

MICHIGAN ▪ LOWER PENINSULA (lending began in LP in 2007)									
County Name	Pop. 2012 US Census Estimate	Median HH Income 2007-2011 US Census	% of State Median HH Income 2007-2011 US Census	Un-employment Rate July, 2013 US Census	Poverty Rate 2007-11 US Census	Children in Poverty (0-17) 2009 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2007-2011 Census	Women Owned Firms US Census 2007	
Michigan Total	9,883,360	\$48,669	RED=<80% Blue =80 to 90% Black = 90 to 100%, Green >100%*	July, 2013 8.8% MI-DLEG Red= higher than the Mich. Jobless Rate	15.3% Red = higher than the Mich. Poverty Rate*	17.5% Red = higher than the Mich. Poverty Rate	Mich. 25.3%*	Mich. 30.4% Red=<30.4% - Data suppressed or sample size too small	
Median Age 2007-2011 Census Estimate (37)	313,914,000 (1.7% since 2010)	US \$52,762						28.8%	
Median Age 2007-2011 Census Estimate (38.5)	Red= decline between 2010 and 2012 (.0%)	92% of US Median*							
Region 2 - Loan Performance 2007 – July 31, 2013: 60 loans totaling \$2,714,413									
Emmet	(42.5)	32,915 .7	\$50,269	103.3%	10.4%	10.6%	13.1%	29.6%	24.4%
Region 3 – Loan Performance 2007 – July 31, 2013: 56 loans totaling \$4,603,015									
Alcona	(54.7)	10,635 (2.8)	\$35,490	72.9%	14.8%	15.3%	17.9%	12.8%	20.4%
Alpena	(45.1)	29,234 (1.2)	\$38,081	78.2%	10.3%	17.1%	18.6%	15.4%	27.5%
Cheboygan	(46.4)	25,835 (1.2)	\$37,844	77.7%	7.1%	17.3%	18.9%	17.3%	30.2%
Crawford	(46.8)	14,009 (.5)	\$39,597	81.3%	10.1%	17%	17.6%	15%	-
Iosco	(50.3)	25,357 (2)	\$36,445	74.9%	12%	19.2%	22.1%	13.7%	30.3%
Montmorency	(52.1)	9,476(3)	\$34,490	70.8%	14.9%	18.6%	18.9%	10.4%	30.1%
Ogemaw	(47.2)	21,437 (1.2)	\$35,988	73.9%	11.1%	19%	22.1%	10.5%	-
Oscoda	(49.2)	8,592 (.6)	\$32,838	67.5%	16.8%	20.1%	19.2%	9.7%	17.4%
Otsego	(42.4)	24,020 (.6)	\$46,303	95.1%	10.9%	12.5%	13.6%	20%	20.5%
Presque Isle	(51.1)	13,129 (1.8)	\$39,240	80.6%	13.1%	12.9%	15.5%	14.3%	17.3%
Roscommon	(52.8)	24,106 (1.4)	\$33,286	68.4%	12.6%	23.1%	21.2%	13.8%	22%
		208,746							

Source: Northern Initiatives