

MICHIGAN ▪ LOWER PENINSULA (lending began in LP in 2007)									
County Name	Pop. 2012 US Census Estimate	Median HH Income 2011 US Census	% of State Median HH Income 2007-2011 US Census	Un-employment Rate Nov, 2013 US Census	Poverty Rate 2007-11 US Census	Children in Poverty (0-17) 2011 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2007-2011 Census	Women Owned Firms US Census 2007	
Median Age 2012 US Census Estimate (37.4)	313,914,000 (1.7% since 2010)	\$50,411		7%	14.3%		28.2%	28.8%	
Michigan Total	9,883,360	\$45,931	RED=<8	Nov, 2013	17.5%	24.6%	Mich. 25.3%*	Mich. 30.4%	
Median Age 2012 Census Estimate (38.9)	Red= decline between 2010 and 2012 (.0%)	90.9% of US Median* (34th rank among States)	Blue =80 to 90% Black = 90 to 100%, Green >100%*	8.8% 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	
Region 2 - Loan Performance 2007 – November 30, 2013: 67 loans totaling \$3,004,423									
Emmet	(44)	32,915 .7	\$48,285	105.1%	11.8%	13.1%	19.2%	29.6%	24.4%
		297,912							
Region 3 – Loan Performance 2007 – November 30, 2013: 61 loans totaling \$4,748,061									
Alcona	(56.5)	10,635 (2.8)	\$35,407	77.1%	14.9%	17.9%	32.6%	12.8%	20.4%
Alpena	(46.5)	29,234 (1.2)	\$37,270	81.1%	8.8%	18.6%	27.4%	15.4%	27.5%
Cheboygan	(48.3)	25,835 (1.2)	\$37,133	80.8%	13.4%	18.9%	31%	17.3%	30.2%
Crawford	(48.7)	14,009 (.5)	\$37,874	82.5%	10.1%	17.6%	29.6%	15%	-
Iosco	(51.8)	25,357 (2)	\$33,487	72.9%	11.2%	22.1%	36.5%	13.7%	30.3%
Montmorency	(53.8)	9,476(3)	\$32,241	70.2%	15.3%	18.9%	35.3%	10.4%	30.1%
Ogemaw	(48.8)	21,437 (1.2)	\$33,222	72.3%	10.5%	22.1%	37.5%	10.5%	-
Oscoda	(50.5)	8,592 (.6)	\$31,579	68.8%	17.6%	19.2%	33.2%	9.7%	17.4%
Otsego	(44.2)	24,020 (.6)	\$44,129	96.1%	11%	13.6%	22.5%	20%	20.5%
Presque Isle	(53)	13,129 (1.8)	\$39,483	86%	13.7%	15.5%	25.5%	14.3%	17.3%
Roscommon	(54.1)	24,106 (1.4)	\$32,742	71.3%	11.3%	21.2%	35.8%	13.8%	22%
		208,746							

“Source: Northern Initiatives”

