

Economics

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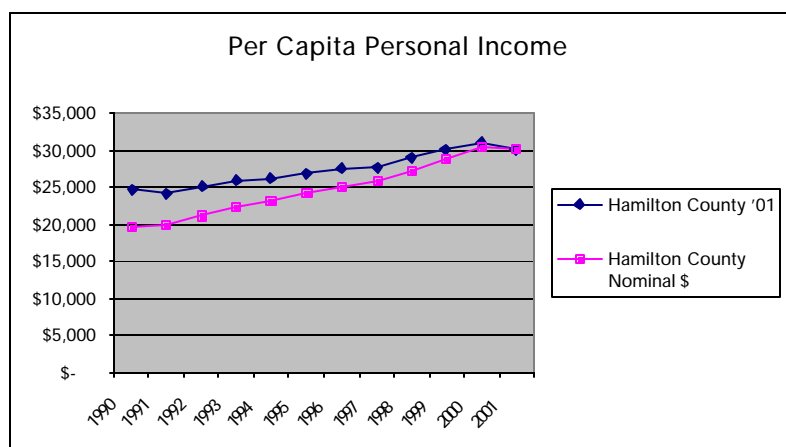
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Indicator - Per Capita Personal Income

Trend	With all dollar values adjusted to 2000 constant dollars, per capita income from 1990 to 2001 increased by 21.7%.
Comparison	In 2001, per capita personal income in Tennessee was \$26,808.
Discussion	<p>Total Personal Income: Income derived from three sources: 1.) net earnings; 2.) dividends, interest, and rent; and 3.) transfer payments (income maintenance, unemployment insurance, retirement, and other).</p> <p>Income figures have been adjusted to 2001 constant dollars using the "Implicit Price Deflator: Personal Consumption Expenditures/Total" from the U.S. Department of Commerce, Bureau of Economic Analysis 2003.</p> <p>Per capita personal income measures do not reflect the number of jobs worked, amount of part-time employment worked, or underemployment.</p>

Year	Hamilton Co. '01 \$	Hamilton Co. Nominal \$
1990	\$24,757	\$19,531
1991	\$24,319	\$19,880
1992	\$25,203	\$21,198
1993	\$25,921	\$22,305
1994	\$26,212	\$23,031
1995	\$26,907	\$24,148
1996	\$27,411	\$25,130
1997	\$27,781	\$25,899
1998	\$28,952	\$27,233
1999	\$30,171	\$28,851
2000	\$31,012	\$30,393
2001	\$30,130	\$30,130

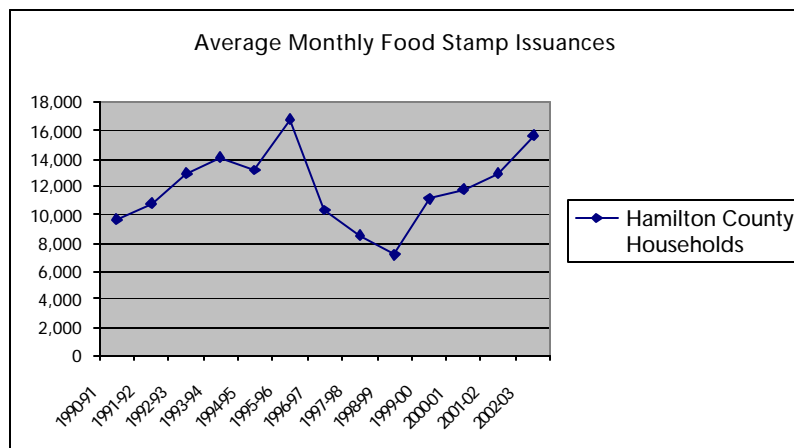


Source: Tennessee Department of Employment Security

Indicator -Average Monthly Food Stamp Issuances (Electronics Benefits Transfer – EBT)

