SURVEY
of Recent Movers to North Georgia:
Who and Why

TAX COMPARISON
Chattanooga/Hamilton County, TN
Versus
Ringgold/Catoosa County, GA

March, 2004
In the Fall of 2003, the Chattanooga-Hamilton County Regional Planning Agency (RPA) presented to Chattanooga City Council’s Economic Development Committee an analysis of Hamilton County household migration trends over a ten-year period from 1992 to 2001. This analysis pointed out that a significant number of households had migrated from Hamilton County to the North Georgia counties of Catoosa, Dade and Walker, and that the numbers had accelerated in the most recent years of the study period. As a result of this analysis, the Committee requested RPA to do a follow-up study of the reasons why households were moving from Hamilton County to North Georgia. Additionally, the Committee asked for a comparison of the tax structure in North Georgia versus Chattanooga and Hamilton County.

A random sample of households that had recently moved into the three North Georgia counties was surveyed by telephone in mid-January through early February of 2004. The survey was designed jointly by RPA and UTC’s Center for Applied Social Research (CASR). The interviews were conducted by CASR, and the results were analyzed by RPA.

RPA also prepared a comparison of the tax burden that a hypothetical household might encounter if living in North Georgia as compared to living in Chattanooga or Hamilton County. The Metropolitan Technical Advisory Service at the University of Tennessee in Knoxville reviewed the methodology.

A brief summary of the findings of these two analyses follows.

Survey Findings

Many of the households that have migrated to North Georgia over the past ten years are fairly recent movers; 40% have relocated within the past four years. Hamilton County has been the main supplier of households moving to North Georgia during the past ten years. The IRS data on county-to-county migration showed that Hamilton County accounted for 34% of the in-migration to Catoosa, Dade and Walker counties from 1991 to 2001; in this survey 38% of the households that migrated to North Georgia reported moving from Hamilton County.

Most of the respondents (74%) are in the broad age group of 25 to 54 years. Further, most of the households are married families (76%) and most have children 18 or under (58%). In a majority of the married households (60%) both spouses are employed, which is higher than the 50% reported in the 2000 Census. 43% of the employed adults in these households work in Hamilton County.

The survey households appear to be relatively affluent; 61% reported their annual household income at $50,000 or more. The estimated median income is approximately $59,000, significantly higher than the estimated $46,000 for all families in these three counties.

Less than one-fourth of the survey respondents reported that any member of their household had attended, or was currently attending, college under Georgia’s HOPE scholarship plan. However this percentage may increase as more children reach college age.

Housing-related factors such as “cheaper housing” or “more house for the money” were mentioned most frequently (40%) by former Hamilton County residents as reasons for moving to North Georgia. Lower property tax was mentioned by 20%, and public schools by 14% of the former Hamilton County households as reasons for moving. Only 8% of former Hamilton
County households cited HOPE scholarships as a reason, and only 1% mentioned this program as their "most important" reason.

**Tax Comparison**

One comparison is for a household in the city of Chattanooga versus a household in the city of Ringgold GA; a second comparison is for a household in an unincorporated part of Hamilton County versus one in an unincorporated part of Catoosa County GA. Detailed assumptions about the hypothetical household are covered in the Section 2 of the report, but a brief sketch is as follows:

- Married couple with two children
- Income of $62,000 in 2003
- Appraised value of home in 2003 of $115,500
- Two cars, each driven 12,000 miles in 2003
- Charitable contributions in 2003 of $2,200


Under our scenario, a Ringgold GA household would pay about $500 or 5.5% more in taxes than a comparable household in the city of Chattanooga. A household in an unincorporated part of Catoosa County GA would pay about $1,000 or nearly 12% more than a household in an unincorporated part of Hamilton County.

<table>
<thead>
<tr>
<th></th>
<th>Chattanooga</th>
<th>Ringgold</th>
<th>Hamilton</th>
<th>Catoosa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Tax</td>
<td>$1,610</td>
<td>$795</td>
<td>$884</td>
<td>$693</td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td>$5,251</td>
<td>$4,996</td>
<td>$5,364</td>
<td>$5,011</td>
</tr>
<tr>
<td>Sales Tax</td>
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<td>$1,275</td>
<td>$1,844</td>
<td>$1,275</td>
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<tr>
<td>Gasoline Tax</td>
<td>$467</td>
<td>$359</td>
<td>$467</td>
<td>$359</td>
</tr>
<tr>
<td>State Income Tax</td>
<td>0</td>
<td>$2,065</td>
<td>0</td>
<td>$2,071</td>
</tr>
<tr>
<td>Vehicle Ad Valorem Tax</td>
<td>0</td>
<td>$186</td>
<td>0</td>
<td>$162</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$9,172</strong></td>
<td><strong>$9,676</strong></td>
<td><strong>$8,559</strong></td>
<td><strong>$9,571</strong></td>
</tr>
<tr>
<td><strong>DIFFERENCE</strong></td>
<td></td>
<td><strong>+$504</strong></td>
<td></td>
<td><strong>+$1,012</strong></td>
</tr>
</tbody>
</table>

**Conclusions**

The primary attraction for Hamilton County residents to move to North Georgia is related to housing—cheaper or more for the money. Lower property taxes and perception of better schools play somewhat lesser roles. An increased tax burden, due to Georgia state income and vehicle taxes, is not apparently a deterrent.

