



# Market Profile

3536 Cummings Hwy, Chattanooga, Tennessee, 37419  
Rings: 3, 5, 10 mile radii

Prepared by Esri  
Latitude: 35.01632  
Longitude: -85.37427

	3 miles	5 miles	10 miles
<b>Population Summary</b>			
2000 Total Population	9,820	35,053	190,143
2010 Total Population	10,027	36,450	197,525
2021 Total Population	10,575	42,121	215,352
2021 Group Quarters	52	4,348	7,433
2026 Total Population	10,892	44,647	224,082
2021-2026 Annual Rate	0.59%	1.17%	0.80%
2021 Total Daytime Population	11,795	72,114	244,296
Workers	6,658	49,274	132,637
Residents	5,137	22,840	111,659
<b>Household Summary</b>			
2000 Households	4,001	14,051	79,502
2000 Average Household Size	2.44	2.32	2.32
2010 Households	4,244	14,051	81,723
2010 Average Household Size	2.35	2.29	2.33
2021 Households	4,470	16,795	89,272
2021 Average Household Size	2.35	2.25	2.33
2026 Households	4,593	18,007	93,057
2026 Average Household Size	2.36	2.24	2.33
2021-2026 Annual Rate	0.54%	1.40%	0.83%
2010 Families	2,753	7,642	48,668
2010 Average Family Size	2.90	3.05	2.97
2021 Families	2,844	8,491	51,253
2021 Average Family Size	2.92	3.08	3.01
2026 Families	2,906	8,897	52,825
2026 Average Family Size	2.93	3.09	3.02
2021-2026 Annual Rate	0.43%	0.94%	0.61%
<b>Housing Unit Summary</b>			
2000 Housing Units	4,372	15,899	87,554
Owner Occupied Housing Units	70.2%	43.4%	54.3%
Renter Occupied Housing Units	21.3%	45.0%	36.5%
Vacant Housing Units	8.5%	11.6%	9.2%
2010 Housing Units	4,749	16,288	92,954
Owner Occupied Housing Units	66.1%	43.2%	50.4%
Renter Occupied Housing Units	23.2%	43.1%	37.5%
Vacant Housing Units	10.6%	13.7%	12.1%
2021 Housing Units	4,996	19,422	101,892
Owner Occupied Housing Units	65.9%	37.9%	48.4%
Renter Occupied Housing Units	23.6%	48.5%	39.2%
Vacant Housing Units	10.5%	13.5%	12.4%
2026 Housing Units	5,122	20,768	106,137
Owner Occupied Housing Units	67.1%	37.6%	49.1%
Renter Occupied Housing Units	22.6%	49.1%	38.6%
Vacant Housing Units	10.3%	13.3%	12.3%
<b>Median Household Income</b>			
2021	\$73,487	\$40,764	\$46,012
2026	\$84,801	\$47,961	\$51,707
<b>Median Home Value</b>			
2021	\$290,855	\$244,023	\$180,036
2026	\$331,611	\$286,694	\$233,332
<b>Per Capita Income</b>			
2021	\$48,001	\$29,800	\$28,020
2026	\$54,224	\$33,689	\$31,665
<b>Median Age</b>			
2010	43.2	34.7	37.5
2021	45.7	36.9	39.5
2026	46.7	38.2	40.6

