



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
Population Summary			
2000 Total Population	53,127	125,238	285,579
2010 Total Population	55,409	134,238	309,329
2021 Total Population	59,880	145,728	341,803
2021 Group Quarters	304	2,220	9,780
2026 Total Population	62,211	151,641	357,487
2021-2026 Annual Rate	0.77%	0.80%	0.90%
2021 Total Daytime Population	53,901	171,849	386,849
Workers	25,735	97,497	216,387
Residents	28,166	74,352	170,462
Household Summary			
2000 Households	23,309	52,375	117,340
2000 Average Household Size	2.27	2.34	2.37
2010 Households	24,289	56,013	126,983
2010 Average Household Size	2.27	2.36	2.36
2021 Households	26,033	60,378	140,306
2021 Average Household Size	2.29	2.38	2.37
2026 Households	26,998	62,775	146,866
2026 Average Household Size	2.29	2.38	2.37
2021-2026 Annual Rate	0.73%	0.78%	0.92%
2010 Families	14,124	33,633	79,024
2010 Average Family Size	2.94	3.01	2.96
2021 Families	14,784	35,399	84,877
2021 Average Family Size	2.98	3.06	3.00
2026 Families	15,235	36,548	88,097
2026 Average Family Size	3.00	3.07	3.01
2021-2026 Annual Rate	0.60%	0.64%	0.75%
Housing Unit Summary			
2000 Housing Units	25,122	57,596	127,530
Owner Occupied Housing Units	57.9%	54.2%	58.0%
Renter Occupied Housing Units	34.9%	36.7%	34.1%
Vacant Housing Units	7.2%	9.1%	8.0%
2010 Housing Units	26,965	63,330	141,650
Owner Occupied Housing Units	52.2%	48.1%	54.0%
Renter Occupied Housing Units	37.8%	40.4%	35.7%
Vacant Housing Units	9.9%	11.6%	10.4%
2021 Housing Units	28,807	68,209	156,313
Owner Occupied Housing Units	51.9%	47.5%	52.2%
Renter Occupied Housing Units	38.4%	41.0%	37.6%
Vacant Housing Units	9.6%	11.5%	10.2%
2026 Housing Units	29,802	70,782	163,327
Owner Occupied Housing Units	53.6%	48.8%	52.9%
Renter Occupied Housing Units	37.0%	39.9%	37.0%
Vacant Housing Units	9.4%	11.3%	10.1%
Median Household Income			
2021	\$47,806	\$44,766	\$52,460
2026	\$52,746	\$50,445	\$57,539
Median Home Value			
2021	\$149,497	\$163,167	\$199,618
2026	\$181,649	\$201,045	\$244,840
Per Capita Income			
2021	\$26,974	\$25,263	\$29,770
2026	\$30,467	\$28,512	\$33,613
Median Age			
2010	38.8	37.3	38.0
2021	40.8	39.3	40.1
2026	41.6	40.1	41.1

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.