Trend	<p>Since its nine-year low in 1998-99, the average monthly over-the-counter food stamp issuances have more than doubled. In 2002-03, the average monthly household participation for Hamilton County food stamps was 16,455, and the total program benefit amount was \$36,341,153.</p> <p>Recent increases in over-the-counter food stamp issuances are likely the result of Tennessee’s welfare reform program, known as Families First. In Families First, clients who move off welfare receive child-care assistance and TennCare benefits for 18 months while they transition into the work force. This temporary assistance enables them to move off food stamps. However, once eligibility for TennCare and child care assistance expires, the resulting new expenses often reduce family income down to food stamp eligibility levels.</p>
Comparison	<p>In 2001-02, the average monthly household participation for Tennessee food stamps was 255,900, and the total program benefit amount was \$551,508,090.</p>
Discussion	<p>To receive food stamps, a household must meet nationwide income eligibility standards. In 2002-03 for a family of three to be eligible for food stamps, its gross monthly income could not exceed \$1,628. The U.S. Department of Health and Human Services federal poverty guideline for a family of three in 2002 was \$15,260 per year or \$1,272 per month.</p> <p>As of March 2004, a family of three with no income received \$371 worth of food stamps monthly. Families with some income received less.</p> <p>In February 1999, the Food Stamp Program changed to an Electronic Benefits Transaction (EBT) system. Paper food coupons were discontinued.</p> <p>According to the 2000 Census, 12.1% of the population in Hamilton County lived in poverty.</p>

Year	Hamilton County Households
1990-91	9,701
1991-92	10,828
1992-93	12,924
1993-94	14,059
1994-95	13,179
1995-96	16,771
1996-97	10,384
1997-98	8,582
1998-99	7,193
1999-00	11,104
2000-01	11,848
2001-02	12,947
2002-03	15,602

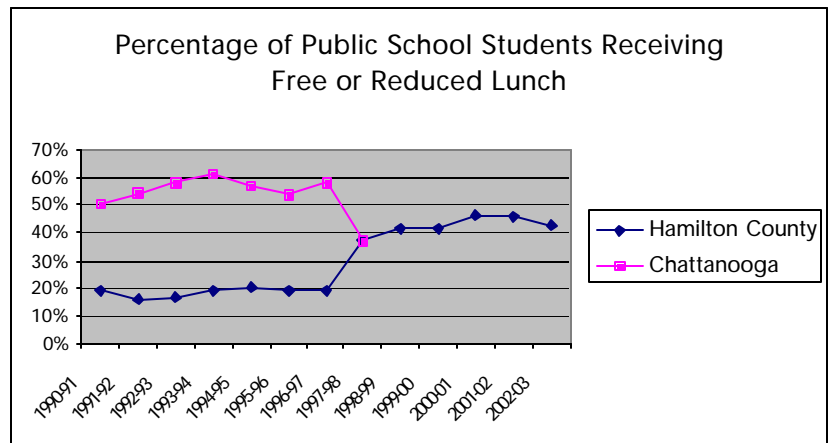


Source: Tennessee Department of Human Services, USDA

Indicator –Percentage of Public School Students Receiving Free/Reduced Lunch

Trend	In 1997-98, Hamilton County and Chattanooga merged two school systems into one. Since the 1997-98 school year, the percentage of students receiving free or reduced school lunch increased by 5.7 percentage points.
Comparison	In 2002-03, the percentage for Tennessee was 42.4%.
Discussion	<p>Student eligibility for free or reduced-price meals is determined by family size and income as declared by parents. In 2002-03, the Tennessee Department of Education began referring to this measure on the state Report Card as “economically disadvantaged” students.</p> <p>All public schools participate in the School Lunch Program.</p> <p>Because students who may be eligible for free or reduced-price meals may choose not to apply or participate, the number of participants may not represent total eligible students.</p>

