

1.1. Inventory

1.1.1. Total Population

Trends

In terms of total population, Murray County ranked 49th out of the 159 counties in Georgia in the year 2000. As shown in Table 1-A below, its population in that year according to the US Bureau of the Census was 36,506 persons. In that same year, the populations of Chatsworth and Eton were 3,531 and 319 persons, respectively.

As illustrated in Figure 1-A to the right, the overall population of Murray County grew from 26,147 people in 1990 to 36,506 in 2000, an increase of nearly 40%. According to the 2002 Georgia County Guide, approximately 74% of this increase was due to net migration rather than natural increase (births).

Between 1990 and 2000, Murray County had the 26th highest growth rate of all counties in Georgia. As shown in Table 1-B on the following page, Murray County outpaced the region and the state in terms of population growth during this time period with a growth rate of 17% in the first half of the decade and 19% in the second half.

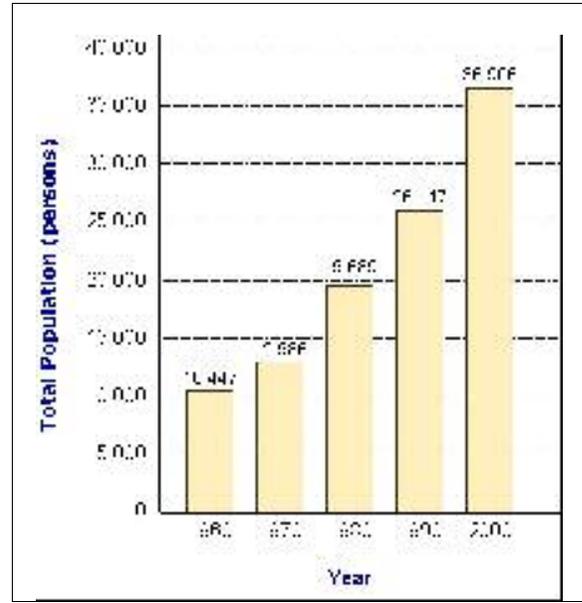


Figure 1-A. Population Trends in Murray County

Table 1-A. Population Trends

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
1970	4,589,575	100,027	12,986	2,706	286
1975	5,058,099	114,080	14,326	2,600	294
1980	5,462,982	122,984	19,685	2,493	301
1985	5,962,639	130,643	22,188	2,679	308
1990	6,478,216	142,401	26,147	2,865	315
1995	7,188,538	160,741	30,649	3,198	317
2000	8,186,453	186,268	36,506	3,531	319
2001	8,394,795	192,693	37,831	3,643	443
2002	8,544,005	197,096	38,617	3,715	448
2003	8,684,715	201,391	39,446	3,768	454
2004	8,829,383	206,156	40,556	3,821	460
2005	8,784,650	213,546	42,547	3,926	466

Sources: 1980 Census, SFA Table 1; 1990 Census, SF1 Table P001; 2000 Census, SF 1 Table P1; 2001 – 2004, Census Estimates; Others: NRGDC

Inventory

The population growth trends in the cities differ from the county trends. For example, in the 1970s and early 1980s, the total population in Chatsworth declined. During this time period, out-migration occurred because of the availability of cheaper land in the unincorporated areas of the county. By the mid-1980s, population began to grow again and the city experienced a growth rate of 23% between 1990 and 2000. Eton's population remained fairly constant during the 1970s, 1980s, and 1990s. The large increase in population between 2000 and 2001 (from 319 to 443 persons) was the result of annexation.

Projections

Population projections for Murray County, Chatsworth, and Eton were prepared through the year 2025 and are shown in Figure 1-B to the right and Table 1-C on the following page. These projections were prepared by the North Georgia Regional Development Center (NGRDC) utilizing a statistical model based upon the cohort survival-migration method, with 2000 as the base year. This method projects total population based upon the cumulative increase of specific age and sex groups (cohorts), with separate adjustments made for each of the three major components of population change: deaths, births, and migration. Under this method, projected population equals the sum of natural aging of the base population, minus deaths, plus births, and plus or minus net migration of cohorts over time.

The population projection method used assumes no significant changes in county migration patterns, birth rates, and death rates through the year 2025. Based upon these projections, the County's population is expected to reach 79,374 by the year 2025. The populations of Chatsworth and Eton are projected to reach 5,536 and 586 by the year 2025.

Table 1-B. Growth in Total Population

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
1970 – 1975	10%	14%	10%	-4%	3%
1975 – 1980	8%	8%	37%	-4%	2%
1980 – 1985	9%	6%	13%	7%	2%
1985 – 1990	9%	9%	18%	7%	2%
1990 – 1995	11%	13%	17%	12%	1%
1995 – 2000	14%	16%	19%	10%	1%
2000 – 2005	7%	15%	17%	11%	46%

Source: Table 1-A.

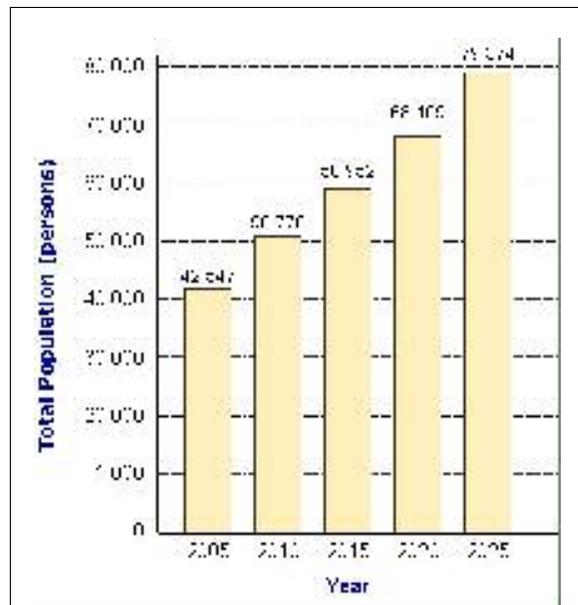


Figure 1-B. Projected Population in Murray County

Table 1-C. Projected Population

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
2005	8,784,650	213,546	42,547	3,926	466
2006	8,895,580	219,863	44,249	4,005	472
2007	9,008,670	226,314	45,946	4,084	478
2008	9,122,070	232,825	47,632	4,163	484
2009	9,235,630	239,359	49,238	4,242	490
2010	9,349,660	245,893	50,770	4,321	496
2015	9,940,380	280,407	58,952	4,721	526
2020	10,550,700	319,178	68,405	5,126	556
2025	11,185,100	363,637	79,374	5,536	586

Source: Georgia – Woods and Poole; Others – NRGDC
 The projections for the NGRDC area are for the resident population and do not address weekend and seasonal populations.

Population projections based upon the cohort survival-migration methodology can be used as a general indicator of future growth; however, because these projections are based upon past assumptions such as death, birth, and migration rates, they do not account for certain local conditions. Some of the conditions which may lead to a different growth in population include the following:

- ③ land and environmental policies dictating the type and amount of private development,
- ③ the growth of local and regional economies that provide employment to the residents,
- ③ access between employment centers and residential centers,
- ③ the status of the regional real estate market,
- ③ participation in federal and state programs to provide affordable housing, and
- ③ municipal annexation policies.

Table 1-D below presents recent and projected population growth rates for Murray County, Chatsworth, and Eton and compares these rates with statewide and regional averages.

Table 1-D. Recent and Projected Population Growth Rates

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
2000 – 2005	7%	15%	17%	11%	46%
2005 – 2010	6%	15%	19%	10%	6%
2010 – 2015	6%	14%	16%	9%	6%
2015 – 2020	6%	14%	16%	9%	6%
2020 – 2025	6%	14%	16%	8%	5%

Source: Table 1-C. Note: The population increase between 2000 and 2005 in the City of Eton was due primarily to annexation.

Inventory

Seasonal Population

Currently, Murray County does not have a significant seasonal population. In 2000, there were 75 seasonal housing units in the county. From that number one can estimate that at any particular time during the year there could be approximately 150 seasonal residents (2 residents per unit). Unlike neighboring Gilmer County, which was estimated to have nearly 3,700 seasonal residents in the year 2000, the impact of the seasonal population in Murray County has been minor. (See Figure 1-C.)

