

INCOME IN KNOX COUNTY

Date:
September 2006

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information:

Technical Report:
Knoxville, Farragut, and
Knox County Social and
Economic Comparisons
(2002)

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215-2500

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This technical report provides information on the sources, levels, and geographic distribution of income in Knox County, with comparisons to the United States and Tennessee.



Income of Households and Families

Household income is the combination of wages and salary, self-employment earnings, interest and dividends, Social Security, Supplemental Security Income, public assistance, and retirement distributions for all people 15 years and older who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

According to the 2000 Census of Population and Housing, the median household income in Knox County in 1999 was \$37,454. This was 3.0 percent higher than Tennessee's median of \$36,360 and 10.8 percent lower than the nation's \$41,994 (Table 1). Knox County residents aged 45 to 54 years had the highest median household incomes, reaching \$52,647, while 15 to 24 year olds recorded the lowest (\$15,486).

Table 1: Median Household Income by Age of Householder: 1999

Age of Householder	Knox County	Tennessee	United States
15 to 24 years	\$15,486	\$21,146	\$22,679
25 to 34 years	\$35,696	\$36,431	\$41,414
35 to 44 years	\$47,009	\$43,627	\$50,654
45 to 54 years	\$52,647	\$48,742	\$56,300
55 to 64 years	\$44,164	\$39,587	\$47,447
65 to 74 years	\$30,414	\$26,939	\$31,368
75 years and over	\$21,942	\$18,598	\$22,259
Total (all ages)	\$37,454	\$36,360	\$41,994

Source: U.S. Census Bureau, *2000 Census of Population and Housing, Summary File 3.*

The U.S. Census Bureau defines a family as a householder and one or more other people living in the same home who are related to the householder by birth, marriage, or adoption. Median family income is typically higher than household income since families often have more than one income earner, while many households consist of people who live alone, or are students, or comprise some other living arrangement not included in the definition of family.

In Knox County, median income was higher for families (\$49,182) than for households (\$37,454), as shown in Table 2. Married-couples had the highest median income of all family types with \$56,630, while households consisting of a woman who lived alone had the lowest (\$17,546).

Table 2: Median Income by Household and Family Composition: 1999

	Knox County	Tennessee	United States	Knox Share of TN (%)	Knox Share of U.S. (%)
All Households	\$37,454	\$36,360	\$41,994	103.0	89.2
Nonfamily households	\$21,418	\$21,032	\$25,705	101.8	83.3
Nonfamily with a male householder	\$24,811	\$25,652	\$30,986	96.7	80.1
Male living alone	\$22,903	\$22,775	\$27,022	100.6	84.8
Nonfamily with a female householder	\$18,861	\$17,475	\$21,594	107.9	87.3
Female living alone	\$17,546	\$16,154	\$19,473	108.6	90.1
All Families	\$49,182	\$43,517	\$50,046	113.0	98.3
Married couples	\$56,630	\$50,385	\$57,345	112.4	98.8
Male householder, no spouse present	\$32,484	\$30,693	\$35,141	105.8	92.4
Female householder, no spouse present	\$22,008	\$22,323	\$25,458	98.6	86.4

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3.

Income by Race

Table 3 illustrates Knox County median household income by race of householder. The highest median was found in White households (\$39,403) and lowest among Native Hawaiians or Other Pacific Islanders (\$18,125). The median income for Black

or African American households was \$21,208. The largest proportion of households with \$100,000 incomes was found among the Asian population (17.2 percent). White households reported the smallest share of households with income less than \$10,000 (10.4 percent).

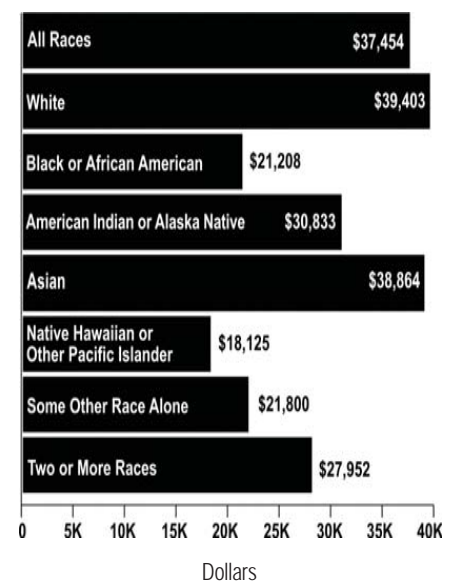
Table 3: Household Income by Race of Householder: 1999

(Percentage share of households by income category)

