3





Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 3 experienced a decline in non-farm employment of less than 1 percent

Region 3 Profile

- * Large manufacturing sector.
- * Smallest population in the state.
- * Only region with decline in employment from 1993 to 2003.
- * Low education attainment levels, as compared to other regions and the state.



Counties Included: *Hickman, Houston, Humphreys, Lawrence, Lewis, Perry, Stewart, Wayne*

Population

Total Population, 2003	139,123 (2.4 percent of the state's population)
Total Population, Census 2000	136,448
Population Growth, 1990 to 2003	21.6%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male	
0-5	8,687	4,197	4,490	
5-9	9,635	4,641	4,994	
10-14	10,046	4,751	5,295	
15-19	9,315	4,382	4,933	
20-24	7,945	3,668	4,277	58.7 percent of total population is in the workforce age group
25-29	9,030	4,273	4,756	
30-34	9,709	4,559	5,150	
35-39	10,706	5,056	5,650	
40-44	10,378	4,948	5,429	
45-49	9,726	4,849	4,877	
50-54	9,269	4,586	4,683	
55-59	7,973	4,006	3,967	
60-64	6,986	3,571	3,416	
65-69	5,910	3,117	2,793	
70-74	4,991	2,757	2,234	
75-79	3,909	2,291	1,618	
80-84	2,696	1,754	942	
85 and up	2,213	1,576	636	
All Age Groups	139,123	68,982	70,141	

Educational Attainment and Wages

Percent at least High School Education, 2000	67.0
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	8.5
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$18,822
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	-0.2%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	2,135	6.47	\$8,836
Professional and Business Services	1,298	3.93	\$19,014
Trade	5,031	15.25	\$19,056
Educational and Health Services	2,936	8.90	\$21,092
Other	437	1.32	\$21,610
Finance	931	2.82	\$25,825
Information	269	0.82	\$25,941
Natural Resources, Mining, and Construction	1,450	4.39	\$26,342
Government	7,637	23.14	\$27,115
Manufacturing	9,839	29.82	\$31,879
Transportation and Utilities	1,036	3.14	\$32,119
All Industries	32,999		\$25,367

Taxes, 2002

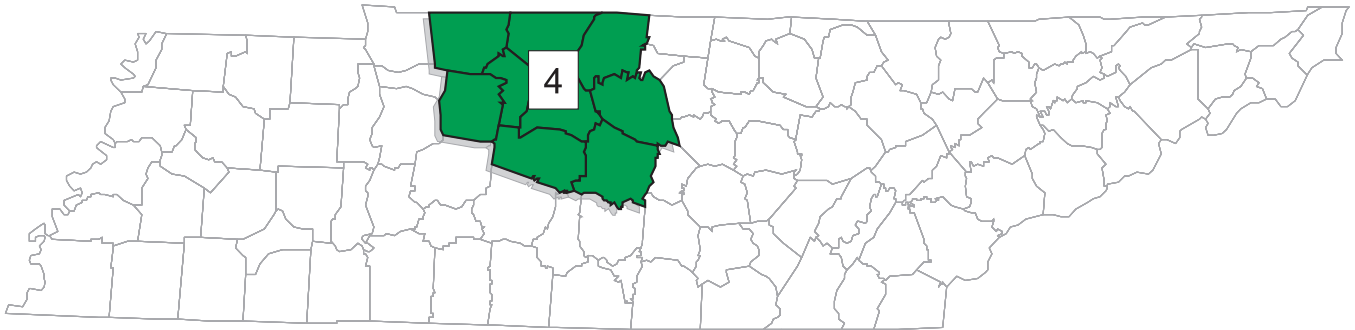
Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.25
Maximum Effective Tax Rate on Real Industrial and Commercial Property	1.55
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.74
Maximum Nominal Total Property Tax Rate	4.13
Minimum Nominal Total Property Tax Rate	1.86
Per Capita Estimated Property Value, 2002	\$14,739

Economic Growth Strategy Regions

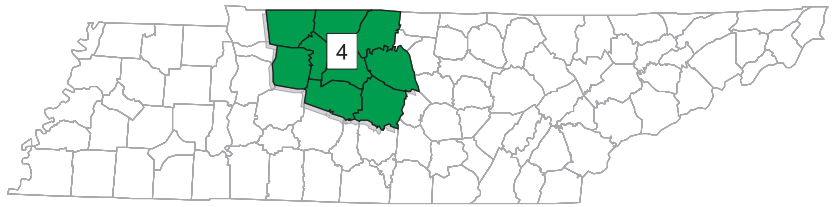
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 4



Cheatham, Davidson, Dickson, Montgomery, Robertson, Rutherford, Sumner, Williamson, Wilson



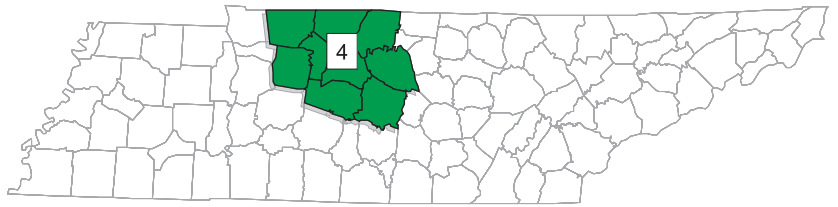
REGION 4 SYNOPSIS

Region 4 consists of nine counties: Cheatham, Davidson, Dickson, Montgomery, Robertson, Rutherford, Sumner, Williamson, and Wilson. It is the largest among all regions in terms of population and experienced the fastest population growth from 1990-2003. Although the population has the highest educational attainment in Tennessee, it still falls below the national average. Average per capita personal income for Region 4 is \$31,544, the highest of any region, while the average per capita personal income for the state is \$26,808.

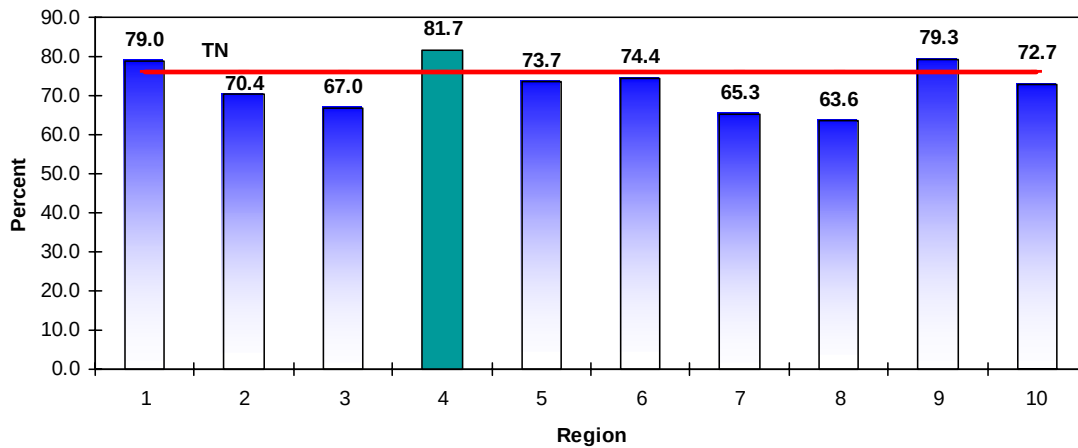
The industry mix of Region 4 is well-balanced among the Services¹, Trade, Government, and Manufacturing sectors. Finance; Natural Resources, Mining, and Construction; and Transportation and Utilities make up the rest of the employment sectors. Approximately 5 percent of Region 4's employment is in high-tech industries.² The largest shares within the high-tech sector are Telecommunications; Architectural, Engineering and Related Services; and Management, Science and Technological Consulting Services. The highest average wage in Region 4 is \$46,186 in the Finance sector followed closely by Information and Manufacturing and the lowest average wage is \$17,907 in the Leisure sector. The average wage across all industries is \$34,518 in Region 4 which is higher than the average wage for the state. This region's growth in employment of 25 percent from 1993-2003 is the highest among all regions, and is well above the state average of 15 percent.

The per capita estimated property value for Region 4 is \$20,806 which is above the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

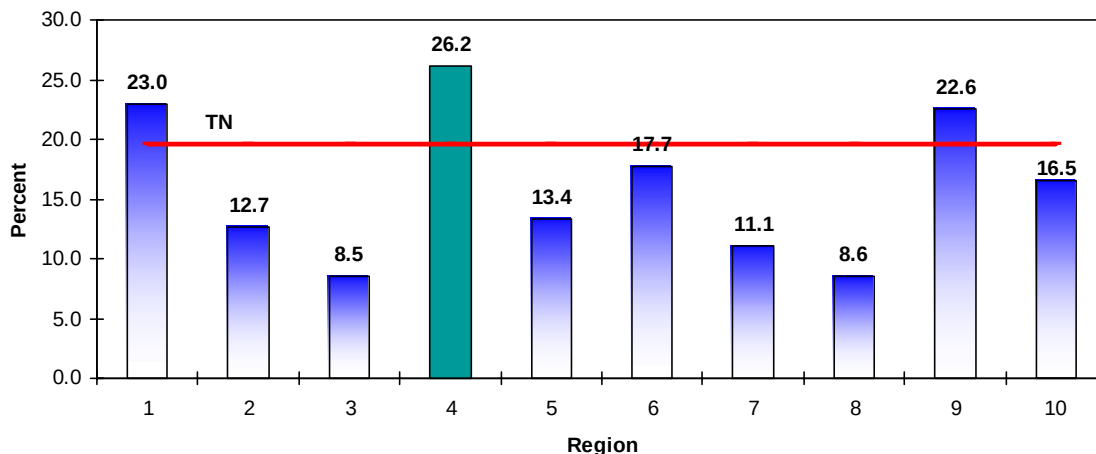


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

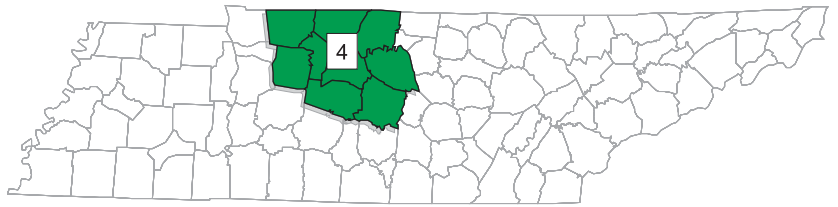


- In Region 4, of those age 25 and older, nearly 82 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

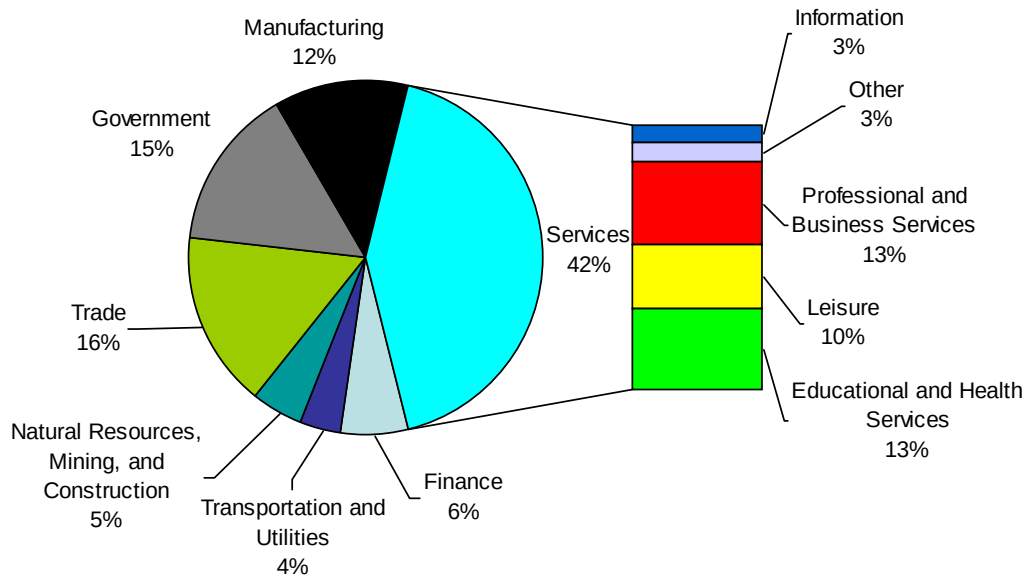
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



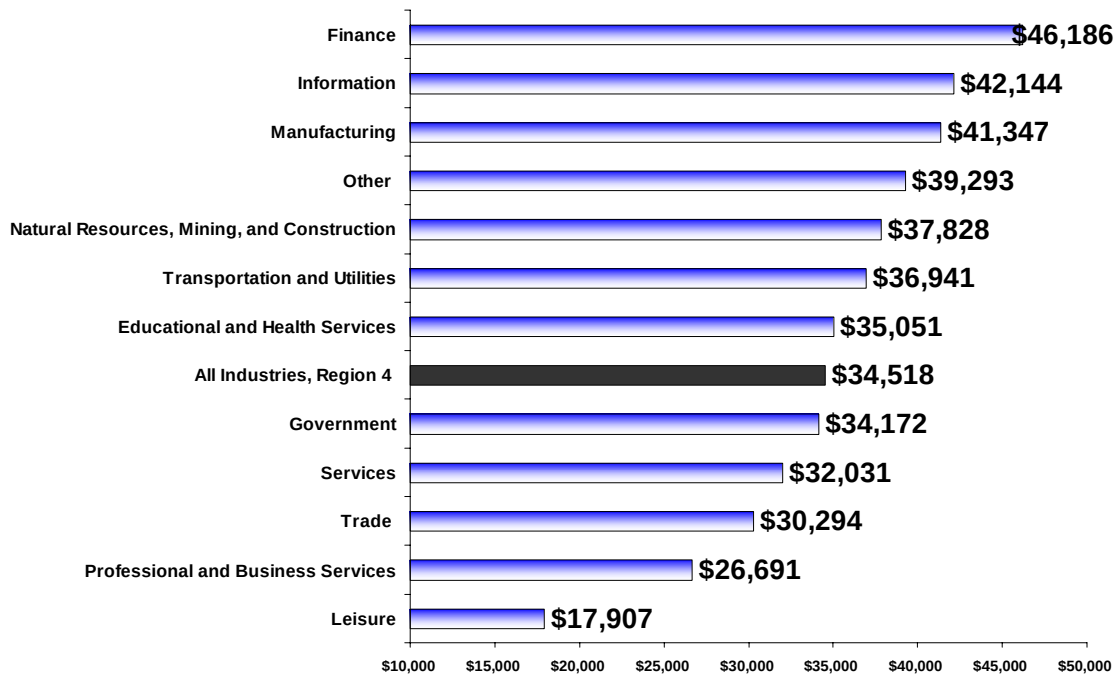
- In Region 4, of those age 25 and older, 26 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

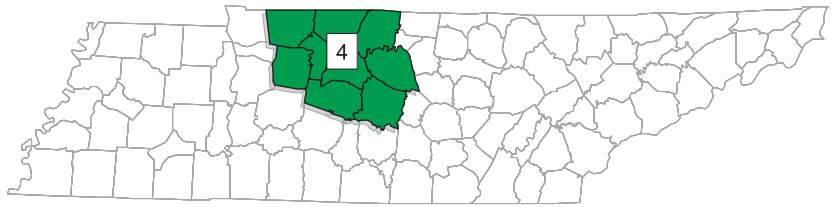


Employment Share by Industry, 2002, Region 4

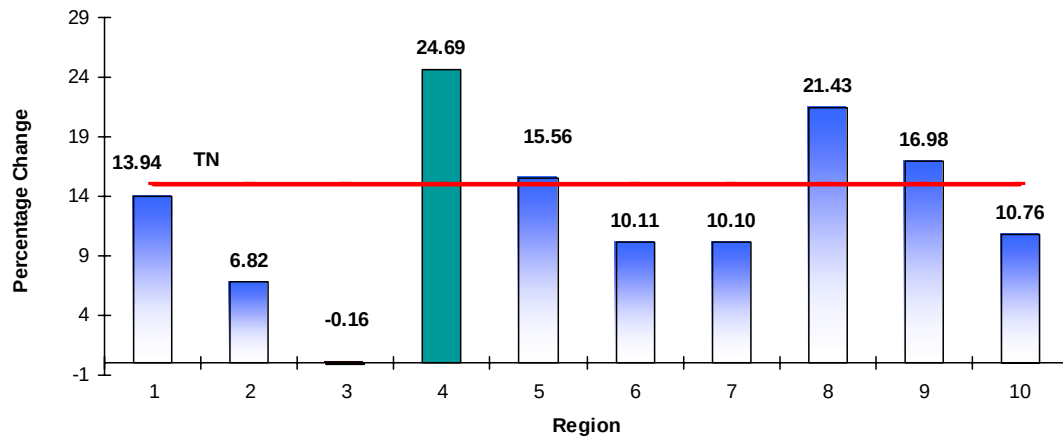


Average Wage by Industry, 2002, Region 4





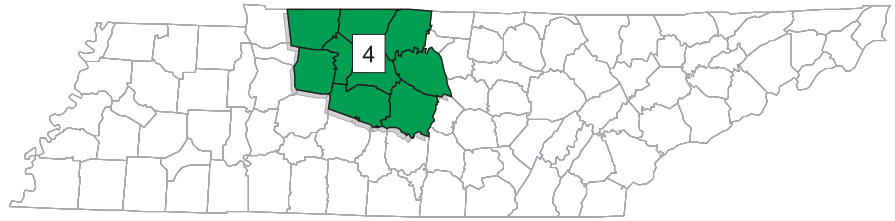
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 4 experienced an increase in non-farm employment of nearly 25 percent

Region 4 Profile

- * Highest population in the state.
- * Highest employment growth in the state.
- * Highest per capita personal income in the state.
- * Highest level of attainment for High School education.
- * Highest level of attainment for Bachelor's degrees.
- * Second highest average wage in the state.



