

JACKSONVILLE STATE UNIVERSITY
CENTER FOR ECONOMIC DEVELOPMENT
AND BUSINESS RESEARCH |
ECONOMIC UPDATE

2021 ANNUAL REPORT




CENTER FOR ECONOMIC DEVELOPMENT
AND BUSINESS RESEARCH
JACKSONVILLE STATE UNIVERSITY




**COLLEGE OF BUSINESS
& INDUSTRY**
JACKSONVILLE STATE UNIVERSITY


Contact Information:




Dr. Benjamin B. Boozer, Jr.
Associate Professor of Finance
Editor
College of Business and Industry
Email: bboozer@jsu.edu



Mr. Jeffrey G. Hooie
Research Analyst
Assistant Editor
Center for Economic Development and Business Research
Email: jhooie@jsu.edu



Ms. Jennifer Green
Director
Center for Economic Development and Business Research
Email: jngreen@jsu.edu



Dr. Brent Cunningham
Interim Dean
College of Business and Industry
Email: brentc@jsu.edu

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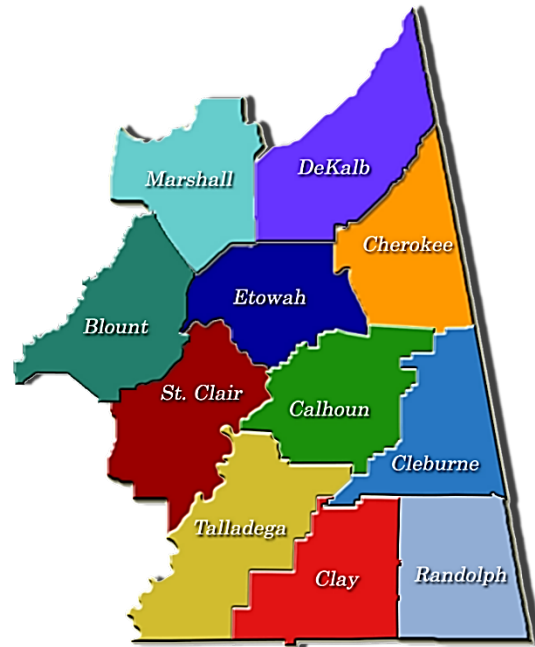


**CENTER FOR ECONOMIC DEVELOPMENT
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Regional Coverage Overview

Welcome to the Jacksonville State University Economic Update. The current edition is an annual report of economic indicators for 2020 and 2021 with percent change analysis provided between those two years. The analysis considers sales, use, lodging, and simplified sellers use tax in examining tax revenue effects as a measure of economic activity by county and selected municipal areas. Demographic and labor force data are accessed and evaluated in reviewing changes in household economic indicators relative to labor force characteristics for those counties.

The Alabama counties examined, including selected municipal entities in reporting tax collections, are as follows: Blount (Oneonta); Calhoun (Anniston, Jacksonville, Oxford, and Piedmont); Cherokee (Centre); Clay (Ashland and Lineville); Cleburne (Heflin); DeKalb (Fort Payne and Mentone); Etowah (Attalla, Gadsden, and Rainbow City); Marshall (Albertville and Guntersville); Randolph (Roanoke and Wedowee); St. Clair (Moody and Pell City); and Talladega (Talladega and Sylacauga). Grand total for each county includes values for each county and selected municipality, but do not necessarily include all municipal entities within each county. Region is comprised of a summation each county.



According to the Alabama Department of Revenue, sales tax is a privilege tax imposed on the retail sale of tangible personal property sold in Alabama by businesses located in Alabama. The tax is collected by the seller from their customer and remitted by the seller directly to the state. Municipalities and other entities collect local sales taxes and remit in addition to those collected by the state of Alabama. The consumers use tax is imposed on tangible personal property brought into Alabama for storage, use, or consumption in the state when the seller did not collect sellers use tax on the sale of the property. Lodging taxes are assigned based on use of lodging facilities and, like sales tax, are often seasonal. Simplified Sellers Use Tax (SSUT) allows eligible sellers to participate in a program to collect, report and remit a flat eight percent (8%) sellers use tax on all sales made into Alabama. An

eligible seller is one that sells tangible personal property or a service into the State of Alabama from an inventory or location outside the state but does not have a physical presence in the State of Alabama.

Changes in collection for SSUT mirror online sales trends in the economy. Recent increases in collection emanate in part from a January 2019 requirement of marketplace facilitators to collect and remit the tax but are also a larger reflection of burgeoning online sales beginning in a pandemic environment and continuing as COVID cases subside and economic conditions improve. Simplified Sellers Use Tax is allocated pro rata by county and municipal locality. The Alabama Department of Revenue is required by law to distribute the localities' portion of the taxes on a quarterly basis to all municipalities and counties based on population size. Dollar amounts of allocation will differ between locality, but percentage allocation and change will be equal. For each county locality, including summation for each selected municipal entity, this report identifies dollar distribution received of SSUT for 2021.

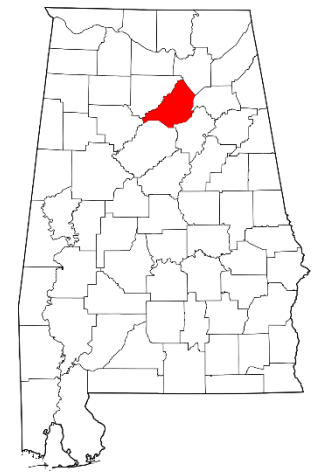
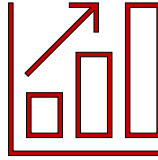
Demographic profile includes population and household data in measuring household size and changes in the number of individuals residing in each county. Individualized demographic characteristics include home values, income levels,

and education levels. Housing data include rental and homeownership availability in depicting variations in housing structures and vacancies.

Considering an overview of labor force by county, values for top industries and top occupations are gathered and reported by levels of employment for the two years analyzed, 2020-2021. Wages are disaggregated by top occupation with one-year projections in levels of employment and wage rates included for those industries. Occupations that are in high demand are tallied with one year employment projections and the requisite level of education needed in producing those goods or services considered. Overall unemployment rate and the number of unemployment claims for each county during December of each year reported, 2020 and 2021, are measured and analyzed.

Finally, region data include an aggregation of sales, use, lodging, and simplified sellers use tax for each county, a demographic and labor force profile for all eleven counties, and regional metropolitan statistical area (MSA) performance for the two MSA regions – Anniston, Oxford, Jacksonville MSA and Gadsden MSA – in our JSUCEDBR 11-County Region. Performance includes measures of gross domestic product (GDP), export values and categories, labor force, household, and employment characteristics in the aggregate.

2020-2021 Tax Profile: Sales, Use, Lodging, Simplified Sellers Use Tax (SSUT)



BLOUNT County

Sales tax and lodging tax collection were robust from 2020 to 2021 for Blount County and Oneonta. Total increases in sales tax and lodging tax collection for each locality were 12% and 27%, respectively. Use tax collection was lower for Blount County, but higher for Oneonta, with overall collection 23% lower for the period. Pro-rata SSUT distribution was over \$1.58 million for 2021. See *Table 1: Sales, Use, Lodging, & Simplified Sellers Use Tax (Blount County - Oneonta)*

Table 1: Sales, Use, Lodging, & Simplified Sellers Use Tax (Blount County - Oneonta)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Blount County												
October	\$749,590	\$894,511	19%	\$190,701	\$130,470	-32%	\$1,295	\$3,919	203%	\$58,295	\$89,536	54%
November	\$769,082	\$846,059	10%	\$170,603	\$139,978	-18%	\$2,775	\$1,856	-33%	\$55,117	\$89,486	62%
December	\$764,583	\$803,951	5%	\$192,341	\$174,626	-9%	\$2,806	\$2,496	-11%	\$59,943	\$92,507	54%
January	\$806,785	\$896,080	11%	\$221,257	\$97,096	-56%	\$2,022	\$1,166	-42%	\$68,910	\$107,403	56%
February	\$687,982	\$910,078	32%	\$202,500	\$114,819	-43%	\$2,035	\$2,057	1%	\$104,118	\$128,652	24%
March	\$683,920	\$725,558	6%	\$188,151	\$114,989	-39%	\$1,941	\$1,663	-14%	\$63,411	\$98,177	55%
April	\$852,639	\$1,004,988	18%	\$175,943	\$154,014	-12%	\$1,671	\$2,740	64%	\$61,743	\$87,970	42%
May	\$807,677	\$973,603	21%	\$177,028	\$104,786	-41%	\$1,802	\$4,435	146%	\$69,356	\$118,969	72%
June	\$941,263	\$961,760	2%	\$200,439	\$156,535	-22%	\$2,018	\$3,004	49%	\$84,004	\$107,787	28%
July	\$943,862	\$964,029	2%	\$240,800	\$121,695	-49%	\$2,137	\$2,454	15%	\$85,557	\$105,102	23%
August	\$898,678	\$947,989	5%	\$193,488	\$111,422	-42%	\$2,597	\$2,927	13%	\$88,631	\$108,842	23%
September	\$913,271	\$934,591	2%	\$207,024	\$135,613	-34%	\$1,343	\$3,791	182%	\$88,556	\$98,371	11%
Total	\$9,819,331	\$10,863,197	11%	\$2,360,276	\$1,556,043	-34%	\$24,442	\$32,508	33%	\$887,640	\$1,232,802	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Oneonta												
October	\$387,956	\$459,770	19%	\$47,713	\$57,403	20%	\$2,021	\$3,723	84%	\$16,575	\$25,457	54%
November	\$410,786	\$453,356	10%	\$49,160	\$62,009	26%	\$1,845	\$1,566	-15%	\$15,671	\$25,442	62%
December	\$413,885	\$444,887	7%	\$46,236	\$52,407	13%	\$2,088	\$2,284	9%	\$17,043	\$26,301	54%
January	\$453,670	\$508,147	12%	\$52,666	\$73,097	39%	\$1,987	\$1,094	-45%	\$19,593	\$30,537	56%
February	\$354,452	\$499,133	41%	\$52,347	\$24,167	-54%	\$2,035	\$1,531	-25%	\$29,603	\$36,578	24%
March	\$390,132	\$388,310	0%	\$43,968	\$93,599	113%	\$1,895	\$1,516	-20%	\$18,029	\$27,913	55%
April	\$437,212	\$539,898	23%	\$51,573	\$59,809	16%	\$1,742	\$2,331	34%	\$17,555	\$25,012	42%
May	\$415,542	\$542,084	30%	\$43,164	\$60,193	39%	\$1,699	\$4,084	140%	\$19,720	\$33,825	72%
June	\$505,991	\$533,204	5%	\$51,357	\$63,471	24%	\$1,861	\$2,679	44%	\$23,884	\$30,646	28%
July	\$484,329	\$501,826	4%	\$64,123	\$57,682	-10%	\$1,470	\$1,945	32%	\$24,326	\$29,882	23%
August	\$448,884	\$483,436	8%	\$53,822	\$56,785	6%	\$2,372	\$2,576	9%	\$25,200	\$30,846	22%
September	\$472,236	\$502,348	6%	\$56,671	\$63,969	13%	\$1,146	\$1,502	31%	\$25,178	\$27,969	11%
Total	\$5,175,074	\$5,856,399	13%	\$612,799	\$724,591	18%	\$22,161	\$26,831	21%	\$252,377	\$350,408	39%
Grand Total	\$14,994,406	\$16,719,596	12%	\$2,973,074	\$2,280,634	-23%	\$46,603	\$59,339	27%	\$1,140,017	\$1,583,210	39%

Source: Avenu Insights

CALHOUN County

For Calhoun County, all categories of tax collection analyzed – Sales, Use, and Lodging – increased from 2020 to 2021. Referring to Table 2: Sales, Use, Lodging, & Simplified Sellers Use Tax (Calhoun County - Anniston, Jacksonville, Oxford, and Piedmont), sales and use tax collection overall increased by 20% and 10%, respectively, for Calhoun County. Sales tax collection in Oxford increased by the largest percentage relative to other county, municipal localities, while Anniston experienced the largest increase for use tax. Lodging tax revenue increased by more than 20% for each locality, with a total increase of 30% across all localities. Calhoun County received a pro-rata SSUT distribution of over \$5.85 million for 2021.



Table 2: Sales, Use, Lodging, & Simplified Sellers Use Tax (Calhoun County - Anniston, Jacksonville, Oxford, and Piedmont)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
October	\$1,314,235	\$1,745,802	33%	\$373,511	\$399,875	7%	\$21,417	\$19,254	-10%	\$120,590	\$185,208	54%
November	\$1,310,037	\$1,598,262	22%	\$356,306	\$387,504	9%	\$28,473	\$21,714	-24%	\$114,011	\$185,104	62%
December	\$1,347,124	\$1,540,456	14%	\$378,348	\$401,336	6%	\$16,796	\$19,125	14%	\$123,993	\$191,353	54%
January	\$1,537,823	\$1,993,114	30%	\$427,240	\$432,689	1%	\$25,721	\$13,772	-46%	\$142,542	\$222,166	56%
February	\$1,164,973	\$1,620,989	39%	\$404,649	\$410,228	1%	\$19,223	\$16,300	-15%	\$215,370	\$266,121	24%
March	\$1,279,403	\$1,649,989	29%	\$370,106	\$386,993	5%	\$16,081	\$15,602	-3%	\$131,167	\$203,081	55%
April	\$1,453,341	\$1,957,701	35%	\$347,464	\$365,889	5%	\$11,443	\$23,745	108%	\$127,717	\$181,970	42%
May	\$1,212,536	\$1,852,047	53%	\$375,357	\$389,552	4%	\$6,861	\$23,788	247%	\$143,465	\$246,091	72%
June	\$1,484,339	\$2,007,431	35%	\$403,038	\$415,662	3%	\$10,549	\$30,398	188%	\$173,765	\$222,960	28%
July	\$1,606,675	\$1,884,705	17%	\$444,139	\$452,721	2%	\$15,129	\$25,686	70%	\$176,977	\$217,406	23%
August	\$1,382,770	\$1,762,439	27%	\$410,016	\$415,883	1%	\$21,600	\$25,785	19%	\$183,336	\$225,142	23%
September	\$1,433,741	\$1,796,543	25%	\$402,348	\$410,558	2%	\$17,639	\$22,522	28%	\$183,180	\$203,484	11%
Total	\$16,526,997	\$21,409,478	30%	\$4,692,522	\$4,868,890	4%	\$210,930	\$257,691	22%	\$1,836,112	\$2,550,086	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Anniston												
October	\$1,482,125	\$1,799,572	21%	\$261,401	\$306,448	17%	\$9,849	\$11,223	14%	\$58,320	\$89,571	54%
November	\$1,596,871	\$1,654,023	4%	\$240,288	\$280,807	17%	\$16,159	\$13,725	-15%	\$55,138	\$89,520	62%
December	\$1,529,064	\$1,643,038	7%	\$241,136	\$340,884	41%	\$10,838	\$11,379	5%	\$59,966	\$92,543	54%
January	\$1,729,930	\$1,982,748	15%	\$303,607	\$352,475	16%	\$9,105	\$9,871	8%	\$68,937	\$107,445	56%
February	\$1,375,167	\$1,609,076	17%	\$285,024	\$302,206	6%	\$9,986	\$10,420	4%	\$104,158	\$128,702	24%
March	\$1,462,173	\$1,626,942	11%	\$229,759	\$301,040	31%	\$11,779	\$9,914	-16%	\$63,435	\$98,215	55%
April	\$1,651,706	\$2,002,914	21%	\$289,352	\$324,082	12%	\$7,967	\$15,062	89%	\$61,767	\$88,005	42%
May	\$1,598,847	\$1,980,682	24%	\$302,444	\$433,978	43%	\$7,326	\$17,995	146%	\$69,383	\$119,015	72%
June	\$1,789,240	\$1,864,222	4%	\$277,235	\$373,084	35%	\$8,262	\$17,646	114%	\$84,037	\$107,829	28%
July	\$1,807,775	\$1,819,463	1%	\$269,570	\$340,696	26%	\$10,508	\$14,215	35%	\$85,590	\$105,143	23%
August	\$1,689,757	\$1,784,395	6%	\$291,313	\$358,343	23%	\$12,450	\$15,170	22%	\$88,666	\$108,884	23%
September	\$1,599,623	\$1,731,049	8%	\$289,611	\$330,016	14%	\$12,599	\$13,151	4%	\$88,590	\$98,410	11%
Total	\$19,312,277	\$21,498,124	11%	\$3,280,738	\$4,044,059	23%	\$126,828	\$159,771	26%	\$887,989	\$1,233,282	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Jacksonville												
October	\$637,178	\$726,773	14%	\$59,490	\$65,398	10%	\$15,054	\$12,435	-17%	\$31,672	\$48,342	53%
November	\$626,637	\$727,080	16%	\$59,582	\$67,885	14%	\$12,507	\$11,585	-7%	\$29,944	\$48,615	62%
December	\$626,377	\$778,203	24%	\$71,934	\$75,996	6%	\$7,963	\$8,020	1%	\$32,565	\$50,256	54%
January	\$601,075	\$731,450	22%	\$62,413	\$67,989	9%	\$11,146	\$9,473	-15%	\$37,437	\$58,349	56%
February	\$615,453	\$683,372	11%	\$52,972	\$55,332	4%	\$12,539	\$9,135	-27%	\$56,564	\$69,893	24%
March	\$661,222	\$821,466	24%	\$63,729	\$66,225	4%	\$6,869	\$13,038	90%	\$34,449	\$53,337	55%
April	\$588,603	\$805,976	37%	\$64,956	\$70,224	8%	\$4,912	\$16,231	230%	\$33,543	\$47,792	42%
May	\$672,471	\$771,062	15%	\$67,078	\$72,430	8%	\$7,850	\$16,284	107%	\$37,679	\$64,632	72%
June	\$635,301	\$707,231	11%	\$62,910	\$68,551	9%	\$9,210	\$14,778	60%	\$45,637	\$58,557	28%
July	\$621,571	\$717,192	15%	\$65,691	\$71,558	9%	\$11,120	\$12,945	16%	\$46,481	\$57,099	23%
August	\$683,456	\$815,521	19%	\$73,149	\$76,481	5%	\$10,983	\$12,865	17%	\$48,151	\$59,131	23%
September	\$688,821	\$836,083	21%	\$65,432	\$70,185	7%	\$10,791	\$12,630	17%	\$48,110	\$53,442	11%
Total	\$7,658,165	\$9,121,409	19%	\$769,336	\$828,254	8%	\$120,944	\$149,419	24%	\$482,233	\$669,445	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 19	FY 20	% Change	FY 19	FY 20	% Change
Oxford												
October	\$2,404,140	\$2,682,897	12%	\$151,244	\$162,366	7%	\$130,547	\$146,864	12%	\$53,883	\$82,756	54%
November	\$2,723,726	\$2,949,145	8%	\$192,271	\$198,597	3%	\$132,865	\$123,288	-7%	\$50,943	\$82,709	62%
December	\$3,262,753	\$3,696,987	13%	\$203,602	\$210,556	3%	\$111,148	\$87,218	-22%	\$55,404	\$85,501	54%
January	\$2,149,078	\$2,739,015	27%	\$179,287	\$187,158	4%	\$125,146	\$104,196	-17%	\$63,692	\$99,270	56%
February	\$2,283,465	\$2,536,032	11%	\$151,388	\$165,881	10%	\$132,536	\$100,196	-24%	\$96,233	\$118,910	24%
March	\$2,450,176	\$3,491,342	42%	\$147,030	\$162,440	10%	\$98,894	\$100,416	2%	\$58,609	\$90,742	55%
April	\$2,127,641	\$3,272,176	54%	\$166,257	\$189,662	14%	\$48,957	\$153,415	213%	\$57,068	\$81,309	42%
May	\$2,662,399	\$3,172,034	19%	\$148,307	\$155,208	5%	\$63,381	\$182,218	187%	\$64,104	\$109,960	72%
June	\$2,793,559	\$3,234,261	16%	\$144,413	\$163,225	13%	\$106,846	\$199,388	87%	\$77,643	\$99,625	28%
July	\$2,668,864	\$3,137,140	18%	\$161,101	\$169,476	5%	\$104,549	\$175,293	68%	\$79,078	\$97,143	23%
August	\$2,521,719	\$2,938,365	17%	\$161,236	\$168,930	5%	\$113,984	\$168,105	47%	\$81,920	\$100,600	23%
September	\$2,603,223	\$3,027,511	16%	\$155,955	\$162,574	4%	\$110,208	\$144,926	32%	\$81,850	\$90,922	11%
Total	\$30,650,743	\$36,876,905	20%	\$1,962,090	\$2,096,073	7%	\$1,279,060	\$1,685,523	32%	\$820,427	\$1,139,447	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21*	% Change	FY 20	FY 21*	% Change	FY 20	FY 21*	% Change	FY 20	FY 21	% Change
Piedmont												
October	\$155,079	-	-	\$63,675	-	-	\$557	-	-	\$12,312	\$18,919	54%
November	\$147,867	-	-	\$16,918	-	-	\$630	-	-	\$11,640	\$19,899	71%
December	\$145,331	-	-	\$27,538	-	-	\$399	-	-	\$12,660	\$19,537	54%
January	\$140,802	-	-	\$19,620	-	-	\$316	-	-	\$14,554	\$22,683	56%
February	\$140,194	-	-	\$15,543	-	-	\$282	-	-	\$21,989	\$27,170	24%
March	\$187,514	-	-	\$20,042	-	-	\$419	-	-	\$13,392	\$20,734	55%
April	\$171,526	-	-	\$26,311	-	-	\$408	-	-	\$13,040	\$18,579	42%
May	\$175,366	-	-	\$24,238	-	-	\$561	-	-	\$14,648	\$25,125	72%
June	\$184,271	-	-	\$23,308	-	-	\$512	-	-	\$17,741	\$22,764	28%
July	\$188,544	-	-	\$22,189	-	-	\$472	-	-	\$18,069	\$22,197	23%
August	\$166,267	-	-	\$18,026	-	-	\$544	-	-	\$18,719	\$22,987	23%
September	\$164,911	-	-	\$25,108	-	-	\$587	-	-	\$18,703	\$20,775	11%
Total	\$1,967,672	\$2,146,929	9%	\$302,517	\$310,471	3%	\$5,688	\$8,339	47%	\$187,467	\$261,369	39%
Grand Total	\$76,115,854	\$91,052,845	20%	\$11,007,204	\$12,147,747	10%	\$1,743,450	\$2,260,743	30%	\$4,214,228	\$5,853,629	39%

