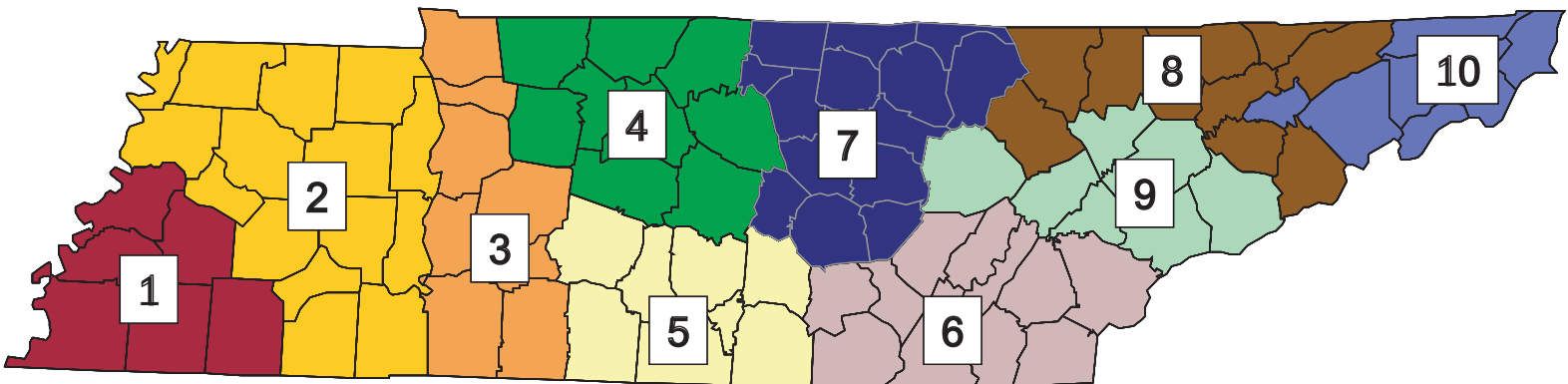


TENNESSEE

Regional Labor Market Analysis



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Prepared for

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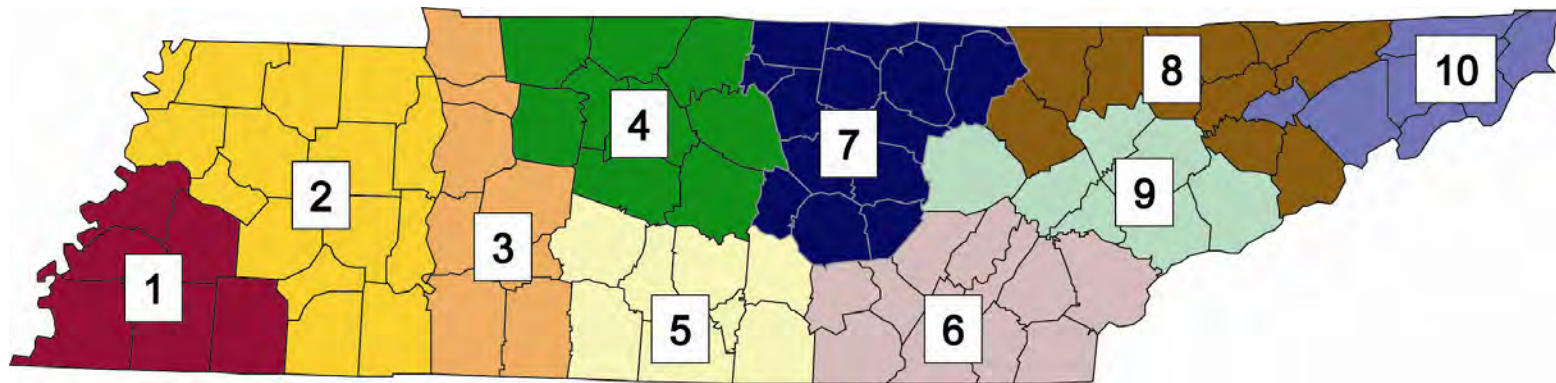
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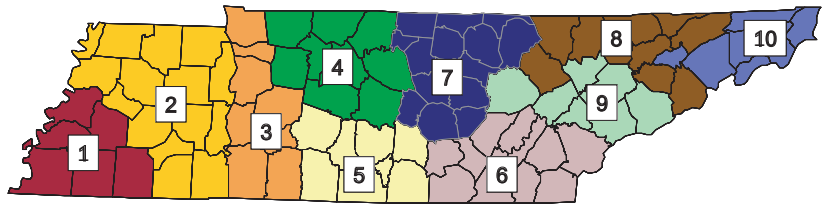
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State Overview: Regions 1-10



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



TENNESSEE SYNOPSIS

Regions differ in their economic structure and the resources they offer, and understanding the personality of a region is essential to effective economic development planning. The Tennessee Department of Economic and Community Development contracted with the Center for Business and Economic Research (CBER) at the University of Tennessee to develop comprehensive labor market profiles of ten economic regions of the state.

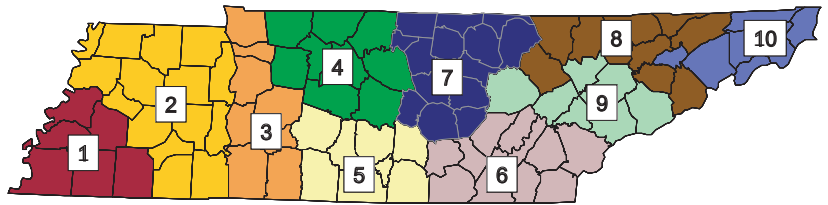
The regions detailed in this report are contiguous groupings of counties based on numerous criteria at the county level. We use ten economic regions previously defined by CBER as part of an earlier report. Some examples of the factors used to evaluate the regions are: ten year employment growth rate, employment by industry, average wages by industry, job flows, unemployment rates, educational attainment, population, per capita income and average commuting times.

The State of Tennessee consists of 95 counties. Based on 2007 estimates from the Census Bureau, Tennessee is ranked 16th among the states in population, with approximately 6,157,000 residents. From 2000 through 2007, the population grew by 8.2 percent compared to 7.2 percent for the U.S. as a whole. Approximately 61 percent of Tennesseans are in the workforce age group (ages 20-64), with 13 percent in the 65 and over age group.

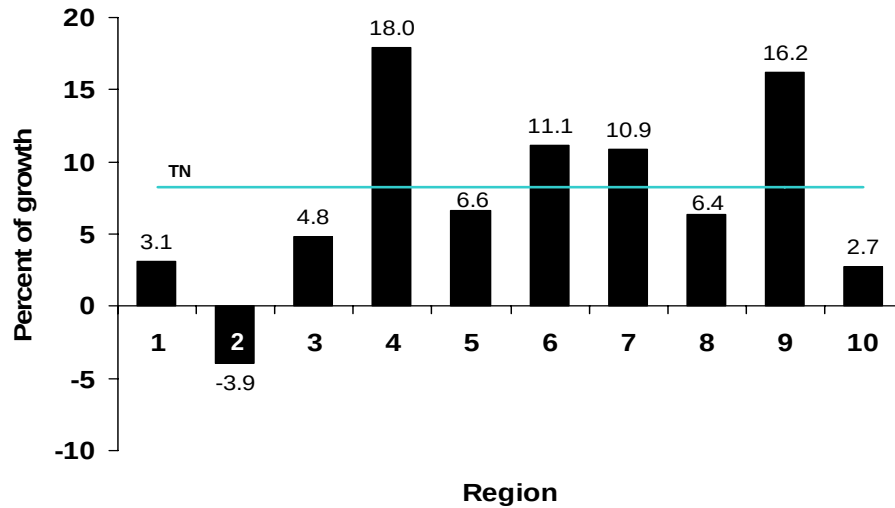
The percent of the population age 25 and older with at least a high school diploma in Tennessee is nearly 76 percent, lower than the national average of 80 percent. The percent of the population age 25 and older with at least a bachelor's degree is approximately 20 percent. Tennessee per capita personal income is \$32,172, which ranks 36th among the states. The national average per capita personal income is \$36,714. All of Tennessee's major metropolitan areas have a cost of living below the national average, and approximately 70 percent of Tennesseans own their own homes.

The Tennessee service sector is broad based and employs about 81 percent of the state's workforce. Major industries in the service sector include trade, transportation and utilities (employing 22 percent of the state's workers), government services (15 percent), education and health services (12 percent), professional and business services (12 percent), leisure and hospitality (10 percent), and financial activities (5 percent). The good producing sector employs about 19 percent of Tennesseans, led by manufacturing (14 percent) and construction (5 percent). Employment grew by approximately 8 percent during the ten-year period 1997-2007. The unemployment rate in 2007 was 4.7 percent, similar to that of the U.S. The second quarter of 2007 showed positive net job flows of 26,633 for the state. Financial activities and information services have the highest salaries in the state, on average, with wages of \$56,515 and \$52,305, respectively.

¹A statistical technique called Cluster Analysis was used to link counties that are most like neighboring counties. For a complete discussion of how the economic regions are defined, please see "Economic Growth Strategy Regions" (CBER, 2004).



Ten-Year Employment Growth by Region, 1997-2007

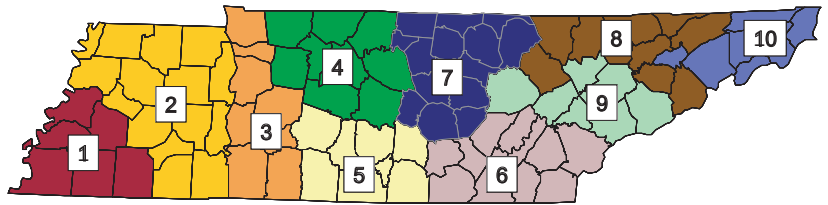


- Tennessee's statewide employment growth rate over the 10 year span is 8.2 percent.

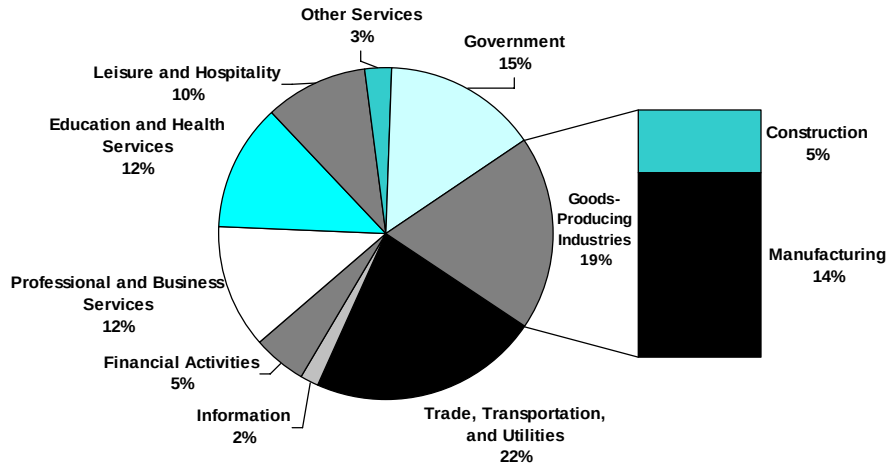
Employment by Industry

Industry	Average* Employment
Goods-Producing	
Natural Resources and Mining	10,832
Construction	133,300
Manufacturing	380,013
Unclassified	4,668
Subtotal	524,144
Service-Providing	
Trade, Transportation, and Utilities	607,125
Information	49,075
Financial Activities	143,414
Professional and Business Services	322,932
Education and Health Services	340,262
Leisure and Hospitality	276,416
Other Services	70,619
Government	409,451
Unclassified	1,959
Subtotal	2,221,253
Total - All Industries	2,745,397

* Employment data are obtained through the Bureau of Labor Statistics (BLS). Figures for the 10 regions do not sum to the state totals because of differences in the way the information is compiled by BLS.

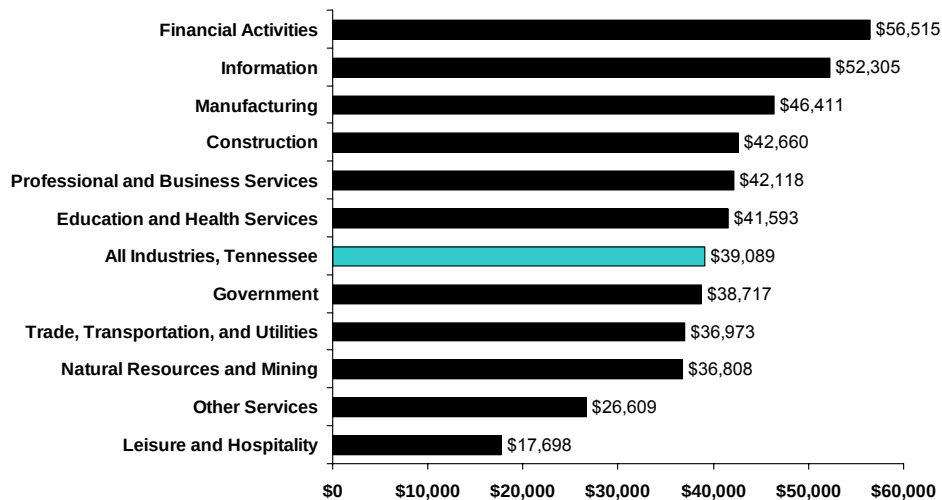


Shares of Total Employment, 2007

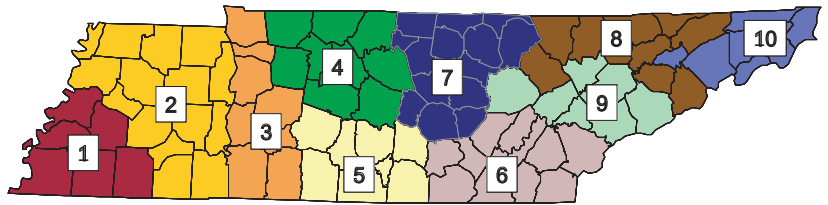


- The service-providing industries employ 80.9 percent of Tennessee workers statewide. The goods-producing industries (construction, manufacturing, and natural resources and mining) employ 19.1 percent. Natural resources and mining represents less than 1 percent of the workforce and is not shown in the chart above.

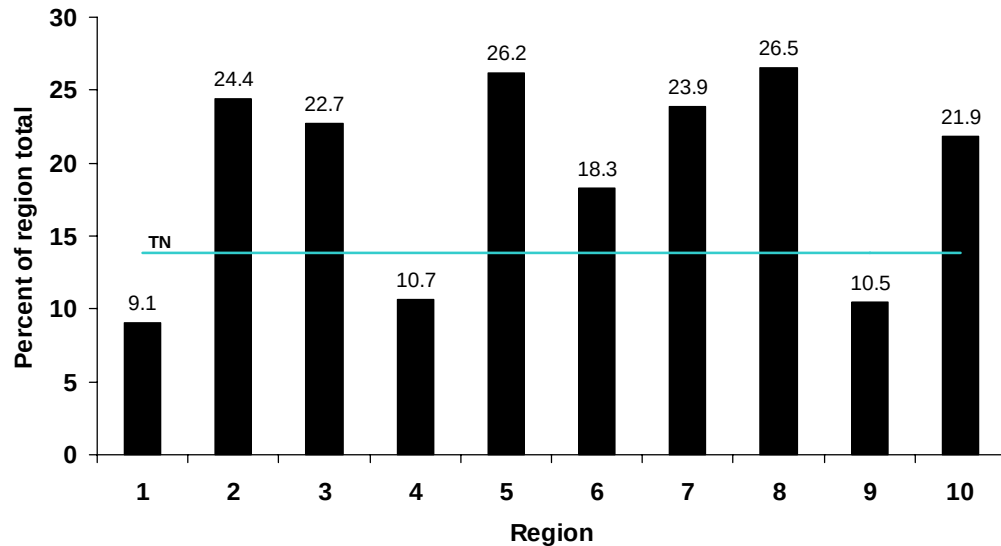
Average Wages by Industry, 2007



- Financial activities and information services have the highest salaries in the state. Financial activities, professional and business services, and information services' salaries experienced the fastest growth from 1992-2007. During this period financial activity salaries grew 110 percent, with a compound annual growth rate of 5.1 percent. Manufacturing salaries increased by 75 percent from 1992-2007, a compound annual growth rate of 3.8 percent.



Manufacturing Share of Total Region Employment, 2007

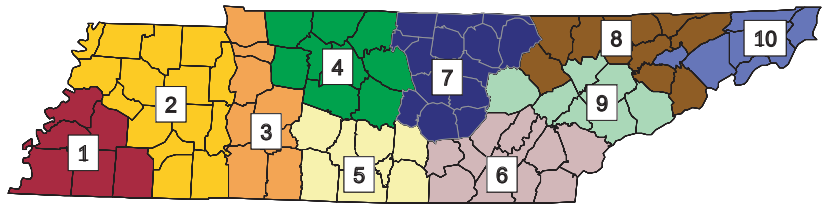


- Manufacturing has the lowest share of employment in the three regions with the largest cities.

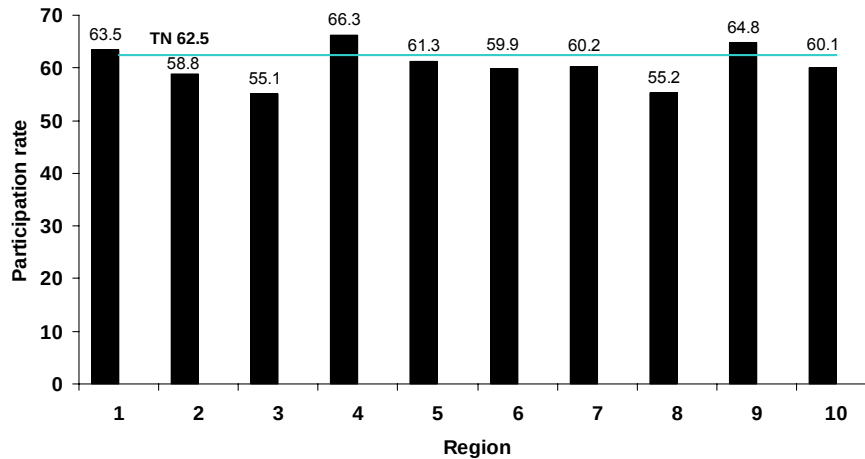
Selected Industries' Job Flows, Second Quarter 2007

	Manufacturing	Health Care and Social Assistance	Retail Trade	All Industries
Monthly Average New Hire Earnings	\$3,569	\$2,820	\$1,872	\$2,301
Job Creation	10,957	13,935	14,645	156,241
Net Job Flows	(12,462)	(3,528)	(3,110)	26,633
New Hires	33,923	44,332	77,165	518,366
Separations	51,832	52,899	88,984	571,071
Turnover	8.80%	11.00%	14.00%	11.60%

Source: US Census Bureau, Local Employment Dynamics

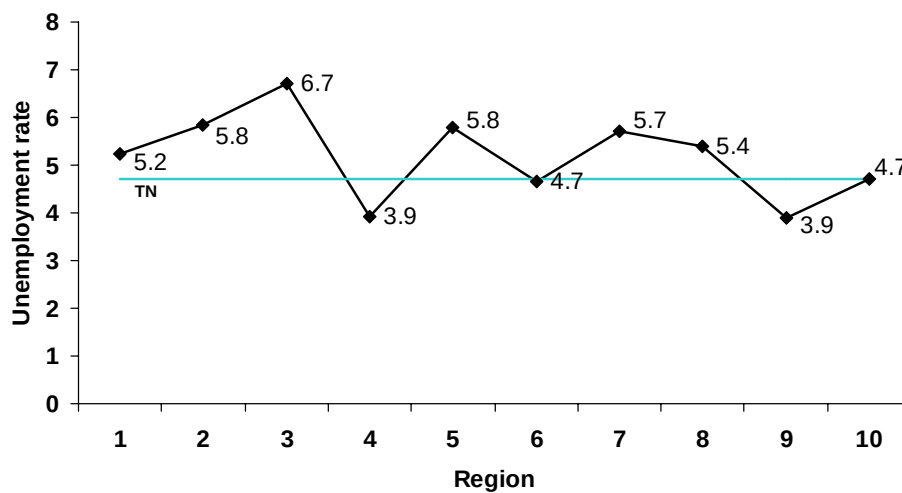


Labor Force Participation Rate, 2007

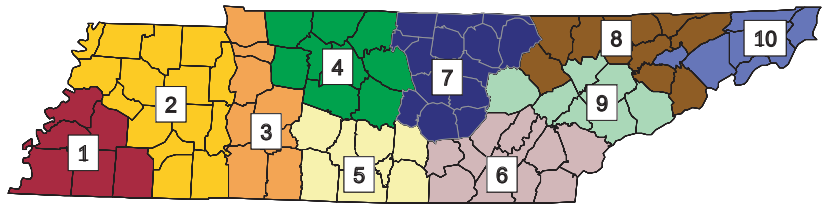


- The Tennessee labor force participation rate in 2007 was 62.5 percent, slightly below the national average rate of 64.8 percent. However, the US figures include military personnel and the county figures exclude them.
- Most regions showed modest increases in participation rates during the 1990s, but rates generally declined since 2000.
- Regions 4, 9, and 1 had the highest participation rates of 66.3 percent, 64.8 percent, and 63.5 percent.

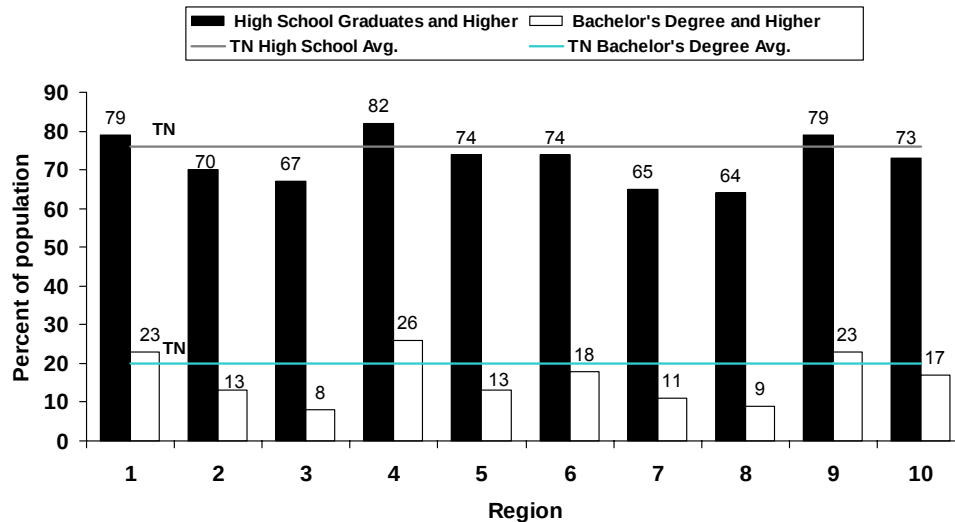
Unemployment Rates, 2007



- The 2007 unemployment rate for Tennessee was 4.7 percent.

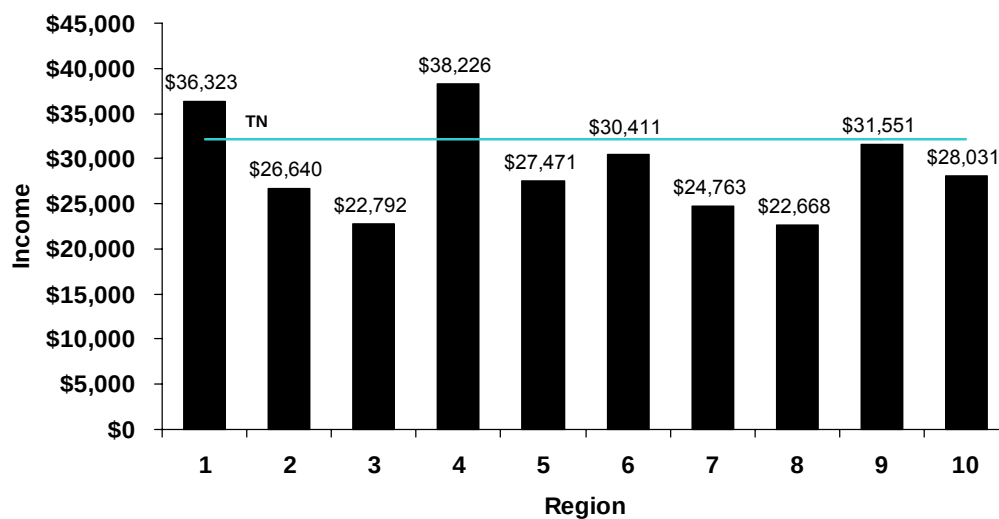


Educational Attainment, Population 25 Years and Older, 2000

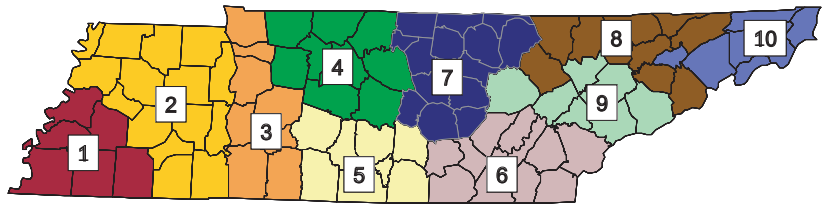


- 75.9 percent of Tennessee's population has obtained a high school diploma or higher and 19.6 percent have obtained a bachelor's degree or higher.
- The regions with the three largest cities are the only ones with above average educational attainment.

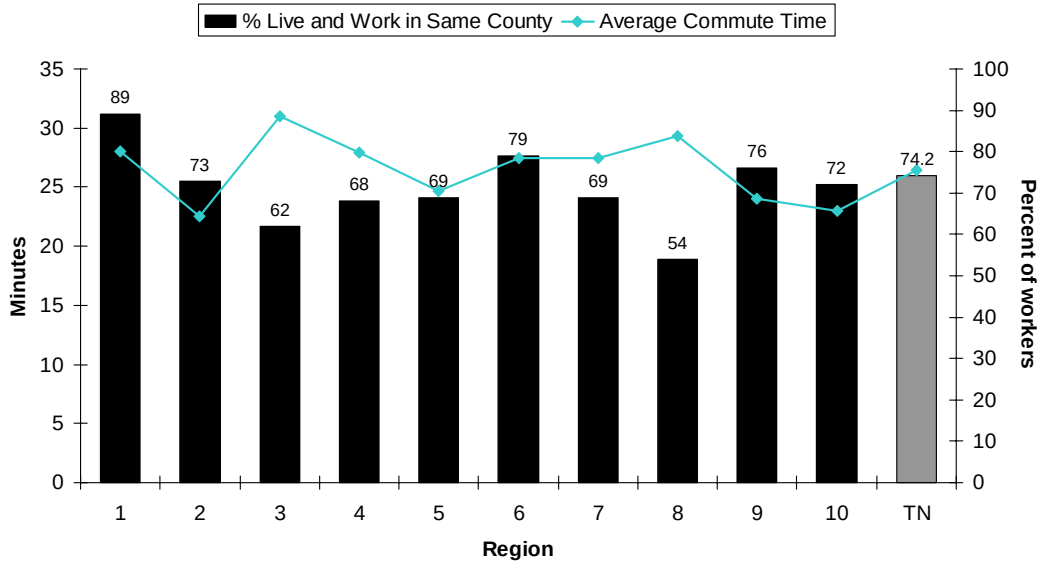
Per Capita Personal Income, 2006



- The per capita personal income for Tennessee is \$32,172.
- The three regions with the highest educational attainment also have the highest per capita personal income.

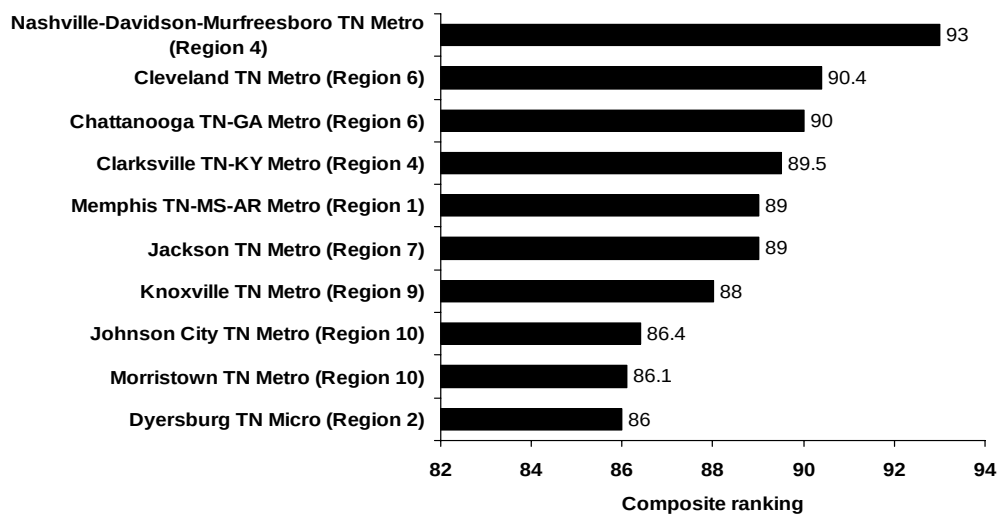


Transportation by Region, 2000

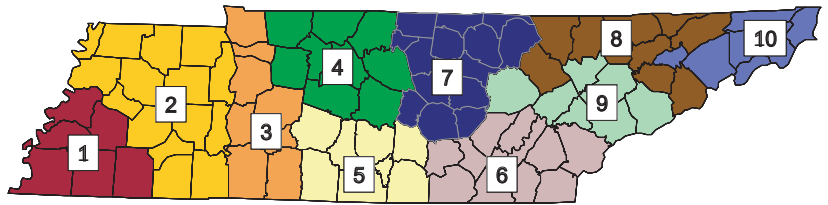


- The percentage of workers that live and work in the same county is 74.2, and the statewide average commute time is 26.4 minutes.