Year	Ham. County	Chatt. City
1990-91	19.0%	51.1%
1991-92	16.0%	54.4%
1992-93	17.0%	58.4%
1993-94	19.0%	61.1%
1994-95	20.4%	56.7%
1995-96	19.1%	53.9%
1996-97	19.5%	58.2%
1997-98	36.9%	
1998-99	41.8%	
1999-00	41.6%	
2000-01	46.7%	
2001-02	46.0%	
2002-03	42.6%	

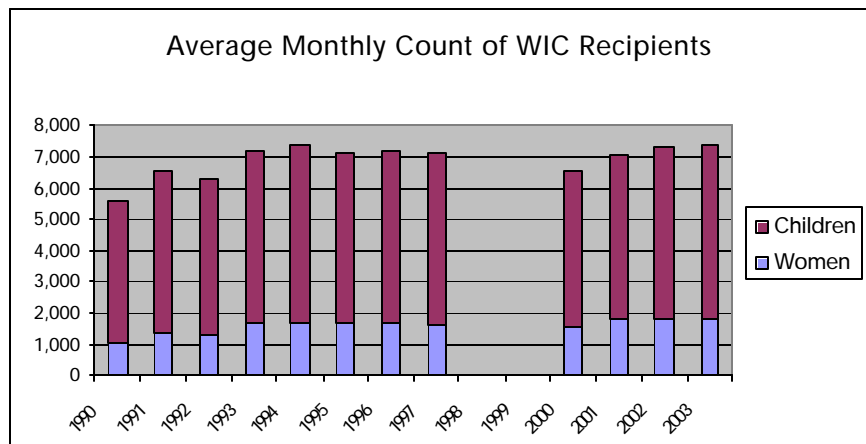


Source: Tennessee Department of Education

Indicator - Average Monthly Count of WIC Recipients

Trend	In the last fourteen years, the number of women on the WIC program in Hamilton County has increased by 71.9%. The number of children on the program has risen by 22.4% in the same period.
Comparison	In 2003, the state had a monthly average of 39,611 women and 112,872 children in the WIC program.
Discussion	<p>WIC: Women, Infants, and Children.</p> <p>The WIC program provides food assistance and nutritional screening to low-income pregnant and postpartum women and their infants, as well as to low-income children up to age 5. Participants in the program must have incomes at or below 185% of poverty and must be nutritionally at risk. As of March 2004, a family of three with a household income of \$28,231 or less would qualify for the WIC program. Nutritional risk is defined as detectable abnormal nutritional conditions, documented nutritionally-related medical conditions, health impairing dietary deficiencies, or conditions that predispose people to inadequate nutrition or nutritionally related medical problems.</p> <p>Food available through the WIC program includes those high in iron, vitamin A, and Vitamin C such as milk, cheese, peanut butter, fruit juices, tuna, cereals, dried beans, carrots, and certain baby formulas.</p> <p>While the percentage of children on WIC has increased at a lower rate than the percentage of women on WIC, the total number of children on WIC is greater than that of women.</p>

Year	Women	Children
1990	1,049	4,549
1991	1,351	5,226
1992	1,325	4,971
1993	1,619	5,551
1994	1,674	5,705
1995	1,618	5,485
1996	1,642	5,528
1997	1,598	5,502
1998	NA	NA
1999	NA	NA
2000	1,531	5,033
2001	1,817	5,276
2002	1,822	5,481
2003	1,803	5,568