There is probably little direct action that can be taken by Chattanooga/Hamilton County governments to slow or reverse out-migration to North Georgia in the short run. However, bringing new jobs into the area, supported by promoting the benefits of living in Chattanooga or Hamilton County may mitigate some of the impact of out-migration. Also, continued increases in demand for land and housing in North Georgia may push prices higher, and more in line with prices in Chattanooga and Hamilton County.
INTRODUCTION

In September 2003 the Chattanooga-Hamilton County Regional Planning Agency (RPA) presented to the Chattanooga City Council’s Economic Development Committee the results of a study regarding migration patterns between Hamilton County TN and surrounding counties based on data from the IRS. A key finding of this study was that a significant number of households migrated from Hamilton County to three North Georgia counties during the 1991-2001 period. In total, 12,485 households migrated from Hamilton County to Catoosa, Dade and Walker counties during this period. During this same time frame other households migrated into Hamilton County from these Georgia counties, but overall there was a net outflow to Georgia. Figure 1 shows the year-by-year net outflow of households from Hamilton County to Catoosa, Dade, and Walker counties. The total net outflow over this ten-year period was 1,837 households: 1,337 to Catoosa, 345 to Walker and 155 to Dade.

Figure 1: Net Outflow of Households from Hamilton County to North Georgia Counties

It was pointed out to the Committee that further study would be needed to learn more about the characteristics of these households, and the reasons why they had moved to North Georgia. The Council agreed to provide funds for the RPA to conduct a survey of households that had recently relocated to these three Georgia counties. The Committee also asked RPA to provide a comparison of the tax structure relative to Chattanooga/Hamilton County versus North Georgia. Section 1 of this report contains the survey results; Section 2 provides an analysis of the tax differences; and Section 3 offers conclusions and a discussion about what might be done to mitigate the effects of the outflow of households from Hamilton County to North Georgia.
SECTION 1: SURVEY RESULTS

RPA enlisted the assistance of UTC’s Center for Applied Social Research (CASR), under the direction of Barbara C. Medley, Ph.D., to carry out a telephone survey of households that had moved to one of the three North Georgia counties within the last ten years. We established a target of 300 completed interviews, which we believed would provide a sufficient number of interviews for analytical purposes at a reasonable cost.

CASR acquired a random sample of household telephone numbers for the three Georgia counties from a well-known vendor, Survey Sampling International. These numbers were loaded into CASR’s Computer Assisted Telephone Interviewing system along with a questionnaire developed jointly by RPA and CASR. Test interviews were done in mid-November 2003. The telephone interviews were carried out by UTC students working at computer telephone interviewing stations at CASR’s on–campus location. Based on these test interviews, changes were made to the questionnaire and in the instructions given to the interviewers. Due to the Thanksgiving and Christmas holiday periods, and semester end at UTC, interviewing was suspended until mid-January 2004. The survey questionnaire is included in the Appendix of this report. This version has been modified slightly from the computerized version in order to improve its readability.

After four weeks of interviewing, 257 surveys were completed. It was decided to terminate the interviewing as of February 7, 2004 since the rate of completions had dropped steadily, and this number of completed interviews was deemed adequate for this survey. It was believed that continuing the interviewing to reach the original target of 300 would have delayed the study report without adding significant value or precision to the findings.

The raw data from the survey was delivered to RPA for analysis. Upon initial review of this data, it was discovered that five of the completed interviews were invalid based on their current county of residence, or lack thereof. These surveys were deleted from the database, resulting in a working database of 252 completed surveys. However, not every respondent answered every question, so some of the results are based on less than 252 respondents.

The margin of error based on the entire sample of 252 would be approximately ± 6%. If comparing percentages between two sub-samples—such as 95 former Hamilton County residents versus 154 residents from other locations—the difference between the two percentages would have to be at least 15 percentage points in order to be statistically significant. For instance, the difference between 45% for one group and 35% for another group would be only 10 percentage points and would not be significant since a difference of this size could have arisen by chance.
Who Are They?

This section describes the demographic and socio-economic characteristics of the respondents’ households. This profile is based on the respondents’ answers to questions in the survey. Since the households were screened for the length of time they had lived in their current county (ten years or less), their characteristics may not coincide with the characteristics of all households in Catoosa, Dade and Walker counties. However, we have included some comparisons where data were available.

Where they live

Figure 2 shows the distribution of survey respondents according to their county of residence. This distribution is not proportional to the number of households migrating into each county—the IRS data on household migration from 1992 to 2001 showed that among all three counties, Catoosa had 46%, Walker 44% and Dade 10% of the total in-migration. To some extent, then, the survey is over represented by Catoosa and Dade residents, and under represented by Walker residents.

How long they’ve lived there

By design, only those households that had moved to their current county within the past ten years were included in the survey. As shown in Figure 3, 40% said they have lived in their present county for less than four years; 29% have lived in their current county for four to seven years; and 31% for eight to ten years.
Where they moved from

Hamilton County TN was mentioned most frequently as the county of residence immediately prior to moving to their current county in North Georgia. Of the 252 respondents currently residing in the three North Georgia counties, 95 (38%) indicated they had moved from Hamilton County. Figure 4 illustrates where the survey respondents resided before they relocated to one of the North Georgia counties. For comparison, the Internal Revenue Service data used for the previously issued Migration Trends study showed that 34% of the households that migrated to Catoosa, Dade or Walker County during the 1992-2001 period came from Hamilton County.

Their age

Approximately three-fourths of the respondents reported being in the age range of 25 to 54 years old. A few (6%) were under 25, and 20% were 55 or older. Data from Census 2000 for the population age 18 and over shows 58% in the 25-54 age group, 12% in the 18-25 group and 30% in the 55 or older group. A more detailed age distribution of the survey respondents is shown in Figure 5.
Their type of residence
Approximately 87% of the respondents live in a house, 7% in a mobile home, and the remaining 6% in apartments/duplexes/condominiums. (Based on Census 2000, 75% of the occupied housing units in Catoosa, Dade and Walker combined were houses.) Overall, 86% own their residence.

Their race
Nearly all of the respondents (96%) are white—exactly the same percentage as the total population in these three counties from Census 2000.

Their marital status
A substantial majority (76%) of the respondents are married, which is a higher percentage than the 63% recorded in Census 2000. (The Census marital status data covers people age 15 and over.)

