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| **MICHIGAN ▪ LOWER PENINSULA (lending began in LP in 2007)** | | | | | | | |  |
| County Name  Median Age 2012 US Census Estimate (37.4) | | Pop.  2013 US Census Estimate  316,128,839  (2.4% since 2010) | Median HH Income  2012 US Census  $53,046 | % of State Median HH  Income 2008-2012  US Census | Un-employ-ment Rate Feb, 2014  US  6.7% | Poverty Rate  2008-12  US Census  14.9% | Children in Poverty (0-17)  2011 Kids Count Mi Data Book | % Bachelors Degrees; Adults over 25  2008-2012  Census  28.5% | Women Owned Firms  US Census 2007  28.8% |
| Michigan Total  Median Age 2012  Census Estimate (38.9) | 9,895,622  Black= increase between 2010 and 2013  (.1%) | **$48,471**  91.4% of US Median\*  2008-2012 | RED=<80%  Blue =80 to 90%  Black = 90 to 100%, Green >100%\* | Feb, 2014 7.7% MI-DLEG  Red= higher than the Mich. Jobless Rate | 16.3%  Red = higher than the Mich. Poverty Rate\* | 24.6%  Red = higher than the Mich.  Poverty Rate | Mich. 25.5%\* | Mich.  30.4%  Red=<30.4%  \_  Data suppressed or sample size too small |
| **Region 2 - Loan Performance 2007 – February 28, 2014: 74 loans totaling $3,260,423** | | | | | | | | |
| Emmet (44) | 33,140 1.4 | $50,686 | 104.6% | 13% | 10.9% | 19.2% | **31.1%** | 24.4% |
| **Region 3 – Loan Performance 2007 – February 28, 2014: 64 loans totaling $4,814,419** | | | | | | | | |
| Alcona (56.5) | 10,578 (3.3) | $36,931 | 76.2% | 13.7% | 15.1% | 32.6% | **13.2%** | 20.4% |
| Alpena (46.5) | 29,091 (1.7) | $38,900 | 80.3% | 10.8% | 16.8% | 27.4% | **16%** | 27.5% |
| Cheboygan (48.3) | 25,726(1.6) | $38,166 | 78.7% | 20.8% | 18% | 31% | 16.6% | 30.2% |
| Crawford (48.7) | 13,904 (1.2) | **$39,982** | **82.5%** | 11.6% | 18.7% | 29.6% | 15.2% | - |
| Iosco (51.8) | 25,429 (2) | **$35,396** | **73%** | 14.4% | 20.5% | 36.5% | **13.9%** | 30.3% |
| Montmorency (53.8) | 9,350(4.2) | $34,955 | 72.1% | 16.5% | 18.7% | 35.3% | **10.5%** | 30.1% |
| Ogemaw (48.8) | 21,234 (2.1) | **$35,320** | **72.9%** | 12.7% | 20.5% | 37.5% | 10.8% | - |
| Oscoda (50.5) | 8,379 (3) | $33,942 | 70% | 14.9% | 20.1% | 33.2% | 9.6% | 17.4% |
| Otsego (44.2) | 24,129 (.1) | $47,140 | 97.2% | 11% | 12.3% | 22.5% | **18.9%** | 20.5% |
| Presque Isle (53) | 13,062(2.3) | $39,109 | 80.6% | 19.3% | 12.6% | 25.5% | 15.9% | 17.3% |
| Roscommon (54.1) | 24,014 (1.8) | $34,765 | 71.7% | 13.7% | 21.6% | 35.8% | 14.5% | 22% |
|  | 204,896 |  |  |  |  |  |  |  |

Source: Northern Initiatives

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| **Region 5 – Loan Performance 2007 – February 28, 2014: 6 loans totaling $505,658** | | | | | | | | | | | |
| Arenac (48.1) | | 15,487 (2.6) | $36,937 | 78.4% | | 14% | | 18% | 31.9% | 11% | 28.2% |
| Clare (46) | | 30,569 (1.2) | $33,334 | 68.8% | | 12.7% | | 24.8% | 40% | **11.1%** | 22.9% |
| Gladwin (48.7) | | 25,493(.8) | $38,571 | 79.6% | | 13% | | 20.7% | 35.9% | **11.6%** | - |
| Isabella (25.6) | | 70,436 .2 | $35,927 | 74.1% | | 6.5% | | 32.1% | 30.0% | 25.2% | 30.8% |
|  | | 141,985 |  |  | |  | |  |  |  |  |
| \*left shift lower since last report, right higher, middle same | | 828,628 |  |  | |  | |  |  |  |  |
| **MICHIGAN ▪ UPPER PENINSULA (lending began 1994)** | | | | | | | | | | |  |
| County Name  Median Age 2012 Census Estimate (37.4) | Pop.  2013 US Census Estimate  316,128,839  (2.4% since 2010) | | Median HH Income  2012 US Census  $53,046 | % of State Median HH  Income 2012 US Census | Un-employment Rate  Feb, 2014  US  6.7% | | Poverty Rate  2008-12  US Census  14.9% | | Children in Poverty (0-17)  2011 Kids Count Mi Data Book | % Bachelors Degrees; Adults over 25  2008-2012  Census  28.5% | Women  Owned  Firms  2007  Census  28.8% |