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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<b>2021 Households by Income</b>			
Household Income Base	4,470	16,795	89,272
<\$15,000	3.5%	20.7%	14.3%
\$15,000 - \$24,999	10.0%	13.3%	12.4%
\$25,000 - \$34,999	10.9%	11.1%	11.4%
\$35,000 - \$49,999	10.5%	10.7%	15.0%
\$50,000 - \$74,999	15.8%	13.2%	18.8%
\$75,000 - \$99,999	11.9%	9.2%	10.8%
\$100,000 - \$149,999	15.8%	10.6%	9.1%
\$150,000 - \$199,999	9.3%	4.7%	3.9%
\$200,000+	12.3%	6.5%	4.3%
Average Household Income	\$113,282	\$72,657	\$67,283
<b>2026 Households by Income</b>			
Household Income Base	4,593	18,007	93,057
<\$15,000	2.7%	18.6%	12.3%
\$15,000 - \$24,999	8.0%	11.7%	10.7%
\$25,000 - \$34,999	9.6%	10.3%	10.7%
\$35,000 - \$49,999	8.7%	10.7%	14.3%
\$50,000 - \$74,999	14.3%	13.9%	19.6%
\$75,000 - \$99,999	14.5%	10.5%	12.1%
\$100,000 - \$149,999	17.2%	11.9%	10.7%
\$150,000 - \$199,999	11.3%	5.5%	4.7%
\$200,000+	13.8%	7.0%	4.9%
Average Household Income	\$128,153	\$81,303	\$75,953
<b>2021 Owner Occupied Housing Units by Value</b>			
Total	3,290	7,360	49,329
<\$50,000	1.7%	6.9%	6.4%
\$50,000 - \$99,999	5.1%	12.7%	15.9%
\$100,000 - \$149,999	6.2%	9.9%	18.4%
\$150,000 - \$199,999	9.2%	8.2%	15.7%
\$200,000 - \$249,999	18.4%	14.0%	9.1%
\$250,000 - \$299,999	11.6%	9.5%	8.0%
\$300,000 - \$399,999	15.3%	14.1%	10.1%
\$400,000 - \$499,999	8.2%	6.3%	4.8%
\$500,000 - \$749,999	12.6%	8.8%	7.0%
\$750,000 - \$999,999	6.4%	5.2%	2.3%
\$1,000,000 - \$1,499,999	4.0%	2.4%	1.5%
\$1,500,000 - \$1,999,999	0.7%	0.6%	0.3%
\$2,000,000 +	0.7%	1.5%	0.7%
Average Home Value	\$404,173	\$347,065	\$267,488
<b>2026 Owner Occupied Housing Units by Value</b>			
Total	3,435	7,808	52,079
<\$50,000	0.8%	4.8%	4.5%
\$50,000 - \$99,999	2.6%	8.2%	10.0%
\$100,000 - \$149,999	3.5%	7.0%	13.6%
\$150,000 - \$199,999	7.3%	7.2%	15.1%
\$200,000 - \$249,999	17.4%	14.8%	10.3%
\$250,000 - \$299,999	12.3%	10.9%	10.4%
\$300,000 - \$399,999	19.2%	16.9%	12.9%
\$400,000 - \$499,999	8.9%	8.0%	6.5%
\$500,000 - \$749,999	14.1%	10.8%	10.0%
\$750,000 - \$999,999	7.4%	6.4%	3.3%
\$1,000,000 - \$1,499,999	4.9%	3.0%	2.2%
\$1,500,000 - \$1,999,999	0.8%	0.7%	0.4%
\$2,000,000 +	0.7%	1.3%	1.0%
Average Home Value	\$444,951	\$389,203	\$326,126

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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<b>2010 Population by Age</b>			
Total	10,026	36,450	197,523
0 - 4	5.5%	6.0%	6.5%
5 - 9	5.7%	5.4%	5.9%
10 - 14	5.8%	5.0%	5.7%
15 - 24	11.5%	21.3%	15.3%
25 - 34	11.3%	12.7%	13.6%
35 - 44	12.6%	11.1%	12.1%
45 - 54	15.5%	13.2%	13.7%
55 - 64	14.9%	12.1%	12.3%
65 - 74	9.5%	7.2%	7.6%
75 - 84	5.6%	4.3%	5.1%
85 +	2.2%	1.6%	2.3%
18 +	79.4%	80.2%	78.3%
<b>2021 Population by Age</b>			
Total	10,573	42,121	215,353
0 - 4	4.8%	5.4%	5.7%
5 - 9	5.3%	5.1%	5.7%
10 - 14	6.1%	5.0%	5.6%
15 - 24	9.7%	19.0%	13.0%
25 - 34	10.7%	13.2%	14.0%
35 - 44	12.6%	11.4%	12.5%
45 - 54	12.6%	11.0%	11.5%
55 - 64	15.1%	13.0%	12.9%
65 - 74	13.8%	10.1%	10.7%
75 - 84	6.6%	4.9%	5.7%
85 +	2.7%	1.9%	2.7%
18 +	80.5%	81.5%	79.8%
<b>2026 Population by Age</b>			
Total	10,893	44,648	224,083
0 - 4	4.7%	5.4%	5.7%
5 - 9	5.3%	4.9%	5.6%
10 - 14	5.9%	5.0%	5.6%
15 - 24	9.7%	19.1%	13.4%
25 - 34	8.5%	11.9%	12.5%
35 - 44	13.7%	11.7%	12.8%
45 - 54	12.7%	11.2%	11.7%
55 - 64	13.7%	12.0%	12.0%
65 - 74	14.8%	10.8%	11.2%
75 - 84	8.2%	6.0%	6.8%
85 +	2.9%	2.0%	2.8%
18 +	80.7%	81.8%	79.9%
<b>2010 Population by Sex</b>			
Males	4,854	17,709	93,897
Females	5,173	18,741	103,628
<b>2021 Population by Sex</b>			
Males	5,158	20,585	103,226
Females	5,417	21,536	112,125
<b>2026 Population by Sex</b>			
Males	5,328	21,869	107,784
Females	5,563	22,778	116,298