How many children they have
58% of the survey households have one or more children age 18 or younger living with them. Figure 6 shows the distribution of these households according to the number of children. Based on the 2000 Census, only 33% of all households in Catoosa, Dade and Walker Counties had one or more children under age 18. This might be an indication that recent movers to these Georgia counties are more likely to have children at home.

Figure 6: Children 18 & Under

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>42%</td>
</tr>
<tr>
<td>1</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>25%</td>
</tr>
<tr>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>4+</td>
<td>6%</td>
</tr>
</tbody>
</table>
Their employment status

The survey inquired about the employment status of the householder and, if married, whether the spouse was employed. Employment status of other household members was not covered. Among married couple households, both spouses are employed in 59% of the households, one spouse is employed in 35% of the households, and neither spouse works in the remaining 6% (10 of 11 are retired). Comparable figures from the 2000 Census are 50%, 33% and 17% respectively. In non-married households, 60% of the respondents are employed and 40% are not employed (15 of 24 are retired). See Figures 7 and 8.

Where they work

Among respondents and spouses of married respondents, a total of 322 workers were tallied in the survey. Of these, 138 or 43% worked in Hamilton County while living in Catoosa, Dade or Walker County. This percentage is very close to the 40% derived from the 2000 Census figures on workers living in these three Georgia counties and working in Hamilton County.
Their income

Reliable income figures are difficult to obtain in surveys because of people’s reluctance to divulge this information. Nearly one-fourth of the respondents in this survey refused to indicate their household’s annual income. Figure 9 shows the distribution of the reported annual household income among the 196 respondents who did provide income data. Overall, the median annual income was $58,898. There is only a slight difference between those who relocated from Hamilton County ($59,239) and those who relocated from other areas ($58,608).

![Figure 9: Household Income](image)

We have no directly comparable figures by which to judge the reliability of these income data. Based on U. S. Census data, the estimated median 1999 family income for Catoosa, Dade and Walker Counties combined was about $42,000. This figure would be approximately $46,000 in 2003 if adjusted by the increase in the Consumer Price Index. Even so, it is still significantly lower than the income figures reported by the survey respondents. This could mean that the survey respondents overstated their income levels, or households that have relocated to these Georgia counties during the past ten years have higher incomes than other residents, or both.
HOPE scholarship usage
Relatively few of these households that moved to North Georgia during the past ten years have taken advantage of Georgia’s HOPE scholarship program so far. Overall, only 23% reported that any household members have attended or are currently attending college under the HOPE program. Households that moved from Hamilton County were less likely to have used the HOPE scholarships than those that moved from other locations. Only 19% had one or more members taking advantage of the HOPE program compared to 26% of the households that relocated from elsewhere. However, participation in the HOPE program could increase as these respondents’ children reach college age.

Figure 10: Households With Members Who Have Attended or Currently Attending College Under HOPE Program (Previously lived in Hamilton County)

<table>
<thead>
<tr>
<th></th>
<th>0%</th>
<th>20%</th>
<th>40%</th>
<th>60%</th>
<th>80%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>81%</td>
<td>16%</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on 95 respondents

Figure 11: Households With Members Who Have Attended or Currently Attending College Under HOPE Program (Previously lived in Other Locations)

<table>
<thead>
<tr>
<th></th>
<th>0%</th>
<th>20%</th>
<th>40%</th>
<th>60%</th>
<th>80%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>74%</td>
<td>21%</td>
<td>5%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on 157 respondents
Why Did They Move to North Georgia?

In addition to describing the characteristics of the households migrating into the three North Georgia counties, the survey was intended to obtain information from the respondents on why they moved to North Georgia. It was decided to use an open-ended format for these questions rather than having the interviewers read possible reasons from which the respondents could select one or more choices. We believed it would be better to avoid influencing the respondents by suggesting possible reasons.

Two questions were asked about why they moved to North Georgia. The first question was worded as follows: “What were the reasons that you chose to move to this county?“ Depending on what the respondents said, the interviewers would assign one or more of the following codes (these were not read aloud to the respondents).

1. Lower housing prices than in nearby areas
2. The availability of HOPE scholarships
3. Quality of public schools
4. Lower crime rates
5. Lower property taxes
6. Less traffic congestion
7. Lower sales taxes
8. Other

If the answers did not seem to fit any of these categories, the interviewer assigned a code 8, and typed in the respondents’ answers. In many cases the interviewers assigned a numeric code and typed in the actual answers given by the respondent. The interviewers were instructed to clarify vague or ambiguous answers although they may not have always done this as well as we had hoped. Further, the interviewers were instructed to ask if there were additional reasons for the move.

The next question was: “Of these factors, what was the MOST IMPORTANT reason for your moving to this county?” Again, the interviewers assigned one of the previously mentioned numeric codes or typed in the answer if did not fit one of the first seven codes.

Upon reviewing the typed answers to these two questions, we assigned them to one of the following categories for tabulation purposes. The category “OTHER” was used as a catchall category for answers that did not fit the pre-coded categories, as well as for some pre-defined categories that had very few responses.

<table>
<thead>
<tr>
<th>Category</th>
<th>Response Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSE</td>
<td>Lower housing prices; More house for the money; Bought a house; Found a house we liked; Lower rent.</td>
</tr>
<tr>
<td>FAMILY</td>
<td>Closer to family; Got married; Got divorced and moved back there; Daughter lived there; Wife wanted to live there.</td>
</tr>
<tr>
<td>PR TAX</td>
<td>Lower property taxes.</td>
</tr>
<tr>
<td>SCHOOL</td>
<td>Quality of public schools; Good school system; Better schools.</td>
</tr>
<tr>
<td>WORK</td>
<td>Closer to work; Job location; Transferred; Got a job.</td>
</tr>
<tr>
<td>HOPE</td>
<td>HOPE scholarship; Lottery money.</td>
</tr>
<tr>
<td>AREA</td>
<td>Liked the area; Wanted acreage; Move to country; Get away from bigger city; Good community.</td>
</tr>
<tr>
<td>OTHER</td>
<td>Lower sales tax; Less traffic congestion; Less crime; Needed a change; Cost of living; Hang-gliding; Recreation; Wanted to retire here.</td>
</tr>
</tbody>
</table>
Multiple reasons for moving
Some significant differences in the response frequencies between people who had moved from Hamilton County and those who had moved from other areas were found in the first question. Figures 10 and 11 show the percentages of respondents according to their stated reasons for moving to North Georgia. (These percentages add to more than 100% because multiple answers were allowed in the first question.)

