MICHIGAN • LOWER PENINSULA (lending began in LP in 2007)								
County Name Median Age 2012 US Census Estimate (37.4)	Pop. 2012 US Census Estimate 313,914,000 (1.7% since 2010)	Median HH Income 2011 US Census \$50,411	% of State Median HH Income 2007- 2011 US Census	Un- employ- ment Rate Jan, 2014 US 6.6%	Povert y Rate 2007-11 US Census 14.3%	Children in Poverty (0-17) 2011 Kids Count Mi Data Book	% Bachelors Degrees; Adults over 25 2007- 2011 Census 28.2%	Women Owned Firms US Census 2007 28.8%
Michigan Total Median Age 2012 Census Estimate (38.9)	9,883,360 Red= decline between 2010 and 2012 (.0%)	\$45,931 90.9% of US Median* (34 th rank among States)	RED=<8 0% Blue =80 to 90% Black = 90 to 100%, Green >100%*	Jan, 2014 7.8% MI- DLEG Red= higher than the Mich. Jobless Rate	17.5% Red = higher than the Mich. Povert y Rate*	24.6% Red = higher than the Mich. Poverty Rate	Mich. 25.3%*	Mich. 30.4% Red=<30.4 % Data suppresse d or sample size too small
Regio	n 2 - Loan Perf	formance 200	7 – January	31, 2014: 7	l loans tota	ling \$3,160,4	23	
Emmet (44)	32,915 .7	\$48,285	105.1%	12.1%	13.1%	19.2%	29.6%	24.4%
Regio	n 3 – Loan Perf	ormance 2007	– January S	31, 2014: 63		ling \$4,798,74	40	
Alcona (56.5)	10,635 (2.8)	\$35,407	77.1%	12.1%	17.9%	32.6%	12.8%	20.4%
Alpena (46.5)	29,234 (1.2)	\$37,270	81.1%	10.1%	18.6%	27.4%	15.4%	27.5%
Cheboygan (48.3)	25,835 (1.2)	\$37,133	80.8%	19%	18.9%	31%	17.3%	30.2%
Crawford (48.7)	14,009 (.5)	\$37,874	82.5%	11%	17.6%	29.6%	15%	-
Iosco (51.8)	25,357 (2)	\$33,487	72.9%	13.9%	22.1%	36.5%	13.7%	30.3%
Montmorency (53.8)	9,476(3)	\$32,241	70.2%	16.1%	18.9%	35.3%	10.4%	30.1%
Ogemaw (48.8)	21,437 (1.2)	\$33,222	72.3%	11.9%	22.1%	37.5%	10.5%	-
Oscoda (50.5)	8,592 (.6)	\$31,579	68.8%	14.6%	19.2%	33.2%	9.7%	17.4%
Otsego (44.2)	24,020 (.6)	\$44,129	96.1%	10.2%	13.6%	22.5%	20%	20.5%
Presque Isle (53)	13,129 (1.8)	\$39,483	86%	17.1%	15.5%	25.5%	14.3%	17.3%
Roscommon (54.1)	24,106 (1.4)	\$32,742	71.3%	13%	21.2%	35.8%	13.8%	22%
	208,746							

Source: Northern Initiatives

			formance 200			6 loans tota	anng \$505,050		
Arenac	(48.1)	15,477 (2.7)	\$38,008	82.8%	13.8%	18.7%	31.9%	10.8%	28.2%
Clare	(46)	30,753 (.6)	\$31,443	68.5%	12.2%	27%	40%	11%	22.9%
Gladwin	(48.7)	25,484 (.8)	\$34,747	75.7%	12%	22.1%	35.9%	11.3%	-
Isabella	(25.6)	70,617 .4	\$38,154	83.1%	6%	23.5%	30.0%	25.7%	30.8%
		142,828							
*left shift low	er since last	829,140							
report, right h	nigher.								