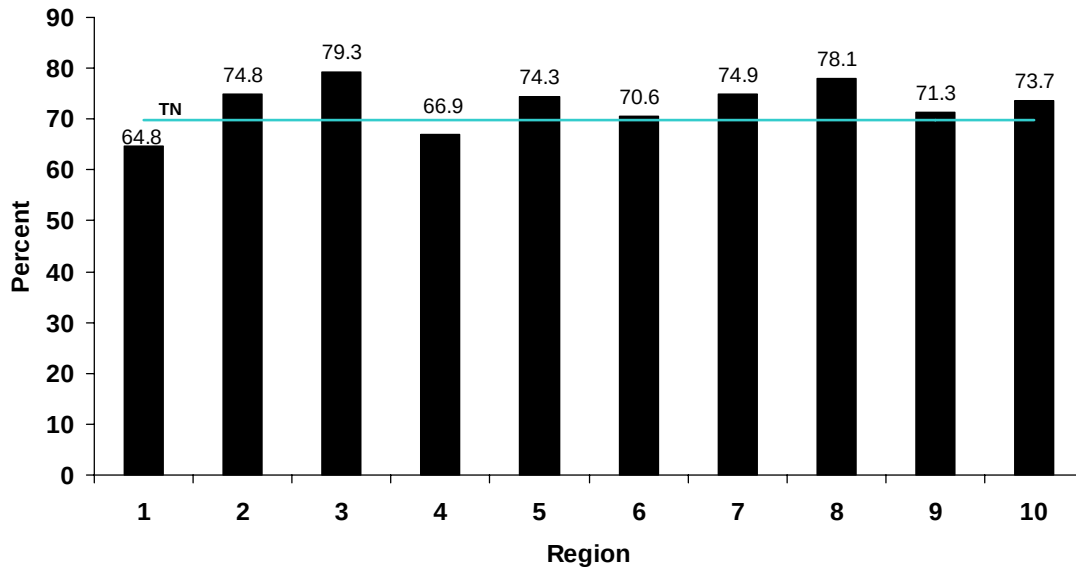
ACCRA Cost of Living Composite Index, Q1 2008



- A score of 100 represents the national average. All Tennessee ranked metropolitan areas score below the national average.

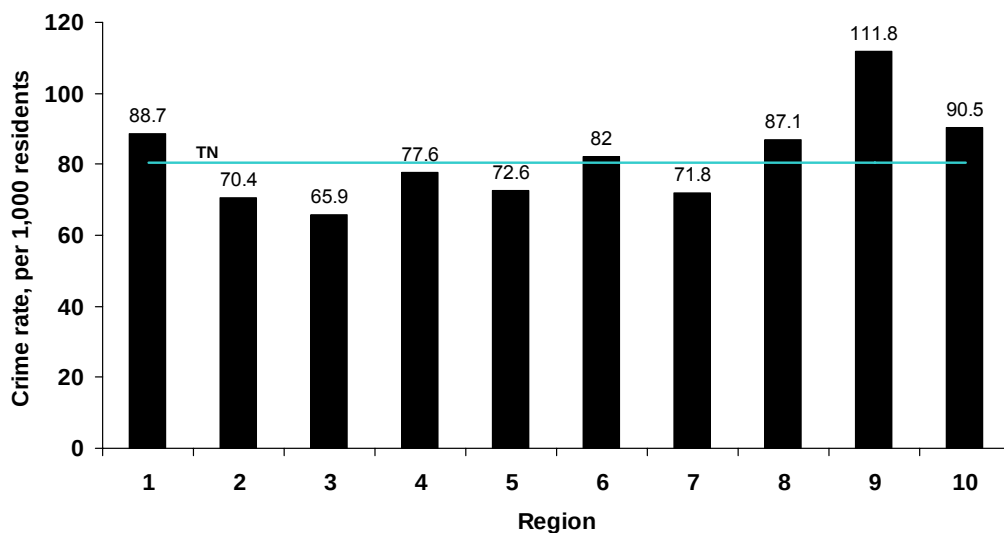


Homeownership Rate, 2000

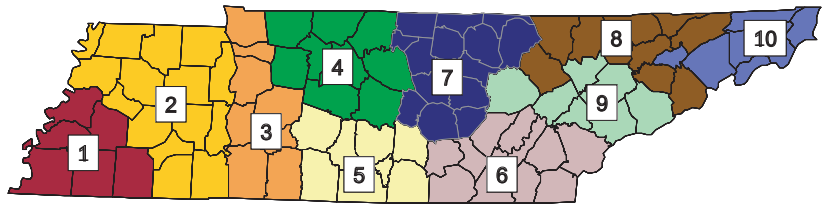


- Approximately 70 percent of Tennesseans own their own home, higher than the US average of 66.2 percent.

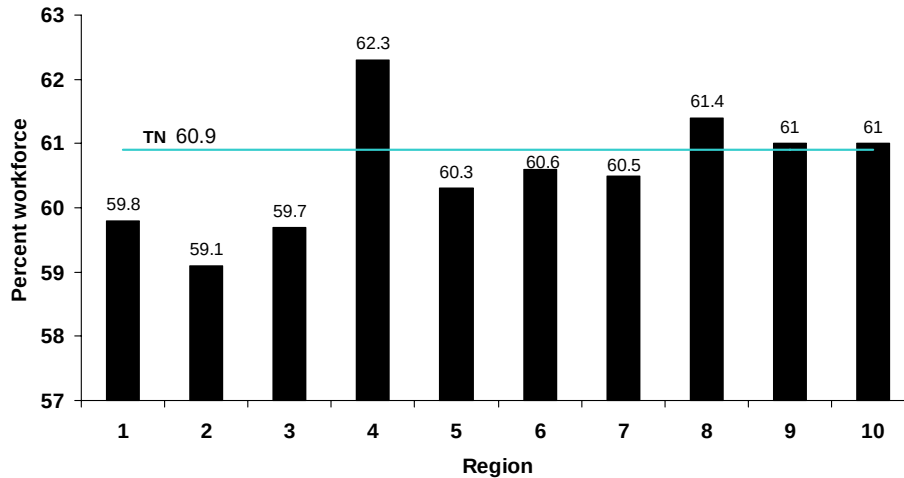
Crime Rate, 2005



- The data are collected from the Tennessee Bureau of Investigation and include a wide range of crimes, including assault, burglary, theft and drug offenses.
- The crime rates vary widely in cities and counties within the region.

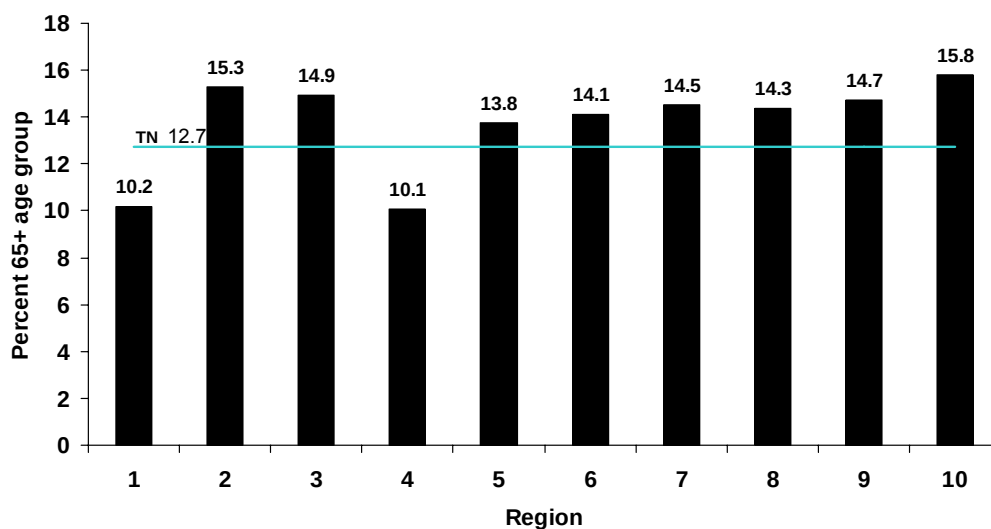


Percent Workforce Age Group (20-64) of Total Population, 2006



- Approximately 61 percent of the state population falls in the workforce age group. Similarly, 60.1 percent of the US population is in this same age group.
- Region 4 and Region 9, two regions with higher-than-average populations in the workforce age group, had the fastest employment growth during the last ten years (18 percent and 16.2 percent, respectively) and the largest population growth during the last seven years (16.4 percent and 11.0 percent, respectively).

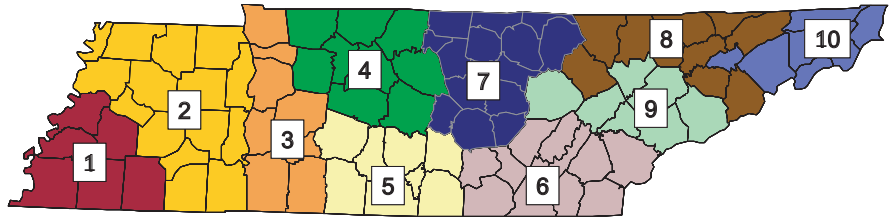
Percent 65+ Age Group of Total Population



- The percent of Tennesseans that fall in the 65+ age group is similar to the US percentage of 12.5 percent.

Tennessee Profile

All counties



Population

Total Population, 2007	6,156,719
Total Population, Census, 2000	5,689,283
Population Growth, 2000-2007	8.2%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	1,188,414	607,517	580,897
15-19	405,381	208,220	197,161
20-29	837,659	423,920	413,739
30-39	822,467	413,120	409,347
40-49	908,929	445,220	463,709
50-64	1,106,731	534,766	571,965
65+	769,222	318,127	451,095
Total	6,038,803	2,950,890	3,087,913

60.9% of the population is in the workforce age groups

Population by Race, 2006

Percent White	77.5
Percent African American	16.7
Percent Hispanic	3.2
Percent Other	2.6

Educational Attainment and Wages

	Tennessee	U.S.
Percent at least High School Education, 2000	75.9%	80.4%
Percent at least Bachelor's Degree, 2000	19.6%	24.4%
Per Capita Personal Income, 2006	\$32,172	\$36,714

Employment

Employment Growth, 1997-2007	8.2%	12.1%
Unemployment Rate, 2007	4.7%	4.6%
Labor Force Participation Rate	62.5%	64.8%

Taxes

City property tax rate (WAETR) range, 2007	0.43-2.13
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REGION 1 SYNOPSIS

Region 1 includes the city of Memphis in Shelby County as well as the counties of Fayette, Hardeman, Haywood, Lauderdale, Shelby, and Tipton. It is second among the regions in total population behind the Nashville area, but has been growing more slowly for several years. Between 2000-2007 Region 1 population grew about 2.5 percent. Employment growth in the region has been similarly slow in recent years, growing only 3.1 percent between 1997-2007, but Region 1 has the second highest per capita income in the state (\$36,323).

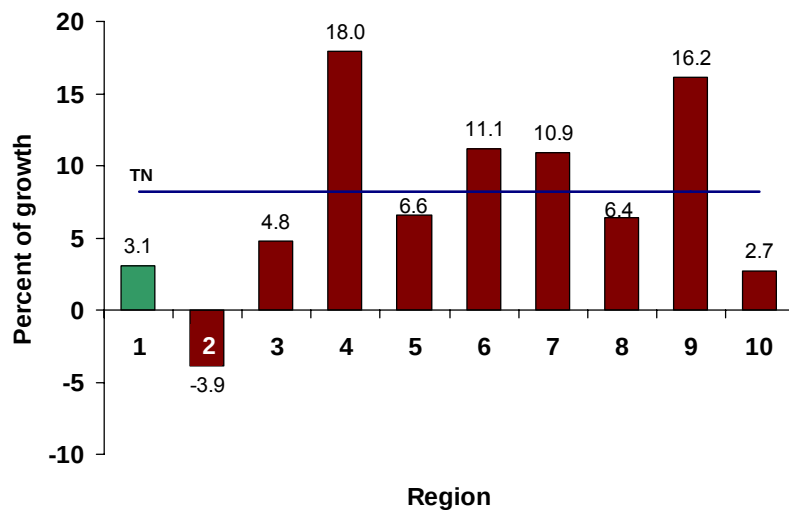
The industry mix of Region 1 is dominated by the service sector, with about 87 percent of total area employment, the highest of any region. The major service industries include trade, transportation and utilities (28 percent of total employment), professional and business services (14 percent of the region's workforce), government services (14 percent), education and health services (12 percent), leisure and hospitality (9 percent) and financial activities (5 percent). The goods-producing sector employs 13 percent of the region's workforce, including manufacturing (9 percent) and construction (4 percent). The region has a large transportation and utilities sector dominated by the FedEx transportation hub in Memphis, employing over 10,000 workers. Highest average annual wages are in financial services (\$77,021) followed by manufacturing (\$54,774).

Approximately 79 percent of adults have at least a high school diploma, and about 23 percent have at least a bachelor's degree. The educational attainment levels in Region 1 are higher than the state averages, placing Region 1 second in the state for college graduates and third for residents with a high school diploma. The region still slightly trails the national averages on educational attainment. Region 1 is home to fourteen colleges/universities, with its largest being the University of Memphis with over 20,000 students and the University of Tennessee Health Sciences Center that houses colleges of medicine, dentistry, nursing and pharmacy (approximately 2,700 total students).

Cost of living is low to moderate. For the Memphis metro area, total cost of living is ranked 89, with 100 being the national average. Housing is ranked 75, with all areas ranked below the national averages.



Ten-Year Employment Growth by Region, 1997-2007



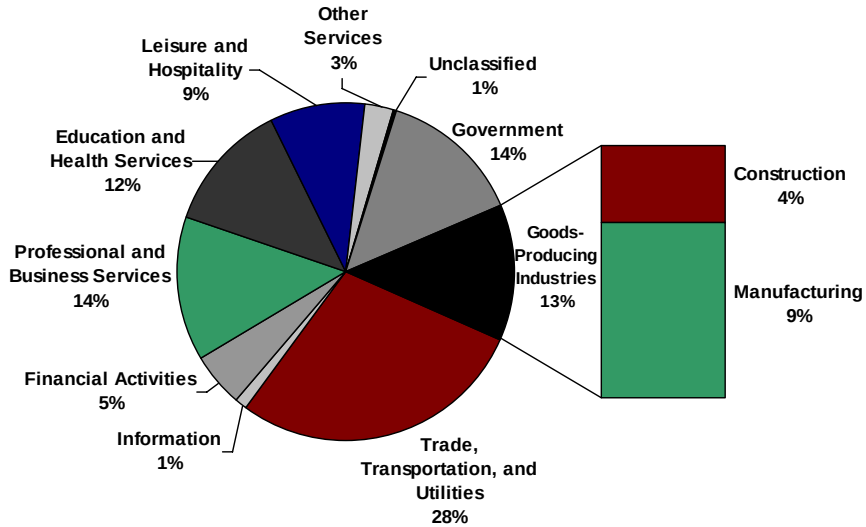
- Region 1 had an employment growth rate of 3.1 percent.

Employment by Industry

Industry	Employment
Goods-Producing	
Natural Resources and Mining	1,007
Construction	22,200
Manufacturing	49,167
Subtotal	72,374
Service-Providing	
Trade, Transportation, and Utilities	152,871
Information	6,787
Financial Activities	28,842
Professional and Business Services	75,502
Education and Health Services	66,596
Leisure and Hospitality	50,745
Other Services	14,809
Government	73,123
Unclassified	1,080
Subtotal	470,355
Total - All Industries	542,729

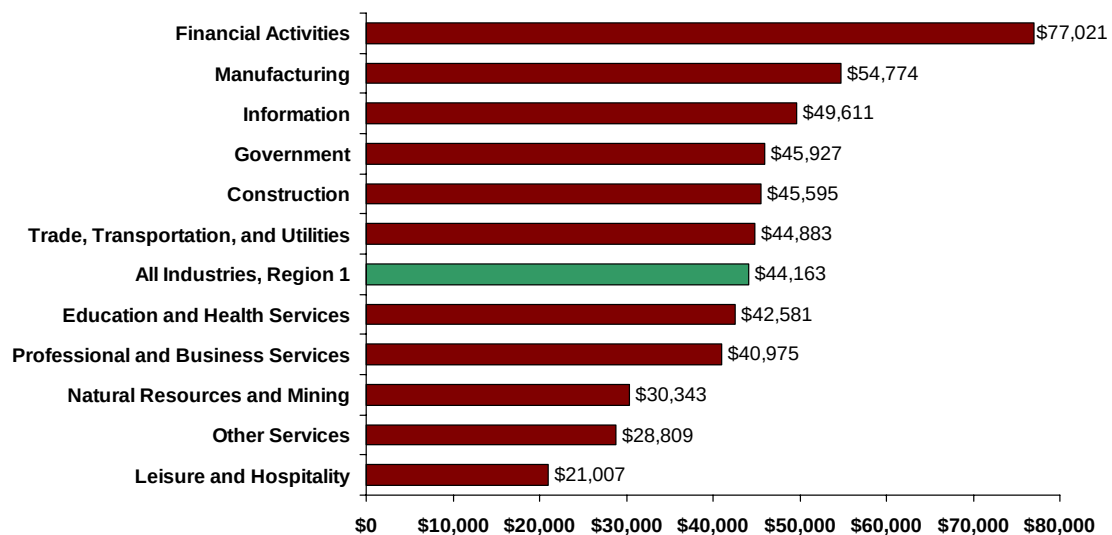


Shares of Total Employment, 2007



- The service-providing industries make up 87 percent of Region 1. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 13 percent.

Average Wages by Industry, 2007





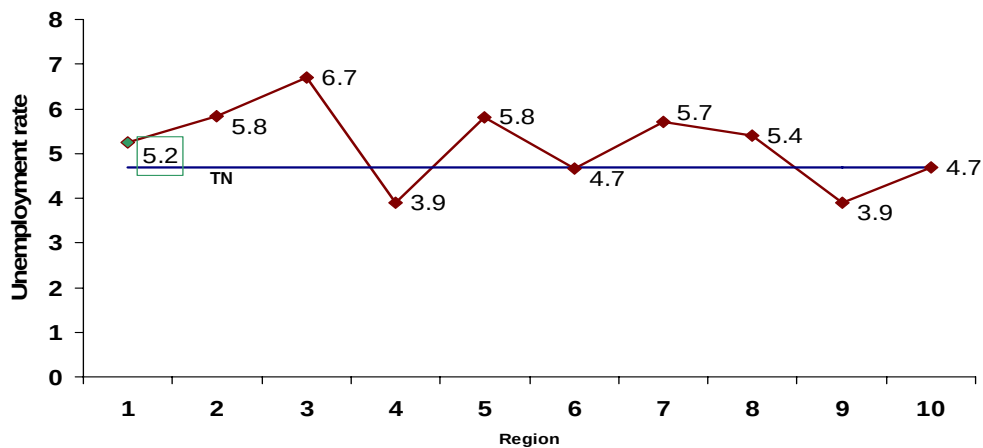
Selected Industries' Job Flows, Second Quarter 2007

	Retail Trade	Health Care and Social Assistance	Manufacturing	All Industries*
Monthly Average New Hire Earnings	\$2,483	\$2,489	\$5,096	\$2,868
Job Creation	2,382	2,341	1,216	25,606
Net Job Flows	(807)	52	(1061)	(7764)
New Hires	14,469	8,382	3,979	98,319
Separations	16,594	9,306	5,736	121,558
Turnover	16.0%	8.9%	10.7%	13.0%

Source: US Census Bureau, Local Employment Dynamics

*The transportation and warehousing industry is the third largest of the region's top three industries (based on employment). However, since only Shelby County, dominated by the FedEx transportation hub, had transportation and warehousing in the top three, the job flows are presented excluding this sector to provide a better picture of the overall region's job flows.

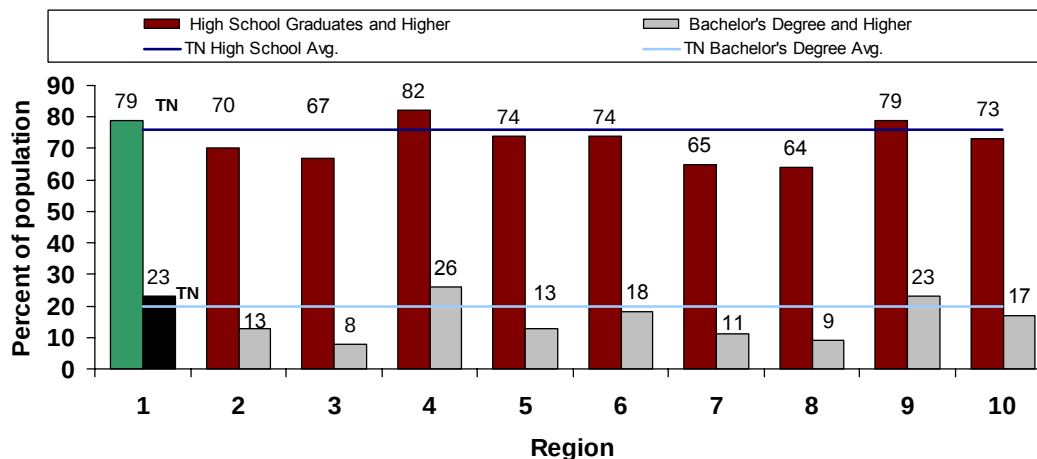
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 1 was 5.2 percent, just higher than the state rate of 4.7 percent.

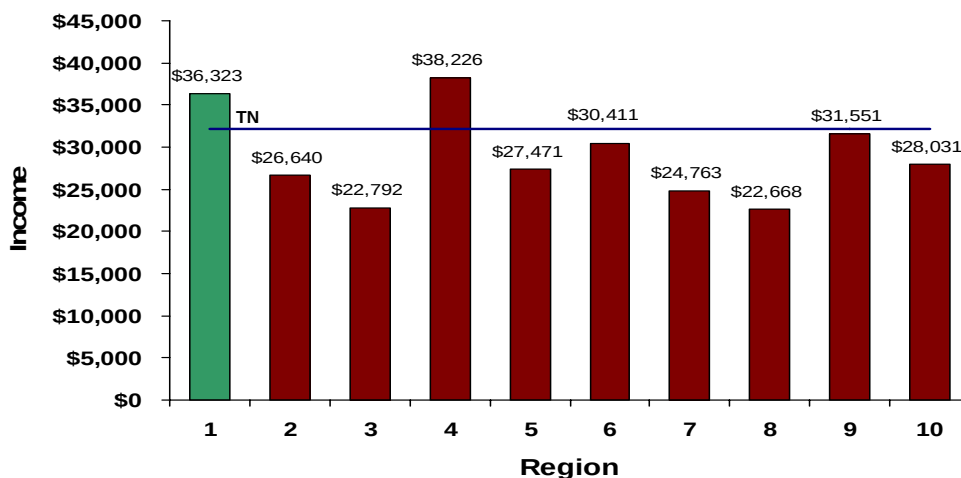


Educational Attainment, Population 25 Years and Older, 2000



- These academic attainment levels are higher than the statewide averages of workers who have obtained high school diplomas (75.9 percent) and bachelor's degrees (19.6 percent).

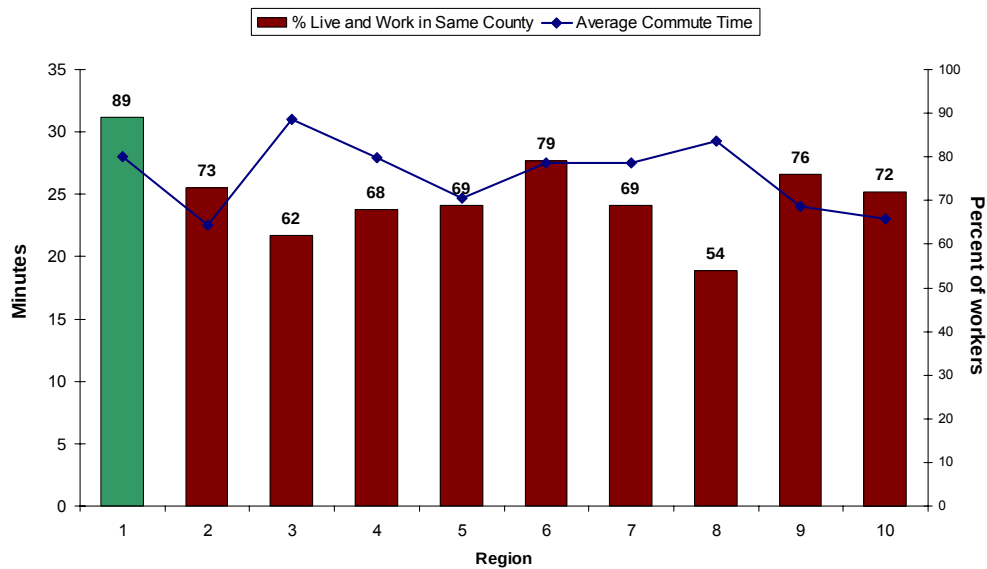
Per Capita Personal Income, 2006



- Region 1's per capita personal income was \$36,323 in 2006, above the statewide average of \$32,172.



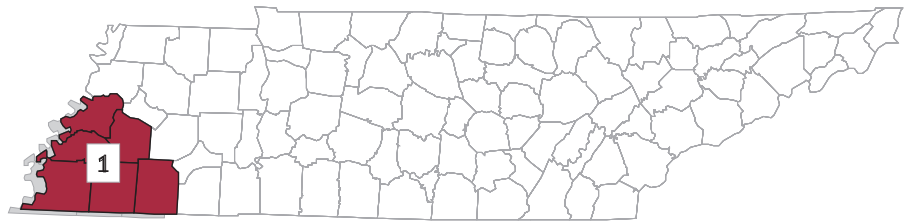
Transportation by Region, 2000



- Region 1 has the third highest commute time of 28.0 minutes and the highest percentage of workers that live and work in the same county (89 percent).

Region 1 Profile

Fayette, Hardeman,
Haywood, Lauderdale,
Shelby, Tipton



- Second highest per capita personal income
- Second lowest 10 year employment growth
- Second highest population
- Second lowest population growth, 2000-2007
- Third highest percentage of high school graduates
- Second highest percentage with at least a bachelor's degree

Population

Total Population, 2007	1,078,639	(17.5 percent of the state's population)
Total Population, Census, 2000	1,052,552	
Population Growth, 2000-2007	2.5%	

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	243,423	123,374	120,049
15-19	80,235	40,958	39,277
20-29	146,508	73,860	72,648
30-39	144,799	70,868	73,931
40-49	164,414	78,216	86,198
50-64	189,999	89,832	100,167
65+	109,855	43,090	66,765
Total	1,079,233	520,198	559,035

59.8% of the population is in the workforce age groups

Population by Race, 2006

Percent White	45.4
Percent African American	48.2
Percent Hispanic	3.5
Percent Other	2.9

Educational Attainment and Wages

	Region 1	Tennessee
Percent at least High School Education, 2000	79.0%	75.9%
Percent at least Bachelor's Degree, 2000	23.0%	19.6%
Per Capita Personal Income, 2006	\$36,323	\$32,172

Employment

Employment Growth, 1997-2007	3.1%	8.2%
Unemployment Rate, 2007	5.2%	4.7%
Labor Force Participation Rate	63.5%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.5 - 2.1	0.4 - 2.1
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REGION 2 SYNOPSIS

Region 2 includes the counties of Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, and Weakley. The region's population was relatively flat over the last seven years, adding 4,700 residents between 2000 and 2007. Employment fell by almost 4 percent during the ten year period ended in 2007, and its unemployment rate as of 2007 was 5.8 percent.

The service sector employs approximately 70 percent of the region's workforce. Important industries in that sector include trade, transportation and utilities (20 percent of the region's workforce), government services (17 percent), education and health services (12 percent), professional and business services (7 percent), and leisure and hospitality (8 percent). The area also has a large goods producing sector. Manufacturing employs about 24 percent of the region's workforce, with construction employing around 4 percent. Per capital personal income is \$26,640, and the highest average annual wages in the region are in manufacturing (\$40,924) and financial activities (\$38,386).

