



2016 RPI-5 Talent Analysis

Prepared for the East Michigan Council of Governments, EMCOG

For Inquiries contact:

Jane Fitzpatrick, Program Manager
East Michigan Council of Governments
3144 Davenport Avenue, Suite 200
Saginaw, MI 48602
989-797-0800 – Office
989-797-0896 – Fax
jfitzpatrick@emcog.org

Funding for the preparation of this document has been provided by the State of Michigan, Department of Management & Budget, 2016 Regional Prosperity Initiative

2016 RPI-5 Talent Analysis

Prepared for the East Michigan Council of Governments, EMCOG

Authors:

Kylie Jaber, SVSU

Danilo Sirias, SVSU

Date of Publication: April 2017

Contents

Project Summary.....	iii
Key Findings	iv
EXECUTIVE SUMMARY	vi
PART I: PROFILE OF THE CURRENT LABOR FORCE	1
PART II - PROFILE OF POTENTIAL LABOR FORCE	9
Part I: Profile of the Current Labor Force	12
Demographics	13
Population, Age, Education, Race	13
Income, Poverty, Welfare Measures	25
Mobility, Migration	30
Economics	31
Labor Force & Employed	31
Unemployment Rate	34
Industry Profile.....	36
Business Establishments	36
Employment Classification.....	38
Industry Overview	40
Manufacturing	48
Healthcare & Social Assistance	54
Part II: Profile of the Potential Labor Force	57
2-year and 4-year College Data.....	58
Summary Statistics for 2-year Colleges.....	59
Summary Statistics for 4-year Colleges.....	67
Number of Active Licenses.....	77
Active Licenses	77
Active Licenses in Healthcare.....	78
Summary Statistics of K-12 Data.....	79
Total Number of Students.....	79
Average Class Sizes and Expenditures	80
Graduation Rates	81

Student Performance/Test Scores	82
Appendix I: County Tables: Demographic Profiles by County.....	85
Appendix II: County Tables: Labor Market Profile by County	94

Project Summary

Project Overview

In 2016, the East Michigan Council of Governments (EMCOG) contracted with Saginaw Valley State University (SVSU) to conduct a talent analysis of the Regional Prosperity Initiative – Region 5 (RPI-5), which includes Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw counties. The project was considered to be a top priority project of the PR-5 Strategic Management Team as a component/complimentary piece of the Regional Business Attraction Plan. The primary purpose of the analysis was to quantify (and document) the region's labor talent so that economic developers may more successfully market the region and attract businesses and employers. The talent analysis was to lend itself to two secondary goals of the project: 1) improving the region's branding and 2) engaging the region's college student population, as the latter represents a renewable resource for the region.

The talent analysis for RPI-5 was to address three overarching questions: (1) *What is the talent of the region's current workforce?* (2) *What is the potential talent of the region's work force?* (3) *What are the qualities/capabilities of the region's post-secondary institutions and training programs?* To complete these objectives, the SVSU researchers utilized the timeliest publicly available data, conducting most the data collection during 2016.¹ Data limitations hindered the successful assessment of training programs.

A project steering committee consisting of higher education (CMU, SVSU and MMCC), adult education, K-12, workforce development, economic development, and representation from the State of Michigan oversaw the project; and regular meetings with the SVSU project team were held throughout the year. Project updates were provided at RP-5 Strategic Management Team meetings.

As the research project ends, the findings of the project reveal a region facing important challenges. Perhaps the most productive role for this report is to provide a benchmark of the current status of the region's labor force and potential labor force – to be used by stakeholders to identify areas where economic developers would like to encourage growth and development; to aid economic developers as they leverage the region's resources; and to facilitate conversations aimed at identifying key strategies to positively impact the region's economy and move RPI-5 forward in a positive and sustainable way.

¹ Key data sources used for the analysis include Census.gov, BLS.gov, and NCES.gov. When appropriate (such as when using ACS, 5-yr estimates), statistical tests were completed to evaluate statistically different estimates.

Key Findings

Part I

- RPI-5's population fell in recent years. There are fewer family households with children (<18) and fewer people in the prime-working ages of 35-54.
- RPI-5 and Michigan's populations are older than the overall U.S.; the region is aging faster than the state or the nation.
- Isabella Co. is home to Central Michigan University. As of 2015, CMU's enrollment is approximately 38.1% of the population of Isabella. This likely contributes to Isabella's outlier status: younger, slower to age, more educated, more mobile, and more likely to have residents employed in the educational sector, compared to other RPI-5 counties.
- RPI-5 is more rural, less diverse, and has lower rates of educational attainment compared to Michigan or the U.S.
- Four RPI-5-counties have associates degree rates (of highest educational attainment) that exceed the national rate.
- Median household income is lower in Michigan (\$49,087) compared to the U.S. (\$53,482). Midland is the only RPI-5 county to exceed the state's median household income.
- The RPI-5 poverty rate (13.0%) is close to state and national rates. Within the region, county poverty rates range from 9.3% (Midland County) to 21.3% (Clare County).
- The region is a net exporter of (6,223) jobs, bringing in fewer non-resident workers than the number of residents working outside of the region.
- From 2010 to 2015, the RPI-5 labor force decreased, the number of employed persons increased, and the unemployment rate fell. During this period unemployment rates for RPI-5, Michigan and the U.S. have converged.
- Unemployment rates fell in each RPI-5 county from 2010 to 2015.
- The top four industries in RPI-5 are Manufacturing (20.5%), Healthcare and social assistance (16.4%), Retail trade (10.4%), Educational services (8.0%).
- The rate of manufacturing employment in Michigan is nearly twice that of the U.S. Seven of the eight RPI-5 counties have manufacturing employment rates that exceed the national average.

Part II

- Two- and 4-year college enrollment in RPI-5 shows a steady decline from 2010 to 2014.
- Graduation rates at the two-year colleges generally fall between 8% and 16%. Graduation rates within six years for four-year colleges are between 38% and 67%.
- Top majors among two-year colleges have consistently been in *Liberal arts and science, general studies and humanities; Healthcare* related programs; and *Business/Marketing* programs.
- Top majors among four-year colleges have consistently been *Business; Health; and Education* related programs.
- Top active licenses include *Healthcare, Cosmetology, Residential Builder, and Accounting*. Top active licenses in health-related fields include *Nursing, Pharmacy, and Social Workers*.
- There is an overall decline in the number of students in all intermediate school districts (ISDs) in the region.
- Except for the Saginaw ISD, the overall trend in graduation rates is upward, mirroring what is going in the state. Considerable improvements have been made in the Clare-Gladwin and Gratiot-Isabella districts.
- In general, there seems to be an improvement in the percentage of students meeting or exceeding the ACT Benchmark. Starting in 2016, Michigan students will be taking the SAT instead of the ACT.
- In the STEM-related part of the ACT, the Midland ISD outperforms the region and the state. This is true for both Math and Science. Overall the rest of the ISDs are comparable to the state's performance. There seems to be very modest improvements in most ISDs performance, especially in science.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

This report provides a talent analysis of the current and potential labor force of Regional Prosperity Initiative – Region 5 (RPI-5) of Michigan, which includes Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw counties. The primary purpose of the analysis is to quantify (and document) the region’s labor talent so that economic developers may more successfully market the region and attract businesses and employers. The talent analysis lends itself to two secondary goals of the project: 1) improving the region’s branding and 2) engaging the region’s college student population, as the latter represents a renewable resource for the region.

The talent analysis for RPI-5 seeks to answer three overarching questions using publicly available data: (1) *What is the talent of the region’s current workforce?* (2) *What is the potential talent of the region’s work force?* (3) *What are the qualities/capabilities of the region’s post-secondary institutions and training programs?* Data collection occurred primarily during 2016, and the most current publicly available data was utilized. The majority of the sources used provided data current as of 2014 and 2015, with some exceptions. Data limitations limited the extent to which this report assesses the area’s training programs as they contribute to the potential labor force of the region.

The report is broken into two parts: *Part 1* profiles the region’s current labor force, concentrating on demographic and economic data. *Part 2* profiles the region’s potential labor force, focusing on two- and four-year colleges within the region. The remainder of the executive summary addresses *Part 1* and *Part 2*, respectively.

PART I: PROFILE OF THE CURRENT LABOR FORCE

This part of the report presents a profile of the current labor force in the RPI-5 region. It contains 3 sections with information about 1) demographics, 2) economics, and 3) industry employment. This section also gives way to county-specific demographic and labor force profiles, compiled into tables that are provided in the appendix.

DEMOGRAPHIC PROFILE

As of 2014, the RPI-5 region of Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw counties accounts for roughly six percent of the population of Michigan. Since 2010, the population of RPI-5 fell by 1.2% (or 0.3% annually); the state also experienced a loss in population (0.6%, or 0.2% annually) while the nation’s population growth rate was 3.1% (or 0.8% annually). Over this period the region and the state experienced a loss in family households – In particular, a loss of family households with children (<18yrs) – while there was an increase in the number of non-family households across every county of the region. Michigan and RPI-5 have slightly older populations compared to the U.S. RPI-5 is aging with

fewer young children and prime-working class age (35-54) and more older residents compared to 2010; the state is also aging. The U.S. is aging at a slower rate.

- Saginaw is the largest county within RPI-5.
- From 2010 to 2014,
 - Only Isabella Co. grew; by approximately 1,000 people, (1.5% or 0.4% per year);
 - Arenac Co. had the largest percentage loss, roughly 900 people (5.6% or 1.4% per year);
 - Saginaw Co. lost over 4,000 people (2.3% or 0.6% per year), the largest nominal loss.
 - Neighboring RPIs' 2010-2014 population changes: RPI-3 (-3.0%); RPI-4 (1.3%); RPI-6 (-3.1%)
- Isabella, home to Central Michigan University and the Isabella Indian Reservation, is the youngest and slowest aging county of the region.

Restricting ages to 16-64 to highlight the potential labor force reveals that RPI-5 has a lower proportion of this population in the prime working ages of 25-54, compared to Michigan or the U.S.; and RPI-5 has a slightly higher concentration of 16-24 year olds and 55-64 year olds, compared to state and national rates. Recent population changes also impact the potential labor force. From 2010 to 2014, RPI-5 experienced a slight reduction in the *working age* population (25-54), and a slight increase in the *pre-retiring age* population (55-64), with no statistical change in the *pre-working age* population (16-24). Patterns of an aging labor force also hold at the state and national levels but are more severe for the region and the state.

RPI-5 is more rural, less diverse, and more likely to speak English at home compared to Michigan or the U.S. Residents in seven of the eight RPI-5 counties are less likely to move out of state compared to national rates. Residents have a slightly shorter commute (measured in time) compared to Michigan and the U.S. The region is a net exporter of jobs: the number of residents who work outside the region exceeds the number of non-residents who work in the region by 6,223 people.

- Percentage of households in rural areas: RPI-5 (46.4%); MI (28.1%); U.S. (21.0%).
 - Arenac Co. is 100.0% rural.
- Percent white estimates: RPI-5 (87.2%); MI (79.2%); U.S. (73.2%), *each statistically unique*.
 - Saginaw is the most racially diverse RPI-5 county (*lowest proportion white, 75.6%*)
 - Gladwin is the least racially diverse RPI-5 county (*highest proportion white, 97.6%*)
- Average commute to work (minutes): RPI-5 (21.7); MI (24.1); U.S. (25.7).
- Median commute to work for RPI-5 residents: 10-24 miles.

On average, RPI-5 residents have lower levels of educational attainment compared to state and national rates. RPI-5's concentration of adults with at most a high school education is relatively high; however, two RPI-5 counties have graduate level education rates that meet or exceed the national average. Four of the eight RPI-5-counties have associates degree rates (of highest educational attainment) that statistically exceed the national rate.

- Midland Co., home of The Dow Chemical Company's world headquarters, has a Bachelor's degree (*or higher*) rate of 32.0%, statistically exceeding state and national rates.
- Midland and Isabella counties meet or exceed state and national rates of graduate level education.
 - Midland and Isabella counties account for 26.9% of the RPI-5 population.
- Least educated counties (*BA or higher* rate estimates <15%): Arenac, Clare, Gladwin and Gratiot.
 - Together these counties account for 19.9% of the RPI-5 population.
- From 2010 to 2014, there was marginal improvement in educational attainment for most RPI-5 counties; though the region did not improve statistically.

While Michigan has lower average household income than the U.S., RPI-5 households have, on average, lower incomes than Michigan. RPI-5 has higher concentrations of households in lower income categories and lower concentrations of households in higher income categories, compared to national and state rates. According to the data used for this analysis, average income rates typically exceed median values by 30% to 40%; median household income, unaffected by outliers, is typically preferred to average income measures. The median household income for RPI-5 can only be determined as a range: between \$35,000 and \$50,000; six RPI-5 counties' estimated median household incomes fall within this range.

- Estimated median household income by RPI-5 county ranges from \$33,264 (Clare) to \$52,613 (Midland), compared to state and national medians of \$49,087 and \$53,482, respectively.
- Saginaw, Bay and Midland, the largest counties of RPI-5 (67.8% of the region's population) are among the region's highest median household income counties.

The RPI-5 poverty rate estimate is 13.0%, not statistically different than state and national estimates of 12.1% and 11.5%, respectively. Individual counties within the region generally have poverty rate estimates between 10 and 15 percent. Poverty rates increased statistically from 2010 for Michigan, the U.S., and half of the RPI-5 counties. Michigan and RPI-5 have higher rates of food stamp participation and higher rates of disabled persons compared to the U.S. Poverty rates among female headed households in Michigan and six RPI-5 counties statistically exceed national rates.

- Six RPI-5 counties have poverty rates that (statistically) exceed the national rate; four RPI-5 counties have poverty rates that (statistically) exceed the state rate.
- RPI-5's county level poverty rate estimates range: 9.3% (Midland) to 21.3% (Clare)
- 2010-2014 change in poverty rates: RPI-5 (not statistically different); Michigan (14.2% increase, or 1.5 percentage points); the U.S. (13.9% increase, or 1.4 percentage points).
 - Bay, Clare, Isabella and Midland counties' poverty rates increased during this period.
 - Clare Co.'s poverty rate increased by an estimated 30.7%.

LABOR FORCE PROFILE

Since 2010, the RPI-5 labor force has fallen by 0.4% per year (for a total of approximately 6,000 people). The labor force fell across Michigan during this period (0.2% annually), though the nation's labor force has increased since 2010 (0.4% annually). The number of employed persons in RPI-5 has increased by 0.9% annually since 2010 (for a total of roughly 11,000 people). Six of the RPI-5 counties experienced, on average, annual growth in employment during this period.

- From 2010 -2015,
 - Midland Co. had the highest average increase in employment of RPI-5: 1.4% annually.
 - Lowest average annual employment growth rates: Arenac Co. (-0.3%) and Gratiot (0.2%).
- From 2014 to 2015,
 - Average levels of employment in RPI-5, Michigan, and the U.S. increased by 1.2%, 1.9%, and 1.6%, respectively.
 - Average levels of employment rose by as much as 2.9% (Gladwin Co.) and by as little as 0.1% (Arenac Co.)

Unemployment rates for RPI-5, Michigan and the U.S. fell from 2010 to 2015. As of 2015, unemployment rates are similar for RPI-5, Michigan and the U.S; the rates have converged since 2010. Each RPI-5 county experienced reduced unemployment rates from 2010 to 2015. A 2015 profile of RPI-5 reveals Isabella and Midland counties with the lowest unemployment rates (4.5% - 4.7%); and Gladwin, Clare and Arenac counties with the highest unemployment rates (6.9% - 8.6%).

As of 2014, the top four industries in RPI-5 among full-time, year-round workers are *Manufacturing* (20.5%), *Healthcare and social assistance* (16.4%) *Retail trade* (10.4%); and *Educational services* (8.0%), in total accounting for 55.2% of the workforce. This ranking is similar for Michigan, and the state has a greater concentration of employment in *Manufacturing* (22.5%). At a national level, the top four industries are *Healthcare and social assistance* (13.7%), *Manufacturing* (12.8%), *Retail trade* (9.8%), and *Educational services* (8.2%), in total accounting for 44.5% of the full-time, year-round workforce. RPI-5 and (to a lesser extent) Michigan have lower concentrations of workers in *Professional, scientific, and technical services*, compared to national rates.

- The estimated rate of manufacturing employment in Michigan is nearly twice that of the U.S; the estimated rate of manufacturing employment in RPI-5 is roughly 1.5 times that of the U.S.
- Seven of the eight RPI-5 counties have rates of manufacturing employment that statistically exceed the national average.
- Isabella has the highest rate of educational services employment among RPI-5 counties, exceeding the state and national averages.
- While estimated median earnings in MI are in line with the U.S. median; 7 of the 8 counties have median earnings statistically below state or national rates. Midland's estimated median earnings exceed U.S. and Michigan median values.

Only subtle changes have occurred in RPI-5's industry profile since 2010. The distribution of full-time, year-round employment is much unchanged. Since 2010, the region has seen slight increases in the proportion of workers in *Professional, scientific and technical services* (driven by increases in *Administrative, support and waste management*) and the *Educational, Healthcare, and Social Assistance* sector (driven by increases in *Educational services*). Marginal but statistically significant declines in rates of employment occurred in the *Wholesale Trade* and *Information* sectors.

The private sector manufacturing industry of RPI-5 is most concentrated within the areas of wood, chemical and plastics manufacturing (NAICS code 32) and metal, electrical and transportation manufacturing (NAICS code 33). Every county in RPI-5 has business establishments in *fabricated metal product manufacturing* and *machinery manufacturing*. There is notable variability in average wage per employee across RPI-5 counties within specific NAICS sub-sector classifications.

- Bay Co. is the most comprehensive manufacturing county of the region, with firms in 13 of the 21 areas (identified as sub-sectors in the NAICS 31-33 sectors).
- Clare Co. is home to the largest *fabricated metal production manufacturing* business establishments of RPI-5.
- The largest *machinery manufacturing* business establishments, on average, (measured as employees per firm) are in Isabella Co.
- Midland County is home to the region's largest manufacturing firms, on average; and these are in the *chemical manufacturing* NAICS sub-sector.
- Within RPI-5, *chemical manufacturing* establishments have the highest average wage per employee compared to other types of manufacturing establishments.

Executive Summary Tables – Demographic Profile

(Table 1a) Demographic Profile			
	RPI-5	MI	US
Population			
Population (2014)	572,933	9,889,024	314,107,084
Population Change since 2010	-6,973	-63,663	10,141,812
	-1.2%	-0.6%	3.3%
Average Household Size	2.5	2.5	2.6
Rural (% HHs in rural areas)	46.4%	28.1%	21.0%
Age , Median	(35-44)	39.3	37.4
Race			
White	87.2%	79.2%	73.8%
Black	7.6%	14.0%	12.6%
Other	5.1%	6.8%	13.6%
Ethnicity , Hispanic	5.0%	4.6%	16.9%
Educational Attainment (25yrs+)			
HS graduate or higher	88.7%	89.3%	86.3%
Bachelor's or higher	20.5%	26.4%	29.3%
Mobility			
Moved within Last Year	15.6%	14.7%	15.0%
Moved from Different State	1.3%	1.4%	2.3%
Moved from Abroad	0.3%	0.5%	0.6%
Place of Birth			
Native (US, US territories)	97.8%	93.8%	86.9%
Born in-state	85.7%	76.7%	58.7%
Language			
Speaks English at Home	95.6%	90.9%	79.1%
Income			
Median HH Income	(\$35-\$50K)	\$49,087	\$53,482
Average HH Income	\$57,360	\$65,790	\$74,596
Poverty Rate (% of families below poverty line)	13.0%	12.1%	11.5%
Poverty Rate among Female Heads of Household	38.6%	34.2%	30.9%
HH with SSI Income	6.9%	6.1%	5.3%
HH with Cash Pub Assistance	3.7%	3.7%	2.8%
HH with Food Stamps/SNAP benefits in the past 12 months	19.0%	17.1%	13.0%
Marital Status			
Percent Married	48.2%	48.4%	48.4%
Commute to Work (One-way)			
Average Time, in Minutes	21.7	24.1	25.7

Source: 2010, 2014 ACS 5-yr estimates, census.gov.

(Table 1b) RPI-5 Commuting Profile, 2014 (One-way Commute Data: Home to Work)	
Commute Distance, Living in RPI-5	
Median, Miles	10-24 miles
% commutes, <10 miles	41.1%
% commutes, >50 miles	23.3%
Commute Distance, Working in RPI-5	
% commutes, >50 miles	18.5%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-6,223
% of RPI-5 workers employed in RPI-5	70.1%
% of RPI-5 jobs held by RPI-5 residents	72.4%

Source: census.gov, OnTheMap, 2014 estimates

Executive Summary Tables – Demographic Profile, *Continued*

(Table 2) Demographic Overview by RPI-5 County								
	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw
Population								
Population (2014)	15,564	107,074	30,786	25,599	42,057	70,506	83,620	197,727
Population Change since 2010	-923	-1,082	-376	-477	-555	1,055	-6	-4,609
% Change in population since 2010	-5.6%	-1.0%	-1.2%	-1.8%	-1.3%	1.5%	0.0%	-2.3%
Average Household Size	2.4	2.4	2.3	2.3	2.5	2.6	2.4	2.5
Rural (% HHs in rural areas)	100.0%	28.5%	77.8%	91.9%	66.5%	51.4%	41.1%	29.6%
Age, Median	47.7	42.3	46.2	48.7	39.0	26.0	40.7	40.0
Race								
White	96.5%	94.5%	96.5%	97.6%	91.3%	88.6%	93.9%	75.6%
Black	1.2%	1.3%	0.6%	0.5%	5.8%	2.5%	1.3%	18.5%
Other	2.3%	4.2%	2.9%	1.9%	2.9%	8.9%	4.8%	5.9%
Ethnicity, Hispanic	1.7%	4.9%	1.7%	1.3%	5.5%	3.5%	2.3%	8.0%
Educational Attainment (25yrs+)								
HS graduate or higher	84.9%	89.0%	84.0%	84.5%	88.8%	90.5%	92.8%	87.9%
Bachelor's or higher	11.5%	18.6%	10.5%	12.5%	13.8%	26.1%	32.0%	20.1%
Mobility								
Moved within last year	9.2%	12.7%	13.5%	10.6%	17.5%	31.3%	13.8%	13.5%
Place of Birth								
Native (US, US territories)	99.3%	98.8%	98.8%	98.7%	98.8%	96.7%	96.2%	97.6%
Born in-state	89.4%	89.9%	86.9%	85.7%	88.7%	84.0%	80.4%	85.1%
Language								
Speaks English at home	97.6%	96.9%	96.1%	95.3%	96.7%	94.4%	95.2%	94.9%
Income								
Median HH Income	\$38,129	\$45,715	\$33,264	\$37,725	\$41,833	\$37,615	\$52,613	\$43,566
Average HH Income	\$49,041	\$58,536	\$42,983	\$48,791	\$52,365	\$53,068	\$72,440	\$56,792
Poverty Rate (% of families below poverty line)	13.4%	11.3%	21.3%	14.0%	13.6%	15.3%	9.3%	13.4%
Poverty Rate among Female Heads of Household	43.6%	35.1%	54.6%	41.4%	43.6%	43.4%	33.2%	37.1%
Cost of Living								
Monthly Rental Estimate – 2Bdrm House	\$637	\$658	\$637	\$637	\$637	\$694	\$744	\$709
Marital Status								
Percent Married	56.4%	50.2%	51.9%	57.2%	47.8%	35.2%	56.5%	46.1%
Commute to Work (One-way)								
Average Time, Minutes	26.8	21.2	26.2	30.2	22.1	17.6	20.1	21.4
Commute Distance, Living in this County								
Median, Miles	25 to 50	10 to 24	25 to 50	25 to 50	10 to 24	10 to 24	10 to 24	10 to 24
% commutes, <10 miles	28.0%	41.1%	24.1%	22.6%	36.2%	38.5%	47.4%	45.2%
% commutes, >50 miles	29.2%	20.0%	32.6%	29.2%	20.2%	28.3%	20.0%	23.7%
Commute Distance, Working in this County								
% commutes, >50 miles	16.4%	16.4%	18.8%	15.7%	19.7%	24.0%	15.4%	19.1%
Job Importer/Exporter								
Net Inflow(+)/Outflow(-) of Workers	-1,490	-8,122	-3,055	-4,115	-1,175	3,388	2,500	5,846
% of this county's workers employed in this county	32.6%	40.3%	30.5%	26.9%	41.2%	46.9%	51.5%	52.6%
% of this county's jobs held by residents	45.0%	50.7%	46.7%	55.9%	45.3%	40.0%	47.8%	48.5%

Source: Census.gov - 2010, 2014 ACS 5-yr estimates and OnTheMap 2014 estimates. HUD.gov – 2014 Final Fair Market Rents.

Executive Summary Tables – Economic & Labor Force Profile

(Table 3) Economic and Labor Force Profile			
	RPI-5	MI	US
Unemployment Rate (2015)	5.4%	5.4%	5.3%
Occupation Classification (2014)			
Management	30.9%	34.7%	36.4%
Service	21.3%	18.4%	18.2%
Sales	24.8%	24.1%	24.4%
Natural Resources	8.6%	7.7%	9.0%
Production	14.4%	15.1%	12.1%
Worker Classification (2014)			
Private	81.7%	83.1%	79.1%
Government	12.6%	11.6%	14.6%
Self-employed	5.5%	5.1%	6.1%
Unpaid family worker	0.2%	0.2%	0.2%
Industry (2014), All workers			
Agriculture, forestry, fishing and hunting, and mining	1.9%	1.3%	2.0%
Construction	5.2%	4.8%	6.2%
Manufacturing	15.3%	17.4%	10.4%
Wholesale trade	2.3%	2.5%	2.7%
Retail trade	12.6%	11.4%	11.6%
Transportation and warehousing, and utilities	4.1%	4.1%	4.9%
Information	1.5%	1.6%	2.1%
Finance and insurance, and real estate and rental and leasing	4.6%	5.5%	6.6%
Professional, scientific, and management, and administrative and waste management services	6.9%	9.3%	10.9%
Educational services, and health care and social assistance	25.8%	24.1%	23.2%
Arts, entertainment, and recreation, and accommodation and food services	11.1%	9.5%	9.5%
Other services, except public administration	4.9%	4.8%	5.0%
Public administration	3.7%	3.7%	4.9%
All Sector Establishments (2015)			
Establishments	11K	231K	9.3M
Employees	180K	3.6M	118.3M
Avg. Weekly Wage	\$811*	\$957	\$1,017
Avg. Annual Wage	\$42,170*	\$49,781	\$52,874
Manufacturing Establishments (2015)			
Establishments	602	14,992	341,058
Employees	30K	586K	12.3M
Avg. Weekly Wage	\$1,225	\$1,252	\$1,237
Avg. Annual Wage	\$63,692	\$65,107	\$64,305

**Hourly Wage estimate reflects weekly wage divided by 40. "*" indicates weighted average. All RPI-5 values calculated by author. Classification and industry data refer to civilian employed population 16 and older; regardless of full-time or part-time classification. Establishment data refers only to private sector employment of any size.*

Sources: Census.gov; ACS 2014 5-year estimates. BLS.gov; QCEW 2015.

PART II - PROFILE OF POTENTIAL LABOR FORCE

This part of the report presents a profile of the potential labor force in the RPI-5 region. It contains three sections with information about 1) two- & four-year colleges in the region, 2) active licenses, and 3) intermediate school districts (ISDs).

SUMMARY STATISTICS FOR 2-YEAR COLLEGES

Three colleges were included in this analysis: Delta College, Mid-Michigan Community College, and Saginaw Chippewa Tribal College.

Out of the three two-year colleges, Delta College is by far the largest in term of the number of students. In 2014, Delta has 9,842 students which is more than double than Mid-Michigan Community College with 4,422 students. Saginaw Chippewa Tribal College only had 141 students in 2014. The projected picture is not different in 2015 with Delta having 13,670, Mid-Michigan Community College 6,091 and Saginaw Chippewa Tribal College 199 students respectively.

The overall trend for the total number of students in the two-year colleges is a steady decline from 2010 until 2014. In 2009, the number of students rose from 16,255 to 16,906 but after that, the number of students came all the way down to 14,405 in 2014. Since Delta College is the largest college in this category, it accounts for most of the losses.

The data from 2014 shows that for all three colleges the majority of the students are part-time. When looking in the aggregate, the gap between full-time and part-time students has continuously widened over the last five years. The gap is primarily due to a decrease in the number of full-time students as opposed to an increase in part-time students.

Graduation rates at the two-year colleges have stayed relatively stable between 8 and 16 percent. Retention rates for full-time students are much better than for part-time students across all colleges.

For the two-year colleges, the top majors have consistently been in Liberal Arts and Science General studies and Humanities; Healthcare related programs; and Business/Marketing programs.

SUMMARY STATISTICS FOR 4-YEAR COLLEGES

Four colleges were included in this analysis: Central Michigan University, Saginaw Valley State University, Alma College, and Northwood University. Central Michigan University is the largest four-year college in the region in terms of number of students followed by Saginaw Valley State University.

The overall trend for the total number of students in the four-year colleges is a steady decline from 2010 until 2014, same trend as the two-year colleges which suggest a common cause affecting the educational system of the region. Saginaw Valley State University, as well as Northwood University, appear to be more affected percentage wise.

2014 show that for all colleges full-time students surpassed part-time students. Even though there is a decline in the number of students, it does not seem to be a visible increase in the gap between the two types of students so the decline is system-wide.

The overall trend suggests that, in terms of percentage, losses in enrollment are coming from a reduction of students in the graduate programs.

Graduation rates within six years are between 38% and 67%. Alma College has the highest percentage graduation rate for all time frames and Saginaw Valley State University has the lowest.

Retention rates for full-time students remain healthy between low 70s and low 80 percent.

For the four-year colleges, the top majors have consistently been Business, Health, and Education related programs.

NUMBER OF ACTIVE LICENSES

Top licenses include Healthcare, Cosmetology, Residential Builder, and Accounting. Top active licenses in health-related fields include Nursing, Pharmacy, and Social Workers.

SUMMARY STATISTICS OF K-12 DATA

The region is divided into five different Intermediate School Districts (ISD): Bay-Arenac, Clare-Gladwin, Gratiot-Isabella, Midland, and Saginaw.

There is an overall decline in the number of students in all intermediate school district (ISD), Saginaw is the largest district followed by Bay-Arenac.

The average class sizes for the different counties in the RPI 5 regions (around 18.5 pupils/teacher) are comparable to Michigan (18.3 pupils/teacher) while expenditure for pupil in the region (a little below \$10,000/pupil) is less than what is spent in Michigan (\$11,500/pupil).

With the exception of Saginaw ISD, the overall trend in graduation rates is upward, mirroring what is going on in the state. Considerable improvements have been made in the Clare-Gladwin and Gratiot-Isabella districts.

In general, there seems to be an improvement in the percentage of students meeting or exceeding the ACT Benchmark. Starting in 2016, Michigan students will be taking the SAT instead of the ACT.

In the STEM-related part of the ACT, Midland ISD is clearly above everyone including the State of Michigan. This is true for both math and science. Overall the rest of the ISDs are comparable to the state's performance. There seem to be very modest improvements in most ISDs especially in science.

In the English portion of the ACT, most districts in the region present steady improvements. The picture is different in the reading portion. Overall the region has similar results as the state.

Part I: Profile of the Current Labor Force

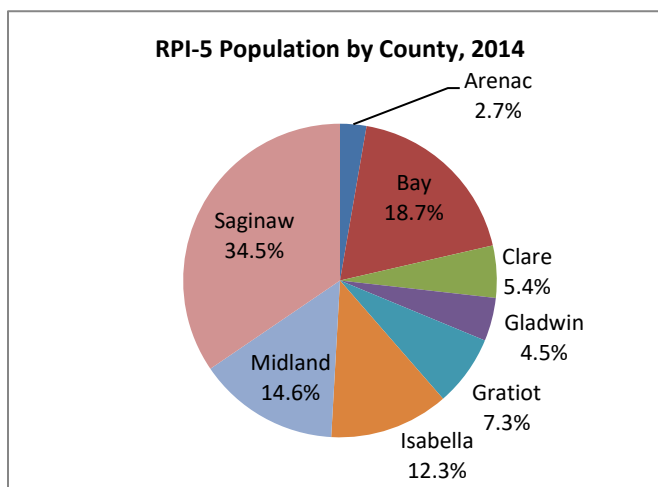
Demographics

Population, Age, Education, Race

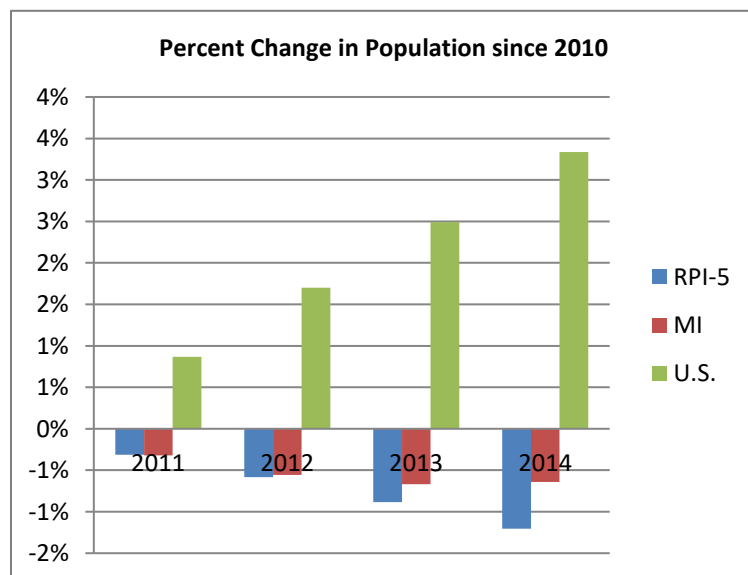
Population²

The population of RPI-5 is 572,933, accounting for 5.8% of the population of Michigan. Saginaw County is the largest county within the region, followed by Bay and then Midland counties; Arenac is the smallest county of the region.

Geography	Total Population		
	2000	2010	2014
Arenac	17,269	16,487	15,564
Bay	110,157	108,156	107,074
Clare	31,252	31,162	30,786
Gladwin	26,023	26,076	25,599
Gratiot	42,285	42,612	42,057
Isabella	63,351	69,451	70,506
Midland	82,874	83,626	83,620
Saginaw	210,039	202,336	197,727
RPI-5	583,250	579,906	572,933
MI	9,938,444	9,952,687	9,889,024
U.S.	281,421,906	303,965,272	314,107,084



The populations of Michigan and RPI-5 have fallen in recent years. Some neighboring RPIs have also experienced population loss in recent years.



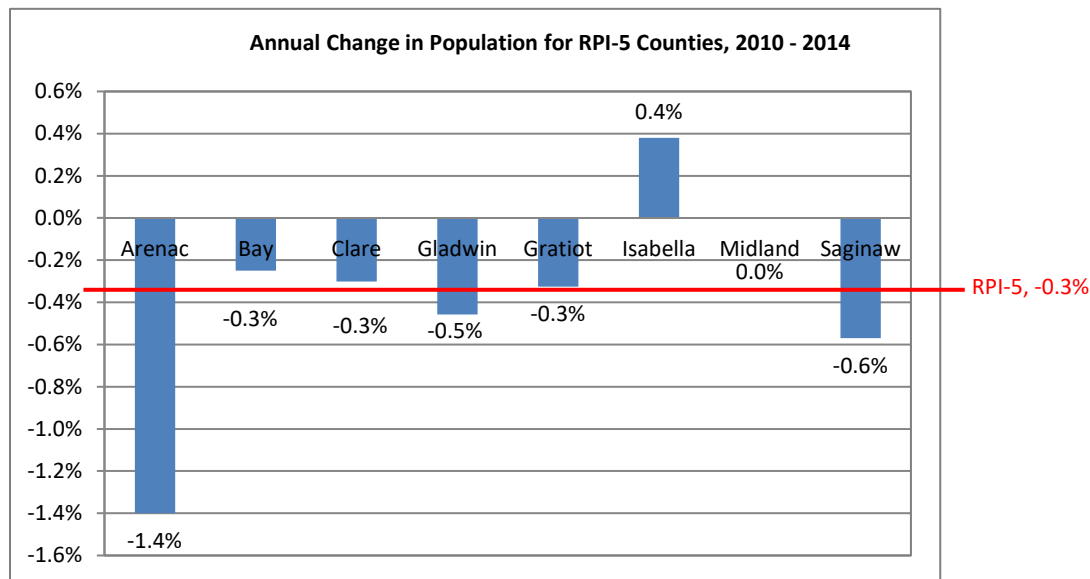
Neighboring RPIs, Change in Population, 2010-2014			
Region	2014 Population	Change in Population	% Change in Population
RPI-3	205,964	-6,418	-3.0%
RPI-4	1,536,039	20,101	1.3%
RPI-5	572,933	-6,973	-1.2%
RPI-6	866,991	-27,542	-3.1%

RPI-5's population fell by an average of 0.3% per year from 2010-2014. Of the eight counties that compose the region, only Isabella experienced growth during this period – a gain of approximately 1,000 people,

representing a 1.5% increase for the period or 0.4% increase per year. Arenac County experienced the greatest loss as a percentage of their population, a loss of 900 people (representing a 5.6% reduction or

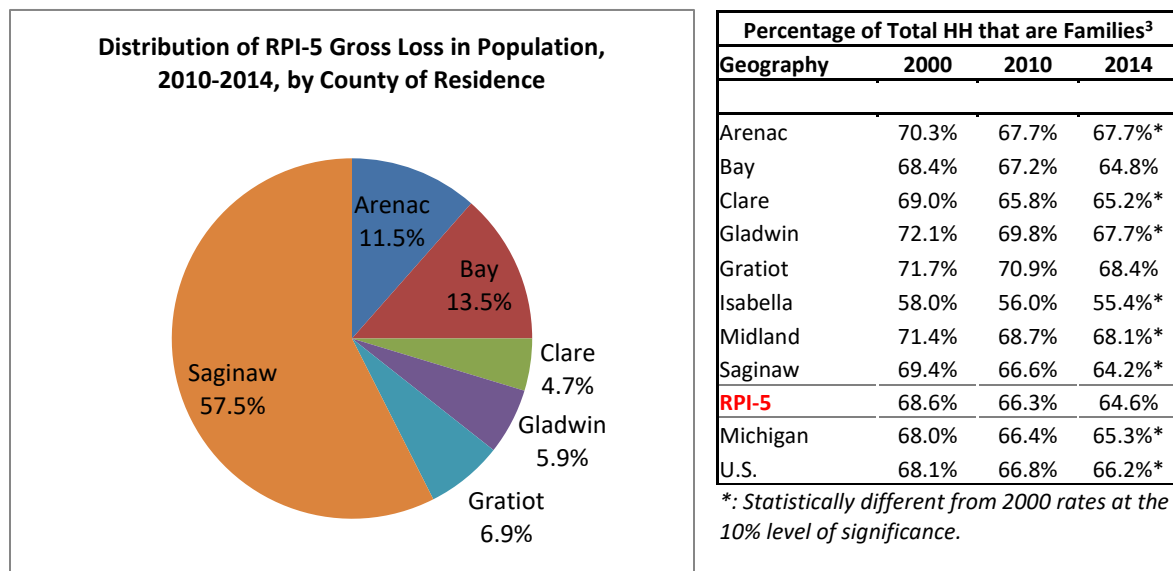
² Source of population data: *Census.gov. (2010, 2014 – ACS, 5-yr est., DP05); (2000 - Decennial Census, DP-1). Household data, (2014 – ACS, 5-yr est, DP02); (2000 - Decennial Census, DP-1).*

a loss of 1.4% per year). The largest loss in terms of number comes from Saginaw County, whose population fell by over 4,000 people (representing a 2.3% reduction or a loss of 0.6% per year).



Annual averages represent the total percentage change for the period divided by the number of years-minus-one.

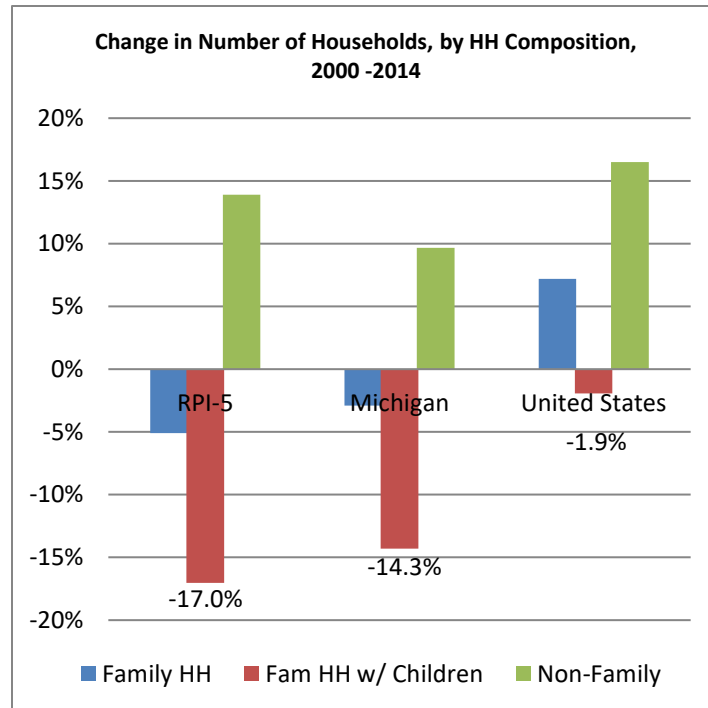
Population changes reflect a combination of migration trends (both national and international) as well as natural variation in birth and death rates. Thus, some population changes hold more generally at a national level, while others are more prominent at local levels.



An estimated 64.6% of RPI-5 households represent families, a figure consistent with state and national levels. Since 2000, these rates have statistically fallen, slightly, for six of RPI-5 counties, as well as the state and at a national level. Changes in the proportion of family households for the remaining two RPI-5 counties and the region itself are not statistically different from zero.

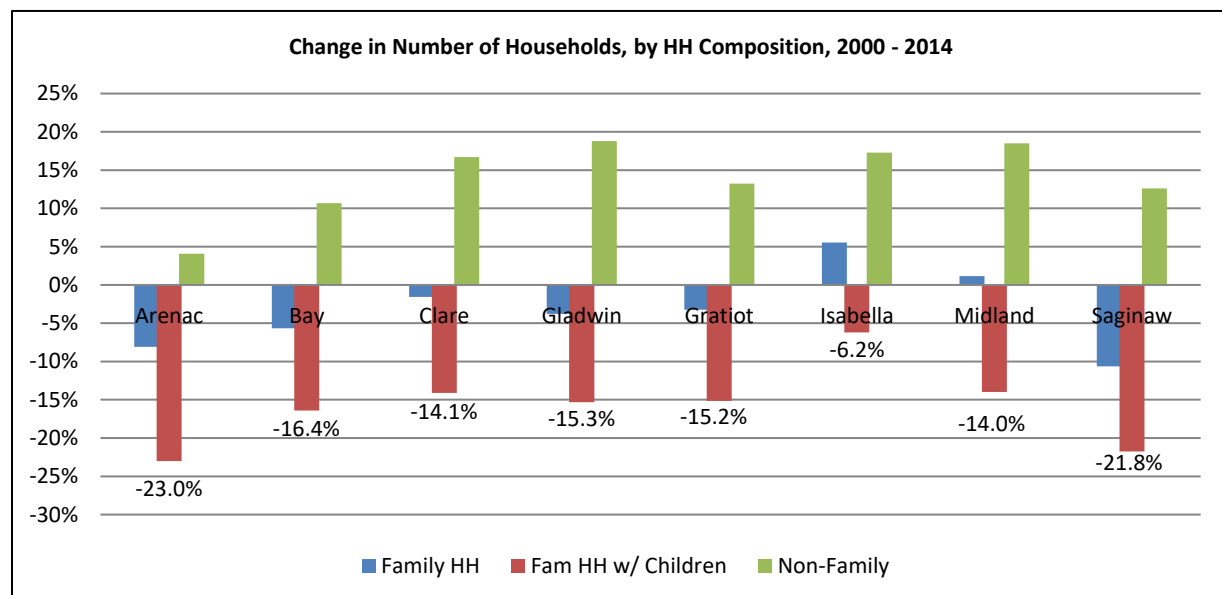
³ "A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage or adoption." Source, Census.gov.

Since 2000, Michigan and RPI-5 have seen reductions in the number of family households with children and an increase in the number of non-family households. (Though the increase on non-family households is not statistically significant for the region, each RPI-5 county's individual change is statistically significant.) The U.S. has also experienced an increase in the number of non-family households.

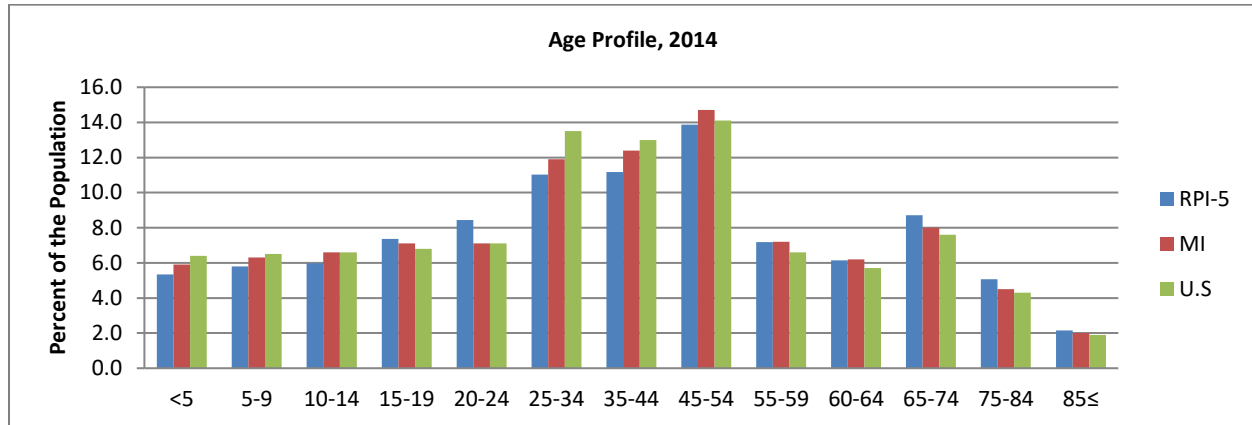


	Total HH	Family HH	Fam HH w/ Children	Non-Family
Arenac	-4.5%	-8.1%*	-23.0%*	4.1%*
Bay	-0.5%	-5.7%*	-16.4%*	10.7%*
Clare	4.1%	-1.5%*	-14.1%*	16.7%*
Gladwin	2.5%	-3.8%*	-15.3%*	18.8%*
Gratiot	1.4%	-3.2%*	-15.2%*	13.2%*
Isabella	10.5%	5.5%*	-6.2%*	17.3%*
Midland	6.1%	1.1%*	-14.0%*	18.5%*
Saginaw	-3.5%	-10.7%*	-21.8%*	12.6%*
RPI-5	0.9%	-5.1%	-17.0%*	13.9%
MI	1.1%	-2.9%*	-14.3%*	9.7%*
U.S.	10.2%	7.2%*	-1.9%*	16.5%*

*: Signifies estimate is statistically different from 2000 values at the 10% level of significance.
Note, statistical tests are not necessary for Total HH; all non-zero values can be considered statistically different from zero.



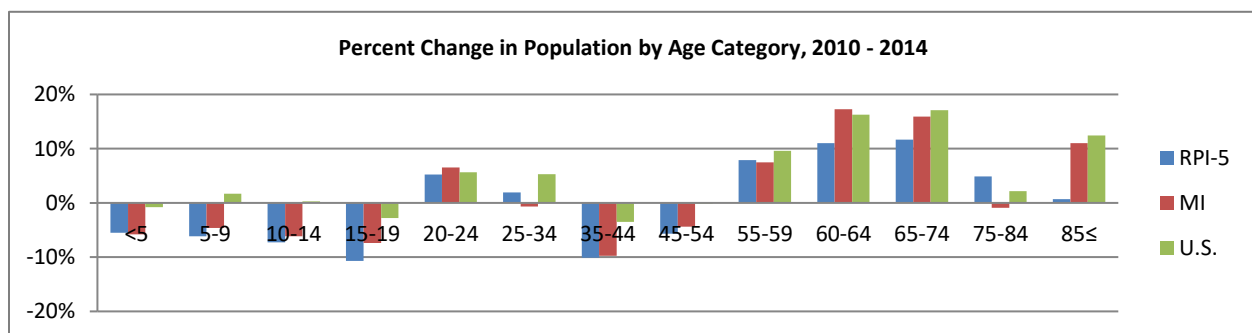
Age⁴



The age profile of RPI-5 is consistent with that of Michigan and the larger U.S., with subtle differences in the age distribution across the geographies. Michigan has a slightly older population, on average, than the U.S. There is an aging of the population across all three geographies, with fewer children and prime-working class age (35-54), and more older residents compared to four years ago.

