



Comprehensive Economic Development Strategy

CEDS

2022 - 2026



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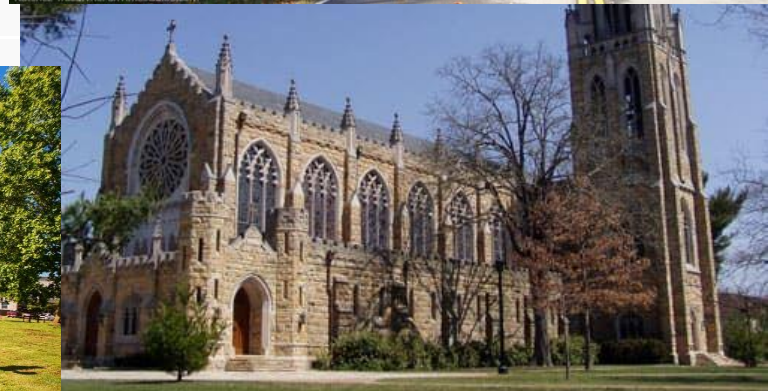


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An Introduction to the CEDS

CEDS Defined

CEDS is an acronym for Comprehensive Economic Development Strategy. The CEDS is designed to bring together the public and private sectors in the creation of an economic roadmap to diversify and strengthen regional economies. As a performance-based plan, the CEDS serves a critical role in a region's efforts to defend against economic dislocations, global competition and other events resulting in the loss of jobs and private investment. Virtually all grant applications for federal dollars that flow through to the local level consider how well the investment effort supports the region's CEDS.

Adoption, implementation, and management of a CEDS is a prerequisite for designation by EDA as an Economic Development District (EDD). An EDD is an entity that serves multiple jurisdictions, typically a group of counties, that make up an economic region. An EDD must have an EDA-approved CEDS and contain one or more jurisdictions within it that meets the EDA's regional distress criteria, which is defined in 13 CFR § 301.3(a). The three regional distress criteria include:

- An unemployment rate at least 1% greater than the national average; or
- Per capita income that is 80% or less than the national average; or
- Meets a specific need as determined by EDA

An EDD must update their CEDS at least every five years in order for the jurisdictions within its region to qualify for assistance from the Economic Development Administration (EDA) under its Public Works (13 CFR § PART 305) and Economic Adjustment Assistance (13 CFR § PART 307) programs and to maintain designation as an Economic Development District.

The EDA is one of thirteen bureaus of the Department of Commerce. The Department serves as the voice of business in the Federal Government and its mission is to improve America's economic competitiveness. The Department advances its progress toward that mission through three strategic goals: innovation, equity, and resilience.

These three concepts are the cornerstones of the CEDS. The CEDS is intended to enable localities to build capacity through innovation, create prosperity and economic wealth through equity and inclusion in the process, and improve resiliency through diversification and disaster mitigation. The CEDS has four main elements: 1) summary background, 2) SWOT analysis, 3) strategic direction/action plan, and 4) evaluation framework. The program has evolved to require two additional and separate segments: 1.) A Disaster/Resiliency Strategy; and 2.) A section dedicated to Opportunity Zones.

The CEDS, however, is more than a strategy, it is a process.

CEDS Process

The word "Process" is very critical and integral to the CEDS. It is a planning tool, and is intended to bring individuals, organizations, local governments, institutes of learning, and private industry together to engage in a meaningful conversation and debate about what capacity building efforts would best serve economic development in the region. Development of it and its ongoing adaptation to emerging economic trends in the region is crucial to keeping it relevant and effective. Statute, as referenced above, requires

a re-write of the CEDS every five years, but it is also updated annually so that it always contains the most recent demographic and economic data available.

Each iteration of the CEDS builds on its history and represents the collective efforts of its past and present stakeholders over time. Various inputs from data analysis and observation, stakeholder engagement through interviews, surveys, focus groups and committees, and input from elected officials, industrial and economic development organizations, and other institutions of public service, are consolidated into this planning strategy and comprise the region's CEDS. It is the collaboration and the process of developing or improving the CEDS that adds value, incorporating other planning strategies from state and local agencies to position the South Central Tennessee region to be more competitive, its citizens more prosperous, and its well-being more resilient, over time.

The CEDS process is managed by the South Central Tennessee Development District (SCTDD). SCTDD is one of nine state-wide districts established under the Tennessee Development District Act of 1965. SCTDD has been the EDA's designated EDD for the South Central Tennessee Region since 1975.

South Central Tennessee Development District (SCTDD)

The purpose of SCTDD, quoted directly from its Charter, is to promote the coordination, functions, and programs between two or more units of government. Specifically, the objectives and purposes of the board of SCTDD is to be responsible for areawide planning for the district, carry out general and comprehensive planning and development activities, to guide and accomplish a coordinated, adjusted, efficient, and comprehensive development of the district, and perform other activities related to economic and community development, such as;

1. Aid in the planning and implementation of a comprehensive program of development for the district which supplements and coordinates, but does not duplicate programs of its member units;
2. Aid in the development of the economic, industrial, social, physical, and cultural resources of the region;
3. Promote cooperative arrangements for coordination of plans or organization and individuals for the improvement of the area;
4. Stimulate the development of proper relationships with contiguous districts and areas;
5. Preserve and expand employment opportunities;
6. Upgrade the labor force;
7. Broaden the District's industrial base;
8. Help assemble capital and financing resources for industry;
9. Assist firms in need of new facilities;
10. Accelerate scientific and technological progress;
11. Get the district's resources working together as a unified economic entity;
12. Help provide a regional environment more conducive to economic growth; and
13. Serve as a clearinghouse for the benefit of the member units and all other interested parties of information concerning common problems, and federal, state and local services available to assist in the solution of those problems.

SCTDD is governed by a Board of Directors consisting of an Executive Director, member government officials, state representatives, and minority representatives from a 13-County region which includes Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, and

Wayne Counties. An Executive committee meets four times per year to set policy and conduct business on behalf of the full board.

To perform primary duties that progress the region toward the realization of these objectives and purposes, SCTDD employs staff with technical expertise in district management, economic development, community development, workforce development, housing, environmental and disaster planning, aging planning and disability services, solid waste planning, transportation programs, grant writing, and public guardianship for the elderly. All of these areas of expertise are contributors to progressive development.

[CEDS Oversight and Development](#)

The Board of SCTDD appoints an independent steering committee made up of volunteers from within the communities served by SCTDD. The CEDS Steering Committee provides oversight of the development, updates, and that guides the strategic direction of the CEDS. SCTDD provides financial resources to leverage funding for the program and provides staff, facility, logistics, and other services to aid in the CEDS Process. Steering Committee members attend training sessions developed and administered by SCTDD staff and/or procured from national resources such as NADO (National Association of Development Organizations), IEDC (International Economic Development Council), CDFA (Council of Development Finance Agencies), and other reputable resources to ensure that current trends and perspectives in economic development are applied to the development of the CEDS.

[The CEDS Steering Committee](#)

Jeff Whitmore:

Mr. Whitmore retired in 2024 from First Commerce Bank where he served as Lincoln County President for over 16 years. Mr. Whitmore began his banking career at Union Planters Bank (formerly First National Bank of Shelbyville) in 1981 resulting in over 40 years of lending experience. Jeff has also served as the past Chairman Shelbyville Zoning Board of Appeals, Secretary of the Shelbyville Regional Planning Commission and as President of the Bank Administration Institute of Middle Tennessee. Mr., Whitmore studied at MTSU, the LSU Graduate School of Banking, ABA National Compliance School University of Oklahoma, and the Tennessee School of Banking at Vanderbilt.

Tony Beyer:

Currently District 5 Marshall County Commissioner and self-employed industrial property manager. In the past, Tony has served as the Chairman of South Central TN Workforce Board, TN Chamber of Commerce President, and in many other capacities related to public service. Mr. Beyer is a Vietnam Veteran with the 101st Airborne and was a middle school teacher/wrestling coach for several years after his service. Mr. Beyer was later employed as a commercial lender specializing in SBA loan products with First Farmers and Merchants Bank for almost 20 years. Mr. Beyer studied at Seton Hall University, Vanderbilt, and the LSU Graduate School of Banking.

Susan Shuff:

Currently retired, Mrs. Shuff has over 37 years of experience managing a variety of economic and community development loan and grant programs as an Area Specialist with USDA Rural Development. Mrs. Shuff studied Business Administration at Columbia State University and Middle Tennessee State University.

Matt Layton:

Currently the Community President in Tullahoma for First Vision Bank, Mr. Layton is a graduate of UT Knoxville.

Howard Kirksey, III:

Currently a senior lender with Citizen's Tri-County Bank, Mr. Kirksey has also served on the board for Workforce Solutions as Vice Chairman and the Motlow College Foundation as Trustee, Chair of Investment Committee. Mr. Kirksey studied Business Administration at Middle Tennessee State University and the LSU Graduate School of Banking

Keith Durham:

Mr. Durham is an IT specialist. His experience includes stints at The Pentagon, FEMA, NASA, and local region medical center. Mr. Durham also has practiced IT consulting work as a small business owner and partnered in other commercial small business ventures. Mr. Durham has also served as the mayor of Lawrenceburg from 2007 to 2018. Mr. Durham studied Electronic Engineering at I.T.T. Technical Institute.

Greg Douglas:

Currently a Commercial Lender at Citizens Tri-County Bank in Decherd, Mr. Douglas studied Psychology and Pre-Law at Middle Tennessee State University and graduated from LSU Graduate School of Banking.

Richard Stewart:

Currently the Interim Executive Director of SCTDD. Mr. Stewart oversees the administration, programs, and strategic plan of the organization. Other key duties include fundraising, marketing, and community outreach for the SCTDD region. Prior experience includes Director of Transportation, SCTDD, and Mr. Stewart has served as the mayor Franklin County.

Eddie Fitzgerald:

Currently Director of Economic Development for SCTDD, Mr. Fitzgerald manages a local Certified Development Corporation licensed by the Small Business Administration to provide financing to eligible small businesses in TN.

Christa Sinyard:

Currently an Economic Development Specialist for SCTDD, Mrs. Sinyard assists the Director of Economic Development as well as assisting the Finance Director and WIOA Fiscal Manager in an array of duties and special projects.

Anita Turnbow:

Currently the Finance Director of SCTDD, Mrs. Turnbow is responsible for overseeing all financial operations and financial planning of SCTDD. Mrs. Turnbow is intimately involved in the mechanics of every program delivered by SCTDD personnel.

Lisa Moore:

Currently the Fiscal Manager of WIOA for SCTDD, responsible for overseeing all agency finance and accounting functions including cash flow management, grant allocation, preparation of monthly and year-end financial reports, audits, and payroll.

Steering committee members, along with representatives of various chambers of commerce, industrial development boards, and other organizations within the region have also provided input and assistance.

CEDS Contents

It is important to note that this report contains data and information collected from multiple resources including Federal, State, and Private company publications. Some of these include: StatsAmerica, UT Data Center, BLS, BEA, ACS, US Census, City-Data, ESRI, EMSI, and others. Efforts are made to ensure that data and statistics presented herein is the most recent available at the time, but data and statistics may not be from the same year for all metrics discussed. Many of these resources rely on estimates and may not use the same formula for determining estimates, causing minor discrepancies between some metrics when compared to publications on those same metrics from other sources. Please apply a degree of materiality to information contained in this report. If material discrepancies are noted, please inform us so that we can investigate.

As outlined above, the CEDS has four main elements: 1) summary background, 2) SWOT analysis, 3) strategic direction/action plan, and 4) evaluation framework. This CEDS shall also contain a Disaster/Resiliency Strategy component as a separate section, or incorporated by reference to a separate plan that details the EDD's emergency planning, response, and recovery plan in the event of a disaster. The Disaster Strategy shall, at a minimum, contain 1.) a list of priorities and steps to stabilize and support the economic resiliency of the communities it serves. In addition, the CEDS shall contain a supplement section dedicated to Opportunity Zones (OZs). The section dedicated to OZs shall include, at a minimum, census tract identification with a regional map displaying the OZs in the district, economic activities, assets, infrastructure, and workforce needs, and an outline of state initiatives supporting OZs in the district.

The summary background segment of the CEDS presents socioeconomic and demographic data from multiple periods to demonstrate trends in key metrics at the local, regional, state and national levels. There are two contrasts being made. One benchmark is data from prior periods for the locality, and the other is to state and national averages, which may be referred to as benchmarks. Tracked baseline metrics will include population, unemployment and distress characteristics, income, educational attainment, and labor force characteristics. Other factors contributing to or mitigating economic development or performance in the region such as housing, health services, geographic and climatic elements, cultural and recreational resources, infrastructure and declining or emerging industry sectors may also be presented.

The summary and background segment may also contain an inventory or library of strategic plans and initiatives from individual localities, area economic or industrial development agencies, institutions of higher learning, and utility providers as well as priorities identified at the state level, and from other regional economic groups for the purposes of identifying synergies and opportunities for greater collaboration with contiguous regions.

The SWOT analysis segment of the CEDS will go into greater detail, drawing observations from the summary background information to present conclusions and assumptions about what capacities or

capabilities are unique and that make it more competitive or can prevent it from realizing its potential. The analysis segment will look at the unique attributes identified in the background summary to identify perceived focus areas where the region can or should work to improve and how, project growth or improvement potential in those focus areas, identify gaps that could impede progress, and identify ways to support durability or sustainability of existing attributes that make the region unique and are an integral part of its competitive positioning. The analysis should provide insight into the region's greatest need as well as competitive advantages that can be leveraged.

The strategic direction takes those focus areas from the SWOT analysis and converts the projected growth or improvement into a vision statement or goal statement supported by objectives and activities that will have a positive impact on achieving it. The strategic direction will prioritize three or four focus areas that the analysis suggests for improvement, to be mitigated, or is essential to maintain and assign one or more duties or actions that are expected to produce the desired result.

The evaluation framework will assign metrics to those duties or actions to determine progress. Objectives and planned activities that are expected to contribute to the realization of the goal can be assimilated, prioritized, and tested once completed to determine their impact and to be compared with expectations to better define and improve the efficiency of future efforts. Evaluation matrices will be based on concepts of a "Well-Being" Economy, driven by social equality, advancement and inclusion, and environmentally sustainable practices, and how well activities we engage in contribute to human resilience.

The evaluation framework will become the basis for progress reporting to EDA. Traditional progress reporting was done through the lens of jobs created, dollars invested or leveraged, and people or entities directly served or impacted by individual projects. We will transition outcome measurement to be specific to the strategic direction and the associated directives proposed. Progress reporting will contain both objective and subjective assessments. Measurement will be objective, contextualizing where we are in the process, as an estimate of percentage of completion and subjective through a qualitative assessment of the effectiveness of the directives to advance the region toward the intended goal. The objective measurement will produce a short-term result and outcome, while the qualitative approach will enable us to assess the impacts and adjust the activities toward a long-term, more intangible, broader goal that can only be measured statistically over a greater period of time.

The disaster planning portion of the CEDS will take on the perspective of the EDD. It will include preventative and mitigation concepts as well as possible responses in the wake of an event. The segment will focus on existing policies and procedures for three kinds of disaster; cyber-attack, fire, and weather-related natural disasters.

We will maintain inclusion of the current resiliency segment of the CEDS and continue to build upon it from a regional perspective to include advancement of social well-being metrics and environmental sustainability.

The segment on opportunity zones will be updated periodically to contain the latest information available from state or local authorities on projects in these areas and where applicable will expand the section to include emerging trends in industry clusters, workforce development, and other socio-demographic metrics that may be instrumental in encouraging increased activity in these areas of the district.

Summary Background

Population

Population data presented below is a combination of counts and estimates, derived from the same source. Counts are only compiled every 10 years, and were not compiled at the county level until 1990, so county population from 1070 and 1980 are estimates. Beginning in 2000, estimates are done annually at the county, state, and national level. Where available, counts were used, all other periods depict estimates.

	2017	2018	2019	2020
Bedford	48,214	49,153	49,684	50,179
Coffee	55,128	56,049	56,717	57,632
Franklin	41,662	42,016	42,255	42,485
Giles	29,401	29,434	29,481	29,530
Hickman	24,871	25,017	25,155	25,387
Lawrence	43,406	43,814	44,163	44,432
Lewis	12,028	12,105	12,267	12,363
Lincoln	33,941	34,257	34,436	34,540
Marshall	33,077	33,865	34,507	35,016
Maury	92,393	94,577	96,795	99,590
Moore	6,387	6,431	6,439	6,438
Perry	7,963	8,065	8,084	8,099
Wayne	16,637	16,633	16,644	16,524
SCTDD	445,108	451,416	456,627	462,215
Tennessee	6,714,748	6,778,180	6,830,325	6,886,834
U.S.	325,122,128	326,838,199	328,329,953	329,484,123

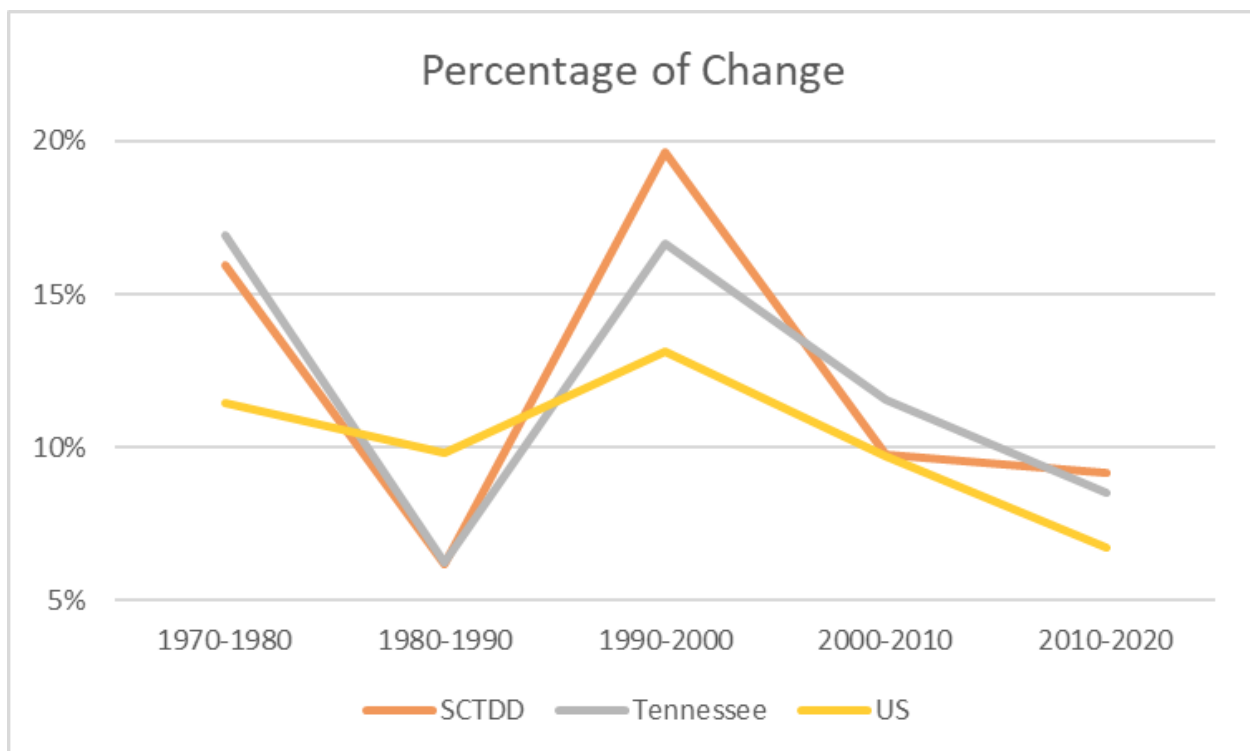
[CS1][CS2]

	1970	1980	1990	2000	2010	2020*
Bedford	25,039	27,916	30,411	37,586	45,058	50,179
Coffee	32,572	38,311	40,343	48,014	52,796	57,632
Franklin	27,289	31,983	34,923	39,270	41,052	42,485
Giles	22,138	24,625	25,741	29,447	29,485	29,530
Hickman	12,096	15,151	16,754	22,295	24,690	25,387
Lawrence	29,097	34,110	35,303	39,926	41,869	44,432
Lewis	6,761	9,700	9,247	11,367	12,161	12,363
Lincoln	24,318	26,483	28,157	31,340	33,361	34,540
Marshall	17,319	19,698	21,539	26,767	30,617	35,016
Mauzy	44,028	51,095	54,812	69,498	80,956	99,590
Moore	3,568	4,510	4,696	5,740	6,362	6,438
Perry	5,238	6,111	6,612	7,631	7,915	8,099
Wayne	12,365	13,946	13,935	16,842	17,021	16,524
SCTDD	261,828	303,639	322,473	385,723	423,343	462,215
Tennessee	3,926,018	4,591,120	4,877,203	5,689,283	6,346,105	6,886,834
U.S.	203,302,031	226,545,805	248,790,925	281,421,906	308,745,538	329,484,123

[CS3]

Historical Population Growth

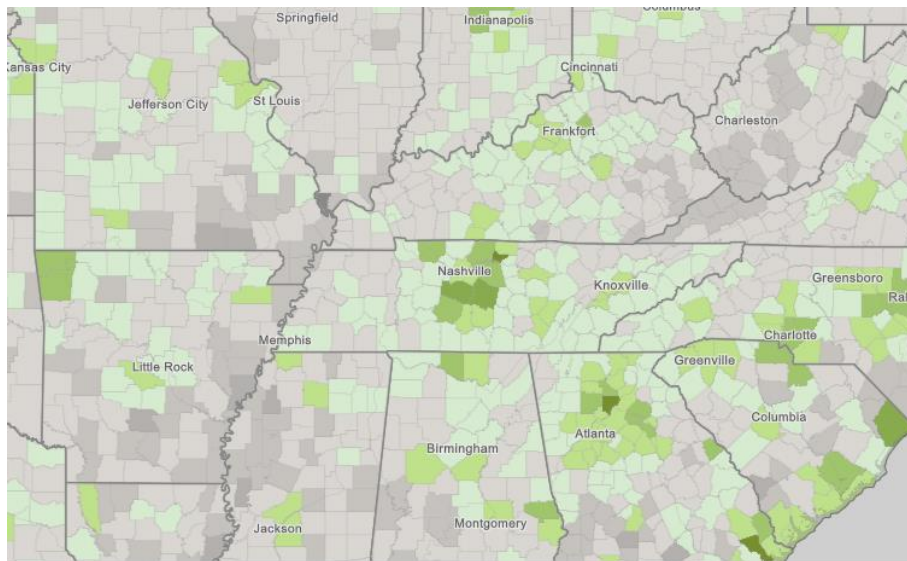
[CS4] Population growth in the region has slowed considerably since the 1990s. The slowest growth has been in the more rural areas of the region. Even with nine of the thirteen counties posting population growth rates below that of the United States, the region still managed to keep pace with the state average and has seen population growth rates that are fairly consistent with the state over the last five decades.