Counties Included: *Cheatham, Davidson, Dickson, Montgomery, Robertson, Rutherford, Sumner, Williamson, Wilson*

Population

Total Population, 2003	1,429,115 (24.5 percent of the state's population)
Total Population, Census 2000	1,366,079
Population Growth, 1990 to 2003	31.2%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	100,656	48,805	51,851
5-9	101,890	49,614	52,276
10-14	99,417	48,276	51,141
15-19	101,011	49,362	51,649
20-24	105,991	52,413	53,578
25-29	114,655	56,763	57,893
30-34	114,288	56,728	57,560
35-39	124,436	63,089	61,347
40-44	118,913	60,750	58,163
45-49	104,055	52,899	51,155
50-54	88,245	44,679	43,567
55-59	64,968	33,489	31,478
60-64	50,497	26,435	24,062
65-69	41,527	22,704	18,822
70-74	35,464	20,150	15,314
75-79	28,223	17,250	10,973
80-84	18,436	12,093	6,343
85 and up	16,442	12,198	4,244
All Age Groups	1,429,115	727,698	701,417

62.0 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	81.7
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	26.2
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$31,544
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	24.7%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	72,750	10.29	\$17,907
Professional and Business Services	92,599	13.09	\$26,691
Trade	113,395	16.04	\$30,294
Government	106,660	15.08	\$34,172
Educational and Health Services	90,597	12.82	\$35,051
Transportation and Utilities	24,939	3.53	\$36,941
Natural Resources, Mining, and Construction	33,597	4.75	\$37,828
Other	22,633	3.20	\$39,293
Manufacturing	85,679	12.12	\$41,347
Information	20,860	2.95	\$42,144
Finance	43,181	6.11	\$46,186
All Industries	707,169		\$34,518

Taxes, 2002

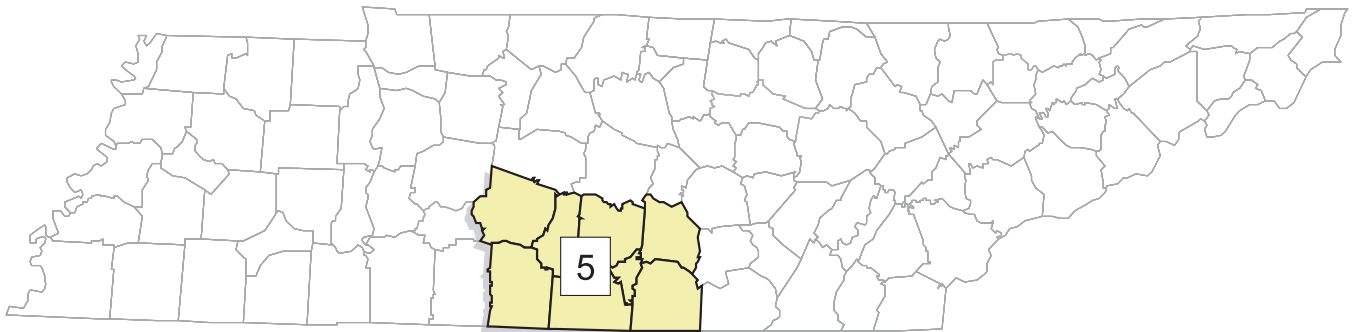
Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.25
Maximum Effective Tax Rate on Real Industrial and Commercial Property	1.88
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.91
Maximum Nominal Total Property Tax Rate	5.11
Minimum Nominal Total Property Tax Rate	2.51
Per Capita Estimated Property Value, 2002	\$20,806

Economic Growth Strategy Regions

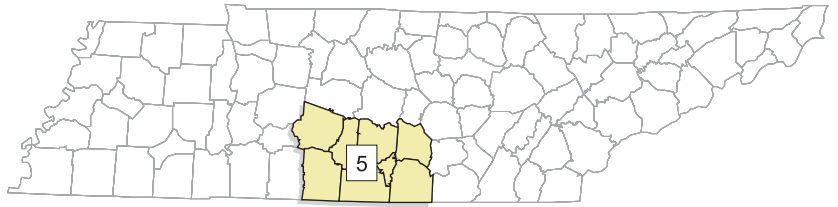
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 5



Bedford, Coffee, Franklin, Giles, Lincoln, Marshall, Maury, Moore



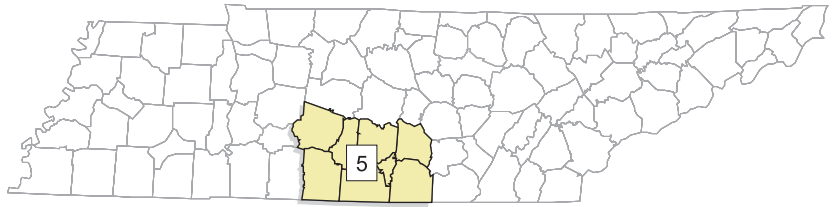
REGION 5 SYNOPSIS

Region 5 consists of eight counties: Bedford, Coffee, Franklin, Giles, Lincoln, Marshall, Maury, and Moore. It is the seventh largest among all regions in terms of population, and grew faster than the state's average from 1990-2003. This region has the fifth highest level of attainment in high school education and is above the state's average. But the percent of the population age 25 and older with at least a bachelor's degree lags behind the state average, with the sixth highest level of attainment for bachelor's degrees. Average per capita personal income for Region 5 is \$22,624, ranking sixth among the regions, while the average per capita personal income for the state is \$26,808.

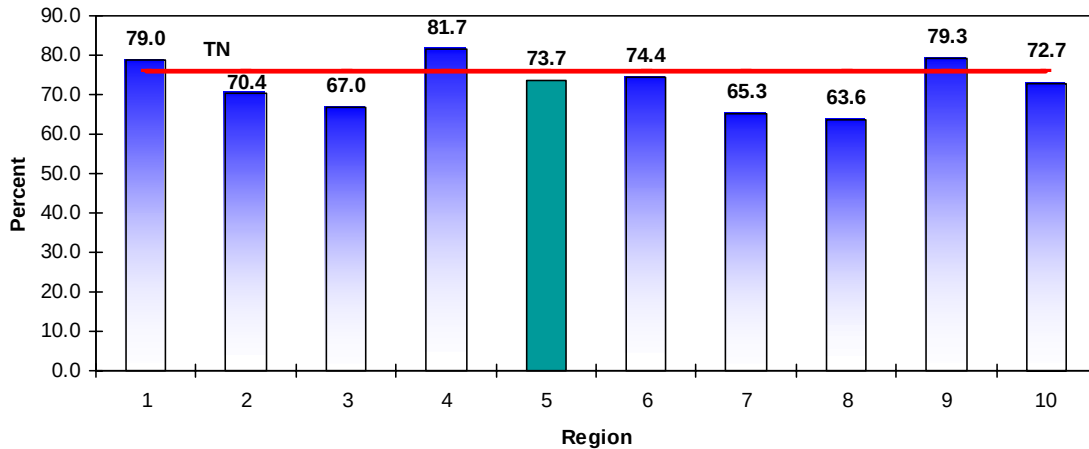
The industry with the largest share of employment in Region 5 is the Manufacturing sector with 31 percent of all employment. The Services¹ sector is the next largest sector followed by Government; Trade; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. Approximately 4 percent of Region 5's employment is in high-tech industries.² The largest shares within the high-tech sector are Computer and Electronic Product Manufacturing and Architectural, Engineering and Related Services. The highest average wage in Region 5 is \$42,796 in the Manufacturing sector followed closely by Transportation and Utilities and the lowest average wage is \$10,744 in the Leisure sector. The average wage across all industries in Region 5 is \$30,957 which is slightly less than the average wage for the state. This region's growth in employment of 16 percent from 1993-2003 is the fourth highest among all regions, and is slightly above the state average of 15 percent.

The per capita estimated property value for Region 5 is \$15,058 which is less than the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

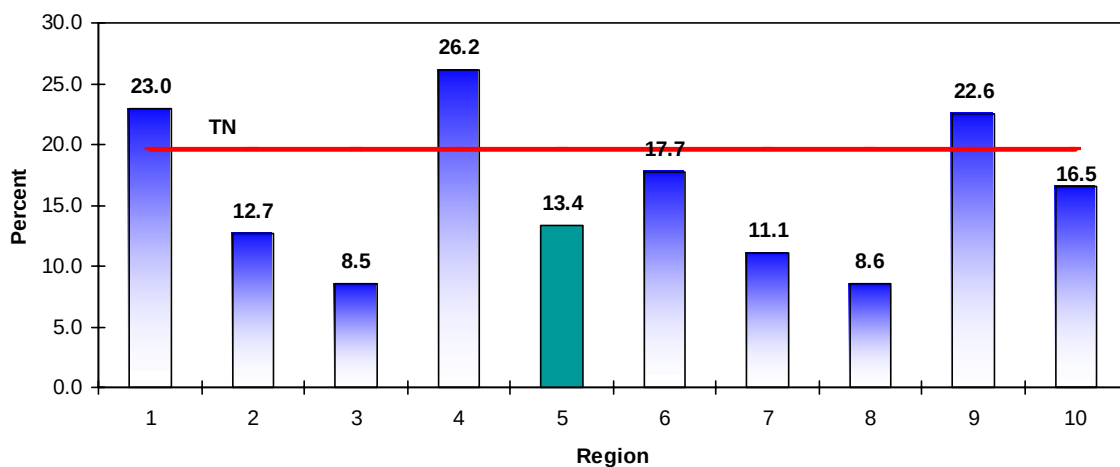


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

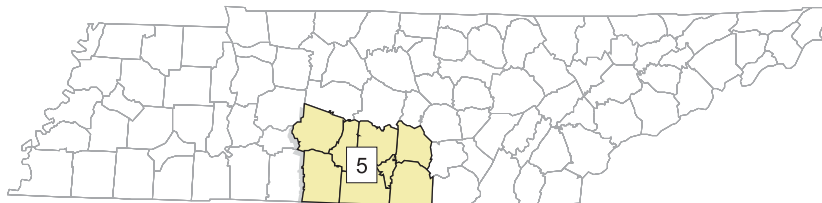


- In Region 5, of those age 25 and older, nearly 78 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

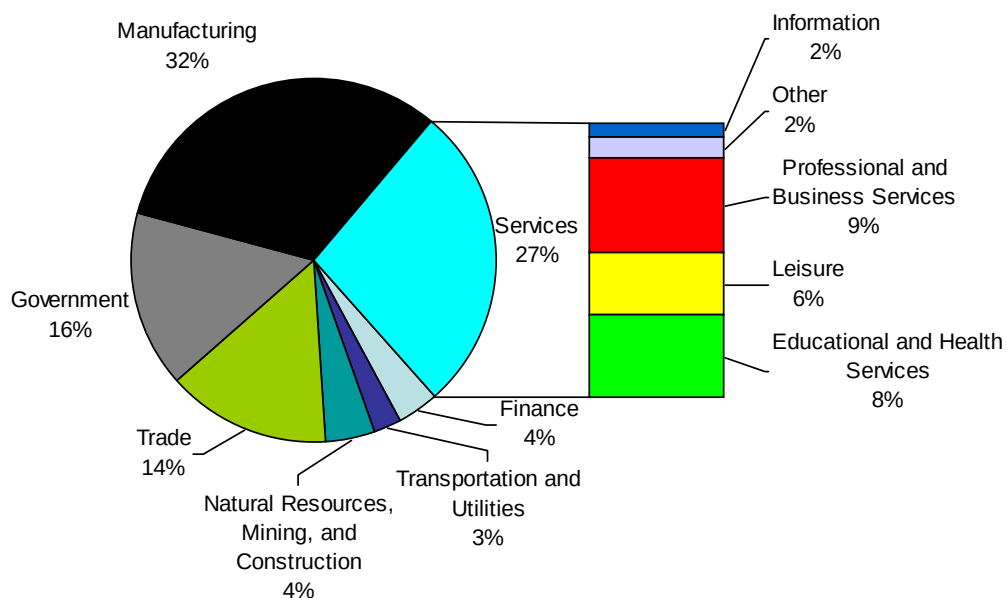
Educational Attainment, Bachelor's Degree or Higher, Age 25 and older, by Region, 2000



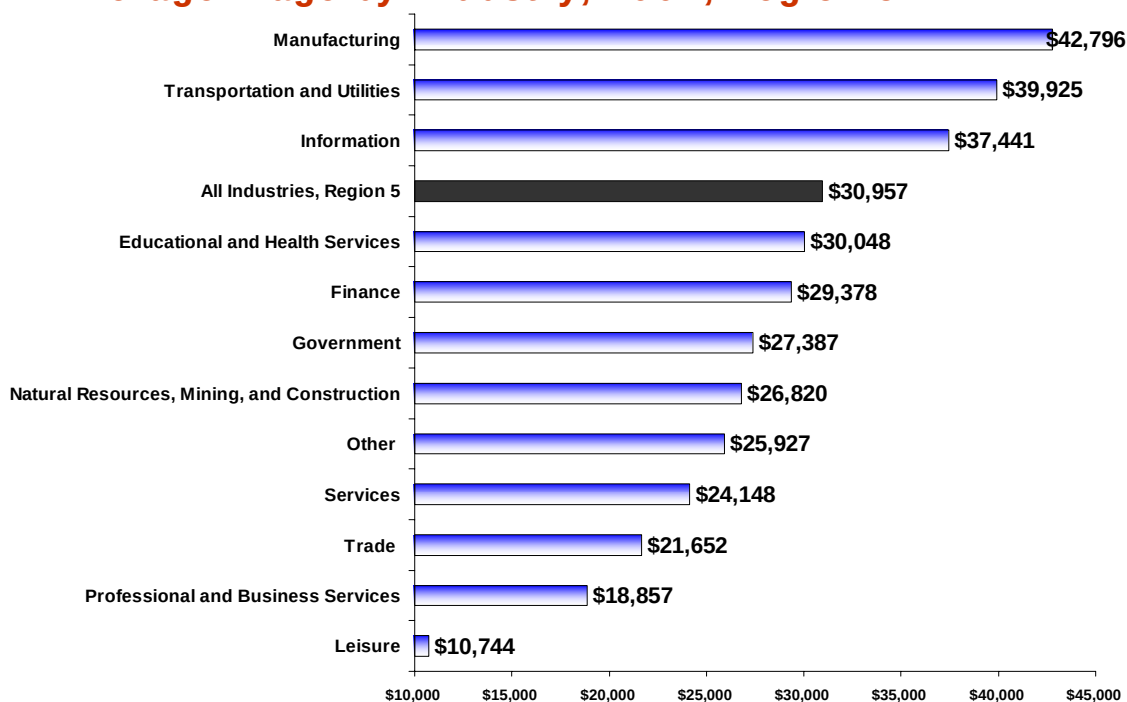
- In Region 5, of those age 25 and older, 13 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

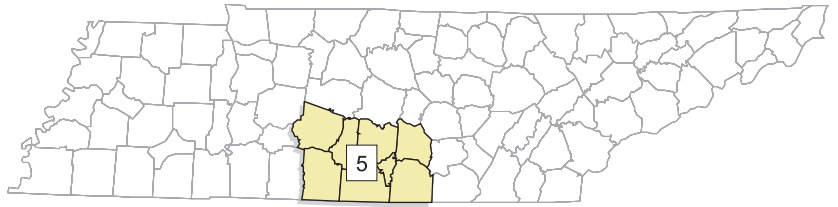


Employment Share by Industry, 2002, Region 5

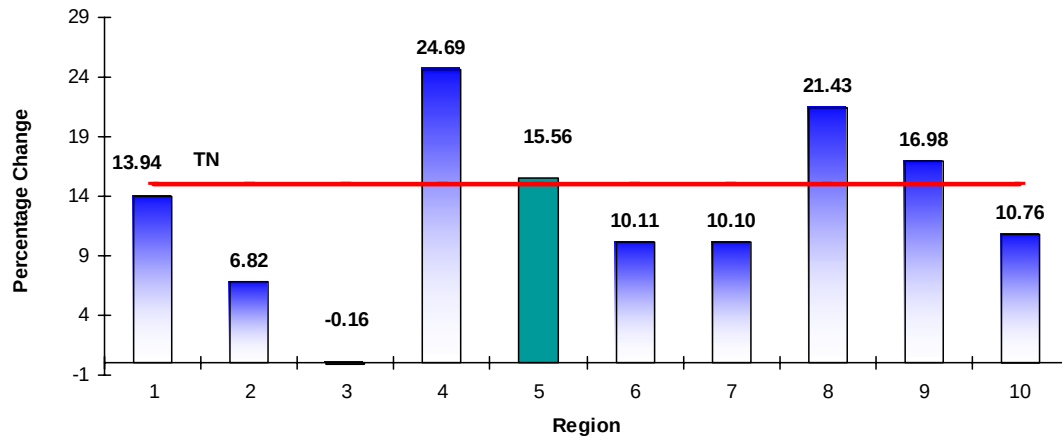


Average Wage by Industry, 2002, Region 5





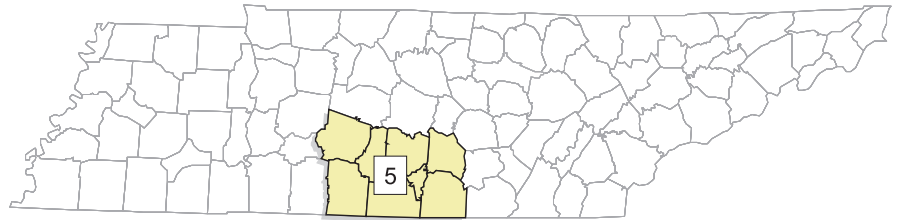
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 5 experienced an increase in non-farm employment of nearly 16 percent

Region 5 Profile

- * Second fastest population growth from 1990 to 2003 but still ranks 7th in total population.
- * Large manufacturing sector.
- * Mid-levels of employment growth, education attainment, per capita personal income.