Source: Avenu Insights, ADOR, City of Anniston, City of Piedmont

*Tax data for Piedmont available only as annual total; monthly data are not available.

CHEROKEE County

Tax revenue collection was strong for Cherokee County in 2020-2021. Double digit increases in collection for each tax category – Sales, Use, and Lodging – were reported. Overall increases in tax collection for county and selected locality were 18%, 17%, and 45%, respectively, for these categories. Centre reported relatively higher levels of increase in sales and use tax when contrasted to Cherokee County, but lower increases in lodging tax collection. For each locality, the largest increases in lodging tax were in April and May, with decreases reported for Centre from October 2020 to March 2021. During 2021, \$745,152 was distributed pro-rata to Cherokee County for SSUT. See Table 3: Sales, Use, Lodging, & Simplified Sellers Use Tax (Cherokee County - Centre).

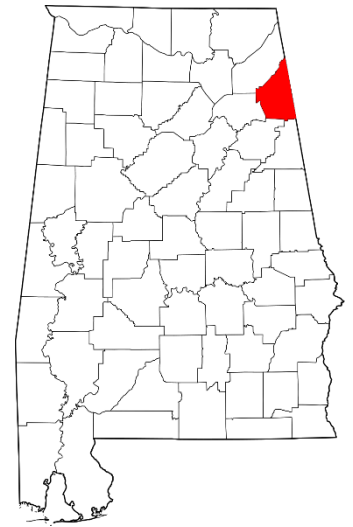


Table 3: Sales, Use, Lodging, & Simplified Sellers Use Tax (Cherokee County - Centre)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Cherokee County												
October	\$493,490	\$604,500	22%	\$75,289	\$85,666	14%	\$7,955	\$9,525	20%	\$26,431	\$40,594	54%
November	\$484,015	\$562,979	16%	\$117,055	\$89,473	-24%	\$6,628	\$7,814	18%	\$24,989	\$40,571	62%
December	\$506,492	\$523,468	3%	\$86,528	\$68,955	-20%	\$4,128	\$7,621	85%	\$27,177	\$41,941	54%
January	\$527,607	\$592,573	12%	\$100,969	\$126,056	25%	\$6,136	\$5,203	-15%	\$31,243	\$48,695	56%
February	\$440,486	\$547,225	24%	\$86,073	\$82,509	-4%	\$2,690	\$3,498	30%	\$47,206	\$58,329	24%
March	\$419,532	\$537,773	28%	\$67,760	\$84,621	25%	\$3,662	\$4,301	17%	\$28,750	\$44,512	55%
April	\$583,922	\$676,761	16%	\$76,719	\$106,602	39%	\$5,019	\$11,091	121%	\$27,993	\$39,884	42%
May	\$570,476	\$645,827	13%	\$67,263	\$68,791	2%	\$4,720	\$12,302	161%	\$31,445	\$53,939	72%
June	\$648,377	\$716,537	11%	\$68,748	\$99,776	45%	\$10,199	\$14,385	41%	\$38,086	\$48,869	28%
July	\$675,812	\$673,172	0%	\$88,153	\$86,767	-2%	\$18,120	\$29,347	62%	\$38,790	\$47,651	23%
August	\$601,861	\$696,242	16%	\$78,135	\$129,646	66%	\$23,464	\$33,531	43%	\$40,184	\$49,347	23%
September	\$595,269	\$633,769	6%	\$75,182	\$95,444	27%	\$15,304	\$21,070	38%	\$40,150	\$44,600	11%
Total	\$6,547,337	\$7,410,826	13%	\$987,875	\$1,124,306	14%	\$108,025	\$159,688	48%	\$402,445	\$558,932	39%

Locality Centre	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
October	\$147,090	\$298,118	103%	\$18,612	\$36,177	94%	\$1,488	\$966	-35%	\$8,806	\$13,525	54%
November	\$147,357	\$273,277	85%	\$20,790	\$39,187	88%	\$1,615	\$1,116	-31%	\$8,326	\$13,517	62%
December	\$155,323	\$268,030	73%	\$23,751	\$26,717	12%	\$1,228	\$903	-26%	\$9,055	\$13,973	54%
January	\$164,740	\$312,399	90%	\$23,309	\$47,298	103%	\$990	\$710	-28%	\$10,409	\$16,224	56%
February	\$216,506	\$306,790	42%	\$50,461	\$17,870	-65%	\$752	\$538	-28%	\$15,728	\$19,434	24%
March	\$210,591	\$237,662	13%	\$27,574	\$50,852	84%	\$782	\$756	-3%	\$9,579	\$14,830	55%
April	\$301,105	\$341,569	13%	\$26,002	\$31,668	22%	\$1,004	\$1,727	72%	\$9,327	\$13,288	42%
May	\$290,306	\$320,173	10%	\$23,738	\$33,360	41%	\$821	\$1,982	141%	\$10,477	\$17,971	72%
June	\$321,463	\$359,884	12%	\$28,189	\$34,334	22%	\$1,220	\$1,698	39%	\$12,690	\$16,282	28%
July	\$333,075	\$315,518	-5%	\$33,050	\$35,373	7%	\$1,120	\$2,202	97%	\$12,924	\$15,876	23%
August	\$286,895	\$332,237	16%	\$34,258	\$37,554	10%	\$1,351	\$2,246	66%	\$13,389	\$16,441	23%
September	\$284,291	\$308,613	9%	\$30,867	\$35,406	15%	\$1,103	\$1,912	73%	\$13,377	\$14,859	11%
Total	\$2,858,740	\$3,674,270	29%	\$340,600	\$425,796	25%	\$13,473	\$16,756	24%	\$134,086	\$186,220	39%
Grand Total	\$9,406,078	\$11,085,096	18%	\$1,328,476	\$1,550,102	17%	\$121,498	\$176,444	45%	\$536,531	\$745,152	39%

Source: Avenu Insights

CLAY County

In Clay County sales tax collection increased for 2020-2021 by county and each locality, with an overall average increase of four percent. With an increase of six percent Ashland reported the largest increase by locality, while Lineville was a close second with an increase of five percent. Use tax collection was higher in Ashland and Lineville but lower in the county. Overall, use tax collection declined by 16% from 2020 to 2021. Lodging tax is not assessed in Clay County. Pro-rata SSUT distribution for Clay County was \$536,474 in 2021. See Table 4: Sales, Use, Lodging, & Simplified Sellers Use Tax (Clay County - Ashland and Lineville).

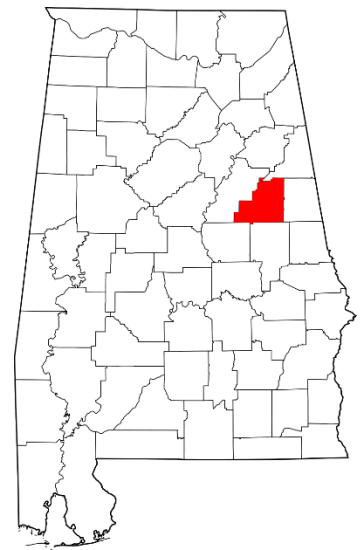


Table 4: Sales, Use, Lodging, & Simplified Sellers Use Tax (Clay County - Ashland and Lineville)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Clay County												
October	\$111,087	\$124,729	12%	\$26,073	\$14,338	-45%	N/A	N/A	N/A	\$14,169	\$21,761	54%
November	\$120,741	\$115,649	-4%	\$25,724	\$16,362	-36%	N/A	N/A	N/A	\$13,396	\$21,749	62%
December	\$105,918	\$107,372	1%	\$26,087	\$12,754	-51%	N/A	N/A	N/A	\$14,569	\$22,483	54%
January	\$104,670	\$121,106	16%	\$30,843	\$17,771	-42%	N/A	N/A	N/A	\$16,748	\$26,104	56%
February	\$101,505	\$126,942	25%	\$36,931	\$12,452	-66%	N/A	N/A	N/A	\$25,306	\$31,268	24%
March	\$102,846	\$79,381	-23%	\$33,837	\$18,207	-46%	N/A	N/A	N/A	\$15,412	\$23,861	55%
April	\$118,056	\$135,398	15%	\$27,022	\$16,587	-39%	N/A	N/A	N/A	\$15,007	\$21,381	42%
May	\$116,117	\$113,202	-3%	\$32,267	\$7,227	-78%	N/A	N/A	N/A	\$16,857	\$28,915	72%
June	\$122,820	\$125,092	2%	\$32,973	\$17,865	-46%	N/A	N/A	N/A	\$20,417	\$26,197	28%
July	\$116,948	\$113,814	-3%	\$35,916	\$16,595	-54%	N/A	N/A	N/A	\$20,794	\$25,544	23%
August	\$122,971	\$127,736	4%	\$35,116	\$15,385	-56%	N/A	N/A	N/A	\$21,542	\$26,453	23%
September	\$120,302	\$109,055	-9%	\$33,697	\$14,494	-57%	N/A	N/A	N/A	\$21,523	\$23,909	11%
Total	\$1,363,980	\$1,399,476	3%	\$376,485	\$180,037	-52%	N/A	N/A	N/A	\$215,740	\$299,625	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Ashland												
October	\$70,476	\$76,284	8%	\$23,466	\$32,032	37%	N/A	N/A	N/A	\$5,141	\$7,896	54%
November	\$68,666	\$65,951	-4%	\$24,177	\$27,150	12%	N/A	N/A	N/A	\$4,861	\$7,892	62%
December	\$69,797	\$96,492	38%	\$22,744	\$27,052	19%	N/A	N/A	N/A	\$5,287	\$8,458	60%
January	\$71,758	\$68,434	-5%	\$21,967	\$41,882	91%	N/A	N/A	N/A	\$6,077	\$9,472	56%
February	\$61,067	\$61,270	0%	\$25,892	\$22,714	-12%	N/A	N/A	N/A	\$9,182	\$11,346	24%
March	\$71,864	\$77,916	8%	\$25,696	\$34,925	36%	N/A	N/A	N/A	\$5,592	\$8,658	55%
April	\$66,973	\$77,532	16%	\$24,007	\$19,256	-20%	N/A	N/A	N/A	\$5,445	\$7,758	42%
May	\$68,544	\$76,741	12%	\$18,707	\$31,187	67%	N/A	N/A	N/A	\$6,117	\$10,492	72%
June	\$72,996	\$75,920	4%	\$22,049	\$22,558	2%	N/A	N/A	N/A	\$7,409	\$9,506	28%
July	\$71,444	\$74,134	4%	\$18,763	\$24,466	30%	N/A	N/A	N/A	\$7,546	\$9,269	23%
August	\$70,753	\$66,348	-6%	\$22,073	\$22,800	3%	N/A	N/A	N/A	\$7,817	\$9,599	23%
September	\$75,258	\$76,834	2%	\$24,182	\$24,818	3%	N/A	N/A	N/A	\$7,810	\$8,675	11%
Total	\$839,595	\$893,859	6%	\$273,725	\$330,840	21%	N/A	N/A	N/A	\$78,284	\$109,021	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Lineville												
October	\$62,590	\$72,768	16%	\$12,788	\$14,338	12%	N/A	N/A	N/A	\$6,045	\$9,284	54%
November	\$65,620	\$61,693	-6%	\$12,632	\$16,362	30%	N/A	N/A	N/A	\$5,715	\$9,279	62%
December	\$59,154	\$67,008	13%	\$13,043	\$12,754	-2%	N/A	N/A	N/A	\$6,216	\$9,592	54%
January	\$60,900	\$74,883	23%	\$16,725	\$17,771	6%	N/A	N/A	N/A	\$7,145	\$11,136	56%
February	\$55,846	\$70,467	26%	\$17,872	\$12,452	-30%	N/A	N/A	N/A	\$10,796	\$13,340	24%
March	\$53,517	\$47,128	-12%	\$12,640	\$18,207	44%	N/A	N/A	N/A	\$6,575	\$10,180	55%
April	\$72,869	\$81,630	12%	\$12,481	\$16,587	33%	N/A	N/A	N/A	\$6,402	\$9,121	42%
May	\$69,705	\$71,136	2%	\$12,712	\$7,227	-43%	N/A	N/A	N/A	\$7,192	\$12,336	72%
June	\$76,833	\$65,154	-15%	\$15,276	\$17,865	17%	N/A	N/A	N/A	\$8,711	\$11,176	28%
July	\$68,572	\$68,247	0%	\$17,846	\$16,595	-7%	N/A	N/A	N/A	\$8,872	\$10,898	23%
August	\$63,941	\$68,210	7%	\$15,113	\$15,385	2%	N/A	N/A	N/A	\$9,190	\$11,286	23%
September	\$61,746	\$63,121	2%	\$15,805	\$14,494	-8%	N/A	N/A	N/A	\$9,183	\$10,200	11%
Total	\$771,293	\$811,445	5%	\$174,933	\$180,037	3%	N/A	N/A	N/A	\$92,042	\$127,828	39%

Grand Total	\$2,974,869	\$3,104,780	4%	\$825,143	\$690,914	-16%	N/A	N/A	N/A	\$386,066	\$536,474	39%
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Source: Avenu Insights, ADOR

CLEBURNE County

Tax collection for categories analyzed surged in Cleburne County for 2020-2021. Sales and use tax collection increased overall by 23% and 16%, respectively for county and municipal locality. Lodging tax collection was 22% higher. When disaggregated by locality, use tax and lodging tax collection were higher in Heflin when compared to the county overall with the county experiencing declines in those two tax categories during the beginning of the fiscal year October 2020. Strong increases in lodging tax collection were reported for county in February after declining from November through January. Heflin, in comparison, also reported strong increases in lodging tax collection during April and May, but collection declined during August and September, the last two months of the reporting period. In 2021, \$507,731 was distributed to Cleburne County as pro-rata SSUT. Analysis is reported in *Table 5: Sales, Use, Lodging, & Simplified Sellers Use Tax (Cleburne County - Heflin)*.