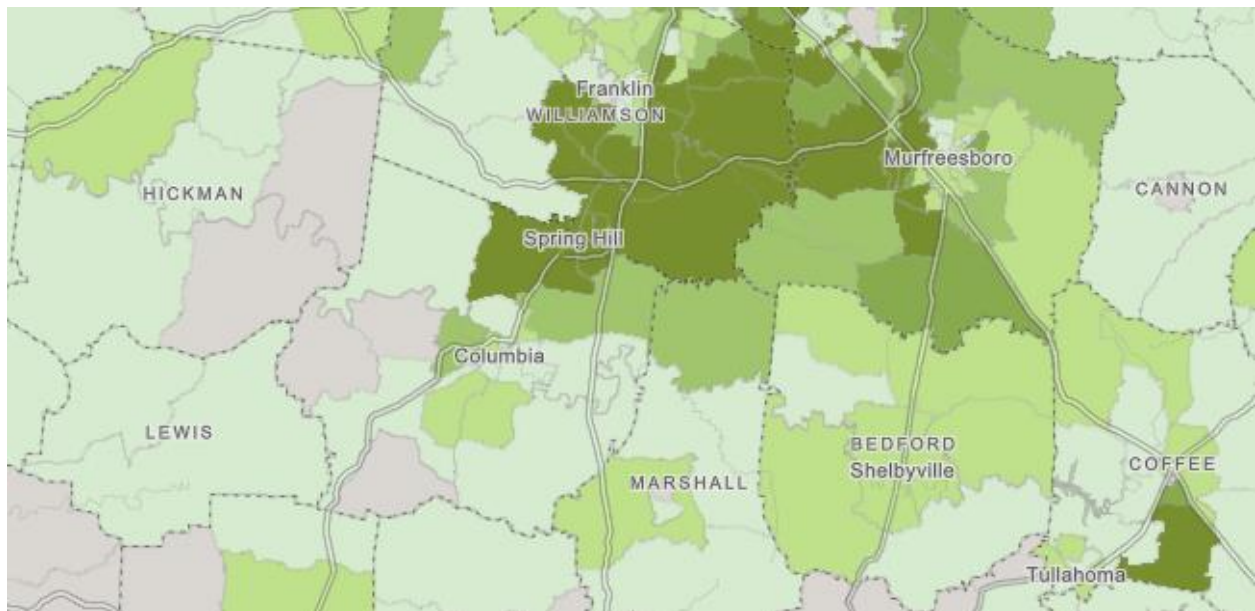
	1970-1980	1980-1990	1990-2000	2000-2010	2010-2020
Bedford County, TN	11%	9%	24%	20%	11%
Coffee County, TN	18%	5%	19%	10%	9%
Franklin County, TN	17%	9%	12%	5%	3%
Giles County, TN	11%	5%	14%	0%	0%
Hickman County, TN	25%	11%	33%	11%	3%
Lawrence County, TN	17%	3%	13%	5%	6%
Lewis County, TN	43%	-5%	23%	7%	2%
Lincoln County, TN	9%	6%	11%	6%	4%
Marshall County, TN	14%	9%	24%	14%	14%
Maury County, TN	16%	7%	27%	16%	23%
Moore County, TN	26%	4%	22%	11%	1%
Perry County, TN	17%	8%	15%	4%	2%
Wayne County, TN	13%	0%	21%	1%	-3%
SCTDD	16%	6%	20%	10%	9%
Tennessee	17%	6%	17%	12%	9%
US	11%	10%	13%	10%	7%

Both the state and the region follow a similar growth pattern which is more sharply pronounced in all but one of the last five decades. Although there is an increase in population at almost every interval, the growth rate of the state and the region has retracted since the mid 1990's. Only Bedford, Maury, and Marshall counties continue to post growth rates over 10%. If this trajectory continues, the region's population growth rate between 2020 and 2030 could be lower than the State and the U.S.

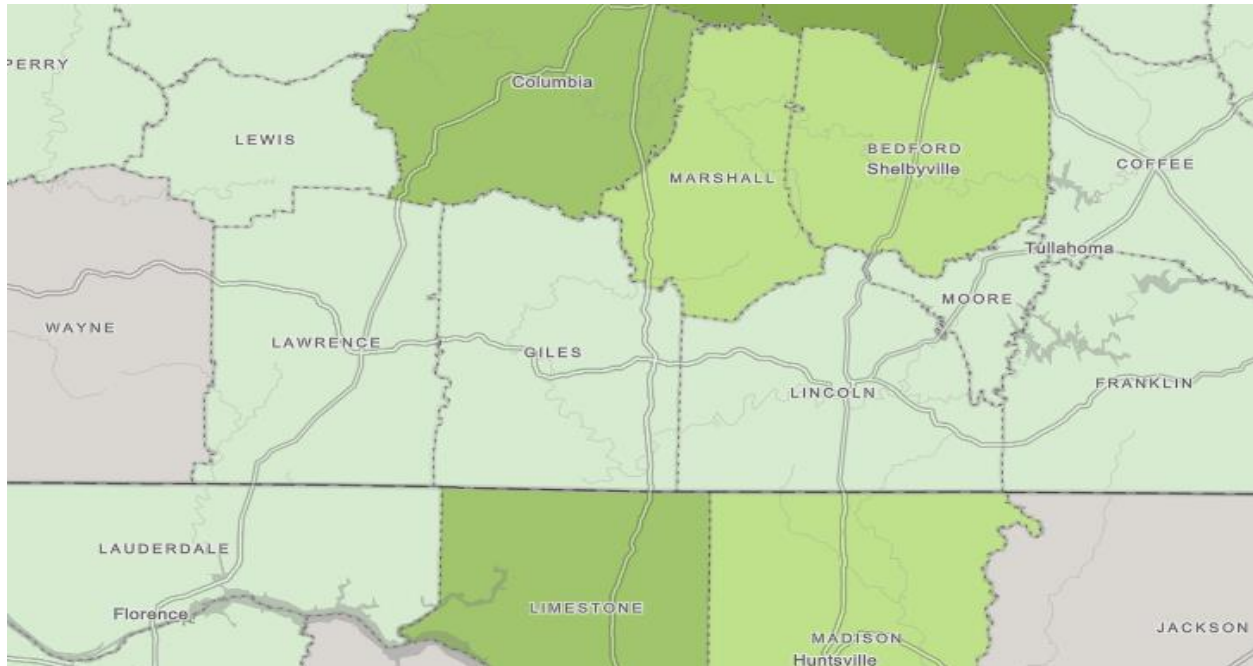
[CS5][EF6] The map below indicates where growth is occurring in the state. The Nashville MSA stands out as the growth center for the south. Outside of coastal areas, only the Atlanta MSA is close. Population growth in the region is being led by three counties that border the MSA, Maury, Marshall, and Bedford. The other



ten are maintaining a population growth rate that is similar to or lower than the national average, however, there is a clear tier two in population growth in three counties, Hickman, Coffee and Moore, two of which are also contiguous to the MSA. Proximity to the MSA appears to have been the main driver for population growth in the region for the last decade.



Although Hickman and Coffee counties are also contiguous with the MSA, those counties appear to be concentrating their growth along the interstates that run through them. In Maury, Marshall, and Bedford, growth is contiguous to the growth in the MSA, but in Hickman County, the growth does not border growth in the MSA. These are areas beyond where the Interstate has more than two lanes of traffic in each direction, making the commutes to and from the MSA slower or more difficult. Coffee County, by comparison is experiencing some growth along its border with the MSA, but there is another driver in Coffee County. The Arnold Air Force Base abuts I-24 and that area is where its growth is concentrated.



There is another driver of population growth along the Alabama border. There is already a strong corridor between Lincoln and Madison counties to the south due to the developing Huntsville MSA, but there was a new Mazda/Toyota manufacturing facility announced there in 2018 that is expected to employ 4,000 people in Limestone County. For comparison, the GM facility in Spring Hill is said to employ approximately 3,250. As with any major investment, there is also significant ancillary industrial and commercial development. This represents a huge opportunity for the three counties closest to the site. Lawrence and Lincoln counties have experienced moderate growth over the past decade, but Giles County is positioned geographically to see the greatest impact, and has reported virtually no growth in population since the 1990s.

There are no known plans to expand or widen I-65 south from Maury County to the Alabama border. Projects are underway to the north, but arteries headed north and east out of Central Tennessee are stronger than those heading south or west, along I-24, I-65, or I-40. Counties immediately adjacent to Davidson County on its west side are not experiencing population growth. An argument could be made that areas to the east embraced the growth and the arteries were improved to accommodate it, but without further research it is impossible to determine if that is the case.

There are sufficient highways with two-lanes in each direction that are not yet at capacity that serve this area of the region. TN-64 is one such artery that spans the full length of the district and beyond across Tennessee's counties along the Alabama border. Lawrence has US-43 going into The Shoals and TN-231 goes to Huntsville from Lincoln. These should be sufficient to allow for economic growth across the five counties along the southern border. Plans to connect US 43 to US 412 with a four lane highway pairs Lewis County with the others along the southern border of the state. That project is broken into four stages, three of which are complete, including ROW acquisitions. The last stage, awarding the construction contract, is pending funding at this time (<https://www.tn.gov/tdot/projects/region-3/state-route-166-improvements.html>). Improvements to transportation arteries in Perry County were identified in the

IMPROVE Act and will improve access to I-40 from State Route 13 to increase capacity and support development (<https://www.tn.gov/tdot/projects/region-3/state-route-13-improvements.html>).

Industry in the EDD will be discussed later, but growth in this part of the region, related to automotive manufacturing facilities will come from tier one, tier two, and tier three suppliers, which is fundamentally different from the reasons why population growth is occurring in the northern section of south central Tennessee. Lewis, Lawrence, Giles, Lincoln, and Franklin counties all have manufacturers that supply the automotive industry already, making them great targets for similar investments. Although not contiguous to our district, and several years behind in development from the Mazda/Toyota facility, Ford's Blue Oval City (BOC), which is being built on the 6 square mile mega-site in Stanton, TN (population 452 prior to the announcement) is part of Ford's \$7 Billion Dollar investment, the largest to date by any automotive manufacturer in the US. That facility is being erected just 150 miles to our west. It is too early to see what the impacts will be here, but the facility is being touted as a reinvention of American manufacturing, and is being compared to the Rouge; Ford's original plant designed over 100 years ago then described as a leap forward, a marvel of vertically integrated manufacturing. The assembly plant at BOC will be designed to achieve a vision of carbon neutrality and zero waste to landfill once fully operational. "This is a watershed moment for Tennesseans as we lead the future of the automotive industry and advanced manufacturing." said Gov. Lee about the BOC investment. Combine this investment with the \$2.3 Billion dollar investment by Ultium Cells, a joint venture of LG Energy Solution and General Motors that will start making batteries for electric vehicles at its new 2.8 million square foot facility in Maury County in 2023 and Tennessee will be uniquely positioned at the center of electric vehicle manufacturing.

	2017-2018	2018-2019	2019-2020	2020-2021
Bedford County, TN	2%	1%	1%	2%
Coffee County, TN	2%	1%	2%	2%
Franklin County, TN	1%	1%	1%	2%
Giles County, TN	0%	0%	0%	3%
Hickman County, TN	1%	1%	1%	0%
Lawrence County, TN	1%	1%	1%	1%
Lewis County, TN	1%	1%	1%	4%
Lincoln County, TN	1%	1%	0%	3%
Marshall County, TN	2%	2%	1%	0%
Maury County, TN	2%	2%	3%	5%
Moore County, TN	1%	0%	0%	3%
Perry County, TN	1%	0%	0%	5%
Wayne County, TN	0%	0%	-1%	-1%
SCTDD	1%	1%	1%	2%
Tennessee	1%	1%	1%	
US	1%	1%	1%	

A year over year comparison, including estimates for 2021, indicates that the rate of growth is increasing. Estimates are unavailable at the time of writing for the state and the US in 2021, but the last several years appear more consistent overall and the outlook based on the 2021 estimates is stronger against the three prior years of data.

As expected, Giles and Lincoln counties are seeing growth, likely correlated with the new facility locating in the region. Initial thoughts speculate that spikes in population growth in our most rural counties, Perry and Lewis, could be

driven by post-pandemic social patterns with more people opting to avoid congestion in the metros.

More time is needed to determine what is driving these results. Even though speculation suggests that they could be pandemic related, a number of other drivers could be at play as well, such as improvements in broadband access driving more people to work from home, and in doing so, seeking an area where the cost of living is lower. Another possible driver could be correlated to the big shift in workforce participation. People that are retiring may leave urban areas since they no longer need to be close to where they worked and they may move closer to lifestyle activities that they enjoy instead.

Population Projections

The Tennessee State Data Center (TNSDC) is a cooperative program of the State of Tennessee, The University of Tennessee and the U.S. Census Bureau. TNSDC works with citizens, businesses and state/local governments to help them access, understand and disseminate data about the state. The State Data Center is housed within the Boyd Center for Business and Economic Research, part of the Haslam College of Business at the University of Tennessee, Knoxville.

In order to have a forward-looking document, we need to explore population projections. Two factors are currently affecting population estimates in a way that raises their margin for error. The first is the pandemic. The pandemic skews numbers for every municipality, but in Tennessee, the 2020 census count is estimated to be under-counted by 4.78%. Only four other states had a larger error estimate. Together, these two anomalies will inevitably produce less reliable estimates for future periods. I would argue that there is a third factor, also unique to this region. Projections do not tend to include adjustments for developments other than net migration and natural changes (births-deaths), and the South Central Tennessee region has several large impact drivers that should cause population growth in the region that would not be reflected in population estimates based on the prior decade data.

The ratio of births to deaths around the world is disproportionately skewed in recent years due to the pandemic. There are multiple schools of thought. At one end of the spectrum, a model suggests that there will be a rebound effect, arguing that many of the deaths associated with the pandemic were at risk cases and predict that people will be more resilient, causing fewer deaths to occur in years closely following 2021. Other predictions assess that the pandemic affected everyone equally, and no such rebound should be expected. There is no strong data at this time to disprove either side, but the truth will likely hold somewhere in between that polarity.

The bigger focus will be on net migration. In a lot of instances, economic development efforts help to drive net migration, thus being why single or specific economic development projects are not taken into account when making projections in population growth. Size, however, is important. A project the size of the one in Limestone County, AL will make a significant impact there and in surrounding counties, particularly in Giles County. It already has. The University of Tennessee just announced UT Southern, in Pulaski, central Giles County. These combined developments have the potential to have a profound effect on the future population of the region, however, it is too early for either of them to impact the formulas used in projecting population growth.

Given the series of characters expected to degrade the reliability of population growth estimates, I will focus on population age, diversity, and unique components of growth not discussed above. The number of individuals over the age of 65 is expected to increase by 40% by 2040 and the number of prime working age individuals is only expected to increase by 8%. Currently, there are 2.25 working age adults for every senior. Future projections lower that to 1.75. The growth in the number of youths is also expected to increase by almost 13% over that same time frame. These demographic changes will have a big impact on workforce participation as more working age individuals will have to exit the workforce to take care of an aging parent or to raise the family. Several measures are already underway to improve workforce participation thanks to the impact of the pandemic. Programs aimed at improving workforce participation in Tennessee have been underway long before this major interruption occurred. More applicable in the segment on educational attainment, the TN Reconnect program, which is aimed at reskilling adults is one of the efforts at the state level to increase workforce participation. Other grant programs administered

by the state have designs on mitigating impediments to people of prime working age from joining the workforce. The most recent of these programs was aimed at increasing access to affordable daycare.

With the number of seniors on the rise, at an even faster rate than youths, the increasing need poses an opportunity for jurisdictions that position themselves to be more efficient in handling this looming issue before it becomes a challenge. The growing number of youths per family, however, is a greater challenge for local communities as the cost of providing public education increases.

Population projections indicate a greater level of diversity across the state as populations rise. Ethnic diversity is where TN populations expect to see the largest change with Hispanic populations expected to almost double by 2040, both in number and as a percentage of the overall population. Increases in racial diversity are expected to come from individuals reporting two or more races.

According to studies performed by the State Data Center at UT, net migration in Tennessee is increasingly more concentrated in the Nashville (Davidson County) MSA with the largest net migration coming from Florida, which produced a net migration total of almost 37,000 people. Compare that to the natural rate (number of births exceeding the number of deaths) in 2019, immediately prior to the onset of the pandemic, at 8,500, and it is clear that migration is the key statistic driving population growth. Four of the nation's most populated states are represented in the top ten contributors to Tennessee's population gains. All ten of the top contributors had a net impact that exceeded the natural increase in a normal year – pre-pandemic.

State	Outflow from Tennessee	Inflow to Tennessee	Net Migration
Florida	144,943	181,894	36,951
Illinois	49,947	84,049	34,102
New York	29,036	53,747	24,711
California	65,827	87,843	22,016
Indiana	37,159	54,554	17,395
North Carolina	79,288	93,839	14,551
Michigan	44,597	56,399	11,802
Virginia	66,239	77,961	11,722
Arkansas	44,909	55,403	10,494
Massachusetts	101,22	20,258	10,136

[CS7][EF8]

The verdict is still out as to whether or not the pandemic will be an event or the mark of a complete change in structure for population patterns. Since 2010, the five most populated counties in central Tennessee have absorbed at least 47% of all net migration. The other 90 counties absorbed only 20,600 new residents on average every year, collectively. Almost twenty percent of those migrated into the thirteen counties in the EDD and almost half (48%) of those migrated into Maury County. Three other counties (Marshall, Bedford, and Coffee) account for 37% in the EDD. The remaining 15% (583 people per year) were split between the other 9 counties.

