



**HOPE CHRISTIAN COMMUNITY FOUNDATION
STATE OF THE CITY: MEMPHIS 2008**

Revised 12/6/08

GENERAL DEMOGRAPHICS

Population:	2000	2005	2006	2007	% change 2007/00	% change 2007/06
Memphis	650,100	642,251	643,122	637,425	-1.9%	-0.9%
Shelby County	897,472	889,955	911,438	910,100	1.4%	-0.1%
Memphis Metro. Area	1,135,614	1,236,181	1,268,328	1,283,579	13.0%	1.2%
State of Tennessee	5,689,283	5,810,590	6,038,803	6,156,719	8.2%	2.0%

Memphis Pct. By Race	2000	2005	2006	2007
White	33.2%	30.0%	30.2%	30.2%
African American	61.2%	62.9%	62.1%	62.1%
Hispanic	3.0%	4.1%	4.9%	4.9%
Other	2.6%	3.0%	2.8%	2.8%

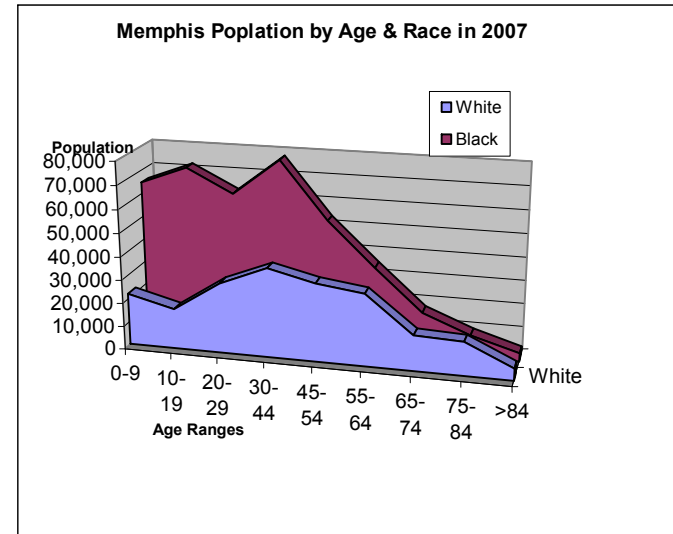
2007 Data:

Pct. By Gender:	Memphis	Shelby	Metro	TN
Male	47.2%	47.8%	48.2%	48.8%
Female	52.8%	52.2%	51.8%	51.2%

By Race and Ethnicity:	Memphis	Shelby	Metro	TN
White	30.2%	41.2%	48.2%	77.1%
African American	62.1%	51.0%	45.2%	16.6%
Hispanic or Latino	4.9%	4.2%	3.6%	3.4%
Other	2.8%	3.6%	3.0%	2.9%

By Age:	Memphis	Shelby	Metro	TN
Under 5	8.1%	7.8%	7.7%	6.6%
5-19	21.4%	22.4%	22.7%	20.0%
19-64	59.9%	59.9%	59.5%	60.6%
65 and over	10.6%	9.9%	10.1%	12.8%

Source: American Community Survey 2007 (U.S. Census Bureau)



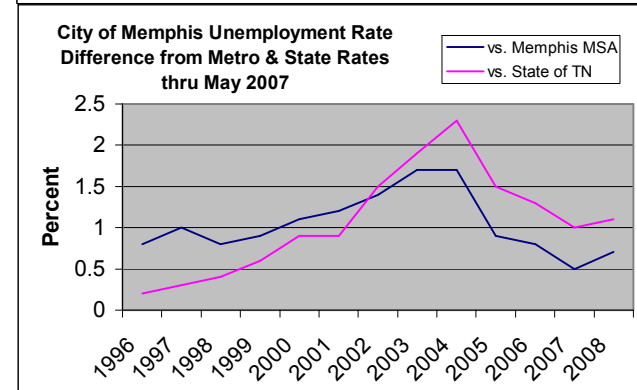
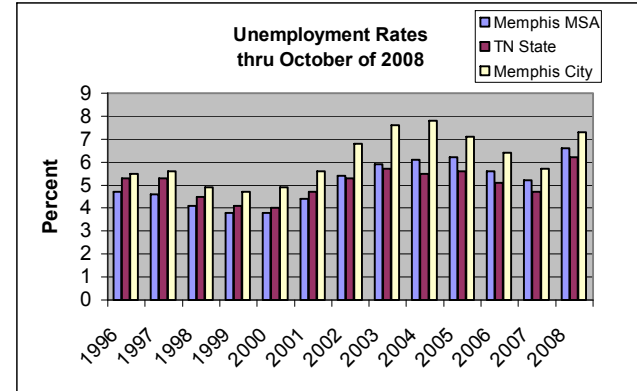
LABOR MARKET (Shelby County) updated 7/07

	2000	2001	2002	2003	2004	2005	2006	2007*
Labor Force	442,438	438,823	434,196	434,524	428,563	431,246	440,771	443,515
Unemployed	17,437	19,634	23,362	26,163	26,198	26,866	25,150	22,960
Unemployment Rate	3.9%	4.5%	5.4%	6.0%	6.1%	6.2%	5.7%	5.2%

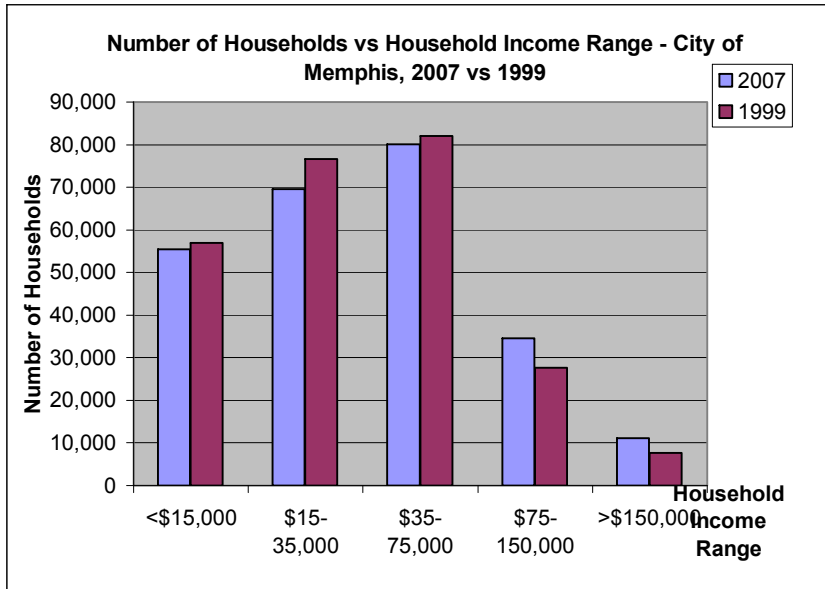
*thru May

Employment Mix:	2001	2002	2003	2004	2005	2005 % of total	State of TN %
All Government	68,490	70,183	69,983	69,674	67,162	14.0%	9.0%
Manufacturing	42,539	39,175	38,806	38,841	39,502	7.8%	9.2%
Construction	21,385	19,817	20,097	20,382	20,048	4.1%	2.8%
Agriculture & Mining	423	386	377	366	385	0.1%	0.2%
Services:							
Wholesale Trade	32,131	31,823	33,086	32,818	32,980	6.6%	2.9%
Retail Trade	55,884	56,536	56,549	56,163	56,670	11.3%	7.4%
Transportation & Warehousing	58,318	55,040	55,761	54,824	55,339	11.1%	3.0%
Information	8,781	8,933	8,550	7,784	7,433	1.6%	1.1%
Financial Activities	28,303	28,307	28,374	28,730	27,891	5.8%	3.2%
Professional & Business Service	70,292	68,796	66,828	66,943	70,558	13.5%	7.0%
Education & Health Services	53,788	55,878	57,981	59,172	60,656	11.9%	7.2%
Leisure & Hospitality	41,160	42,681	44,137	45,026	44,974	9.1%	5.9%
Other Services	14,755	14,565	15,167	15,398	14,975	3.1%	1.7%
All Services	363,412	362,559	366,433	366,857	371,476	73.9%	39.4%
Total Employment	496,249	492,120	495,696	496,121	498,573	100.0%	100.0%