Age Distribution, Percent of Population - 2014			
Age Category	RPI-5	MI	U.S.
<5	5.3 ^{†*}	5.9*	6.4
5-9	5.8	6.3*	6.5
10-14	6.0	6.6	6.6
15-19	7.4*	7.1*	6.8
20-24	8.4 ^{†*}	7.1	7.1
25-34	11.0 ^{†*}	11.9*	13.5
35-44	11.2 ^{†*}	12.4*	13.0
45-54	13.9 [†]	14.7*	14.1
55-59	7.2	7.2*	6.6
60-64	6.1	6.2*	5.7
65-74	8.7 ^{†*}	8.0*	7.6
75-84	5.1	4.5*	4.3
85+	2.1	2.0	1.9
Median Age	(35-44)	39.3*	37.4

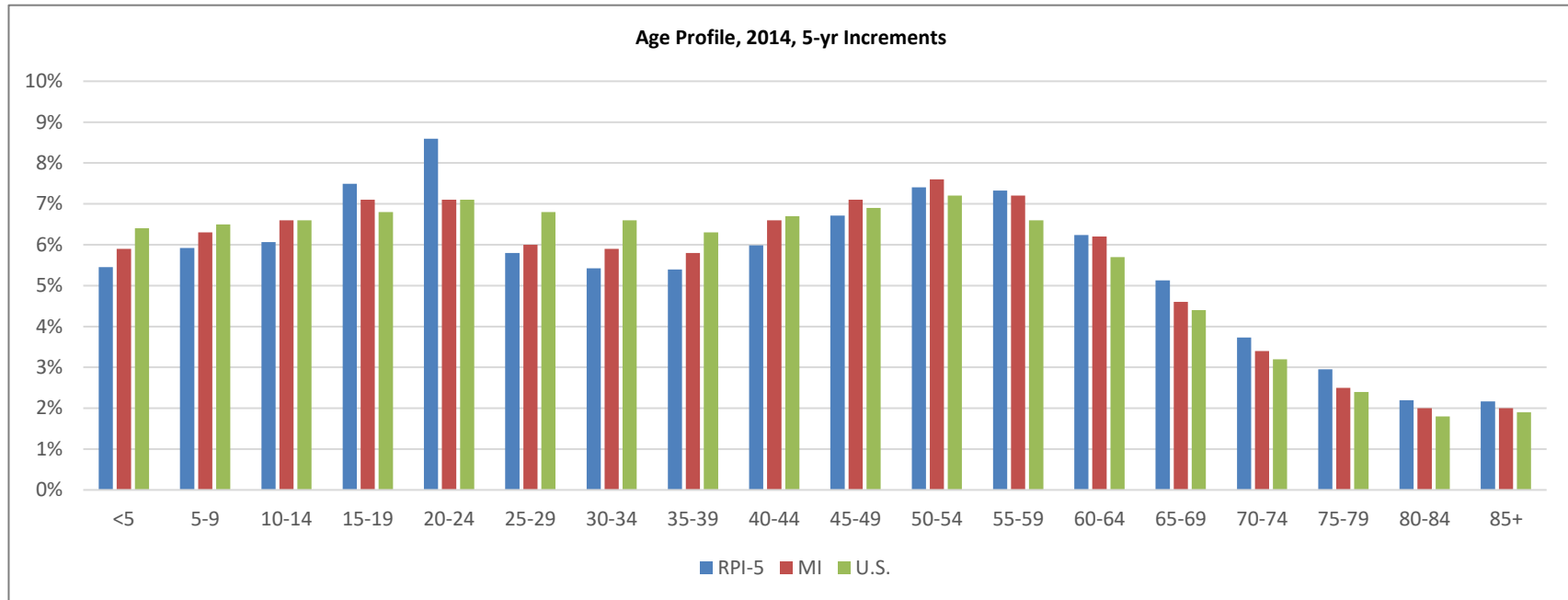
^{†*}: Statistically different from the state ([†]) estimate or national (*) estimate at the 10% level of significance.



Nominal changes in RPI-5 population by age category are statistically significant for ages 15-19; 35-44; 45-54; and 65-74.

⁴ Source for age data: *Census.gov* - 2010, 2014 ACS, 5-yr est; DP05. Labor Force Age data – 2010, 2014 ACS, 5-yr est; S2301.

An alternative age profile depiction is presented below, breaking down age into 5-year increments (except for the last category, 85+).⁵



Statistically, RPI-5 has a higher proportion of 20-24 year-olds compared to either Michigan or the U.S. RPI-5 also has a statistically higher rate of 15-19 year-olds, compared to the nation. RPI-5's rates of 25-29 and 30-34 year-olds are statistically lower than national rates. All other comparisons are not statistically significant.⁶

⁵ Source: Census.gov, 2014 5-yr estimates, S0101.

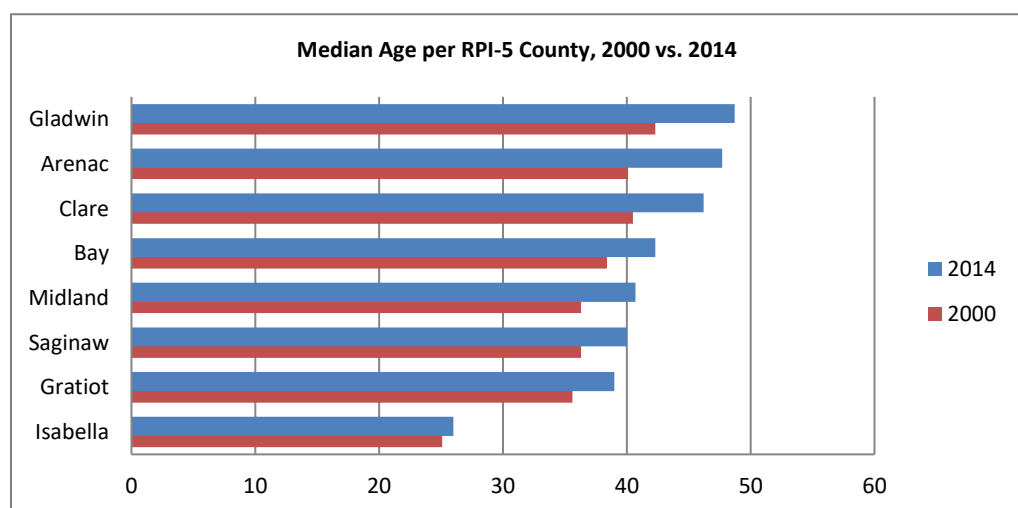
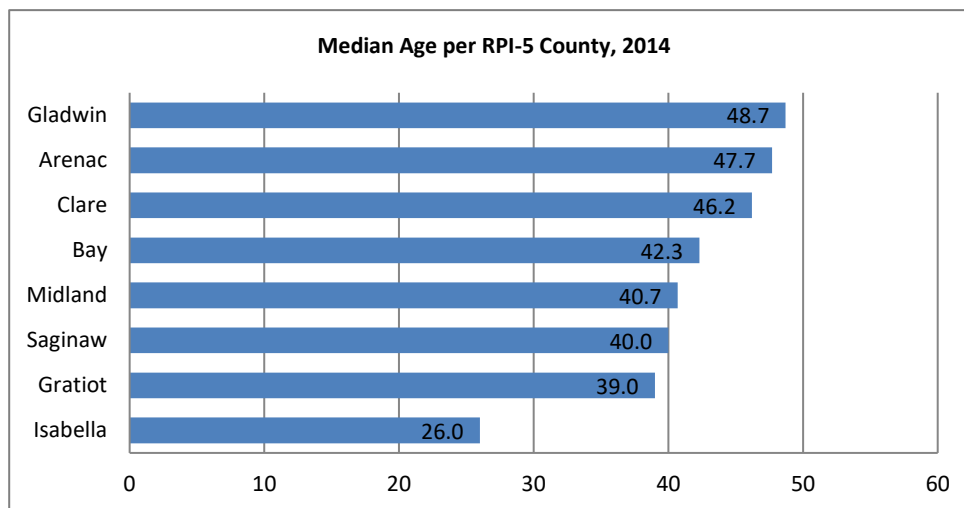
⁶ Note, no statistical tests using RPI-5 estimates could be conducted for the *Less than 5* age category due to data limitations.

Statistically, Isabella County is the youngest RPI-5 county, with a median age estimate of 26.0. The oldest three counties are Gladwin, Arenac and Clare counties. Since 2000, the median age across all RPI-5 counties increased (statistically), though to varying degrees. Over this period, Isabella County demonstrated the strongest stability in population age. Arenac County aged the most, with an estimated increase in median age of 19.0%.

	Median Age										
Year	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	U.S
2014	47.7 ^{†*}	42.3 ^{†*}	46.2 ^{†*}	48.7 ^{†*}	39.0 [*]	26.0 ^{†*}	40.7 ^{†*}	40.0 ^{†*}	(35-44)	39.3 [*]	37.4
2010	45.7 ^{†*}	41.2 ^{†*}	44.7 ^{†*}	46.5 ^{†*}	38.0 [*]	25.1 ^{†*}	39.3 ^{†*}	39.0 ^{†*}	(35-44)	38.1 [*]	36.9
2000	40.1	38.4	40.5	42.3	35.6	25.1	36.3	36.3	(35-44)	35.5	35.3

^{†*}: Statistically different from the state ([†]) estimate or national (^{*}) estimate at the 10% level of significance.

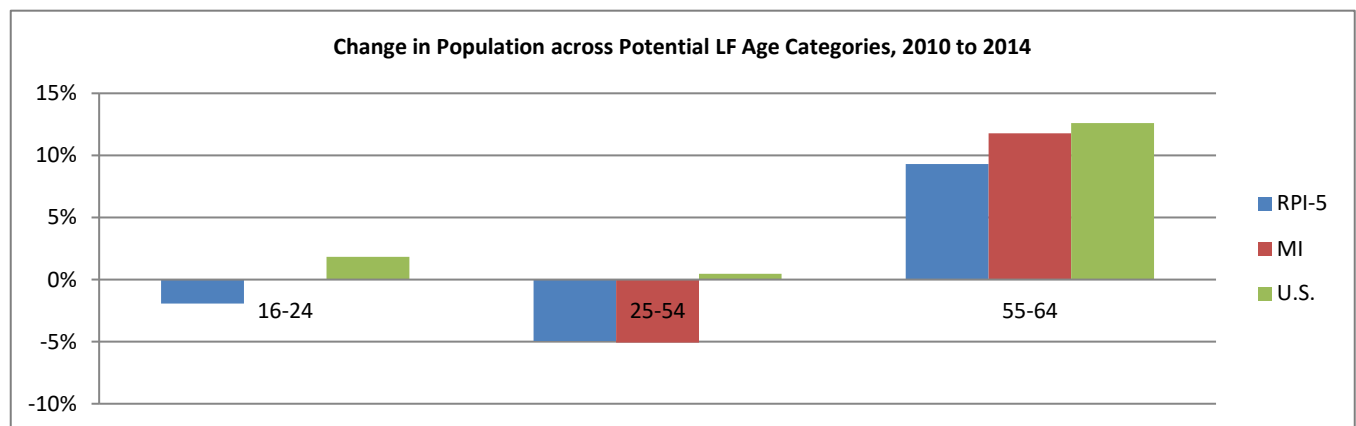
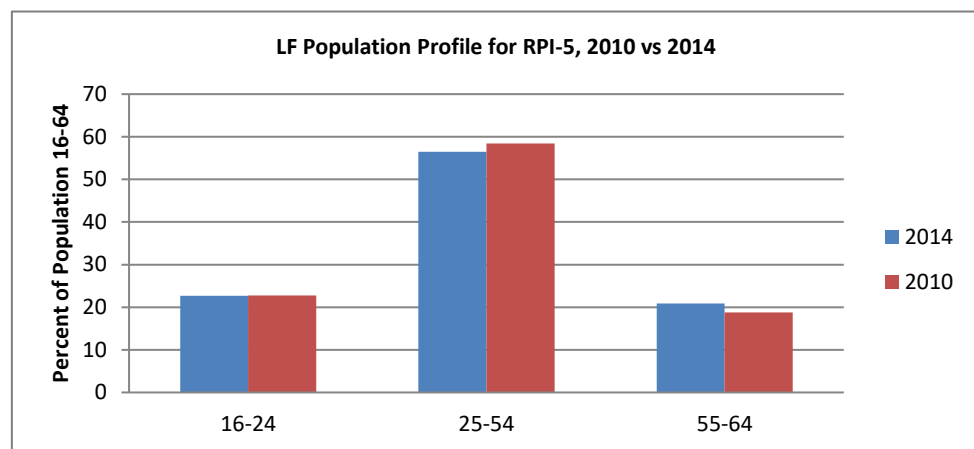
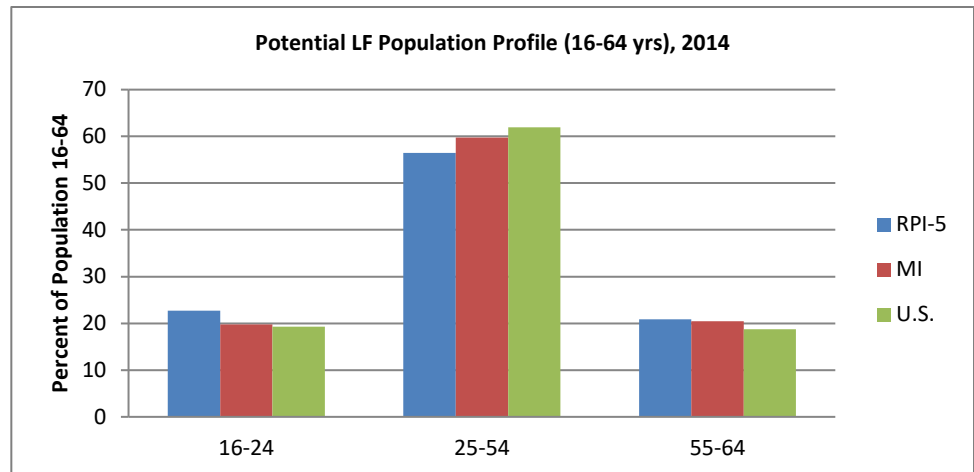
Note, all 2000 comparisons can be considered statistically significant if the coefficients are unique; statistical tests are not necessary.



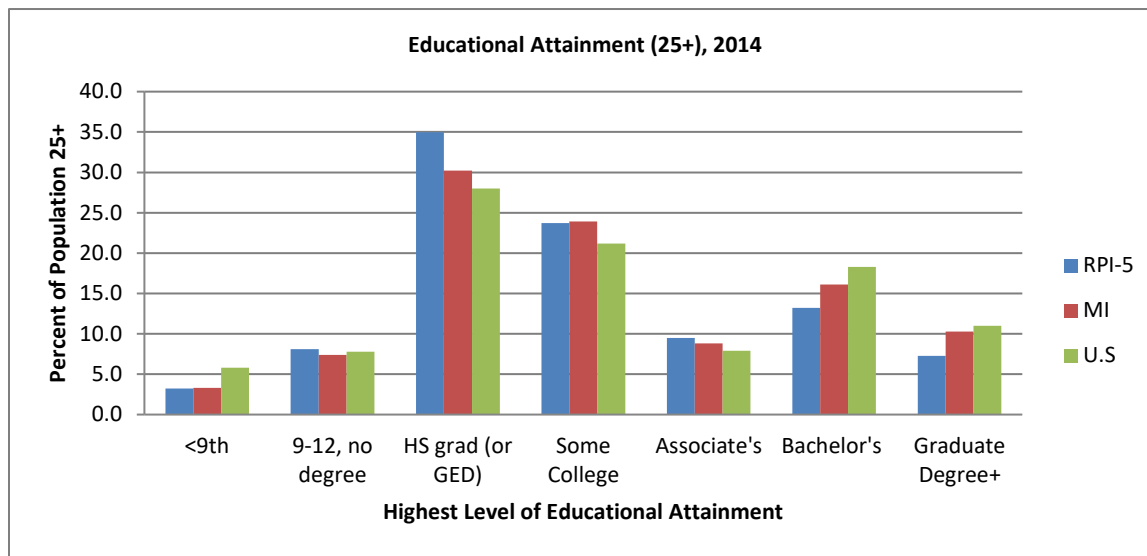
Consolidating the potential labor force and composing three age groups (*Pre-working*: 16-24; *Working*: 25-54; *Pre-Retiring*: 55-64) reveals that, statistically, RPI-5 has a slightly higher concentration of 16-24 and 55-64 year olds and a smaller concentration of 25-54 year olds, compared to Michigan and the U.S.

From 2010-2014 the *pre-working* age category for RPI-5 is statistically unchanged, the *working* age category is slightly reduced, and the *pre-retiring* age category is slightly larger. Aging patterns for the potential labor force also hold at state and national levels.

To look briefly at the nominal changes occurring within the three categories, changes in population from 2010 to 2014 reveal a statistically aging potential workforce for RPI-5, Michigan, and the U.S., though most significantly for the RPI-5 region.



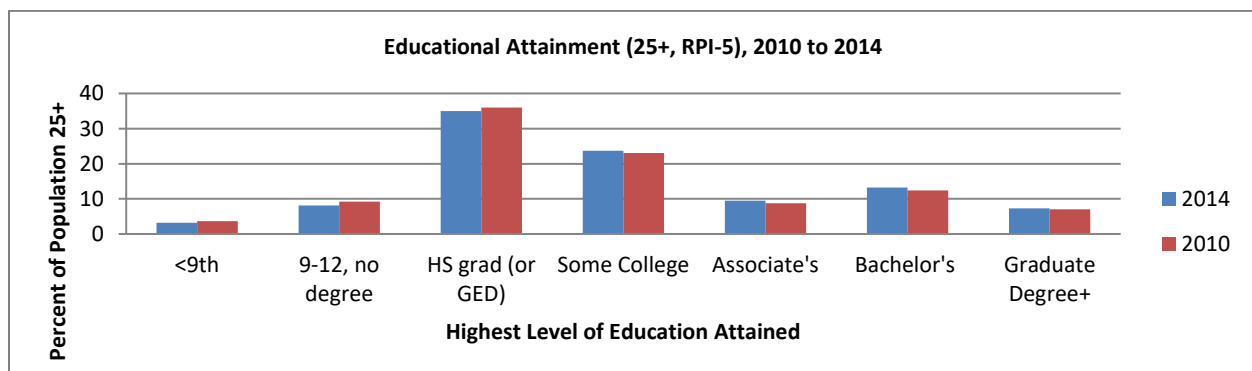
Education⁷



RPI-5 residents have lower levels of higher education (4yr-degrees+) versus Michigan and the U.S. RPI-5's concentration of adults with at most a high school education is not statistically different from state or national rates. From 2010 to 2014, there are statistically significant reductions in lower levels of educational attainment (*high school graduate or less*) and statistically significant increases in higher levels of educational attainment (*some college or higher*) for Michigan and the U.S. Regional changes are not statistically different over this period; however the majority of RPI-5 counties showed statistically significant improvements in one or more of the seven listed educational attainment categories since 2010.

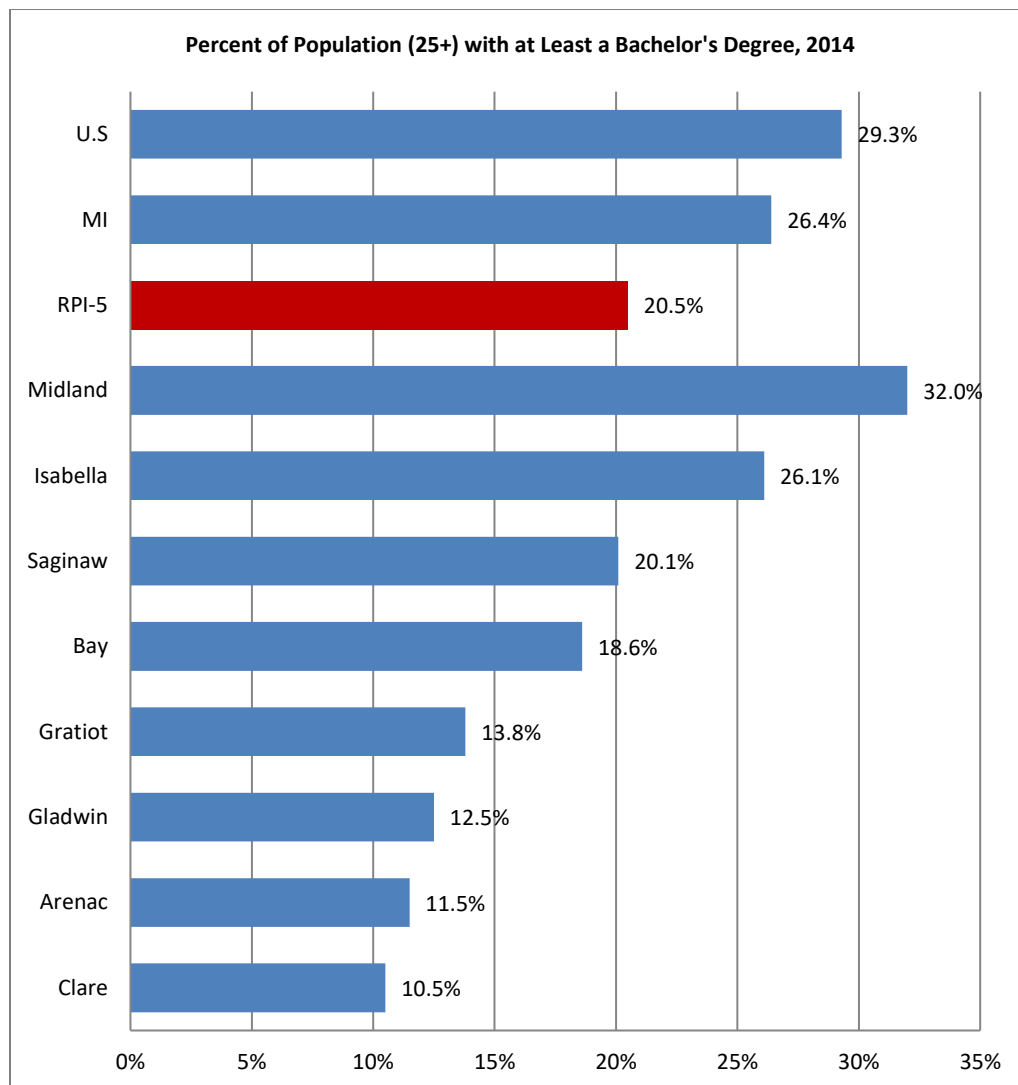
Educational Attainment (25yrs+)			
	RPI-5	MI	U.S.
HS graduate or higher	88.8%	89.3%*	86.3%
Bachelor's or higher	20.5% ^{†*}	26.4%*	29.3%

[†] *: Statistically different from the state ([†]) estimate or national (*) estimate at the 10% level of significance.



⁷ Source for education data: *Census.gov*; 2010, 2014 ACS (5-yr estimates), DP02

Statistically, Midland County has the highest rate of 4-yr college level education in RPI-5, exceeding state and national rates as well.



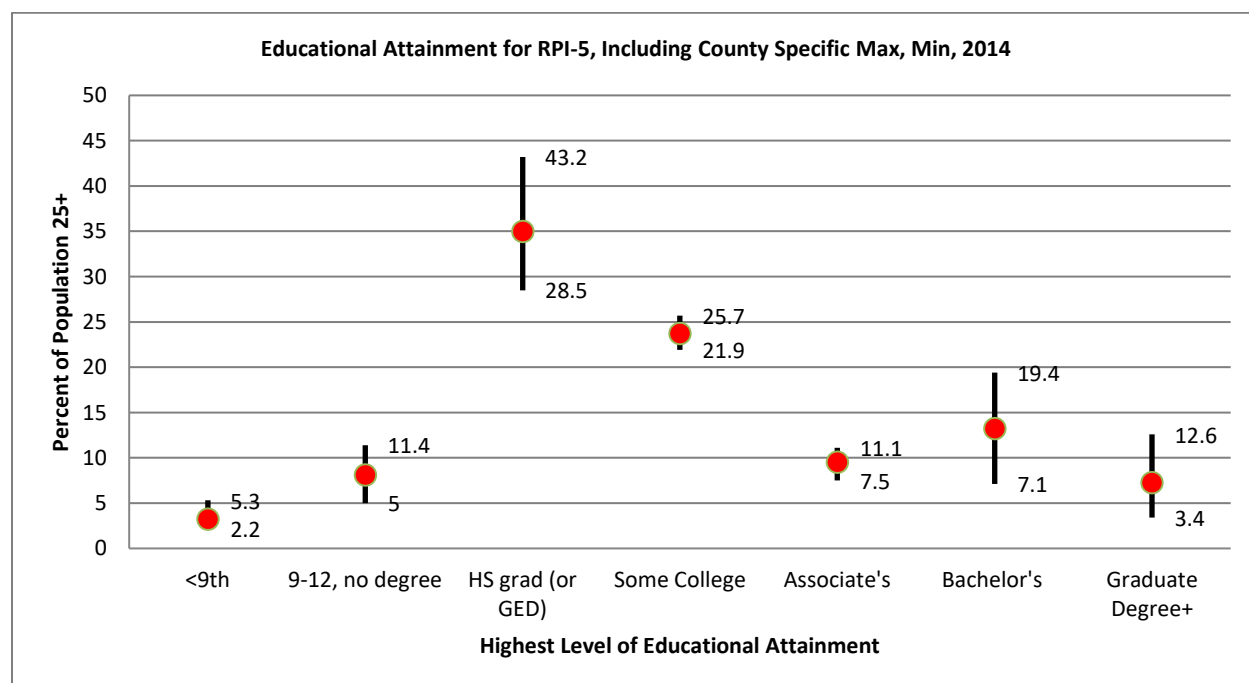
Midland Co. statistically exceeds the national rate of graduate level education, and Isabella Co.'s rate is not statistically different than the national average; these two counties account for 26.9% of the RPI-5 population. Four RPI-5-counties have associates degree rates (of highest educational attainment) that statistically exceed the U.S. average. The least educated counties (with *BA or higher* rate estimates less than 15%) include Arenac, Clare, Gladwin and Gratiot (which account for 19.9% of the RPI-5 population). Among these counties, estimates for the rate of adults with at most a high school level education is 40% or more (each statistically exceeding the estimated national rate of 28.0%).

	Highest Level of Educational Attainment (Percent of Population 25 yrs+), 2014										
Education	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	U.S.
<9th	4.5 ^{†*}	2.9*	4.6 ^{†*}	5.3 [†]	3.5*	2.6 ^{†*}	2.2 ^{†*}	3.3*	3.2*	3.3*	5.8
9-12, no degree	10.6 ^{†*}	8.1 [†]	11.4 ^{†*}	10.1 ^{†*}	7.8	7.0*	5.0 ^{†*}	8.8 ^{†*}	8.1	7.4*	7.8
HS grad (or GED)	43.2 ^{†*}	35.5 ^{†*}	40.2 ^{†*}	40.2 ^{†*}	41.7 ^{†*}	32.5 ^{†*}	28.5 [†]	34.3 ^{†*}	35.0 ^{†*}	30.2*	28.0
Some College	22.6	23.8*	25.7 ^{†*}	23*	25.5 ^{†*}	23.7*	21.9 [†]	23.9*	23.7	23.9*	21.2
Associate's	7.5 [†]	11.1 ^{†*}	7.6 [†]	8.9*	7.7 [†]	8.1	10.4 ^{†*}	9.5 ^{†*}	9.5	8.8*	7.9
Bachelor's	7.3 ^{†*}	12.7 ^{†*}	7.1 ^{†*}	7.6 ^{†*}	8.8 ^{†*}	14.9 ^{†*}	19.4 ^{†*}	13.7 ^{†*}	13.2 ^{†*}	16.1*	18.3
Graduate Degree+	4.3 ^{†*}	5.9 ^{†*}	3.4 ^{†*}	4.9 ^{†*}	5.0 ^{†*}	11.2 [†]	12.6 ^{†*}	6.4 ^{†*}	7.3 ^{†*}	10.3*	11.0

†: Rate is statistically different from the state estimate at the 10% level of significance.

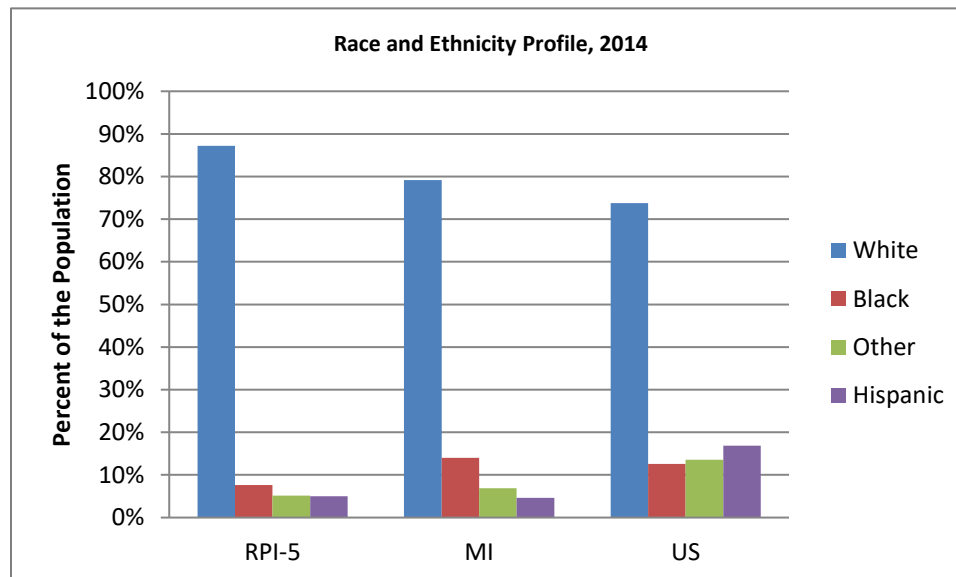
***: Rate is statistically different from the national estimate at the 10% level of significance.

Across the RPI-5 counties, there is some heterogeneity in the estimated rates of educational attainment. The largest spreads in estimates are for high school, college and graduate levels educational attainment rates. Smallest spreads in county-level estimates occur for *less than 9th grade*, *some college* and *Associate's degree* levels of educational attainment.



Race⁸

RPI-5 is less racially diverse than Michigan; Michigan is less racially diverse than the U.S. Blacks and *other* are statistically underrepresented and whites are statistically overrepresented. Hispanics are statistically underrepresented in Michigan, versus the U.S.; however, statistical tests regarding the Hispanic population at the county level are not appropriate, and no conclusions can be drawn.



American Indian and Alaska Native Population, 2014	
U.S.	0.8%
MI	0.6%*
RPI-5	0.7%
Arenac	0.8%
Bay	0.3%†*
Clare	0.5%*
Gladwin	0.5%*
Gratiot	0.4%†*
Isabella	3.2%†*
Midland	0.4%†*
Saginaw	0.3%†*

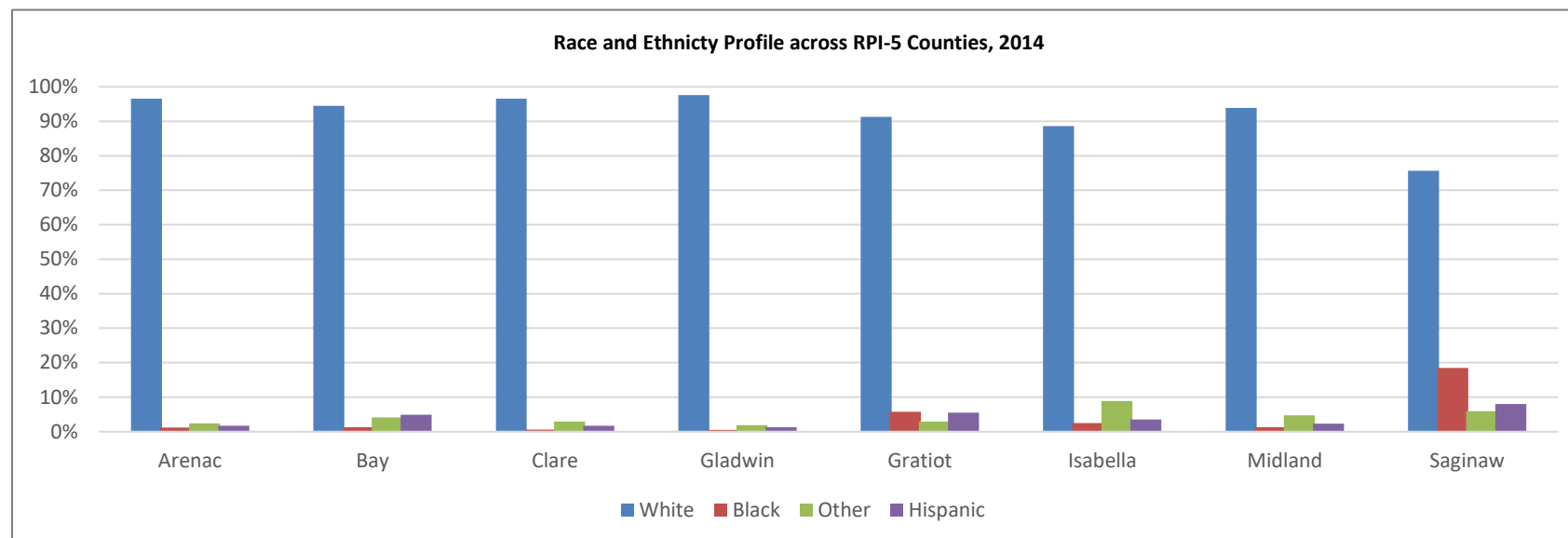
†*: Statistically different from the state (†) estimate or national (*) estimate at the 10% level of significance.

Though still under four percent, Isabella County's rate of American Indians is four times the national average. Isabella County is the primary home to the Saginaw Chippewa Isabella (Indian) Reservation (the reservation also extends to Arenac County). The most recent data for the Isabella Reservation (and Off-reservation Land Trust) estimates the population of the reservation to be 26,738 (roughly 38% the size of Isabella County's population), with a median age of 37.3. The median age of the Isabella Reservation is not statistically different from the U.S., though it is statistically different (lower) than the state median age, by roughly two years.⁹

⁸ Source for race and ethnicity data: *Census.gov; ACS, 2014, 5-yr estimates (DP05)*.

⁹ Population and age data for the Isabella County Indian Reservation comes from *Census.gov, MyTribalArea* tool using ACS 5-yr estimates from 2011- 2015. State and national data (population and age) for comparison purposes come from 2015 ACS 5-yr estimates, S0101. Additional geographic and population data on the Isabella Reservation came from <http://www.legislature.mi.gov>, "Population of Indian Reservations and Trust Lands in Michigan, 2010".

Saginaw County offers the most racial diversity, statistically, within RPI-5; followed by Gratiot and Isabella counties.



Six of the eight RPI-5 counties are estimated at more than 90% white; compared to state and national rates of 79.2% and 73.8%, respectively. Statistically, blacks are under-represented in seven of the eight RPI-5 counties, compared to state and national rates. Isabella County's *other* race population exceeds the state rate; while other counties fall below the state rate. No county-level statistical test can be conducted regarding Hispanic ethnicity; all inference is conjecture.

Racial and Ethnic Community Profile – 2014, Percent of Population by Race or Ethnicity Classification											
Race, Ethnicity	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	US
White	96.5 ^{†*}	94.5 ^{†*}	96.5 ^{†*}	97.6 ^{†*}	91.3 ^{†*}	88.6 ^{†*}	93.9 ^{†*}	75.6 ^{†*}	87.2 ^{†*}	79.2*	73.8
Black	1.2 ^{†*}	1.3 ^{†*}	0.6 ^{†*}	0.5 ^{†*}	5.8 ^{†*}	2.5 ^{†*}	1.3 ^{†*}	18.5 ^{†*}	7.6 ^{†*}	14.0*	12.6
Other	2.3 ^{†*}	4.2 ^{†*}	2.9 ^{†*}	1.9 ^{†*}	2.9 ^{†*}	8.9 ^{†*}	4.8 ^{†*}	5.9 ^{†*}	5.1 ^{†*}	6.8*	13.6
Hispanic	1.7	4.9	1.7	1.3	5.5	3.5	2.3	8.0	5.0	4.6*	16.9

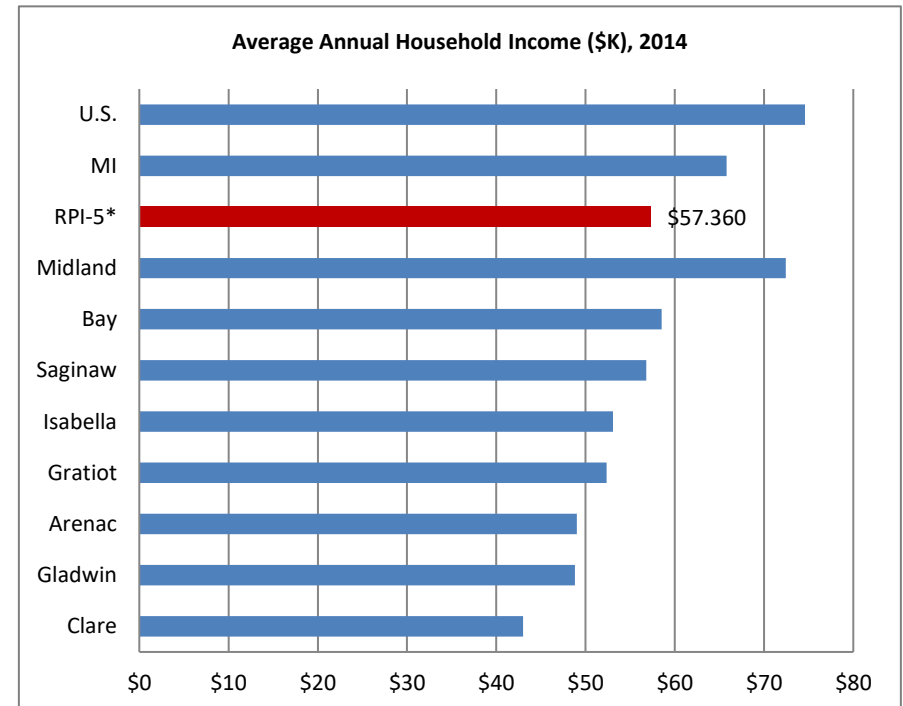
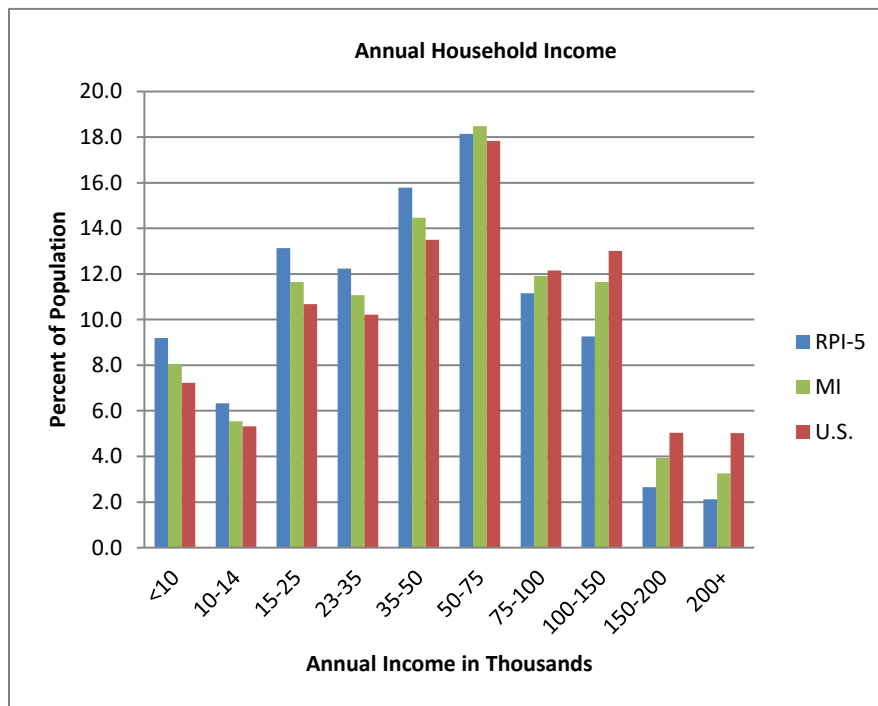
†: Rate is statistically different from the state estimate at the 10% level of significance.

*: Rate is statistically different from the national estimate at the 10% level of significance.

Income, Poverty, Welfare Measures

Income¹⁰

RPI-5 households have, on average, lower incomes than Michigan and the U.S. RPI-5 has higher concentrations of households in income categories *less than \$50,000* and lower concentrations of households in income categories that *exceed \$100,000*. Median household income is preferred to average measures as it is not influenced by outliers. For this data, average income rates typically exceed median values by roughly 30% - 40%.



¹⁰ Source for income and poverty data: ACS (2010, 2014 5-yr estimates). DP03. Population comes from DP05. RPI-5 represents weighted average.

The family poverty rate in RPI-5 is 13.0%, compared to 12.1% for Michigan and 11.5% for the U.S.¹¹ Individual counties within the region generally have (family) poverty rate estimates between 10 and 15 percent; Midland County has the lowest poverty rate estimate (9.3%) and Clare County has the highest poverty rate estimate (21.3%).¹²

Income and Poverty Rate Data, 2014											
	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	U.S.
Average HH Income	\$49,041 ^{†*}	\$58,536 ^{†*}	\$42,983 ^{†*}	\$48,79 ^{†*}	\$52,365 ^{†*}	\$53,068 ^{†*}	\$72,440 ^{†*}	\$56,792 ^{†*}	\$57,360 ^{†*}	\$65,790*	\$74,596
Median HH Income	\$38,129 ^{†*}	\$45,715 ^{†*}	\$33,264 ^{†*}	\$37,725 ^{†*}	\$41,833 ^{†*}	\$37,615 ^{†*}	\$52,613 [†]	\$43,566 ^{†*}	(\$35-\$50K)	\$49,087*	\$53,482
Median Income per Worker	\$22,491 ^{†*}	\$27,116*	\$20,520 ^{†*}	\$23,019 ^{†*}	\$23,974 ^{†*}	\$12,234 ^{†*}	\$29,856 [†]	\$24,475 ^{†*}	N/A	\$27,763*	\$30,815
Poverty Rate (for all families)	13.4*	11.3	21.3 ^{†*}	14.0 ^{†*}	13.6*	15.3 ^{†*}	9.3 ^{†*}	13.4 ^{†*}	13.0	12.1*	11.5

[†]: Rate is statistically different from the state estimate at the 10% level of significance.

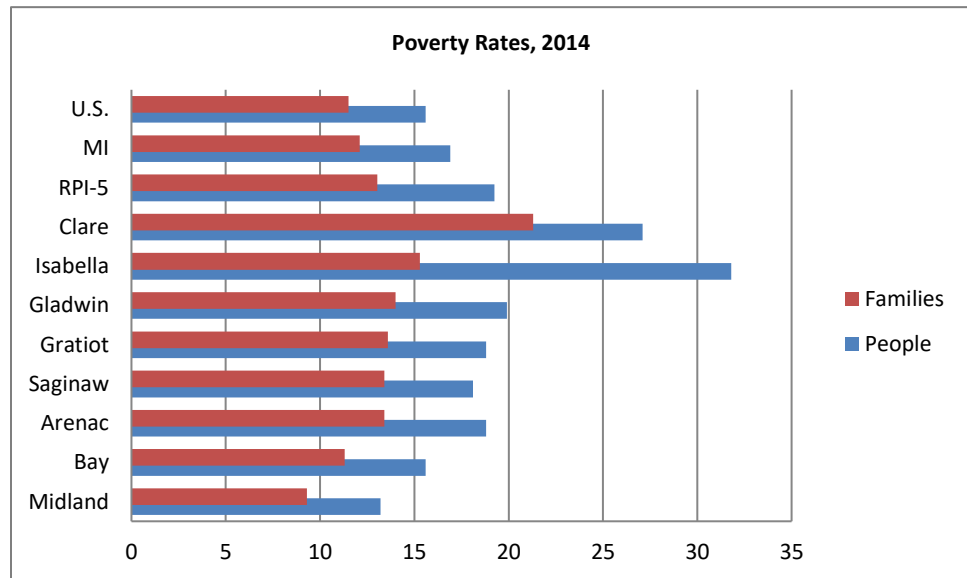
*: Rate is statistically different from the national estimate at the 10% level of significance.

¹¹ Michigan's poverty rate is statistically different (higher) than the U.S. poverty rate. However, the RPI-5 poverty rate is not statistically different from either the state or national rates.

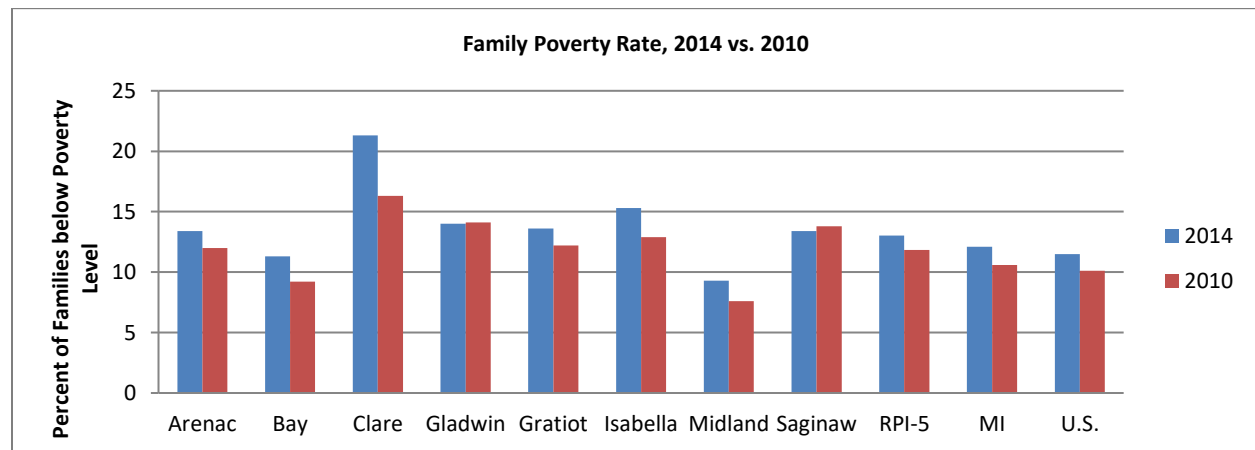
¹² Clare and Midland counties' poverty rates are statistically different from the other RPI-5 counties. Bay's poverty rate is statistically different from all but Arenac. Saginaw's poverty rate is statistically different from Bay and Isabella. All other differences in RPI-5 county poverty rates are statistically insignificant.

Poverty¹³

Comparing the poverty rate among families versus the poverty rate among all people, typically the family poverty rate is (statistically) lower. (For this data, *all people* poverty rate estimates typically exceed *family* poverty rate estimates by 4-6 percentage points.) While Clare County has the highest family poverty rate in RPI-5, Isabella County has the highest overall proportion of its population below the poverty line.



National and state family poverty rates increased slightly from 2010; the change in the family poverty rate for RPI-5, however, is not statistically significant. Clare County experienced an increase in its poverty rate (30.7% increase).¹⁴

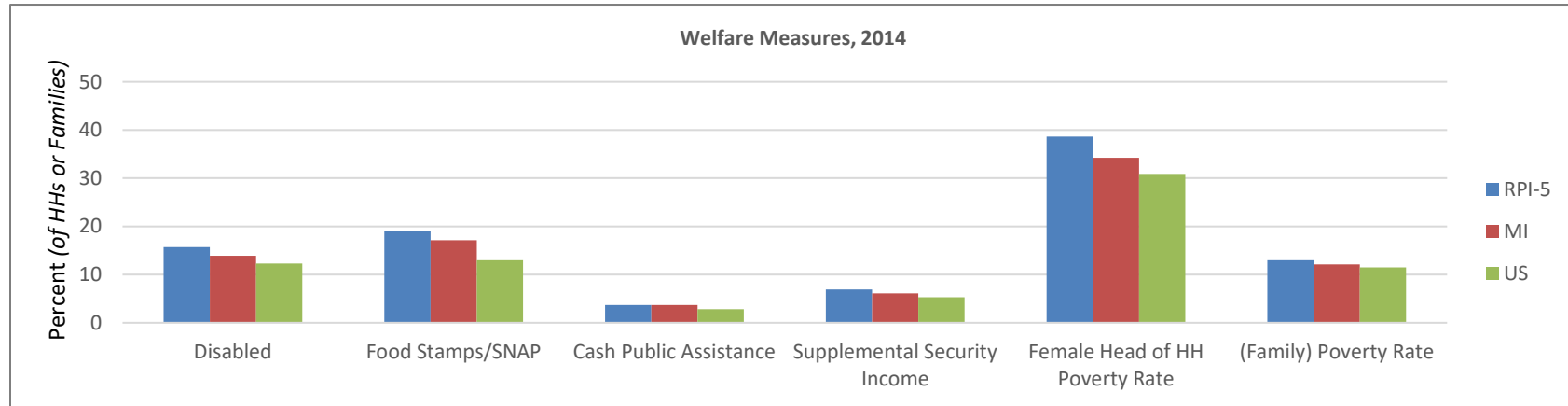


¹³ Source for income and poverty data: ACS (2010, 2014 5-yr estimates). DP03. Population comes from DP05. RPI-5 represents weighted average.

¹⁴ Changes in (family) poverty rates for Bay, Clare, Isabella and Midland counties (from 2010-2014) are statistically significant. All other county level poverty rate changes for the region are not statistically significant.