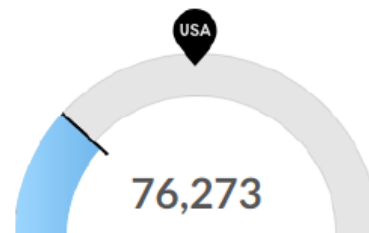
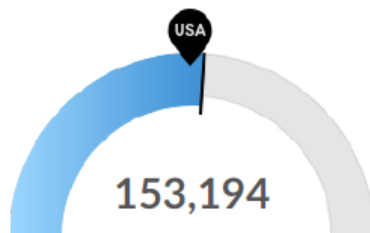
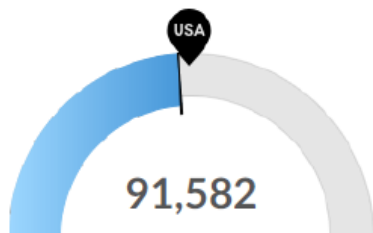
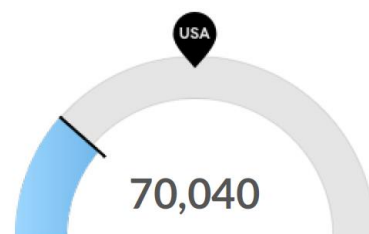
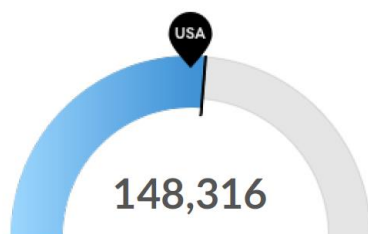
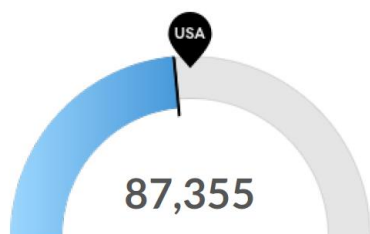
These are small numbers. At only sixty-five (65) net migrations on average in each of the nine least populated counties in the region, one project could easily exceed that from an impact perspective. Net migration may include a single person outside the prime working age, but it could also include a spouse and 1.77 children. In the case of the latter, a project creating just 20 new jobs could have that impact. Some investment announcements will transfer people into the community and some will hire locally. This is probably a much greater threat to population decline in the region. The reverse of an announcement of a new investment, a WARN notice that a community will lose 20 jobs, is enough to move the pendulum in the opposite direction and while any community expects or wants companies making investments to hire locally, limiting the number of people that move into the area to fill new positions, a new investment may not be as likely to contribute directly to population growth when locals are hired. When a large manufacturer leaves or shudders, however, the people that become unemployed may have to look outside the community for work, leading to out-migration. Wayne county experienced one WARN notice in 2021 impacting 66 jobs and that county was the only county in the EDD that experienced a decline in population between 2020 and 2021. The number that the population decreased by was 115. Over the span of a year, there are many other things that can contribute, but when deploying limited resources, retention efforts with existing industry are the best way to use them and the potential for return is certainly easy to quantify and demonstrate.

District Population Characteristic Highlights

	Population (2021)	Labor Force (2021)	Jobs (2021)	Cost of Living
Region	469,087	214,655	166,154	92.5
State	6,956,611	3,366,780	3,419,691	92.2

	Population (2023)	Labor Force (Aug 2023)	Jobs (2022)	Cost of Living
Region	490,957	217,237	173,696	92.5
State	7,125,802	3,370,920	3,574,638	92.3

The charts above are procured from Lightcast, a subscription economic analysis tool. Job growth over this period is steady at 4.54% for the region compared to 4.53% for the state, but it also indicates that the percentage of population growth is almost twice that of the state and the percentage of growth in labor force is 10x that of the state according to this data. This suggests that more of the population coming to the region may be doing so looking for work.



Millennials

Retiring Soon

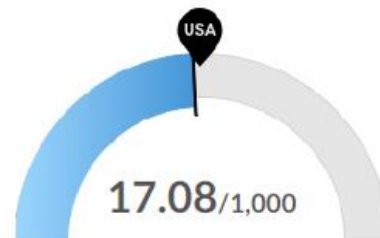
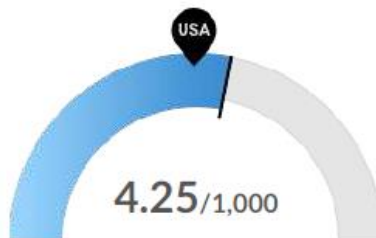
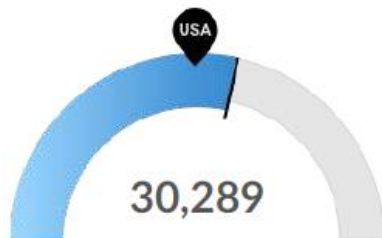
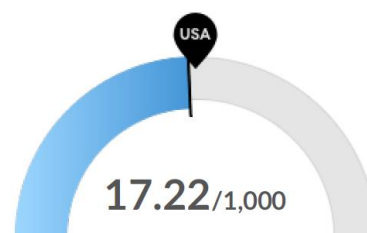
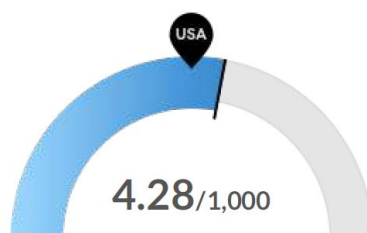
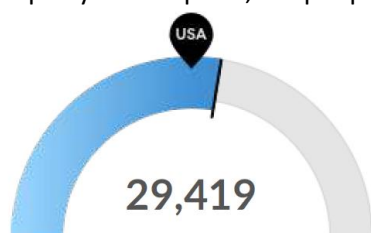
Racial Diversity

Your area has 91,582 millennials (ages 25-39). The national average for an area this size is 97,962.

Retirement risk is about average in your area. The national average for an area this size is 144,380 people 55 or older, while there are 153,194 here.

Racial diversity is low in your area. The national average for an area this size is 198,127 racially diverse people, while there are 76,273 here.

There is not a significant variance between 2001 and 2003, but there is a slight increase in the percentage of population between 25-39, a slight reduction in persons over 55, and the region is slightly more diverse. The incremental rate of change depicted here suggests stability in the population mix. The percentage of the population made up of Veterans is increasing while the number of violent and property crimes per 1,000 people has decline between 2021 and 2023.



Veterans

Violent Crime

Property Crime

Your area has 30,289 veterans. The national average for an area this size is 24,851.

Your area has 4.25 violent crimes per 1,000 people. The national rate is 3.59 per 1,000 people.

Your area has 17.08 property crimes per 1,000 people. The national rate is 17.8 per 1,000

Unemployment and Distress Characteristics

Presented below are metrics dating to 2016 on 24-month unemployment data and given that the metrics have been consistent since then, it gives us a frame of reference for volatility. Prior year data from years 2013, 14, and 15 all reflect the same threshold variables with the same five counties posting 24-month unemployment rates lower than the US, consistent with 2016. The region as a whole was experiencing greater unemployment levels compared to the US leading up to and including 2016, when the national rate, used as a base rate below, was 5.07%. The national rate trended downward to 4.61%, 4.12%, and 3.78%, between 2016 and 2019 until 2020 introduced some volatility with the onset of the pandemic. The national 24-month unemployment rate in 2020 rose to 5.84% and gained again in 2021 to 6.70%. All counties within the EDD improved sharply after 2016 and kept pace along with the state of Tennessee, reporting unemployment lower than the US in most counties through 2021. The chart below represents the spread between the US and each locality with positive numbers representing an unemployment rate lower than the nation as a whole.

24 Month Unemployment compared to the US						
	2016	2017	2018	2019	2020	2021
Bedford County, TN	-0.62%	0.16%	0.28%	0.05%	0.02%	0.51%
Coffee County, TN	-0.05%	0.42%	0.53%	0.36%	0.29%	0.76%
Franklin County, TN	0.06%	0.28%	0.55%	0.43%	0.23%	0.68%
Giles County, TN	0.59%	0.89%	0.61%	0.06%	-0.22%	0.20%
Hickman County, TN	-0.07%	0.58%	0.79%	0.64%	1.43%	1.97%
Lawrence County, TN	-1.10%	-0.48%	-0.07%	-0.27%	-0.10%	0.50%
Lewis County, TN	-1.53%	-0.64%	-0.36%	-0.43%	0.04%	0.32%
Lincoln County, TN	0.64%	0.93%	0.97%	0.47%	-0.17%	0.27%
Marshall County, TN	-0.02%	0.55%	0.65%	0.30%	-0.43%	-0.28%
Maury County, TN	0.51%	0.97%	0.89%	0.60%	0.20%	0.12%
Moore County, TN	0.95%	1.17%	1.04%	0.81%	1.71%	2.55%
Perry County, TN	-1.45%	-0.98%	-0.42%	-0.83%	-1.36%	-2.03%
Wayne County, TN	-1.90%	-1.31%	-0.90%	-0.91%	-0.03%	0.90%
SCTDD	-0.06%	0.43%	0.53%	0.27%	0.12%	0.45%
Tennessee	-0.08%	0.37%	0.48%	0.35%	0.43%	0.79%
US (Baseline)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

[CS9]

The region's response to the economic shock appears to have remedied or improved the 24-month unemployment rate across the region in 2021. Lawrence, Lewis, Perry and Wayne counties all display unemployment rates that are consistently higher than the US baseline, but all displayed positive trends prior to and even during the economic shock. By 2021, only Perry County is reporting a 24-month unemployment rate higher than the national rate. I did not update the chart for mid-2022, but Marshall County is now in the positive category and Perry County is improving, and based on the dates of WARN notices, may rebound to reflect a positive rate, correlated to the US rate, by the end of 2022.

Income Dynamics

Researchers of demographic and economic data argue that traditional methods of determining economic mobility are flawed. Dissecting two points in time, even if they are from the same geography, are comparing two different sets of people, so it is not indicative of the economic mobility of the individuals

measured in the first chronological point in time. We will continue to include these traditional metrics in the CEDS because this methodology is still very widely used and accepted, but as the methodology evolves from the Rural Paradigm approach to the Well-Being approach to economic development, the CEDS will shift the focus toward content that is a better reflection of economic mobility and opportunity for prosperity. Until then we will start this segment with Per Capita Personal Income (PCPI). PCPI is the mean income computed for every man, woman, and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group. This measure is rounded to the nearest whole dollar.

Per Capita Personal Income

Looking back over the last 50 years like we did in the historical population charts, the EDD maintained a growth rate in PCPI that was comparable to the state in all but one decade, the 1990s. That lapse in growth was never recovered, so the effects of it still impact the region today. Recent years have shown improvement as PCPI grew faster in the region than at the state level, but only by a small margin. Much of the manufacturing operations moved from rural parts of the region in the 90s and it was ill-prepared to replace those wages. Since then, PCPI in the EDD is holding at about 80% of the state PCPI.

BEA PCPI	1970		1980		1990		2000		2010		2020	
SCTDD	2,782	0.85	7,033	0.85	14,069	0.84	21,476	0.79	28,146	0.78	40,804	0.80
Tennessee	3,264	1.00	8,277	1.00	16,709	1.00	27,066	1.00	35,856	1.00	51,046	1.00

There is a wide spread between the highest and the lowest Per Capita Personal Income (PCPI) across the EDD with the lowest PCPI in 2020 being \$32,631 and the highest being \$47,100, but the two counties with the lowest PCPI (Wayne and Hickman) are consistently outpacing growth at the state and national level, helping to narrow that gap. Lewis County has also experienced strong and consistent growth in PCPI.

	16-17	17-18	18-19	19-20	16-20	
Bedford County, TN	3.06%	3.20%	5.16%	5.50%	18.00%	3.65%
Coffee County, TN	1.75%	3.66%	5.68%	5.24%	17.31%	3.74%
Franklin County, TN	3.68%	3.65%	4.27%	5.85%	18.62%	3.46%
Giles County, TN	2.70%	1.29%	2.32%	6.12%	12.95%	2.86%
Hickman County, TN	4.69%	4.20%	5.40%	4.54%	20.20%	3.40%
Lawrence County, TN	3.83%	1.60%	4.77%	6.22%	17.40%	3.76%
Lewis County, TN	2.33%	4.77%	5.82%	6.81%	21.19%	4.35%
Lincoln County, TN	1.77%	2.87%	6.17%	6.84%	18.76%	4.48%
Marshall County, TN	2.63%	3.39%	5.26%	6.51%	18.97%	4.04%
Maury County, TN	3.52%	3.70%	4.69%	5.28%	18.31%	3.40%
Moore County, TN	2.09%	3.61%	6.23%	3.90%	16.75%	3.46%
Perry County, TN	2.43%	5.05%	3.53%	4.80%	16.74%	2.83%
Wayne County, TN	4.04%	5.80%	4.86%	11.56%	28.76%	5.66%
SCTDD	3.09%	3.37%	4.96%	5.91%	18.47%	3.72%
Tennessee	3.46%	4.70%	3.83%	4.05%	17.03%	2.68%
US (Baseline)	4.01%	4.41%	3.60%	6.18%	19.47%	3.33%

PCPI across the region, indexed to the state, is presented in the charts below. Prior to the 1990s, the region had four counties with a PCPI at 90% or more than the state. No surprise that the four counties hit the hardest were the four contiguous to the Nashville MSA. These four counties would have had a higher concentration of manufacturing, which is where most jobs were lost when offshoring began. Today, only Maury County has an index above 90%. Tennessee's second major automotive manufacturing investment was made in Maury County in 1985 with what would become the GM facility today. It opened in 1990, enabling Maury and Marshall to hold stronger PCPI totals longer, but many of the people moving to the area chose to live in the MSA, hindering the potential for positive impact to the region.

BEA PCPI	1970		1980		1990		2000		2010	
Bedford County, TN	3,238	0.99	7,586	0.92	15,322	0.92	22,997	0.85	27,846	0.78
Coffee County, TN	3,350	1.03	8,190	0.99	16,620	0.99	23,714	0.88	31,297	0.87
Franklin County, TN	2,791	0.86	6,696	0.81	13,712	0.82	21,369	0.79	30,013	0.84
Giles County, TN	2,882	0.88	7,649	0.92	14,749	0.88	23,234	0.86	29,380	0.82
Hickman County, TN	2,613	0.80	6,573	0.79	12,459	0.75	17,549	0.65	24,658	0.69
Lawrence County, TN	2,505	0.77	7,357	0.89	14,055	0.84	20,847	0.77	27,562	0.77
Lewis County, TN	2,408	0.74	4,985	0.60	11,381	0.68	18,081	0.67	24,663	0.69
Lincoln County, TN	2,754	0.84	7,325	0.88	14,799	0.89	22,016	0.81	31,677	0.88
Marshall County, TN	3,047	0.93	7,535	0.91	15,955	0.95	24,249	0.90	27,481	0.77
Maury County, TN	3,176	0.97	7,751	0.94	15,975	0.96	26,937	1.00	31,901	0.89
Moore County, TN	2,707	0.83	6,997	0.85	14,599	0.87	21,032	0.78	30,262	0.84
Perry County, TN	2,416	0.74	6,367	0.77	11,790	0.71	21,859	0.81	25,435	0.71
Wayne County, TN	2,277	0.70	6,422	0.78	11,487	0.69	15,298	0.57	23,717	0.66
SCTDD	2,782	0.85	7,033	0.85	14,069	0.84	21,476	0.79	28,146	0.78
Tennessee	3,264	1.00	8,277	1.00	16,709	1.00	27,066	1.00	35,856	1.00

BEA PCPI	2017		2018		2019		2020	
Bedford County, TN	36,504	0.81	37,672	0.80	39,615	0.81	41,795	0.82
Coffee County, TN	37,287	0.83	38,653	0.82	40,850	0.83	42,990	0.84
Franklin County, TN	37,491	0.83	38,861	0.82	40,520	0.83	42,890	0.84
Giles County, TN	37,346	0.83	37,826	0.80	38,704	0.79	41,074	0.80
Hickman County, TN	31,630	0.70	32,957	0.70	34,738	0.71	36,316	0.71
Lawrence County, TN	33,534	0.74	34,072	0.72	35,698	0.73	37,918	0.74
Lewis County, TN	32,788	0.73	34,352	0.73	36,353	0.74	38,830	0.76
Lincoln County, TN	38,795	0.86	39,908	0.85	42,372	0.86	45,271	0.89
Marshall County, TN	36,601	0.81	37,841	0.80	39,833	0.81	42,427	0.83
Maury County, TN	41,211	0.91	42,735	0.91	44,739	0.91	47,100	0.92
Moore County, TN	38,550	0.85	39,943	0.85	42,431	0.87	44,085	0.86
Perry County, TN	32,577	0.72	34,223	0.73	35,430	0.72	37,130	0.73
Wayne County, TN	26,366	0.58	27,894	0.59	29,251	0.60	32,631	0.64
SCTDD	35,437	0.79	36,687	0.78	38,503	0.79	40,804	0.80
Tennessee	45,134	1.00	47,203	1.00	49,009	1.00	51,046	1.00

Income Equality

Income equality is a key component to overall well-being. Mapped, geographically the Per Capita Personal Income (PCPI) gets stronger as you go east, with the exception of Maury County in the north central part of the region. Income is relative and is better understood in context with other metrics such as the cost of living in an area. Unfortunately, metrics on the cost of living in an area are indexed to the US, so they tend to be tightly grouped in the EDD. We have to look more closely at individual items that display disparities that can be measured, such as housing prices and the cost of housing as a percentage of PCPI,

home ownership rates vs. the percentage of the population that rents, the percentage of an area that is urban vs. rural, and the poverty level.

The EDD's western border counties, Perry, Lewis, Wayne, Hickman, and Lawrence all have PCPI below \$40,000. Lawrence and Lewis Counties are the most urbanized of the five and in some instances will be more closely correlated to the central counties because of that. Maury, Marshall, Giles, and Lincoln make up the Central area of the region. Maury county is the exception in the Central part of the region. It tends to correlate statistically with Williamson County in the region to its north more than it does with the other counties in the EDD. More on how later in this segment. The Eastern border counties include Bedford, Moore, Coffee, and Franklin. These counties, with the exception of Maury, generally lead the EDD in PCPI and are generally more urbanized, with the exception of Moore County, which is unique in several ways.

Poverty levels across the region follow a pattern as well, with the exception of Maury and Moore counties, which posts two of the three lowest poverty rates in all of Tennessee behind Williamson County. Poverty rates are lowest on the eastern side at 12.9% on average, followed by the central at 13.2%, with the highest rate (18.2%) in the western part of the EDD. While the central and eastern sections of the EDD report similar rates with some overlap, the lowest poverty rate in the western part of the EDD is 15.4%, higher than any jurisdiction in the central or eastern part of the region.

Cost of living is a tight pattern across the region with variations between 79.1 and 83.7 when indexed against the national average, meaning you have to spend roughly \$0.80 cents in the EDD to get what the average American pays \$1.00 for in other places. With the cost of living 20% less on average across the EDD, now a PCPI above 80% of the national average seems reasonable, potentially even advantageous. When comparing the counties with each other, however, the spread is only four cents, but when you look at large ticket items like housing, you can see a wider spread.

Average home price across the region in 2000 was \$74,885. Then, an average home in Wayne County would cost you \$51,300, but you could spend \$95,400 on average in Maury County, 90% more. In 2019, the highest average price of a home is almost 110% of the lowest average, giving the appearance of a widening gap in wealth across the region because home ownership is one of the most commonly perceived indications of personal wealth. If you calculate a payment based on that average home price using the same term and rate for all counties and compare that to the PCPI in both periods, you get a drastically different perspective. In 2000, the average cost was 22.5% of the PCPI and in 2019 the average is 25%. More notably, the increase in that average all comes from the counties with the highest PCPI. The highest cost for a home, as a percentage of PCPI, is over 32%, which correlates to an extra \$2,300 - \$3,325 for people in Moore and Maury Counties. Even though this also supports the theory of a widening gap, it also demonstrates that people living and working in the more rural areas keep significantly more of their money because their housing costs are lower. Adding that back to their PCPI helps restore some equity to the income equation.

Income inequality is defined as the ratio of mean income for the highest quintile (top 20 percent) of earners divided by the mean income of the lowest quintile (bottom 20 percent) of earners in the same county. I used the housing cost methodology to talk about income equality across the region since income inequality data is not available from a regional perspective. Four counties post an average ratio of 11%, five post in the 12% range, and three post in the 13% range. The anomaly is Perry County with 18.9%. To provide an example and contextualize that, the mean of the top quintile would be \$378,000 if the mean of the lowest quintile was only \$20,000. That is a wide spread. To contrast, the lowest income inequality

ratio average was 11.01, which means that an average lower quintile of \$20,000 results in the mean of the highest quintile being \$220,200. That data is skewed by ratios from 2018 and 2019 in Perry County being 38.13 and 32.01 respectively. Removing those two outliers gives us an average of 12.58 and doing so does not impair the data. Clearly, a more simplified way to measure and track income equality would benefit decision makers across the region.

Educational Attainment

A key contributor to income or economic mobility is educational attainment. Education not only gives the individual a certificate, training, and improved potential in the workforce, but it also contributes to cultural, ethical, and other attributes of the overall social construct that enhances well-being. Attainment of education is on the rise in the EDD. When comparing the number of degree holders in each county in the EDD since 2017, there have been significant increases. Growth in this context is the change in the number of completed degrees (Associates degree/Certificate or higher) as a percentage of the population over the age of 25 between 2017 and 2020. The percentage of degree holders in Tennessee in that age group for example was 33.03% in 2017 and 34.50% in 2020, resulting in a net change of 1.47%. Over the same time frame, the net change in the EDD was 2.35%, same as the US. These socio-economic characteristics appear to demonstrate the EDD is keeping pace with the nation, and ahead of the state in attracting or producing college graduates.