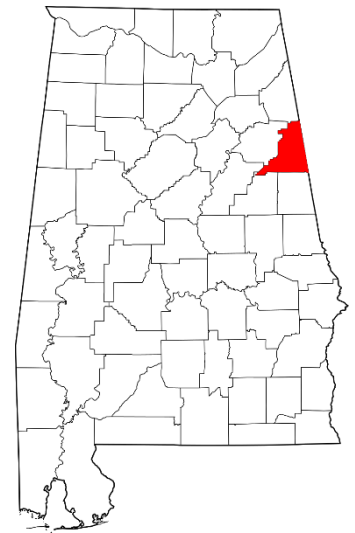


Table 5: Sales, Use, Lodging, & Simplified Sellers Use Tax (Cleburne County - Heflin)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Cleburne County												
October	\$120,533	\$151,212	25%	\$34,238	\$25,331	-26%	\$4,565	\$5,771	26%	\$15,227	\$23,386	54%
November	\$118,950	\$149,062	25%	\$45,638	\$42,755	-6%	\$11,444	\$10,208	-11%	\$14,396	\$23,372	62%
December	\$118,663	\$150,704	27%	\$36,025	\$23,821	-34%	\$7,151	\$6,184	-14%	\$15,657	\$24,162	54%
January	\$129,753	\$160,911	24%	\$41,981	\$37,703	-10%	\$5,893	\$257	-96%	\$17,999	\$28,052	56%
February	\$111,608	\$154,301	38%	\$49,005	\$25,224	-49%	\$3,227	\$6,998	117%	\$27,195	\$33,602	24%
March	\$101,466	\$128,766	27%	\$40,196	\$50,483	26%	\$3,140	\$5,457	74%	\$16,562	\$25,643	55%
April	\$138,978	\$164,139	18%	\$36,495	\$32,963	-10%	\$6,265	\$10,326	65%	\$16,127	\$22,977	42%
May	\$126,089	\$154,334	22%	\$36,067	\$16,434	-54%	\$4,315	\$7,369	71%	\$18,115	\$31,073	72%
June	\$145,328	\$182,057	25%	\$57,502	\$67,446	17%	\$6,490	\$8,862	37%	\$21,941	\$28,153	28%
July	\$150,272	\$183,844	22%	\$49,772	\$31,578	-37%	\$8,688	\$13,008	50%	\$22,347	\$27,451	23%
August	\$161,370	\$192,835	19%	\$45,218	\$97,785	116%	\$9,342	\$11,294	21%	\$23,150	\$28,428	23%
September	\$152,506	\$171,845	13%	\$45,635	\$72,108	58%	\$7,792	\$8,789	13%	\$23,130	\$25,693	11%
Total	\$1,575,517	\$1,944,010	23%	\$517,770	\$523,631	1%	\$78,311	\$94,523	21%	\$231,845	\$321,992	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	Heflin	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21
October	\$106,751	\$123,458	16%	\$10,854	\$13,456	24%	\$467	\$623	34%	\$8,784	\$13,490	54%
November	\$107,754	\$126,075	17%	\$23,755	\$27,124	14%	\$930	\$1,237	33%	\$8,304	\$13,482	62%
December	\$105,275	\$116,064	10%	\$10,042	\$13,161	31%	\$545	\$876	61%	\$9,032	\$13,937	54%
January	\$107,627	\$130,872	22%	\$14,771	\$29,545	100%	\$597	\$580	-3%	\$10,383	\$16,182	56%
February	\$98,265	\$107,010	9%	\$17,477	\$16,869	-3%	\$593	\$865	46%	\$15,687	\$19,383	24%
March	\$88,812	\$123,266	39%	\$15,104	\$37,677	149%	\$558	\$887	59%	\$9,554	\$14,792	55%
April	\$120,333	\$141,728	18%	\$15,302	\$18,793	23%	\$508	\$1,493	194%	\$9,303	\$13,254	42%
May	\$105,953	\$132,634	25%	\$11,754	\$11,525	-2%	\$461	\$1,354	194%	\$10,450	\$17,924	72%
June	\$125,405	\$161,315	29%	\$26,927	\$58,997	119%	\$801	\$1,249	56%	\$12,657	\$16,240	28%
July	\$125,157	\$149,282	19%	\$16,674	\$29,245	75%	\$725	\$1,253	73%	\$12,891	\$15,835	23%
August	\$111,480	\$145,078	30%	\$11,597	\$13,930	20%	\$1,381	\$1,056	-24%	\$13,354	\$16,399	23%
September	\$122,374	\$158,794	30%	\$11,617	\$18,782	62%	\$924	\$258	-72%	\$13,343	\$14,821	11%
Total	\$1,325,186	\$1,615,576	22%	\$185,876	\$289,104	56%	\$8,488	\$11,731	38%	\$133,740	\$185,739	39%
Grand Total	\$2,900,703	\$3,559,586	23%	\$703,647	\$812,735	16%	\$86,800	\$106,254	22%	\$365,585	\$507,731	39%

Source: Avenu Insights

DEKALB County

Sales and use tax collection increased by nine percent and five percent overall for DeKalb County and selected municipalities from 2020 to 2021. The largest increase for these tax categories was in Mentone, with collection surging by 34% and 13%, respectively. Sales tax collection increased by ten percent in DeKalb County and sales and use tax by eight percent and four percent, respectively, in Fort Payne; DeKalb County does not collect use tax. Variances in lodging tax collection were observed across the reporting period with the overall trend downward by five percent. Increase in lodging tax for DeKalb County was over 200% in May with double digit increases each month other than November. Lodging tax collection declined each month from February through July in Fort Payne and June through September in Mentone. Pro-rata SSUT distributions totaled \$767,141 for DeKalb County in 2021. *Table 6: Sales, Use, Lodging, & Simplified Sellers Use Tax (DeKalb County - Fort Payne and Mentone)* summarizes these tax collections.

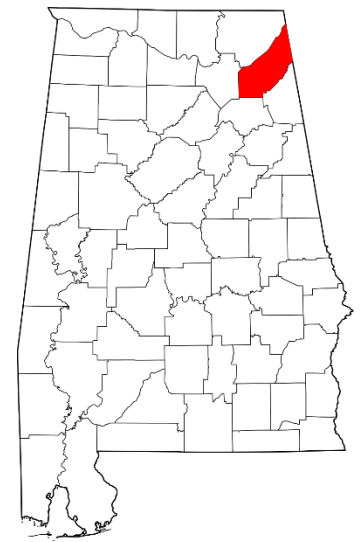


Table 6: Sales, Use, Lodging, & Simplified Sellers Use Tax (DeKalb County - Fort Payne and Mentone)

Locality	Sales Tax			Use Tax*			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
DeKalb County												
October	\$571,928	\$638,991	12%	N/A	N/A	N/A	\$3,879	\$4,740	22%	\$72,319	\$111,071	54%
November	\$574,339	\$599,203	4%	N/A	N/A	N/A	\$5,629	\$4,664	-17%	\$68,374	\$111,009	62%
December	\$598,926	\$594,834	-1%	N/A	N/A	N/A	\$4,450	\$5,560	25%	\$74,360	\$114,756	54%
January	\$664,952	\$787,921	18%	N/A	N/A	N/A	\$3,455	\$4,968	44%	\$85,484	\$133,235	56%
February	\$534,626	\$538,727	1%	N/A	N/A	N/A	\$3,121	\$4,536	45%	\$129,160	\$159,596	24%
March	\$503,174	\$594,465	18%	N/A	N/A	N/A	\$2,520	\$4,162	65%	\$78,662	\$121,790	55%
April	\$653,192	\$676,823	4%	N/A	N/A	N/A	\$3,069	\$4,102	34%	\$76,593	\$109,129	42%
May	\$567,161	\$767,144	35%	N/A	N/A	N/A	\$1,881	\$5,956	217%	\$86,038	\$147,583	72%
June	\$647,088	\$775,731	20%	N/A	N/A	N/A	\$3,660	\$6,144	68%	\$104,209	\$133,711	28%
July	\$683,641	\$695,905	2%	N/A	N/A	N/A	\$4,611	\$6,393	39%	\$106,135	\$130,281	23%
August	\$614,847	\$724,770	18%	N/A	N/A	N/A	\$5,139	\$8,176	59%	\$109,949	\$135,020	23%
September	\$689,336	\$674,159	-2%	N/A	N/A	N/A	\$5,721	\$7,864	37%	\$109,855	\$122,032	11%
Total	\$7,303,210	\$8,068,673	10%	N/A	N/A	N/A	\$47,136	\$67,265	43%	\$1,101,138	\$1,529,213	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Fort Payne												
October	\$964,880	\$1,040,755	8%	\$120,558	\$129,674	8%	\$48,672	\$58,285	20%	\$35,367	\$54,318	54%
November	\$1,045,480	\$1,102,523	5%	\$132,880	\$139,314	5%	\$37,745	\$42,987	14%	\$33,437	\$54,287	62%
December	\$1,145,312	\$1,177,829	3%	\$170,335	\$174,412	2%	\$26,113	\$34,066	30%	\$36,365	\$56,160	54%
January	\$857,543	\$931,378	9%	\$143,665	\$149,526	4%	\$26,413	\$30,602	16%	\$41,805	\$65,157	56%
February	\$898,508	\$964,423	7%	\$105,884	\$113,827	8%	\$25,790	\$23,062	-11%	\$63,164	\$78,048	24%
March	\$1,088,733	\$1,100,644	1%	\$136,995	\$143,231	5%	\$38,029	\$30,500	-20%	\$38,469	\$59,560	55%
April	\$985,876	\$1,072,129	9%	\$90,554	\$95,221	5%	\$39,122	\$18,134	-54%	\$37,457	\$53,368	42%
May	\$1,087,391	\$1,238,421	14%	\$110,662	\$116,072	5%	\$48,014	\$32,278	-33%	\$42,076	\$72,173	72%
June	\$1,100,970	\$1,238,666	13%	\$120,891	\$124,845	3%	\$51,398	\$42,340	-18%	\$50,962	\$65,390	28%
July	\$1,015,709	\$1,137,551	12%	\$128,363	\$133,591	4%	\$53,235	\$44,327	-17%	\$51,904	\$63,761	23%
August	\$1,059,059	\$1,073,895	1%	\$120,558	\$122,986	2%	\$39,273	\$42,561	8%	\$53,769	\$66,030	23%
September	\$983,389	\$1,131,861	15%	\$138,996	\$143,990	4%	\$36,755	\$39,685	8%	\$53,723	\$59,678	11%
Total	\$12,232,851	\$13,210,075	8%	\$1,520,341	\$1,586,688	4%	\$470,559	\$438,827	-7%	\$538,496	\$747,930	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Mentone												
October	\$15,735	\$16,659	6%	\$4,767	\$4,694	-2%	\$1,863	\$3,576	92%	\$909	\$1,395	54%
November	\$15,662	\$12,187	-22%	\$3,857	\$7,855	104%	\$3,157	\$4,650	47%	\$859	\$1,394	62%
December	\$15,348	\$12,103	-21%	\$3,802	\$3,659	-4%	\$2,952	\$4,069	38%	\$934	\$1,441	54%
January	\$13,115	\$12,184	-7%	\$4,957	\$8,054	62%	\$1,666	\$3,243	95%	\$1,074	\$1,674	56%
February	\$10,904	\$16,968	56%	\$5,067	\$2,889	-43%	\$1,726	\$2,169	26%	\$1,623	\$2,005	24%
March	\$11,678	\$8,505	-27%	\$6,498	\$6,681	3%	\$1,441	\$2,620	82%	\$988	\$1,530	55%
April	\$9,051	\$14,240	57%	\$4,803	\$6,073	26%	\$1,762	\$3,496	98%	\$962	\$1,371	42%
May	\$6,875	\$15,809	130%	\$5,025	\$6,204	23%	\$1,114	\$2,368	113%	\$1,081	\$1,854	72%
June	\$9,485	\$16,909	78%	\$6,968	\$9,731	40%	\$3,344	\$3,047	-9%	\$1,309	\$1,680	28%
July	\$12,541	\$28,818	130%	\$8,554	\$6,372	-26%	\$4,027	\$4,097	2%	\$1,334	\$1,638	23%
August	\$14,275	\$28,672	101%	\$3,181	\$7,387	132%	\$4,272	\$4,037	-5%	\$1,381	\$1,696	23%
September	\$11,254	\$11,896	6%	\$8,495	\$4,866	-43%	\$3,458	\$2,509	-27%	\$1,380	\$1,533	11%
Total	\$145,923	\$194,950	34%	\$65,973	\$74,465	13%	\$30,781	\$39,881	30%	\$13,835	\$19,211	39%

Grand Total	\$19,681,984	\$21,473,698	9%	\$1,586,314	\$1,661,153	5%	\$501,340	\$478,708	-5%	\$552,332	\$767,141	39%
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Source: Avenu Insights, ADOR, DeKalb County

*Sales and Use Tax for DeKalb County are not collected separately.

ETOWAH County

Referring to *Table 7: Sales, Use, Lodging, & Simplified Sellers Use Tax (Etowah County - Attalla, Gadsden, and Rainbow City)*, overall sales and lodging tax collection increased by 11% and 28%, respectively, for the 2020-2021 period. Use tax, conversely, declined by seven percent overall. By locality, sales tax collection expanded for each municipal entity and county. Use tax collection increased for Gadsden and Rainbow City, but declined by 44% and 27%, respectively, for Etowah County and Attalla. For the localities that report lodging tax (Rainbow City does not report lodging tax) overall collection increased by 28%. By locality, the largest increases were 48% in Attalla and 28% in Etowah County. SSUT pro-rata distribution increased from \$3.6 million to \$5.0 million in 2021 for Etowah County.

