

Debt Analysis Data and Calculations (Benchmarks) Using FY 2010 Outstanding Debt by County

County	Benchmarking Data						Benchmark Calculations		
	2010 Census Population ^{/1}	Total Primary Governmental Debt ^{/2}	Total Discretely Presented Component Unit Debt ^{/2}	Total Outstanding Debt ^{/2}	Per Capita Personal Income ^{/3}	Total Assessed Property Value ^{/4}	Total Outstanding Debt Per Capita	Ratio of Outstanding Debt Per Capita to Per Capita Income	Total Outstanding Debt As Percent of Total Assessed Property Value
							\$0 to \$1,200 ^{/5}	0% to 15% ^{/6}	0% to 10% ^{/6}
1 Anderson	75,129	\$ 31,907,241	\$ 9,255,138	\$ 41,162,379	\$ 33,851	\$1,605,133,520	\$ 548	1.62%	2.56%
2 Bedford	45,058	77,297,163	-	77,297,163	28,256	776,189,893	1,716	6.07%	9.96%
3 Benton	16,489	13,405,600	-	13,405,600	26,247	230,419,714	813	3.10%	5.82%
4 Bledsoe	12,876	8,690,000	10,405,465	19,095,465	22,806	197,062,764	1,483	6.50%	9.69%
5 Blount	123,010	213,843,916	2,300,760	216,144,676	30,362	3,152,224,840	1,757	5.79%	6.86%
6 Bradley	98,963	80,982,776	523,964	81,506,740	30,335	2,046,690,447	824	2.72%	3.98%
7 Campbell	40,716	34,787,500	-	34,787,500	26,174	776,537,119	854	3.26%	4.48%
8 Cannon	13,801	11,358,983	542,343	11,901,326	28,708	216,065,000	862	3.00%	5.51%
9 Carroll	28,522	1,876,551	-	1,876,551	28,216	336,078,172	66	0.23%	0.56%
10 Carter	57,424	33,894,621	1,933,522	35,828,143	25,640	721,149,319	624	2.43%	4.97%
11 Cheatham	39,105	26,461,739	-	26,461,739	31,498	707,436,979	677	2.15%	3.74%
12 Chester	17,131	13,099,043	-	13,099,043	26,442	212,717,225	765	2.89%	6.16%
13 Claiborne	32,213	58,214,128	646,106	58,860,234	27,092	505,263,867	1,827	6.74%	11.65%
14 Clay	7,861	43,256	6,925,000	6,968,256	23,272	107,336,479	886	3.81%	6.49%
15 Cocke	35,662	33,142,465	56,069	33,198,534	23,602	616,468,636	931	3.94%	5.39%
16 Coffee	52,796	31,646,307	509,112	32,155,419	31,918	969,073,434	609	1.91%	3.32%
17 Crockett	14,586	17,531,359	-	17,531,359	29,132	211,428,564	1,202	4.13%	8.29%
18 Cumberland	56,053	66,682,212	-	66,682,212	28,794	1,414,313,767	1,190	4.13%	4.71%
19 Davidson	626,681	2,159,126,000	-	2,159,126,000	43,457	19,175,150,350	3,445	7.93%	11.26%
20 Decatur	11,757	16,038,445	305,496	16,343,941	29,582	211,214,621	1,390	4.70%	7.74%
21 DeKalb	18,723	9,725,000	355,027	10,080,027	27,467	469,181,664	538	1.96%	2.15%
22 Dickson	49,666	80,852,389	173,070	81,025,459	29,377	970,005,065	1,631	5.55%	8.35%
23 Dyer	38,335	47,481,416	-	47,481,416	31,070	618,425,089	1,239	3.99%	7.68%
24 Fayette	38,413	22,885,226	1,140,031	24,025,257	35,223	986,174,649	625	1.78%	2.44%
25 Fentress	17,959	7,813,155	2,127,435	9,940,590	26,110	296,871,416	554	2.12%	3.35%
26 Franklin	41,052	39,219,803	50,000	39,269,803	27,722	863,012,121	957	3.45%	4.55%
27 Gibson	49,683	16,296,666	-	16,296,666	28,590	728,932,023	328	1.15%	2.24%
28 Giles	29,485	13,090,000	-	13,090,000	28,458	465,119,733	444	1.56%	2.81%
29 Grainger	22,657	28,471,765	-	28,471,765	26,091	338,046,249	1,257	4.82%	8.42%
30 Greene	68,831	33,873,941	-	33,873,941	31,476	1,359,793,416	492	1.56%	2.49%
31 Grundy	13,703	8,786,675	348,130	9,134,805	23,644	208,364,239	667	2.82%	4.38%