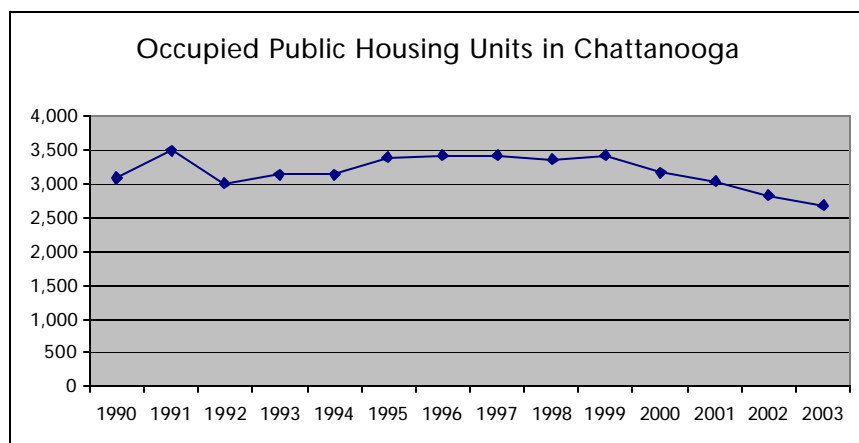


Source: Chattanooga-Hamilton County Health Department

Indicator - Occupied Public Housing Units in Chattanooga

Trend	The decline in occupied public housing is generally due to the reduction in the number of available units while the McCallie Homes site is redeveloped.
Comparison	McCallie Homes, originally a 578 unit family complex, has relocated its residents out of the development. The development has been demolished, and a new mixed income development will be built on the site. The new development is part of a \$35 million grant awarded in July 2000 to the city by the U.S. Department of Housing and Urban Development (HUD). In addition, Poss Homes (188 units) and Reverend H.J. Johnson (31 units) have been approved by HUD to be demolished due to structural problems.
Discussion	<p>Public housing includes both permanent and transitional types of housing. It is available on a sliding rental scale with a minimum requirement of \$25 per unit.</p> <p>Housing is available only to families with household income that is 30% or less of the median income for the Chattanooga area. Preferences are given to families in the following order: 1) Displaced person (displaced by government, natural disaster, domestic violence, and hate crimes); 2) Those whose current rent is more than 50% of gross monthly income; 3) Working families, or elderly or disabled; 4) Standard applicants.</p> <p>Currently, Chattanooga has 9 developments and 8 scattered sites.</p>

Year	Chattanooga
1990	3,077
1991	3,501
1992	3,008
1993	3,151
1994	3,128
1995	3,382
1996	3,417
1997	3,414
1998	3,363
1999	3,421
2000	3,163
2001	3,035
2002	2,830
2003	2,696

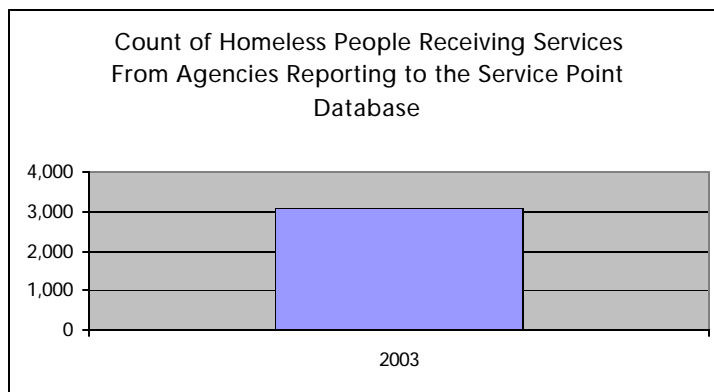


Source: Chattanooga Housing Authority

Indicator – Unduplicated Count of Homeless Receiving Services As Reported in Service Point Database

Trend	In 2003, 3,077 different homeless individuals received services from non-profit, faith-based, and government agencies and organizations reporting to the Service Point database.
Comparison	None available
Discussion	While the Chattanooga Regional Homeless coalition has operated the Service Point homeless management information system since 2000, the system was still in the developmental stages, and data from previous years are not comparable. The Service Point Homeless Management Information in an integrated database system that collects information from a majority of Hamilton County’s nonprofit, government, and faith-based service providers serving homeless people. At this time, Service Point does not collect data from youth shelters, some domestic violence shelters, and four relatively large faith-based shelters. It is anticipated that additional providers will join the Service Point system in 2004.