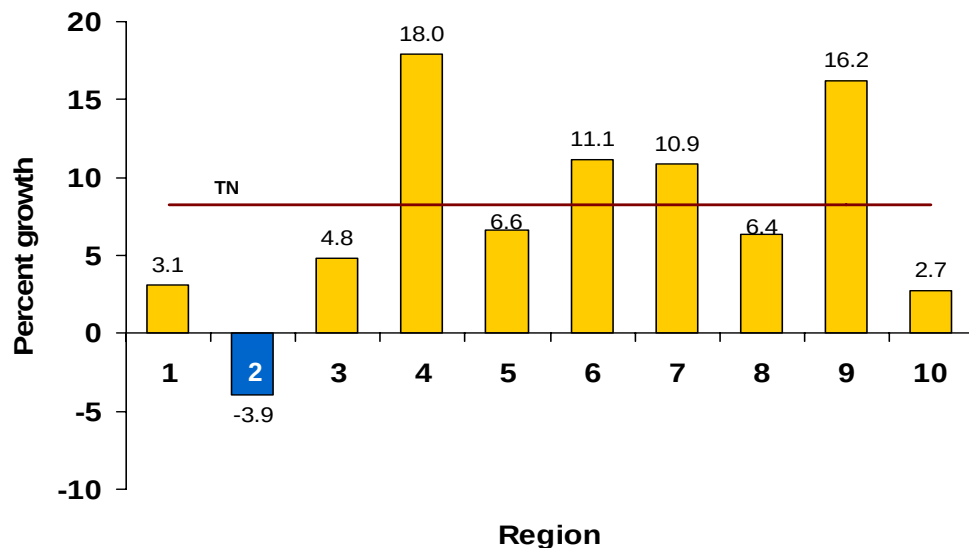
The region has 13 colleges and universities, though the overall educational attainment of the residents lags statewide averages. Approximately 70 percent have a high school diploma, and 13 percent have at least a bachelor's degree.

The cost of living in the region is low. The Dyersburg area overall cost of living index is 86 overall, with 100 representing the national average, and is the lowest overall in the state. The housing cost index component is 71.5, also the lowest in the state. Region 2 also has some of the lowest property tax rates and the lowest crime rate in the state.

Approximately 73 percent of the region's residents live and work in the same country. The average commute time is the lowest of any of the state's regions, averaging only 22.5 minutes.



Ten-Year Employment Growth, by Region, 1997-2007



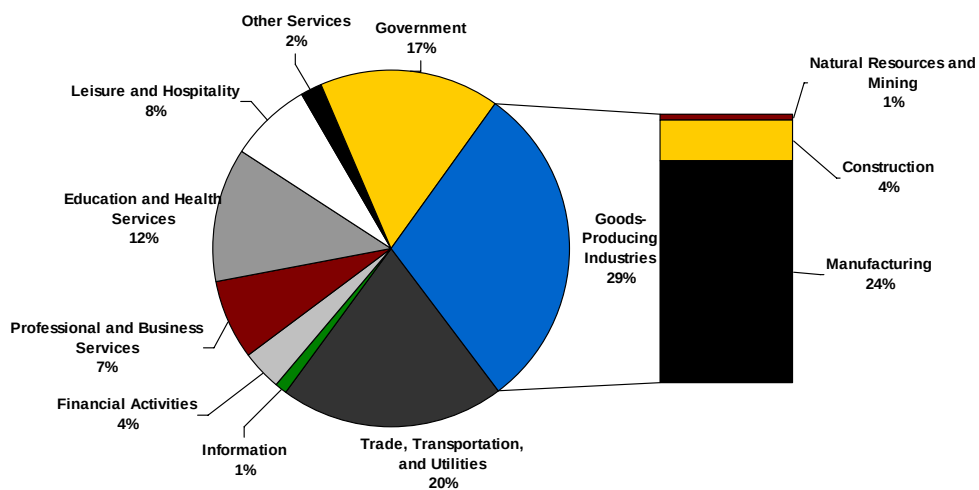
- Region 2 experienced negative employment growth rate (-3.9 percent) over the 10 year span, but most of the decline occurred during the 2001-2005 period.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	1,382
Construction	7,140
Manufacturing	40,512
Unclassified	199
Subtotal	49,233
Service-Providing	
Trade, Transportation, and Utilities	33,569
Information	1,817
Financial Activities	6,009
Professional and Business Services	11,786
Education and Health Services	20,185
Leisure and Hospitality	12,599
Other Services	3,027
Government	27,435
Unclassified	112
Subtotal	116,539
Total - All Industries	165,772

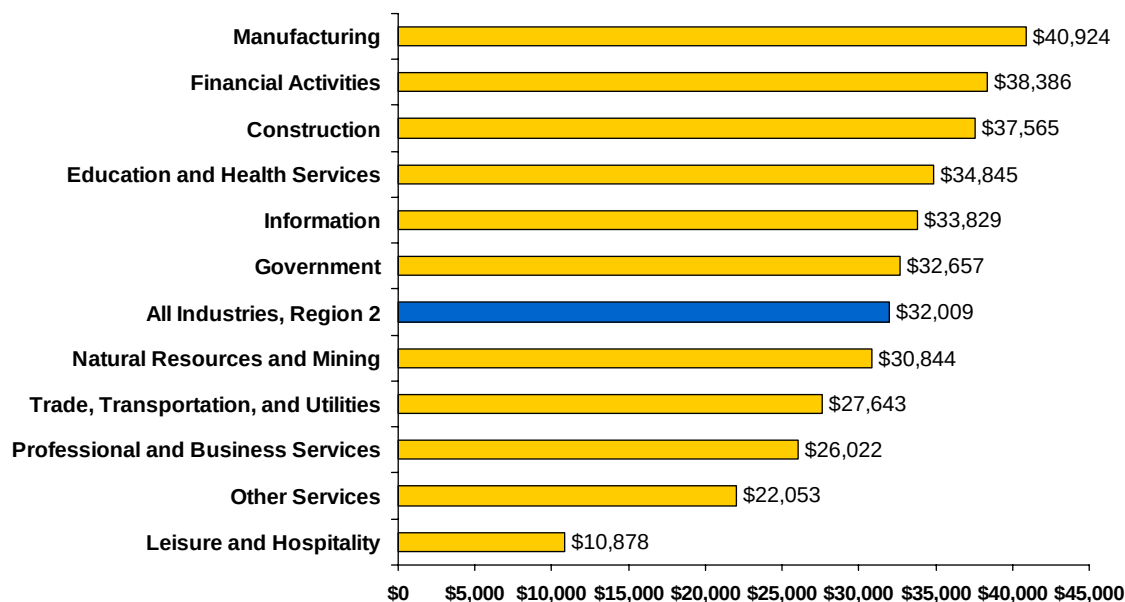


Shares of Total Employment, 2007



- The service-providing industries make up 70.3 percent of Region 2. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 29.7 percent.

Average Wage by Industry, 2007





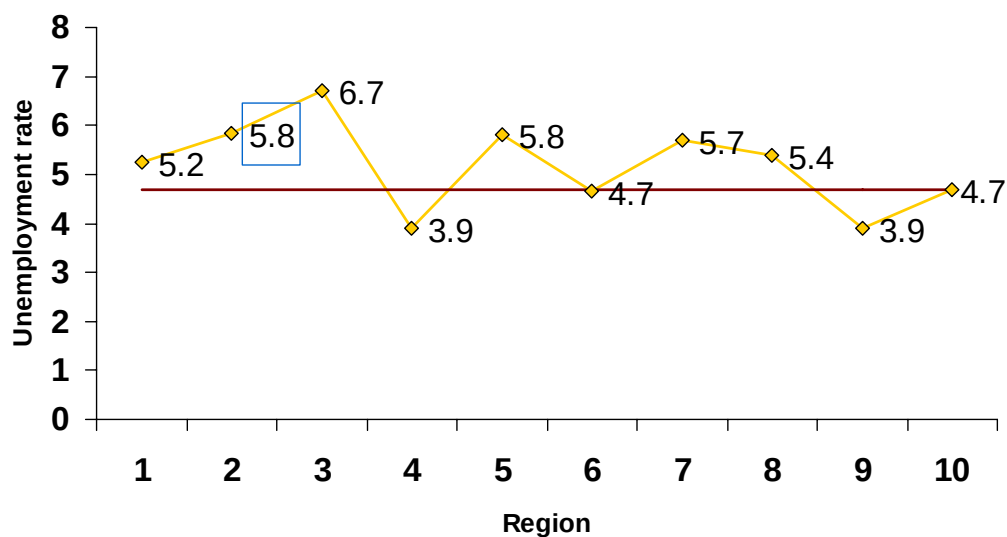
Selected Industries' Job Flows, Second Quarter 2007

	Manufacturing	Health Care and Social Assistance	Retail Trade	All Industries
Monthly Average New Hire Earnings	\$2,569	\$2,272	\$1,373	\$2,004
Job Creation	1,402	1,245	931	9,710
Net Job Flows	(3,765)	235	(171)	(4,567)
New Hires	4,009	3,483	4,943	33,480
Separations	8,387	3,698	5,745	43,712
Turnover	17.9%	10.9%	12.5%	12.9%

Source: US Census Bureau, Local Employment Dynamics

- Although the highlighted industries, except for healthcare and social assistance, show negligible job flow in the second quarter of 2007, the employment picture for the region is mixed. For the first quarter of 2007 and the previous three quarters, overall job flow were positive in nearly every county in Region 2. Manufacturing showed both positive and negative job flow in the various counties in the first quarter of 2007 and the previous three quarters.

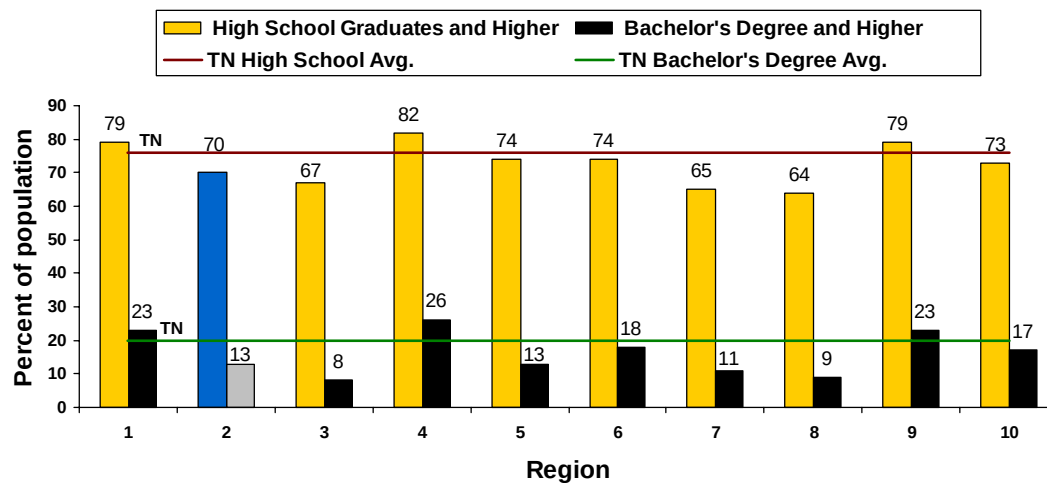
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 2 is 5.8 percent, compared to the statewide average of 4.7 percent.

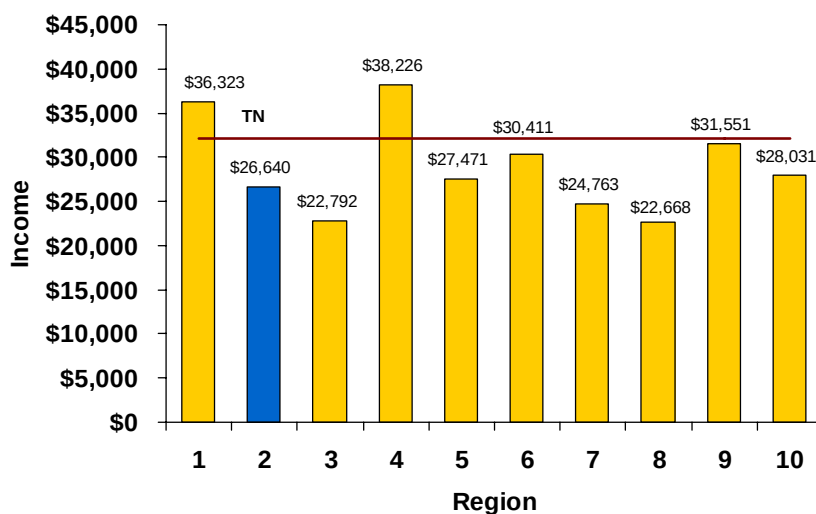


Educational Attainment, Population 25 Years and Older, 2000



- Region 2 has lower percentages of both high school graduates (70.4 percent) and bachelor's degree holders (12.7 percent) than Tennessee's averages.

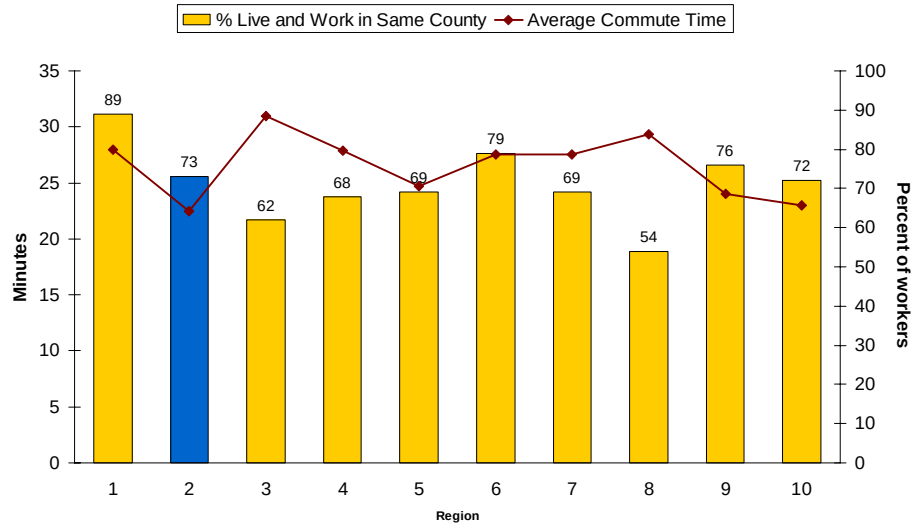
Per Capita Personal Income, 2006



- Region 2 has a per capita personal income of \$26,640.



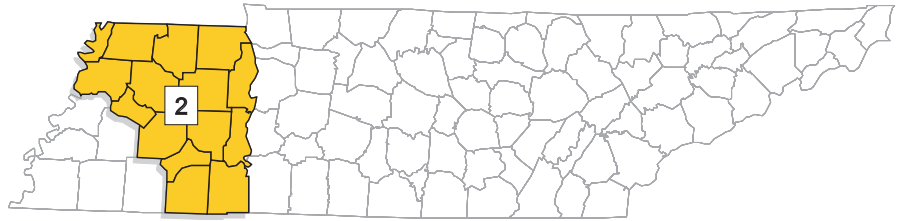
Transportation by Region, 2000



- Region 2 has an average of 22.5 minutes commute time to work and 73.5 percent of the workers live and work in the same county. The commute time is the lowest of any region in Tennessee.

Region 2 Profile

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



- Third highest share of manufacturing
- Tied for second highest unemployment rate
- Lowest 10-year employment growth
- Lowest population growth, 2000-2007
- Second highest percentage of retirement age population

Population

Total Population, 2007	451,961 (7.3 percent of the state's population)
Total Population, Census, 2000	447,250
Population Growth, 2000-2007	1.1%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	85,619	43,751	41,868
15-19	30,325	15,316	15,009
20-29	61,607	31,503	30,104
30-39	57,069	28,648	28,421
40-49	64,818	31,769	33,049
50-64	84,309	40,632	43,677
65+	69,174	28,165	41,009
Total	452,921	219,784	233,137

59.1% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	81.0
Percent African American	15.4
Percent Hispanic	2.0
Percent Other	1.7

Educational Attainment and Wages

	Region 2	Tennessee
Percent at least High School Education, 2000	70.4%	75.9%
Percent at least Bachelor's Degree, 2000	12.7%	19.6%
Per Capita Personal Income, 2006	\$26,640	\$32,172

Employment

Employment Growth, 1997-2007	(3.9%)	8.2%
Unemployment Rate, 2007	5.8%	4.7%
Labor Force Participation Rate	58.8%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.4-1.4	0.4-2.1
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REGION 3 SYNOPSIS

Region 3 consists of eight counties: Hickman, Houston, Humphreys, Lawrence, Lewis, Perry, Stewart, and Wayne and is the smallest of the regions in terms of overall population. Population grew slowly (2.5 percent) between 2000 and 2007. Employment grew by 4.8 percent for the ten years ended in 2007. The region's 2007 unemployment rate was 6.7 percent.

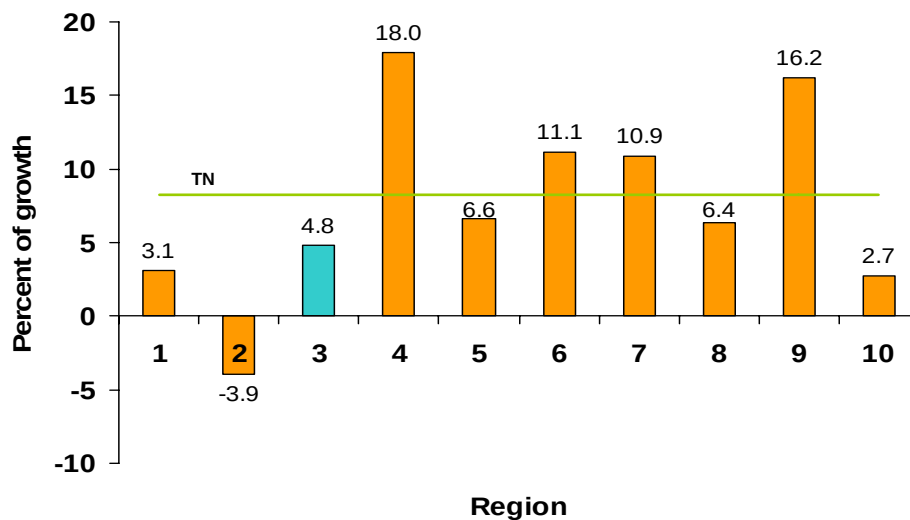
The service providing sector employs about 72 percent of the Region 3 workforce. Major industries in the sector include trade, transportation and utilities (22 percent of the region's total workforce), government services (20 percent), education and health services (12 percent), and leisure and hospitality (8 percent). The goods producing sector employs about 28 percent of all workers, led by manufacturing (23 percent) and construction (3 percent). The region's highest average annual wages are in professional and business services (\$45,843), natural resources and mining (\$40,849), and government (\$40,168). Per capita personal income for the region is \$22,792.

Educational attainment in the region trails both the statewide and national averages. Approximately 67 percent of adult residents have a high school diploma, and 8.0 percent have a bachelor's degree or higher. The region has one college/university.

Region 3 has the highest percentage of home ownership (79.3 percent), significantly higher than the statewide average of 69.9 percent. Region 3 also reported the lowest crime rate in the state.



Ten-Year Employment Growth by Region, 1997-2007



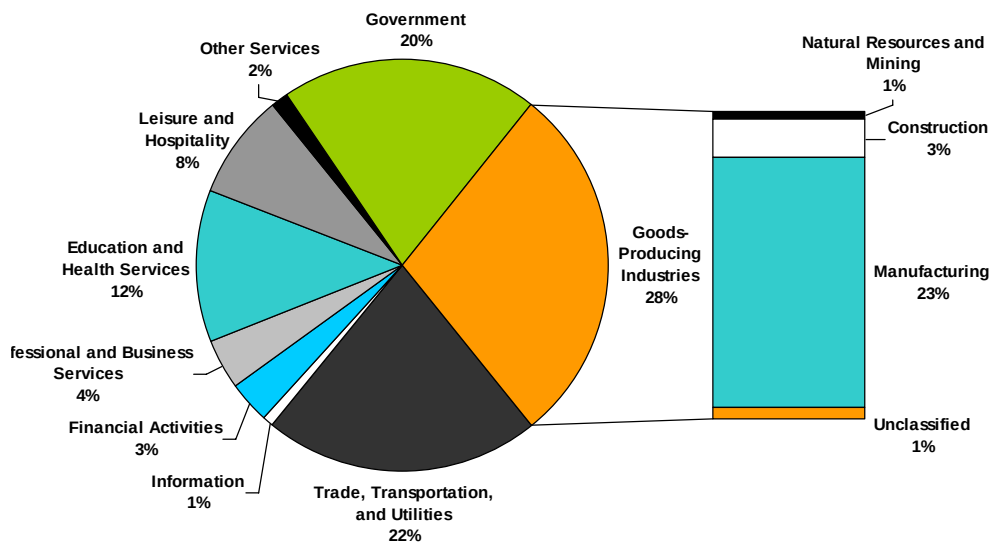
- Region 3 has an employment growth rate of 4.8 percent which is roughly half of the growth rate for Tennessee (8.2 percent).

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	263
Construction	1,032
Manufacturing	6,813
Unclassified	310
Subtotal	8,418
Service-Providing	
Trade, Transportation, and Utilities	6,441
Information	214
Financial Activities	1,009
Professional and Business Services	1,186
Education and Health Services	3,550
Leisure and Hospitality	2,488
Other Services	409
Government	6,013
Unclassified	298
Subtotal	21,608
Total - All Industries	30,026

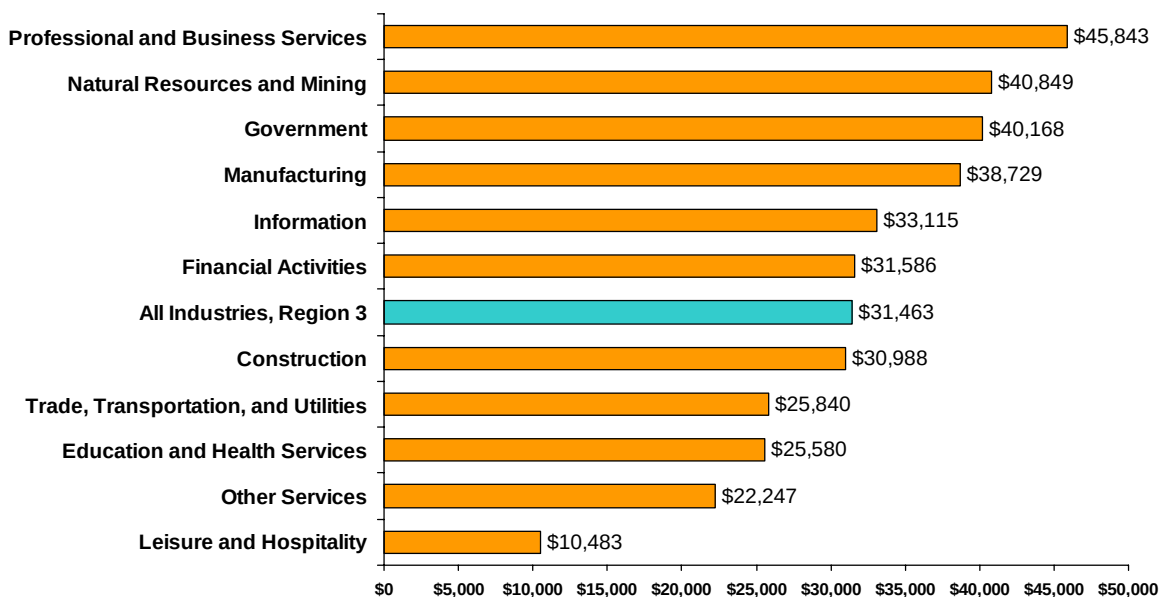


Shares of Total Employment, 2007



- The service-providing industries make up 72.0 percent of Region 3. The goods-producing industries (construction, manufacturing, natural resources and mining, and unclassified) make up 28.0 percent.

Average Wages by Industry, 2007



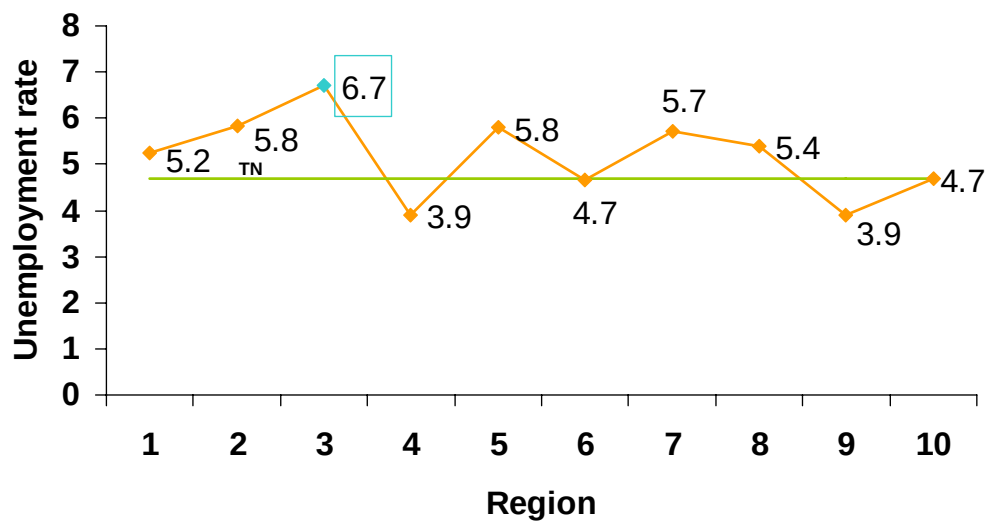


Selected Industries' Job Flows, Second Quarter 2007

	Manufacturing	Health Care and Social Assistance	Retail Trade	All Industries
Monthly Average New Hire Earnings	\$1,913	\$1,965	\$1,415	\$1,759
Job Creation	279	139	235	1,702
Net Job Flows	(107)	(39)	(81)	(417)
New Hires	753	599	924	5,177
Separations	1,022	735	1,157	6,640
Turnover	7.0%	10.9%	14.8%	11.2%

Source: US Census Bureau, Local Employment Dynamics

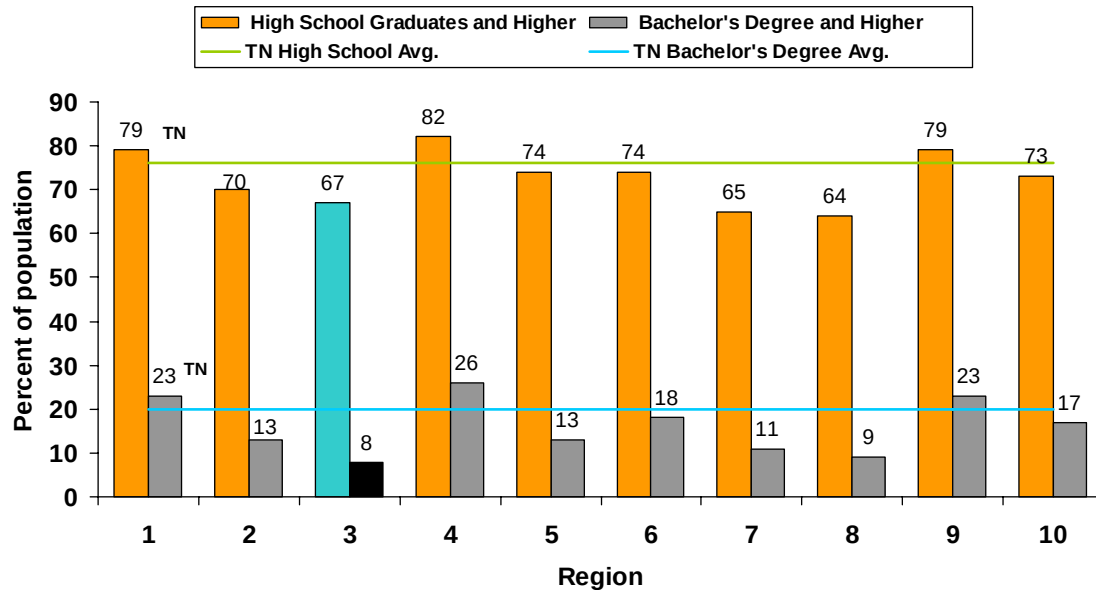
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 3 is 6.7 percent.

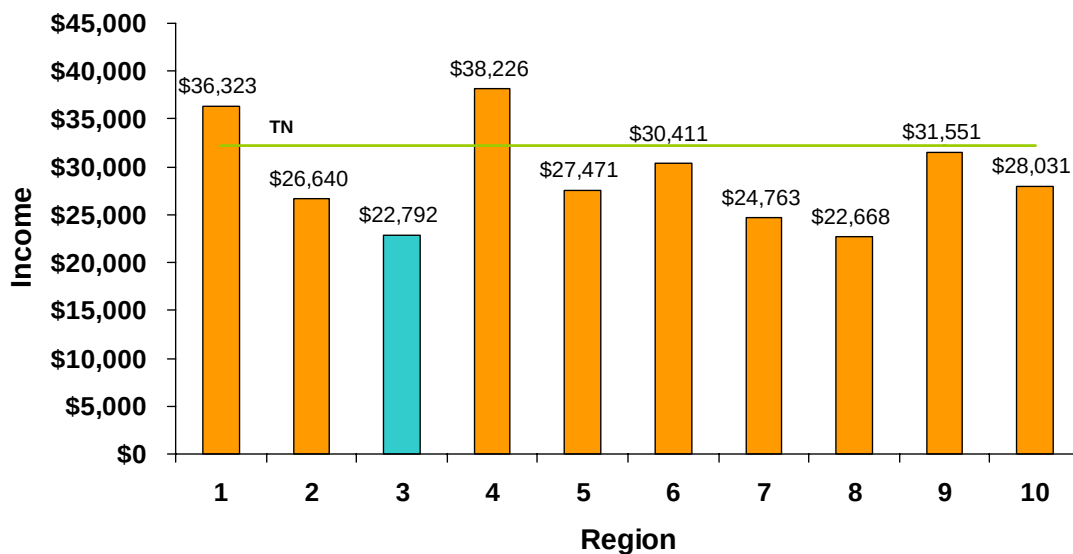


Educational Attainment, Population 25 Years and Older, 2000



- 67 percent of Region 3's population have a high school degree or higher and 8 percent have obtained a bachelor's degree or higher.