Welfare Measures¹⁵

RPI-5 counties tend to have more food stamp participation and higher poverty rates among female headed households, compared to Michigan and the U.S. In Arenac, Clare and Gladwin counties, the estimated rate of disabled persons reaches or exceeds 20%, compared to state and national estimates of 13.9% and 12.3%, respectively. The rates of cash public assistance in RPI-5 counties are generally similar the state rate. Four RPI-5 counties have Supplemental Security Income participation rates statistically higher than state and national rates. Four RPI-5 counties have Supplemental Security Income participation rates statistically higher than state and national rates.



Welfare Measures – 2014											
	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	US
Disabled	20.3 ^{†*}	15.8 ^{†*}	23.0 ^{†*}	20.4 ^{†*}	15.6 ^{†*}	12.4 [†]	13.3 [*]	15.7 ^{†*}	15.7 [*]	13.9 [*]	12.3
Food Stamps/SNAP	20.8 ^{†*}	17.1 [*]	25.7 ^{†*}	19.6 ^{†*}	19.1 ^{†*}	20.9 ^{†*}	13.7 [†]	20.3 ^{†*}	19.0 [*]	17.1 [*]	13.0
Cash Public Assistance	3.7 [*]	4.0 [*]	4.5 [*]	4.1 [*]	3.8	3.2	2.4 [†]	4.0 [*]	3.7	3.7 [*]	2.8
Supplemental Security Income	7.5 ^{†*}	6.4 [*]	10.4 ^{†*}	7.8 ^{†*}	5.5	5.1 [†]	4.9 [†]	8.1 ^{†*}	6.9	6.1 [*]	5.3
Female Head of HH Poverty Rate	43.6 ^{†*}	35.1	54.6 ^{†*}	41.4 ^{†*}	43.6 ^{†*}	43.4 ^{†*}	33.2	37.1 ^{†*}	38.6	34.2 [*]	30.9
(Family) Poverty Rate	13.4 [*]	11.3	21.3 ^{†*}	14.0 ^{†*}	13.6 [*]	15.3 ^{†*}	9.3 ^{†*}	13.4 ^{†*}	13.0	12.1 [*]	11.5

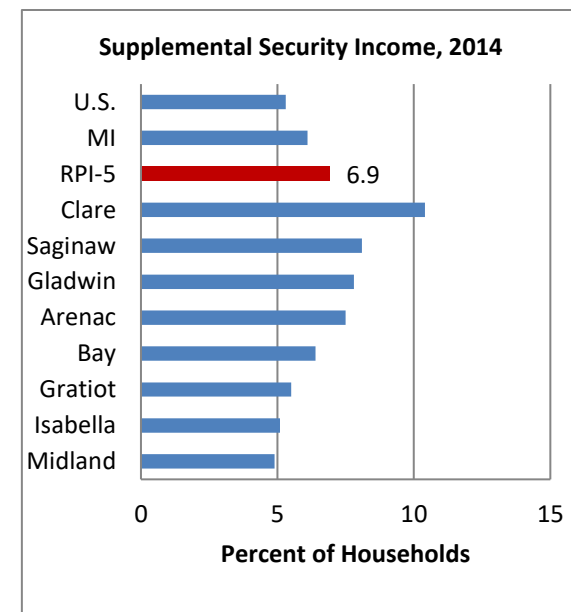
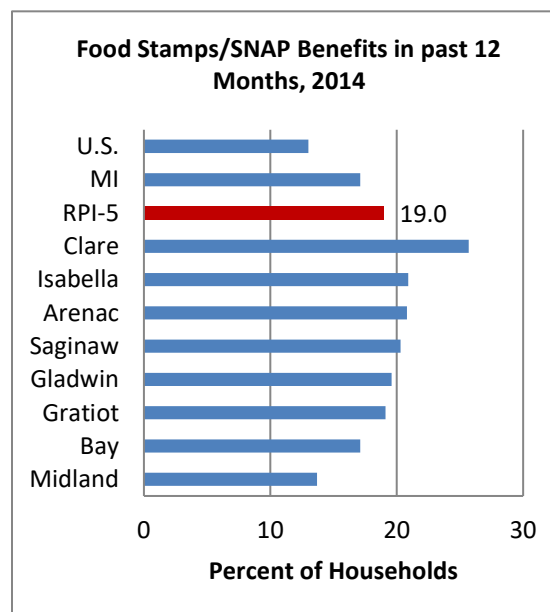
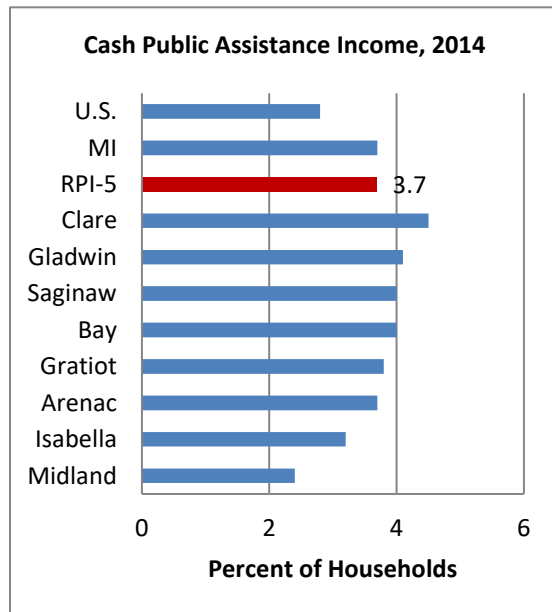
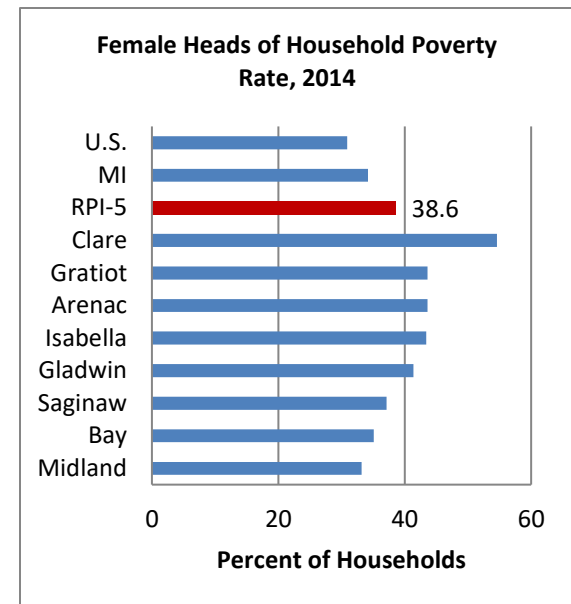
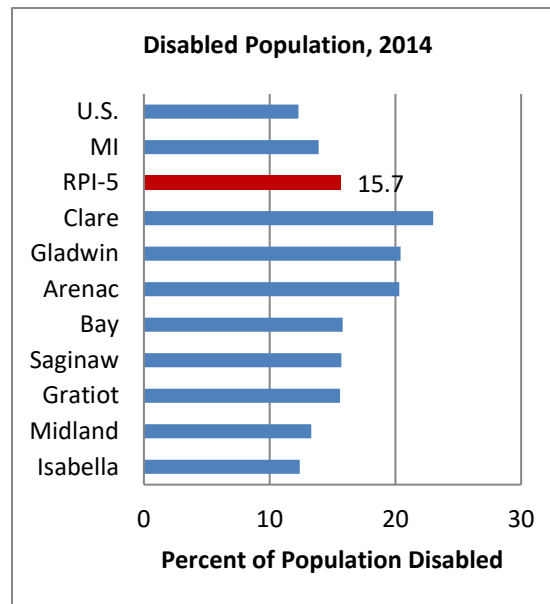
[†]: Rate is statistically different from the state estimate at the 10% level of significance.

^{*}: Rate is statistically different from the national estimate at the 10% level of significance.

Disabled persons: Percent of non-institutionalized population; poverty rate and female head of HH poverty rate; percent of families; all other welfare measures reflect percent of households.

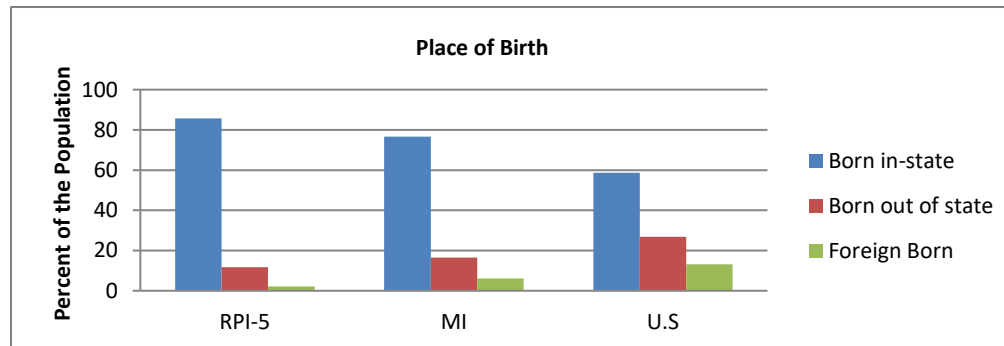
¹⁵ Source for income and poverty data: ACS (2010, 2014 5-yr estimates). DP03. Disability status comes from DP02. RPI-5 represents weighted average.

Across the individual counties of RPI-5, Clare County has the (statistically) highest rate of disabled persons; the highest poverty rate among female headed households; the highest rate of food stamp/SNAP benefit participation; and the largest proportion of households receiving Supplemental Security Income. Midland County has the lowest rate of cash welfare program participation, the lowest poverty rate among female headed households, and the lowest food stamp/SNAP benefit participation. Isabella and Midland counties have the lowest rates of disabled persons.



Mobility, Migration¹⁶

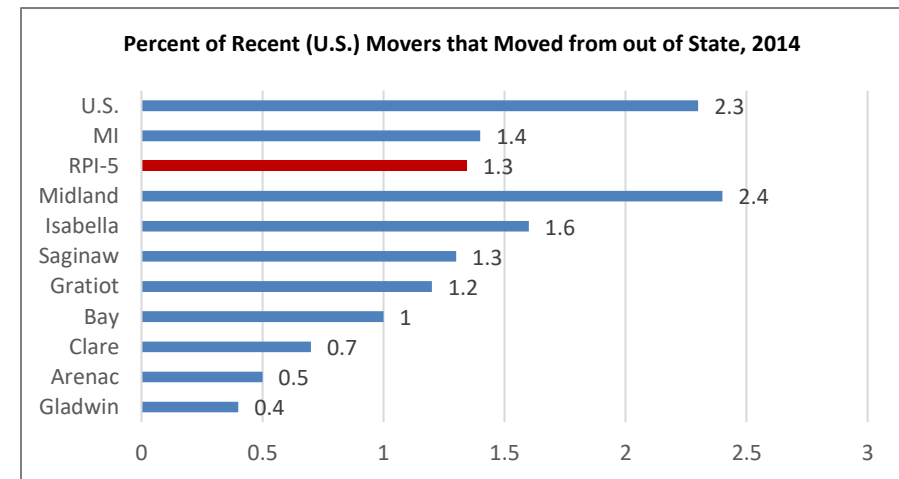
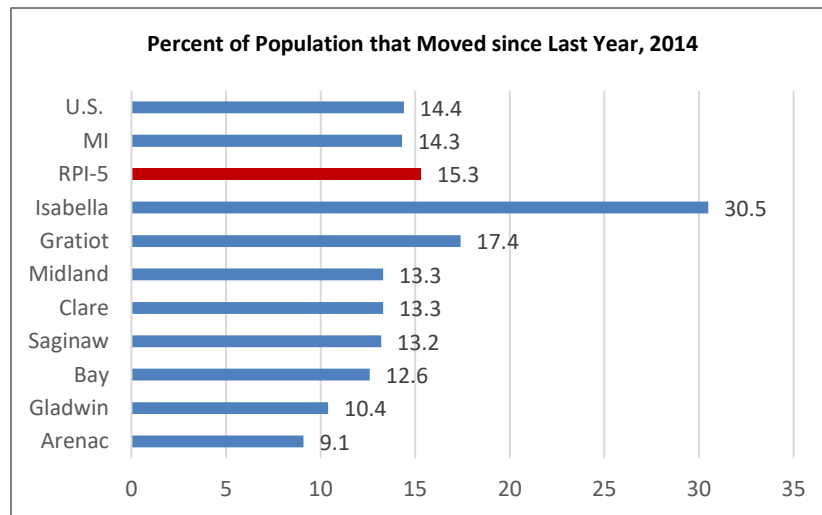
Statistically, Michigan residents are less likely to move out of state, compared to national rates – consistent with each of the RPI-5 counties except Midland. RPI-5 (and MI) residents are more likely to be U.S. native by birth, live in their birth state, and speak English at home, compared to national rates. Statistically, Isabella Co. has the highest rate of recent mobility within the region; this is driven by intrastate (within state) moves. Interstate (across state lines) mobility rates in Midland Co. statically exceed state rates and the rates of all other RPI-5 counties, except Isabella.



All Place of Birth estimates are statistically different across each of the three geographies.

Mobility Profile, 2014			
	RPI-5	MI	U.S.
Place of Birth			
Native (%)	97.8 ^{†*}	93.8*	86.9
Born in-state (%)	85.7 ^{†*}	76.7*	58.7
Foreign Born (%)	2.2 ^{†*}	6.2*	13.1
Foreign Population			
Naturalized Citizen (%)	44.6	50.5*	45.8
Language			
Speaks English at Home (%)	95.5 ^{†*}	90.9*	79.1

^{†*}: Statistically different from the state ([†]) estimate or national (*) estimate at the 10% level of significance.



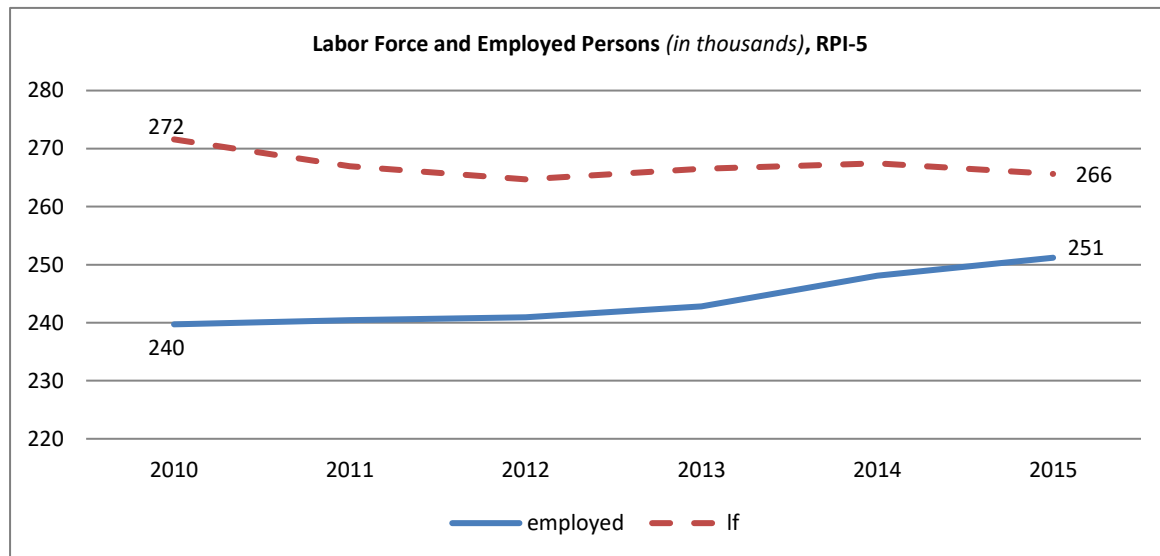
¹⁶ Data source for migration and mobility data: *Census.gov - ACS, 2014 5-yr estimates, DP02.*

Economics

Labor Force & Employed¹⁷

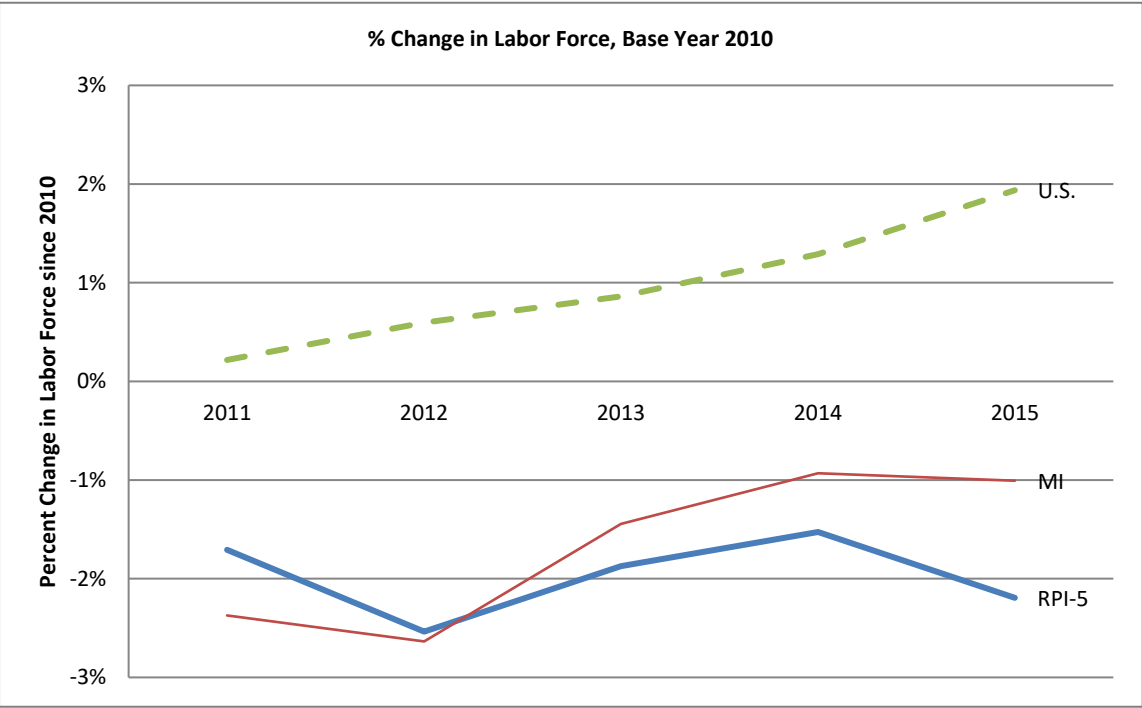
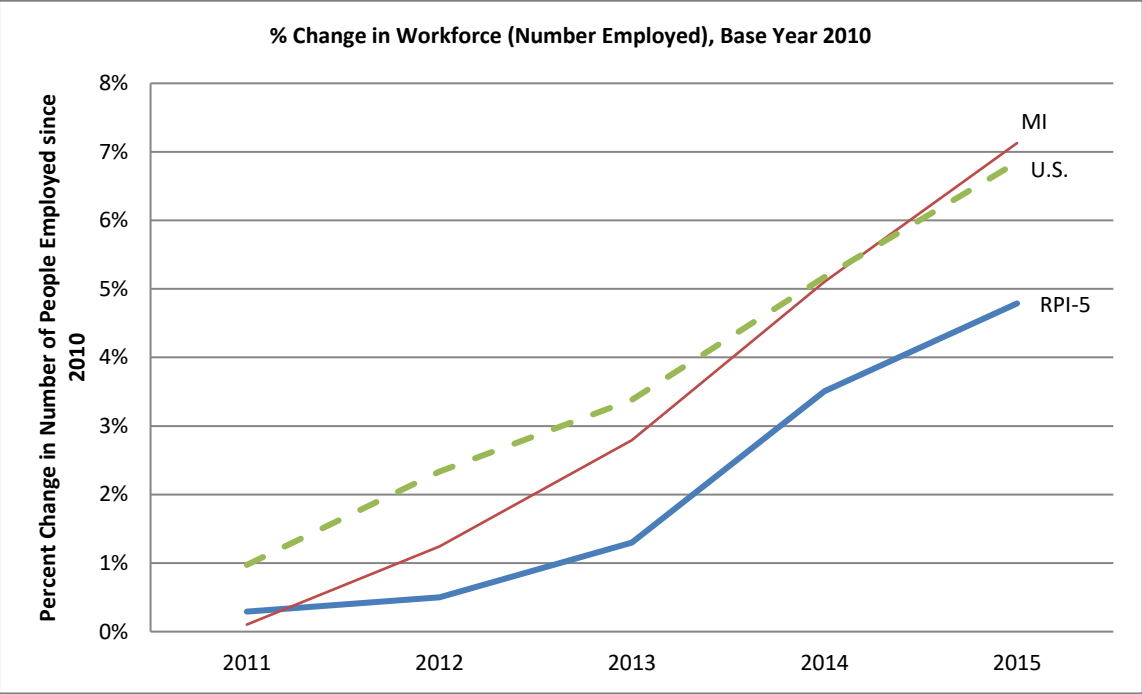
Since 2010, the RPI-5 labor force fell by 0.4% per year (for a total of approximately 6,000 people). The labor force across Michigan also fell during this period, though the nation's labor force has increased since 2010. The number of employed persons in RPI-5 increased by 0.9% annually since 2010 (for a total of roughly 11,000 people).

Average Year-to-Year Change in Number of People Employed & Size of Labor Force (2010 – 2015)		
	Employed	Labor Force
RPI-5	0.9%	-0.4%
MI	1.4%	-0.2%
U.S.	1.3%	0.0%



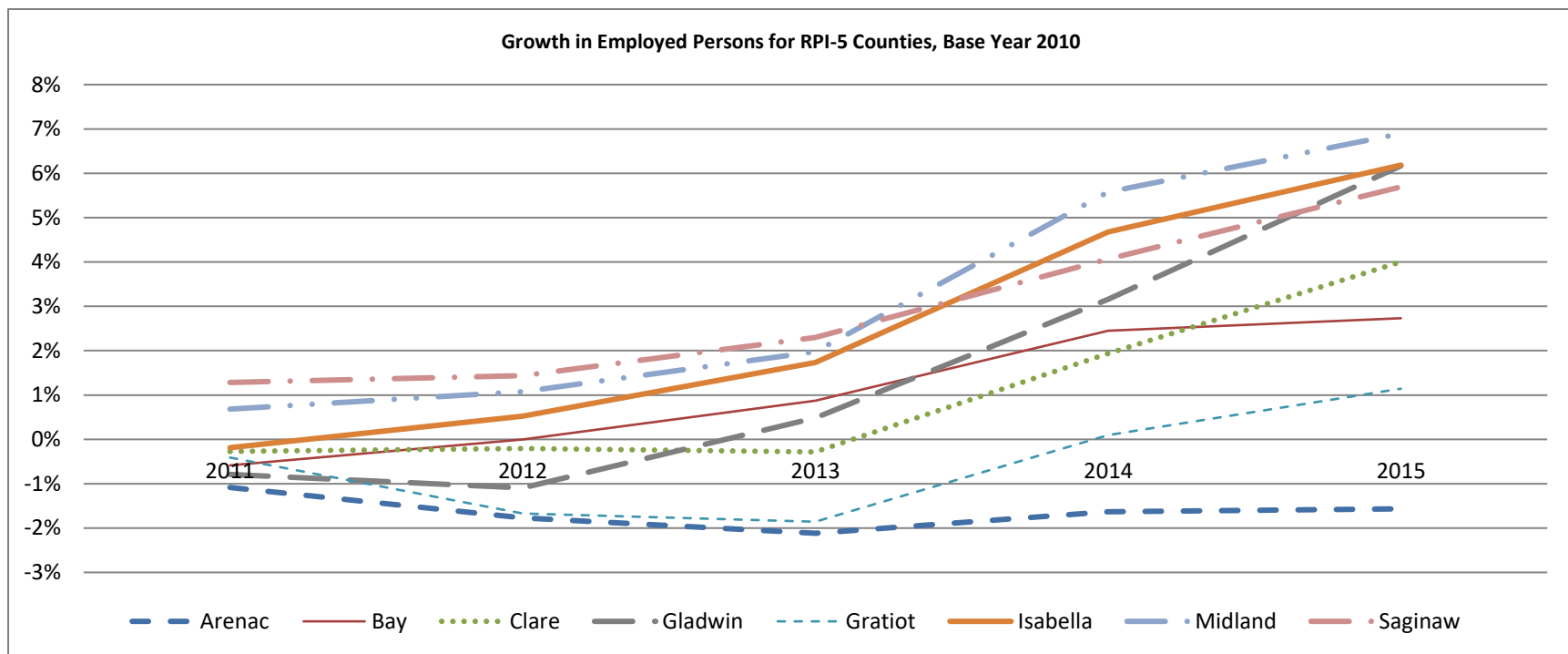
¹⁷ Source for labor force and employment data: *BLS.gov Average Annual Rates of LF participation. (2010 - 2015). Rates based on residence*

From 2014- 2015, average levels of employment in RPI-5, Michigan, and the U.S. increased by 1.2%, 1.9%, and 1.6%, respectively



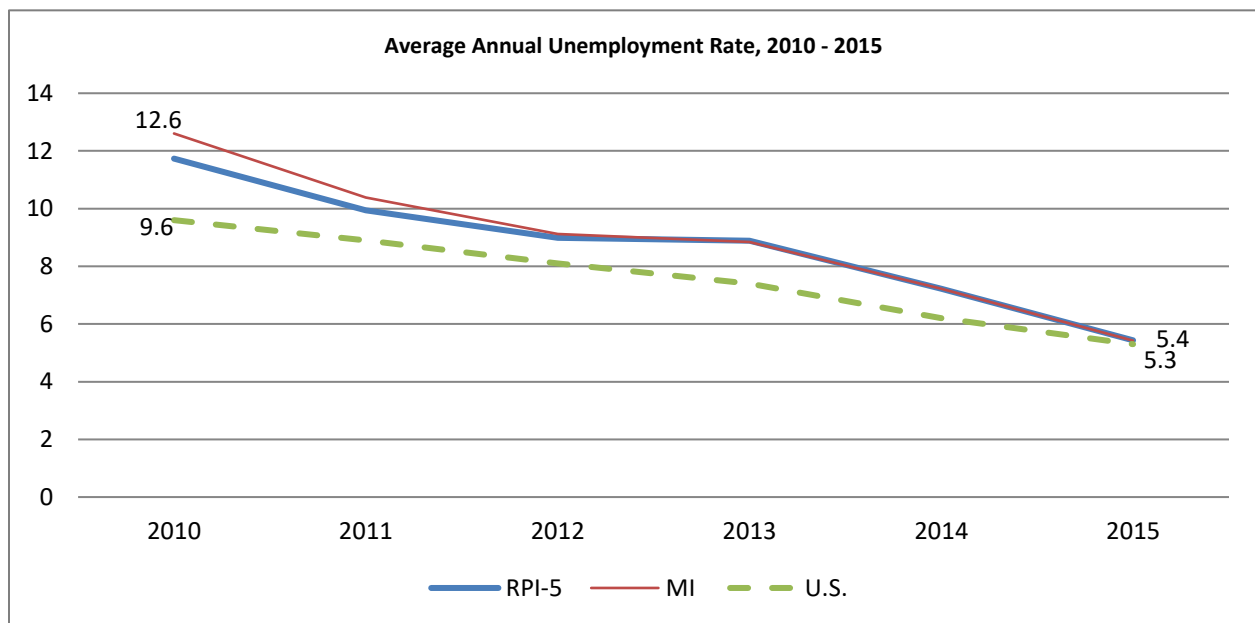
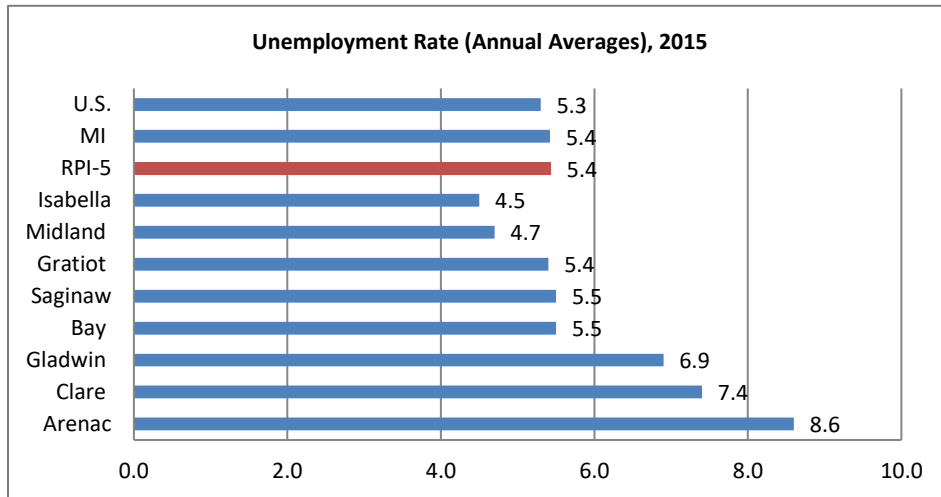
On average, seven RPI-5 counties experienced annual growth in employment from 2010 to 2015. The exception is Arenac County, with an average annual change in mean employment of -0.3%. Six counties experienced a reduction, on average, in the size of their mean labor force during this period.

Average Year-to-Year Change in Number of People Employed & Size of Labor Force (2010 – 2015)		
	Employed	Labor Force
Arenac	-0.3%	-2.1%
Bay	0.5%	-0.8%
Clare	0.8%	-1.1%
Gladwin	1.2%	-0.6%
Gratiot	0.2%	-1.2%
Isabella	1.2%	0.1%
Midland	1.4%	0.2%
Saginaw	1.1%	-0.4%
RPI-5	<i>0.9%</i>	<i>-0.7%</i>



Unemployment Rate¹⁸

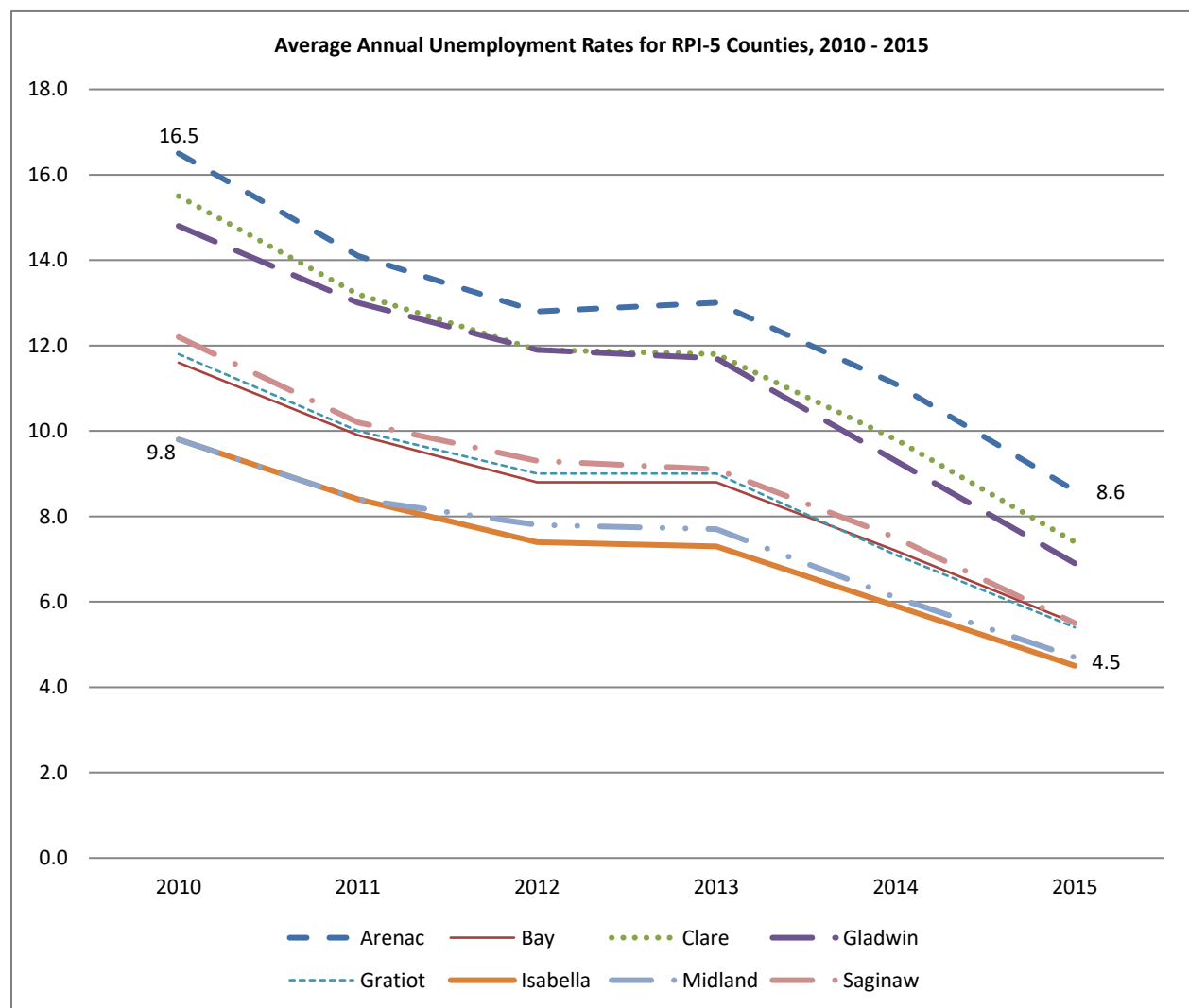
As of 2015, unemployment rates are similar for RPI-5, Michigan and the U.S; the rates have converged since 2010. A 2015 profile of RPI-5 reveals Isabella and Midland counties have the lowest unemployment rates; while Gladwin, Clare and Arenac counties have the highest unemployment rates.



¹⁸ Source for unemployment rate data: *BLS.gov State and Local Unemployment Rates (Annual Average: 2010-2015)*

From 2010 to 2015, each RPI-5 county experienced a reduction in its unemployment rate. The spread in unemployment rates across counties also narrowed over this period.

Unemployment Rate (%)			
Geography	2015	2014	2010
Arenac	8.6	11.1	16.5
Bay	5.5	7.2	11.6
Clare	7.4	9.8	15.5
Gladwin	6.9	9.3	14.8
Gratiot	5.4	7.1	11.8
Isabella	4.5	5.9	9.8
Midland	4.7	6.1	9.8
Saginaw	5.5	7.5	12.2
RPI-5	5.4	7.2	11.7
MI	5.4	7.2	12.6
U.S.	5.3	6.2	9.6



Industry Profile

Business Establishments

Among private sector firms, average weekly wages are lower in RPI-5 compared to Michigan, and Michigan average weekly wages are lower than the national average; among private manufacturing firms in RPI-5, MI, and the U.S, there is virtually no difference in the average weekly wage of workers. Among all private sector firms, MI and RPI-5 firms are slightly larger, on average, versus the U.S. (16 employees per establishment vs. 13 for the U.S). RPI-5 manufacturing firms are larger, on average, than MI and the US (49, 39, and 36 employee s per establishment, respectively).

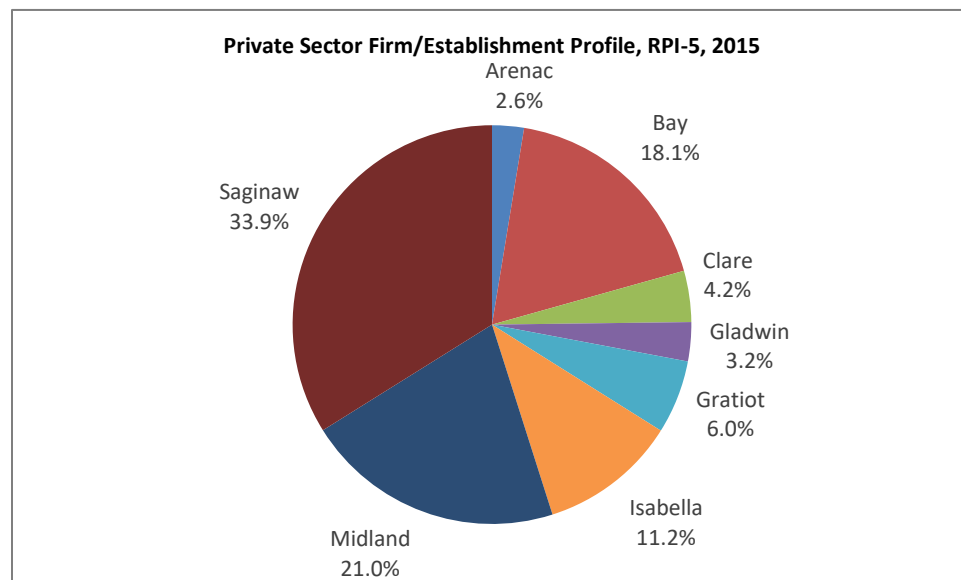
Business Establishment Overview, All vs. Manufacturing, RPI-5, 2015			
	RPI-5	MI	U.S.
All Establishments			
Establishments	11K	231K	9.3M
Employees	180K	3.6M	118.3M
Avg. Hourly Wage†	\$20.28	\$23.93	\$25.43
Avg. Weekly Wage	\$811*	\$957	\$1,017
Avg. Annual Wage	\$42,170*	\$49,781	\$52,874
Manufacturing Establishments			
Establishments	602	14,992	341,058
Employees	30K	586K	12.3M
Avg. Hourly Wage†	\$30.63	\$31.30	\$30.93
Avg. Weekly Wage	\$1,225*	\$1,252	\$1,237
Avg. Annual Wage	\$63,692*	\$65,107	\$64,305

* indicates weighted average. All RPI-5 values calculated by author.

† Average Hourly Wage calculated = Average Weekly Wage/40

For RPI-5, 5.3% of business establishments are manufacturing, accounting for 16.4% of the area's total employees.

Saginaw has the most private sector business establishments of RPI-5, accounting for 33.9% of the area's total business institutions. With the exception of Midland County, the average number of business establishments per year fell from 2012 to 2015.



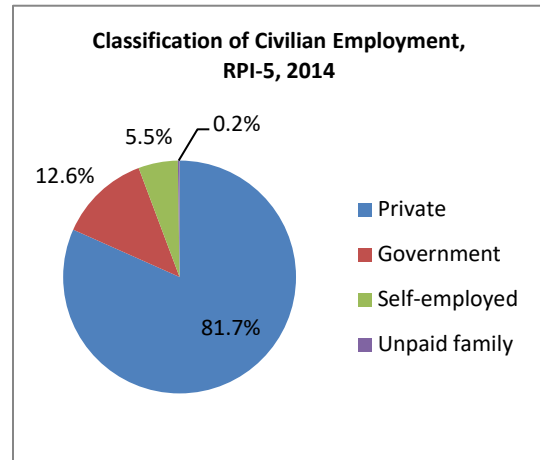
From 2012 to 2015, the growth in number of firms in Midland County more than offset the reductions in business establishments in other counties, causing the number of business establishments in RPI-5 to increase, on average, during this period. The average number of firms fell for the state of Michigan over this period and increased for the nation.

Number of Private Sector Business Establishments (<i>All Sizes</i>), (Annual Average)											
Year	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5	MI	U.S.
2015	291	2,037	468	357	672	1,259	2,370	3,821	11,275	231,417	9,252,361
2014	296	2,085	478	363	677	1,268	2,133	3,887	11,187	228,871	9,067,209
2013	314	2,148	501	379	680	1,288	1,881	4,004	11,195	230,322	8,912,174
2012	325	2,148	502	378	688	1,278	1,732	3,994	11,045	232,317	8,826,016

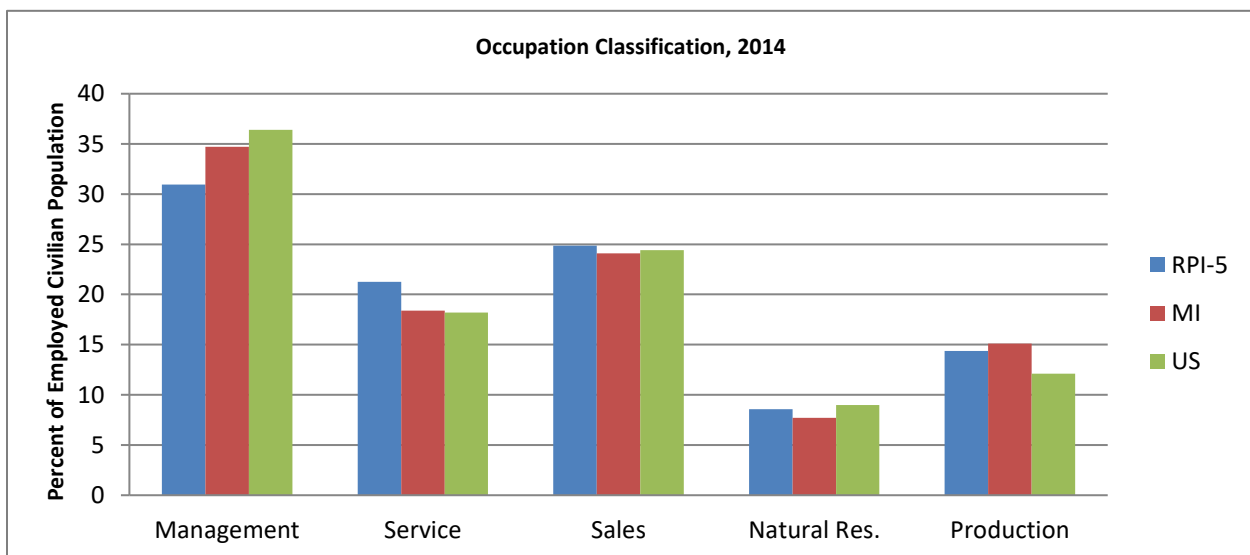
Employment Classification¹⁹

Occupational classification in RPI-5 is like that of MI and the US at the extensive margin; though at the intensive margin there are some subtle differences. RPI-5 has statistically fewer workers in management jobs compared to the U.S. rate. The proportions of RPI-5 workers in service, sales, natural resources, and production jobs are not statistically different from state or national rates. Michigan overall has slightly more jobs in production and fewer jobs in management compared to national rates. And while Michigan has slightly more private sector employment and slightly less government employment compared to national levels; RPI-5 worker classification rates are not statistically different from state or national levels.

Occupation and Worker Classification, 2014			
	RPI-5	MI	US
Occupation Classification			
Management	30.9%*	34.7%*	36.4%
Service	21.3%	18.4%*	18.2%
Sales	24.8%	24.1%*	24.4%
Natural Resources	8.6%	7.7%*	9.0%
Production	14.4%	15.1%*	12.1%
Worker Classification			
Private	81.7%	83.1%*	79.1%
Government	12.6%	11.6%*	14.6%
Self-employed	5.5%	5.1%*	6.1%
Unpaid family worker	0.2%	0.2%	0.2%



†*: Statistically different from the state (†) estimate or national (*) estimate at the 10% level of significance.



¹⁹ Source for Employment classification data: *Census.gov. ACS (2014 5-yr estimates). DP03*

Statistically, Midland and Saginaw and Bay counties have the highest rates of private sector employment for the RPI-5 region. Isabella County has the highest government sector employment for the region. Arenac, Clare and Gratiot counties slightly exceed the national rate for self-employment (6.1%), while Bay, Isabella and Saginaw counties fall slightly below national levels. The estimated rates of unpaid family workers among the RPI-5 counties are not statistically different from the rates of one another, Michigan or the U.S.

Classification of Civilian Employment by RPI-5 County (%), 2014									
	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5
Private	78.2 [†]	82.9*	79.4 [†]	80.0 [†]	78.1 [†]	76.3 ^{†*}	84.0*	83.5*	81.7
Government	13.1 ^{†*}	11.7*	11.6*	12.1*	13.7 [†]	19.0 ^{†*}	9.8 ^{†*}	11.8*	12.6
Self-employed	8.5 ^{†*}	5.2*	8.6 ^{†*}	7.1 [†]	8.2 ^{†*}	4.4 ^{†*}	6.0 [†]	4.5 ^{†*}	5.5
Unpaid family	0.2	0.2	0.3	0.7	0.1	0.3	0.3	0.2	0.2

[†]: Rate is statistically different from the state estimate at the 10% level of significance.

*: Rate is statistically different from the national estimate at the 10% level of significance.

Statistically, Midland County has the highest rate of occupied management positions among RPI-5 counties (also exceeding state and national rates); Clare County has the lowest rate of occupied management positions. Midland County also has the lowest proportion (16.5%) of its workforce in service related occupations of the RPI-5 counties (lower than state and national rates as well); compared to Isabella County's, with the region's highest estimated rate of service employment (27.1%). Estimated rates of sales employment for the region are similar across counties (21.7% - 26.1%). Isabella and Saginaw counties slightly exceed state and national rates (of approx. 24%); Gratiot falls slightly below. Rates of occupied natural resources positions across RPI-5 counties range from 7.4% to 14.1%; and Arenac, Clare and Gladwin counties exceed the national rate of 9.0% in this sector. In Gratiot County, an estimated 18.8% of the workforce is in production related occupations; whereas only 10.5% of Isabella County's workforce is in production related occupations. Six counties exceed the national rate of production employment (12.1%); four counties exceed the state rate (15.1%).

Occupation Classification by RPI-5 County (%), 2014									
	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	RPI-5
Management	27.7 ^{†*}	30.2 ^{†*}	22.4 ^{†*}	25.9 ^{†*}	27.7 ^{†*}	28.7 ^{†*}	39.7 ^{†*}	30.7 ^{†*}	30.9 ^{†*}
Service	20.0	20.7 ^{†*}	23.8 ^{†*}	19.5	22.6 ^{†*}	27.1 ^{†*}	16.5 ^{†*}	21.1 ^{†*}	21.3
Sales	23.4	25.6 [†]	24.0	23.2	21.7 ^{†*}	26.1 ^{†*}	23.1*	25.7 ^{†*}	24.8
Natural Res.	10.9 ^{†*}	8.8 [†]	12.5 ^{†*}	14.1 ^{†*}	9.2 [†]	7.6*	8.8 [†]	7.4*	8.6
Production	18.0 ^{†*}	14.7*	17.3 ^{†*}	17.3 ^{†*}	18.8 ^{†*}	10.5 ^{†*}	11.9 [†]	15.0*	14.4

[†]: Rate is statistically different from the state estimate at the 10% level of significance.

*: Rate is statistically different from the national estimate at the 10% level of significance.

Industry Overview

Industry Employment²⁰

Overall trends in full-time, year-round employment hold for RPI-5, Michigan and the U.S. Top industries for all three geographies include (1) *Educational Services, healthcare and social assistance* and (2) *Manufacturing*. Bottom industries, with the lowest estimated rates of employment across all three geographies, include (1) *Agriculture, forestry, hunting and mining* and (2) *Information*. For RPI-5, the top three industries are (1) *Manufacturing*; (2) *Healthcare and Social Assistance*; and (3) *Retail Trade*.