Year	Hamilton County
2003	3,077



Source: The Chattanooga Homeless Coalition

Economic Indicators - Employment

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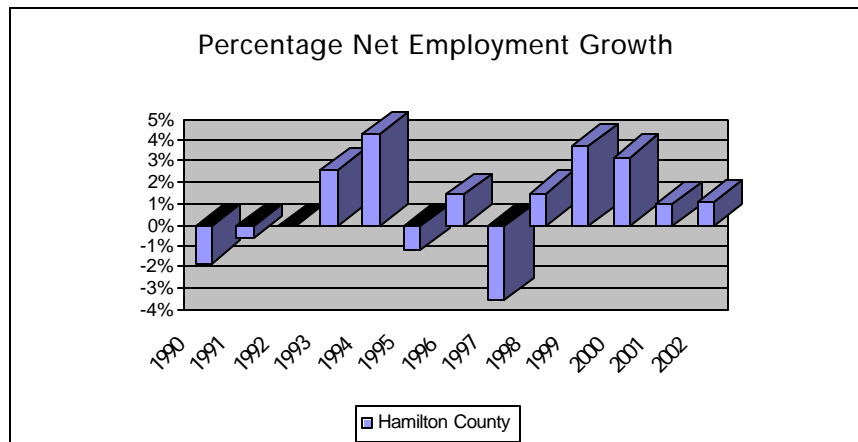
[Percentage Net Employment Growth](#)

[Percentage Unemployment](#)

Indicator - Percentage Net Employment Growth

Trend	In the last 14 years, net employment growth has fluctuated from -1.8% to 3.7%.
Comparison	From 2001 to 2002, employment in Tennessee increased 43,000 to 2,776,400. In Hamilton County, employment in 2002 was 151,950, an increase of 1,660 over 2001.
Discussion	<p>Net Employment Growth: Difference between a year's total employment and the previous year's total.</p> <p>Total Employment: Annual average of the number of persons who reside in a jurisdiction and are employed full-time or part-time.</p> <p>Counted as employed are those workers involved in labor management disputes. Adjustments have been made for multiple job holding. Jobs performed on an informal basis and not reported to any government agency are not included.</p> <p>The data are residence-based. The employment status of persons who live in Hamilton County regardless of where they work. "Percentage Net Job Growth" is establishment-based data.</p>

Year	Ham. County
1990	-1.8%
1991	-0.6%
1992	0.0%
1993	2.6%
1994	4.3%
1995	-1.2%
1996	1.4%
1997	-3.6%
1998	1.5%
1999	3.7%
2000	3.2%
2001	1.0%
2002	1.1%