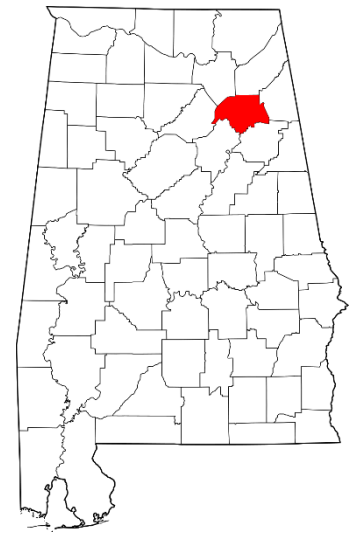


Table 7: Sales, Use, Lodging, & Simplified Sellers Use Tax (Etowah County - Attalla, Gadsden, and Rainbow City)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Etowah County												
October	\$848,271	\$959,433	13%	\$226,533	\$134,641	-41%	\$25,802	\$25,523	-1%	\$106,208	\$163,118	54%
November	\$833,368	\$889,137	7%	\$246,887	\$141,439	-43%	\$33,260	\$27,926	-16%	\$100,413	\$163,026	62%
December	\$882,464	\$837,598	-5%	\$244,361	\$113,956	-53%	\$23,215	\$23,655	2%	\$109,204	\$168,530	54%
January	\$954,051	\$1,116,698	17%	\$285,953	\$185,715	-35%	\$22,131	\$17,908	-19%	\$125,541	\$195,668	56%
February	\$739,723	\$1,073,221	45%	\$302,938	\$118,699	-61%	\$20,766	\$18,164	-13%	\$189,683	\$234,381	24%
March	\$825,977	\$632,516	-23%	\$263,744	\$130,986	-50%	\$21,712	\$19,482	-10%	\$115,522	\$178,860	55%
April	\$883,745	\$1,109,681	26%	\$232,845	\$156,447	-33%	\$18,250	\$30,104	65%	\$112,484	\$160,266	42%
May	\$767,190	\$981,784	28%	\$215,473	\$111,025	-48%	\$13,634	\$36,948	171%	\$126,354	\$216,739	72%
June	\$924,591	\$1,086,355	17%	\$279,690	\$164,803	-41%	\$18,532	\$38,242	106%	\$153,040	\$196,368	28%
July	\$1,025,672	\$1,014,278	-1%	\$305,901	\$141,414	-54%	\$25,325	\$40,290	59%	\$155,869	\$191,476	23%
August	\$856,748	\$928,288	8%	\$280,677	\$250,132	-11%	\$25,951	\$38,577	49%	\$161,470	\$198,290	23%
September	\$840,182	\$973,390	16%	\$296,511	\$137,026	-54%	\$24,935	\$34,024	36%	\$161,332	\$179,215	11%
Total	\$10,381,981	\$11,602,379	12%	\$3,181,513	\$1,786,283	-44%	\$273,513	\$350,843	28%	\$1,617,120	\$2,245,937	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Attalla												
October	\$509,648	\$551,693	8%	\$43,415	\$32,349	-25%	\$3,199	\$3,994	25%	\$15,265	\$23,445	54%
November	\$515,951	\$535,392	4%	\$46,963	\$56,010	19%	\$3,750	\$4,476	19%	\$14,432	\$23,432	62%
December	\$543,241	\$548,531	1%	\$63,272	\$25,906	-59%	\$3,196	\$3,652	14%	\$15,696	\$24,233	54%
January	\$580,694	\$668,400	15%	\$61,186	\$63,945	5%	\$2,711	\$3,714	37%	\$18,044	\$28,123	56%
February	\$469,153	\$560,727	20%	\$63,285	\$23,146	-63%	\$3,292	\$3,759	14%	\$27,263	\$33,688	24%
March	\$491,628	\$460,941	-6%	\$49,131	\$46,996	-4%	\$3,518	\$4,432	26%	\$16,604	\$25,707	55%
April	\$592,419	\$647,656	9%	\$47,638	\$43,299	-9%	\$3,732	\$5,951	59%	\$16,168	\$23,035	42%
May	\$550,887	\$587,728	7%	\$46,216	\$23,908	-48%	\$2,479	\$7,434	200%	\$18,161	\$31,152	72%
June	\$598,142	\$600,050	0%	\$53,673	\$49,735	-7%	\$3,645	\$7,092	95%	\$21,997	\$28,224	28%
July	\$583,534	\$550,217	-6%	\$73,088	\$48,067	-34%	\$5,565	\$7,597	37%	\$22,403	\$27,521	23%
August	\$533,217	\$556,096	4%	\$56,777	\$38,451	-32%	\$5,127	\$7,173	40%	\$23,208	\$28,500	23%
September	\$536,633	\$587,416	9%	\$59,495	\$33,167	-44%	\$4,391	\$6,547	49%	\$23,188	\$25,758	11%
Total	\$6,505,147	\$6,854,847	5%	\$664,140	\$484,979	-27%	\$44,603	\$65,821	48%	\$232,431	\$322,818	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Gadsden												
October	\$2,411,548	\$2,701,757	12%	\$492,945	\$588,673	19%	\$60,933	\$59,194	-3%	\$93,026	\$142,873	54%
November	\$2,373,491	\$2,513,375	6%	\$557,387	\$595,690	7%	\$79,040	\$64,991	-18%	\$87,950	\$142,793	62%
December	\$2,538,482	\$2,351,794	-7%	\$530,089	\$518,917	-2%	\$55,035	\$55,294	0%	\$95,651	\$147,613	54%
January	\$2,988,306	\$3,342,560	12%	\$537,229	\$683,596	27%	\$52,331	\$40,919	-22%	\$109,960	\$171,384	56%
February	\$2,216,445	\$2,605,039	18%	\$545,464	\$383,244	-30%	\$48,337	\$41,549	-14%	\$166,141	\$205,291	24%
March	\$2,369,027	\$2,232,820	-6%	\$578,558	\$789,642	36%	\$47,239	\$45,018	-5%	\$101,185	\$156,661	55%
April	\$2,450,943	\$3,232,577	32%	\$490,262	\$624,924	27%	\$45,239	\$68,975	52%	\$98,524	\$140,375	42%
May	\$1,972,207	\$2,758,621	40%	\$399,585	\$571,216	43%	\$31,406	\$84,570	169%	\$110,672	\$189,839	72%
June	\$2,594,725	\$3,119,369	20%	\$542,725	\$642,251	18%	\$42,346	\$87,268	106%	\$134,046	\$171,966	28%
July	\$2,846,017	\$2,950,685	4%	\$614,705	\$607,231	-1%	\$56,817	\$91,355	61%	\$136,524	\$167,712	23%
August	\$2,299,117	\$2,606,925	13%	\$559,118	\$573,783	3%	\$59,234	\$87,833	48%	\$141,430	\$173,679	23%
September	\$2,356,404	\$2,711,752	15%	\$592,531	\$573,355	-3%	\$57,198	\$77,704	36%	\$141,309	\$156,972	11%
Total	\$29,416,710	\$33,127,274	13%	\$6,440,599	\$7,152,522	11%	\$635,155	\$804,670	27%	\$1,416,416	\$1,967,158	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Rainbow City												
October	\$453,479	\$470,091	4%	\$47,253	\$45,026	-5%	N/A	N/A	N/A	\$24,236	\$37,222	54%
November	\$428,132	\$456,281	7%	\$50,742	\$53,628	6%	N/A	N/A	N/A	\$22,913	\$37,201	62%
December	\$452,516	\$533,929	18%	\$54,247	\$61,003	12%	N/A	N/A	N/A	\$24,920	\$38,457	54%
January	\$395,230	\$475,033	20%	\$39,856	\$45,772	15%	N/A	N/A	N/A	\$28,648	\$44,650	56%
February	\$378,371	\$438,946	16%	\$41,494	\$45,521	10%	N/A	N/A	N/A	\$43,284	\$53,484	24%
March	\$435,053	\$541,220	24%	\$46,767	\$57,691	23%	N/A	N/A	N/A	\$26,361	\$40,814	55%
April	\$434,332	\$571,673	32%	\$45,516	\$53,523	18%	N/A	N/A	N/A	\$25,668	\$36,571	42%
May	\$491,705	\$522,491	6%	\$42,690	\$46,264	8%	N/A	N/A	N/A	\$28,833	\$49,458	72%
June	\$491,263	\$524,772	7%	\$47,552	\$52,027	9%	N/A	N/A	N/A	\$34,923	\$44,809	28%
July	\$481,377	\$541,659	13%	\$42,524	\$51,969	22%	N/A	N/A	N/A	\$35,568	\$43,693	23%
August	\$452,698	\$483,535	7%	\$41,516	\$53,094	28%	N/A	N/A	N/A	\$36,846	\$45,248	23%
September	\$500,436	\$495,030	-1%	\$42,592	\$67,641	59%	N/A	N/A	N/A	\$36,815	\$40,895	11%
Total	\$5,394,592	\$6,054,660	12%	\$542,749	\$633,160	17%	N/A	N/A	N/A	\$369,015	\$512,502	39%
Grand Total	\$51,698,430	\$57,639,160	11%	\$10,829,000	\$10,056,944	-7%	\$953,271	\$1,221,334	28%	\$3,634,983	\$5,048,415	39%

Source: Avenu Insights, ADOR

MARSHALL County

Marshall County reported overall increases in sales, use, and lodging tax of 16 percent, 26%, and 24%, respectively. Increases in collection were robust across each locality, with Albertville reporting the largest increase in sales tax and use tax collection at 18% and 29%, respectively. By locality, Guntersville reported the largest increase in lodging tax collection at 29%, while Marshall County reported the second largest percent increase at 23%. Increases in lodging tax collection in Guntersville were fueled by surging collection of over 100 % for each month of April, May, and June. Pro-rata SSUT distributions totaled \$3.6 million for Marshall County in 2021. See Table 8: Sales, Use, Lodging, & Simplified Sellers Use Tax (Marshall County – Albertville and Guntersville).



Table 8: Sales, Use, Lodging, & Simplified Sellers Use Tax (Marshall County - Albertville and Guntersville)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Marshall County												
October	\$105,451	\$111,897	6%	\$21,290	\$31,067	46%	\$16,217	\$16,979	5%	\$94,602	\$145,294	54%
November	\$97,746	\$103,300	6%	\$30,917	\$36,858	19%	\$11,901	\$11,902	0%	\$89,440	\$145,213	62%
December	\$91,767	\$113,997	24%	\$35,467	\$35,711	1%	\$9,525	\$8,504	-11%	\$97,271	\$150,115	54%
January	\$106,535	\$105,319	-1%	\$23,904	\$29,217	22%	\$10,025	\$10,020	0%	\$111,823	\$174,288	56%
February	\$97,470	\$97,212	0%	\$22,588	\$27,032	20%	\$11,291	\$11,265	0%	\$168,956	\$208,770	24%
March	\$109,204	\$139,415	28%	\$25,226	\$35,358	40%	\$12,011	\$19,710	64%	\$102,899	\$159,316	55%
April	\$106,933	\$140,014	31%	\$36,240	\$35,575	-2%	\$10,192	\$20,162	98%	\$100,193	\$142,754	42%
May	\$118,263	\$141,174	19%	\$31,506	\$37,227	18%	\$15,447	\$20,662	34%	\$112,547	\$193,056	72%
June	\$121,043	\$143,376	18%	\$38,426	\$28,100	-27%	\$17,274	\$23,013	33%	\$136,317	\$174,911	28%
July	\$114,632	\$126,781	11%	\$34,564	\$32,232	-7%	\$17,104	\$23,069	35%	\$138,837	\$170,554	23%
August	\$119,926	\$130,484	9%	\$29,778	\$45,151	52%	\$15,611	\$17,562	12%	\$143,703	\$176,623	23%
September	\$122,030	\$131,320	8%	\$30,755	\$31,548	3%	\$15,306	\$16,083	5%	\$143,703	\$159,632	11%
Total	\$1,310,999	\$1,484,288	13%	\$360,662	\$405,076	12%	\$161,904	\$198,931	23%	\$1,440,291	\$2,000,526	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Albertville												
October	\$1,153,120	\$1,394,126	21%	\$192,203	\$227,352	18%	\$10,802	\$11,897	10%	\$53,409	\$82,027	54%
November	\$1,158,208	\$1,322,841	14%	\$177,908	\$232,766	31%	\$11,013	\$11,787	7%	\$50,495	\$81,981	62%
December	\$1,166,071	\$1,277,491	10%	\$206,253	\$220,917	7%	\$10,962	\$10,681	-3%	\$54,916	\$84,749	54%
January	\$1,220,843	\$1,496,845	23%	\$247,313	\$306,813	24%	\$11,757	\$8,921	-24%	\$63,131	\$98,396	56%
February	\$1,075,824	\$1,334,322	24%	\$183,404	\$236,349	29%	\$10,299	\$9,108	-12%	\$95,386	\$117,863	24%
March	\$1,146,291	\$1,160,390	1%	\$225,187	\$267,225	19%	\$10,581	\$9,522	-10%	\$58,093	\$89,943	55%
April	\$1,190,475	\$1,558,977	31%	\$208,385	\$290,973	40%	\$6,348	\$14,583	130%	\$56,565	\$80,593	42%
May	\$1,101,492	\$1,557,627	41%	\$188,210	\$238,923	27%	\$8,978	\$15,913	77%	\$63,540	\$108,992	72%
June	\$1,412,900	\$1,665,234	18%	\$269,774	\$378,285	40%	\$14,205	\$14,620	3%	\$76,959	\$98,747	28%
July	\$1,395,954	\$1,515,103	9%	\$310,124	\$341,066	10%	\$15,893	\$14,187	-11%	\$78,382	\$96,288	23%
August	\$1,313,089	\$1,489,892	13%	\$196,617	\$306,516	56%	\$12,088	\$14,895	23%	\$81,198	\$99,714	23%
September	\$1,376,792	\$1,519,791	10%	\$195,768	\$298,029	52%	\$11,351	\$8,675	-24%	\$81,129	\$90,122	11%
Total	\$14,711,058	\$17,292,639	18%	\$2,601,146	\$3,345,214	29%	\$134,275	\$144,789	8%	\$813,202	\$1,129,415	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Guntersville												
October	\$1,358,311	\$1,627,378	20%	\$149,030	\$228,681	53%	\$45,487	\$55,827	23%	\$20,690	\$31,775	54%
November	\$1,299,150	\$1,540,885	19%	\$134,314	\$192,954	44%	\$68,131	\$69,451	2%	\$19,561	\$31,758	62%
December	\$1,321,569	\$1,440,652	9%	\$149,722	\$198,603	33%	\$34,361	\$39,536	15%	\$21,273	\$32,830	54%
January	\$1,438,750	\$1,637,988	14%	\$169,389	\$246,038	45%	\$36,405	\$14,452	-60%	\$24,456	\$38,116	56%
February	\$1,084,785	\$1,508,486	39%	\$146,236	\$113,254	-23%	\$22,959	\$35,487	55%	\$36,951	\$45,658	24%
March	\$1,352,043	\$1,361,608	1%	\$158,732	\$230,627	45%	\$21,841	\$33,184	52%	\$22,504	\$34,842	55%
April	\$1,438,453	\$1,801,094	25%	\$141,710	\$199,000	40%	\$24,103	\$63,147	162%	\$21,912	\$31,220	42%
May	\$1,454,005	\$1,795,507	23%	\$162,512	\$219,148	35%	\$20,843	\$66,186	218%	\$24,614	\$42,221	72%
June	\$1,571,992	\$1,802,715	15%	\$176,040	\$205,048	16%	\$41,844	\$85,423	104%	\$29,813	\$38,253	28%
July	\$1,823,671	\$1,791,871	-2%	\$177,923	\$171,630	-4%	\$75,356	\$68,979	-8%	\$30,364	\$37,300	23%
August	\$1,596,789	\$1,732,376	8%	\$173,615	\$201,210	16%	\$89,698	\$83,413	-7%	\$31,455	\$38,627	23%
September	\$1,520,646	\$1,639,661	8%	\$170,810	\$168,286	-1%	\$56,674	\$77,867	37%	\$31,428	\$34,911	11%
Total	\$17,260,164	\$19,680,221	14%	\$1,910,031	\$2,374,479	24%	\$537,701	\$692,952	29%	\$315,020	\$437,511	39%
Grand Total	\$33,282,222	\$38,457,148	16%	\$4,871,839	\$6,124,769	26%	\$833,880	\$1,036,672	24%	\$2,568,512	\$3,567,452	39%

Source: Avenu Insights, ADOR

RANDOLPH County

Sales, use, and lodging tax collection increased in Randolph County from 2020 to 2021. Overall increases were 15% and 25%, respectively, for sales and lodging, while use tax collection expanded by eight percent. Randolph County experienced the largest percent increase in sales tax collection of 17%, while Roanoke reported the largest increase in use tax collection of 25%. Randolph County is the only locality in that county that collects lodging tax. While each month experienced percent increases in lodging tax collection, the smallest increases were in December through February and June, while the largest increases were in October and November and March through May. During 2021, pro-rata SSUT distributions received by Randolph County summed to \$860,473. See Table 9: Sales, Use, Lodging, & Simplified Sellers Use Tax (Randolph County - Roanoke and Wedowee).

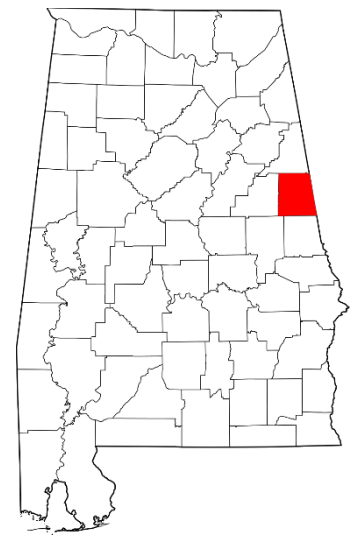


Table 9: Sales, Use, Lodging, & Simplified Sellers Use Tax (Randolph County - Roanoke and Wedowee)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
October	\$351,360	\$396,346	13%	\$100,006	\$59,651	-40%	\$2,858	\$3,910	37%	\$23,303	\$35,789	54%
November	\$340,628	\$404,027	19%	\$62,106	\$61,727	-1%	\$2,023	\$2,920	44%	\$22,032	\$35,769	62%
December	\$347,308	\$453,502	31%	\$71,349	\$67,733	-5%	\$2,817	\$3,079	9%	\$23,961	\$36,977	54%
January	\$337,489	\$441,949	31%	\$62,811	\$60,391	-4%	\$2,795	\$2,941	5%	\$27,545	\$42,931	56%
February	\$325,967	\$385,618	18%	\$51,049	\$55,546	9%	\$2,588	\$2,820	9%	\$41,618	\$51,425	24%
March	\$425,101	\$518,903	22%	\$59,859	\$79,427	33%	\$2,354	\$4,869	107%	\$25,347	\$39,243	55%
April	\$421,824	\$455,879	8%	\$60,024	\$62,339	4%	\$2,176	\$3,269	50%	\$24,680	\$35,164	42%
May	\$509,985	\$570,156	12%	\$54,164	\$51,223	-5%	\$3,331	\$4,178	25%	\$27,723	\$47,554	72%
June	\$476,641	\$525,664	10%	\$48,080	\$41,559	-14%	\$3,581	\$3,821	7%	\$33,579	\$43,085	28%
July	\$458,501	\$537,996	17%	\$52,970	\$54,887	4%	\$5,123	\$6,138	20%	\$34,199	\$42,011	23%
August	\$402,355	\$498,220	24%	\$57,072	\$56,764	-1%	\$3,540	\$3,978	12%	\$35,428	\$43,085	22%
September	\$394,994	\$427,513	8%	\$56,957	\$49,660	-13%	\$3,661	\$4,277	17%	\$35,398	\$39,321	11%
Total	\$4,792,153	\$5,615,773	17%	\$736,446	\$700,907	-5%	\$36,847	\$46,199	25%	\$354,813	\$492,354	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Roanoke												
October	\$231,095	\$277,564	20%	\$41,105	\$50,675	23%	N/A	N/A	N/A	\$15,331	\$23,546	54%
November	\$237,224	\$263,579	11%	\$49,382	\$57,388	16%	N/A	N/A	N/A	\$14,495	\$23,532	62%
December	\$250,450	\$272,391	9%	\$61,626	\$47,712	-23%	N/A	N/A	N/A	\$15,764	\$24,327	54%
January	\$274,244	\$327,655	19%	\$50,171	\$61,558	23%	N/A	N/A	N/A	\$18,122	\$28,244	56%
February	\$219,551	\$311,340	42%	\$53,660	\$30,813	-43%	N/A	N/A	N/A	\$27,381	\$33,832	24%
March	\$221,233	\$228,634	3%	\$44,099	\$88,127	100%	N/A	N/A	N/A	\$16,676	\$25,818	55%
April	\$286,714	\$421,703	47%	\$46,317	\$59,720	29%	N/A	N/A	N/A	\$16,237	\$23,134	42%
May	\$282,332	\$269,698	-4%	\$39,725	\$59,933	51%	N/A	N/A	N/A	\$18,239	\$31,286	72%
June	\$322,799	\$324,555	1%	\$44,574	\$62,337	40%	N/A	N/A	N/A	\$22,091	\$28,345	28%
July	\$294,467	\$302,207	3%	\$47,067	\$61,783	31%	N/A	N/A	N/A	\$22,500	\$27,639	23%
August	\$297,373	\$303,640	2%	\$51,806	\$64,280	24%	N/A	N/A	N/A	\$23,308	\$28,623	23%
September	\$266,693	\$300,638	13%	\$51,180	\$82,917	62%	N/A	N/A	N/A	\$23,288	\$25,869	11%
Total	\$3,184,175	\$3,603,604	13%	\$580,712	\$727,243	25%	N/A	N/A	N/A	\$233,430	\$324,195	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
October	\$88,168	\$109,330	24%	\$10,250	\$11,122	9%	N/A	N/A	N/A	\$2,077	\$3,190	54%
November	\$89,678	\$90,297	1%	\$12,752	\$11,180	-12%	N/A	N/A	N/A	\$1,964	\$3,188	62%
December	\$76,366	\$91,250	19%	\$8,928	\$12,177	36%	N/A	N/A	N/A	\$2,136	\$3,296	54%
January	\$88,714	\$102,235	15%	\$11,793	\$18,601	58%	N/A	N/A	N/A	\$2,455	\$3,827	56%
February	\$78,981	\$91,328	16%	\$18,699	\$5,971	-68%	N/A	N/A	N/A	\$3,710	\$4,584	24%
March	\$78,673	\$92,435	17%	\$12,555	\$15,148	21%	N/A	N/A	N/A	\$2,259	\$3,498	55%
April	\$111,961	\$123,492	10%	\$10,165	\$12,472	23%	N/A	N/A	N/A	\$2,200	\$3,134	42%
May	\$108,089	\$113,681	5%	\$11,097	\$10,477	-6%	N/A	N/A	N/A	\$2,471	\$4,239	72%
June	\$112,094	\$124,147	11%	\$15,876	\$12,438	-22%	N/A	N/A	N/A	\$2,993	\$3,840	28%
July	\$115,128	\$114,924	0%	\$11,421	\$10,602	-7%	N/A	N/A	N/A	\$3,049	\$3,745	23%
August	\$106,858	\$109,711	3%	\$9,533	\$12,938	36%	N/A	N/A	N/A	\$3,158	\$3,878	23%
September	\$97,760	\$100,438	3%	\$9,398	\$9,863	5%	N/A	N/A	N/A	\$3,155	\$3,505	11%
Total	\$1,152,469	\$1,263,268	10%	\$142,469	\$142,989	0%	N/A	N/A	N/A	\$31,629	\$43,924	39%
Grand Total	\$9,128,797	\$10,482,645	15%	\$1,459,626	\$1,571,139	8%	\$36,847	\$46,199	25%	\$619,872	\$860,473	39%

Source: Avenu Insights, ADOR

ST. CLAIR County

St Clair County tax collection is an example of economic emergence from pandemic lows in 2020 and improving economic conditions. Sales, use, and lodging tax collection soared by 31%, 64%, and 45% overall. Sales and use tax collection increases were highest in St Clair County, with sales taxes rising by 45% and use taxes by 109%. Increases in each of these categories were also very healthy in Pell City, with percent changes of 27% and 58%, respectively, reported. The 45% annualized increase in lodging tax collection may be disaggregated to a 59% increase in St Clair County and a 39% increase in Pell City; Moody does not collect lodging tax. Large increases in lodging tax collection are attributable in part to collection more than doubling in St Clair County in April and May as well as July and August. St Clair County received its pro-rata share of SSUT distributions in 2021 totaling \$3.1 million. The results are summarized in *Table 10: Sales, Use, Lodging, & Simplified Sellers Use Tax (St. Clair County - Moody and Pell City)*.

