



# Market Profile

537 Market St, Chattanooga, Tennessee, 37402 2  
 537 Market St, Chattanooga, Tennessee, 37402  
 Rings: 3, 5, 10 mile radii

Prepared by Esri  
 Latitude: 35.04995  
 Longitude: -85.31005

	3 miles	5 miles	10 miles
<b>Population Summary</b>			
2000 Total Population	41,342	105,357	251,407
2010 Total Population	41,902	106,617	264,671
2021 Total Population	48,969	118,818	291,063
2021 Group Quarters	4,887	5,711	7,862
2026 Total Population	52,542	124,876	304,066
2021-2026 Annual Rate	1.42%	1.00%	0.88%
2021 Total Daytime Population	95,517	157,210	344,179
Workers	70,445	95,727	197,597
Residents	25,072	61,483	146,582
<b>Household Summary</b>			
2000 Households	17,282	44,390	105,454
2000 Average Household Size	2.19	2.28	2.32
2010 Households	16,896	43,937	111,359
2010 Average Household Size	2.20	2.30	2.31
2021 Households	20,286	49,160	122,578
2021 Average Household Size	2.17	2.30	2.31
2026 Households	21,975	51,816	128,204
2026 Average Household Size	2.17	2.30	2.31
2021-2026 Annual Rate	1.61%	1.06%	0.90%
2010 Families	8,279	24,440	66,313
2010 Average Family Size	3.00	3.00	2.95
2021 Families	9,276	26,135	70,720
2021 Average Family Size	3.03	3.05	2.98
2026 Families	9,877	27,191	73,279
2026 Average Family Size	3.04	3.06	2.99
2021-2026 Annual Rate	1.26%	0.80%	0.71%
<b>Housing Unit Summary</b>			
2000 Housing Units	19,712	49,672	115,127
Owner Occupied Housing Units	34.2%	46.3%	55.5%
Renter Occupied Housing Units	53.5%	43.0%	36.1%
Vacant Housing Units	12.3%	10.6%	8.4%
2010 Housing Units	20,104	50,958	124,925
Owner Occupied Housing Units	33.9%	42.8%	50.9%
Renter Occupied Housing Units	50.1%	43.5%	38.2%
Vacant Housing Units	16.0%	13.8%	10.9%
2021 Housing Units	24,221	57,075	137,559
Owner Occupied Housing Units	30.3%	40.7%	49.1%
Renter Occupied Housing Units	53.4%	45.4%	40.0%
Vacant Housing Units	16.2%	13.9%	10.9%
2026 Housing Units	26,080	59,928	143,571
Owner Occupied Housing Units	30.5%	41.4%	49.9%
Renter Occupied Housing Units	53.7%	45.0%	39.4%
Vacant Housing Units	15.7%	13.5%	10.7%
<b>Median Household Income</b>			
2021	\$38,743	\$42,543	\$49,814
2026	\$44,578	\$48,552	\$54,580
<b>Median Home Value</b>			
2021	\$276,921	\$213,373	\$197,366
2026	\$319,201	\$270,551	\$243,617
<b>Per Capita Income</b>			
2021	\$27,175	\$27,900	\$30,255
2026	\$30,999	\$31,644	\$34,097
<b>Median Age</b>			
2010	31.7	35.2	38.4
2021	34.5	37.5	40.4
2026	35.7	38.5	41.3