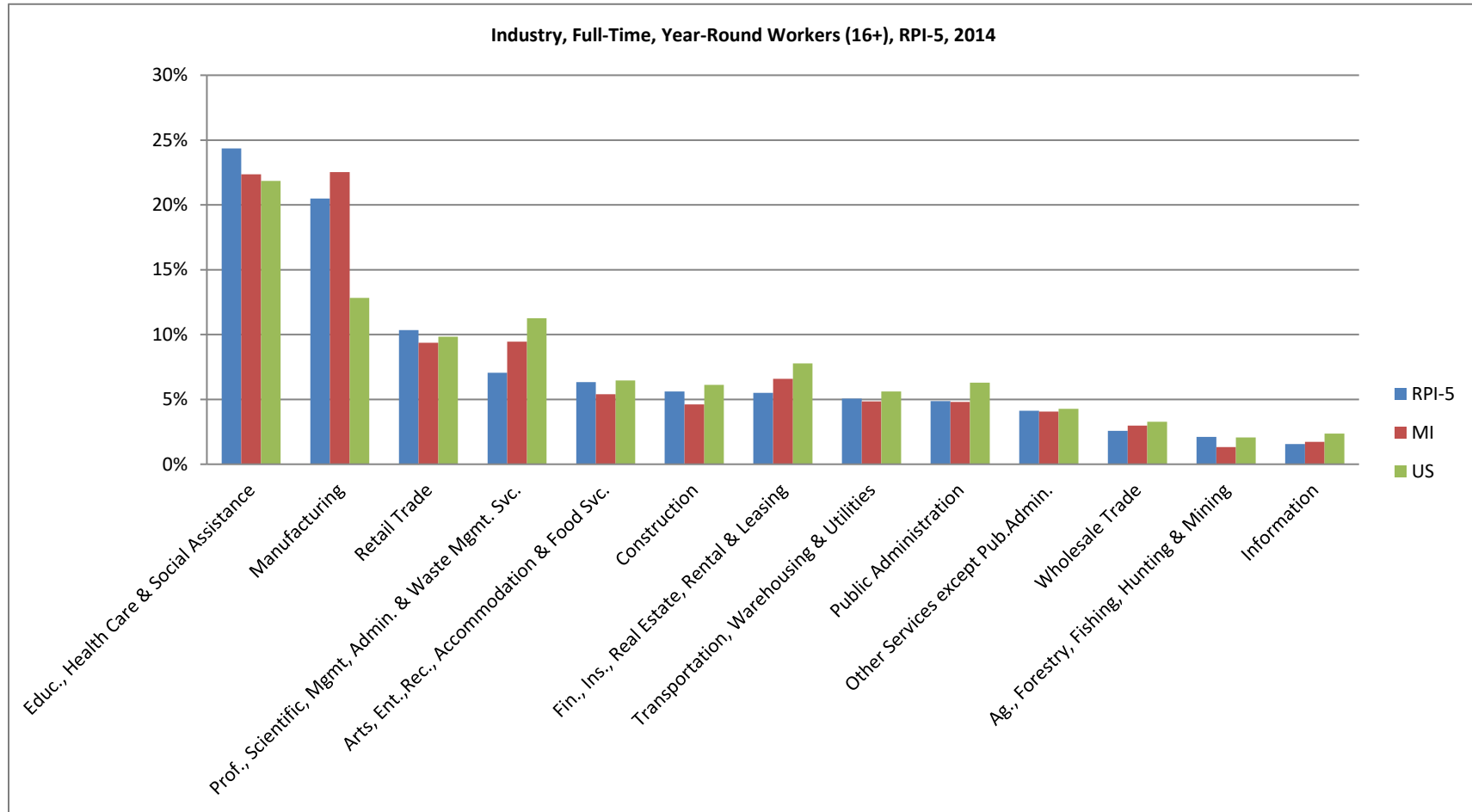
Percent Employment – Full-Time, Year-Round Workers (16+)			
INDUSTRY	RPI-5	MI	US
Agriculture, forestry, fishing and hunting, and mining	2.1%[†]	1.3%*	2.1%
<i>Agriculture, forestry, fishing and hunting</i>	1.8% ^{†*}	1.1%*	1.3%
<i>Mining, quarrying, and oil and gas extraction</i>	0.3% ^{†*}	0.2%*	0.7%
Construction	5.6%^{†*}	4.6%*	6.1%
Manufacturing	20.5%^{†*}	22.5%*	12.8%
Wholesale Trade	2.6%^{†*}	3.0%*	3.3%
Retail Trade	10.4%^{†*}	9.4%*	9.8%
Transportation, Warehousing, and Utilities	5.1%*	4.8%*	5.6%
<i>Transportation and Warehousing</i>	3.7%*	3.7%*	4.5%
<i>Utilities</i>	1.4% ^{†*}	1.1%	1.1%
Information	1.6%*	1.7%*	2.4%
Finance and Insurance, Real Estate, Rental, and Leasing	5.5%^{†*}	6.6%*	7.8%
<i>Finance and Insurance</i>	4.2% ^{†*}	5.0%*	5.8%
<i>Real Estate, Rental, and Leasing</i>	1.3% ^{†*}	1.6%*	2.0%
Professional, Scientific, and Management, and Administrative and Waste Management services	7.1%^{†*}	9.5%*	11.3%
<i>Professional, Scientific, and Technical Services</i>	3.7% ^{†*}	6.0%*	7.3%
<i>Management of Companies and Enterprises</i>	0.1%	0.1%*	0.1%
<i>Administrative, and Support, and Waste Management Services</i>	3.3%*	3.3%*	3.8%
Educational Services, and Health Care, and Social Assistance	24.4%^{†*}	22.4%*	21.8%
<i>Educational Services</i>	8.0%	7.7%*	8.2%
<i>Health Care and Social Assistance</i>	16.4% ^{†*}	14.7%*	13.7%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.3%[†]	5.4%*	6.5%
<i>Arts, Entertainment, and Recreation</i>	2.0% ^{†*}	1.3%*	1.6%
<i>Accommodation and Food Services</i>	4.4%*	4.1%*	4.9%
Other Services except Public Administration	4.1%	4.1%*	4.3%
Public Administration	4.9%*	4.8%*	6.3%

†: Rate is statistically different from the state estimate at the 10% level of significance.

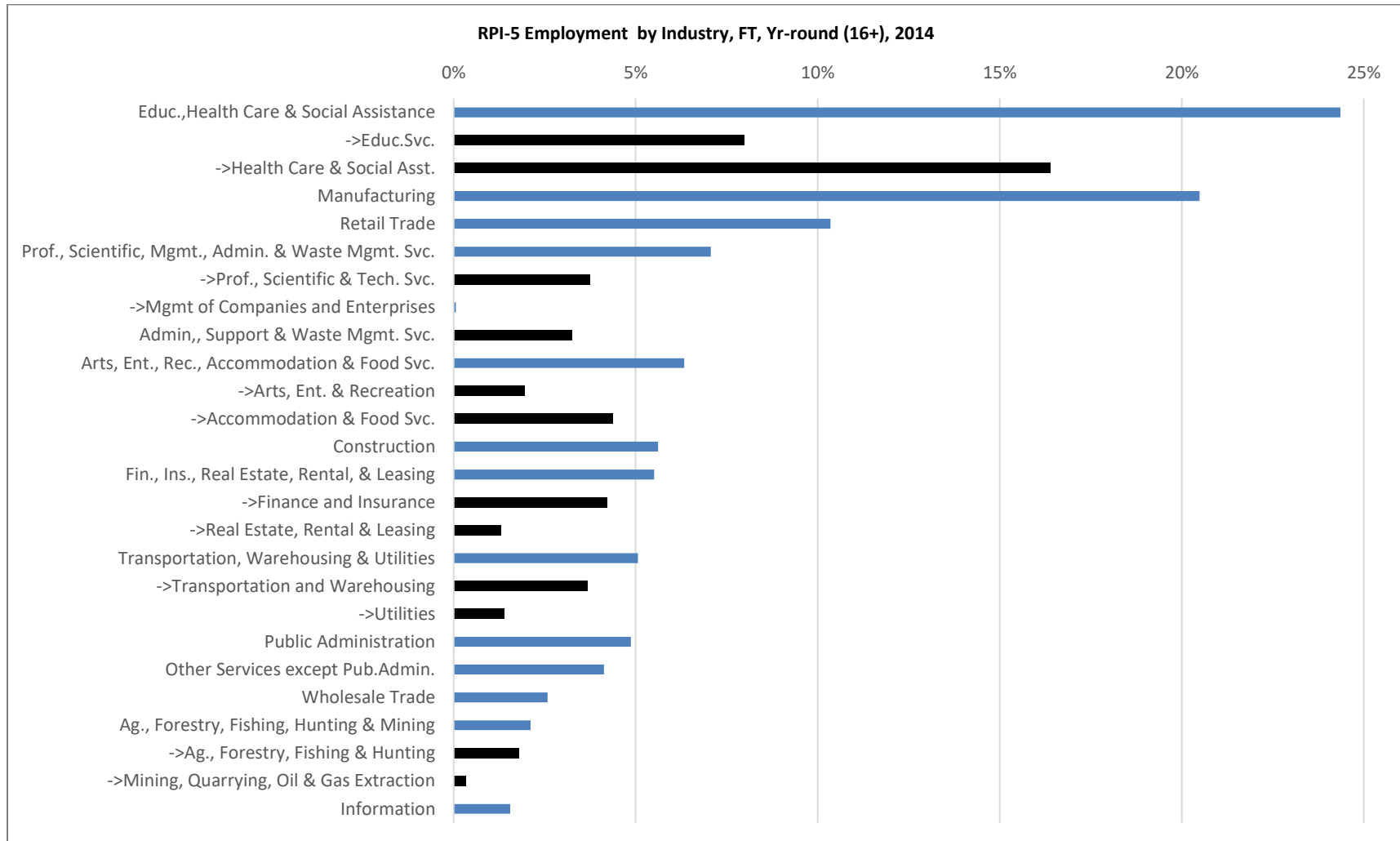
*: Rate is statistically different from the national estimate at the 10% level of significance.

²⁰ Source for industry employment for full-time, year-round workers (16+) data: *Census.gov. - 2014 ACS, 5-yr estimates (S2404)*.

The estimated rate of *Manufacturing* employment in Michigan is nearly twice that of the U.S.; and Michigan's rate of manufacturing employment statistically exceeds RPI-5's. RPI-5's employment rate across *Educational services and healthcare (and social assistance)* exceeds the state and national rates. RPI-5 has lower concentrations of its workforce in *Professional, scientific, management, administrative, and waste management services* compared to Michigan and the U.S. RPI-5 and Michigan have lower rates in *Finance and insurance, real estate, and leasing* and *Public administration* compared to the U.S. The estimated top two and bottom four (aggregated level of) industries include the same industries for the U.S., Michigan and RPI-5, though the rankings are unique.



The top three industries for RPI-5 (*Manufacturing; Healthcare and social assistance; and Retail trade*) account for 47.2% of employment. The estimated top five industries account for 60.8% of total employment, and extend to include *Educational services* and *Construction*.



Seven RPI-5 counties have rates of manufacturing employment that statistically exceed the national average; Isabella Co. is the exception. Isabella has the highest rate of educational services employment of the RPI-5 counties, exceeding state and national averages.

Percent Employment - Full - Time, Year-Round Workers (16+)											
	RPI-5	MI	US	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw
Agriculture, forestry, fishing and hunting, and mining	2.1	1.3*	2.1	4.4*	1.4*	4.6*	3.5*	5.2*	4.6*	0.7*	1.2*
<i>Agriculture, forestry, fishing and hunting</i>	1.8*	1.1*	1.3	3.8*	1.2	3.2*	3.5*	4.9*	3.5*	0.4*	1.1*
<i>Mining, quarrying, and oil and gas extraction</i>	0.3*	0.2*	0.7	0.6	0.2*	1.5*	0.1*	0.3*	1.1	0.3*	0.1*
Construction	5.6*	4.6*	6.1	5.5	5.3*	8.1*	9.0*	4.7*	4.3*	7.4*	4.9*
Manufacturing	20.5*	22.5*	12.8	21.1*	18.9*	18.1*	23.0*	20.2*	12.5	29.3*	19.8*
Wholesale Trade	2.6*	3.0*	3.3	1.5*	2.8	2.5	3.3	2.2*	2.2*	2.0*	2.9
Retail Trade	10.4*	9.4*	9.8	12.8*	12.1*	12.8*	8.4*	7.9*	9.0	8.0*	11.1*
Transportation, Warehousing, and Utilities	5.1*	4.8*	5.6	7.3*	5.6	5.7	4.1*	6.6	3.7*	4.5*	5.0*
<i>Transportation and Warehousing</i>	3.7*	3.7*	4.5	5.8*	3.6*	4.7	3.5*	4.9	3.0*	2.8*	3.8*
<i>Utilities</i>	1.4*	1.1	1.1	1.5	2.1*	0.9	0.7*	1.6	0.7*	1.7*	1.2
Information	1.6*	1.7*	2.4	0.9*	1.9	1.3*	0.4*	1.2*	1.5*	1.3*	1.7*
Finance and Insurance, Real Estate, Rental, and Leasing	5.5*	6.6*	7.8	4.6*	5.4*	6.0*	4.8*	4.2*	5.6*	4.4*	6.4*
<i>Finance and Insurance</i>	4.2*	5.0*	5.8	3.5*	4.1*	4.1*	3.8*	3.2*	4.1*	3.1*	5.2*
<i>Real Estate, Rental, and Leasing</i>	1.3*	1.6*	1.9	1.1*	1.3*	1.9	1.0*	1.0*	1.5*	1.3*	1.3*
Professional, Scientific, and Management, and Administrative and Waste Management services	7.1*	9.5*	11.3	4.1*	7.5*	5.9*	5.9*	4.7*	5.5*	7.8*	7.9*
<i>Professional, Scientific, and Technical Services</i>	3.7*	6.0*	7.3	2.0*	4.1*	2.6*	2.7*	3.0*	2.6*	4.7*	3.9*
<i>Management of Companies and Enterprises</i>	0.1	0.1*	0.1	0.0	0.0*	0.2	0.1	0.0	0.2	0.1*	0.0*
<i>Administrative, and Support, and Waste Management Services</i>	3.3*	3.3*	3.8	2.1*	3.4	3.1	3.2	1.7*	2.6*	3.0*	4.0
Educational Services, and Health Care, and Social Assistance	24.4*	22.4*	21.8	23.2	25.4*	18.9*	21.9	24.3*	29.6*	21.4	24.5*
<i>Educational Services</i>	8.0	7.7*	8.2	5.7*	6.3*	5.8*	7.1	8.1	17.8*	7.4	6.7*
<i>Health Care and Social Assistance</i>	16.4*	14.6*	13.7	17.6*	19.1*	13.1	14.8	16.2*	11.8*	14.0	17.8*
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.3	5.4*	6.5	6.1	5.1*	7.1	6.5	5.7	12.5*	6.0	5.3*
<i>Arts, Entertainment, and Recreation</i>	2.0*	1.3*	1.5	3.0*	0.9*	3.0*	1.2	2.4	6.3*	2.3*	0.8*
<i>Accommodation and Food Services</i>	4.4*	4.1*	4.9	3.0*	4.1*	4.1	5.4	3.3*	6.3*	3.7*	4.5
Other Services except Public Administration	4.1	4.1*	4.3	2.5*	3.9	4.4	4.9	4.7	3.5*	4.2	4.3
Public Administration	4.9*	4.8*	6.3	6.0	4.8*	4.6*	4.0*	8.2*	5.6	3.0*	4.9*

*: Rate is statistically different from the national estimate at the 10% level of significance.

Industry Earnings²¹

While median earnings in MI are in-line with U-S median; seven RPI-5 counties have median earnings lower than MI or the US. Midland's median earnings exceed U.S. and Michigan median estimates.

Median Earnings - Full - Time, Year-Round Workers (16+), RPI-5 Counties, Michigan & the U.S. <i>Margin of Error in gray font</i>										
	US	MI	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw
Median Earnings	\$44,178	\$44,750	\$33,970	\$40,797	\$34,480	\$36,357	\$34,989	\$36,864	\$47,968	\$40,796
	\$110	\$179	\$1,338	\$891	\$1,584	\$1,425	\$1,416	\$944	\$2,076	\$671
Agriculture, forestry, fishing and hunting, and mining	\$40,967	\$33,255	\$28,906	\$41,912	\$35,000	\$28,977	\$31,555	\$27,200	\$45,268	\$36,679
	\$197	\$1,099	\$8,289	\$4,401	\$11,466	\$6,392	\$2,877	\$8,096	\$7,530	\$10,204
Agriculture, forestry, fishing and hunting	\$31,052	\$30,121	\$26,250	\$42,083	\$26,016	\$28,636	\$30,660	\$25,755	\$44,688	\$35,643
	\$127	\$853	\$3,710	\$10,282	\$3,804	\$6,311	\$3,063	\$1,599	\$18,157	\$10,055
Mining, quarrying, and oil and gas extraction	\$65,053	\$63,184	\$46,750	\$41,576	\$51,100	-	\$44,722	\$50,517	\$45,357	\$99,250
	\$390	\$2,895	\$41,132	\$2,159	\$1,953	**	\$60,022	\$5,734	\$17,049	\$2,127
Construction	\$42,365	\$45,374	\$38,472	\$44,860	\$41,506	\$41,028	\$42,750	\$37,548	\$45,739	\$46,184
	\$97	\$594	\$2,452	\$4,157	\$3,012	\$2,536	\$5,829	\$2,450	\$3,745	\$2,585
Manufacturing	\$47,236	\$51,881	\$35,761	\$48,294	\$41,368	\$41,162	\$34,814	\$40,033	\$70,975	\$51,377
	\$153	\$287	\$4,266	\$4,363	\$1,554	\$2,384	\$2,094	\$1,741	\$4,608	\$1,816
Wholesale Trade	\$46,920	\$47,460	\$38,125	\$48,095	\$30,000	\$37,237	\$45,625	\$52,368	\$41,797	\$45,464
	\$168	\$774	\$4,568	\$7,655	\$3,191	\$6,748	\$11,215	\$3,970	\$10,996	\$4,264
Retail Trade	\$33,170	\$32,020	\$26,058	\$29,007	\$25,608	\$25,784	\$29,353	\$27,080	\$29,850	\$29,840
	\$71	\$282	\$1,514	\$1,695	\$2,002	\$2,066	\$3,093	\$3,008	\$2,583	\$1,761
Transportation, Warehousing, and Utilities	\$50,884	\$50,955	\$46,131	\$51,948	\$40,943	\$47,708	\$50,350	\$43,214	\$51,541	\$48,178
	\$105	\$427	\$4,148	\$3,148	\$4,400	\$9,548	\$2,651	\$5,322	\$4,020	\$3,045
Transportation and Warehousing	\$47,843	\$46,846	\$41,731	\$46,977	\$41,061	\$45,000	\$46,731	\$40,036	\$35,595	\$45,833
	\$195	\$692	\$5,892	\$8,638	\$4,932	\$7,229	\$5,695	\$5,772	\$6,873	\$4,385
Utilities	\$65,725	\$67,822	\$80,795	\$67,569	\$38,750	\$57,188	\$54,955	\$78,750	\$76,518	\$61,023
	\$279	\$1,510	\$36,954	\$18,785	\$34,771	\$19,131	\$35,472	\$19,525	\$17,347	\$12,721
Information	\$57,217	\$50,855	\$38,000	\$41,766	\$32,656	\$26,250	\$38,438	\$37,422	\$48,400	\$50,363
	\$292	\$697	\$5,661	\$5,339	\$43,240	\$23,403	\$19,221	\$11,482	\$7,768	\$8,896

Estimate +/- margin of error provides a 90% confidence interval. If confidence intervals do not overlap, estimates are statistically different; if intervals do overlap, a t-test is required to determine whether estimates are statistically different.

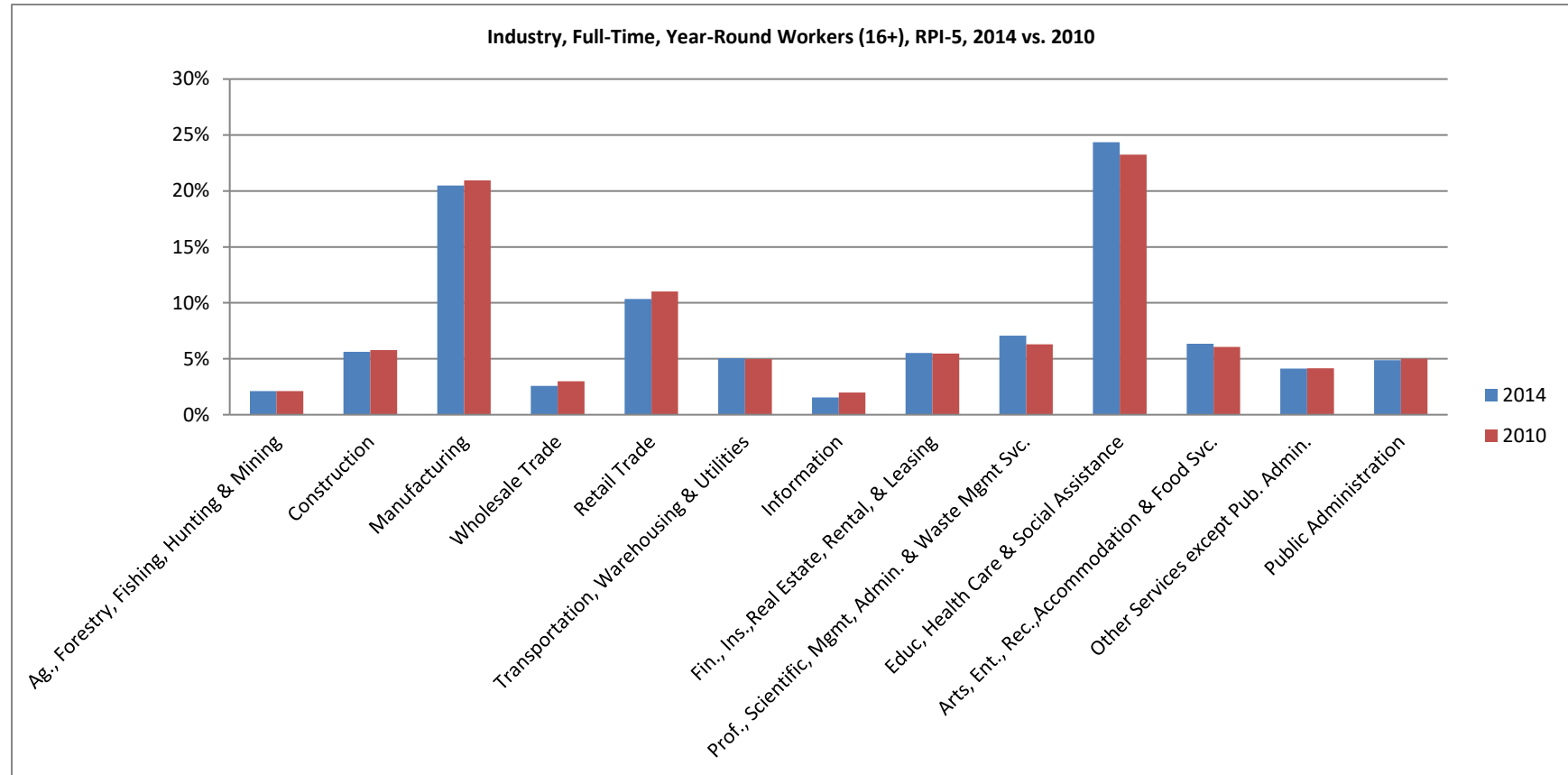
²¹ Source for industry earnings for full-time, year-round workers (16+) data: *Census.gov*. - 2014 ACS, 5-yr estimates (S2404).

<i>Continued: Median Earnings - Full - Time, Year-Round Workers (16+), RPI-5 Counties, Michigan & the U.S. Margin of Error in gray font</i>										
	US	MI	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw
Finance and Insurance, Real Estate, Rental, and Leasing	\$51,593	\$46,480	\$32,500	\$38,958	\$32,917	\$38,250	\$29,647	\$34,858	\$38,650	\$43,268
	\$107	\$465	\$19,787	\$4,793	\$4,348	\$4,212	\$3,595	\$2,644	\$6,673	\$3,584
Finance and Insurance	\$54,484	\$49,719	\$45,179	\$37,546	\$35,833	\$38,478	\$29,872	\$35,804	\$38,852	\$47,588
	\$162	\$687	\$15,663	\$3,785	\$7,647	\$5,085	\$4,345	\$4,004	\$8,352	\$4,933
Real Estate, Rental, and Leasing	\$43,295	\$38,237	\$21,484	\$44,489	\$29,219	\$37,212	\$27,227	\$31,184	\$37,768	\$34,322
	\$203	\$1,121	\$2,759	\$8,570	\$2,384	\$46,345	\$10,846	\$4,335	\$19,987	\$2,591
Professional, Scientific, and Management, and Administrative and Waste Management services	\$54,064	\$50,674	\$27,500	\$41,615	\$40,107	\$37,321	\$35,000	\$29,957	\$46,553	\$38,309
	\$196	\$406	\$5,349	\$1,852	\$13,330	\$5,267	\$4,388	\$5,071	\$6,081	\$2,209
Professional, Scientific, and Technical Services	\$70,453	\$62,341	\$37,083	\$46,094	\$42,031	\$31,899	\$37,330	\$50,156	\$60,086	\$52,339
	\$180	\$586	\$13,141	\$6,996	\$8,489	\$5,522	\$5,883	\$25,336	\$14,648	\$6,277
Management of Companies and Enterprises	\$67,737	\$68,138	-	-	-	-	-	-	\$15,417	-
	\$1,601	\$5,794	**	**	**	**	**	**	\$62,617	**
Administrative, and Support, and Waste Management Services	\$32,475	\$32,208	\$18,750	\$37,457	\$27,639	\$38,542	\$32,070	\$26,200	\$30,149	\$26,803
	\$120	\$480	\$8,753	\$6,818	\$11,922	\$2,673	\$2,196	\$4,557	\$6,364	\$1,569
Educational Services, and Health Care, and Social Assistance	\$44,293	\$45,525	\$35,598	\$40,900	\$33,156	\$37,931	\$35,110	\$44,106	\$44,402	\$40,188
	\$86	\$269	\$2,667	\$1,676	\$4,099	\$4,370	\$2,770	\$2,834	\$3,363	\$1,735
Educational Services	\$48,167	\$53,225	\$48,281	\$43,239	\$45,227	\$44,936	\$44,704	\$50,398	\$53,417	\$49,293
	\$86	\$507	\$2,490	\$3,123	\$2,623	\$7,545	\$12,684	\$2,984	\$10,580	\$4,602
Health Care and Social Assistance	\$41,461	\$41,519	\$31,208	\$40,070	\$27,283	\$34,662	\$30,795	\$33,667	\$40,652	\$37,712
	\$84	\$244	\$3,585	\$2,552	\$4,113	\$3,534	\$2,014	\$2,373	\$3,945	\$2,282
Arts, Entertainment, and Recreation, and Accommodation and Food Services	\$26,515	\$23,751	\$25,038	\$21,656	\$26,660	\$18,295	\$18,041	\$25,692	\$23,375	\$19,342
	\$62	\$400	\$4,297	\$2,229	\$1,591	\$2,219	\$3,158	\$1,750	\$2,473	\$1,254
Arts, Entertainment, and Recreation	\$35,918	\$32,635	\$26,477	\$31,949	\$27,350	\$26,250	\$14,466	\$30,182	\$30,000	\$22,663
	\$181	\$796	\$3,089	\$3,077	\$3,400	\$4,452	\$4,397	\$4,599	\$4,896	\$4,762
Accommodation and Food Services	\$24,372	\$21,620	\$20,625	\$20,951	\$21,250	\$17,361	\$19,967	\$22,758	\$20,217	\$18,885
	\$83	\$232	\$3,124	\$2,057	\$13,263	\$2,066	\$3,413	\$2,640	\$2,934	\$1,381
Other Services except Public Administration	\$33,587	\$34,231	\$26,875	\$29,284	\$27,308	\$31,538	\$31,477	\$32,543	\$31,333	\$31,416
	\$143	\$424	\$9,634	\$2,437	\$7,873	\$5,698	\$6,622	\$3,760	\$4,619	\$1,414
Public Administration	\$55,274	\$55,692	\$42,321	\$50,167	\$49,375	\$45,865	\$50,051	\$48,974	\$58,703	\$48,806
	\$160	\$516	\$6,289	\$2,398	\$4,258	\$10,418	\$4,521	\$2,922	\$3,478	\$3,071

Estimate +/- margin of error provides a 90% confidence interval. If confidence intervals do not overlap, estimates are statistically different; if intervals do overlap, a t-test is required to determine whether estimates are statistically different.

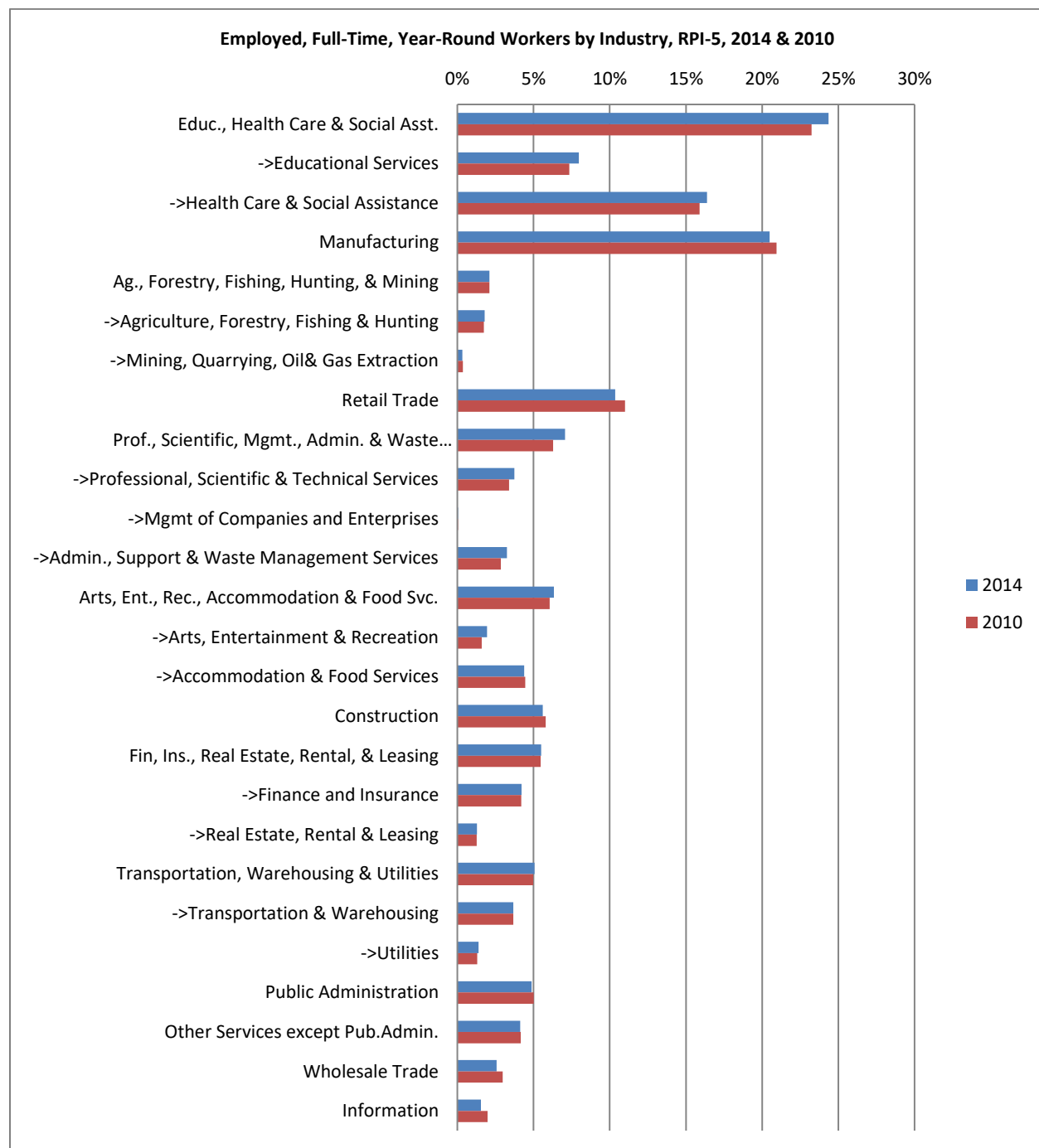
Changes in Employment Trends²²

Only subtle changes have occurred in RPI-5's industry profile since 2010. The distribution of full-time, year-round employment is much unchanged. Statistically significant changes over this period include the slight reductions in *Wholesale trade* and *Information* and the slight increases in *Professional (...) services* and *Educational (...) services*. The remaining aggregated industries did not have statistically significant changes.



²² Source for industry employment for full-time, year-round workers (16+) data over time: *Census.gov. - 2010, 2014 ACS, 5-yr estimates (S2404)*

Disaggregating the industries to review changes in full-time, year-round employment trends since 2010 for the region illustrate the statistically significant increases in the proportion of workers in the *Professional, scientific and technical services* was driven by an increase in *Administrative, support and waste management*); and the increase in *Education, health care and social assistance* was driven by an increase in *Educational services*.



Manufacturing

Manufacturing – Location Quotient²³

Location Quotients (LQs) provide relative concentration measures. All U.S. LQ values are “1”; and values greater than one represent higher than national average concentrations of employment in specific fields; values lower than one represent lower than national average concentrations within a specific field. The most extreme LQ values in RPI-5 occur for Midland County, with a LQ of 20 in the NAICS sub-sector of *Chemical manufacturing*; and Arenac County, with a LQ of 11.06 in the NAICS sub-sector of *Machinery manufacturing*.

Location Quotient, Manufacturing Industry (based on Annual Average Employment), 2015										
Manufacturing Sub-Sector (NAICS codes 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		2.36			0.84	0.18	0.02	0.44	0.77	1
Beverage and tobacco product manufacturing									0.94	1
Textile mills									0.15	1
Textile product mills								0.39	0.73	1
Apparel manufacturing									0.32	1
Leather and allied product manufacturing									1.02	1
Wood product manufacturing		0.92				6.33		0.26	0.86	1
Paper manufacturing									1.03	1
Printing and related support activities		2.54			0.57	0.35	3.80	0.68	1.06	1
Petroleum and coal products manufacturing									0.49	1
Chemical manufacturing		1.29					20.00	0.21	1.24	1
Plastics and rubber products manufacturing		2.67					3.56		1.94	1
Nonmetallic mineral product manufacturing		1.59						4.44	0.91	1
Primary Metal Manufacturing		0.96							1.89	1
Fabricated Metal Product Manufacturing	2.54	1.10	2.25	1.21	0.68	0.29	0.19	1.86	1.88	1
Machinery Manufacturing	11.06	1.52	3.91	6.61	3.42	6.39	0.59	2.40	2.16	1
Computer and Electronic Product Manufacturing								0.82	0.61	1
Electrical Equipment and Appliance Mfg.		2.21							1.14	1
Transportation Equipment Manufacturing		1.49			5.05				3.62	1
Furniture and Related Product Manufacturing		0.36				0.38	0.19	0.09	1.87	1
Miscellaneous Manufacturing		0.35		0.88		0.28	0.09	1.69	1.18	1

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

²³ Source for manufacturing data: *BLS.gov, Quarterly Census of Employment and Wages (private sector establishments only). Suppressed data excluded.*

Manufacturing – Establishments²⁴

Within the private sector manufacturing industry, NAICS codes 31 -33 separate the industry to three main categories: 31, which includes food and textile manufacturing; 32; which includes wood, chemical and plastics manufacturing; and 33, which includes metal, electrical, and transportation manufacturing. The data is based on firm type; the largest amount of manufacturing establishment data available for RPI-5 pertains to NAICS 33 and 32.

Number of Business Establishments (Annual Averages), Manufacturing Industry, 2015										
Manufacturing Sub-Sector (NAICS codes 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		12			9	7	4	20	936	31,578
Beverage and tobacco product manufacturing									246	8,654
Textile mills									51	2,864
Textile product mills								4	216	6,804
Apparel manufacturing									92	6,955
Leather and allied product manufacturing									25	1,340
Wood product manufacturing		5				5		6	456	14,504
Paper manufacturing									208	5,494
Printing and related support activities		13			4	4	7	21	945	29,150
Petroleum and coal products manufacturing									67	2,352
Chemical manufacturing		8					9	7	586	17,094
Plastics and rubber products manufacturing		8					6		608	13,139
Nonmetallic mineral product manufacturing		8						14	414	16,191
Primary Metal Manufacturing		3							331	5,552
Fabricated Metal Product Manufacturing	9	22	3	8	10	7	3	43	3,016	58,507
Machinery Manufacturing	9	26	6	4	10	6	13	41	2,646	29,866
Computer and Electronic Product Manufacturing								7	630	19,260
Electrical Equipment and Appliance Mfg.		5							374	7,812
Transportation Equipment Manufacturing		4			7				1,110	14,600
Furniture and Related Product Manufacturing		4				4	6	6	449	17,643
Miscellaneous Manufacturing		8		3		7	4	22	1,591	31,702

With respect to NAICS 33, there are firms identified as (1) *fabricated metal product manufacturing* and (2) *machinery manufacturing* in each of the eight RPI-5 counties. Bay County is the most comprehensive manufacturing county of the region, with firms in 13 of the 21 areas (identified as sub-sectors in the NAICS 31-33 sectors).

With respect to *Fabricated metal production manufacturing* and *Machinery manufacturing*, of which each county has their own establishments; Saginaw County has the largest number of firms of these types, followed by Bay County.

²⁴ Source for manufacturing data: BLS.gov, *Quarterly Census of Employment and Wages (private sector establishments only)*. Suppressed data excluded.

Manufacturing – Employment²⁵

The largest source of *Fabricated metal production manufacturing* employment for the region comes from Saginaw County. The largest source of *Machinery manufacturing* employment comes from Saginaw and Isabella counties. Midland County has the most *Chemical manufacturing* employment the RPI-5 region.

Employment (Annual Averages), Manufacturing Industry, 2015										
Manufacturing Sub-Sector (NAICS codes 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		892			118	57	7	396	34,596	1,509,068
Beverage and tobacco product manufacturing									6,255	224,137
Textile mills									513	116,738
Textile product mills								27	2,502	115,339
Apparel manufacturing									1,298	135,196
Leather and allied product manufacturing									881	28,820
Wood product manufacturing		88				504		59	9,780	380,267
Paper manufacturing									11,399	371,010
Printing and related support activities		285			24	33	452	183	14,145	448,394
Petroleum and coal products manufacturing									1,601	109,705
Chemical manufacturing		260					4,276	102	29,718	806,008
Plastics and rubber products manufacturing		459					649		39,712	686,390
Nonmetallic mineral product manufacturing		157						1,051	10,732	395,318
Primary Metal Manufacturing		94							22,149	392,414
Fabricated Metal Product Manufacturing	117	399	152	51	92	87	73	1,621	81,470	1,451,964
Machinery Manufacturing	392	425	203	214	356	1,494	175	1,602	71,820	1,115,166
Computer and Electronic Product Manufacturing								518	19,110	1,051,499
Electrical Equipment and Appliance Mfg.		211							12,915	381,302
Transportation Equipment Manufacturing		600			757				173,301	1,606,203
Furniture and Related Product Manufacturing		34				30	19	21	21,086	378,661
Miscellaneous Manufacturing		51		15		35	14	595	20,682	586,694

²⁵ Source for manufacturing data: *BLS.gov, Quarterly Census of Employment and Wages (private sector establishments only). Suppressed data excluded.*

The largest, on average, *Fabricated metal production manufacturing* business establishments of the region are in Clare County. The largest, on, average, *Machinery manufacturing* business establishments are in Isabella County. Midland County is home to the region's largest manufacturing firms, on average; these are in the *Chemical manufacturing* sub-sector.

Average Firm Size: Number of Business Establishments Divided by Number of Employees, Annual Averages, Manufacturing Industry, 2015										
Manufacturing Sub-Sector (NAICS codes 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		74.3			13.1	8.1	1.8	19.8	37.0	47.8
Beverage and tobacco product manufacturing									25.4	25.9
Textile mills									10.1	40.8
Textile product mills								6.8	11.6	17.0
Apparel manufacturing									14.1	19.4
Leather and allied product manufacturing									35.2	21.5
Wood product manufacturing		17.6				100.8		9.8	21.4	26.2
Paper manufacturing									54.8	67.5
Printing and related support activities		21.9			6.0	8.3	64.6	8.7	15.0	15.4
Petroleum and coal products manufacturing									23.9	46.6
Chemical manufacturing		32.5					475.1	14.6	50.7	47.2
Plastics and rubber products manufacturing		57.4					108.2		65.3	52.2
Nonmetallic mineral product manufacturing		19.6						75.1	25.9	24.4
Primary Metal Manufacturing		31.3							66.9	70.7
Fabricated Metal Product Manufacturing	13.0	18.1	50.7	6.4	9.2	12.4	24.3	37.7	27.0	24.8
Machinery Manufacturing	43.6	16.3	33.8	53.5	35.6	249.0	13.5	39.1	27.1	37.3
Computer and Electronic Product Manufacturing								74.0	30.3	54.6
Electrical Equipment and Appliance Mfg.		42.2							34.5	48.8
Transportation Equipment Manufacturing		150.0			108.1				156.1	110.0
Furniture and Related Product Manufacturing		8.5				7.5	3.2	3.5	47.0	21.5
Miscellaneous Manufacturing		6.4		5.0		5.0	3.5	27.0	13.0	18.5

Manufacturing – Wage²⁶

Chemical manufacturing establishments have the highest average wage per employee. There is notable variability in average wage per employee across RPI-5 counties within specific NAICS sub-sector classifications.

Weekly Wage (Annual Averages), Manufacturing Industry, 2015										
Manufacturing Sub-Sector (NAICS codes 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		\$780			\$661	\$256	\$416	\$893	\$911	\$870
Beverage and tobacco product manufacturing									\$792	\$1,062
Textile mills									\$853	\$845
Textile product mills								\$381	\$693	\$751
Apparel manufacturing									\$1,368	\$737
Leather and allied product manufacturing									\$2,572	\$856
Wood product manufacturing		\$831				\$931		\$678	\$806	\$798
Paper manufacturing									\$1,209	\$1,264
Printing and related support activities		\$714			\$343	\$556	\$798	\$516	\$912	\$911
Petroleum and coal products manufacturing									\$1,783	\$2,191
Chemical manufacturing		\$1,549					\$1,965	\$1,715	\$1,605	\$1,845
Plastics and rubber products manufacturing		\$1,454					\$1,011		\$976	\$974
Nonmetallic mineral product manufacturing		\$968						\$1,581	\$1,162	\$1,051
Primary Metal Manufacturing		\$831							\$1,257	\$1,236
Fabricated Metal Product Manufacturing	\$642	\$957	\$838	\$840	\$672	\$723	\$782	\$952	\$1,040	\$1,036
Machinery Manufacturing	\$862	\$1,068	\$1,421	\$1,174	\$1,727	\$931	\$1,253	\$1,240	\$1,303	\$1,300
Computer and Electronic Product Manufacturing								\$1,418	\$1,311	\$2,094
Electrical Equipment and Appliance Mfg.		\$1,116							\$1,597	\$1,237
Transportation Equipment Manufacturing		\$1,576			\$771				\$1,453	\$1,385
Furniture and Related Product Manufacturing		\$696				\$649	\$749	\$456	\$1,174	\$816
Miscellaneous Manufacturing		\$767		\$518		\$904	\$709	\$921	\$1,250	\$1,190

²⁶ Source for manufacturing data: BLS.gov, Quarterly Census of Employment and Wages (private sector establishments only). Suppressed data excluded.

2015 Wage per Employee (Annual Averages), Manufacturing										
Manufacturing Sub-Sector, (NAICS 31-33)	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Food manufacturing		\$40,548			\$34,384	\$13,296	\$21,623	\$46,462	\$47,381	\$45,261
Beverage and tobacco product manufacturing									\$41,201	\$55,230
Textile mills									\$44,360	\$43,935
Textile product mills								\$19,812	\$36,015	\$39,029
Apparel manufacturing									\$71,136	\$38,314
Leather and allied product manufacturing									\$133,724	\$44,522
Wood product manufacturing		\$43,219				\$48,395		\$35,234	\$41,894	\$41,485
Paper manufacturing									\$62,893	\$65,715
Printing and related support activities		\$37,117			\$17,849	\$28,905	\$41,490	\$26,812	\$47,433	\$47,393
Petroleum and coal products manufacturing									\$92,719	\$113,944
Chemical manufacturing		\$80,547					\$102,178	\$89,199	\$83,448	\$95,961
Plastics and rubber products manufacturing		\$75,597					\$52,568		\$50,735	\$50,662
Nonmetallic mineral product manufacturing		\$50,351						\$82,192	\$60,422	\$54,644
Primary Metal Manufacturing		\$43,199							\$65,369	\$64,294
Fabricated Metal Product Manufacturing	\$33,373	\$49,773	\$43,568	\$43,675	\$34,927	\$37,617	\$40,666	\$49,524	\$54,099	\$53,877
Machinery Manufacturing	\$44,820	\$55,540	\$73,911	\$61,066	\$89,808	\$48,386	\$65,174	\$64,468	\$67,753	\$67,625
Computer and Electronic Product Manufacturing								\$73,760	\$68,155	\$108,869
Electrical Equipment and Appliance Mfg.		\$58,023							\$83,066	\$64,336
Transportation Equipment Manufacturing		\$81,954			\$40,071				\$75,557	\$72,020
Furniture and Related Product Manufacturing		\$36,216				\$33,750	\$38,935	\$23,696	\$61,045	\$42,437
Miscellaneous Manufacturing		\$39,892		\$26,938		\$46,989	\$36,879	\$47,880	\$64,983	\$61,880

Healthcare & Social Assistance

Healthcare & Social Assistance – Location Quotient²⁷

The *Healthcare and social assistance* industry is divided into four sub-sectors: (1) *Ambulatory health care services*; (2) *Hospitals*; (3) *Nursing and residential care facilities*; and (4) *Social Assistance*. In addition, firms of these classifications may either be private sector or public sector (government sectors are further broken down: federal, state and local government levels). For the RPI-5 counties, no data for state or local government healthcare and social assistance establishments was available for 2015, so such categories are not included in the tables below. For RPI-5, the majority of establishment observations are for healthcare (not social assistance) and represents private (not public) enterprise.

Location Quotient, Healthcare & Social Assistance Industries (based on Annual Average Employment), 2015										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	2.29	1.48	0.30	0.44	0.61	0.61	0.83	1.38	0.98	1
Hospitals									1.37	1
Nursing and residential care facilities	1.29	1.54	1.77	2.22	3.29	1.45	0.98	1.23	1.07	1
Social assistance				0.16	0.15				0.65	1
Public Sector (Federal Government only)										
Ambulatory health care services			17.24						0.29	1
Hospitals								4.58	0.77	1
Nursing and residential care facilities										1
Social assistance									0.21	1

The most extreme LQ values within the *Healthcare and social assistance* industry for RPI-5 occur among public sector institutions, namely federal government establishments. Clare County boasts a LQ of 17.24 in the NAICS sub-sector of *Ambulatory health care services*, and Saginaw County has a LQ of 4.58 in the NAICS sub-sector of *Hospitals*. The highest private sector LQ within the *Healthcare and social assistance* industry for RPI-5 occurs in Gratiot County, with a LQ of 3.29 in the NAICS sub-sector of *Nursing and residential care facilities*.

²⁷ Source for healthcare and social assistance data: *BLS.gov, Quarterly Census of Employment and Wages. Suppressed data excluded.*

Healthcare & Social Assistance – Establishments²⁸

Each of the eight counties of RPI-5 has private sector *Ambulatory health care services* establishments as well as *Nursing and residential care facility* establishments. Gladwin and Gratiot counties also have reported *Social assistance* private sector business establishments. There are only two recorded public sector institutions within this industry for the region. As these federal government *Healthcare and social assistance* establishments are not relatively common in the U.S. (as seen by the state and national totals), their presence in RPI-5 counties (especially in small counties) helps explain why their corresponding location quotients (seen in the previous table) are so large.

Number of Business Establishments (Annual Averages), Healthcare & Social Assistance Industries, 2015										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	14	167	19	15	37	85	130	352	15,617	577,179
Hospitals									360	9,271
Nursing and residential care facilities	8	51	12	6	27	23	56	71	2,456	76,515
Social assistance				8	9				3,536	754,950
Public Sector (Federal Government only)										
Ambulatory health care services			1						11	498
Hospitals								1	6	370
Nursing and residential care facilities										7
Social assistance									4	312

Healthcare & Social Assistance – Employment²⁹

Employment (Annual Averages), Healthcare & Social Assistance Industries, 2015										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	498	2,534	94	87	392	871	1,513	5,643	199,161	6,843,924
Hospitals									197,489	4,822,953
Nursing and residential care facilities	135	1,268	271	211	1,007	996	888	2,415	105,226	3,281,953
Social assistance				16	49				65,912	3,421,727
Public Sector (Federal Government only)										
Ambulatory health care services			28						307	34,884
Hospitals								905	7,567	330,097
Nursing and residential care facilities										1,644
Social assistance									92	14,619

The largest source of private sector *Healthcare and social assistance* employment in the region comes from Saginaw and Bay counties.

²⁸ Source for healthcare and social assistance data: *BLS.gov, Quarterly Census of Employment and Wages. Suppressed data excluded.*

²⁹ Source for healthcare and social assistance data: *BLS.gov, Quarterly Census of Employment and Wages. Suppressed data excluded.*

Arenac County has the largest, on average, private sector *Ambulatory health care services facilities* of RPI-5. Isabella County has, on average, the largest private sector *Nursing and residential care facilities*.

Firm Size: Number of Business Establishments Divided by Number of Employees, Annual Averages, Healthcare & Social Assistance Industry, 2015										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	35.6	15.2	4.9	5.8	10.6	10.2	11.6	16.0	12.8	11.9
Hospitals									548.6	520.2
Nursing and residential care facilities	16.9	24.9	22.6	35.2	37.3	43.3	15.9	34.0	42.8	42.9
Social assistance				2.0	5.4				18.6	4.5
Public Sector (Federal Government only)										
Ambulatory health care services			28.0						27.9	70.0
Hospitals								905.0	1261.2	892.2
Nursing and residential care facilities										234.9
Social assistance									23.0	46.9

Healthcare & Social Assistance – Wages³⁰

On average, national wages slightly exceed RPI-5 wages in the *Healthcare and social assistance* industry.

Weekly Wage (Annual Averages), Healthcare & Social Assistance Industries, 2015										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	\$506	\$874	\$594	\$695	\$1,056	\$599	\$952	\$896	\$1,094	\$1,134
Hospitals									\$1,129	\$1,163
Nursing and residential care facilities	\$467	\$447	\$505	\$496	\$547	\$409	\$367	\$478	\$522	\$568
Social assistance				\$213	\$409				\$468	\$430
Public Sector (Federal Government only)										
Ambulatory health care services			\$1,393						\$1,466	\$1,483
Hospitals								\$1,393	\$1,420	\$1,462
Nursing and residential care facilities										\$1,188
Social assistance									\$599	\$596

2015 Wage per Employee (Annual Averages), Healthcare & Social Assistance										
NAICS Sub-Sector	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	MI	U.S.
Private Sector										
Ambulatory health care services	\$26,315	\$45,469	\$30,885	\$36,128	\$54,912	\$31,160	\$49,485	\$46,597	\$56,907	\$58,980
Hospitals									\$58,720	\$60,493
Nursing and residential care facilities	\$24,260	\$23,254	\$26,269	\$25,779	\$28,466	\$21,261	\$19,058	\$24,851	\$27,143	\$29,562
Social assistance				\$11,067	\$21,243				\$24,350	\$22,336
Public Sector (Federal Government only)										
Ambulatory health care services			\$72,461						\$76,232	\$77,109
Hospitals								\$72,446	\$73,835	\$76,020
Nursing and residential care facilities										\$61,764
Social assistance									\$31,160	\$30,976

³⁰ Source for healthcare and social assistance data: *BLS.gov, Quarterly Census of Employment and Wages*.
Suppressed data excluded.