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<b>2010 Population by Race/Ethnicity</b>			
Total	10,026	36,449	197,525
White Alone	90.7%	66.1%	69.6%
Black Alone	5.6%	28.5%	24.7%
American Indian Alone	0.2%	0.4%	0.4%
Asian Alone	1.4%	1.0%	1.1%
Pacific Islander Alone	0.1%	0.2%	0.1%
Some Other Race Alone	0.7%	2.2%	2.3%
Two or More Races	1.3%	1.6%	1.9%
Hispanic Origin	1.8%	4.3%	4.5%
Diversity Index	20.4	52.4	50.2
<b>2021 Population by Race/Ethnicity</b>			
Total	10,574	42,123	215,353
White Alone	89.7%	63.7%	68.5%
Black Alone	5.5%	29.2%	23.8%
American Indian Alone	0.2%	0.4%	0.4%
Asian Alone	1.7%	1.3%	1.4%
Pacific Islander Alone	0.1%	0.2%	0.2%
Some Other Race Alone	0.9%	3.1%	3.2%
Two or More Races	1.8%	2.2%	2.5%
Hispanic Origin	2.8%	6.3%	6.6%
Diversity Index	23.5	56.7	53.8
<b>2026 Population by Race/Ethnicity</b>			
Total	10,891	44,645	224,082
White Alone	89.3%	62.8%	67.7%
Black Alone	5.4%	29.1%	23.6%
American Indian Alone	0.2%	0.3%	0.4%
Asian Alone	1.9%	1.4%	1.6%
Pacific Islander Alone	0.1%	0.2%	0.2%
Some Other Race Alone	1.1%	3.6%	3.7%
Two or More Races	2.0%	2.5%	2.9%
Hispanic Origin	3.4%	7.5%	7.8%
Diversity Index	25.3	58.7	55.9
<b>2010 Population by Relationship and Household Type</b>			
Total	10,027	36,450	197,525
In Households	99.4%	88.2%	96.3%
In Family Households	81.1%	66.1%	75.8%
Householder	27.5%	21.4%	24.6%
Spouse	21.7%	13.3%	15.7%
Child	27.5%	25.4%	28.8%
Other relative	2.9%	3.8%	4.2%
Nonrelative	1.5%	2.2%	2.5%
In Nonfamily Households	18.3%	22.0%	20.5%
In Group Quarters	0.6%	11.8%	3.7%
Institutionalized Population	0.1%	2.1%	1.1%
Noninstitutionalized Population	0.5%	9.8%	2.6%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