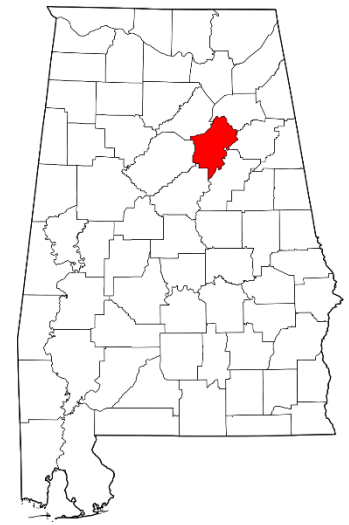


Table 10: Sales, Use, Lodging, & Simplified Sellers Use Tax (St. Clair County - Moody and Pell City)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
St. Clair County												
October	\$937,534	\$1,266,650	35%	\$81,974	\$171,034	109%	\$7,862	\$8,441	7%	\$85,016	\$130,571	54%
November	\$800,608	\$1,259,958	57%	\$76,148	\$166,365	118%	\$11,853	\$12,044	2%	\$80,377	\$130,498	62%
December	\$802,484	\$1,155,436	44%	\$103,262	\$148,467	44%	\$7,037	\$7,481	6%	\$87,415	\$134,903	54%
January	\$946,456	\$1,234,575	30%	\$155,827	\$282,721	81%	\$6,434	\$7,162	11%	\$100,492	\$156,626	56%
February	\$761,707	\$1,220,378	60%	\$88,668	\$173,846	96%	\$8,530	\$10,399	22%	\$151,835	\$187,615	24%
March	\$759,014	\$1,125,303	48%	\$81,833	\$187,445	129%	\$8,892	\$11,749	32%	\$92,472	\$143,172	55%
April	\$954,211	\$1,447,346	52%	\$116,057	\$225,212	94%	\$6,010	\$14,603	143%	\$90,040	\$128,288	42%
May	\$938,893	\$1,476,598	57%	\$95,712	\$201,238	110%	\$7,242	\$20,023	176%	\$101,142	\$173,493	72%
June	\$1,016,602	\$1,398,956	38%	\$90,004	\$188,087	109%	\$9,760	\$15,547	59%	\$122,504	\$157,186	28%
July	\$1,009,448	\$1,380,479	37%	\$120,218	\$233,145	94%	\$9,291	\$19,433	109%	\$124,768	\$153,271	23%
August	\$945,751	\$1,405,533	49%	\$111,367	\$400,618	260%	\$9,558	\$21,041	120%	\$129,252	\$158,725	23%
September	\$975,616	\$1,306,088	34%	\$114,542	\$198,445	73%	\$9,916	\$15,179	53%	\$129,141	\$143,456	11%
Total	\$10,848,325	\$15,677,300	45%	\$1,235,611	\$2,576,623	109%	\$102,385	\$163,102	59%	\$1,294,455	\$1,797,804	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Moody												
October	\$350,065	\$401,920	15%	\$70,888	\$84,898	20%	N/A	N/A	N/A	\$29,597	\$45,456	54%
November	\$324,788	\$374,343	15%	\$89,186	\$92,786	4%	N/A	N/A	N/A	\$27,982	\$45,430	62%
December	\$325,258	\$406,617	25%	\$92,193	\$110,244	20%	N/A	N/A	N/A	\$30,432	\$46,964	54%
January	\$335,040	\$395,121	18%	\$69,752	\$102,127	46%	N/A	N/A	N/A	\$34,985	\$54,527	56%
February	\$319,327	\$349,638	9%	\$76,989	\$95,836	24%	N/A	N/A	N/A	\$52,859	\$65,315	24%
March	\$372,554	\$432,191	16%	\$93,491	\$95,948	3%	N/A	N/A	N/A	\$32,193	\$49,843	55%
April	\$367,815	\$449,749	22%	\$77,877	\$111,401	43%	N/A	N/A	N/A	\$31,346	\$44,661	42%
May	\$385,266	\$415,055	8%	\$77,947	\$78,704	1%	N/A	N/A	N/A	\$35,211	\$60,398	72%
June	\$390,339	\$422,316	8%	\$98,436	\$105,115	7%	N/A	N/A	N/A	\$42,648	\$54,721	28%
July	\$413,874	\$435,469	5%	\$96,008	\$109,077	14%	N/A	N/A	N/A	\$43,436	\$53,358	23%
August	\$372,179	\$389,974	5%	\$82,021	\$99,917	22%	N/A	N/A	N/A	\$44,997	\$55,257	23%
September	\$387,303	\$404,168	4%	\$80,468	\$96,081	19%	N/A	N/A	N/A	\$44,958	\$49,941	11%
Total	\$4,343,808	\$4,876,562	12%	\$1,005,255	\$1,182,135	18%	N/A	N/A	N/A	\$450,643	\$625,871	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Pell City												
October	\$1,466,589	\$1,569,881	7%	\$118,185	\$169,190	43%	\$24,282	\$26,167	8%	\$32,043	\$49,212	54%
November	\$1,587,852	\$1,656,109	4%	\$114,682	\$160,734	40%	\$27,674	\$27,859	1%	\$30,294	\$49,184	62%
December	\$1,579,732	\$1,925,798	22%	\$118,188	\$232,554	97%	\$23,692	\$29,955	26%	\$32,947	\$50,845	54%
January	\$1,307,627	\$1,338,754	2%	\$126,404	\$187,882	49%	\$22,951	\$28,063	22%	\$37,876	\$59,033	56%
February	\$1,253,710	\$1,806,142	44%	\$114,500	\$172,851	51%	\$23,315	\$36,409	56%	\$57,227	\$70,712	24%
March	\$1,257,684	\$1,589,621	26%	\$112,987	\$169,328	50%	\$23,338	\$32,491	39%	\$34,853	\$53,961	55%
April	\$1,290,402	\$2,164,268	68%	\$121,562	\$216,292	78%	\$21,331	\$37,589	76%	\$33,936	\$48,352	42%
May	\$1,320,118	\$1,867,097	41%	\$113,419	\$167,141	47%	\$23,590	\$27,356	16%	\$38,121	\$65,390	72%
June	\$1,337,676	\$1,753,053	31%	\$114,279	\$192,800	69%	\$22,286	\$39,929	79%	\$46,172	\$59,243	28%
July	\$1,323,830	\$1,748,510	32%	\$121,551	\$188,844	55%	\$23,652	\$41,091	74%	\$47,025	\$57,768	23%
August	\$1,309,332	\$1,695,620	30%	\$116,876	\$196,998	69%	\$21,151	\$32,082	52%	\$48,715	\$59,823	23%
September	\$1,291,035	\$1,623,696	26%	\$122,809	\$183,634	50%	\$23,526	\$31,955	36%	\$48,674	\$54,069	11%
Total	\$16,325,587	\$20,738,549	27%	\$1,415,443	\$2,238,248	58%	\$280,789	\$390,946	39%	\$487,883	\$677,592	39%

Grand Total	\$31,517,720	\$41,292,411	31%	\$3,656,309	\$5,997,006	64%	\$383,174	\$554,048	45%	\$2,232,980	\$3,101,267	39%
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Source: Avenu Insights, ADOR, St. Clair County

TALLADEGA County

In Talladega County sales and use tax both increased overall by nine percent for the 2020-2021 reporting period. When considered by locality the largest increase in sales tax was a 14% increase in Talladega County, while an 18% increase in use tax collection in Sylacauga represents the largest increase in that tax category of county localities. Lodging tax collection increased by 24% overall during the reporting period. The overall increase in lodging tax collection points to strong increases from April 2020 to April 2021 for Talladega County and Sylacauga, where collection more than doubled for each locality. In 2021 the pro-rata SSUT distributions received by Talladega County summed to \$3.3 million. See Table 11: Sales, Use, Lodging, & Simplified Sellers Use Tax (Talladega County - Talladega and Sylacauga).

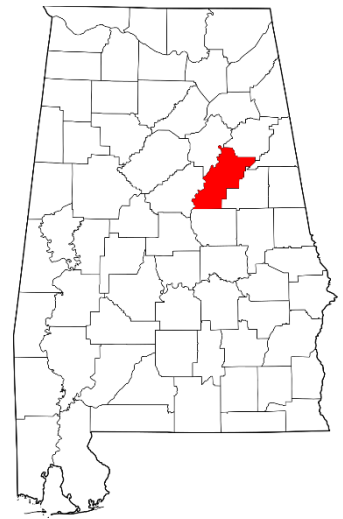


Table 11: Sales, Use, Lodging, & Simplified Sellers Use Tax (Talladega County - Talladega and Sylacauga)

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Talladega County												
October	\$1,072,648	\$840,555	-22%	\$311,069	\$359,523	16%	\$27,115	\$21,555	-21%	\$83,692	\$128,537	54%
November	\$717,315	\$788,596	10%	\$360,782	\$212,224	-41%	\$20,024	\$19,750	-1%	\$79,125	\$128,465	62%
December	\$764,947	\$873,965	14%	\$297,491	\$436,729	47%	\$14,606	\$15,826	8%	\$86,053	\$132,802	54%
January	\$657,392	\$783,886	19%	\$302,607	\$358,534	18%	\$14,814	\$15,113	2%	\$98,926	\$154,187	56%
February	\$680,782	\$806,194	18%	\$224,822	\$299,915	33%	\$16,857	\$15,046	-11%	\$149,471	\$184,692	24%
March	\$781,293	\$1,016,122	30%	\$317,817	\$389,459	23%	\$15,665	\$25,751	64%	\$91,032	\$140,942	55%
April	\$730,649	\$1,115,305	53%	\$224,095	\$244,575	9%	\$12,669	\$27,246	115%	\$88,638	\$126,290	42%
May	\$794,624	\$897,406	13%	\$196,746	\$275,019	40%	\$13,746	\$27,272	98%	\$99,567	\$170,791	72%
June	\$806,300	\$925,058	15%	\$286,407	\$306,467	7%	\$16,482	\$20,980	27%	\$120,596	\$154,738	28%
July	\$832,734	\$922,654	11%	\$281,370	\$295,345	5%	\$18,112	\$30,637	69%	\$122,825	\$150,884	23%
August	\$740,085	\$856,697	16%	\$290,658	\$297,856	2%	\$18,113	\$23,582	30%	\$127,239	\$156,252	23%
September	\$758,442	\$816,296	8%	\$341,573	\$276,376	-19%	\$17,544	\$26,814	53%	\$127,130	\$141,222	11%
Total	\$9,337,211	\$10,642,735	14%	\$3,435,435	\$3,752,023	9%	\$205,746	\$269,572	31%	\$1,274,293	\$1,769,802	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Talladega												
October	\$606,848	\$636,998	5%	\$48,524	\$36,558	-25%	\$21,529	\$22,546	5%	\$39,567	\$60,768	54%
November	\$612,942	\$632,557	3%	\$56,739	\$52,669	-7%	\$15,398	\$14,598	-5%	\$37,408	\$60,734	62%
December	\$690,004	\$715,669	4%	\$79,867	\$81,257	2%	\$12,252	\$13,668	12%	\$40,683	\$62,784	54%
January	\$548,492	\$612,447	12%	\$50,950	\$53,558	5%	\$12,217	\$12,665	4%	\$46,769	\$72,894	56%
February	\$586,581	\$591,430	1%	\$61,386	\$58,403	-5%	\$12,548	\$11,447	-9%	\$70,665	\$87,316	24%
March	\$699,966	\$745,812	7%	\$55,400	\$53,114	-4%	\$11,165	\$10,965	-2%	\$43,037	\$66,633	55%
April	\$666,469	\$698,023	5%	\$61,461	\$62,845	2%	\$6,845	\$7,452	9%	\$41,905	\$59,706	42%
May	\$747,261	\$800,445	7%	\$61,600	\$63,287	3%	\$10,840	\$12,564	16%	\$47,072	\$80,744	72%
June	\$740,981	\$725,643	-2%	\$51,918	\$48,112	-7%	\$11,514	\$12,445	8%	\$57,014	\$73,155	28%
July	\$684,777	\$701,485	2%	\$59,985	\$63,548	6%	\$12,122	\$13,587	12%	\$58,068	\$71,333	23%
August	\$624,425	\$621,998	0%	\$52,846	\$54,890	4%	\$12,260	\$14,523	18%	\$60,154	\$73,871	23%
September	\$621,558	\$635,810	2%	\$51,220	\$48,230	-6%	\$12,366	\$13,501	9%	\$60,103	\$66,765	11%
Total	\$7,830,304	\$8,118,317	4%	\$691,896	\$676,471	-2%	\$151,057	\$159,961	6%	\$602,446	\$836,703	39%

Locality	Sales Tax			Use Tax			Lodging Tax			SSUT		
	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change	FY 20	FY 21	% Change
Sylacauga												
October	\$581,906	\$599,034	3%	\$56,288	\$68,014	21%	\$29,125	\$22,538	-23%	\$32,179	\$49,421	54%
November	\$611,169	\$637,379	4%	\$66,411	\$50,880	-23%	\$21,146	\$23,759	12%	\$30,423	\$49,394	62%
December	\$665,405	\$732,247	10%	\$68,006	\$63,954	-6%	\$17,148	\$19,534	14%	\$33,087	\$51,061	54%
January	\$524,442	\$635,544	21%	\$44,134	\$57,850	31%	\$18,635	\$20,077	8%	\$38,037	\$59,284	56%
February	\$544,284	\$574,213	5%	\$43,343	\$51,165	18%	\$19,169	\$19,576	2%	\$57,471	\$71,013	24%
March	\$618,876	\$751,817	21%	\$39,962	\$58,499	46%	\$18,665	\$30,738	65%	\$35,001	\$54,191	55%
April	\$631,790	\$746,369	18%	\$43,811	\$76,344	74%	\$13,308	\$30,110	126%	\$34,081	\$48,557	42%
May	\$706,138	\$692,912	-2%	\$47,334	\$60,644	28%	\$16,750	\$27,220	63%	\$38,283	\$65,668	72%
June	\$661,601	\$664,982	1%	\$46,975	\$58,495	25%	\$20,086	\$28,669	43%	\$46,368	\$59,495	28%
July	\$668,695	\$697,252	4%	\$64,621	\$67,438	4%	\$20,452	\$25,279	24%	\$47,225	\$58,014	23%
August	\$580,200	\$630,021	9%	\$50,032	\$69,247	38%	\$21,211	\$25,611	21%	\$48,922	\$60,078	23%
September	\$598,795	\$618,775	3%	\$57,231	\$56,102	-2%	\$18,601	\$27,829	50%	\$48,881	\$54,299	11%
Total	\$7,393,301	\$7,980,546	8%	\$628,149	\$738,633	18%	\$234,294	\$300,939	28%	\$489,958	\$680,475	39%
Grand Total	\$24,560,815	\$26,741,598	9%	\$4,755,480	\$5,167,126	9%	\$591,098	\$730,472	24%	\$2,366,697	\$3,286,980	39%

Source: Avenu Insights, ADOR, City of Talladega



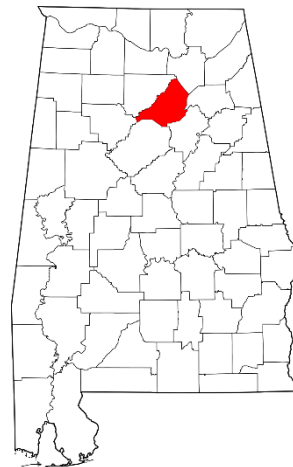
BLOUNT County

The demographic profile for Blount County indicates increases of over one percent in median house value, fractional percent increase in median household income, and almost eight percent increase in per capita income during the reporting period. Employment in most of the top industries by number of workers increased, with assistance occupation the lone aberration.