The seasonal population in Murray County is expected to grow over time, particularly as the second home/vacation home market moves its way into Murray County from Gilmer and Fannin Counties.

Daytime Population

As will be discussed in greater detail in the Economic Development Element, a large percentage of Murray County residents work in other counties. While Murray County does attract workers from other areas, largely because of carpet-related industries which are located in the county, overall there is a net outflow of population throughout the day. For example, according to the 2000 Census, 5,653 workers commuted into Murray County from nearby counties and states while 9,505 workers commuted out of Murray County for a net outflow of 3,852 workers. Because of the nature of the industries in Murray and nearby counties (operating 3 shifts per day), the outflow is spread throughout the day and night as opposed to just during the typical 8:00 a.m. to 5:00 p.m. work hours. This trend is expected to continue into the future unless a dramatic change occurs in the industries in the area.

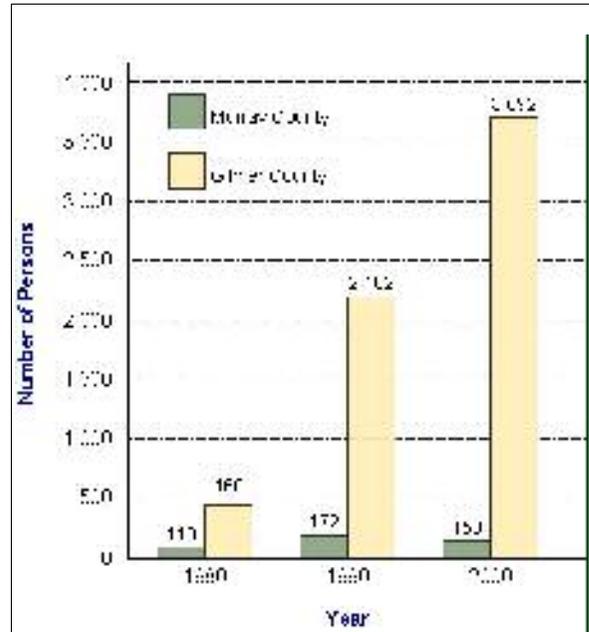


Figure 1-C. Seasonal Population in Murray County

1.1.2. Households

A household is defined by the Census Bureau as a group of people sharing the same housing unit, whether related or not. A household may or may not constitute a family. For example, a single person living alone in an apartment is considered to be a household, but not a family. A family is a household with two or more family members.

Table 1-E below shows trends and projections for the total number of households and average household size for Georgia, Murray County, Chatsworth, and Eton. The number of households has increased steadily in all areas. Nationally, household size has declined over the past several decades. This trend holds true in Murray County, Chatsworth, and Eton where average household size was 2.7, 2.4, and 2.6 persons per household, respectively.

Projections for the total number of households were derived by subtracting the projected group quarter population from the total projected population and dividing by the projected average household size.

Table 1-E. Total Number of Households and Average Household Size

Year	Georgia		Murray County		Chatsworth		Eton	
	#	Size	#	Size	#	Size	#	Size
1980	1,871,652	2.8	6,539	3.0	957	2.6	106	2.8
1985	2,112,449	2.7	7,517	2.9	1,043	2.5	111	2.8
1990	2,366,615	2.6	9,363	2.8	1,141	2.4	118	2.7
1995	2,638,284	2.6	11,245	2.8	1,244	2.4	118	2.6
2000	3,006,369	2.6	13,286	2.7	1,416	2.4	123	2.6
2005	3,340,171	2.6	15,493	2.7	1,569	2.4	180	2.6
2010	3,555,004	2.6	18,665	2.7	1,847	2.3	192	2.6
2015	3,794,038	2.6	21,674	2.7	2,018	2.3	204	2.6
2020	4,042,414	2.6	25,242	2.7	2,200	2.3	216	2.6
2025	4,301,962	2.6	29,289	2.7	2,376	2.3	228	2.6

Sources: 1980 Census, PHC80-3-12 Table 1; 1990 Census, STF1 Tables P003 and DP1; 2000 Census, SF1 Tables P15 and P17; Others, NGRDC

Figure 1-D on the following page illustrates that half of all households in the unincorporated portions of Murray County are 1-person or 2-person households. Chatsworth has a greater proportion of 1-person households while the unincorporated parts of the county have a greater proportion of large households (5 or more persons). Forty-four percent of the 1-person households in Chatsworth contain individuals who are 65 years of age or older even though this age group comprises only 16% of the city's total population. In Murray County and Eton, approximately one third of the 1-person households contain individuals who are 65 years of age or older.

Inventory

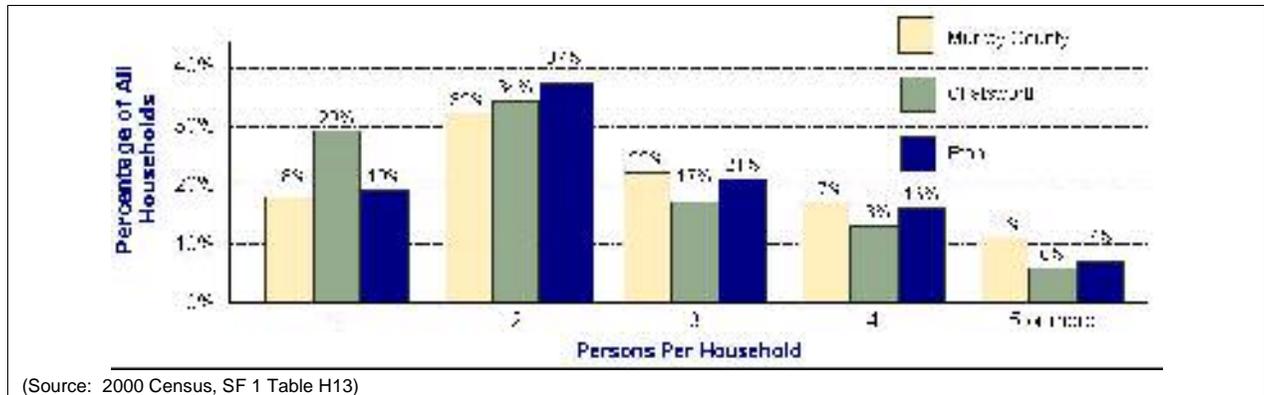


Figure 1-D. Persons Per Household: 2000

The average household size varies significantly by race in Murray County. As shown in Table 1-F below, white, non-Hispanic households tend to have a smaller average size than do households of other races.

The difference in household size by race is less distinct nationally than it is in Murray County and Georgia. For example, in Murray County, the average household size for a Hispanic or Latino household is 4.24 persons per household, whereas in the United States, the figure is 3.62 persons per household. It is likely that after the immigrant population has been established in the area for a longer period of time, many of the individuals and families who are presently sharing homes will be able to purchase or rent their own homes or apartments. As a result, the average household size will gradually decrease.

Table 1-F. Average Household Size by Race: Year 2000

	United States	Georgia	Murray County	Chatsworth	Eton
Total Population	2.59	2.60	2.73	2.35	2.59
White, not Hispanic or Latino	2.43	2.50	2.68	2.29	2.48
Hispanic or Latino of Any Race	3.62	4.06	4.24	3.71	—
Black or African American Only	2.73	2.81	3.41	—	—
American Indian Only	2.99	2.68	—	—	—
Asian Only	3.10	3.21	—	—	—

Source: 2000 Census, SF2 Table PCT8

“—” means data is not available due to population size.

1.1.3. Age Distribution

The median age of residents in Murray County, Chatsworth, and Eton is shown in Table 1-G below. According to the 2000 Census, the median age of the total population in Murray County was 32.6 years. This was lower than that of the United States and Georgia median ages of 35.3 and 33.4 years. The median age for the white, non-Hispanic population was substantially higher than the median age for the minority populations. The median ages in the cities of Chatsworth and Eton (36.7 years and 35.1 years) were greater than the county wide median.