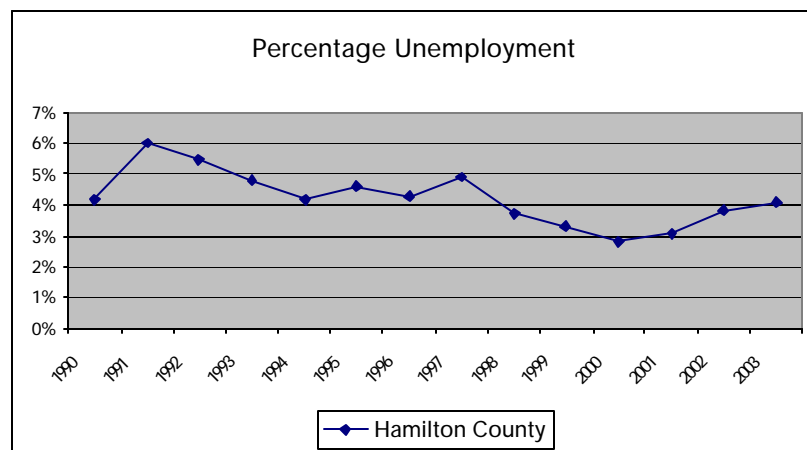


Source: Tennessee Department of Employment Security

Indicator - Percentage Unemployment

Trend	The unemployment rate for Hamilton County increased 1.3 percentage points since 2000, but at 4.1% still may be considered full employment (see below). Hamilton County has hovered at full employment for the last fourteen years.
Comparison	In 2003, statewide unemployment was 5.8% and nationwide unemployment was 6.0%.
Discussion	<p>Unemployment numbers only include those persons who are actively seeking employment. People who have stopped looking for work are not included.</p> <p>Unemployment rates do not take into account persons who are underemployed working at jobs below their skill and experience levels or working part-time when they desire to work full-time.</p> <p>Any unemployment rate between 4% and 6% is generally considered to reflect full employment. Fluctuations within this level are considered normal. With these parameters, Hamilton County has experienced full employment for the last twelve years.</p>

Year	County
1990	4.2%
1991	6.0%
1992	5.5%
1993	4.8%
1994	4.2%
1995	4.6%
1996	4.3%
1997	4.9%
1998	3.7%
1999	3.3%
2000	2.8%
2001	3.1%
2002	3.8%
2003	4.1%



Source: Tennessee Department of Employment Security

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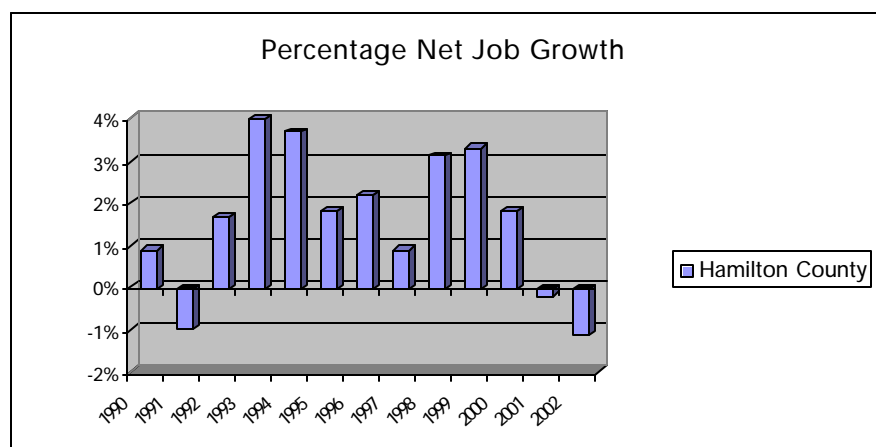
[New Privately-Owned Housing Units](#)

Economic Indicators - Economic Vitality

Indicator - Percentage Net Job Growth

Trend	Hamilton County experienced negative job growth in 2001 and 2002.
Comparison	Percentage net job growth for 2002 in Tennessee was -0.9%.
Discussion	<p>Percentage Net Job Growth: Change in job growth between one year and the previous year. It does not indicate the number of jobs actually lost and added to arrive at the net gain figure.</p> <p>Total Number of Jobs: Full-time and part-time jobs including wage and salary positions as well as self-employment, agricultural jobs, and private household domestic services. Active military jobs are included.</p> <p>Job numbers do not reflect the quality of jobs in terms of income, benefits, or skills required.</p> <p>In 2001, the number of jobs in Tennessee decreased from by 41,549 to 2,602,082. In Hamilton County, the number of jobs decreased by 1,980 to 185,774.</p> <p>These data are establishment-based and based on jobs in Hamilton County regardless of the residence of the employees or the number of jobs any person holds. "Percentage Net Employment Growth," is residence-based data.</p>

Year	Hamilton County
1990	0.9%
1991	-1.0%
1992	1.7%
1993	4.0%
1994	3.7%
1995	1.8%
1996	2.2%
1997	0.9%
1998	3.1%
1999	3.3%
2000	1.8%
2001	-0.2%
2002	-1.1%