Leaders across the region in the comparison include Maury, Marshall, Giles and Coffee, but the EDD is still a long way behind the state and the nation. Three counties saw a decline in the percentage of degree holders.

2017	No Diploma	HS Diploma	<2YRS	Associates	Bachelors	Graduate	Degree Holders	% of Pop >25
Bedford County, TN	5,752	12,592	5,844	1,813	3,360	1,465	6,638	21.53%
Coffee County, TN	4,925	13,922	8,340	2,583	4,414	2,537	9,534	25.96%
Franklin County, TN	4,051	10,860	5,246	2,230	3,446	2,350	8,026	28.48%
Giles County, TN	3,148	9,131	3,947	1,201	1,973	1,047	4,221	20.64%
Hickman County, TN	3,650	7,471	3,146	989	1,196	985	3,170	18.50%
Lawrence County, TN	5,500	12,473	5,276	1,922	2,035	1,469	5,426	18.92%
Lewis County, TN	1,435	3,656	1,758	657	711	313	1,681	19.71%
Lincoln County, TN	4,054	9,707	4,023	1,522	2,865	1,449	5,836	24.71%
Marshall County, TN	3,200	9,455	4,509	1,683	2,104	820	4,607	21.16%
Maury County, TN	6,367	21,830	14,056	5,457	8,403	4,027	17,887	29.74%
Moore County, TN	580	1,879	883	335	595	294	1,224	26.81%
Perry County, TN	1,432	2,103	1,151	288	400	204	892	15.99%
Wayne County, TN	2,580	5,478	2,384	462	781	578	1,821	14.85%
SCTDD	46,674	120,557	60,563	21,142	32,283	17,538	70,963	23.78%
Tennessee	603,524	1,461,364	934,347	312,442	738,613	428,160	1,479,215	33.03%
US	27,437,114	59,093,612	44,935,834	17,917,481	41,377,068	25,510,535	84,805,084	39.21%

2020	No Diploma	HS Diploma	<2YRS	Associates	Bachelors	Graduate	Degree Holders	% of Pop >25
Bedford County, TN	5,373	13,252	6,455	1,562	3,947	1,958	7,467	22.94%
Coffee County, TN	5,003	14,630	7,602	2,902	4,918	3,175	10,995	28.76%
Franklin County, TN	3,433	12,154	5,249	2,023	3,570	2,428	8,021	27.80%
Giles County, TN	2,665	9,244	3,791	1,292	2,555	1,162	5,009	24.19%
Hickman County, TN	3,269	8,381	3,195	1,171	1,162	506	2,839	16.05%
Lawrence County, TN	4,636	12,983	5,702	2,103	2,373	1,719	6,195	20.99%
Lewis County, TN	1,435	3,796	1,754	713	578	289	1,580	18.45%
Lincoln County, TN	3,629	9,960	4,141	1,659	2,802	1,790	6,251	26.07%
Marshall County, TN	2,965	9,322	5,135	2,098	2,541	1,242	5,881	25.24%
Maury County, TN	6,335	22,589	13,510	7,218	10,510	5,225	22,953	34.96%
Moore County, TN	635	1,968	766	399	715	190	1,304	27.90%
Perry County, TN	1,363	2,400	889	419	282	198	899	16.20%
Wayne County, TN	2,382	5,675	2,428	737	802	528	2,067	16.47%
SCTDD	43,123	126,354	60,617	24,296	36,755	20,410	81,461	26.12%
Tennessee	547,733	1,479,648	964,332	349,162	826,947	428,025	1,604,134	34.50%
US	25,562,680	59,421,419	45,242,162	19,254,254	45,034,610	28,321,709	92,610,573	41.56%

Net Change	No Diploma	HS Diploma	<2YRS	Associates	Bachelors	Graduate	Degree Holders	
Bedford County, TN	(379)	660	611	(251)	587	493	829	1.41%
Coffee County, TN	78	708	(738)	319	504	638	1,461	2.80%
Franklin County, TN	(618)	1,294	3	(207)	124	78	(5)	-0.68%
Giles County, TN	(483)	113	(156)	91	582	115	788	3.54%
Hickman County, TN	(381)	910	49	182	(34)	(479)	(331)	-2.44%
Lawrence County, TN	(864)	510	426	181	338	250	769	2.07%
Lewis County, TN	-	140	(4)	56	(133)	(24)	(101)	-1.26%
Lincoln County, TN	(425)	253	118	137	(63)	341	415	1.36%
Marshall County, TN	(235)	(133)	626	415	437	422	1,274	4.08%
Maury County, TN	(32)	759	(546)	1,761	2,107	1,198	5,066	5.22%
Moore County, TN	55	89	(117)	64	120	(104)	80	1.10%
Perry County, TN	(69)	297	(262)	131	(118)	(6)	7	0.20%
Wayne County, TN	(198)	197	44	275	21	(50)	246	1.62%
SCTDD	(3,551)	5,797	54	3,154	4,472	2,872	10,498	2.35%
Tennessee	(55,791)	18,284	29,985	36,720	88,334	(135)	124,919	1.47%
US	(1,874,434)	327,807	306,328	1,336,773	3,657,542	2,811,174	7,805,489	2.35%

Three takeaways from the three charts. The first one is that these charts validate the flaws in the concept of comparing two points in time side by side for a region if the goal is to measure prosperity of its population and economic mobility. Each of the three counties experiencing a decline in the total number of degree holders also experienced an increase in the number of people over the age of 25. What we need to focus on from these results is ways to attract and retain human capital where the leaks are occurring. There are several good examples to look at in the subset. Marshall County is the biggest standout with a 4.08% growth rate, but moreover, that growth is spread across all types of degrees. Marshall had >400 new degree holders in the 2 YR, 4 YR, and Graduate level. Giles County is another good example with a 3.54% growth rate. Giles County does have one of the two 4-year colleges in the district within its borders and their main growth was in the number of people with a 4 YR degree. Coffee County added more graduate degree holders than it did any other group, which is aligned with their technology and innovation related industry cluster and the Arnold Air Force Base and University of Tennessee Space Institute located there.

Second item that stands out when looking at this data is the correlation to the poverty rates. Earlier in the Background Summary segment on Income Inequality, we discussed that Maury and Moore counties account for two of the three lowest poverty rates in the state. The percentage of their population over

the age of 25 without a High School Diploma is equal to or lower than the US. Besides those two, only Coffee County has a lower percentage of adults without a diploma than the state. These three counties also posted the least amount of positive change around the statistic. Both Coffee and Moore counties report more residents over the age of 25 with no High School Diploma in 2020 than in 2017, and Maury County saw the number reduced by 32. In contrast, all other counties reported having hundreds fewer people without a High School diploma in 2020 than in 2017. This seems like an area where there is strong opportunity for improvement.

Lastly, in 2020 there are fewer people reportedly in between a High School Diploma and a college degree or certificate than in 2017. Across the district the number people actually increased by 54, but that number is down from 20% to 19%. Not a big drop, but a drop where a positive number should be raises concerns. Some of the population in this silo could have graduated and become part of the degree holders, but as the population of the region is on the rise, we should be replacing those people with new degree seekers. This is being exacerbated by the pandemic amid a nationwide drop in enrollments in post-secondary education programs. In May 2022, the Tennessee Higher Education Commission (THEC) released a status report indicating that the college-going rate has been trending down over the past five years, from 63.8 percent for the Class of 2017 to 52.8 percent for the Class of 2021. Given the enormous investment Tennessee has made in the “Drive to 55” campaign, which targets a goal to have 55 percent of Tennesseans equipped with a college degree or certificate by the year 2025, the state is coordinating and convening stakeholders to determine recommendations and the path forward to renew the focus. With forthcoming incentives aimed at reversing this trend, there could be some opportunities throughout the EDD to advance education attainment across the region.

Workforce and Industry

The top four industries in every county in the EDD are Education, Health and Social Services, Manufacturing, and Retail, and in that order more often than not. Coffee, Giles, Lincoln, Marshall and Moore counties have the higher concentration of manufacturing. All of the others favor Education as the dominant industry. A few other industries appear in the top three across the region including Construction in Hickman County and Public Administration in Wayne and in Coffee County Hospitality and Food Service was significant enough to include along with the top three.

Existing Industry

The same industries appear in the top 7 industries in each county in the EDD. The majority of the population across the EDD works in one of the top five, Healthcare and Social Assistance, Education Services, Manufacturing, Retail, or Accommodations and Food Services. The charts on the next page depicts the top industries for both males and females. Blue highlights indicate LQ, which is indexed to the state. If the number is highlighted in blue, the percentage of people employed in that industry in the county exceeds the percentage of people employed in that industry when compared to the state. Essentially, they are concentrations of industry. Clearly, there is more Manufacturing in the EDD than anywhere else in the state. There are no other dominant industries at this tier, but you may notice that Healthcare is much stronger in the western half of the EDD with four counties demonstrating a higher concentration of people employed in Health and Social Assistance services. There are also two counties reporting concentrations in retail and two reporting concentrations in accommodations and food services. All of these LQs appear for both males and females, even in the construction industry.

Male Industries

	Health care and social assistance	Education Services	Manufacturing	Retail	Public Administration	Accommodation and Food Services	Finance and Insurance	Other Services except Public Administration	Administrative, Support, and Waste Management	Professional, Scientific and Technical Services	Construction
Bedford	15.0%	9.0%	19.0%	14.0%		6.0%		4.0%	4.0%		
Coffee	15.0%	9.0%	16.0%	11.0%		13.0%	3.0%	4.0%			
Franklin	18.0%	18.0%	13.0%	9.0%		6.0%	4.0%	4.0%			
Giles	22.0%	10.0%	16.0%	9.0%	5.0%	8.0%	6.0%				
Hickman	22.0%	9.0%	10.0%	9.0%	4.0%	12.0%			4.0%		
Lawrence	24.0%	9.0%	10.0%	11.0%	5.0%	6.0%	5.0%				
Lewis	33.0%	13.0%	15.0%	17.0%		4.0%	8.0%			6.0%	
Lincoln	16.0%	8.0%	15.0%	10.0%	4.0%	6.0%	5.0%				
Marshall	17.0%	9.0%	14.0%	10.0%		7.0%	4.0%			4.0%	
Maury	23.0%	6.0%	12.0%	10.0%	6.0%	8.0%		8.0%			
Moore	15.0%	13.0%	17.0%	11.0%			8.0%		3.0%		2.0%
Perry	32.0%	11.0%	19.0%	9.0%		6.0%			3.0%		4.0%
Wayne	32.0%	12.0%	9.0%	8.0%	8.0%	6.0%	6.0%				

Female Industries

	Health care and social assistance	Education Services	Manufacturing	Retail	Public Administration	Accommodation and Food Services	Finance and Insurance	Other Services except Public Administration	Admin Support, and Waste Management	Prof, Scientific and Technical Services	Construction
Bedford	17.0%	10.0%	22.0%	16.0%		7.0%		5.0%	5.0%		
Coffee	17.0%	10.0%	18.0%	13.0%		15.0%	4.0%	4.0%			
Franklin	21.0%	20.0%	15.0%	10.0%		7.0%	4.0%	5.0%			
Giles	24.0%	10.0%	17.0%	10.0%	5.0%	8.0%	6.0%				
Hickman	25.0%	10.0%	11.0%	10.0%	5.0%	13.0%			5.0%		
Lawrence	28.0%	11.0%	12.0%	13.0%	6.0%	7.0%	6.0%				
Lewis	30.0%	12.0%	14.0%	15.0%		3.0%	7.0%			5.0%	
Lincoln	20.0%	10.0%	18.0%	12.0%	5.0%	8.0%	6.0%				
Marshall	21.0%	11.0%	17.0%	11.0%		8.0%	5.0%			5.0%	
Maury	25.0%	7.0%	13.0%	11.0%	7.0%	8.0%		9.0%			
Moore	18.0%	16.0%	20.0%	13.0%			10.0%		4.0%		3.0%
Perry	31.0%	10.0%	18.0%	8.0%		6.0%			3.0%		4.0%
Wayne	34.0%	12.0%	9.0%	8.0%	8.0%	6.0%	6.0%				

The charts above refer to industries and the charts on the next page refer to occupations. The occupation charts are not as similar. The occupational chart for females has very little in common with the chart depicting male dominated occupations. The only three occupations they share are Production, Sales, and Management. Production, driven by all of the manufacturing in the region, depicts an index greater than the state in almost every county for both genders. The female occupation chart depicts Office and Admin Support as the primary occupation, but females also dominate the sales and healthcare related fields. Production is the primary occupation for males in the region closely followed by Installation, Maintenance and repair, and Transportation related jobs.

Male Occupations

	Production	Construction and Extraction	Installation, Maintenance, and Repair	Transportation	Law Enforcement	Management	Sales and Related	Material Moving	Building and Grounds Cleaning & Maint.
Bedford	20.0%	11.0%	7.0%	8.0%		8.0%	8.0%	7.0%	
Coffee	19.0%	10.0%	11.0%	6.0%		9.0%	7.0%	6.0%	
Franklin	14.0%	9.0%	11.0%			10.0%	10.0%	5.0%	6.0%
Giles	22.0%	10.0%	6.0%	9.0%		10.0%	7.0%		6.0%
Hickman	14.0%	14.0%	11.0%	9.0%		9.0%	5.0%	7.0%	
Lawrence	19.0%	12.0%	8.0%	10.0%		7.0%	7.0%	7.0%	
Lewis	22.0%	12.0%	6.0%	7.0%		8.0%	12.0%		6.0%
Lincoln	16.0%	9.0%	9.0%	7.0%		10.0%	6.0%	7.0%	
Marshall	20.0%	13.0%	9.0%	6.0%		8.0%	6.0%	7.0%	
Maury	17.0%	16.0%		8.0%		6.0%	10.0%	6.0%	6.0%
Moore	15.0%	8.0%	13.0%	14.0%		11.0%	7.0%	8.0%	
Perry	19.0%	9.0%	14.0%	10.0%	4.0%	14.0%		5.0%	
Wayne	16.0%	10.0%	8.0%	8.0%	8.0%	7.0%	5.0%		

Female Occupations

	Production	Office and Admin Support	Healthcare Support	Health Technologists and Technicians	Sales and Related	Education or Library	Health Diagnosing	Management	Food Prep and serving	Business and Financial	Building and Grounds Cleaning
Bedford	14.0%	16.0%	5.0%		15.0%	8.0%		7.0%	7.0%		
Coffee	13.0%	19.0%	5.0%		16.0%	6.0%		7.0%	10.0%		
Franklin	13.0%	15.0%			7.0%	14.0%	6.0%	8.0%	6.0%		
Giles	13.0%	18.0%			11.0%	8.0%		6.0%	6.0%	6.0%	
Hickman	7.0%	18.0%	10.0%		8.0%	7.0%		6.0%	10.0%		
Lawrence	8.0%	16.0%	9.0%		10.0%	10.0%	7.0%		7.0%		
Lewis	10.0%	15.0%	11.0%	6.0%	16.0%	10.0%		7.0%			
Lincoln	12.0%	21.0%			10.0%	8.0%	7.0%	6.0%	7.0%		
Marshall	13.0%	22.0%	4.0%		12.0%	9.0%	4.0%		6.0%		
Maury	8.0%	20.0%		7.0%	10.0%		7.0%	8.0%			7.0%
Moore	11.0%	15.0%	6.0%		15.0%	12.0%	7.0%			8.0%	
Perry	16.0%	17.0%	8.0%		7.0%	9.0%		8.0%	8.0%		
Wayne	10.0%	16.0%	12.0%	8.0%	7.0%	7.0%	7.0%				

Targeted Industry Sectors

The most heavily targeted sectors of manufacturing include Automotive, Food and Beverage, and Downstream Chemical production. Metalworking, woodworking, and plastic injection are all common types of advanced manufacturing across the region. Recent announcements across the region make for good examples.

Lincoln County

Announced June 2, 2022, AriensCo, a manufacturer of outdoor power equipment since 1933, will invest \$38 million creating 369 new manufacturing and warehousing jobs to increase its capacity at a facility in Fayetteville, TN. The facility will serve as the hub for AriensCo's Gravely® brand of commercial outdoor power equipment.

Marshall County

Announced June 16, 2022, Rockford Spring Company, a manufacturer of custom precision springs and wire forms for the automotive, agriculture, firearms, hydraulics and outdoor power equipment, as well as many other industries will locate in Lewisburg, TN investing \$10.3 million and hiring 62.

Perry County

Buffalo River Truss, LLC officials announced May 23, 2022 that the company will invest \$1.5 million and add 40 new jobs as it expands to a new location, consolidating its manufacturing and distribution operations from two buildings to one larger facility, in Lobelville, TN.

Coffee County

In Manchester Dot Foods, the nation's largest food industry redistributor, announced on April 5, 2022 that it will break ground on a new facility that will include dry, refrigerated and frozen warehouse space with a \$50.5 million dollar facility that is expected to employ 11 when operations begin in 2023.

Maury County

Fiberon is a leading U.S. manufacturer of wood-alternative decking, railing and cladding announced on January 26, 2022 that it plans to bring a new facility and 310 new jobs to Columbia, TN.

Lawrence County

December 20, 2021 Old South Wood announced that it will invest more than \$5 million and create 35 new jobs as the company locates a lumber treatment facility in Summertown.

Maury County

Faurecia, a top ten global automotive supplier, announced plans to invest an additional \$18 million to expand its existing facility by nearly 100,000 square feet to increase manufacturing capabilities at its Spring Hill facility on October 27, 2021 creating 171 new positions.

Family-owned and operated, JC Ford Company announced May 6, 2022 that the company will locate new manufacturing operations in Columbia, Tenn. JC Ford Company is a leading manufacturer in high-speed corn tortilla production equipment. The \$30 million dollar investment is expected to create 210 new jobs in Columbia.

In October 2020, GM announced it would invest \$2 billion in its Spring Hill assembly plant to begin the transition to become the company's third electric vehicle manufacturing site, and the first outside of the state of Michigan. April 16, 2021, Ultium Cells LLC, a joint venture of LG Energy Solution and General

Motors, announced that it will invest more than \$2.3 billion to build its second battery cell manufacturing plant in the United States in Spring Hill, TN creating 1,300 new positions.

Lewis County

BRS Offroad North America, an offroad and luxury camper manufacturer, announced April 6, 2021 that it will invest nearly \$2 million and create 115 new jobs in Hohenwald, TN. BRS Offroad is partnering with TCAT Hohenwald to develop training opportunities and invest in the local community after establishing its headquarters and manufacturing operations on Summertown Highway, where the company will build its Sherpa, Pursuit and Pullman models.

Lincoln County

Franke, a valued part of the Fayetteville community for over 25 years, announced February 25, 2021 that it will create more than 50 new jobs with a \$1.3 million investment to its operations in Fayetteville, TN. The new product line will add woodworking capability to its core stainless-steel fabrication activities. Franke specializes in the design and manufacture of foodservice equipment to equip major restaurant chains with everything from workstations to entire facilities.

Lawrence County

On February 2, 2021, Modine Manufacturing Company announced an expansion of its plant in Lawrenceburg, TN with an investment of \$1.2 million that is expected to create 45 new jobs. Modine manufactures heat transfer products for a wide range of markets including stationary power generation, mining, agriculture, construction, automotive and building HVAC.

Maury County

Documotion Research, Inc. announced an investment of \$9.3 million to create 80 new jobs in a facility in Columbia, TN where it plans to manufacture labels for various business sectors including food service, healthcare, retail, libraries, inventory management and others.

Giles County

Windsor Mold USA Inc., parent company of Tenneplas, announced December 10, 2020 that it will invest \$3.5 million in a 37,500-square-foot expansion and create 40 jobs over the next five years adding warehousing and manufacturing capacity. Tenneplas produces exterior moldings, grille opening reinforcements, wheel liners, cowl vents and splash shields at the Giles County location.

Maury County

SmileDirectClub, an oral care company and creator of the first med-tech platform for teeth straightening, will invest \$34 million and create more than 600 new jobs in Columbia, TN according to the announcement September 17, 2020. The new facility expands manufacturing capabilities for its clear aligners in support of its continued expansion and growth while also increasing organizational resilience and introducing innovations to its supply chain.

Groove Life began designing, testing and manufacturing the world's first breathable silicone watchband. Each watchband is made with breathable grooves on the interior of a medical grade silicone band and designed to fit Apple, Fitbit and Samsung watches. Groove Life announced July 21, 2020 that it would expand operations in Spring Hill, TN with a \$1.9 million dollar investment creating over 70 new jobs.