Figure 1-E to the right provides a very generalized comparison of the age groups in Murray County, Chatsworth, Eton, and Georgia in the year 2000. The age distribution in the City of Eton is very similar to that statewide. Murray County as a whole has a greater percentage of persons in the 0-19 age group and a lower percentage in the 65 and over group than the state. The City of Chatsworth has a greater percentage of individuals over the age of 65 and a slightly smaller percentage of persons age 19 and under.

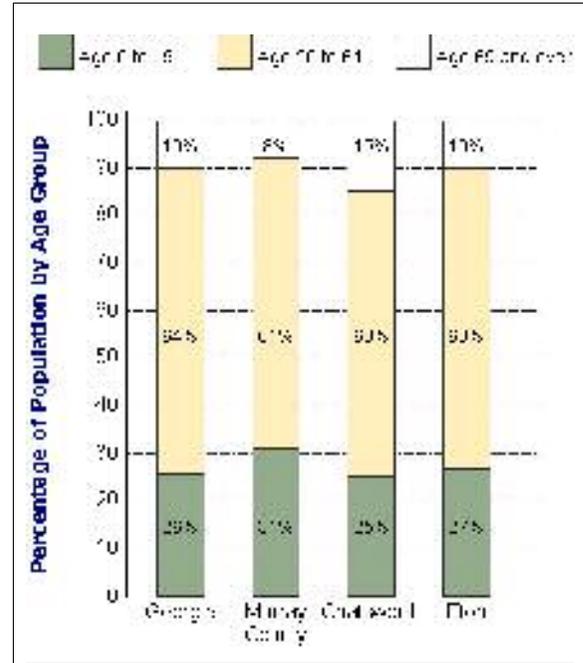


Figure 1-E. Population by Age Group: 2000

Table 1-G. Median Age of Residents by Race: Year 2000

	United States	Georgia	Murray County	Chatsworth	Eton
Total Population	35.3	33.4	32.6	36.7	35.1
White, not Hispanic or Latino	38.6	36.7	33.6	38.0	37.3
Hispanic or Latino of Any Race	25.8	24.6	22.6	24.9	21.7
Black or African American Only	30.2	29.3	26.7	34.5	-
American Indian Only	28.0	31.3	25.6	30.5	-
Asian Only	32.7	30.8	32.0	30.0	18.5

Sources: 2000 Census, SF 1 Tables P13, P13B, P13C, P13D, P13H, and P13I

Inventory

Table 1-H shows trends and projections for median age in Murray County, Chatsworth, and Eton, while Table 1-I below and Tables 1-J and 1-K on the following pages provide more detailed information on the age of the population by dividing it into smaller age groups. Also provided are projections of median age and age distribution.

Nationally, the trend is toward an aging population. While the population projections prepared for Murray County reflect this trend, it is likely that if the influx of younger persons of Hispanic or Latino origin continues at the rate that it has over the past decade, the median age could remain fairly constant rather than show an increase.

Table 1-H. Median Age: Trends and Projections

	1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
Murray County	27.6	29.1	30.5	31.6	32.6	33.9	33.9	35.5	36.0	36.2
Chatsworth	30.5	33.1	35.7	36.2	36.7	38.9	40.8	42.3	42.2	42.1
Eton	28.3	30.0	31.6	33.5	35.1	37.5	38.1	39.5	40.3	41.1

Source: US Census and NGRDC

Table 1-I. Population Trends and Projections by Age Group in Murray County

	1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
0 to 4 years	# 1,618	1,824	1,997	2,341	2,956	2,982	3,553	4,110	4,772	5,545
	% 8%	8%	8%	8%	8%	7%	7%	7%	7%	7%
5 to 9 years	# 1,760	2,110	2,079	2,439	2,880	3,335	3,499	4,091	4,752	5,549
	% 9%	10%	8%	8%	8%	8%	7%	7%	7%	7%
10 to 14 years	# 2,019	2,062	2,105	2,465	2,793	3,387	4,068	4,164	4,876	5,705
	% 10%	9%	8%	8%	8%	8%	8%	7%	7%	7%
15 to 19 years	# 1,919	2,100	2,132	2,494	2,567	3,082	3,852	4,512	4,631	5,449
	% 10%	9%	8%	8%	7%	7%	8%	8%	7%	7%
20 to 24 years	# 1,679	2,041	2,071	2,433	2,476	2,898	3,419	4,182	4,921	5,074
	% 9%	9%	8%	8%	7%	7%	7%	7%	7%	6%
25 to 34 years	# 3,307	3,727	4,861	5,698	5,979	6,538	7,143	7,962	9,266	11,222
	% 17%	17%	19%	19%	16%	15%	14%	14%	14%	14%
35 to 44 years	# 2,585	2,914	3,898	4,569	6,085	6,966	8,437	9,410	9,780	10,805
	% 13%	13%	15%	15%	17%	16%	17%	16%	14%	14%
45 to 54 years	# 1,851	2,086	2,895	3,393	4,710	5,540	7,124	8,417	10,198	11,522
	% 9%	9%	11%	11%	13%	13%	14%	14%	15%	15%
55 to 64 years	# 1,429	1,611	1,977	2,317	3,138	4,169	5,046	6,079	7,766	9,187
	% 7%	7%	8%	8%	9%	10%	10%	10%	11%	12%
65 to 74 years	# 1,025	1,155	1,275	1,495	1,851	2,258	2,916	3,918	4,735	5,724
	% 5%	5%	5%	5%	5%	5%	6%	7%	7%	7%
75 to 84 years	# 439	495	684	802	802	1,070	1,333	1,624	2,115	2,856
	% 2%	2%	3%	3%	2%	3%	3%	3%	3%	4%
85+ years	# 54	61	173	203	269	322	380	483	593	736
	% <1%	<1%	1%	1%	1%	1%	1%	1%	1%	1%

Sources: 1980 Census, STF 3A Table 5; 1990 Census, STF 1 Table P011; 2000 Census, SF1 DP1; Others, NGRDC

Table 1-J. Population Trends and Projections by Age Group in Chatsworth

		1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
0 to 4 years	#	142	153	190	217	243	265	290	315	345	373
	%	6%	6%	7%	7%	7%	7%	7%	7%	7%	7%
5 to 9 years	#	214	162	175	197	213	255	280	305	335	360
	%	8%	6%	6%	6%	6%	6%	6%	6%	7%	7%
10 to 14 years	#	215	267	164	186	211	225	270	295	325	350
	%	8%	10%	6%	6%	6%	6%	6%	6%	6%	6%
15 to 19 years	#	271	246	215	216	223	224	240	285	315	340
	%	10%	9%	8%	7%	6%	6%	6%	6%	6%	6%
20 to 24 years	#	271	206	217	218	220	235	239	255	305	330
	%	10%	8%	8%	7%	6%	6%	6%	5%	6%	6%
25 to 34 years	#	324	388	448	513	566	527	490	517	547	610
	%	13%	14%	16%	16%	16%	13%	11%	11%	11%	11%
35 to 44 years	#	327	351	366	455	543	578	610	577	540	575
	%	13%	13%	13%	14%	15%	15%	14%	12%	11%	10%
45 to 54 years	#	311	315	320	357	429	509	586	625	660	622
	%	12%	12%	11%	11%	12%	13%	14%	13%	13%	11%
55 to 64 years	#	172	212	274	315	356	424	472	549	628	665
	%	7%	8%	10%	10%	10%	11%	11%	12%	12%	12%
65 to 74 years	#	186	208	242	270	274	326	396	464	512	589
	%	7%	8%	8%	8%	8%	8%	9%	10%	10%	11%
75 to 84 years	#	133	158	185	180	175	247	316	366	436	504
	%	5%	6%	6%	6%	5%	6%	7%	8%	9%	9%
85+ years	#	14	41	69	76	96	111	132	168	178	218
	%	1%	2%	2%	2%	3%	3%	3%	4%	3%	4%

Sources: 1980 Census, STF 3A Table 5; 1990 Census, STF 1 Table P011; 2000 Census, SF1 DP1; Others, NGRDC