October 20, 2021



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<b>2021 Population 25+ by Educational Attainment</b>			
Total	7,843	27,581	150,471
Less than 9th Grade	1.0%	4.6%	4.7%
9th - 12th Grade, No Diploma	7.5%	11.1%	9.5%
High School Graduate	15.7%	21.7%	23.6%
GED/Alternative Credential	5.4%	5.8%	5.7%
Some College, No Degree	17.2%	16.2%	20.1%
Associate Degree	7.2%	5.9%	8.0%
Bachelor's Degree	29.1%	22.5%	18.3%
Graduate/Professional Degree	16.9%	12.2%	10.2%
<b>2021 Population 15+ by Marital Status</b>			
Total	8,866	35,575	178,511
Never Married	26.2%	46.7%	36.9%
Married	55.8%	35.0%	41.5%
Widowed	8.1%	6.7%	7.7%
Divorced	9.9%	11.6%	14.0%
<b>2021 Civilian Population 16+ in Labor Force</b>			
Civilian Population 16+	5,586	20,717	111,081
Population 16+ Employed	97.7%	92.1%	93.8%
Population 16+ Unemployment rate	2.3%	7.9%	6.2%
Population 16-24 Employed	10.2%	18.3%	14.2%
Population 16-24 Unemployment rate	6.7%	14.9%	11.3%
Population 25-54 Employed	58.8%	59.3%	62.8%
Population 25-54 Unemployment rate	1.9%	6.7%	5.3%
Population 55-64 Employed	20.0%	15.5%	15.6%
Population 55-64 Unemployment rate	1.0%	5.5%	6.5%
Population 65+ Employed	11.0%	6.9%	7.4%
Population 65+ Unemployment rate	2.6%	3.2%	1.9%
<b>2021 Employed Population 16+ by Industry</b>			
Total	5,459	19,081	104,240
Agriculture/Mining	1.2%	0.6%	0.4%
Construction	7.4%	6.2%	6.1%
Manufacturing	12.2%	12.7%	13.7%
Wholesale Trade	3.7%	2.1%	2.3%
Retail Trade	8.6%	10.5%	11.2%
Transportation/Utilities	6.1%	5.1%	6.1%
Information	1.5%	1.1%	1.3%
Finance/Insurance/Real Estate	10.5%	8.3%	8.2%
Services	46.4%	51.3%	47.6%
Public Administration	2.4%	2.1%	3.2%
<b>2021 Employed Population 16+ by Occupation</b>			
Total	5,463	19,081	104,239
White Collar	69.1%	61.1%	59.0%
Management/Business/Financial	18.8%	14.8%	14.7%
Professional	32.2%	25.4%	21.7%
Sales	9.8%	10.8%	10.3%
Administrative Support	8.3%	10.1%	12.4%
Services	14.4%	18.4%	15.9%
Blue Collar	16.6%	20.4%	25.1%
Farming/Forestry/Fishing	0.9%	0.4%	0.2%
Construction/Extraction	3.6%	3.6%	4.4%
Installation/Maintenance/Repair	3.8%	2.8%	2.5%
Production	5.0%	7.2%	8.6%
Transportation/Material Moving	3.2%	6.4%	9.3%

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<b>2010 Households by Type</b>			
Total	4,244	14,050	81,724
Households with 1 Person	29.2%	38.4%	33.4%
Households with 2+ People	70.8%	61.6%	66.6%
Family Households	64.9%	54.4%	59.6%
Husband-wife Families	51.2%	33.7%	37.9%
With Related Children	19.3%	13.1%	14.7%
Other Family (No Spouse Present)	13.6%	20.7%	21.7%
Other Family with Male Householder	3.9%	4.6%	4.9%
With Related Children	1.9%	2.3%	2.6%
Other Family with Female Householder	9.7%	16.1%	16.7%
With Related Children	5.0%	10.2%	10.5%
Nonfamily Households	6.0%	7.3%	7.0%
All Households with Children	26.5%	26.0%	28.3%
Multigenerational Households	2.9%	3.8%	4.3%
Unmarried Partner Households	4.7%	5.4%	6.2%
Male-female	4.1%	4.9%	5.4%
Same-sex	0.6%	0.5%	0.7%
<b>2010 Households by Size</b>			
Total	4,243	14,053	81,724
1 Person Household	29.2%	38.3%	33.4%
2 Person Household	37.1%	30.7%	32.8%
3 Person Household	14.9%	13.7%	15.3%
4 Person Household	11.8%	9.7%	10.5%
5 Person Household	4.9%	4.6%	4.6%
6 Person Household	1.4%	1.7%	1.9%
7 + Person Household	0.8%	1.4%	1.4%
<b>2010 Households by Tenure and Mortgage Status</b>			
Total	4,244	14,051	81,723
Owner Occupied	74.0%	50.1%	57.3%
Owned with a Mortgage/Loan	45.9%	31.5%	36.8%
Owned Free and Clear	28.0%	18.6%	20.6%
Renter Occupied	26.0%	49.9%	42.7%
<b>2021 Affordability, Mortgage and Wealth</b>			
Housing Affordability Index	139	91	138
Percent of Income for Mortgage	16.6%	25.1%	16.4%
Wealth Index	152	74	65
<b>2010 Housing Units By Urban/ Rural Status</b>			
Total Housing Units	4,749	16,288	92,954
Housing Units Inside Urbanized Area	85.2%	89.9%	93.9%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.1%
Rural Housing Units	14.8%	10.1%	6.0%
<b>2010 Population By Urban/ Rural Status</b>			
Total Population	10,027	36,450	197,525
Population Inside Urbanized Area	85.1%	89.6%	93.7%
Population Inside Urbanized Cluster	0.0%	0.0%	0.1%
Rural Population	14.9%	10.4%	6.2%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