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
2021 Households by Income			
Household Income Base	26,032	60,377	140,304
<\$15,000	11.2%	13.2%	11.7%
\$15,000 - \$24,999	11.5%	12.3%	10.5%
\$25,000 - \$34,999	11.3%	12.5%	10.3%
\$35,000 - \$49,999	18.0%	16.6%	14.6%
\$50,000 - \$74,999	22.8%	20.7%	19.4%
\$75,000 - \$99,999	11.4%	10.7%	12.0%
\$100,000 - \$149,999	7.9%	8.2%	12.4%
\$150,000 - \$199,999	3.4%	2.9%	4.6%
\$200,000+	2.5%	2.9%	4.4%
Average Household Income	\$61,926	\$60,882	\$72,662
2026 Households by Income			
Household Income Base	26,997	62,774	146,864
<\$15,000	9.3%	11.3%	9.9%
\$15,000 - \$24,999	9.9%	10.6%	8.9%
\$25,000 - \$34,999	10.2%	11.6%	9.5%
\$35,000 - \$49,999	16.5%	16.0%	13.9%
\$50,000 - \$74,999	24.2%	21.8%	19.8%
\$75,000 - \$99,999	13.1%	12.0%	12.9%
\$100,000 - \$149,999	9.6%	9.8%	14.3%
\$150,000 - \$199,999	4.3%	3.7%	5.7%
\$200,000+	2.8%	3.3%	5.1%
Average Household Income	\$70,087	\$68,838	\$82,023
2021 Owner Occupied Housing Units by Value			
Total	14,965	32,426	81,565
<\$50,000	6.7%	7.2%	4.5%
\$50,000 - \$99,999	19.0%	17.6%	11.1%
\$100,000 - \$149,999	24.6%	20.1%	16.1%
\$150,000 - \$199,999	22.0%	19.7%	18.4%
\$200,000 - \$249,999	8.8%	10.6%	13.3%
\$250,000 - \$299,999	5.2%	7.3%	10.8%
\$300,000 - \$399,999	3.9%	6.7%	11.4%
\$400,000 - \$499,999	2.9%	3.6%	5.3%
\$500,000 - \$749,999	4.7%	4.5%	5.5%
\$750,000 - \$999,999	0.7%	1.0%	1.6%
\$1,000,000 - \$1,499,999	0.9%	0.8%	0.9%
\$1,500,000 - \$1,999,999	0.1%	0.1%	0.4%
\$2,000,000 +	0.5%	0.9%	0.6%
Average Home Value	\$205,002	\$226,542	\$265,552
2026 Owner Occupied Housing Units by Value			
Total	15,979	34,504	86,408
<\$50,000	4.9%	5.1%	3.0%
\$50,000 - \$99,999	12.5%	11.4%	6.9%
\$100,000 - \$149,999	19.2%	14.7%	11.1%
\$150,000 - \$199,999	21.2%	18.5%	16.1%
\$200,000 - \$249,999	10.6%	12.5%	14.3%
\$250,000 - \$299,999	7.9%	10.0%	13.2%
\$300,000 - \$399,999	6.1%	9.7%	15.0%
\$400,000 - \$499,999	4.9%	5.6%	7.4%
\$500,000 - \$749,999	8.5%	7.5%	7.8%
\$750,000 - \$999,999	1.4%	1.8%	2.4%
\$1,000,000 - \$1,499,999	1.8%	1.4%	1.4%
\$1,500,000 - \$1,999,999	0.1%	0.2%	0.5%
\$2,000,000 +	0.9%	1.5%	0.8%
Average Home Value	\$270,981	\$293,056	\$317,160

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.



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
2010 Population by Age			
Total	55,410	134,235	309,330
0 - 4	6.4%	6.9%	6.3%
5 - 9	5.6%	6.1%	6.0%
10 - 14	5.5%	6.0%	5.9%
15 - 24	13.2%	14.2%	14.4%
25 - 34	14.3%	14.0%	13.5%
35 - 44	12.9%	12.3%	12.7%
45 - 54	14.3%	13.7%	14.0%
55 - 64	12.6%	12.1%	12.5%
65 - 74	7.8%	7.5%	7.6%
75 - 84	5.3%	5.1%	5.0%
85 +	2.1%	2.1%	2.0%
18 +	78.8%	77.3%	78.1%
2021 Population by Age			
Total	59,880	145,729	341,803
0 - 4	5.6%	6.1%	5.5%
5 - 9	5.6%	6.0%	5.6%
10 - 14	5.6%	5.9%	5.7%
15 - 24	11.0%	11.9%	12.4%
25 - 34	14.3%	14.4%	13.9%
35 - 44	13.0%	12.7%	12.7%
45 - 54	11.9%	11.5%	11.9%
55 - 64	13.2%	12.7%	13.1%
65 - 74	11.2%	10.6%	10.9%
75 - 84	6.0%	5.7%	5.7%
85 +	2.6%	2.5%	2.5%
18 +	80.0%	78.9%	80.0%
2026 Population by Age			
Total	62,210	151,643	357,488
0 - 4	5.6%	6.0%	5.5%
5 - 9	5.5%	5.9%	5.5%
10 - 14	5.6%	5.9%	5.7%
15 - 24	11.5%	12.2%	12.5%
25 - 34	12.9%	13.2%	12.6%
35 - 44	13.3%	13.0%	13.1%
45 - 54	11.8%	11.7%	11.9%
55 - 64	12.3%	11.9%	12.2%
65 - 74	11.7%	11.0%	11.3%
75 - 84	7.2%	6.7%	7.0%
85 +	2.7%	2.6%	2.6%
18 +	80.0%	78.8%	80.1%
2010 Population by Sex			
Males	26,260	63,483	148,016
Females	29,149	70,755	161,313
2021 Population by Sex			
Males	28,499	69,565	164,744
Females	31,381	76,163	177,059
2026 Population by Sex			
Males	29,648	72,612	172,781
Females	32,563	79,029	184,707

