nashville region's

VITAL SIGNS

2014

NASHVILLE REGION'S
VitalSigns®

Nashville
AREA CHAMBER of COMMERCE
THE RESEARCH CENTER

NASHVILLE AREA
Metropolitan Planning Organization

This report was prepared in cooperation with the U.S. Department of Transportation Federal Highway Administration and the Tennessee Department of Transportation through the Nashville Area Metropolitan Planning Organization.

OVER THE LAST YEAR, THE NATION HAS CAUGHT ON TO WHAT WE ALREADY KNOW: LIFE IS GOOD IN MIDDLE TENNESSEE.

In 2013, the Nashville region joined a growing list of international cities using the Vital Signs framework to identify regional issues and solutions. This second report examines four key drivers of success—regional effectiveness, economic vitality, quality of place and life and human capital—to identify what's working and forecast emerging issues and challenges.

The health of the entire region is dependent on the shared success of the Nashville Metropolitan Statistical Area (MSA) and the Clarksville MSA. This joint region is one of a small number of adjacent metro regions, and is one of the most dynamic and growing areas in the country. Our team was excited to examine these two MSAs and the synergies that exist between them. The bottom line is that there is much to celebrate in the joint region, but there are issues on the horizon that we must begin addressing immediately.

Beginning with our economy, the diversity of the region's businesses – from health care and education to tourism and the entertainment industries – has allowed us to better weather the storm of the Great Recession and come out stronger on the other side. While the region has a growing number of corporate headquarters, our economy is further bolstered by a strong entrepreneurial class that creates additional jobs for residents, fuels the creative industries and helps propel the economic engine that drives Middle Tennessee.

As a result, employment rates are high, cost of living is low and every dollar you make here goes further. It's also easy to establish roots in Middle Tennessee. Our residents are more likely to be active participants in the civic life of our community than residents in other regions. Our K-12 education systems are making significant gains and better preparing our students for the jobs that are coming to the region. It's no wonder that two-thirds of our residents feel like we're headed in the right direction.

While there is much to celebrate in Middle Tennessee, there are three major threats to the continued economic prosperity of our region:

If you do not have an education beyond high school, you don't have access to all of the assets of this region. Jobs that require just a high school diploma are quickly disappearing. While there remains a high volume of jobs that don't require additional education beyond high school, these jobs won't guarantee you access to affordable housing. In our regional poll, residents who did not have an education beyond high school were most likely to say they needed additional education to advance in their careers.

If you are poor, you don't have access to all of the assets of this region. Our residents living in poverty are less likely to have the education they need to obtain a job in the region and, as a result, are less likely to be employed. When they do obtain employment, they are more likely to have a job that doesn't guarantee them access to affordable housing. Beyond economics, they are less likely to have access to healthful food options and more likely to have overall poor health.

If we don't do something about transportation, we're all in trouble. Our ability to move around in the region is deteriorating and will continue to do so unless we take action. A history of sprawling development has made commuting to work vulnerable to traffic congestion and rising fuel prices, and a lack of dedicated funding to expand and modernize our regional transit system threatens the future prosperity of the region as a whole. Declining mobility doesn't just inconvenience us; it is a barrier to economic development and has a significant impact on our quality of life.

There is tremendous opportunity to address the issues we are facing. Our leaders and residents express a real willingness to not only work together to address priority issues, but to pool resources as well. We will have to leverage this leadership to maintain our position as a growing and prosperous region.

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President and CEO
Caterpillar Financial Services Corporation
Board chair, Nashville Area Chamber of Commerce

Mayor Kenneth Wilber
City of Portland
Executive board chair, Nashville Area MPO

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ABOUT NASHVILLE REGION'S VITAL SIGNS

Nashville Region's Vital Signs is a collaborative process led by the Nashville Area Chamber of Commerce to track key issues that impact the region's economic well-being and activate community-driven solutions to address them. The Chamber's Research Center leads the data collection for the project, and the Nashville Area Metropolitan Planning Organization is the Chamber's lead partner in the effort. Every October, the Chamber releases the Vital Signs report, which forecasts emerging issues and challenges. The Vital Signs Action Team, which is composed of regional business and community leaders, then initiates a yearlong process of leadership discussion, priority-setting and action.

Nashville Area Chamber leaders began making plans to launch the initiative, modeled after Toronto's Vital Signs, after their Leadership Study Mission to Toronto in 2011. The Nashville region has joined a growing list of international cities using this framework to identify regional issues and solutions. The Vital Signs process was created in 2001 by Community Foundations of Canada to be a broad community agenda-setting mechanism that focuses on outcomes and solutions to key community issues. The Vital Signs trademark is used with permission from Community Foundations of Canada.

REGIONAL SURVEY METHODOLOGY

A telephone survey of 750 randomly selected adult residents in the 17 counties that make up the Nashville Metropolitan Statistical Area and Clarksville Metropolitan Statistical Area was conducted August 6-20, 2014 by Davis Research of Calabasas, Calif. The survey was written by the Nashville Area Chamber of Commerce, and has an error rate of plus or minus 3.58 percent for the total sample.

ABOUT THE RESEARCH CENTER

Led by Dr. Garrett Harper, the Research Center provides each client with hands-on research rooted in a data-driven approach that has been nationally recognized. The Research Center's work has appeared in *The Wall Street Journal*, *TIME* magazine, *Billboard* magazine and *The Atlantic*, among others. The one-on-one interviews, focus groups and surveys of stakeholders and industry leaders elicit a full understanding of the context behind the numbers and trends. Regardless of the scope of your project, the Nashville Area Chamber of Commerce's Research Center is equipped to deliver the data you need to feel confident in your results.

Dr. Garrett Harper serves as vice president of research and information services for the Chamber's Research Center, a position he has held since 1990. He has also served as research director for the Nashville Convention and Visitors Corporation and for Heartland Alliance in Chicago, Illinois. Harper, a certified community researcher, is past president of the American Chamber of Commerce Researchers Association. He serves on the national steering committee of the U.S. Census American Community Survey Data Group and is active in a variety of academic and practitioner organizations relating to demographics, business research, regional science, quality-of-life studies, market research, and economic and international development. Harper serves as an adjunct professor at Middle Tennessee State University, Trevecca Nazarene University, Cumberland University, Columbia State Community College and Volunteer State Community College. He holds B.A., M.B.A., M.P.H., M.T.S., J.D. and Ph.D. degrees, a certificate in geographic information systems, and is completing an M.S.

Chris Cotton serves as research analyst for the Research Center. He oversees demographic, economic and business research for the Nashville region, and has developed research materials for numerous regional studies and events. Cotton has authored work for the *Journal of Applied Research in Economic Development* and is also an active member in the Council for Community and Economic Research. He is a graduate of Belmont University with concentrations in entrepreneurship and finance.

Katie Sharp serves as research coordinator for the Research Center. In this role, she develops demographic, economic and business research for a variety of regional studies and Nashville businesses. Sharp is a graduate of Furman University with a degree in sociology.

REGIONAL EFFECTIVENESS

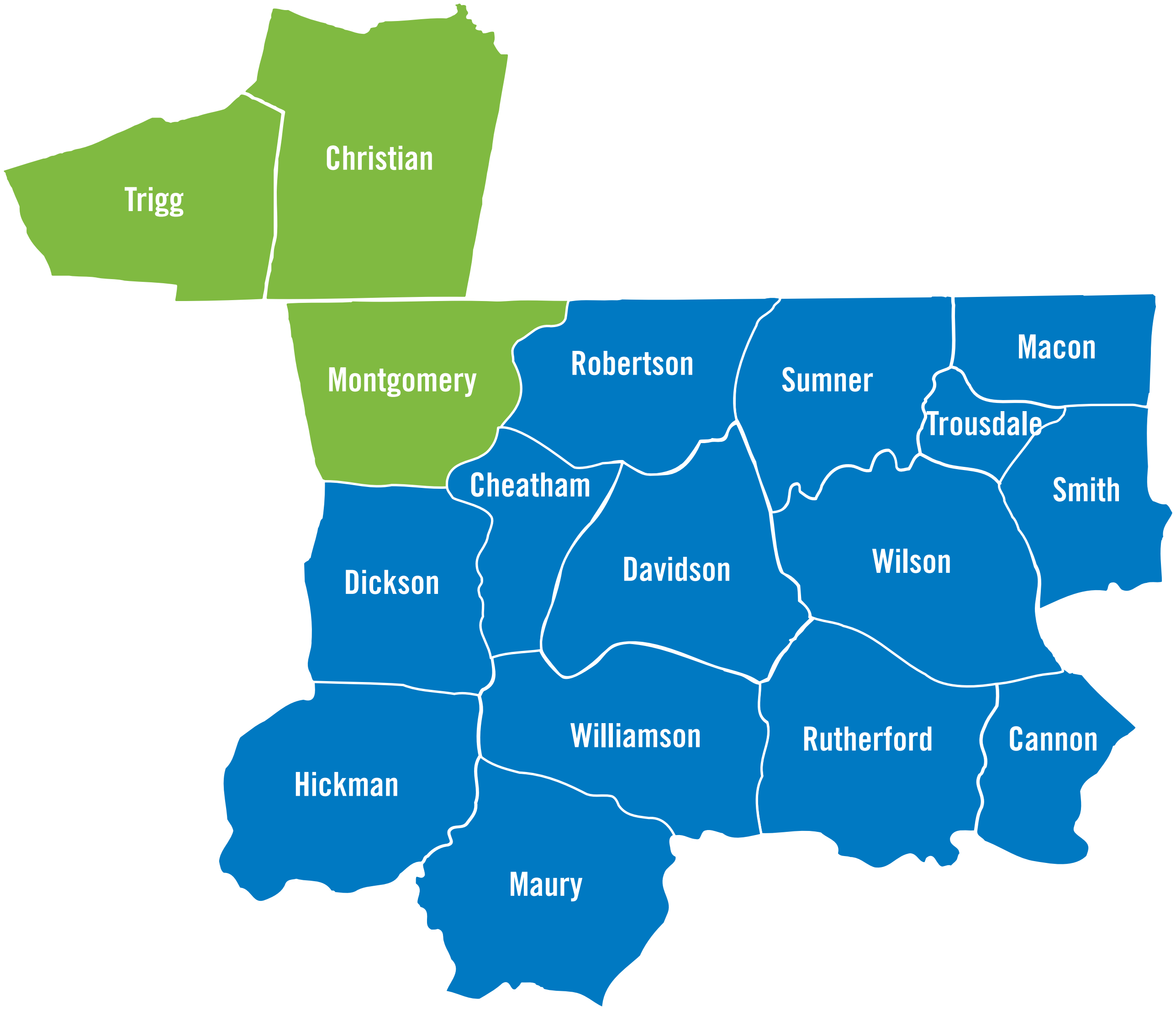
▶ Regional effectiveness is defined by the extent to which the 17 counties that make up the Nashville and Clarksville Metropolitan Statistical Areas collaborate to address issues that impact the region's economic future. This section defines the joint metro region, begins to identify some of the synergies that exist between our counties and highlights a selection of issues that are crucial to our continued success: the infrastructure needs of our region and the extent to which our residents are able to travel throughout the region for work and play.

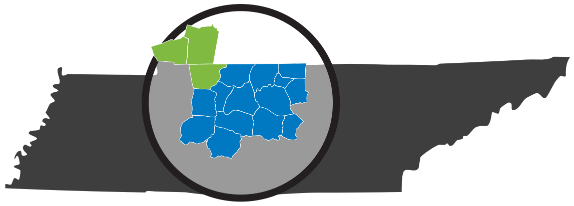
NASHVILLE-CLARKSVILLE JOINT METRO REGION

The Nashville and Clarksville MSAs are among a small number of adjacent metro regions in the country, and combined, they represent one of the most dynamic and growing areas in the country. Having the state's second- and fifth-largest cities only 50 miles apart has led to a high level of interdependence along numerous economic and demographic areas, including military employment, the agribusiness sector and cross-commuting of workers, among others. For these reasons, the vitality of the Middle Tennessee region can only be fully understood when it is examined from these dual vantage points.

KEY TAKEAWAY

The assets and challenges of the Nashville and Clarksville MSAs are mutually reinforcing. One MSA cannot be fully understood in isolation from the other.





ALL INFRASTRUCTURE NEEDS BY COUNTY, 2011-2016

SOURCE: TENNESSEE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS, 2013

Infrastructure is the largely unseen, but critically important, asset that enables a region to function every day. Infrastructure investment, while sometimes costly, enhances a region's competitiveness and creates community prosperity and economic well-being. Middle Tennessee accounts for nearly one-third of the state's ongoing infrastructure needs. Transportation needs account for nearly half of the ongoing infrastructure needs of the region. As our population continues to grow, it will be crucial for the region to find innovative ways to address rising costs.

KEY TAKEAWAY

Funding for infrastructure investments, particularly for roadways and transit service, has not kept up with rising costs and consumer demand across our rapidly growing region.

County	Total number of projects	Total project cost	Cost per capita
Cannon	64	$121,700,810	$8,844
Cheatham	111	$240,078,911	$6,144
Davidson	509	$4,092,432,670	$6,440
Dickson	75	$371,831,083	$7,425
Hickman	39	$244,860,958	$10,033
Macon	54	$130,930,000	$5,823
Maury	66	$171,572,826	$2,105
Montgomery	205	$1,020,138,070	$5,776
Robertson	122	$387,216,789	$5,770
Rutherford	242	$1,459,650,518	$5,428
Smith	77	$86,335,463	$4,508
Sumner	233	$789,228,282	$4,822
Trousdale	31	$97,291,855	$12,448
Williamson	218	$1,606,656,842	$8,521
Wilson	145	$1,025,735,941	$8,796

- **More than 13 percent of Tennessee's bridges are considered functionally obsolete.**
- **Six percent of Tennessee's bridges are considered structurally deficient.**

REPORT CARD FOR AMERICA'S INFRASTRUCTURE

SOURCE: AMERICAN SOCIETY FOR CIVIL ENGINEERS, 2009, 2013

The Report Card for America's Infrastructure assigns letter grades based on assessments made by each state's professional engineering community on the physical condition and needed fiscal investments for improvement. While Tennessee's infrastructure outpaces the national average with regard to roads, bridges and airports, the state falls behind on schools and public park facilities.

Infrastructure	TN	U.S.
Aviation	B-	D
Bridges	B-	C+
Inland waterways	C-	D-
Parks	D+	C-
Rail	C	C+
Roads	B-	D
School facilities	C+	D
Transit	D	D
Water and wastewater	C	D

TRANSPORTATION NEEDS BY COUNTY, 2011-2016

SOURCE: TENNESSEE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS, 2013

County	Number of projects	Estimated cost	Percent of MSA total projects	Percent of MSA total project costs	Per capita cost
Cannon	59	$115,918,310	6.9%	2.5%	$8,424
Cheatham	77	$161,408,118	9.0%	3.4%	$4,130
Davidson	201	$1,126,973,637	23.6%	23.8%	$1,773
Dickson	35	$231,378,303	4.1%	4.9%	$4,620
Hickman	16	$146,345,096	1.9%	3.1%	$5,996
Macon	35	$88,570,000	4.1%	1.9%	$3,939
Maury	23	$81,177,176	2.7%	1.7%	$996
Robertson	53	$219,123,984	6.2%	4.6%	$3,265
Rutherford	68	$371,161,479	8.0%	7.9%	$1,380
Smith	54	$72,074,126	6.3%	1.5%	$3,764
Sumner	84	$428,430,106	9.8%	9.1%	$2,617
Trousdale	9	$59,521,300	1.1%	1.3%	$7,615
Williamson	79	$1,090,444,906	9.3%	23.1%	$5,783
Wilson	60	$534,513,085	7.0%	11.3%	$4,583
MSA Total	**853**	**$4,727,039,626**	N/A	N/A	**$2,783**
Montgomery	58	$394,918,956	N/A	N/A	$2,236

REGIONAL POLL RESULT

Two-thirds of respondents support pooling a portion of their taxes to address priority areas. Nearly half would be supportive of increasing taxes to address priority areas.

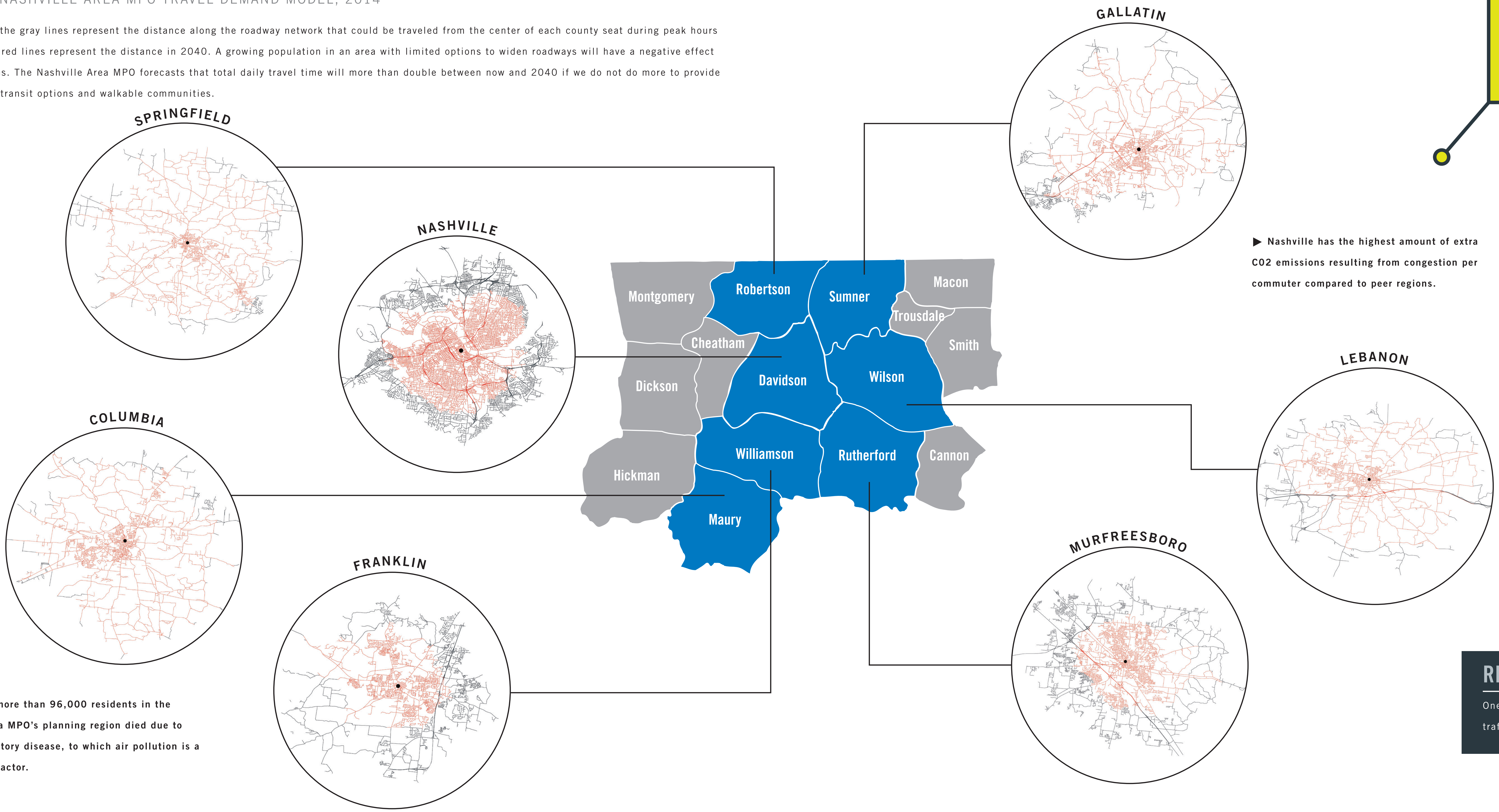
REGIONAL POLL RESULT

Three out of four respondents aged 18-34 support pooling taxes to address priority areas. More than half of these respondents support increasing taxes to address priority areas.

15-MINUTE DRIVE FROM SELECTED COUNTY SEATS

SOURCE: NASHVILLE AREA MPO TRAVEL DEMAND MODEL, 2014

On this map, the gray lines represent the distance along the roadway network that could be traveled from the center of each county seat during peak hours in 2010. The red lines represent the distance in 2040. A growing population in an area with limited options to widen roadways will have a negative effect on travel times. The Nashville Area MPO forecasts that total daily travel time will more than double between now and 2040 if we do not do more to provide better public transit options and walkable communities.



▶ In 2010, more than 96,000 residents in the Nashville Area MPO's planning region died due to cardio-respiratory disease, to which air pollution is a contributing factor.

▶ Nashville has the highest amount of extra CO2 emissions resulting from congestion per commuter compared to peer regions.

KEY TAKEAWAY

The ability of our residents to move around the region in their cars is quickly deteriorating and will continue to do so unless we provide better transit options.

REGIONAL POLL RESULT

One-third of respondents get stuck in traffic jams on a daily or frequent basis.

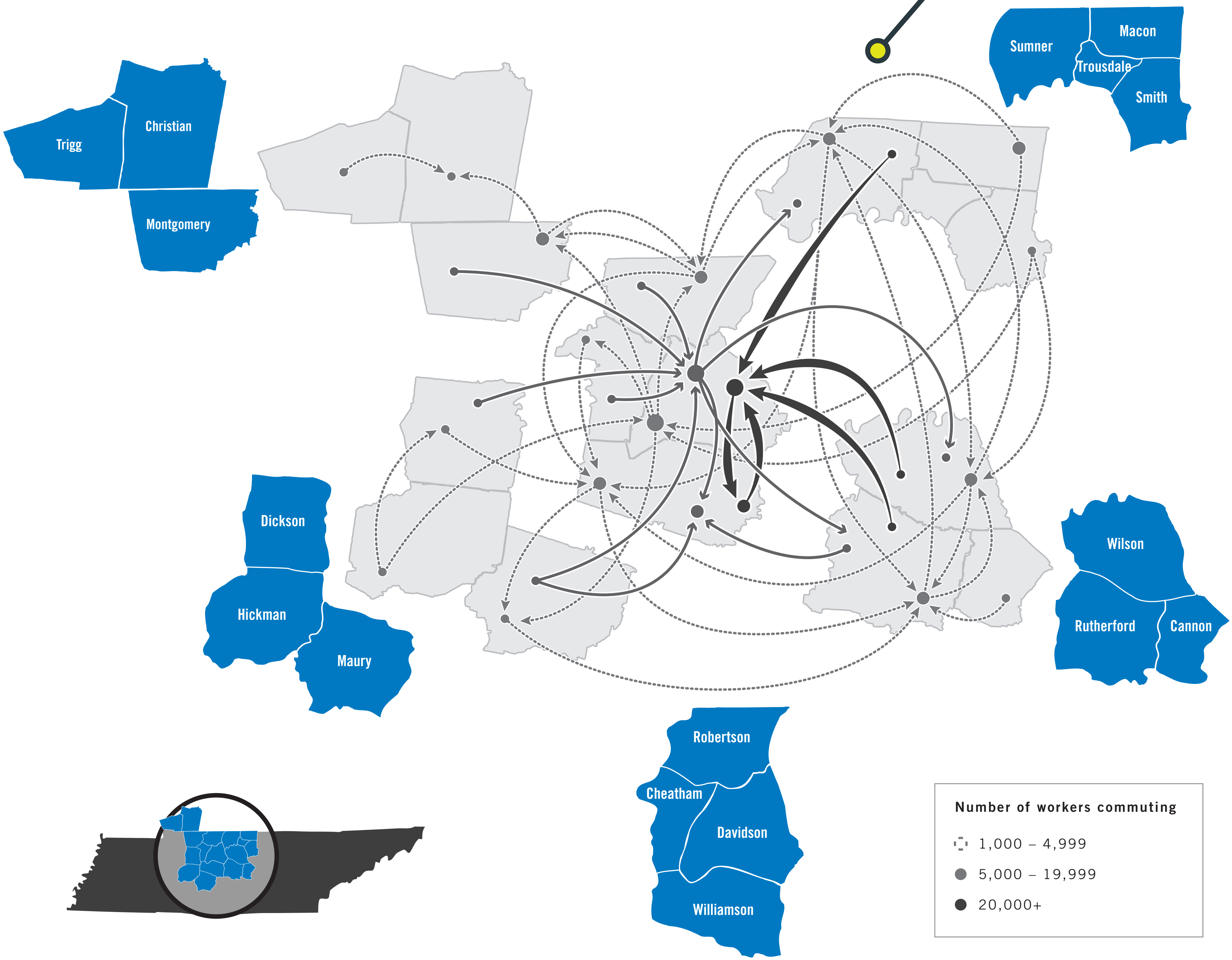
COMMUTING PATTERNS

SOURCE: U.S. CENSUS BUREAU CENTER FOR ECONOMIC STUDIES, 2011

Commuting patterns in Middle Tennessee have become more complex as variations in economic performance have created employment opportunities across the region. In the graphic below, each line represents the direction residents commute to work. Thicker lines represent a larger number of people.