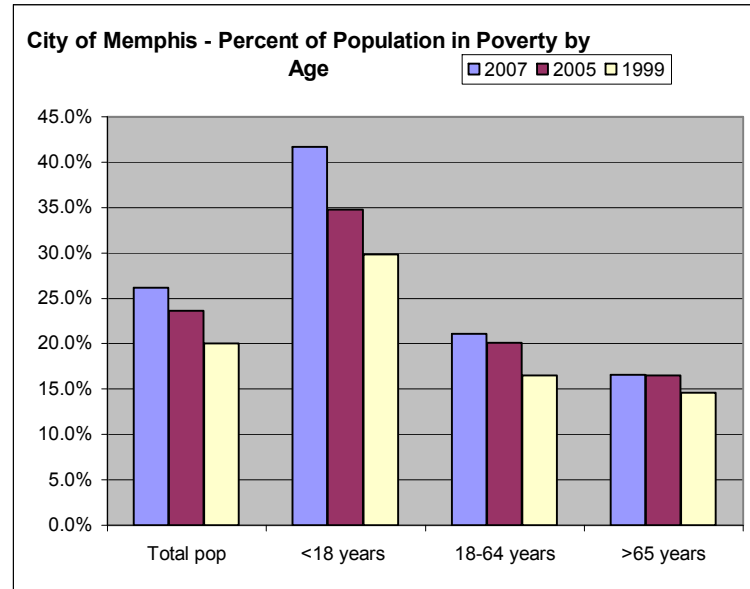
Source: Bureau of Labor Statistics



INCOME & POVERTY LEVELS (CITY OF MEMPHIS)



Source: American Community Survey, U.S. Census



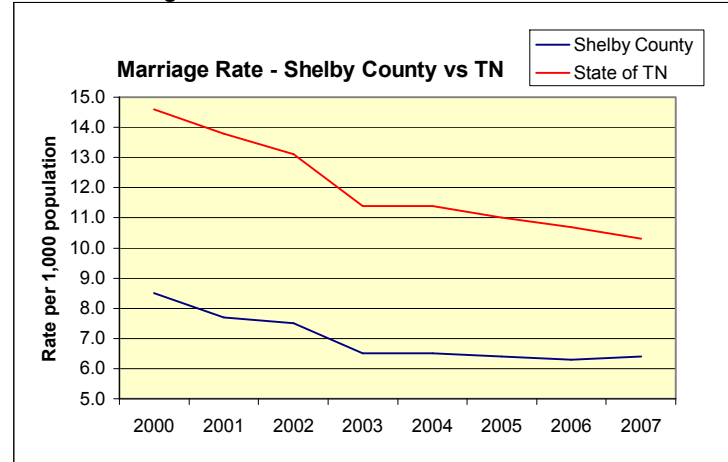
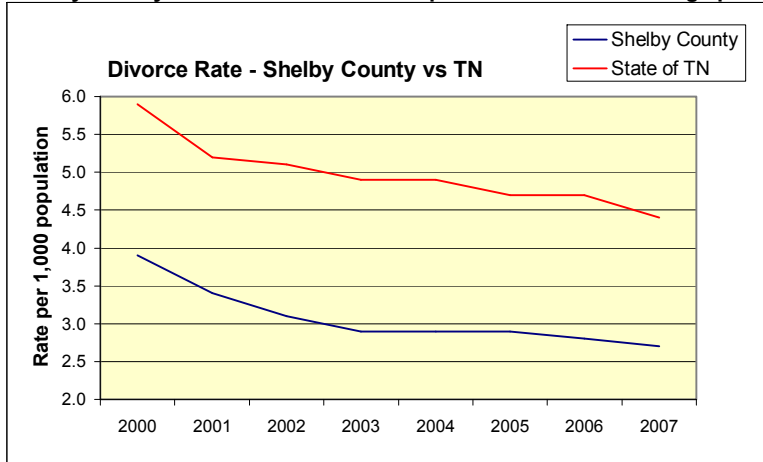
SHELBY COUNTY VITAL STATISTICS