Table 1-K. Population Trends and Projections by Age Group in Eton

		1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
0 to 4 years	#	15	18	21	22	22	31	35	37	39	41
	%	5%	6%	7%	7%	7%	7%	7%	7%	7%	7%
5 to 9 years	#	28	28	25	26	26	28	33	35	37	39
	%	9%	9%	8%	8%	8%	6%	7%	7%	7%	7%
10 to 14 years	#	30	30	21	20	18	32	30	33	35	37
	%	10%	10%	7%	6%	6%	7%	6%	6%	6%	6%
15 to 19 years	#	41	41	29	29	20	28	34	32	33	35
	%	13%	13%	9%	9%	6%	6%	7%	6%	6%	6%
20 to 24 years	#	35	35	28	28	20	30	30	34	34	33
	%	11%	11%	9%	9%	6%	6%	6%	6%	6%	6%
25 to 34 years	#	30	38	50	51	52	66	64	62	66	68
	%	10%	12%	16%	16%	16%	14%	13%	12%	12%	12%
35 to 44 years	#	47	47	46	52	57	75	75	69	65	66
	%	15%	15%	15%	16%	18%	16%	15%	13%	12%	11%
45 to 54 years	#	12	28	48	44	40	67	67	78	75	69
	%	4%	9%	15%	14%	12%	14%	14%	15%	13%	12%
55 to 64 years	#	35	28	22	27	32	50	52	54	67	78
	%	11%	9%	7%	9%	10%	11%	10%	10%	12%	13%
65 to 74 years	#	23	20	17	17	17	29	40	50	52	54
	%	7%	6%	5%	5%	5%	6%	8%	10%	9%	9%
75 to 84 years	#	10	8	6	9	12	23	26	29	40	50
	%	3%	3%	2%	3%	4%	5%	5%	6%	7%	9%
85+ years	#	6	4	2	3	3	7	10	13	13	16
	%	2%	1%	1%	1%	1%	2%	2%	2%	2%	3%

Sources: 1980 Census, STF 3A Table 5; 1990 Census, STF 1 Table P011; 2000 Census, SF1 DP1; Others, NGRDC

Inventory

In terms of the ratio of males to females, most age groups in Georgia have a fairly even split between the two sexes with the exception individuals age 65 and over. As illustrated in Figure 1-F to the right, 59% of the individuals in this age group are female and 41% are male. This split is typical throughout the United States. The proportion of males to females by age group in the Latino community is very different from that of the overall population. In the 19 to 29 age group, 57% of the individuals are male and in the 30 to 64 age group, 63% of the population is male. This statistic is reflective of the fairly recent immigrant worker population. The proportions are expected to become more even in the future.

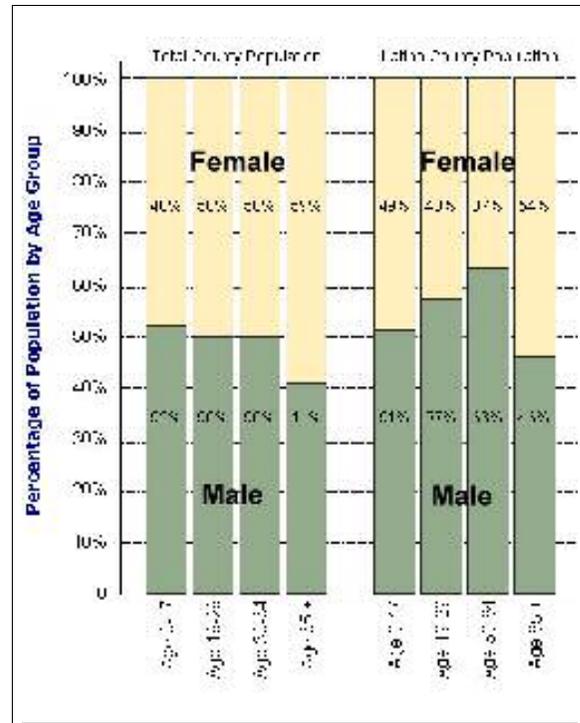


Figure 1-F. Population by Sex and Age Group: 2000

1.1.4. Racial Distribution

Murray County experienced little change in racial composition until the 1990s. Prior to that time the county was predominantly white and non-Hispanic. In the year 2000, the Hispanic/Latino population was the largest minority, comprising 5.5% of the population county wide, 6.5% in Chatsworth and 11.3% in Eton. Table 1-L below provides a breakdown of population in terms of race.

Table 1-L. Population by Race as a Percentage of Total Population

Murray County	1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
White, non-Hispanic	9	9	9	9	9	88.1	83.3	80.5	77.5	74.3
Black, non-Hispanic						0.6	0.7	0.8	1.0	1.4
Hispanic/Latino						10.3	15.0	17.7	20.5	23.3
Other						1.1	1.0	1.0	1.0	1.0
Chatsworth	1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
White, non-Hispanic	9	9	9	9	9	85.8	81.1	78.4	74.5	71.1
Black, non-Hispanic						1.2	1.4	1.6	2.0	2.4
Hispanic/Latino						11.5	16.0	18.5	22.0	25.0
Other						1.5	1.5	1.5	1.5	1.5
Eton	1980	1985	1990	1995	2000	2005	2010	2015	2020	2025
White, non-Hispanic	1	9	9	9	9	83.5	81.4	79.3	77.2	75.1
Black, non-Hispanic						0.1	0.2	0.3	0.4	0.5
Hispanic/Latino					1	16.0	18.0	20.0	22.0	24.0
Other						0.4	0.4	0.4	0.4	0.4

Sources: 1980 Census, STF 3A Table 3; 1990 Census, STF 3 Tables P006, P008, and P009; 2000 Census, SF 1 Table P8; Others: NGRDC

As shown in Figure 1-G below, the majority of the foreign-born population in Murray County comes from Mexico. Figure 1-G also illustrates that the county's foreign-born population is less ethnically diverse than Georgia's.

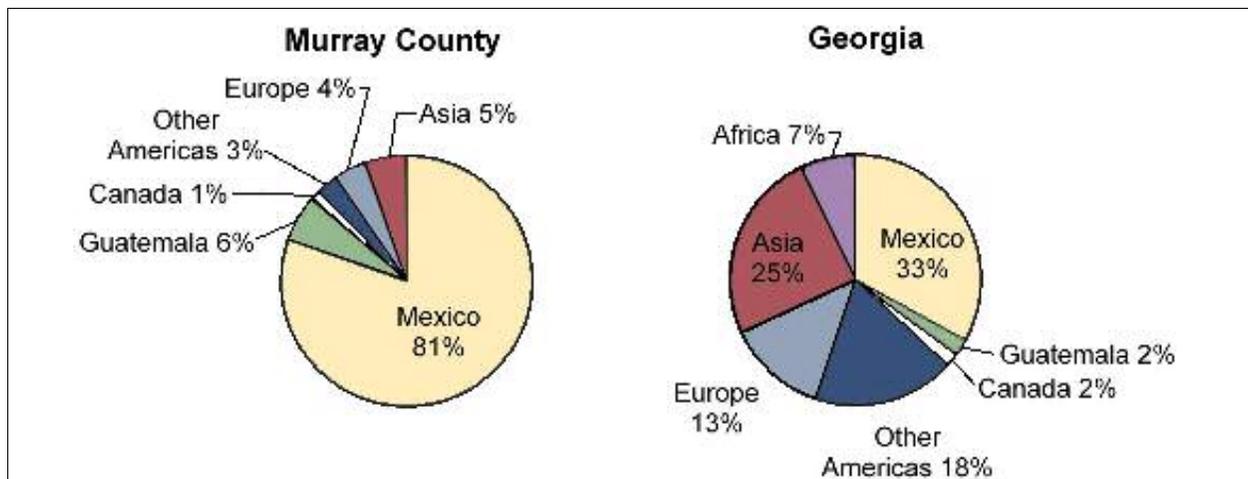


Figure 1-G. Place of Birth of the Foreign-Born Population in Murray County and Georgia: 2000

1.1.5. Educational Attainment

Highest Level of Attainment

As shown in Table 1-M below, the level of educational attainment of adults over the age of 25 has improved over the past several decades in Murray County. For example, in 1980, only 36% of Murray County’s residents over the age of 25 had a high school diploma or better. By 2000, that figure had jumped to 61%. This is still slightly lower than the regional rate of 64% and significantly lower than the statewide rate of 78%.