middle same	-8,								
MICHIGA County Name Median Age 2 Estimate (37.4 Michigan Tot Median Age 2 Census Estim	2012 Census 4) ral 2012	ER PENIN Pop. 2012 US Census Estimate 313,914,000 (1.7% since 2010) 9,883,640 Red= decline between 2010 and	SULA (le Median HH Income 2011 US Census \$50,401 \$45,931 90.9% of US	% of State Median HH Income 2010 US Census RED=< 80% Blue =80 to 90%	began 1 Un- employ ment Rate Jan, 2014 US 6.6% Jan, 2014 7.8% MI- DLEG	Poverty Rate 2011 US Census 14.3% 17.5% Red = higher than the Mich.	Children in Poverty (0-17) 2011 Kids Count Mi Data Book 24.6% Red = higher than the Michigan	% Bachelors Degrees; Adults over 25 2007- 2011 Census 28.2% 25.3% Red =<25.3% *	Women Owned Firms 2007 Census 28.8% 30.4% Red =<30.4%
		2012 (0%)	Median*	Black = 90 to 100% Green => 100%*	Red= higher than the Mich. Jobless Rate	Poverty Rate*	Poverty Rate		Data suppress d or sample size too small
		1 Loom Doutor	mance 1994			83 loans tota	aling \$32,602,		
				0 (0 (11.7%	16.3%			
Alger	Region (48.6)	9,541 (.6)	\$39,486	86%		10.5 %	22.7%	17.1%	-
8			\$39,486 \$38,119	86% 83%	13.7%	17.2%	22.7% 24.9%	17.1% 11.3%	-
Baraga	(48.6)	9,541 (.6)							
Baraga Chippewa	(48.6) (43.5)	9,541 (.6) 8,683 (2)	\$38,119	83%	13.7%	17.2%	24.9%	11.3%	-
Baraga C hippewa Delta	(48.6) (43.5) (39.8)	9,541 (.6) 8,683 (2) 38,917 1	\$38,119 \$39,520	83% 86%	13.7% 12.7%	17.2% 18.6%	24.9% 24.9%	11.3% 17.9%	-
Baraga C hippewa Delta Dickinson	(48.6) (43.5) (39.8) (46)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5)	\$38,119 \$39,520 \$40,982	83% 86% 89.2%	13.7% 12.7% 9.8%	17.2% 18.6% 16.8%	24.9% 24.9% 21%	11.3% 17.9% 18.3%	-
Baraga Chippewa Delta Dickinson Gogebic	(48.6) (43.5) (39.8) (46) (46)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2	\$38,119 \$39,520 \$40,982 \$44,262	83% 86% 89.2% 96.4%	13.7% 12.7% 9.8% 7.3%	17.2% 18.6% 16.8% 12%	24.9% 24.9% 21% 18.5%	11.3% 17.9% 18.3% 19.3%	- 23.2% - -
Baraga C hippewa Delta Dickinson Gogebic Houghton	(48.6) (43.5) (39.8) (46) (46) (46) (47.6)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1)	\$38,119 \$39,520 \$40,982 \$44,262 \$33,382	83% 86% 89.2% 96.4% 72.7%	13.7% 12.7% 9.8% 7.3% 8.9%	17.2% 18.6% 16.8% 12% 20.5%	24.9% 24.9% 21% 18.5% 30.8%	11.3% 17.9% 18.3% 19.3% 18.4%	- 23.2% - - 29.6%
Baraga C hippewa Delta Dickinson Gogebic Houghton Iron	(48.6) (43.5) (39.8) (46) (46) (47.6) (33.4) (52.7)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9)	\$38,119 \$39,520 \$40,982 \$44,262 \$33,382 \$33,425 \$34,384	83% 86% 89.2% 96.4% 72.7% 77.1%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2%	17.2% 18.6% 16.8% 20.5% 20.1%	24.9% 24.9% 21% 18.5% 30.8% 21%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1%	23.2% - 29.6% 24.1%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw	(48.6) (43.5) (39.8) (46) (46) (46) (47.6) (33.4)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3)	\$38,119 \$39,520 \$40,982 \$44,262 \$33,382 \$35,425	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3%	23.2% - 29.6% 24.1%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce	(48.6) (43.5) (39.8) (46) (46) (47.6) (33.4) (52.7) (53.5)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6%	- 23.2% - 29.6% 24.1% - -
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac	(48.6) (43.5) (49.8) (46) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2%	13.7% 12.7% 9.8% 7.3% 8.9% 10% 11% 10.5% 22.9%	17.2% 18.6% 16.8% 20.5% 20.1% 15.1% 13.5% 21% 14.5%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8%	23.2%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette	(48.6) (43.5) (39.8) (46) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6%	- 23.2% - 29.6% 24.1% - -