Part II: Profile of the Potential Labor Force

2-year and 4-year College Data

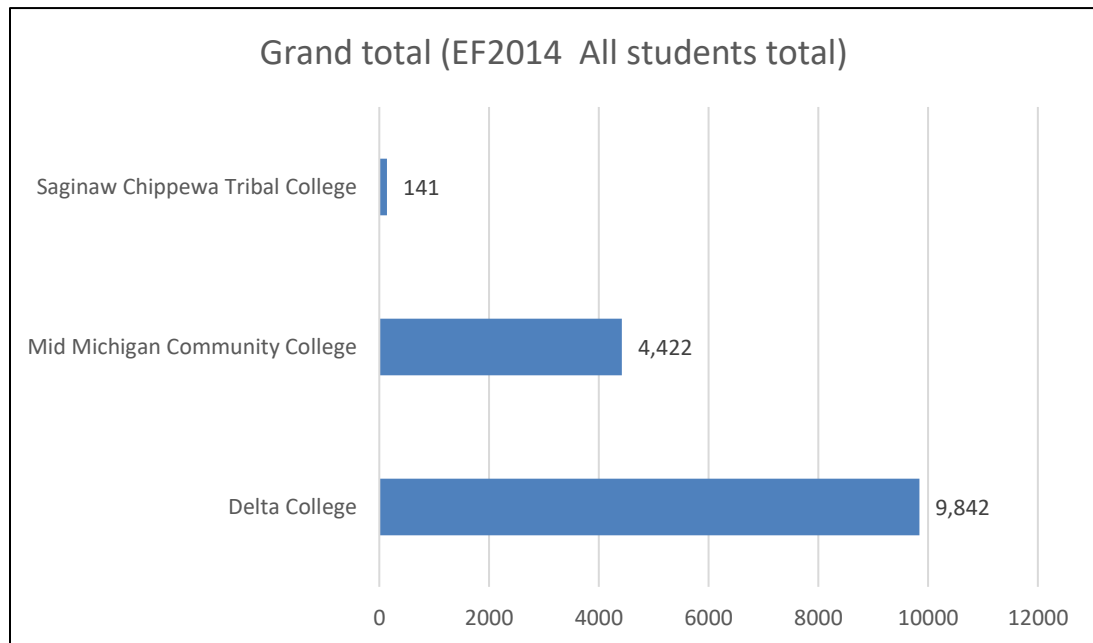
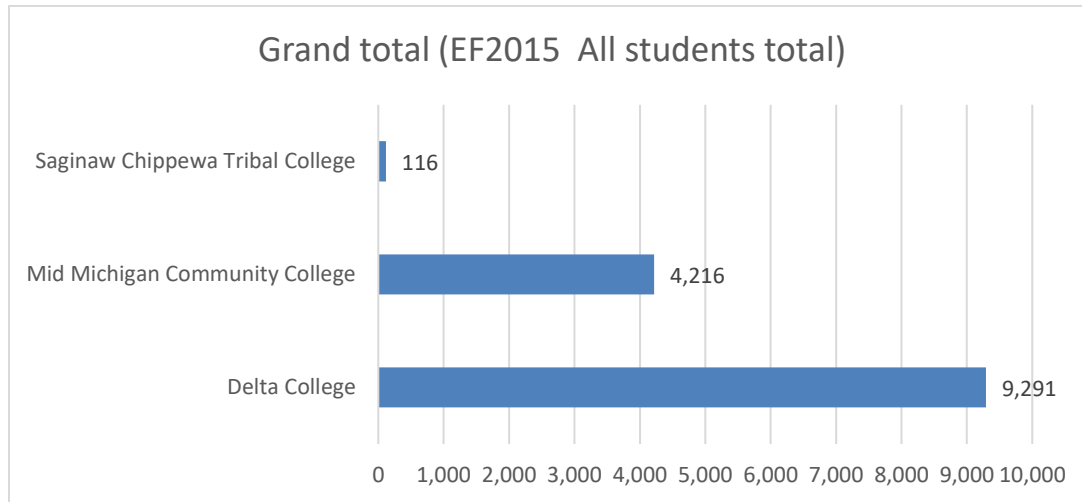
This section of the report provides data about the 2-year and 4-year colleges in the RPI 5 region. The following table shows the breakdown of the colleges considered in this study.

College	City	County	Type
Alma College	Alma	Gratiot	Private 4-year
Central Michigan University	Mount Pleasant	Isabella	Public 4-year
Delta College	University Center	Bay	Public 2-year
Northwood University	Midland	Midland	Private 4-year
Saginaw Valley State University	University Center	Saginaw	Public 4-year
Saginaw Chippewa Tribal College	Mount Pleasant	Isabella	Public 2-year
Mid-Michigan Community College	Mount Pleasant	Isabella	Public 2-year

Summary Statistics for 2-year Colleges

Total Number of Students³¹

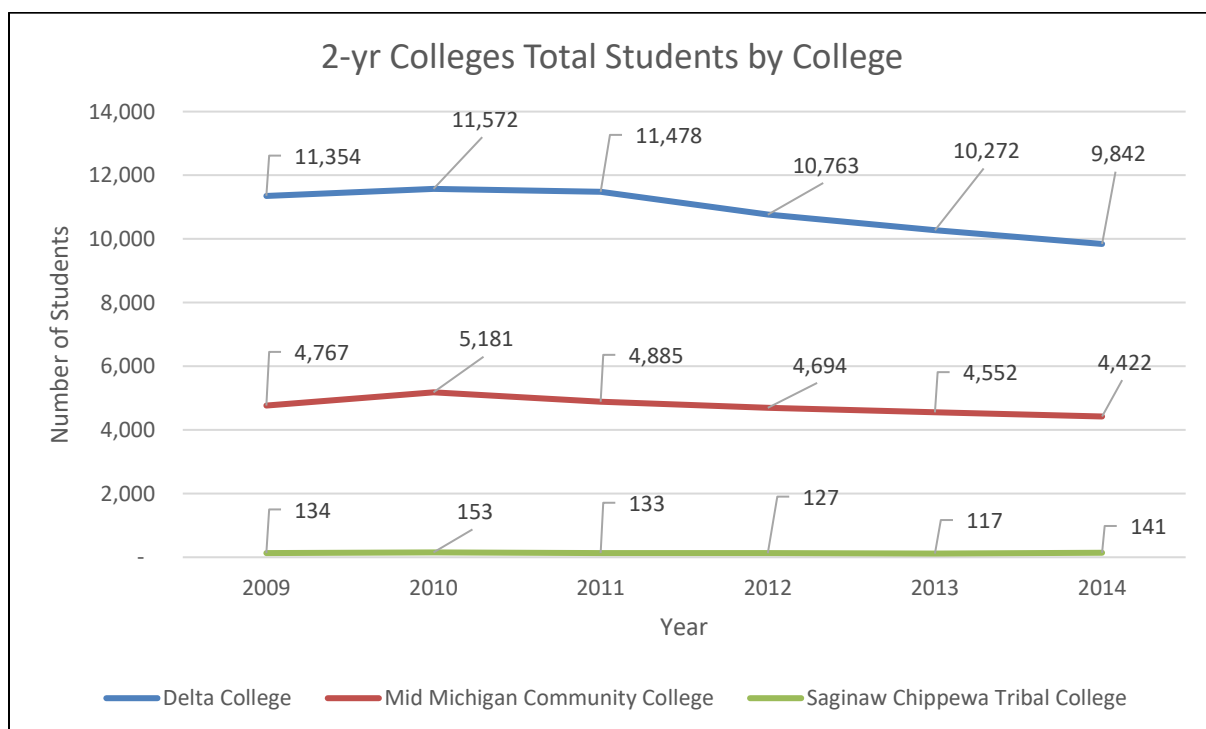
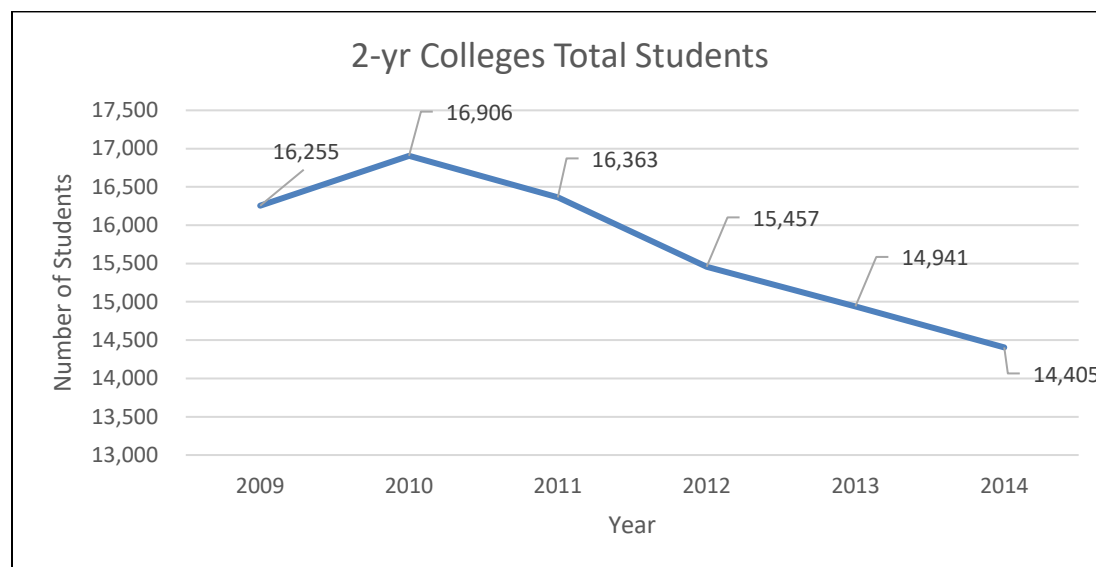
Out of the three 2-year colleges, Delta College is by far the largest in term of number of students. In 2014, Delta has 9,842 students which is more than double than Mid-Michigan Community College with 4,422 students. Saginaw Chippewa Tribal College only had 141 students in 2014. The projected picture is not different in 2015 with Delta having 9,291, Mid-Michigan Community College 4,216 and Saginaw Chippewa Tribal College 116 students respectively.



³¹ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Total Number of Students' Trend³²

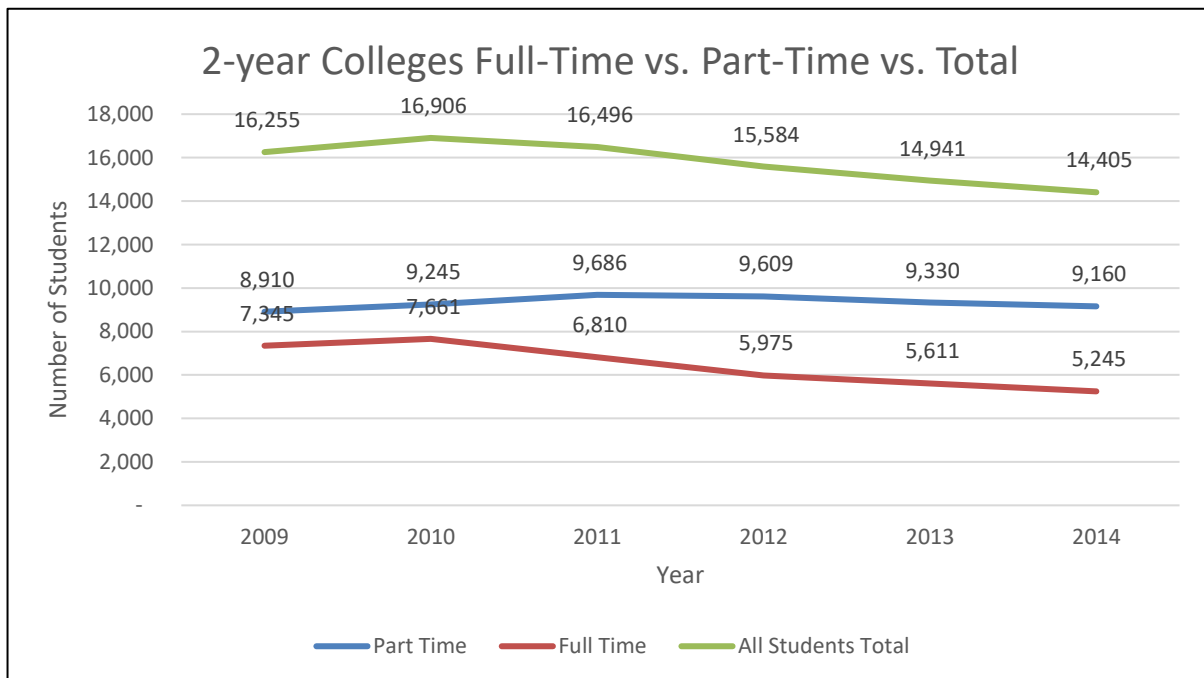
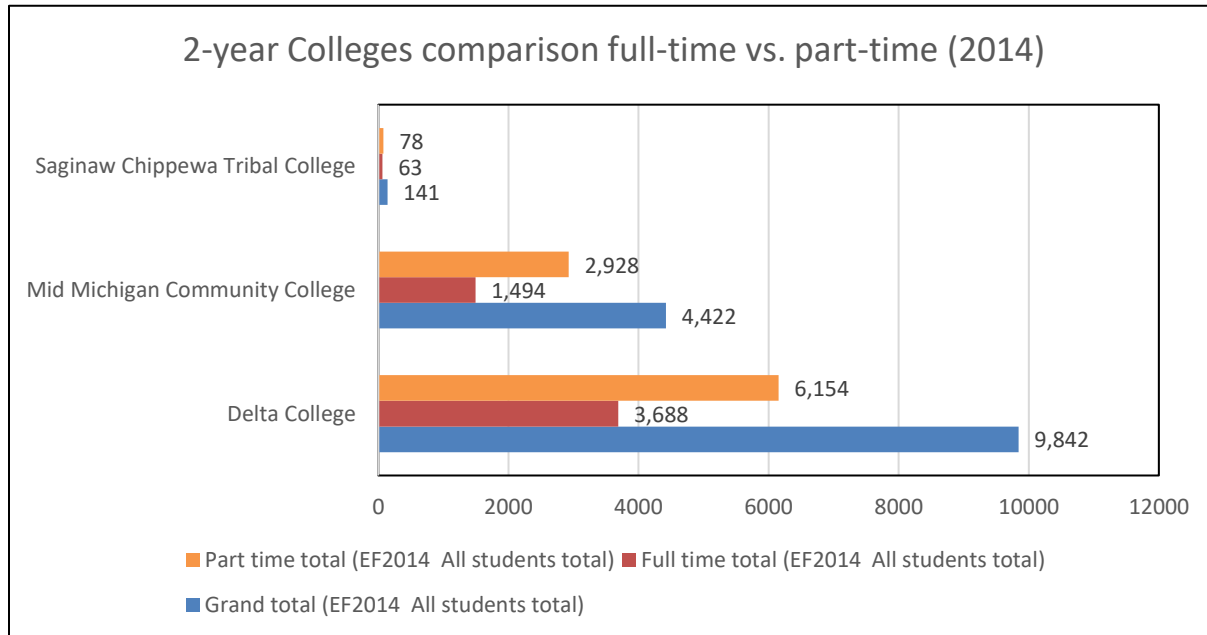
The overall trend for the total number of students in the 2-year colleges is a steady decline from 2010 until 2014. In 2009, the number of students rose from 16,255 to 16,906 but after that, the number of students came all the way down to 14,405 in 2014. Since Delta is the largest college in this category, it accounts for most of the losses.



³² Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Full-time vs Part-time Students³³

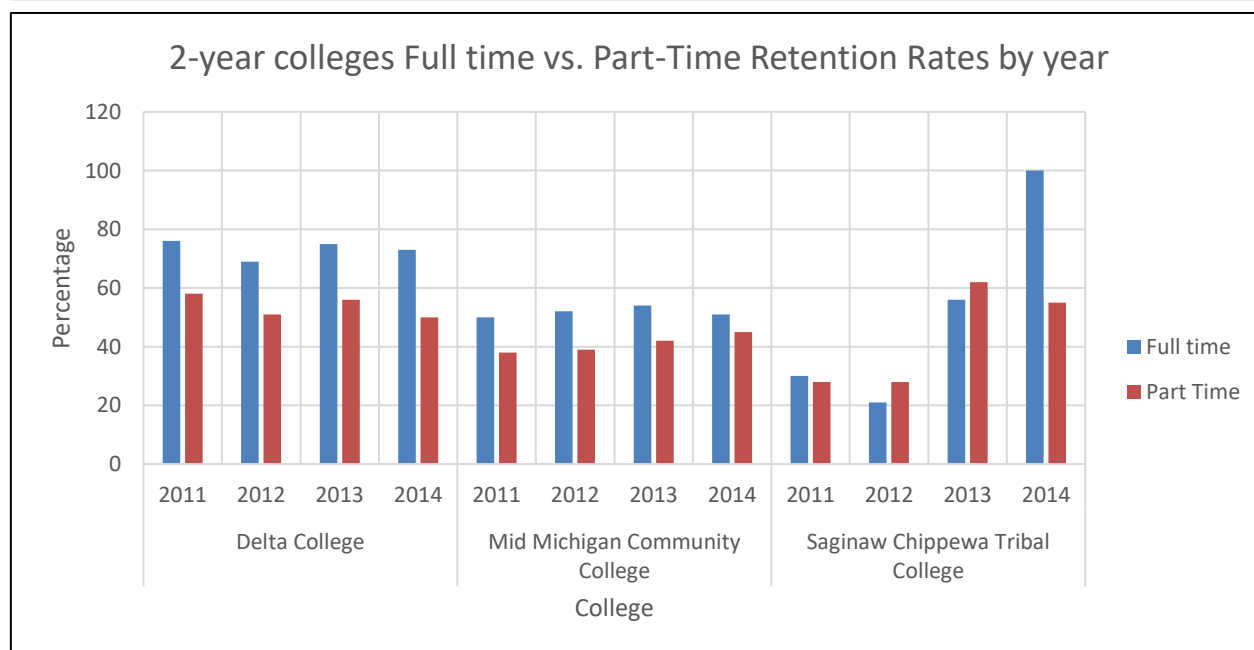
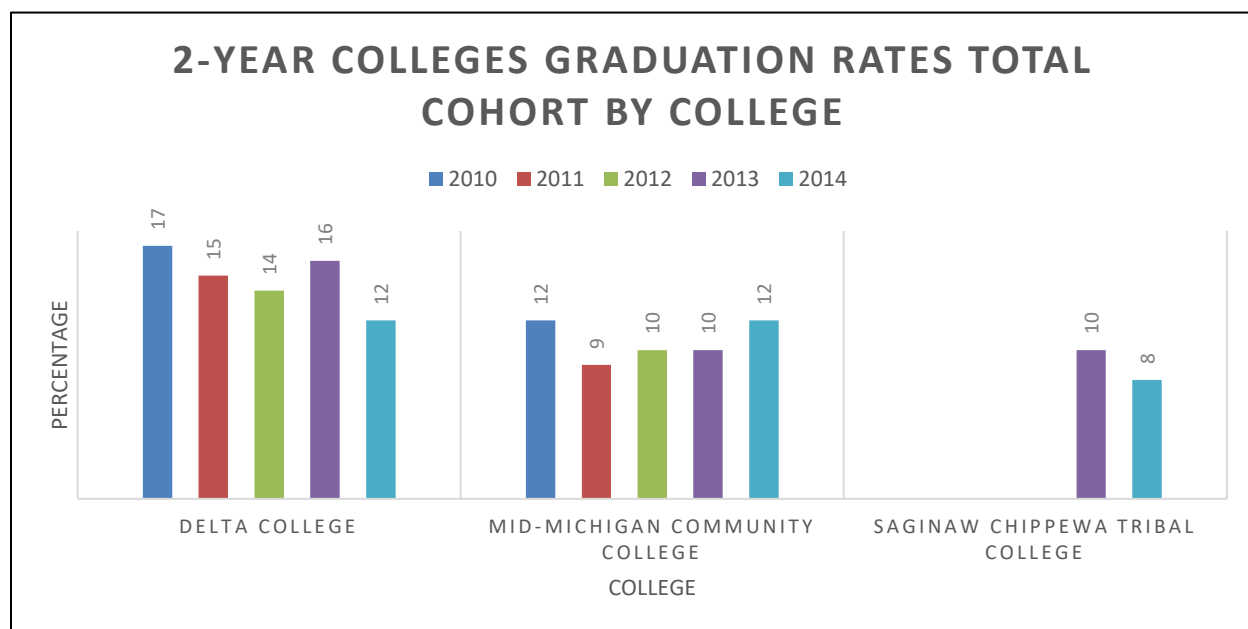
The data from 2014 shows that for all three colleges the majority of the students are part-time. When looking in the aggregate, this gap has continuously widened over the last five years. The gap is primarily due to a decrease in the number of full-time students as opposed to an increase in part-time students.



³³ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Graduation and Retention Rates³⁴

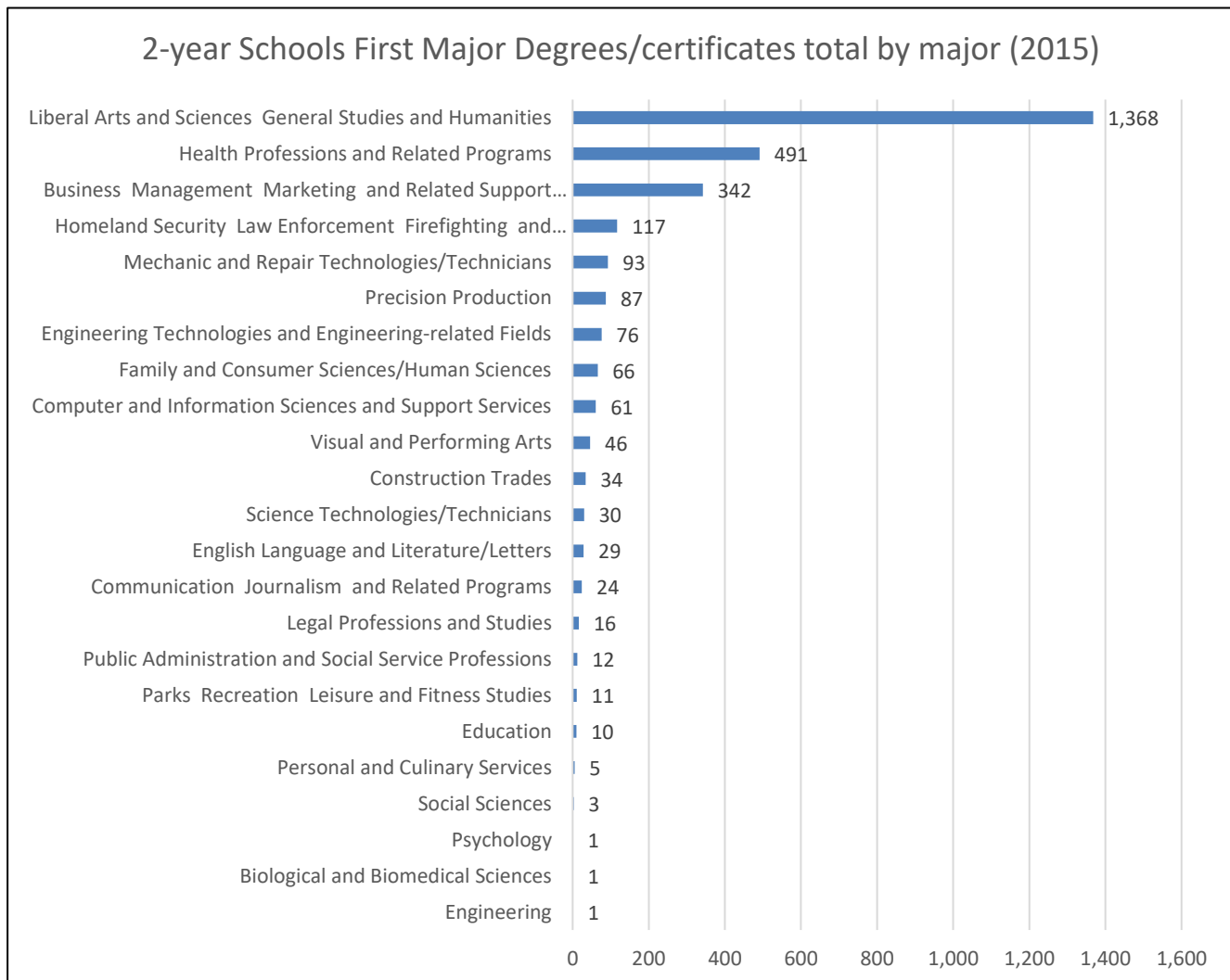
Graduation rates at the 2-year colleges have stayed relatively stable between 8 and 16 percent. In IPEDS, “retention rates examine the percentage of first-time bachelor's degree (or equivalent) seeking students enrolled in the fall of the prior year that are still enrolled in the fall of the current year.” Retention rates for full-time students are much better than for part-time students across all colleges.



³⁴ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

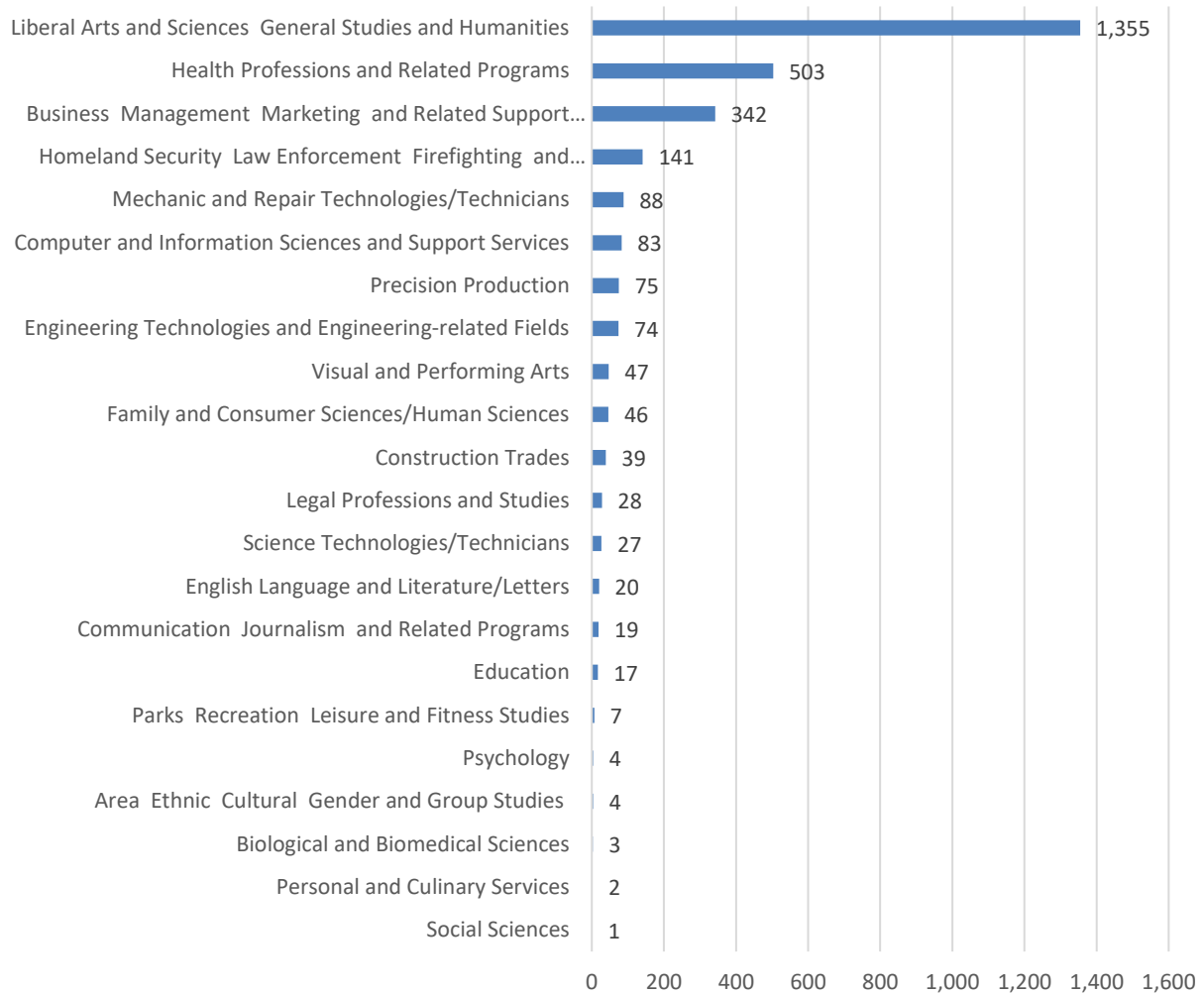
Majors³⁵

For the 2-year colleges, the top majors have consistently been in Liberal Arts and Science General studies and Humanities, Health care related programs, and Business/Marketing programs. The following tables show the top majors for the last three years

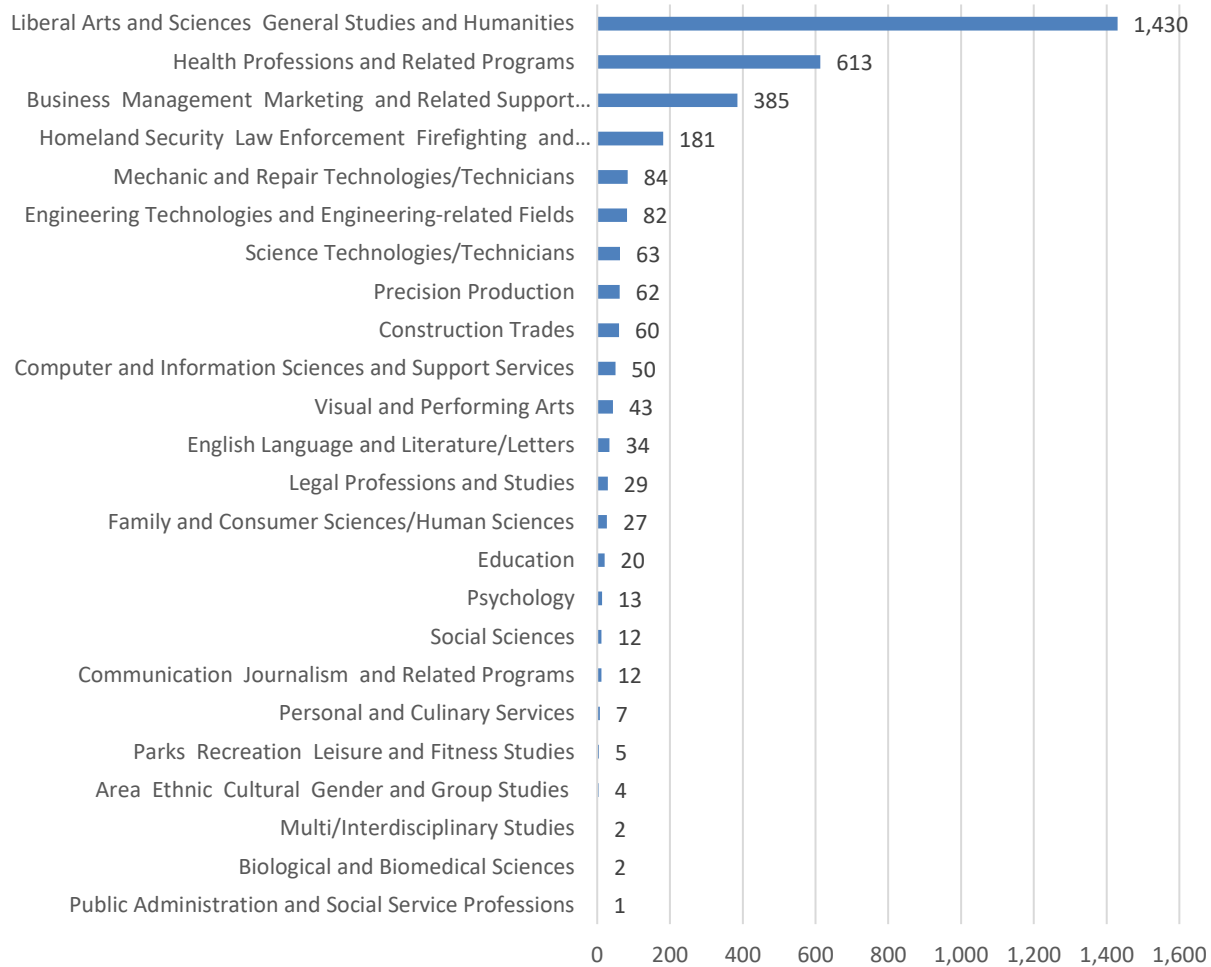


³⁵ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

2-year Schools First Major Degrees/certificates total by major (2014)



2-year Schools First Major Degrees/certificates total by major (2013)



Top Majors³⁶

The following table presents the top programs for 2-year colleges by number of graduates

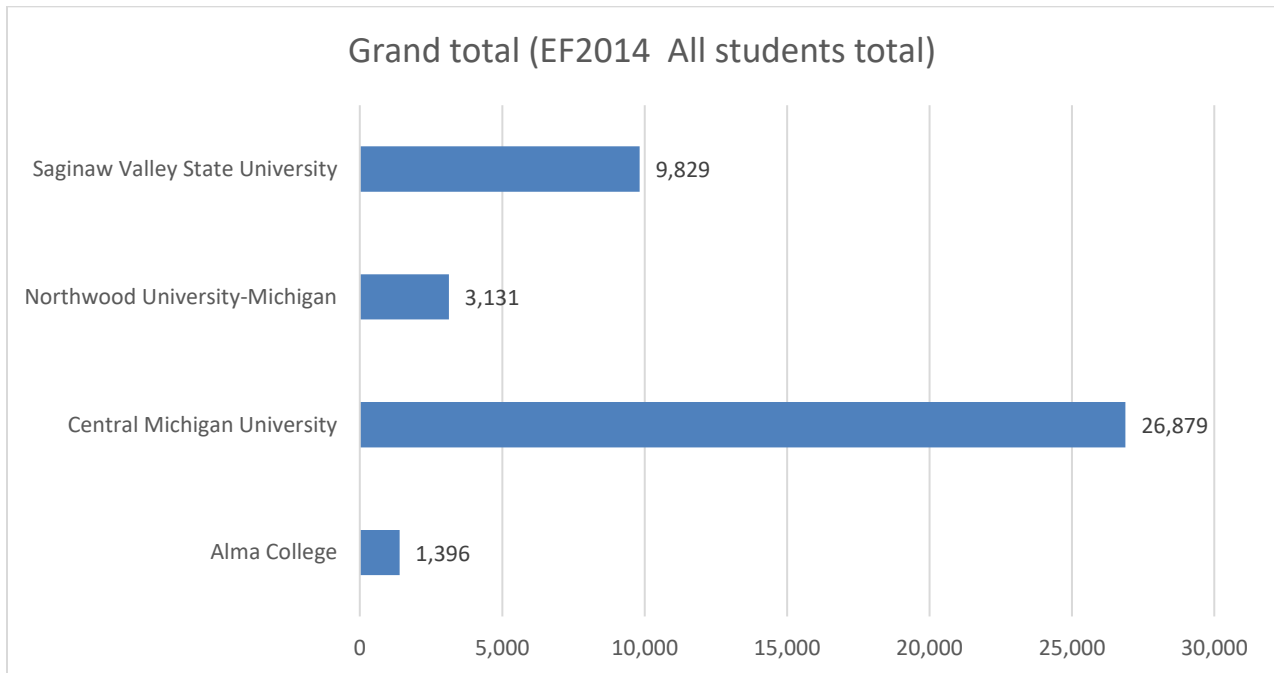
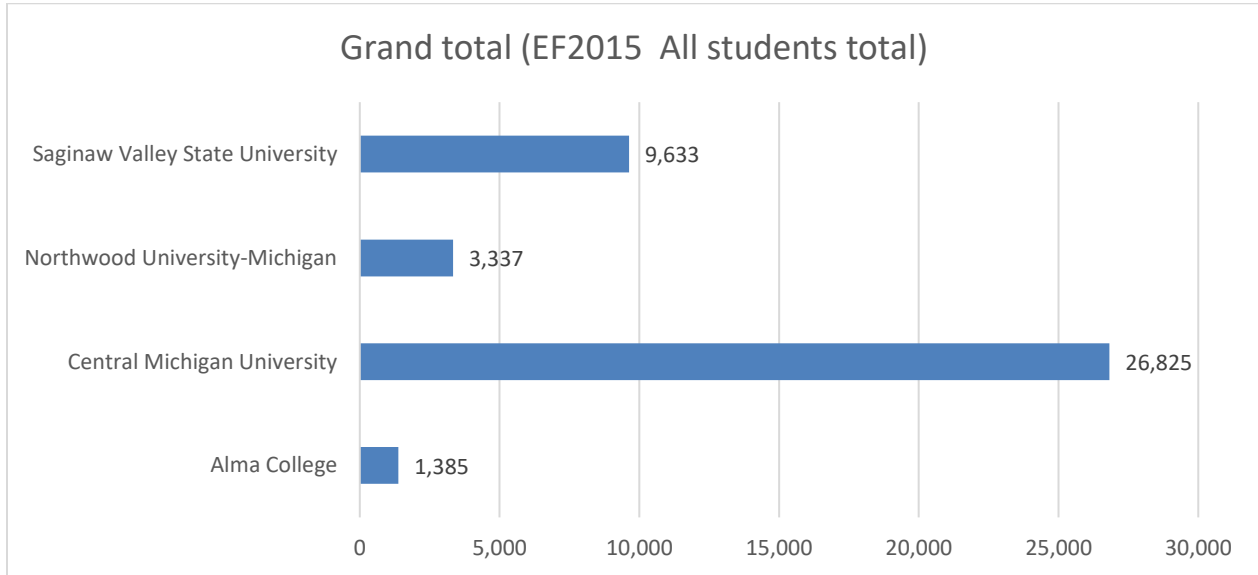
Major	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Liberal Arts and Sciences General Studies and Humanities	960	1,227	1,506	1,430	1,355	1,368
Health Professions and Related Programs	760	653	543	613	503	491
Business Management Marketing and Related Support Services	402	438	354	385	342	342
Mechanic and Repair Technologies/Technicians	169	199	186	84	88	93
Homeland Security Law Enforcement Firefighting and Related Protective Service	164	191	178	181	141	117
Science Technologies/Technicians	109	110	101	63	27	30
Engineering Technologies and Engineering-related Fields	67	96	81	82	74	76
Computer and Information Sciences and Support Services	63	82	81	50	83	61
Family and Consumer Sciences/Human Sciences	57	60	62	27	46	66
Precision Production	56	125	95	62	75	87

³⁶ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics. Listed in order of their ranking in 2009-2010

Summary Statistics for 4-year Colleges

Total Number of Students³⁷

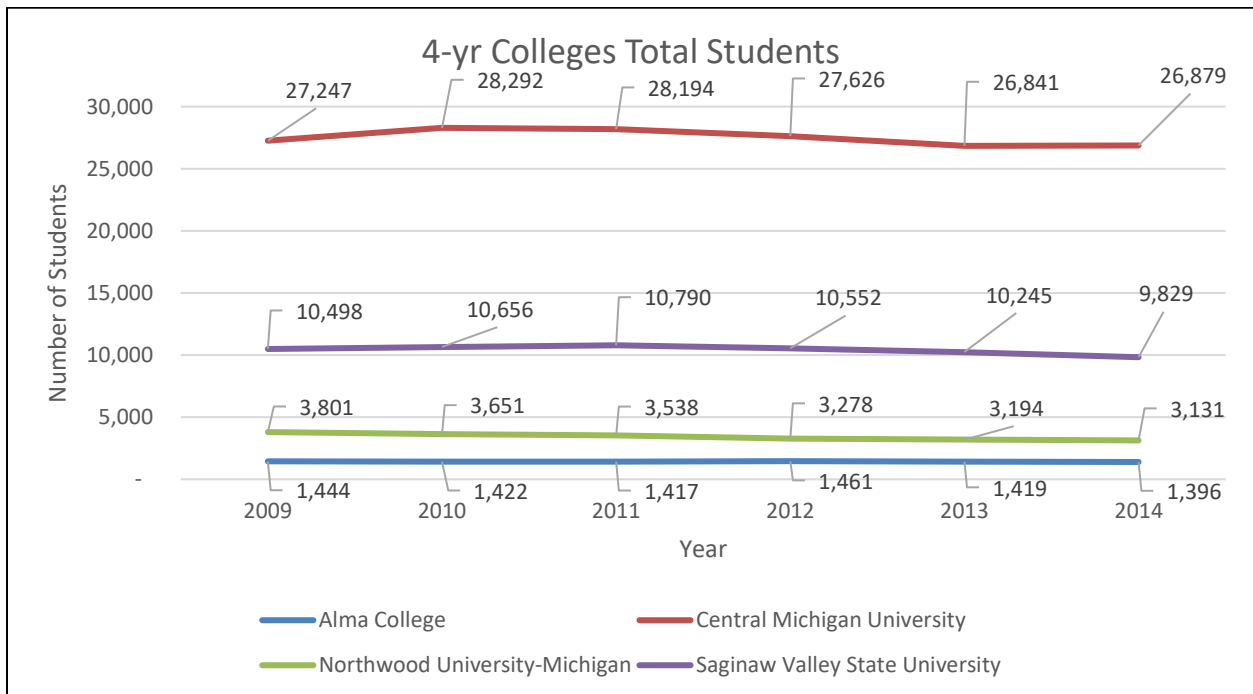
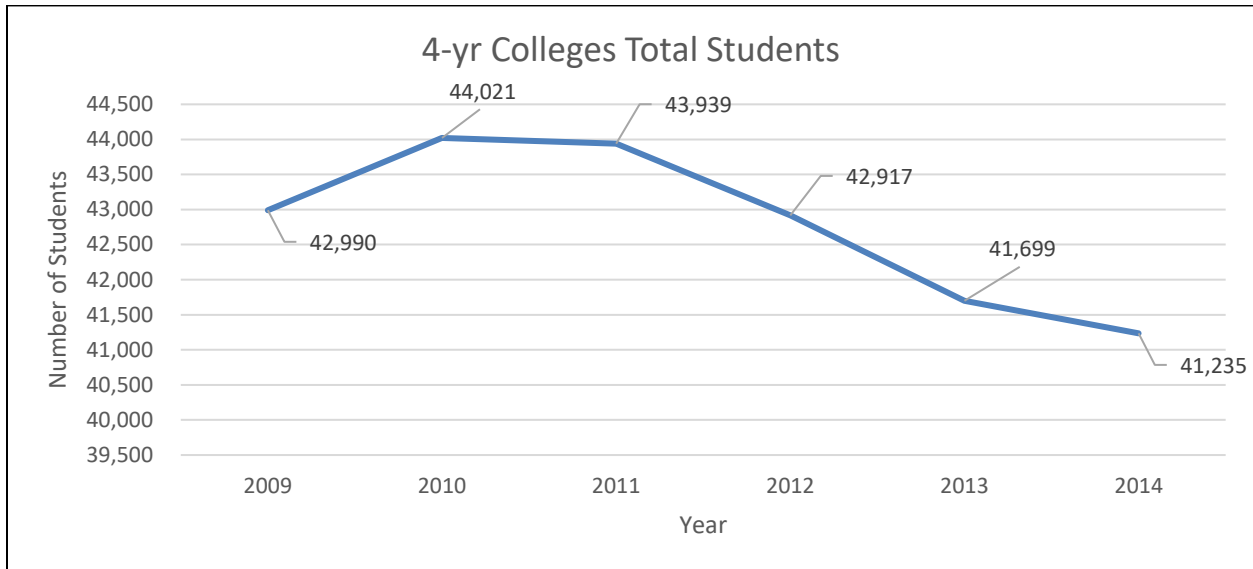
There are four colleges in the regions. Central Michigan University is the largest 4-year college in the region in terms of number of students followed by Saginaw Valley State University.



³⁷ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Total Number of Students' Trend³⁸

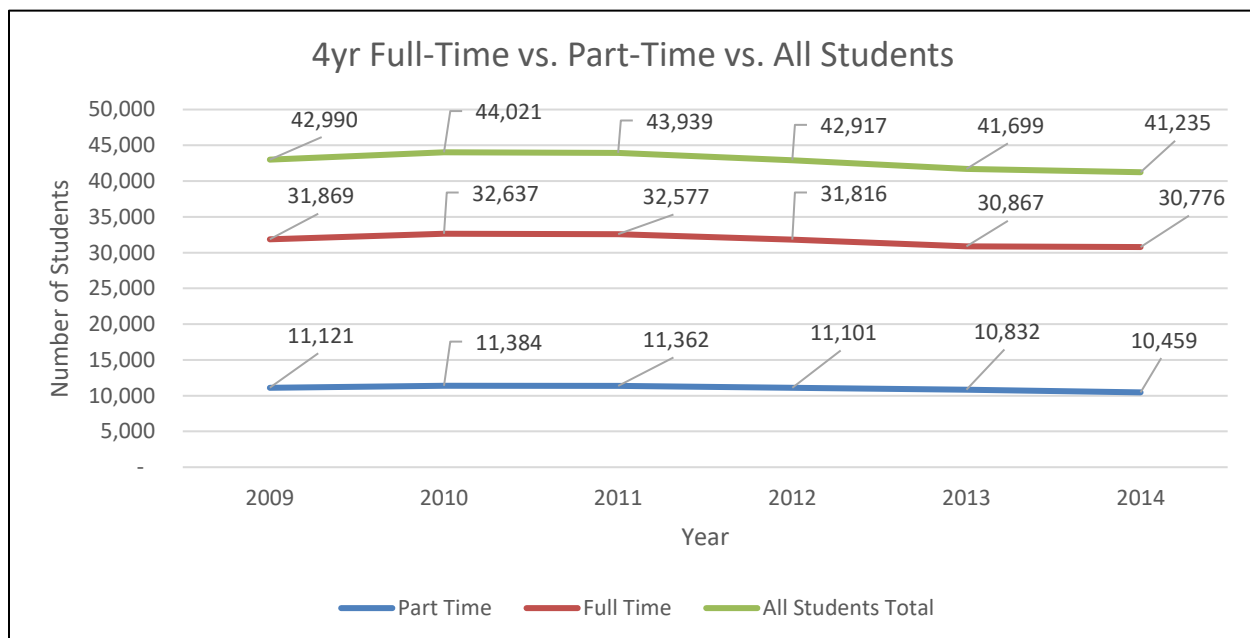
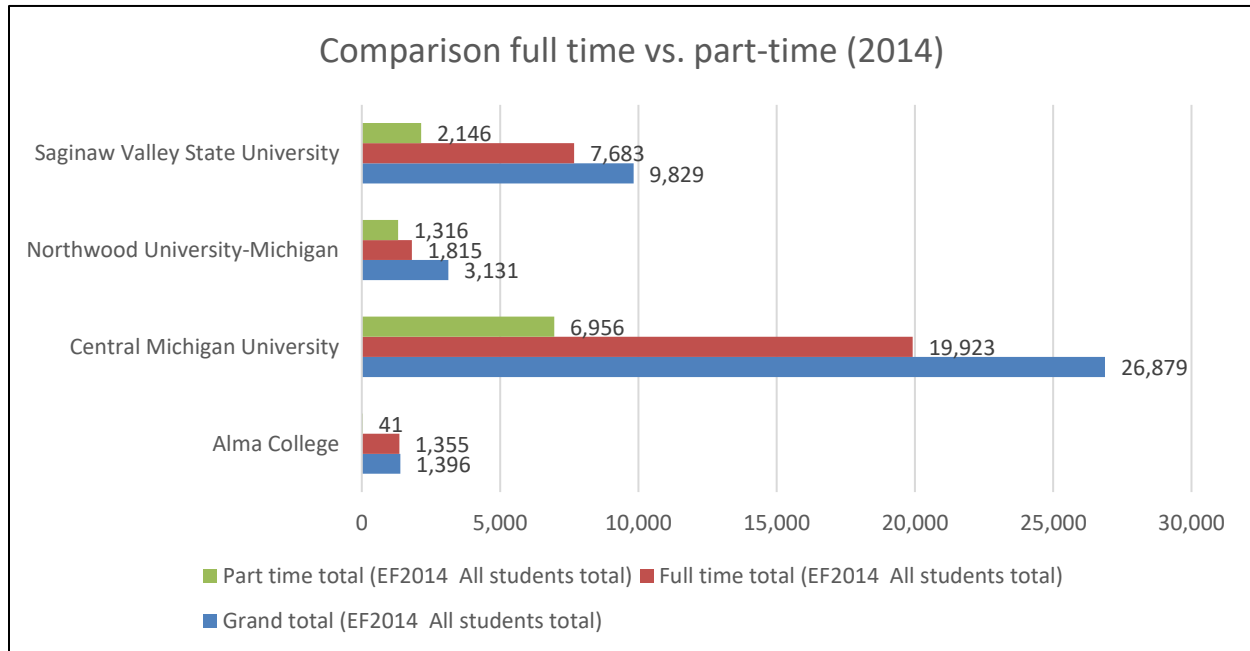
The overall trend for the total number of students in the 4-year colleges is a steady decline from 2010 until 2014, same trend as the 2-year colleges which suggest a common cause affecting the educational system of the region. Saginaw Valley State University, as well as Northwood University, appear to be more affected percentage wise.