A few of our thirteen counties are missing from this list, most notably two that are experiencing significant growth along the northern border of the EDD in Bedford and Hickman Counties. Franklin, and Wayne counties are also not on the list of recent investments announced through TNECD.

Workforce, Participation, and Commuting

This segment of the CEDS explains why rural development – or economic development in South Central Tennessee region – is the best strategy and best use of investment dollars. Presented below are aggregated data points for 2021. From this information, we can extrapolate participation rates by county, the average number of employees per firm, and identify labor force leakage.

	Population 18-64	Labor Force	Employed	Establishments	Jobs	Average Wage	State Rank	Indexed to US
Bedford	29,185	21,191	20,320	966	16,392	\$ 46,177	34	68.3%
Coffee	32,979	25,220	24,192	1,411	25,473	\$ 50,926	16	75.3%
Franklin	25,170	19,463	18,718	877	11,025	\$ 44,725	44	66.2%
Giles	17,408	14,638	14,005	659	9,749	\$ 43,361	50	64.1%
Hickman	15,517	11,445	11,047	353	3,921	\$ 44,782	42	66.2%
Lawrence	25,139	19,378	18,549	801	11,037	\$ 40,301	69	59.6%
Lewis	6,982	5,555	5,294	241	3,083	\$ 37,983	83	56.2%
Lincoln	20,014	16,155	15,500	686	9,329	\$ 43,123	53	63.8%
Marshall	20,427	15,495	14,798	625	9,345	\$ 45,966	37	68.0%
Maury	57,271	52,080	49,615	2,430	36,044	\$ 53,544	12	79.2%
Moore	3,811	3,577	3,483	92	2,258	\$ 52,762	13	78.0%
Perry	4,522	2,889	2,682	137	1,510	\$ 34,339	92	50.8%
Wayne	10,548	6,286	6,031	262	3,808	\$ 40,238	70	59.5%

	Labor Force Participation
Bedford	72.61%
Coffee	76.47%
Franklin	77.33%
Giles	84.09%
Hickman	73.76%
Lawrence	77.08%
Lewis	79.56%
Lincoln	80.72%
Marshall	75.86%
Maury	90.94%
Moore	93.86%
Perry	63.89%
Wayne	59.59%

By identifying the number of adults between 18 and 65, we have a reasonable estimate of potential workforce in each county. The labor force is an aggregate of people employed and people seeking employment. Calculating the percentage of the labor force with the workforce provides a reasonable estimate of the participation rate.

A couple observations from the data. Previously in this section, we observed that the EDD had two of the top three counties in the state with the lowest poverty rate in Maury and Moore Counties, behind Williamson County. Although not presented here, the participation rate in Williamson is 96.39%, which appears to correlate well with the participation rates in Maury (90.94%) and Moore (93.86%). High labor force participation indicates a larger number of persons or households having two incomes, leading to lower poverty rates in those areas.

Another key component to labor force participation rates is cost of living. In a prior segment, we pointed out that the average home price in Maury County was 110% of the average home price in Wayne County in 2019. Two incomes are needed in Maury County to afford the same lifestyle that one income can support in a more rural community.

These labor force participation rates are stronger than the national average because the number of persons over the age of 65 were excluded for purposes of this report.

One of the more compelling observations from this data is the number of jobs available compared to the number of people employed. Only one county within the EDD has more jobs available than it has employed population. That means that a large number of people residing in the district commute outside their county to work, and given that no county outside of Coffee County has “excess” employment opportunities, a large number of the residents of the region must work outside the EDD. Based on the data, a net of 61,260 people commutes to one of the adjacent counties to the EDD that has more jobs than it has workforce. That is almost 23% of the potential workforce in the EDD.

If these jobs were located in the EDD, it would significantly improve the standard of living. To estimate the cost of commuting, at \$4.20 a gallon, if the average commuter drove an extra 10 miles to work, twice a day for five days each week, that worker could spend almost \$1,000 more on fuel in a year and spend another 130 hours behind the wheel of a car. If these jobs were located in the EDD, the reduced environmental impact would be incredible. Fewer commuters would lead to cleaner air, less use of fossil fuels, and enhance sustainability in a variety of ways like improving health and lowering other costs.

	Labor Force Leakage
Bedford	3,928
Coffee	(1,281)
Franklin	7,693
Giles	4,256
Hickman	7,126
Lawrence	7,512
Lewis	2,211
Lincoln	6,171
Marshall	5,453
Maury	13,571
Moore	1,225
Perry	1,172
Wayne	2,223
Madison, AL	(48,924)
Limestone, AL	16,034
Lauderdale, AL	9,961
Williamson	(11,730)
Rutherford	49,806
Davidson	(113,157)

Building a culture where more establishments locate in the county where their employees’ live leads to equitable and sustainable growth. Tax dollars would have a greater chance of staying local, providing more social services for people where they live, improving education services, safety services, and access to other services that enhance equality and inclusion.

Looking at adjacent areas, labor force data was not readily available for the counties in AL that are contiguous to the district, so I applied a 73% workforce participation rate on the same subset of the population used in Tennessee and applied a 5% unemployment rate to generate an estimated count of employed individuals. The greatest number of jobs in excess of the population seeking employment that is contiguous to the EDD was in Metropolitan Nashville, Davidson County. Other places with a negative ratio included Williamson County just north of the EDD and Madison County, Alabama, or Huntsville which is just south of the EDD.

	Average Job/Establishment	Average Job/Establishment (New)
The data also tells a story about the trending size of new establishments in the county when you compare the average number of jobs historically per establishment to the number of jobs per new establishment formed within the last year. This isn’t a perfect correlation since we cannot segregate retractions in jobs offered by existing industry, but the		
Bedford	17	13
Coffee	18	(0)
Franklin	13	2
Giles	15	21
Hickman	11	8
Lawrence	14	10
Lewis	13	15
Lincoln	14	15
Marshall	15	9
Maury	15	4
Moore	25	6
Perry	11	(7)
Wayne	15	(2)

increase in the number of new jobs created in 2021 compared to the number new establishments formed is increasing in Giles, Lewis, and Lincoln. Typically, firms that employee larger numbers of people are more likely to offer benefits and stronger wages.

All counties in the EDD had growth in establishments, but several experienced a decline in the number of jobs. That is not alarming as advancements in technology can make it acceptable to expect certain jobs to require fewer people to do them. One common example that everyone can relate to would be the interactive menu boards starting to pop up in local fast food restaurants enabling customers to order their own meals, or simply having the ability to order via an App from your mobile device. Restaurant closures or operating using a drive through only during the pandemic also impacted the number of people needed to operate these establishments. The pandemic would have also impacted some industries with slower sales or fewer patrons leading to those establishments requiring fewer employees to operate.		# New Establishments	# New Jobs
	Bedford	+62	+785
	Coffee	+72	-32
	Franklin	+61	+108
	Giles	+13	+273
	Hickman	+17	+136
	Lawrence	+33	+315
	Lewis	+16	+233
	Lincoln	+34	+517
	Marshall	+45	+402
	Maury	+227	+855
	Moore	+5	28
	Perry	+10	-74
	Wayne	+10	-20

They attractiveness of the areas across the EDD as a place to live appears to be hindered by a lack of investments that create living wage jobs that fit the skillsets of the people that live in them. Relaying this information in a way that encourages greater investments and job creation in our rural communities would benefit industries making those investments and the residents of the rural communities. When people work where they live, they save enough money to live better on a smaller salary. Money saved by industry could be reinvested in benefits instead of higher wages leading to a healthier, happier employee in a better position to save, invest, and prepare for retirement.

Other Socio-Economic Conditions

Resiliency Measures

Analysis Platform for Risk, Resilience and Expenditure in Disasters (APRED) produces disaster resilience scores for each county in the specified year aggregated into four major categories (Social, Economic, Infrastructure, and Community Capital). Practitioners and policy makers involved with disaster resilience and economic development can use APRED to visualize and drill-down into metrics related to resilience for any county in the United States using a map-based platform. Each major category named above contains measures that contribute to the score. Higher scores indicate a higher level of resilience.

Social Resilience	Economic Resilience
Educational Equity Age Transportation Access Communication Capacity Language Capacity Special Needs Health Coverage	Housing Capital Employment Income & Equality (GINI Coefficient) Single Sector Employment Dependence Employment (Female)
Infrastructure Resilience	Community Capital
Housing Type Shelter Capacity Housing Age Sheltering Need	Place Attachment ? Migration Place Attachment ? Born Social Capital ? Religion Social Capital ? Civic Involvement Social Capital ? Advocacy

It is important to note that measures purported in these fields are meant to be reflective of larger patterns within the community that contribute to overall resilience. Users of this information should focus on latent factors that could contribute to an increase in the measure to improve overall resilience. Latent factors to consider include enhancing the attractiveness of the community to new businesses with higher-paying jobs, increasing awareness of availability of social programs that can increase the ability of differently advantaged students to pursue post-secondary education opportunities, and improving availability of public transportation or other services that contribute to individual equity and inclusion. Efforts may affect several measures to different degrees causing a multi-faceted improvement in overall resilience.

Resilience is not absolute and it is important to remember that the values presented are relative to other counties across the country. Data used to generate these indexes comes from StatsAmerica, American Community Survey (ACS), County Business Patterns, FEMA, NOAA, and EDA. APRED is maintained by the engineering team at Indiana Business Research Center, the team that maintains [StatsAmerica](#) for EDA.

Social Resilience

Social Resilience

	Educational Equity	Age	Transportation Access	Communication Capacity	Language Capacity	Special Needs	Health Coverage	Total
Bedford	0.93	0.85	0.96	0.99	0.88	0.85	0.83	0.90
Coffee	1.41	0.83	0.96	0.97	0.97	0.83	0.86	0.98
Franklin	1.67	0.81	0.95	0.98	0.97	0.80	0.87	1.01
Giles	1.16	0.80	0.97	0.98	0.98	0.83	0.85	0.94
Hickman	0.51	0.83	0.96	0.94	0.98	0.81	0.86	0.84
Lawrence	0.86	0.82	0.94	0.97	0.95	0.82	0.83	0.88
Lewis	0.67	0.79	0.92	0.94	0.96	0.82	0.83	0.85
Lincoln	1.11	0.81	0.92	0.98	0.97	0.81	0.87	0.93
Marshall	1.01	0.84	0.96	0.99	0.94	0.84	0.89	0.92
Maury	2.34	0.84	0.97	0.98	0.95	0.87	0.88	1.12
Moore	1.60	0.80	0.98	0.98	0.97	0.85	0.87	1.01
Perry	0.46	0.80	0.95	0.93	0.94	0.79	0.78	0.81
Wayne	0.49	0.81	0.94	0.97	0.98	0.82	0.82	0.83
SCTDD	1.09	0.82	0.95	0.97	0.96	0.83	0.85	0.92
Tennessee	1.34	0.81	0.95	0.98	0.96	0.81	0.85	0.96
US	2.43	0.81	0.94	0.98	0.90	0.84	0.86	1.11

Economic Resilience

Economic Resilience

	Housing Capital	Employment	Income & Equality	Single Sector Employment	Employment (Female)	Total
Bedford	0.61	0.46	0.56	1.00	0.56	0.64
Coffee	0.61	0.45	0.56	1.00	0.54	0.63
Franklin	0.63	0.44	0.52	1.00	0.50	0.62
Giles	0.59	0.43	0.57	1.00	0.52	0.62
Hickman	0.66	0.40	0.53	1.00	0.51	0.62
Lawrence	0.66	0.39	0.56	1.00	0.48	0.62
Lewis	0.66	0.41	0.56	1.00	0.53	0.63
Lincoln	0.65	0.44	0.56	1.00	0.50	0.63
Marshall	0.65	0.45	0.60	1.00	0.54	0.65
Maury	0.64	0.48	0.56	1.00	0.57	0.65
Moore	0.72	0.44	0.56	1.00	0.49	0.64
Perry	0.54	0.35	0.39	1.00	0.46	0.55
Wayne	0.61	0.34	0.55	1.00	0.48	0.60
SCTDD	0.63	0.42	0.54	1.00	0.51	0.62
Tennessee	0.61	0.42	0.54	1.00	0.50	0.61
US	0.58	0.44	0.55	1.00	0.54	0.62

Infrastructure Resilience

Infrastructure Resilience

	Housing Type	Shelter Capacity	Housing Age	Sheltering Need	Total
Bedford	0.85	0.25	0.27	0.01	0.34
Coffee	0.87	0.21	0.30	0.04	0.36
Franklin	0.88	0.06	0.31	0.01	0.31
Giles	0.83	0.05	0.31	0.01	0.30
Hickman	0.79	0.07	0.32	0.00	0.30
Lawrence	0.88	0.08	0.30	0.01	0.32
Lewis	0.75	0.00	0.29	0.00	0.26
Lincoln	0.84	0.06	0.27	0.01	0.30
Marshall	0.84	0.12	0.26	0.01	0.31
Maury	0.89	0.29	0.24	0.02	0.36
Moore	0.84	0.08	0.29	0.00	0.30
Perry	0.67	0.01	0.29	0.00	0.24
Wayne	0.73	0.06	0.34	0.00	0.28
SCTDD	0.82	0.10	0.29	0.01	0.31
Tennessee	0.83	0.14	0.30	0.03	0.33
US	0.87	0.14	0.29	0.04	0.34

Community Capital

Community Capital	Migration	Born	Religion	Civic Involvement	Advocacy	Total
Bedford	0.94	0.65	0.81	0.00	0.00	0.48
Coffee	0.97	0.64	0.92	0.00	0.00	0.51
Franklin	0.97	0.63	1.03	0.00	0.10	0.54
Giles	0.98	0.61	0.89	0.10	0.00	0.52
Hickman	0.99	0.72	0.40	0.00	0.00	0.42
Lawrence	0.99	0.72	1.01	0.07	0.00	0.56
Lewis	0.98	0.70	1.00	0.00	0.00	0.54
Lincoln	0.98	0.55	0.65	0.00	0.00	0.44
Marshall	0.97	0.69	0.76	0.09	0.00	0.50
Maury	0.96	0.59	0.89	0.00	0.07	0.50
Moore	0.98	0.69	0.63	0.00	0.00	0.46
Perry	0.99	0.69	0.50	0.00	0.00	0.44
Wayne	0.99	0.62	0.78	0.00	0.00	0.48
SCTDD	0.98	0.65	0.79	0.02	0.01	0.49
Tennessee	0.97	0.66	0.88	0.02	0.01	0.51
US	0.95	0.67	0.93	0.07	0.03	0.53

In general, each individual measure is the percentile within the relative range for the individual measure across all counties for a given year. The categories are calculated by averaging all of the requisite individual measures. Overall resilience is the sum of the category values. The methodology used for disaster resilience is based on [Cutter et al. 2010](#). Data presented here was downloaded from StatsAmerica and sorted to reflect 2019 scores for each measure for analysis. There have been no updates to these measures since 2019.

Overall Resilience

Overall Resiliency	Social Resilience	Economic Resilience	Infrastructure Resilience	Community Capital	Total
Bedford	0.90	0.64	0.34	0.48	2.36
Coffee	0.98	0.63	0.36	0.51	2.47
Franklin	1.01	0.62	0.31	0.54	2.48
Giles	0.94	0.62	0.30	0.52	2.38
Hickman	0.84	0.62	0.30	0.42	2.18
Lawrence	0.88	0.62	0.32	0.56	2.38
Lewis	0.85	0.63	0.26	0.54	2.28
Lincoln	0.93	0.63	0.30	0.44	2.29
Marshall	0.92	0.65	0.31	0.50	2.38
Maury	1.12	0.65	0.36	0.50	2.64
Moore	1.01	0.64	0.30	0.46	2.41
Perry	0.81	0.55	0.24	0.44	2.03
Wayne	0.83	0.60	0.28	0.48	2.19
SCTDD	0.92	0.62	0.31	0.49	2.34
Tennessee	0.96	0.61	0.33	0.51	2.41
US	1.11	0.62	0.34	0.53	2.60

Overall, the region's resiliency fared better than the state average in economic resilience, in line with the national score for those measures, but in all other categories demonstrates less resilience than the rest of the state and the US. Least resilient areas of the region were Perry, Wayne, and Giles Counties, but no particular measure stands out as a leading contributor. Most resilient areas included Maury, Moore, Coffee, and Franklin Counties. The other six counties in the region were all tightly grouped. Projects that promote or improve conditions that would contribute to improvement in the measures that make up Social and Infrastructure resiliency and community capital would lead to improved resiliency throughout the region. Taken one at a time, the State is incentivizing improvements in educational equity. The

infrastructure resiliency score by increasing the number of rooms for rent and/or increasing the number of available units to rent across the region. This measure specifically makes reference to residential units, but several of our regional economic developers have recently brought up conversations about limited warehouse space and the need for more. Adding capacity in available inventory of rentable space would improve that measure. Community capital is being driven in part by net migration from other states, as result of successful industry recruitment efforts and, and a lack of diversity. Eleven of the thirteen counties in the region report 97% or more of the population being native to the United States, and policies or projects that improve upon that measure also work against the aforementioned measure for the percentage of the county's population born in the state. Outreach designed to attract or incentivize more civic involvement or social advocacy groups would be the best path toward improving the score in that category. To improve upon economic resiliency, the most obvious focus would be to focus on the most rural counties, Perry and Wayne.

Measures Defined

Social Resilience

Educational Equity - Ratio of persons with more than a high school degree to those with a high school degree.

Age - Proportion of the population below the age of 65.

Transportation Access - Households with access to a vehicle for transportation.

Communication Capacity - Households/units with access to telephone.

Language Capacity - English-speaking population.

Health Coverage - Population with health insurance.

Economic Resilience

Housing Capital - Proportion of owned or mortgaged housing units.

Employment - Proportion of the population in the workforce.

Single Sector Employment Dependence - Proportion of the population employed in single sector workforce.

Employment (Female) - Female participation in the workforce.

Health Access - Relative number of physicians per capita.

Infrastructure Resilience

Housing Type – Proportion of non-mobile homes.

Shelter Capacity – Proportion of unoccupied rental units in the county.

Housing Age – Proportion of housing units built between 1970 and 1989.

Sheltering Need – Number of hotels and motels per square mile.

Community Capital

Place Attachment/Migration – Proportion of the population that is not foreign born.

Place Attachment/Born – Proportion of the population that resides in the same state of their birth.

Religion – Number of religious organizations per capita.

Civic Involvement – Number of civic organizations per capita.

Advocacy – Number of social advocacy groups per capita.

Innovation – Proportion of the population employed in a creative class occupation.

Strengths, Weaknesses, Opportunities, and Threats (SWOT)

Strengths

The EDD has many strengths across the region. From physical attributes like location or unique natural resources to intangible strengths such as the partnerships with state and regional agencies engaged in economic development activities and the innovation created by local businesses, emerging industry clusters, availability of higher education opportunities and collaboration between them.

State Fiscal Responsibility

Fiscal responsibility at the state level leads to a lower cost of living, lower overall tax burden to state citizens, and enables the state to consistently invest in its economic systems. Tennessee has earned top awards for fiscal stability by U.S. News and World Report and maintains a AAA bond rating.

Economic Development Resources

- TVA (Tennessee Valley Authority)
- MTIDA (Middle TN Industrial Development Association)
- Research Centers
 - MTSU Business & Economic Research Center
 - University of Tennessee
 - Institute for Public Service
 - Center for Industrial Services
 - Boyd Center for Business and Economic Research
 - Tennessee State Data Center
- ARC (Appalachian Regional Council)

Economic development resources are available to everyone, but here in South Central Tennessee, the Tennessee Valley Authority (TVA) and our Middle Tennessee Industrial Development Association (MTIDA) are both very active in providing data, reports, and customized mapping, video footage and marketing assistance to help with site development and RFI responses and provide many services to local government and local economic, industrial, and community development entities across the EDD free of charge.

The EDD also enjoys a strong presence from the state data center and university research tools available. The MTSU BERC assists MTIDA with a bi-annual wage and benefit survey and analysis and UT, now with a satellite campus located in South Central called UT Southern, provides training for economic developers with its Center for Industrial Services (CIS) Tennessee Certified Economic Developer (TCED)

certification program and UT also maintains the state data center where our population estimates are developed.

Four counties in the EDD belong to the ARC (Appalachian Regional Council), which serves to improve economic conditions and restore vitality to the coal dependent region of Appalachia. Lawrence, Lewis, Franklin and Coffee Counties belong to the ARC region. ARC Grants are available in those counties.

Resiliency

The EDD has strong economic resilience and strong social resilience scores, keeping pace both at the state level and nationally with more than half of the counties posting scores above the state and national benchmarks. Educational equity is the main component that is preventing the EDD from outpacing the benchmarks in social resiliency. Traditionally, the economy in the EDD has proved resilient with a broad base of industry diversification. Retractions in the national economy are typically less pronounced and shorter in duration in Tennessee and the EDD.