KEY TAKEAWAY

Because more than half of workers (54.4 percent) in the Nashville and Clarksville MSAs work in a county that is different from the one in which they live, efforts to improve transportation must take on a regional approach.



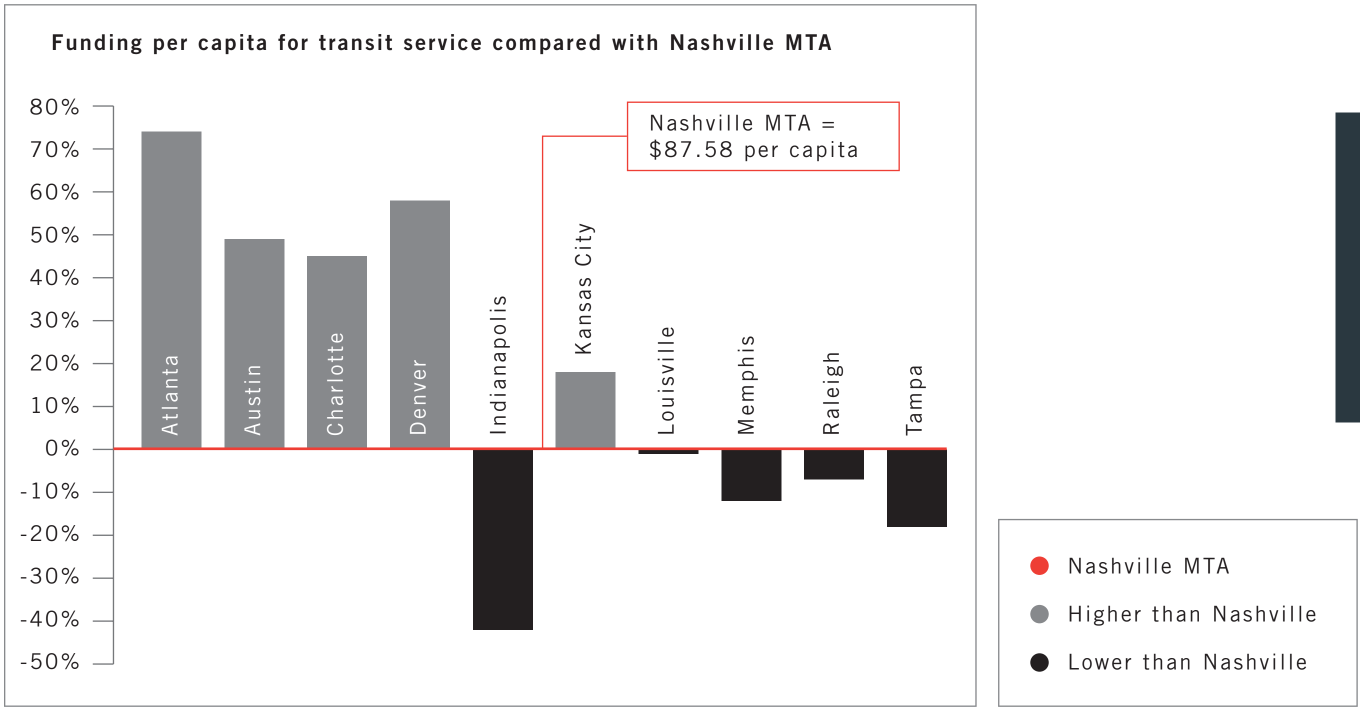
FUNDING FOR TRANSIT SYSTEMS

SOURCE: NATIONAL TRANSIT DATABASE, FEDERAL TRANSIT ADMINISTRATION

As more Americans look for different ways to move about their communities, the operation and expansion of transit systems has become a major challenge in many urban areas. Transit systems are funded by a combination of local, state and federal funding, as well as farebox revenue. Ridership numbers are significantly higher in communities where the local contribution is the highest. Transit service in Nashville is funded 64 percent below the per capita peer average. The lack of local funding accounts most significantly for the gap. In the comparative graph below, the Nashville region is represented by the orange line. Metros (in gray) above that line are outpacing us.

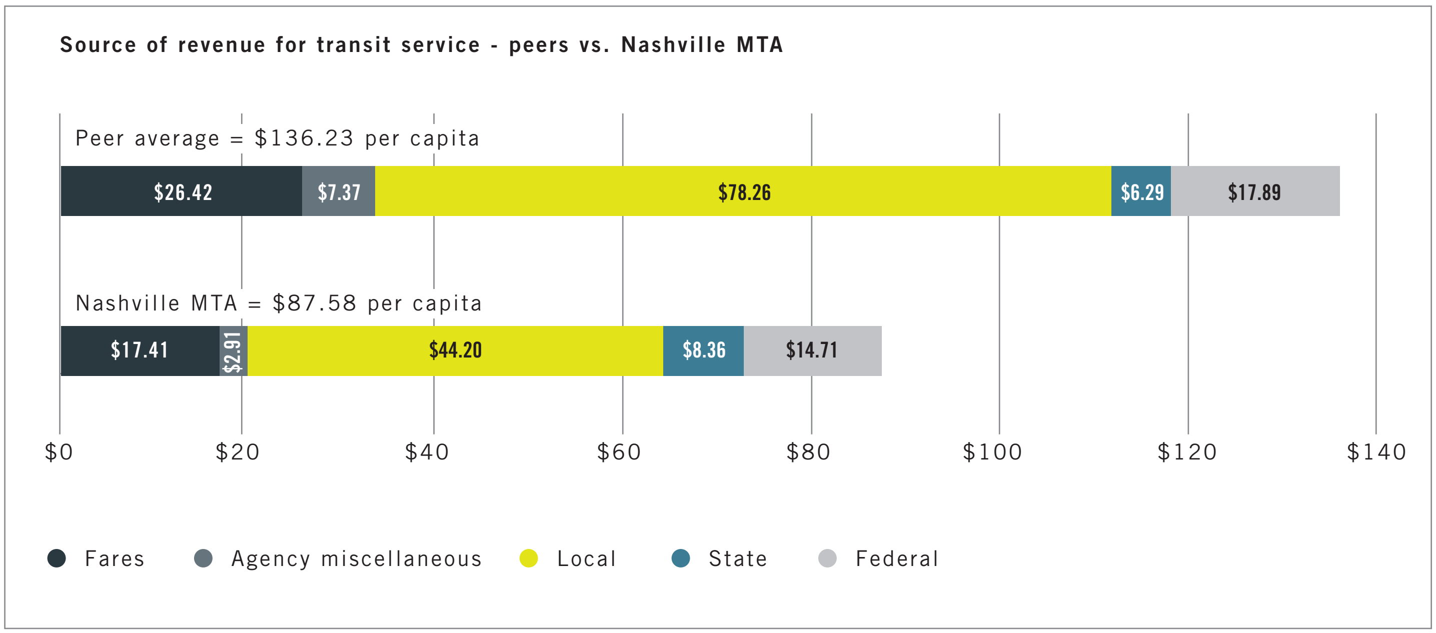
KEY TAKEAWAY

Our region invests less in public transit, contributing to the lack of transit options available for the region.



REGIONAL POLL RESULT

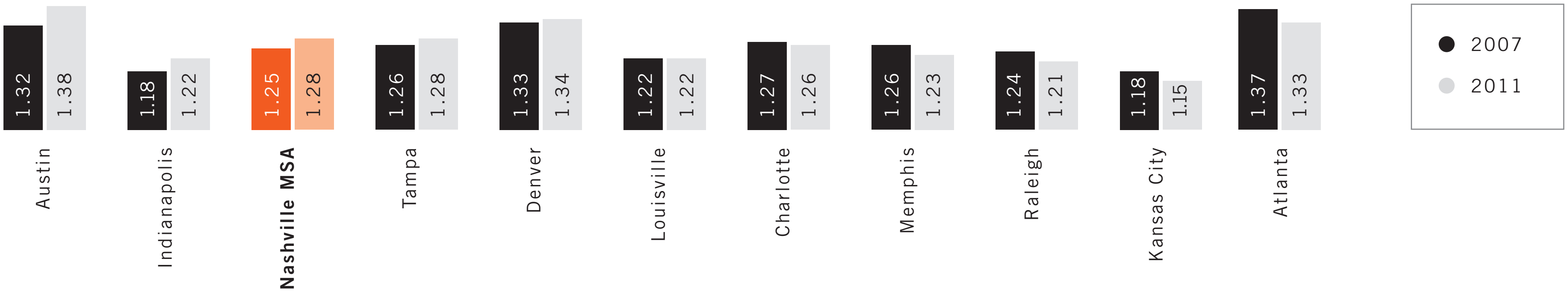
More than half (54 percent) of respondents would support dedicating a portion of their taxes to expanding mass transit options in Middle Tennessee.



COMMUTER STRESS INDEX, 2007-2011

SOURCE: TEXAS TRANSPORTATION INSTITUTE, 2011

Compared to peer regions, the Nashville MSA has seen the third-largest percentage increase in its Commuter Stress Index, a ratio that measures the difference in travel time during free-flow conditions and peak congestion periods. Compared to peer regions, Nashville has seen the third-largest percentage increase in its Commuter Stress Index, a ratio that measures the difference in travel time during free-flow conditions and peak congestion periods. The graph below shows this index for the Nashville MSA and peer regions in 2007 and 2011. As an example, in 2007, a 20-minute free flow trip would have taken 1.25 times as long, or 25 minutes, during peak congestion. In 2011, the same trip would have taken almost 26 minutes in peak congestion.



▶ **Nineteen percent of all trips taken in the Nashville area are for work commutes.**

COMMUTING MODE

SOURCE: U.S. CENSUS BUREAU, 2012

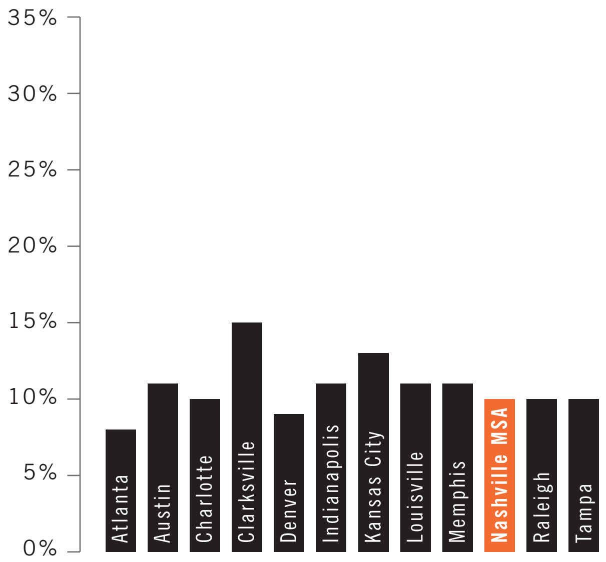
The vast majority – 82.4 percent – of people who live in the Nashville MSA drive alone to work, slightly higher than the average of our peer regions.

	Drive alone	Carpool	Public trans.	Taxi	Motorcycle	Bicycle	Walking	Other	Work from home
Atlanta	78.0%	10.5%	2.9%	0.2%	0.1%	0.1%	1.4%	0.8%	5.9%
Austin	76.0%	11.0%	2.3%	0.1%	0.4%	0.9%	2.0%	0.9%	6.4%
Charlotte	78.8%	10.3%	2.1%	0.0%	0.3%	0.2%	1.6%	0.9%	5.9%
Clarksville	81.9%	9.0%	0.7%	0.3%	0.3%	0.1%	5.1%	0.6%	2.0%
Denver	75.6%	9.1%	4.4%	0.0%	0.3%	1.1%	2.4%	0.8%	6.3%
Indianapolis	82.6%	9.4%	1.2%	0.1%	0.2%	0.3%	1.6%	0.6%	4.0%
Kansas City	83.2%	8.9%	1.1%	0.1%	0.2%	0.2%	1.3%	0.8%	4.2%
Louisville	82.9%	9.3%	1.8%	0.1%	0.1%	0.2%	1.8%	0.6%	3.2%
Memphis	83.0%	10.5%	1.2%	0.1%	0.1%	0.1%	1.2%	0.7%	3.0%
Nashville MSA	**82.4%**	**9.6%**	**1.1%**	**0.0%**	**0.2%**	**0.1%**	**1.2%**	**0.8%**	**4.7%**
Raleigh	80.3%	9.8%	1.0%	0.1%	0.2%	0.4%	1.1%	0.9%	6.2%
Tampa	80.0%	9.6%	1.2%	0.1%	0.3%	0.8%	1.7%	1.0%	5.4%

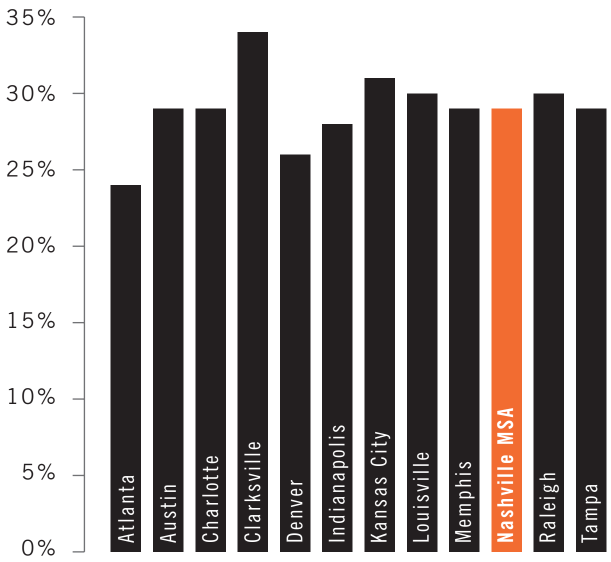
COMMUTE TIME (PERCENT OF WORKERS 16 AND OLDER WHO DO NOT WORK AT HOME)

SOURCE: U.S. CENSUS BUREAU, 2012

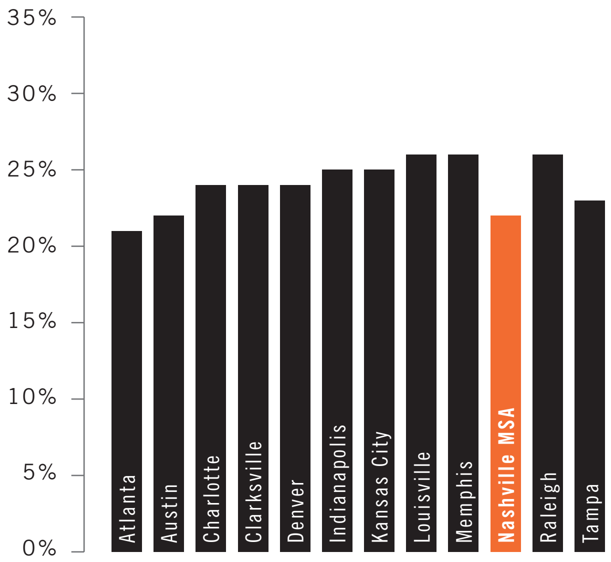
More than two-thirds (39.4 percent) of workers in Nashville commute more than 30 minutes to work, making the Nashville MSA the third-highest among peer metros behind Atlanta (47.9 percent) and Denver (41.1 percent). Compared to peer regions, Clarksville has the largest percentage of workers with a commute that is less than 10 minutes.



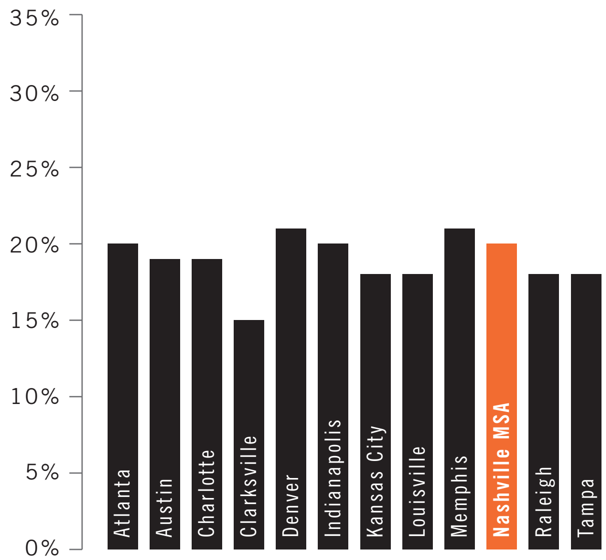
10 minutes or less



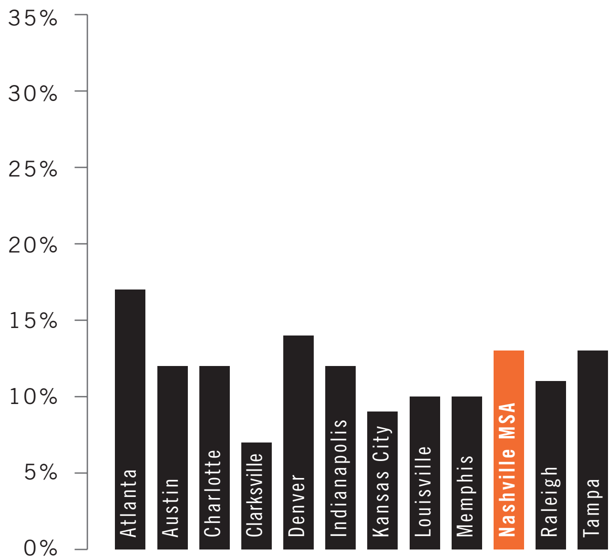
11-19 minutes



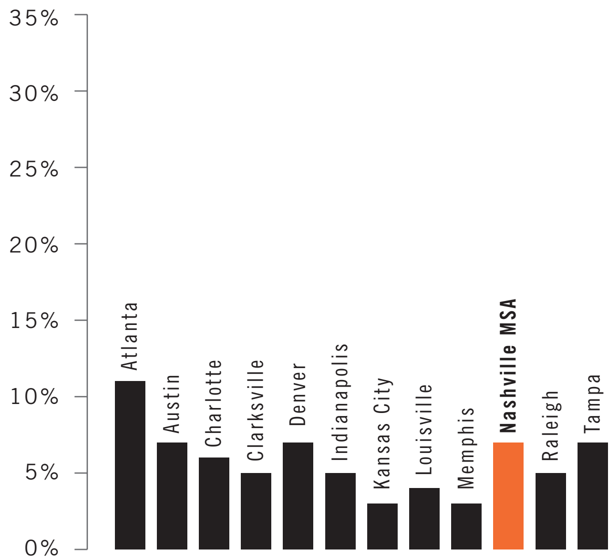
20-29 minutes



30-39 minutes



40-59 minutes

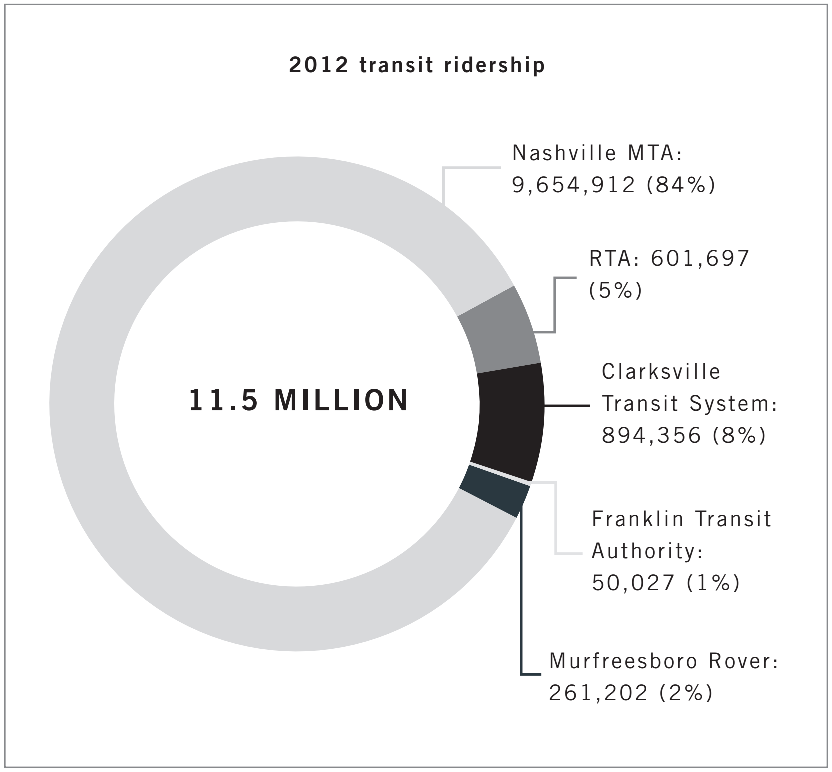


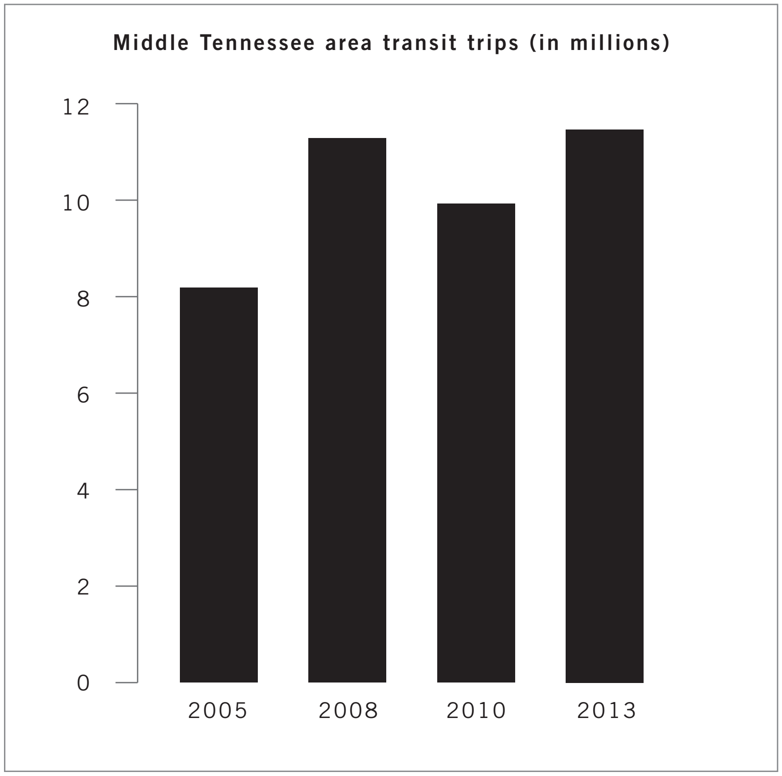
60 minutes or more

PUBLIC TRANSIT USAGE

SOURCE: NATIONAL TRANSIT DATABASE, FEDERAL TRANSIT ADMINISTRATION

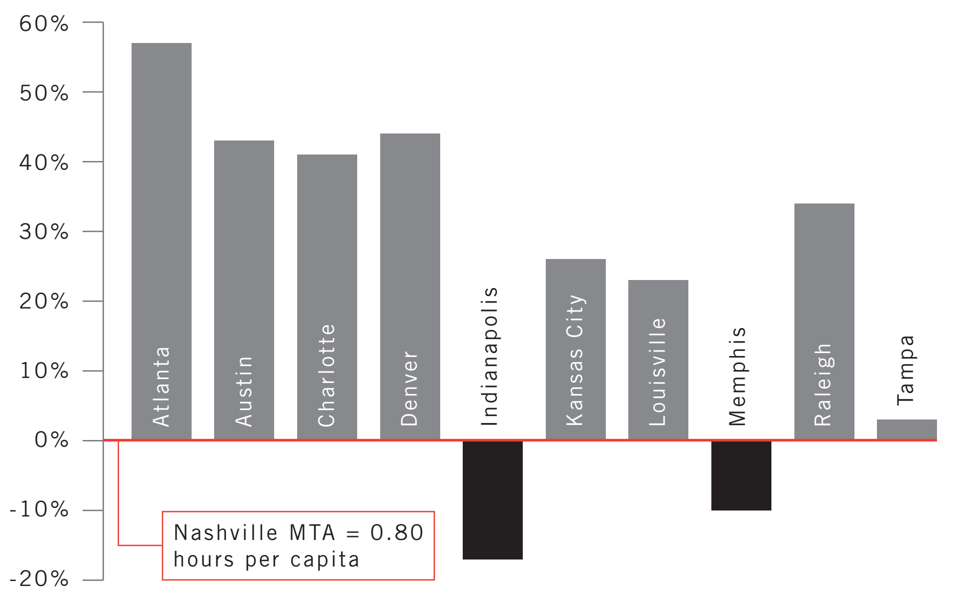
More than 11.5 million trips were taken on urban transit systems in 2012 across the Nashville and Clarksville MSAs, up substantially from just a decade ago. In metro regions across the nation, this increase has been largely driven by millennials and retiring baby boomers who have chosen to live in communities where transit service is available. While transit usage has increased, overall ridership in the region lags behind our peers primarily due to lack of service options, historically low density development patterns and longer travel distances between destinations in the area. In the comparative graphs on page 17, the Nashville region is represented by the orange line. Metros (in gray) above that line are outpacing us.