Income	All Races	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Some Other Race Alone	Two or More Races
Total Households	157,758	140,198	13,381	502	1,676	26	452	1,523
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$10,000	12.1	10.4	27.8	14.1	16.6	46.2	20.4	17.3
\$10,000 to \$14,999	7.1	6.7	10.4	14.0	4.5	0.0	17.5	10.7
\$15,000 to \$19,999	7.1	6.8	9.6	2.6	5.8	15.4	8.2	10.1
\$20,000 to \$24,999	7.5	7.5	7.5	10.6	5.8	0.0	10.0	7.7
\$25,000 to \$29,999	6.9	7.0	5.6	8.4	5.5	0.0	4.0	6.8
\$30,000 to \$34,999	6.2	6.3	5.8	2.8	6.0	0.0	6.9	3.8
\$35,000 to \$39,999	5.8	6.0	4.3	12.2	6.6	0.0	2.4	4.3
\$40,000 to \$44,999	5.5	5.6	4.8	2.8	4.4	0.0	4.4	4.9
\$45,000 to \$49,999	4.8	4.9	4.2	1.2	1.4	38.5	3.8	3.6
\$50,000 to \$59,999	8.3	8.4	6.8	11.6	8.0	0.0	6.6	9.1
\$60,000 to \$74,999	9.4	9.9	5.5	2.0	4.8	0.0	8.2	7.2
\$75,000 to \$99,999	9.0	9.4	4.9	12.0	13.2	0.0	3.8	8.5
\$100,000 or more	10.5	11.1	2.7	6.0	17.2	0.0	4.0	6.1
Median income (\$)	\$37,454	\$39,403	\$21,208	\$30,833	\$38,864	\$18,125	\$21,800	\$27,952

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3.

Figure 1: Median Household Income by Race: 1999



Geographic Distribution of Income

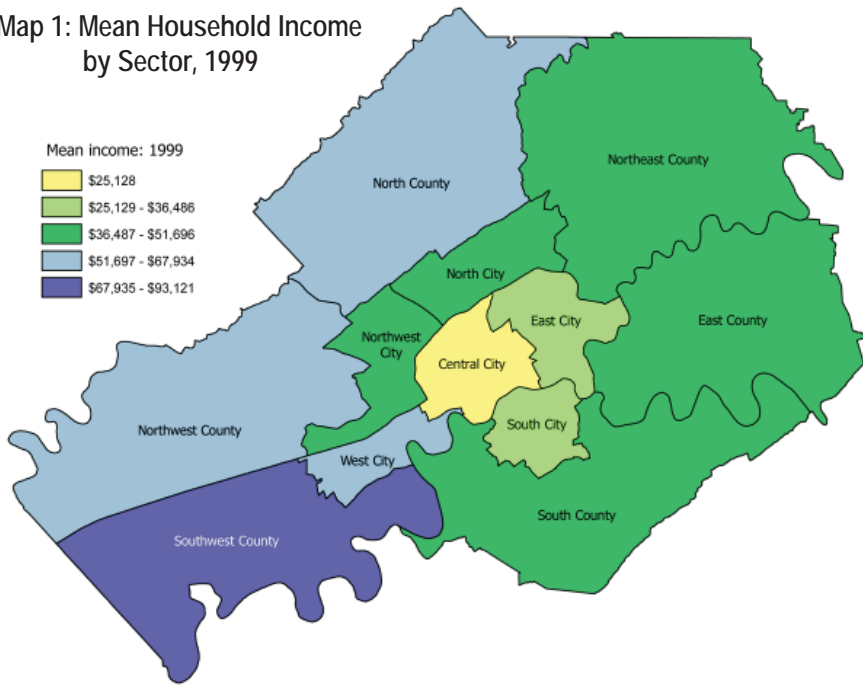
According to the U.S. Census Bureau's American Community Survey (an annual, nationwide sampling of local demographic trends), the 2004 median household income in Knox County was \$41,922, ranking second behind Davidson County among Tennessee's major metropolitan areas (Table 4). Knox household income was 8.1 percent greater than the state median but 6.2 percent less than the nation.

Table 4: Median Household Income: 1999-2004

	1999	2000	2001	2002	2003	2004	Increase (%) from 1999 to 2004
Knox County	\$37,454	\$37,226	\$34,424	\$39,775	\$37,334	\$41,922	11.9
One year change (%)		-0.6	-7.5	15.5	-6.1	12.3	
Davidson County	\$39,797	\$38,715	\$41,506	\$39,579	\$40,439	\$42,730	7.4
One year change (%)		-2.7	7.2	-4.6	2.2	5.7	
Hamilton County	\$38,930	\$39,398	\$38,155	\$38,327	\$40,493	\$38,980	0.1
One year change (%)		1.2	-3.2	0.5	5.7	-3.7	
Sevier County	\$34,719	\$34,640	\$35,031	\$36,932	\$34,388	\$36,311	4.6
One year change (%)		-0.2	1.1	5.4	-6.9	5.6	
Shelby County	\$39,593	\$37,906	\$39,698	\$36,701	\$37,963	\$39,266	-0.8
One year change (%)		-4.3	4.7	-7.5	3.4	3.4	
Tennessee	\$36,360	\$36,559	\$36,318	\$37,281	\$38,247	\$38,794	6.7
One year change (%)		0.5	-0.7	2.7	2.6	1.4	
United States	\$41,994	\$41,486	\$42,317	\$43,057	\$43,564	\$44,684	6.4
One year change (%)		-1.2	2.0	1.7	1.2	2.6	