**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	20,286	49,160	122,577
<\$15,000	21.5%	16.3%	12.5%
\$15,000 - \$24,999	14.4%	13.8%	11.4%
\$25,000 - \$34,999	10.1%	11.2%	10.9%
\$35,000 - \$49,999	13.0%	15.0%	15.3%
\$50,000 - \$74,999	13.6%	16.2%	18.8%
\$75,000 - \$99,999	8.7%	9.6%	11.3%
\$100,000 - \$149,999	9.3%	9.2%	10.7%
\$150,000 - \$199,999	4.1%	4.1%	4.3%
\$200,000+	5.4%	4.7%	4.8%
Average Household Income	\$65,702	\$66,915	\$71,344
<b>2026 Households by Income</b>			
Household Income Base	21,975	51,816	128,203
<\$15,000	18.8%	14.0%	10.6%
\$15,000 - \$24,999	12.6%	12.0%	9.7%
\$25,000 - \$34,999	9.3%	10.6%	10.1%
\$35,000 - \$49,999	13.2%	14.4%	14.6%
\$50,000 - \$74,999	14.9%	17.1%	19.6%
\$75,000 - \$99,999	9.7%	10.8%	12.4%
\$100,000 - \$149,999	10.6%	10.8%	12.4%
\$150,000 - \$199,999	4.9%	5.0%	5.2%
\$200,000+	6.0%	5.3%	5.4%
Average Household Income	\$74,343	\$75,761	\$80,351
<b>2021 Owner Occupied Housing Units by Value</b>			
Total	7,337	23,232	67,579
<\$50,000	4.5%	5.0%	4.9%
\$50,000 - \$99,999	10.7%	13.7%	12.8%
\$100,000 - \$149,999	9.5%	13.8%	16.5%
\$150,000 - \$199,999	9.5%	14.7%	16.8%
\$200,000 - \$249,999	10.1%	10.7%	12.0%
\$250,000 - \$299,999	10.6%	9.7%	9.9%
\$300,000 - \$399,999	21.7%	12.9%	10.5%
\$400,000 - \$499,999	7.1%	6.1%	5.4%
\$500,000 - \$749,999	9.4%	8.1%	6.6%
\$750,000 - \$999,999	2.8%	2.1%	2.0%
\$1,000,000 - \$1,499,999	2.4%	1.9%	1.3%
\$1,500,000 - \$1,999,999	0.8%	0.5%	0.6%
\$2,000,000 +	1.0%	0.9%	0.8%
Average Home Value	\$346,327	\$298,535	\$279,269
<b>2026 Owner Occupied Housing Units by Value</b>			
Total	7,951	24,822	71,627
<\$50,000	3.0%	3.2%	3.4%
\$50,000 - \$99,999	6.9%	8.3%	8.1%
\$100,000 - \$149,999	6.7%	9.6%	12.0%
\$150,000 - \$199,999	7.9%	12.7%	15.2%
\$200,000 - \$249,999	9.0%	11.2%	13.1%
\$250,000 - \$299,999	11.7%	12.0%	12.2%
\$300,000 - \$399,999	24.7%	16.2%	13.3%
\$400,000 - \$499,999	8.8%	8.2%	7.2%
\$500,000 - \$749,999	12.0%	10.9%	9.1%
\$750,000 - \$999,999	3.6%	2.9%	2.9%
\$1,000,000 - \$1,499,999	2.9%	2.7%	1.9%
\$1,500,000 - \$1,999,999	0.9%	0.6%	0.8%
\$2,000,000 +	1.8%	1.4%	1.1%
Average Home Value	\$405,866	\$362,971	\$334,196