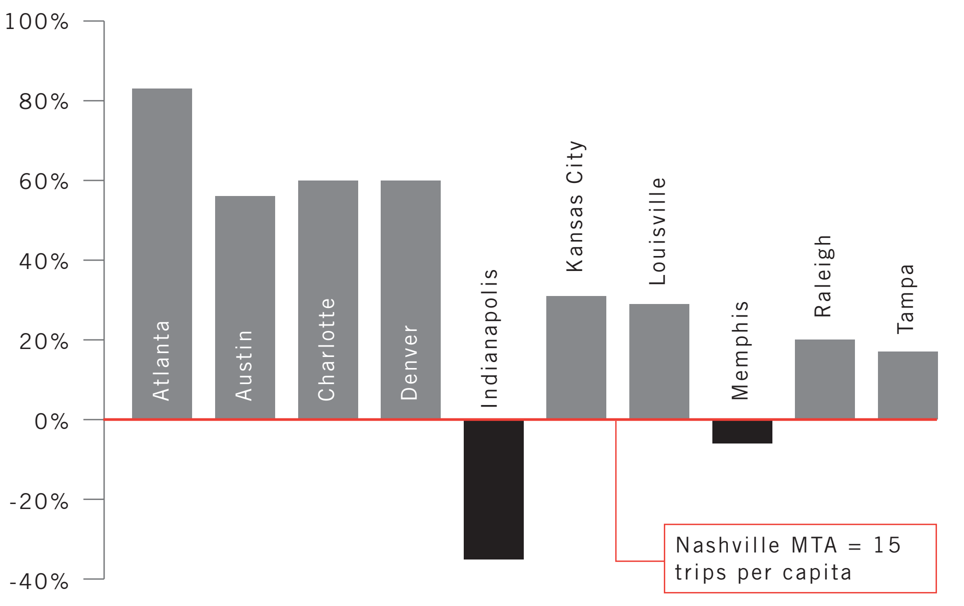


▶ **Fourteen percent of Nashville-area employees receive transit passes from their employers.**

Transit service hours per capita compared with Nashville MTA



Bus and rail trips per capita compared with Nashville MTA



- Nashville MTA
- Higher than Nashville
- Lower than Nashville

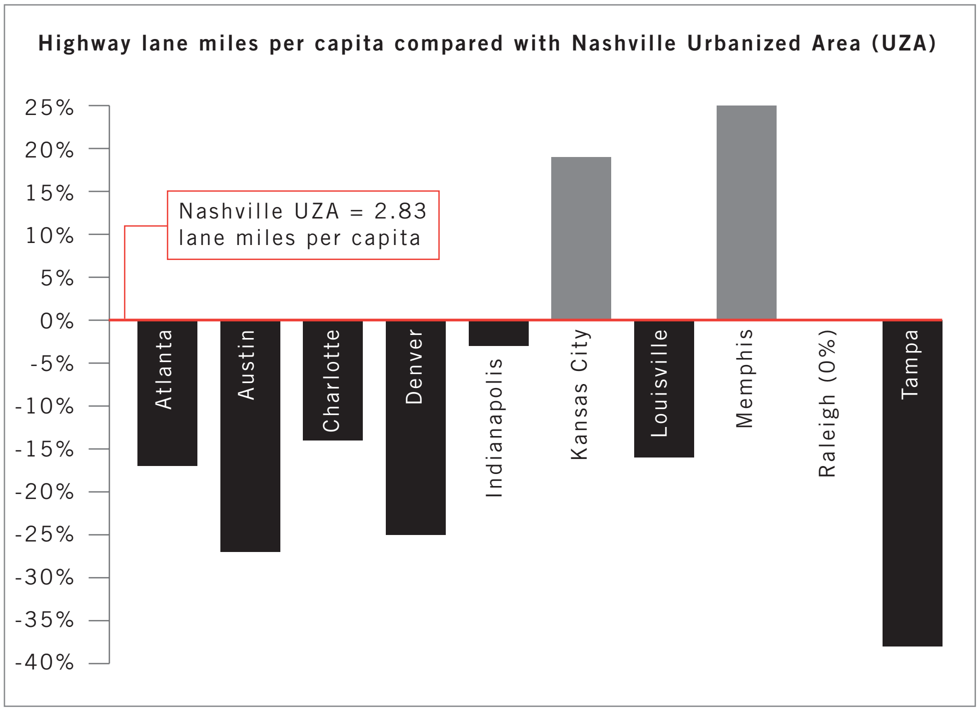
ROADWAY USAGE

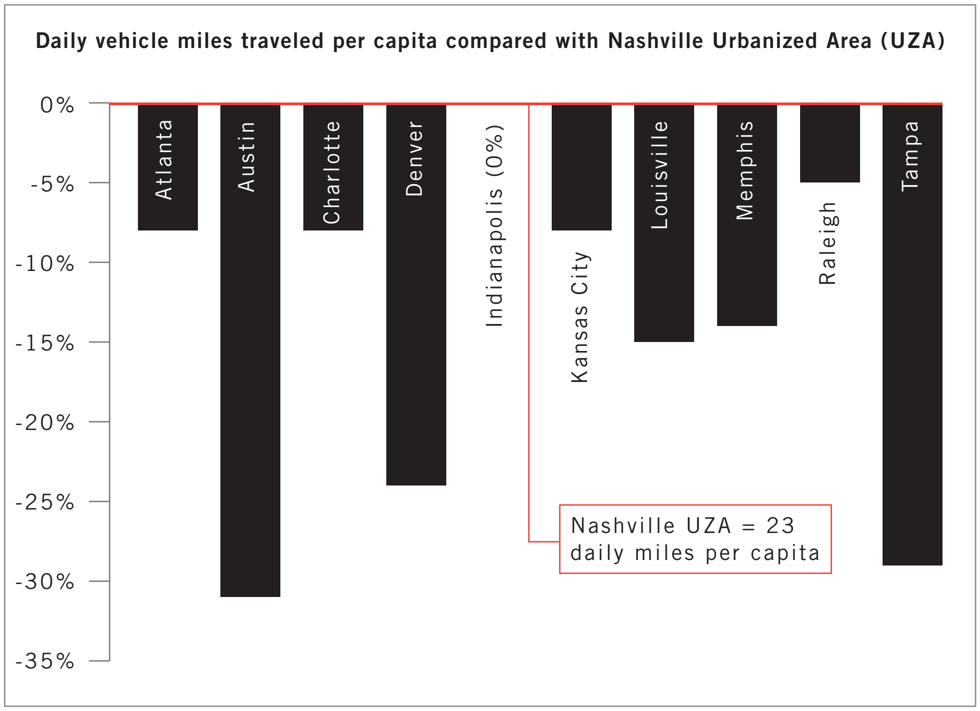
SOURCE: HIGHWAY PERFORMANCE MONITORING SYSTEM, FEDERAL HIGHWAY ADMINISTRATION REGIONAL TRAVEL BEHAVIORS AND FORECASTS

The transportation system – which includes a vast network of roads, bus routes, rail lines, sidewalks and bicycle lanes – is the backbone of our region. It supports the movement of people and goods, and often is the catalyst to new real estate and economic development opportunities. Due to a significant focus on roadway building over the last 50 years, roadway availability as expressed in terms of lane miles per capita is fairly high in Middle Tennessee compared with peer regions across the U.S. In the comparative graphs below, the Nashville region is represented by the orange line. Metros (in gray) above that line are outpacing us.

KEY TAKEAWAY

The focus on building roadways in the region has limited options for our residents, requiring them to spend more time on the roads than their peers in other regions, exacerbating congestion and increasing our dependence on cars.



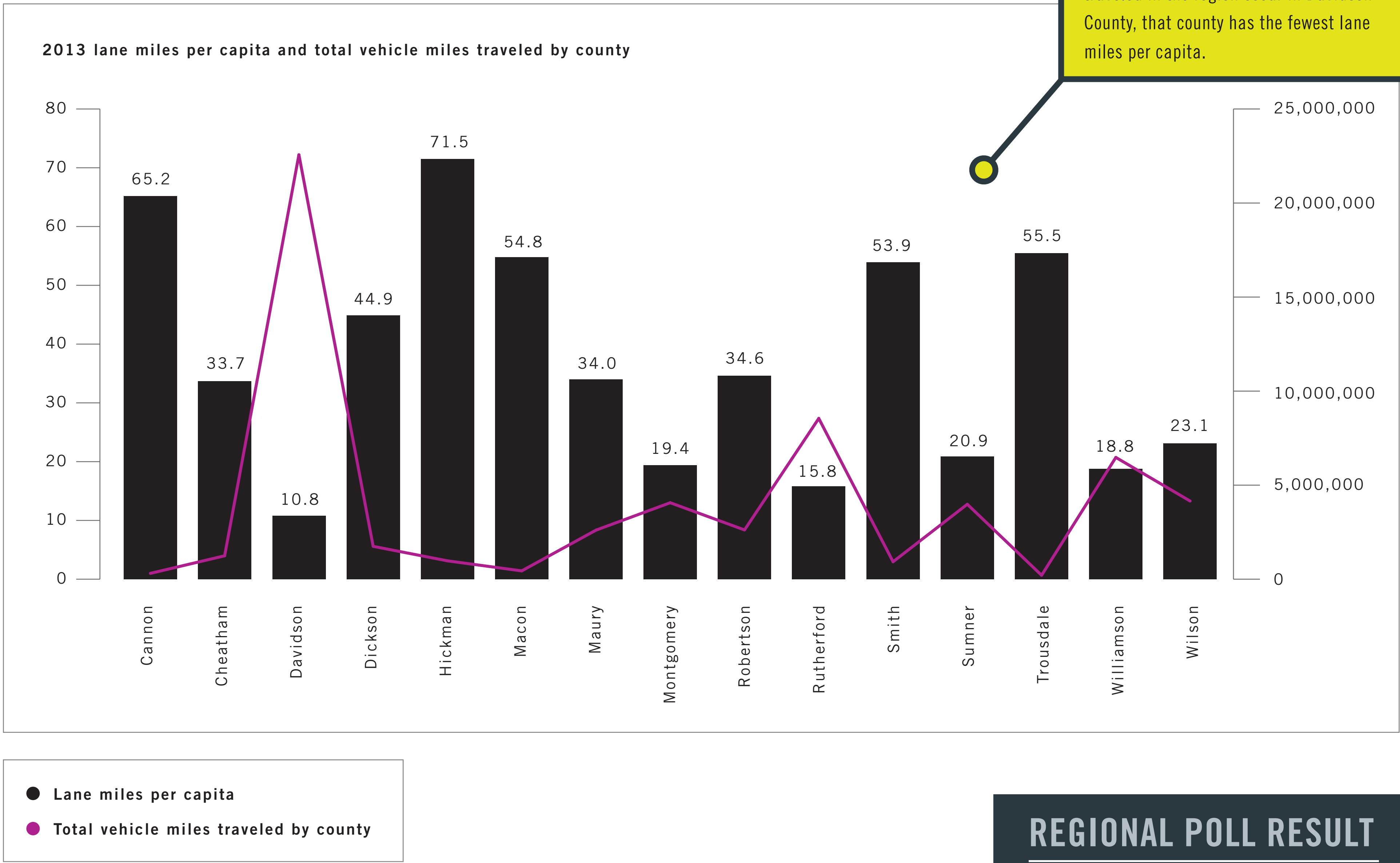


- Nashville UZA
- Higher than Nashville
- Lower than Nashville

FREIGHT IN MIDDLE TENNESSEE

SOURCE: TRANSEARCH COMMODITY FLOW DATA, 2007

In addition to auto travel along our roadways, heavy truck travel accounts for a significant portion of the trips through our region. Based on data compiled in 2007, more than 245 million tons of freight moved through the Nashville area, carrying goods worth more than $700 billion. Seventy-seven percent of those goods had regions outside of the Nashville area as their final destination. Rail in our region also represents a significant portion of freight movement in the area. The large majority (91 percent) of the 45 million tons of freight that moved through Middle Tennessee on rail did not have our region as their final destination. Rail carried goods worth more than $64 billion.



The graphs on page 18-19 show how highway lane miles per capita, as well as the amount of daily vehicle miles traveled per capita in our region, compare to our peers. Available highway lane miles are calculated by adding together the mileage of every travel lane on all roadways – from local roads to interstates – across the region. Comparisons with Nashville's peers are calculated using the lane mileage of freeways (e.g., Briley Parkway, U.S. Interstate) and arterial streets (Charlotte Pike, Gallatin Pike, etc.) within the Census-defined urbanized area (UZA) for those regions. The Nashville UZA includes parts of six counties. Vehicle miles traveled is an expression of the miles traveled for roadway users.

REGIONAL POLL RESULT

The majority (90 percent) of respondents support local governments within the region working together to address priority issues.

ECONOMIC VITALITY

▶ Our region boasts a diverse array of businesses – from health care and education to tourism and the entertainment industries. In addition to a growing number of corporate headquarters, the region's economy is also driven by a thriving entrepreneurial class. This section examines the growth of our regional economy, cost of living, poverty status and affordable housing.

HOUSEHOLDS WITH SELF-EMPLOYMENT INCOME

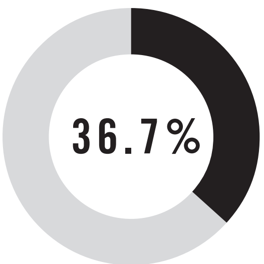
SOURCE: U.S. CENSUS BUREAU, 2012

Nashville consistently outperforms the nation in various measures of self-employment and entrepreneurship. In 2012, nearly every county demonstrated higher percentages of households with self-employment income compared to the national average (10.6 percent). The chart below shows the percentage of households in each county with self-employment income (right), as well as the number of households this corresponds to (left).

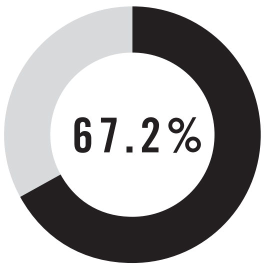
Number of households		Percentage of county
12,148	Williamson	18.7%
2,650	Cheatham	18.3%
1,382	Hickman	15.8%
3,792	Robertson	15.7%
1,267	Macon	15.0%
2,807	Dickson	15.0%
8,823	Sumner	14.6%
999	Smith	13.8%
	Nashville MSA	**13.6%**
4,057	Maury	12.7%
5,373	Wilson	12.6%
32,107	Davidson	12.6%
658	Cannon	12.4%
742	Trigg	12.3%
342	Trousdale	12.0%
11,079	Rutherford	11.6%
	National average	**10.6%**
6,078	Montgomery	9.6%
	Clarksville MSA	**9.5%**
2,231	Christian	8.6%

KEY TAKEAWAY

Entrepreneurship, which is measured by self-employment income, creates jobs, fuels the creative industries and helps propel the economic engine of Middle Tennessee. On this measure, all but two counties in the joint region outpace the national average.



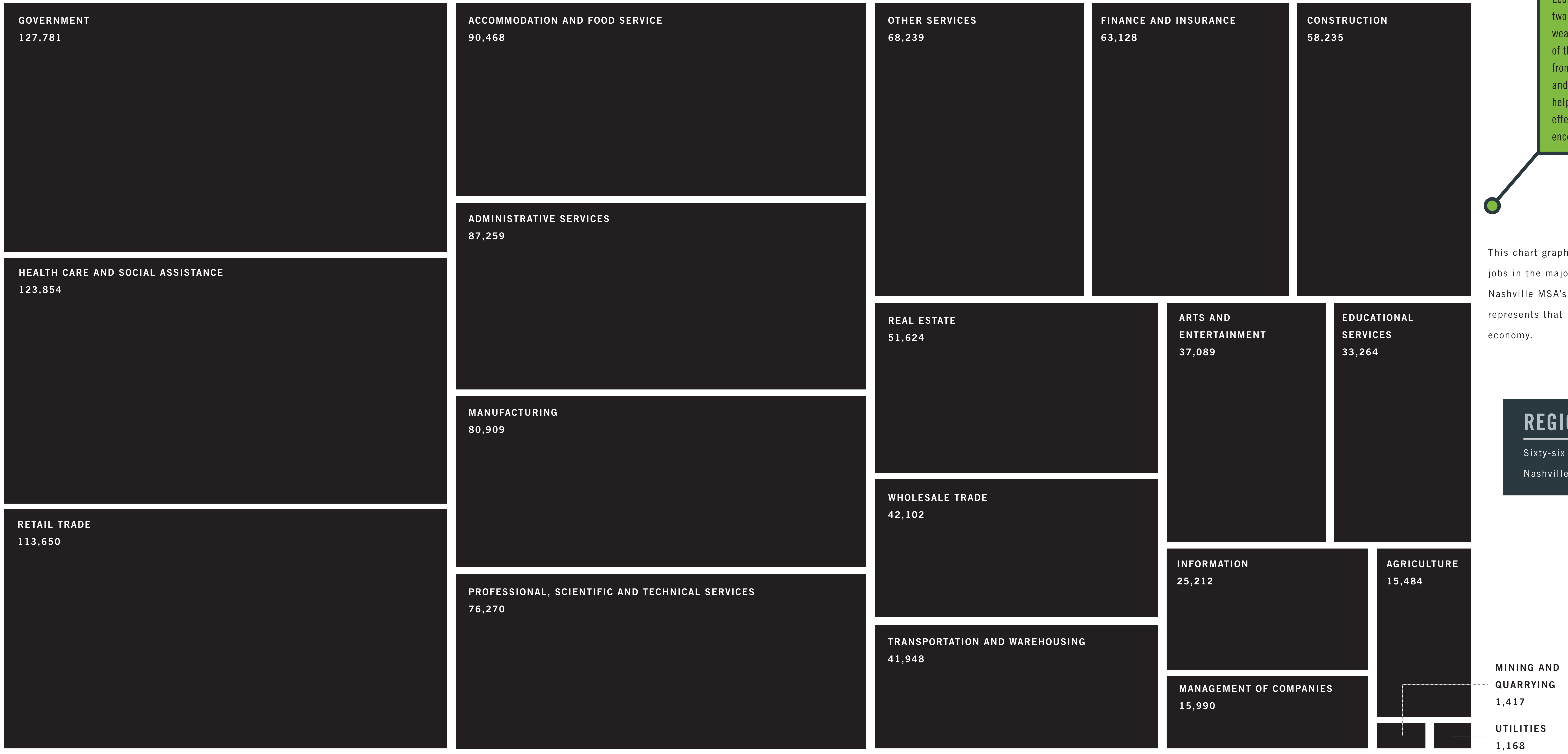
In the Nashville MSA, 36.7 percent of all households with self-employment income are in Davidson County.



In the Clarksville MSA, approximately two-thirds (67.2 percent) of households with self-employment income are in Montgomery County.

NASHVILLE MSA JOBS BY INDUSTRY

SOURCE: EMSI, 2014



KEY TAKEAWAY

Economies that rely on more than one or two major industries are better able to weather economic downturns. The diversity of the region's businesses – which span from health care and education to tourism and the entertainment industries— has helped the region avoid many negative effects of the Great Recession and experi-ence significant growth.

This chart graphically represents the number of jobs in the major industries that make up the Nashville MSA's economy. The size of each box represents that industry's share of the regional economy.

REGIONAL POLL RESULT

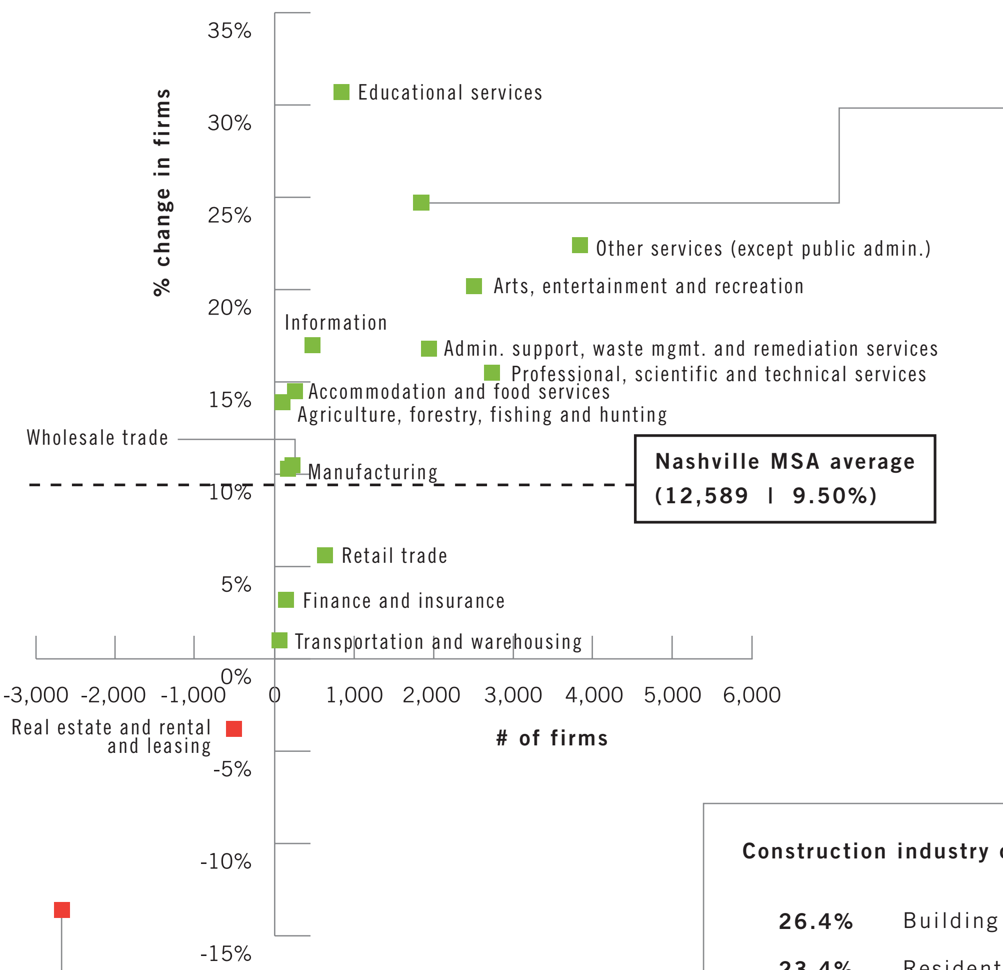
Sixty-six percent of respondents felt Nashville is heading in the right direction.