Sales and related occupations experienced the largest increase in wages during the reporting period. Food preparation and serving related occupations experienced the largest percent increase in employment, is expected to have the largest increase in employment based on one-year projections for top occupations and is projected to increase in number of jobs available based on one year employment projections over the next year. The county unemployment rate from Dec 2020 to Dec 2021 decreased from 2.2 percent to 1.9 percent, with the number of unemployment claims declining from 555 to 477. See Table 12: Blount County Demographic and Labor Force Profile.

Table 12: Blount County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
Blount County	2020	2021	% Change
Population	58,740	57,681	-1.80%
Households	24,620	24,323	-1.21%
Median House Value	\$126,196	\$127,800	1.27%
Median Household Income	\$49,279	\$49,358	0.16%
Per Capita Income	\$22,927	\$24,747	7.94%
Education:			
No High School Diploma	5,174	4,991	-3.54%
High School Graduate	9,459	9,457	-0.02%
Some College, No Degree	6,864	6,720	-2.10%
Associate's Degree	4,114	4,269	3.77%
Bachelor's Degree	2,504	2,833	13.14%
Postgraduate Degree	1,279	1,195	-6.57%
Housing:			
Homeowner Vacancy	184	117	-36.41%
Rental Vacancy	409	404	-1.22%
Renter-Occupied Housing Units	4,403	4,424	0.48%
Occupied Housing Units with No Vehicle Available	856	860	0.47%



Labor Force Overview			
Industry Snapshot		Employment	
Top Industries	2020	2021	% Change
Manufacturing	1,354	1,365	0.81%
Educational Services	1,208	1,265	4.72%
Health Care and Social Assistance	1,178	1,043	-11.46%
Retail Trade	1,173	1,211	3.24%
Construction	1,032	1,054	2.13%
Other Services (except Public Administration)	779	763	-2.05%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	1,118	1,088	-2.68%	\$29,700	\$30,500	2.69%	1,129	3.77%	\$30,400	-0.33%
Office and Administrative Support Occupations	1,057	1,062	0.47%	\$33,200	\$33,800	1.81%	1,110	4.52%	\$34,000	0.59%
Sales and Related Occupations	1,033	1,042	0.87%	\$32,800	\$34,500	5.18%	1,100	5.57%	\$35,100	1.74%
Management Occupations	949	866	-8.75%	\$84,100	\$83,600	-0.59%	936	8.08%	\$84,100	0.60%
Educational Instruction and Library Occupations	885	897	1.36%	\$38,500	\$39,200	1.82%	912	1.67%	\$39,600	1.02%
Food Preparation and Serving Related Occupations	831	859	3.37%	\$19,700	\$19,300	-2.03%	935	8.85%	\$20,100	4.15%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Food Preparation and Serving Related Occupations	859	935	8.85%
Management Occupations	866	936	8.08%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	2.2%	1.9%	-13.64%
Unemployment Claims	555	477	-14.05%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

CALHOUN County

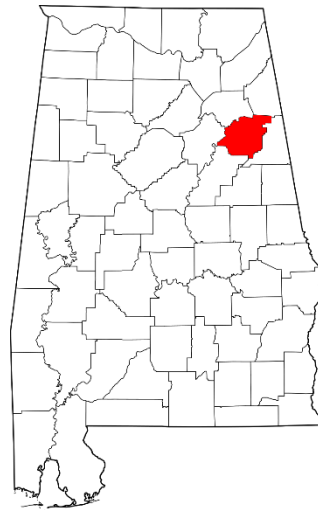
Median household income increased by over three percent in Calhoun County during 2020-2021. Per capita income increased by more than 1.37% and median house value by 2.46%. Both homeowner and rental housing vacancies swelled by 8.14% and 19.97%, respectively. Apart from public administration all top industries experienced an increase in employment; manufacturing experienced an increase of over three percent, the largest increase in employment of top industries. For employment in top occupations, the number of jobs increased by 8.44% for transportation and material moving occupations, an increase much higher than the next two occupations – food preparation and serving related occupations, and production occupations.

However, when considering the one-year projections of employment and wages for each of the top occupations in the county, food preparation and serving related occupations are expected to increase by 16% and over two percent, respectively, for each category as high demand occupations. Dec 2020 to Dec 2021 unemployment rate decreased significantly from 4.0% to 3.4% as the number of unemployment claims plummeted from 1,866 to 1,540.

See Table 13: Calhoun County Demographic and Labor Force Profile.

Table 13: Calhoun County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
Calhoun County			
Population	117,285	114,618	-2.27%
Households	54,701	53,631	-1.96%
Median House Value	\$115,165	\$118,000	2.46%
Median Household Income	\$45,739	\$47,255	3.31%
Per Capita Income	\$25,002	\$25,345	1.37%
Education:			
No High School Diploma	8,510	8,445	-0.76%
High School Graduate	18,637	18,649	0.06%
Some College, No Degree	16,545	15,987	-3.37%
Associate's Degree	5,250	5,415	3.14%
Bachelor's Degree	6,385	6,379	-0.09%
Postgraduate Degree	4,422	4,495	1.65%
Housing:			
Homeowner Vacancy	614	664	8.14%
Rental Vacancy	681	817	19.97%
Renter-Occupied Housing Units	13,747	13,351	-2.88%
Occupied Housing Units with No Vehicle Available	2,599	2,659	2.31%
Labor Force Overview			
Industry Snapshot	Employment		% Change
Top Industries	2020	2021	Change
Manufacturing	6,414	6,628	3.34%
Health Care and Social Assistance	6,159	6,179	0.32%
Retail Trade	6,035	6,180	2.40%
Public Administration	5,785	5,689	-1.66%
Accommodation and Food Services	4,398	4,466	1.55%
Educational Services	3,902	3,919	0.44%



Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Office and Administrative Support Occupations	5,266	5,213	-1.01%	\$34,700	\$35,500	2.31%	5,712	9.57%	\$36,000	1.41%
Production Occupations	5,102	5,169	1.31%	\$40,600	\$39,600	-2.46%	5,602	8.38%	\$39,800	0.51%
Sales and Related Occupations	4,888	4,894	0.12%	\$32,600	\$33,000	1.23%	5,122	4.66%	\$33,500	1.52%
Food Preparation and Serving Related Occupations	4,435	4,494	1.33%	\$21,100	\$21,300	0.95%	5,213	16.00%	\$21,800	2.35%
Transportation and Material Moving Occupations	3,852	4,177	8.44%	\$33,100	\$33,600	1.51%	4,366	4.52%	\$34,100	1.49%
Healthcare Practitioners and Technical Occupations	3,189	3,105	-2.63%	\$73,300	\$73,600	0.41%	3,206	3.25%	\$74,000	0.54%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Food Preparation and Serving Related Occupations	4,494	5,213	16.00%
Office and Administrative Support Occupations	5,266	5,712	8.47%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	4.0%	3.4%	-15.00%
Unemployment Claims	1,866	1,540	-17.47%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

CHEROKEE County

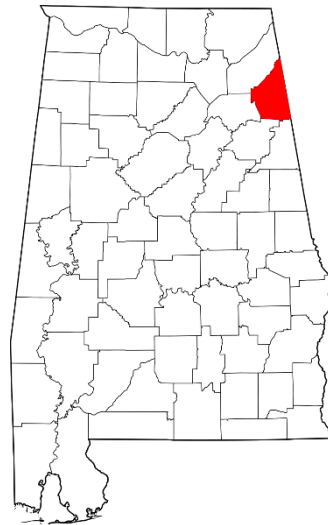
Cherokee County demographic profile shows population declining by slightly by 1.67% from 2020 to 2021 with number of households declining by a similar percentage amount. Per capita income improved by four percent to \$24,301 with median household income edging higher to \$41,919. A 10.21% increase was reported of those residents having an associate degree, while those with some college but no degree declined by 20.39%. Homeowner and rental vacancy both declined to 289 and 387 units available, respectively.

For the labor force, manufacturing experienced the largest increase in employment of top industries with a 23% increase. For top occupations, production occupations employment surged by 20.47% and wages by 5.49%, the largest percent change by occupation for each category. One-year projections to 2022 indicate double digit increases expected in employment of food preparation and serving related occupations, transportation and material moving occupations, production occupations, and office and administrative support occupations.

Increases in wages are not projected to be as robust but are, nevertheless, expected to expand for each of the top occupations with food preparation and serving related occupations and sales and related occupations each expected to experience over a three percent increase. Two occupations – food preparation and serving related occupations, and transportation and material moving occupations – are in high demand over the next year with projected increases in employment of 19.49% and 10.57%, respectively. Unemployment rate declined from 2.5% in Dec 2020 to 2.0% in Dec 2021 for the county; the number of unemployment claims decreased from 289 to 241. *See Table 14: Cherokee County Demographic and Labor Force Profile.*

Table 14: Cherokee County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
Cherokee County	2020	2021	% Change
Population	26,344	25,903	-1.67%
Households	16,845	16,579	-1.58%
Median House Value	\$124,577	\$123,400	-0.94%
Median Household Income	\$41,506	\$41,919	1.00%
Per Capita Income	\$23,363	\$24,301	4.01%
Education:			
No High School Diploma	2,170	2,138	-1.47%
High School Graduate	4,777	5,052	5.76%
Some College, No Degree	3,094	2,463	-20.39%
Associate's Degree	1,136	1,252	10.21%
Bachelor's Degree	1,030	956	-7.18%
Postgraduate Degree	845	902	6.75%
Housing:			
Homeowner Vacancy	330	289	-12.42%
Rental Vacancy	424	387	-8.73%
Renter-Occupied Housing Units	2,232	2,433	9.01%
Occupied Housing Units with No Vehicle Available	435	480	10.34%



Labor Force Overview			
Industry Snapshot	Employment		
	2020	2021	% Change
Top Industries			
Retail Trade	980	971	-0.92%
Health Care and Social Assistance	832	832	0.00%
Manufacturing	780	960	23.08%
Educational Services	553	567	2.53%
Accommodation and Food Services	461	489	6.07%
Agriculture, Forestry, Fishing and Hunting	426	407	-4.46%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Sales and Related Occupations	765	741	-3.14%	\$29,700	\$29,900	0.67%	806	8.77%	\$30,900	3.34%
Production Occupations	640	771	20.47%	\$34,600	\$36,500	5.49%	850	10.25%	\$36,700	0.55%
Office and Administrative Support Occupations	526	548	4.18%	\$33,700	\$34,400	2.08%	604	10.22%	\$35,000	1.74%
Food Preparation and Serving Related Occupations	515	544	5.63%	\$20,100	\$20,300	1.00%	650	19.49%	\$21,000	3.45%
Management Occupations	437	400	-8.47%	\$83,200	\$83,400	0.24%	437	9.25%	\$84,000	0.72%
Transportation and Material Moving Occupations	430	454	5.58%	\$29,700	\$30,600	3.03%	502	10.57%	\$31,000	1.31%

High Demand Occupations	1-Year Employment Projection		
	Current	2022	% Change
Food Preparation and Serving Related Occupations	544	650	19.49%
Transportation and Material Moving Occupations	454	502	10.57%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	2.5%	2.0%	-20.00%
Unemployment Claims	289	241	-16.61%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

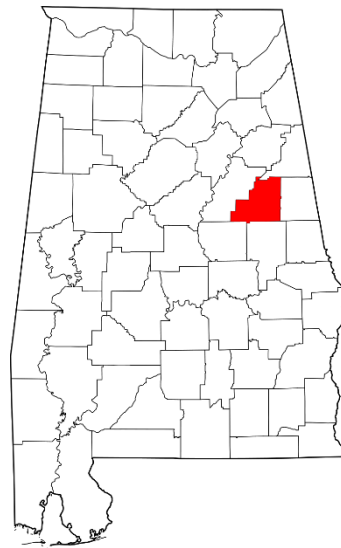
CLAY County

In Clay County median house value expanded 4.23% to \$107,800 and per capita income by a fractional percent to \$23,519. The other population categories – population, households, and median household income – were each lower in 2021 from 2020. The number of residents having a bachelor’s degree increased by 11.85% in the reporting period.

Labor force employment by top industry expanded modestly for agriculture, forestry, fishing, and hunting, as well as retail trade and manufacturing; levels of increase ranged from 1.96% to 6.64%. By occupation, employment in transportation and material moving occupations expanded by 7.33% with wages in production occupations growing by 7.50%. One-year projections for all top occupations indicate that employment in transportation and material moving occupations should grow by 13.66%, while wages across each should expand by up to 2.19%. The unemployment rate and the number of unemployment claims from December 2020 to December 2021 both declined by approximately 26%. *See Table 15: Clay County Demographic and Labor Force Profile.*

Table 15: Clay County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
Clay County	2020	2021	% Change
Population	13,632	13,337	-2.16%
Households	6,931	6,799	-1.90%
Median House Value	\$103,426	\$107,800	4.23%
Median Household Income	\$41,719	\$40,845	-2.09%
Per Capita Income	\$23,424	\$23,519	0.41%
Education:			
No High School Diploma	1,620	1,580	-2.47%
High School Graduate	2,238	2,469	10.32%
Some College, No Degree	1,335	1,261	-5.54%
Associate's Degree	762	740	-2.89%
Bachelor's Degree	346	387	11.85%
Postgraduate Degree	332	324	-2.41%
Housing:			
Homeowner Vacancy	106	80	-24.53%
Rental Vacancy	82	71	-13.41%
Renter-Occupied Housing Units	1,447	1,276	-11.82%
Occupied Housing Units with No Vehicle Available	218	249	14.22%
Labor Force Overview			
Industry Snapshot		Employment	
Top Industries	2020	2021	% Change
Manufacturing	2,296	2,341	1.96%
Health Care and Social Assistance	667	640	-4.05%
Retail Trade	302	315	4.30%
Public Administration	230	227	-1.30%
Agriculture, Forestry, Fishing and Hunting	211	225	6.64%
Educational Services	194	184	-5.15%



Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	1,594	1,578	-1.00%	\$28,000	\$30,100	7.50%	1,702	7.86%	\$30,400	1.00%
Office and Administrative Support Occupations	474	483	1.90%	\$29,000	\$30,200	4.14%	530	9.73%	\$30,600	1.32%
Transportation and Material Moving Occupations	341	366	7.33%	\$26,600	\$27,400	3.01%	416	13.66%	\$28,000	2.19%
Healthcare Practitioners and Technical Occupations	340	327	-3.82%	\$54,100	\$56,600	4.62%	341	4.28%	\$56,900	0.53%
Management Occupations	315	309	-1.90%	\$73,400	\$75,600	3.00%	337	9.06%	\$76,000	0.53%
Sales and Related Occupations	271	284	4.80%	\$32,100	\$32,800	2.18%	312	9.86%	\$33,200	1.22%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Transportation and Material Moving Occupations	366	416	13.66%
Sales and Related Occupations	284	312	9.86%

	Dec 2020*	Dec 2021	% Change
Unemployment			
Unemployment Rate	2.7%	2.0%	-25.93%
Unemployment Claims	167	123	-26.35%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

CLEBURNE County

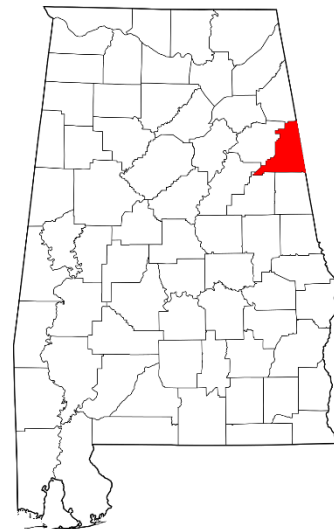
Median household income, per capita income, and median house value increased from 2020 to 2021 in Cleburne County, gaining 10.01%, 4.01%, and 2.78%, respectively. Double digit increases were observed in the number of residents with various educational attainment – postgraduate degree, bachelor’s degree, and associate degree. The demographic profile includes large increases in vacancy for both homes and rental units.

Construction and assistance occupations each experienced double digit increases in employment as top industries within the county with all top industries, except educational services, gaining employment. By top occupations, office and administrative support experienced the largest increase in employment, while wages for production occupations increased by largest percentage; percent change was 7.63% and 5.07%, respectively.

Employment projections are identified for two high demand occupations in Cleburne County. These occupations are educational instruction and library occupations, and sales and related occupations; each is expected to experience over an eleven percent increase in employment for 2022. Unemployment rate for the county declined from 2.3% in December 2020 to 2.1% in December 2021; unemployment claims decreased from 134 to 120 during that reporting period. *See Table 16: Cleburne County Demographic and Labor Force Profile.*

Table 16: Cleburne County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
Cleburne County			
Population	15,221	14,916	-2.00%
Households	6,935	6,844	-1.31%
Median House Value	\$113,344	\$116,500	2.78%
Median Household Income	\$40,670	\$44,741	10.01%
Per Capita Income	\$22,250	\$23,142	4.01%
Education:			
No High School Diploma	1,494	1,331	-10.91%
High School Graduate	2,977	2,866	-3.73%
Some College, No Degree	1,632	1,668	2.21%
Associate's Degree	394	452	14.72%
Bachelor's Degree	749	828	10.55%
Postgraduate Degree	396	437	10.35%
Housing:			
Homeowner Vacancy	21	32	52.38%
Rental Vacancy	83	92	10.84%
Renter-Occupied Housing Units	1,394	1,356	-2.73%
Occupied Housing Units with No Vehicle Available	231	282	22.08%



Labor Force Overview			
Industry Snapshot	Employment		
	2020	2021	% Change
Top Industries			
Construction	362	405	11.88%
Retail Trade	337	350	3.86%
Educational Services	309	307	-0.65%
Manufacturing	284	299	5.28%
Public Administration	249	255	2.41%
Health Care and Social Assistance	227	251	10.57%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Construction and Extraction Occupations	261	275	5.36%	\$39,300	\$39,900	1.53%	302	9.82%	\$40,200	0.75%
Management Occupations	249	232	-6.83%	\$80,800	\$83,000	2.72%	250	7.76%	\$83,500	0.60%
Office and Administrative Support Occupations	249	268	7.63%	\$35,400	\$36,000	1.69%	286	6.72%	\$36,400	1.11%
Sales and Related Occupations	235	247	5.11%	\$32,100	\$32,600	1.56%	275	11.34%	\$32,800	0.61%
Educational Instruction and Library Occupations	219	211	-3.65%	\$43,500	\$44,000	1.15%	235	11.37%	\$44,300	0.68%
Production Occupations	212	212	0.00%	\$35,500	\$37,300	5.07%	233	9.91%	\$37,900	1.61%

High Demand Occupations	1-Year Employment Projection		
	Current	2022	% Change
Educational Instruction and Library Occupations	211	235	11.37%
Sales and Related Occupations	247	275	11.34%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	2.3%	2.1%	-8.70%
Unemployment Claims	134	120	-10.45%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

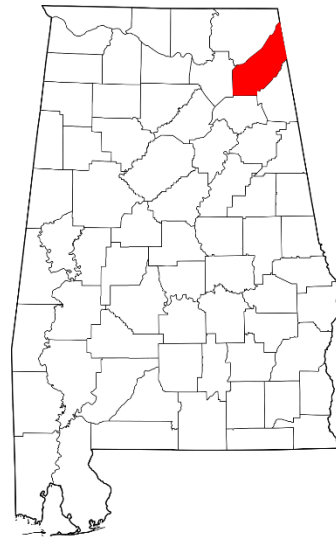
DEKALB County

In DeKalb County from 2020 to 2021 population values increased overall. Per capita income, median house value, and median household income each increased, while population and households each declined by approximately two percent. Rental vacancy plummeted by 47.34% with the number of renter-occupied housing units also lower; homeowner vacancy was also lower. For top industries employment increased by 7.53% for transportation and warehousing and 5.64% for retail trade. For top occupations, the level of employment increased by 9.97% for transportation and material moving occupations, while wages were 4.35% higher for production occupations.