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



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
2010 Population by Race/Ethnicity			
Total	55,408	134,237	309,328
White Alone	68.4%	61.9%	72.0%
Black Alone	25.1%	30.5%	21.8%
American Indian Alone	0.4%	0.5%	0.4%
Asian Alone	1.5%	1.7%	1.7%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	2.5%	3.2%	2.2%
Two or More Races	1.9%	2.1%	1.9%
Hispanic Origin	5.3%	6.1%	4.5%
Diversity Index	52.2	57.8	48.3
2021 Population by Race/Ethnicity			
Total	59,882	145,729	341,803
White Alone	67.7%	61.4%	71.0%
Black Alone	23.7%	28.6%	20.8%
American Indian Alone	0.4%	0.5%	0.4%
Asian Alone	1.8%	2.1%	2.2%
Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	3.6%	4.5%	3.1%
Two or More Races	2.6%	2.8%	2.5%
Hispanic Origin	7.6%	8.7%	6.6%
Diversity Index	55.8	61.4	52.0
2026 Population by Race/Ethnicity			
Total	62,210	151,643	357,487
White Alone	67.1%	60.7%	70.3%
Black Alone	23.1%	28.0%	20.5%
American Indian Alone	0.4%	0.4%	0.3%
Asian Alone	2.0%	2.3%	2.4%
Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	4.1%	5.1%	3.5%
Two or More Races	3.0%	3.2%	2.8%
Hispanic Origin	9.1%	10.2%	7.9%
Diversity Index	57.9	63.4	54.2
2010 Population by Relationship and Household Type			
Total	55,409	134,238	309,329
In Households	99.5%	98.3%	96.9%
In Family Households	77.4%	78.2%	78.0%
Householder	25.5%	25.0%	25.5%
Spouse	16.0%	15.0%	17.3%
Child	28.9%	30.4%	29.0%
Other relative	4.5%	4.9%	3.9%
Nonrelative	2.5%	2.8%	2.3%
In Nonfamily Households	22.1%	20.1%	18.9%
In Group Quarters	0.5%	1.7%	3.1%
Institutionalized Population	0.3%	0.7%	1.3%
Noninstitutionalized Population	0.3%	1.0%	1.8%