ENTREPRENEURSHIP BY INDUSTRY

SOURCE: U.S. CENSUS BUREAU, 2012

In the Nashville region, there are 145,108 non-employer firms. Educational services (31 percent) and health care and social assistance (25 percent) are the highest non-employer growth industries. In the Clarksville region, which has 12,908 non-employers, arts, entertainment and recreation (21 percent) is the highest growth industry in this category. In the graphics on these pages, each dot represents a component of the self-employment economy in the Nashville MSA and Clarksville MSA. Industries in the top right are growing the fastest. Non-employer statistics provide data on businesses that have no paid employees and are subject to federal income tax. Most non-employers are self-employed individuals operating unincorporated businesses (known as sole proprietorships), which may or may not be the owner's principal source of income.

Nashville MSA five-year non-employer growth



Health care and social assistance industry components

28.6%	Child day care services
22.5%	Offices of other health practitioners
16.5%	Offices of physicians
12.6%	Home health care services
8.5%	Individual and family services
3.1%	Other ambulatory health care services
2.6%	Nursing and residential care facilities
2.4%	Offices of dentists
1.1%	Outpatient care centers
1.1%	Medical and diagnostic laboratories
0.7%	Vocational rehabilitation services
0.3%	Community food and housing, emergency/relief services

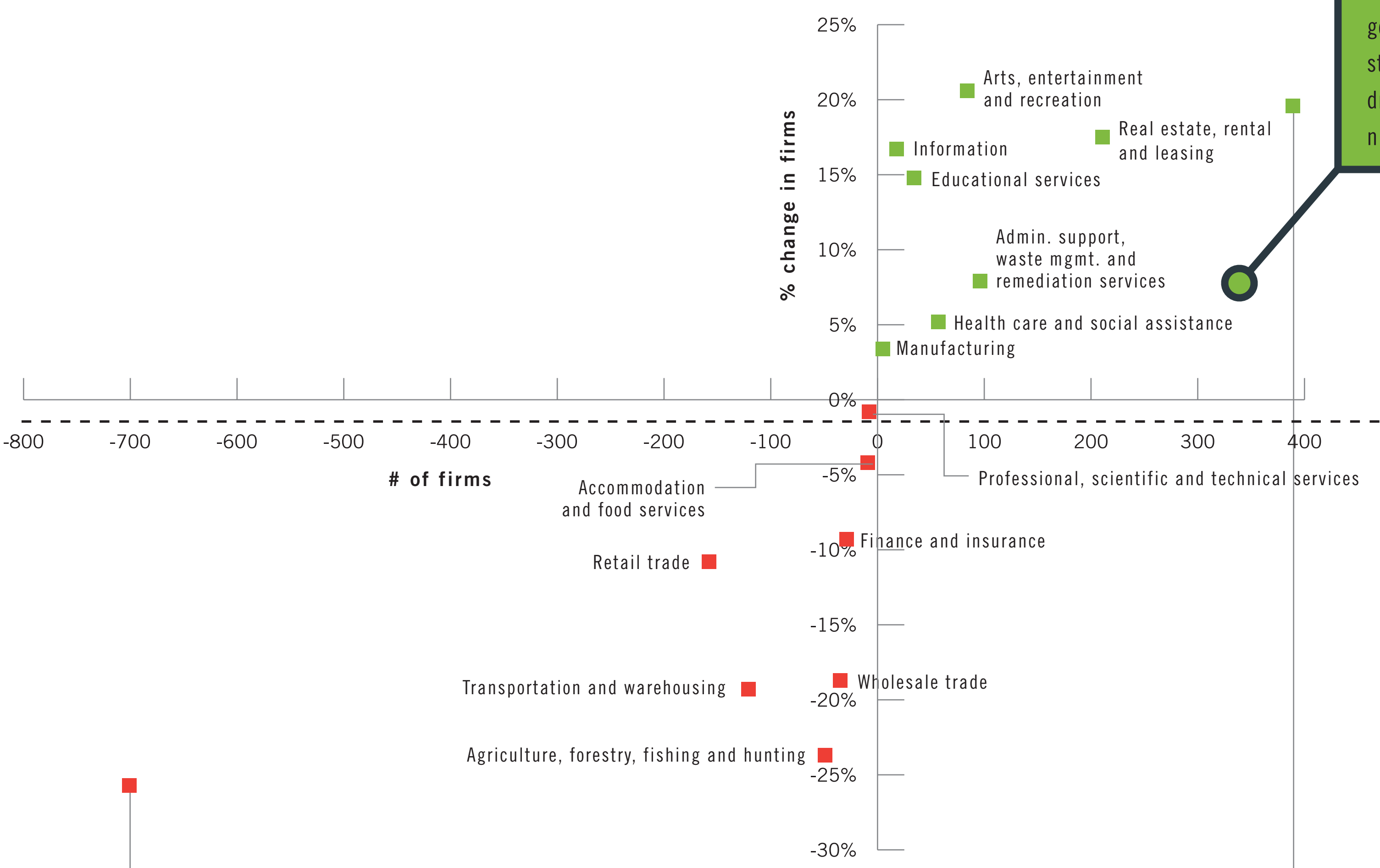
The largest growth was in child care, health practitioners and physician offices.

Construction industry components

26.4%	Building finishing contractors
23.4%	Residential building construction
20.8%	Other specialty trade contractors
12.9%	Foundation, structure and building exterior contractors
11.2%	Building equipment contractors
3.4%	Nonresidential building construction
0.8%	Land subdivision
0.6%	Other heavy and civil engineering construction
0.2%	Utility system construction
0.2%	Highway, street and bridge construction

The largest losses were in building finishing contractors, residential building construction and specialty trade contractors.

Clarksville MSA Five Year Non-employer Growth



Clarksville MSA average

-1.60% change

KEY TAKEAWAY

Regions that embrace creativity tend to generate higher revenue and experience stability. The creative industries are driving much of the self-employment numbers in the joint metro region.

Construction industry components

25.0%	Residential building construction
23.0%	Building finishing contractors
18.5%	Other specialty trade contractors
15.4%	Foundation, structure and building exterior contractors
11.0%	Building equipment contractors
4.3%	Nonresidential building construction
1.7%	Land subdivision
0.5%	Other heavy and civil engineering construction
0.4%	Utility system construction
0.2%	Highway, street and bridge construction

The largest losses were in building finishing contractors, other trade specialty trade contractors, and foundation, strucutre and building exterior contractors.

Other services (except public administration) components

36.7%	Personal care services
31.3%	Other personal services
10.8%	Automotive repair and maintenance
9.1%	Personal and household goods repair and maintenance
8.2%	Religious, grantmaking, civic, professional and other
1.3%	Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
0.4%	Death care services
N/A	Electronic and precision equipment repair and maintenance
N/A	Dry cleaning and laundry services

The largest growth is in other personal services and personal care services.

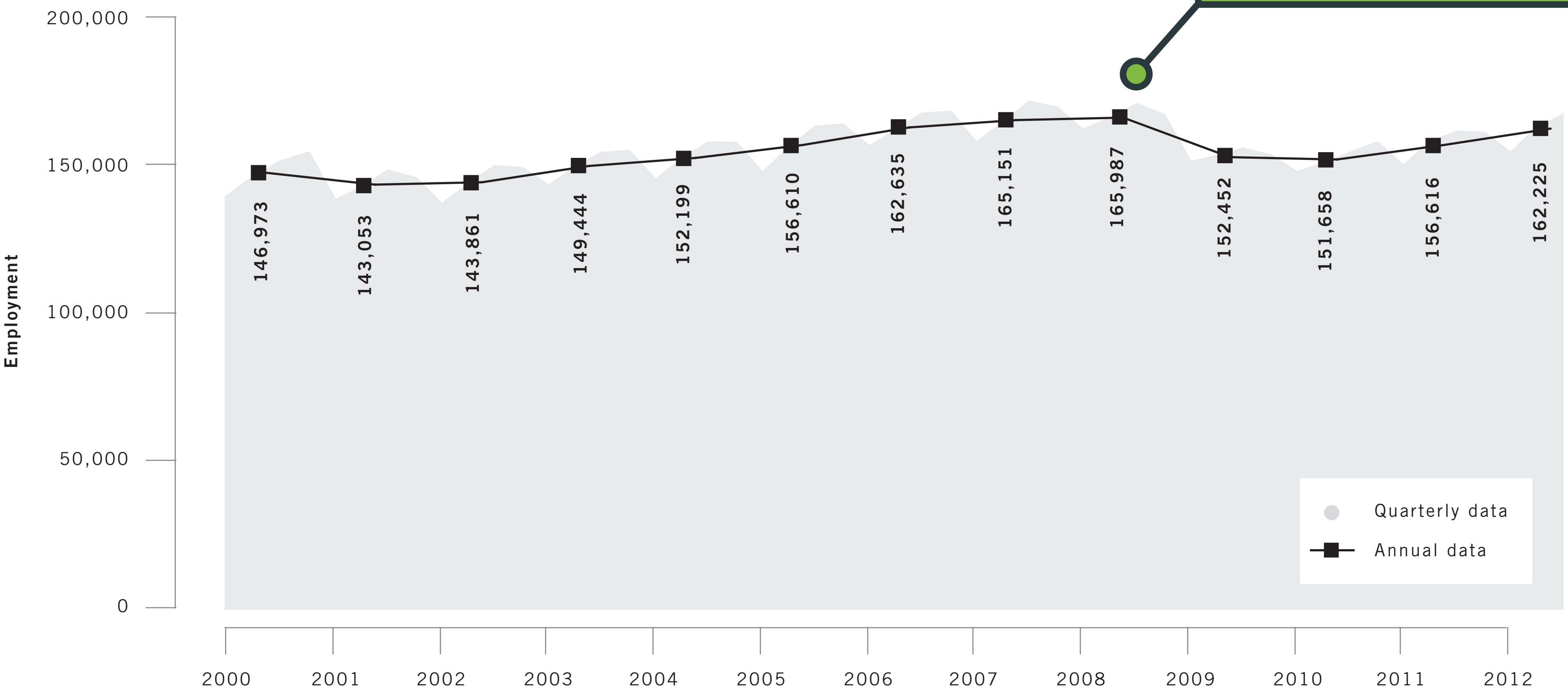
SMALL BUSINESS EMPLOYMENT DYNAMICS BY NUMBER OF EMPLOYEES

SOURCE: U.S. CENSUS BUREAU, 2000-2012

The chart below shows the number of people employed by small businesses for each year from 2000 to 2012.

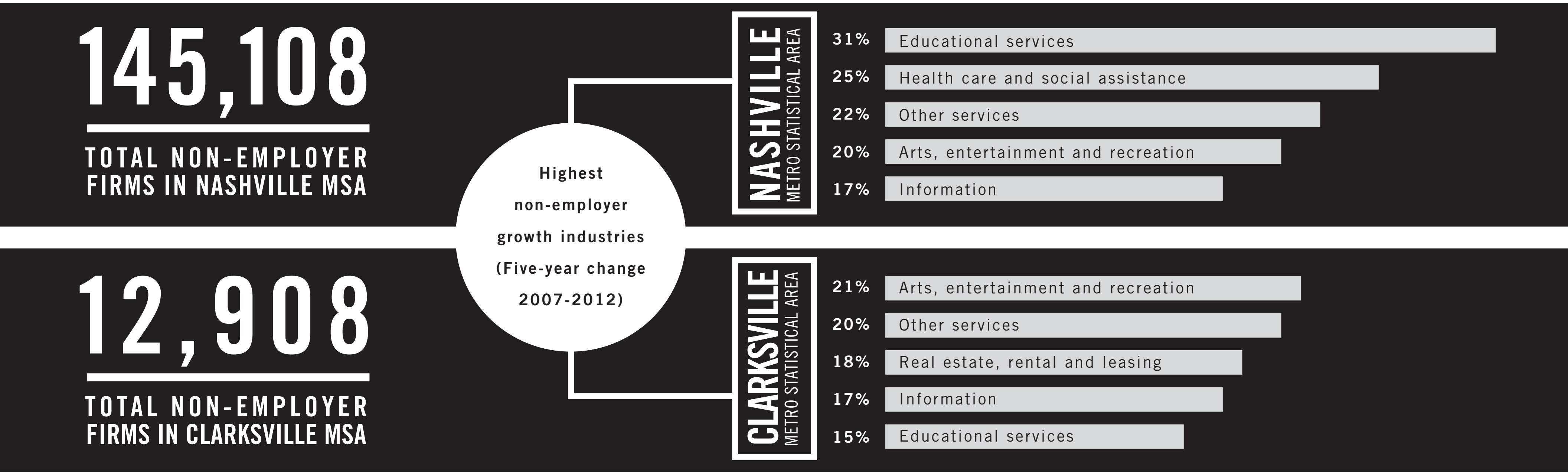
KEY TAKEAWAY

Small businesses are the backbone of the Middle Tennessee economy. The strength of these businesses has helped keep unemployment levels low in the region.



HIGHEST NON-EMPLOYER GROWTH INDUSTRIES IN THE NASHVILLE MSA AND CLARKSVILLE MSA

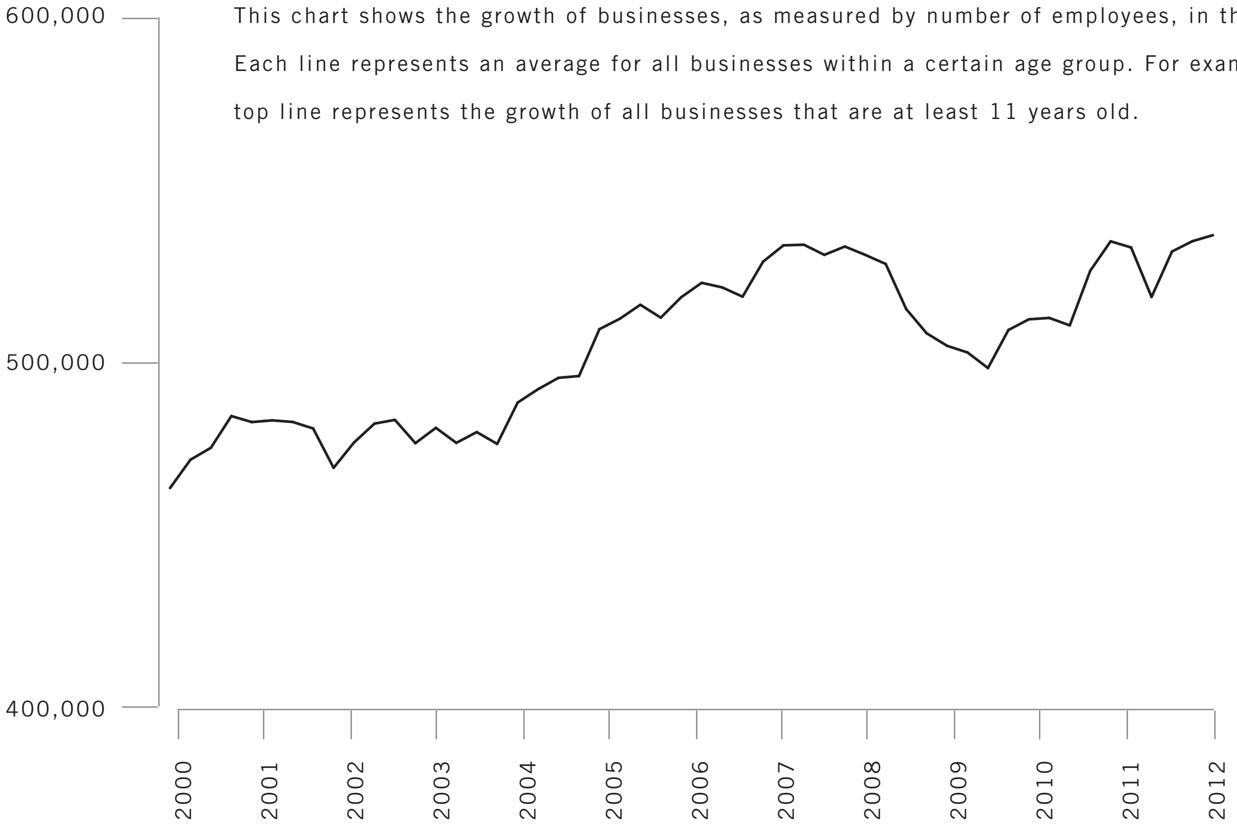
SOURCE: U.S. CENSUS BUREAU, 2012



FIRM AGE EMPLOYMENT DYNAMICS

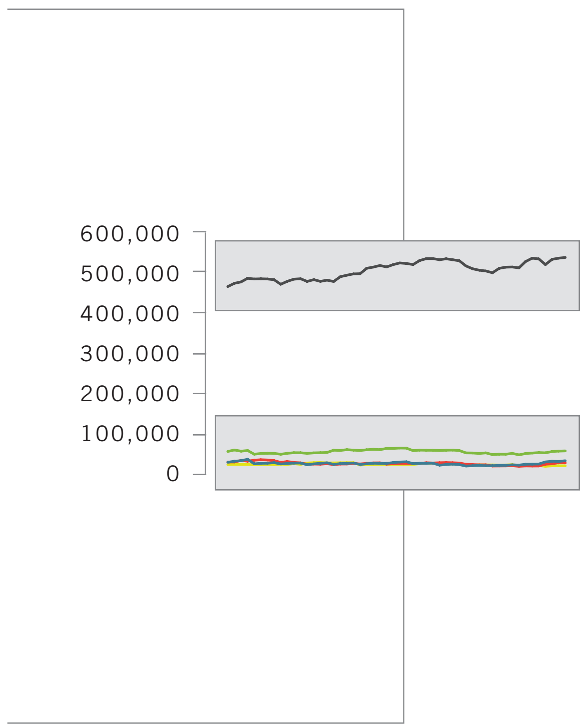
SOURCE: U.S. CENSUS BUREAU, 2000-2012

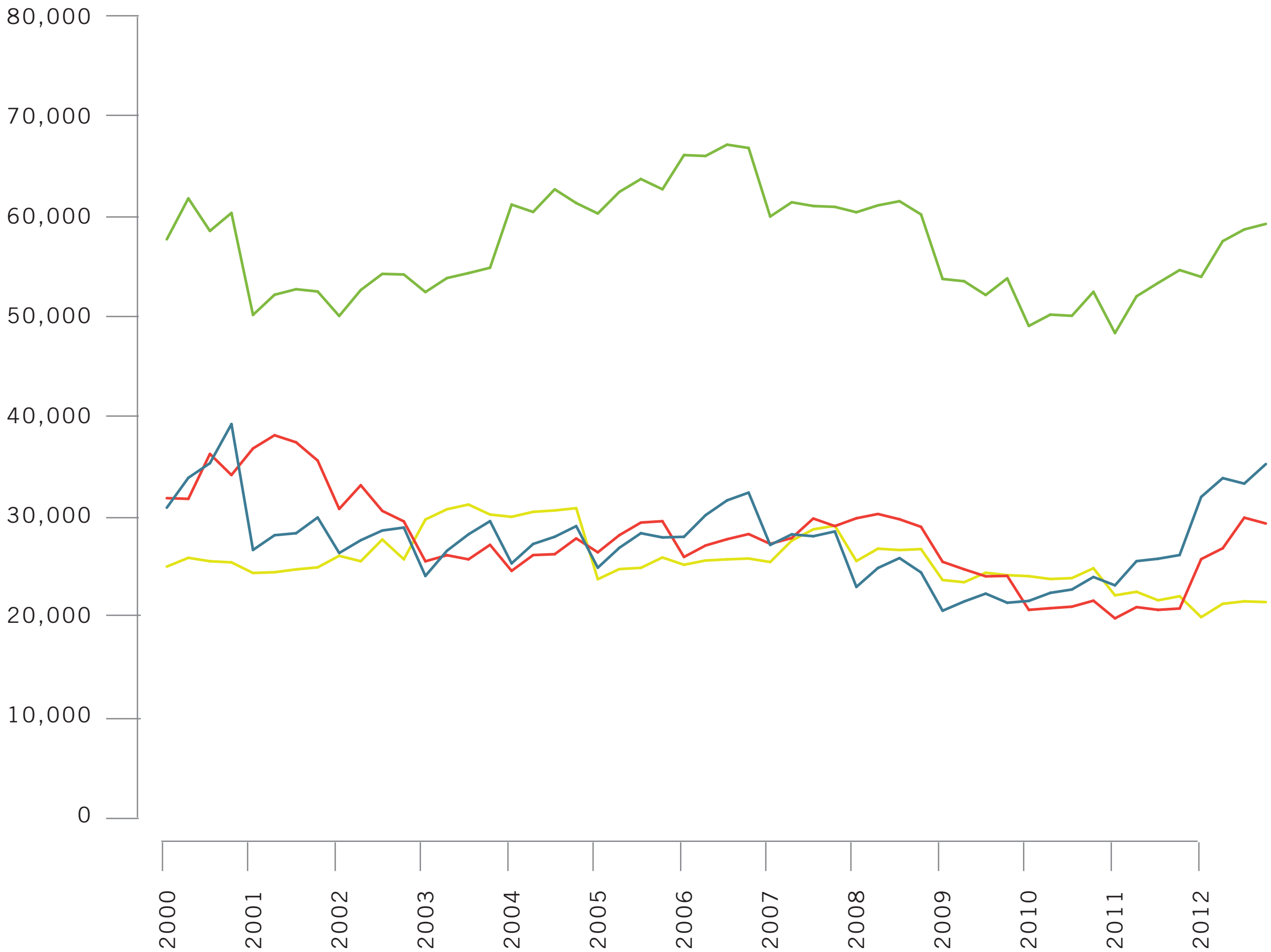
This chart shows the growth of businesses, as measured by number of employees, in the region. Each line represents an average for all businesses within a certain age group. For example, the top line represents the growth of all businesses that are at least 11 years old.



KEY TAKEAWAY

When businesses expand, they create more jobs for residents. Businesses in Middle Tennessee, regardless of their age, have been expanding.





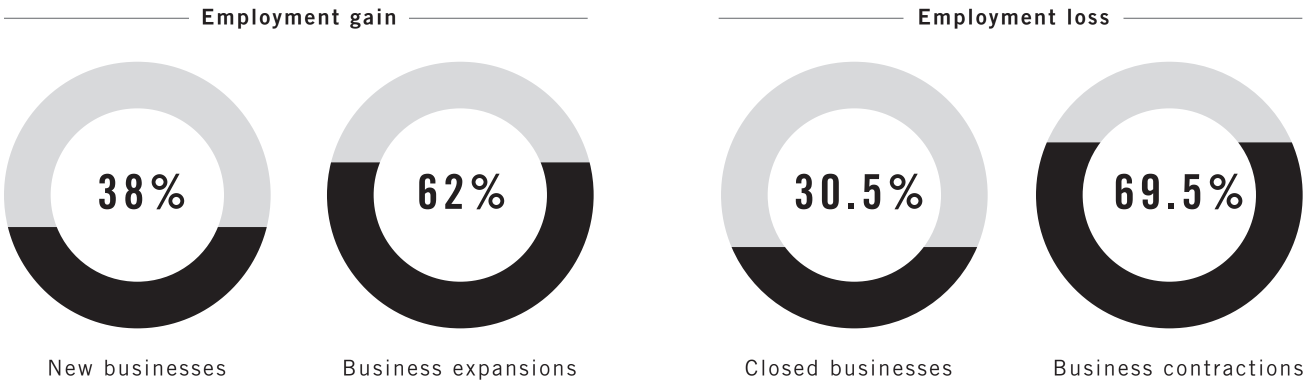
COMPONENTS OF EMPLOYMENT CHANGE IN THE NASHVILLE MSA, 2007-2010

SOURCE: U.S. CENSUS BUREAU, STATISTICS OF U.S. BUSINESSES (SUSB), 2007-2010

Most of the changes in overall employment are driven by our existing businesses expanding or contracting. Businesses opening and closing prompt about a third of all job gains and losses, respectively, while ongoing business expansions and contractions contribute to the majority of employment change. The graphics below show the extent to which new and established businesses contribute to employment gains and losses for the Nashville and Clarksville MSAs.