	2001	2002	2003	2004	2005	2006	2007		2002	2003	2004	2005	2006	2007
Marriages	6,987	6,792	5,963	5,963	5,950	5,851	5,788	Infant Deaths	202	211	183	167	209	193
Rate per 1,000 pop.	7.7	7.5	6.5	6.5	6.4	6.3	6.3	Rate per 1000 births	14.2	14.9	12.8	11.5	13.8	12.7
State of TN rate	13.8	13.1	11.4	11.4	11.0	10.7	10.2	State of TN rate	9.4	9.2	8.6	8.8	8.7	8.3
Divorces	3,088	2,799	2,660	2,660	2,659	2,639	2,478	Total Births Age 15-44	14,201	14,155	14,252	14,480	15,167	15,234
Rate per 1,000 pop.	3.4	3.1	2.9	2.9	2.9	2.8	2.7	Rate per 1000 females	68.3	68.2	68.8	70.0	73.3	78.4
State of TN rate	5.2	5.1	4.9	4.9	4.7	4.7	4.4	State of TN rate	62.1	63.2	63.9	65.6	67.7	69.2
Traffic deaths	131	141	143	147	129	152	154	Abortions	5,622	5,622	4,260	4,201	4,214	4,839
Rate per 100,000 pop.	15.6	15.5	15.6	16	13.9	16.3	16.8	Pct of Births+Abortions	28.4%	28.4%	23.0%	22.2%	21.4%	23.8%
State of TN rate	22.7	21.3	22.2	23.3	21.6	22.6	20.9	State of TN Pct.	15.4%	15.0%	14.2%	13.1%	15.0%	13.6%
Deaths from Homicide	159	171	140	125	169	160	175	Births to Unmar Mthrs	7,636	7,596	7,724	8,064	8,617	8,954
Rate per 100,000 pop.	17.7	18.8	15.4	13.6	18.2	17.1	19.1	Percent of all births	54%	54%	54%	56%	56.8%	58.8%
State of TN rate	7.9	8.1	7.0	7.0	8.3	8.0	7.7	State of TN percent	36%	37%	38%	40%	41.1%	42.8%
Deaths from Suicide	71	97	89	74	107	104	71	Births with Low BrthwI	1,612	1,523	1,608	1,711	1,713	1,698
Rate per 100,000 pop.	7.9	10.7	9.8	8	11.5	11.4	7.7	Percent of all births	11.4%	10.8%	11.3%	11.8%	11.3%	11.1%
State of TN rate	12.4	13.4	13.1	13.4	14.3	14.4	13.7	State of TN percent	9.2%	9.4%	9.4%	9.7%	9.6%	9.4%
Deaths from Stroke	566	609	532	543	546	487	506	Pregncies, age 10-14	116	123	114	103	77	87
Rate per 100,000 pop.	63.2	67.1	58.2	58.9	58.8	52.1	55.2	Rate per 1000 females	3.3	3.5	3.2	2.9	2.2	2.5
State of TN rate	70.3	68.8	66.4	62.2	61.3	56.6	56.3	State of TN rate	1.6	1.6	1.4	1.4	1.1	1.3
Deaths from Diabetes	257	231	255	224	283	226	225	Births, age 10-14	73	70	76	66	62	59
Rate per 100,000 pop.	28.7	25.4	27.9	24.3	30.5	24.2	24.7	Rate per 1000 females	2.1	2	2.1	1.9	1.8	1.7
State of TN rate	30.4	30.2	31.7	31.9	30.9	28.5	27.8	State of TN rate	0.9	0.9	0.9	0.9	0.9	0.8
Deaths from Cancer	1,718	1,640	1,642	1,633	1,766	1,739	1,696	Pregncies,age 10-19	2,899	2,899	2,820	2,978	3,032	3,118
Rate per 100,000 pop.	191.7	180.6	179.6	177.3	190.2	186.2	184.9	Rate per 1000 females	42.5	42.1	40.5	42.4	43.3	46.3
State of TN rate	213	216.1	215.7	212.9	217.7	216.6	215.3	State of TN rate	33.2	32.6	31.5	32.7	32.9	34.4
Deaths from Hrt Diseas	2,240	2,357	2,316	2,160	2,118	1,891	1,885	Births, age 10-19	2,132	2,116	2,169	2,299	2,254	2,352
Rate per 100,000 pop.	250	259.5	253.3	234.5	228.1	202.5	205.5	Rate per 1000 females	31.5	30.9	31.0	33.5	33	34
State of TN rate	273.2	280	272.1	254	250	242.8	233.2	State of TN rate	26.2	26.2	25.5	27.4	27	28

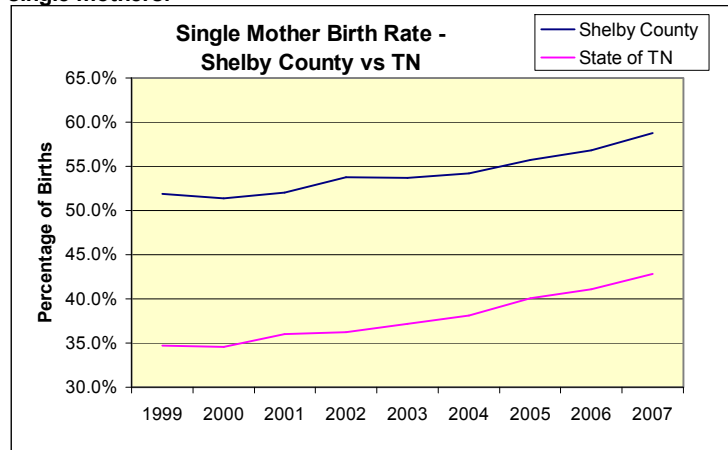
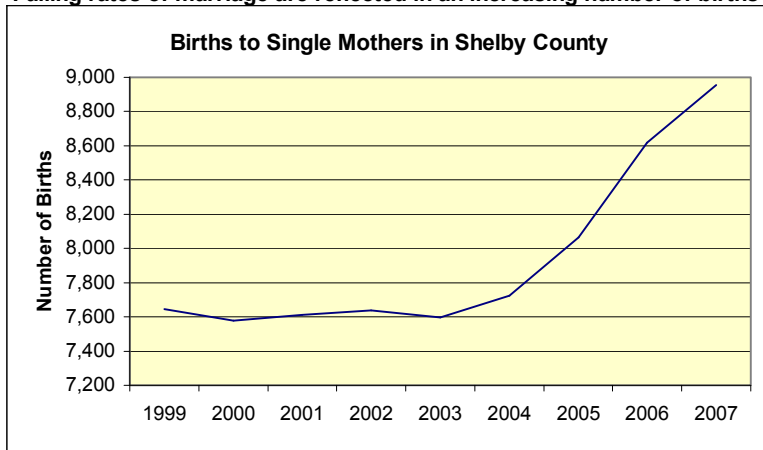
Source: State of Tennessee Department of Health

**SINGLE MOTHER BIRTHS & POVERTY IN SHELBY COUNTY:
TRENDS IN MARRIAGE, DIVORCE, SINGLE MOTHER BIRTHS & ABORTIONS**

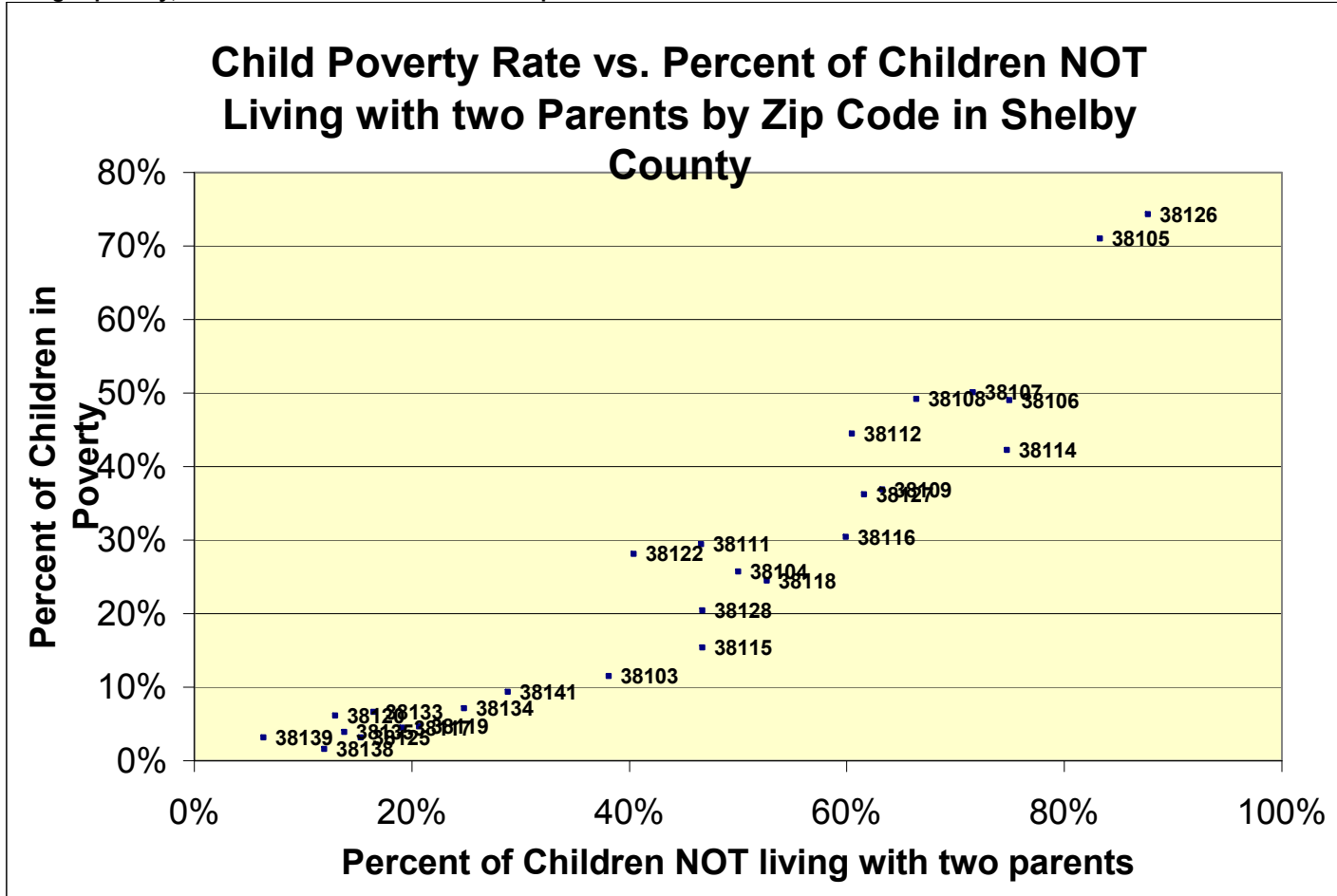
Shelby County does not have a divorce problem. It has a marriage problem with a marriage rate below state and national levels:



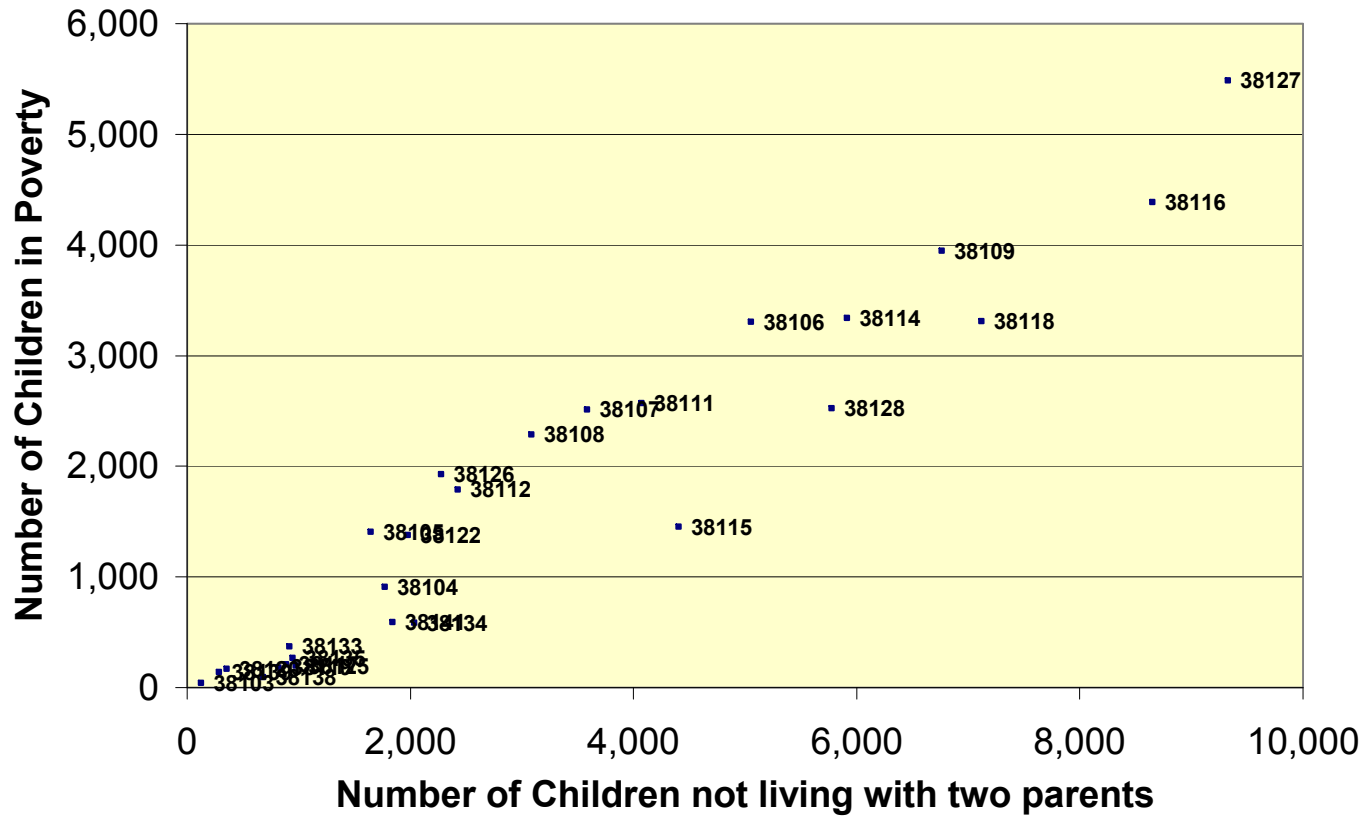
Falling rates of marriage are reflected in an increasing number of births to single mothers:



Births to single mothers is a major factor in the high level of poverty among children in Memphis. Of the more than 50,000 children in Memphis living in poverty, more than 80% do not live with two parents:

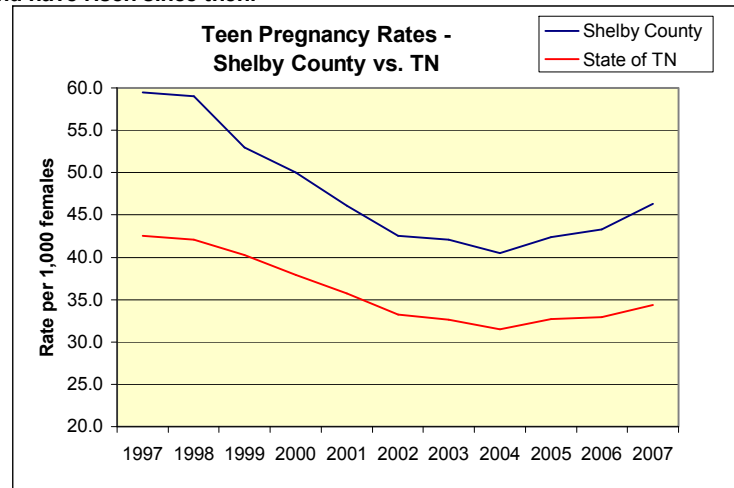
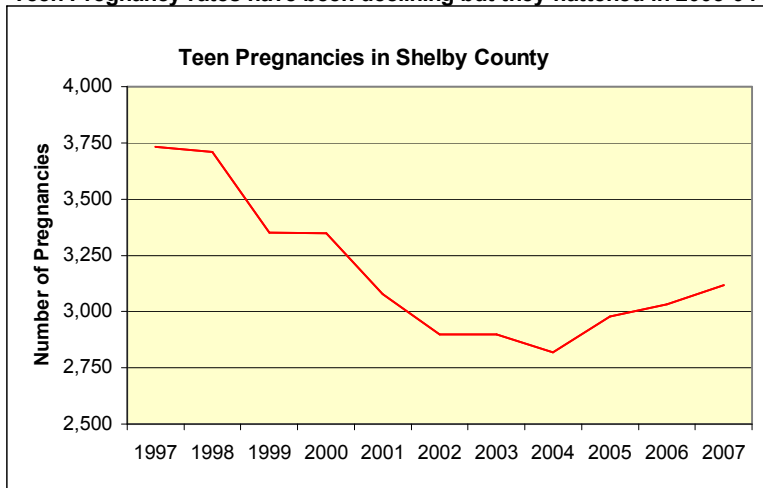