³⁸ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Full-time vs. Part-time Students³⁹

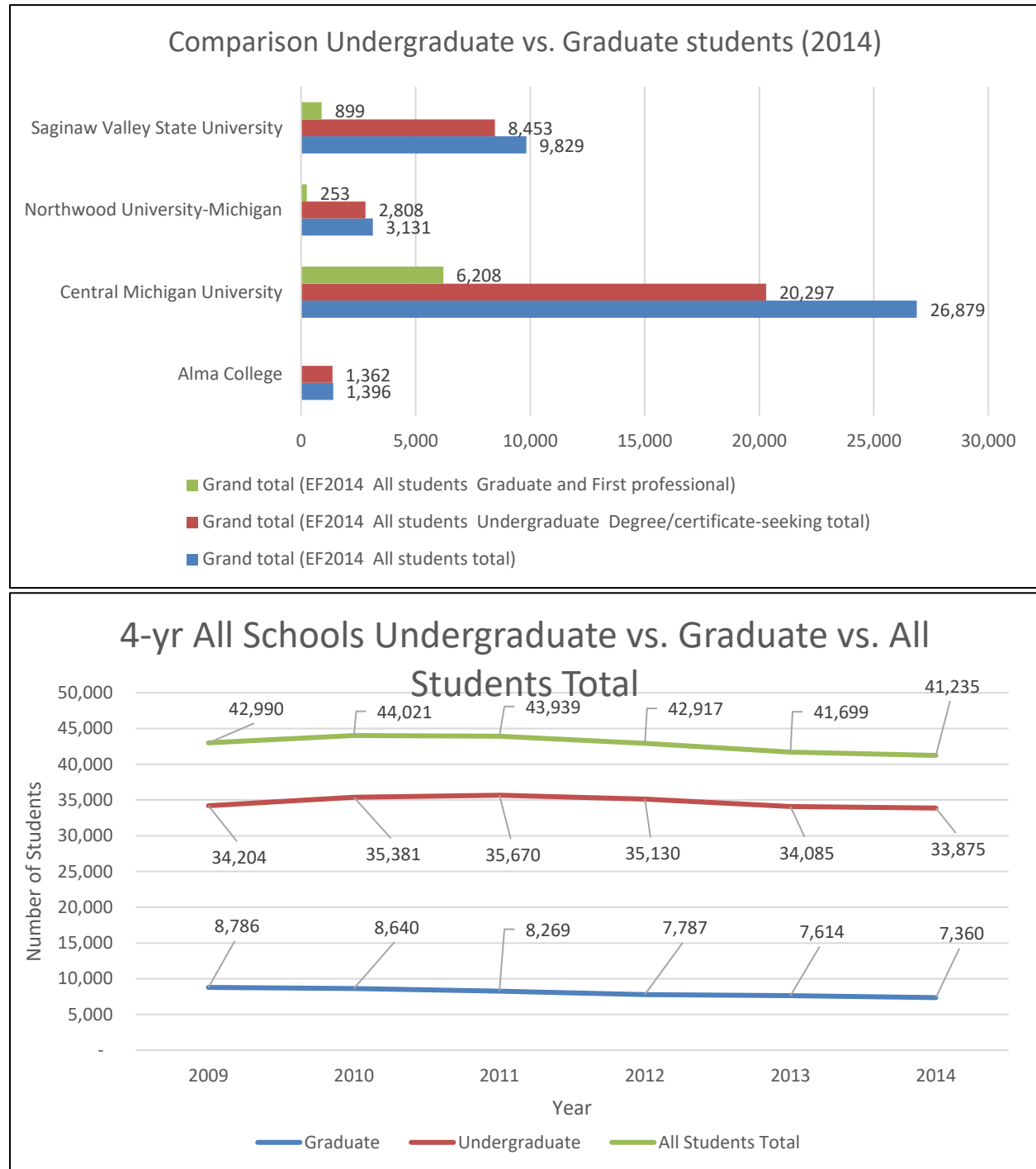
2014 show that for all colleges full-time students surpassed part-time students. Even though there is a decline in the number of students, it does not seem to be a visible increase in the gap between the two types of students so the decline is system-wide.



³⁹ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Undergraduate vs. Graduate Students⁴⁰

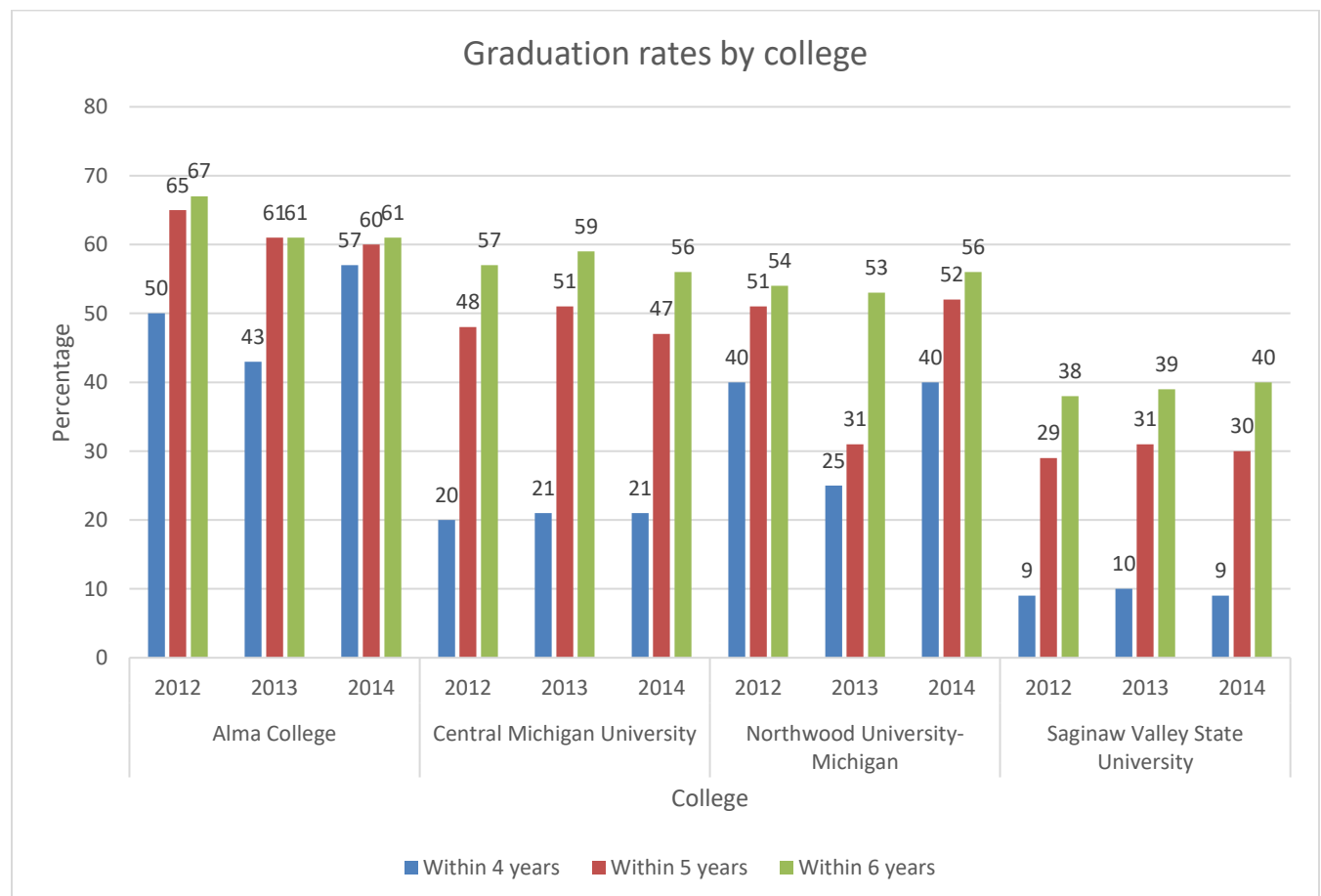
The overall trend suggests that, in terms of percentage, losses in enrollment are coming from a reduction of students in the graduate programs.



⁴⁰ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Graduation Rates⁴¹

Graduation rates within six years are between 38% and 67%. Alma College has the highest percentage graduation rate for all time frames and Saginaw Valley State University has the lowest.



⁴¹ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Retention Rates⁴²

In IPEDS, “retention rates examine the percentage of first-time bachelor's degree (or equivalent) seeking students enrolled in the fall of the prior year that are still enrolled in the fall of the current year.” Retention rates for full-time students remain healthy between low 70s and low 80 percent.

Full-time retention rate (percentage) for 4-year schools

	2010	2011	2012	2013	2014
Alma College	76	81	80	79	79
Central Michigan University	80	76	76	77	76
Northwood University-Michigan	80	82	77	83	78
Saginaw Valley State University	68	70	70	70	71

Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

Part-time retention rate (percentage) for 4-year schools

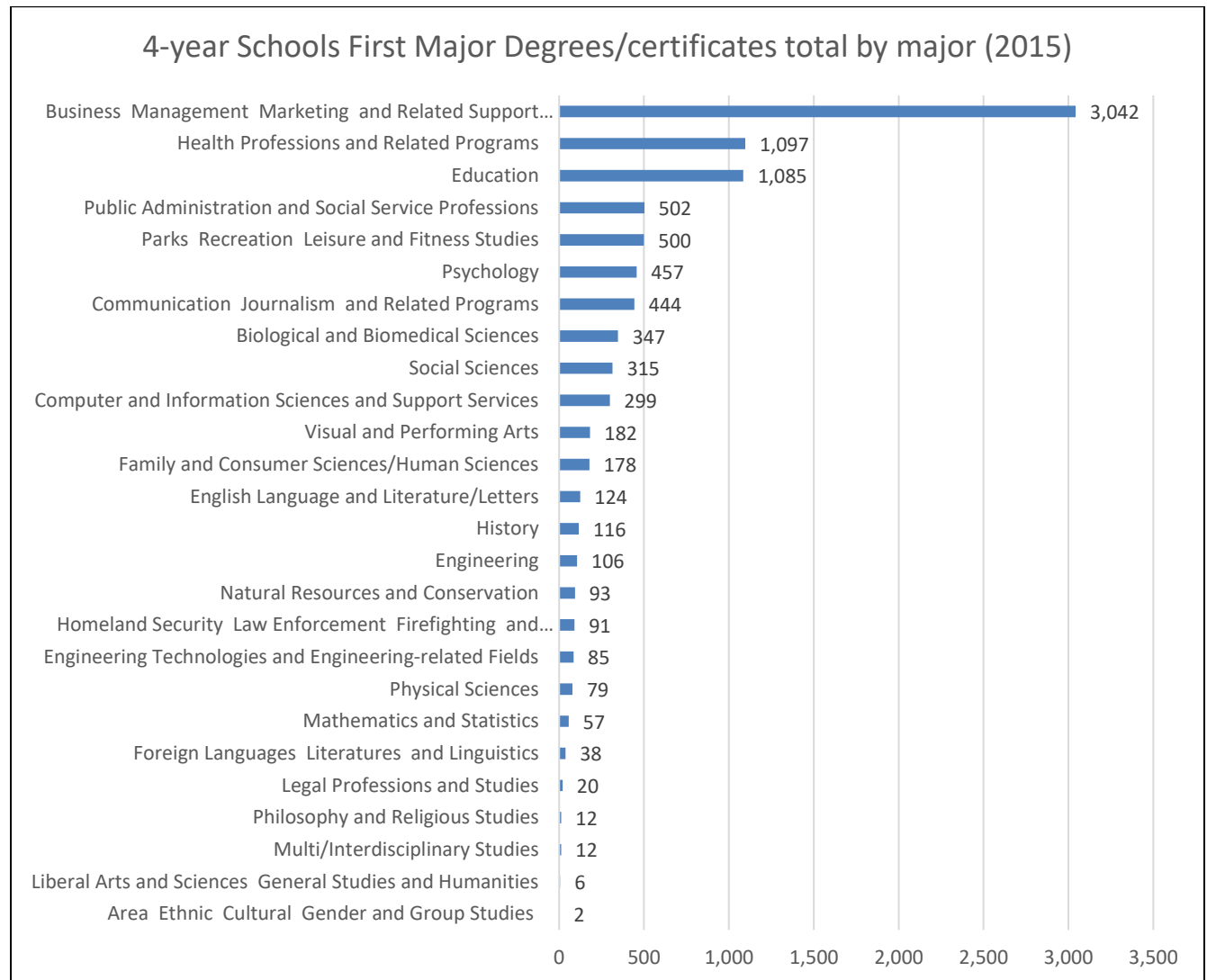
	2010	2011	2012	2013	2014
Saginaw Valley State University	40	72	60	44	36
Central Michigan University	40	45	49	41	35

Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics. Note: Northwood and Alma College data was unavailable

⁴² Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

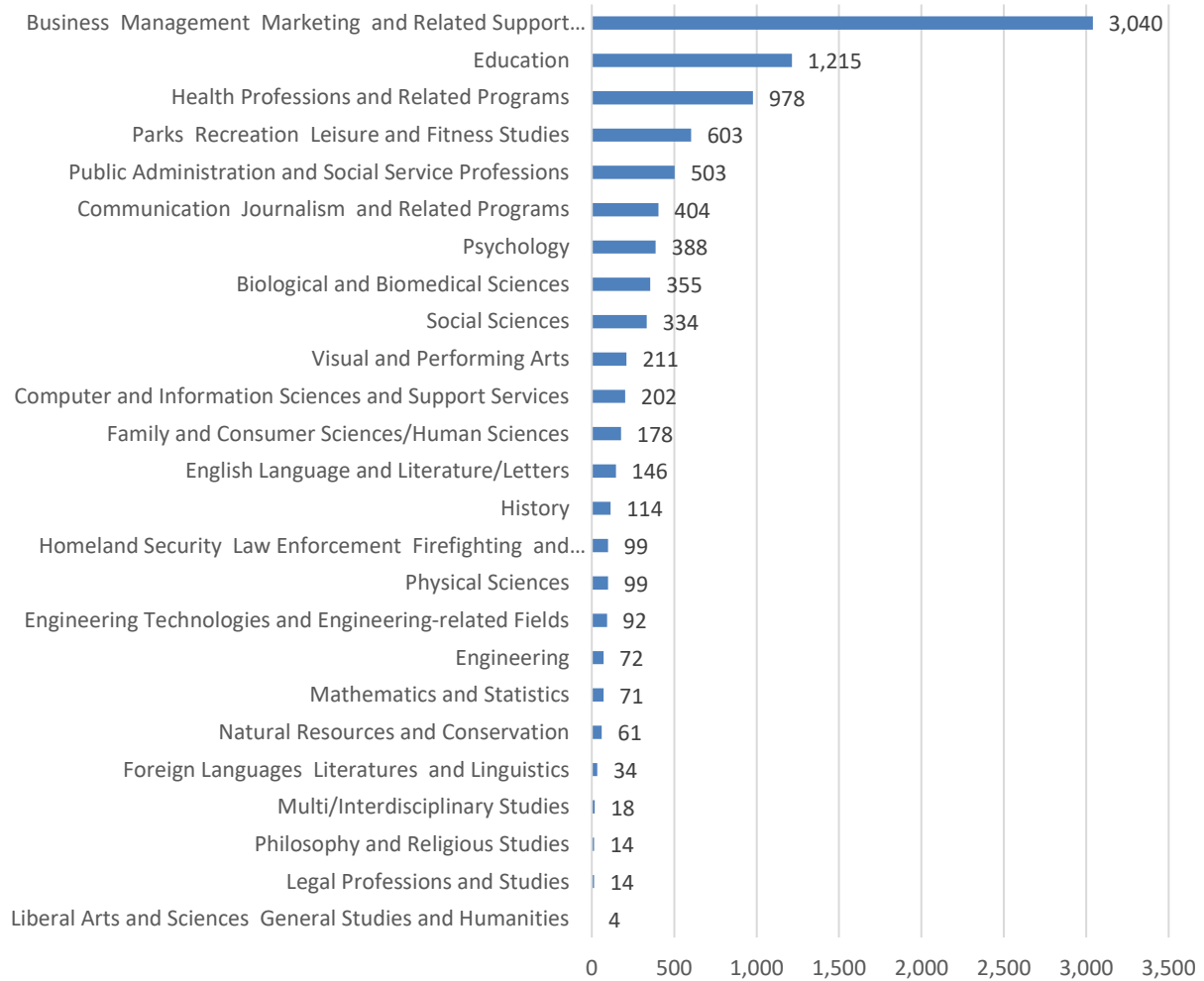
Majors⁴³

For the four-year colleges, the top majors have consistently been Business, Health, and Education related programs. The following tables show the top majors for the last three years

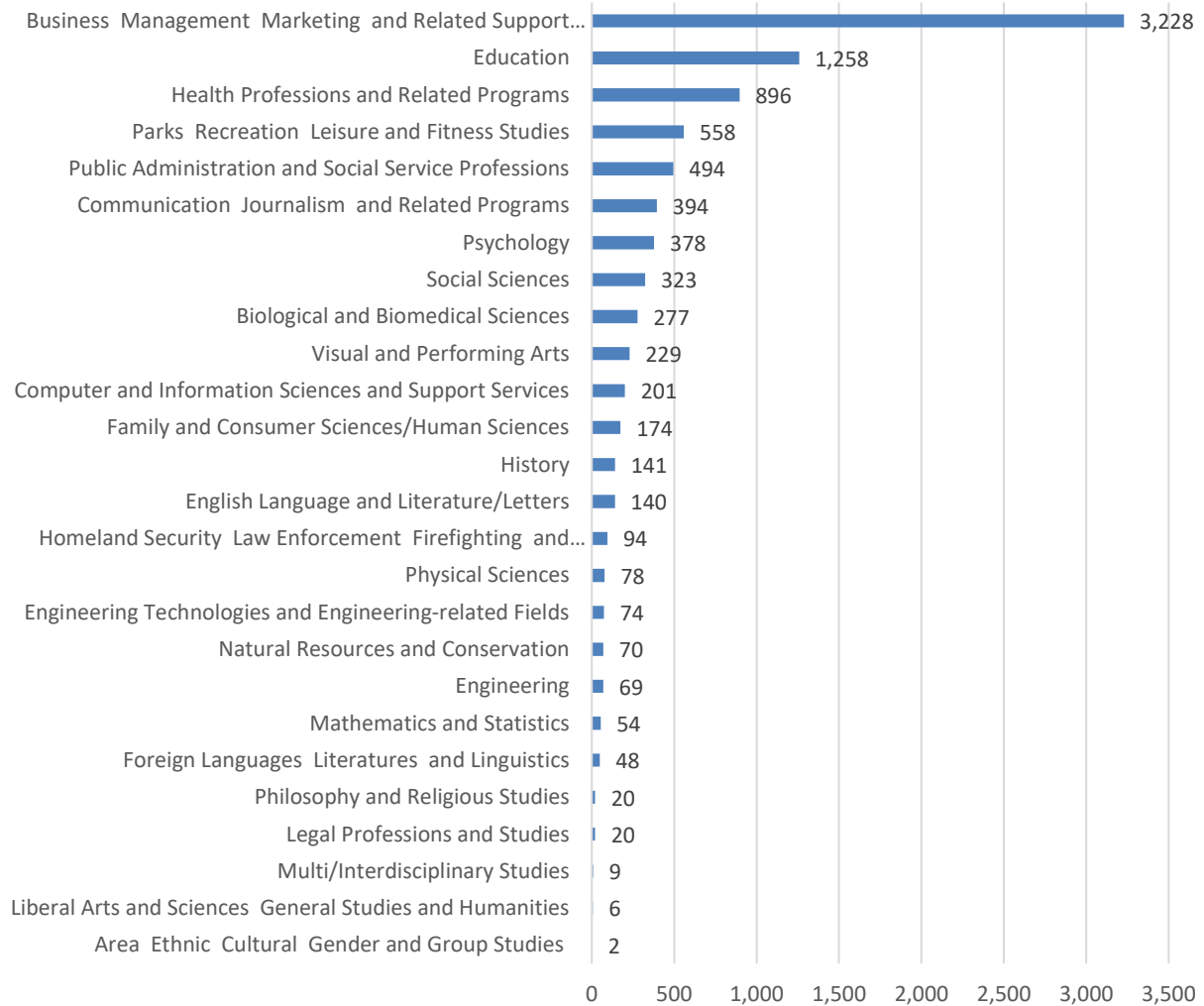


⁴³ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics.

4-year Schools First Major Degrees/certificates total by major (2014)



4-year Schools First Major Degrees/certificate total by major (2013)



Top Majors⁴⁴

The following table presents the top 13 programs for 4-year colleges

Major	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Business Management Marketing and Related Support Services	3,644	3,158	3,408	3,228	3,040	3,042
Education	1,697	1,569	1,421	1,258	1,215	1,085
Health Professions and Related Programs	783	817	891	896	978	1,097
Parks Recreation Leisure and Fitness Studies	571	505	560	558	603	500
Public Administration and Social Service Professions	444	482	517	494	503	502
Communication Journalism and Related Programs	391	400	396	394	404	444
Social Sciences	271	286	285	323	334	315
Psychology	258	279	328	378	388	457
Biological and Biomedical Sciences	216	270	266	277	355	347
Visual and Performing Arts	190	209	198	229	211	182
Computer and Information Sciences and Support Services	128	157	163	201	202	299
Engineering Technologies and Engineering-related Fields	89	98	79	74	92	85
Engineering	74	81	66	69	72	106

⁴⁴ Source: IPEDS, U.S. Department of Education. Institute of Education Sciences, National Center for Education Statistics. Listed in order of their ranking in 2009-2010.

Number of Active Licenses

Active Licenses⁴⁵

The following table presents the number of active licenses by county and total for the state of Michigan. Top licenses include Cosmetology, Residential Builder, and Accounting.

Active License	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	Total	Michigan
Healthcare	602	4,805	844	728	1,359	2,040	3,694	8,058	22,130	413,746
Cosmetology	134	1,050	291	240	390	490	698	1,732	5,025	95,706
Residential Builders	111	571	241	177	202	375	539	899	3,115	61,477
Accountancy	6	139	13	15	37	98	197	281	786	17,418
Professional Engineers	4	78	7	9	12	24	183	142	459	9,576
Barbers	5	58	19	10	45	37	22	178	374	6,480
Mortuary Science	6	41	11	7	24	19	17	66	191	2,742
Architects	2	14			2	20	32	58	128	3,700
Real Estate Appraisers	3	25	2	4	8	13	13	38	106	2,474
Hearing Aid Dealers		5		2		2	5	39	53	563
Professional Surveyors	5	5	4	1	6	6	5	8	40	788
Collection Practices		1				2	8	9	20	265
Landscape							1	5	6	363
Foresters			1	2		1			4	192
Total	878	6,792	1,433	1,195	2,085	3,127	5,414	11,513	32,437	615,490

⁴⁵ Source: www.michigan.gov/lara/ Based on current data as of 2017. A detailed breakout of healthcare licenses is presented in the next page.

Active Licenses in Healthcare⁴⁶

The following table presents the number of active licenses in health related field by county and total for the state of Michigan. Top licenses include Nursing, Pharmacy, and Social Worker.

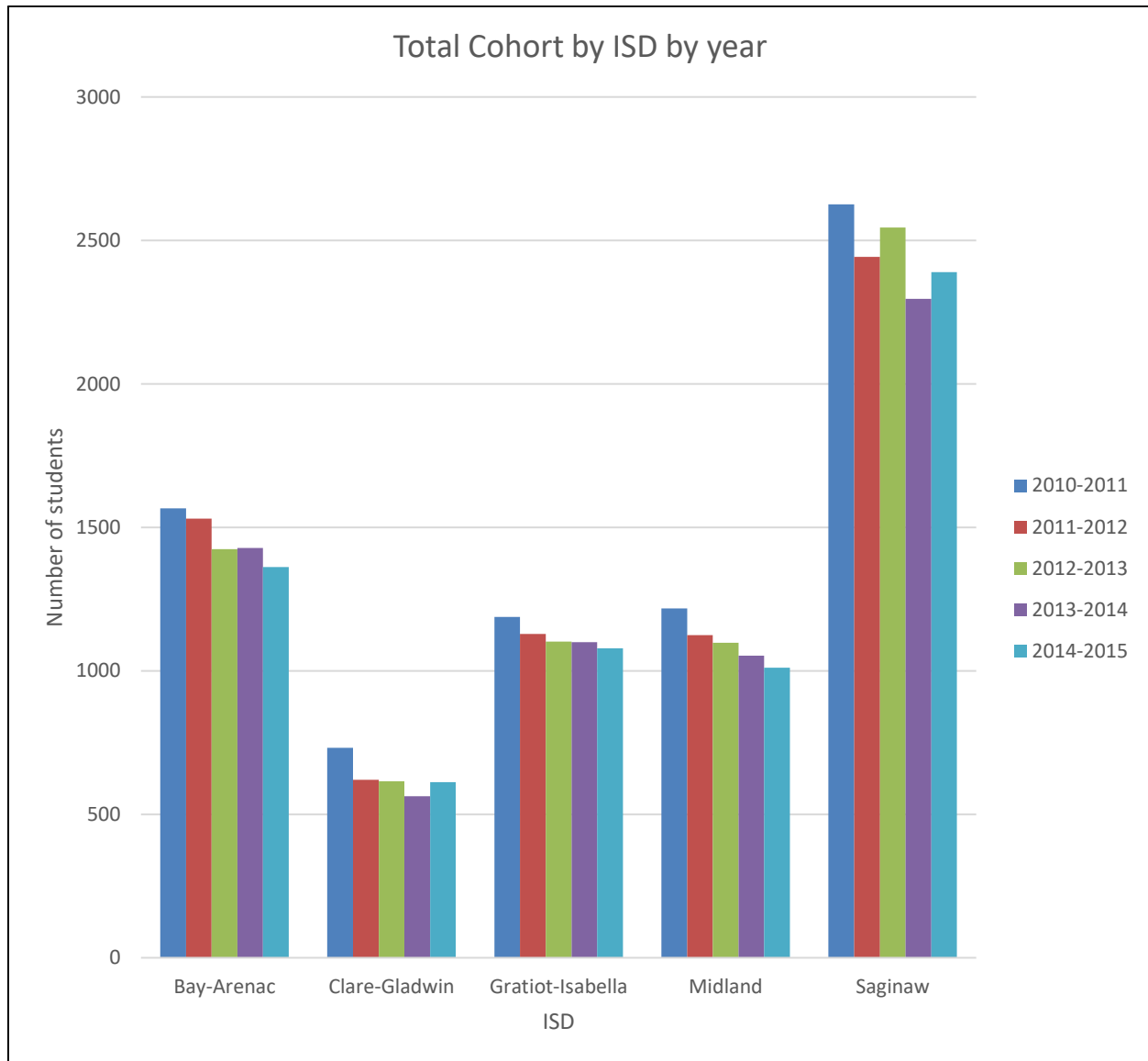
Active License	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	Total	Michigan Total
Nursing	345	2,211	443	449	717	762	1,512	3,431	9,870	163,998
Pharmacy	98	955	154	115	208	383	797	1,803	4,513	93,532
Social Workers	27	329	40	24	73	133	199	514	1,339	25,657
Medicine	8	143	11	6	46	77	242	565	1,098	28,676
Dentistry	43	285	36	25	56	70	171	399	1,085	18,920
Physical Therapy	17	194	21	20	44	90	158	258	802	12,684
Counselors	6	76	27	16	39	140	95	128	527	9,382
Massage Therapist	13	95	22	17	29	41	71	128	416	9,254
Occupational Therapists	6	106	6	12	21	18	63	169	401	7,075
Respiratory Care	10	83	9	5	19	15	45	128	314	5,082
Speech-Language Pathologist	3	53	14	5	16	75	58	80	304	4,841
Osteopathic Medicine & Surgery	4	66	9	3	15	27	42	96	262	7,975
Veterinary	10	46	11	12	15	29	50	88	261	6,164
Physicians Assistants	1	35	7	6	8	39	63	60	219	4,673
Psychology	4	27	5	1	11	57	34	54	193	6,646
Chiropractors	2	25	11	4	8	11	26	31	118	2,677
Athletic Trainer	1	15	3		8	32	17	31	107	1,399
Optometry	2	25	5		6	9	14	26	87	1,522
Nursing Home Administrators	2	18	5	4	16	5	12	25	87	1,067
Audiology		3			1	12	5	14	35	564
Marriage and Family Therapy		2			2	9	5	16	34	647
Podiatric Medicine & Surgery		7	1			2	8	8	26	808
Sanitarians		4	4	4	1	3	4	5	25	342
Acupuncture		2				1	3	1	7	161
Total	602	4805	844	728	1359	2040	3694	8058	22130	413746

⁴⁶ Source: www.michigan.gov/lara/ Based on current data as of 2017

Summary Statistics of K-12 Data

Total Number of Students⁴⁷

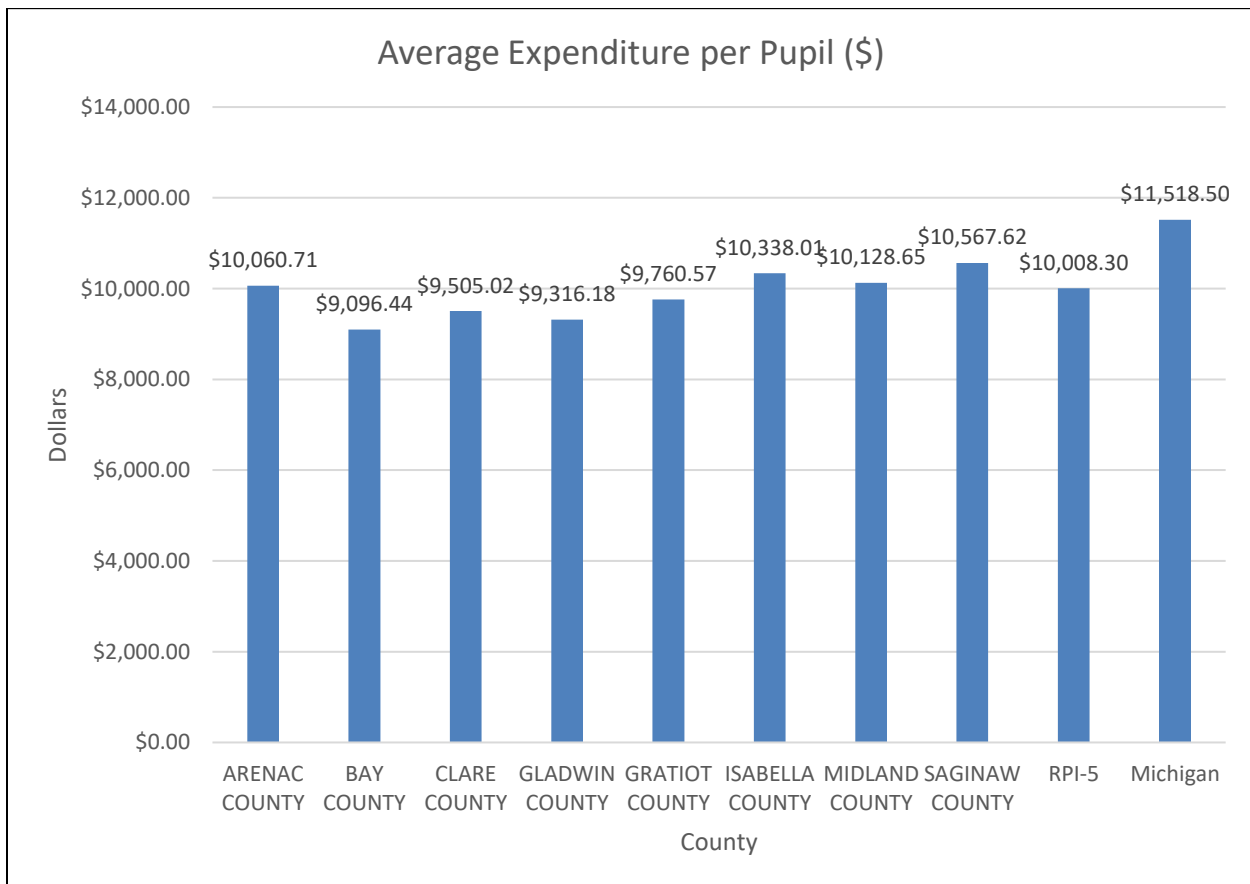
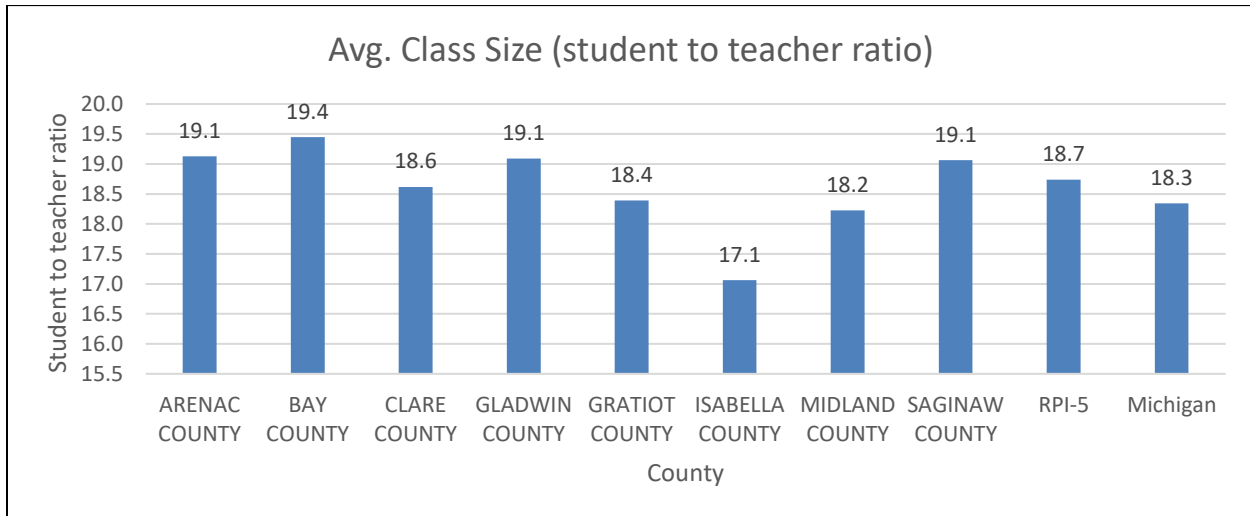
There is an overall decline in the number of students in all Intermediate School District (ISD), Saginaw is still the largest district followed by Bay-Arenac.



⁴⁷ Source: www.mischooldata.org

Average Class Sizes and Expenditures⁴⁸

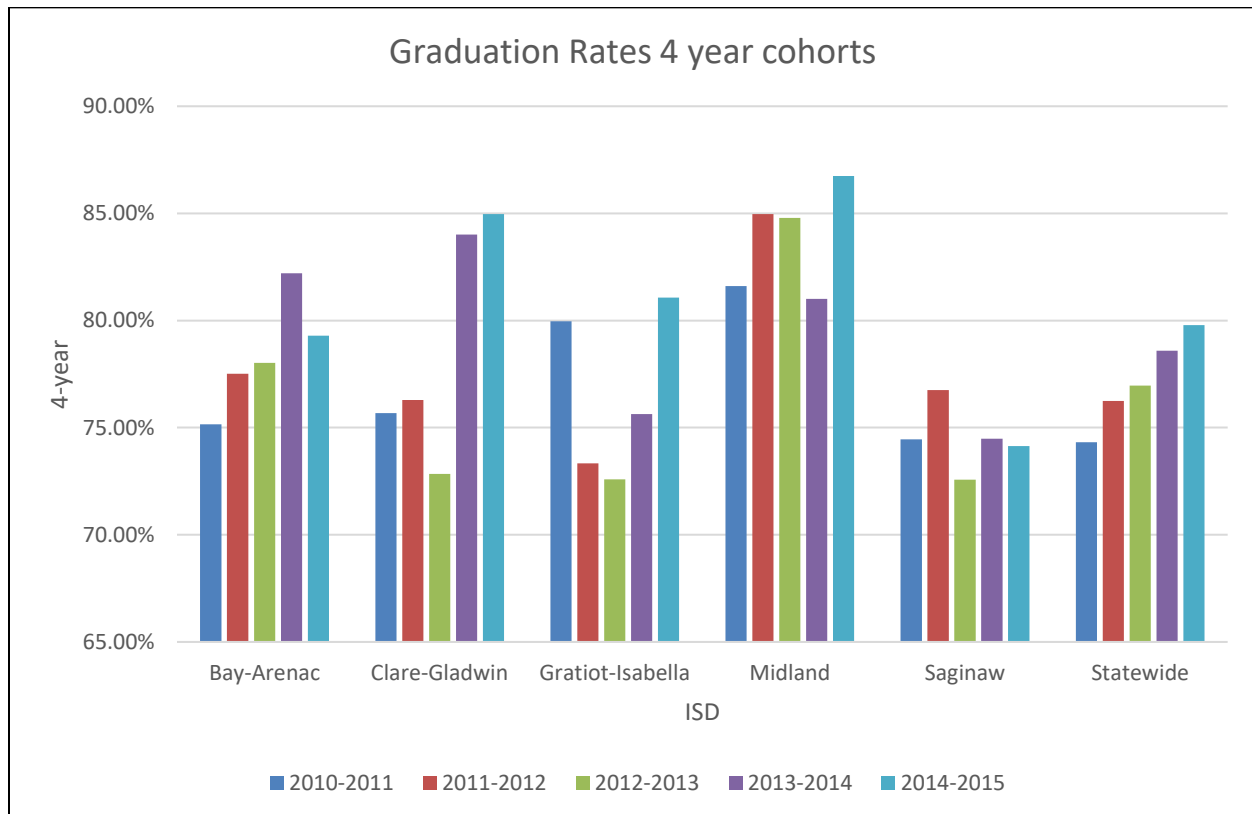
The average class sizes for the different counties in the RPI 5 regions are comparable to Michigan overall while expenditure for pupil is below what is spent in Michigan.



⁴⁸ Source : NCES, CCD LEA Universe Survey

Graduation Rates⁴⁹

With the exception of Saginaw ISD, the overall trend in graduation rates is upward, mirroring what is going on the State. Considerable improvements have been done in the Clare-Gladwin and Gratiot-Isabella districts.

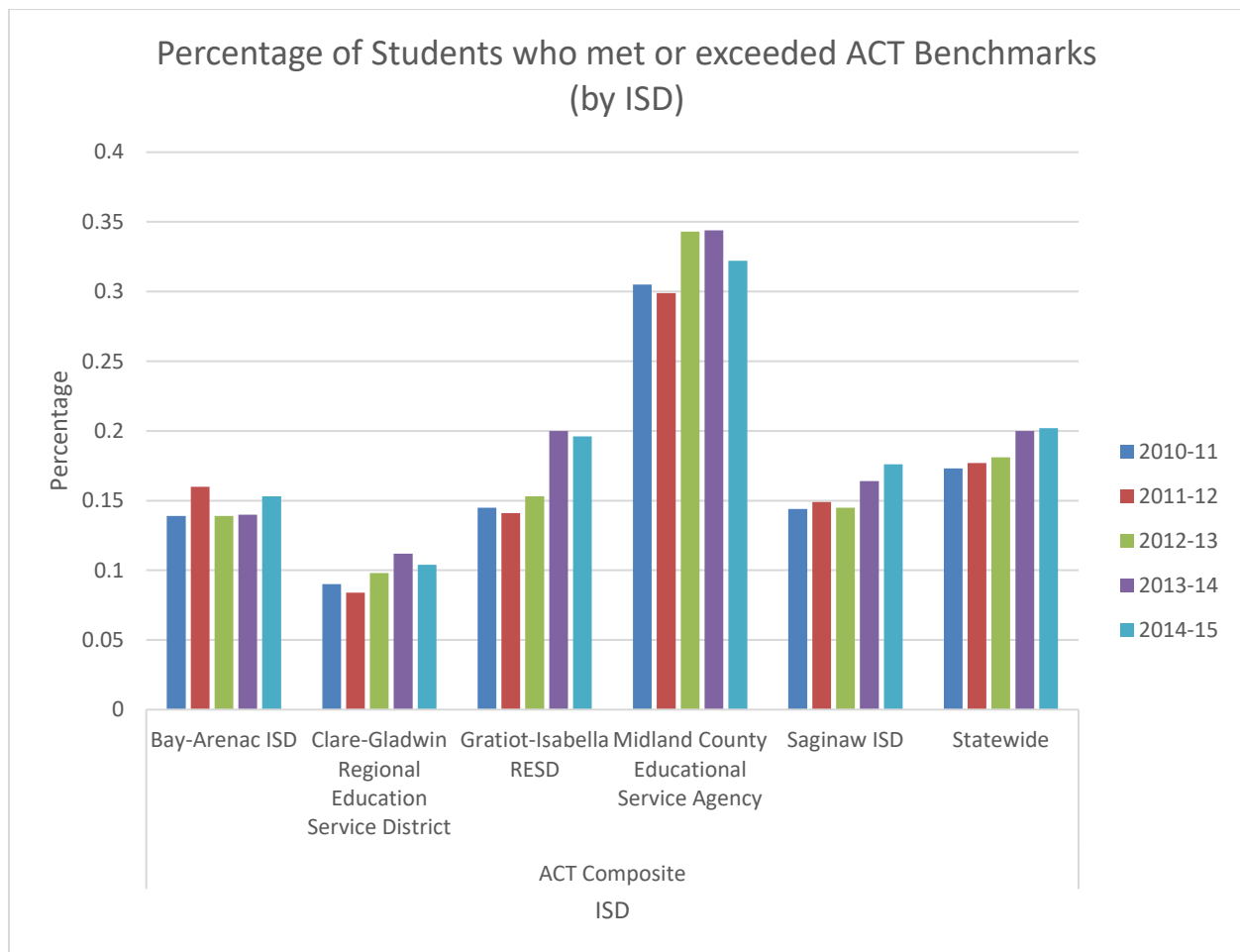


⁴⁹ Source: www.mischooldata.org

Student Performance/Test Scores

Students Meeting ACT Benchmark⁵⁰

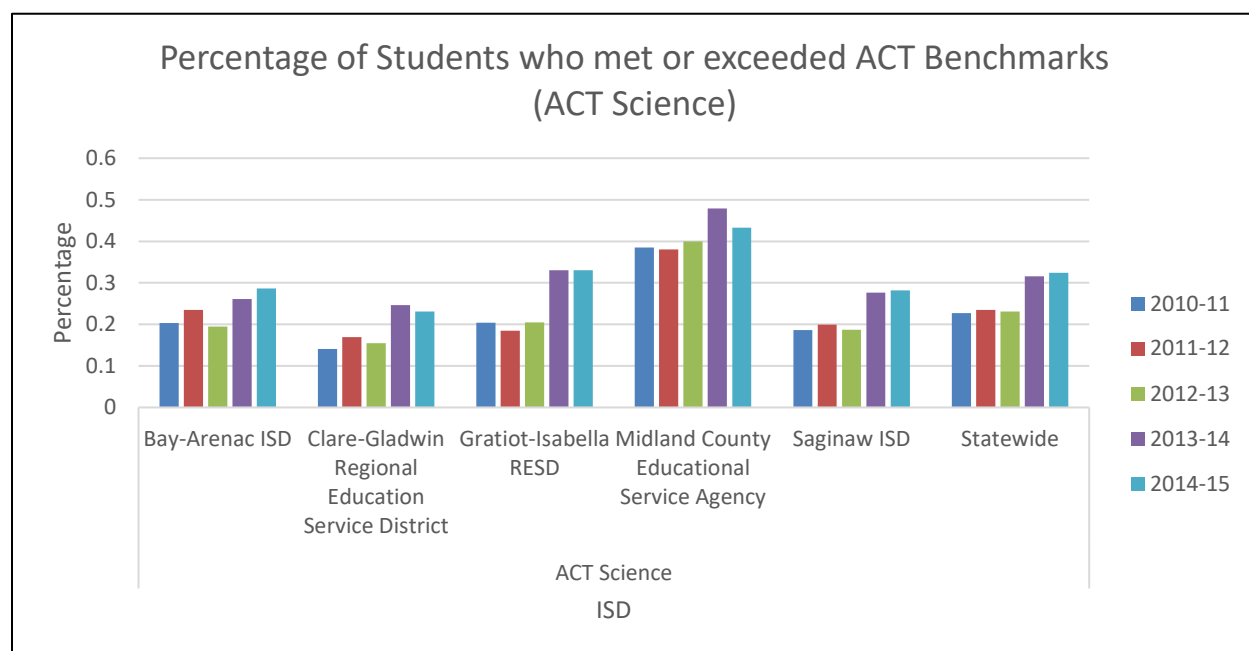
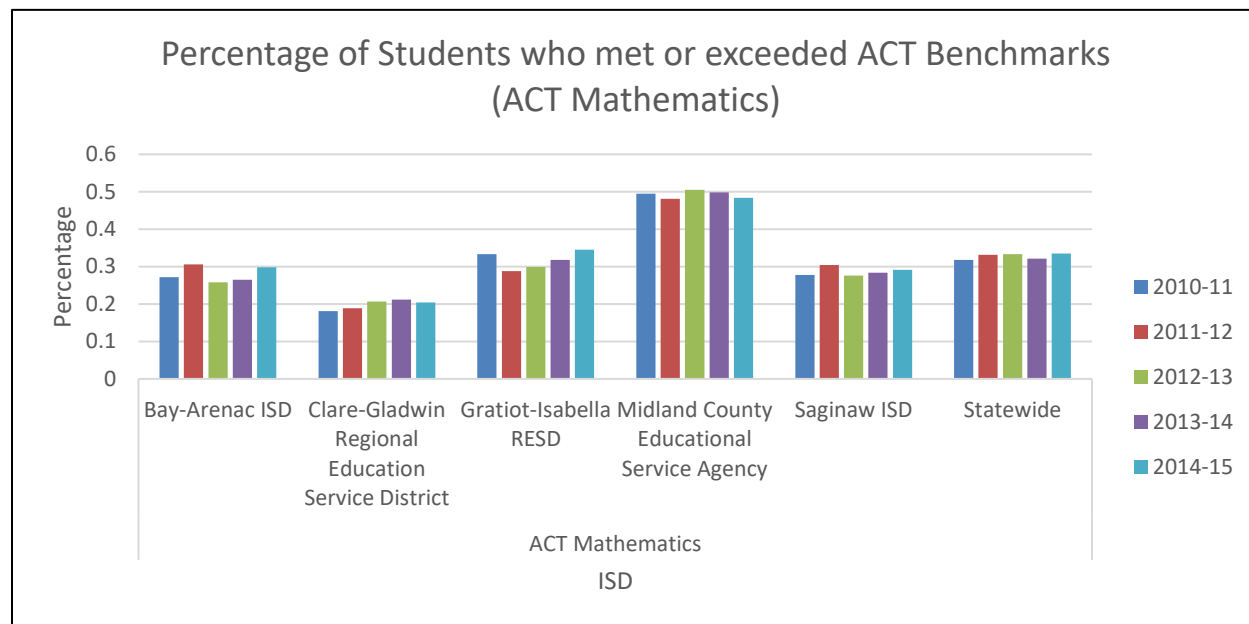
In general, there seems to be an improvement in the percentage of students meeting or exceeding the ACT Benchmark. Starting in 2016, Michigan students will be taking SAT instead of ACT.