Counties Included: Bedford, Coffee, Franklin, Giles, Lincoln, Marshall, Maury, Moore

Population

Total Population, 2003	298,217 (5.1 percent of the state's population)
Total Population, Census 2000	287,662
Population Growth, 1990 to 2003	23.6%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	19,507	9,566	9,942
5-9	20,475	10,013	10,461
10-14	21,517	10,522	10,994
15-19	21,456	10,490	10,966
20-24	18,369	8,983	9,386
25-29	18,636	9,273	9,362
30-34	19,660	9,877	9,783
35-39	23,082	11,805	11,277
40-44	23,955	11,926	12,029
45-49	21,532	10,833	10,699
50-54	19,587	9,947	9,640
55-59	16,050	8,275	7,775
60-64	13,419	7,003	6,416
65-69	11,877	6,297	5,581
70-74	10,328	5,745	4,582
75-79	8,389	5,036	3,353
80-84	5,622	3,656	1,966
85 and up	4,756	3,492	1,265
All Age Groups	298,217	152,740	145,477

58.4 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	73.7
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	13.4
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$22,624
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	15.6%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	6,739	6.03	\$10,744
Professional and Business Services	10,476	9.38	\$18,857
Trade	16,044	14.36	\$21,652
Other	2,301	2.06	\$25,927
Natural Resources, Mining, and Construction	4,543	4.07	\$26,820
Government	17,892	16.02	\$27,387
Finance	4,105	3.68	\$29,378
Educational and Health Services	9,311	8.33	\$30,048
Information	1,816	1.63	\$37,441
Transportation and Utilities	2,808	2.51	\$39,925
Manufacturing	35,635	31.90	\$42,796
All Industries	111,699		\$30,957

Taxes, 2002

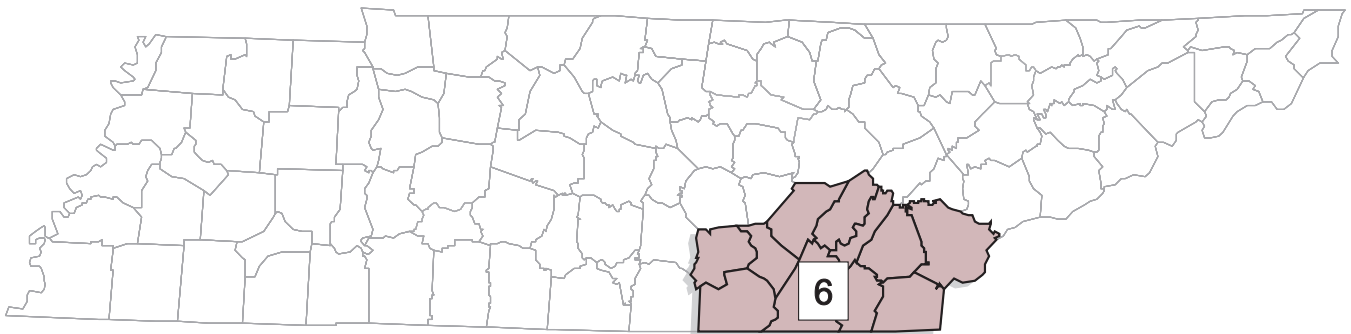
Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.00
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.16
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.81
Maximum Nominal Total Property Tax Rate	5.41
Minimum Nominal Total Property Tax Rate	2.03
Per Capita Estimated Property Value, 2002	\$15,058

Economic Growth Strategy Regions

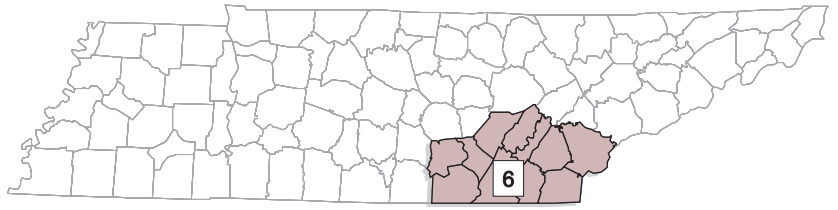
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 6



Bledsoe, Bradley, Grundy, Hamilton, McMinn, Marion, Meigs, Monroe, Polk, Rhea, Sequatchie



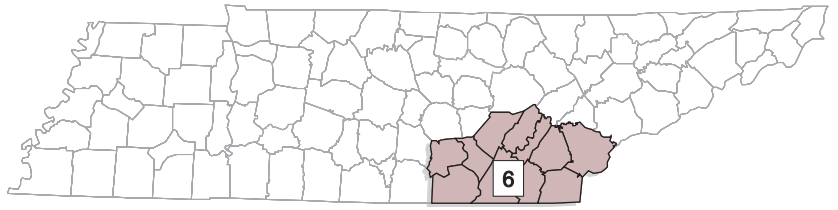
REGION 6 SYNOPSIS

Region 6 consists of eleven counties: Bledsoe, Bradley, Grundy, Hamilton, McMinn, Marion, Meigs, Monroe, Polk, Rhea, and Sequatchie. Its population is fourth largest among all regions and it increased at a rate below the state average from 1990-2003. Like the state, Region 6 lags behind the national average in educational attainment. This region has the fourth highest level of attainment for high school education and for bachelor's degrees. The average per capita personal income for Region 6 is \$25,649, ranking fourth among the regions, while the average per capita personal income for the state is \$26,808.

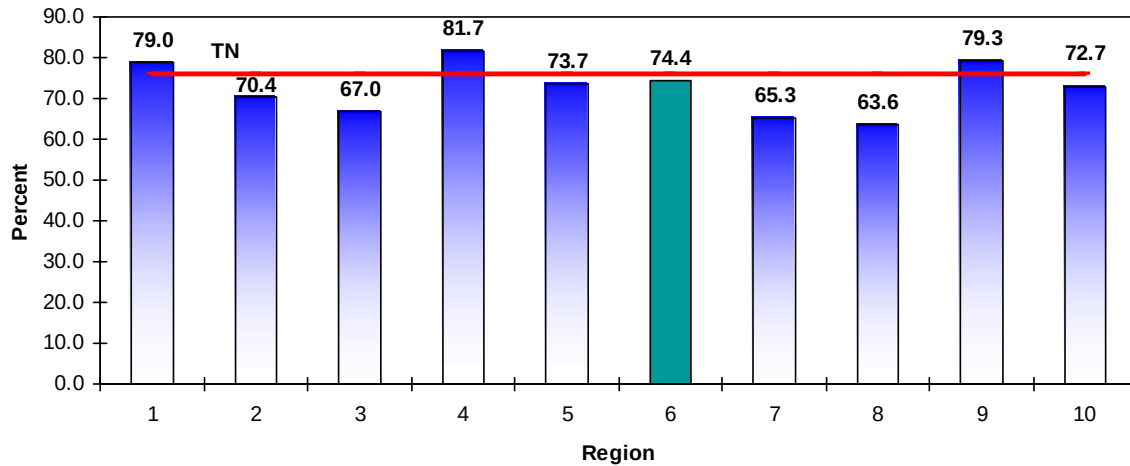
The industry mix of Region 6 is well-balanced among the Services;¹ Manufacturing; Trade; and Government sectors. Transportation and Utilities; Finance; and Natural Resources, Mining, and Construction make up the rest of the employment sectors. Approximately 4 percent of Region 6's employment is in high-tech industries.² The largest shares within the high-tech sector are Telecommunications; Architectural, Engineering and Related Services; and Direct Life Insurance Carriers. The highest average wage in Region 6 is \$40,230 in the Finance sector and the lowest average wage is \$12,355 in the Leisure sector. The average wage across all industries in Region 6 is \$30,592 which is lower than the average wage for the state. This region's growth in employment of 10 percent from 1993-2003 is the seventh highest among all regions, and is below the state average of 15 percent.

The per capita estimated property value for Region 6 is \$15,058 which is less than the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

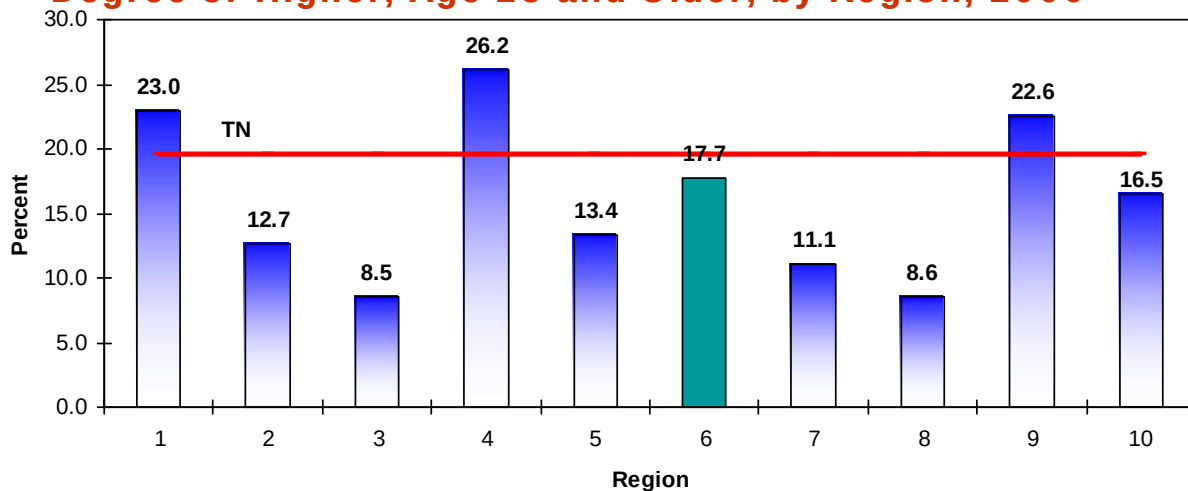


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

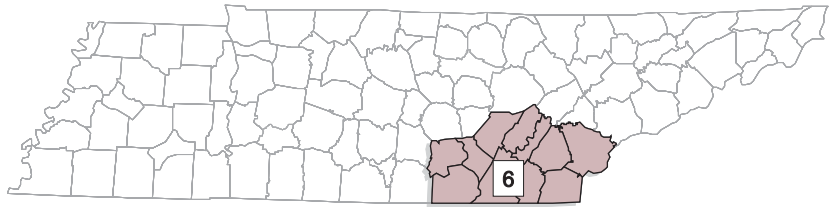


- In Region 6, of those age 25 and older, 74 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

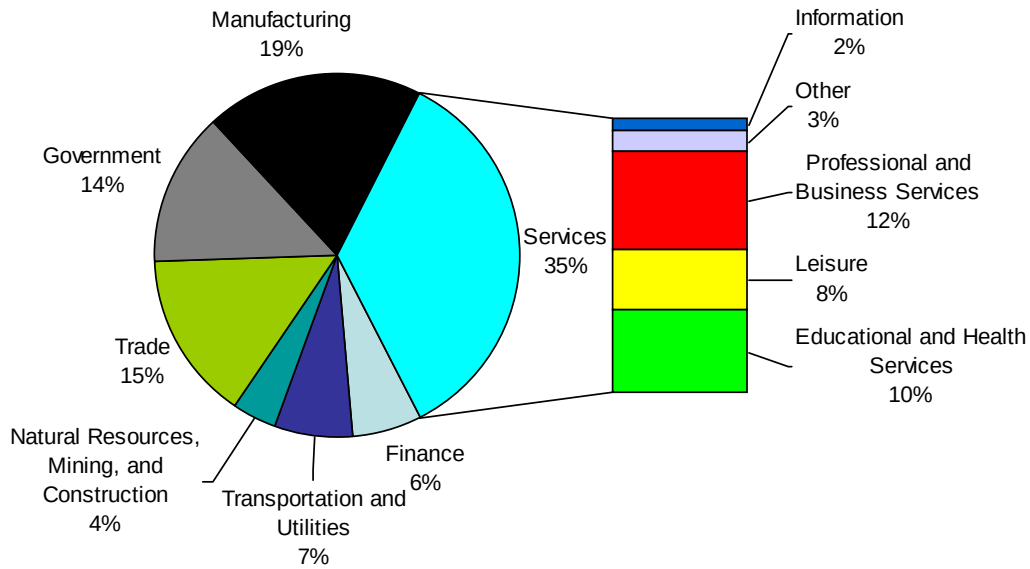
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



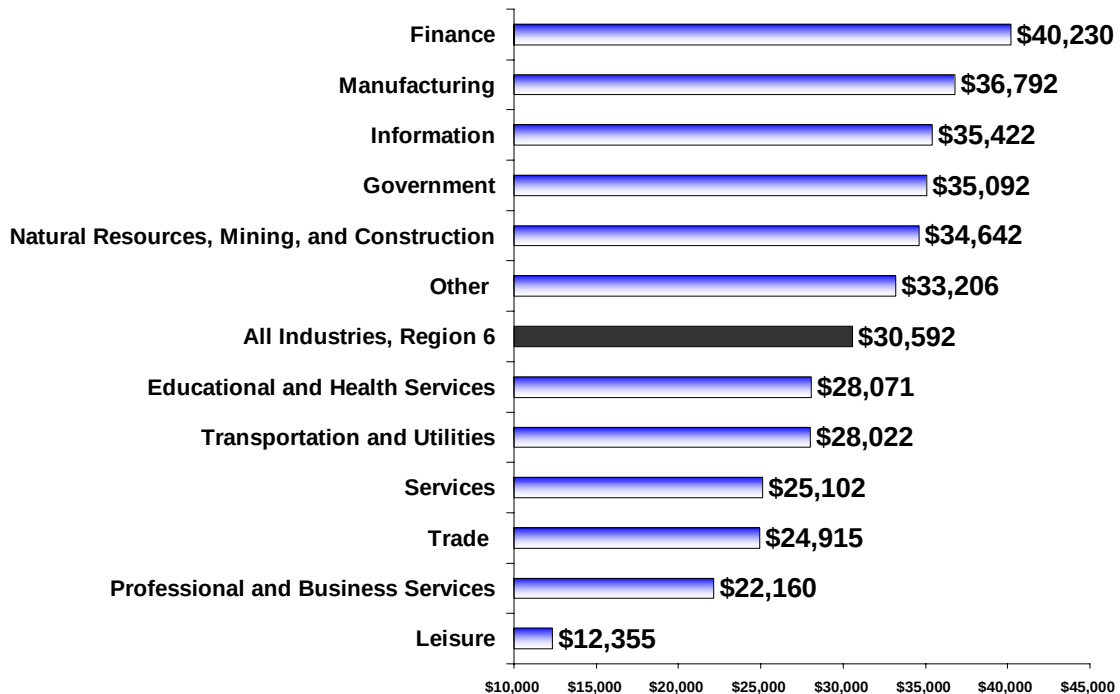
- In Region 6, of those age 25 and older, nearly 18 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

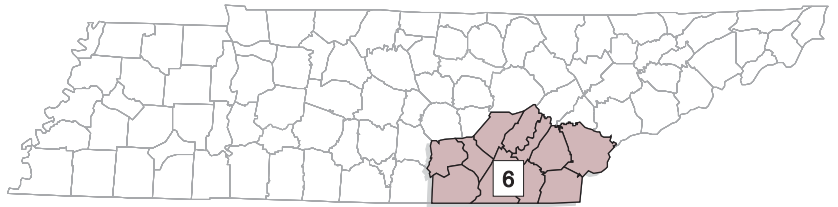


Employment Share by Industry, 2002, Region 6

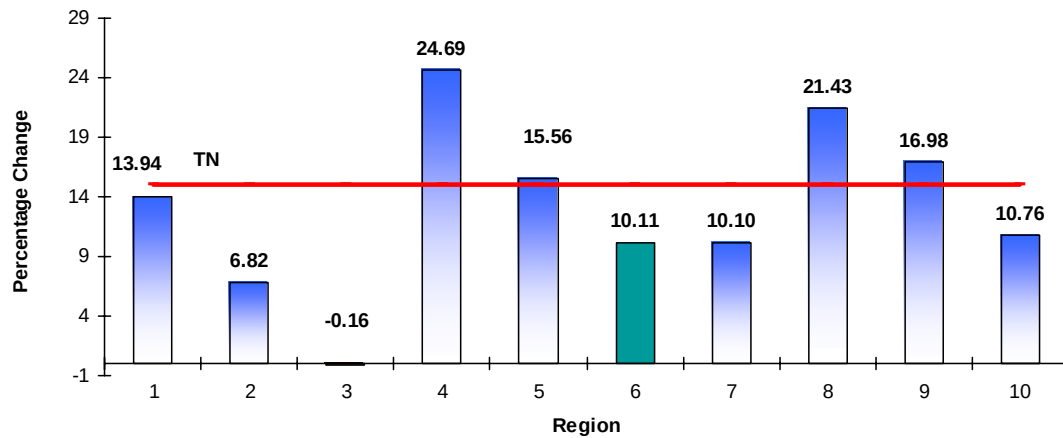


Average Wage by Industry, 2002, Region 6





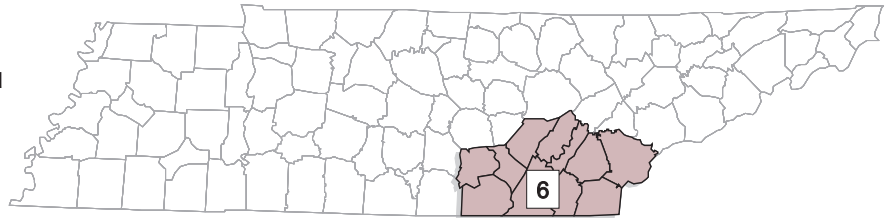
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 6 experienced an increase in non-farm employment of 10 percent

Region 6 Profile

- * Well-balanced industry mix.
- * Mid-level average income and average wages, as compared to other regions.
- * Moderate population and employment growth.
- * Education attainment levels for high school and bachelor's degrees below the state levels.