Geographic Location

Counties in the EDD benefit from their proximity to an International Airport for commercial services (BNA). The EDD also benefits from its proximity to the busiest cargo airport in North America and second largest in the world (MEM). More than half of the nation's population resides within 650 miles of Middle Tennessee not including Philadelphia, New York, Miami, St. Paul/Minneapolis, and San Antonio, all of which lie just outside that radius. Tennessee is an ideal place for warehousing, distribution, and making anything with a broad consumer demographic.

Infrastructure and Local Transportation Services

Six of our thirteen counties have a major interstate, and three more are in close vicinity to an interchange in an adjacent county. The other four counties are connected by one or more four lane highways to a major federal highway system. Industries can move supplies, goods, and materials to or from any county in the EDD via a State or US route with two lanes of traffic in both directions separated by a median.

Tennessee River/Kentucky Lake

The Tennessee River marks the western border of Perry County in the northwest corner of the EDD and makes contact with the northwest corner of Wayne County in the city of Clifton, just south of Perry County. This asset can drive tourism dollars and may have other advantages that are unrealized.

The Natchez Trace Parkway

The Natchez Trace Parkway is a 444-mile recreational road and National Park offering a scenic drive through three states. It also passes through three counties in the EDD. According to nps.gov, (National Park Service dot Gov), the three busiest places on the Parkway are Meriwether Lewis Campground, Garrison Creek, and Jackson Falls. Two of these three attractions, Meriwether Lewis Campground and Jackson Falls are in the EDD.

Arnold Air Force Base

The [economic impact of Arnold Air Force Base](#) across the state of Tennessee was \$1.06 B for the 2023 fiscal year. Arnold AFB impacted the local areas through payroll (government and Contractor Payrolls \$412.7MM), 1,956 secondary jobs created through local spending, and \$310.8 MM in direct expenditures for supplies, utilities, fuel and services and the spin-off impact of those purchases. The base employed a mixture of active-duty military personnel from the Air Force and Navy; Department of Defense civilians;

and contractor personnel, which totaled 2,835 personnel in fiscal year 2023. Arnold AFB facilities have a replacement value of more than \$11.9 B.

Arnold Engineering Development Complex

The Arnold Engineering Development Complex operates more than 68 aerodynamic and propulsion wind tunnels, rocket and turbine engine test cells, environmental chambers, arc heaters, ballistic ranges, sled tracks, centrifuges and other specialized units.

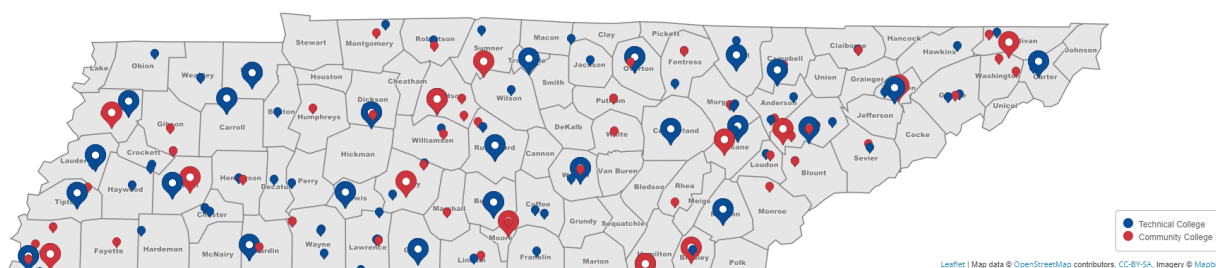
McKinley Climatic Laboratory (MCL)

The MCL produces global environmental climatic testing conditions so that the United States Air Force and other agencies of the Department of Defense (DoD) may best develop weapons and weapon support systems as required by DoD Directive 5000.3, "Test and Evaluation", and other applicable directives. The environmental conditions achieved in the Climatic Laboratory range from the extremes of windswept arid deserts to the cold northern regions, and include extreme high and low temperature, sand, dust, wind, rain, snow, salt spray, solar radiation, freezing rain, icing, high altitude, rapid decompression, and high humidity.

Originally built during World War II, the McKinley Climatic Laboratory now consists of five chambers and associated systems, and is the world's largest environmental test complex containing the world's largest environmental test chamber. The size and flexibility of the chambers and systems enable production of global environmental conditions and can be adapted to meet the majority of testing requirements. Two Air Makeup (AMU) systems can supply conditioned air in real time to enable the operation of aircraft engines inside the facility at temperatures between -65 and 165 degrees Fahrenheit.

Education and Workforce

Every county in the EDD has the presence of a community or technical college governed by the Tennessee Board of Regents (TBR) with the exception of Hickman, several have more than one.



There are 23 total campuses or satellite locations offering training in a wide variety of disciplines. The EDD is also home to two four-year institutions, UT Southern (formerly Martin Methodist) in Pulaski, TN, and The University of the South in Sewanee, TN.

Always Exploring New Ideas

The EDD also is home to a hybrid path to higher education known as the "Southern Tennessee Higher Education Center" in Lawrenceburg. A joint venture between Columbia State Community College, Tennessee Technological University and Martin Methodist College (now UT Southern), the campus marks a major development for the region, offering a variety of both academic and professional development opportunities to traditional and non-traditional students. Agreements between all three

institutions will allow students to progress at the campus toward both their associate and bachelor degrees through the partnerships established by all three participating institutions.

President Joe Biden shared praise for Lawrence County's newly opened Southern Tennessee Higher Education Center. "The opening of this center is the culmination of years of planning, vision, and collaboration on behalf of students who are most in need," "You should take pride in knowing that your efforts will provide unprecedented opportunities for them and, in turn, our nation as a whole. Your longstanding commitment to Tennessee's students — especially those in rural and underserved areas— is an inspiration to us all." Biden said in a press release sent by Chris Jackson, chairman pro-tempore of the Lawrence County Commission.

The campus, which is located on a 50-acre plot of land south of Lawrenceburg at the intersection of bypass Route 64 and Route 43, now stands as a hub for higher education in the region. The center is the first community-owned, collaborative college campus in Tennessee. The campus marks the first opportunity for Lawrence County students to pursue a four-year degree in their home community.

"This is a historic day for Lawrenceburg," Gov. Bill Lee said at the opening ceremony. "It is also a historic day for the state of Tennessee. What is happening in this community right now will profoundly impact all of our state. When people's lives are changed for education, they are changed for generations."

[Drive to 55](#)

Tennessee embraced a critical new mission in 2015: the Drive to 55. It's not just a mission for higher education, but a mission for workforce and economic development, a drive to reduce unemployment and improve quality of life. Tennessee's Drive to 55 Alliance is an active and rapidly growing alliance of private sector partners and community and nonprofit leaders working together in support of the state's "Drive to 55" initiative to equip 55 percent of Tennesseans with a college degree or certificate by 2025.

There are two programs aimed at incentivizing people to continue their education beyond high school: the state's successful launch and implementation of the *Tennessee Promise* scholarship program that provides two-years of tuition-free community or technical college to Tennessee high school graduates and *Tennessee Reconnect*, to help more adults complete a postsecondary degree or credential at a community or technical college, tuition free.

Programs like these and efforts like the Southern Tennessee Higher Education Center are examples demonstrating the state's unique efforts to improve and expedite a stronger corroboration between industry and institutions of higher learning in unprecedented ways to increase attainment of higher education among its residents. These efforts are not only a strength, but an opportunity.

[Weaknesses](#)

Several weaknesses are identified in the Summery and Background section above. for the purposes of this CEDS, we are defining a weakness as a critical or crucial element that needs improvement that has a plan for improvement that has either not been fully deployed or is not resulting in the desired outcome within the time frame projected.

[Higher Education](#)

In spite of multiple efforts to increase the percentage of the population with a college degree or certificate to be greater than 55% by 2025, the goal appears to be unachievable within that time frame. Taken at its own merit, however, the EDD is seeing growth in that statistic that is higher than the rate of

growth across the state, but the percentage of individuals with a college degree or certificate at 26.2% in the EDD and 34.5% in Tennessee is still a weakness compared to the national level where 41.16% of people hold a college degree or a certificate. This measure means a shortage in skilled workers to fill occupational roles that require a more advanced degree. It is also curtailing improvements in the PCPI and degrading resiliency scores of the region. This is an area of weakness that still needs attention.

Tracking the major changes that impacted the progress in this metric, much of the growth achieved by the EDD was stifled by a retraction in two counties. If the circumstances that caused these declines are isolated, future results could demonstrate stronger gains.

Rural Business Attraction

Improving education attainment may be critical to opening up more opportunities for business attraction. Organic growth through entrepreneurship and providing for a culture that supports it will help bridge that gap. With more people in the workforce than jobs available, rural business attraction is not only a weakness – causing a strain on our infrastructure and highways, increasing commute times and counteracting the quality of life improvements our citizens came to the suburbs for – it is also an opportunity to discover what types of industries and occupations the EDD's population is commuting to, so that we can target the types of businesses that best suite our workforce and/or our physical attributes to ensure long term success of the businesses we attract.

Sites and Inventory

There are ebbs and flows in capacity across the region, but every economic developer in the EDD that I have talked with recently is completely out of warehouse space and has a limited number of new sites where they could put more if they fielded an RFI from an investor looking to build it. To continue gaining on the benchmark metrics and facilitate sustainable long-term growth, more sites and more capacity will be needed. Demand is greater than inventory, raising the cost of new product and the lack of spec buildings and certified sites hurts the ability to attract new investments effectively.

Infrastructure and Community Capital Resiliency

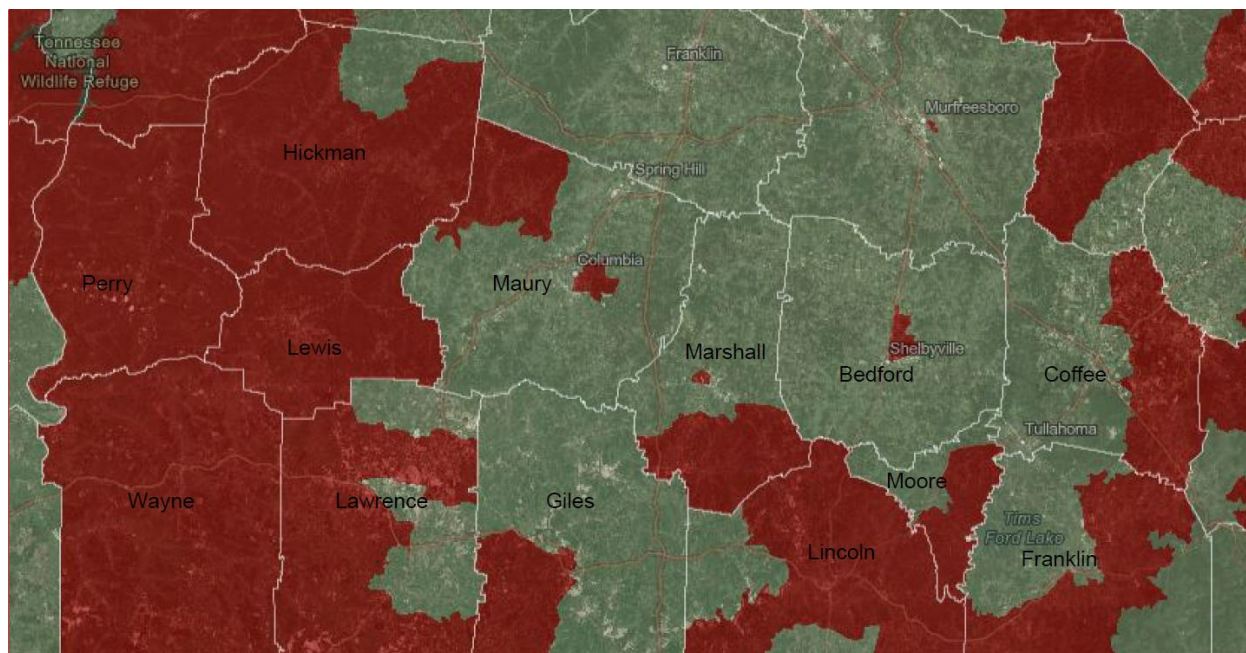
Infrastructure in this context is measured by housing and shelter needs. It is affected by housing type, housing age, and excess capacity. Community Capital reflects civic involvement and participation in advocacy efforts. Advocacy organizations are less concentrated in rural areas. There are a lot of opportunities for volunteering in every locality, but larger organizations like the United Way, American Red Cross, Habitat for Humanity, Goodwill, and others organize ways to volunteer and are often times supported through partnerships with large employers that support and encourage volunteering as a group for their employees.

Advocacy and Civic involvement in our rural communities is a major weakness. Inclusion and equality or equity in local government decisioning is crucial to improving resiliency in our communities. There will always be friction because people have unique opinions, but understanding the positions of their elected representatives, the reasons behind policies, and budget limitations provide stronger unity and prevent unwarranted ill-will. Greater involvement, from an informed perspective educated with facts, could incentivize people to engage more in these dialogs and empower residents and their communities to overcome more challenges. There is not a known solution for how to improve the current conditions, but this is a weakness that needs attention.

Broadband Access

Parts of the EDD still have a strong need for improved access to broadband. The state site that maps broadband access was not available at the time this report was prepared, but is expected to be updated fall 2022. We utilized a map from NTIA and BroadbandUSA. The National Telecommunications and Information Administration (NTIA), located within the Department of Commerce, is the Executive Branch agency principally responsible by law for advising the President on telecommunications and information policy issues.

Broadband access is tracked by census tract. Areas in red below indicate areas where 25% or more of households report no Internet Access according to the American Community Survey (ACS) 2020. This tool will also show census tracts with speeds below 25/3 Mbps and will display areas where 25% or more of households report having no electronic device to connect to the Internet.



[CS10][CS11]

Grants are available at the state and federal level to increase broadband access in regions with the greatest need. These areas of need will continue to be one of the EDD's weaknesses until the broadband access gaps are served. Funds from the Tennessee Broadband Accessibility Grant will be targeted to areas that are unlikely to receive broadband service without grant funding.

Opportunities

Weaknesses identified above are also opportunities for improvement. Rural business attraction usually isn't landing the latest 100-300 job investment through TNECD. Attracting a business with that level of impact is not a common occurrence in the rural counties that are not adjacent to the MSA. Often times, a new small business investment will come from nurturing an entrepreneurial eco-system that supports small business development at the local level. In 2018, between 60% and 70% of jobs in each county in the EDD came from businesses that employed fewer than 10 people.

Regional Assets

Our opportunities start with entrepreneurship resources and programs and facilities that nurture a culture where individuals have the resources and tools to be innovative and the ability to access technology, research, a network, and the tools to commercialize ideas and concepts to turn them into small businesses of tomorrow.

SCOPE

South Central Opportunities: Promoting Entrepreneurs, began in 2019 with sponsorship from USDA Rural Development and the Rural and Community Development Division of the Tennessee Department of Economic and Community Development (TNECD) and funding from ATT and the South Central Development Corporation. (<https://southcentralentrepreneurs.com/>)

There is a lot of opportunity for organic growth in the form of entrepreneurship across the region. Small businesses are capable of increasing exports to bring more revenue into the region from other places, taking advantage of fast paced advancements in technology, and can lead to innovation and scalable enterprises. Local small business owners participate in social functions, engaging and mentoring youth, and enhancing place attachment.

Entrepreneurship and small business ownership is actually more concentrated in our more rural counties where there are fewer large investments made by mid-tier employers. Individuals, craftsmen and craftswomen, are a key strength in the Tennessee population. Creative, mechanical, and old-world production skills to make unique goods by hand is still a strong draw for industries seeking to locate here citing these skills to do things as a major reason why they selected this region. Products made by hand will always have a market with people that demand a higher quality and authentic product.

Arnold Heritage Center and Innovation Center

Another developing concept in the region is specializing in technology related innovation and the commercialization of ideas and concepts related to healthcare, aviation, aerospace, and aerodynamics developed from the concentration of advanced research occurring at the UT Space Institute, AEDC, and the US Air Force through its AFWERX program. The Arnold Heritage Center and Innovation Park will provide an off-base facility where individuals can come together to utilize their knowledge, research, and expertise to develop technologies that can be commercialized through entrepreneurship and business development strategies. Concepts that are developed on base belong to the US Air Force, having a public facility like this one provides a bridge to bring some of these technologies to life in the public sector, promoting entrepreneurship and maximizing job creation.

Supporters of the project believe that the Arnold Heritage Center can be a hub for tourism and a recreational facility, erected in a park like setting with trails filled with art, sculptures and plaques narrating the life and times of Hap Arnold and the history of the Arnold Air Force Base in Tullahoma. There are several Air Force innovation hubs comparable to this concept in existence or under development around the country, so the concept is not new and has proven to be successful.

There are a lot of other industries, manufacturers, and fabricators in the area that are engaged in aviation and aerospace related work that could take advantage of a public resource like this to gain access to researchers, broad based testing equipment, and mentors with experience in these fields.

Currently this project is in the fundraising stage, trying to identify potential grants and resources to conduct studies to determine feasibility and finalize a sustainable plan. There are other tourism draws in Coffee County and more are planned in the Tullahoma Comprehensive Plan.

Local Assets

Each one of the counties in the EDD is known for something. Some of them are known nationally and even globally, and some have flair that is really only embraced by niche groups or through local lore. Like Nashville has recently rebranded itself in an attempt to leave behind the “Country Music” nostalgia to embrace a more vibrant and youthful façade in branding all kinds of music in the “Music City”, some of our counties have also stepped away from these attributes that are no longer embraced by younger generations. I included both in the observations below. Regardless of whether or not it is marketed, the roots of a community remain and help influence how it attracts future visitors and residents.

All of the counties do a good job of taking advantage of what they have to offer, but there are some strong opportunities for the counties that have fewer tourism draws because there does seem to be a strong correlation between how effectively a jurisdiction manages its tourism and its growth. In places that do it well, the positive impacts are easy to see. This is a relatively new component to economic development. Traditionalists would recruit businesses under the context that they believed the retail and hospitality would follow it. Today, most of our local governments have some form of recreation, hospitality, tourism, or retail recruitment or development as well, and use those wins to attract industry.

Tourism

The EDD has a lot of opportunities for tourism. There are too many attractions to name them all, but I am going to list a few from each county on the next couple of pages. Revenue from tourism and businesses started to cater to them make communities more vibrant and they enhance the quality of life. Businesses like these are generally passion related. Proprietors that open shops like these want to fill a need in the community rather than being financially motivated. No business starts to lose money, but “Quality of Life” is generally a stronger driver for these small business owners. These establishments make communities more attractive, to other businesses, to visitors that may become residents, and to other people that already call the community home, improving youth retention and resiliency through a stronger sense of place attachment. Natural attributes and cultural charm are opportunities for increased revenues in our towns and communities – and they remain dormant until activated locally.

Coffee

The famed George Dickel distillery is located in Tullahoma just over 17 miles from the famed Jack Daniels distillery located in Moore County (Metropolitan Lynchburg). There are many other small distilleries located throughout the EDD, and there is a Whiskey Trail with a website (<https://www.tnwhiskeytrail.com/>), brochures, and maps catering to the experience. With over two million visitors annually, paths in between these locations represent a great opportunity for entrepreneurs wanting to take advantage of this established audience and pre-made advertising resource. Coffee County is also home to the Beechcraft Heritage Museum and Normandy Lake, a 2,490-acre lake spanning Bedford and Coffee counties.

Coffee county is also home to Arnold AFB, the headquarters for Arnold Engineering Development Complex. The mission of AEDC conducts developmental test and evaluation for the nation through modeling, simulation, and ground and flight tests by offering a suite of test capabilities to simulate

speed, temperature, pressure and other parameters over a wide range to meet the needs of aerospace system developers. AEDC operates the world's largest complex of ground test facilities in Coffee County, with a replacement value of more than \$11.9 billion.

Franklin

Next door in Franklin County, along the southern border of the Air Force base lies Woods Reservoir, a 3,660-acre lake that spans both Coffee and Franklin counties. On the northern shores of Woods Reservoir lies the University of Tennessee Space Institute, a vibrant research, education, and innovation center of excellence, adjacent to the epicenter of US aerospace ground testing at the Arnold Engineering Development Complex (AEDC).