**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	41,905	106,617	264,673
0 - 4	6.5%	6.9%	6.3%
5 - 9	5.4%	5.8%	5.8%
10 - 14	4.5%	5.3%	5.6%
15 - 24	22.7%	17.3%	14.4%
25 - 34	15.4%	14.5%	13.6%
35 - 44	11.1%	11.6%	12.3%
45 - 54	12.5%	13.3%	13.9%
55 - 64	11.0%	12.0%	12.6%
65 - 74	5.7%	6.7%	7.9%
75 - 84	3.7%	4.5%	5.4%
85 +	1.4%	2.1%	2.3%
18 +	80.3%	78.5%	78.7%
<b>2021 Population by Age</b>			
Total	48,971	118,820	291,063
0 - 4	5.7%	6.1%	5.5%
5 - 9	5.1%	5.8%	5.6%
10 - 14	4.7%	5.5%	5.6%
15 - 24	18.9%	14.6%	12.4%
25 - 34	16.3%	14.9%	13.9%
35 - 44	11.9%	12.2%	12.5%
45 - 54	10.5%	11.0%	11.6%
55 - 64	12.3%	12.6%	13.1%
65 - 74	8.5%	9.9%	11.0%
75 - 84	4.3%	5.1%	6.0%
85 +	1.8%	2.4%	2.8%
18 +	81.8%	79.7%	80.2%
<b>2026 Population by Age</b>			
Total	52,541	124,877	304,065
0 - 4	5.8%	6.1%	5.5%
5 - 9	5.0%	5.6%	5.4%
10 - 14	4.6%	5.4%	5.5%
15 - 24	19.1%	15.0%	12.7%
25 - 34	14.7%	13.3%	12.6%
35 - 44	12.5%	12.7%	12.9%
45 - 54	10.8%	11.2%	11.7%
55 - 64	11.3%	11.6%	12.1%
65 - 74	9.4%	10.5%	11.5%
75 - 84	5.1%	6.1%	7.2%
85 +	1.9%	2.5%	2.9%
18 +	82.0%	79.8%	80.3%
<b>2010 Population by Sex</b>			
Males	20,344	50,717	125,926
Females	21,558	55,900	138,745
<b>2021 Population by Sex</b>			
Males	23,916	56,931	139,629
Females	25,054	61,887	151,434
<b>2026 Population by Sex</b>			
Males	25,708	59,983	146,253
Females	26,834	64,893	157,813

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 Race/Ethnicity</b>			
Total	41,902	106,618	264,671
White Alone	49.7%	54.9%	70.0%
Black Alone	43.0%	38.4%	23.8%
American Indian Alone	0.6%	0.4%	0.4%
Asian Alone	0.9%	1.1%	1.6%
Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	3.7%	3.1%	2.3%
Two or More Races	1.9%	1.9%	1.9%
Hispanic Origin	7.0%	6.0%	4.7%
Diversity Index	62.4	60.2	50.2
<b>2021 Population by Race/Ethnicity</b>			
Total	48,969	118,817	291,063
White Alone	51.4%	55.1%	69.1%
Black Alone	39.4%	36.1%	22.7%
American Indian Alone	0.5%	0.4%	0.3%
Asian Alone	1.2%	1.3%	2.0%
Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	4.7%	4.3%	3.2%
Two or More Races	2.5%	2.6%	2.5%
Hispanic Origin	9.2%	8.4%	6.7%
Diversity Index	65.0	63.2	53.7
<b>2026 Population by Race/Ethnicity</b>			
Total	52,542	124,876	304,067
White Alone	51.4%	54.8%	68.5%
Black Alone	38.5%	35.3%	22.3%
American Indian Alone	0.5%	0.4%	0.3%
Asian Alone	1.4%	1.5%	2.2%
Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	5.2%	4.9%	3.7%
Two or More Races	2.8%	2.9%	2.9%
Hispanic Origin	10.6%	9.8%	8.0%
Diversity Index	66.6	65.0	55.8
<b>2010 Population by Relationship and Household Type</b>			
Total	41,902	106,617	264,671
In Households	88.5%	94.7%	97.1%
In Family Households	62.1%	71.7%	76.3%
Householder	19.6%	23.0%	25.1%
Spouse	9.8%	12.7%	16.5%
Child	25.2%	28.4%	28.3%
Other relative	4.7%	4.7%	4.0%
Nonrelative	2.8%	2.8%	2.4%
In Nonfamily Households	26.4%	23.1%	20.8%
In Group Quarters	11.5%	5.3%	2.9%
Institutionalized Population	2.1%	1.3%	1.1%
Noninstitutionalized Population	9.4%	4.0%	1.9%