Number of Children in Poverty vs. Number of Not Living with two Parents by Zip Code in Shelby County

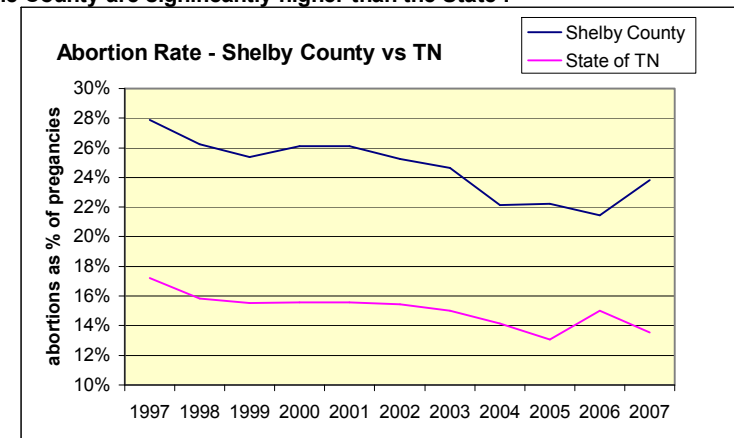
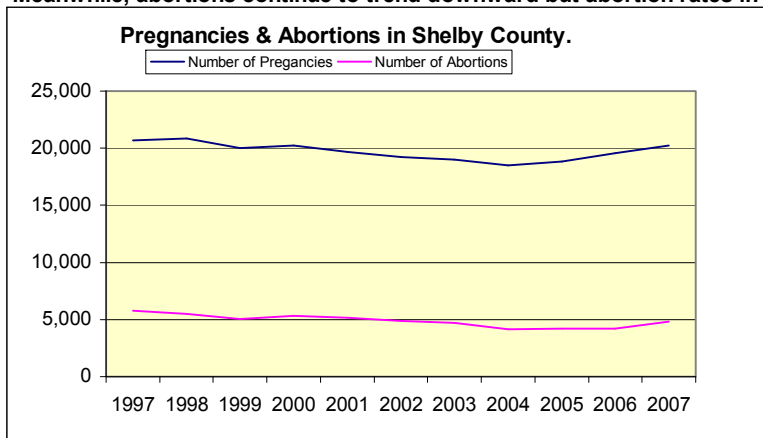


TRENDS IN TEEN PREGNANCIES AND ABORTIONS

Teen Pregnancy rates have been declining but they flattened in 2003-04 and have risen since then:



Meanwhile, abortions continue to trend downward but abortion rates in the County are significantly higher than the State :



EDUCATION

SCHOOL SYSTEM COMPARISONS	2003-2004			2004-2005			2005-2006			2006-2007		
	Memphis	Shelby County	State of Tennessee	Memphis	Shelby County	State of Tennessee	Memphis	Shelby County	State of Tennessee	Memphis	Shelby County	State of Tennessee
Graduation Rate	62%	88%	76%	66.3%	89.7%	77.9%	67.2%	92.3%	80.7%	67.2%	92.3%	78%
Average Expenditure per Student	\$8,326	\$6,479	\$6,997	\$8,602	\$7,007	\$7,366	\$8,708	\$6,903	\$7,469	\$8,708	\$6,903	\$7,794
ACT Scores	17.1	21.5	20.3	17.4	21.5	20.5	17.6	21.6	20.6	17.6	21.6	20.5

Note: National spending per student was \$ 9,102 in 2004-2005

	Average Expenditure per Student						Pct. Change
	1993	1994	1995	2004	2005	2006	2006/1993
Shelby County	\$3,582	\$3,706	\$3,923	\$6,479	\$7,007	\$6,903	92.7%
Memphis City	\$4,598	\$4,836	\$5,079	\$8,326	\$8,602	\$8,708	89.4%
State of Tennessee	\$4,033	\$4,314	\$4,544	\$6,997	\$7,366	\$7,469	85.2%

ACT Composite Scores	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Memphis City	17.4	17.2	17.1	17.1	16.9	16.9	16.8	17.2	17.1	17.4	17.6
State of Tennessee	19.9	19.7	19.8	19.9	20	20	20	20.4	20.5	20.5	20.6
National	20.9	21.0	21.0	21.0	21.0	21.0	20.8	20.8	20.9	20.9	21.1

Cumulative Dropout Rates	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Memphis City	35.2%	30.5%	29.3%	28.4%	27.5%	27.7%	25.5%	19.9%	19.8%	19.5%	15.0%
State of Tennessee	16.4%	15.6%	15.2%	14.8%	14.0%	13.2%	12.4%	11.3%	10.7%	10.4%	9.8%
National	11.1%	11.0%	11.8%	11.2%	10.9%	10.7%	10.5%	9.9%	10.0%	10.0%	10.0%

Source: State of Tennessee Department of Education

	1990			
	Memphis	Shelby	TN	US
% of Population with High School Diploma	73.5%	75.1%	67.1%	75.2%

Source: National Center for Education Statistics

	2000			
	Memphis	Shelby	TN	US
% of Population with High School Diploma	76.4%	80.8%	75.9%	80.4%

PEER CITY COMPARISONS

Ranking of 70 Large Cities	Memphis		Nashville		Atlanta		New Orleans	
	Amount	Rank	Amount	Rank	Amount	Rank	Amount	Rank
<u>Educational Attainment:</u>								
People 25 Years and Over with a Bachelor's Degree	23.1%	53	32.5%	23	42.9%	6	31.0%	26
People 25 Years and older with High School diploma	80.5%	44	85.0%	21	81.7%	38	82.3%	33
<u>Housing:</u>								
Occupied Housing Units That are Owner-occupied	56.4%	35	57.9%	29	46.8%	59	46.8%	59
Housing Units That Were Built in 1939 or Earlier	7.9%	39	10.6%	36	11.6%	33	24.9%	24
Housing Units That Were Built in 2000 or Later	3.4%	42	7.5%	17	8.2%	14	1.7%	55
<u>Income</u>								
Median Household Income (In 2003 I.A. Dollars)	32,399	57	42,298	25	37,385	50	31,369	62
<u>Poverty:</u>								
People Below Poverty Level, Past 12 Months	24.6%	10	16.8%	37	27.8%	5	23.2%	12
Children < 18 Years Below Poverty Level, Past 12 Months	38.5%	7	27.2%	30	48.1%	1	38.1%	8
<u>Families</u>								
Households: Married-Couple Families With Own Children	12.6%	54	27.2%	43	10.0%	65	9.5%	67