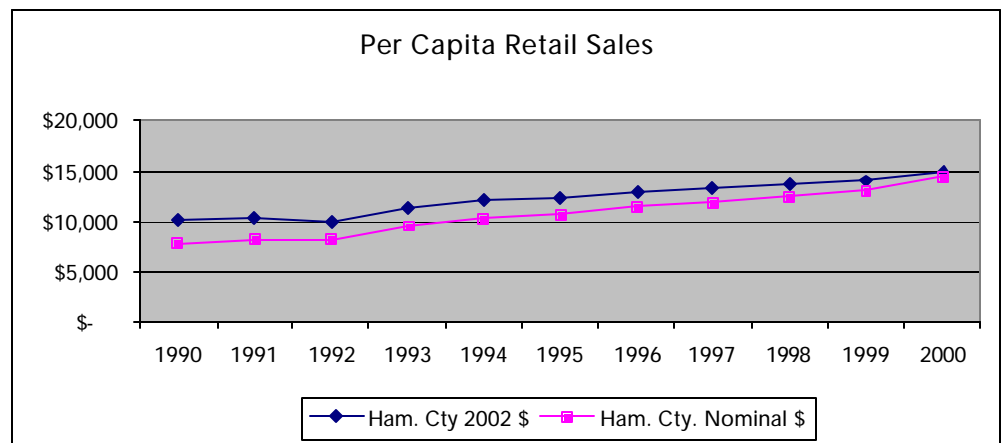


Source: Tennessee Department of Employment Security

Indicator - Per Capita Retail Sales

Trend	From 1990 to 2002, per capita retail sales increased by 51.3%.
Comparison	Per capita retail sales in Tennessee were \$13,449 for 2002. In 2002 dollars, this represents a 1.2% increase over 2001.
Discussion	<p>Retail Sales: Estimated net sales for all establishments primarily engaged in retail trade excluding those of wholesale and service establishments.</p> <p>The total retail sales figures used to calculate this variable are as reported in Sales and Marketing Management's annual Survey of Buying Power. Population figures are as reported by the U.S. Census.</p> <p>Sales figures are establishment-based and include purchases by persons living outside of Hamilton County. Figures have been adjusted to 2002 constant dollars using the "Implicit Price Deflator: Personal Consumption Expenditures/Total."</p>

Year	Ham. County 2002 \$	Ham. County Nominal \$
1990	\$10,041	\$ 7,683
1991	\$10,346	\$ 8,203
1992	\$ 9,944	\$ 8,112
1993	\$11,284	\$ 9,418
1994	\$12,086	\$10,299
1995	\$12,281	\$10,690
1996	\$12,869	\$11,443
1997	\$13,199	\$11,934
1998	\$13,591	\$12,399
1999	\$14,041	\$13,023
2000	\$15,034	\$14,290
2001	\$15,618	\$15,148
2002	\$15,198	\$15,198