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32	Hamblen	62,544	48,835,000	-	48,835,000	28,579	1,458,860,224	781	2.73%	3.35%
33	Hamilton	336,463	133,015,005	125,035,720	258,050,725	36,971	8,377,475,251	767	2.07%	3.08%
34	Hancock	6,819	17,009,522	-	17,009,522	19,186	93,796,960	2,494	13.00%	18.13%
35	Hardeman	27,253	5,986,113	5,916	5,992,029	25,061	343,995,682	220	0.88%	1.74%
36	Hardin	26,026	51,292,879	48,544	51,341,423	29,225	631,494,947	1,973	6.75%	8.13%
37	Hawkins	56,833	84,858,105	-	84,858,105	26,572	863,143,022	1,493	5.62%	9.83%
38	Haywood	18,787	18,588,783	-	18,588,783	30,679	361,557,287	989	3.23%	5.14%
39	Henderson	27,769	33,452,478	-	33,452,478	25,623	357,249,101	1,205	4.70%	9.36%
40	Henry	32,330	22,507,990	-	22,507,990	28,990	556,796,615	696	2.40%	4.04%
41	Hickman	24,690	35,639,543	-	35,639,543	23,584	347,141,603	1,443	6.12%	10.27%
42	Houston	8,426	11,442,057	-	11,442,057	26,689	126,152,270	1,358	5.09%	9.07%
43	Humphreys	18,538	6,629,700	38,433	6,668,133	28,784	400,288,942	360	1.25%	1.67%
44	Jackson	11,638	4,905,996	7,425,906	12,331,902	26,735	165,396,674	1,060	3.96%	7.46%
45	Jefferson	51,407	47,261,847	-	47,261,847	26,965	1,178,546,544	919	3.41%	4.01%
46	Johnson	18,244	14,515,000	-	14,515,000	22,459	271,932,047	796	3.54%	5.34%
47	Knox	432,226	363,953,720	250,017,215	613,970,935	35,278	10,279,000,628	1,420	4.03%	5.97%
48	Lake	7,832	10,578,900	-	10,578,900	20,150	78,312,104	1,351	6.70%	13.51%
49	Lauderdale	27,815	16,770,206	687,527	17,457,733	22,824	306,108,515	628	2.75%	5.70%
50	Lawrence	41,869	54,606,091	-	54,606,091	24,898	576,729,143	1,304	5.24%	9.47%
51	Lewis	12,161	1,517,620	-	1,517,620	23,712	165,083,318	125	0.53%	0.92%
52	Lincoln	33,361	-	-	-	29,726	533,073,332	-	0.00%	0.00%
53	Loudon	48,556	28,721,542	3,430,094	32,151,636	34,888	1,735,845,765	662	1.90%	1.85%
54	McMinn	52,266	-	-	-	26,787	1,185,340,258	-	0.00%	0.00%
55	McNairy	26,075	12,124,867	-	12,124,867	26,037	384,924,151	465	1.79%	3.15%
56	Macon	22,248	10,879,422	4,655,000	15,534,422	25,608	319,008,482	698	2.73%	4.87%
57	Madison	98,294	70,496,416	-	70,496,416	33,023	1,999,536,666	717	2.17%	3.53%
58	Marion	28,237	44,897,969	323,698	45,221,667	29,715	643,162,411	1,602	5.39%	7.03%
59	Marshall	30,617	44,329,693	1,476,179	45,805,872	25,299	538,989,424	1,496	5.91%	8.50%
60	Maury	80,956	78,035,097	1,275,430	79,310,527	28,415	1,635,261,704	980	3.45%	4.85%
61	Meigs	11,753	5,462,644	-	5,462,644	25,404	214,858,945	465	1.83%	2.54%
62	Monroe	44,519	55,309,303	415,000	55,724,303	23,567	1,008,087,114	1,252	5.31%	5.53%
63	Montgomery	172,331	324,861,202	-	324,861,202	39,104	3,076,154,871	1,885	4.82%	10.56%