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



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
2021 Population 25+ by Educational Attainment			
Total	43,199	102,220	241,660
Less than 9th Grade	4.6%	5.0%	3.7%
9th - 12th Grade, No Diploma	7.8%	9.4%	7.8%
High School Graduate	25.0%	26.2%	23.0%
GED/Alternative Credential	5.3%	5.4%	5.1%
Some College, No Degree	24.5%	22.6%	21.3%
Associate Degree	9.2%	8.9%	8.7%
Bachelor's Degree	15.9%	15.0%	19.7%
Graduate/Professional Degree	7.8%	7.5%	10.6%
2021 Population 15+ by Marital Status			
Total	49,774	119,587	284,145
Never Married	36.4%	37.3%	34.5%
Married	41.8%	40.1%	45.1%
Widowed	6.9%	7.7%	7.3%
Divorced	15.0%	14.9%	13.1%
2021 Civilian Population 16+ in Labor Force			
Civilian Population 16+	33,402	76,664	180,961
Population 16+ Employed	95.9%	93.9%	95.0%
Population 16+ Unemployment rate	4.1%	6.1%	5.0%
Population 16-24 Employed	12.7%	13.4%	13.7%
Population 16-24 Unemployment rate	8.2%	11.1%	9.8%
Population 25-54 Employed	63.1%	63.5%	62.4%
Population 25-54 Unemployment rate	3.2%	5.1%	4.2%
Population 55-64 Employed	15.4%	15.4%	15.9%
Population 55-64 Unemployment rate	5.7%	7.5%	5.7%
Population 65+ Employed	8.8%	7.7%	7.9%
Population 65+ Unemployment rate	1.4%	1.7%	1.0%
2021 Employed Population 16+ by Industry			
Total	32,038	72,019	171,881
Agriculture/Mining	0.3%	0.3%	0.3%
Construction	7.5%	6.8%	6.0%
Manufacturing	14.5%	14.4%	13.1%
Wholesale Trade	2.3%	2.3%	2.4%
Retail Trade	11.3%	11.7%	11.5%
Transportation/Utilities	7.8%	7.5%	6.9%
Information	1.6%	1.5%	1.4%
Finance/Insurance/Real Estate	8.2%	7.6%	8.3%
Services	42.5%	44.7%	47.0%
Public Administration	4.1%	3.3%	3.1%
2021 Employed Population 16+ by Occupation			
Total	32,037	72,017	171,882
White Collar	56.5%	56.2%	62.5%
Management/Business/Financial	12.9%	14.0%	16.9%
Professional	19.6%	18.5%	22.8%
Sales	10.2%	10.3%	10.4%
Administrative Support	13.7%	13.4%	12.5%
Services	15.1%	16.5%	14.6%
Blue Collar	28.4%	27.3%	22.8%
Farming/Forestry/Fishing	0.3%	0.2%	0.1%
Construction/Extraction	5.6%	5.0%	4.2%
Installation/Maintenance/Repair	2.7%	2.7%	2.7%
Production	9.5%	9.3%	7.4%
Transportation/Material Moving	10.4%	10.1%	8.5%

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



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
2010 Households by Type			
Total	24,289	56,013	126,984
Households with 1 Person	35.0%	33.4%	31.3%
Households with 2+ People	65.0%	66.6%	68.7%
Family Households	58.1%	60.0%	62.2%
Husband-wife Families	36.6%	36.1%	42.3%
With Related Children	13.9%	14.0%	16.8%
Other Family (No Spouse Present)	21.5%	24.0%	19.9%
Other Family with Male Householder	5.0%	5.2%	4.6%
With Related Children	2.7%	2.8%	2.5%
Other Family with Female Householder	16.5%	18.8%	15.3%
With Related Children	10.1%	12.0%	9.7%
Nonfamily Households	6.9%	6.6%	6.5%
All Households with Children	27.2%	29.3%	29.4%
Multigenerational Households	4.4%	4.9%	4.3%
Unmarried Partner Households	6.5%	6.3%	5.8%
Male-female	5.6%	5.6%	5.1%
Same-sex	0.9%	0.7%	0.7%
2010 Households by Size			
Total	24,289	56,013	126,983
1 Person Household	35.0%	33.4%	31.3%
2 Person Household	32.6%	32.0%	33.5%
3 Person Household	15.2%	15.6%	15.9%
4 Person Household	10.0%	10.5%	11.2%
5 Person Household	4.3%	4.8%	4.9%
6 Person Household	1.9%	2.2%	1.9%
7 + Person Household	1.1%	1.6%	1.2%
2010 Households by Tenure and Mortgage Status			
Total	24,289	56,013	126,983
Owner Occupied	58.0%	54.3%	60.2%
Owned with a Mortgage/Loan	38.7%	35.7%	40.3%
Owned Free and Clear	19.3%	18.6%	19.9%
Renter Occupied	42.0%	45.7%	39.8%
2021 Affordability, Mortgage and Wealth			
Housing Affordability Index	171	147	142
Percent of Income for Mortgage	13.1%	15.3%	16.0%
Wealth Index	51	52	71
2010 Housing Units By Urban/ Rural Status			
Total Housing Units	26,965	63,330	141,650
Housing Units Inside Urbanized Area	100.0%	99.8%	96.2%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Housing Units	0.0%	0.2%	3.8%
2010 Population By Urban/ Rural Status			
Total Population	55,409	134,238	309,329
Population Inside Urbanized Area	100.0%	99.9%	95.8%
Population Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Population	0.0%	0.1%	4.2%