Solid growth in employment is projected for the next year across the spectrum of top occupations. Wages are expected to increase but at much lower levels of increase when compared to employment. High demand occupations are expected to also experience solid growth in employment over the next year. These occupations are food preparation and serving related occupations, and transportation and material moving occupations. Unemployment rate and unemployment claims each declined during the reporting period, with the former declining by 20% to a rate of 2.0% and the latter declining by 18.29% to 621 claims in December 2021. See Table 17: DeKalb County Demographic and Labor Force Profile.

Table 17: DeKalb County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
DeKalb County	2020	2021	% Change
Population	72,552	71,310	-1.71%
Households	32,059	31,309	-2.34%
Median House Value	\$103,932	\$106,100	2.09%
Median Household Income	\$39,703	\$40,440	1.86%
Per Capita Income	\$21,256	\$21,907	3.06%
Education:			
No High School Diploma	8,803	8,529	-3.11%
High School Graduate	11,515	11,942	3.71%
Some College, No Degree	7,257	7,103	-2.12%
Associate's Degree	3,992	3,805	-4.68%
Bachelor's Degree	2,838	2,905	2.36%
Postgraduate Degree	1,852	1,823	-1.57%
Housing:			
Homeowner Vacancy	430	364	-15.35%
Rental Vacancy	828	436	-47.34%
Renter-Occupied Housing Units	7,528	7,413	-1.53%
Occupied Housing Units with No Vehicle Available	1,391	1,344	-3.38%



Labor Force Overview			
Industry Snapshot			
Top Industries	Employment		% Change
	2020	2021	
Manufacturing	6,517	6,335	-2.79%
Retail Trade	2,572	2,717	5.64%
Health Care and Social Assistance	2,489	2,465	-0.96%
Educational Services	1,941	1,955	0.72%
Accommodation and Food Services	1,802	1,780	-1.22%
Transportation and Warehousing	1,487	1,599	7.53%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	4,600	4,479	-2.63%	\$34,500	\$36,000	4.35%	4,866	8.64%	\$36,400	1.11%
Transportation and Material Moving Occupations	2,617	2,878	9.97%	\$30,200	\$30,900	2.32%	3,214	11.67%	\$31,300	1.29%
Office and Administrative Support Occupations	2,474	2,502	1.13%	\$33,600	\$34,700	3.27%	2,712	8.39%	\$35,100	1.15%
Sales and Related Occupations	2,191	2,222	1.41%	\$35,300	\$34,600	-1.98%	2,410	8.46%	\$35,000	1.16%
Food Preparation and Serving Related Occupations	1,793	1,756	-2.06%	\$20,500	\$20,700	0.98%	2,163	23.18%	\$21,000	1.45%
Management Occupations	1,776	1,719	-3.21%	\$83,000	\$84,900	2.29%	1,866	8.55%	\$85,300	0.47%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Food Preparation and Serving Related Occupations	1,756	2,163	23.18%
Transportation and Material Moving Occupations	2,878	3,214	11.67%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	2.5%	2.0%	-20.00%
Unemployment Claims	760	621	-18.29%

Source: Chmura, US Bureau of Labor Statics, ADOL

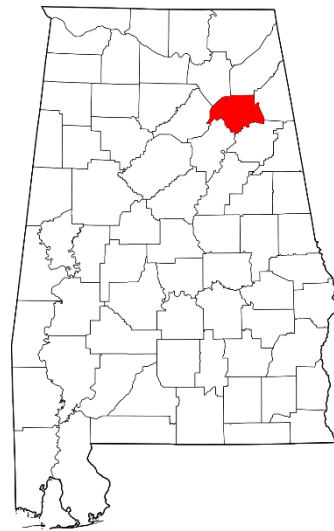
*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

ETOWAH County

In Etowah County for 2020-2021 median house value, per capita income, and median household income all increased; population and households decreased. Vacancy levels for homes declined by 10.40%, while rental vacancy increased by 6.30%. The labor force was generally weaker with each of top industries experiencing declines in employment, apart from retail trade. Employment of top occupations was generally weaker with modest increase in wages for production occupations and transportation and material moving occupations. One-year projections to 2022 are more optimistic, with double digit growth in employment expected for food preparation and serving related occupations, transportation and material moving occupations, and production occupations. Comparable, projected wage improvement is minimal but positive for each top occupation. Unemployment rate declined from 4.0% to 3.3% from December 2020 to December 2021; unemployment claims declined from 1,628 to 1,289. *See Table 18: Etowah County Demographic and Labor Force Profile.*

Table 18: Etowah County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
Etowah County	2020	2021	% Change
Population	104,894	102,748	-2.05%
Households	48,611	47,704	-1.87%
Median House Value	\$111,218	\$113,700	2.23%
Median Household Income	\$44,551	\$44,637	0.19%
Per Capita Income	\$24,353	\$24,883	2.18%
Education:			
No High School Diploma	7,342	7,476	1.83%
High School Graduate	17,230	16,969	-1.51%
Some College, No Degree	13,747	13,630	-0.85%
Associate's Degree	5,278	5,161	-2.22%
Bachelor's Degree	6,041	6,216	2.90%
Postgraduate Degree	3,480	3,323	-4.51%
Housing:			
Homeowner Vacancy	423	379	-10.40%
Rental Vacancy	953	1,013	6.30%
Renter-Occupied Housing Units	10,895	10,675	-2.02%
Occupied Housing Units with No Vehicle Available	2,441	2,367	-3.03%
Labor Force Overview			
Industry Snapshot		Employment	
Top Industries	2020	2021	% Change
Health Care and Social Assistance	7,458	6,850	-8.15%
Retail Trade	4,773	4,838	1.36%
Manufacturing	4,758	4,503	-5.36%
Accommodation and Food Services	3,349	3,348	-0.03%
Administrative and Support and Waste Management and Remediation Services	2,833	2,507	-11.51%
Educational Services	2,615	2,605	-0.38%



Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Office and Administrative Support Occupations	4,276	4,099	-4.14%	\$34,600	\$35,000	1.16%	4,311	5.17%	\$35,200	0.57%
Production Occupations	4,231	3,802	-10.14%	\$29,600	\$31,600	6.76%	4,196	10.36%	\$32,000	1.27%
Sales and Related Occupations	3,877	3,839	-0.98%	\$32,000	\$31,800	-0.63%	4,163	8.44%	\$32,000	0.63%
Food Preparation and Serving Related Occupations	3,491	3,459	-0.92%	\$21,000	\$21,000	0.00%	4,026	16.39%	\$21,300	1.43%
Healthcare Practitioners and Technical Occupations	3,224	2,944	-8.68%	\$74,400	\$69,300	-6.85%	3,184	8.15%	\$71,100	2.60%
Transportation and Material Moving Occupations	3,167	3,206	1.23%	\$32,000	\$33,700	5.31%	3,702	15.47%	\$34,000	0.89%

High Demand Occupations	1-Year Employment Projection		
	Current	2022	% Change
Food Preparation and Serving Related Occupations	3,459	4,026	16.39%
Transportation and Material Moving Occupations	3,206	3,702	15.47%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	4.0%	3.3%	-17.50%
Unemployment Claims	1,628	1,289	-20.82%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

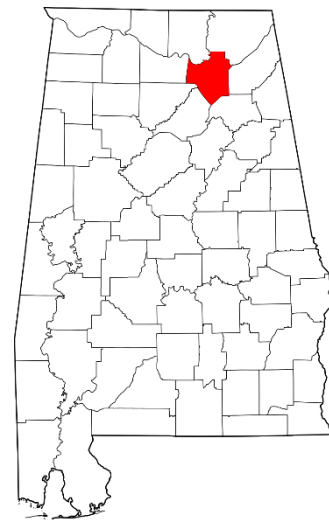
MARSHALL County

Marshall County demographic profile shows solid income and housing values for the reporting period. Although population and number of households declined modestly, increases in median household income, median house value, and per capita income occurred. Educational values are positive with slight increases in high school graduates through those with a bachelor’s degree. Declines in homeowner unit and rental unit vacancy indicate strong demand for housing and mirror the strength in the housing market.

Employment in administrative support and waste management and remediation services increased by 1.65% as a top industry. For top occupations, employment in transportation and material moving occupations increased by 11.17% and wages increased 5.52% for production occupations. One-year projections for 2022 indicate employment surging by 18.67% for food preparation and serving related occupations, as a high demand occupation, with wages marginally higher across all top occupations. Unemployment rate and unemployment claims each declined from December 2020 to December 2021. Unemployment rate for December 2021 was 1.9%, a 13.64% decline from 2020 and unemployment claims were 835, a 17.16% decline from 2020. See Table 19: Marshall County Demographic and Labor Force Profile.

Table 19: Marshall County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
Marshall County			
Population	96,952	95,643	-1.35%
Households	41,401	40,597	-1.94%
Median House Value	\$123,970	\$128,800	3.90%
Median Household Income	\$42,999	\$45,983	6.94%
Per Capita Income	\$24,119	\$24,453	1.38%
Education:			
No High School Diploma	9,112	8,952	-1.76%
High School Graduate	14,044	14,115	0.51%
Some College, No Degree	11,155	11,268	1.01%
Associate's Degree	4,468	4,533	1.45%
Bachelor's Degree	6,098	6,289	3.13%
Postgraduate Degree	2,826	2,705	-4.28%
Housing:			
Homeowner Vacancy	611	542	-11.29%
Rental Vacancy	503	414	-17.69%
Renter-Occupied Housing Units	10,341	10,403	0.60%
Occupied Housing Units with No Vehicle Available	1,675	1,611	-3.82%



Labor Force Overview			
Industry Snapshot			
	Employment		
Top Industries	2020	2021	% Change
Manufacturing	12,351	12,673	2.61%
Retail Trade	4,995	4,952	-0.86%
Health Care and Social Assistance	4,203	4,080	-2.93%
Accommodation and Food Services	3,677	3,414	-7.15%
Educational Services	2,452	2,391	-2.49%
Administrative and Support for Waste Management and Remediation Services	2,057	2,091	1.65%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	9,228	8,738	-5.31%	\$30,800	\$32,500	5.52%	9,562	9.43%	\$32,900	1.23%
Transportation and Material Moving Occupations	4,118	4,578	11.17%	\$30,800	\$31,700	2.92%	5,104	11.49%	\$32,000	0.95%
Sales and Related Occupations	4,000	4,090	2.25%	\$34,000	\$33,800	-0.59%	4,451	8.83%	\$34,100	0.89%
Office and Administrative Support Occupations	3,885	3,957	1.85%	\$34,300	\$35,400	3.21%	4,253	7.48%	\$36,100	1.98%
Food Preparation and Serving Related Occupations	3,379	3,455	2.25%	\$20,900	\$21,200	1.44%	4,100	18.67%	\$21,600	1.89%
Management Occupations	2,181	2,128	-2.43%	\$88,200	\$91,600	3.85%	2,366	11.18%	\$92,000	0.44%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Food Preparation and Serving Related Occupations	3,455	4,100	18.67%
Transportation and Material Moving Occupations	4,578	5,104	11.49%

	Dec 2020*	Dec 2021	% Change
Unemployment			
Unemployment Rate	2.2%	1.9%	-13.64%
Unemployment Claims	1,008	835	-17.16%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

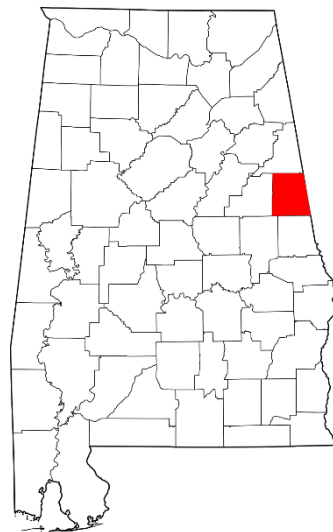
RANDOLPH County

For Randolph County, population and household values slightly declined, with income and house values posting solid increases during the reporting period. Median house value was \$96,100 in 2021, a 7.06% from 2020. Large increases in higher educational indicate that jobs requiring a bachelor’s or postgraduate degree increased by 7.14% and 19.71%, respectively. Double digit declines in homeowner and rental vacancy, as well as the number of housing units occupied by renters, points to a strong housing market and lack of available units.

In the labor force, employment of top industries was mixed, with manufacturing experiencing the largest increase and construction the largest decrease. By occupation, production occupations experienced the largest increase in employment and management occupations the largest decrease. Increases in wages occurred for each top occupation with similar wage increases to continue based on one-year projections for 2022. Employment increases in those occupations is expected to be strong with double digit increases expected in management occupations, production occupations, and sales and related occupations. Unemployment rate for December 2020 to December 2021 declined from 2.5% to 2.2%; unemployment claims decreased from 231 to 205. *See Table 20: Randolph County Demographic and Labor Force Profile.*

Table 20: Randolph County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
Randolph County			
Population	23,003	22,647	-1.55%
Households	12,285	12,097	-1.53%
Median House Value	\$89,764	\$96,100	7.06%
Median Household Income	\$41,946	\$43,395	3.45%
Per Capita Income	\$23,525	\$24,721	5.08%
Education:			
No High School Diploma	2,108	2,067	-1.94%
High School Graduate	4,054	3,818	-5.82%
Some College, No Degree	2,310	2,306	-0.17%
Associate's Degree	1,065	1,075	0.94%
Bachelor's Degree	1,065	1,141	7.14%
Postgraduate Degree	624	747	19.71%
Housing:			
Homeowner Vacancy	120	77	-35.83%
Rental Vacancy	113	89	-21.24%
Renter-Occupied Housing Units	2,298	2,032	-11.58%
Occupied Housing Units with No Vehicle Available	605	565	-6.61%



Labor Force Overview			
Industry Snapshot	Employment		
	2020	2021	% Change
Top Industries			
Manufacturing	981	1,040	6.01%
Retail Trade	815	782	-4.05%
Educational Services	639	661	3.44%
Health Care and Social Assistance	597	567	-5.03%
Accommodation and Food Services	376	394	4.79%
Construction	332	297	-10.54%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	706	736	4.25%	\$33,100	\$34,100	3.02%	820	11.41%	\$34,500	1.17%
Sales and Related Occupations	614	582	-5.21%	\$30,300	\$30,500	0.66%	645	10.82%	\$31,000	1.64%
Office and Administrative Support Occupations	553	566	2.35%	\$33,300	\$34,000	2.10%	612	8.13%	\$34,500	1.47%
Transportation and Material Moving Occupations	478	483	1.05%	\$31,600	\$32,600	3.16%	525	8.70%	\$32,900	0.92%
Management Occupations	446	426	-4.48%	\$79,500	\$80,200	0.88%	480	12.68%	\$81,000	1.00%
Educational Instruction and Library Occupations	435	442	1.61%	\$43,500	\$43,900	0.92%	482	9.05%	\$44,600	1.59%

High Demand Occupations	1-Year Employment Projection		
	Current	2022	% Change
Management Occupations	426	480	12.68%
Production Occupations	736	820	11.41%

Unemployment	Dec	Dec	% Change
	2020*	2021	
Unemployment Rate	2.5%	2.2%	-12.00%
Unemployment Claims	231	205	-11.26%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

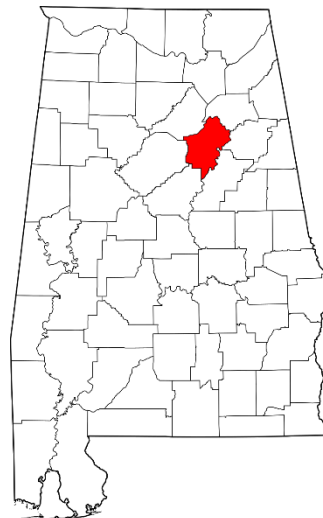
ST. CLAIR County

In St. Clair County the demographic profile shows that median household income, per capita income, and median house value all increased. These increases pushed median household income to \$58,308, per capita income to \$26,409, and median house value to \$154,900. While fewer jobs required a bachelor’s degree the number of postgraduate degree jobs increased by 7.39%. Vacancy levels diverge for homeowner when compared to renter. Homeowner vacancy increased by 15.74%, while renter vacancy decreased by a similar level.