Counties Included: Bledsoe, Bradley, Grundy, Hamilton, McMinn, Marion, Meigs, Monroe, Polk, Rhea, Sequatchie

Population

Total Population, 2003	615,127 (10.5 percent of the state's population)
Total Population, Census 2000	605,218
Population Growth, 1990 to 2003	14.6%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	38,081	18,509	19,572
5-9	40,868	19,707	21,161
10-14	41,680	20,297	21,383
15-19	41,654	20,438	21,216
20-24	41,376	20,748	20,627
25-29	41,583	20,770	20,813
30-34	42,293	21,256	21,037
35-39	46,608	23,550	23,057
40-44	47,836	24,635	23,201
45-49	44,876	23,153	21,723
50-54	43,396	22,001	21,395
55-59	34,603	17,800	16,804
60-64	27,975	14,750	13,225
65-69	24,210	13,119	11,091
70-74	20,723	11,766	8,957
75-79	16,837	10,259	6,578
80-84	11,033	7,222	3,810
85 and up	9,495	6,976	2,519
All Age Groups	615,127	316,958	298,169

60.2 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	74.4
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	17.7
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$25,649
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	10.1%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	22,632	8.40	\$12,355
Professional and Business Services	25,729	13.37	\$22,160
Trade	44,205	16.03	\$24,915
Transportation and Utilities	20,059	7.28	\$28,022
Educational and Health Services	24,938	11.12	\$28,071
Other	7,303	2.88	\$33,206
Natural Resources, Mining, and Construction	11,476	4.16	\$34,642
Government	40,531	14.70	\$35,092
Information	3,055	1.74	\$35,422
Manufacturing	57,255	20.77	\$36,792
Finance	18,455	6.69	\$40,230
All Industries	275,691		\$30,592

Taxes, 2002

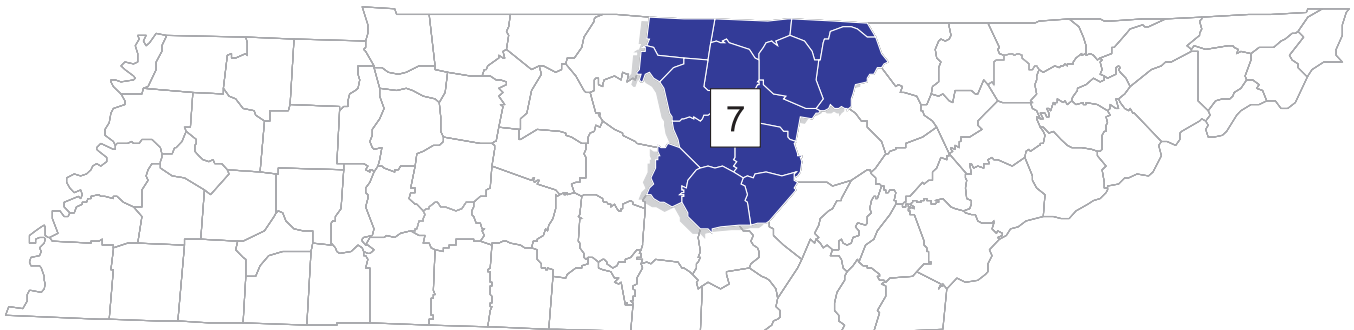
Maximum Local Option Sales Tax Rate	2.25
Minimum Local Option Sales Tax Rate	1.75
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.23
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.72
Maximum Nominal Total Property Tax Rate	5.58
Minimum Nominal Total Property Tax Rate	1.81
Per Capita Estimated Property Value, 2002	\$11,324

Economic Growth Strategy Regions

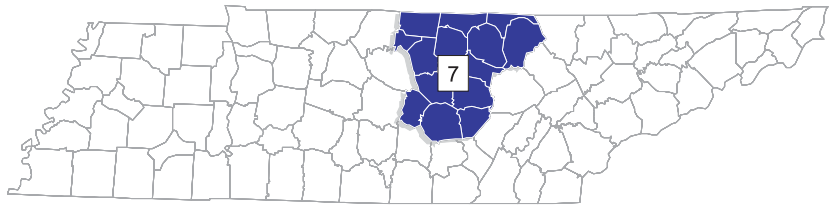
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 7



**Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam,
Smith, Trousdale, Van Buren, Warren, White**



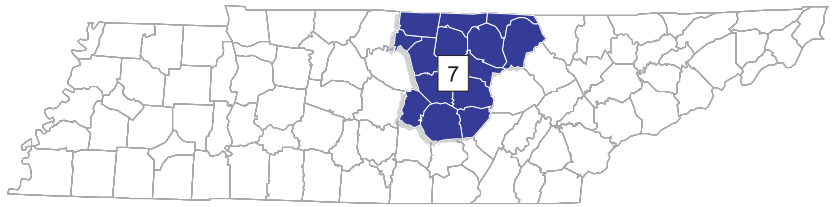
REGION 7 SYNOPSIS

Region 7 consists of fourteen counties: Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Trousdale, Van Buren, Warren and White. Although Region 7 contains the second largest number of counties, it ranks ninth largest among all regions in terms of population. This region experienced an above average percentage change in population from 1990-2003. Like the state, Region 7 lags behind the national average in educational attainment. This region has the ninth highest level of attainment for high school education and the eighth highest level of attainment for bachelor's degrees. The average per capita personal income for Region 7 is \$20,689, ranking eighth among the regions, while the state's average is \$26,808.

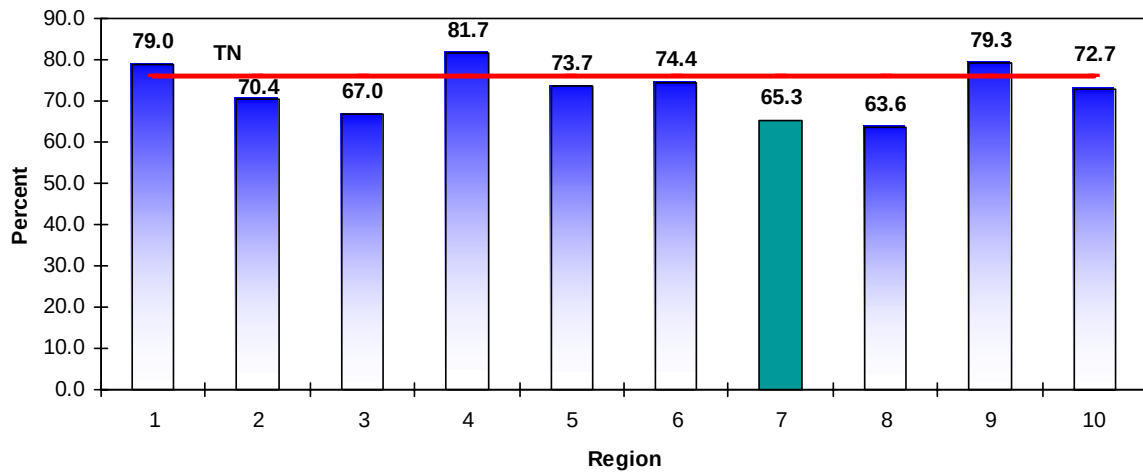
The Manufacturing and Services¹ sectors provide the largest share of the region's employment. The next largest sector is Government, followed by Trade; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. Approximately 3 percent of Region 7's employment is in high-tech industries.² The largest shares within the high-tech sector are Computer and Electronic Product Manufacturing and Telecommunications. The highest average wage in Region 7 is \$37,159 in Transportation and Utilities and the lowest average wage is \$10,034 in the Leisure sector. The average wage across all industries in Region 7 is \$26,311 which is lower than the average wage for the state. This region's growth in employment of 10 percent from 1993-2003 is the eighth highest among all regions, and is below the state average of 15 percent.

The per capita estimated property value for Region 7 is \$27,367 which is much higher than the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

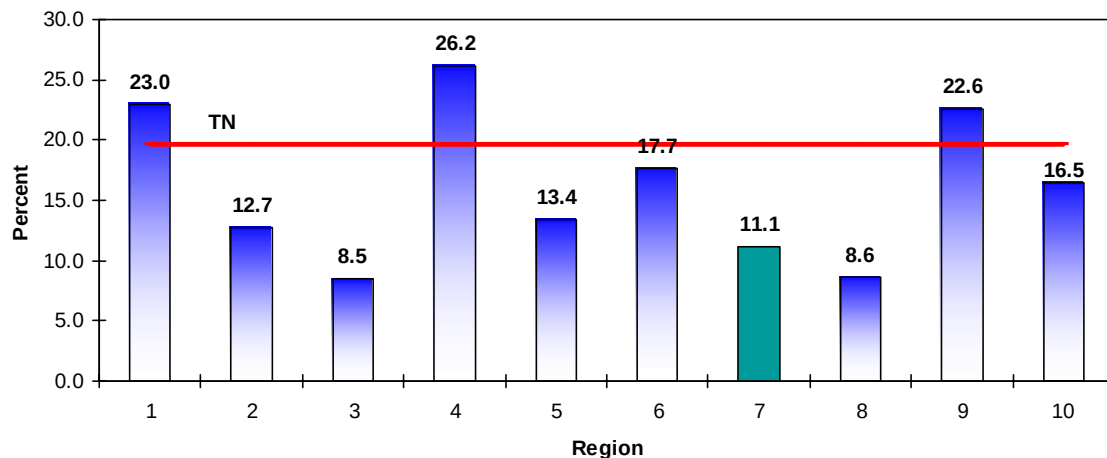


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

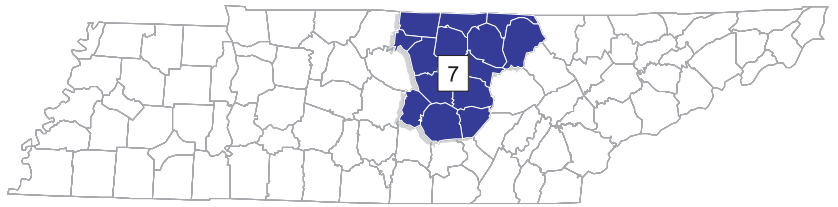


- In Region 7, of those age 25 and older, 65 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

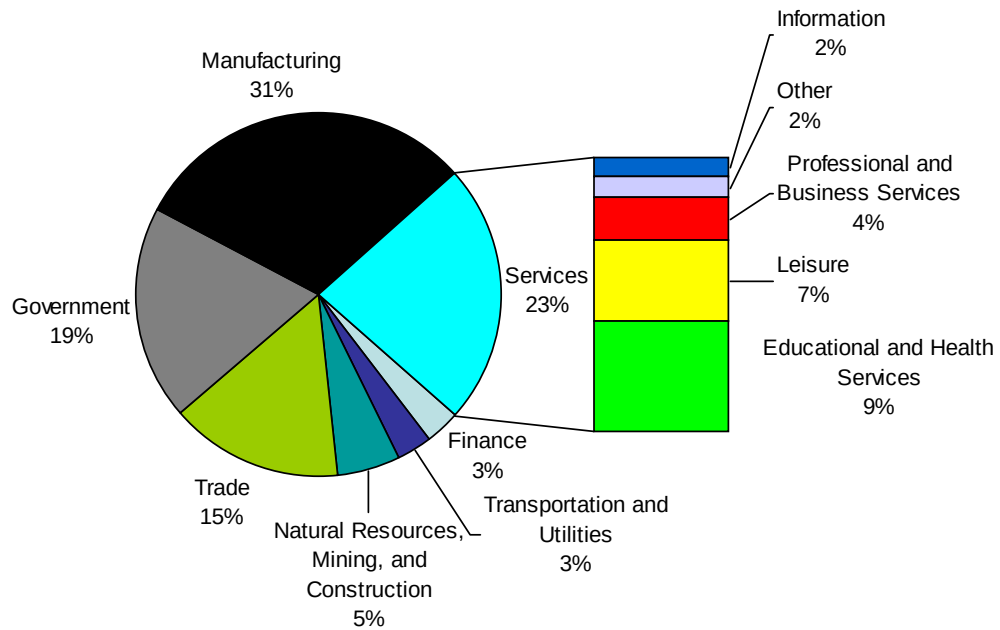
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



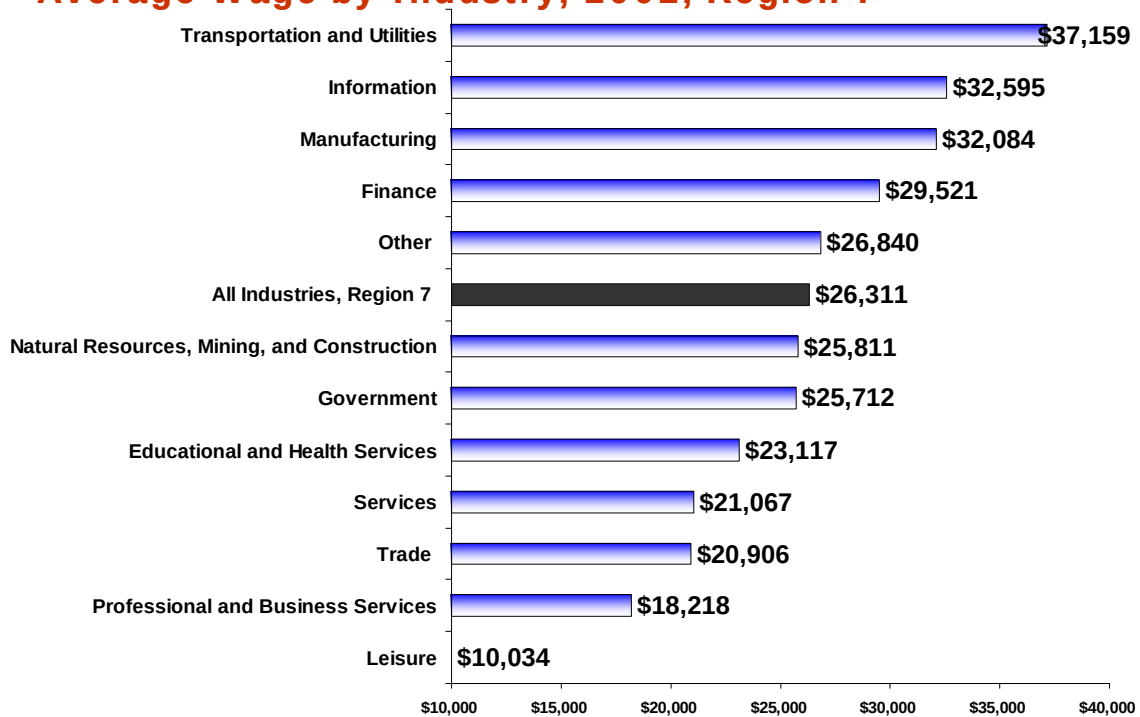
- In Region 7, of those age 25 and older, 11 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

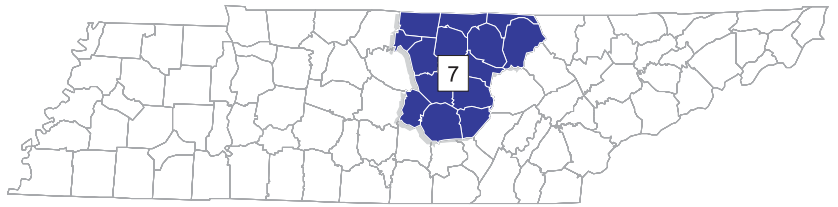


Employment Share by Industry, 2002, Region 7

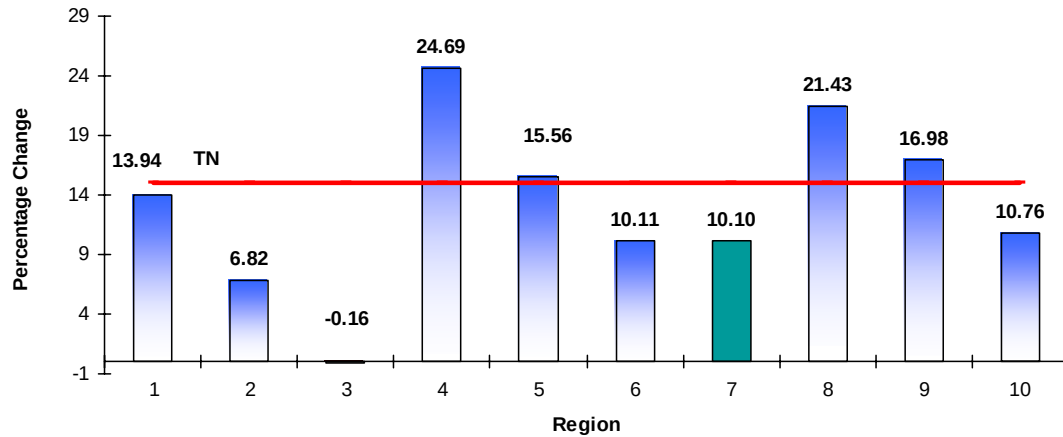


Average Wage by Industry, 2002, Region 7





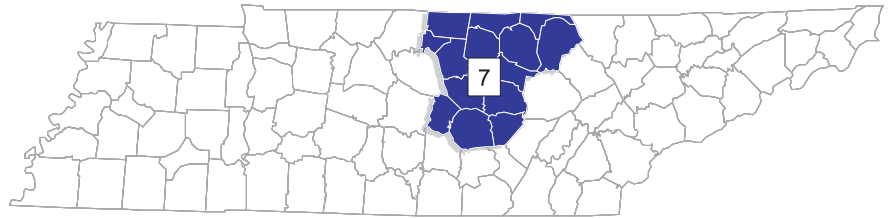
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 7 experienced an increase in non-farm employment of nearly 10 percent

Region 7 Profile

- * Large manufacturing sector.
- * Second smallest region in total population and moderate population growth.
- * Low levels of education attainment, compared to other regions and state average.