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.

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



Market Profile

5084 South Ter, Chattanooga, Tennessee, 37412
Rings: 3, 5, 10 mile radii

Prepared by Esri
Latitude: 35.00328
Longitude: -85.22228

	3 miles	5 miles	10 miles
Top 3 Tapestry Segments			
1.	Old and Newcomers (8F)	Old and Newcomers (8F)	Old and Newcomers (8F)
2.	Rustbelt Traditions (5D)	Hometown Heritage (8G)	Midlife Constants (5E)
3.	Family Foundations (12A)	Midlife Constants (5E)	Rustbelt Traditions (5D)
2021 Consumer Spending			
Apparel & Services: Total \$	\$37,903,770	\$87,172,297	\$238,340,449
Average Spent	\$1,455.99	\$1,443.78	\$1,698.72
Spending Potential Index	69	68	80
Education: Total \$	\$27,521,671	\$63,582,865	\$179,983,220
Average Spent	\$1,057.18	\$1,053.08	\$1,282.79
Spending Potential Index	61	61	74
Entertainment/Recreation: Total \$	\$58,097,501	\$132,081,225	\$365,170,855
Average Spent	\$2,231.69	\$2,187.57	\$2,602.67
Spending Potential Index	69	68	81
Food at Home: Total \$	\$98,226,033	\$225,655,201	\$617,428,332
Average Spent	\$3,773.14	\$3,737.37	\$4,400.58
Spending Potential Index	69	69	81
Food Away from Home: Total \$	\$67,068,489	\$153,886,594	\$422,222,312
Average Spent	\$2,576.29	\$2,548.72	\$3,009.30
Spending Potential Index	68	67	79
Health Care: Total \$	\$116,375,360	\$264,264,726	\$725,686,020
Average Spent	\$4,470.30	\$4,376.84	\$5,172.17
Spending Potential Index	72	70	83
HH Furnishings & Equipment: Total \$	\$39,981,463	\$90,962,156	\$251,932,454
Average Spent	\$1,535.80	\$1,506.54	\$1,795.59
Spending Potential Index	68	67	80
Personal Care Products & Services: Total \$	\$16,196,830	\$36,903,156	\$101,463,584
Average Spent	\$622.17	\$611.20	\$723.16
Spending Potential Index	69	68	81
Shelter: Total \$	\$347,557,503	\$792,856,446	\$2,194,757,114
Average Spent	\$13,350.65	\$13,131.55	\$15,642.65
Spending Potential Index	66	65	78
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$42,373,454	\$94,718,259	\$266,083,825
Average Spent	\$1,627.68	\$1,568.75	\$1,896.45
Spending Potential Index	68	66	79
Travel: Total \$	\$42,928,711	\$96,712,030	\$272,267,064
Average Spent	\$1,649.01	\$1,601.78	\$1,940.52
Spending Potential Index	65	63	77
Vehicle Maintenance & Repairs: Total \$	\$20,617,085	\$47,172,223	\$128,539,559
Average Spent	\$791.96	\$781.28	\$916.14
Spending Potential Index	71	70	83

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.

October 20, 2021