Source: American Community Survey - 2004 Ranking Tables

FBI STATISTICS - CRIME IN THE UNITED STATES

By Metropolitan Area, 2006

Crime Rates Per 100,000 population

	Population	Violent Crimes	Murder	Forcible Rape	Robbery	Aggravated Assault	Property Crime	Burglary	Larceny	Theft Motor Vehicle
Memphis	1,273,452	1,262.7	13.7	46.3	458.5	744.2	6,012.8	1,700.3	3,647.3	665.1
Nashville	1,440,638	440.7	2.2	26.2	93.1	319.1	1,984.2	466.0	1,401.6	116.5
Dallas	5,984,390	534.3	5.6	34.0	194.2	300.5	4,419.0	1,011.6	2,906.7	500.8
Louisville	1,217,627	404.2	4.7	21.9	174.9	202.7	3,661.6	907.3	2,343.2	411.1
Atlanta	5,075,647	527.3	7.4	21.6	209.2	289.0		2,341.6		563.4
Jackson MS	520,697	456.1	11.1	54.2	229.1	161.7	4,071.3	1,142.9	2,450.4	478.0
Little Rock	650,613	905.5	14.3	57.9	209.3	623.9	5,641.6	1,426.3	3,751.7	463.6

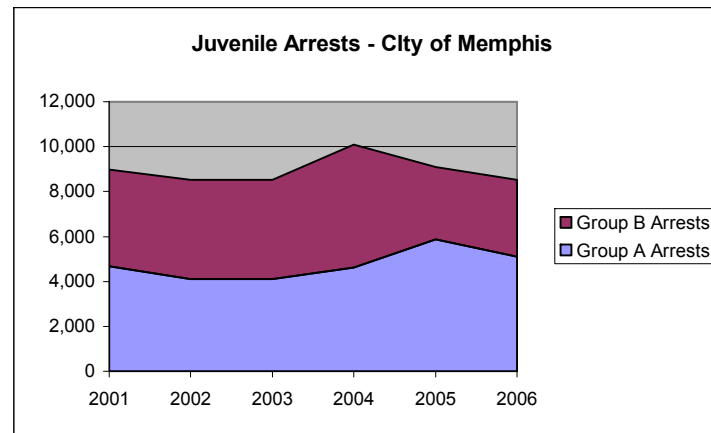
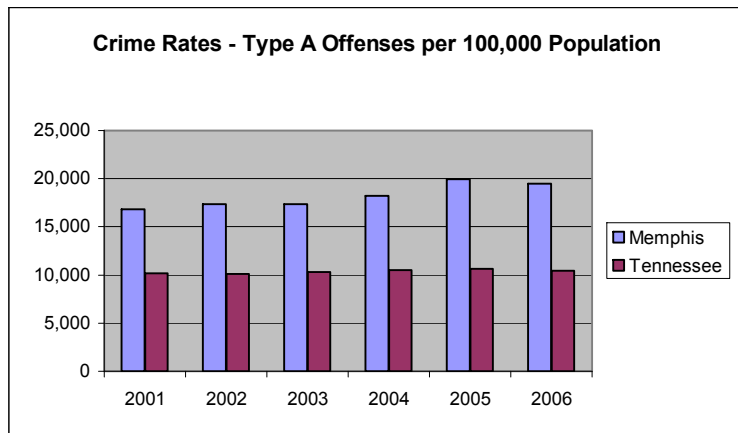
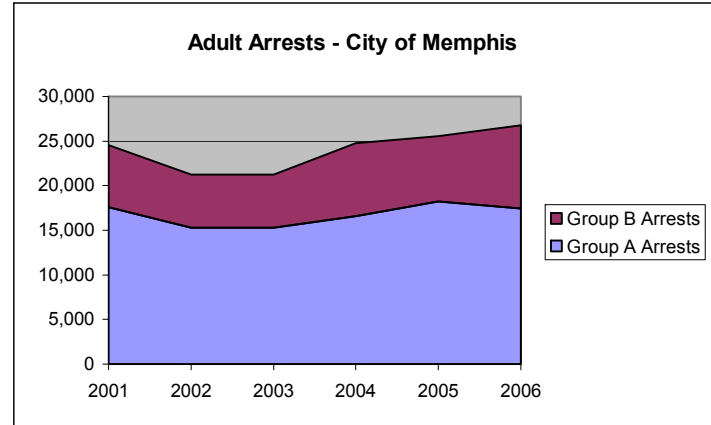
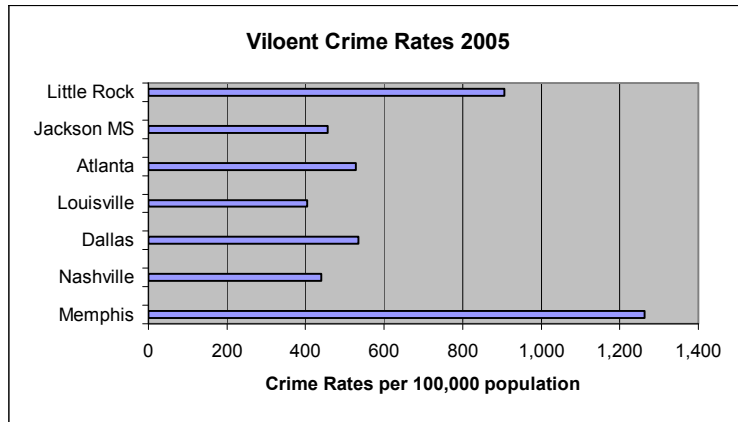
	State of Tennessee						Memphis Police Dept.					
	2001	2002	2003	2004	2005	2006	2001	2002	2003	2004	2005	2006
Population	5,689,283	5,740,021	5,797,289	5,841,748	5,900,962	5,962,959	650,100	648,882	648,882	645,978	671,929	672,277
Total Group A Offenses*	579,742	580,680	597,049	614,850	629,095	624,151	109,318	112,738	112,738	117,618	127,502	130,918
Offenses per 100,000 pop.	10,190	10,116	10,299	10,525	10,661	10,467	16,816	17,374	17,374	18,207	19,975	19,474
Number Cleared	148,692	163,722	178,327	189,710	202,708	207,718	23,279	23,651	23,651	26,195	25,429	25,571
Percent Cleared	25.6%	28.2%	29.9%	30.9%	32.2%	33.3%	21.3%	21.0%	21.0%	22.3%	19.9%	19.5%
Group A Arrests-Adult	103,415	108,426	116,836	122,476	131,266	131,088	17,589	15,255	15,255	16,570	18,227	17,420
Group A Arrests-Juvenile	17,211	17,297	17,669	18,411	20,696	20,506	4,666	4,096	4,096	4,604	5,869	5,112
Group B **Arrests-Adult	133,419	142,940	148,968	154,454	157,618	168,410	6,937	6,018	6,018	8,166	7,323	9,318
Group B Arrests-Juvenile	13,865	14,218	14,897	17,479	15,070	16,413	4,299	4,423	4,423	5,477	3,225	3,413
Total Juvenile Arrests	31,076	31,515	32,566	35,890	35,766	36,919	8,965	8,519	8,519	10,081	9,094	8,525
Total Arrests	268,689	284,366	299,036	312,924	324,677	336,426	33,491	29,792	29,792	34,817	34,644	35,263
Arrests per 100,000 population	4,723	4,954	5,158	5,357	5,502	5,642	5,152	4,591	4,591	5,390	5,156	5,245
Domestic Violence Offenses	63,802	46,280	46,201	66,619	69,974	80,575	11,456	6,565	6,565	7,191	15,558	18,547
Domestic Violence Arrests	NA	16,076	16,106	21,444	23,304	29,314	NA	1,404	1,404	1,652	3,165	3,492

Source: Tennessee Bureau of Investigation 6/4/07

*Group A offenses include crimes against persons (murder, manslaughter, kidnapping, rape, assault, etc.); crimes against property (Arson, bribery, burglary, fraud,

theft, etc.; and crimes against society (narcotic violations, gambling, prostitution, etc.)