⁵⁰ Source: www.mischooldata.org

Student Meeting Math and Science ACT Benchmarks⁵¹

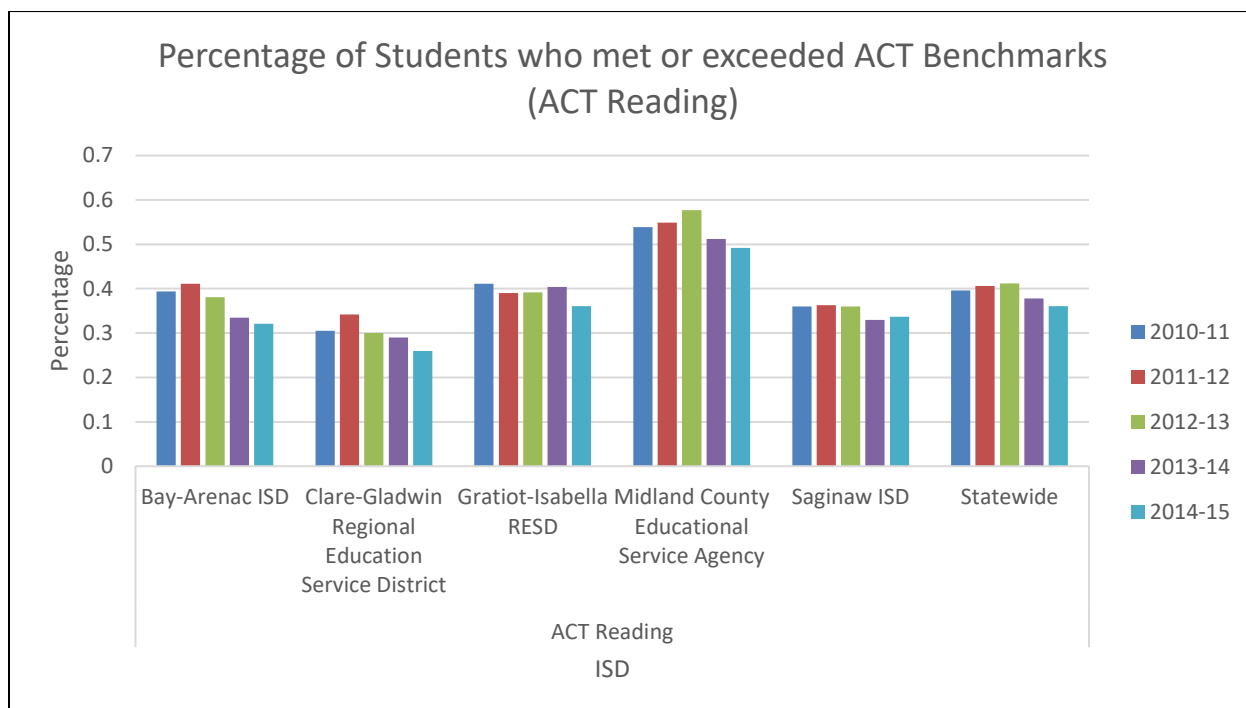
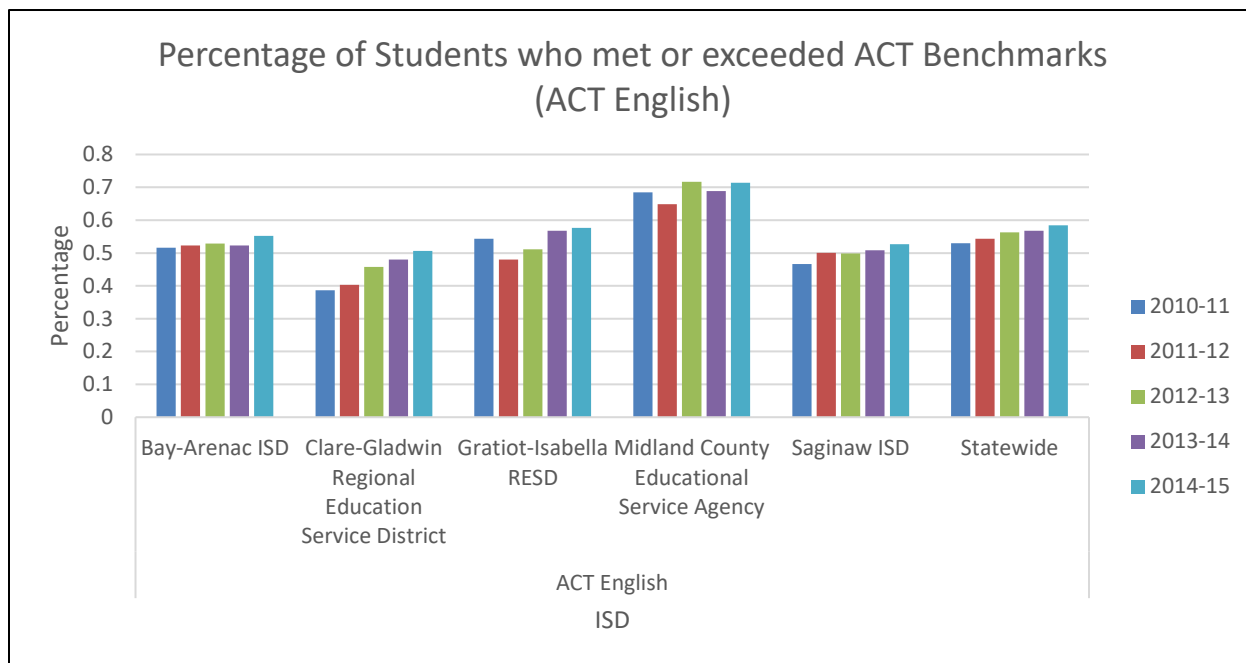
In the STEM-related part of the ACT, Midland ISD is clearly above everyone including the State of Michigan. This is true for both Math and Science. Overall the rest of the ISDs are comparable to the States performance. There seem to be very modest improvements in most ISDs especially in Science.



⁵¹ Source: www.mischooldata.org

Students Meeting English and Reading ACT Benchmarks⁵²

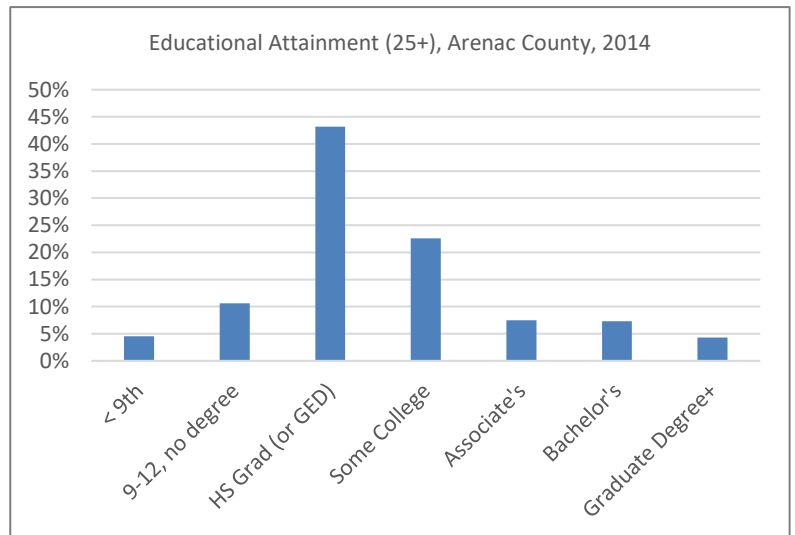
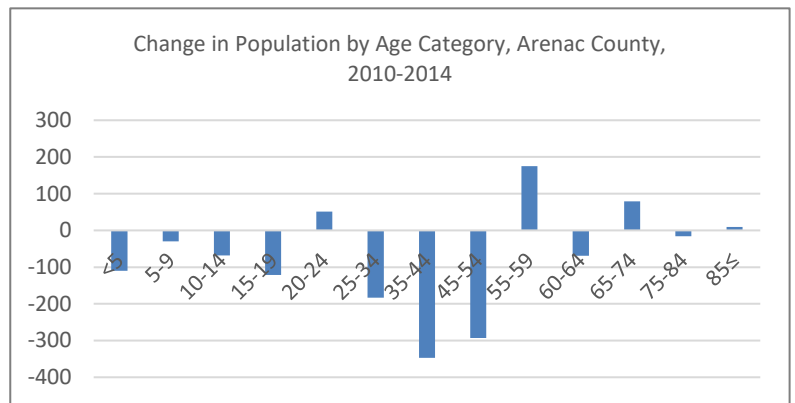
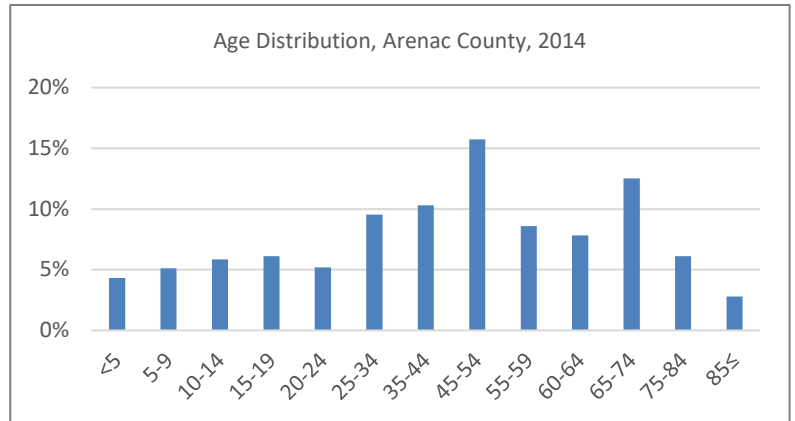
In the English portion of the ACT, most districts in the region present steady improvements. The picture is different in the Reading portion. Overall the region has similar results as the State.



⁵² Source: www.mischooldata.org

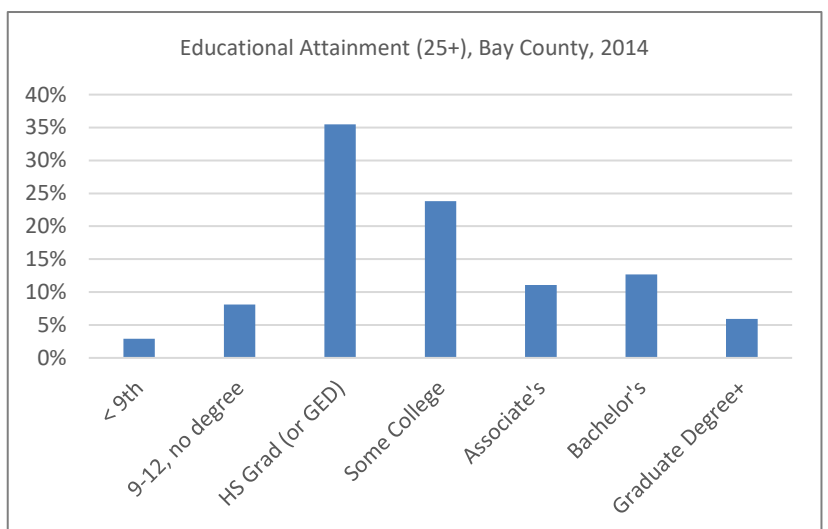
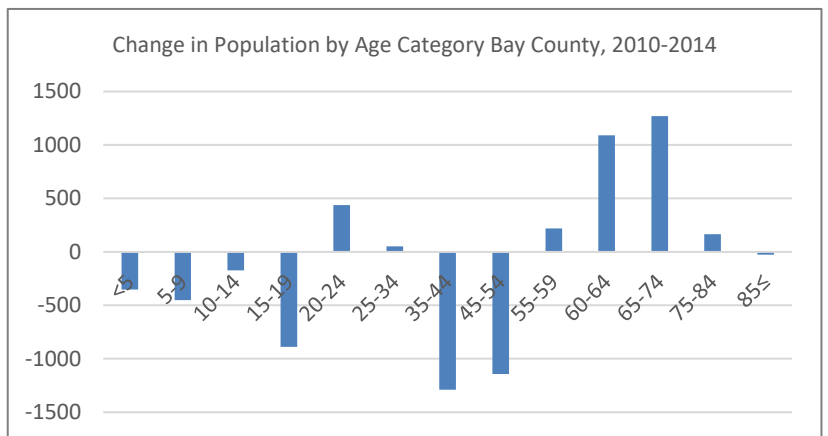
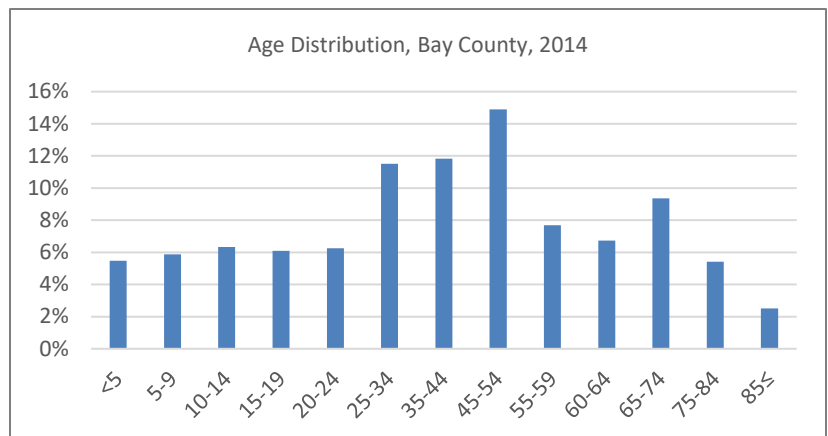
Appendix I: County Tables: Demographic Profiles by County

Arenac County ⁵³	
Population	
Population (2014)	15,564
Population Change since 2010	-923
Average Household Size	2.4
Rural (% HHs in rural areas)	100.0%
Age, Median	47.7
Race	
White	96.5%
Black	1.2%
Other	2.3%
Ethnicity, Hispanic	1.7%
Educational Attainment (25yrs+)	
HS graduate or higher	84.9%
Bachelor's or higher	11.5%
Mobility	
Moved within Last Year	9.2%
Moved from Different State	0.5%
Moved from Abroad	0.1%
Place of Birth	
Native (US, US territories)	99.3%
Born in-state	89.4%
Language	
Speaks English at Home	97.6%
Income	
Median HH Income	\$38,129
Average HH Income	\$49,041
Poverty Rate (% of families below poverty line)	13.4%
HH with SSI Income	7.5%
Poverty Rate among Female Head of Households	43.6%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$637
Marital Status	
Percent Married	56.4%
Commute to Work (One-way)	
Average Time, Minutes	26.8
Commute Distance, Living in Arenac	
Median, Miles	25 to 50
% commutes, <10 miles	28.0%
% commutes, >50 miles	29.2%
Commute Distance, Working in Arenac	
% commutes, >50 miles	16.4%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-1,490
% of Arenac workers employed in Arenac	32.6%
% of Arenac jobs held by residents	45.0%

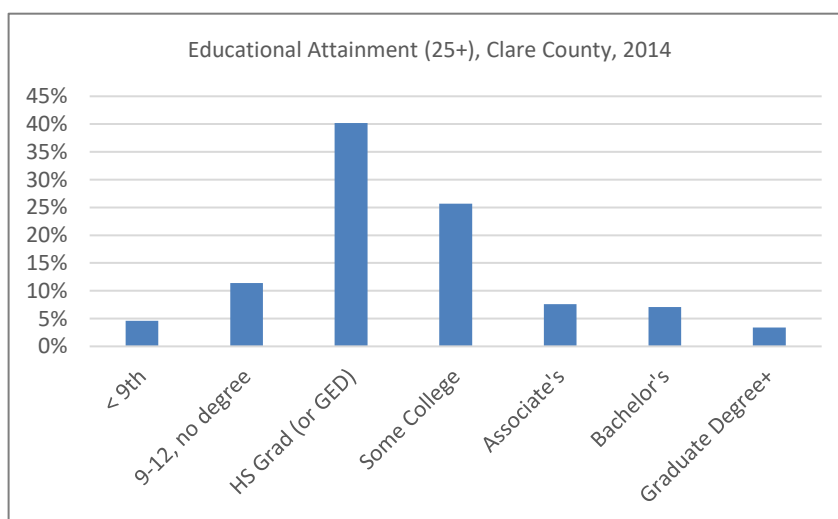
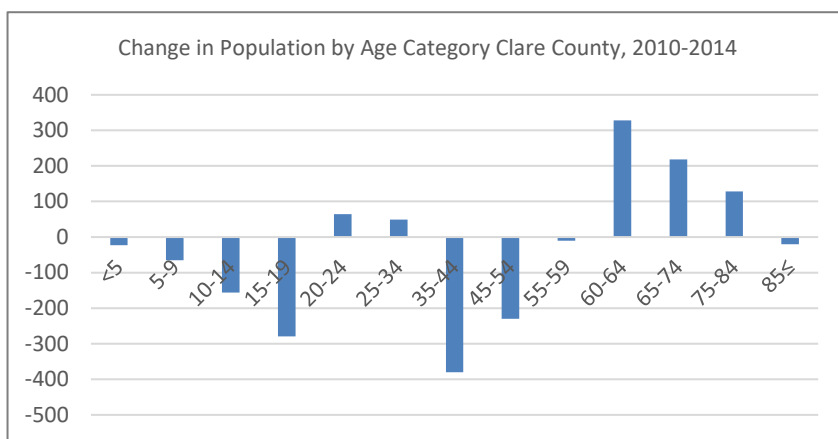
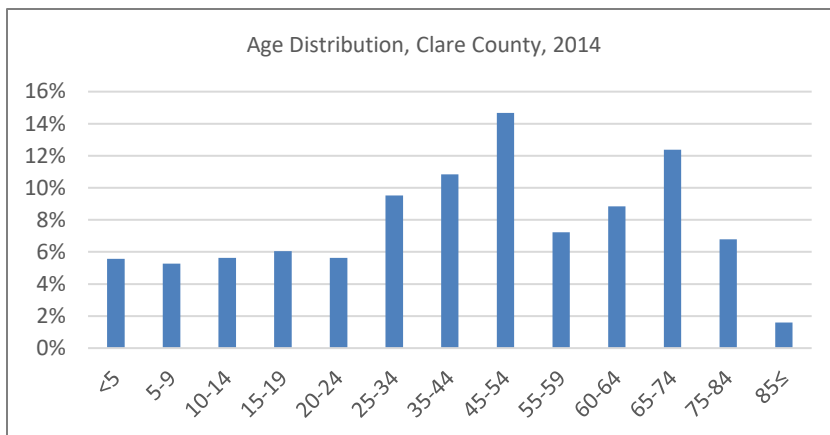


⁵³ County Data Sources: Census.gov - 2010, 2014 ACS 5-yr estimate and Census.gov - OnTheMap, 2014 estimates. HUD.gov – 2014 Final Fair Market Rents.

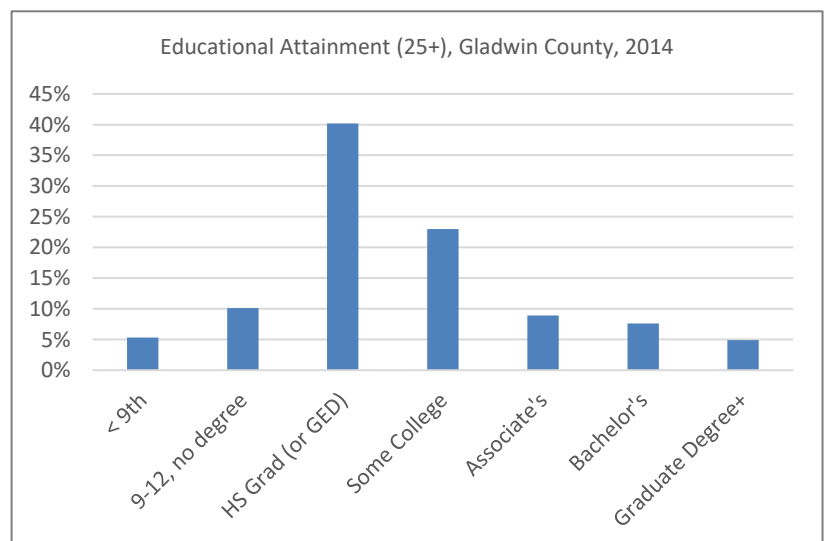
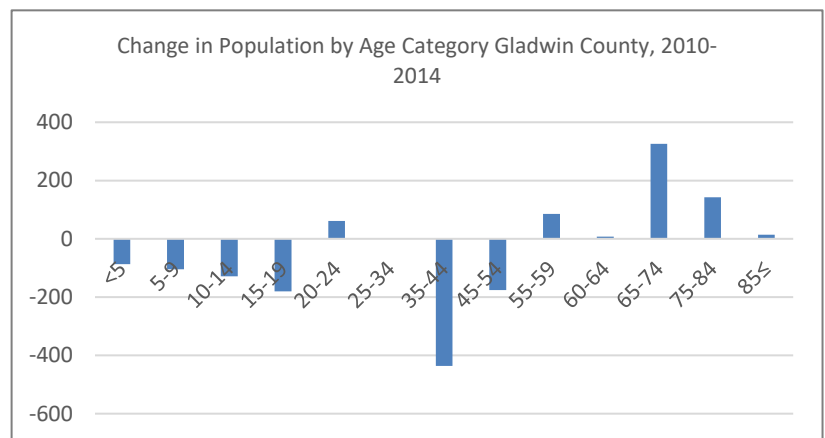
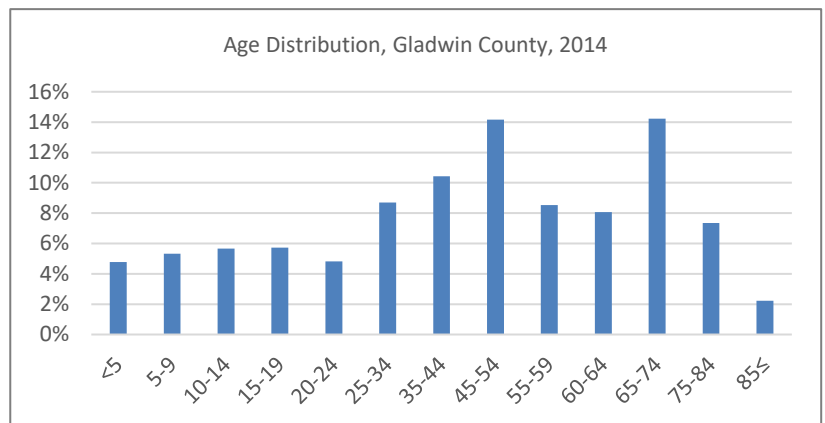
Bay County	
Population	
Population (2014)	107,074
Population Change since 2010	-1,082
Average Household Size	2.4
Rural (% HHs in rural areas)	28.5%
Age , Median	42.3
Race	
White	94.5%
Black	1.3%
Other	4.2%
Ethnicity , Hispanic	4.9%
Educational Attainment (25yrs+)	
HS graduate or higher	89.0%
Bachelor's or higher	18.6%
Mobility	
Moved within Last Year	12.7%
Moved from Different State	1.0%
Moved from Abroad	0.2%
Place of Birth	
Native (US, US territories)	98.8%
Born in-state	89.9%
Language	
Speaks English at Home	96.9%
Income	
Median HH Income	\$45,715
Average HH Income	\$58,536
Poverty Rate (% of families below poverty line)	11.3%
Poverty Rate among Female Heads of Household	35.1%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$658
Marital Status	
Percent Married	50.2%
Commute to Work (One-way)	
Average Time, Minutes	21.2
Commute Distance, Living in Bay	
Median, Miles	10 to 24
% commutes, <10 miles	41.1%
% commutes, >50 miles	20.0%
Commute Distance, Working in Bay	
% commutes, >50 miles	16.4%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-8,122
% of Bay workers employed in Bay	40.3%
% of Bay jobs held by residents	50.7%



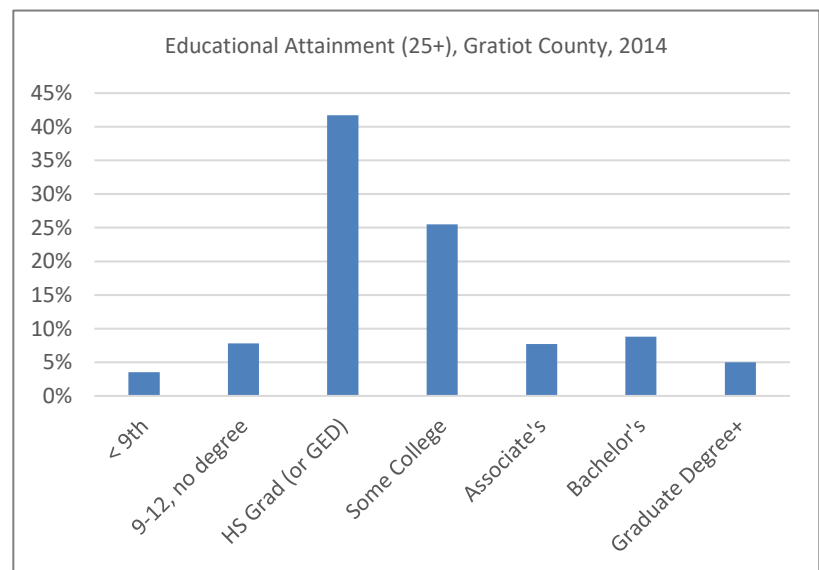
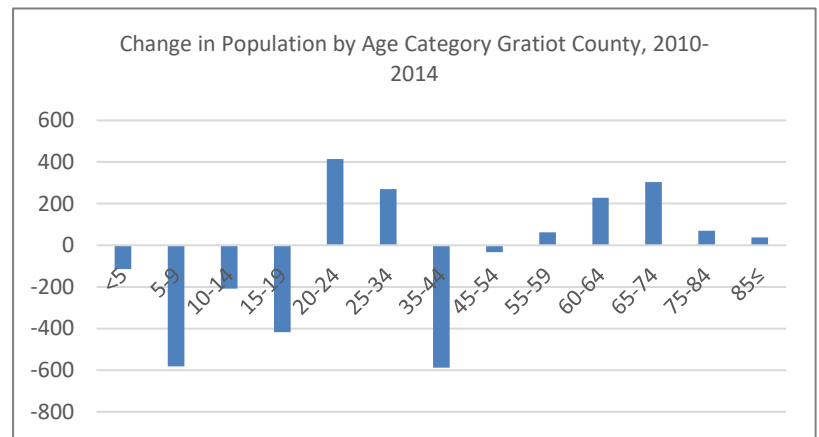
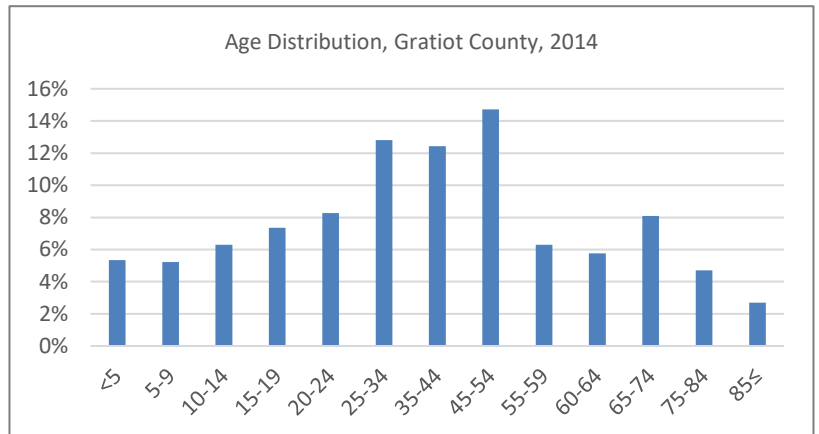
Clare County	
Population	
Population (2014)	30,786
Population Change since 2010	-376
Average Household Size	2.3
Rural (% HHs in rural areas)	77.8%
Age, Median	46.2
Race	
White	96.5%
Black	0.6%
Other	2.9%
Ethnicity, Hispanic	1.7%
Educational Attainment (25yrs+)	
HS graduate or higher	84.0%
Bachelor's or higher	10.50
Mobility	
Moved within Last Year	13.5%
Moved from Different State	0.7%
Moved from Abroad	0.2%
Place of Birth	
Native (US, US territories)	98.8%
Born in-state	86.89
Language	
Speaks English at Home	96.1%
Income	
Median HH Income	\$33,264
Average HH Income	\$42,983
Poverty Rate (% of families below poverty line)	21.3%
Poverty Rate among Female Heads of Household	54.6%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$637
Marital Status	
Percent Married	51.9%
Commute to Work (One-way)	
Average Time, Minutes	26.2
Commute Distance, Living in Clare	
Median, Miles	25 to 50
% commutes, <10 miles	24.1%
% commutes, >50 miles	32.6%
Commute Distance, Working in Clare	
% commutes, >50 miles	18.8%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-3,055
% of Clare workers employed in Clare	30.5%
% of Clare jobs held by residents	46.7%



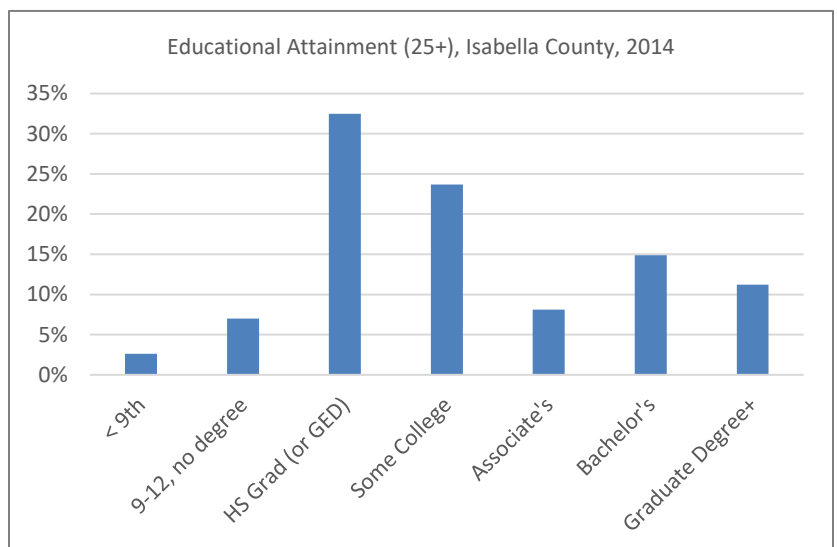
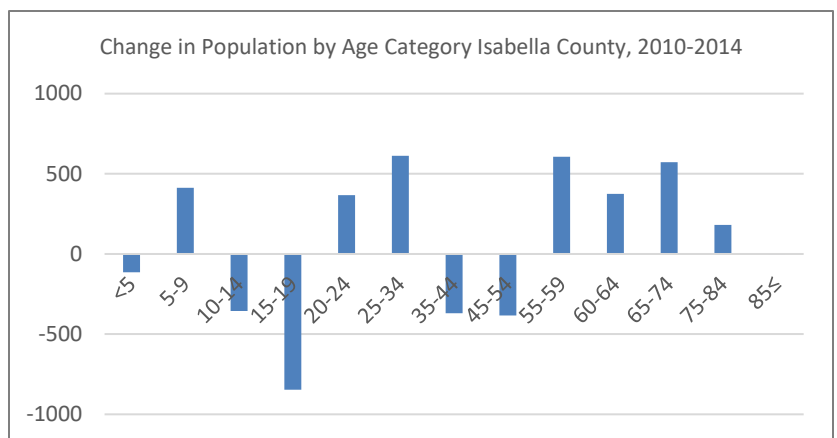
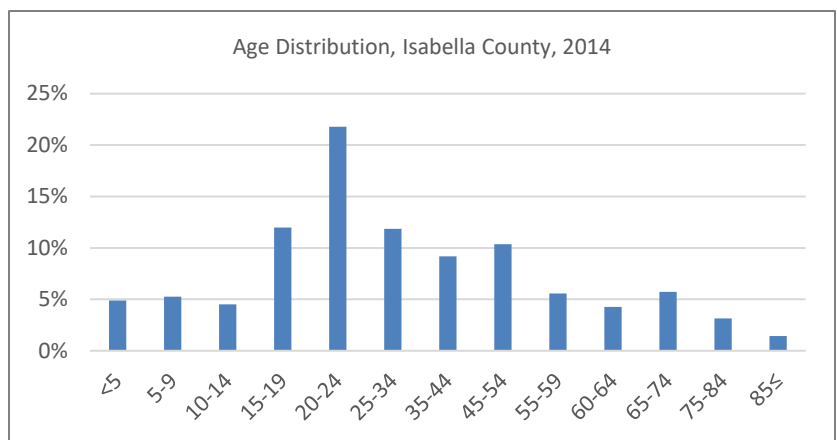
Gladwin County	
Population	
Population (2014)	25,599
Population Change since 2010	-477
Average Household Size	2.3
Rural (% HHs in rural areas)	91.9%
Age, Median	48.7
Race	
White	97.6%
Black	0.5%
Other	1.9%
Ethnicity , Hispanic	1.3%
Educational Attainment (25yrs+)	
HS graduate or higher	84.5%
Bachelor's or higher	12.5%
Mobility	
Moved within Last Year	10.6%
Moved from Different State	0.4%
Moved from Abroad	0.2%
Place of Birth	
Native (US, US territories)	98.7%
Born in-state	85.7%
Language	
Speaks English at Home	95.3%
Income	
Median HH Income	\$37,725
Average HH Income	\$48,791
Poverty Rate (% of families below poverty line)	14.0%
Poverty Rate among Female Heads of Household	41.4%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$637
Marital Status	
Percent Married	57.2%
Commute to Work (One-way)	
Average Time, Minutes	30.2
Commute Distance, Living in Gladwin	
Median, Miles	25 to 50
% commutes, <10 miles	22.6%
% commutes, >50 miles	29.2%
Commute Distance, Working in Gladwin	
% commutes, >50 miles	15.7%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-4,115
% of Gladwin workers employed in Gladwin	26.9%
% of Gladwin jobs held by residents	55.9%



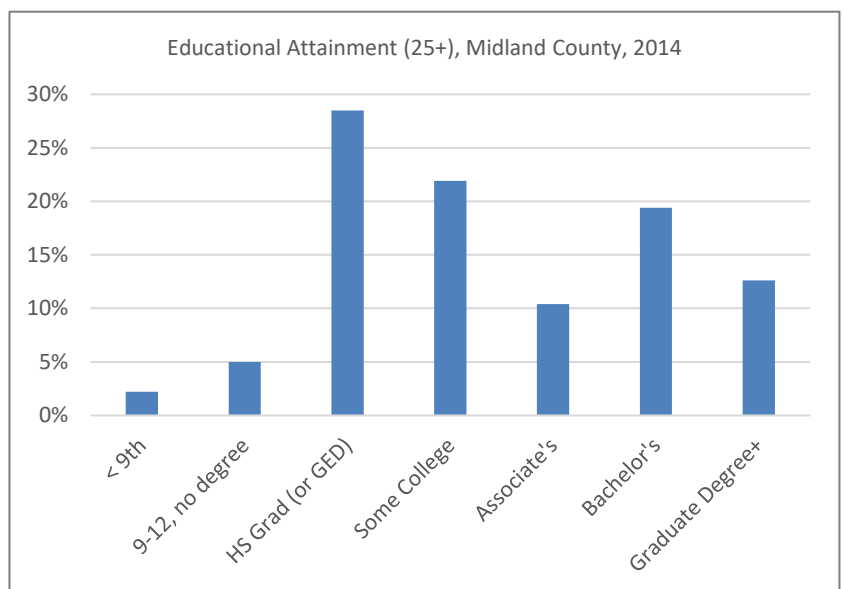
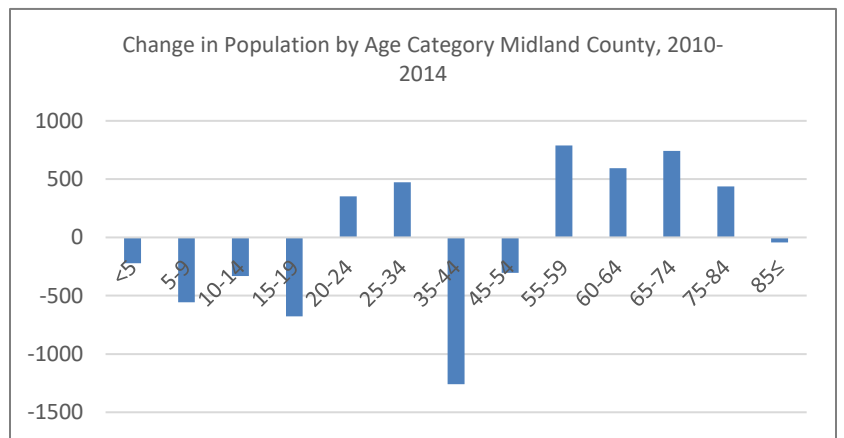
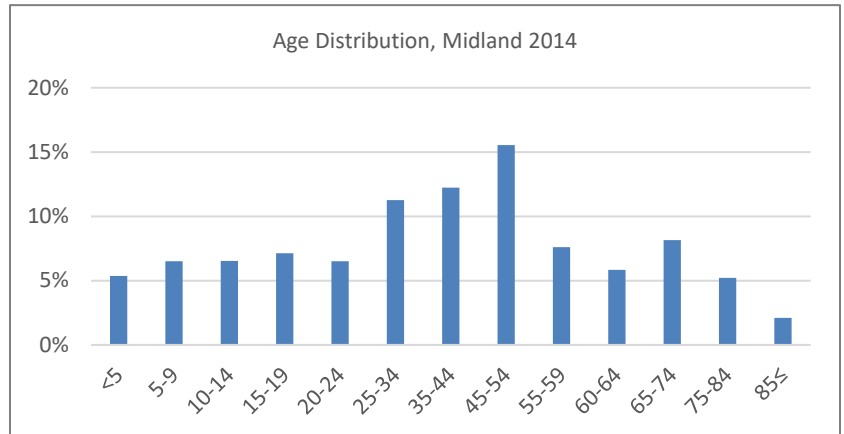
Gratiot County	
Population	
Population (2014)	42,057
Population Change since 2010	-555
Average Household Size	2.5
Rural (% HHs in rural areas)	66.5%
Age, Median	39.0
Race	
White	91.3%
Black	5.8%
Other	2.9%
Ethnicity, Hispanic	5.5%
Educational Attainment (25yrs+)	
HS graduate or higher	88.8%
Bachelor's or higher	13.8%
Mobility	
Moved within Last Year	17.5%
Moved from Different State	1.2%
Moved from Abroad	0.1%
Place of Birth	
Native (US, US territories)	98.8%
Born in-state	88.7%
Language	
Speaks English at Home	96.7%
Income	
Median HH Income	\$41,833
Average HH Income	\$52,365
Poverty Rate (% of families below poverty line)	13.6%
Poverty Rate among Female Heads of Household	43.6%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$637
Marital Status	
Percent Married	47.8%
Commute to Work (One-way)	
Average Time, Minutes	22.1
Commute Distance, Living in Gratiot	
Median, Miles	10 to 24
% commutes, <10 miles	36.2%
% commutes, >50 miles	20.2%
Commute Distance, Working in Gratiot	
% commutes, >50 miles	19.7%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	-1,175
% of Gratiot workers employed in Gratiot	41.2%
% of Gratiot jobs held by residents	45.3%



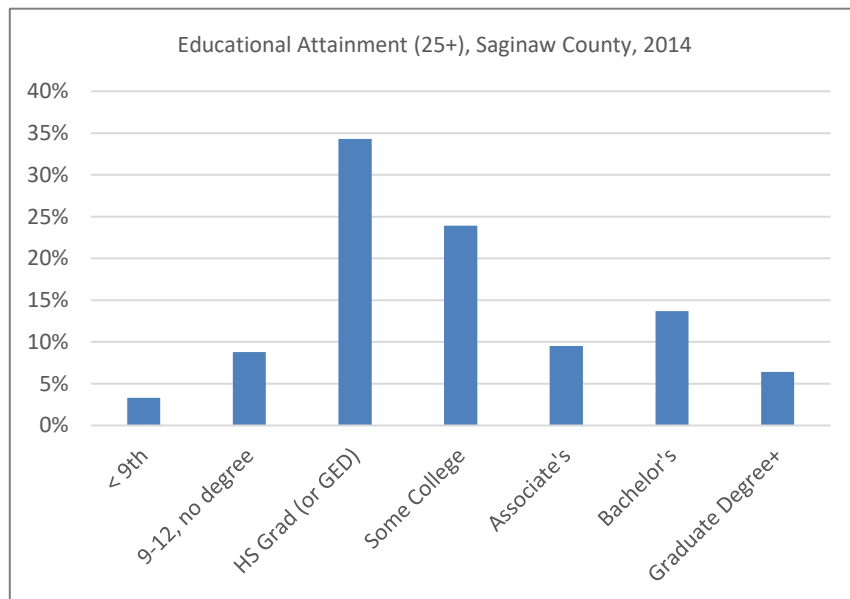
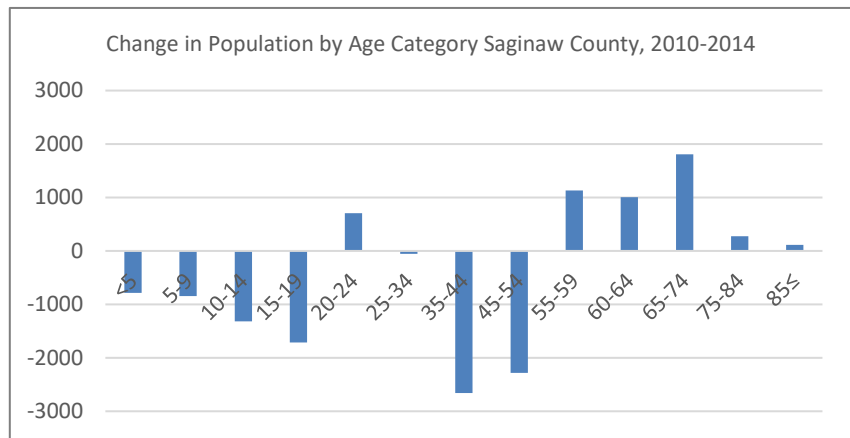
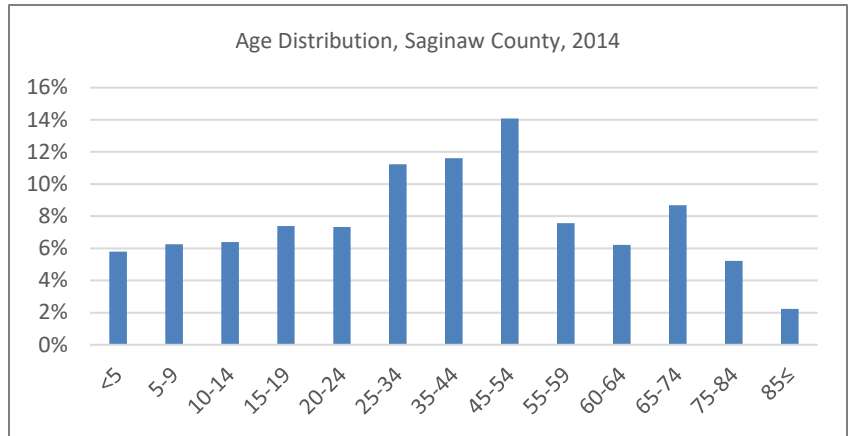
Isabella County	
Population	
Population (2014)	70,506
Population Change since 2010	1055
Average Household Size	2.6
Rural (% HHs in rural areas)	51.4%
Age, Median	26.0
Race	
White	88.6%
Black	2.5%
Other	8.9%
Ethnicity, Hispanic	3.5%
Educational Attainment (25yrs+)	
HS graduate or higher	90.5%
Bachelor's or higher	26.1%
Mobility	
Moved within Last Year	31.3%
Moved from Different State	1.6%
Moved from Abroad	0.8%
Place of Birth	
Native (US, US territories)	96.7%
Born in-state	84.0%
Language	
Speaks English at Home	94.4%
Income	
Median HH Income	\$37,615
Average HH Income	\$53,068
Poverty Rate (% of families below poverty line)	15.3%
Poverty Rate among Female Heads of Household	43.4%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$694
Marital Status	
Percent Married	35.2%
Commute to Work (One-way)	
Average Time, Minutes	17.6
Commute Distance, Living in Isabella	
Median, Miles	10 to 24
% commutes, <10 miles	38.5%
% commutes, >50 miles	28.3%
Commute Distance, Working in Isabella	
% commutes, >50 miles	24.0%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	3,388
% of Isabella workers employed in Isabella	46.9%
% of Isabella jobs held by residents	40.0%



Midland County	
Population	
Population (2014)	83,620
Population Change since 2010	-6
Average Household Size	2.4
Rural (% HHs in rural areas)	41.1%
Age, Median	40.7
Race	
White	93.9%
Black	1.3%
Other	4.8%
Ethnicity , Hispanic	2.3%
Educational Attainment (25yrs+)	
HS graduate or higher	92.8%
Bachelor's or higher	32.0%
Mobility	
Moved within Last Year	13.8%
Moved from Different State	2.4%
Moved from Abroad	0.5%
Place of Birth	
Native (US, US territories)	96.2%
Born in-state	80.4%
Language	
Speaks English at Home	95.2%
Income	
Median HH Income	\$52,613
Average HH Income	\$72,440
Poverty Rate (% of families below poverty line)	9.3%
Poverty Rate among Female Heads of Household	33.2%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$744
Marital Status	
Percent Married	56.5%
Commute to Work (One-way)	
Average Time, Minutes	20.1
Commute Distance, Living in Midland	
Median, Miles	10 to 24
% commutes, <10 miles	47.4%
% commutes, >50 miles	20.0%
Commute Distance, Working in Midland	
% commutes, >50 miles	15.4%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	2,500
% of Midland workers employed in Midland	51.5%
% of Midland jobs held by residents	47.8%



Saginaw County	
Population	
Population (2014)	197,727
Population Change since 2010	-4,609
Average Household Size	2.5
Rural (% HHs in rural areas)	29.6%
Age, Median	40.0
Race	
White	75.6%
Black	18.5%
Other	5.9%
Ethnicity, Hispanic	8.0%
Educational Attainment (25yrs+)	
HS graduate or higher	87.9%
Bachelor's or higher	20.1%
Mobility	
Moved within Last Year	13.5%
Moved from Different State	1.3%
Moved from Abroad	0.3%
Place of Birth	
Native (US, US territories)	97.6%
Born in-state	85.1%
Language	
Speaks English at Home	94.9%
Income	
Median HH Income	\$43,566
Average HH Income	\$56,792
Poverty Rate (% of families below poverty line)	13.4%
Poverty Rate among Female Heads of Household	37.1%
HH with SSI Income	7.5%
HH with Cash Pub Assistance	3.7%
HH with Food Stamps/SNAP benefits in the past 12 months	20.8%
Cost of Living	
Monthly Rental Estimate – 2Bdrm House	\$709
Marital Status	
Percent Married	46.1%
Commute to Work (One-way)	
Average Time, Minutes	21.4
Commute Distance, Living in Saginaw	
Median, Miles	10 to 24
% commutes, <10 miles	45.2%
% commutes, >50 miles	23.7%
Commute Distance, Working in Saginaw	
% commutes, >50 miles	19.1%
Job Importer/Exporter	
Net Inflow(+)/Outflow(-) of Workers	5,846
% of Saginaw workers employed in Saginaw	52.6%
% of Saginaw jobs held by residents	48.5%

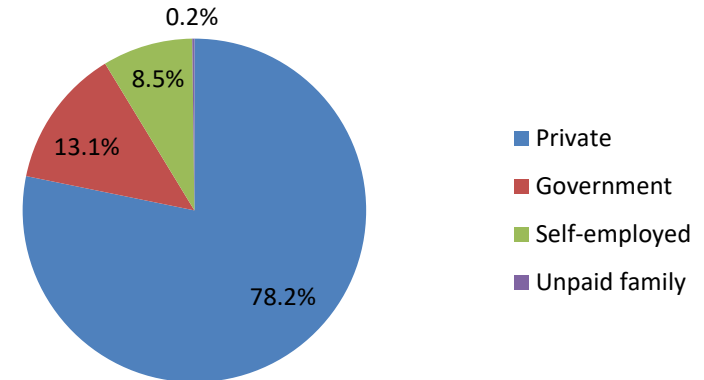


Appendix II: County Tables: Labor Market Profile by County

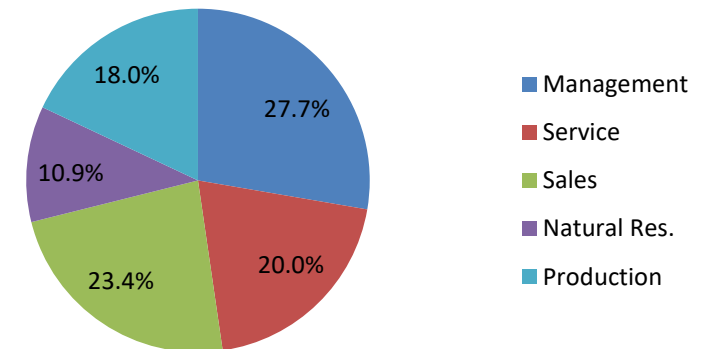
Arenac County⁵⁴

Percent Employment - Full - Time, Year-Round Workers (16+)	Arenac	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	23.2%	24.4%	22.4%
Educational Services	5.7%	8.0%	7.7%
Health Care and Social Assistance	17.6%	16.4%	14.6%
Manufacturing	21.1%	20.5%	22.5%
Retail Trade	12.8%	10.4%	9.4%
Transportation, Warehousing, and Utilities	7.3%	5.1%	4.8%
Transportation and Warehousing	5.8%	3.7%	3.7%
Utilities	1.5%	1.4%	1.1%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.1%	6.3%	5.4%
Arts, Entertainment, and Recreation	3.0%	2.0%	1.3%
Accommodation and Food Services	3.0%	4.4%	4.1%
Public Administration	6.0%	4.9%	4.8%
Construction	5.5%	5.6%	4.6%
Finance and Insurance, Real Estate, Rental, and Leasing	4.6%	5.5%	6.6%
Finance and Insurance	3.5%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.1%	1.3%	1.6%
Agriculture, forestry, fishing and hunting, and mining	4.4%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	3.8%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.6%	0.3%	0.2%
Professional, Scientific, and Management, and Administrative and Waste Management services	4.1%	7.1%	9.5%
Professional, Scientific, and Technical Services	2.0%	3.7%	6.0%
Management of Companies and Enterprises	0.0%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	2.1%	3.3%	3.3%
Other Services except Public Administration	2.5%	4.1%	4.1%
Wholesale Trade	1.5%	2.6%	3.0%
Information	0.9%	1.6%	1.7%

Classification of Civilian Employment, Arenac Co., 2014



Occupation Classification, Arenac Co., 2014



⁵⁴ County-level labor force data: *Source: Census.gov. ACS (2014 5-yr estimates). DP03*