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Menominee	(48.6) (43.5) (39.8) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1) (47.2)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2 23,815 (.9)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663 \$39,292	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1% 85.3%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8% 6.9%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18% 15.8%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6% 26.2%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6% 13.4%	23.2%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Menominee Ontonagon	(48.6) (43.5) (39.8) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1) (47.2) (54.8)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2 23,815 (.9) 6,413 (5.4)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663 \$39,292 \$34,352	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1% 85.3% 74.8%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8% 6.9% 12.4%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18% 15.8% 15.7%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6% 26.2% 26.2%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6% 13.4% 16.9%	23.2%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Marquette Menominee Ontonagon Schoolcraft	(48.6) (43.5) (39.8) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1) (47.2) (54.8) (49.7)	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2 23,815 (.9)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663 \$39,292	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1% 85.3%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8% 6.9%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18% 15.8%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6% 26.2%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6% 13.4%	23.2%
Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Manquette Menominee Ontonagon Schoolcraft *left shift low	(48.6) (43.5) (46) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1) (47.2) (54.8) (49.7) er since last	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2 23,815 (.9) 6,413 (5.4)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663 \$39,292 \$34,352	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1% 85.3% 74.8%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8% 6.9% 12.4%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18% 15.8% 15.7%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6% 26.2% 26.2%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6% 13.4% 16.9%	23.2%
Alger Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Marquette Menominee Ontonagon Schoolcraft *left shift low report, right h	(48.6) (43.5) (46) (46) (47.6) (33.4) (52.7) (53.5) (43.8) (50.3) (39.1) (47.2) (54.8) (49.7) er since last	9,541 (.6) 8,683 (2) 38,917 1 36,884 (.5) 26,220 .2 16,084 (2.1) 36,520 (.3) 11,587(1.9) 2,215 2.7 6,522 (1.6) 11,137 .2 67,906 1.2 23,815 (.9) 6,413 (5.4)	\$38,119 \$39,520 \$40,982 \$33,382 \$35,425 \$34,384 \$38,207 \$36,515 \$36,393 \$41,663 \$39,292 \$34,352	83% 86% 89.2% 96.4% 72.7% 77.1% 74.9% 83.2% 79.5% 79.2% 90.1% 85.3% 74.8%	13.7% 12.7% 9.8% 7.3% 8.9% 8.2% 10% 11% 10.5% 22.9% 7.8% 6.9% 12.4%	17.2% 18.6% 16.8% 12% 20.5% 20.1% 15.1% 13.5% 21% 14.5% 18% 15.8% 15.7%	24.9% 24.9% 21% 18.5% 30.8% 21% 26.6% 22.6% 29.9% 23.8% 20.6% 26.2% 26.2%	11.3% 17.9% 18.3% 19.3% 18.4% 27.1% 16.3% 22.6% 13.7% 19.8% 28.6% 13.4% 16.9%	23.2%

WISCONS County Name	SIN	Pop. 2012 US Census Estimate 5,726,398 (.7% since 2010)	Median HH Income 2011 US Census \$50,401	% of State Median HH Income	Un- employ- ment Rate Jan, 2014 US 6.6%	Povert y Rate 2007-11 US Census 12%	Children in Poverty (0-17) 2009 Kids Count Wi Data Book	% Bachelors Degrees; Adults over 25 2007- 2011 Census	Women Owned Firms US Census 2007 25.9%
Wisconsin Total Median Age 2012 Census Estimate (38.9)		Red= decline between 2010 and 2012 (0%)		RED=<8 0% Blue =80 to 90% Black = 90 to 100% Green => 100%*	Red= higher than the Wisc. Jobless Rate Jan, 2014 6.7%	Red = higher than the Wisc. Povert y Rate*	18% Red = higher than the Wisconsi n Poverty Rate	26% 25.3% Red =<25.3%	30.4% Red =<30.4% Data suppresse d or sample size too small
Five	e Wisconsin I	Border Countie	s – Loan Perf	ormance 20	07 – January	31, 2014:	5 loans total	ing \$512,500	
Florence	(50.8)	4,482 .1	\$46,041	91.3%	8.6%	14.1%	20.7%	14.5%	-
Forest	(44.7)	9,206 (1.1)	\$39,282	77.9%	10.3%	18.4%	24.2%	12.8%	-
Iron	(52.3)	5934 .3	\$38,355	76.1%	13.5%	15.8%	19.3%	19%	-
Marinette	(46.7)	41,563 (.4)	\$39,705	78.8%	8.1%	12.8%	14.7%	14.3%	17.5%
Vilas	(52)	21,338 (.4)	\$40,901	81.2%	11.3%	12.9%	19.5%	23.5%	19.1%