Answers related to Housing, Property Tax, and Schools were cited more frequently by former Hamilton County residents than by people from other locations. Conversely, Family and Work reasons were given more often by people from other areas compared to former Hamilton County residents.
Most Important reasons for moving
Differences also appeared between the two groups when asked for the Most Important reason why they moved to their particular North Georgia county. Again, Housing and Property Tax were mentioned more often by movers from Hamilton County. Those moving from other areas mentioned Family and Work reason more frequently than did movers from Hamilton County. The proportions mentioning Schools as the most important reason was the same for both groups. Georgia’s HOPE Scholarship program was mentioned very infrequently as the most important reason for the move.

Figure 12: Most Important Reasons for Move
(Previously lived in Hamilton County)

Based on 95 respondents

Figure 13: Most Important Reasons for Move
(Previously lived in Other Locations)

Based on 154 respondents
Among those who moved to one of the three North Georgia counties from somewhere other than Hamilton County, 31% mentioned something related to work or job transfer as one of the reasons, and 19% said it was the most important reason. Although we cannot confirm it directly from the survey results, we suspect that in some situations, the household actually relocated to the “Chattanooga Area” for a job in Chattanooga or Hamilton County, but decided to live in North Georgia. We counted 196 workers among the surveyed households that moved from someplace other than Hamilton County, and 67 of these workers (34%) currently work in Hamilton County. They may have come to the area for a job in Chattanooga/Hamilton County or they may have obtained a job there subsequent to their move to North Georgia.

For households with children age 18 and under, which accounted for 58% of the sample, the most important reason for moving to North Georgia was School related (23%), compared to only 3% for households without children. The next two most important reasons for households with children were Family related (21%) and House related (20%). The top three most important reasons among those without children were House related (22%), Family related (21%) and Work related (19%).
SECTION 2: TAX COMPARISON

Introduction
In September 2003, the Chattanooga-Hamilton County Regional Planning Agency (RPA) presented a report to the Economic Development Committee of the Chattanooga City Council on trends in household migration from Hamilton County to North Georgia counties. As a follow-up to this report the Committee requested that the RPA look into the tax structure in Georgia and Tennessee in order to compare the overall tax burden for a family living in North Georgia versus living in Chattanooga or Hamilton County.

This section presents the results of an analysis done by RPA for a hypothetical household, considering six categories of taxes:
- Real Estate Property Tax
- Federal Income Tax
- Gasoline Tax
- Sales Tax
- Georgia State Income Tax
- Georgia Vehicle Ad Valorem Tax

Some initial calculations were made by RPA and reviewed by staff of the Municipal Technical Advisory Service (MTAS) at the University of Tennessee in Knoxville. Our calculation methods were deemed correct by MTAS. Subsequently, we added a couple of additional tax categories, Gasoline and Sales, to the overall analysis.

The comparisons presented are for a family (1) living in the city limits of Chattanooga versus living in the city of Ringgold and (2) living in an unincorporated part of Hamilton County versus living in an unincorporated part of Catoosa County.

Assumptions
Various assumptions were made in order to develop this tax comparison. These assumptions are based, for the most part, on either national or local area averages. Our hypothetical household consists of a married couple and two dependent children. The family’s combined salaries totaled $62,000 in 2003, which is the approximate average 2003 family income in the Chattanooga MSA. They had no other income, nor any adjustments to their income. They made $2,200 in qualified charitable contributions in 2003.

The family purchased a house in July 2000 for $105,000. They made a down payment of $20,000 and financed $85,000 with a 30-year mortgage at a fixed rate of 7.63%. The mortgage interest paid in 2003 amounted to $6,300, based on an amortization calculation. The appraised value of the house in 2003 was $115,500, which represents an increase in value of 10%—the approximate increase in average sales prices of 3-bedroom houses in this area.

The family owns two cars: a 1997 Ford Explorer, 4D 2WD and a 2001 Honda Accord, LX 4DA. Both of these have been among the more popular vehicles sold in the U. S. in the past few years. Each car was driven 12,000 miles in 2003. Their household expenditures subject to sales tax are approximated by data from Consumer Expenditures in 2002 by the U. S. Department of Labor-Bureau of Labor Statistics.
Real Estate Property Tax
The 2003 real estate property tax on a house appraised at $115,500 in the city of Ringgold GA amounts to $794.81—51% less than the $1,610.36 on a $115,500 house in the city of Chattanooga. The tax on this same house located in the unincorporated part of Catoosa County would amount to $693.45 or 22% lower than the $883.86 if it were located in the unincorporated part of Hamilton County.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraised Value</td>
<td>$115,500</td>
<td>$115,500</td>
<td>$115,500</td>
<td>$115,500</td>
</tr>
<tr>
<td>Assessment Rate</td>
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<td>40%</td>
<td>25%</td>
<td>40%</td>
</tr>
<tr>
<td>Assessed Value</td>
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<td>$46,200</td>
<td>$28,875</td>
<td>$46,200</td>
</tr>
<tr>
<td>Homestead Exemption</td>
<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
</tr>
<tr>
<td>Taxable Value</td>
<td>$28,875</td>
<td>$36,200</td>
<td>$28,875</td>
<td>$36,200</td>
</tr>
<tr>
<td>Tax Rate</td>
<td>5.5770%</td>
<td>2.1956%</td>
<td>3.0610%</td>
<td>1.9156%</td>
</tr>
<tr>
<td>Total Tax</td>
<td>$1,610.36</td>
<td>$794.81</td>
<td>$883.86</td>
<td>$693.45</td>
</tr>
<tr>
<td>Difference</td>
<td>-$816</td>
<td></td>
<td></td>
<td>-$190</td>
</tr>
</tbody>
</table>
Federal Income Tax