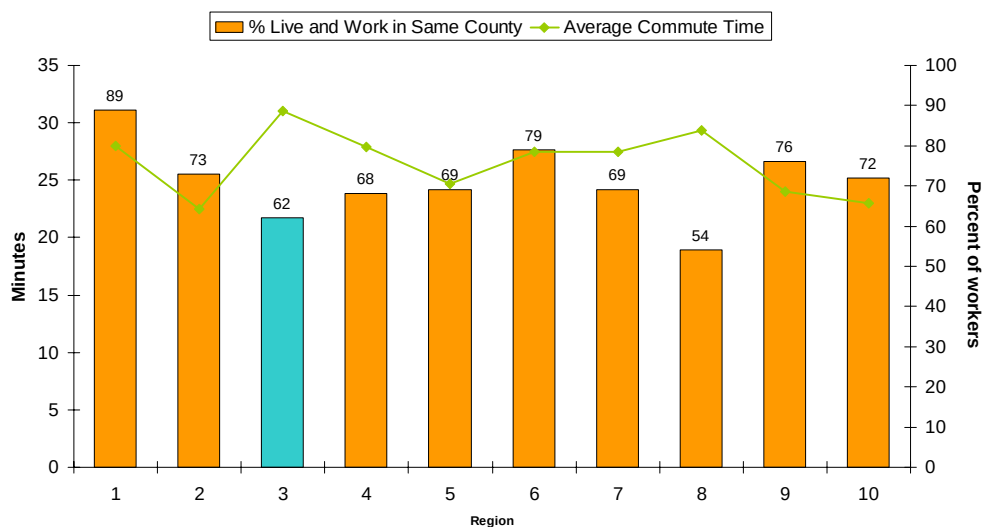
Per Capita Personal Income, 2006



- Region 3's per capita personal income is \$22,792.



Transportation by Region, 2000



- Region 3 has an average commute time of 31.0 minutes and 62 percent of the region's workers live and work in the same county, the second lowest among Tennessee regions.

Region 3 Profile

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



- Highest unemployment rate
- Second lowest per capita personal income
- Lowest population
- Highest percentage of home ownership
- Lowest crime rate, 2005

Population

Total Population, 2007	139,909 (2.3 percent of the state's population)
Total Population, Census, 2000	136,448
Population Growth, 2000-2007	2.5%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	26,508	13,610	12,898
15-19	9,004	4,801	4,203
20-29	19,017	10,184	8,833
30-39	18,316	9,638	8,678
40-49	20,474	10,691	9,783
50-64	26,003	12,837	13,166
65+	20,961	8,856	12,105
Total	140,283	70,617	69,666

59.7% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	94.0
Percent African American	3.2
Percent Hispanic	1.3
Percent Other	1.5

Educational Attainment and Wages

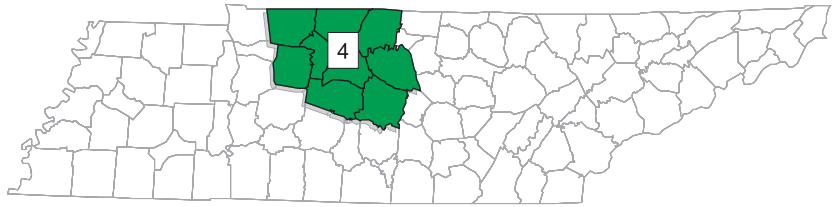
	Region 3	Tennessee
Percent at least High School Education, 2000	67.0%	75.9%
Percent at least Bachelor's Degree, 2000	8.5%	19.6%
Per Capita Personal Income, 2006	\$22,792	\$32,172

Employment

Employment Growth, 1997-2007	4.8%	8.2%
Unemployment Rate, 2007	6.7%	4.7%
Labor Force Participation Rate	55.1%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.7-1.4	0.4-2.1
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REGION 4 SYNOPSIS

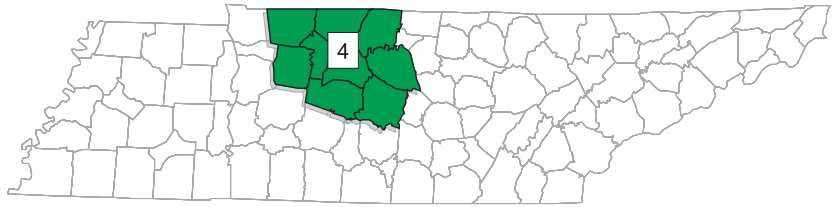
Region 4 includes the city of Nashville in Davidson County and the surrounding counties of Cheatham, Dickson, Montgomery, Robertson, Rutherford, Sumner, Williamson, and Wilson. The area is the largest by population, representing over one fourth of the state's total population. Region 4 is growing more quickly than any other region, with population increasing over 16 percent between 2000 and 2007. Employment grew by 18 percent, more than double the statewide average of 8.2 percent. Region 4 also had the lowest unemployment rate (3.9 percent) in 2007.

Region 4 has a broad based economy. Service industries employ 84 percent of the region's workforce. Major industries within the sector include trade, transportation and utilities (21 percent of the region's total employment), education and health services (14 percent), professional and business services (14 percent), government services (12 percent), leisure and hospitality (11 percent) and financial activities (6 percent). The goods producing sector employs 16 percent of the workforce, led by manufacturing (11 percent) and construction (5 percent).

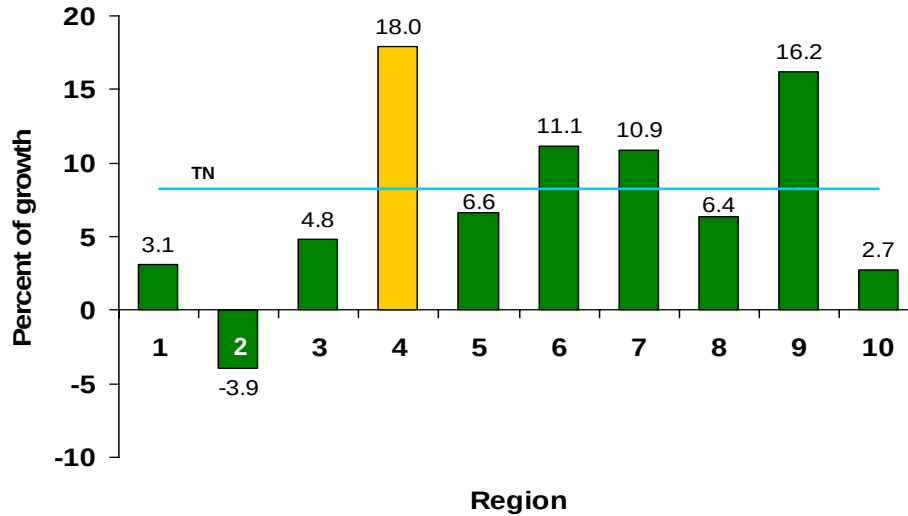
The per worker wage is highest in the state at \$38,226, exceeding the statewide average of \$32,172. The highest paid workers on average are in information services (\$62,140) followed closely by financial activities (\$60,216).

The region has the largest share of population in the workforce age group (age 20-64) and also has the most educated workforce in the state. Approximately 82 percent have at least a high school diploma, and over 26 percent have at least a bachelor's degree. The area is home to 18 colleges and universities, with the largest being Vanderbilt University, one of the premier private universities in the nation.

The cost of living in the Nashville Metro area is the highest in the state, but still ranks below national averages in most categories. Overall, the cost of living index is 93, with housing ranked 88. Utilities (104), transportation (105), and health care (106) are slightly above the national average of 100.



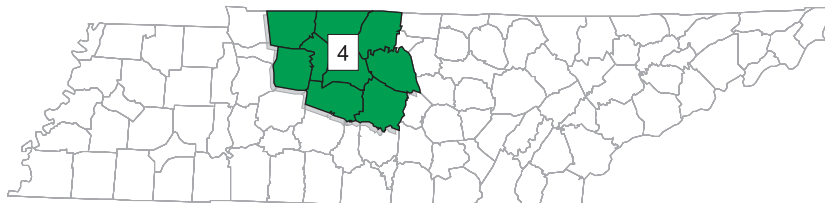
Ten-Year Employment Growth by Region, 1997-2007



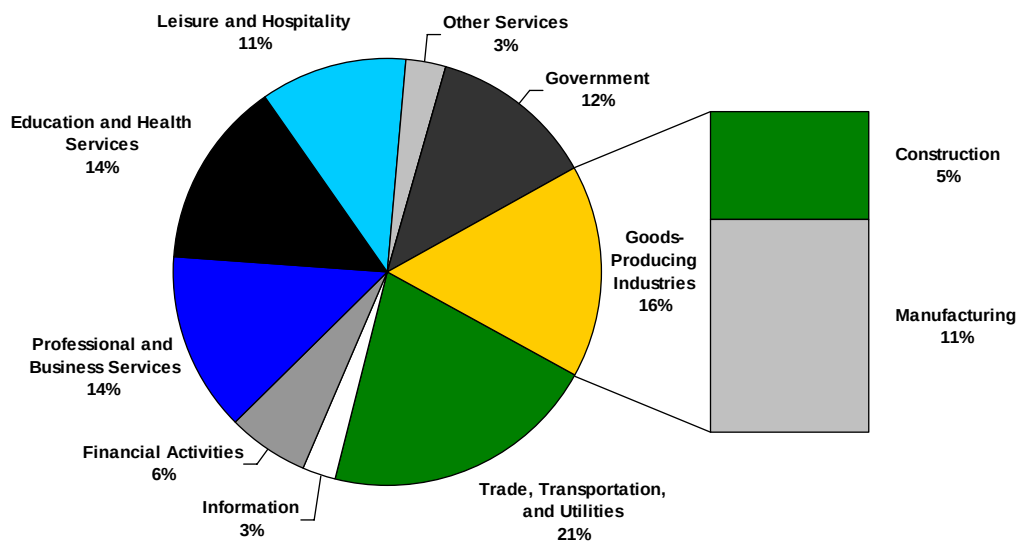
- Region 4 has the highest employment growth rate (18 percent), roughly 10 percent higher than the state average.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	1,470
Construction	41,935
Manufacturing	81,779
Unclassified	516
Subtotal	125,700
Service-Providing	
Trade, Transportation, and Utilities	159,870
Information	18,758
Financial Activities	46,230
Professional and Business Services	104,625
Education and Health Services	108,661
Leisure and Hospitality	85,289
Other Services	22,977
Government	94,423
Unclassified	338
Subtotal	641,171
Total - All Industries	766,871

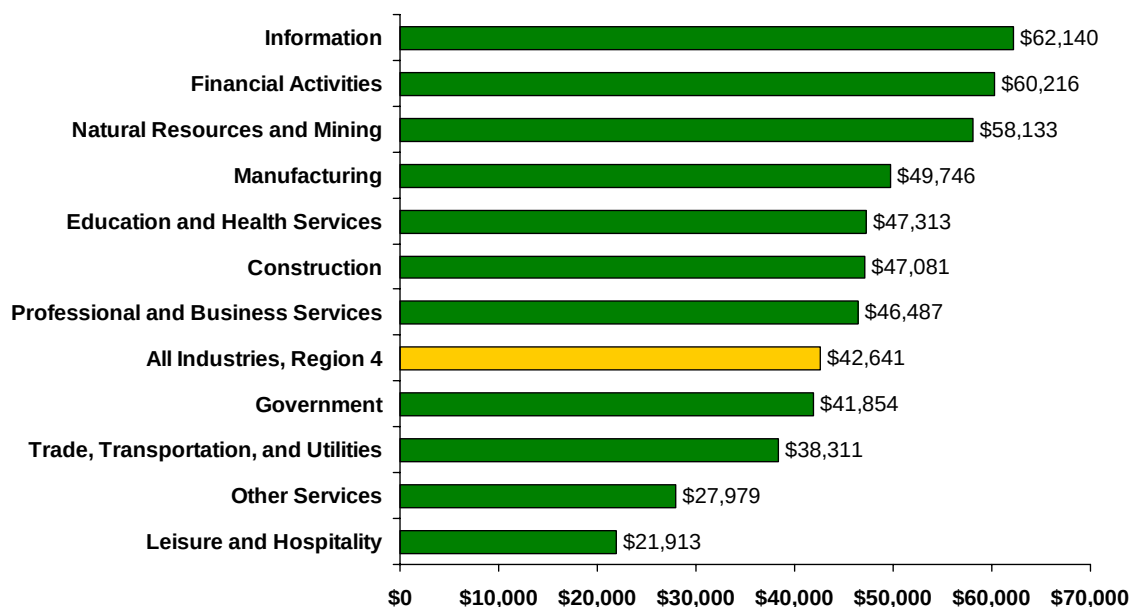


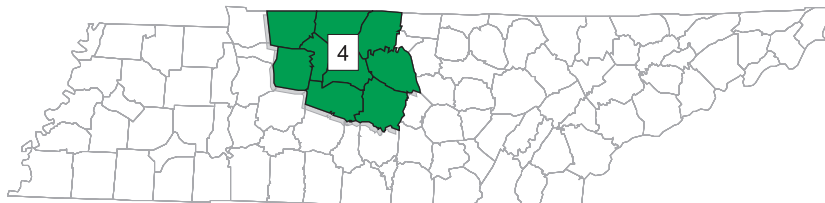
Shares of Total Employment, 2007



- The service-providing industries make up 83.6 percent of Region 4. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 16.4 percent.

Average Wages by Industry, 2007



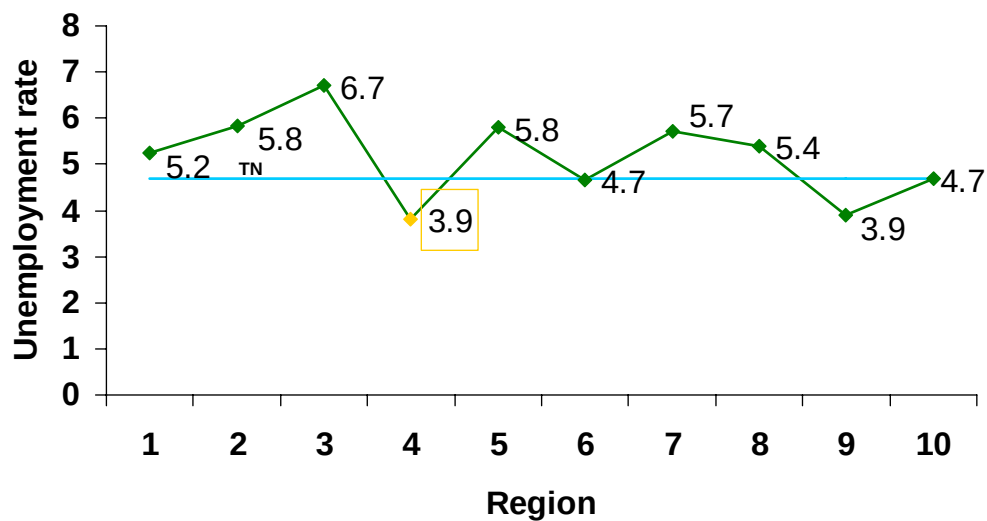


Selected Industries' Job Flows, Second Quarter 2007

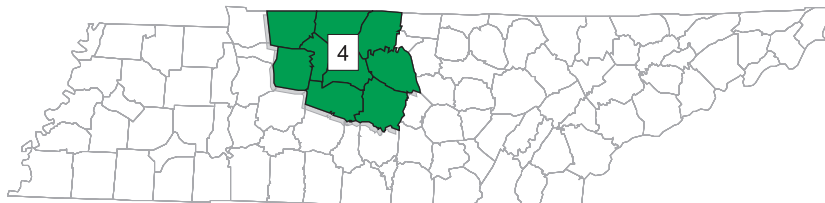
	Retail Trade	Health Care and Social Assistance	Manufacturing	All Industries
Monthly Average New Hire Earnings	\$1,796	\$3,130	\$3,171	\$2,538
Job Creation	3,967	3,687	2,524	42,482
Net Job Flows	(1,052)	76	(1,077)	(5,483)
New Hires	21,202	13,825	7,779	153,484
Separations	24,425	15,180	9,846	180,131
Turnover	14.0%	13.8%	7.0%	12.8%

Source: US Census Bureau, Local Employment Dynamics

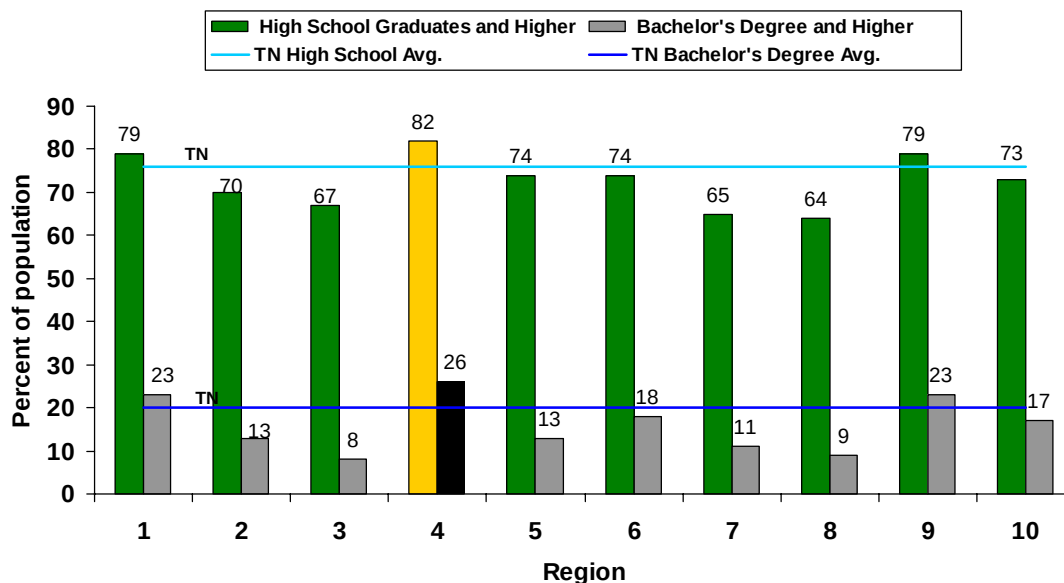
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 4 is 3.9 percent, tied for the lowest in the state.

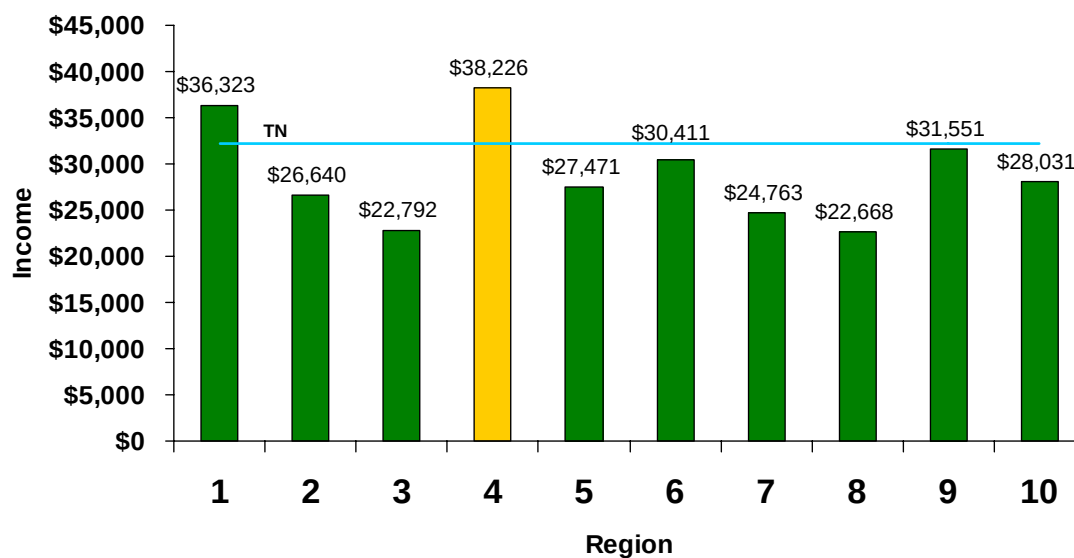


Educational Attainment, Population 25 Years and Older, 2000

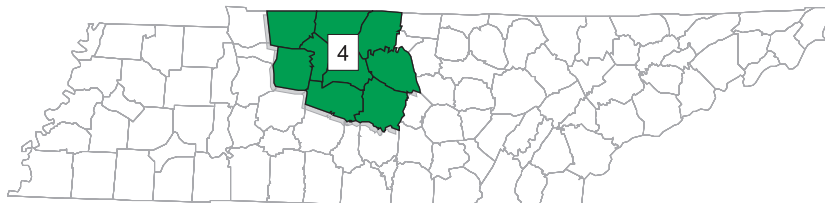


- Region 4 has the state's highest percentage of high school graduates and above (81.7 percent) and of bachelor's degree holders and above (26.2 percent).

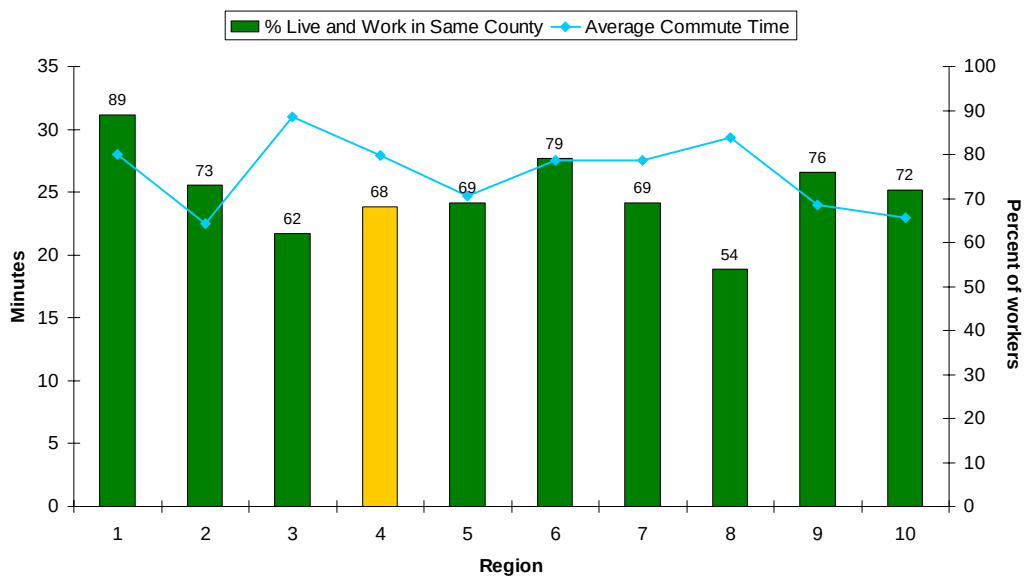
Per Capita Personal Income, 2006



- Region 4 has the highest per capita personal income (\$38,226).



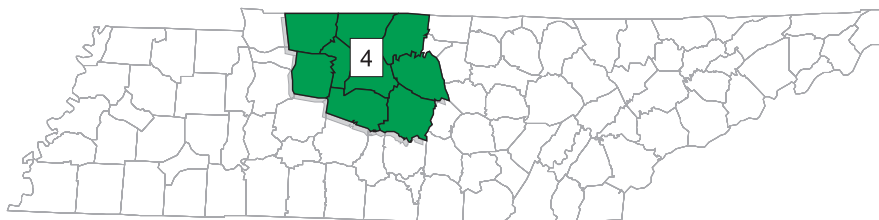
Transportation by Region, 2000



- The average commute time for Region 4 is 27.9 minutes, and 67.8 percent of the region's workers live and work in the same county.

Region 4 Profile

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



- Tied for lowest unemployment rate
- Highest per capita personal income
- Highest 10-year employment growth
- Highest state population of the 10 regions
- Highest population growth, 2000-2007
- Highest percentage of high school graduates and those with a bachelor's degree or higher

Population

Total Population, 2007	1,590,564 (25.8 percent of the state's population)
Total Population, Census, 2000	1,366,079
Population Growth, 2000-2007	16.4%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	315,082	161,145	153,937
15-19	103,489	53,184	50,305
20-29	218,458	110,415	108,043
30-39	225,631	113,709	111,922
40-49	239,942	117,847	122,095
50-64	261,235	127,190	134,045
65+	152,824	63,641	89,183
Total	1,516,661	747,131	769,530

62.3% of the population is in the workforce age groups

Population by Race, 2006

Percent White	75.0
Percent African American	16.2
Percent Hispanic	5.1
Percent Other	3.7

Educational Attainment and Wages

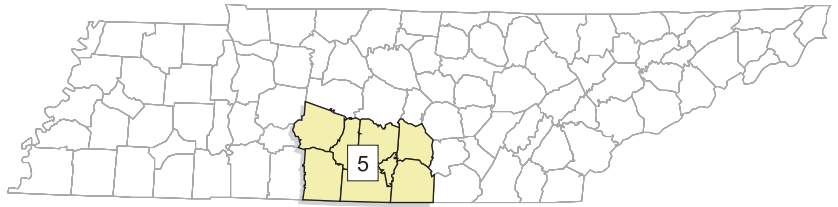
	Region 4	Tennessee
Percent at least High School Education, 2000	81.7%	75.9%
Percent at least Bachelor's Degree, 2000	26.2%	19.6%
Per Capita Personal Income, 2006	\$38,226	\$32,172

Employment

Employment Growth, 1997-2007	18.0%	8.2%
Unemployment Rate, 2007	3.9%	4.7%
Labor Force Participation Rate	66.3%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.6-1.3	0.4-2.1
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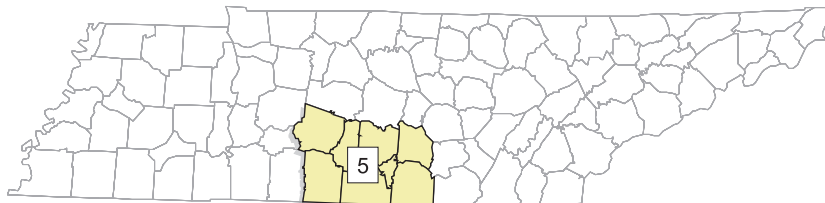


REGION 5 SYNOPSIS

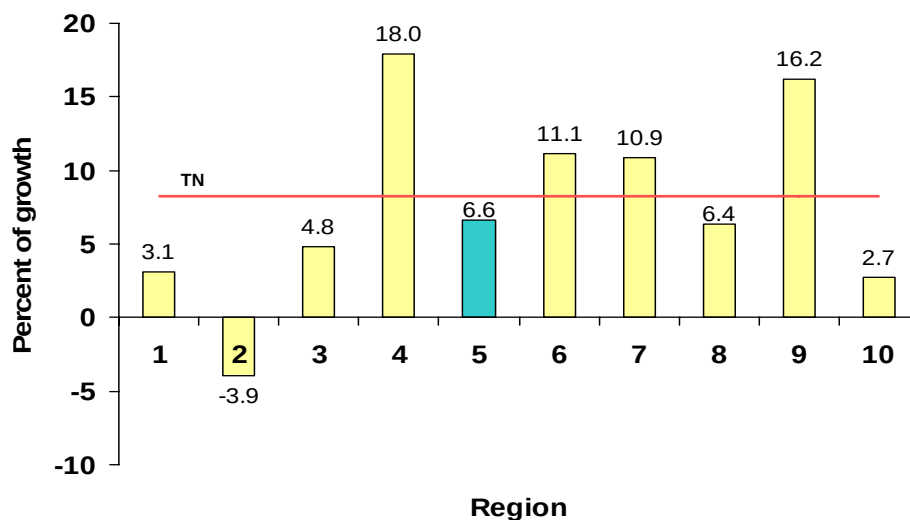
Region 5 includes the counties of Bedford, Coffee, Franklin, Giles, Lincoln, Marshall, Maury, and Moore. While employment only grew by 6.6 percent during the last ten years (below the statewide average of 8.2 percent), population grew by 9 percent between 2000 and 2007. The unemployment rate is second highest in the state at 5.8 percent (2007).

Service industries employ 69 percent of the regions workforce. Major industries in the sector include trade, transportation and utilities (18 percent of the region's total employment), government services (15 percent), education and health services (11 percent), professional and business services (9 percent), and leisure and hospitality (8 percent). The goods producing sector employs 31 percent of the regions workforce and is led by manufacturing (26 percent) and construction (4 percent). Region 5 has the second largest share of manufacturing in the state (26.2 percent). Wages in the region are somewhat lower than the statewide average. Per capita income is \$27,471, compared to \$32,172 for the state as a whole. The highest average wages are in information services at \$42,743 followed closely by manufacturing at \$41,259. Lowest average wages are in leisure and hospitality at \$11,851.

Region 5 has seven colleges/universities although educational attainment for the region's workers slightly lags the state. About 74 percent have a high school diploma compared to the statewide average of 76 percent. About 13 percent have a bachelor's degree.



