

<b>MICHIGAN ▪ LOWER PENINSULA (lending began in LP in 2007)</b>								
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 August, 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	313,914,000 (1.7% since 2010)	\$52,762						
Median Age 2007-2011 Census Estimate (37)								
Michigan Total	<b>9,883,360</b>	<b>\$48,669</b>	<b>RED=&lt;8</b>	August, 2013 9%	15.3%	17.5%	Mich. 25.3%*	Mich. 30.4%
Median Age 2007-2011 Census Estimate (38.5)	Red= decline between 2010 and 2012 (.0%)	92% of US Median*	Blue =80 to 90% Black = 90 to 100%, Green >100%*	MI-DLEG Red= higher than the Mich. Jobless Rate	Red = higher than the Mich. Poverty Rate*	Red = higher than the Mich. Poverty Rate		Red=<30.4% - Data suppressed or sample size too small
<b>Region 2 - Loan Performance 2007 – August 31, 2013: 60 loans totaling \$2,714,413</b>								
Emmet	(42.5)	32,915 .7	\$50,269	103.3%	9.3%	10.6%	13.1%	29.6%
<b>Region 3 – Loan Performance 2007 – August 31, 2013: 56 loans totaling \$4,603,015</b>								
Alcona	(54.7)	10,635 (2.8)	\$35,490	72.9%	13%	15.3%	17.9%	12.8%
Alpena	(45.1)	29,234 (1.2)	\$38,081	78.2%	9.2%	17.1%	18.6%	15.4%
Cheboygan	(46.4)	25,835 (1.2)	\$37,844	77.7%	6.4%	17.3%	18.9%	17.3%
Crawford	(46.8)	14,009 (.5)	\$39,597	81.3%	9.1%	17%	17.6%	15%
Iosco	(50.3)	25,357 (2)	\$36,445	74.9%	10.7%	19.2%	22.1%	13.7%
Montmorency	(52.1)	9,476(3)	\$34,490	70.8%	13.4%	18.6%	18.9%	10.4%
Ogemaw	(47.2)	21,437 (1.2)	\$35,988	73.9%	9.8%	19%	22.1%	10.5%
Oscoda	(49.2)	8,592 (.6)	\$32,838	67.5%	14.7%	20.1%	19.2%	9.7%
Otsego	(42.4)	24,020 (.6)	\$46,303	95.1%	9.8%	12.5%	13.6%	20%
Presque Isle	(51.1)	13,129 (1.8)	\$39,240	80.6%	11.6%	12.9%	15.5%	14.3%
Roscommon	(52.8)	24,106 (1.4)	\$33,286	68.4%	10.9%	23.1%	21.2%	13.8%
		208,746						

Source: Northern Initiatives