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64 Moore	6,362	11,499,376	221,033	11,720,409	31,514	189,149,644	1,842	5.85%	6.20%
65 Morgan	21,987	17,632,106	6,441,322	24,073,428	25,929	255,619,648	1,095	4.22%	9.42%
66 Obion	31,807	16,093,001	2,500,000	18,593,001	32,968	514,926,894	585	1.77%	3.61%
67 Overton	22,083	8,627,060	11,185,000	19,812,060	24,811	313,943,244	897	3.62%	6.31%
68 Perry	7,915	7,546,149	212,047	7,758,196	26,031	158,611,223	980	3.77%	4.89%
69 Pickett	5,077	2,163,567	3,840,000	6,003,567	25,137	121,745,490	1,183	4.70%	4.93%
70 Polk	16,825	19,634,565	105,813	19,740,378	27,468	340,996,679	1,173	4.27%	5.79%
71 Putnam	72,321	133,720,000	168,730	133,888,730	29,739	1,297,419,253	1,851	6.23%	10.32%
72 Rhea	31,809	13,909,876	-	13,909,876	25,228	604,891,563	437	1.73%	2.30%
73 Roane	54,181	55,347,724	-	55,347,724	33,015	1,303,183,049	1,022	3.09%	4.25%
74 Robertson	66,283	164,563,333	1,010,801	165,574,134	30,570	1,308,198,980	2,498	8.17%	12.66%
75 Rutherford	262,604	384,030,000	1,949,284	385,979,284	30,386	6,034,178,347	1,470	4.84%	6.40%
76 Scott	22,228	41,062,201	2,424,679	43,486,880	22,341	330,390,898	1,956	8.76%	13.16%
77 Sequatchie	14,112	6,034,667	8,246,343	14,281,010	28,547	279,524,791	1,012	3.54%	5.11%
78 Sevier	89,889	111,930,505	596,401	112,526,906	31,949	3,707,256,510	1,252	3.92%	3.04%
79 Shelby	927,644	1,707,287,062	-	1,707,287,062	40,547	18,856,875,274	1,840	4.54%	9.05%
80 Smith	19,166	33,349,335	-	33,349,335	27,065	303,942,400	1,740	6.43%	10.97%
81 Stewart	13,324	25,562,364	-	25,562,364	28,296	257,613,870	1,919	6.78%	9.92%
82 Sullivan	156,823	48,630,000	14,646,923	63,276,923	34,081	3,607,438,565	403	1.18%	1.75%
83 Sumner	160,645	137,500,000	-	137,500,000	33,557	4,087,089,158	856	2.55%	3.36%
84 Tipton	61,081	39,569,852	-	39,569,852	32,451	967,518,686	648	2.00%	4.09%
85 Trousdale	7,870	8,401,052	-	8,401,052	25,752	126,614,084	1,067	4.15%	6.64%
86 Unicoi	18,313	30,407,877	235,931	30,643,808	30,116	307,210,824	1,673	5.56%	9.97%
87 Union	19,109	15,905,608	114,808	16,020,416	23,447	331,889,976	838	3.58%	4.83%
88 Van Buren	5,548	157,112	951,000	1,108,112	26,951	146,878,756	200	0.74%	0.75%
89 Warren	39,839	20,101,790	-	20,101,790	25,740	653,648,659	505	1.96%	3.08%
90 Washington	122,979	159,107,999	-	159,107,999	33,391	2,947,929,080	1,294	3.87%	5.40%
91 Wayne	17,021	30,187,853	-	30,187,853	21,281	263,389,781	1,774	8.33%	11.46%
92 Weakley	35,021	25,308,171	-	25,308,171	28,998	459,742,741	723	2.49%	5.50%
93 White	25,841	14,281,618	-	14,281,618	23,149	392,966,673	553	2.39%	3.63%
94 Williamson	183,182	470,934,000	-	470,934,000	53,392	7,470,071,787	2,571	4.82%	6.30%
95 Wilson	113,993	174,729,517	2,452,387	177,181,904	35,612	3,072,101,892	1,554	4.36%	5.77%

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Totals/Averages	6,346,105	\$ 8,832,225,391	\$ 489,733,832	\$ 9,321,959,223	\$ 34,277	\$ 142,718,142,793	\$ 1,469	4.29%	6.53%
Totals/Averages (without four largest counties)	4,023,091	\$ 4,468,843,604	\$ 114,680,897	\$ 4,583,524,501	\$ 39,063	\$ 86,029,641,290	\$ 1,139	2.92%	5.33%

Sources/Notes

- (1) Census data downloaded from table created using <http://factfinder2.census.gov/main.html>.
- (2) Tennessee Comptroller of Treasury, Division of County Audit, 2010 Comprehensive Annual Financial Reports except Davidson, Knox, Hamilton, McMinn, Shelby, and Washington; these six counties are audited by private accounting firms.
- (3) 2009 Local Area Personal Income, Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce.
- (4) Tennessee Comptroller of Treasury, State Board of Equalization, *2010 Tax Aggregate Report of Tennessee* .
- (5) \$1,200 per capita is commonly held as an acceptable debt limit.
- (6) David N. Ammons, "Finance: Assessing the Financial Health of a Municipality," *Municipal Benchmarks: Assessing Local Performance and Establishing Community Standards* , (CA: Sage Publications, 2001, 113-119).