KEY TAKEAWAY

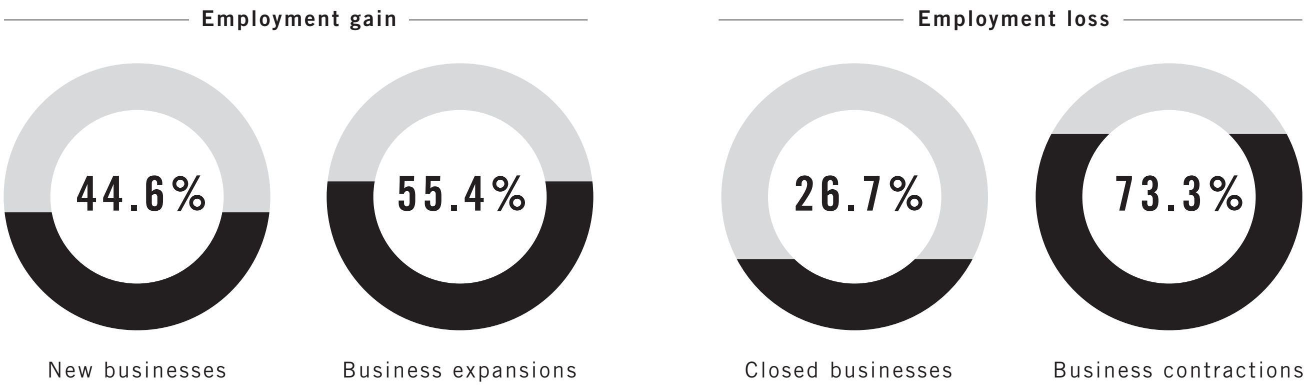
Existing businesses drive employment gains and losses in the region.



Between 2007 and 2010, components of employment change related to gains and losses have remained relatively stable in the Nashville MSA.

COMPONENTS OF EMPLOYMENT CHANGE IN THE CLARKSVILLE MSA, 2007-2010

SOURCE: U.S. CENSUS BUREAU, SUSB, 2007-2010

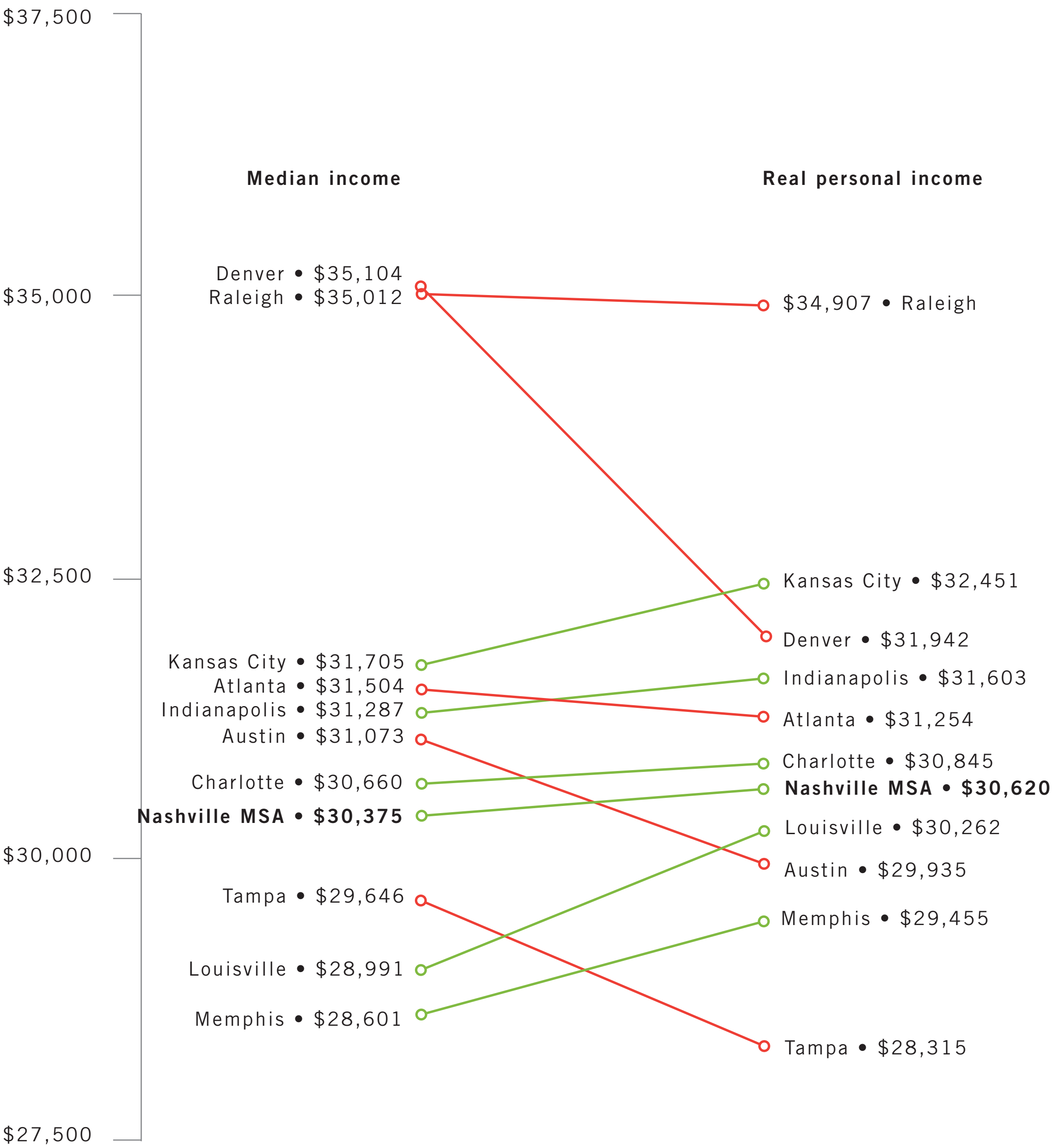


In 2009-2010, the majority factor contributing to employment gains in the Clarksville MSA switched from business expansions to new businesses (60 percent).

MEDIAN INCOME VS. ADJUSTMENT FOR COST OF LIVING

SOURCE: U.S. BUREAU OF ECONOMIC ANALYSIS, 2012

The graphic below shows how the cost of living in a region impacts the purchasing power of residents. Metros whose cost of living allow residents' income to go further are represented by the green lines. Metros whose cost of living limit the purchasing power of their residents are represented by the red lines.



KEY TAKEAWAY

While our region's median income may not outpace all other major metro areas, every dollar you make here goes further. This means both longtime and new residents are at an advantage when it comes to spending on products and services, buying homes or pursuing their dreams of starting or growing businesses.

COST-OF-LIVING INDEX

SOURCE: ACCRA COLI, 2013

Atlanta	95.3
Austin	93.2
Charlotte	95.7
Denver	104.2
Indianapolis	92
Kansas City	99.2
Louisville	91.4
Memphis	85.4
Nashville MSA	**87.6**
Raleigh	93.6
Tampa	93.2

TAX BURDEN COMPARISON

SOURCE: DISTRICT OF COLUMBIA, 2012

The District of Columbia Comparative Study of Tax Rates and Tax Burdens assesses the tax burden for a hypothetical family of three at different household income levels. Our comparison expands upon the District of Columbia study by accounting for county and city differences in property tax rates to create a comparison within the Middle Tennessee region. The charts below show the amount of taxes a family of three can expect to pay in the region at different income levels. The chart on the left estimates tax burden at the county level. The chart on the right estimates tax burden at the city level.

KEY TAKEAWAY

Middle Tennesseans experience a lower tax burden than their peers in the country – no matter where they live in the region.

County comparison

	Household income		
	$50,000	**$75,000**	**$100,000**
Cannon	$2,679	$3,818	$4,370
Cheatham	$2,868	$4,035	$4,555
Davidson	$3,400	$4,565	$5,029
Dickson	$2,865	$4,032	$4,587
Hickman	$2,523	$3,646	$4,156
Macon	$2,455	$3,700	$4,229
Maury	$2,756	$3,902	$4,439
Robertson	$3,006	$4,147	$4,694
Rutherford	$2,865	$3,944	$4,357
Smith	$2,520	$3,720	$4,233
Sumner	$2,695	$3,790	$4,262
Trousdale	$2,926	$3,862	$4,351
Williamson	$3,273	$4,525	$5,054
Wilson	$2,948	$4,088	$4,529
Montgomery	$2,996	$4,116	$4,563

City comparison

	Household income		
	$50,000	**$75,000**	**$100,000**
Nashville	$3,628	$4,818	$5,299
Brentwood	$4,535	$5,642	$6,124
Hendersonville	$3,015	$4,161	$4,586
Murfreesboro	$3,505	$4,717	$5,173
Franklin	$3,333	$4,771	$5,280
Goodlettsville	$3,058	$4,250	$4,693
Clarksville	$3,399	$4,536	$4,977

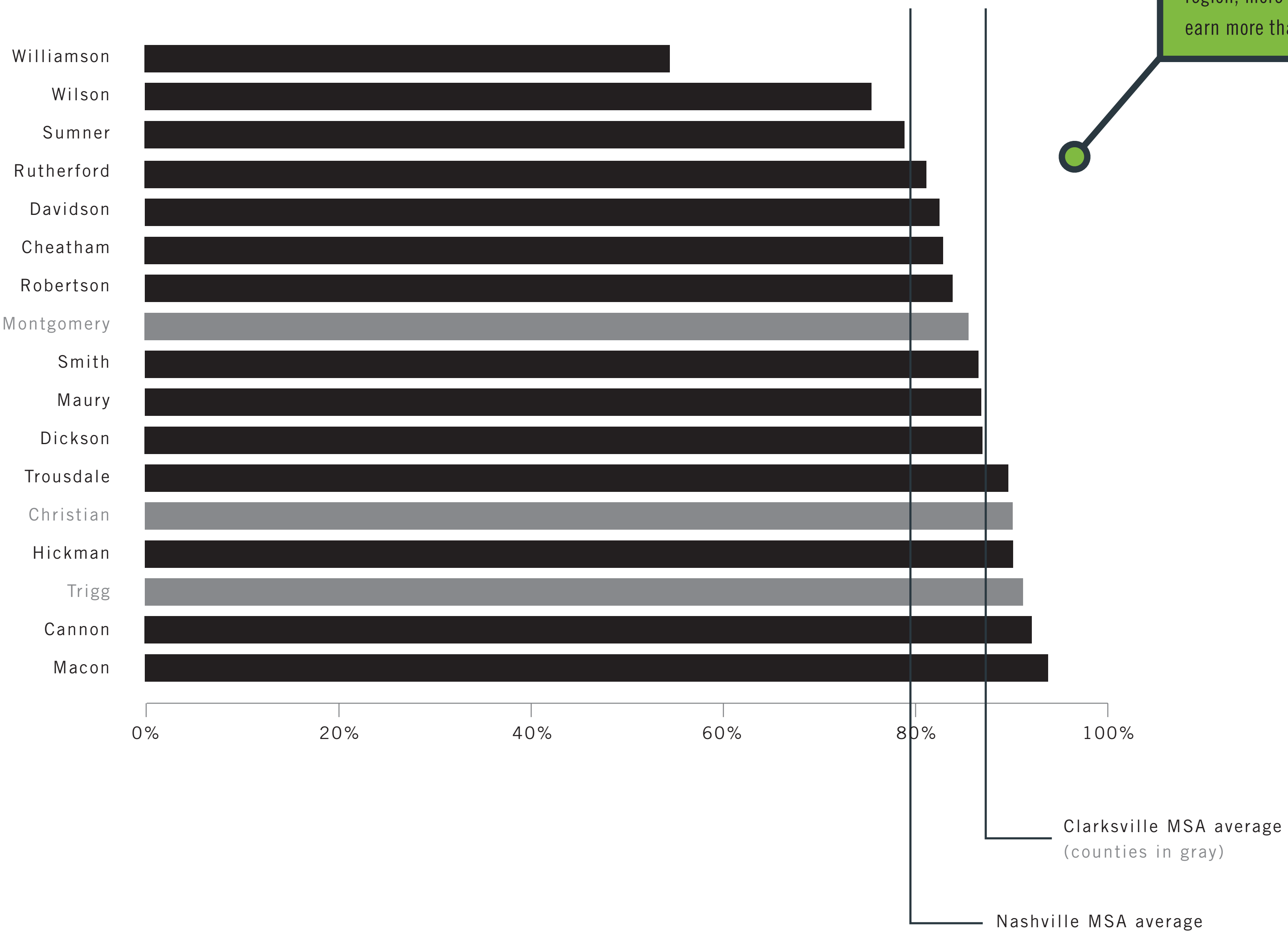
PERCENTAGE OF HOUSEHOLDS WITH INCOME LESS THAN $100,000

SOURCE: U.S. CENSUS BUREAU, 2012

The graphic below shows the percentage of households with income below $100,000 for every county in the Nashville and Clarksville MSAs. Each of the lines represents the overall MSA average in each of the MSAs.

KEY TAKEAWAY

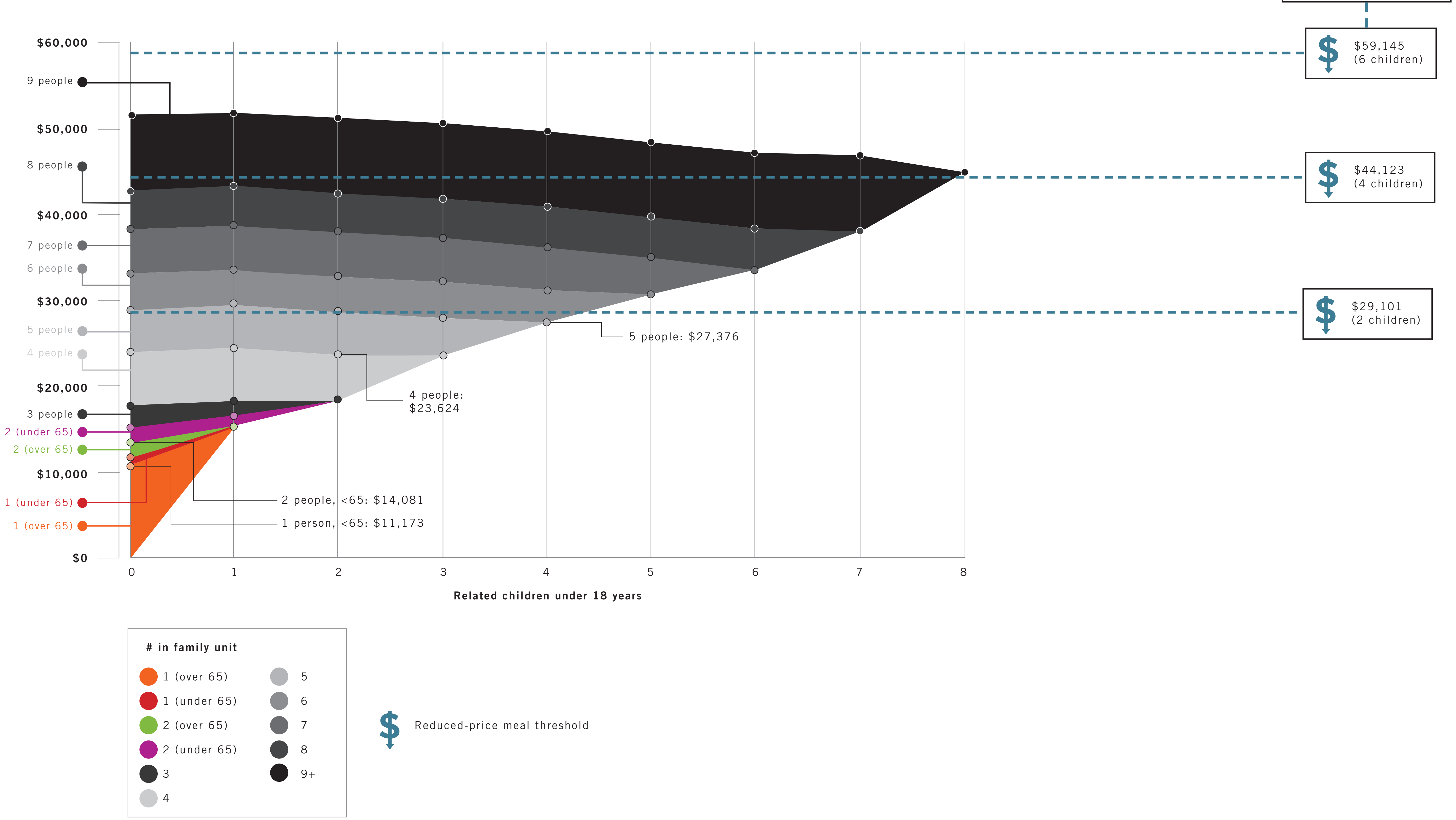
High-earner households are a crucial component of building a strong tax base. In six counties of the Middle Tennessee region, more than one in six households earn more than $100,000.



POVERTY THRESHOLDS

SOURCE: U.S. CENSUS BUREAU, U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, 2014

Poverty status is determined by a set of 48 different income thresholds that vary by family size and composition, including the number of children living in a household. There are 43,498 households in the Nashville MSA living in poverty, which house a total of 229,686 people. Of all the households falling below the poverty level in the Nashville MSA, 63 percent are led by single parents and more than half are led by single female heads of households. There are 78,695 – or one in five – children living below the poverty line our region.



KEY TAKEAWAY

Despite strong economic growth, a significant proportion of residents in the Nashville MSA – one in seven – are living below the poverty line.

REGIONAL POLL RESULT

Nearly four in 10 respondents indicated that it was somewhat to very difficult to cover family and household expenses and pay all of their bills.

PERCENT OF AREA RENTAL UNITS ABOVE FAIR MARKET RENT

SOURCE: U.S. CENSUS BUREAU, 2000 & 2012

Fair market rent is an important measure for assessing the affordability of housing for a region. The U.S. Department of Housing and Urban Development (HUD) annually estimates Fair Market Rents (FMRs) based on rental unit rates in the local market. FMRs are used to determine standard payment amounts for housing voucher programs, initial renewal rents for some Section 8 housing and rent ceilings for other housing assistance programs. The overall trend shows an increase in FMRs in the Nashville region in the past decade. In seven counties in the region – Williamson, Montgomery, Rutherford, Davidson, Cheatham, Sumner and Wilson – more than one-third of rental units were above fair market value. These seven counties account for 84 percent of all rental housing.

KEY TAKEAWAY

In the counties that account for the majority of the region's rental housing, at least one-third of units are above fair market rent.

Number of units above fair market rent		Percentage of units above fair market rent 2012
10,745	Williamson	72.7%
22,173	Montgomery	46.7%
28,460	Rutherford	46.7%
110,212	Davidson	46.0%
	Nashville MSA	**43.5%**
2,380	Cheatham	41.4%
15,553	Sumner	40.2%
7,871	Wilson	39.5%
	Clarksville MSA	**38.5%**
5,003	Robertson	32.1%
11,302	Christian	24.7%
4,300	Dickson	22.8%
8,651	Maury	18.3%
559	Trousdale	15.1%
1,310	Hickman	12.9%
827	Trigg	8.8%
1,534	Smith	5.5%
2,015	Macon	5.2%
1,022	Cannon	2.7%

Fair market rent for a one-bedroom apartment

	2012	2014
Nashville MSA	$653	$711
Clarksville MSA	$587	$588

TOP 50 OCCUPATIONS IN THE NASHVILLE MSA AND CLARKSVILLE MSA

SOURCE: EMSI, 2014

Occupation	Can afford one-bedroom apartment	2014 jobs	Minimum level of education required
Military occupations	✓	35,836	N/A
Retail salespersons		34,844	Less than high school
Real estate sales agents	✓	25,140	High school diploma or equivalent
Laborers and material movers, hand		23,703	Less than high school
Office clerks, general		23,224	High school diploma or equivalent
Cashiers		22,672	Less than high school
Waiters and waitresses		21,271	Less than high school
Food preparation and serving workers		20,495	Less than high school
Customer service representatives		20,220	High school diploma or equivalent
Janitors and cleaners		19,161	Less than high school
Heavy and tractor-trailer truck drivers	✓	18,549	Postsecondary non-degree award
Secretaries and administrative assistants		17,295	High school diploma or equivalent
Stock clerks and order fillers		17,254	Less than high school
Registered nurses	✓	16,865	Associate degree
Supervisors of retail sales workers	✓	16,246	High school diploma or equivalent
General and operations managers	✓	16,003	Bachelor's degree
Farmers, ranchers and agricultural managers		14,960	High school diploma or equivalent
Bookkeeping, accounting and auditing clerks	✓	14,276	High school diploma or equivalent
Accountants and auditors	✓	14,268	Bachelor's degree
Team assemblers	✓	14,251	High school diploma or equivalent
Maids and housekeeping cleaners		13,494	Less than high school
Child care workers		12,892	High school diploma or equivalent
Supervisors of office and admin. support workers	✓	11,818	High school diploma or equivalent
Construction laborers		11,817	Less than high school
Managers, all other	✓	10,801	High school diploma or equivalent
Cooks, restaurant		10,177	Less than high school
Sales reps., wholesale and manufacturing	✓	9,704	High school diploma or equivalent
Maintenance and repair workers, general	✓	9,677	High school diploma or equivalent
Property and real estate managers	✓	9,575	High school diploma or equivalent
Landscaping and groundskeeping workers		9,318	Less than high school
Carpenters	✓	9,177	High school diploma or equivalent
Insurance sales agents	✓	9,021	High school diploma or equivalent
Elementary school teachers	✓	8,715	Bachelor's degree
Nursing assistants		8,412	Postsecondary non-degree award
Personal financial advisors	✓	8,390	Bachelor's degree
Musicians and singers	✓	8,349	High school diploma or equivalent
Exec. secretaries and admin. assistants	✓	8,213	High school diploma or equivalent
Receptionists and information clerks		8,140	High school diploma or equivalent
Management analysts	✓	7,970	Bachelor's degree
Postsecondary teachers	✓	7,835	Doctoral or professional degree
Personal care aides		7,774	Less than high school
Security guards		7,583	High school diploma or equivalent
Home health aides		7,479	Less than high school
Hairdressers, hairstylists and cosmetologists		6,964	Postsecondary non-degree award
Door-to-door sales workers and news vendors		6,904	High school diploma or equivalent
Financial managers	✓	6,808	Bachelor's degree
Sales representatives, all other	✓	6,768	High school diploma or equivalent
Photographers	✓	6,743	High school diploma or equivalent
Automotive technicians and mechanics	✓	6,620	High school diploma or equivalent
Light truck or delivery services drivers		6,608	High school diploma or equivalent

- Less than high school
- High school diploma or equivalent
- Postsecondary non-degree award
- Associate degree
- Bachelor's degree
- Doctoral or professional degree

Can afford a one-bedroom apartment at Nashville's fair market rent rate of $711 (assuming a 40-hour work week)

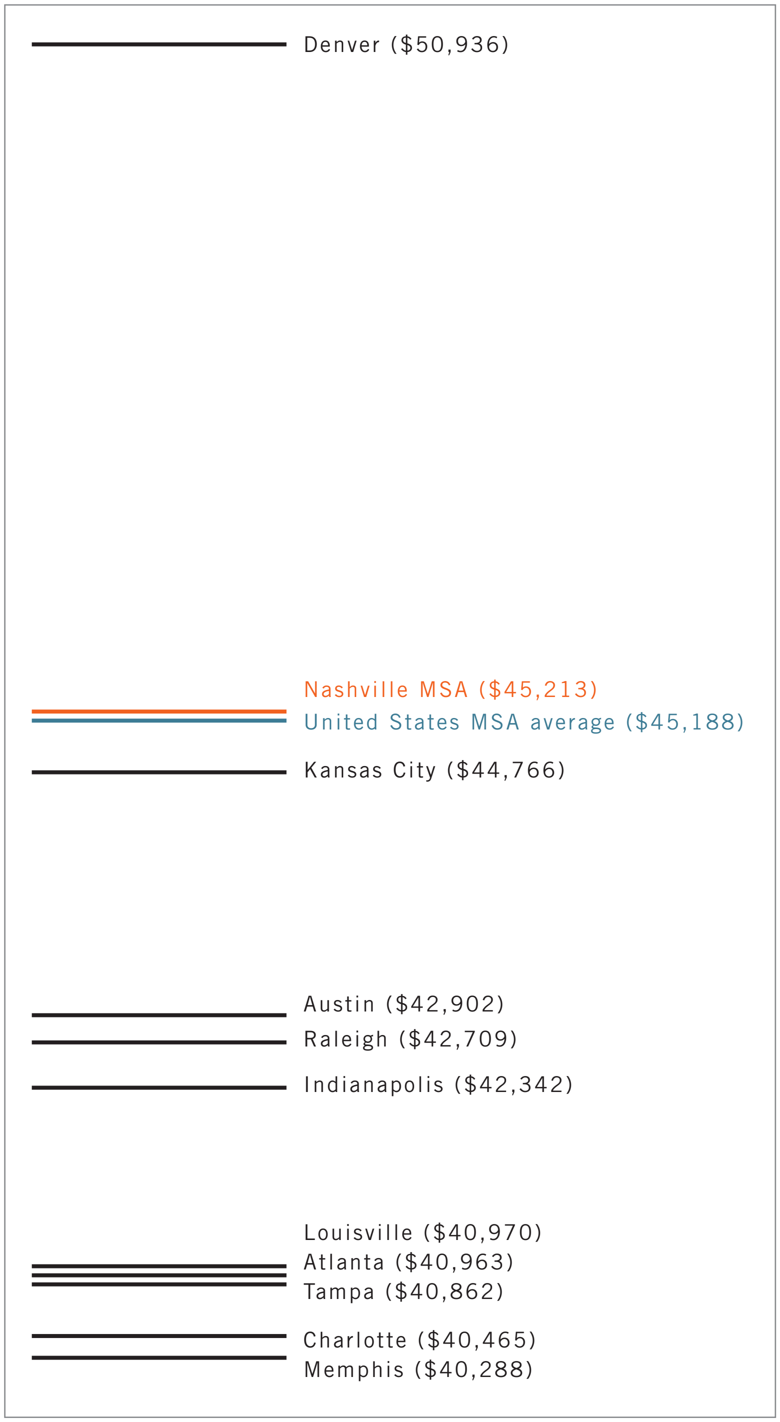
KEY TAKEAWAY

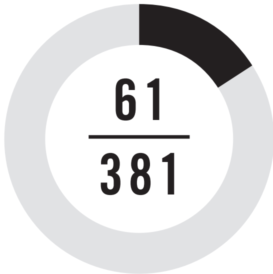
Twenty-six of the top 50 occupations (352,661 jobs) in the Nashville and Clarksville MSAs earn wages high enough to afford a one-bedroom apartment at the Nashville MSA's 2014 fair market rent rate of $711 per month.