The federal income tax would be slightly different for the family living in Georgia than in Tennessee because of the deductibility of Georgia’s state income and state *ad valorem* taxes and the difference in real estate taxes. The table below summarizes the federal income tax liability based on place of residence.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exemptions</strong></td>
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<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td><strong>Adjusted Gross Income</strong></td>
<td>$62,000</td>
<td>$62,000</td>
<td>$62,000</td>
<td>$62,000</td>
</tr>
<tr>
<td><strong>Itemized Deductions</strong></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Mortgage Interest</td>
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<td>$6,300</td>
<td>$6,300</td>
<td>$6,300</td>
</tr>
<tr>
<td>Real Estate Tax</td>
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<td>$795</td>
<td>$884</td>
<td>$693</td>
</tr>
<tr>
<td>Vehicle <em>ad valorem</em> tax</td>
<td>0</td>
<td>$186</td>
<td>0</td>
<td>$162</td>
</tr>
<tr>
<td>State Income Tax W/H*</td>
<td>0</td>
<td>$2,367</td>
<td>0</td>
<td>$2,367</td>
</tr>
<tr>
<td>Charitable Contributions</td>
<td>$2,200</td>
<td>$2,200</td>
<td>$2,200</td>
<td>$2,200</td>
</tr>
<tr>
<td><strong>Total Deductions</strong></td>
<td>$10,110</td>
<td>$11,848</td>
<td>$9,384</td>
<td>$11,722</td>
</tr>
<tr>
<td><strong>Exemptions Allowance</strong></td>
<td>$12,200</td>
<td>$12,200</td>
<td>$12,200</td>
<td>$12,200</td>
</tr>
<tr>
<td><strong>Taxable Income</strong></td>
<td>$39,690</td>
<td>$37,952</td>
<td>$40,416</td>
<td>$38,078</td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td>$5,251</td>
<td>$4,996</td>
<td>$5,364</td>
<td>$5,011</td>
</tr>
<tr>
<td><strong>Difference</strong></td>
<td>-$255</td>
<td></td>
<td>$5,364</td>
<td>-$353</td>
</tr>
</tbody>
</table>

* Instructions for Form 1040, Schedule A say to deduct state and local income taxes withheld from one’s salary during the year. If a taxpayer has more deducted than needed, and receives a refund of state income tax, that refund amount is included as income in the following year.
Sales Tax

Georgia’s state sales tax is 4.00%, but there is no state sales tax on food purchased for home consumption. Local Georgia governments can add an additional sales tax. Tennessee’s state sales tax is 6.00% on food purchased for home consumption and 7.00% on other taxable items. Local governments in Tennessee also may add an additional sales tax.

The assumptions in this comparison are: (1) that the family’s spending pattern was the same as the 2002 expenditures reported by the U. S. Department of Labor, Bureau of Labor Statistics for a household with gross income of $50,000 to $69,999; (2) the family residing in Tennessee made all of their purchases in the City of Chattanooga, and the family residing in Georgia made all of their purchases in the City of Ringgold. This latter assumption is not realistic, but we have no way of estimating where the taxable goods and services would be purchased.

Under these assumptions, the family living in Georgia would pay approximately 31% less in sales taxes than the family living in Tennessee.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sales Tax Rates</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food at home</td>
<td>8.25%</td>
<td>3.00%</td>
<td>8.25%</td>
<td>3.00%</td>
</tr>
<tr>
<td>Other taxable goods</td>
<td>9.25%</td>
<td>7.00%</td>
<td>9.25%</td>
<td>7.00%</td>
</tr>
<tr>
<td><strong>Estimated Expenditures</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food at home</td>
<td>$3,720</td>
<td>$3,720</td>
<td>$3,720</td>
<td>$3,720</td>
</tr>
<tr>
<td>Other taxable goods</td>
<td>$16,616</td>
<td>$16,616</td>
<td>$16,616</td>
<td>$16,616</td>
</tr>
<tr>
<td><strong>Sales Tax Paid</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food at home</td>
<td>$306.90</td>
<td>$111.60</td>
<td>$306.90</td>
<td>$111.60</td>
</tr>
<tr>
<td>Other taxable goods</td>
<td>$1,536.98</td>
<td>$1,163.12</td>
<td>$1,536.98</td>
<td>$1,163.12</td>
</tr>
<tr>
<td><strong>Total Sales Tax Paid</strong></td>
<td>$1,843.88</td>
<td>$1,274.72</td>
<td>$1,843.88</td>
<td>$1,274.72</td>
</tr>
<tr>
<td>Difference</td>
<td>-$569</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The proportion of expenditures related to gross income reported by the Bureau of Labor Statistics was applied to the $62,000 income of this hypothetical family.
Gasoline Tax