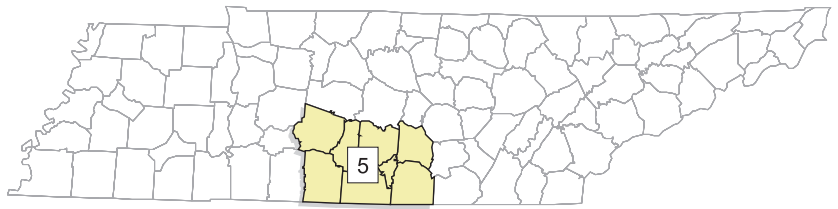
Ten-Year Employment Growth by Region, 1997-2007



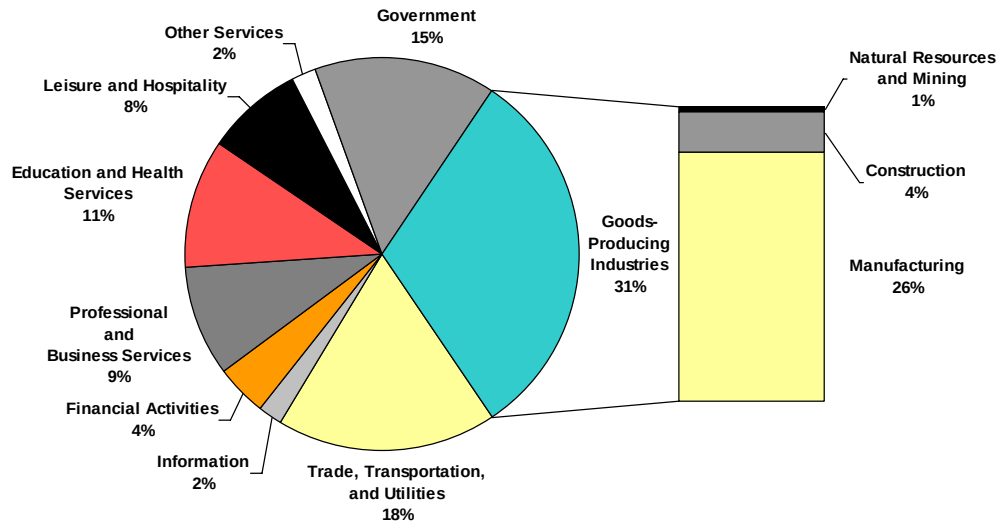
- Region 5 has an employment growth rate of 6.6 percent, just lower than the statewide average (8.2 percent).

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	661
Construction	4,596
Manufacturing	28,226
Unclassified	226
Subtotal	33,709
Service-Providing	
Trade, Transportation, and Utilities	19,483
Information	1,857
Financial Activities	4,471
Professional and Business Services	9,969
Education and Health Services	11,391
Leisure and Hospitality	8,488
Other Services	2,157
Government	16,094
Unclassified	65
Subtotal	73,975
Total - All Industries	107,684

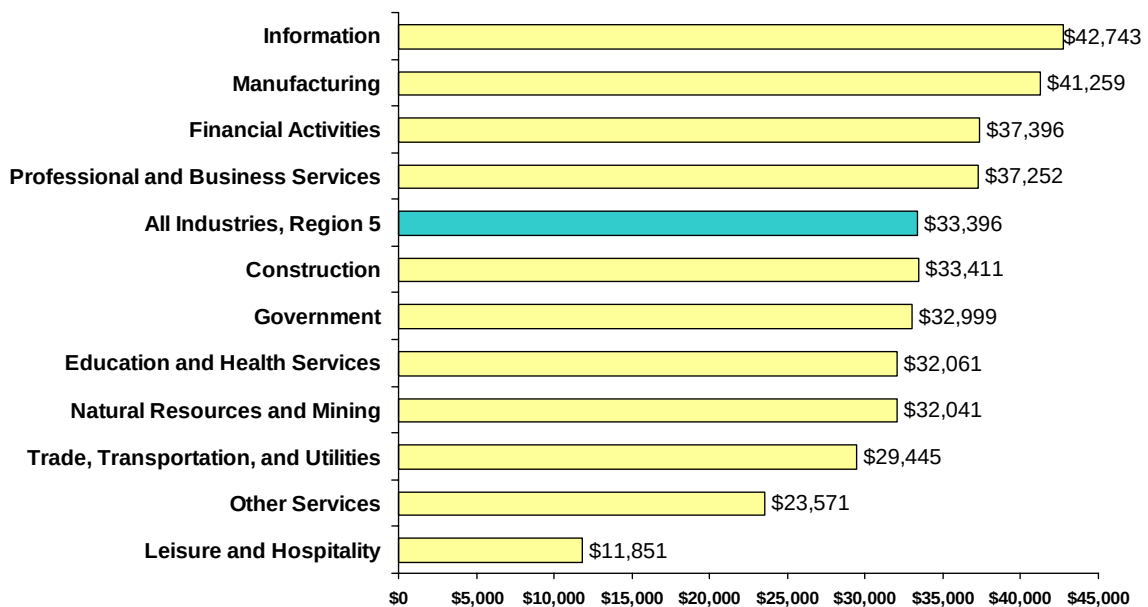


Shares of Total Employment, 2007

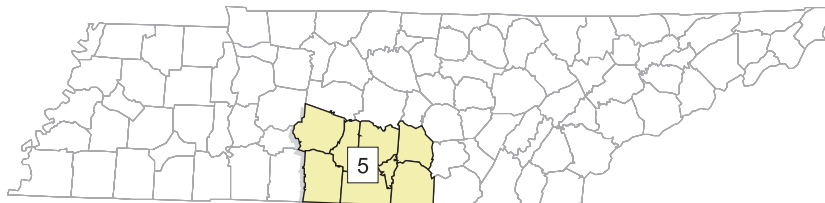


- The service-providing industries make up 68.7 percent of Region 5. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 31.3 percent.

Average Wages by Industry, 2007



- Manufacturing offers the second highest average wage in the region.

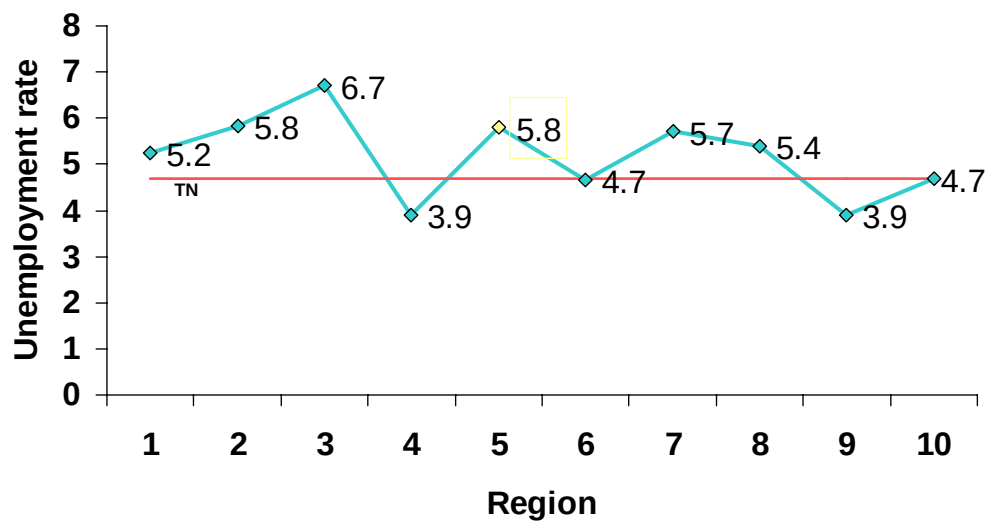


Selected Industries' Job Flows, Second Quarter 2007

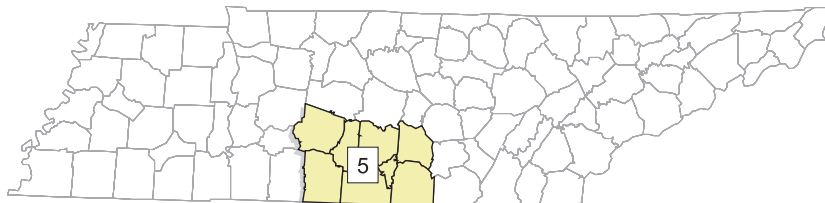
	Retail Trade	Health Care and Social Assistance	Manufacturing	All Industries
Monthly Average New Hire Earnings	\$1,796	\$3,130	\$3,171	\$2,538
Job Creation	3,967	3,687	2,524	42,482
Net Job Flows	(1,052)	76	(1,077)	(5,483)
New Hires	21,202	13,825	7,779	153,484
Separations	24,425	15,180	9,846	180,131
Turnover	14.0%	13.8%	7.0%	12.8%

Source: US Census Bureau, Local Employment Dynamics

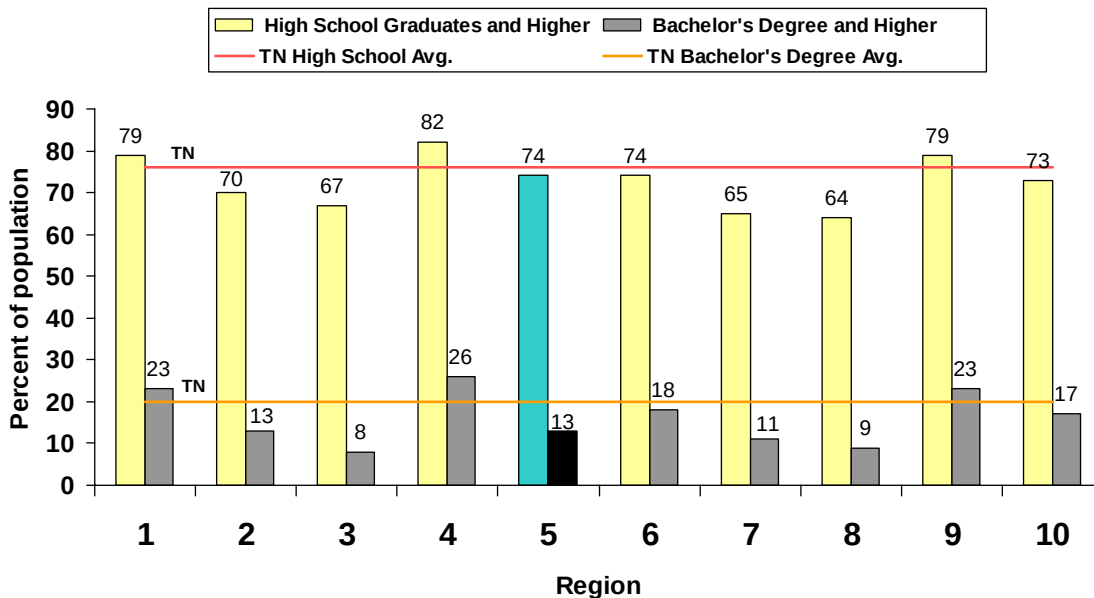
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 5 is 5.8 percent, tied for the second highest unemployment rate.

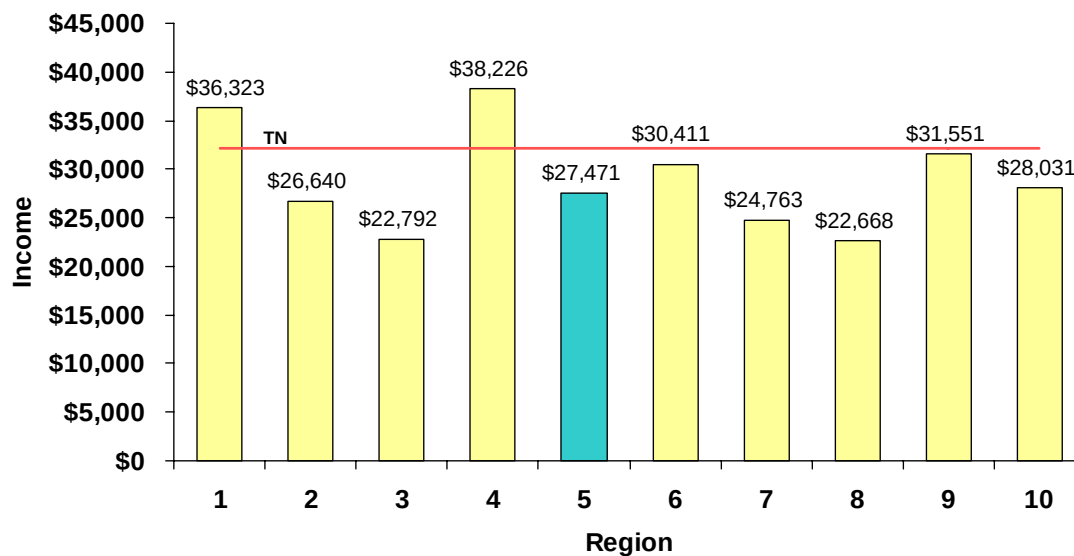


Educational Attainment, Population 25 Years and Older, 2000

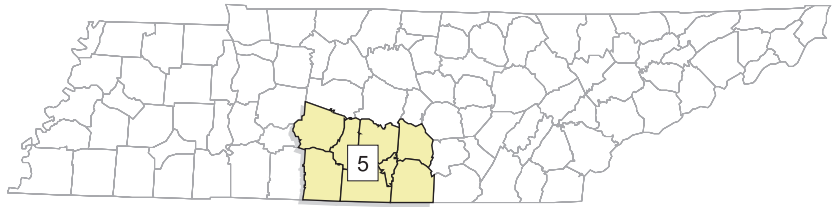


- Approximately 13.4 percent of Region 5's population have obtained a bachelor's degree or higher, and approximately 73.7 percent have graduated from high school or higher.

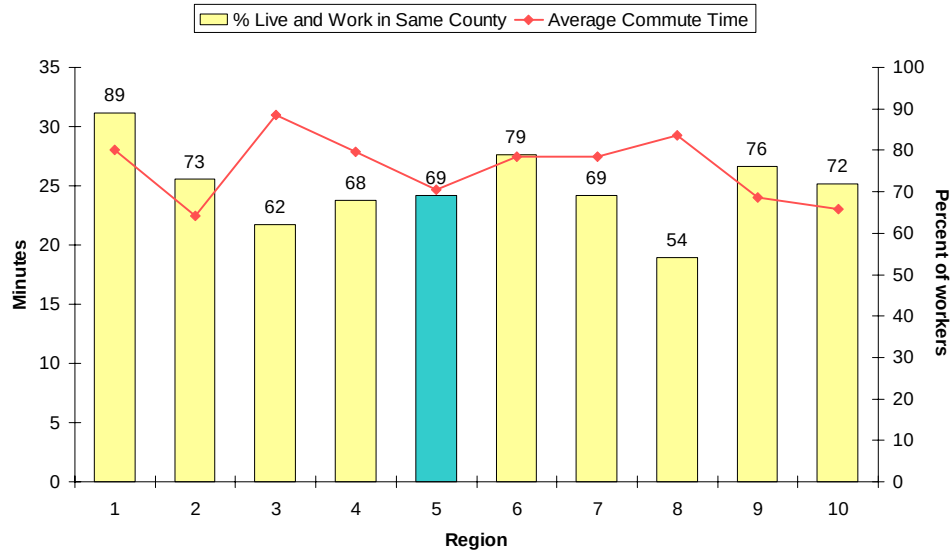
Per Capita Personal Income, 2006



- Region 5 has a per capita personal income of \$27,471.



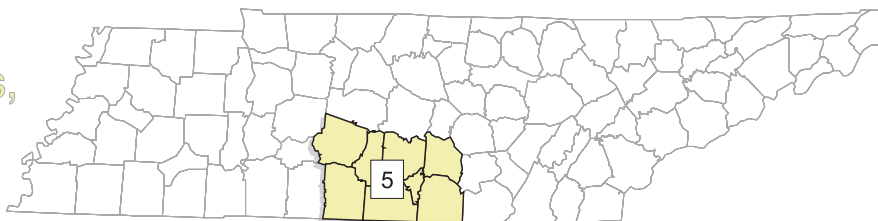
Transportation by Region, 2000



- The average commute time for Region 5 is 24.7 minutes. The number of workers that live and work in the same county amounts to 68.8 percent, the third lowest percentage of the regions.

Region 5 Profile

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



- Tied for the second highest unemployment rate
- Third highest population growth, 2000-2007

Population

Total Population, 2007	314,029 (5.1 percent of the state's population)
Total Population, Census, 2000	287,662
Population Growth, 2000-2007	9.2%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	60,282	30,701	29,581
15-19	20,677	10,660	10,017
20-29	44,297	22,305	21,992
30-39	40,094	20,364	19,730
40-49	46,512	23,066	23,446
50-64	56,902	27,758	29,144
65+	42,853	17,781	25,072
Total	311,617	152,635	158,982

60.3% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	85.7
Percent African American	8.2
Percent Hispanic	4.3
Percent Other	1.9

Educational Attainment and Wages

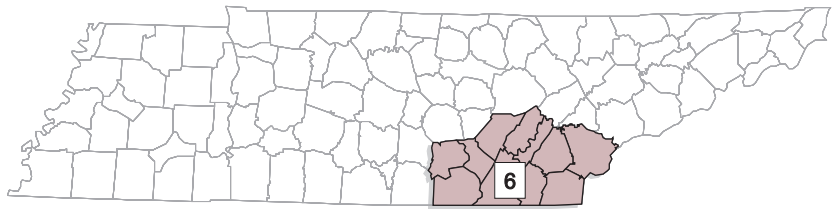
	Region 5	Tennessee
Percent at least High School Education, 2000	73.7%	75.9%
Percent at least Bachelor's Degree, 2000	13.4%	19.6%
Per Capita Personal Income, 2006	\$27,471	\$32,172

Employment

Employment Growth, 1997-2007	6.6%	8.2%
Unemployment Rate, 2007	5.8%	4.7%
Labor Force Participation Rate	61.3%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.6-1.5	0.4-2.1
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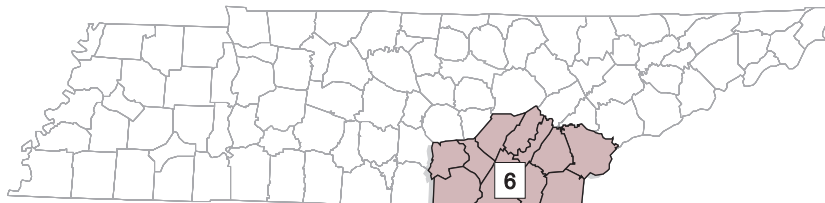
REGION 6 SYNOPSIS

Region 6 includes the city of Chattanooga in Hamilton County and the surrounding counties of Bledsoe, Bradley, Grundy, McMinn, Marion, Meigs, Monroe, Polk, Rhea, and Sequatchie. The region as a whole has been steadily growing since the 2000 census with population increasing by 7.3 percent to about 650,000 in 2007. Employment grew by 11.1 percent between 2000 and 2007. Statewide employment grew about 11 percent for the last 10 years. The average per capita personal income for the region is \$30,411 which ranks slightly below the statewide average of \$32,172.

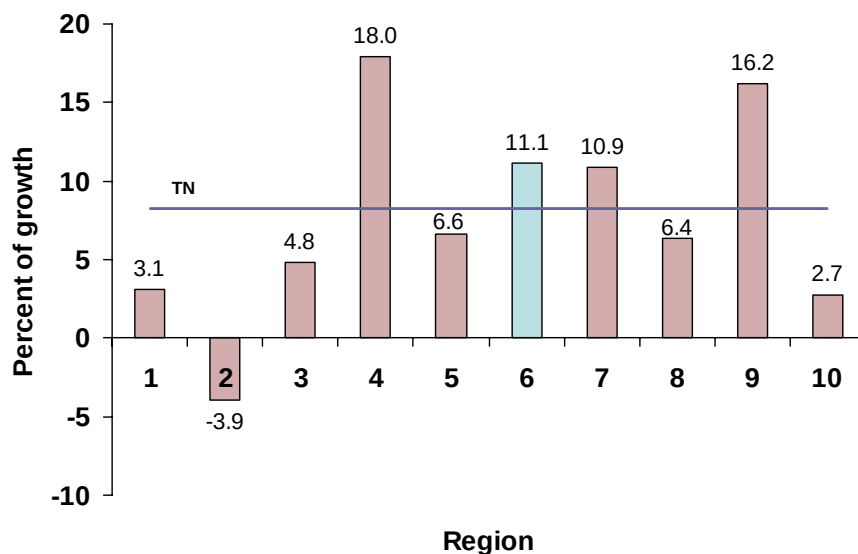
Employment for the region totaled 287,408 in 2007, with 157,620 (55 percent) of those employed in Hamilton county. The service providing sector is broad based and employs about 77 of the region's workforce. Major industries in the service sector include trade, transportation and utilities (22 percent of the region's workforce) followed by government services (13 percent), education and health services (12 percent), professional and business services (10 percent), leisure and hospitality (10 percent) and financial activities (7 percent). The goods producing sector employs 23 percent of the region's workforce, led by manufacturing (18 percent) and construction (4 percent). Among the state's four largest cities, Hamilton County has the largest share of manufacturing, at approximately 8 percent.

The region hosts 10 institutions of higher learning, including UT- Chattanooga (student pop. 9,500), two private colleges, and the Chattanooga State Technical Community College (total student pop. 8,000). Approximately 75 percent of adults in the region have a high school diploma or equivalent, and 18 percent have a bachelor's degree or higher. In Hamilton county/Chattanooga, 81 percent have a HS diploma or GED, and 24 percent have at least a bachelor's degree.

The cost of living in the Chattanooga metropolitan area is below the national average in every major category. With 100 representing the national average, Chattanooga scores 90 overall, with housing only 82.



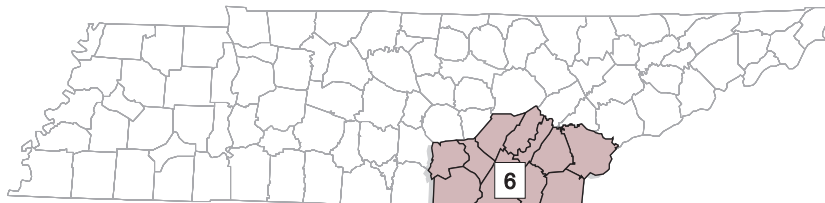
Ten-Year Employment Growth by Region, 1997-2007



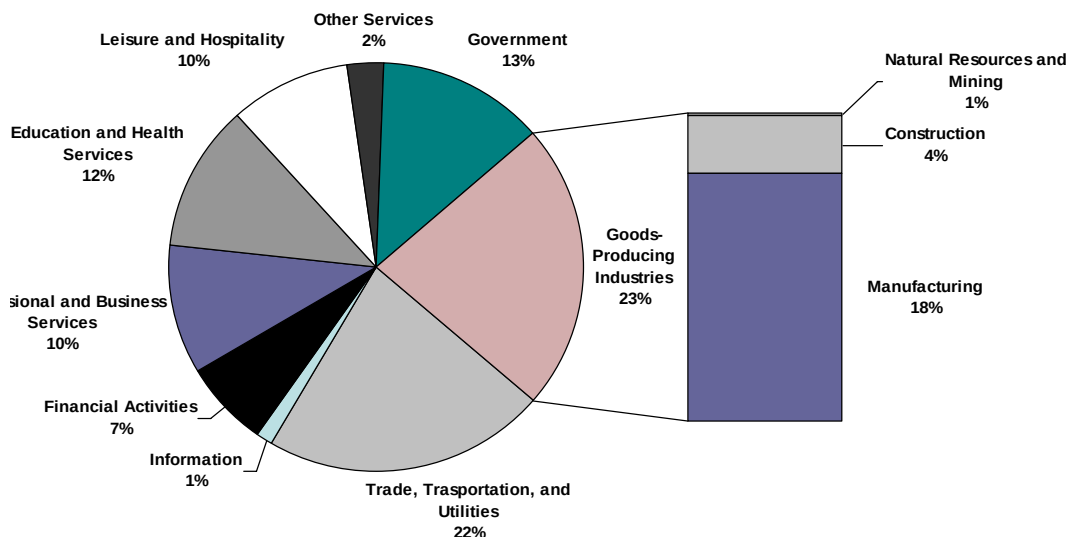
- Region 6 has the third highest employment growth rate (11.1 percent), roughly 3 percent higher than the Tennessee statewide average.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	672
Construction	12,303
Manufacturing	52,564
Unclassified	318
Subtotal	65,856
Service-Providing	
Trade, Transportation, and Utilities	62,633
Information	4,297
Financial Activities	19,362
Professional and Business Services	29,328
Education and Health Services	33,184
Leisure and Hospitality	27,690
Other Services	7,354
Government	37,576
Unclassified	128
Subtotal	221,552
Total - All Industries	287,408

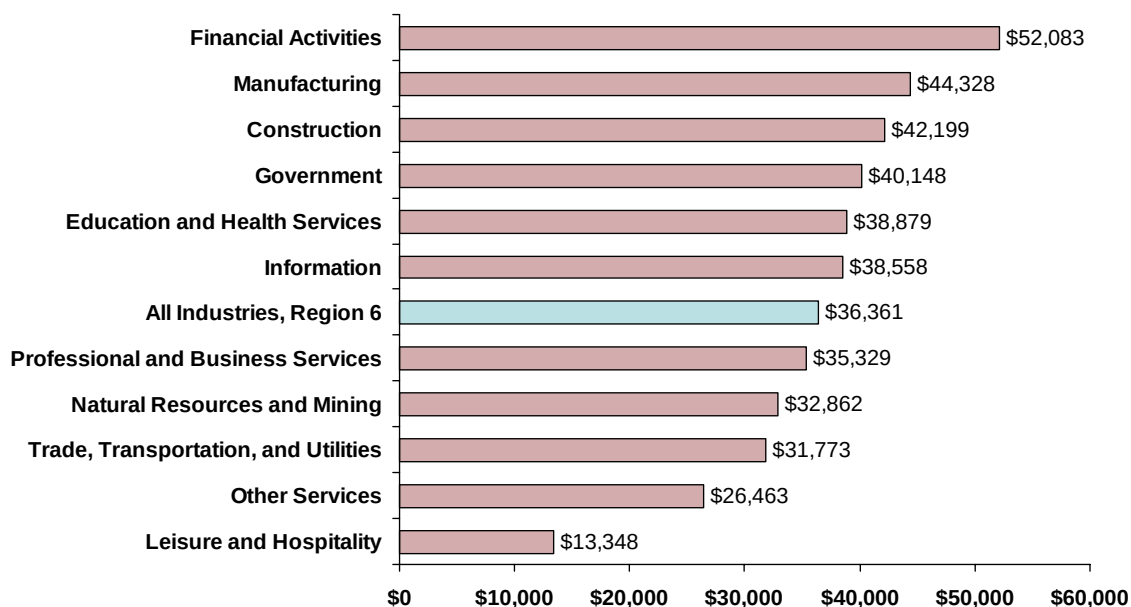


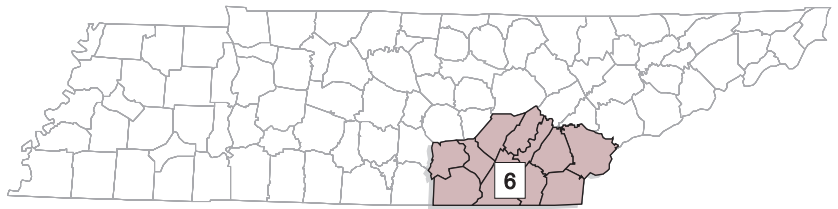
Shares of Total Employment, 2007



- The service-providing industries make up 77.1 percent of Region 6. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 22.9 percent.

Average Wages by Industry, 2007



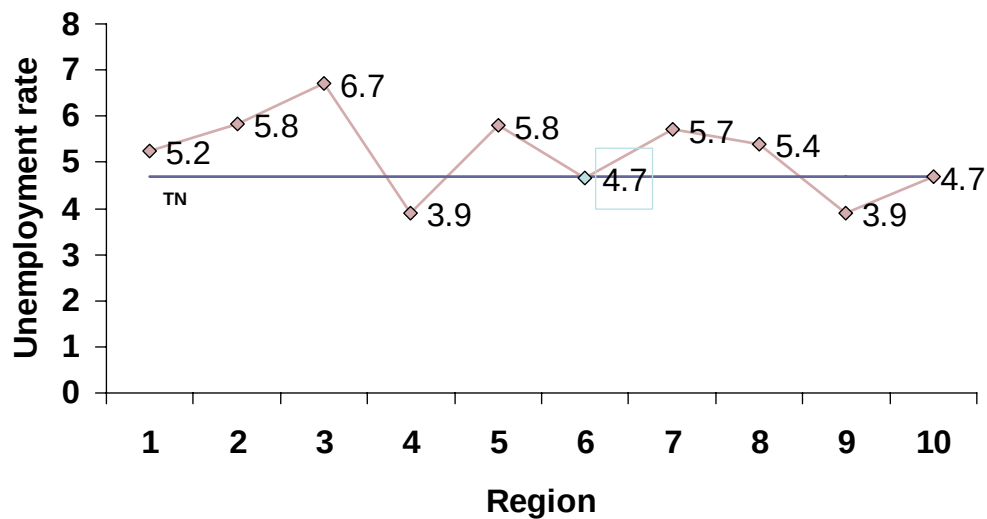


Selected Industries' Job Flows, Second Quarter 2007

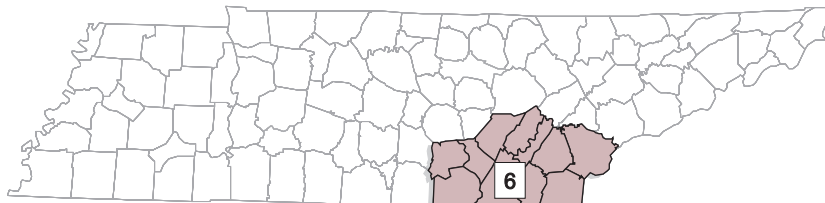
	Manufacturing	Health Care and Social Assistance	Retail Trade	All Industries
Monthly Average New Hire Earnings	\$3,101	\$2,452	\$1,530	\$2,271
Job Creation	1,187	1,452	1,582	14,230
Net Job Flows	(1,351)	365	(476)	(1,069)
New Hires	4,424	4,264	7,362	57,732
Separations	6,349	4,654	8,678	67,573
Turnover	8.6%	9.4%	14.1%	11.9%

Source: US Census Bureau, Local Employment Dynamics

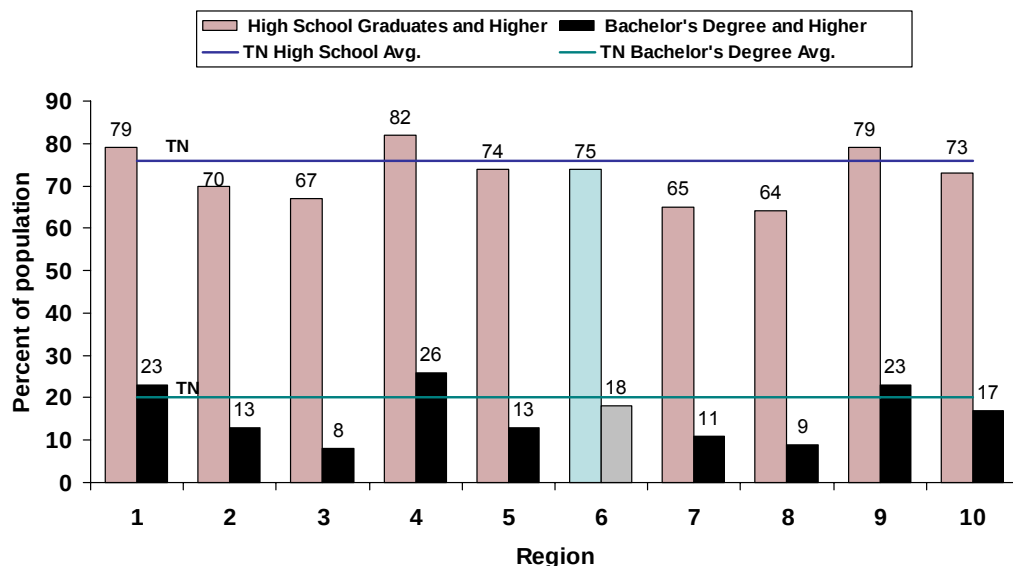
Unemployment Rates, 2007



•The 2007 unemployment rate for Region 6 is 4.7 percent, the same as the statewide rate.