PER CAPITA INCOME BY MSA

SOURCE: U.S. BUREAU OF ECONOMIC ANALYSIS, 2012

Per capita income is a function both of economic vitality and population composition. Residents in the Nashville region earn more than the national average.





The Nashville MSA ranks 61st in per capita income out of the 381 MSAs in the United States.

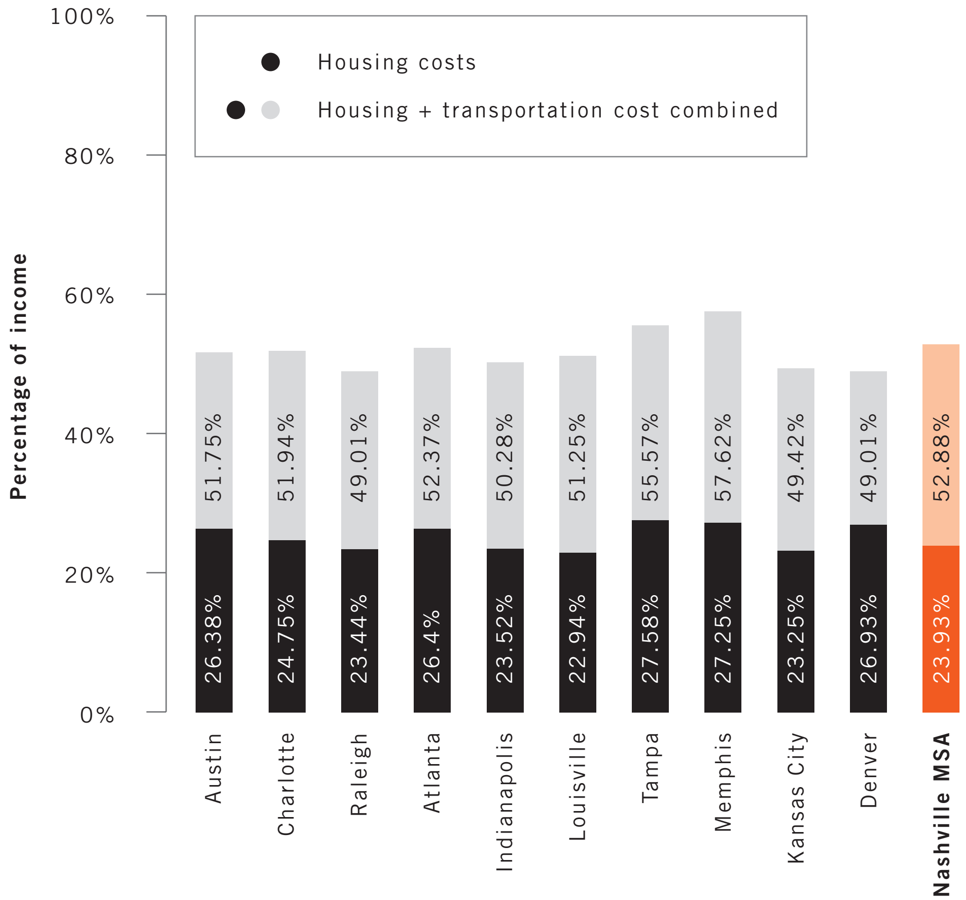
REGIONAL POLL RESULT

The majority of respondents (80 percent) felt that their personal financial situation is headed in the right direction.

HOUSING AND TRANSPORTATION COST

SOURCE: CENTER FOR NEIGHBORHOOD TECHNOLOGY, 2011

People who live in the Nashville region spend more of their income on transportation than they do on housing costs alone. Combining transportation and housing costs positions the region less favorably to peer regions.



KEY TAKEAWAY

Although Nashville MSA residents may be able to afford housing, the cost of transportation is a significant additional financial burden.

- **The majority (61.5 percent) of the Nashville MSA's population is spending more than half of their household income on housing and transportation.**
- **$51,352: Nashville MSA average household income**

HOUSING AFFORDABILITY INDEX

SOURCE: NATIONAL ASSOCIATION OF REALTORS, 2013

	2013 index	2013 rank
Atlanta	251.8	41
Austin	177.3	128
Charlotte	198.5	88
Denver	146.6	146
Indianapolis	262.5	29
Kansas City	243.5	45
Louisville	236.2	53
Memphis	230.6	57
Nashville MSA	**195.0**	**95**
Raleigh	206.0	82
Tampa	212.6	76

An index value of 100 means that a family earning the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that a family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a down payment of 20 percent of the home price and a qualifying ratio of 25 percent. That means the monthly payment cannot exceed 25 percent of the median family monthly income.

QUALITY OF PLACE & LIFE

▶ The health of a region, including the physical health of its residents, civic health, safety and sustainability, is a crucial component of overall quality of place and life. This section examines the extent to which the region is performing on each of these measures.

FITNESS AND HEALTH

The Gallup-Healthways Well-Being Index is an analysis that focuses on longitudinal data of Americans' perceptions of their well-being. The overall index score is based on an analysis of life evaluation, emotional health, work environment, physical health, healthy behaviors and basic access indicators. On this composite measure, the Nashville MSA ranks 72th out of 189 MSAs in 2013, down from 48th in 2011. Our region received its highest ratings in life evaluation indicators, which are based on respondents' evaluations of their current life situation and their anticipated future life situation, ranking in the second quintile. However, the region still ranks in the third quintile or worse in five out of the six indicator categories, receiving its lowest ranking in the healthy behaviors category at 145th. Using this index, our region lags behind all but three of its peer regions in overall well-being.

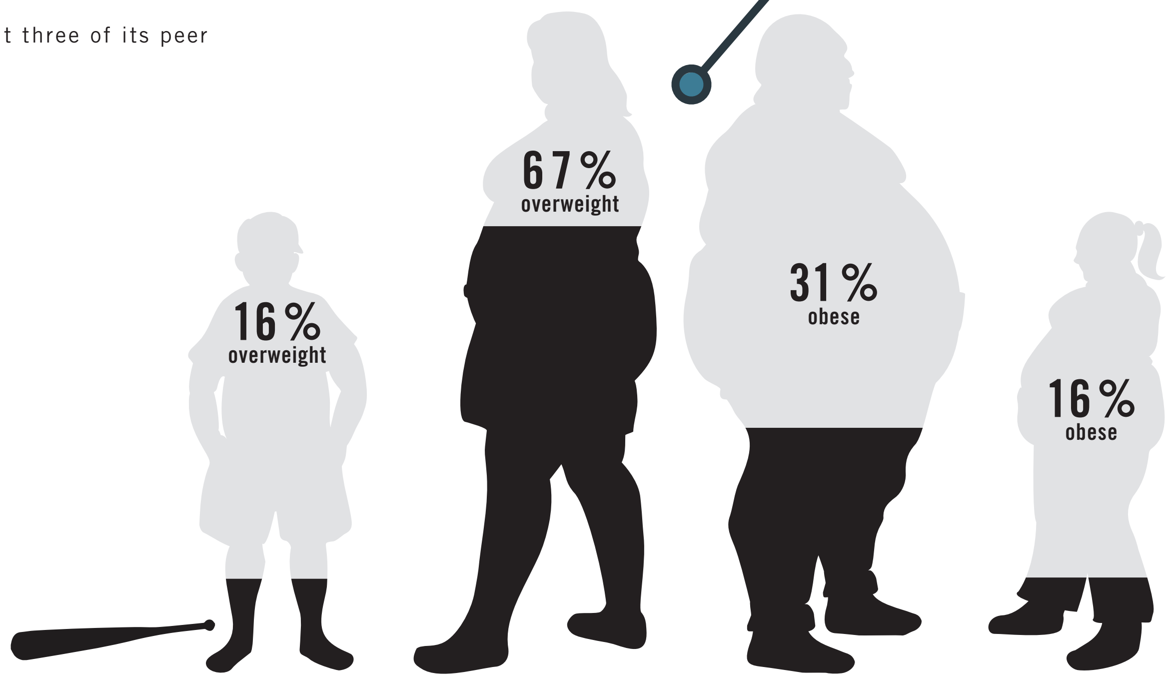
KEY TAKEAWAY

Compared to other key metros, the Nashville MSA falls short with regard to physical activity and other behaviors that promote healthy lifestyles. People on the lower end of the income distribution are overrepresented among poor health outcomes.

FITNESS INDEX RANK OUT OF TOP 50 LARGEST MSAs

SOURCE: AMERICAN FITNESS INDEX, 2014

Denver	4
Raleigh	13
Austin	14
Atlanta	16
Charlotte	27
Tampa	31
Kansas City	34
Nashville MSA	**46**
Indianapolis	47
Louisville	49
Memphis	50



Tennessee is among the top 10 most obese states in the nation (2012), with more than 31 percent of adults and 16 percent of children obese and 67 percent of adults and 16 percent of children overweight.

REGIONAL POLL RESULT

Twenty-seven percent of respondents earning less than $50,000 said they experience fair or poor health. Only 11 percent of respondents making between $50,000 and $100,000, and four percent of respondents making more than $100,000, said the same.

PHYSICAL ACTIVITY

SOURCE: CDC, 2012

	Percent participating in exercise in the past month
Denver	82.9%
Atlanta	81.0%
Austin	80.2%
Raleigh	80.2%
Kansas City	79.5%
Charlotte	78.6%
Indianapolis	75.9%
Tampa	75.5%
Nashville MSA	**74.3%**
Louisville	73.7%
Memphis	71.9%

WEIGHT CLASSIFICATION

SOURCE: CDC, 2012

	Percent obese
Denver	20.1%
Raleigh	24.3%
Tampa	25.1%
Austin	25.5%
Atlanta	26.5%
Charlotte	27.9%
Kansas City	28.3%
Nashville MSA	**29.1%**
Indianapolis	30.1%
Louisville	31.8%
Memphis	35.1%

HEALTH CARE COVERAGE
SOURCE: CDC, 2012

	Percent uninsured
Austin	24.5%
Atlanta	22.4%
Charlotte	20.2%
Memphis	19.3%
Raleigh	18.9%
Tampa	18.4%
Denver	17.9%
Louisville	16.7%
Nashville MSA	**15.7%**
Indianapolis	14.7%
Kansas City	13.9%

HEALTH CARE COVERAGE
SOURCE: COUNTY HEALTH RANKINGS, 2014

	Percent uninsured		Percent uninsured
Macon	21% (3,981)	Smith	17% (2,737)
Davidson	19% (105,807)	Christian*	17% (10,378)
Hickman	19% (3,635)	Maury	16% (10,998)
Trigg*	19% (2,199)	Montgomery*	16% (25,444)
Dickson	18% (7,573)	Cheatham	15% (5,235)
Robertson	18% (10,326)	Sumner	15% (21,253)
Trousdale	18% (1,208)	Wilson	14% (13,860)
Cannon	17% (1,933)	Williamson	9% (15,370)
Rutherford	17% (39,817)		

*Clarksville area

WALK SCORE CITY COMPARISON
SOURCE: WALKSCORE.COM, 2014

The Nashville area remains relatively unfavorable for walkability compared to other cities in the U.S., which range from a high of 87.6 in New York to a low of 18 in Fayetteville, N.C. However, older, urbanized areas in the core of the Nashville region have much more favorable walkability scores compared to more suburban areas.

Nashville	26
Murfreesboro	23
Franklin	22
Columbia	21
Gallatin	21
Clarksville	16
Smyrna	16
Hendersonville	15
Spring Hill	13
La Vergne	9
Brentwood	5

REGIONAL POLL RESULT

One-third of respondents earning less than $50,000 described their overall diet as fair or poor.

NASHVILLE MSA AREAS IN NEED OF IMPROVEMENT IN HEALTH

8.2%
above the target goal for obesity

10%
above the target goal for smokers

12%
below the target goal for eating vegetables

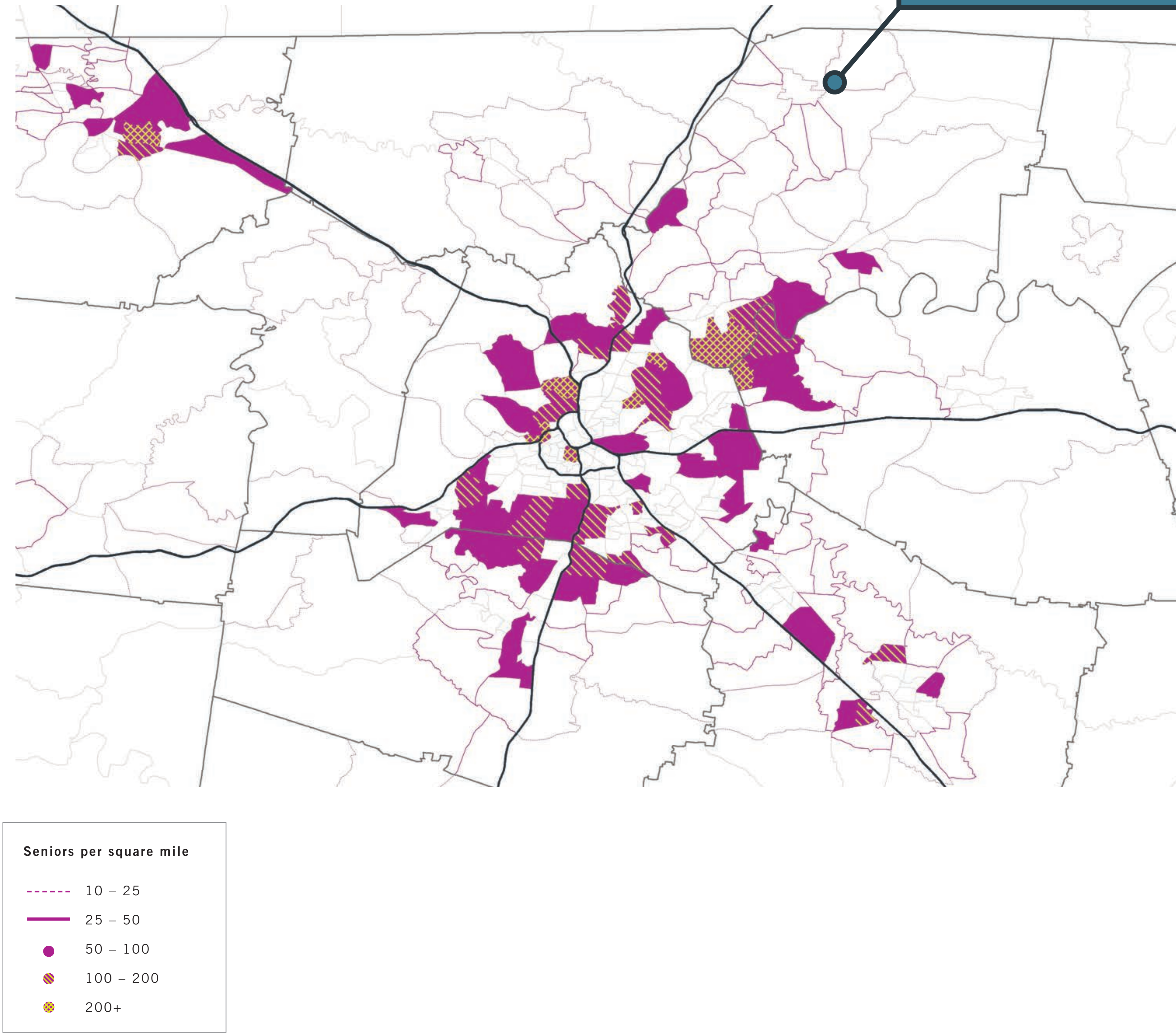
16.3%
below the target goal for eating fruits

POPULATION 65+ WITH LOW ACCESS TO SUPERMARKETS, SUPERCENTERS, OR LARGE GROCERY STORES

SOURCE: U.S. DEPARTMENT OF AGRICULTURE, 2010

KEY TAKEAWAY

Due to limited transit options, senior citizens are more likely to lack access to fresh foods than the rest of the population.



NET MIGRATION INTO NASHVILLE METRO

The Nashville region draws significant numbers of people from many parts of the U.S., including many major metro areas. In 2013, Nashville ranked fifth among large metro areas for per capita net migration, improving from seventh in 2012 and 15th in 2011.

KEY TAKEAWAY

The region continues to be a top destination, in Tennessee and the nation, for newcomers.

NET MIGRATION INTO NASHVILLE MSA
SOURCE: IRS, 2000-2010

	In	Out	Net
Los Angeles	10,234	4,711	5,523
Memphis	16,035	10,661	5,374
Clarksville	17,191	13,103	4,088
Chicago	8,507	4,913	3,594
Miami	7,134	3,684	3,450
Detroit	6,093	2,852	3,241
New York	5,569	3,439	2,130
Jackson	3,797	2,058	1,739
Knoxville	10,874	9,191	1,683
Riverside	2,330	778	1,552
Chattanooga	6,525	5,092	1,433
New Orleans	2,311	1,131	1,180
San Diego	3,185	2,015	1,170
Orlando	4,065	2,992	1,073
Tampa	5,474	4,415	1,059

NET MIGRATION PER 1,000 PEOPLE
SOURCE: U.S. CENSUS BUREAU, 2013

Austin	16.6
Raleigh	13.7
Nashville MSA	**12.2**
Denver	11.6
Charlotte	11.3
Tampa	7.7
Indianapolis	6.7
Atlanta	5.1
Louisville	5.0
Kansas City	1.9
Memphis	-5.0

A significant proportion of people who relocate to Tennessee settle in the Nashville region. Four counties in the region – Williamson, Wilson, Rutherford and Maury – rank in the top five out of the state's 95 counties for relocations.

REGIONAL POLL RESULT

Most respondents (89 percent) said Nashville is a vibrant, lively and appealing place to live.

JOINT METRO REGION MIGRATION

SOURCE: U.S. CENSUS BUREAU, 2007-2011

A large number of people moving into the joint Nashville-Clarksville region come from major metropolitan areas such as New York, Los Angeles and Chicago. At the state level, Florida is the largest net contributor, suggesting a significant number of “halfback” retirees – individuals who relocate from a northern climate to a subtropical (or desert) area, only to relocate to a more temperate climate, typically halfway back to their original location.

In-migration

Rest of Tennessee	20,200
Rest of Kentucky	7,366
Florida	6,363
Georgia	4,614
Alabama	4,482
Texas	4,016
California	3,694
Illinois	3,338
North Carolina	3,162
Indiana	2,942
Ohio	2,801
Michigan	2,715
New York	2,186
Virginia	2,073
Missouri	1,822
Mississippi	1,654
Arizona	1,615
Louisiana	1,568
South Carolina	1,358
Kansas	1,317
Washington	1,255
Pennsylvania	1,180
Maryland	1,146
Wisconsin	1,143
Arkansas	1,044
Oklahoma	1,013
Colorado	927
Massachusetts	620
Alaska	612
Nevada	602
Utah	572
Minnesota	514
New Jersey	499
West Virginia	441
Nebraska	426
New Mexico	405
Oregon	373
Hawaii	359
Connecticut	355
Idaho	291
Iowa	216
New Hampshire	157
District of Columbia	153
Delaware	139
Wyoming	123
South Dakota	96
Rhode Island	90
Vermont	67
Maine	39
Montana	22
North Dakota	9

Out-migration

Rest of Tennessee	18,000
Rest of Kentucky	8,899
Texas	5,071
Florida	3,952
Georgia	3,764
Alabama	3,318
California	2,761
North Carolina	2,713
Virginia	2,265
Ohio	1,963
Illinois	1,957
Indiana	1,790
Michigan	1,642
South Carolina	1,555
Missouri	1,295
New York	1,282
Kansas	1,263
Louisiana	1,259
Maryland	1,192
Arkansas	1,188
Washington	1,101
Colorado	1,060
Mississippi	1,040
Pennsylvania	909
Arizona	824
Alaska	645
Wisconsin	627
Iowa	568
Massachusetts	546
Oklahoma	544
Utah	382
Minnesota	356
New Jersey	328
Oregon	323
Hawaii	303
Wyoming	274
Nevada	273
West Virginia	260
Idaho	257
Maine	254
New Mexico	252
Rhode Island	129
Vermont	125
Montana	118
Nebraska	112
South Dakota	111
Connecticut	102
District of Columbia	98
New Hampshire	97
Delaware	90
North Dakota	75

Net migration

Florida	2,411
Rest of Tennessee	2,200
Illinois	1,381
Alabama	1,164
Indiana	1,152
Michigan	1,073
California	933
New York	904
Georgia	850
Ohio	838
Arizona	791
Mississippi	614
Missouri	527
Wisconsin	516
Oklahoma	469
North Carolina	449
Nevada	329
Nebraska	314
Louisiana	309
Pennsylvania	271
Connecticut	253
Utah	190
West Virginia	181
New Jersey	171
Minnesota	158
Washington	154
New Mexico	153
Massachusetts	74
New Hampshire	60
Hawaii	56
District of Columbia	55
Kansas	54
Oregon	50
Delaware	49
Idaho	34
South Dakota	-15
Alaska	-33
Rhode Island	-39
Maryland	-46
Vermont	-58
North Dakota	-66
Montana	-96
Colorado	-133
Arkansas	-144
Wyoming	-151
Virginia	-192
South Carolina	-197
Maine	-215
Iowa	-352
Texas	-1,055
Rest of Kentucky	-1,533

INTERGENERATIONAL MOBILITY

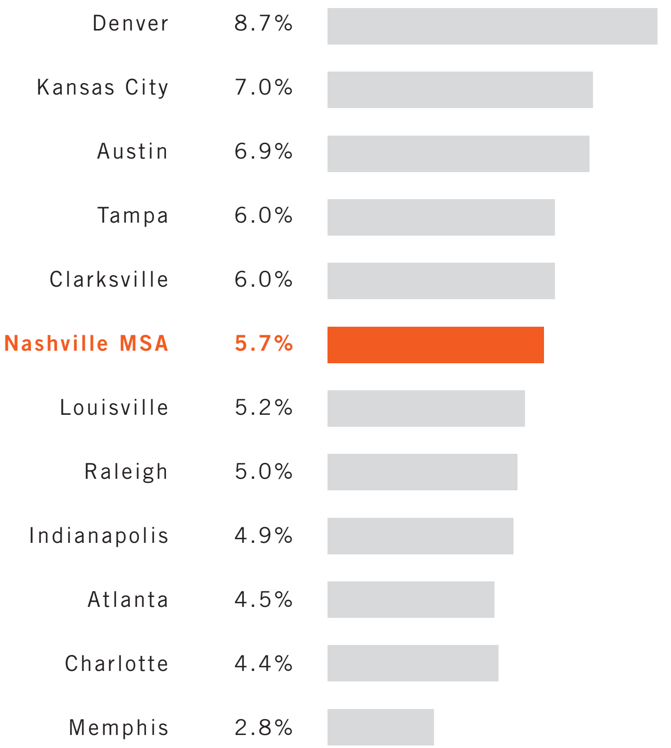
The Equality of Opportunity Project is based on millions of anonymous earnings records and compares upward mobility across metropolitan areas. These comparisons examine the factors that drive people's chances of rising above their parents' income level, including education, family structure and the economic layout of the metropolitan area.