| **Michigan** Total  Median Age 2012  Census Estimate (38.9) | 9,895,622  Black= increase between 2010 and 2013  (.1%) | | **$48,471**  91.4% of US Median\*  2008-2012 | RED=<80%  Blue =80 to 90%  Black = 90 to 100%  Green => 100%\* | Feb, 2014 7.7% MI-DLEG  Red= higher than the Mich.  Jobless Rate | | 16.3%  Red = higher than the Mich. Poverty Rate\* | | 24.6%  Red = higher than the Michigan Poverty Rate | 25.5%  Red =<25.5%  **\*** | 30.4%  Red =<30.4%  \_  Data suppressed or sample size too small |
| **Region 1 - Loan Performance 1994 – February 28, 2014: 583 loans totaling $32,602,672** | | | | | | | | | | | |
| **Alger (48.6)** | 9,522 (.8) | | $38,348 | 79.1% | **12%** | | **14.9%** | | 22.7% | 17% | **-** |
| Baraga (43.5) | 8,695 (1.9) | | **$39,594** | **81.7%** | 14.3% | | 14.7% | | 24.9% | 11.6% | - |
| **Chippewa (39.8)** | 38,696 .5 | | $41,114 | 84.8% | **13.6%** | | **18.5%** | | **24.9%** | **17.7%** | **23.2%** |
| Delta (46) | 36,905(.4) | | $42,504 | 87.7% | 10.6% | | 15.3% | | **21%** | **17.9%** | - |
| Dickinson (46) | 26,098 (.03) | | $44,272 | 91.3% | 8.6% | | 11% | | **18.5%** | **18.9%** | - |
| Gogebic (47.6) | 15,916 (3.1) | | $34,397 | 71% | 10.2% | | 18.9% | | **30.8%** | **18.7%** | 29.6% |
| Houghton (33.4) | 36,225 (1.1) | | $34,453 | 71.1% | 9.1% | | 23.7% | | **21%** | **27.7%** | 24.1% |
| Iron (52.7) | 11,516(2.5) | | $35,551 | 73.3% | 11% | | 13.7% | | **26.6%** | **17.7%** | - |
| Keweenaw (53.5) | 2,191 1.6 | | **$42,406** | **87.5%** | 10.9% | | 18.8% | | **22.6%** | **23.6%** | - |
| **Luce (43.8)** | 6,502 (1.9) | | **$42,414** | **87.5%** | **10.9%** | | **16.9%** | | **29.9%** | **13.8%** | **11%** |
| **Mackinac (50.3)** | 11,061 (.5) | | $38,507 | 79.4% | **24.9%** | | **15.3%** | | **23.8%** | **18.7%** | **21%** |
| Marquette (39.1) | 67,700 .9 | | **$45,349** | **93.6%** | 8.4% | | 15.4% | | **20.6%** | **28.4%** | - |
| Menominee (47.2) | 23,791 (1) | | $40,865 | 84.3% | 8.1% | | 14.7% | | **26.2%** | **13.8%** | - |
| Ontonagon (54.8) | 6,322 (6.8) | | **$33,769** | **69.7%** | 13% | | 15.5% | | **27%** | **16.7%** | 27.6% |
| **Schoolcraft (49.7)** | 8,247 (2..8) | | $37,468 | 77.3% | **14.8%** | | **18.3%** | | **25.2%** | **12.3%** | **-** |
| \*left shift lower since last report, right higher, middle same | 309,387 | |  |  |  | |  | |  |  |  |
| **WISCONSIN** | | | | | | | | | | |  |
| County Name | | Pop.  2012 US Census Estimate  5,742,713  (1% since 2010) | Median HH Income  2012 US Census  $52,627 | % of State Median HH  Income | | Un-employ-ment Rate Feb, 2014  US  6.7% | | Poverty Rate  2008-12  US Census  14.9% | Children in Poverty (0-17)  2009 Kids Count Wi Data Book  18% | % Bachelors Degrees; Adults over 25  2008-2012  Census  28.5% | 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=<80%  Blue =80 to 90%  Black = 90 to 100%  Green => 100%\* | | Red= higher than the Wisc.  Jobless Rate Feb, 2014  6.1% | | Red = higher than the Wisc. Poverty Rate\*  12.5 | 18%  Red = higher than the Wisconsin Poverty Rate | 26.4%  Red =<26.4%  **\*** | 30.4%  Red =<30.4%  \_  Data suppressed or sample size too small |
| **Five Wisconsin Border Counties – Loan Performance 2007 – February 28, 2014: 5 loans totaling $512,500** | | | | | | | | | | | |
| Florence (50.8) | | 4,520 2.2 | $44,652 | 84.8% | | 8.6% | | 13.4% | 20.7% | 15.3% | - |
| Forest (44.7) | | 9,126 (1.9) | $40,215 | 76.4% | | 10.8% | | 16% | 24.2% | 12.1% | - |
| Iron (52.3) | | 5,886 (.5) | $37,112 | 70.5% | | 12.6% | | 16.4% | 19.3% | 20.1% | - |
| Marinette (46.7) | | 41,610 (.3) | $41,553 | 78.9% | | 8.3% | | 13.1% | 14.7% | 13.9% | 17.5% |
| Vilas (52) | | 21,368 (.3) | $40,743 | **77.4%** | | 11.8% | | 14% | 19.5% | 23.5% | 19.1% |
|  | | 82,510 |  |  | |  | |  |  |  |  |