In addition to its lakes and engineering hub, Franklin County is also home to The University of the South, familiarly known as Sewanee. The campus, officially called "The Domain" or, sometimes affectionately referred to as "The Mountain" consists of 13,000 acres of scenic mountain property atop the Cumberland Plateau on Monteagle Mountain, with the developed portion occupying about 1,000 acres. [Travel + Leisure magazine listed Sewanee](#) as one of the most beautiful college campuses in the United States in 2021. There are countless stories of rich history ranging from the proudest accomplishments of all-time when the College Football Hall of Fame held a vote of the greatest historic teams of all time, anointing the 1899 Iron Men as the greatest team of all time to disgraceful acknowledgements of its long entanglement in slavery, racial segregation, and white supremacy, given that "the largest slave trading firm" in the United States was also the largest single donor involved in the founding of the university. Steeped in southern heritage, the university was also a charter member of the South Eastern Conference among other notable interests.

Franklin County is also home to Tims Ford State Park and Reservoir. The park covers 3,546 acres around the 10,700-acre reservoir which lies in both Franklin and Moore counties.

Moore

Metropolitan Lynchburg or Moore County is the home of Brown-Forman, one of the largest wine and spirits producers in the world. It also owns the Jack Daniel's brand. The Jack Daniel's site is known to be the oldest registered distillery in the United States, established in 1866, and is home to the world's best-selling individual whiskey brand. One tourist attraction is enough in this case. According to Brown-Forman, every year about 300,000 people tour the distillery and visit the small town of Lynchburg. In any two-month period, visitors from all 50 states and over 30 foreign countries will stop by to see where their favorite whiskey is made and to meet the people they have come to know through Jack Daniel's advertising campaigns. Jack Daniel's is a true global icon found in more than 170 countries around the world and is the most valuable spirits brand in the world as recognized by Interbrand, the world's leading brand consultancy, for 50 over years.

Lincoln

Next door, history drives tourism. In Lincoln County, historic Camp Blount, located on the banks of the Elk River two miles south of downtown Fayetteville, TN, is the site where General Andrew Jackson mustered troops for the Creek Indian War in October of 1813 as part of the War of 1812. In fact, the aforementioned Moore County was created in 1871 from sections of Lincoln, Franklin, and Bedford counties, so Lincoln County was once home of the Jack Daniel's distillery, for 5 years. This is why you sometimes hear it called the "Lincoln County Process" today. Lincoln County is home to the state's first legal distillery established in Tennessee in almost fifty years, and also the only distillery that can make

“Tennessee Whiskey” without using that “Lincoln County Process” protected by Jack Daniel’s. Prichard’s Distillery, in Kelso retained the right to make Tennessee Whiskey his way by taking the floor at the TN Legislature challenging HB 1084 causing them to amend the law to exclude a distillery located in a county that authorized the manufacturing process by referendum after January 1, 1979, and prior to January 1, 1980; provided, however, that any such distillery was first licensed by the state alcoholic beverage commission after January 1, 2000, and before January 1, 2001. Although not specifically addressed by name, Prichard’s Distillery is the only one that meets these specific exemption criteria. Clearly, in Lincoln County, history is important, particularly as it relates to its contribution to the state’s whiskey legacy.

Giles

History is also the main tourism draw in Giles County. Sam Davis, “The Boy Hero of the Confederacy” was hanged on a hill overlooking Pulaski on November 27, 1863. A museum has been erected around the site, which is marked by an engraved marble block. Mr. Davis is remembered as a symbol of Southern valor and loyalty. A statue of him can be found on the south side of the courthouse in downtown Pulaski. Giles County is home to several historic sites related to the Civil War. Pulaski is also home to the UT Southern Campus formerly known as Martin Methodist University. The region’s Leadership Program is led by the University.

Lawrence

Going around the horn, Lawrence County is home to the David Crockett State Park, which has a 1,319-acre park with a museum that is staffed during the summer months, with exhibits depicting Crockett’s life in Lawrence County and a water-powered grist mill. The park also has a managed lake and accommodations. Lawrence County is also home to Amish Country, “The Farm” and Laurel Hill Wildlife Management Area (WMA) with two stocked public lakes. The Natchez Trace runs through the northwest corner of the county.

Wayne

Continuing west, The Natchez Trace dissects Wayne County and is probably its main tourist attraction. The northwest corner of the county makes its border with the Tennessee River at Clifton where visitors can play a round of golf or gain river access at the Clifton Marina. The great outdoors is the main source of tourism, whether it be kayaking along the Buffalo River or star gazing in one of [the last zones in Tennessee with no light pollution](#). Most of Tennessee and the Eastern US is lit up at night from distant glow from a nearby city or MSA making a great view of the night sky very elusive.

Perry

Immediately north, Perry County shares its entire western border with the Tennessee River, but several smaller rivers run through it that are better suited to recreation in a personal craft like a kayak, including the Buffalo. Perry County also boasts outdoor recreational activities as its main tourism driver. The 1,246-acre Mousetail Landing State Park right on the banks of the mighty Tennessee River offers fishing, hiking, mountain biking and two beautiful family campgrounds. Nearby Lady’s Bluff, a Small Wild Area on TVA Public Land, has a 2.5-mile loop trail to the top of spectacular views atop the tallest bluffs overlooking the Tennessee River.

Lewis

Due east, Lewis County is probably best known as the home of the [Elephant Sanctuary](#). The sanctuary itself is comprised of over 3,060 acres with a current herd of 12 residents, but the sanctuary has

provided home and care to 33 elephants since its inception in 1995. Visitors are not permitted on the sanctuary, but they greeted over 3,000 visitors to [The Elephant Discovery Center](#) in downtown Hohenwald and delivered 417 virtual Distance Learning programs reaching 11,513 learners in 38 states and 14 countries in 2023. Other attractions in Lewis County include the Buffalo River and the Natchez Trace, where the [Meriwether Lewis National Park](#) is situated. Meriwether Lewis and William Clark are known for the famed Lewis and Clark Expedition ordered by President Jefferson in 1804 that led to the exploration of the land that would become known as the Louisiana Purchase. Lewis is also known for its wineries in the eastern portion of the county.

[Hickman](#)

Further north lies Hickman County, known for a lady named Sarah Cannon. You might recognize the name from the founding cancer center in Nashville that has expanded to more than 70 accredited centers across the US and the UK, or if you were a fan, you might have known her as Minnie Pearl. A statue of her may be viewed in the square in downtown Centerville. Cannon first appeared on the Grand Ole Opry in 1940 and became a regular on the program for more than 50 years. Other notable artists with a footprint in Hickman County include Johnny Cash. The Storyteller's Museum, a tucked away general store, was once used as a concert venue by Cash. The cash family has invested in the museum to make it a popular attraction and, so the story is told, an unforgettable experience for visitors. Like its western EDD peers, Hickman County also offers many outdoor activities along the Duck or Piney Rivers and along Mill or Swan Creeks. Visitors to Hickman County can enjoy hunting, fishing, shooting, canoeing, kayaking, hiking or trail riding on ATVs or just enjoy the view of the lake on 430 acres of natural wonders at one of the local resorts, [Five Star Retreat](#) or [Piney River Resort](#). Our four most rural counties do not have multiple "franchise options" for people looking for overnight accommodations when it comes to places to stay, but what they have instead are boutique accommodations, B&Bs, and some of the more unique and tranquil options anywhere.

[Maury](#)

The region's most populous is Maury County and it hosts several attractions. Affectionately known as "Muletown" because of its annual Mule Day Celebration, Columbia, TN also sees a lot of visitors utilizing the Duck River for recreation as it flows through the Yanahli WMA. Maury County's newest park, [Yanahli Park](#) sits adjacent to the 12,000 acre WMA that was originally acquired by TVA as part of the Duck River Project, a project that would have resulted in the construction of two dams and reservoirs on the Duck River, one in Normandy and one in Columbia. The Columbia project was abandoned to preserve two endangered species of mussels.

Maury County is home to several historic places including the James K. Polk Home, The Athenaeum, Rippavilla Plantation, Elm Springs, and Rattle & Snap. Elm Springs serves as the international headquarters of the Sons of Confederate Veterans. The grounds also hold the National Confederate Museum.

Other attractions include a 300-seat concert venue first used to film the weekly Joey and Rory Feek TV shows, a 55,000 SF concert venue near downtown, five breweries or wineries, and several public lakes managed by TWRA.

[Marshall](#)

Heading east we run into the home of the Fainting Goat, Music, and More festival. Marshall County also has miles of the Duck River running through it and it is accessible for recreation along with New Lake,

which allows public fishing in southern Marshall County. Probably the largest tourism draw in Marshall County, however, is the Henry Horton State Park and Golf Course near Chapel Hill.

[Bedford](#)

Immediately east, historically known for the Tennessee Walking Horse and “The Celebration” associated with them, Bedford County brings us full circle, with parts of the aforementioned Normandy Lake located in both Bedford and Coffee counties. The Duck River exits the dam at Normandy and meanders its way through Shelbyville on its way to Marshall County. The Tennessee Walking Horse National Celebration has been held annually in Shelbyville, TN since 1939. The newest attraction in Bedford County could well be the Uncle Nearest Green Distillery, a 323-acre, \$50 million dollar investment that tells another story about the birthplace of Tennessee Whiskey, alleging that Nathan “Nearest” Green was the godfather of the aforementioned Lincoln County Process when it was first used at the Dan Call Farm while he was under the employment of Reverend Call in what was then Bedford County. Clearly, whiskey, and its history are a big part of the area. You can find several stops in the region along the [Tennessee Whiskey Trail](#).

[Threats](#)

[Aging Workforce](#)

The percentage of people in the district that is over the common age of retirement (Age 65) is increasing at an alarming rate. The number of individuals over the age of 65 is projected to increase by 40% by 2040 and the number of prime working age individuals is only expected to increase by 8%. Currently, there are 2.25 working age adults for every senior. Future projections lower that to 1.75. The growth in the number of youths is also expected to increase by almost 13% over that same time frame, but that is not enough to offset the increase in the number of seniors reaching retirement age. These demographic changes will have a big impact on workforce participation as more working age individuals will have to exit the workforce to take care of an aging parent or to raise the family.

[Youth Flight](#)

There are a lot of two-year colleges that offer Associate degrees or certificates in the region, but opportunities to attend a four-year institution are not as readily available as they are in more populated areas of the state. While we are encouraging and incentivizing students to a higher level of educational attainment, we are also encouraging them to leave the region in many cases to attain that education. Unfortunately, many may not return at graduation. There are more people in the region than there are jobs, so four years acclimating to an urban area and close proximity to occupations that require the advanced degree will prevent some rural youths from returning.

There are some factors that work in the favor of the EDD, cost of living is one. Housing costs are lower in the EDD on average than they are in the major metropolitan areas where most of the colleges are located. Place attachment and civic involvement are also drivers that can help encourage youth to return. Activities, social groups, and programs to keep our youth active in the local communities between semesters can have a positive impact toward helping to mitigate this threat.

[Natural Disasters](#)

Natural disasters pose a threat to all, no matter where they are located, so this is not a unique threat, but how we mitigate the threat can be unique and can impact the desirability or even the feasibility of living or investing in a region. A comprehensive resource tool is available through StatsAmerica at

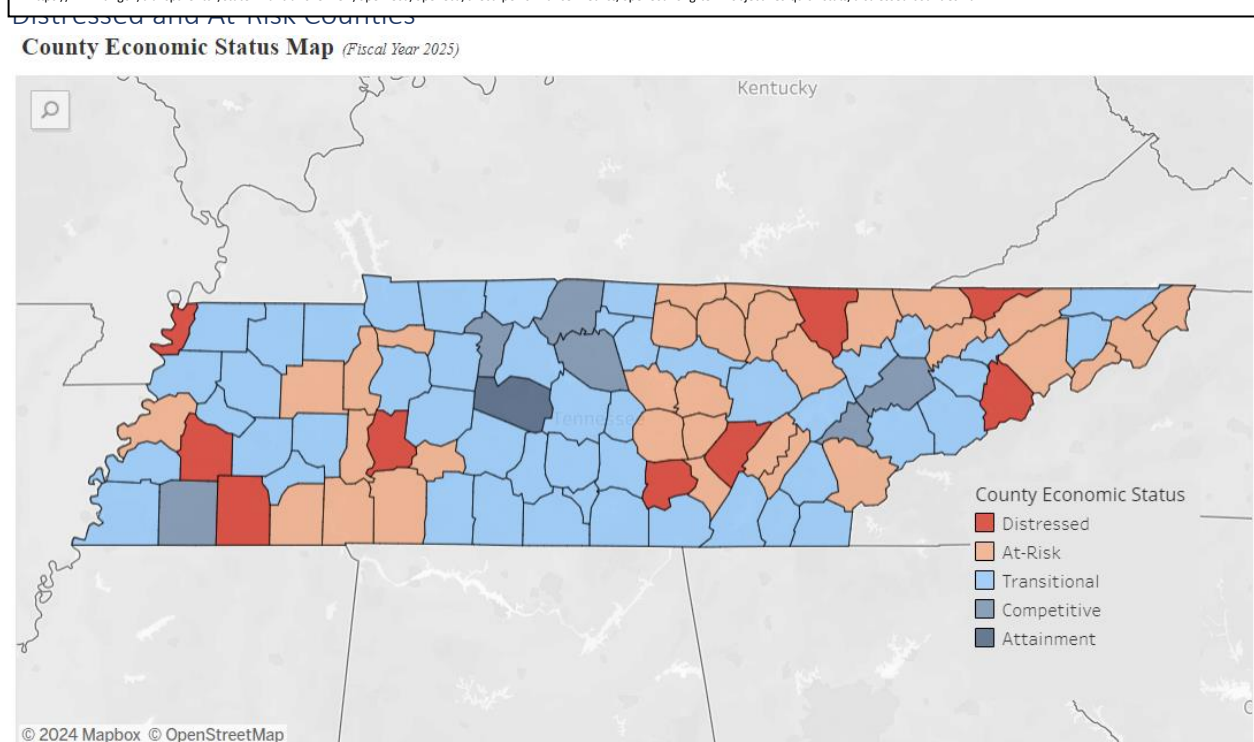
(<https://ctil.iu.edu/projects/apred/#/>) that consolidates information on declared disasters by county for risks such as tornados, severe storms, flood, fire, biological, snow or ice, earthquake, dam or levee break, and more.

Storm data has gone through many changes and versions over the years. The source data ingested into the database are widely varied and leads to many questions about the precision and accuracy of the location data. For example, data collected before 1996 was a developing system. Less information was recorded as the database of storm information developed from 1954. Since 1996, a 48-event system was implemented with consistency thus producing more accurate and reliable data.

Disaster declarations from the past, however, may not be an indication of future threats. Earthquakes are felt in Tennessee, but there has not been a quake leading to a disaster declaration in the EDD. Common natural disaster threats across the region include thunderstorms, flash flooding, hail, and lightning. There are county level and state level declarations, depending upon the area effected.

Declarations aid in filing insurance claims for homeowners and businesses located in the area covered by the declaration. Declarations can also impact the amount of grant funding available and may reduce the amount of match needed to abate damage caused by the natural disaster. A declaration may provide temporary access to funding to improve a system that needs attention that may otherwise be difficult to fund.

<https://www.tn.gov/transparenttn/state-financial-overview/open-ecd/openecd/tnced-performance-metrics/openecd-long-term-objectives-quick-stats/distressed-counties.html>



[CS12]

Three counties within the EDD are either Distressed or At-Risk, including Lewis, Perry, and Wayne in the south west corner of the EDD. Distressed or at-risk counties may have higher rates of poverty, or higher rates of unemployment, or lower incomes, and may have limited access to social services. Active participation and involvement directly with economic development staff employed in these areas to

develop plans to mitigate these circumstances will help the imbalance and reverse negative trends. The rest of the EDD falls into the “Transitional” category, including Lawrence, which was categorized “At-Risk” in 2023 when the last edition of this segment was updated, indicating some level of improvement. Moore County, however, categorized as “Competitive” in 2024, and has retracted in this 2025 report.

SWOT Analysis Summary

There is a lot of content included here and there could be more. We focused on regional content and attributes that impact more than one county, but blended some local content as well. One of the goals of this exercise is to encourage investments that build upon each other for the benefit of the region. Prospects considering an area are blind to locally drawn lines of jurisdictions. We are better served to be able to ignore those lines as well when it comes to improving the attractiveness of the area to a potential investor that will enhance the livability, provide jobs with higher-than-average wages, or that will be embraced and well-supported by the constituents of the area.

If you believe that we have included something that should not warrant reference here or excluded something that should be referenced here, please contact us. We update this publication periodically and will make modifications to it as needed to keep it current and relevant. Your input will make this document stronger and may add insight that we may not otherwise recognize without your involvement in this process.

We have tried to stay away from promoting individual small businesses, but in some cases, they are just part of the overall fabric of the area and its culture. Wineries, distilleries, and restaurants will sometimes rise to a level of “fame” to be known across an area larger than the district and can become influencers. We may consider doing a spin-off series of publications that highlights groups of small businesses based on their popularity locally, like best restaurants across the district, best venues, or other amazing interests that are not on a website.

Strategic Direction and Action Plan

SCTDD’s strategic direction has not changed since its inception. The specifically targeted projects that support these purposes may change, for example, the priority in one county may be related to broadband connectivity, improving water or sewer resources, or it could be site development or certification to enable it to host more visits from prospective industries. Priorities can even be flexible, sometimes driven by available sources of financing and sometimes by match requirements, and the number of or size of a project can be restricted by budgets or other limitations.

Strategic Direction

The purpose of SCTDD, quoted directly from its Charter, is to promote the coordination, functions, and programs between two or more units of government. Specifically, the objectives and purposes of the board of SCTDD is to be responsible for areawide planning for the district, carry out general and comprehensive planning and development activities, to guide and accomplish a coordinated, adjusted, efficient, and comprehensive development of the district, and perform other activities related to economic and community development, such as;

1. Aid in the planning and implementation of a comprehensive program of development for the district which supplements and coordinates, but does not duplicate programs of its member units;

2. Aid in the development of the economic, industrial, social, physical, and cultural resources of the region;
3. Promote cooperative arrangements for coordination of plans or organization and individuals for the improvement of the area;
4. Stimulate the development of proper relationships with contiguous districts and areas;
5. Preserve and expand employment opportunities;
6. Upgrade the labor force;
7. Broaden the District's industrial base;
8. Help assemble capital and financing resources for industry;
9. Assist firms in need of new facilities;
10. Accelerate scientific and technological progress;
11. Get the district's resources working together as a unified economic entity;
12. Help provide a regional environment more conducive to economic growth; and
13. Serve as a clearinghouse for the benefit of the member units and all other interested parties of information concerning common problems, and federal, state and local services available to assist in the solution of those problems.

To summarize, SCTDD will assist each of its members (counties and cities within its borders) with identifying sources of economic development financing from grants and other sources to develop regional resources through projects to improve the attractiveness of the region, improve the workforce, encourage innovation and that supports alignment and synergies with efforts of larger or contiguous districts including providing financing assistance to a broad base of industries and firms in need of capital to retain or provide expanded job opportunities.

Strategic Direction Alignment

First, we need to align our strategies and plan with those of our state so that we are leveraging their investments and we are prioritizing projects supported at the state level. The state lists five priorities, outlined below. It is important to differentiate our approach to economic development locally from these statements. For example, compared to priority one, we should be targeting having an improvement rate that leads the state in its efforts to be the fastest improving state in the US.

State Strategies

Priorities:

Education and Workforce Development

To be the fastest improving state in the country.

Gauged primarily by Graduation Rate and supported by statistics on participation in post-secondary education opportunities, military enlistment, or gainful employment with a living wage.

Jobs and Rural Economic Development

To be the #1 state in the Southeast for high quality jobs.

Gauged by Unemployment Rate, Personal Income Per Capita, and the number of Distressed Counties

Transparent and Efficient Government

To be the best managed state, providing high-quality services at the lowest possible price to taxpayers.

Gauged by Fiscal Responsibility. Tennessee's budgetary discipline has allowed for meaningful investments that make the state strong and resilient

Healthier Tennessee

To promote healthy behavior and provide high quality services to our most vulnerable populations including children in state custody, low-income individuals and families receiving Medicaid benefits or obtaining services through our health clinics, and the intellectually disabled.

Gauged by the three-year trend of twelve vital signs: Youth Obesity, Physical Activity, Youth Nicotine Use, Drug Overdose, Infant Mortality, Teen Births, Water Fluoridation, Frequent Mental Distress, 3rd Grade Reading Level, Preventable Hospitalizations, Per Capita Income, and citizen access to parks and green spaces.

Public Safety and Criminal Justice Reform

To promote the safety and security of Tennesseans.

A public safety subcabinet was established to work across state agencies in an effort to reduce drug abuse and trafficking, curb violent crime, and cut the rate of Recidivism. Tracked metrics include the number of crashes from distracted driving, violent crimes, property crimes, and Felon Recidivism.