**Group B offenses include bad checks, disorderly conduct, DUI, etc.)



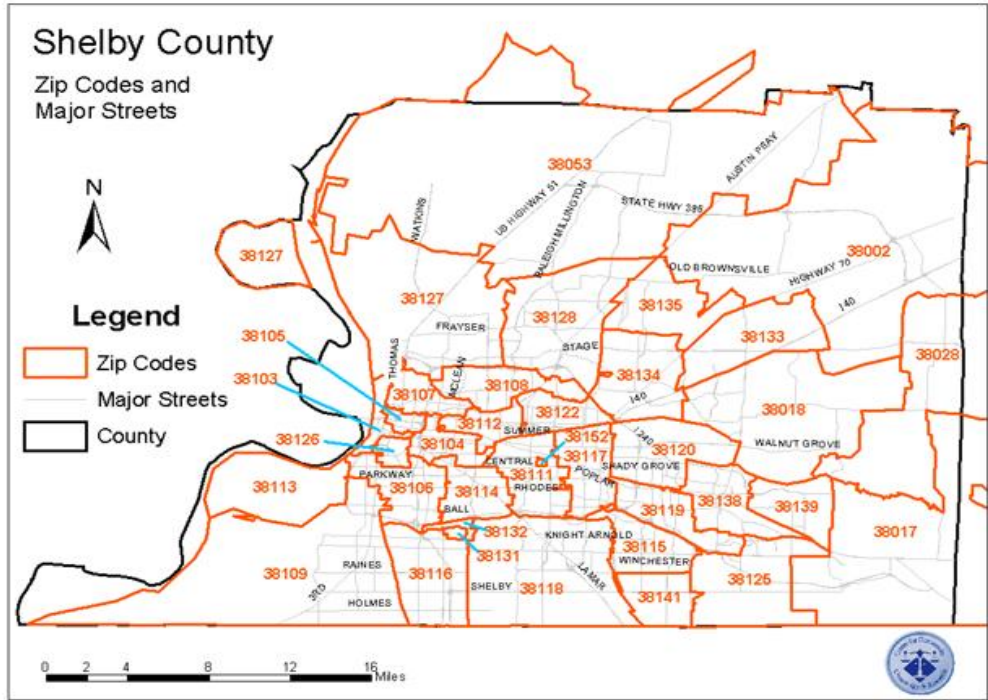
MEMPHIS by Zip Codes		(source U.S. Census 2000)											Hope Christian Community Foundation	
ZIP CODE	38103	38104	38105	38106	38107	38108	38109	38111	38112	38114	38115	38116	38117	
Neighborhood	Downtown	Midtown	N Dwtown	S Memphis	Vollintine	N Memphis	SW Mem	Center City	Binghampt	Orange Mnd	Hickory Hill	Whitehaven	E Memphis	
Total Population	7,563	24,743	9,007	33,958	22,260	22,366	52,306	45,105	19,216	34,064	40,281	51,040	25,155	
Population Density (square mile)	977	5,058	5,269	1,443	4,169	2,984	847	4,456	3,942	4,575	4,589	2,783	2,745	
Median household inc.	\$39,255	\$30,256	\$10,974	\$19,998	\$21,712	\$20,805	\$28,368	\$31,652	\$27,306	\$21,698	\$38,449	\$32,938	\$47,676	
Pct. Black/African American (2000)	39.2%	27.5%	84.0%	95.8%	84.6%	70.1%	95.8%	44.8%	56.9%	94.3%	58.1%	90.8%	3.3%	
Pct. Non-Hispanic White(2000)	55.0%	63.1%	12.5%	2.4%	12.0%	24.0%	3.0%	48.9%	36.8%	3.9%	30.2%	7.1%	93.2%	
Pct. Hispanic-Latino(2000)	1.7%	3.7%	0.9%	1.2%	0.5%	4.7%	0.8%	3.8%	2.8%	1.0%	7.0%	0.9%	1.3%	
Pct. Children two parents	61.9%	50.0%	16.7%	25.1%	28.4%	33.6%	36.7%	53.4%	39.5%	25.3%	53.3%	40.1%	80.9%	
Pct. 25+ yrs.-no high schl. Diploma.	19.7%	18.1%	43.1%	41.0%	38.7%	42.3%	34.4%	20.1%	29.3%	37.8%	12.6%	20.8%	7.4%	
Pct. 25+ yrs. old with a bach degree	47.6%	38.0%	12.1%	8.0%	13.9%	5.0%	7.7%	28.4%	23.6%	9.4%	26.0%	14.9%	42.3%	
Poverty rate	20.9%	19.8%	54.6%	35.1%	35.6%	33.8%	25.5%	19.4%	29.2%	31.3%	10.7%	20.2%	4.4%	
Child poverty rate	11.5%	25.7%	71.0%	49.0%	50.1%	49.2%	36.9%	29.4%	44.5%	42.2%	15.4%	30.4%	4.5%	
Elderly poverty rate	33.6%	21.3%	42.1%	24.9%	28.0%	21.8%	20.9%	13.4%	21.4%	25.5%	6.1%	12.8%	5.0%	
Unemployment rate	3.5%	7.2%	21.0%	17.9%	14.4%	12.2%	12.6%	10.9%	12.3%	13.4%	4.4%	9.2%	2.3%	
Median House age	18	55	38	45	50	44	36	44	49	44	19	31	43	
Homeownership rate	23.3%	32.8%	14.6%	55.9%	51.3%	57.2%	75.8%	58.1%	49.0%	51.2%	35.2%	47.6%	85.2%	
Homeowner Rate for White Hhlds	28.0%	40.9%	10.5%	73.3%	69.0%	70.9%	78.9%	63.7%	58.8%	64.3%	40.3%	83.4%	85.8%	
Homeowner rate for Afr. Am. Hhlds	11.8%	15.0%	15.6%	55.9%	48.0%	53.8%	75.8%	53.3%	42.4%	50.7%	35.1%	43.8%	76.1%	
Banks per 1,000 population (2002)	1.9	0.6	0.2	0.1	0	0	0	0.1	0.1	0.1	0.3	0.3	0.8	