KEY TAKEAWAY

If you start out at the bottom of the income distribution in our region, it is extremely unlikely that your children will significantly advance.

ODDS OF REACHING TOP FIFTH INCOME PERCENTILE STARTING FROM BOTTOM FIFTH

SOURCE: EQUALITY OF OPPORTUNITY PROJECT, 2014



The Nashville MSA is ranked 41 out of the largest 50 commuting zones in absolute upward mobility.

- **Metropolitan areas with concentrated poverty tend to have lower upward mobility than those where low-income families are more dispersed among mixed-income neighborhoods.**
- **Income mobility is higher in areas with more two-parent households, quality K-12 education and higher levels of civic engagement.**

In Nashville, the income level of a child's family has a strong impact on that child's future earning potential. For example, a child who is born to a family at the 25th percentile – a household income of $31,000 – will, on average, advance to the 38th percentile – a household income of $45,000 – during his or her lifetime. Nashville children who are born to parents with incomes in the bottom 20 percent – a household income of $26,000 – have a 5.7 percent chance of reaching the top 20 percent income level ($70,000 by age 30, or $100,000 by age 45) within their lifetimes. Nashville children of parents earning in the 50th percentile – a household income of $60,000 – experience slight downward mobility, ending up, on average, in the 47th percentile – a household income of $57,000.

VOLUNTEER RATINGS BY PERCENTAGE

SOURCE: VOLUNTEERING IN AMERICA, 2012

16
51

Nashville residents volunteer 34.8 hours on average per resident, ranking Nashville 16th out of the top 51 large cities.

1.3%

Nashville MSA households gave an average of 6 percent of their income to charity, compared to a national average of 4.7 percent.

The Nashville MSA is ranked 70 out of 366 metros in the United States with regard to percent of income given to charity.

Source: The Chronicle of Philanthropy, Internal Revenue Service, 2008

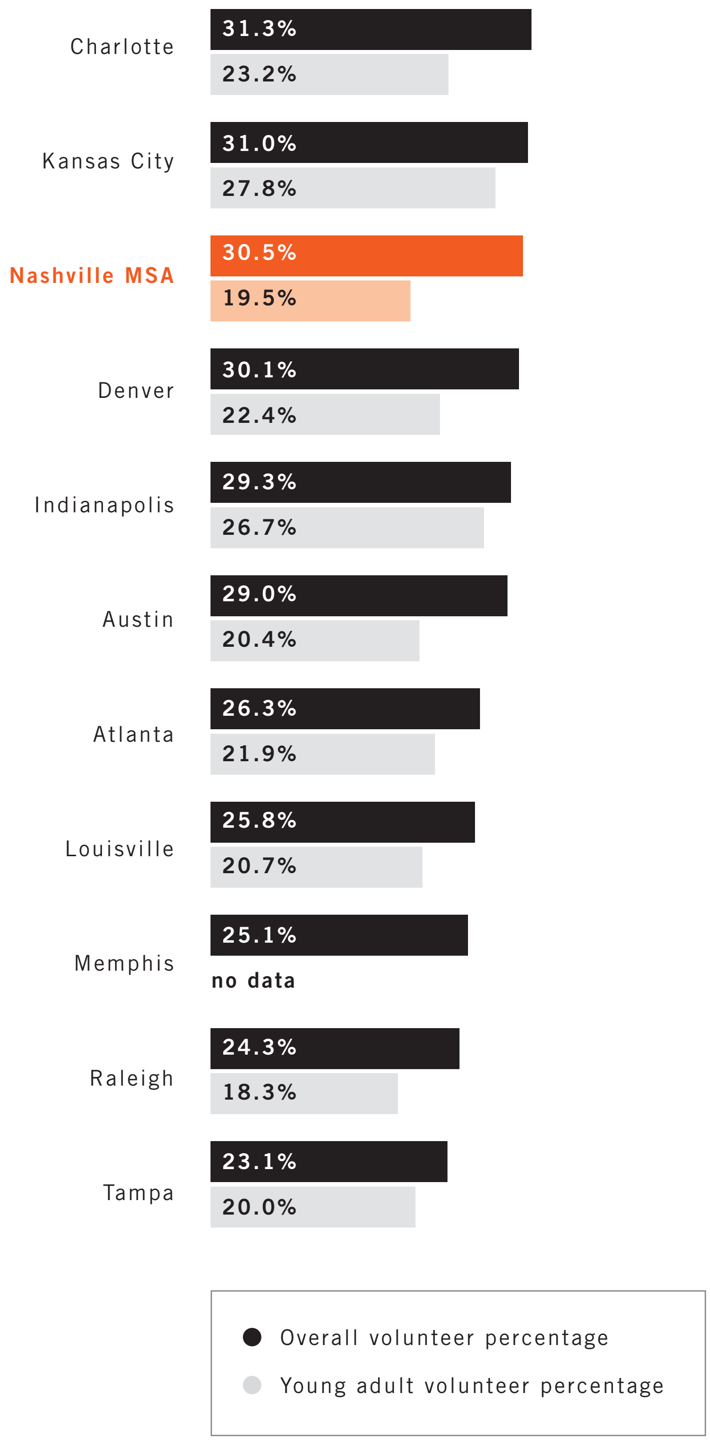
TOP FIVE VOLUNTEER ACTIVITIES IN THE NASHVILLE MSA

SOURCE: VOLUNTEERING IN AMERICA, 2012

- Collect and distribute food
- Fundraise
- General labor
- Collect and distribute clothing
- Mentor youth

KEY TAKEAWAY

While Nashville MSA residents live up to the "Volunteer State" nickname, young adults (ages 16-24) are less likely to participate in volunteer work.



VOTER TURNOUT COMPARISON IN 2012 PRESIDENTIAL ELECTION

Levels of civic engagement, as measured by voter turnout, vary considerably among the counties in the Nashville region, from Maury County, which has the highest voter turnout in the state, to Macon County, which has among the lowest.

KEY TAKEAWAY

Overall, residents in the Nashville MSA are more likely to head to the polls than residents in other MSAs in the state.

VOTER TURNOUT BY COUNTY

SOURCES: TENNESSEE SECRETARY OF STATE AND U.S. CENSUS BUREAU, 2012

	Voter turnout	Rank of 95 TN counties	Number of registered voters
Maury	72.59%	1	45,780
Williamson	71.81%	2	134,610
Wilson	68.24%	4	75,876
Davidson	66.67%	7	369,339
Robertson	64.91%	10	40,712
Rutherford	63.93%	12	155,259
Sumner	63.87%	15	103,115
Cheatham	62.09%	25	24,724
Cannon	60.07%	37	8,449
Dickson	58.74%	47	30,980
Smith	55.96%	64	12,814
Montgomery	54.62%	71	102,148
Hickman	54.54%	73	14,225
Trousdale	54.02%	76	5,466
Macon	51.90%	86	13,384

VOTER TURNOUT BY TENNESSEE MSA

SOURCES: TN, MS, AR, GA, KY AND VA SECRETARIES OF STATE, 2012

Kingsport	66.2%	Knoxville	61.0%
Nashville MSA	**66.0%**	Morristown	60.2%
Jackson	63.0%	Cleveland	57.0%
Johnson City	62.2%	Clarksville	54.0%
Memphis	62.0%		
Chattanooga	61.1%		

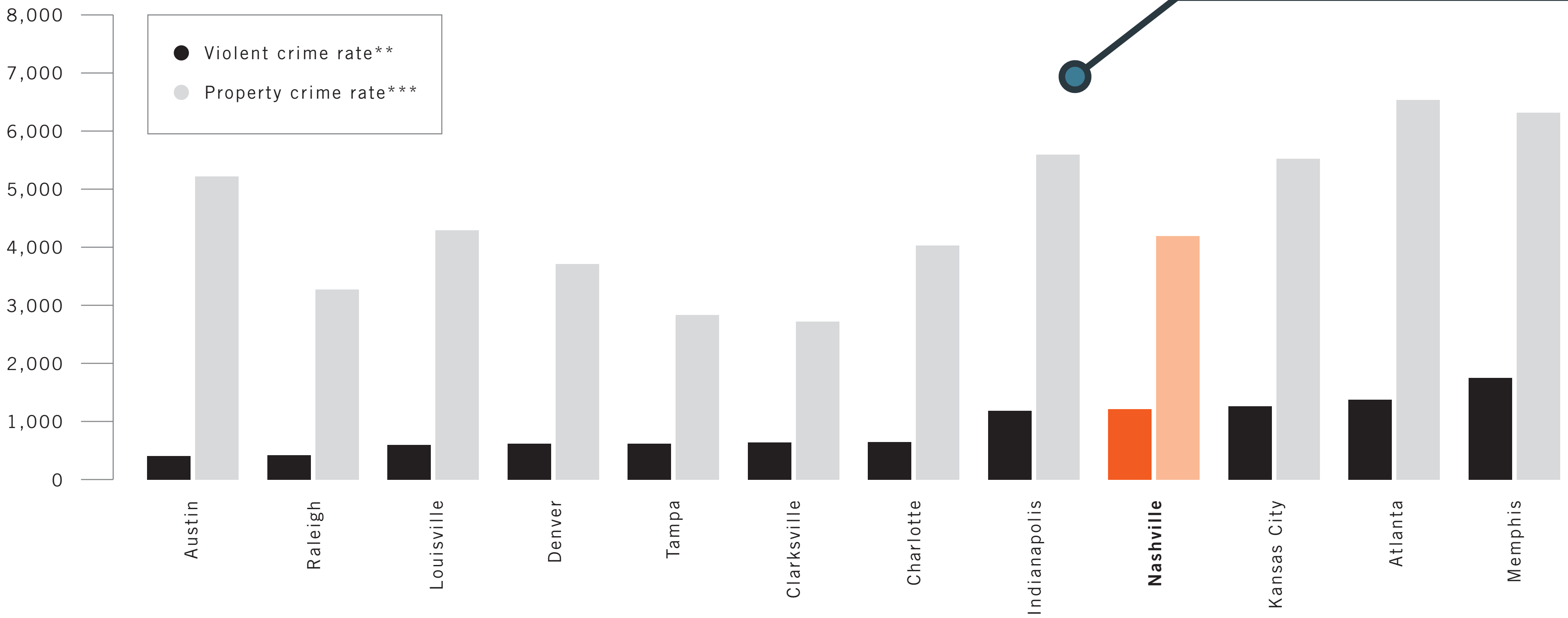
CITY CRIME RATES*

SOURCE: FEDERAL BUREAU OF INVESIGATION,
UNIFORM CRIME REPORTING STATISTICS, 2012

** Rates are calculated as the number of reported offenses per 100,000 population. Crime rates reported by the main city police department in each MSA.*

KEY TAKEAWAY

While trends in crime rates in Nashville have dropped, violent crime rates remain high compared to peer regions.



*** Violent crime includes criminal homicide, forcible rape, robbery and aggravated assault.*

**** Property crime includes burglary, larceny-theft and motor vehicle theft.*

REGIONAL POLL RESULT

Nearly all respondents (94 percent) felt safe being out alone in their neighborhood or near their house.

REGIONAL POLL RESULT

Most respondents (91 percent) felt their personal property was safe while they were away from home.

GREEN TECHNOLOGY METRO INDEX RANKINGS*

SOURCE: CLEAN EDGE U.S. CLEAN TECH LEADERSHIP INDEX, 2014

**Ranked out of the top 50 largest U.S. metros*

This index tracks and analyzes clean-tech activities of the 50 largest U.S. metro regions through nearly two dozen indicators within the categories of green buildings, advanced transportation, clean electricity and carbon management and clean tech investment, innovation and workforce.

KEY TAKEAWAY

The region is an emerging leader in the use of clean technology in advanced transportation.

	Composite leadership score
Atlanta	8
Austin	9
Denver	10
Raleigh	24
Nashville MSA	**27**
Charlotte	29
Indianapolis	30
Kansas City	31
Louisville	41
Tampa	45
Memphis	47

	Green buildings	Advanced transportation	Clean electricity and carbon management	Clean-tech investment, innovation and workforce
Atlanta	10	24	27	17
Austin	13	20	9	5
Charlotte	11	39	19	46
Denver	3	18	17	8
Indianapolis	27	26	22	35
Kansas City	22	29	34	32
Louisville	24	40	39	50
Memphis	48	50	29	44
Nashville MSA	**26**	**13**	**25**	**26**
Raleigh	28	23	18	19
Tampa	45	38	40	30

- **Nashville ranks third out of the top 50 largest metros in the number of electric vehicle charging stations per capita.**
- **From 2013 to 2014, Nashville's ranking improved in two out of four categories - green buildings and advanced transportation. The city's composite ranking also improved from 28th to 27th in 2014.**
- **Nashville ranks 10th out of the top 50 largest metros in the number of electric vehicles in use per capita.**

HUMAN CAPITAL

▶ The performance of our education systems and the overall education attainment levels of residents have a significant impact on the ability of businesses to meet their employment needs. This section examines our progress toward preparing students for college and career and the region's ability to meet increasing workforce demands.

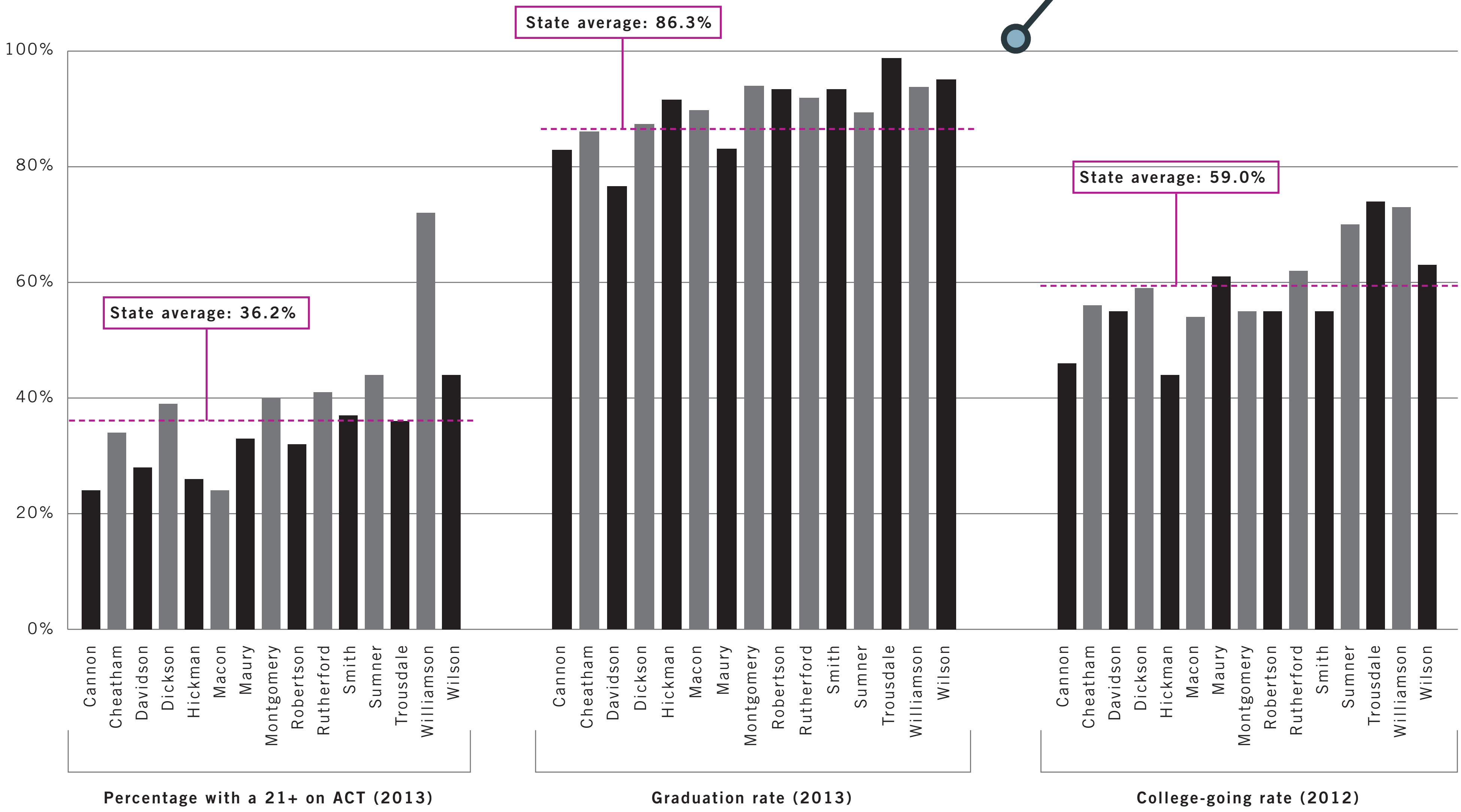
ACT 21+, GRADUATION RATE AND COLLEGE READINESS IN MIDDLE TENNESSEE

SOURCES: TENNESSEE DEPARTMENT OF EDUCATION AND TENNESSEE HIGHER EDUCATION COMMISSION, 2013

High school graduation rates in Middle Tennessee are competitive compared to the state. Most of the districts exceed the state average of 86.3 percent. Overall, 61 percent of students in the region enroll in college after they graduate from high school. However, performance varies widely on this measure (from 43.5 percent in Hickman County to a high of 73.8 percent in Trousdale), as well as on the percentage of students earning a 21 or higher on the ACT – one of the requirements to be eligible for the lottery-funded HOPE Scholarship.

KEY TAKEAWAY

The region's K-12 education systems have made significant progress in improving student outcomes on college-readiness measures. However, considerable variation exists between districts on these measures.



EDUCATION DATA (K-12) DISTRICT DEMOGRAPHICS

SOURCES: TENNESSEE DEPARTMENT OF EDUCATION AND TENNESSEE HIGHER EDUCATION COMMISSION, 2013

Enrollment in the region's public schools continues to grow. From 2012 to 2013, the total number of students enrolled was 17,203 – a 6.1 percent increase. As more students are added to the region's public schools, the diversity of the student body continues to increase. From 2012 to 2013, all of the school districts in the region, with the exception of Hickman, Montgomery and Trousdale, experienced increases in the English language learner population. In all, our region accounts for nearly half (45 percent) of the state's total English language learner population. The percentage of students qualifying for free and reduced-price lunch increased overall for the region as well. More than half (58.6 percent) of students in Tennessee qualify for free and reduced-price lunch.

	Total enrollment	Free and reduced lunch	ELL	ELL number	Per-pupil expenditures per ADA	Local funding	State funding	Federal funding	Graduates	ACT 21+ number
Cannon	2,128	63.5%	0.8%	17	$8,436.75	19.6%	70.6%	9.8%	129	35
Cheatham	6,675	49.4%	1.2%	78	$7,946.34	26.9%	65.4%	7.7%	504	155
Davidson	81,134	72.4%	14.7%	11,945	$11,421.35	59.3%	30.5%	10.2%	4,238	1,073
Dickson	8,451	55.8%	1.5%	127	$8,379.13	33.8%	58.4%	7.8%	564	233
Hickman	3,687	63.4%	0.4%	14	$8,785.37	19.8%	70.6%	9.7%	253	66
Macon	3,844	61.4%	3.0%	117	$8,097.47	18.2%	71.1%	10.7%	228	61
Maury	11,970	58.3%	3.4%	403	$8,739.38	37.3%	53.8%	8.9%	687	231
Montgomery	30,621	46.7%	2.7%	828	$8,829.32	33.7%	55.5%	10.8%	1,843	703
Robertson	11,515	50.3%	5.7%	659	$8,408.05	29.50%	62.4%	8.1%	689	221
Rutherford	40,406	42.1%	5.6%	2,265	$8,010.68	39.0%	55.2%	5.8%	2,736	1,237
Murfreesboro	7,221	52.9%	8.5%	612	$8,826.98	41.2%	49.4%	9.4%	N/A	N/A
Smith	3,225	57.1%	0.8%	25	$8,296.53	22.2%	68.8%	9.0%	199	82
Sumner	28,443	40.0%	2.2.%	633	$8,119.76	35.5%	57.9%	6.6%	1,847	798
Trousdaley	1,276	55.7%	1.0%	13	$8,366.93	18.3%	70.5%	11.3%	94	33
Williamson	33,357	11.6%	1.9%	639	$8,478.62	53.8%	40.0%	6.2%	2,350	1,929
Franklin SSD	3,867	39.1%	13.0%	503	$12,929.83	67.4%	27.7%	4.8%	N/A	N/A
Wilson	16,339	29.5%	2.0%	327	$7,769.65	41.3%	53.1%	5.6%	1,319	553
Lebanon	3,691	60.2%	8.2%	304	$8,165.82	44.6%	48.5%	6.8%	N/A	N/A
TOTAL	**297,850**			**19,509**					**17,680**	**7,410**

KEY TAKEAWAY

Although our region accounts for less than one-third of the public school population in Tennessee, we account for almost half of the state's English language learner population.

Per-pupil expenditure

Per-pupil expenditures across the Nashville region's school systems range from $7,469.65 in Wilson County to $12,929.83 in Franklin Special School District. The average per-pupil expenditure in Tennessee is $9,293. Many variations exist in the percentage of funding coming from local, state and federal sources. The state's Basic Education Program (BEP) formula determines each district's state share of education funding based on the county's relative ability to pay, or its fiscal capacity. The ability to pay is based on a county's tax base, made up of sales and property taxes.

REGIONAL POLL RESULT

Two-thirds of respondents said that the quality of area schools was very or somewhat important to their decision to remain in their current residence or in their decision to move to where they are.

STUDENTS IN DUAL-ENROLLMENT PROGRAM

SOURCE: TENNESSEE HIGHER EDUCATION COMMISSION, 2012

In Tennessee, dual enrollment refers to an arrangement in which high school students enroll in college courses to earn college credit. Students who participate in dual enrollment have a better understanding of college expectations and are more likely to graduate from high school and enroll in college, compared to similar students who do not participate. They are also more likely to perform better academically in college. Dual-enrollment programs are funded by the Tennessee Lottery. The chart on this page shows the number of students who were enrolled in at least one dual-enrollment course in the 2012-2013 school year.