Strategies Across the Region

Some of the counties, municipalities, cities, and towns across the EDD have adopted a Comprehensive Plan. Many of these plans focus on zoning, regulations that guide future residential, commercial, and industrial development, and policies related to tourism, land use, transportation, parks and recreation, utilities, and ordinances related to community appearances. The depth and complexity of the plan, or in some cases the existence of a plan, is dependent upon the size of the community that prepared it and its potential for and anticipated rate of growth. The Tennessee Annotated Code (Section 13-4-2) describes the public planning process and provides guidance for the content required for a plan if one is prepared. A consulting firm is generally hired to assemble the information and prepare the plan.

Projects that build upon other investments are stronger from a grading or scoring perspective and can utilize impacts of neighboring investments to add value to the application and increase its chances of being funded. As planning documents are adopted or updated, SCTDD recommends that our member communities share these documents with us so that they can be referenced within this regional planning program. Having access to these plans will help communities to prioritize investments and help SCTDD staff stay informed of community priorities making it easy to suggest projects and funding strategies for them when NOFOs (Notices of Funding Opportunities) are released by federal agencies.

SCTDD Action Plan

The professional staff employed by SCTDD provides planning, coordination, and technical services for economic and community development, human resources, research, and information to assist its member local governments. At SCTDD, there are six main divisions outlined below.

Area Agency on Aging and Disability Services

The South Central Tennessee Area Agency on Aging and Disability (AAAD) is the organization designated by the Tennessee Commission on Aging & Disability to develop a comprehensive and coordinated community based system in South Central Tennessee to serve and represent people who are 60 years of age or older and adults with physical disabilities. The AAAD mission is to assure that the 60+ population

and the 18+ population with physical disabilities in this thirteen-county district have the opportunity to realize their full potential and to participate completely in community life, work opportunities, and to receive appropriate support services as needed to maintain their independence as long as possible. The department offers a variety of services including in-home services, Medicare and other healthcare assistance, long-term care ombudsman services, housing services and assist with area senior centers.

Transportation

Public transportation is a major challenge in rural areas. SCTDD makes public transportation available to everyone in the EDD based on nondiscrimination practices, and our vehicles meet ADA requirements. Transportation is provided for adults to and from their home and workplace, and for their children to daycare if necessary. Passengers must call their county transportation office at least 24 hours in advance for a reservation request. Service is provided within each county at a minimum of Monday through Friday from 6 a.m. until 6 p.m. General public passengers must pay their fare to the driver upon boarding the van.

Transportation provides some fixed route services that start and end in various locations in multiple counties that operate on a fixed schedule, and a trolley service in Maury County. Passengers may use these services to travel to Nashville or other locations for appointments. Services may be one way or round trip.

Rural Planning Organization (RPO)

Federal law requires states to consult and coordinate with local officials in rural areas of the state. Tennessee formed Rural Planning Organizations (RPOs) statewide in 2005 to enhance state- and regional-level partnerships in the state's rural areas for transportation planning purposes. Funding for transportation projects and programs are channeled through this planning process.

RPOs serve a similar function as Metropolitan Planning Organizations (MPOs) for the rural areas of the state. The purpose of an RPO is to involve local officials in multimodal transportation planning, through a structured process, to ensure quality, competence, and fairness in the transportation decision-making process. RPOs consider multimodal transportation needs on a local and regional basis, review long-term needs as well as short-term funding priorities, and make recommendations to TDOT.

Tennessee Advisory Commission on Intergovernmental Relations (TACIR)

In order to accurately portray the infrastructure needs across Tennessee to the General Assembly, the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) developed the Infrastructure Needs Inventory. TACIR has partnered with the nine development districts across the state to gather this information. SCTDD staff conduct interviews with local and state agencies each year to compile an inventory of governmental and school system infrastructure needs. TACIR staff analyze the data and prepare an annual report for the General Assembly which assists in their budgeting process. Each project listed on the inventory is either in the conceptual, planning, and design or construction phase.

Workforce Innovation Opportunity Act (WIOA)

The WIOA Program assists adults, dislocated workers, and youth within our thirteen-county area to attain employment with economically self-sufficient wages through work-based learning, on-the-job training, or incumbent worker training. This program also partners with local training providers to assist eligible participants within the Southern Middle TN area with books, tuition, travel reimbursement, childcare, and other supportive services needed while completing their training program.

Community Development

The Community Development Department staff assists local municipalities and county governments in identifying community needs, developing effective community development strategies, researching available funding opportunities, and implementing plans to address those needs. Community development staff is involved in such diverse activities as keeping the downtown areas of our communities thriving, working to preserve our historic buildings, securing grants for much needed infrastructure improvements, and assisting with improvements to our public facilities.

Public Infrastructure

SCTDD assists local governments in identifying and applying for loans/grants to address public infrastructure needs. Funding opportunities usually include Small Cities Community Development Block Grants, Appalachian Regional Commission (ARC) Grants, U.S.D.A. Rural Development grants, and the State Revolving Loan Program.

Historic Preservation

SCTDD maintains a historic preservationist on staff, and through a contract with the Tennessee Historical Commission, provides technical assistance with historic preservation projects, National Register of Historic Places nominations, environmental reviews and assists local officials in developing downtown revitalization plans to preserve important architecture and historical sites for future generations.

Solid Waste

SCTDD contracts annually with the Tennessee Department of Environment and Conservation's Division of Community Services to provide planning assistance to county officials. SCTDD provides technical assistance, research, preparation, submission and administration of grants related to solid waste. Technical assistance could include designing, implementing, upgrading and maintenance of solid waste programs and facilities, performing needs assessments, permitting convenience centers, or helping localities start recycling programs.

Economic Development

Comprehensive regional planning is one of two main focuses of the Economic Development department. SCTDD assists communities and businesses by providing access to various state and local grants and loan programs to facilitate the location and expansion of businesses that can create quality employment opportunities for residents of the area. Economic Development staff at SCTDD prepare and maintain the regions CEDS, provide technical assistance on a variety of financing resources to fund economic development projects, and coordinate with private agencies across the region with economic development as a part of their mission, such as MTIDA, TVA, and SCTBDC.

Economic development primarily focuses on the private sector. Grant programs generally exclude privately owned businesses from eligibility. Loan Programs funded through USDA, EDA, SBA, and other private sources are generally our best resource to provide assistance to private businesses. Government loan programs provide fully amortizing, long term, fixed rate financing that improves stability and incentivizes investments that otherwise may not occur due to their inability to obtain conventional financing. Private parties may struggle to finance a project due to it being a special or limited use structure, a start-up, or operating in an industry perceived to be high risk.

Economic development staff also undertakes special projects as needed, such as hosting events to educate attendees on various economic development financing tools.

Summary Statement

SCTDD takes on new and exciting programs intended to benefit the constituents of the region whenever those opportunities present themselves. We believe that local government is where decisions get made that are in the best interest of the people. Empowering and inspiring people, whether it is helping an individual or an aging or disabled family member, transporting them to a job or to receive health care, enabling sufficient infrastructure, safety services, or sufficient utility systems, enhancing employment opportunities or giving them access to financing to bring a small business dream to life, if there is a social need and a program that funds it, it is probably administered by someone at SCTDD.

Vision

Some of SCTDD's primary goals INSPIRE US:

1. Identify needs and advocate services for the disadvantaged (elderly, disabled, or distressed) population of the region;
2. Nurture intergovernmental relations between all branches of government.
3. Serve as a clearinghouse for member governments with information concerning federal, state, and local services available to assist in the solution of common problems;
4. Promote and design resilience and disaster mitigation strategies for the region;
5. Improve socio-economic metrics across the region;
6. Regionalize an environment and culture conducive to attracting and retaining diverse and sustainable industry investments that develop quality jobs and further economic growth;
7. Enhance the overall quality of life in South Central Tennessee;
8. Upgrade the labor force and improve educational attainment; and,
9. Support and assist local government efforts in researching, obtaining, and administering federal and private funding and assisting in the formation of public policy for better transportation systems and infrastructure;

A vision is easy to remember, but for an organization with such a diverse array of offerings, saying it in one sentence is not just difficult, it is near impossible. The acronym "INSPIRE US" includes many of the kinds of things we associate with the public service work done here at SCTDD.



Mission

SCTDD advocates economic and community development within the region.

It does it in a host of different ways, through a myriad of different partnerships utilizing many different resources, all of which can change as the region's needs change to adapt to developing trends.

Evaluation Framework

Socioeconomic and demographic data such as population, unemployment and distress characteristics, income, educational attainment, and labor force characteristics and other factors contributing to or mitigating economic development or performance in the region such as housing, health services, geographic and climatic elements, cultural and recreational resources, infrastructure and declining or emerging industry sectors, for the purposes of this report, are considered "Macro- level" metrics because we rely on external sources to compile them and make them available to us. Annual updates to the CEDS will include the most recent data available and benchmark updated metrics against the state and US, and the prior year results whenever possible. Given declines or undesirable results, SCTDD will work to develop initiatives to mitigate deterioration in these metrics.

Micro-level evaluation metrics are local observations. We track projects currently under management and some key measures related to them. Depending upon the project or type of funding and its legislative intent, we may track the total project costs, dollar amount of federal funding and private dollars leveraged or required for match, number of individuals directly impacted, employment opportunities created or retained, economic or community development goal(s) satisfied, location (LMI, HUB, OZ, or other special census tract), or calendar data such as number of projects initiated within a given time frame. Not all of these measures will apply to all programs administrated by SCTDD staff.

Goals

Goals are based on the approved Scope of Work (SOW) contained in the Specific Award Conditions for FY 2021 Partnership Planning Investment supporting CEDS development and implementation project #ED21ATL3020011 for the period between January 1, 2021 and December 30, 2023.

1. Development of the Comprehensive Economic Development Strategy (CEDS) for the Region, as appropriate;
2. Utilization of the CEDS and CEDS process to foster collaborative regional economic development efforts;
3. Implementation of the Action Plan of the CEDS including grant writing, planning and technical assistance, other economic development assistance, training, travel, and other related activities, if directly associated to CEDS Implementation;
4. Coordinate federal, state, and local funds to optimize the implementation of the CEDS action plan and progress toward attainment of regional goals, objectives and vision;
5. Provide reports, data and regional information as requested by EDA in a timely manner;
6. Support EDA outreach;
7. Ensuring that the EDD complies with EDA regulations particularly those regarding eligibility, designation, and CEDS; and
8. Annual CEDS Updates, GPRA, Financial and Progress reporting.

Regional Priorities

Objectives of the activities described in the action plan above are to improve conditions in one or more socioeconomic and demographic data points summarized in this document. The following five priorities are reasonably consistent across all the counties in the EDD.

1. Upgrade the workforce and level of educational attainment across the region.

Educational attainment is the top priority at the state level. It drives many of the desired outcomes that demonstrate improvement in quality of life, prosperity, and wealth creation. Education is owned locally, possessed by the individual and impacts the community in a number of ways. Improvement in educational attainment among the population can come from several sources; increasing enrollment in institutions of post-secondary education, attracting small businesses and rural investments that increase demand for skills acquired through educational attainment; and using local resources and culture to attract individuals with a higher level of educational attainment to relocate to the region.

Educational attainment is 41.56% in the US; 35.50% in TN; and 26.12% in the EDD. Given the current growth trajectory of educational attainment in the region (2.35%), the region will pass 28% by 2023.

Objective 1 – We target an educational attainment ratio of 30% based on the ACS results published for 2023. Doing so represents an aggressive target, requiring that the region double its rate of improvement from 2.35% to 4.70%.

Measure 1 - Annual measurement comparing annual ACS reports for educational attainment in the region.

Measure 2 - Semi-annual progress reports will measure enrollment statistics and number of new establishments or expansions to help determine what the increases are most closely related to.

2. Improve resiliency across the region by Increasing PCPI, lowering poverty rates, and reducing distress criteria.

This objective is a product of the success of the first priority, but it is also related to what kinds of jobs are available in the area, or what programs, services, or resources are available to promote or encourage innovation, entrepreneurship, and technology development for commercialization.

Objective 2 – We target raising the PCPI to exceed \$40,000 for each county in the EDD and closing the gap between the EDD and the state from 80% to 85% based on the ACS results published for 2023.

Measure 1 – Annual measurement comparing annual ACS reports for PCPI in the region.

Measure 2 – Semi Annual Progress reports will consolidate investments for special territories such as LMI, OZ, or other incentivized development tracts.

3. Enhance the EDD's competitiveness and attractiveness.

Inventories of available warehousing and distribution space, shovel ready or certified sites, and consumer space such as affordable housing has been in high demand and needs to be replenished. More than half of the counties in the EDD has a population growth rate of 3% or less between 2010 and 2020 while the average across the region is 9%. Analyzing closures or retractions in the region can help us identify whether or not influences are caused by external or internal forces and the findings levied to

focus stronger retention or recruitment efforts and limit resources applied to circumstances that could not be controlled.

Objective 3 – We will target consistent sustainable growth patterns in the EDD’s Population across all counties in the EDD.

Measure 1 – Annual measurement comparing annual ACS reports for population across the region.

Measure 2 - Semi Annual Progress reports will analyze WARN notices that have negative impacts on the populations to identify trends or emerging threats and guide future activities for stronger retention efforts and more equitable growth.

4. Encourage regionalism between the EDD members and between the EDD and neighboring districts.

Most projects managed by SCTDD staff have a singular focus on a specific project property. Planning information sessions, training opportunities, and increasing the number of opportunities constituents have to network, gather, and discuss directives from a regional perspective, the greater the chance for collaboration across boundaries. The EDD is in a positive trend. Maintaining that and limiting retractions or interruptions in that positive trend should be considered a success.

Objective 4 – We will maintain and improve upon the culture of regionalism across the region.

Measure 1 – Annual measurement will consist of a narrative of projects, meetings, seminars, training sessions or conferences held that are attended by people across or beyond the region.

Measure 2 – Semi-annual progress will narrate meeting and discussions held in order to evolve these functions and help determine demand for the sessions and determine topics of interest. The economic development director will travel to each county and conduct interviews and surveys designed to guide the implementation and drive the CEDS process to solicit input and strengthen advocacy and civic involvement from all members of the community.

5. Enhance the quality of life across the region

Quality of life is all of the above, living in an area that encourages regionalism and inclusivity, living in an area that is attractive to new businesses and as a new home for visitors that are enamored by their experience enough to relocate to the region, living in an area where you can find a job that fits your skillset and allows you to earn a living wage, and living in an environment that offers opportunities for personal growth, advancement, and wealth creation through affordable and accessible training and higher education. Quality of life is also enjoying your health, having access to adequate facilities, transportation to get to them, adequate communications, access to recreation, entertainment and activities that provide a full and rewarding lifestyle.

Objective 5 – We will support, foster, and enhance access to arts and entertainment, tourism, hospitality, recreation, healthcare facilities and other safety and support services.

Measure 1 – Annual measurement will consist of new project details that contribute to quality-of-life improvements across the region.

Measure 2 – Semi-annual progress reports will highlight high-impact projects or functions.

Resiliency

Economic resilience is the ability to withstand and recover from economic shocks such as natural disasters, downturns in an industry that a region is reliant upon, the closure of a major employer or any other national or global market shift. When applied to economic development, resilience includes a multi-phased approach that anticipates risk, evaluates the potential impact on key assets, and develops a response to risk.

Economic resilience comes from three distinct perspectives. Initiatives can be designed to:

- Avoid an economic shock altogether;
- Soften or lower the impact of a shock, and;
- Recover from a shock.

There are two main approaches to resiliency, steady-state and responsive initiatives. Steady-state initiatives focus on pre-shock planning and ongoing actions that improve economic durability. Responsive initiatives are also planned, but they focus on creating the networks and communication channels between key stakeholders to help coordinate a response in the wake of a shock.

Steady-State Initiatives

Efforts to broaden the industrial base and encouraging development of emerging clusters, particularly those that are aligned with the region's competitive strengths and unique assets, reduces the region's exposure to economic shock. When an industry or business depends on a "core competency" of a region, that regional attribute is more resistant to shock, making the business environment more stable for industries that rely on it.

Certain industries excel in times when an economic shock occurs. Efforts to target industries of that nature diversify the economy of the region. Examples of these types of businesses might include essential services. During the pandemic, during mandated closures, more of these businesses continued to operate while non-essential businesses were temporarily shuttered.

Diversification of industry and businesses that are aligned with different assets of a region can also provide an element of stability in the event that one of the region's assets is temporarily compromised. Intentionally encouraging development of projects that diversify, in a sense, is the opposite of concentrating on one emerging industry cluster. This may sound like a competing theory, but planning and encouraging growth of business that take advantage of synergies without encouraging growth in businesses that will strive in an inverse way can become a weakness if there is a threat to that unique asset that the emerging cluster depends on. Both are essential.

Employing safe development practices such as preserving natural buffers and locating essential structures outside of floodplains can also help prevent shocks related to extreme weather. Redundancies in telecommunications and broadband also protects continuity and will help avoid interruptions that might lead to an economic shock.

We cannot always avoid an economic shock. Encouraging workforce development initiatives and developing tools that can help cross reference skillsets from one industry to another as occupations

evolve can help the region soften the impact of a major shift in the economy. Actions taken to avoid a shock may also soften the effect of a shock should one occur.

Responsive Initiatives

After an event has caused a shock, the response is the part of resiliency that leads to recovery. Planning responsive initiatives might include maintaining a network of key stakeholders with a process for regular communication would provide a framework to coordinate impact assessment, communicate resources, and developing temporary solutions for those affected.

Measuring Resiliency

Many of the components of resiliency are intangible. You could measure the level of participation in a forum or a network to gauge progress toward a more resilient region and you could chart the concentration of industries to help determine if the regional mix of industries needs more diversification or if gains would be more prevalent from more concentration on existing clusters. Income equality, although not specifically addressed in any of the sections above, is another common measure for resiliency.

EDA provides guidance on integrating regional economic resilience through a two-pronged approach:

- Planning for and implementing resilience through specific goals and actions to bolster the long-term economic durability of the region, and;
- Establishing information networks among the various stakeholders in the region to encourage active and regular communications between the public, private, education, and non-profit sectors to collaborate on existing and potential future challenges.

SCTDD strives for resilient communities and for our region to prosper. Making our region more resilient is a top priority.

APRED Resiliency Scores

Previously, in the Summary Background segment under “Other Socioeconomic Conditions” the four resiliency measures and the components were covered. In previous versions of the CEDS, we discussed building and maintaining data sets to chart changes in resiliency scores from multiple periods. These data sets will be updated along with the traditional measures discussed in the Summary Background of the CEDS. Comparing and contrasting results over time will enable us to test the efficacy of activities undertaken in support of the priorities and objectives laid out in the Evaluation Framework of the CEDS.

Opportunity Zones

As part of the 2017 Tax Cuts and Jobs Act, more than 8,700 opportunity zones have been designated across the United States. Qualified opportunity zones were created and designed to spur economic development by bringing private investment to areas that might otherwise have difficulty attracting it.

These zones consist of low-income census tracts nominated by each state and comprise economically distressed areas where new investments may be eligible for preferential tax treatment. The IRS and the Community Development Financial Institutions Fund (CDFI) are responsible for the program and provide multiple resources to learn more about how the zones are designated and how zone funds are being set up.

The state nominated these areas based on a strategic and data-driven review of local feedback in addition to consideration of state priorities and initiatives including:

- Business development and brownfield redevelopment opportunities
- Retail, commercial and tourism development opportunities
- Community and rural development initiatives
- Low-income housing development opportunities
- Proximity to entrepreneur centers, technology transfer offices, and colleges and universities

For more information, the [TNECD website](#) has a great list of resources.

Inventory/map of Opportunity Zones in the region



There are eight separate tracts in the EDD. Details on those tracts can be found in the OZ addendum.

Although there are no EDA projects underway in the OZs in the EDD at this time, we have completed projects that are in or near these tracts utilizing other economic development tools and resources.

OZs can be found in Wayne, Hickman, Lawrence, Marshall, Lincoln and Bedford counties. These territories are ideal for development projects because they take advantage of other state investment initiatives. The policy enables funds to be responsive to the needs of different communities, allowing for investment in operating businesses, equipment, and real property. For example, funds can make equity investments in new or expanding businesses by purchasing original-issue stock of the company if substantially all of the company's tangible property is and remains located in an Opportunity Zone. Funds can take original interests in partnerships that meet the same criteria. Funds can also invest directly in qualifying property, such as real estate or infrastructure, if the property is used in the active conduct of a business, and if either the original use of the property commences with the fund or the fund substantially improves the property by investing at least as much as the investor's basis in refurbishments. Eligible projects do not have to be industrial, commercial and multi-tenant structures are also eligible.

Active projects in the EDD:



[WAYNESBORO INDUSTRIAL PARK ON US 64](#)

Wayne County Joint Economic and Community Development Board

Rena Purdy



[LEWISBURG TN NORTH ELLINGTON PKWY](#)

Baymar Family Trust

Steve Allen