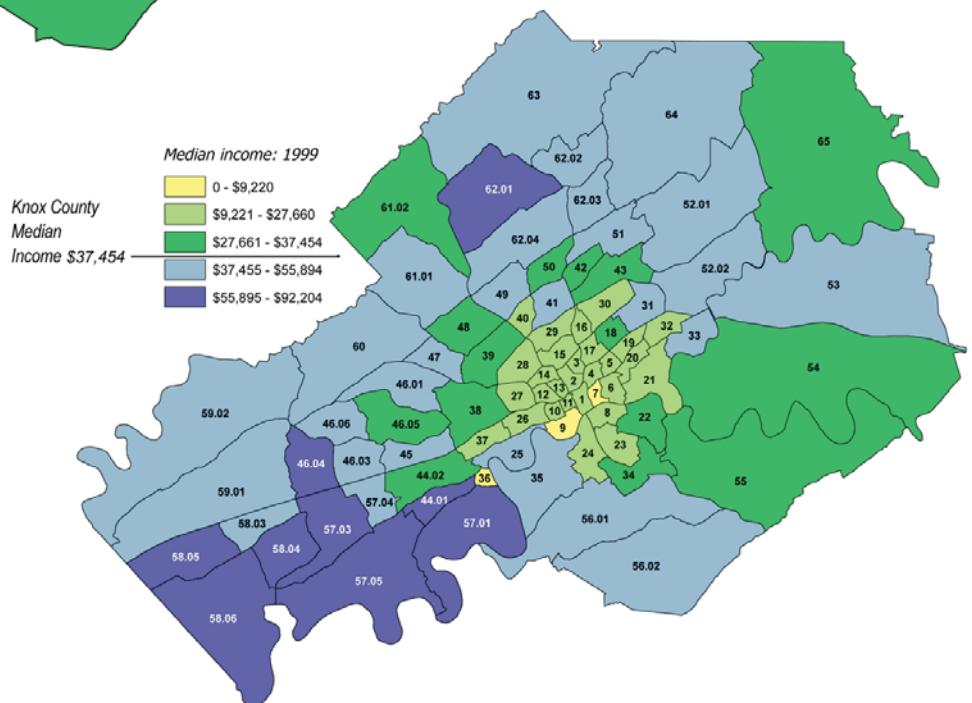
Sources: U.S. Census Bureau, *American Community Survey, 2000-2004*.
 Sources: U.S. Census Bureau, *2000 Census of Population and Housing, Summary File 3*.
 Note: American Community Survey dollars are adjusted for yearly inflation.

Map 1: Mean Household Income by Sector, 1999



Four of Knox County's 12 planning sectors (geographic divisions created by MPC for detailed planning analysis) reported mean household incomes greater than \$51,696, with the Southwest County Sector at \$93,121 (Map 1). The Central City Sector had the lowest average income at \$25,128.

Map 2: Median Household Income by Census Tract, 1999



Median household income in 1999 revealed 37 local census tracts (45 percent) had incomes above the \$37,454 countywide median (Map 2). Tract 58.05 (Farragut) notched the highest at \$92,204, while Tract 7 (Town View) recorded \$7,319 for the lowest. Generally, the largest incomes were located in the southwest portion of the county. This area has also consistently led all others in commercial and residential development for the past several years.

Per Capita Income

Per capita income is the average income computed for every man, woman, and child in a geographic area. It is derived by dividing the total (aggregate) income of all people 15 years old and over by the total population in a selected area. This is often used as an indicator of standard of living.

Local census tracts with highest per capita income included west city and county neighborhoods (Map 3):

- Tract 25 (Sequoyah Hills): \$63,843
- Tract 57.01 (Lyons Bend): \$50,017
- Tract 58.05 (Farragut): \$41,217

Tract 9 (The University of Tennessee campus) had the lowest per capita income at \$4,946. Only 23 tracts (28 percent) of the 83 comprising Knox County were above the areawide average of \$21,875.

The 2004 per capita income in Knox County was \$25,369, leading all other Tennessee counties studied by the American Community Survey, and outpacing state and national averages (Table 5). Knox County's per capita income was 19.0 percent higher than the state's and 5.6 percent over the national mean.