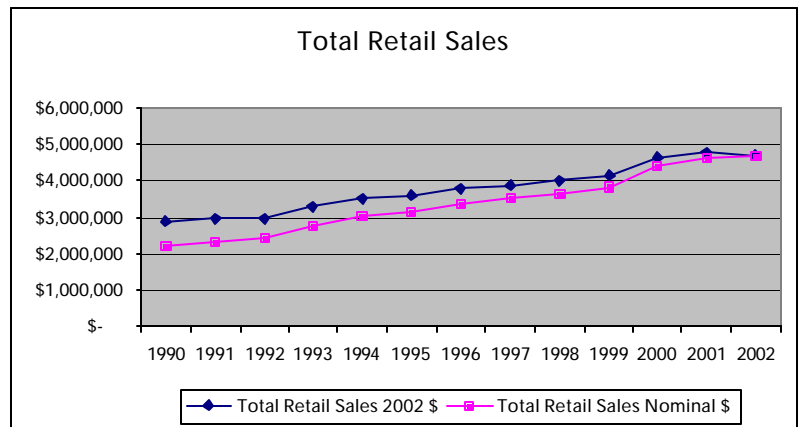


Source: Sales and Marketing Management Survey of Buying Power and U.S. Census

Indicator – Total Retail Sales

Trend	From 1990 to 2002, total retail sales increased by 64.0%.
Comparison	Per capita retail sales in Tennessee were \$13,449 for 2002. In 2002 dollars, this represents a 1.2% increase over 2001.
Discussion	<p>Retail Sales: Estimated net sales for all establishments primarily engaged in retail trade excluding those of wholesale and service establishments.</p> <p>The total retail sales figures are as reported in Sales and Marketing Management's annual Survey of Buying Power. Sales figures are establishment-based and include purchases by persons living outside of Hamilton County. Figures have been adjusted to 2002 constant dollars using the "Implicit Price Deflator: Personal Consumption Expenditures/Total."</p>

Year	Total Retail Sales 2002 \$	Total Retail Sales Nominal \$
1990	\$2,866,786	\$2,193,484
1991	\$2,971,450	\$2,355,926
1992	\$2,971,823	\$2,424,327
1993	\$3,282,628	\$2,739,684
1994	\$3,537,343	\$3,014,438
1995	\$3,603,553	\$3,136,693
1996	\$3,801,635	\$3,380,335
1997	\$3,889,656	\$3,516,906
1998	\$4,002,656	\$3,651,607
1999	\$4,137,919	\$3,837,780
2000	\$4,628,909	\$4,399,853
2001	\$4,801,007	\$4,656,437
2002	\$4,700,747	\$4,700,747

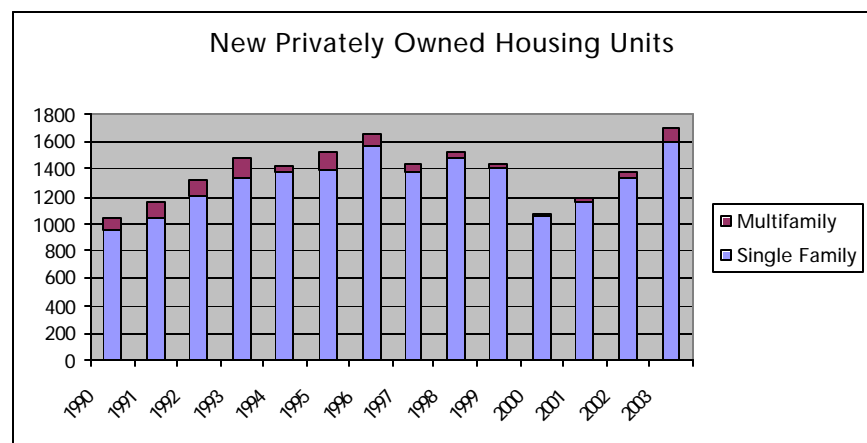


Source: Sales and Marketing Management Survey of Buying Power

Indicator - New Privately Owned Housing Units

Trend	After declining 1996 to 2000, total annual new housing stock has since increased by 60.5%.
Comparison	The total value of all construction permits in 2003 was \$102,710,858 for single family dwellings and \$53,372,128 for multi-family dwellings.
Discussion	<p>New Privately-Owned Housing Units: Privately-owned units for which a building permit was issued.</p> <p>These numbers do not measure the net increase in the housing stock since some existing units are removed from residential use. Nor do the measure the quality or affordability of the new housing being constructed.</p>

Year	Single Family	Multifamily
1990	957	75
1991	1,034	124
1992	1,214	106
1993	1,335	147
1994	1,383	36
1995	1,392	134
1996	1,557	104
1997	1,373	60
1998	1,483	41
1999	1,409	40
2000	1,047	20
2001	1,159	34
2002	1,336	41
2003	1,603	110



Source: Tennessee Housing Development Agency