**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.

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<b>2021 Population 25+ by Educational Attainment</b>			
Total	32,112	80,895	206,439
Less than 9th Grade	4.9%	4.5%	3.9%
9th - 12th Grade, No Diploma	9.5%	10.1%	7.9%
High School Graduate	22.6%	23.4%	23.0%
GED/Alternative Credential	4.4%	5.0%	4.9%
Some College, No Degree	15.6%	18.5%	21.0%
Associate Degree	6.9%	7.4%	8.5%
Bachelor's Degree	21.8%	19.3%	19.7%
Graduate/Professional Degree	14.4%	11.8%	11.0%
<b>2021 Population 15+ by Marital Status</b>			
Total	41,358	98,212	242,466
Never Married	51.3%	44.4%	35.6%
Married	30.7%	35.6%	42.8%
Widowed	6.1%	6.9%	7.8%
Divorced	11.9%	13.1%	13.8%
<b>2021 Civilian Population 16+ in Labor Force</b>			
Civilian Population 16+	25,953	62,397	153,141
Population 16+ Employed	91.7%	92.2%	94.5%
Population 16+ Unemployment rate	8.3%	7.8%	5.5%
Population 16-24 Employed	18.9%	15.3%	13.7%
Population 16-24 Unemployment rate	11.9%	13.6%	10.8%
Population 25-54 Employed	61.2%	62.5%	62.5%
Population 25-54 Unemployment rate	7.8%	6.6%	4.6%
Population 55-64 Employed	13.9%	14.8%	15.9%
Population 55-64 Unemployment rate	7.8%	9.3%	6.0%
Population 65+ Employed	5.9%	7.4%	8.0%
Population 65+ Unemployment rate	2.1%	1.4%	1.3%
<b>2021 Employed Population 16+ by Industry</b>			
Total	23,805	57,545	144,714
Agriculture/Mining	0.4%	0.4%	0.3%
Construction	3.9%	5.8%	5.9%
Manufacturing	12.0%	12.5%	12.5%
Wholesale Trade	1.7%	1.7%	2.3%
Retail Trade	9.4%	10.3%	11.6%
Transportation/Utilities	5.4%	5.9%	6.7%
Information	1.4%	1.5%	1.4%
Finance/Insurance/Real Estate	8.0%	8.7%	8.7%
Services	54.5%	49.9%	47.5%
Public Administration	3.3%	3.3%	3.2%
<b>2021 Employed Population 16+ by Occupation</b>			
Total	23,805	57,544	144,715
White Collar	62.2%	59.4%	61.7%
Management/Business/Financial	15.0%	14.6%	16.0%
Professional	25.7%	23.3%	22.8%
Sales	10.5%	10.0%	10.5%
Administrative Support	11.1%	11.5%	12.4%
Services	19.1%	18.0%	15.6%
Blue Collar	18.6%	22.6%	22.7%
Farming/Forestry/Fishing	0.1%	0.3%	0.2%
Construction/Extraction	2.6%	4.3%	4.1%
Installation/Maintenance/Repair	2.1%	1.8%	2.3%
Production	7.0%	7.9%	7.5%
Transportation/Material Moving	6.8%	8.3%	8.5%

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<b>2010 Households by Type</b>			
Total	16,895	43,937	111,359
Households with 1 Person	40.3%	35.8%	33.6%
Households with 2+ People	59.7%	64.2%	66.4%
Family Households	49.0%	55.6%	59.5%
Husband-wife Families	24.5%	30.8%	39.1%
With Related Children	9.5%	11.7%	14.8%
Other Family (No Spouse Present)	24.5%	24.8%	20.5%
Other Family with Male Householder	4.8%	5.2%	4.7%
With Related Children	2.3%	2.6%	2.5%
Other Family with Female Householder	19.7%	19.6%	15.8%
With Related Children	12.8%	12.7%	10.0%
Nonfamily Households	10.7%	8.6%	6.8%
All Households with Children	25.0%	27.4%	27.7%
Multigenerational Households	4.2%	4.5%	4.1%
Unmarried Partner Households	6.6%	6.7%	6.0%
Male-female	5.9%	5.9%	5.3%
Same-sex	0.7%	0.8%	0.7%
<b>2010 Households by Size</b>			
Total	16,896	43,937	111,360
1 Person Household	40.3%	35.8%	33.6%
2 Person Household	29.8%	31.7%	33.4%
3 Person Household	13.9%	15.0%	15.1%
4 Person Household	8.4%	9.6%	10.3%
5 Person Household	3.9%	4.4%	4.5%
6 Person Household	1.9%	2.0%	1.8%
7 + Person Household	1.8%	1.7%	1.2%
<b>2010 Households by Tenure and Mortgage Status</b>			
Total	16,896	43,937	111,359
Owner Occupied	40.3%	49.6%	57.1%
Owned with a Mortgage/Loan	27.6%	32.9%	36.8%
Owned Free and Clear	12.7%	16.7%	20.4%
Renter Occupied	59.7%	50.4%	42.9%
<b>2021 Affordability, Mortgage and Wealth</b>			
Housing Affordability Index	76	107	135
Percent of Income for Mortgage	30.0%	21.0%	16.6%
Wealth Index	55	60	71
<b>2010 Housing Units By Urban/ Rural Status</b>			
Total Housing Units	20,104	50,958	124,925
Housing Units Inside Urbanized Area	99.2%	98.7%	96.6%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Housing Units	0.8%	1.3%	3.4%
<b>2010 Population By Urban/ Rural Status</b>			
Total Population	41,902	106,617	264,671
Population Inside Urbanized Area	99.0%	98.6%	96.5%
Population Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Population	1.0%	1.4%	3.5%