Figure 1-H to the right provides a simplified illustration of the level of educational attainment of the population in 2000. The city of Chatsworth has a greater percentage of persons with a high school diploma and/or a college degree than Murray County, Eton, and the NGRDC area. Seventy-one percent of the residents in Chatsworth over the age of 25 have a high school diploma or better. Eighteen percent have a 4-year college degree or more.

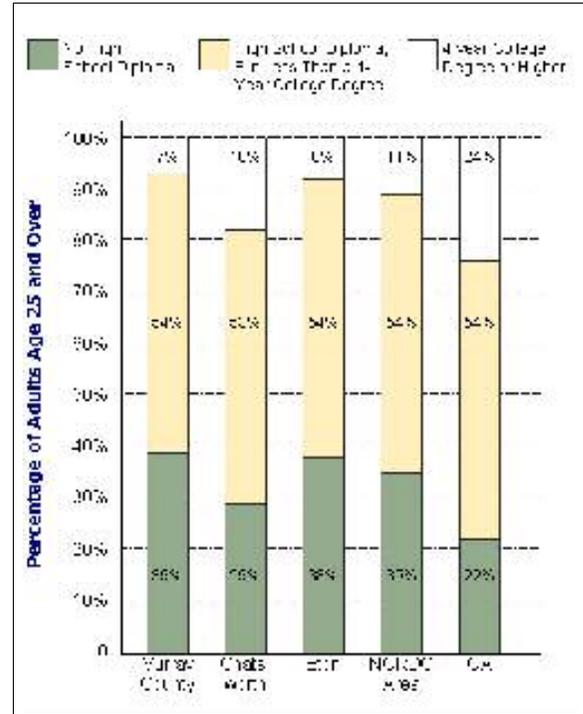


Figure 1-H. Educational Attainment: 2000

Table 1-M. Highest Level of Educational Attainment

(Persons Age 25 and Over as a Percentage of the Population Age 25 and Over)

	Highest Level of Attainment	Georgia	NGRDC Area	Murray Co.	Chatsworth	Eton
1980	Less than 9 th Grade	24%	38%	42%	34%	40%
	High School (No Diploma)	20%	21%	22%	20%	22%
	High School Graduate	28%	25%	25%	25%	20%
	College, No Degree	13%	9%	6%	10%	13%
	College Degree or Higher	15%	8%	5%	11%	6%
1990	Less than 9 th Grade	12%	22%	24%	23%	24%
	High School (No Diploma)	17%	21%	24%	25%	27%
	High School Graduate	30%	30%	31%	26%	26%
	College, No Degree	17%	13%	13%	12%	10%
	College Associate Degree	5%	4%	3%	2%	3%
	College Bachelor’s Degree	13%	6%	4%	9%	8%
2000	Graduate or Professional Degree	6%	3%	1%	3%	2%
	Less than 9 th Grade	8%	16%	17%	15%	12%
	High School (No Diploma)	14%	19%	22%	14%	26%
	High School Graduate	29%	32%	35%	27%	42%
	College, No Degree	20%	17%	15%	23%	12%
	College Associate Degree	5%	4%	4%	4%	2%
	College Bachelor’s Degree	16%	7%	5%	12%	1%
Graduate or Professional Degree	8%	4%	2%	6%	7%	

Sources: 1980 Census, STF 3A Table 50; 1990 Census, STF 3 Table P057; 2000 Census, SF 1 Table DP-2

Drop Out Rate

The drop out rate is a percentage calculated by dividing the number of students in grades 9 through 12 who drop out of school by the total number of students enrolled. Drop out rates in Murray County have fluctuated over the past several years, but have shown a general downward trend as illustrated in Figure 1-I.

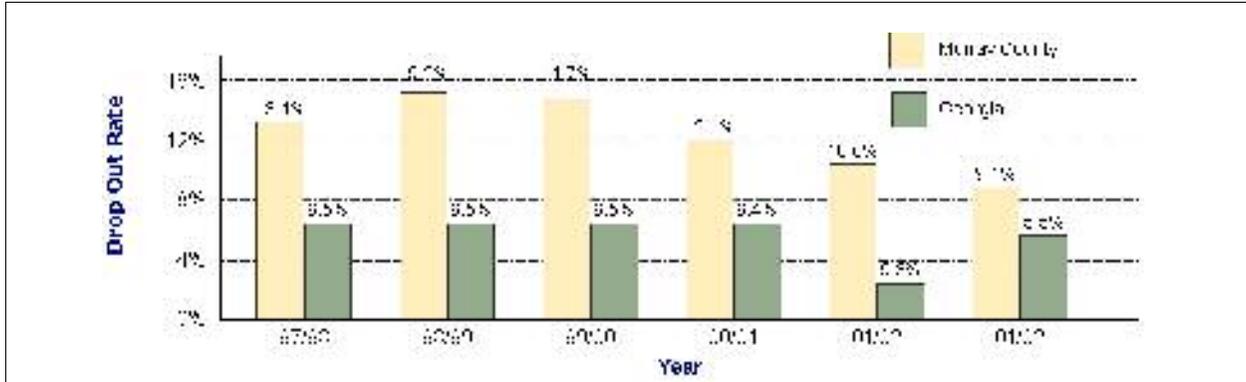


Figure 1-I. Drop Out Rate for All Students in Grades 9-12 (Source: GA Department of Education)

Figure 1-J to the right compares graduation rates in Murray County with those of the state and nearby school systems. As this figure shows, graduation rates in Murray County are significantly lower than statewide rates and the rates of most nearby school systems.

The Murray County School System has implemented various programs to address drop-out rates. These include the following:

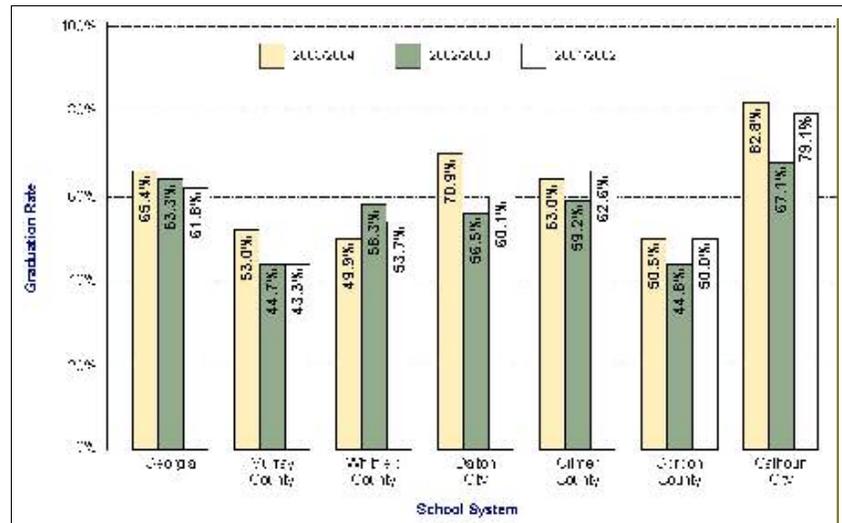


Figure 1-J. Graduation Rates for Murray County and Nearby School Systems (Source: GA Dept. of Education)

- ③ establishment of an alternative school
- ③ earlier identification of "at risk" students
- ③ mandatory conferences with parents and students prior to a student being able to drop out
- ③ remedial elective courses

By the year 2007/2008, the School System hopes to have a "Non-Disruptive Alternative School" for middle school and high school students on line. This school would be available to students who have difficulty succeeding in the traditional classroom. Ideally, it would serve between 150 and 300 students.

Inventory

Standardized Test Scores

As illustrated in Figure 1-J below, scores on both the Scholastic Assessment Test (SAT) and the American College Test (ACT) have fluctuated over the past several years, but Murray County's average SAT scores have typically been lower than the state average, while average ACT scores have been similar to state averages. In the 2003/2004 school year, Murray County's average composite SAT and ACT scores were 944 and 19.9, respectively. The statewide averages were 999 and 20.0.