Counties Included: Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Trousdale, Van Buren, Warren, White

Population

Total Population, 2003	272,347 (4.7 percent of the state's population)
Total Population, Census 2000	265,455
Population Growth, 1990 to 2003	21.6%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	16,992	8,291	8,701
5-9	17,772	8,575	9,197
10-14	18,320	8,995	9,325
15-19	19,202	9,120	10,082
20-24	18,865	8,915	9,951
25-29	17,992	8,698	9,294
30-34	18,839	9,371	9,468
35-39	20,507	10,178	10,329
40-44	20,097	10,171	9,925
45-49	18,826	9,532	9,294
50-54	18,211	9,217	8,994
55-59	15,464	7,996	7,468
60-64	13,145	6,774	6,370
65-69	11,318	6,010	5,308
70-74	9,532	5,173	4,359
75-79	7,666	4,618	3,048
80-84	5,143	3,374	1,769
85 and up	4,456	3,146	1,310
All Age Groups	272,347	138,154	134,193

59.5 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	65.3
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	11.1
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$20,869
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	10.1%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	5,616	6.91	\$10,034
Professional and Business Services	3,046	3.75	\$18,218
Trade	12,545	15.43	\$20,906
Educational and Health Services	7,516	9.24	\$23,117
Government	15,436	18.99	\$25,712
Natural Resources, Mining, and Construction	4,444	5.47	\$25,811
Other	1,386	1.70	\$26,840
Finance	2,461	3.03	\$29,521
Manufacturing	24,925	30.66	\$32,084
Information	1,411	1.74	\$32,595
Transportation and Utilities	2,484	3.06	\$37,159
All Industries	81,294		\$26,311

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	1.50
Maximum Effective Tax Rate on Real Industrial and Commercial Property	1.98
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.51
Maximum Nominal Total Property Tax Rate	5.46
Minimum Nominal Total Property Tax Rate	1.27
Per Capita Estimated Property Value, 2002	\$27,367

Economic Growth Strategy Regions

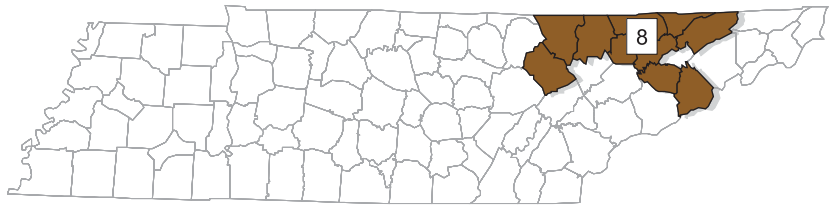
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August 20, 2004

Region 8



Campbell, Claiborne, Cocke, Grainger, Hancock, Hawkins, Jefferson, Morgan, Scott, Union



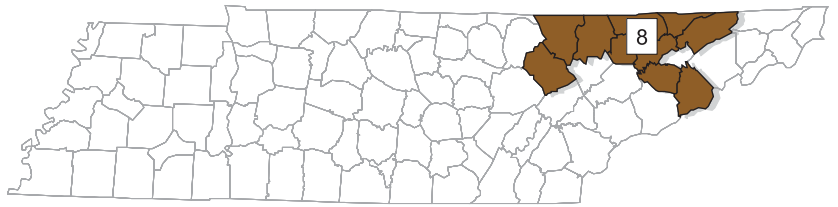
REGION 8 SYNOPSIS

Region 8 consists of ten counties: Campbell, Claiborne, Cocke, Grainger, Hancock, Hawkins, Jefferson, Morgan, Scott, and Union. It is the eighth largest among all regions in terms of population and grew at slightly above the state's average from 1990-2003. Region 8 lags well behind the state average in educational attainment. This region has the tenth highest level of attainment for high school education and the ninth highest level of attainment for bachelor's degrees. The average per capita personal income for Region 8 is \$18,419, ranking tenth among the regions, while the state's average is \$26,808.

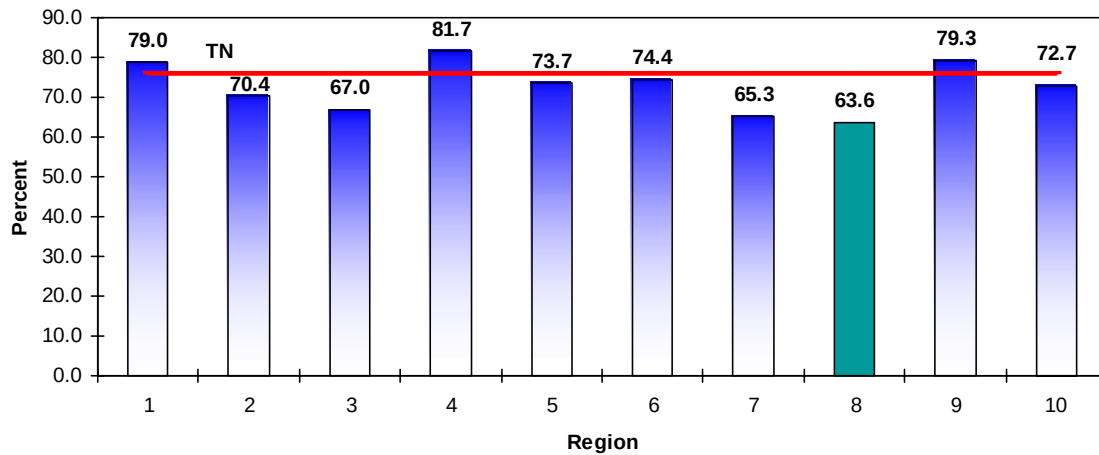
The Manufacturing and Services¹ sectors provide the largest share of the region's employment. The next largest sector is Government, followed by Trade; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. Approximately 3 percent of Region 8's employment is in high-tech industries.² The largest shares within the high-tech sector are Medical Equipment and Supplies Manufacturing; Computer and Electronic Product Manufacturing; and Telecommunications. The highest average wage in Region 8 is \$50,421 in the Information sector and the lowest average wage is \$10,081 in the Leisure sector. The average wage across all industries in Region 8 is lower than the state's average. This region's growth in employment of 21 percent from 1993-2003 is the second highest among all regions, and is well above the state average of 15 percent.

The per capita estimated property value for Region 8 is \$13,344 which is below the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
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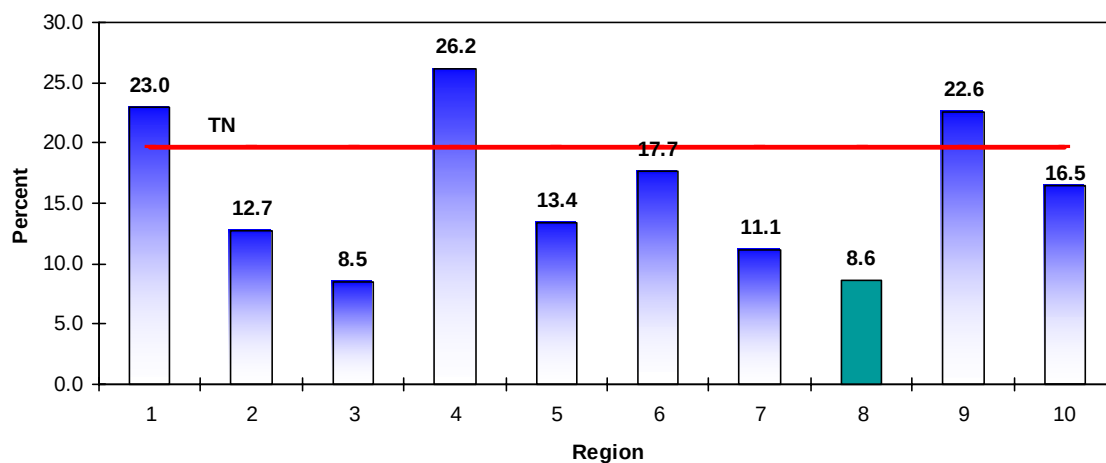


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

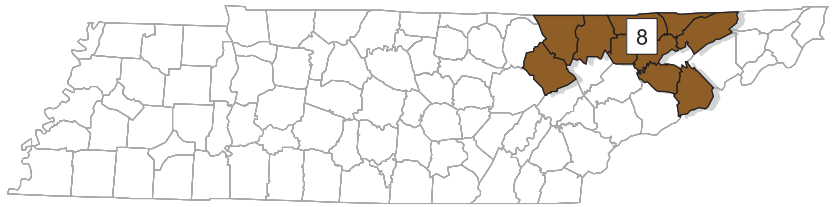


- In Region 8, of those age 25 and older, nearly 64 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

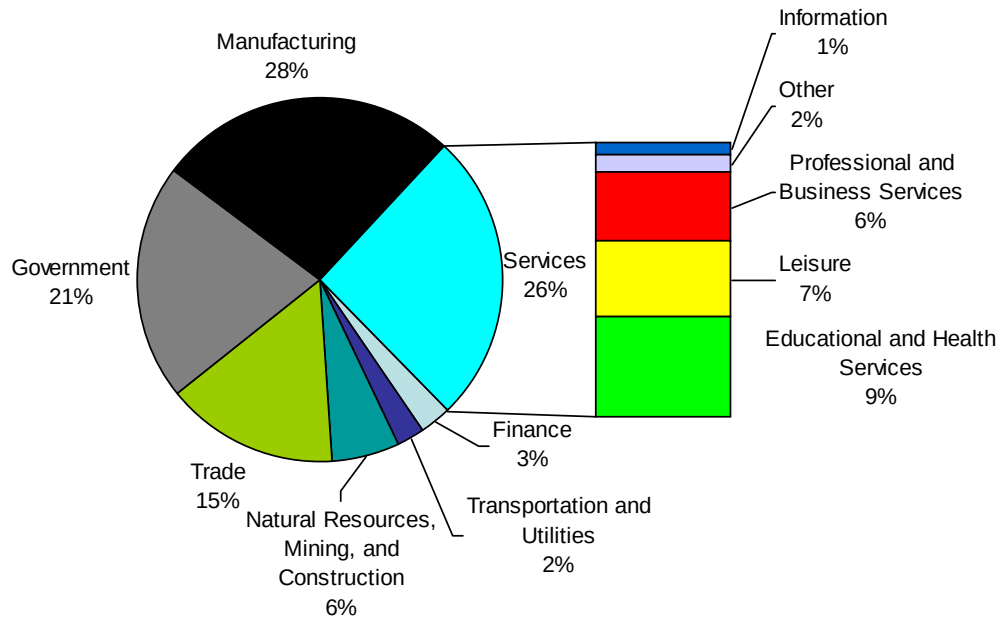
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



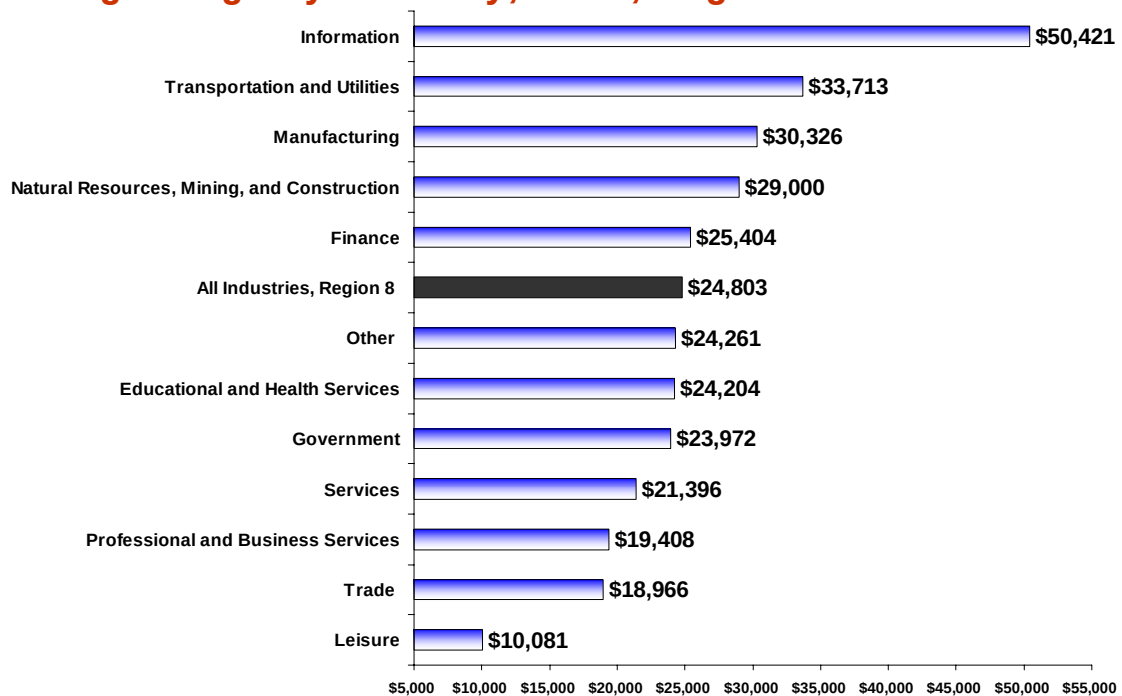
- In Region 8, of those age 25 and older, nearly 9 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

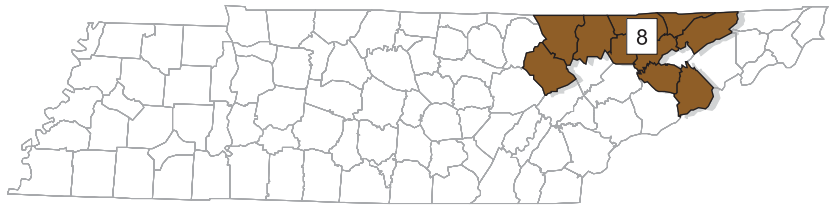


Employment Share by Industry, 2002, Region 8

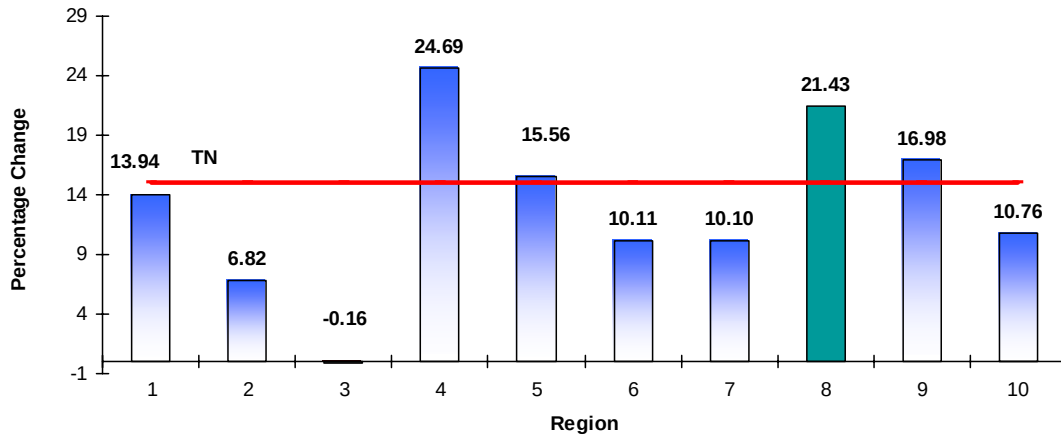


Average Wage by Industry, 2002, Region 8





Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 8 experienced an increase in non-farm employment of approximately 21 percent

Region 8 Profile

- * Large manufacturing sector.
- * Lowest average per capita personal income and average wages.
- * Low levels of education attainment.
- * Population growth above state average but still ranks 6th among regions.



Counties Included: *Campbell, Claiborne, Cocke, Grainger, Hancock, Hawkins, Jefferson, Morgan, Scott, Union*

Population

Total Population, 2003	295,557 (5.1 percent of the state's population)
Total Population, Census 2000	287,275
Population Growth, 1990 to 2003	22.3%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	18,029	8,876	9,153
5-9	19,469	9,597	9,872
10-14	19,865	9,670	10,195
15-19	19,732	9,563	10,169
20-24	18,358	9,041	9,317
25-29	20,033	9,885	10,148
30-34	21,612	10,561	11,051
35-39	22,898	11,510	11,388
40-44	22,284	11,106	11,178
45-49	20,957	10,600	10,357
50-54	20,926	10,558	10,369
55-59	17,738	8,960	8,778
60-64	14,923	7,599	7,324
65-69	12,293	6,522	5,772
70-74	9,853	5,323	4,530
75-79	7,558	4,587	2,971
80-84	4,858	3,227	1,631
85 and up	4,170	3,044	1,126
All Age Groups	295,557	150,229	145,328

60.8 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	63.6
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	8.6
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$18,419
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	21.4%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	4,506	7.07	\$10,081
Trade	9,811	15.40	\$18,966
Professional and Business Services	4,107	6.45	\$19,408
Government	13,381	21.00	\$23,972
Educational and Health Services	5,941	9.32	\$24,204
Other	1,011	1.59	\$24,261
Finance	1,827	2.87	\$25,404
Natural Resources, Mining, and Construction	3,661	5.75	\$29,000
Manufacturing	17,079	26.80	\$30,326
Transportation and Utilities	1,516	2.38	\$33,713
Information	842	1.32	\$50,421
All Industries	63,721		\$24,803

Taxes, 2002

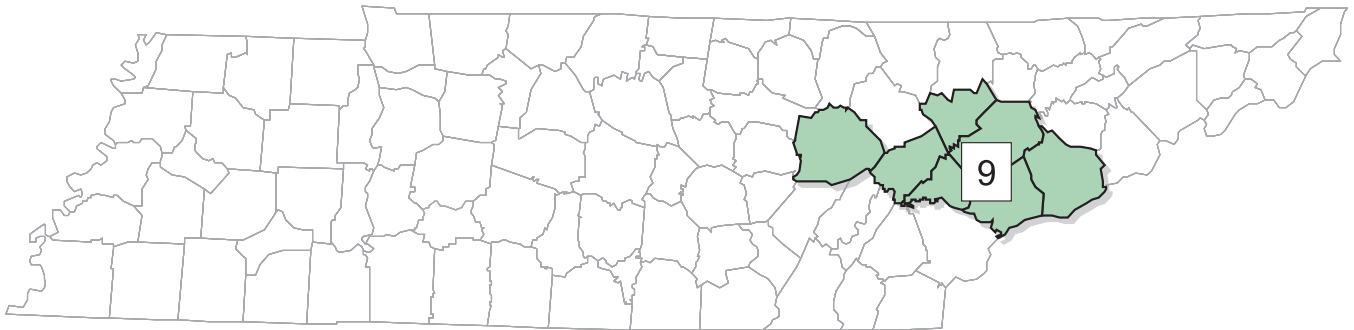
Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.00
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.14
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.71
Maximum Nominal Total Property Tax Rate	5.34
Minimum Nominal Total Property Tax Rate	1.77
Per Capita Estimated Property Value, 2002	\$13,344

Economic Growth Strategy Regions

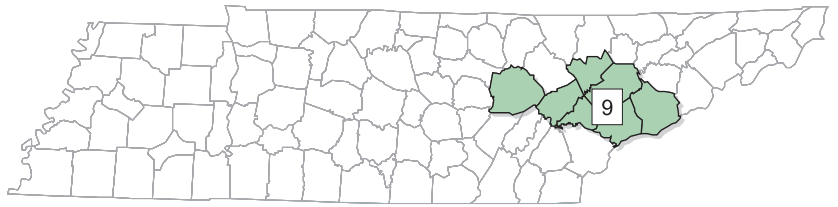
Prepared by:
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August 20, 2004

Region 9



Anderson, Blount, Cumberland, Knox, Loudon, Roane, Sevier



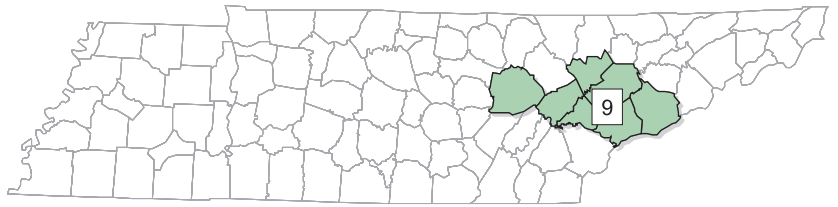
REGION 9 SYNOPSIS

Region 9 consists of seven counties: Anderson, Blount, Cumberland, Knox, Loudon, Roane, and Sevier. It is the third largest among all regions in terms of population and grew slightly faster than the state's average from 1990-2003. While Region 9 is above the state average in terms of educational attainment, it still lags behind the national average. This region has the second highest level of attainment for high school education and the third highest level of attainment for bachelor's degrees. The average per capita personal income for Region 9 is \$26,898, ranking third among the regions, which slightly exceeds the state's average of \$26,808.