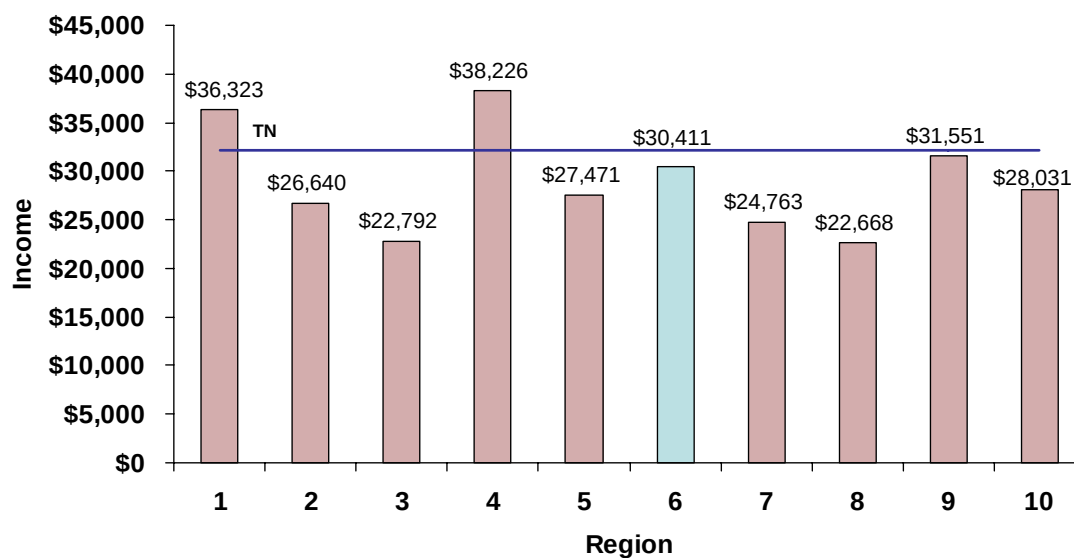


Educational Attainment, Population 25 Years and Older, 2000

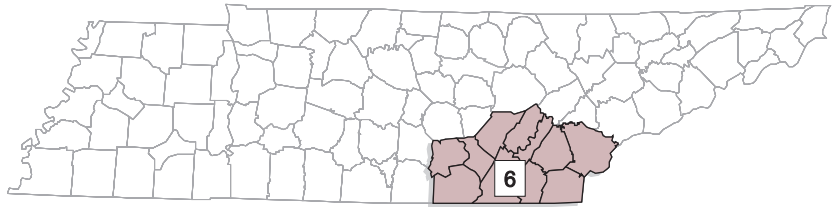


- Educational attainment in Region 6 is similar to the statewide averages. In 2000, 74.9 percent of the population had obtained a high school diploma and 17.7 percent had obtained a bachelor's degree or higher.

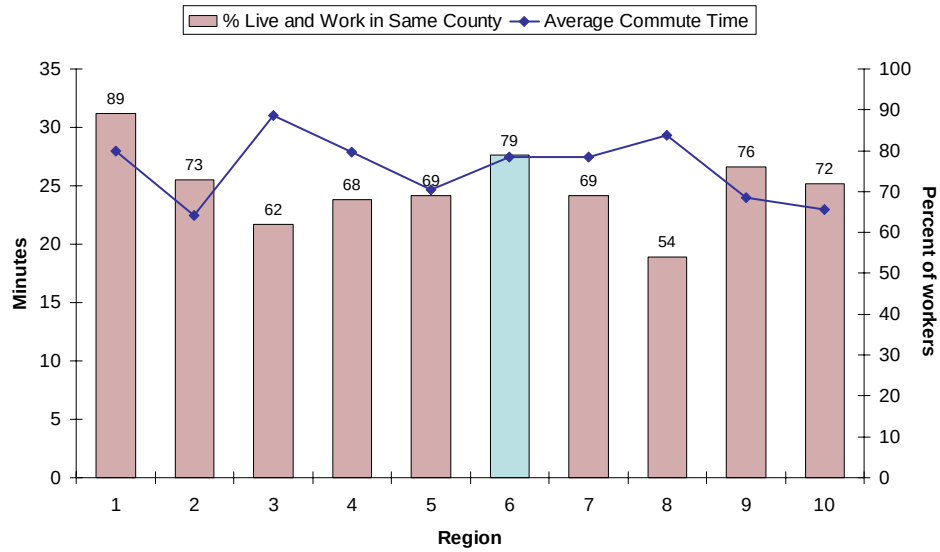
Per Capita Personal Income, 2006



- The per capita personal income for the region is \$30,411.



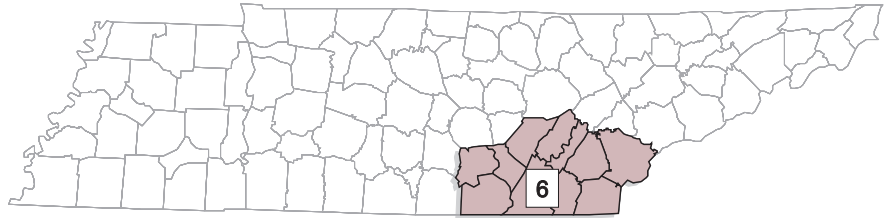
Transportation by Region, 2000



- Workers in Region 6 have an average commute time of 27.5 minutes. Region 6 has the second highest percentage of workers who live and work in the same county (79.4 percent).

Region 6 Profile

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



- Same unemployment rate as the state average
- Third highest 10-year employment growth

Population

Total Population, 2007	649,119 (10.5 percent of the state's population)
Total Population, Census, 2000	605,218
Population Growth, 2000-2007	7.3%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	117,515	60,425	57,090
15-19	41,620	21,245	20,375
20-29	85,280	42,919	42,361
30-39	81,777	40,718	41,059
40-49	91,928	44,983	46,945
50-64	122,157	58,845	63,312
65+	88,806	36,690	52,116
Total	629,083	305,825	323,258

60.6% of the
population is in
the workforce age
groups

Population by Race, 2006

Percent White	83.6
Percent African American	11.7
Percent Hispanic	2.4
Percent Other	2.3

Educational Attainment and Wages

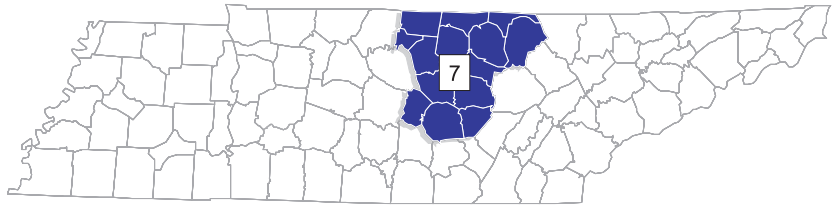
	Region 6	Tennessee
Percent at least High School Education, 2000	74.4%	75.9%
Percent at least Bachelor's Degree, 2000	17.7%	19.6%
Per Capita Personal Income, 2006	\$30,411	\$32,172

Employment

Employment Growth, 1997-2007	11.1%	8.2%
Unemployment Rate, 2007	4.7%	4.7%
Labor Force Participation Rate	59.9%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.6-1.6	0.4-2.1
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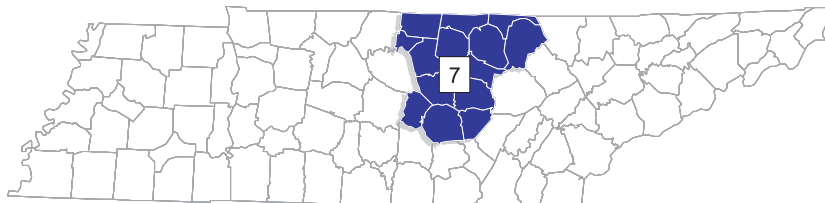


REGION 7 SYNOPSIS

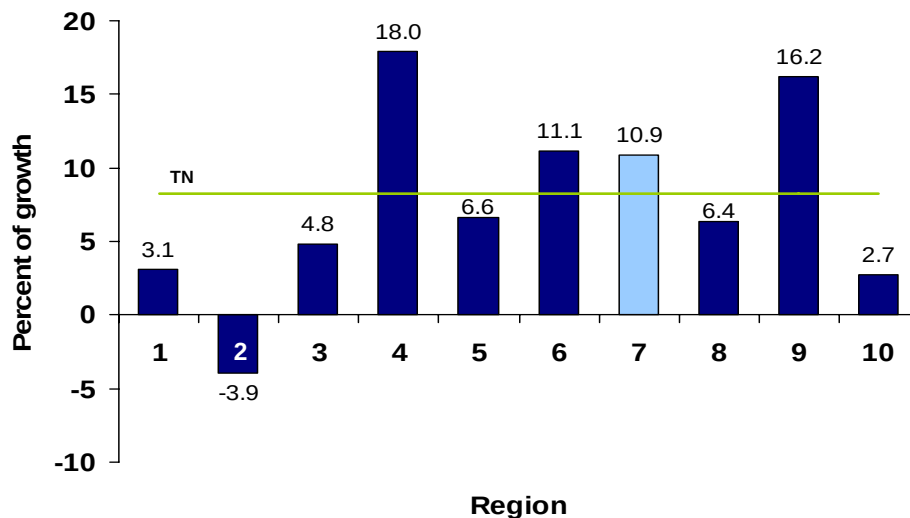
Region 7 consists of fourteen counties: Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Trousdale, Van Buren, Warren, and White. It is one of the smallest regions in terms of population; population grew 6.1 percent for the period 2000-2007. While the unemployment rate of 6.8 percent is higher than the statewide average of 4.7 percent, the employment growth rate of 10.9 percent exceeded the statewide average of 8.2 percent.

The service sector employs about 70 percent of the region's workforce. Major industries within the sector include trade, transportation and utilities (21 percent of the region's workforce), government services (16 percent), education and health services (11 percent), leisure and hospitality (8 percent), and professional and business services (6 percent). The goods producing sector employs about 30 percent of the region's workers, led by manufacturing (24 percent) and construction (4 percent). Per capita income of \$24,763 is considerably less than the statewide average of \$32,171. The highest wages for the region are in manufacturing (\$38,504) followed by financial activities (\$36,885) and information services (\$35,227). Lowest average annual wages are in leisure and hospitality at \$11,571 per year.

Region 7 has four colleges/universities, but lags the state in educational attainment. Approximately 65 percent of the region's workforce has a high school diploma, and 11 percent have at least a bachelor's degree.



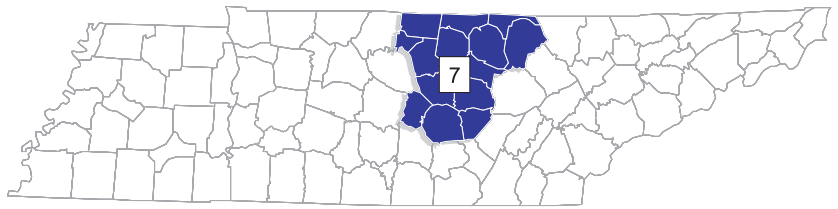
Ten-Year Employment Growth by Region, 1997-2007



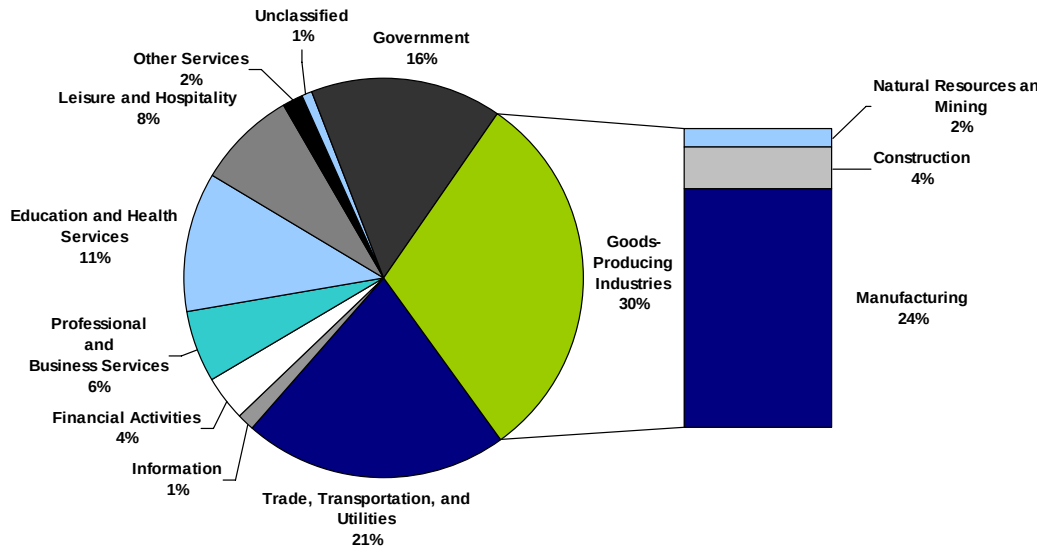
- Region 7 has an employment growth rate of 10.9 percent over the 10 year span.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	1,619
Construction	3,360
Manufacturing	19,365
Unclassified	306
Subtotal	24,650
Service-Providing	
Trade, Transportation, and Utilities	17,173
Information	1,198
Financial Activities	2,861
Professional and Business Services	4,873
Education and Health Services	8,998
Leisure and Hospitality	6,660
Other Services	1,330
Government	12,701
Unclassified	567
Subtotal	56,361
Total - All Industries	81,011

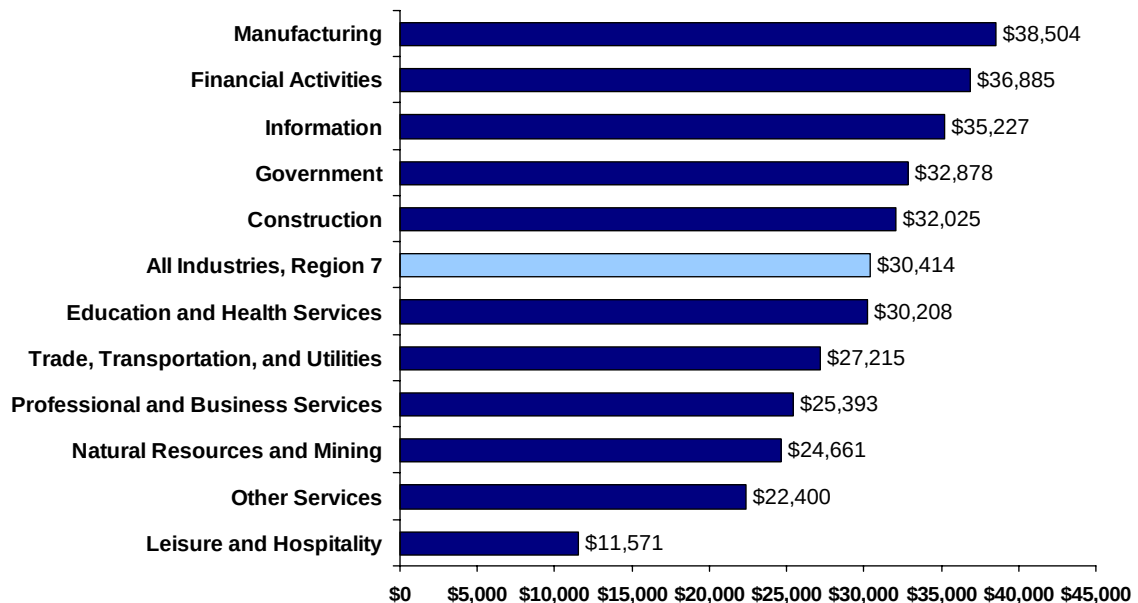


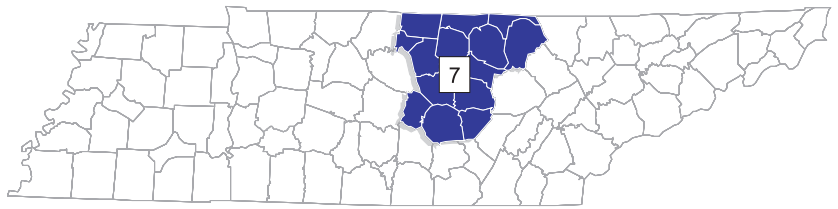
Shares of Total Employment, 2007



- The service-providing industries make up 69.6 percent of Region 7. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 30.4 percent.

Average Wages by Industry, 2007



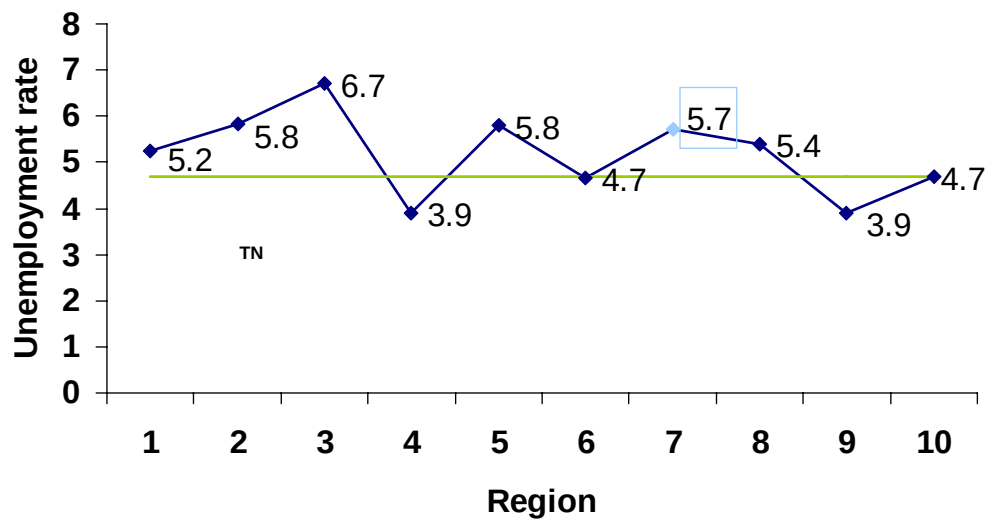


Selected Industries' Job Flows, Second Quarter 2007

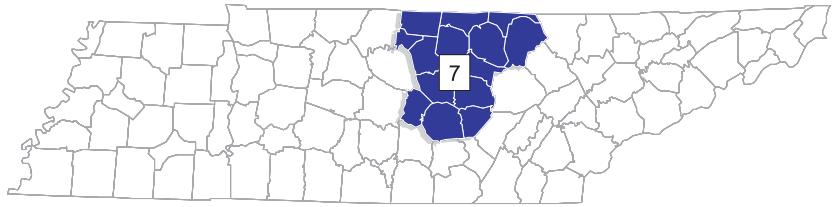
	Manufacturing	Retail Trade	Health Care and Social Assistance	All Industries
Monthly Average New Hire Earnings	\$2,579	\$1,329	\$1,898	\$1,817
Job Creation	550	535	408	4,376
Net Job Flows	(395)	(263)	130	(904)
New Hires	1,662	2,527	1,489	14,719
Separations	2,267	3,154	1,503	18,040
Turnover	6.9%	14.2%	9.4%	10.4%

Source: US Census Bureau, Local Employment Dynamics

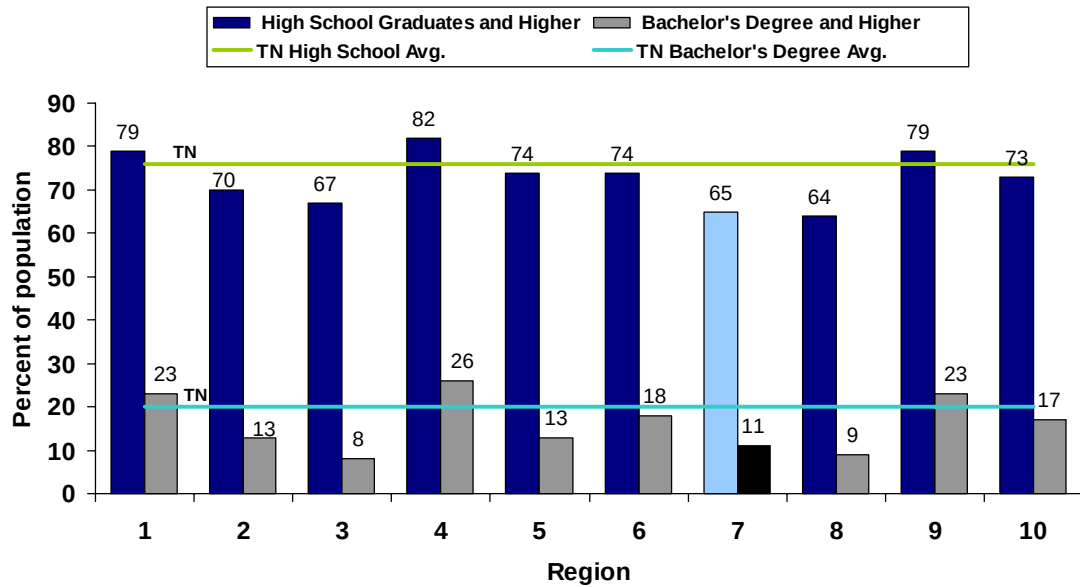
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 7 is 5.7 percent.

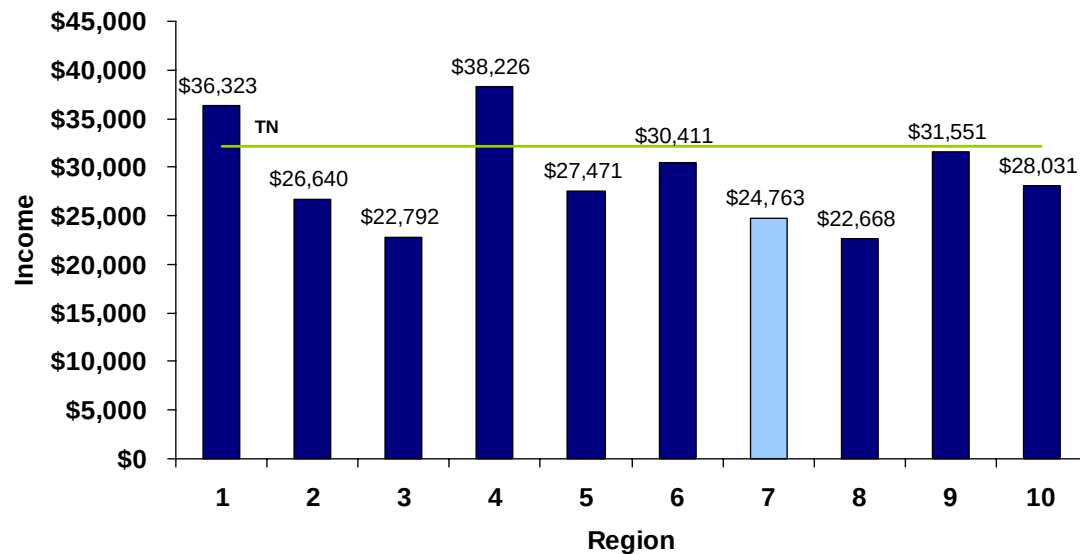


Educational Attainment, Population 25 Years and Older, 2000

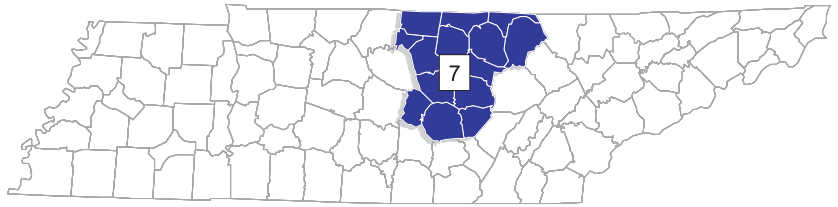


- Region 7 has the second lowest percentage of high school graduates or higher (65.4 percent) and the third lowest percentage of those with a bachelor's degree or higher (11.1 percent).

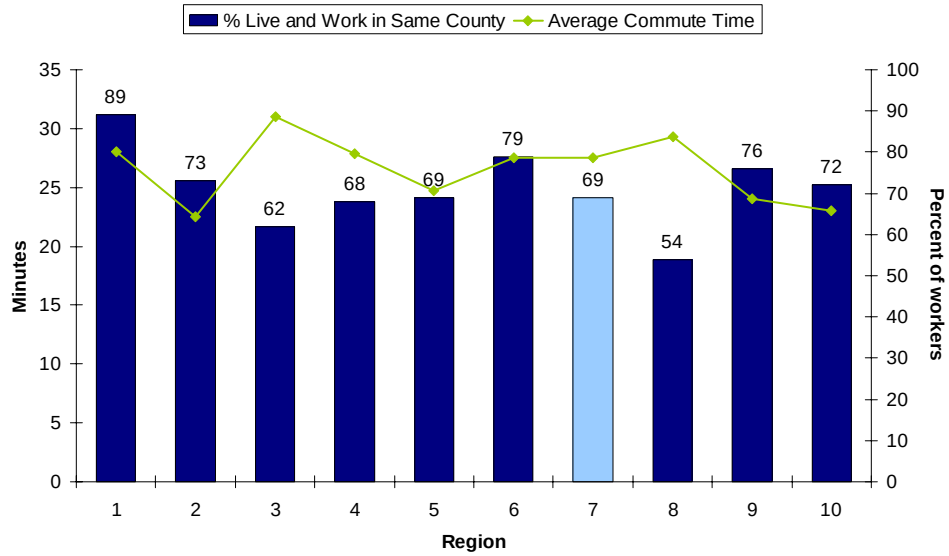
Per Capita Personal Income, 2006



- Region 7 has the third lowest per capita personal income (\$24,763).



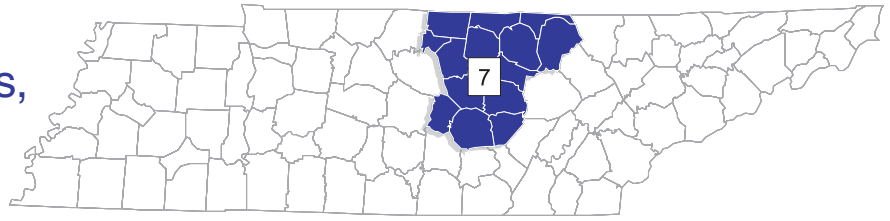
Transportation by Region, 2000



- The average commute time for workers in Region 7 is 27.5 minutes. The percentage of workers that live and work in the same county is 68.6.