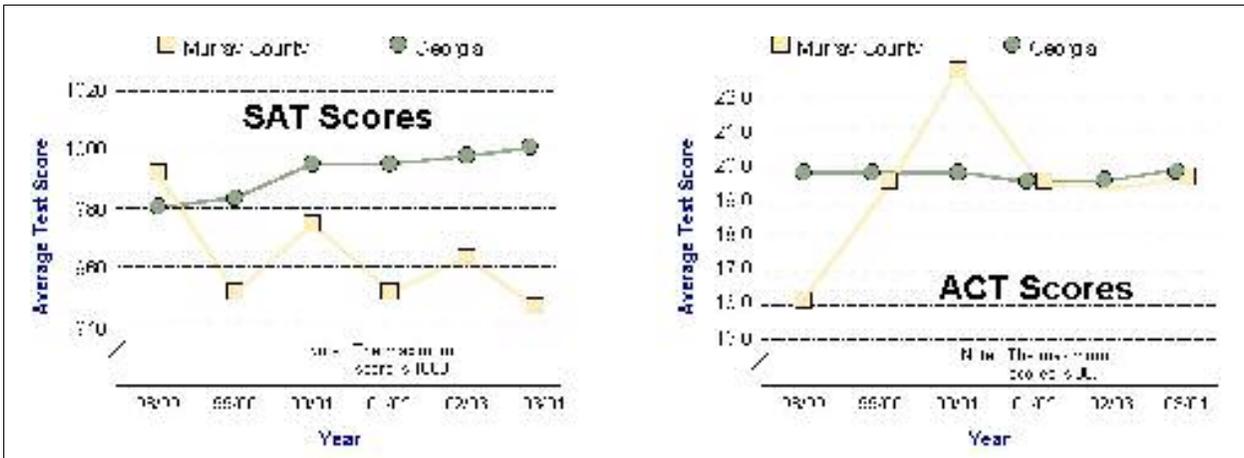


Figure 1-J. Average Composite SAT and ACT Scores in Murray County and Georgia (Source: GA Dept. of Education) The SAT average reflects the average of all students' highest scores.

Post Secondary Education

Tables 1-K and 1-L show the percentage of Murray County students entering Georgia public colleges, universities, technical schools, and adult schools. The percentage of students entering Georgia public colleges and universities has been higher in Murray County than it has been statewide; however, the percentage requiring learning support has been also been higher, particularly in recent years. For example, in the 2001/2002 school year, 41% of Murray County students graduating in 2000/2001 attended a public college or university in Georgia. Of those students, 56% required learning support.

No significant trends exist in terms of students attending public technical and adult schools except that a smaller percentage of Murray County graduates attend compared to the number statewide.

Table 1-N. Percentage of Graduates Entering Georgia Public Colleges and Universities

Murray County	97/98	98/99	99/00	00/01	01/02	02/03
Percent Entering	34%	44%	33%	46%	41%	49%
Percent Requiring Learning Support	30%	29%	34%	77%	56%	32%
Georgia	97/98	98/99	99/00	00/01	01/02	02/03
Percent Entering	39%	38%	37%	36%	36%	39%
Percent Requiring Learning Support	23%	22%	21%	20%	19%	19%

Source: Georgia Department of Education, Public Education Report Cards

Table 1-O. Percentage of Graduates Entering Georgia Public Technical and Adult Schools

Murray County	97/98	98/99	99/00	00/01	01/02	02/03
Current Year Graduates	--	0.4%	0.4%	0.4%	1.7%	1.7%
Previous Year Graduates	--	0.0%	0.4%	0.9%	0.9%	--
Georgia	97/98	98/99	99/00	00/01	01/02	02/03
Current Year Graduates	6.5%	6.5%	7.4%	8.8%	9.7%	8.3%
Previous Year Graduates	3.2%	0.6%	7.7%	8.4%	--	--

Source: Georgia Department of Education, Public Education Report Cards. "--" means data is not available.

Inventory

Education and Strong Families

Education levels of mothers is one way of measuring the potential strength of families and the probability of success of children in school. As illustrated in Figure 1-K and Table 1-P, statistics from the Family Connection Partnership (www.aecf.org) show that Murray County has very high percentage of children being born to women who have not completed high school. In 2003 for example, 45% of children born in Murray County were born to women who had less than twelve years of education. During that same year, 23.5% of all children in Georgia were born to women who had not completed 12 years of education.

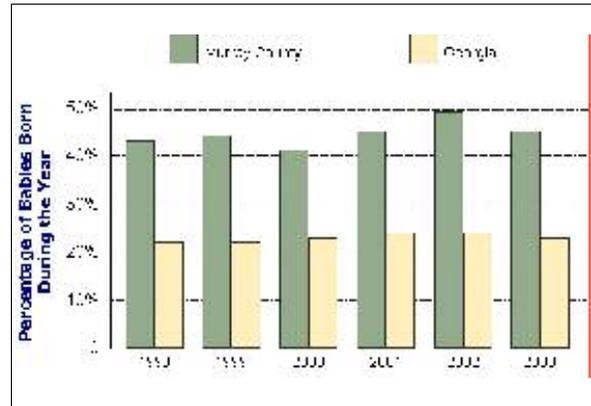


Figure 1-K. Percentage of Babies Born to Mothers with Less Than 12 Years of Education

Table 1-P. Percentage of Babies Born to Mothers with Less Than 12 Years of Education

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Murray County	37%	45%	44%	42%	43%	44%	41%	45%	49%	45%
Whitfield County	43%	47%	47%	47%	46%	50%	50%	55%	52%	54%
Catoosa County	30%	30%	25%	29%	26%	24%	26%	22%	21%	22%
Gilmer County	37%	39%	44%	42%	46%	37%	42%	43%	47%	51%
Gordon County	35%	33%	36%	38%	37%	37%	40%	43%	39%	41%
GEORGIA	23%	23%	23%	23%	22%	22%	23%	24%	24%	24%

Source: US Census and NGRDC

1.1.6. Income

Per Capita Income

The US Census Bureau defines per capita income as the mean income computed for every person in a geographic area. Per capita income is calculated by dividing (1) the aggregate income of all people in an area who are 15 years of age or older by (b) the total population of an area.

As shown in Table 1Q, per capita income in Murray County lagged behind that of the region and the state in the 1980s and 1990s. Per capita incomes in the cities of Chatsworth and Eton have tended to be greater than that county wide, but generally below the statewide levels and the level for the region.

Table 1-Q. Per Capita Income*

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
1979	\$ 6,402	\$ 5,759	\$ 6,525	\$ 6,834	\$ 5,408
% of GA \$		90%	102%	107%	84%
1989	\$ 13,631	\$12,182	\$ 10,575	\$ 12,939	\$ 11,418
% of GA \$		89%	78%	95%	84%
1999	\$ 21,154	\$ 22,093	\$ 16,230	\$ 17,218	\$ 17,777
% of GA \$		104%	77%	81%	84%

Sources: 1980 Census, STF 3A Table 52; 1990 Census, STF 3 Table P114A; 2000 Census, SF 3 Table P82
 *Income dollars are in terms of the year the census was taken.

Household Income

According to US Census Bureau definitions, household income is the sum of money income received in a calendar year by all household members who are 15 years of age and older. It includes wage income, salary income, retirement and investment income, pensions, social security income, public assistance payments, and all other income.

As shown in Table 1-R, household income in Murray County has generally been very similar to that of the NGRDC area, but has lagged behind the state median. For example, in 1999, the statewide median income was \$42,433. Murray County's median income was \$36,996: 87% of the state median.

Table 1-R. Median Household Income*

Year	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
1979	\$ 15,033	\$ 15,783	\$ 14,761	\$ 11,492	\$ 13,854
% of GA \$		105%	98%	76%	92%
1989	\$ 29,021	\$ 30,629	\$ 26,517	\$ 27,005	\$ 31,042
% of GA \$		106%	91%	93%	107%
1999	\$ 42,433	\$ 37,754	\$ 36,996	\$ 33,273	\$ 39,250
% of GA \$		89%	87%	78%	92%

Sources: 1980 Census, STF 3A Table 51; 1990 Census, STF 3 Table P080A; 2000 Census, SF 3 Table P53
 *Income dollars are in terms of the year the census was taken.