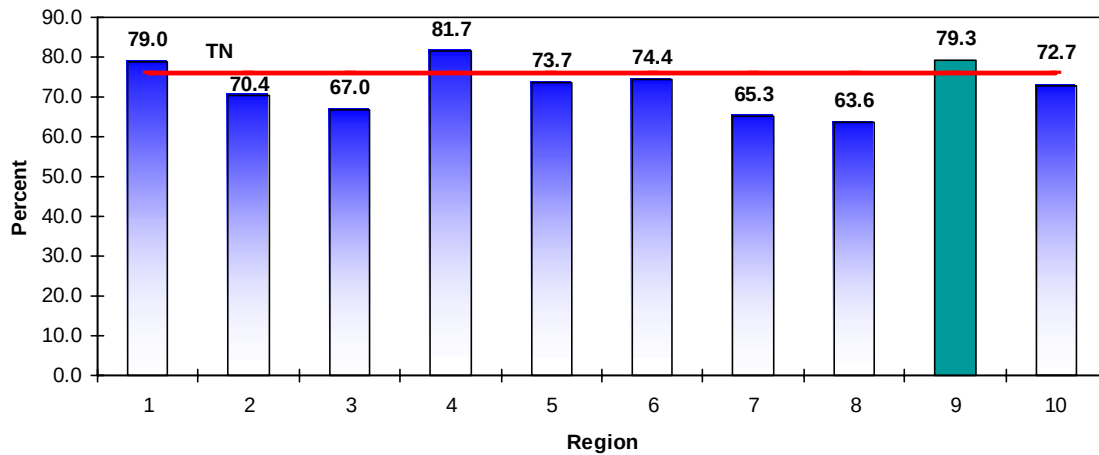
The industry with the largest share of employment in Region 9 is the Services¹ sector with 41 percent of all employment. The next largest sector is Trade, followed by Government; Manufacturing; Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities. At 9 percent, Region 9 has nearly twice the state's average employment in high-tech industries.² The largest shares within the high-tech sector are Research and Development in Physical and Engineering and Life Sciences; Architectural, Engineering and Related Services; and Basic Chemical Manufacturing. The highest average wage in Region 9 is \$44,592 in the Information sector, followed closely Manufacturing and the lowest average wage is \$14,170 in the Leisure sector. The average wage across all industries is lower in Region 9 than the state's average. This region's growth in employment of 17 percent from 1993-2003 is the third highest among all regions, and exceeds the state average of 15 percent.

The per capita estimated property value for Region 9 is \$27,865, above the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

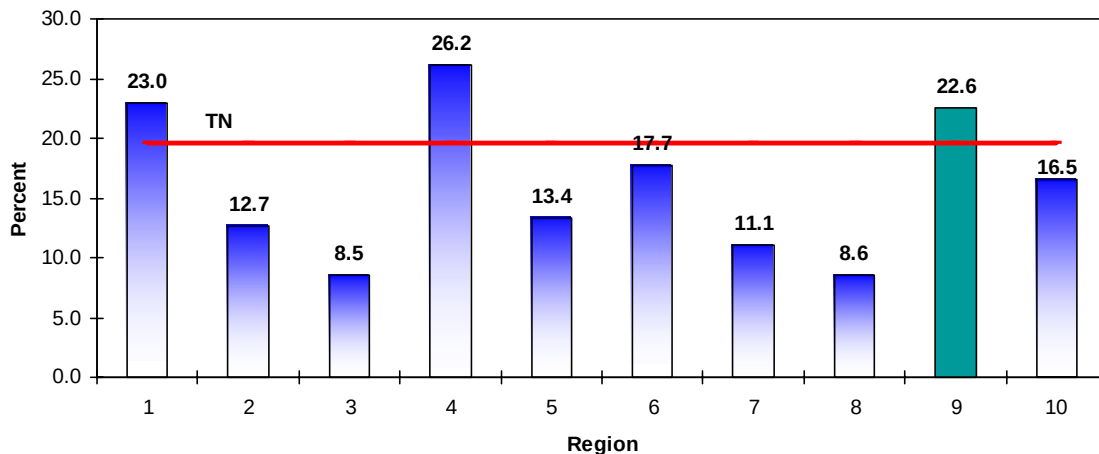


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

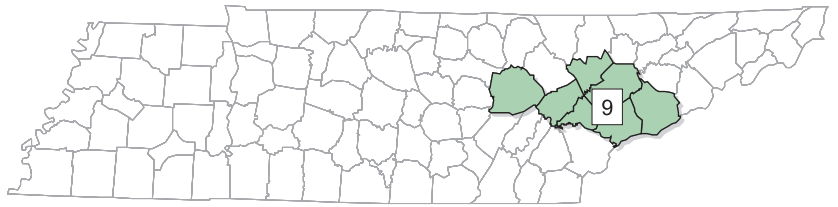


- In Region 9, of those age 25 and older, 79 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

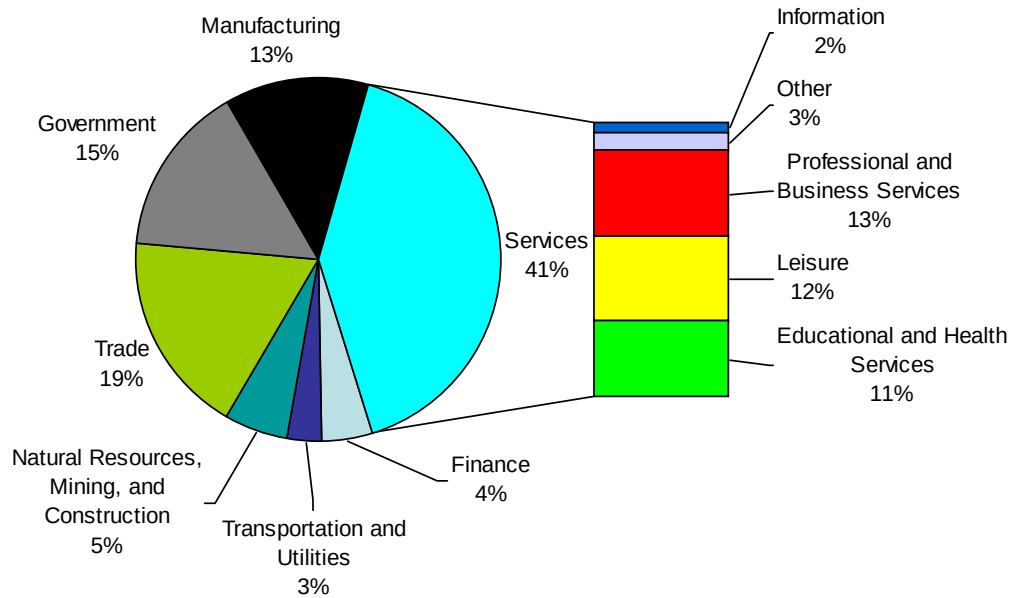
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



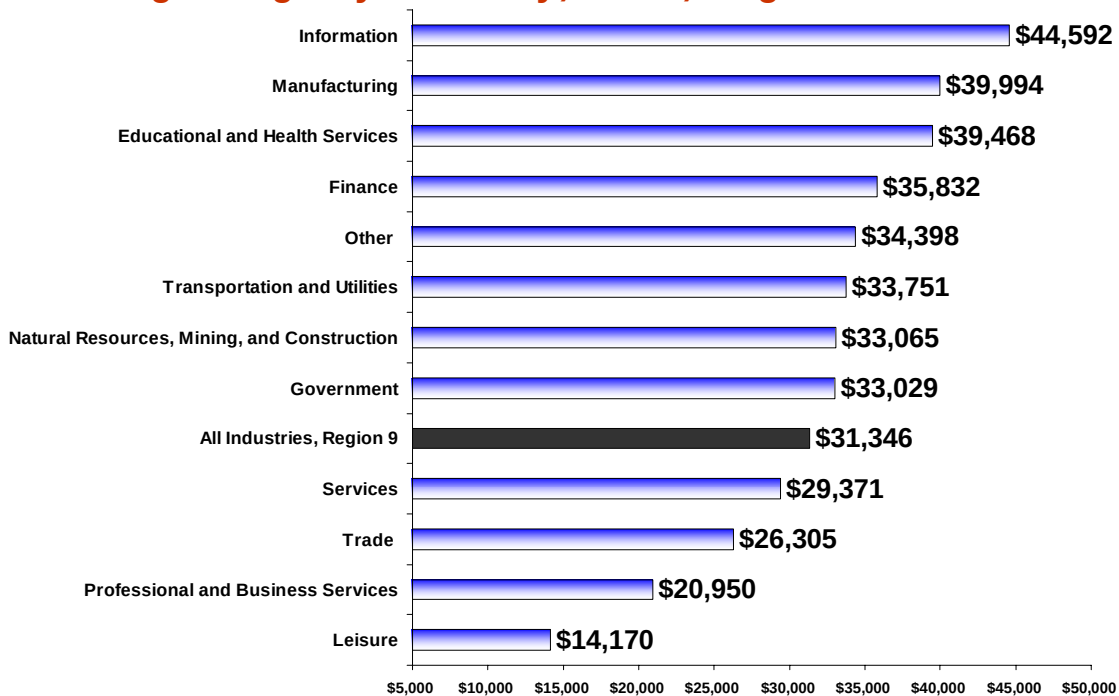
- In Region 9, of those age 25 and older, nearly 23 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree

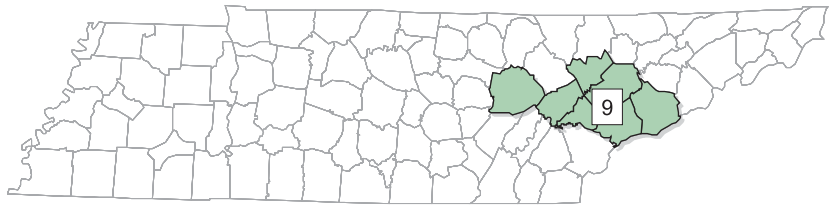


Employment Share by Industry, 2002, Region 9

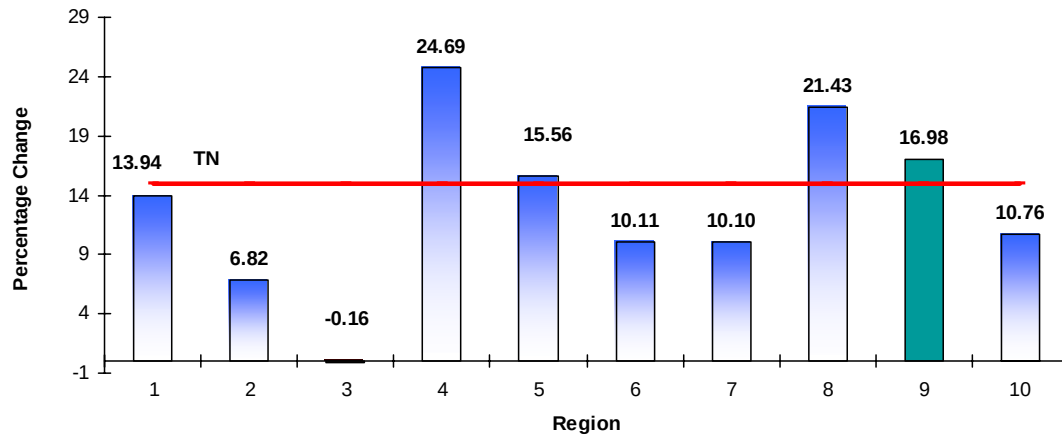


Average Wage by Industry, 2002, Region 9





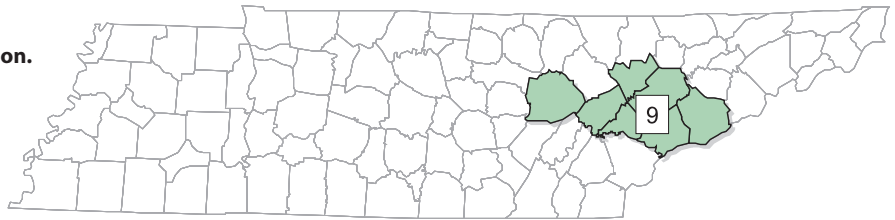
Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 9 experienced an increase in non-farm employment of nearly 17 percent

Region 9 Profile

- * Second highest level of attainment for High School education.
- * Third highest level of attainment for Bachelor's degrees.
- * Third highest population in the state.
- * Third highest per capita personal income in the state.
- * Third highest average wage in the state.
- * Third highest employment growth in the state.



Counties Included: Anderson, Blount, Cumberland, Knox, Loudon, Roane, Sevier

Population

Total Population, 2003	795,351 (13.6 percent of the state's population)
Total Population, Census 2000	768,153
Population Growth, 1990 to 2003	21.3%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	47,190	22,960	24,230
5-9	50,265	24,196	26,068
10-14	50,983	24,801	26,182
15-19	52,973	26,039	26,934
20-24	53,821	27,016	26,806
25-29	52,539	26,268	26,270
30-34	55,289	27,886	27,403
35-39	61,902	31,704	30,198
40-44	62,345	31,832	30,513
45-49	59,350	30,565	28,784
50-54	54,945	28,171	26,774
55-59	44,428	23,072	21,356
60-64	37,029	19,495	17,535
65-69	32,522	17,553	14,969
70-74	29,023	16,410	12,613
75-79	23,788	14,169	9,620
80-84	14,771	9,504	5,267
85 and up	12,187	8,970	3,217
All Age Groups	795,351	410,611	384,740

60.6 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	79.3
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	22.6
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$26,898
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	17.0%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	44,857	12.49	\$14,170
Professional and Business Services	45,626	12.71	\$20,950
Trade	65,197	18.16	\$26,305
Government	54,880	15.29	\$33,029
Natural Resources, Mining, and Construction	19,727	5.49	\$33,065
Transportation and Utilities	11,240	3.13	\$33,751
Other	9,435	2.63	\$34,398
Finance	15,928	4.44	\$35,832
Educational and Health Services	40,019	11.15	\$39,468
Manufacturing	45,451	12.66	\$39,994
Information	6,539	1.82	\$44,592
All Industries	359,015		\$31,346

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	2.00
Maximum Effective Tax Rate on Real Industrial and Commercial Property	2.26
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.58
Maximum Nominal Total Property Tax Rate	6.08
Minimum Nominal Total Property Tax Rate	1.44
Per Capita Estimated Property Value, 2002	\$27,865

Economic Growth Strategy Regions

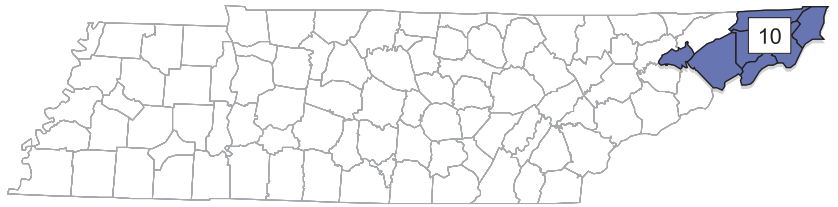
Prepared by:
Center for Business and Economic Research
The University of Tennessee

Prepared for:
Tennessee Department of Economic and Community Development
August 20, 2004

Region 10



Carter, Greene, Hamblen, Johnson, Sullivan, Unicoi, Washington



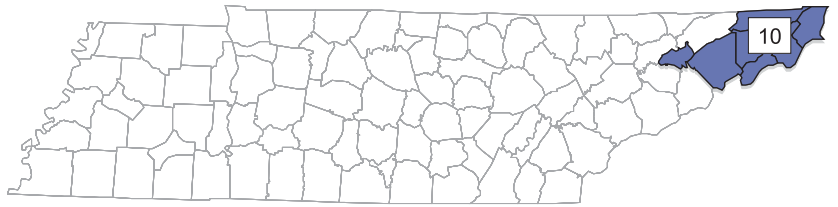
REGION 10 SYNOPSIS

Region 10 consists of seven counties: Carter, Greene, Hamblen, Johnson, Sullivan, Unicoi, and Washington. It is the fifth largest among all regions in terms of population but grew much slower than the state's average from 1990-2003. Like the state, Region 10 lags behind the national average in educational attainment. This region has the sixth highest level of attainment for high school education and the fifth highest level of attainment for bachelor's degrees. The average per capita personal income for Region 10 is \$23,874, ranking fifth among the regions, while the state's average is \$26,808.