Region 7 Profile

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



- Third lowest per capita personal income
- Second lowest percentage of population
- Second lowest percentage of high school graduates
- Third lowest percentage of those with a bachelor's degree or higher

Population

Total Population, 2007	281,757 (4.6 percent of the state's population)
Total Population, Census, 2000	265,455
Population Growth, 2000-2007	6.1%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	52,017	26,576	25,441
15-19	18,084	9,452	8,632
20-29	40,993	21,353	19,640
30-39	37,128	19,130	17,998
40-49	40,132	19,962	20,170
50-64	51,342	24,984	26,358
65+	40,680	17,325	23,355
Total	280,376	138,782	141,594

60.5% of the
population is in
the workforce age
groups

Population by Race, 2006

Percent White	93.3
Percent African American	1.8
Percent Hispanic	3.4
Percent Other	1.5

Educational Attainment and Wages

	Region 7	Tennessee
Percent at least High School Education, 2000	65.4%	75.9%
Percent at least Bachelor's Degree, 2000	11.1%	19.6%
Per Capita Personal Income, 2006	\$24,763	\$32,172

Employment

Employment Growth, 1997-2007	10.9%	8.2%
Unemployment Rate, 2007	5.7%	4.7%
Labor Force Participation Rate	60.2%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.5-1.3	0.4-2.1
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REGION 8 SYNOPSIS

Region 8 includes the counties of Campbell, Claiborne, Cocke, Grainger, Hancock, Hawkins, Jefferson, Morgan, Scott, and Union. It has the third smallest population of the regions. Population grew by 6.2 percent from 2000-2007, and employment grew by only 6.4 percent. The unemployment rate of 5.4 percent is higher than the statewide average of 5.1 percent. Region 8 has the second largest percentage of its population that falls in the workforce age group (ages 20-64).

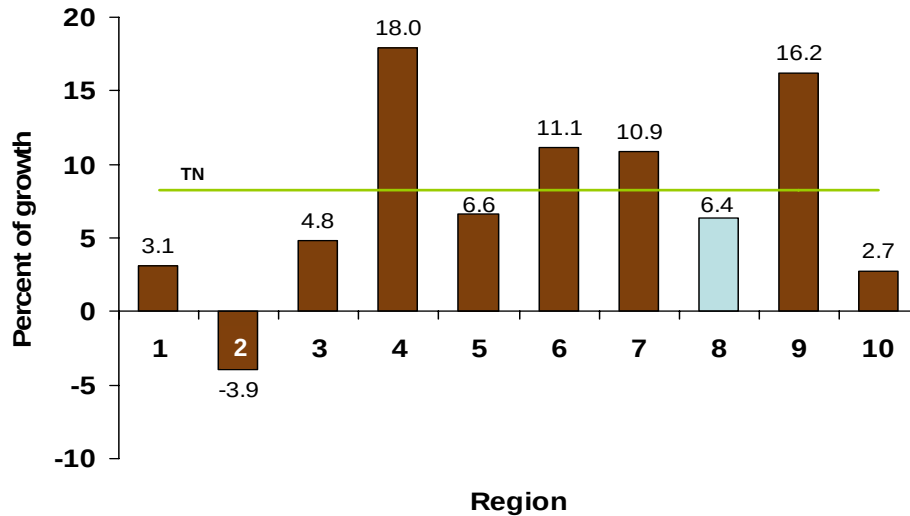
The service sector in Region 8 employs 67 percent of the workforce, the lowest share of all the regions. Major industries in the sector include trade, transportation and utilities (19 percent of the regions total employment), government services (19 percent), education and health services (12 percent), and leisure and hospitality (8 percent). Professional and business services, and financial activities each employ 3 percent of the workforce. The goods producing sector employs over 33 percent of the workforce, led by manufacturing (27 percent) and construction (3 percent). Region 8 has the highest share of manufacturing in the state (27 percent). Per capita income is the lowest of any region at \$22,668, lagging the statewide average of \$32,172. The highest average wages are in information services (\$53,303) followed by natural resources and mining (\$42,828). The lowest average wages are in the leisure and hospitality industry at \$10,728. Manufacturing wages for the region average \$36,303.

The educational attainment for the region's workers significantly lags the statewide average. Only 63.6 percent have at least a high school diploma, and 8.6 percent have at least a bachelor's degree. The region is home to four colleges/universities.

Only 54 percent of the region's workers live and work in the same county, the lowest percentage among the regions. The average commute time is second longest, averaging 29.3 minutes. Home-ownership is the second highest in the state (78 percent).



Ten-Year Employment Growth by Region, 1997-2007



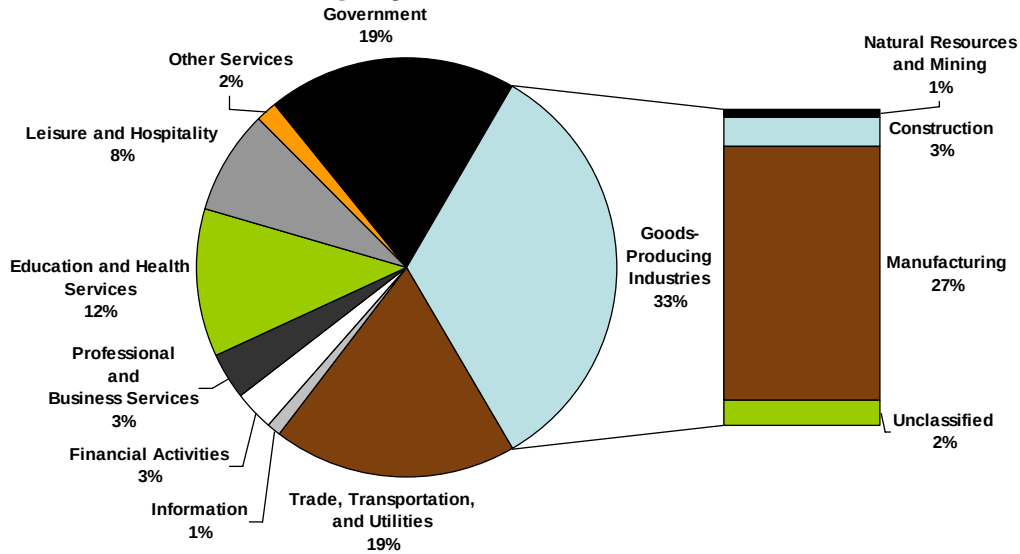
- Region 8's employment growth rate (6.4 percent) is below Tennessee's statewide average (8.2 percent).

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	652
Construction	1,909
Manufacturing	17,014
Unclassified	1,687
Subtotal	21,261
Service-Providing	
Trade, Transportation, and Utilities	11,877
Information	736
Financial Activities	2,049
Professional and Business Services	2,198
Education and Health Services	7,382
Leisure and Hospitality	5,028
Other Services	1,070
Government	12,427
Unclassified	95
Subtotal	42,862
Total - All Industries	64,123

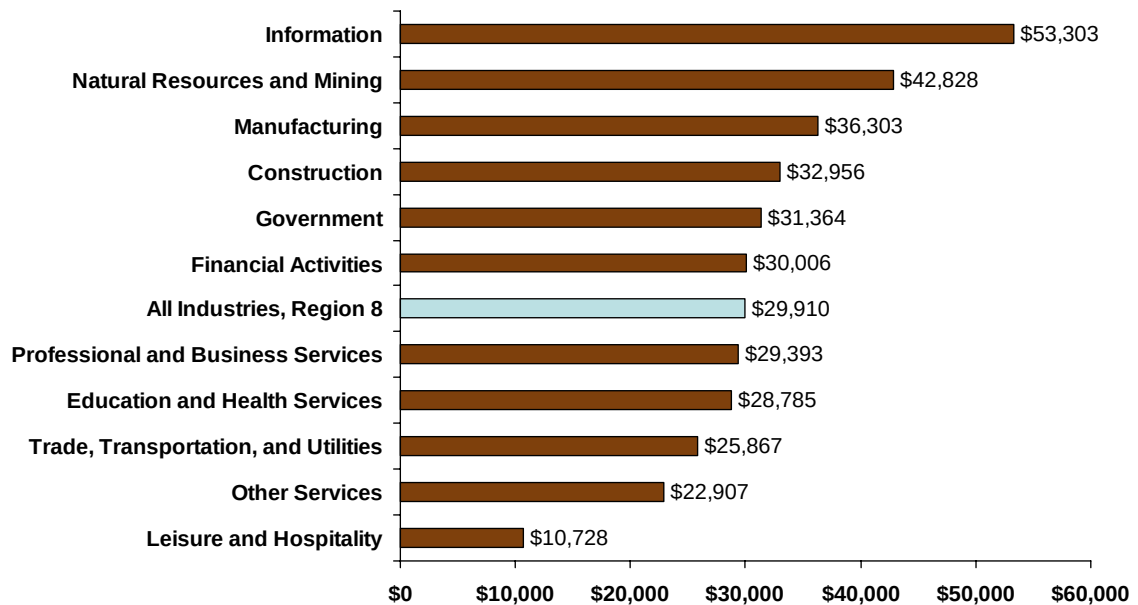


Shares of Total Employment, 2007



- The service-providing industries make up 66.8 percent of Region 8. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 33.2 percent.

Average Wages by Industry, 2007



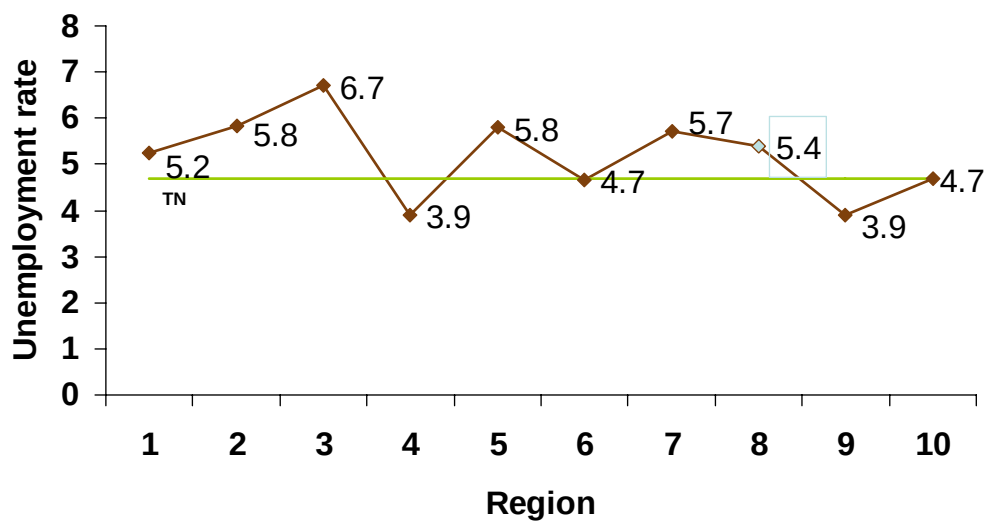


Selected Industries' Job Flows, Second Quarter 2007

	Manufacturing	Retail Trade	Health Care and Social Assistance	All Industries
Monthly Average New Hire Earnings	\$2,426	\$1,276	\$1,904	\$1,817
Job Creation	569	398	268	4,376
Net Job Flows	(553)	(190)	(113)	(904)
New Hires	1,808	1,970	915	14,719
Separations	2,633	2,466	1,163	18,040
Turnover	8.7%	14.4%	9.6%	10.4%

Source: US Census Bureau, Local Employment Dynamics

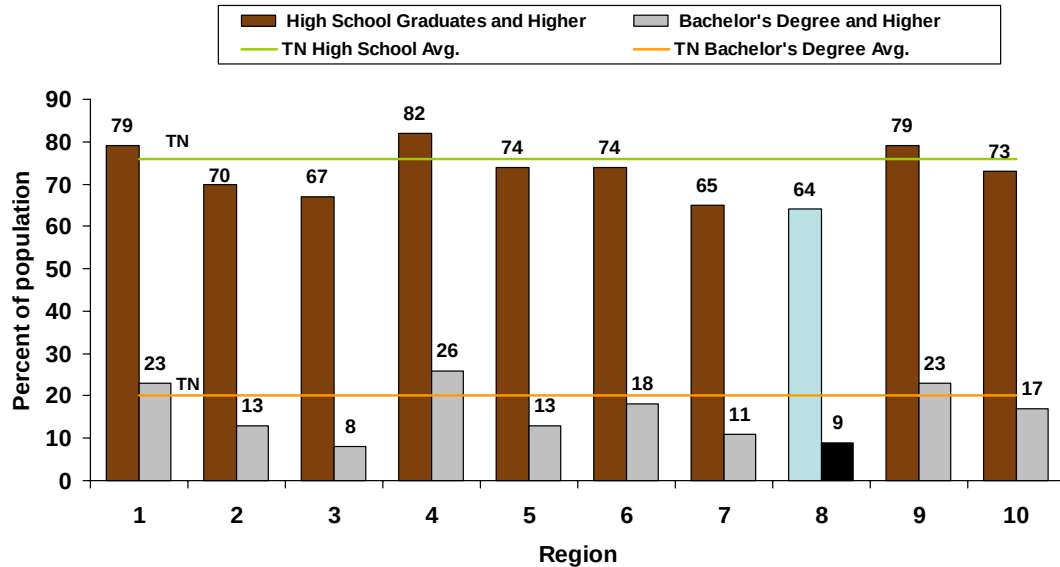
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 8 is 5.4 percent.

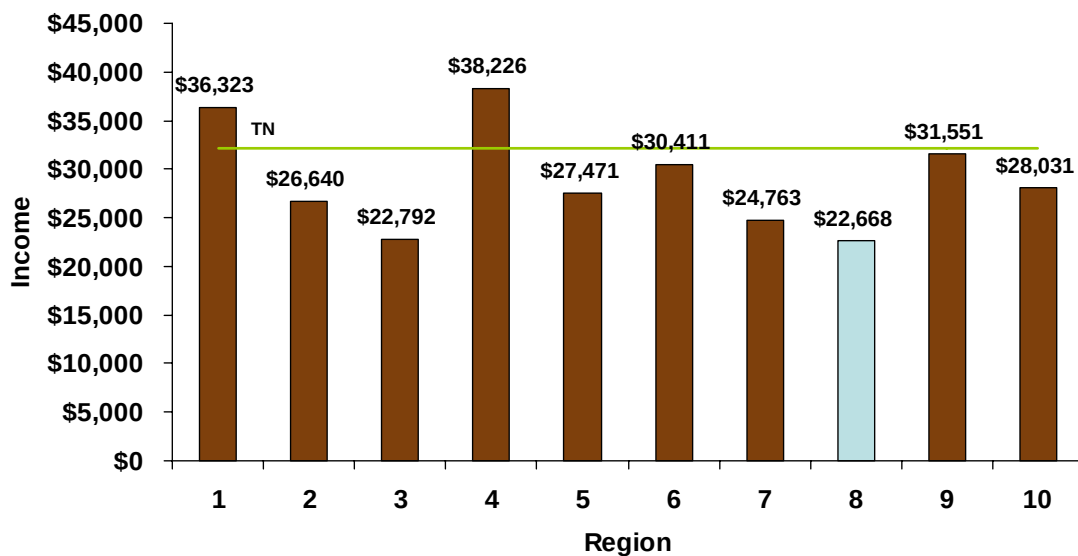


Educational Attainment, Population 25 Years and Older, 2000



- Region 8 has the lowest percentage of high school graduates and higher (63.6 percent) and the second lowest percentage of those with a bachelor's degree or higher (8.6 percent).

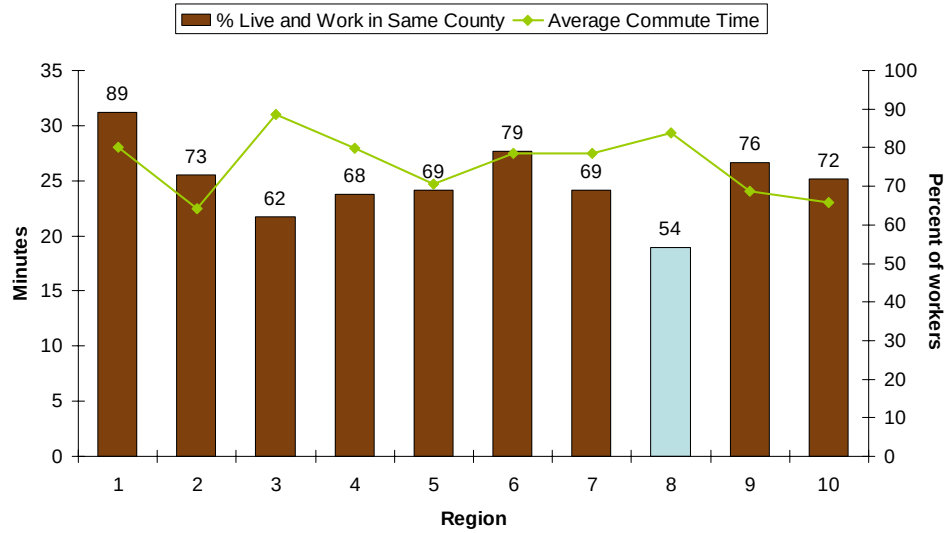
Per Capita Personal Income, 2006



- The per capita personal income is \$22,668, the lowest of the regions.



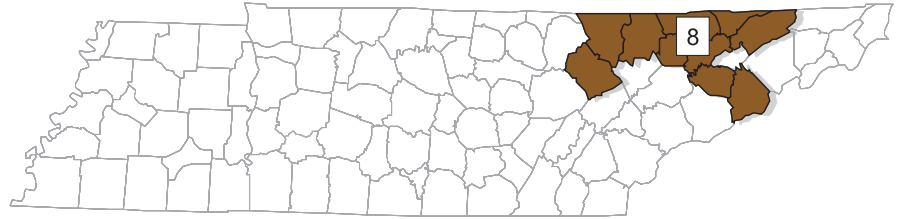
Transportation by Region, 2000



- The average commute time for Region 8 is 29.3 minutes, the second highest time of the regions. The percentage of workers that live and work in the same region is 53.6 percent, the lowest of all the regions.

Region 8 Profile

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



- Highest share of manufacturing
- Lowest per capita personal income
- Third lowest percentage of population
- Lowest percentage of high school graduates
- Second lowest percentage of those with a bachelor's degree or higher
- Second highest percentage of home ownership

Population

Total Population, 2007	305,147 (5.0 percent of the state's population)
Total Population, Census, 2000	287,275
Population Growth, 2000-2007	6.2%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	54,911	28,049	26,862
15-19	18,820	9,759	9,061
20-29	41,725	21,242	20,483
30-39	42,242	21,527	20,715
40-49	44,393	22,119	22,274
50-64	58,232	28,470	29,762
65+	43,600	18,733	24,867
Total	303,923	149,899	154,024

61.4% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	96.2
Percent African American	1.3
Percent Hispanic	1.2
Percent Other	1.3

Educational Attainment and Wages

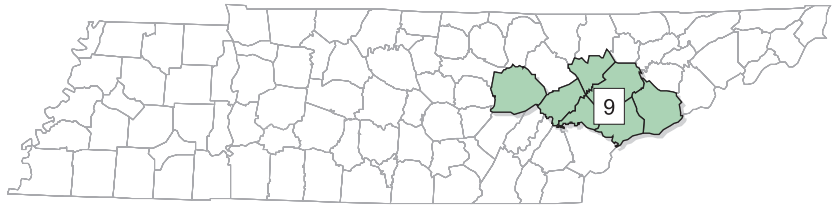
	Region 8	Tennessee
Percent at least High School Education, 2000	63.6%	75.9%
Percent at least Bachelor's Degree, 2000	8.6%	19.6%
Per Capita Personal Income, 2006	\$22,668	\$32,172

Employment

Employment Growth, 1997-2007	6.4%	8.2%
Unemployment Rate, 2007	5.4%	4.7%
Labor Force Participation Rate	55.2%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.7-1.5	0.4-2.1
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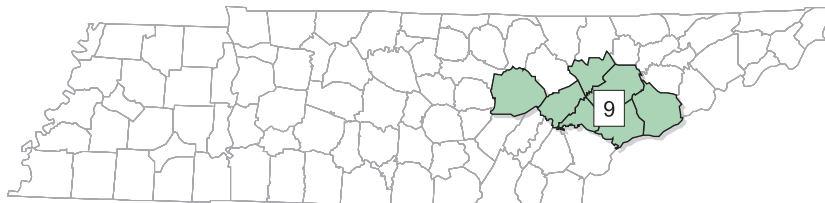
REGION 9 SYNOPSIS

Region 9 includes the city of Knoxville in Knox County and the surrounding counties of Anderson, Blount, Cumberland, Loudon, Roane, and Sevier. It is the third most populous region behind the Nashville and Memphis regions, and grew at the second highest rate of any region between 2000 and 2007 at 11 percent. Employment growth for the period 1997-2007 was second highest in the state at 16.2 percent, nearly double the statewide average of 8.2 percent. The unemployment rate is the lowest of any region at 3.9 percent.

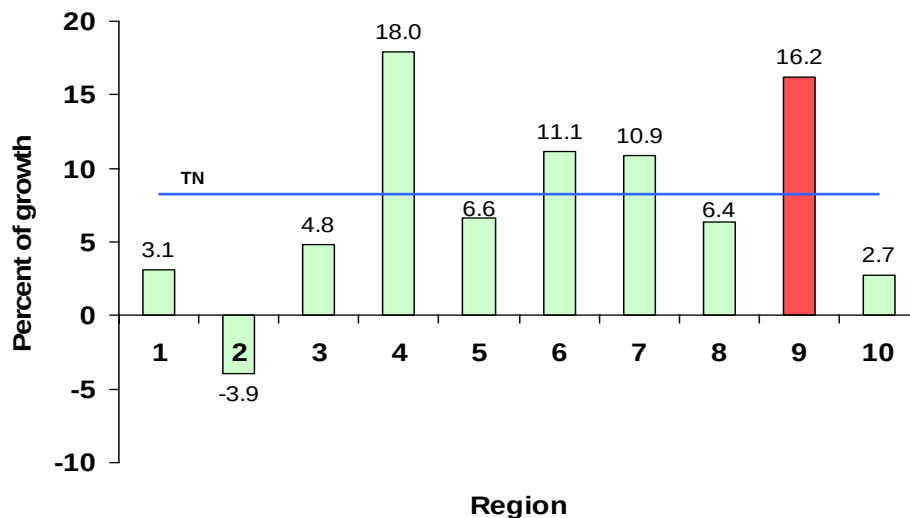
The region has a broad industry mix dominated by services which employs 84 percent of the region's workers. The industry mix within the service sector is broad and includes trade, transportation and utilities (22 percent of total employment), professional and business services (13 percent), government services (14 percent), leisure and hospitality (14 percent), education and health services (12 percent) and financial activities (5 percent). The goods producing sector employs 17 percent of the region's workers, including 11 percent in manufacturing and 6 percent in construction. Per capita income of \$31,551 is the third highest of the regions but slightly lags the statewide average of \$32,172. Highest average annual wages are in information services (\$55,081), followed by manufacturing (\$49,042) and professional and business services (\$48,534). The lowest annual wages are in leisure and hospitality (\$15,537).

The region is home to eight colleges/universities including the University of Tennessee – Knoxville, with over 26,000 students. Educational attainment for the region's workers is higher than the statewide average. Approximately 79 percent have at least a high school diploma (2nd highest in the state) and 23 percent have at least a bachelor's degree (3rd highest in the state).

The cost of living ranks below the national average of 100 in every major category. The overall cost of living index is 88, with housing ranked at 95. About 76 percent of the region's workers live and work in the same county, and the region boasts the third lowest average commute time at 24.0 minutes.



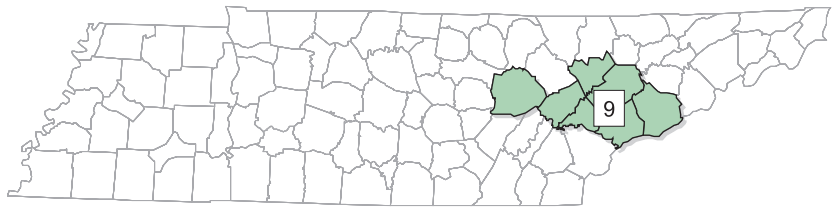
Ten-Year Employment Growth by Region, 1997-2007



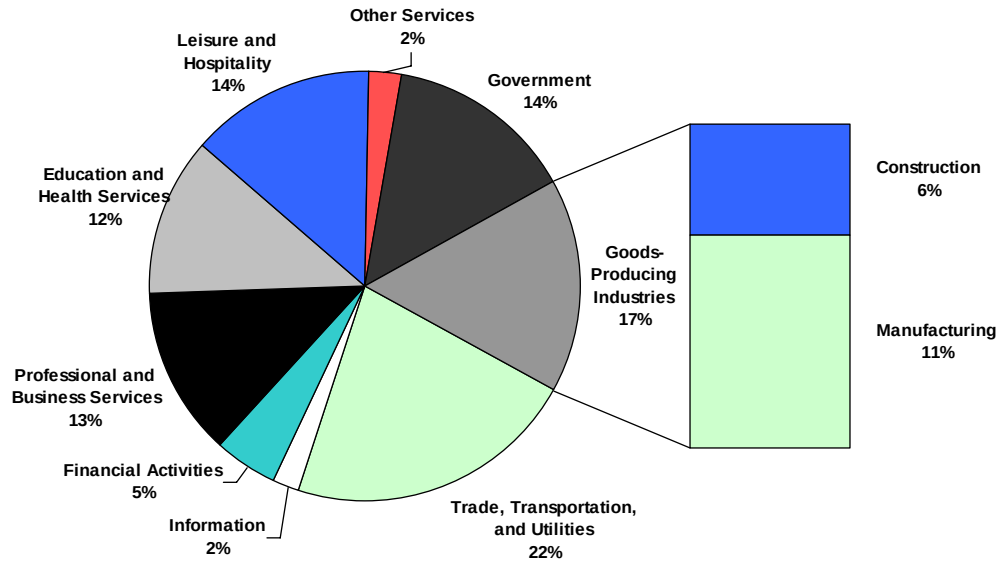
- Region 9's employment growth rate is the second highest of the regions (16.2 percent), almost double the state's average.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	1,938
Construction	21,869
Manufacturing	41,473
Subtotal	65,280
Service-Providing	
Trade, Transportation, and Utilities	86,742
Information	6,805
Financial Activities	19,309
Professional and Business Services	50,292
Education and Health Services	46,355
Leisure and Hospitality	54,616
Other Services	10,409
Government	55,429
Unclassified	509
Subtotal	330,466
Total - All Industries	395,746

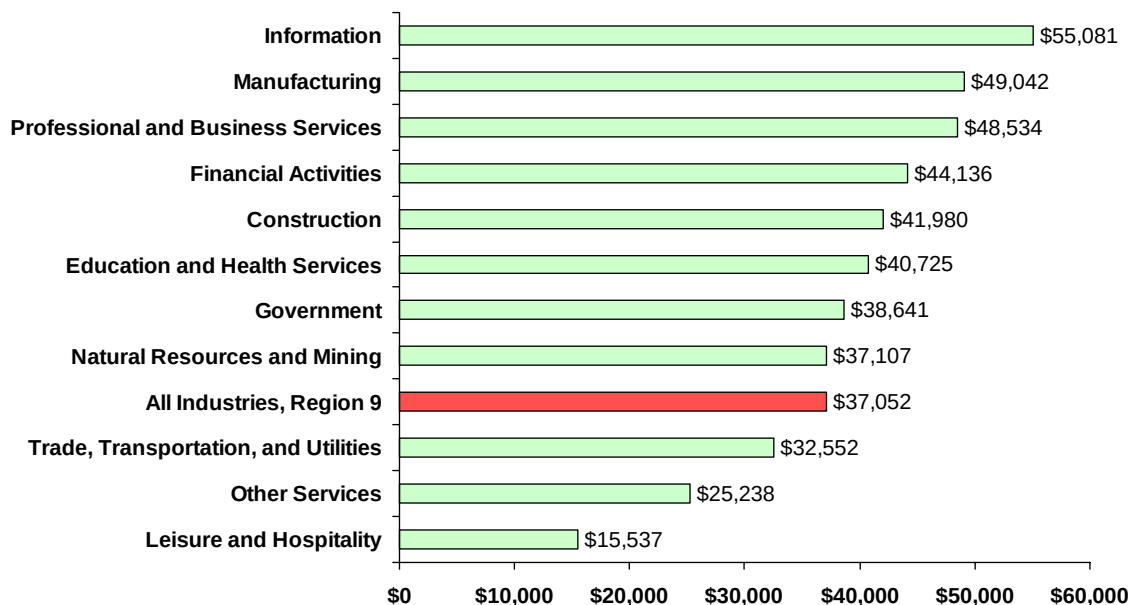


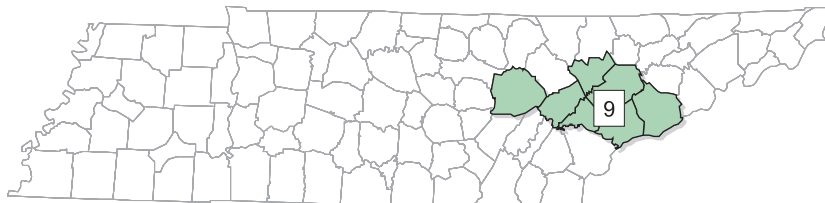
Shares of Total Employment, 2007



- The service-providing industries make up 83.5 percent of Region 9. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 16.5 percent.