Inventory

Household Income Distribution

Household income distribution figures in Murray County are similar to those for the state as shown in Table 1-S below. Approximately 42% of the households in Murray County have an income between \$35,000 and \$75,000 compared to 37% statewide. Chatsworth has the greatest percentage of households with incomes below \$25,000 (36%). When compared with the state, Murray County and both cities have a smaller proportion of households in the upper income brackets.

Table 1-S. Household Income Distribution: 1999

Income	Georgia	Murray County	Chatsworth	Eton
Less than \$15,000	16%	18%	23%	13%
\$15,000 to \$24,999	12%	13%	13%	14%
\$25,000 to \$34,999	13%	15%	17%	18%
\$35,000 to \$49,999	17%	22%	16%	21%
\$50,000 to \$74,999	20%	20%	19%	24%
\$75,000 to \$99,999	10%	7%	7%	6%
\$100,000 to \$149,999	8%	3%	4%	5%
\$150,000 or more	5%	2%	1%	0%

Source: 2000 Census, Table DP-3

Figure 1-L below presents the data found in Table 1-R in a graphical format.

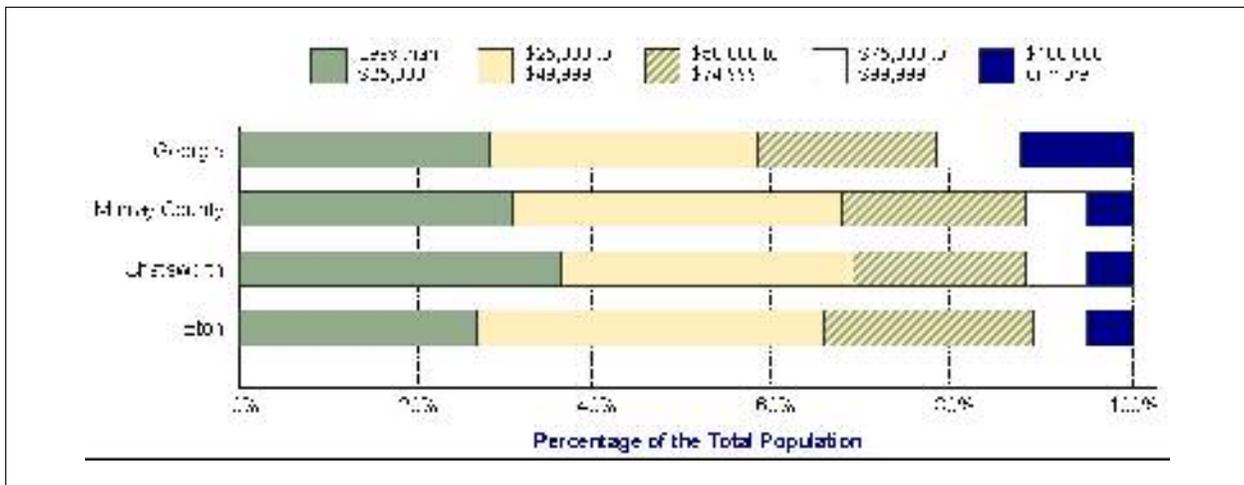


Figure 1-L. Household Income Distribution

Poverty Level

The US Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is considered to be “poor” or below poverty level. In 1999, the poverty level for a family of four with two adults and two related children under the age of 18 was set at \$16,895. (Note: Although not considered to be a “family,” the poverty level for a single householder age 65 or over was \$7,990.)

In Murray County, 9.2% of families were considered to be below poverty level in 1999. This figure is slightly lower than the statewide rate of 9.9%, but higher than the regional rate of 8.7%. Chatsworth had a greater percentage of families below poverty level (13%), while Eton had a low percentage of families below poverty level (3.3%).

As illustrated in Table 1-T below, in Murray County and both cities, more of the families who were below poverty level were married-couple families. Statewide, households headed by a female (no husband present) made up the majority of families below poverty level.

Tables 1-T. Families Below Poverty Level: 1999

	Georgia	NGRDC Area	Murray Co.	Chatsworth	Eton
Total Number of Families	2,126,360	52,301	10,357	959	90
Families Below Poverty Level (#)	210,138	4,547	958	125	3
Families Below Poverty Level (%)	9.9%	8.7%	9.2%	13.0%	3.3%
Married Couple Families	72,741	2,662	534	81	2
- with related children under 18	11,567	1,637	350	54	-
- no related children under 18	28,174	1,025	184	27	2
Male householder (no wife present)	17,094	421	79	13	-
- with related children under 18	12,730	323	79	13	-
- no related children under 18	4,364	98	-	-	-
Female householder (no husband present)	120,303	1,464	345	31	1
- with related children under 18	105,840	1,200	323	23	-
- no related children under 18	14,463	264	22	8	1

Source: 2000 Census, SF 3 Table P90

Table 1-U provides data on the poverty status of individuals rather than families. In 1999, Chatsworth had the highest percentage of persons with incomes below poverty level: 17%. Murray County had the same percentage as the state: 13%. Eton had a very low percentage: 4%.

The distribution of poverty among age groups is very similar to the state and region with a few exceptions. Murray County has a greater percentage of persons age 65 and over who were below poverty than the state and region, with 19% of all persons age 65 and over with incomes below poverty level. Eton has a significantly lower percentage of persons below poverty level than the state and region in all age groups.

Inventory

Table 1-U. Poverty Status by Age: 1999

	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Population	7,959,649	184,551	36,227	3,288	318
- Persons with income in 1999 below poverty level (#)	1,033,793	21,478	4,583	561	14
- Persons with income in 1999 below poverty level (%)	13%	12%	13%	17%	4%
Age 17 and under	2,132,401	47,542	10,080	751	73
Persons with income in 1999 below poverty level	365,406	6,699	1,641	141	2
- as a percentage of all persons below poverty level	35%	31%	36%	25%	14%
- as a percentage of all persons in this age group	17%	14%	16%	19%	3%
Age 18 to 64	5,072,594	116,329	23,341	2,195	203
Persons with income in 1999 below poverty level	566,159	12,019	2,397	376	11
- as a percentage of all persons below poverty level	55%	56%	52%	67%	79%
- as a percentage of all persons in this age group	11%	10%	10%	17%	5%
Age 65 and over	754,654	20,680	2,806	342	42
Persons with income in 1999 below poverty level	102,228	2,760	545	44	1
- as a percentage of all persons below poverty level	10%	13%	12%	8%	7%
- as a percentage of all persons in this age group	14%	13%	19%	13%	2%

Sources: 2000 Census, SF 3 Table P87

Other indicators of poverty include the number of persons receiving food stamps, the percentage of students eligible for free or reduced price lunch, and the percentage of households requiring energy assistance.

Free or Reduced Price Lunch. As shown in Figure 1-M to the right, Murray County has a similar percentage of students eligible for free or reduced price lunch than has the state as a whole. In the 2002/2003 school year for example, 49.7% of students in Murray County were eligible to receive free or reduced price school meals, compared to a figure of 44.2% statewide.

Food Stamps. The number of persons and number of households receiving food stamps in Murray County has increased steadily over the past six years according to data from the Georgia Division of Family and Children Services. During an average month in 2003 for example, 2,771 persons received food stamps. This represents 7% of the county population in that year, compared to 1,116 persons or 3% of the population in the year 2000. (See Table 1-V on the following page.)

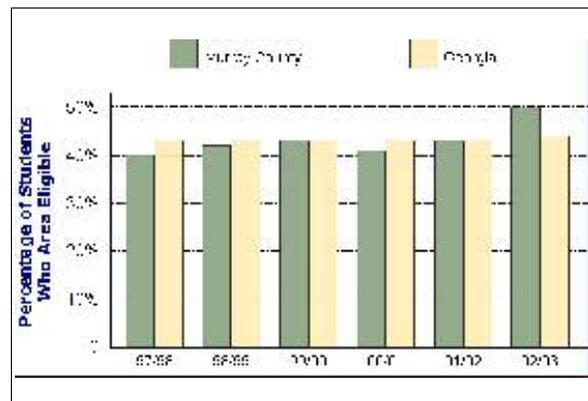


Figure 1-M. Percentage of Students Eligible for Free or Reduced Price School Meals

Table 1-V. Murray County Food Stamp Recipients

		1998	1999	2000	2001	2002	2003	2004
Murray County Food Stamp Recipients (average number of recipients per month)	persons	1,362	1,070	1,116	1,271	1,871	2,771	3,473
	households	622	594	607	674	910	1,174	1,359

Sources: www.dfcsdata.state.ga.us

Energy Assistance. In 2000, approximately 2.7% of households in Murray County required energy assistance compared with 2.6% of the households throughout Georgia. The total number of households requiring energy assistance has increased in both the county and state as shown in Table 1-W. While the eligibility for energy assistance is based upon income, actual need fluctuates annually because of the weather. For example, during harsher years, more energy assistance is needed.