Employment in retail trade increased by 3.59% as a top industry, while small increases in employment occurred for most top occupations. Wages increased by 6.85% for sales and related occupations and almost four percent for transportation and material moving occupations. One-year projections to 2022 indicates an almost 19% increase in employment for sales and related occupations and double digit increases in transportation and material moving occupations, and food preparation and serving related occupations. Projected wage increases are smaller than projected increases in employment. Unemployment rate decreased from 2.7% in December 2020 to 2.1% in December 2021 with unemployment claims decreasing from 1,075 to 848. *See Table 21: St. Clair County Demographic and Labor Force Profile.*

Table 21: St. Clair County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality	2020	2021	% Change
St. Clair County			
Population	88,964	87,989	-1.10%
Households	37,324	36,714	-1.63%
Median House Value	\$149,978	\$154,900	3.28%
Median Household Income	\$55,454	\$58,308	5.15%
Per Capita Income	\$25,159	\$26,409	4.97%
Education:			
No High School Diploma	6,198	6,638	7.10%
High School Graduate	16,694	16,485	-1.25%
Some College, No Degree	10,934	10,818	-1.06%
Associate's Degree	4,806	5,163	7.43%
Bachelor's Degree	5,646	5,287	-6.36%
Postgraduate Degree	2,529	2,716	7.39%
Housing:			
Homeowner Vacancy	305	353	15.74%
Rental Vacancy	420	355	-15.48%
Renter-Occupied Housing Units	6,775	6,441	-4.93%
Occupied Housing Units with No Vehicle Available	979	1,024	4.60%



Labor Force Overview

Industry Snapshot

Top Industries	Employment		
	2020	2021	% Change
Retail Trade	3,479	3,604	3.59%
Manufacturing	3,313	3,378	1.96%
Accommodation and Food Services	2,228	2,151	-3.46%
Construction	2,197	2,250	2.41%
Health Care and Social Assistance	1,954	1,976	1.13%
Educational Services	1,549	1,547	-0.13%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Sales and Related Occupations	2,893	2,905	0.41%	\$32,100	\$34,300	6.85%	3,452	18.83%	\$34,800	1.46%
Production Occupations	2,423	2,451	1.16%	\$33,300	\$34,500	3.60%	2,692	9.83%	\$35,000	1.45%
Office and Administrative Support Occupations	2,298	2,310	0.52%	\$34,000	\$35,100	3.24%	2,511	8.70%	\$35,600	1.42%
Food Preparation and Serving Related Occupations	2,252	2,181	-3.15%	\$20,000	\$20,000	0.00%	2,481	13.76%	\$20,200	1.00%
Transportation and Material Moving Occupations	1,940	1,975	1.80%	\$30,900	\$32,100	3.88%	2,251	13.97%	\$32,400	0.93%
Construction and Extraction Occupations	1,699	1,727	1.65%	\$39,200	\$39,800	1.53%	1,793	3.82%	\$41,000	3.02%

1-Year Employment Projection

High Demand Occupations	Current	2022	% Change
Sales and Related Occupations	2,905	3,452	18.83%
Transportation and Material Moving Occupations	1,975	2,251	13.97%

Unemployment	Dec 2020*	Dec 2021	% Change
Unemployment Rate	2.7%	2.1%	-22.22%
Unemployment Claims	1,075	848	-21.12%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

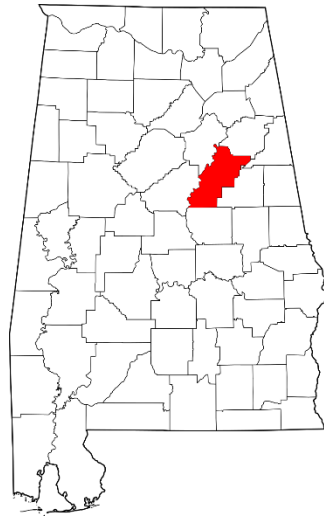
TALLADEGA County

The demographic profile of Talladega County for 2020-2021 indicates that per capita income and median house value each increased by more than two percent, but population, the number of households, and median household income declined. Vacancy levels for homeowner and rental units both declined with rental vacancy falling from 594 to 467 units available, a decline of 21.38 %.

Increases in employment occurred for four of the top industries, with a six percent increase in one industry – administrative and support and waste management and remediation services. Employment levels for top occupations declined overall, with a 12.45% gain in transportation and material moving occupations an exception. Wage increases for top occupations were modest with three occupations – office and administrative support, educational instruction and library occupations, and production occupations – reporting increases of over two percent. Projected one year increases in employment are expected to be over 15% for sales and related occupations, as a high demand occupation, with modest increases in wages of between one and two percent for each top occupation. Unemployment rate declined from 3.9 % to 3.6% from December 2020 to December 2021 with the number of unemployment claims decreasing from 1,415 to 1,292. *See Table 22: Talladega County Demographic and Labor Force Profile.*

Table 22: Talladega County Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
Talladega County	2020	2021	% Change
Population	82,096	80,387	-2.08%
Households	38,385	37,861	-1.37%
Median House Value	\$103,021	\$105,300	2.21%
Median Household Income	\$41,504	\$41,325	-0.43%
Per Capita Income	\$22,767	\$23,305	2.36%
Education:			
No High School Diploma	6,882	7,331	6.52%
High School Graduate	14,549	13,584	-6.63%
Some College, No Degree	10,709	10,559	-1.40%
Associate's Degree	3,873	4,006	3.43%
Bachelor's Degree	4,192	4,317	2.98%
Postgraduate Degree	2,160	2,144	-0.74%
Housing:			
Homeowner Vacancy	753	742	-1.46%
Rental Vacancy	594	467	-21.38%
Renter-Occupied Housing Units	9,015	9,013	-0.02%
Occupied Housing Units with No Vehicle Available	2,466	2,437	-1.18%



Labor Force Overview			
Industry Snapshot			
	Employment		
Top Industries	2020	2021	% Change
Manufacturing	10,046	9,893	-1.52%
Health Care and Social Assistance	2,887	2,814	-2.53%
Educational Services	2,868	2,902	1.19%
Retail Trade	2,647	2,681	1.28%
Accommodation and Food Services	1,964	1,975	0.56%
Administrative and Support for Waste Management and Remediation Services	1,952	2,069	5.99%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	7,487	7,246	-3.22%	\$40,100	\$40,900	2.00%	8,012	10.57%	\$41,300	0.98%
Office and Administrative Support Occupations	2,941	2,892	-1.67%	\$35,200	\$36,000	2.27%	3,100	7.19%	\$36,700	1.94%
Transportation and Material Moving Occupations	2,876	3,234	12.45%	\$33,000	\$33,600	1.82%	3,571	10.42%	\$34,100	1.49%
Sales and Related Occupations	2,408	2,351	-2.37%	\$35,000	\$34,500	-1.43%	2,712	15.36%	\$34,900	1.16%
Food Preparation and Serving Related Occupations	2,079	2,061	-0.87%	\$21,400	\$21,600	0.93%	2,266	9.95%	\$21,900	1.39%
Educational Instruction and Library Occupations	1,882	1,853	-1.54%	\$48,500	\$49,500	2.06%	2,008	8.36%	\$50,100	1.21%

1-Year Employment Projection			
High Demand Occupations	Current	2022	% Change
Sales and Related Occupations	2,351	2,712	15.36%
Production Occupations	7,246	8,012	10.57%

	Dec 2020*	Dec 2021	% Change
Unemployment			
Unemployment Rate	3.9%	3.6%	-7.69%
Unemployment Claims	1,415	1,292	-8.69%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.

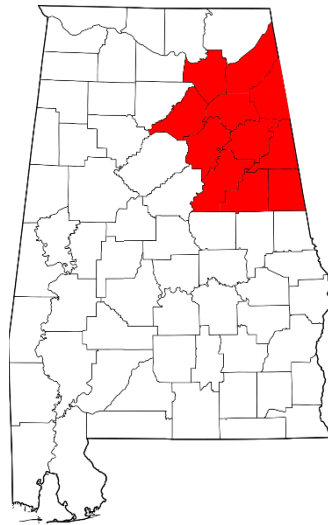
11-COUNTY Region

Data for the 11-County Region indicate a small increase in population from 2020 to 2021, a slight decrease in the number of households, and increases of between two and three for median house value, median household income, and per capita income. The number of jobs in the population requiring higher levels of education generally increased, while those requiring lower levels of education decreased. Homeowner and rental vacancy, and renter-occupied housing units declined. Less vacancy is indicative of stronger housing market.

For the top industries in the region employment in retail trade experienced the largest increase and health care and social assistance the largest percent decrease among those industries. Employment in transportation and material moving occupations expanded by 7.70% during the reporting period with the biggest increase in wages within production occupations. Food preparation and serving related occupations are categorized in high demand and are expected to increase in employment by the largest percentage during the next year, with wages in each top occupation expected to expand modestly. With the region comprised of individual counties average values for unemployment rate and unemployment claims are provided. From December 2020 to December 2021 average unemployment rate decreased from 2.8% to 2.4%, while the average number of unemployment claims decreased from 829 to 690 in the period. *See Table 23: 11-County Region Demographic and Labor Force Profile.*

Table 23: 11-County Region Demographic and Labor Force Profile

Demographic Profile Overview			
Locality			
11-County Region	2020	2021	% Change
Population	699,688	704,559	0.70%
Households	320,163	314,458	-1.78%
Median House Value	\$118,090	\$121,125	2.57%
Median Household Income	\$45,076	\$46,288	2.69%
Per Capita Income	\$23,787	\$24,499	2.99%
Education:			
No High School Diploma	59,413	59,478	0.11%
High School Graduate	116,174	115,406	-0.66%
Some College, No Degree	85,582	84,083	-1.75%
Associate's Degree	35,138	35,871	2.09%
Bachelor's Degree	36,894	37,538	1.75%
Postgraduate Degree	20,745	20,811	0.32%
Housing:			
Homeowner Vacancy	3,897	3,649	-6.36%
Rental Vacancy	5,090	4,545	-10.71%
Renter-Occupied Housing Units	70,075	68,817	-1.80%
Occupied Housing Units with No Vehicle Available	13,896	13,878	-0.13%



Labor Force Overview

Industry Snapshot

Top Industries	Employment		% Change
	2020	2021	
Manufacturing	49,417	49,236	-0.37%
Health Care and Social Assistance	28,528	27,779	-2.63%
Retail Trade	28,065	28,870	2.87%
Accommodation and Food Services	19,013	19,114	0.53%
Educational Services	18,168	18,244	0.42%
Public Administration	14,361	14,291	-0.49%

Top Occupations	Employment			Wages			1-Year Projections			
	2020	2021	% Change	2020	2021	% Change	Employment	% Change	Wages	% Change
Production Occupations	37,341	36,240	-2.95%	\$34,500	\$35,600	3.19%	40,112	10.68%	\$36,000	1.12%
Office and Administrative Support Occupations	23,999	23,901	-0.41%	\$34,300	\$35,100	2.33%	25,669	7.40%	\$35,600	1.42%
Sales and Related Occupations	23,175	23,197	0.09%	\$33,000	\$33,300	0.91%	26,541	14.42%	\$33,500	0.60%
Transportation and Material Moving Occupations	20,792	22,393	7.70%	\$31,600	\$32,500	2.85%	25,104	12.11%	\$33,000	1.54%
Food Preparation and Serving Related Occupations	19,541	19,569	0.14%	\$20,700	\$20,900	0.97%	22,541	15.19%	\$21,100	0.96%
Healthcare Practitioners and Technical Occupations	12,962	12,532	-3.32%	\$69,200	\$69,100	-0.14%	13,147	4.91%	\$69,900	1.16%

1-Year Employment Projection

High Demand Occupations	Current	2022	% Change
Food Preparation and Serving Related Occupations	19,569	22,541	15.19%
Sales and Related Occupations	23,197	26,541	14.42%

Unemployment	Dec 2020*	Dec 2021	% Change
Average Unemployment Rate	2.8%	2.4%	-14.29%
Average Unemployment Claims	829	690	-16.77%

Source: Chmura, US Bureau of Labor Statics, ADOL

*December 2020 unemployment rate and / or unemployment claims were revised since 2020 Annual Report published.



Anniston, Oxford, Jacksonville MSA

Major economic indicators were generally stronger for the 2020-2021 reporting period. Real Gross Domestic Product (GDP) declined by 1.65% and exports by 33.56%. Fabricated metal products, transportation equipment, and machinery were the top export sectors with APEC¹ the largest export market.

However, civilian labor force and nonfarm employment expanded, as the unemployment rate declined from 4.0% to 3.4%, and 22.20% fewer workers available from labor pool. Underemployment rate declined by 21.12% , further supporting labor market improvement. Solid gains in manufacturing as the top employment sector are encouraging. Median family income and per capita income expanded by 4.55% and 2.590%, respectively. Residential building permits surged from 78 to 101, almost a 30% increase, from December 2020 to December 2021, while MSA population slightly declined from 117,282 to 114,618.

Table 24: Major Economic Indicators (Anniston, Oxford, Jacksonville MSA)

Category	Full Year 2019	Full Year 2020	% Change
Real GDP (millions)	\$4,050	\$3,983	-1.65%
Exports (millions)	\$410.0	\$272.4	-33.56%

2020 Top Export Sectors	Export Value (Millions)
Fabricated Metal Products	\$49.3
Transportation Equipment	\$39.9
Machinery	\$38.0

2020 Largest Export Market	APEC
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Category	Dec 2020	Dec 2021	% Change
Civilian Labor Force	44,289	45,098	1.83%
Nonfarm Employment	42,325	46,300	9.39%
Available Labor Pool	13,065	10,164	-22.20%
Unemployment Rate	4.0%	3.4%	-15.00%
Underemployment Rate	25.1%	19.8%	-21.12%
Top Employment Industry, Manufacturing	6,419	6,628	3.26%
Per Capita Income	\$24,706	\$25,345	2.59%
Median Family Income	\$45,197	\$47,255	4.55%
Average Household Income	\$63,034	\$63,700	1.06%
Residential Building Permits	78	101	29.49%
Total Homes Sold	2,163	2,212	2.27%
Population	117,285	114,618	-2.27%

Source: Chmura, ADOL, FRED, US Bureau of Labor Statistics, US Bureau of Economic Analysis, International Trade Administration, Alabama Center for Real Estate

Gadsden MSA

Real GDP was relatively weaker when compared to Anniston, Oxford, Jacksonville MSA, declining by 12.08% from 2020 to 2021. Exports were down, but at a lower relative rate of decline. Transportation equipment was the top export sector by export value and the largest export market is APEC¹.

Declines in the civilian labor force and nonfarm employment indicate weakness in the labor market. Available labor pool declined by a fractional percentage and the unemployment rate improved from 4.0% percent to 3.3%. A large increase in the underemployment rate from 25.1% to 28.4% point to workers employed in jobs not commensurate with their skill set. Health care and social assistance was the top period.

Average household income and per capita income each expanded by levels exceeding three percent. A surge in residential building permits from 44 to 55 reflects strength of housing market, with total homes sold increasing by \$4.65. Population declined from 104,894 to 102,748.

Table 25: Major Economic Indicators (Gadsden MSA)

Category	Full Year 2019	Full Year 2020	% Change
Real GDP (millions)	\$2,915	\$2,563	-12.08%
Exports (millions)	\$29.9	\$27.7	-7.36%

2020 Top Export Sectors	Export Value (Millions)
Transportation Equipment	\$6.6
Processed Foods	\$6.1
Machinery	\$2.9
Fabricated Metal Products	\$2.6

2020 Largest Export Market	APEC
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Category	Dec 2020	Dec 2021	% Change
Civilian Labor Force	40,673	39,637	-2.55%
Nonfarm Employment	38,965	33,700	-13.51%
Available Labor Pool	11,917	11,875	-0.35%
Unemployment Rate	4.0%	3.3%	-17.50%
Underemployment Rate	25.1%	28.4%	13.15%
Top Employment Industry, Health Care and Social Assistance	7,458	6,850	-8.15%
Per Capita Income	\$24,065	\$24,883	3.40%
Median Family Income	\$44,023	\$44,637	1.39%
Average Household Income	\$61,500	\$63,500	3.25%
Residential Building Permits	44	55	25.00%
Total Homes Sold	1,075	1,125	4.65%
Population	104,894	102,748	-2.05%

Source: Chmura, ADOL, FRED, US Bureau of Labor Statistics, US Bureau of Economic Analysis, International Trade Administration, Alabama Center for Real Estate

¹ Asia-Pacific Economic Cooperation (APEC) consists of the following members: Australia, Brunei Darussalam, Canada, Chile, People's Republic of China, Hong Kong, Indonesia, Japan, Republic of Korea, Malaysia, Mexico, New Zealand, Papua New Guinea, Peru, Philippines, Russian Federation, Singapore, Taipei, United States, and Vietnam.

Thank you very much for your support of the JSU Economic Update. We hope that this annual report is helpful to you and look forward to providing additional, timely economic data to assist you with business and economic planning. Please contact us at JSU Center for Economic Development and Business Research whenever we may assist you.

Sincerely,



Benjamin Boozer

Editor



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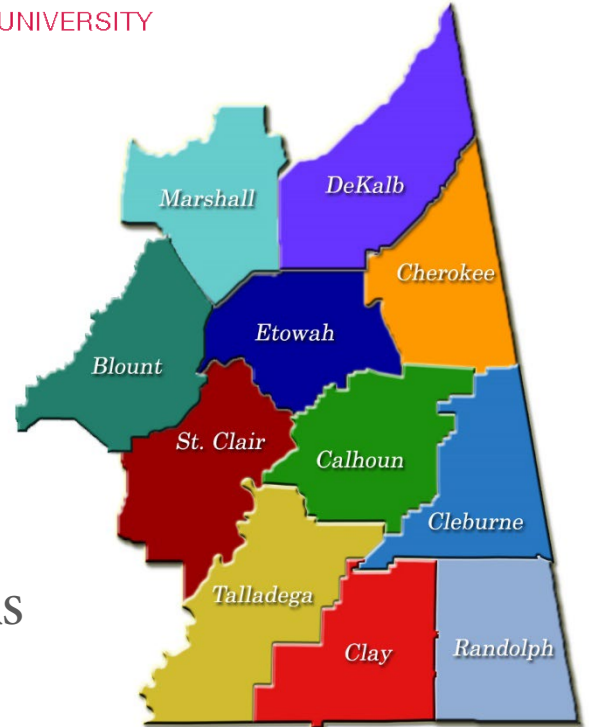


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