Sources of Household Income

Knox County residents derive household income from a variety of sources (Table 6). Approximately 80 percent of local households reported some form of income in 1999. Over three-quarters showed earnings from wage or salary income. Interest, dividends, or rental income was reported in 35 percent of Knox households, while Social Security was received in 25 percent. Among the remaining categories, Supplemental Security Income accounted for 4.4 percent, public assistance or welfare, 3.1 percent, and 11.9 percent came from all other sources. (Households can report more than one source of income, so total shares by source will sum to a number greater than 100 percent.)

Table 5: Per Capita Income: 1999-2004

	1999	2000	2001	2002	2003	2004	Increase (%) from 1999 to 2004
Knox County	\$21,875	\$21,507	\$21,348	\$21,091	\$24,557	\$25,369	16.0
One year change (%)		-1.7	-0.7	-1.2	16.4	3.3	
Davidson County	\$23,069	\$22,229	\$22,996	\$25,016	\$23,875	\$25,227	9.4
One year change (%)		-3.6	3.5	8.8	-4.6	5.7	
Hamilton County	\$21,593	\$22,559	\$21,514	\$22,771	\$21,588	\$23,769	10.1
One year change (%)		4.5	-4.6	5.8	-5.2	10.1	
Sevier County	\$18,064	\$17,041	\$18,030	\$18,426	\$21,082	\$17,790	-1.5
One year change (%)		-5.7	5.8	2.2	14.4	-15.6	
Shelby County	\$20,856	\$20,817	\$22,346	\$22,341	\$21,572	\$22,833	9.5
One year change (%)		-0.1	7.3	0.0	-0.3	5.8	
Tennessee	\$19,393	\$19,580	\$19,837	\$20,337	\$20,792	\$21,326	10.0
One year change (%)		1.0	1.3	2.5	2.2	2.6	
United States	\$21,587	\$21,776	\$22,457	\$22,759	\$23,110	\$24,020	11.3
One year change (%)		0.9	3.1	1.3	1.5	3.9	

Sources: U.S. Census Bureau, *American Community Survey, 2000-2004*.
Sources: U.S. Census Bureau, *2000 Census of Population and Housing, Summary File 3*.
Note: American Community Survey dollars are adjusted for yearly inflation.

Map 3: Per Capita Income by Census Tract, 1999

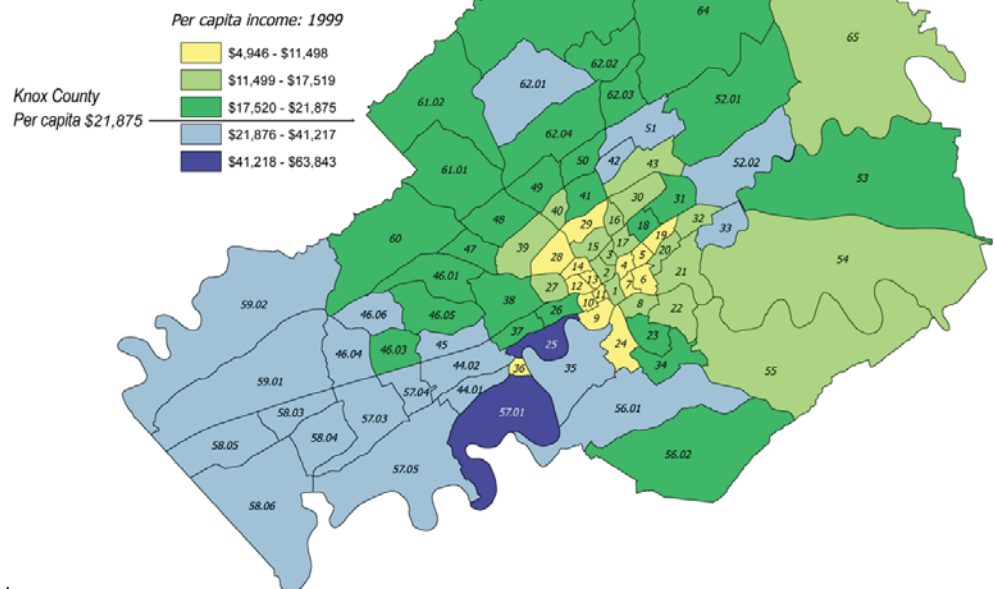


Table 6: Sources of Household Income: 1999

	Households	Share (%)
Total Number of Households	157,758	
With Earnings	126,716	80.3
Wage or Salary Income	122,194	77.5
Self-Employment Income	18,701	11.9
Interest, Dividends, or Net Rental Income	55,917	35.4
Social Security Income	40,180	25.5
Supplemental Security Income	6,997	4.4
Public Assistance Income	4,963	3.1
Retirement Income	26,198	16.6
Other Types of Income	18,785	11.9

Note: Because a household includes all persons occupying a housing unit, more than one source of income may be reported for a household.
Source: U.S. Census Bureau, *2000 Census of Population and Housing, Summary File 3*.