Table 1-W. Households Requiring Energy Assistance

		1999	2000	2001	2002	2003	2004
Murray County Households	#	323	356	522	482	465	431
	%	--	2.7%	--	--	--	--
Georgia Households	#	62,881	77,623	131,030	105,668	91,397	101,383
	%	--	2.6%	--	--	--	--

Sources: www.dfcsdata.state.ga.us

1.1.7. Regional Comparison

Table 1-X below compares various population characteristics of Murray County, Chatsworth, and Eton with neighboring counties and municipalities.

Table 1-X. Population Characteristics Summary Comparison (Data is for the year 2000 unless otherwise noted.)

	Murray County			Whitfield County			Gordon County			Gilmer County		
	County	Chatsworth	Eton	County	Dalton	Tunnel Hill	County	Calhoun	Resaca	County	Ellijay	East Ellijay
Total Population												
1990 Census	26,147	2,865	315	72,462	21,761	970	35,072	7,135	410	13,368	1,178	303
2000 Census	36,506	3,531	319	83,525	27,912	1,209	44,104	10,667	815	23,456	1,584	707
% Change 1990 – 2000	40%	23%	1%	15%	23%	25%	26%	50%	99%	76%	34%	133%
2003 Estimate	39,446	3,768	454	87,833	30,341	1,220	47,777	12,342	840	25,793	1,556	811
Households												
Total Number	13,286	1,416	123	29,385	9,689	451	16,173	4,049	263	90,71	593	251
Average Size	2.73	2.35	2.59	2.82	2.81	2.68	2.7	2.56	2.73	2.57	2.49	2.82
Age												
Median Age (years)	32.6	36.7	35.1	33	31.1	37.4	34.1	33.9	34.4	37.3	37.8	30.5
% under 5	8%	7%	7%	8%	9%	6%	7%	7%	7%	7%	7%	8%
% over 65	8%	16%	10%	10%	12%	13%	11%	14%	17%	13%	22%	13%
Race												
% White only	93%	91%	88%	72%	50%	92%	90%	78%	79%	91%	71%	64%
% Black only	<1%	1%	0%	4%	7%	3%	4%	8%	3%	<1%	1%	0%
% Latino/Hispanic	6%	6%	11%	22%	40%	7%	7%	17%	19%	8%	25%	33%
Educational Attainment												
% H.S. Grad or higher ¹	61%	71%	62%	63%	59%	72%	66%	67%	46%	66%	50%	49%
% Bachelors Degree or higher ²	7%	17%	7%	13%	18%	12%	11%	16%	2%	13%	11%	8%
Graduation Rate	45%	-	-	58%	57%	-	45%	67%	-	59%	-	-
Income												
Per Capita Income	\$16,230	\$17,218	\$17,777	\$18,515	\$20,575	\$21,382	\$17,586	\$19,887	\$13,052	\$17,147	\$13,740	\$13,934
Median Household Income	\$36,996	\$33,273	\$39,250	\$39,377	\$34,312	\$43,438	\$38,831	\$33,618	\$30,170	\$35,140	\$22,120	\$35,875
% Families Below Poverty	9%	13%	3%	9%	12%	9%	8%	12%	9%	9%	20%	15%
% Students Receiving Free or Reduced-Price Meals	50%	-	-	47%	62%	-	41%	37%	-	50%	-	-

¹ Persons age 25 and over. ² In the 2002/2003 school year by school system. ³ In 1999.

1.2. Assessment of Current and Future Needs

The inventory of population presented in the previous section forms the framework for other elements of this Joint Comprehensive Plan. As such, the analysis of this information is presented, for the most part, within other plan elements and is used to determine appropriate economic development strategies, housing and community facility needs, land development patterns, etc. The assessment in this section simply answers the following question which was derived from the requirements in Section 110-12-1-.04(12)(a)ii of the Minimum Standards and Procedures for Local Comprehensive Planning:

What significant trends exist in terms of the size and characteristics of the populations of Murray County, Chatsworth, and Eton, especially as compared with regional, state, and national trends?

This question is answered in the following sections in terms of population growth, household size, age, racial composition, educational attainment, and income.

1.2.1. Population Growth

Population growth is a basic indicator of future demands for housing, schools, hospitals, and other community facilities and services.

In terms of total population, Murray County ranked 49th out of the 159 counties in Georgia in the year 2000. It ranked 26th in terms of population growth between 1990 and 2000. During this time it had a growth rate of 40%, which was much higher than the rates for the NGRDC region and the state. Approximately 74% of the population growth was due to net migration, while 66% of Georgia's population growth was due to net migration.

The area is expected to experience stable growth over the next decade, but at slightly lower rates than during the 1990s. This growth will continue to place a heavy demand on housing and community facilities and services.

1.2.2. Household Size

The average household size for the total population is similar to that of the state and nation. The average size of Hispanic or Latino households is somewhat larger than that of the state and nation. Average household size is not expected to change significantly during the planning period.

1.2.3. Age

A "dependency ratio" is one way of characterizing an area's age distribution and is used to compare the number of persons receiving economic support to the number providing economic support. The dependency ratio is typically calculated as follows:

$$\frac{\text{\# of persons younger than 18} + \text{\# of persons age 65 or older}}{\text{\# of persons age 18 to 64 years}} = \text{dependency ratio}$$

A higher dependency ratio implies a greater demand for particular services and programs such as elderly housing and child or adult day care.

Assessment

Murray County's dependency ratio in 2000 was 36%, which is significantly less than the rates for the NGRDC region and Georgia, which were 60% and 56%, respectively. This low rate implies that there are more people in the age groups which typically provide economic support than there are in the age groups that typically receive it. Because of the recent influx of families with young children, it is likely that the dependency ratio will rise in the future, placing a heavier demand on schools and on children-related services.

1.2.4. Racial Composition

The racial composition of Murray County's population is somewhat different from that of Georgia. For example, according to the 2000 Census, in Georgia almost 29% of the population was African American, compared to less than 0.5% in Murray County. In addition, just over 5% of the population in Georgia was Hispanic or Latino while Murray County, Chatsworth, and Eton had Hispanic or Latino populations of 5.5%, 6.5%, and 11.3%, respectively.

The recent influx of Hispanic and Latino immigrants into Murray County has had and will continue to have a great impact of community facilities and services, as will be discussed in more detail in other elements of this Plan. The county-wide Hispanic/Latino population is expected to continue to grow during the planning period. The Hispanic/Latino population will also become more significant in both Chatsworth and Eton in the future.

1.2.5. Educational Attainment

Education attainment in Murray County has increased steadily over the past 20 years. The percentage of persons in Murray County with high school diplomas or college degrees (61%) is very similar to the figure for the NGRDC region (64%), but is still substantially lower than the figure for Georgia (78%).

In spite of efforts by the school system to improve graduation rates in Murray County, an alarming percentage of students do not complete high school. In addition, the fact that over 40% of babies born in Murray County in the past ten years were born to mothers without twelve years of education does not bode well for the educational attainment of future generations. Significant efforts must be made in county, and not just by the school system, to instill a desire for and appreciation of education.

As education levels increase, Murray County will become more competitive in attracting industries that require a more skilled and educated labor force.

1.2.6. Income

Murray County, Chatsworth, and Eton have consistently lagged behind the NGRDC region and the state in terms of per capita and household income. Murray County has a similar percentage of families below poverty level (9.2%) as compared to the state (9.9%), but the majority (56%) in Murray County are married couple families, whereas the majority (57%) in the state are families headed by a female with no husband present.