Georgia had a lower state gasoline tax than Tennessee in 2003. This calculation assumes that all gasoline purchases by the family living in Chattanooga or Hamilton County were made in Tennessee, and all purchases by the family living in Ringgold or Catoosa County were made in Georgia. Under these assumptions, the total gasoline tax in Georgia would be about 23% less than in Tennessee.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1997 Ford Explorer 2WD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miles driven</td>
<td>12,000</td>
<td>12,000</td>
<td>12,000</td>
<td>12,000</td>
</tr>
<tr>
<td>Estimated MPG* (City/Hwy)</td>
<td>15/19</td>
<td>15/19</td>
<td>15/19</td>
<td>15/19</td>
</tr>
<tr>
<td>Assumed City/Hwy ratio</td>
<td>55%/45%</td>
<td>55%/45%</td>
<td>55%/45%</td>
<td>55%/45%</td>
</tr>
<tr>
<td>Average MPG</td>
<td>16.80</td>
<td>16.80</td>
<td>16.80</td>
<td>16.80</td>
</tr>
<tr>
<td>Annual gallons used</td>
<td>714</td>
<td>714</td>
<td>714</td>
<td>714</td>
</tr>
<tr>
<td>Gas tax per gallon**</td>
<td>$0.398</td>
<td>$0.306</td>
<td>$0.398</td>
<td>$0.306</td>
</tr>
<tr>
<td><strong>Annual Gasoline Tax</strong></td>
<td>$284.17</td>
<td>$218.48</td>
<td>$284.17</td>
<td>$218.48</td>
</tr>
<tr>
<td><strong>2001 Honda Accord LX 4DA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miles driven</td>
<td>12,000</td>
<td>12,000</td>
<td>12,000</td>
<td>12,000</td>
</tr>
<tr>
<td>Estimated MPG* (City/Hwy)</td>
<td>23/30</td>
<td>23/30</td>
<td>23/30</td>
<td>23/30</td>
</tr>
<tr>
<td>Assumed City/Hwy ratio</td>
<td>55%/45%</td>
<td>55%/45%</td>
<td>55%/45%</td>
<td>55%/45%</td>
</tr>
<tr>
<td>Average MPG</td>
<td>26.15</td>
<td>26.15</td>
<td>26.15</td>
<td>26.15</td>
</tr>
<tr>
<td>Annual gallons used</td>
<td>459</td>
<td>459</td>
<td>459</td>
<td>459</td>
</tr>
<tr>
<td>Gas tax per gallon**</td>
<td>$0.398</td>
<td>$0.306</td>
<td>$0.398</td>
<td>$0.306</td>
</tr>
<tr>
<td><strong>Annual Gasoline Tax</strong></td>
<td>$182.68</td>
<td>$140.45</td>
<td>$182.68</td>
<td>$140.45</td>
</tr>
<tr>
<td><strong>Total Annual Gas Tax</strong></td>
<td><strong>$466.85</strong></td>
<td><strong>$358.94</strong></td>
<td><strong>$466.85</strong></td>
<td><strong>$358.94</strong></td>
</tr>
<tr>
<td>Difference</td>
<td>-$108</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Fuel Economy Guide from U. S. Department of Energy

**Includes $0.184 Federal gasoline tax.
**Georgia State Income Tax**

The state income tax computation is shown in the table below. The same itemized deduction amount used for the federal income tax return must be used for the state income tax return.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exemptions</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td></td>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Dependent Children</td>
<td></td>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td><strong>Federal Adjusted Gross Income</strong></td>
<td>$62,000</td>
<td>$62,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Federal Itemized Deductions</strong></td>
<td>$11,848</td>
<td>$11,722</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Exemptions Allowance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td></td>
<td>$5,400</td>
<td></td>
<td>$5,400</td>
</tr>
<tr>
<td>Dependent Children</td>
<td></td>
<td>$6,000</td>
<td></td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Total Exemptions Allowance</strong></td>
<td>$11,400</td>
<td>$11,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Taxable Income</strong></td>
<td>$38,752</td>
<td>$38,878</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>GA State Income Tax</strong></td>
<td>$2,065</td>
<td>$2,071</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Difference</strong></td>
<td>+$2,065</td>
<td>+$2,071</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Georgia Vehicle Tax
Georgia residents pay an *ad valorem* tax on their vehicles based on a schedule of assessed values set by the state.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1997 Ford Explorer 2WD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003 Assessed Value</td>
<td>$2,930</td>
<td></td>
<td>$2,930</td>
<td></td>
</tr>
<tr>
<td>Ad Valorem Tax</td>
<td>$64.33</td>
<td></td>
<td></td>
<td>$56.13</td>
</tr>
<tr>
<td>Total Vehicle Tax</td>
<td>$185.53</td>
<td></td>
<td></td>
<td>$161.87</td>
</tr>
<tr>
<td>Difference</td>
<td>-$186</td>
<td></td>
<td></td>
<td>-$162</td>
</tr>
<tr>
<td><strong>2001 Honda Accord LX 4DA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003 Assessed Value</td>
<td>$5,520</td>
<td></td>
<td>$5,520</td>
<td></td>
</tr>
<tr>
<td>Ad Valorem Tax</td>
<td>$121.20</td>
<td></td>
<td>$105.74</td>
<td></td>
</tr>
<tr>
<td>Total Vehicle Tax</td>
<td>$185.53</td>
<td></td>
<td></td>
<td>$161.87</td>
</tr>
<tr>
<td>Difference</td>
<td>-$186</td>
<td></td>
<td></td>
<td>-$162</td>
</tr>
</tbody>
</table>
Summary
Under the scenario and assumptions used in this comparison, the tax burden in Georgia would be greater than in Tennessee. Our hypothetical family would pay $504 or 5.5% more living in Ringgold GA than in Chattanooga TN. Or, they would pay $1,012 or 11.8% more if living in an unincorporated area of Catoosa County compared to an unincorporated area of Hamilton County.