Average Wages by Industry, 2007





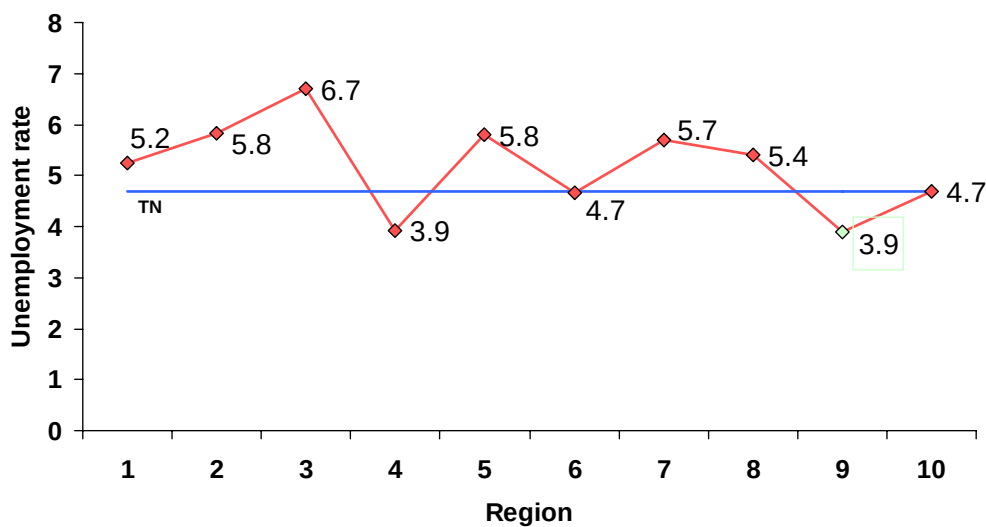
Selected Industries' Job Flows, Second Quarter 2007

	Retail Trade	Health Care and Social Assistance	Manufacturing	All Industries*
Monthly Average New Hire Earnings	\$1,580	\$2,258	\$3,312	\$1,817
Job Creation	2,913	2,208	1,082	4,376
Net Job Flows	213	578	(985)	(904)
New Hires	14,033	5,864	3,855	14,719
Separations	15,554	6,472	5,269	18,040
Turnover	12.7%	7.8%	7.7%	10.4%

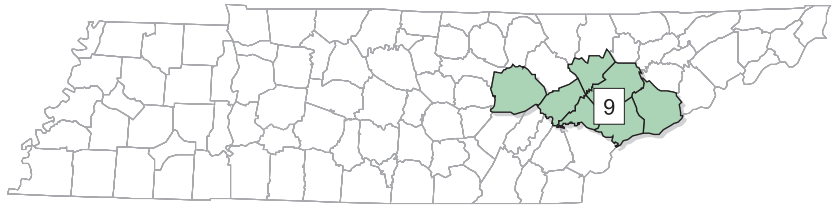
Source: US Census Bureau, Local Employment Dynamics

*The accommodation and food services industry is the third largest based on total employment in the region. Knox County, the largest county in the region, has a large accommodation and food services industry. In addition, Sevier County's largest industry is accommodation and food services (30 percent of total employment).

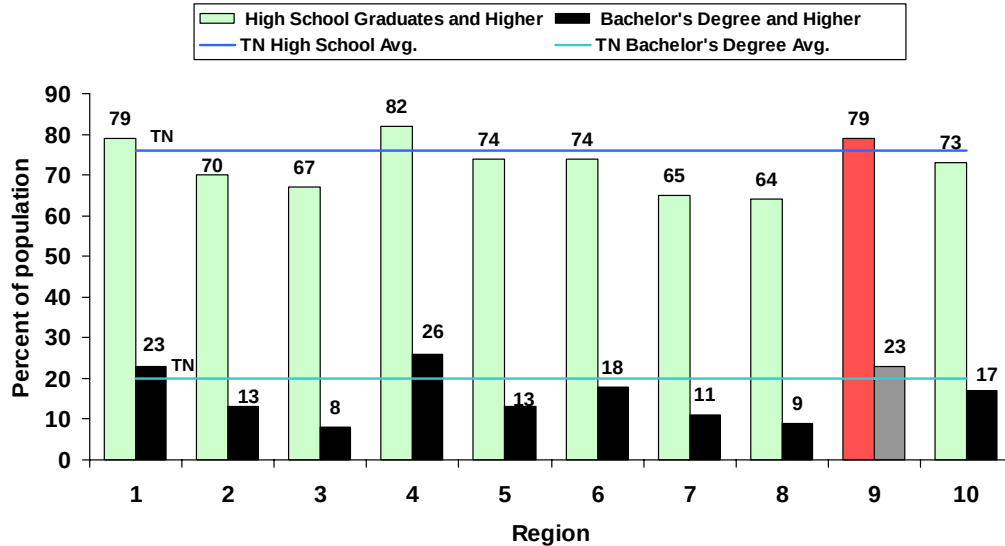
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 9 is 3.9 percent, tied for the lowest rate.

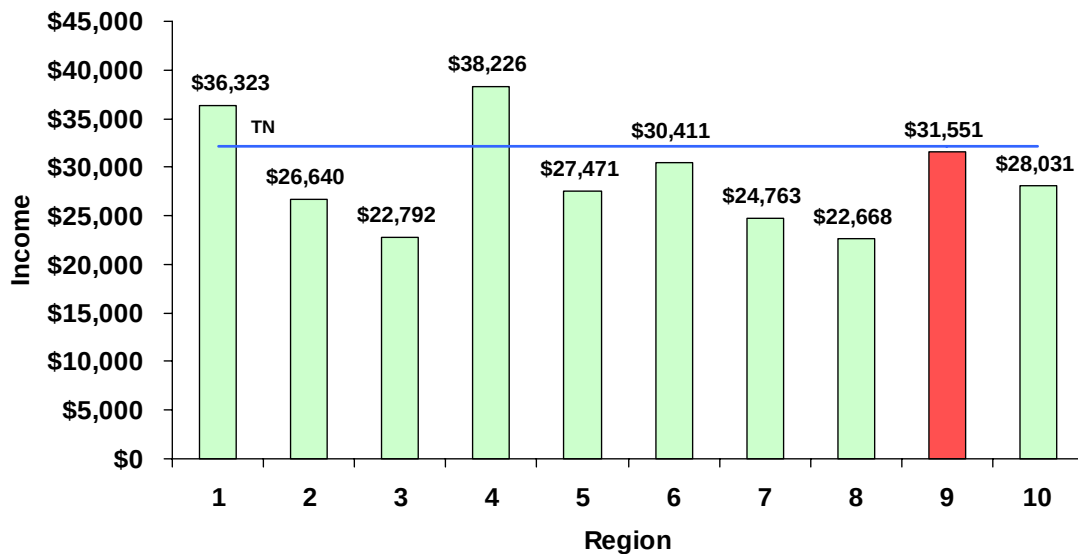


Educational Attainment, Population 25 Years and Older, 2000

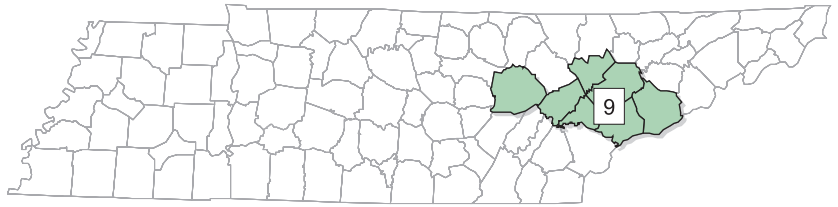


- The percentage of Region 9's population who have obtained a high school diploma or higher is the second highest (79.3 percent). The percentage who have earned a bachelor's degree or higher ranks third highest out of the regions at 22.6 percent.

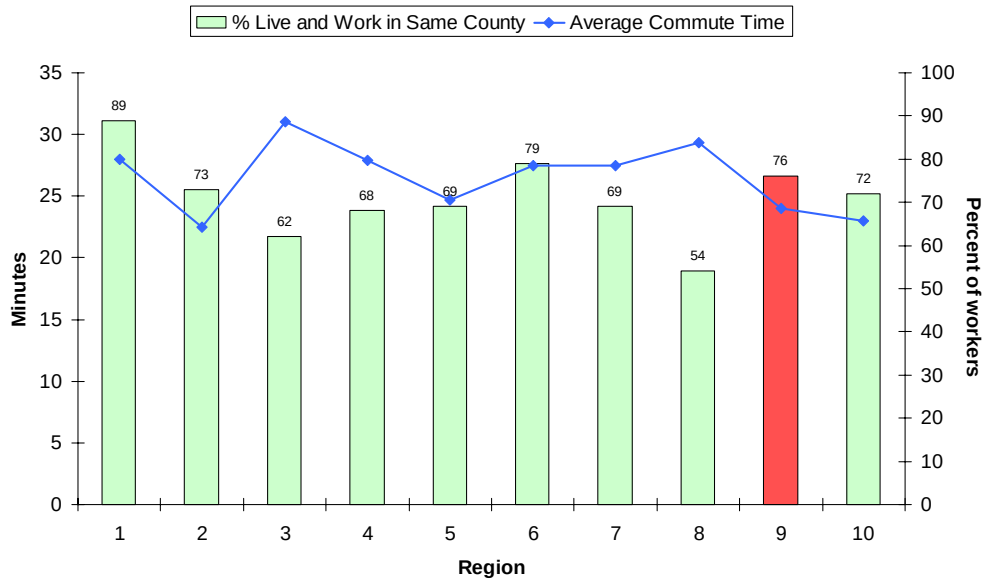
Per Capita Personal Income, 2006



- The per capita personal income is \$31,511, the third highest of the regions.



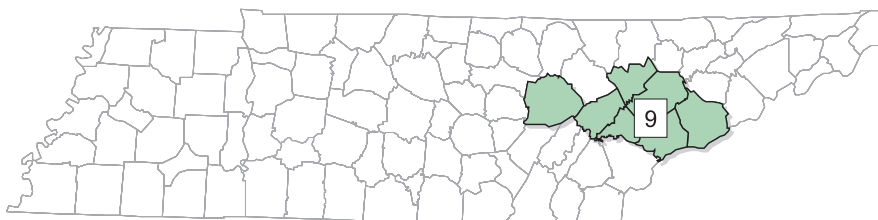
Transportation by Region, 2000



- The average commute time for Region 9 is 24 minutes, the third lowest time. The percentage of workers that live and work in the same county is the third highest of the regions (76.4 percent).

Region 9 Profile

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



- Lowest unemployment rate
- Third highest per capita personal income
- Second highest 10 year employment growth
- Third highest percentage of population
- Second highest population growth, 2000-2007
- Second highest percentage of high school graduates
- Third highest percentage of those with a bachelor's degree or higher

Population

Total Population, 2007	852,614 (13.9 percent of the state's population)
Total Population, Census, 2000	768,153
Population Growth, 2000-2007	11.0%

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	149,113	76,696	72,417
15-19	53,781	27,650	26,131
20-29	115,479	57,435	58,044
30-39	109,670	54,873	54,797
40-49	124,186	60,515	63,671
50-64	160,046	77,141	82,905
65+	123,042	51,664	71,378
Total	835,317	405,974	429,343

61.0% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	90.2
Percent African American	5.5
Percent Hispanic	1.9
Percent Other	2.5

Educational Attainment and Wages

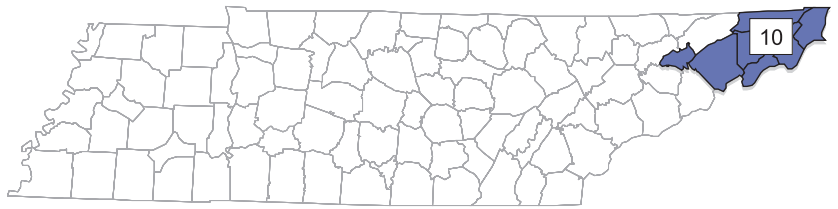
	Region 9	Tennessee
Percent at least High School Education, 2000	79.3%	75.9%
Percent at least Bachelor's Degree, 2000	22.6%	19.6%
Per Capita Personal Income, 2006	\$31,551	\$32,172

Employment

Employment Growth, 1997-2007	16.2%	8.2%
Unemployment Rate, 2007	3.9%	4.7%
Labor Force Participation Rate	64.8%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.5-1.6	0.4-2.1
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REGION 10 SYNOPSIS

Region 10 includes the Tri-Cities of Johnson City, Kingsport, and Bristol and the counties of Carter, Greene, Hamblen, Johnson, Sullivan, Unicoi, and Washington. The region's population grew by 4.2 percent between 2000 and 2007, about half the statewide growth rate of 8.2 percent. Employment growth at 2.7 percent was also slower than the statewide average of 8.2 percent. The unemployment rate of 4.7 percent is the same as the statewide average.

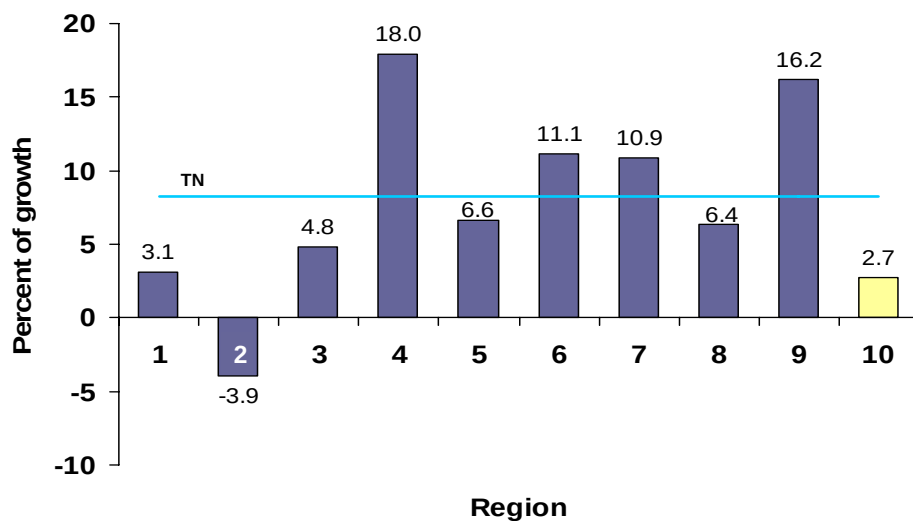
The service sector employs 72 percent of the region's workforce. Industries within this sector include trade, transportation and utilities (21 percent of the region's workforce), education and health services (17 percent), leisure and hospitality (10 percent), professional and business services (8 percent), government services (6 percent), financial activities (5 percent) and information (2 percent). The goods producing sector employs 28 percent of the region's workers, including 22 percent in manufacturing and 5 percent in construction. Per capita personal income of \$28,031 lags the statewide average of \$32,172. The region's highest average wages are in manufacturing (\$47,665) followed by government (\$46,724), information services (\$39,435) and education and health services (\$39,376). The region's lowest wages are in leisure and hospitality (\$12,915).

The region is home to eight colleges/universities. Educational attainment for the regions workers slightly lags the statewide averages, with 72.7 percent having at least a high school diploma, and 16.5 percent with at least a bachelor's degree.

Cost of living is second lowest of the regions that include a ranked area and is below the national average of 100 in every category. Both the Johnson City and Morristown overall cost of living indexes are approximately 86. Housing for Johnson City and Morristown is ranked 93.5 and 78.2, respectively. Region 10 has the second lowest average commute time at 23.0 minutes.



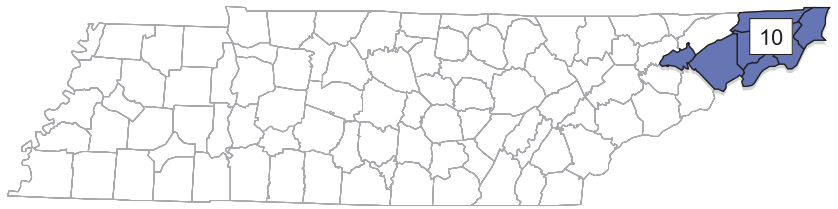
Ten-Year Employment Growth by Region, 1997-2007



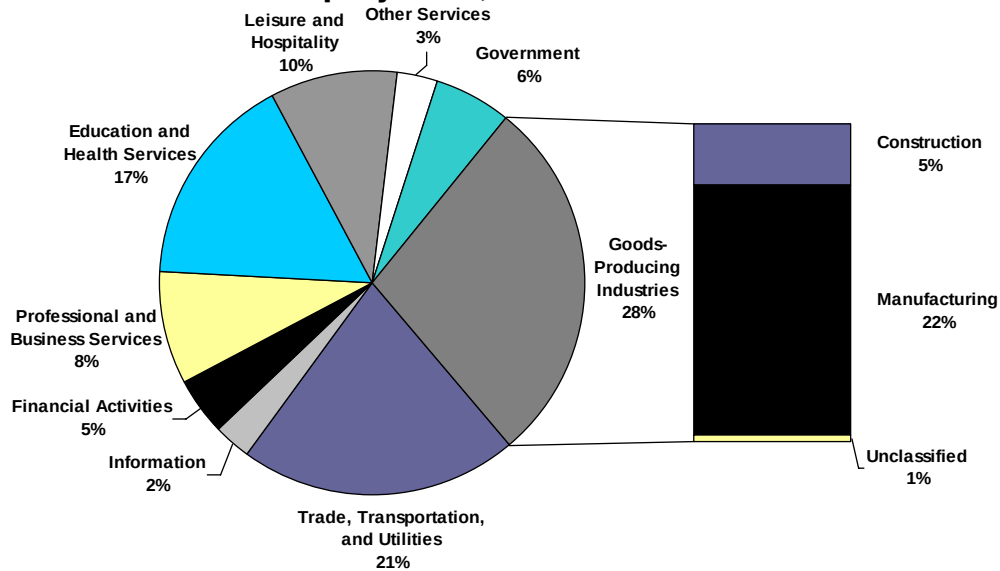
- Region 10 has the second lowest employment growth rate (2.7 percent), less than half of the state's growth rate.

Employment by Industry

Industry	Average Employment
Goods-Producing	
Natural Resources and Mining	375
Construction	10,524
Manufacturing	41,995
Unclassified	1,106
Subtotal	54,000
Service-Providing	
Trade, Transportation, and Utilities	40,757
Information	4,911
Financial Activities	8,896
Professional and Business Services	16,081
Education and Health Services	31,858
Leisure and Hospitality	18,598
Other Services	5,622
Government	11,458
Unclassified	40
Subtotal	138,221
Total - All Industries	192,221

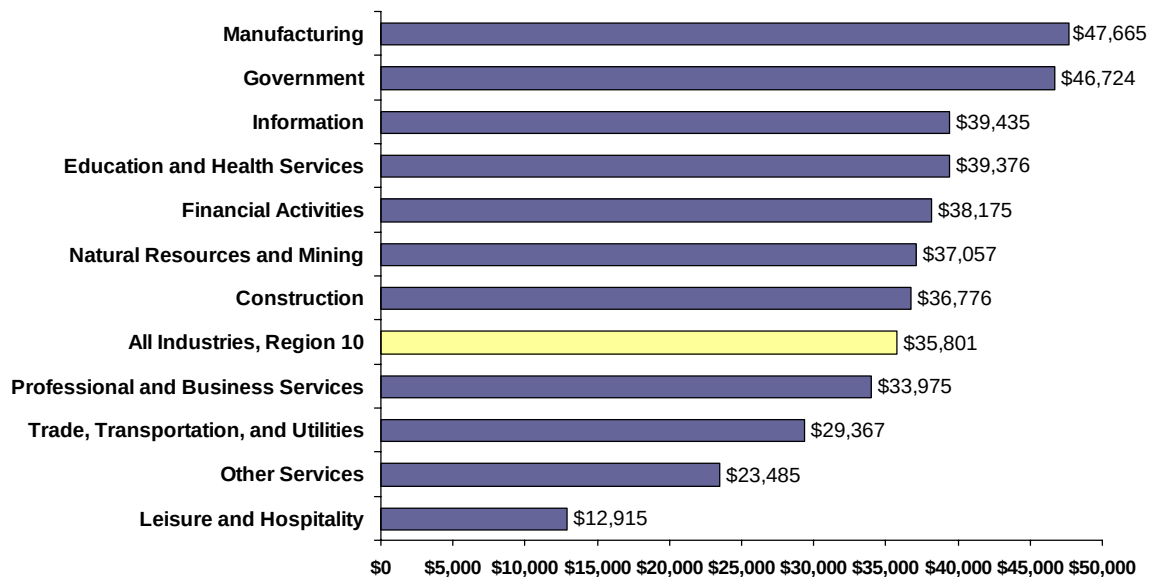


Shares of Total Employment, 2007



- The service-providing industries make up 71.9 percent of Region 10. The goods-producing industries (construction, manufacturing, and natural resources and mining) make up 28.1 percent.

Average Wages by Industry, 2007



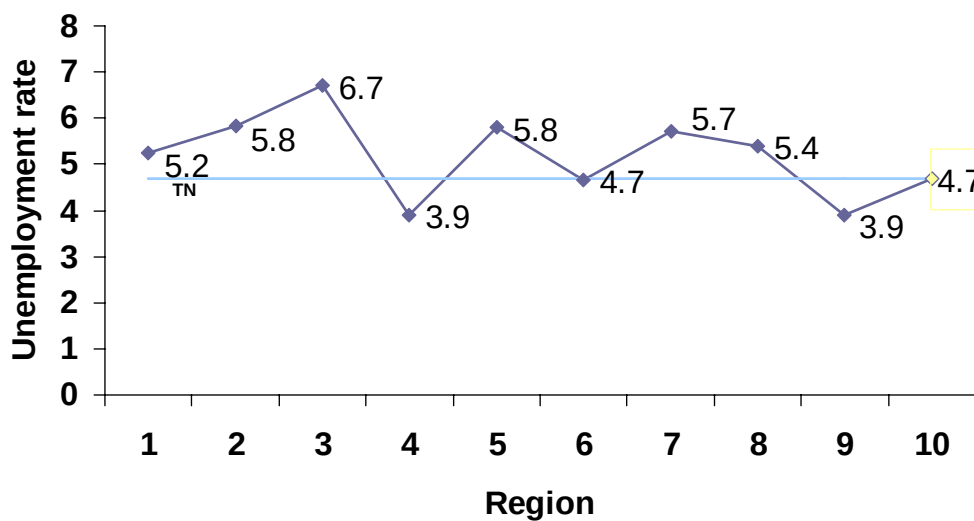


Selected Industries' Job Flows, Second Quarter 2007

	Manufacturing	Health Care and Social Assistance	Retail Trade	All Industries
Monthly Average New Hire Earnings	\$3,896	\$2,350	\$1,502	\$1,817
Job Creation	1,394	1,689	1,023	4,376
Net Job Flows	(594)	(4948)	(275)	(904)
New Hires	3,203	4,756	6,633	14,719
Separations	4,677	9,512	7,671	18,040
Turnover	7.7%	21.3%	12.7%	10.4%

Source: US Census Bureau, Local Employment Dynamics

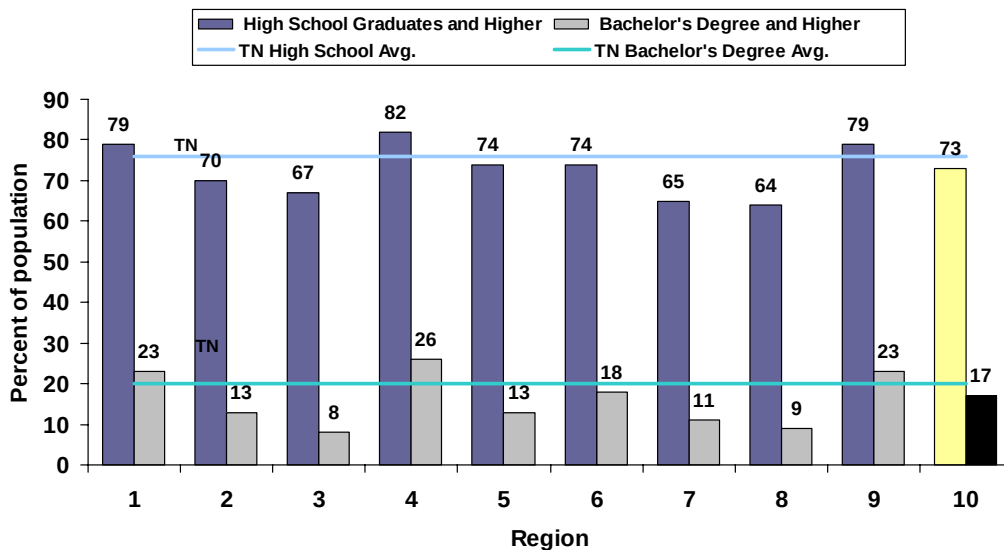
Unemployment Rates, 2007



- The 2007 unemployment rate for Region 10 was 4.7 percent, the same as the state average.

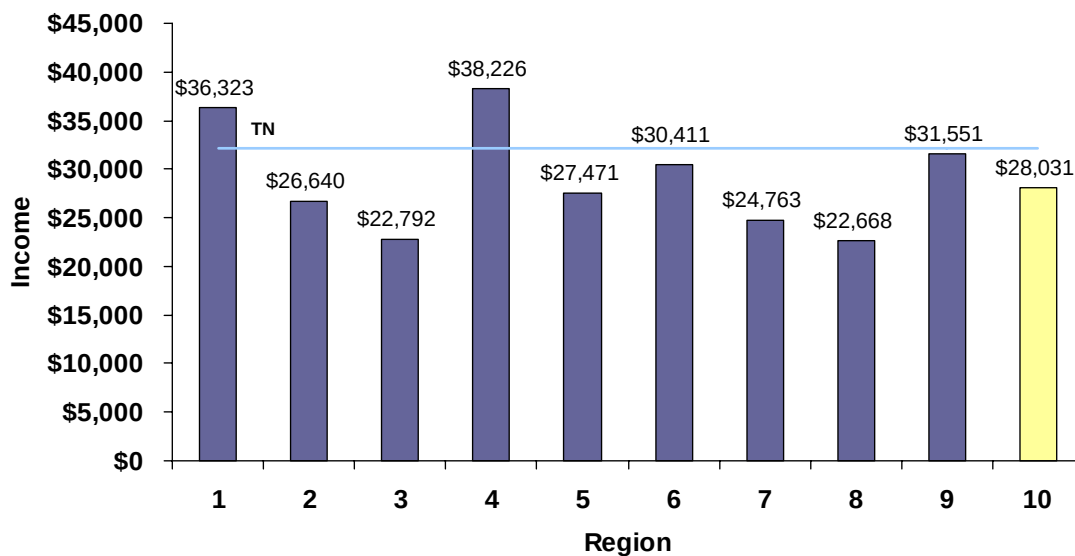


Educational Attainment, Population 25 Years and Older, 2000



- Both categories of educational attainment shown above for Region 10 are near the statewide average. The percentage of high school graduates or higher is 72.7 and the percentage of bachelor's degree holders and higher is 16.5.

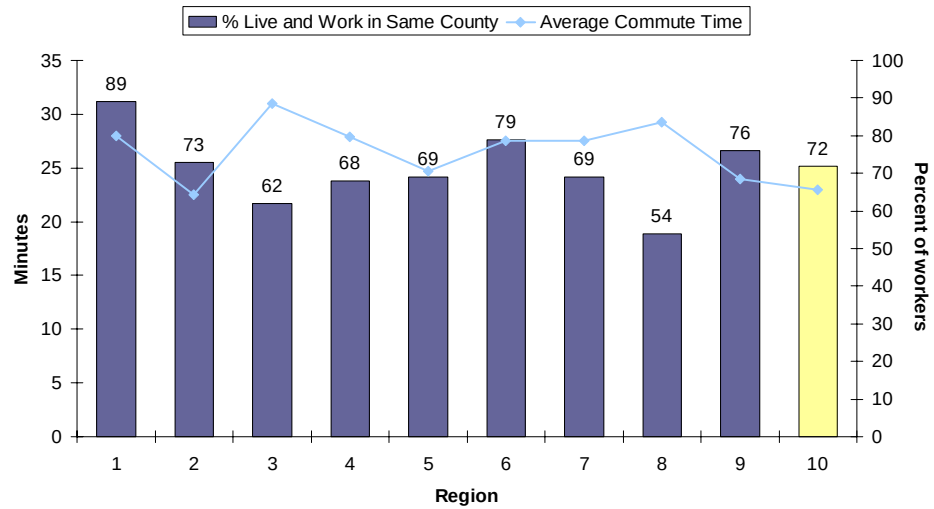
Per Capita Personal Income, 2006



- The per capita personal income for Region 10 is \$28,031.



Transportation by Region, 2000



- Region 10 has the second lowest average commute time (23.0 minutes). Those workers that live and work in the same county make up 72.1 percent of this region.

Region 10 Profile

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



- Unemployment rate same as the state
- Second lowest 10-year employment growth
- Highest percentage of retirement population

Population

Total Population, 2007	492,980	(8.0 percent of the state's population)
Total Population, Census, 2000	473,191	
Population Growth, 2000-2007	4.2%	

Population by Age and Gender, 2006

Age Range	Total	Male	Female
0-14	83,944	43,190	40,754
15-19	29,346	15,195	14,151
20-29	64,295	32,704	31,591
30-39	65,741	33,645	32,096
40-49	72,130	36,052	36,078
50-64	96,506	47,077	49,429
65+	77,427	32,182	45,245
Total	489,389	240,045	249,344

61.0% of the
population is in
the workforce
age groups

Population by Race, 2006

Percent White	93.2
Percent African American	2.7
Percent Hispanic	2.5
Percent Other	1.6

Educational Attainment and Wages

	Region 10	Tennessee
Percent at least High School Education, 2000	72.7%	75.9%
Percent at least Bachelor's Degree, 2000	16.5%	19.6%
Per Capita Personal Income, 2006	\$28,031	\$32,172

Employment

Employment Growth, 1997-2007	2.7%	8.2%
Unemployment Rate, 2007	4.7%	4.7%
Labor Force Participation Rate	60.1%	62.5%

Taxes

City property tax rate (WAETR) range, 2007	0.7-1.3	0.4-2.1
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