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<b>Top 3 Tapestry Segments</b>			
1.	Midlife Constants (5E)	Social Security Set (9F)	Old and Newcomers (8F)
2.	Top Tier (1A)	College Towns (14B)	Heartland Communities (6F)
3.	Exurbanites (1E)	Hometown Heritage (8G)	Set to Impress (11D)
<b>2021 Consumer Spending</b>			
Apparel & Services: Total \$	\$11,271,064	\$29,175,555	\$141,377,006
Average Spent	\$2,521.49	\$1,737.16	\$1,583.67
Spending Potential Index	119	82	75
Education: Total \$	\$9,037,129	\$22,582,060	\$104,533,348
Average Spent	\$2,021.73	\$1,344.57	\$1,170.95
Spending Potential Index	117	78	68
Entertainment/Recreation: Total \$	\$18,506,825	\$43,490,990	\$217,337,497
Average Spent	\$4,140.23	\$2,589.52	\$2,434.55
Spending Potential Index	128	80	75
Food at Home: Total \$	\$30,041,866	\$75,755,324	\$370,218,816
Average Spent	\$6,720.78	\$4,510.59	\$4,147.09
Spending Potential Index	123	83	76
Food Away from Home: Total \$	\$20,013,371	\$51,494,175	\$250,439,260
Average Spent	\$4,477.26	\$3,066.04	\$2,805.35
Spending Potential Index	118	81	74
Health Care: Total \$	\$36,725,015	\$86,164,455	\$434,193,062
Average Spent	\$8,215.89	\$5,130.36	\$4,863.71
Spending Potential Index	132	82	78
HH Furnishings & Equipment: Total \$	\$12,468,589	\$29,686,819	\$148,057,153
Average Spent	\$2,789.39	\$1,767.60	\$1,658.49
Spending Potential Index	124	78	74
Personal Care Products & Services: Total \$	\$4,889,929	\$12,307,921	\$60,014,978
Average Spent	\$1,093.94	\$732.83	\$672.27
Spending Potential Index	122	82	75
Shelter: Total \$	\$105,657,214	\$270,598,615	\$1,293,470,327
Average Spent	\$23,636.96	\$16,111.86	\$14,489.09
Spending Potential Index	117	80	72
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$13,615,299	\$30,523,348	\$156,098,578
Average Spent	\$3,045.93	\$1,817.41	\$1,748.57
Spending Potential Index	127	76	73
Travel: Total \$	\$13,887,277	\$31,531,451	\$157,648,868
Average Spent	\$3,106.77	\$1,877.43	\$1,765.94
Spending Potential Index	123	74	70
Vehicle Maintenance & Repairs: Total \$	\$6,222,797	\$15,401,511	\$76,965,112
Average Spent	\$1,392.12	\$917.03	\$862.14
Spending Potential Index	126	83	78

**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

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