Arenac County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Arenac Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 72 Accommodation and food services	33	747	\$368	\$19,148	1.82	0.94
NAICS 31-33 Manufacturing	24	687	\$786	\$40,861	1.76	1.60
NAICS 62 Health care and social assistance	28	856	\$549	\$28,528	1.47	1.04
NAICS 71 Arts, entertainment, and recreation	10	84	\$301	\$15,645	1.22	0.78
NAICS 44-45 Retail trade	45	551	\$415	\$21,595	1.11	1.00
NAICS 48-49 Transportation and warehousing	13	151	\$1,040	\$54,085	1.03	0.81
NAICS 56 Administrative and waste services	13	270	\$561	\$29,195	0.97	1.11
NAICS 81 Other services, except public administration	31	80	\$439	\$22,809	0.58	1.04
NAICS 23 Construction	31	89	\$549	\$28,550	0.44	0.77
NAICS 54 Professional and technical services	13	119	\$1,153	\$59,962	0.43	1.11
NAICS 52 Finance and insurance	12	73	\$639	\$33,216	0.40	0.83
NAICS 53 Real estate and rental and leasing	4	22	\$264	\$13,749	0.33	0.82

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Arenac Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 332 Fabricated metal product manufacturing	9	117	\$642	\$33,373	2.54	1.88
NAICS 333 Machinery manufacturing	9	392	\$862	\$44,820	11.06	2.16

Arenac County, Continued – 2

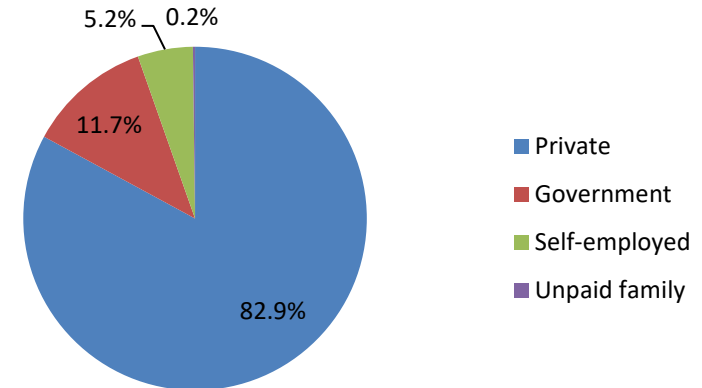
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Arenac Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 621 Ambulatory health care services	14	498	\$506	\$26,315	1.76	0.98
NAICS 623 Nursing and residential care facilities	8	135	\$467	\$24,260	1.84	1.07
Public Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Arenac Co., 2015						
NAICS 4-Digit Industry (Private Sector)	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6212 Offices of dentists	3	19	\$426	\$22,149	0.66	1.20
NAICS 6213 Offices of other health practitioners	3	8	\$413	\$21,485	0.31	1.06
NAICS 6233 Continuing care, assisted living facilities	3	7	\$269	\$13,985	0.25	1.29

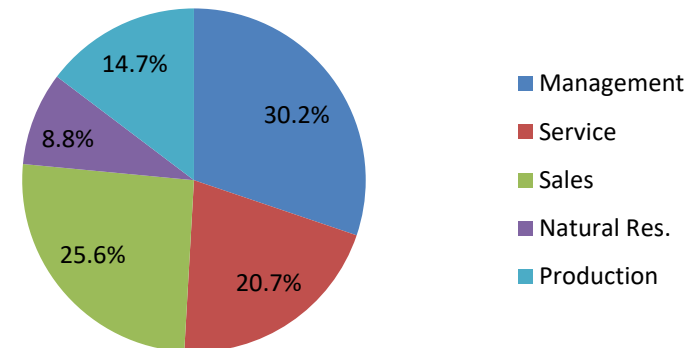
Bay County

Percent Employment - Full - Time, Year-Round Workers (16+)	Bay	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	25.4%	24.4%	22.4%
Educational Services	6.3%	8.0%	7.7%
Health Care and Social Assistance	19.1%	16.4%	14.6%
Manufacturing	18.9%	20.5%	22.5%
Retail Trade	12.1%	10.4%	9.4%
Professional, Scientific, and Management, and Administrative and Waste Management services	7.5%	7.1%	9.5%
Professional, Scientific, and Technical Services	4.1%	3.7%	6.0%
Management of Companies and Enterprises	0.0%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	3.4%	3.3%	3.3%
Transportation, Warehousing, and Utilities	5.6%	5.1%	4.8%
Transportation and Warehousing	3.6%	3.7%	3.7%
Utilities	2.1%	1.4%	1.1%
Finance and Insurance, Real Estate, Rental, and Leasing	5.4%	5.5%	6.6%
Finance and Insurance	4.1%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.3%	1.3%	1.6%
Construction	5.3%	5.6%	4.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	5.1%	6.3%	5.4%
Arts, Entertainment, and Recreation	0.9%	2.0%	1.3%
Accommodation and Food Services	4.1%	4.4%	4.1%
Public Administration	4.8%	4.9%	4.8%
Other Services except Public Administration	3.9%	4.1%	4.1%
Wholesale Trade	2.8%	2.6%	3.0%
Information	1.9%	1.6%	1.7%
Agriculture, forestry, fishing and hunting, and mining	1.4%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	1.2%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.2%	0.3%	0.2%

Classification of Civilian Employment, Bay Co., 2014



Occupation Classification, Bay Co., 2014



Bay County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Bay Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 62 Health care and social assistance	265	6,545	\$847	\$44,047	1.42	1.04
NAICS 31-33 Manufacturing	133	4,104	\$1,090	\$56,698	1.33	1.60
NAICS 44-45 Retail trade	322	5,081	\$476	\$24,736	1.30	1.00
NAICS 81 Other services, except public administration	294	1,248	\$467	\$24,302	1.16	1.04
NAICS 72 Accommodation and food services	188	3,738	\$244	\$12,691	1.15	0.94
NAICS 54 Professional and technical services	153	2,110	\$1,785	\$92,794	0.98	1.11
NAICS 42 Wholesale trade	74	1,318	\$924	\$48,023	0.90	0.97
NAICS 71 Arts, entertainment, and recreation	38	416	\$265	\$13,792	0.77	0.78
NAICS 51 Information	20	482	\$900	\$46,797	0.70	0.69
NAICS 23 Construction	166	1,025	\$848	\$44,077	0.64	0.77
NAICS 53 Real estate and rental and leasing	64	331	\$563	\$29,271	0.63	0.82
NAICS 52 Finance and insurance	106	861	\$926	\$48,164	0.60	0.83
NAICS 11 Agriculture, forestry, fishing and hunting	21	161	\$510	\$26,539	0.51	0.81
NAICS 99 Unclassified	22	29	\$264	\$13,752	0.44	1.06
NAICS 56 Administrative and waste services	96	909	\$556	\$28,895	0.41	1.11
NAICS 61 Educational services	22	195	\$376	\$19,547	0.29	0.82
NAICS 55 Management of companies and enterprises	4	51	\$853	\$44,346	0.09	0.90
NAICS 21 Mining, quarrying, and oil and gas extraction	5	13	\$634	\$32,970	0.07	0.27

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Bay County, Continued – 2

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Bay Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 311 Food manufacturing	12	892	\$780	\$40,548	2.36	0.77
NAICS 321 Wood product manufacturing	5	88	\$831	\$43,219	0.92	0.86
NAICS 323 Printing and related support activities	13	285	\$714	\$37,117	2.54	1.06
NAICS 325 Chemical manufacturing	8	260	\$1,549	\$80,547	1.29	1.24
NAICS 326 Plastics and rubber products manufacturing	8	459	\$1,454	\$75,597	2.67	1.94
NAICS 327 Nonmetallic mineral product manufacturing	8	157	\$968	\$50,351	1.59	0.91
NAICS 331 Primary metal manufacturing	3	94	\$831	\$43,199	0.96	1.89
NAICS 332 Fabricated metal product manufacturing	22	399	\$957	\$49,773	1.10	1.88
NAICS 333 Machinery manufacturing	26	425	\$1,068	\$55,540	1.52	2.16
NAICS 335 Electrical equipment and appliance mfg.	5	211	\$1,116	\$58,023	2.21	1.14
NAICS 336 Transportation equipment manufacturing	4	600	\$1,576	\$81,954	1.49	3.62
NAICS 337 Furniture and related product manufacturing	4	34	\$696	\$36,216	0.36	1.87
NAICS 339 Miscellaneous manufacturing	8	51	\$767	\$39,892	0.35	1.18

Bay County, Continued – 3

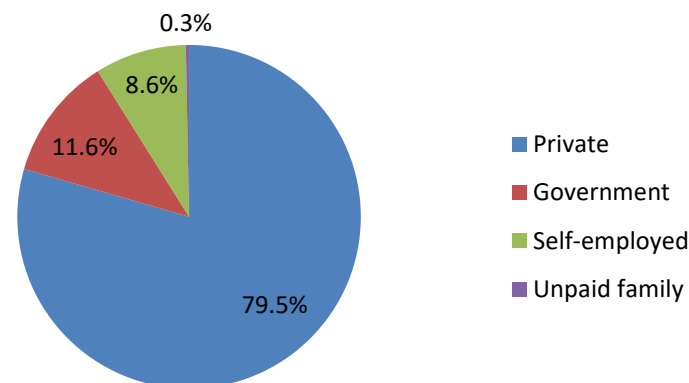
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Bay Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 621 Ambulatory health care services	167	2,534	\$874	\$45,469	1.48	0.98
NAICS 623 Nursing and residential care facilities	51	1,268	\$447	\$23,254	1.54	1.07
Public Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Bay Co., 2015						
NAICS 4-Digit Industry (Private Sector)	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6211 Offices of physicians	66	651	\$1,272	\$66,155	1.03	0.94
NAICS 6212 Offices of dentists	37	266	\$878	\$45,640	1.18	1.20
NAICS 6213 Offices of other health practitioners	35	428	\$751	\$39,070	2.11	1.06
NAICS 6214 Outpatient care centers	8	118	\$1,073	\$55,818	0.63	0.85
NAICS 6216 Home health care services	13	893	\$631	\$32,802	2.72	1.00
NAICS 6231 Nursing care facilities, skilled nursing	14	724	\$492	\$25,609	1.76	0.9
NAICS 6232 Residential mental health facilities	18	182	\$359	\$18,650	1.20	1.05
NAICS 6233 Continuing care, assisted living facilities	15	273	\$435	\$22,625	1.26	1.29
NAICS 6239 Other residential care facilities	4	90	\$298	\$15,514	2.21	1.77
NAICS 6241 Individual and family services	14	438	\$582	\$30,262	0.83	0.56
NAICS 6243 Vocational rehabilitation services	5	146	\$447	\$23,247	1.78	1.10
NAICS 6244 Child day care services	18	136	\$284	\$14,785	0.66	0.63

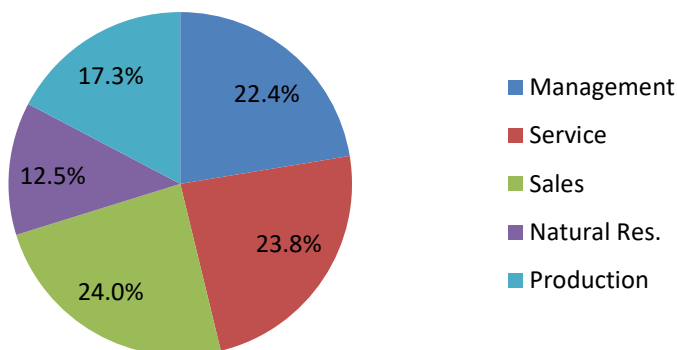
Clare County

Percent Employment - Full - Time, Year-Round Workers (16+)	Clare	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	18.9%	24.4%	22.4%
Educational Services	5.8%	8.0%	7.7%
Health Care and Social Assistance	13.1%	16.4%	14.6%
Manufacturing	18.1%	20.5%	22.5%
Retail Trade	12.8%	10.4%	9.4%
Construction	8.1%	5.6%	4.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	7.1%	6.3%	5.4%
Arts, Entertainment, and Recreation	3.0%	2.0%	1.3%
Accommodation and Food Services	4.1%	4.4%	4.1%
Finance and Insurance, Real Estate, Rental, and Leasing	6.0%	5.5%	6.6%
Finance and Insurance	4.1%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.9%	1.3%	1.6%
Professional, Scientific, and Management, and Administrative and Waste Management services	5.9%	7.1%	9.5%
Professional, Scientific, and Technical Services	2.6%	3.7%	6.0%
Management of Companies and Enterprises	0.2%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	3.1%	3.3%	3.3%
Transportation, Warehousing, and Utilities	5.7%	5.1%	4.8%
Transportation and Warehousing	4.7%	3.7%	3.7%
Utilities	0.9%	1.4%	1.1%
Agriculture, forestry, fishing and hunting, and mining	4.6%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	3.2%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	1.5%	0.3%	0.2%
Public Administration	4.6%	4.9%	4.8%
Other Services except Public Administration	4.4%	4.1%	4.1%
Wholesale Trade	2.5%	2.6%	3.0%
Information	1.3%	1.6%	1.7%

Classification of Civilian Employment, Clare Co., 2014



Occupation Classification, Clare Co., 2014



Clare County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Clare Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 81 Other services, except public administration	53	309	\$501	\$26,037	1.54	1.04
NAICS 31-33 Manufacturing	23	841	\$1,031	\$53,614	1.47	1.60
NAICS 44-45 Retail trade	88	929	\$462	\$24,048	1.28	1.00
NAICS 23 Construction	64	343	\$820	\$42,626	1.15	0.77
NAICS 72 Accommodation and food services	50	689	\$237	\$12,339	1.14	0.94
NAICS 71 Arts, entertainment, and recreation	13	96	\$290	\$15,062	0.96	0.78
NAICS 62 Health care and social assistance	42	724	\$688	\$35,783	0.85	1.04
NAICS 56 Administrative and waste services	27	329	\$700	\$36,423	0.80	1.11
NAICS 42 Wholesale trade	14	189	\$723	\$37,579	0.69	0.97
NAICS 52 Finance and insurance	20	149	\$669	\$34,775	0.56	0.83
NAICS 99 Unclassified	5	6	\$269	\$14,002	0.49	1.06
NAICS 54 Professional and technical services	28	179	\$945	\$49,163	0.45	1.11
NAICS 53 Real estate and rental and leasing	10	27	\$426	\$22,129	0.28	0.82
NAICS 51 Information	6	33	\$714	\$37,137	0.26	0.69

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Clare Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 332 Fabricated metal product manufacturing	3	152	\$838	\$43,568	2.25	1.88
NAICS 333 Machinery manufacturing	6	203	\$1,421	\$73,911	3.91	2.16

Clare County, *Continued* – 2

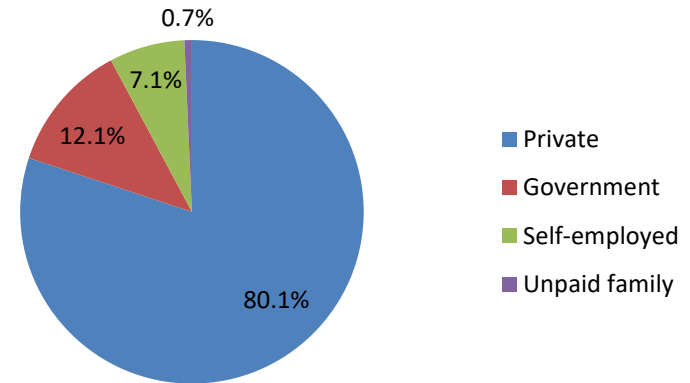
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Clare Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 621 Ambulatory health care services	19	94	\$594	\$30,885	0.30	0.98
NAICS 623 Nursing and residential care facilities	12	271	\$505	\$26,269	1.77	1.07
Public Sector						
NAICS 621 Ambulatory health care services (<i>Federal Gov.</i>)	1	28	\$1,393	\$72,461	17.24	0.29

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Clare Co., 2015						
NAICS 4-Digit Industry	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 6212 Offices of dentists	5	29	\$672	\$34,927	0.69	1.2
NAICS 6213 Offices of other health practitioners	11	61	\$539	\$28,023	1.61	1.06
NAICS 6233 Continuing care, assisted living facilities	9	71	\$359	\$18,660	1.76	1.29
NAICS 6241 Individual and family services	5	44	\$262	\$13,628	0.45	0.56
Public Sector (Federal Gov)						
NAICS 6211 Offices of physicians	1	28	\$1,393	\$72,461	27.47	0.47

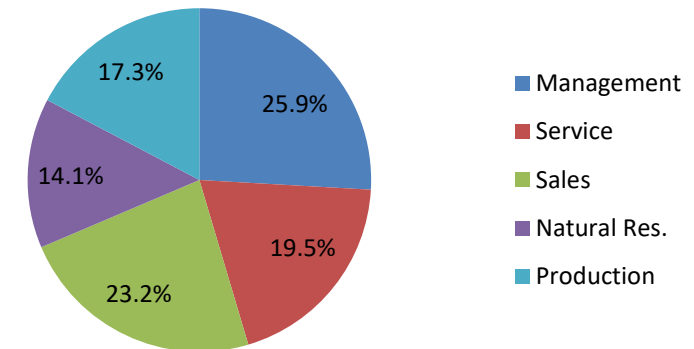
Gladwin County

Percent Employment - Full - Time, Year-Round Workers (16+)	Gladwin	RPI-5	MI
Manufacturing	23.0%	20.5%	22.5%
Educational Services, and Health Care, and Social Assistance	21.9%	24.4%	22.4%
Educational Services	7.1%	8.0%	7.7%
Health Care and Social Assistance	14.8%	16.4%	14.6%
Construction	9.0%	5.6%	4.6%
Retail Trade	8.4%	10.4%	9.4%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.5%	6.3%	5.4%
Arts, Entertainment, and Recreation	1.2%	2.0%	1.3%
Accommodation and Food Services	5.4%	4.4%	4.1%
Professional, Scientific, and Management, and Administrative and Waste Management services	5.9%	7.1%	9.5%
Professional, Scientific, and Technical Services	2.7%	3.7%	6.0%
Management of Companies and Enterprises	0.1%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	3.2%	3.3%	3.3%
Other Services except Public Administration	4.9%	4.1%	4.1%
Finance and Insurance, Real Estate, Rental, and Leasing	4.8%	5.5%	6.6%
Finance and Insurance	3.8%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.0%	1.3%	1.6%
Transportation, Warehousing, and Utilities	4.1%	5.1%	4.8%
Transportation and Warehousing	3.5%	3.7%	3.7%
Utilities	0.7%	1.4%	1.1%
Public Administration	4.0%	4.9%	4.8%
Agriculture, forestry, fishing and hunting, and mining	3.5%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	3.5%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.1%	0.3%	0.2%
Wholesale Trade	3.3%	2.6%	3.0%
Information	0.4%	1.6%	1.7%

Classification of Civilian Employment, Gladwin Co., 2014



Occupation Classification, Gladwin Co., 2014



Gladwin County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Gladwin Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 81 Other services, except public administration	45	245	\$395	\$20,558	1.96	1.04
NAICS 23 Construction	54	323	\$787	\$40,947	1.73	0.77
NAICS 44-45 Retail trade	58	746	\$543	\$28,246	1.64	1.00
NAICS 31-33 Manufacturing	23	517	\$1,002	\$52,098	1.45	1.60
NAICS 71 Arts, entertainment, and recreation	11	80	\$452	\$23,520	1.28	0.78
NAICS 72 Accommodation and food services	39	407	\$215	\$11,175	1.08	0.94
NAICS 99 Unclassified	4	7	\$451	\$23,451	0.92	1.06
NAICS 56 Administrative and waste services	12	143	\$648	\$33,706	0.56	1.11
NAICS 52 Finance and insurance	17	91	\$838	\$43,568	0.55	0.83
NAICS 53 Real estate and rental and leasing	11	22	\$797	\$41,460	0.36	0.82
NAICS 42 Wholesale trade	11	37	\$284	\$14,758	0.22	0.97
NAICS 54 Professional and technical services	17	34	\$534	\$27,777	0.14	1.11
NAICS 51 Information	4	10	\$721	\$37,499	0.13	0.69

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Gladwin Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 332 Fabricated metal product manufacturing	8	51	\$840	\$43,675	1.21	1.88
NAICS 333 Machinery manufacturing	4	214	\$1,174	\$61,066	6.61	2.16
NAICS 339 Miscellaneous manufacturing	3	15	\$518	\$26,938	0.88	1.18

Gladwin County, Continued – 2

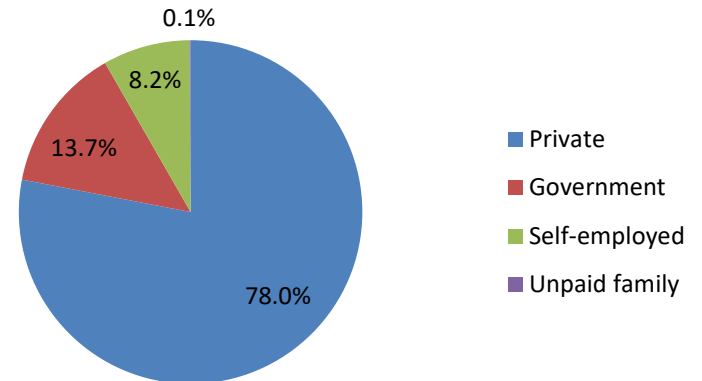
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Gladwin Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 621 Ambulatory health care services	15	87	\$695	\$36,128	0.44	0.98
NAICS 623 Nursing and residential care facilities	6	211	\$496	\$25,779	2.22	1.07
NAICS 624 Social assistance	8	16	\$213	\$11,067	0.16	0.65
Public Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Gladwin Co., 2015						
NAICS 4-Digit Industry (Private Sector)	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6211 Offices of physicians	5	20	\$717	\$37,269	0.27	0.94
NAICS 6212 Offices of dentists	4	35	\$715	\$37,187	1.34	1.20
NAICS 6213 Offices of other health practitioners	4	18	\$622	\$32,365	0.76	1.06
NAICS 6233 Continuing care, assisted living facilities	3	53	\$315	\$16,378	2.10	1.29

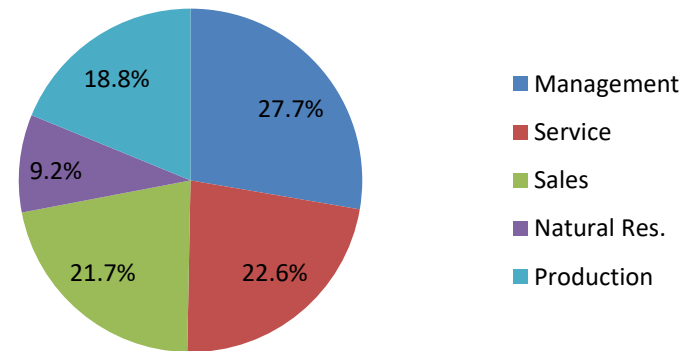
Gratiot County

Percent Employment - Full - Time, Year-Round Workers (16+)	Gratiot	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	24.3%	24.4%	22.4%
Educational Services	8.1%	8.0%	7.7%
Health Care and Social Assistance	16.2%	16.4%	14.6%
Manufacturing	20.2%	20.5%	22.5%
Public Administration	8.2%	4.9%	4.8%
Retail Trade	7.9%	10.4%	9.4%
Transportation, Warehousing, and Utilities	6.6%	5.1%	4.8%
Transportation and Warehousing	4.9%	3.7%	3.7%
Utilities	1.6%	1.4%	1.1%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	5.7%	6.3%	5.4%
Arts, Entertainment, and Recreation	2.4%	2.0%	1.3%
Accommodation and Food Services	3.3%	4.4%	4.1%
Agriculture, forestry, fishing and hunting, and mining	5.2%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	4.9%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.3%	0.3%	0.2%
Professional, Scientific, and Management, and Administrative and Waste Management services	4.7%	7.1%	9.5%
Professional, Scientific, and Technical Services	3.0%	3.7%	6.0%
Management of Companies and Enterprises	0.0%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	1.7%	3.3%	3.3%
Construction	4.7%	5.6%	4.6%
Other Services except Public Administration	4.7%	4.1%	4.1%
Finance and Insurance, Real Estate, Rental, and Leasing	4.2%	5.5%	6.6%
Finance and Insurance	3.2%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.0%	1.3%	1.6%
Wholesale Trade	2.2%	2.6%	3.0%
Information	1.2%	1.6%	1.7%

Classification of Civilian Employment, Gratiot Co., 2014



Occupation Classification, Gratiot Co., 2014



Gratiot County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Gratiot Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 31-33 Manufacturing	53	2,327	\$906	\$47,115	2.03	1.60
NAICS 42 Wholesale trade	37	648	\$1,071	\$55,678	1.18	0.97
NAICS 99 Unclassified	8	26	\$442	\$22,969	1.06	1.06
NAICS 56 Administrative and waste services	28	763	\$592	\$30,760	0.93	1.11
NAICS 44-45 Retail trade	102	1,238	\$465	\$24,184	0.85	1.00
NAICS 81 Other services, except public administration	71	277	\$454	\$23,586	0.69	1.04
NAICS 72 Accommodation and food services	49	701	\$257	\$13,348	0.58	0.94
NAICS 52 Finance and insurance	38	283	\$899	\$46,772	0.53	0.83
NAICS 23 Construction	57	211	\$596	\$30,989	0.35	0.77
NAICS 71 Arts, entertainment, and recreation	12	63	\$287	\$14,911	0.31	0.78
NAICS 53 Real estate and rental and leasing	16	48	\$460	\$23,914	0.25	0.82
NAICS 51 Information	10	55	\$547	\$28,431	0.21	0.69

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Gratiot Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 311 Food manufacturing	9	118	\$661	\$34,384	0.84	0.77
NAICS 323 Printing and related support activities	4	24	\$343	\$17,849	0.57	1.06
NAICS 332 Fabricated metal product manufacturing	10	92	\$672	\$34,927	0.68	1.88
NAICS 333 Machinery manufacturing	10	356	\$1,727	\$89,808	3.42	2.16
NAICS 336 Transportation equipment manufacturing	7	757	\$771	\$40,071	5.05	3.62

Gratiot County, Continued – 2

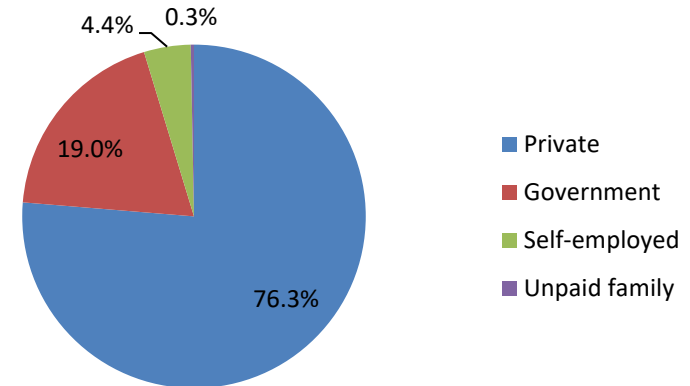
Healthcare Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Gratiot Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Public Sector						
NAICS 621 Ambulatory health care services	37	392	\$1,056	\$54,912	0.61	0.98
NAICS 623 Nursing and residential care facilities	27	1,007	\$547	\$28,466	3.29	1.07
NAICS 624 Social assistance	9	49	\$409	\$21,243	0.15	0.65
Public Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Gratiot Co., 2015						
NAICS 4-Digit Industry (Private Sector)	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6211 Offices of physicians	15	143	\$1,622	\$84,324	0.61	0.94
NAICS 6212 Offices of dentists	9	78	\$967	\$50,291	0.93	1.2
NAICS 6213 Offices of other health practitioners	11	65	\$584	\$30,354	0.86	1.06
NAICS 6233 Continuing care, assisted living facilities	11	525	\$587	\$30,518	6.49	1.29
NAICS 6241 Individual and family services	6	41	\$332	\$17,283	0.21	0.56

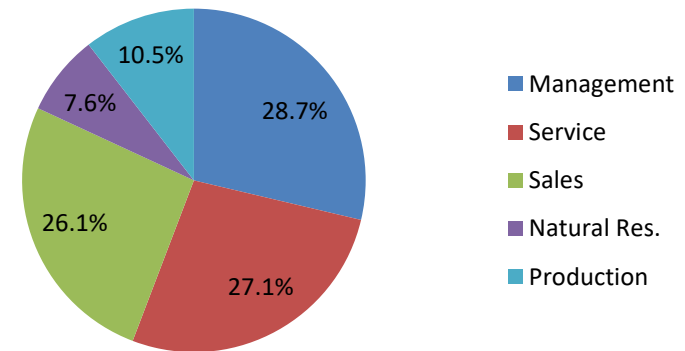
Isabella County

Percent Employment - Full - Time, Year-Round Workers (16+)	Isabella	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	29.6%	24.4%	22.4%
Educational Services	17.8%	8.0%	7.7%
Health Care and Social Assistance	11.8%	16.4%	14.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	12.5%	6.3%	5.4%
Arts, Entertainment, and Recreation	6.3%	2.0%	1.3%
Accommodation and Food Services	6.3%	4.4%	4.1%
Manufacturing	12.5%	20.5%	22.5%
Retail Trade	9.0%	10.4%	9.4%
Finance and Insurance, Real Estate, Rental, and Leasing	5.6%	5.5%	6.6%
Finance and Insurance	4.1%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.5%	1.3%	1.6%
Public Administration	5.6%	4.9%	4.8%
Professional, Scientific, and Management, and Administrative and Waste Management services	5.5%	7.1%	9.5%
Professional, Scientific, and Technical Services	2.6%	3.7%	6.0%
Management of Companies and Enterprises	0.2%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	2.6%	3.3%	3.3%
Agriculture, forestry, fishing and hunting, and mining	4.6%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	3.5%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	1.1%	0.3%	0.2%
Construction	4.3%	5.6%	4.6%
Transportation, Warehousing, and Utilities	3.7%	5.1%	4.8%
Transportation and Warehousing	3.0%	3.7%	3.7%
Utilities	0.7%	1.4%	1.1%
Other Services except Public Administration	3.5%	4.1%	4.1%
Wholesale Trade	2.2%	2.6%	3.0%
Information	1.5%	1.6%	1.7%

Classification of Civilian Employment, Isabella Co., 2014



Occupation Classification, Isabella Co., 2014



Isabella County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Isabella Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 21 Mining, quarrying, and oil and gas extraction	23	306	\$1,231	\$63,993	1.94	0.27
NAICS 23 Construction	157	1,810	\$937	\$48,709	1.35	0.77
NAICS 11 Agriculture, forestry, fishing and hunting	31	327	\$599	\$31,156	1.25	0.81
NAICS 72 Accommodation and food services	115	3,382	\$273	\$14,197	1.25	0.94
NAICS 55 Management of companies and enterprises	9	503	\$708	\$36,819	1.09	0.90
NAICS 31-33 Manufacturing	57	2,724	\$902	\$46,883	1.06	1.60
NAICS 44-45 Retail trade	184	3,195	\$463	\$24,076	0.98	1.00
NAICS 48-49 Transportation and warehousing	35	761	\$874	\$45,454	0.79	0.81
NAICS 52 Finance and insurance	70	901	\$929	\$48,321	0.75	0.83
NAICS 53 Real estate and rental and leasing	56	330	\$633	\$32,927	0.75	0.82
NAICS 62 Health care and social assistance	131	2,846	\$578	\$30,068	0.74	1.04
NAICS 71 Arts, entertainment, and recreation	21	315	\$254	\$13,183	0.70	0.78
NAICS 81 Other services, except public administration	129	582	\$421	\$21,891	0.65	1.04
NAICS 51 Information	19	253	\$819	\$42,581	0.44	0.69
NAICS 61 Educational services	12	208	\$515	\$26,757	0.37	0.82
NAICS 56 Administrative and waste services	62	541	\$556	\$28,909	0.29	1.11
NAICS 99 Unclassified	10	15	\$859	\$44,650	0.27	1.06
NAICS 54 Professional and technical services	98	474	\$937	\$48,708	0.26	1.11

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Isabella Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 311 Food manufacturing	7	57	\$256	\$13,296	0.18	0.77
NAICS 321 Wood product manufacturing	5	504	\$931	\$48,395	6.33	0.86
NAICS 323 Printing and related support activities	4	33	\$556	\$28,905	0.35	1.06
NAICS 332 Fabricated metal product manufacturing	7	87	\$723	\$37,617	0.29	1.88
NAICS 333 Machinery manufacturing	6	1,494	\$931	\$48,386	6.39	2.16
NAICS 337 Furniture and related product manufacturing	4	30	\$649	\$33,750	0.38	1.87
NAICS 339 Miscellaneous manufacturing	7	35	\$904	\$46,989	0.28	1.18

Isabella County, *Continued* – 2

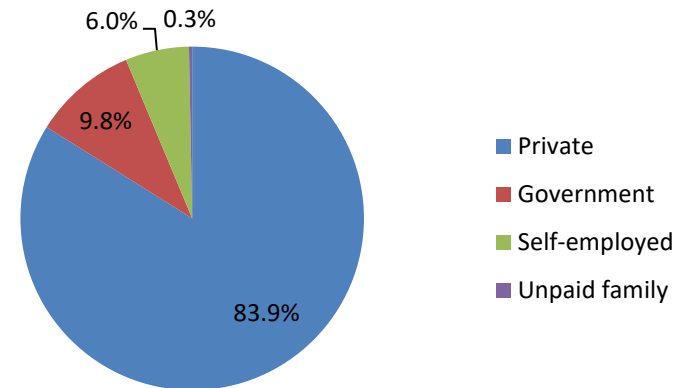
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Isabella Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Public Sector						
NAICS 621 Ambulatory health care services	85	871	\$599	\$31,160	0.61	0.98
NAICS 623 Nursing and residential care facilities	23	996	\$409	\$21,261	1.45	1.07
Private Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Isabella Co., 2015						
NAICS 4-Digit Industry (Private Industry)	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6211 Offices of physicians	27	181	\$938	\$48,757	0.34	0.94
NAICS 6212 Offices of dentists	17	124	\$745	\$38,726	0.66	1.20
NAICS 6213 Offices of other health practitioners	26	109	\$660	\$34,341	0.64	1.06
NAICS 6214 Outpatient care centers	6	55	\$1,066	\$55,447	0.35	0.85
NAICS 6216 Home health care services	7	352	\$281	\$14,596	1.28	1.00
NAICS 6231 Nursing care facilities, skilled nursing	3	248	\$517	\$26,885	0.72	0.90
NAICS 6233 Continuing care, assisted living facilities	15	609	\$381	\$19,836	3.35	1.29
NAICS 6241 Individual and family services	11	75	\$478	\$24,846	0.17	0.56
NAICS 6242 Emergency and other relief services	3	38	\$369	\$19,188	1.16	0.97
NAICS 6244 Child day care services	7	131	\$245	\$12,736	0.76	0.63

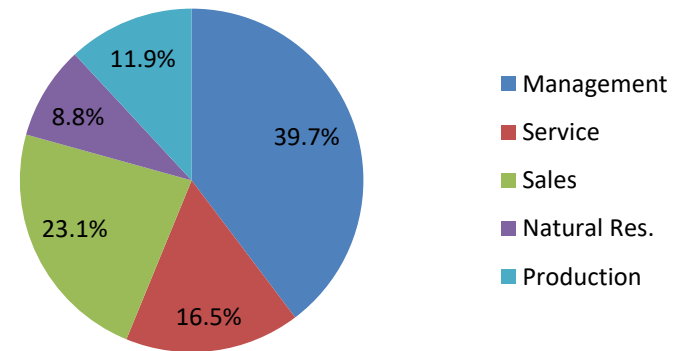
Midland County

Percent Employment - Full - Time, Year-Round Workers (16+)	Midland	RPI-5	MI
Manufacturing	29.3%	20.5%	22.5%
Educational Services, and Health Care, and Social Assistance	21.4%	24.4%	22.4%
Educational Services	7.4%	8.0%	7.7%
Health Care and Social Assistance	14.0%	16.4%	14.6%
Retail Trade	8.0%	10.4%	9.4%
Professional, Scientific, and Management, and Administrative and Waste Management services	7.8%	7.1%	9.5%
Professional, Scientific, and Technical Services	4.7%	3.7%	6.0%
Management of Companies and Enterprises	0.1%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	3.0%	3.3%	3.3%
Construction	7.4%	5.6%	4.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.0%	6.3%	5.4%
Arts, Entertainment, and Recreation	2.3%	2.0%	1.3%
Accommodation and Food Services	3.7%	4.4%	4.1%
Transportation, Warehousing, and Utilities	4.5%	5.1%	4.8%
Transportation and Warehousing	2.8%	3.7%	3.7%
Utilities	1.7%	1.4%	1.1%
Finance and Insurance, Real Estate, Rental, and Leasing	4.4%	5.5%	6.6%
Finance and Insurance	3.1%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.3%	1.3%	1.6%
Other Services except Public Administration	4.2%	4.1%	4.1%
Public Administration	3.0%	4.9%	4.8%
Wholesale Trade	2.0%	2.6%	3.0%
Information	1.3%	1.6%	1.7%
Agriculture, forestry, fishing and hunting, and mining	0.7%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	0.4%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.3%	0.3%	0.2%

Classification of Civilian Employment, Midland Co., 2014



Occupation Classification, Midland Co., 2014



Midland County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Midland Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 55 Management of companies and enterprises	8	2,888	\$2,819	\$146,594	4.95	0.90
NAICS 81 Other services, except public administration	647	2,230	\$347	\$18,027	1.95	1.04
NAICS 31-33 Manufacturing	71	6,320	\$1,667	\$86,686	1.94	1.60
NAICS 56 Administrative and waste services	88	3,267	\$972	\$50,532	1.40	1.11
NAICS 23 Construction	165	2,304	\$964	\$50,108	1.35	0.77
NAICS 71 Arts, entertainment, and recreation	26	706	\$620	\$32,216	1.23	0.78
NAICS 62 Health care and social assistance	213	5,673	\$863	\$44,852	1.16	1.04
NAICS 51 Information	398	829	\$301	\$15,662	1.13	0.69
NAICS 61 Educational services	22	704	\$700	\$36,380	0.98	0.82
NAICS 44-45 Retail trade	239	3,729	\$467	\$24,294	0.90	1.00
NAICS 72 Accommodation and food services	121	2,545	\$300	\$15,593	0.74	0.94
NAICS 99 Unclassified	17	51	\$1,036	\$53,850	0.73	1.06
NAICS 53 Real estate and rental and leasing	49	287	\$645	\$33,518	0.52	0.82
NAICS 52 Finance and insurance	66	730	\$1,201	\$62,445	0.48	0.83
NAICS 54 Professional and technical services	157	911	\$1,284	\$66,780	0.40	1.11
NAICS 42 Wholesale trade	52	433	\$1,324	\$68,872	0.28	0.97

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Midland Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/ Employee	Location Quotient (LQ)	Michigan LQ
NAICS 311 Food manufacturing	4	7	\$416	\$21,623	0.02	0.77
NAICS 323 Printing and related support activities	7	452	\$798	\$41,490	3.80	1.06
NAICS 325 Chemical manufacturing	9	4,276	\$1,965	\$102,178	20.00	1.24
NAICS 326 Plastics and rubber products manufacturing	6	649	\$1,011	\$52,568	3.56	1.94
NAICS 332 Fabricated metal product manufacturing	3	73	\$782	\$40,666	0.19	1.88
NAICS 333 Machinery manufacturing	13	175	\$1,253	\$65,174	0.59	2.16
NAICS 337 Furniture and related product manufacturing	6	19	\$749	\$38,935	0.19	1.87
NAICS 339 Miscellaneous manufacturing	4	14	\$709	\$36,879	0.09	1.18

Midland County, Continued – 2

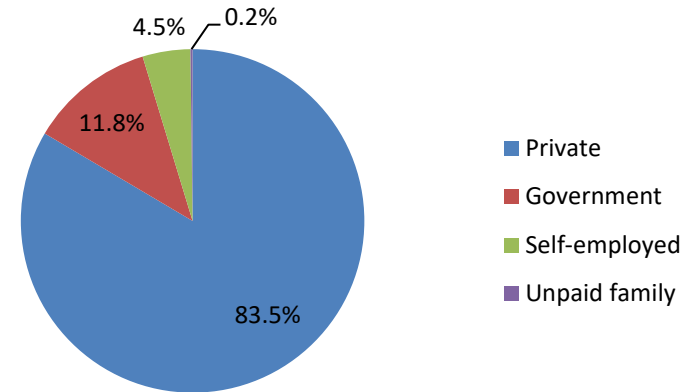
Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Midland Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Public Sector						
NAICS 621 Ambulatory health care services	130	1,513	\$952	\$49,485	0.83	0.98
NAICS 624 Social assistance	56	888	\$367	\$19,058	0.98	0.65
Private Sector						
N/A						

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Midland Co., 2015						
NAICS 4-Digit Industry	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 6211 Offices of physicians	32	291	\$1,756	\$91,336	0.43	0.94
NAICS 6212 Offices of dentists	42	341	\$829	\$43,115	1.42	1.20
NAICS 6213 Offices of other health practitioners	35	240	\$776	\$40,369	1.11	1.06
NAICS 6214 Outpatient care centers	7	85	\$1,770	\$92,063	0.43	0.85
NAICS 6216 Home health care services	11	527	\$543	\$28,221	1.51	1.00
NAICS 6231 Nursing care facilities, skilled nursing	3	383	\$572	\$29,759	0.88	0.90
NAICS 6233 Continuing care, assisted living facilities	13	311	\$465	\$24,183	1.35	1.29
NAICS 6241 Individual and family services	31	579	\$360	\$18,745	1.03	0.56
NAICS 6244 Child day care services	20	161	\$268	\$13,950	0.74	0.63

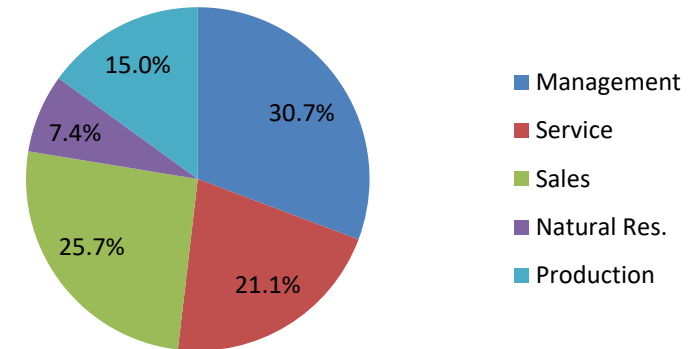
Saginaw County

Percent Employment - Full - Time, Year-Round Workers (16+)	Midland	RPI-5	MI
Educational Services, and Health Care, and Social Assistance	24.5%	24.4%	22.4%
Educational Services	6.7%	8.0%	7.7%
Health Care and Social Assistance	17.8%	16.4%	14.6%
Manufacturing	19.8%	20.5%	22.5%
Retail Trade	11.1%	10.4%	9.4%
Professional, Scientific, and Management, and Administrative and Waste Management services	7.9%	7.1%	9.5%
Professional, Scientific, and Technical Services	3.9%	3.7%	6.0%
Management of Companies and Enterprises	0.0%	0.1%	0.1%
Administrative, and Support, and Waste Management Services	4.0%	3.3%	3.3%
Finance and Insurance, Real Estate, Rental, and Leasing	6.4%	5.5%	6.6%
Finance and Insurance	5.2%	4.2%	5.0%
Real Estate, Rental, and Leasing	1.3%	1.3%	1.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	5.3%	6.3%	5.4%
Arts, Entertainment, and Recreation	0.8%	2.0%	1.3%
Accommodation and Food Services	4.5%	4.4%	4.1%
Transportation, Warehousing, and Utilities	5.0%	5.1%	4.8%
Transportation and Warehousing	3.8%	3.7%	3.7%
Utilities	1.2%	1.4%	1.1%
Public Administration	4.9%	4.9%	4.8%
Construction	4.9%	5.6%	4.6%
Other Services except Public Administration	4.3%	4.1%	4.1%
Wholesale Trade	2.9%	2.6%	3.0%
Information	1.7%	1.6%	1.7%
Agriculture, forestry, fishing and hunting, and mining	1.2%	2.1%	1.3%
Agriculture, forestry, fishing and hunting	1.1%	1.8%	1.1%
Mining, quarrying, and oil and gas extraction	0.1%	0.3%	0.2%

Classification of Civilian Employment, Saginaw Co., 2014



Occupation Classification, Saginaw Co., 2014



Saginaw County, Continued – 1

Private Sector Employment Data, Annual Averages, NAICS (Industry) Sectors, Saginaw Co., 2015						
NAICS Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 31-33 Manufacturing	218	12,088	\$1,222	\$63,518	1.64	1.60
NAICS 56 Administrative and waste services	204	8,124	\$591	\$30,717	1.54	1.11
NAICS 62 Health care and social assistance	498	15,150	\$885	\$46,022	1.38	1.04
NAICS 44-45 Retail trade	677	11,764	\$466	\$24,244	1.26	1.00
NAICS 72 Accommodation and food services	315	8,000	\$287	\$14,912	1.03	0.94
NAICS 81 Other services, except public administration	470	2,448	\$508	\$26,433	0.95	1.04
NAICS 51 Information	44	1,221	\$1,034	\$53,772	0.74	0.69
NAICS 52 Finance and insurance	222	2,539	\$1,107	\$57,550	0.74	0.83
NAICS 23 Construction	350	2,605	\$968	\$50,311	0.68	0.77
NAICS 71 Arts, entertainment, and recreation	64	819	\$267	\$13,864	0.63	0.78
NAICS 53 Real estate and rental and leasing	107	779	\$563	\$29,271	0.62	0.82
NAICS 42 Wholesale trade	148	2,131	\$1,138	\$59,189	0.61	0.97
NAICS 54 Professional and technical services	299	2,476	\$1,106	\$57,537	0.48	1.11
NAICS 99 Unclassified	26	63	\$321	\$16,668	0.40	1.06
NAICS 11 Agriculture, forestry, fishing and hunting	36	283	\$525	\$27,275	0.38	0.81
NAICS 55 Management of companies and enterprises	13	324	\$1,430	\$74,381	0.25	0.90
NAICS 61 Educational services	38	406	\$546	\$28,378	0.25	0.82
NAICS 21 Mining, quarrying, and oil and gas extraction	4	92	\$1,048	\$54,506	0.20	0.27

Location Quotients: Area's concentration of employment in given sector divided by U.S.'s concentration of employment in given sector.

Manufacturing Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Saginaw Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
NAICS 311 Food manufacturing	20	396	\$893	\$46,462	0.44	0.77
NAICS 314 Textile product mills	4	27	\$381	\$19,812	0.39	0.73
NAICS 321 Wood product manufacturing	6	59	\$678	\$35,234	0.26	0.86
NAICS 323 Printing and related support activities	21	183	\$516	\$26,812	0.68	1.06
NAICS 325 Chemical manufacturing	7	102	\$1,715	\$89,199	0.21	1.24
NAICS 327 Nonmetallic mineral product manufacturing	14	1,051	\$1,581	\$82,192	4.44	0.91
NAICS 332 Fabricated metal product manufacturing	43	1,621	\$952	\$49,524	1.86	1.88
NAICS 333 Machinery manufacturing	41	1,602	\$1,240	\$64,468	2.40	2.16

Saginaw County, Continued – 2

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) Sub-Sectors, Saginaw Co., 2015						
NAICS Sub-Sector	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 621 Ambulatory health care services	352	5,643	\$896	\$46,597	1.38	0.98
NAICS 623 Nursing and residential care facilities	71	2,415	\$478	\$24,851	1.23	1.07
Public Sector						
NAICS 622 Hospitals (Federal Gov.)	1	\$905	1,393	\$72,446	4.58	0.77

Healthcare & Social Assistance Employment Data, Annual Averages, NAICS (Industry) 4-Digit Industry, Saginaw Co., 2015						
NAICS 4-Digit Industry	Business Establishments	Employment	Weekly Wage	Wage/Employee	Location Quotient (LQ)	Michigan LQ
Private Sector						
NAICS 6211 Offices of physicians	144	1,884	\$1,235	\$64,209	1.25	0.94
NAICS 6212 Offices of dentists	89	646	\$862	\$44,820	1.20	1.20
NAICS 6213 Offices of other health practitioners	58	734	\$799	\$41,524	1.51	1.06
NAICS 6214 Outpatient care centers	24	234	\$773	\$40,215	0.52	0.85
NAICS 6215 Medical and diagnostic laboratories	11	145	\$2,800	\$145,592	0.93	0.45
NAICS 6216 Home health care services	24	1,415	\$426	\$22,173	1.79	1.00
NAICS 6219 Other ambulatory health care services	4	586	\$680	\$35,378	3.44	1.04
NAICS 6231 Nursing care facilities, skilled nursing	14	1,117	\$515	\$26,787	1.13	0.9
NAICS 6232 Residential mental health facilities	20	399	\$409	\$21,247	1.10	1.05
NAICS 6233 Continuing care, assisted living facilities	23	533	\$423	\$21,985	1.03	1.29
NAICS 6239 Other residential care facilities	14	366	\$520	\$27,043	3.75	1.77
NAICS 6241 Individual and family services	28	270	\$349	\$18,130	0.21	0.56
NAICS 6242 Emergency and other relief services	10	203	\$431	\$22,428	2.17	0.97
NAICS 6244 Child day care services	32	226	\$246	\$12,797	0.46	0.63
Public Sector (Federal Gov)						
NAICS 6221 General medical and surgical hospitals	1	905	\$1,393	\$72,446	4.67	0.78