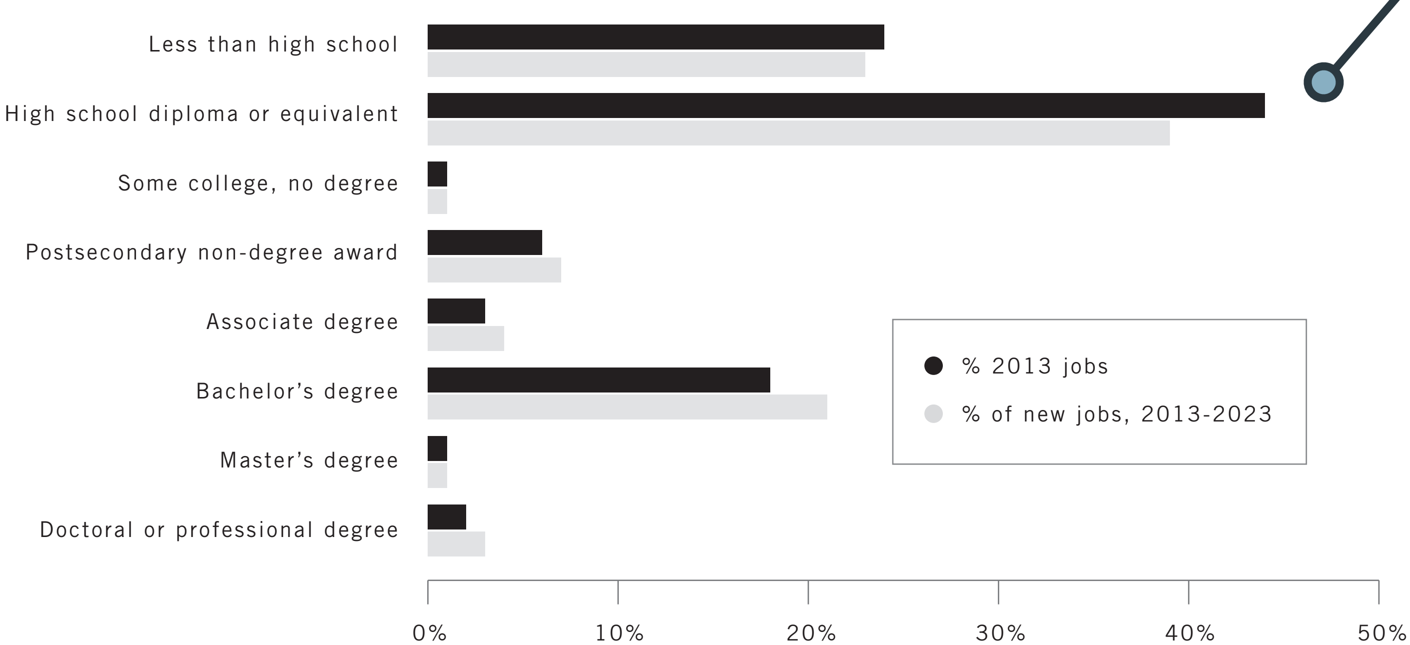
District	2012 student count
Cannon	42
Cheatham	231
Davidson	318
Dickson	199
Hickman	49
Macon	67
Maury	124
Robertson	207
Rutherford	91
Smith	30
Sumner	679
Trousdale	34
Williamson	15
Wilson	225

PROJECTED EDUCATIONAL REQUIREMENTS

SOURCE: EMSI, 2013

The skill level employers require for their workers is increasing in the region. Over the next decade, new jobs coming to the region will require higher minimum skill levels, including education after high school. Fewer jobs will be available that require only a high school diploma.

Minimum level of education required



KEY TAKEAWAY

Jobs that do not require education after high school are quickly disappearing. The region needs additional workers with advanced education to fill new jobs coming to the region.

- **Nearly one-third (31.99 percent) of current jobs require education after high school.**
- **More than one-third (37.88 percent) of jobs coming to the region require education after high school.**

SOME COLLEGE, NO DEGREE PROFILE

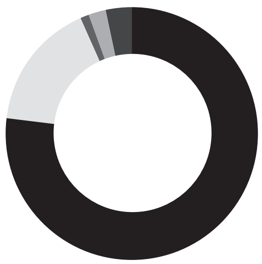
SOURCE: U.S. CENSUS BUREAU, 2012

In response to the changing workforce needs, Tennessee has set a goal that 55 percent of the adult population will have a postsecondary credential by 2025. The Nashville region needs an additional 150,399 degree holders to reach that goal. Currently, there are 225,179 adults age 25 and older who have obtained some college, but have not received a degree. The pie charts below show the breakdown of the adult population age 25 and older who have obtained some college, but no degree.

REGIONAL POLL RESULT

Nearly four out of 10 respondents who have some college but no degree said they need more education to advance their careers. Four out of 10 respondents with a high school education or less said the same.

Sex:
Male (47%)
Female (53%)



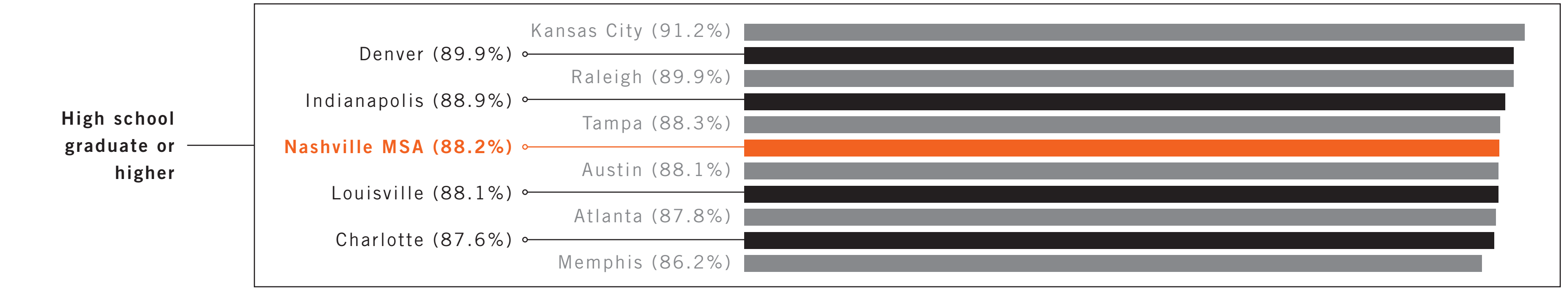
Race and ethnicity:
White: 80.2%
Black or African American: 16.9%
American Indian or Alaskan Native: 0.3%
Asian: 1.3%
Other: 2.4%

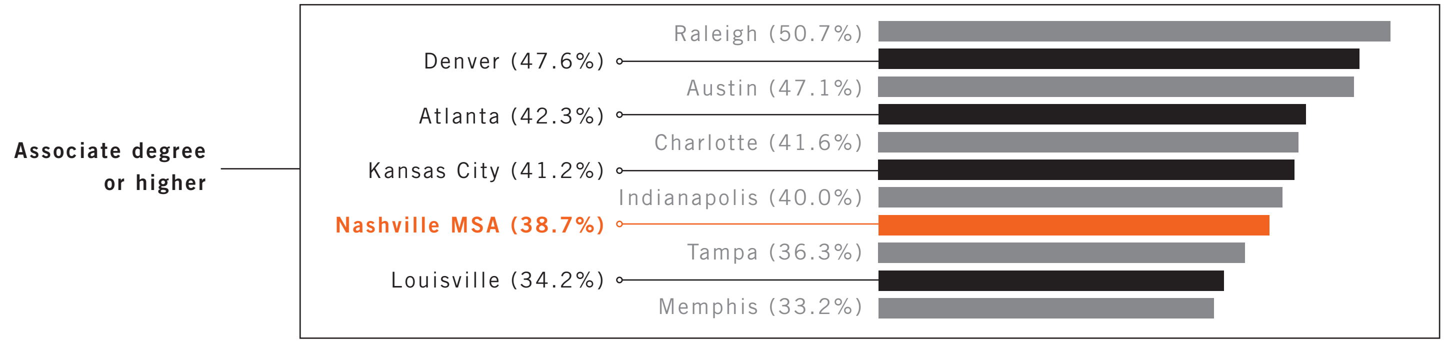
Hispanic or Latino: 3.2%

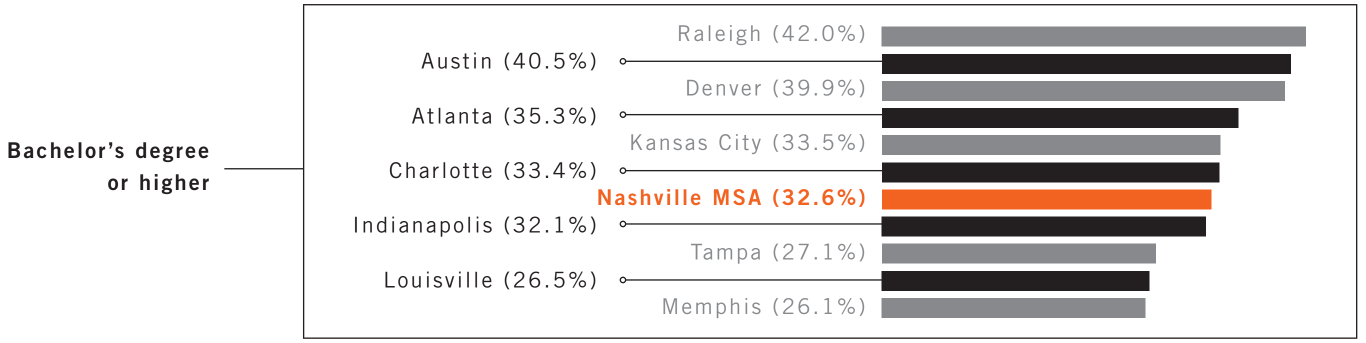
EDUCATIONAL ATTAINMENT

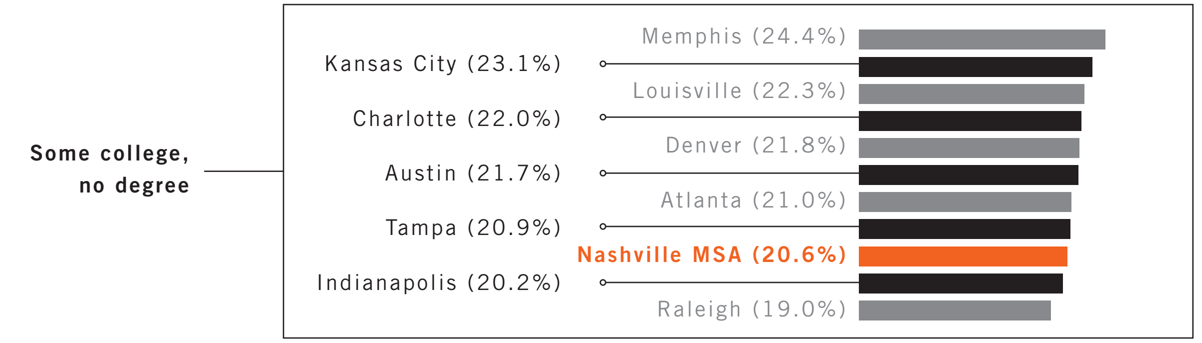
SOURCES: U.S. CENSUS BUREAU, 2012; BUREAU OF LABOR STATISTICS, 2013

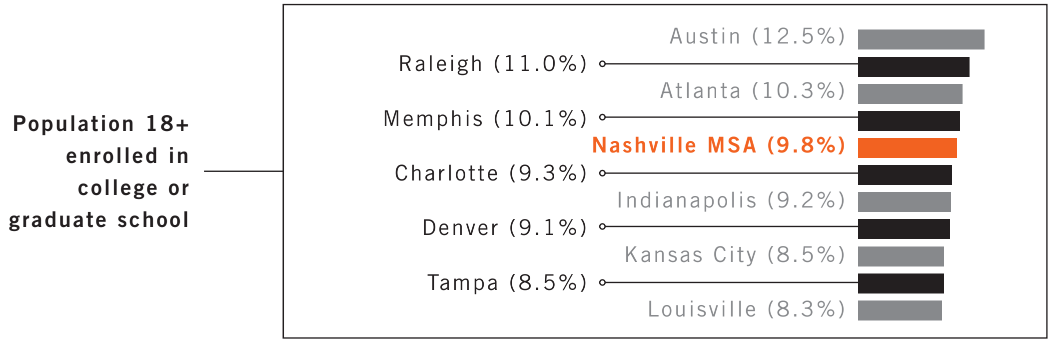
While Nashville keeps pace with key metros with regard to the percentage of its residents who hold a high school diploma, our region falls further behind as education levels rise. Attainment is also more limited within our region among certain groups. For example, minorities, veterans, people who speak a language other than English at home, and those living below the poverty level are much less likely to hold at least an associate degree compared to the rest of the population. As an example, only 9.3 percent of those living in poverty over the last year held at least an associate degree, compared with 90.7 percent of people who did not live in poverty in the last year. Educational attainment and unemployment have a strong correlation. While unemployment rates have continued to drop substantially in the region since 2012, some portions of the population experience very high levels of unemployment compared to the overall population. These groups include people under the age of 25, African Americans, people with disabilities, people living in poverty and people with less than a high school education.











KEY TAKEAWAY

While our region has a low unemployment rate, groups with a high school education or less are more likely to be unemployed than the rest of the population.

UNEMPLOYMENT RATE

SOURCE: U.S. BUREAU OF LABOR STATISTICS, 2013

Memphis	9.3%
Charlotte	8.1%
Atlanta	7.9%
Louisville	7.8%
Tampa	7.3%
Indianapolis	6.9%
Denver	6.6%
Nashville MSA	6.5%
Kansas City	6.4%
Raleigh	6.4%
Austin	5.2%

REGIONAL POLL RESULT

Nearly half of minorities said they need more education or training in order to advance their career.

FIELD OF DEGREE

SOURCE: U.S. CENSUS BUREAU, 2012

The Nashville region is well known for its high concentration of higher education institutions, an important economic asset. In some disciplines, particularly the arts and humanities, the region outperforms many other metros for output of talent. In STEM fields (science, technology, engineering and math), the Nashville region tends to fall behind our peers. Only two of the 10 metros in this comparison have a smaller share of bachelor's degrees in those fields.

KEY TAKEAWAY

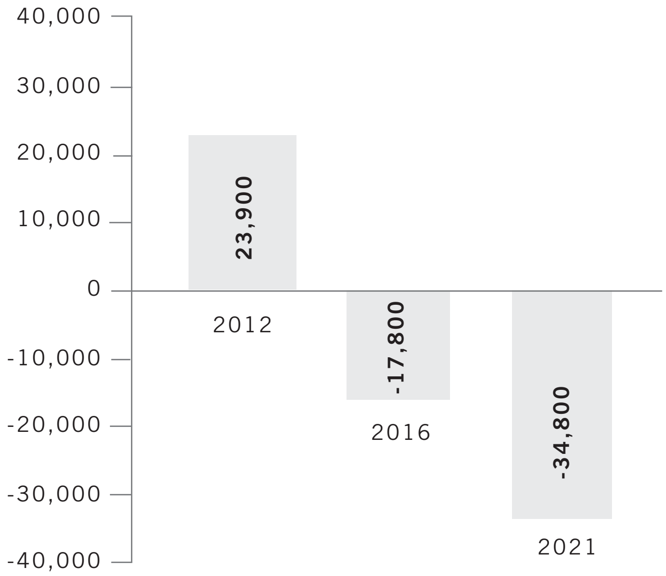
While the Nashville MSA is home to many higher education institutions, we fail to produce the number of graduates with the skills we need for jobs coming to the region, particularly in the STEM fields.

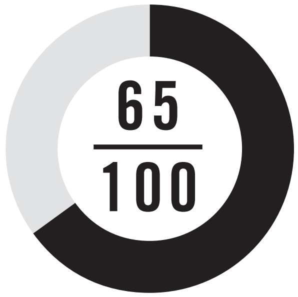
	Atlanta	Austin	Charlotte	Denver	Indianapolis	Kansas City	Louisville	Memphis	Nashville MSA	Raleigh	Tampa
Science and engineering	33.2%	38.8%	32.1%	37.6%	31.1%	28.9%	30.4%	27.6%	29.4%	41.0%	32.7%
Computers, mathematics and statistics	5.6%	6.2%	4.4%	4.9%	3.5%	4.5%	3.8%	2.7%	3.9%	6.8%	4.1%
Biological, agricultural and environmental sciences	4.8%	5.4%	4.7%	6.3%	6.9%	5.6%	5.8%	6.0%	6.0%	6.7%	5.2%
Physical and related sciences	2.6%	2.9%	2.5%	3.6%	3.1%	2.8%	2.8%	2.4%	3.1%	4.4%	3.6%
Psychology	4.5%	4.4%	5.4%	5.3%	4.0%	4.5%	4.4%	4.5%	4.4%	4.4%	4.8%
Social sciences	7.3%	8.8%	7.6%	8.2%	6.2%	5.3%	6.8%	5.7%	6.4%	7.5%	7.6%
Engineering	8.1%	10.4%	6.9%	8.4%	7.0%	5.6%	6.3%	5.6%	5.0%	10.7%	6.8%
Multidisciplinary studies	0.3%	0.8%	0.5%	0.9%	0.3%	0.7%	0.6%	0.6%	0.4%	0.6%	0.6%
Science and engineering-related fields	8.0%	7.0%	7.0%	8.1%	11.6%	9.7%	10.4%	9.5%	8.4%	7.8%	9.8%
Business	26.5%	19.4%	27.6%	22.5%	22.4%	24.2%	23.3%	25.2%	24.2%	20.5%	23.5%
Education	11.6%	9.6%	11.6%	8.8%	14.2%	15.4%	12.3%	15.5%	12.6%	9.9%	14.6%
Arts, humanities and other	20.7%	25.1%	21.6%	23.1%	20.7%	21.7%	23.6%	22.1%	25.5%	20.7%	19.5%
Literature and languages	3.9%	4.8%	3.7%	4.0%	2.9%	2.8%	4.5%	4.6%	4.5%	3.9%	3.3%
Liberal arts and history	3.8%	5.0%	4.9%	4.7%	4.7%	5.3%	6.0%	4.5%	4.6%	4.2%	4.4%
Visual and performing arts	3.7%	4.7%	2.9%	4.1%	3.1%	3.9%	2.7%	3.0%	5.2%	2.7%	3.1%
Communications	4.4%	5.8%	4.7%	5.1%	3.9%	4.2%	4.7%	4.4%	5.6%	4.2%	3.6%
Other	5.0%	4.8%	5.3%	5.2%	6.1%	5.5%	5.8%	5.7%	5.7%	5.8%	5.2%
TOTAL	**1,243,122**	**477,058**	**401,116**	**708,325**	**377,189**	**460,391**	**233,566**	**222,813**	**355,630**	**324,318**	**544,121**

PROJECTED SURPLUS OR DEFICIT OF WORKERS IN THE NASHVILLE MSA

SOURCE: EMSI, 2013

As more employers are expanding their operations or relocating to Middle Tennessee, we are facing a shortage of workers to fill the jobs that are coming to the region for a number of reasons, including an aging workforce, declining labor force participation levels and decreasing unemployment rates. These trends are also occurring in other regions that have historically contributed to our labor supply, further contributing to the deficit our region is facing by the end of the decade.





The Nashville MSA ranks 65th out of the 100 largest metropolitan areas with regard to share of advertised jobs requiring STEM skills, at 36.1 percent.

REGIONAL POLL RESULT

Nearly nine out of 10 (89 percent) of respondents felt somewhat or very satisfied with their current jobs.

SKILLS AND CERTIFICATIONS BY INDUSTRY

SOURCE: WANTED ANALYTICS, 2014

A skilled and qualified workforce is essential to maintaining Nashville's competitive advantage. By identifying common requirements, we can work to ensure the resident labor force is prepared to fill open jobs. Using data from job postings, the top 10 in-demand skills and certifications were identified for selected industries in the Nashville market. Each qualification is ranked by the number of job postings that include the skill or certification.

KEY TAKEAWAY

Employers are seeking a mix of both hard and soft skills to fill jobs in the region.

REGIONAL POLL RESULT

More than half of respondents age 18-34 said they need more education or training in order to advance in their career. Nearly half of respondents age 35-44 said the same.

Construction and manufacturing

Skills	Certifications
Customer relationship management	Commercial driver's license
Quality assurance	Occupational safety & health admin.
Preventive maintenance inspections	Food safety programs
Quality control	National electrical code
Technical support	First aid
Bilingual	Safe quality food
Electrical systems	DOT medical card
Computer-aided design	ISO TS16949
Autodesk/AutoCAD	EPA standards
Good manufacturing practice	Forklift certification

Information

Skills	Certifications
Quality assurance	Project mgmt. professional
Electronic fare payment system	Certified association exec.
SQL	Certified scrum master
Software development	Certified quality engineer
Customer relationship mgmt.	Telecommunications
JavaScript	Six Sigma certification
Technical support	Certified master black belt
Bilingual	Six Sigma green belt
Systems development lifecycle	Cisco cert. network associate
C#	Medical device directive

Professional services

Skills	Certifications
SQL	Certified public accountant
Quality assurance	Occupational safety & health admin.
Software development	Commercial driver's license
Microsoft SQL server	Certified registered nurse
Application development	Professional engineer
Microsoft .NET framework	Project management professional
Adobe LifeCycle ES	Licensed practical nurse
Systems development lifecycle	Six Sigma green belt
Web services	Material handling equipment
Microsoft SharePoint	Engineer-in-training

Wholesale and retail trade

Skills	Certifications
Bilingual	Commercial driver's license
Javascript	Occupational safety & health admin.
Food preparation	Automotive service excellence
Asset protections	Food safety programs
Quality assurance	Forklift certification
SQL	Material handling equipment
Technical support	Class B commercial driver's license
Flatbed scanners	Tanker and hazmat endorsement
Legal compliance	General contractor
Preventive maintenance insp.	Certified public accountant

Transportation and warehousing

Skills	Certifications
ISO 9001	Commercial driver's license
Warehouse management systems	Tanker and hazmat endorsement
Forklift	DOT medical card
IBM AS/400	Certified purchasing manager
SQL	Class A Commercial driver's license
Microsoft Office Visio	Occupational safety & health admin.
Bills of lading	Forklift certification
Tractor-trailers	Automobile technician: engine repair
Management information systems	Automotive service excellence
Quality control	Material handling equipment

Health care and social assistance

Skills	Certifications
Quality assurance	Certified registered nurse
SQL	Basic life support
Geriatrics	CPR
Critical care	Advanced cardiac life support
Pediatrics	Board certified
Patient electronic medical record	Licensed practical nurse
Quality control	Certified practical nurse
MEDITECH	Certified in nursing admin.
Spreadsheet software	Board eligible
ICD-10 / ICD-9	Certified coding specialist

Accommodation and food services

Skills	Certifications
Food preparation	Food safety programs
Quality assurance	Occupational safety & health admin.
Preventive maintenance inspections	First aid
Preventive maintenance	Nationwide mortgage licensing system
Energy management	Commercial driver's license
Maintenance repairs	ServSafe certification
Internal / external communication	State insurance license
Marketing and sales	Hospitality skill certification for PBX operator
Accounts payable	Certified professional - food safety
Steam tables	Certified public accountant

Finance and insurance

Skills	Certifications
Bilingual	Nationwide Mortgage Licensing Sys.
Bilingual Spanish	State insurance license
SQL	FINRA Series 7
Quality assurance	FINRA / NASD Series 6
Investment management	Chartered life underwriter
UNIX	Certified public accountant
JavaScript	Certified in long-term care
Anti-money laundering	FINRA
LawFirm software loan orig. software	FINRA series 66
Software development	Certified case manager

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