Physician offices per 1,000 pop.	3.6	3.4	1.4	0.1	0.1	0	0	0.3	0.1	0	0.4	0.6	0.8
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MEMPHIS by Zip Codes		(source U.S. Census 2000)													Hope Christian Community Foundation
ZIP CODE	38118	38119	38120	38122	38125	38126	38127	38128	38133	38134	38135	38138	38139	38141	
Neighborhood	Pkwy Vill.	Quince/Rid	River Oaks	Berclair	Hacks Cr.	S Downtwn	Frayser	Raleigh	Lakeland	Bartlett	Ellendale	Germtn W	Germtn E	Hc Hill/Shelb	
Total Population	47,459	22,091	13,693	24,720	24,083	8,031	51,174	43,852	18,911	41,866	24,695	23,048	14,452	21,869	
Population Density (square mile)	1,509	2,471	1,424	3,475	1,337	4,162	847	1,801	1,343	2,266	2,142	2,222	1,675	2,828	
Median household inc.	\$34,202	\$56,925	\$65,874	\$30,271	\$67,831	\$10,734	\$27,343	\$36,028	\$58,274	\$47,341	\$62,403	\$84,134	\$116,200	\$52,333	
Pct. Black/African American (2000)	76.0%	11.6%	3.1%	17.1%	41.1%	96.6%	71.9%	58.8%	9.1%	21.8%	9.0%	2.3%	1.4%	60.3%	
Pct. Non-Hispanic White(2000)	16.2%	82.1%	93.0%	70.5%	53.9%	1.6%	26.1%	34.9%	85.9%	71.2%	88.0%	92.6%	92.5%	33.7%	
Pct. Hispanic-Latino(2000)	5.3%	2.5%	0.9%	8.8%	1.4%	0.3%	0.6%	4.0%	1.8%	3.3%	1.2%	0.9%	1.2%	3.2%	
Pct. Children two parents	47.3%	79.3%	87.0%	59.6%	84.7%	12.3%	38.4%	53.3%	83.5%	75.2%	86.2%	88.0%	93.6%	71.1%	
Pct. 25+ yrs.-no high schl. Diploma.	22.3%	5.7%	3.9%	26.8%	5.7%	54.9%	28.7%	18.5%	8.2%	16.0%	7.6%	2.1%	1.5%	9.5%	
Pct. 25+ yrs. old with a bach degree	10.5%	48.0%	57.4%	12.8%	39.7%	4.5%	7.6%	16.0%	24.8%	21.7%	28.8%	56.5%	65.8%	23.0%	
Poverty rate	17.5%	5.0%	4.4%	16.2%	2.8%	60.0%	25.9%	14.5%	4.7%	5.7%	3.5%	1.7%	2.8%	6.6%	
Child poverty rate	24.5%	4.6%	6.1%	28.1%	3.1%	74.3%	36.2%	20.4%	6.6%	7.1%	3.9%	1.6%	3.1%	9.3%	
Elderly poverty rate	10.6%	2.0%	6.2%	8.3%	1.4%	37.3%	13.8%	12.2%	3.2%	7.6%	9.9%	0.8%	2.6%	4.1%	
Unemployment rate	8.4%	2.3%	0.6%	5.1%	2.7%	32.7%	11.5%	6.7%	2.6%	3.6%	2.2%	2.3%	1.3%	3.2%	
Median House age	29	23	28	45	8	40	35	25	11	23	10	21	14	14	
Homeownership rate	55.7%	61.0%	74.4%	64.6%	88.5%	16.9%	64.9%	60.8%	91.1%	58.5%	90.8%	83.0%	98.0%	89.9%	
Homeowner Rate for White Hhlds	76.7%	66.3%	76.3%	69.8%	84.0%	0.0%	79.9%	70.8%	91.7%	63.1%	90.8%	84.3%	97.8%	89.3%	
Homeowner rate for Afr. Am. Hhlds	50.5%	33.8%	42.9%	44.5%	95.8%	16.8%	57.7%	54.3%	88.9%	41.6%	93.7%	66.1%	100.0%	91.3%	
Banks per 1,000 population (2002)	0.3	1.4	0.4	0.3	0.2	0	0.1	0.2	0.4	0.3	0	0.7	0.1	0	

Physician offices per 1,000 pop.	0.4	5.8	7.2	0.2	0.2	0	0	0.5	0.2	0.6	0.3	2.6	0.6	0
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ZIP CODE MAP OF SHELBY COUNTY



BANKRUPTCY DATA

No. of Bankruptcies-calendar years	1990	2000	2005	2006	2007	2008
Western Tennessee	14,482	21,646	27,190	14,877	17,574	19,216
Eastern & Central TN	20,882	26,949	38,744	16,926	22,019	28,351
United States	719,107	1,217,972	2,078,415	617,660	850,912	1,117,771

pct chnge 2008/2006
129%
167%
181%

Bankruptcies (per 1,000 population)	1990	2000	2005	2006	2007	2008
Western Tennessee	10.7	14.5	17.9	9.7	11.2	12.1
Eastern & Central TN	5.9	6.4	8.7	3.8	4.8	6.1
United States	2.9	4.3	7.0	2.1	2.8	3.7

pct chnge 2008/2006
126%
163%
178%

Bankruptcies (percent Chapter 13*)	1990	2000	2005	2006	2007	2008
Western Tennessee	74%	74%	61%	79%	77%	74%
Eastern & Central TN	49%	38%	42%	54%	50%	50%
United States	30%	29%	20%	42%	39%	33%

*Chapter 13, so-called "Wage earner" plan. Under this chapter, debtors propose a repayment plan to make installments to creditors over three to five years.

The other most common alternative is Chapter 7 which involves property liquidation.

The large decline in bankruptcies in 2006 is attributable to new bankruptcy legislation which was effective in October of 2005.

Source: **United States Bankruptcy Courts**

**Hope Christian Community Foundation
NON - PROFIT DATA
(updated 4/09)**

Income & Assets of Non-Profits in Memphis MSA By Type of Activity

	Number with reported		Total Spending	Total Assets
	<u>Total</u>	<u>Income > 0</u>	<u>MM</u>	<u>MM</u>
Arts, Culture, Humanities	210	105	\$70.7	\$193.3
Education & Research	408	225	\$509.7	\$1,486.1
Environment & animals	176	40	\$259.6	\$183.0
Health	300	181	\$4,272.3	\$8,245.9
Human Services	1,156	537	\$543.5	\$1,084.4
International	32	15	\$5.0	\$1.6
Public Societal Benefit	374	238	\$607.2	\$1,233.9
Religious	605	147	\$97.8	\$209.2
Not classified	<u>1,526</u>	<u>0</u>	<u>\$0.0</u>	<u>\$0.0</u>
Total	4,787	1,488	\$6,365.8	\$12,637.4

Source: **GuideStar**

Non-Profits in Memphis MSA By Income Level

0 or non reported	3,299
< \$100,000	549
\$ 100,000-\$ 500,000	492
\$ 500,000-\$ 1 million	129
\$ 1 mm - \$ 2.5 mm	129
\$ 2.5 mm - \$ 5 mm	68
\$ 5 mm - \$ 10 mm	43
> \$ 10 million	<u>78</u>
Total	4,787

Source: **GuideStar**