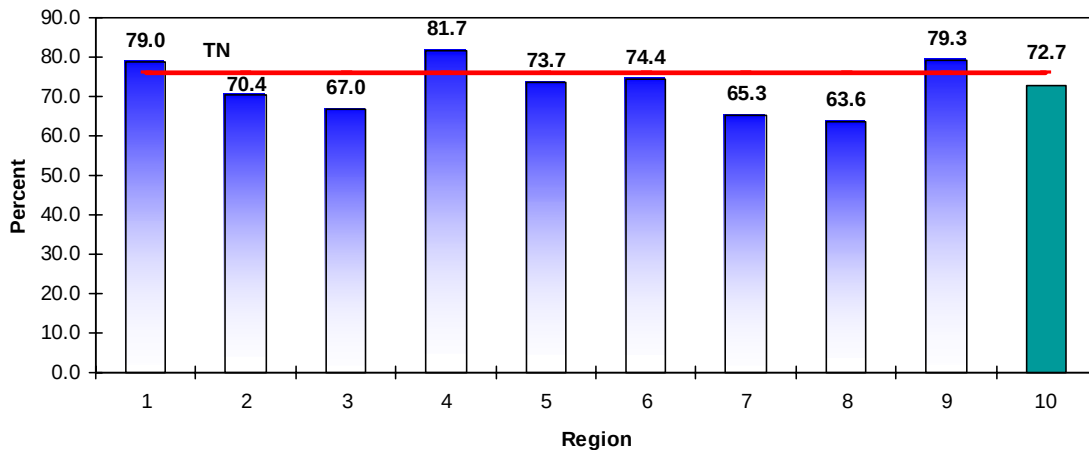
The industry mix of Region 10 is fairly well-balanced among the Manufacturing; Services;¹ Trade; and Government sectors. Natural Resources, Mining, and Construction; Finance; and Transportation and Utilities make up the rest of the employment sectors. At 8 percent, Region 10 has nearly twice the state's average employment in high-tech industries.² The largest shares within the high-tech sector are Basic Chemical Manufacturing; Computer and Electronic Product Manufacturing; and Telecommunications. The highest average wage in Region 10 was \$37,536 in the Manufacturing sector and the lowest average wage was \$11,267 in the Leisure sector. The average wage across all industries was lower than the state's average. This region's growth in employment of 11 percent from 1993-2003 is the sixth highest among all regions, and is below the state average of 15 percent.

The per capita estimated property value for Region 10 was \$21,666, which was above the state average of \$16,599.

-
1. In this report, industry categories are based on the North American Industry Classification System (NAICS) categories and codes. See Appendix 5 for more information. Further, when the Services category is grouped in this report, it includes the following industries: Information, Professional and Business Services, Educational and Health Services, Leisure, and Other.
 2. High-tech industries are sub-industries within several of the broader categories discussed above. See Appendix 6 for more information on high-tech industries.

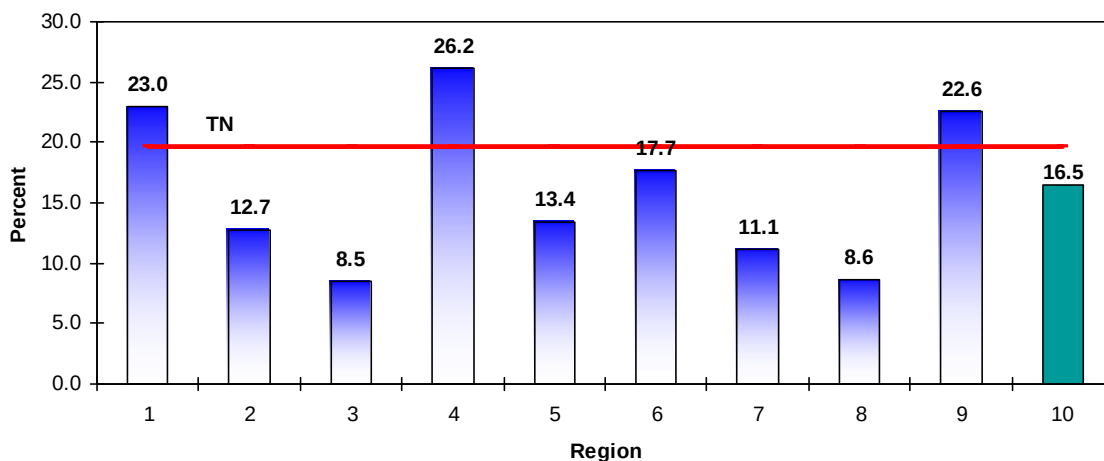


Educational Attainment: High School Graduates Age 25 and Older, by Region, 2000

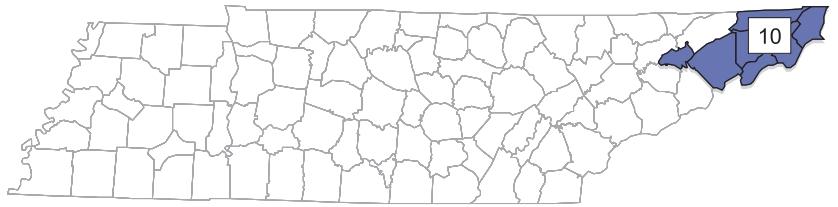


- In Region 10, of those age 25 and older, nearly 73 percent have at least a high school diploma
- To compare, of those age 25 and older in Tennessee, nearly 76 percent have at least a high school diploma

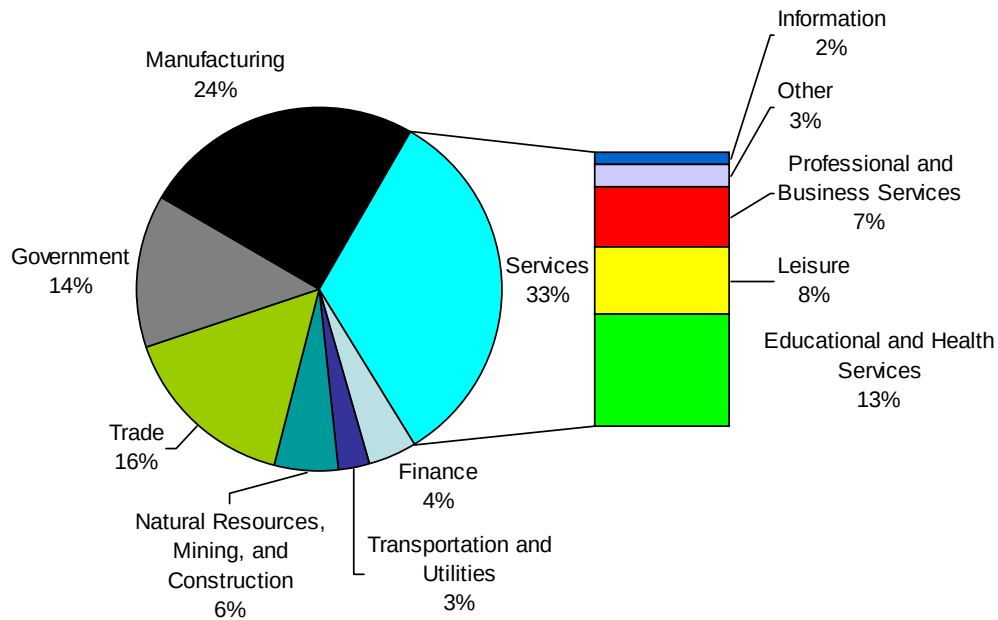
Educational Attainment, Bachelor's Degree or Higher, Age 25 and Older, by Region, 2000



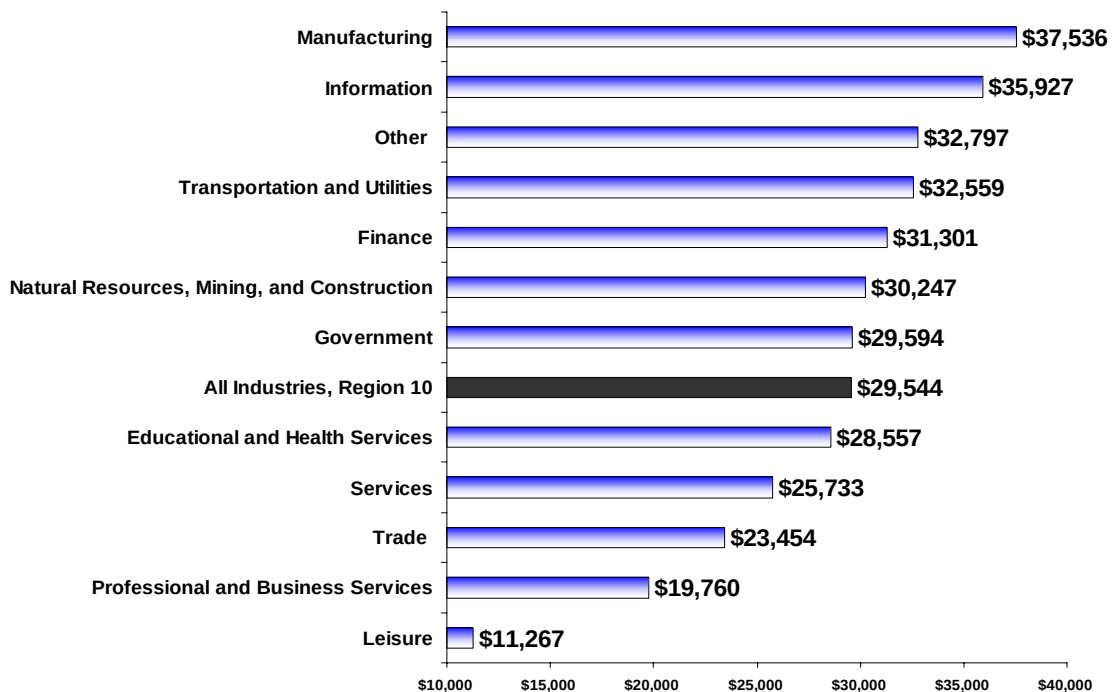
- In Region 10, of those age 25 and older, nearly 17 percent have at least a bachelor's degree
- In Tennessee, of those age 25 and older, nearly 20 percent have at least a bachelor's degree



Employment Share by Industry, 2002, Region 10

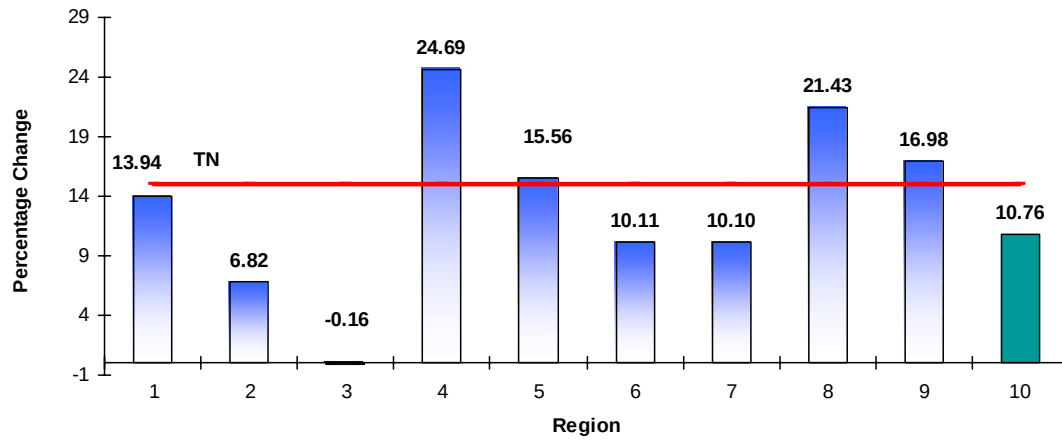


Average Wage by Industry, 2002, Region 10





Employment Change, by Region, 1993-2003



- From 1993-2003, Tennessee experienced a percentage change in non-farm employment of approximately 15 percent
- Region 10 experienced an increase in non-farm employment of nearly 11 percent

Region 10 Profile

- * Large manufacturing sector.
- * Below state averages for all criteria except per-capita estimated property value.



Counties Included: Carter, Greene, Hamblen, Johnson, Sullivan, Unicoi, Washington

Population

Total Population, 2003	480,021 (8.2 percent of the state's population)
Total Population, Census 2000	473,191
Population Growth, 1990 to 2003	12.9%
Population by Age Group and Gender, 2003	

Age Range	Total	Female	Male
0-5	27,692	13,384	14,308
5-9	29,168	14,066	15,102
10-14	29,700	14,355	15,344
15-19	30,175	14,625	15,550
20-24	29,267	14,546	14,721
25-29	32,658	16,101	16,557
30-34	33,756	16,649	17,107
35-39	36,463	18,258	18,205
40-44	36,719	18,477	18,243
45-49	35,018	17,755	17,264
50-54	34,135	17,393	16,741
55-59	29,155	14,874	14,281
60-64	24,480	12,710	11,770
65-69	20,828	11,221	9,608
70-74	18,298	10,419	7,879
75-79	15,080	9,148	5,931
80-84	9,373	5,988	3,385
85 and up	8,055	5,858	2,196
All Age Groups	480,021	245,828	234,193

60.8 percent of total population is in the workforce age group

Educational Attainment and Wages

Percent at least High School Education, 2000	72.7
Percent at least High School Education, 2000, Tennessee	75.9
Percent at least Bachelor's Degree, 2000	16.5
Percent at least Bachelor's Degree, 2000, Tennessee	19.6

Per Capita Personal Income, 2001	\$23,874
Per Capita Personal Income, 2001, Tennessee	\$26,808

Employment and Wages, by Sector, 2002

Employment Growth, 1993 to 2003	10.8%
Employment Growth, 1993 to 2003, Tennessee	14.9%

Industry	Average Employment	Share of Total	Average Wage
Leisure	16,171	8.10	\$11,267
Professional and Business Services	14,031	7.03	\$19,760
Trade	31,348	15.70	\$23,454
Educational and Health Services	26,807	13.42	\$28,557
Government	27,247	13.64	\$29,594
Natural Resources, Mining, and Construction	11,009	5.51	\$30,247
Finance	8,201	4.11	\$31,301
Transportation and Utilities	5,903	2.96	\$32,559
Other	5,248	2.63	\$32,797
Information	3,560	1.78	\$35,927
Manufacturing	50,106	25.09	\$37,536
All Industries	199,685		\$29,544

Taxes, 2002

Maximum Local Option Sales Tax Rate	2.75
Minimum Local Option Sales Tax Rate	1.50
Maximum Effective Tax Rate on Real Industrial and Commercial Property	1.88
Minimum Effective Tax Rate on Real Industrial and Commercial Property	0.71
Maximum Nominal Total Property Tax Rate	4.70
Minimum Nominal Total Property Tax Rate	1.93
Per Capita Estimated Property Value, 2002	\$21,666

APPENDIX 1. GENERAL INFORMATION

A. Cluster Analysis

The grouping of Tennessee counties into regions was achieved using a statistical technique called Cluster Analysis. Hamparsum Bozdogan, Ph.D., the Toby and Brenda McKenzie Professor in Business, Information Complexity, and Model Selection at the University of Tennessee, Knoxville, oversaw the Cluster Analysis work. Cluster Analysis is a technique used for classification; the purpose is to sort data into groups where there is a strong relationship among members of a group and a weak relationship with members of different groups. One outcome of Cluster Analysis is that the groups are distinct from one another. It is likely that similar economic policies and growth strategies would apply to counties within each region because the regions consist of counties that are linked by measures of income, population, and industry and the counties are similar.

A series of economic, demographic and government characteristics were used to group the counties. Specifically, the variables used in the Cluster Analysis process and their sources are:

- Total county population – Census 2000, U.S. Census Bureau SF1
- Percentage of the population considered urban – Census 2000, U.S. Census Bureau SF1
- Per Capita Income in 1999 – Census 2000, U.S. Census Bureau SF3
- Median Income of Households – Census 2000, U.S. Census Bureau SF3
- Domestic Net Migration for the period 1995-2000 – U.S. Census State to State Migration Flows 1995-2000
- Percent of county population under the age of nineteen – Census 2000, U.S. Census Bureau SF1
- Percent of county population between the ages of 20 and 64 – Census 2000, U.S. Census Bureau SF1
- Percent of county population that is 65 years and older – Census 2000, U.S. Census Bureau SF1
- Percentage of the population that is 25 years and older that holds at least a high school diploma – Census 2000, U.S. Census Bureau SF3

APPENDIX 1, continued

- Percentage of the population that is 25 years and older that holds at least a bachelor's degree – Census 2000, U.S. Census Bureau SF1
- Percentage of the population that is non-white – Census 2000, U.S. Census Bureau SF1
- State Sales Tax Collection per capita, FY 2000 – Tennessee Department of Revenue
- Local Sales Tax Collections per capita, FY 2000 – Tennessee Department of Revenue
- Local Sales Tax Rate, FY 2000 – Tennessee Statistical Abstract 2003
- Ag and Mining Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Construction Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Manufacturing Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Transportation and Public Utilities Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Wholesale Trade Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Retail Trade Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- FIRE Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Services Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Government Share of Total Non-Ag Employment, 2000 – Bureau of Economic Analysis
- Total Property Tax Assessments, 2000 – Tennessee Tax Aggregate Report
- Weighted Average Effective Tax Rate, 2000 – Tennessee Tax Aggregate Report
- Manufacturing Wages, 2000 – Bureau of Economic Analysis

APPENDIX 1, continued

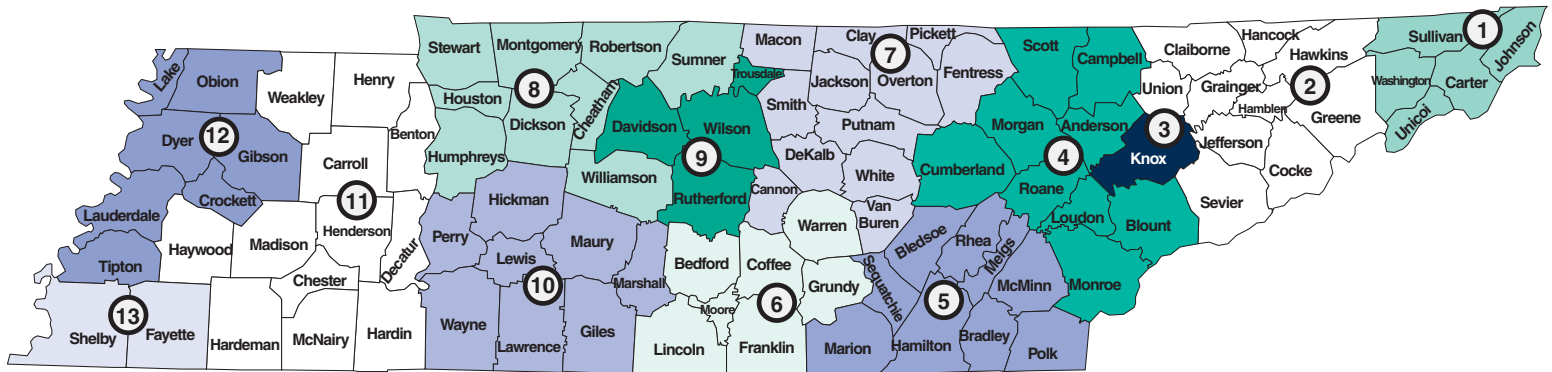
B. Mapping of Other Groupings

Other county groupings exist but the Economic Growth Strategy Regions (EGSR) are unique because they take into consideration many factors not used by other regional designations. Thus, the EGSR are based on a much broader set of criteria. For example, the Metropolitan Statistical Area designation excludes many counties and is largely based on Census commuting patterns. Tennessee Economic Development Districts may not take into account the large differences some of the counties in each of the regions may contain. Maps of different regional classifications of Tennessee counties are given on the following pages for comparison purposes.