<table>
<thead>
<tr>
<th></th>
<th>City of Chattanooga</th>
<th>City of Ringgold</th>
<th>Unincorporated Hamilton County</th>
<th>Unincorporated Catoosa County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Tax</td>
<td>$1,610</td>
<td>$795</td>
<td>$884</td>
<td>$693</td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td>$5,251</td>
<td>$4,996</td>
<td>$5,364</td>
<td>$5,011</td>
</tr>
<tr>
<td>Gasoline Tax</td>
<td>$467</td>
<td>$359</td>
<td>$467</td>
<td>$359</td>
</tr>
<tr>
<td>Sales Tax</td>
<td>$1,844</td>
<td>$1,275</td>
<td>$1,844</td>
<td>$1,275</td>
</tr>
<tr>
<td>Vehicle Ad Valorem Tax</td>
<td>0</td>
<td>$186</td>
<td>0</td>
<td>$162</td>
</tr>
<tr>
<td>State Income Tax</td>
<td>0</td>
<td>$2,065</td>
<td>0</td>
<td>$2,071</td>
</tr>
<tr>
<td>TOTAL TAXES</td>
<td>$9,172</td>
<td>$9,676</td>
<td>$8,559</td>
<td>$9,571</td>
</tr>
<tr>
<td>Difference</td>
<td>+$504</td>
<td></td>
<td></td>
<td>+$1,012</td>
</tr>
</tbody>
</table>
SECTION 3: CONCLUSIONS

What has caused the out-migration?

Housing issues appear to be the strongest motivators for moving from Hamilton County to the North Georgia counties.

“Long distance moves are more likely to be made for work-related reasons, while short distance moves are more likely to be made for housing-related reasons.”


“For local migration, the search for affordable housing, or for housing in communities of one’s peers, may be an especially important determinant [for why one migrates].”

E. Anthon Eff and A. Emel Eff: Quantifying Sprawl: Commuting, Migration, and Affordable Housing.” Middle Tennessee State University. April 1999

These statements certainly seem relevant to the findings from this survey of recent movers to the three North Georgia counties. Those moving from Hamilton County gave a housing-related reason as their most important reason far more often than any other reason. Those moving from other locations mentioned family-related and work-related reasons more often as their primary reasons for relocating.

Is housing cheaper or more affordable in North Georgia than in Chattanooga or other parts of Hamilton County? Several articles in the local media during the past year have quoted people alluding to cheaper land and more affordable homes in North Georgia. Unfortunately, there is not a straightforward way to verify these statements because so many different variables are involved: house size, lot size, quality of construction, amenities, location, and others. However, data from the Chattanooga Association of REALTORS® on average sales price of residences in the area may be an indicator. The average sales price of 3-bedroom houses in North Georgia has ranged from 10% to 16% lower than in Chattanooga/Hamilton County during the past seven years. In 2002, the average house sold in Chattanooga/Hamilton County was $119,158 compared to $105,815 in North Georgia.

<table>
<thead>
<tr>
<th>Year</th>
<th>Chattanooga/Hamilton County</th>
<th>North Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>$119,158</td>
<td>$105,815</td>
</tr>
<tr>
<td>1997</td>
<td>$120,000</td>
<td>$106,000</td>
</tr>
<tr>
<td>1998</td>
<td>$121,000</td>
<td>$107,000</td>
</tr>
<tr>
<td>1999</td>
<td>$122,000</td>
<td>$108,000</td>
</tr>
<tr>
<td>2000</td>
<td>$123,000</td>
<td>$109,000</td>
</tr>
<tr>
<td>2001</td>
<td>$124,000</td>
<td>$110,000</td>
</tr>
<tr>
<td>2002</td>
<td>$125,000</td>
<td>$111,000</td>
</tr>
</tbody>
</table>

Figure 14: Average 3-Bdrm House Prices
Chattanooga/Hamilton County versus Catoosa, Dade, Walker Counties

CHA/HAM □ NO GA
Other factors that have influenced some to move across the state line are lower property taxes and perceived higher quality of public schools. Among those with children age 18 and under, school-related issues have been quite important. Georgia’s HOPE scholarship appears to have been basically a non-issue, and now that Tennessee has a HOPE program, the field is leveled in this regard. The Georgia state income tax and vehicle tax apparently have not been a deterrent to moving from Hamilton County to North Georgia.

What may change?
Will the migration from Hamilton County to North Georgia continue? This is hard to predict, but it well may, at least in the near future. However, continued strong demand for land and housing in North Georgia may push prices higher, possibly creating more parity with Chattanooga and Hamilton County. Also, if population continues to increase in these North Georgia counties, there may be increased pressure on their school systems as well as increased need for substantial infrastructure investment, which may in turn lead to increased property taxes.

What can be done to counter out-migration?
There may be no specific actions that local government can take in the short term to slow or reverse the migration of Hamilton County residents to North Georgia. The current migration trend can be viewed as people moving from one part of the metropolitan area to another part. It just happens to be that the part to which they move is across a state line, but still in the same geographic and economic area. Chattanooga and Hamilton County may continue to receive some benefits even though households relocate to North Georgia as long as these households continue to purchase goods and services in the Chattanooga and Hamilton County.

Attracting new employers and encouraging new business formation to create new jobs in Chattanooga/Hamilton County may be the best way to mitigate the negative economic effects of recent out-migration trends. It would be expected that some proportion, hopefully a large proportion, of households who might relocate to our metropolitan area to fill new jobs would choose to reside in Chattanooga/Hamilton County. Local governments might want to consider methods of promoting the benefits of living in Chattanooga or Hamilton County. Also, continuing efforts to improve Hamilton County schools could reduce future out-migration for school-related reasons. Finally, the RPA has begun working on a comprehensive land use plan for Chattanooga/Hamilton County. This plan will identify and examine areas throughout the County to accommodate and encourage future commercial, industrial and residential growth.
APPENDIX
NORTH GEORGIA MIGRATION SURVEY

Q: HELLO

[IF ADULT ANSWERS] IS THIS MR/MS. ________?

[If CHILD ANSWERS] May I speak to your Mother or Father?

Q: HELLO2

Are you a current resident of Catoosa, Walker, or Dade County?

1 - YES
2 - NO

**** IF [NO]

"Thank you for your time, but we are including in this survey only those who live in Catoosa, Walker or Dade counties."