**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.	Emerald City (8B)	Old and Newcomers (8F)	Old and Newcomers (8F)
2.	Social Security Set (9F)	Set to Impress (11D)	Midlife Constants (5E)
3.	Modest Income Homes (12D)	Emerald City (8B)	Rustbelt Traditions (5D)
<b>2021 Consumer Spending</b>			
Apparel & Services: Total \$	\$32,415,345	\$78,721,239	\$205,251,854
Average Spent	\$1,597.92	\$1,601.33	\$1,674.46
Spending Potential Index	75	76	79
Education: Total \$	\$25,131,462	\$59,407,109	\$155,135,863
Average Spent	\$1,238.86	\$1,208.44	\$1,265.61
Spending Potential Index	72	70	73
Entertainment/Recreation: Total \$	\$46,669,046	\$116,870,202	\$313,379,781
Average Spent	\$2,300.55	\$2,377.34	\$2,556.57
Spending Potential Index	71	74	79
Food at Home: Total \$	\$82,264,876	\$202,111,274	\$532,695,531
Average Spent	\$4,055.25	\$4,111.30	\$4,345.77
Spending Potential Index	74	75	80
Food Away from Home: Total \$	\$57,018,711	\$138,576,667	\$363,462,455
Average Spent	\$2,810.74	\$2,818.89	\$2,965.15
Spending Potential Index	74	74	78
Health Care: Total \$	\$91,478,196	\$231,695,869	\$622,844,662
Average Spent	\$4,509.43	\$4,713.10	\$5,081.21
Spending Potential Index	72	76	81
HH Furnishings & Equipment: Total \$	\$32,336,388	\$80,618,339	\$215,502,215
Average Spent	\$1,594.02	\$1,639.92	\$1,758.08
Spending Potential Index	71	73	78
Personal Care Products & Services: Total \$	\$13,535,259	\$33,170,080	\$87,335,705
Average Spent	\$667.22	\$674.74	\$712.49
Spending Potential Index	74	75	79
Shelter: Total \$	\$301,175,155	\$725,096,279	\$1,895,207,664
Average Spent	\$14,846.45	\$14,749.72	\$15,461.24
Spending Potential Index	74	73	77
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$32,546,991	\$82,828,773	\$227,464,969
Average Spent	\$1,604.41	\$1,684.88	\$1,855.68
Spending Potential Index	67	70	78
Travel: Total \$	\$34,280,776	\$85,886,329	\$232,408,152
Average Spent	\$1,689.87	\$1,747.08	\$1,896.00
Spending Potential Index	67	69	75
Vehicle Maintenance & Repairs: Total \$	\$16,780,637	\$41,746,216	\$110,633,646
Average Spent	\$827.20	\$849.19	\$902.56
Spending Potential Index	75	77	81

**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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