C. Data Sources for Entire Report

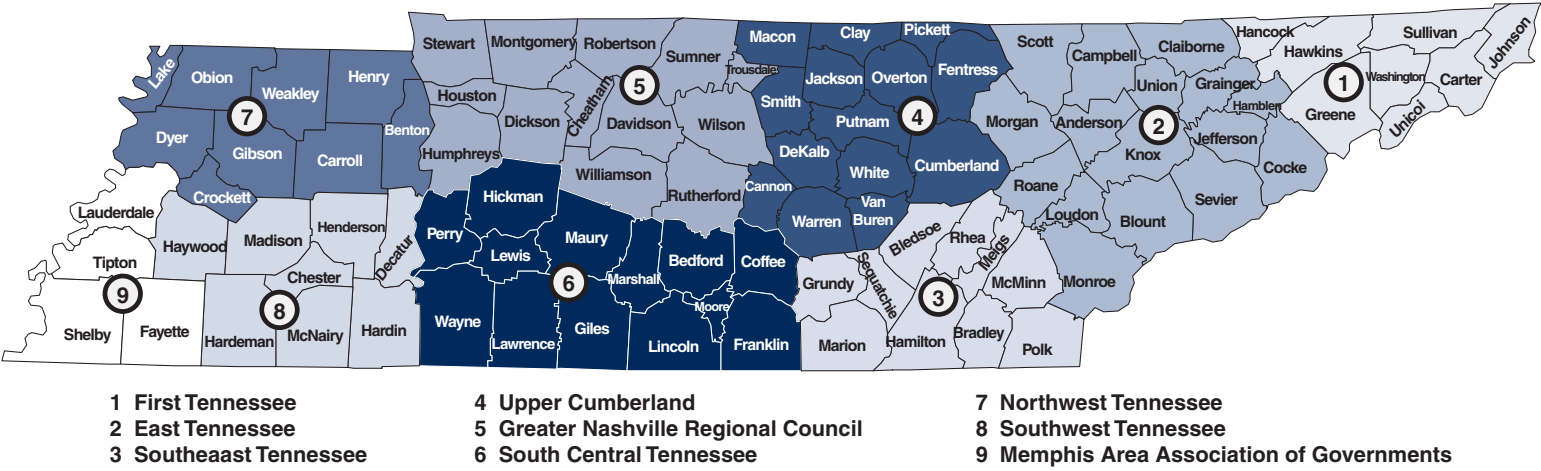
- Population numbers – U.S. Census Bureau
- Measures of personal income – U.S. Department of Commerce, Bureau of Economic Analysis
- Educational Attainment – Census 2000, U.S. Census Bureau
- Employment – U.S. Department of Commerce, Bureau of Economic Analysis
- Average wages by industry – U.S. Department of Commerce, Bureau of Economic Analysis
- Local Option Sales Tax Rates – Tennessee Tax Aggregate Report, 2002
- Effective Tax Rate on Real Industrial and Commercial Property – Tennessee Tax Aggregate Report, 2002
- Nominal Total Property Tax Rates – Tennessee Tax Aggregate Report, 2002
- Per Capita Estimated Property Value – Tennessee Tax Aggregate Report, 2002

Appendix 2: Local Workforce Investment Areas



Source: Department of Labor and Workforce Development,
<<http://source.virtuallmi.com/analyzer/mappages/wia.asp?mapcode=15>>.

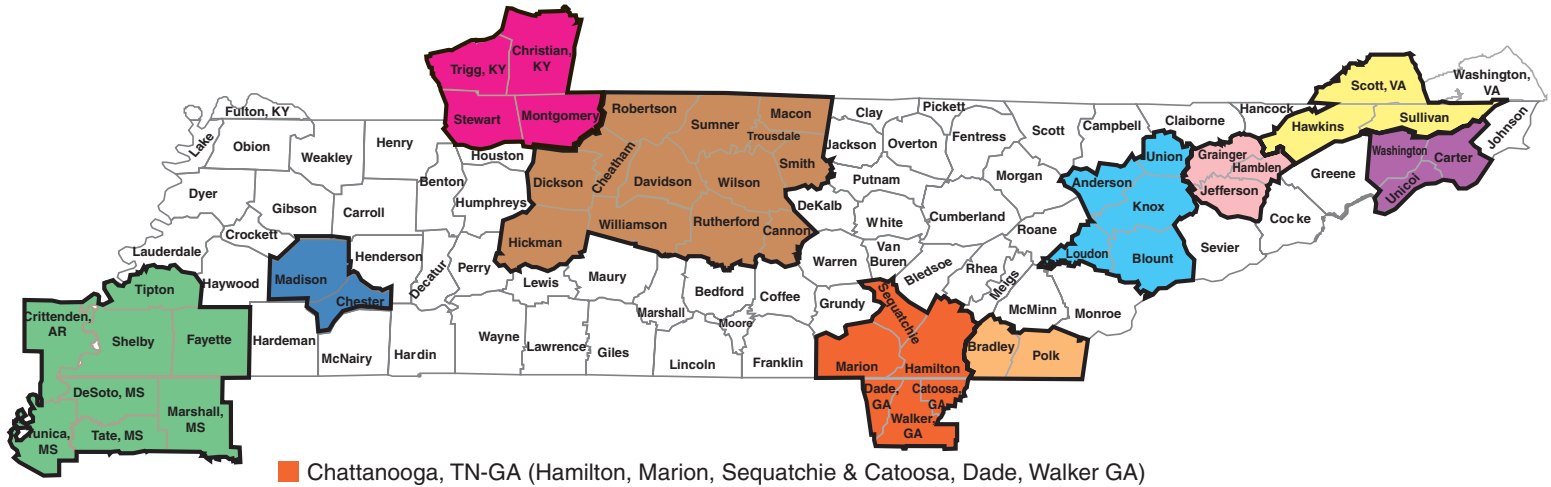
Appendix 3: Development Districts



Source: Tennessee Economic and Community Development.

Appendix 4: Metropolitan Statistical Areas

Metropolitan Statistical Areas consist of at least one urbanized area of 50,000 or more population and adjacent counties that have a minimum of 25 percent commuting to the central county.



- Chattanooga, TN-GA (Hamilton, Marion, Sequatchie & Catoosa, Dade, Walker GA)
- Clarksville, TN-KY (Montgomery, Stewart & Christian, Trigg KY)
- Cleveland (Bradley, Polk)
- Jackson (Chester, Madison)
- Johnson City (Carter, Unicoi, Washington)
- Kingsport-Bristol, TN-VA (Hawkins, Sullivan & Scott VA)
- Knoxville (Anderson, Blount, Knox, Loudon, Union)
- Memphis, TN-MS-AR (Fayette, Shelby, Tipton & Desoto, Marshall, Tate, Tunica MS & Crittenden AR)
- Morristown (Grainger, Hamblen, Jefferson)
- Nashville-Davidson-Murfreesboro (Cannon, Cheatham, Davidson, Dickson, Hickman, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, Wilson)

APPENDIX 5. INDUSTRY CODES

The North American Industry Classification System (NAICS) is the official basis for industry classification in the United States economy. Each industry is given a descriptive name as well as an identifying code. The highest level of classification in NAICS is the sector which has an identifying two digit code. The Bureau of Labor Statistics has aggregated NAICS sectors into “supersectors” in order to facilitate analysis. For this report, either sectors or supersectors are used to classify the data, depending on the level of detail chosen. In some cases, the industries are a combination of one or more of the NAICS sectors or supersectors. For example, in this report, the supersectors Natural Resources and Mining (NAICS code 10) and Construction (NAICS code 20) are combined into one sector: Natural Resources, Mining and Construction. For more information on the North American Industry Classification System, please see <<http://stats.bls.gov/bls/naics.htm>>.

Name of industry in this report	Included NAICS sectors/supersectors	Two-digit NAICS codes
Educational and Health Services	Educational and Health Services	65
Finance	Financial Activities	55
Government	Federal Government; State Government; Local Government	91; 92; 93
Information	Information	51
Leisure and Hospitality	Leisure and Hospitality	70
Manufacturing	Manufacturing	30
Natural Resources, Mining, and Construction	Natural Resources and Mining; Construction	10; 20
Other Services	Other Services	81
Professional and Business Services	Professional and Business Services	60
Trade	Wholesale Trade; Retail Trade	42; 44, 45
Transportation and Utilities	Transportation and Warehousing; Utilities	48, 49; 22

The following information and definitions are taken directly from the Bureau of Labor Statistics, Industry at a Glance website at <<http://stats.bls.gov/iag/iaghome.htm>>.

Educational and Health Services (NAICS supersector 65)

The education and health services supersector is made up of two parts: the educational services sector (sector 61), and the health care and social assistance sector (sector 62). Only privately-owned establishments are included in this discussion; publicly-owned establishments that provide education or health services are included in government.

The educational services sector comprises establishments that provide instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities, and training centers.

APPENDIX 5, continued

The health care and social assistance sector comprises establishments providing health care and social assistance for individuals. The industries in this sector are arranged on a continuum starting with those establishments providing medical care exclusively, continuing with those providing health care and social assistance, and finally finishing with those providing only social assistance.

Financial Activities (NAICS supersector 55)

The financial activities supersector is made up of two parts: the finance and insurance sector (sector 52), and the real estate and rental and leasing sector (sector 53).

The finance and insurance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities.
2. Pooling of risk by underwriting insurance and annuities.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

The real estate and rental and leasing sector comprises establishments primarily engaged in renting, leasing, or otherwise allowing the use of tangible or intangible assets, and establishments providing related services. The major portion of this sector comprises establishments that rent, lease, or otherwise allow the use of their own assets by others. This sector also includes establishments primarily engaged in managing real estate for others, selling, renting and/or buying real estate for others, and appraising real estate.

Government (NAICS supersector 90)

The government sector is made up of publicly-owned establishments. This sector includes establishments of federal, state, and local government agencies that administer, oversee, and manage public programs and have executive, legislative, or judicial authority over other institutions within a given area. These agencies also set policy, create laws, adjudicate civil and criminal legal cases, provide for public safety and for national defense. Establishments such as public schools and public hospitals also are included in government.

APPENDIX 5, continued

Information (NAICS supersector 51)

The information sector comprises establishments engaged in the following processes: (a) producing and distributing information and cultural products, (b) providing the means to transmit or distribute these products as well as data or communications, and (c) processing data. The main components of this sector are the publishing industries, including software publishing, and both traditional publishing and publishing exclusively on the Internet; the motion picture and sound recording industries; the broadcasting industries, including traditional broadcasting and those broadcasting exclusively over the Internet; the telecommunications industries; the industries known as Internet service providers and web search portals, data processing industries, and the information services industries.

Leisure and Hospitality (NAICS supersector 70)

The leisure and hospitality supersector is made up of two parts: the arts, entertainment, and recreation sector (sector 71), and the accommodation and food services sector (sector 72).

The arts, entertainment, and recreation sector includes a wide range of establishments that operate facilities or provide services to meet varied cultural, entertainment, and recreational interests of their patrons. This sector comprises (1) establishments that are involved in producing, promoting, or participating in live performances, events, or exhibits intended for public viewing; (2) establishments that preserve and exhibit objects and sites of historical, cultural, or educational interest; and (3) establishments that operate facilities or provide services that enable patrons to participate in recreational activities or pursue amusement, hobby, and leisure-time interests.

The accommodation and food services sector comprises establishments providing customers with lodging and/or preparing meals, snacks, and beverages for immediate consumption. The sector includes both accommodation and food services establishments because the two activities are often combined at the same establishment.

Manufacturing (NAICS supersector 30)

The manufacturing sector consists of establishments engaged in the mechanical, physical, or chemical transformation of materials, substances, or components into new products.

APPENDIX 5, continued

Natural Resources, Mining, and Construction

Natural Resources and Mining (NAICS supersector 10)

The natural resources and mining supersector is made up of two parts: the agriculture, forestry, fishing and hunting sector (sector 11), and the mining sector (sector 21).

The agriculture, forestry, fishing and hunting sector comprises establishments primarily engaged in growing crops, raising animals, harvesting timber, and harvesting fish and other animals from a farm, ranch, or their natural habitats.

The mining sector comprises establishments that extract naturally occurring mineral solids, such as coal and ores; liquid minerals, such as crude petroleum; and gases, such as natural gas. The term mining is used in the broad sense to include quarrying, well operations, beneficiating (e.g., crushing, screening, washing, and flotation), and other preparation customarily performed at the mine site, or as a part of mining activity.

Construction (NAICS supersector 20)

The construction sector comprises establishments primarily engaged in the construction of buildings or engineering projects (e.g., highways and utility systems). Establishments primarily engaged in the preparation of sites for new construction and establishments primarily engaged in subdividing land for sale as building sites also are included in this sector. Construction work done may include new work, additions, alterations, or maintenance and repairs. Activities of these establishments generally are managed at a fixed place of business, but they usually perform construction activities at multiple project sites.

Other Services (NAICS supersector 81)

The other services sector comprises establishments engaged in providing services not specifically provided for elsewhere in the North American Industry Classification System. Establishments in this sector are primarily engaged in activities, such as equipment and machinery repairing, promoting or administering religious activities, grant-making, advocacy, and providing dry cleaning and laundry services, personal care services, death care services, pet care services, photofinishing services, temporary parking services, and dating services.

Professional and Business Services (NAICS supersector 60)

The professional and business services supersector is made up of three parts: the professional, scientific, and technical services sector (sector 54), the management of companies and enterprises

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sector (sector 55), and the administrative and support and waste management and remediation services sector (sector 56).

The professional, scientific, and technical services sector comprises establishments that specialize in performing professional, scientific, and technical activities for others. Activities performed include: legal advice and representation; accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services.

The management of companies and enterprises sector comprises (1) establishments that hold the securities of (or other equity interests in) companies and enterprises for the purpose of owning a controlling interest or influencing management decisions or (2) establishments (except government establishments) that administer, oversee, and manage establishments of the company or enterprise and that normally undertake the strategic or organizational planning and decision making role of the company or enterprise.

The administrative and support and waste management and remediation services sector comprises establishments performing routine support activities for the day-to-day operations of other organizations. These essential activities are often undertaken in-house by establishments in many sectors of the economy. Activities performed include: office administration, hiring and placing of personnel, document preparation and similar clerical services, solicitation, collection, security and surveillance services, cleaning, and waste disposal services.

Trade

Wholesale and Retail Trade (NAICS sectors 42; 44, 45)

The wholesale and retail trade supersector is made up of two parts: the wholesale trade sector (sector 42), and the retail trade sector (sector 44 - 45).

The wholesale trade sector comprises establishments engaged in wholesaling merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The wholesaling process is an intermediate step in the distribution of merchandise. Wholesalers are organized to sell or arrange the purchase or sale of (a) goods for resale (i.e., goods sold to other wholesalers or retailers), (b) capital or durable nonconsumer goods, and (c) raw and intermediate materials and supplies used in production. Wholesalers sell merchandise to other businesses and normally operate from a warehouse or office.

APPENDIX 5, continued

The retail trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are, therefore, organized to sell merchandise in small quantities to the general public. This sector comprises two main types of retailers: store and nonstore retailers.

Transportation and Utilities (NAICS sectors 48, 49; 22)

The transportation and warehousing and utilities supersector is made up of two parts: the transportation and warehousing sector (sectors 48 - 49), and the utilities sector (sector 22).

The transportation and warehousing sector includes industries providing transportation of passengers and cargo, warehousing and storage for goods, scenic and sightseeing transportation, and support activities related to modes of transportation. Establishments in these industries use transportation equipment or transportation related facilities as a productive asset. The type of equipment depends on the mode of transportation. The modes of transportation are air, rail, water, road, and pipeline.

The utilities sector comprises establishments engaged in the provision of the following utility services: electric power, natural gas, steam supply, water supply, and sewage removal. Within this sector, the specific activities associated with the utility services provided vary by utility: electric power includes generation, transmission, and distribution; natural gas includes distribution; steam supply includes provision and/or distribution; water supply includes treatment and distribution; and sewage removal includes collection, treatment, and disposal of waste through sewer systems and sewage treatment facilities.

APPENDIX 6. HIGH-TECH INDUSTRY INFORMATION

The NAICS codes described in Appendix 5 do not include an industry classification for high-tech jobs. Following the definition of high-tech industries in a paper published by the Federal Reserve Bank of Boston available at <<http://www.bos.frb.org/economic/nerr/rr2004/q1/q403104focus.pdf>>, the high-tech industries in this report are based on sub-industries selected from the various sectors in the NAICS system described in Appendix 5.

The high-tech category includes the following industries: Computer and Electronic Product Manufacturing, Aerospace Product and Parts Manufacturing, Basic Chemical Manufacturing, Medical Equipment and Supplies Manufacturing, Telecommunications, Computer Systems Design and Related Services, Architectural and Engineering and Related Services, Management and Science and Technological Consulting Services, Research and Development in Physical and Engineering and Life Sciences, Direct Life Insurance Carriers, and Computer Training. The detailed industry data are available from the County Business Patterns 2001 published by the U.S. Census Bureau, available at <<http://www.census.gov/epcd/cbp/view/cbpview.html>>.

Included NAICS industry sectors/sub-sectors	NAICS codes
Aerospace Product and Parts Manufacturing	3364
Architectural and Engineering and Related Services	5413
Basic Chemical Manufacturing	3251
Computer and Electronic Product Manufacturing	334
Computer Systems Design and Related Services	5415
Computer Training	611420
Direct Life Insurance Carriers	524113
Management and Science and Technological Consulting	5416
Medical Equipment and Supplies Manufacturing	3391
Research and Development in Physical and Engineering and	541710
Telecommunications	5133