Q: INTRO1

INTRODUCTION:

Hello, my name is ______ from the Applied Research Center at UTC in Chattanooga. We're conducting a brief survey about why people have moved to North Georgia. The survey will take only three to four minutes.

May I please ask you a few questions?

1 Yes
2 No (Press CTRL/END to exit the script)

Q: CONF

Thank you. I need to inform you that your participation is voluntary; your answers will remain completely confidential, and you do not have to answer any question you do not wish to answer.
Q: COUNTY
What county do you live in?
1 Catoosa
2 Walker
3 Dade
4 Refuse or Other (press CTRL/END to terminate interview)

*If #4 because they live in another county, tell them, "Thank you for your time, but we are including in this survey only those who live in Catoosa, Walker or Dade counties."

Q: YEARS
How many years have you lived in that county? ______________

(Enter Number of Years or enter approximate statement)

**If they have lived in the current county for more than 10 years, [Tell them] "Thank you for your time. However, we are including in this survey only those who have lived in your county for LESS than ten years."

Q: BEFORE
What State and County did you live in just before you moved to this county? (If they do not know what county, ask them for the city. Make sure to label response as "city" in the blank below).

State, County  _________________________________
Q: FACTORS1

This is actually an open-ended question. If they respond with one of the predefined answers, TYPE THAT NUMBER in the space provided by the system. Any answers other than those listed, make sure to type them out. They can give as many responses as they wish.

PROBE FOR CLARIFICATION OF ANSWERS THAT ARE NOT CLEAR.

*** THIS IS THE MOST IMPORTANT QUESTION IN THE SURVEY. WE WANT THEM TO GIVE SEVERAL REASONS. ***

What were the reasons that you chose to move to this county?

1 Lower housing prices than in nearby areas  5 Lower property taxes
2 The availability of HOPE scholarships  6 Less traffic congestion than in nearby areas
3 Quality of Public Schools  7 Lower sales taxes
4 Lower crime rates than nearby areas  8 Other __________________ (Please specify)

Q: FACTORS2

Type number of the response, or full text if needed. If they only gave one response in previous question, ask them if that would be the single most important reason for their decision. They should only give you ONE answer for this item.

Of these factors, what was the MOST IMPORTANT reason for your moving to this county?

1 Lower housing prices than in nearby areas
2 Availability of HOPE scholarships
3 Quality of public schools
4 Lower crime rates than in nearby areas
5 Lower property taxes
6 Less traffic congestion than in nearby areas
7 Lower sales taxes
8 Other ______________________ (Please specify)

Q: DEMOG

To complete our survey we have a few questions about your household.
Q: RESIDE
What type of residence do you currently live in?

1 House
2 Apartment
3 Townhouse or Condominium
4 Mobile or Manufactured Home
5 Other ___________ (please specify)

Q: RENTOWN
Do you own or rent this housing unit?

1 Rent
2 Own
3 Other ______________ (Please specify)
4 Refused

Q: CHLDUN5
How many children under age 5 currently live with you?

1 One
2 Two
3 Three
4 Four
5 More than Four (please specify)
6 None
7 Refused

Q: CHLDOV5
How many children age 5 to 18 currently live with you?

1 One
2 Two
3 Three
4 Four
5 More than Four (please specify)
6 None
7 Refused

Q: EMPLMT
Are you currently employed, not employed, or retired?

1 Employed
2 Not Employed
3 Retired
4 Refused

IF (ANSWER = 2) SKIPTO MARRY
IF (ANSWER = 3) SKIPTO OCCUP
Q: OCCUP

What is your current occupation?

*** IF RETIRED, please ask about previous occupation ***

Q: WORKLOC

In what state and county is your principal work location?

1 Georgia Catoosa County
2 Georgia Dade County
3 Georgia Walker County
4 Georgia Other __________ (please specify)
5 Tennessee Hamilton County
6 Tennessee Other __________ (please specify)
7 Other _______ (please specify)

Q: MARRY

Are you married?

1 Yes
2 No
3 Other _______ (please specify)
4 Refused

IF (ANSWER = 2) SKIPTO AGE
IF (ANSWER = 4) SKIPTO AGE

Q: SPOUSE1

Is your spouse employed?

1 Yes
2 No
3 Refused

IF (ANSWER = 2) SKIPTO AGE
IF (ANSWER = 3) SKIPTO AGE

Q: SPOUSE2

Will you please tell me what is your spouse's occupation?

1 Yes (Please specify)
2 No

IF (ANSWER =2) SKIPTO AGE
Q: SPouse3

In what state and county is your spouse's principal work location?

1 Georgia Catoosa County
2 Georgia Dade County
3 Georgia Walker County
4 Georgia Other __________ (please specify)
5 Tennessee Hamilton County
6 Tennessee Other __________ (please specify)
7 Other _______ (please specify)

Q: AGE

What is your age?

*** READ ONLY IF NEEDED ***

1 Under 18 years
2 18 - 24 years
3 25-34 years
4 35 - 44 years
5 45-54 years
6 55-64 years
7 65 years or older
8 Refused

Q: INCOME

What is the range of your household's total annual income? Is it

(READ LIST except Refused)

1 Under $25,000
2 At least $25,000 but less than $50,000
3 At least $50,000 but less than $75,000
4 At least $75,000 but less than $100,000
5 More than $100,000
6 Refused

Q: RACE

What is yor race?

1 White
2 Black or African-American
3 Native American
4 Asian
5 Hispanic
6 Other _____ (please specify)
7 Refused
Q: HOPE

How many members of your household, if any, have attended or are attending college under Georgia's HOPE Scholarship or HOPE Grant Program?

1 One
2 Two
3 Three
4 Four
5 More than Four (please specify)
6 None

Q: ENDSVY

This completes our survey. Thank you for your time.

Q: GENDER

Record the Gender of Respondent - DO NOT ASK

1 Male
2 Female
3 Don't Know

*** Press any key to End Survey ***