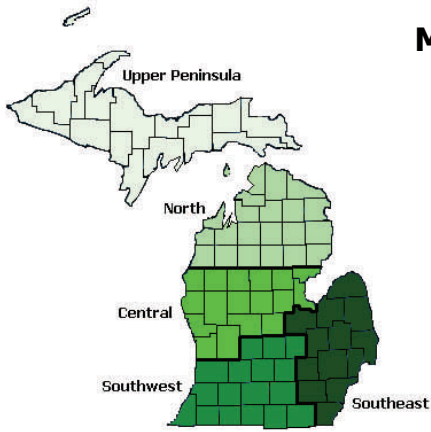


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Profile data sources: U.S. Census Bureau unless otherwise noted.

November 20, 2006

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Otsego County Profile



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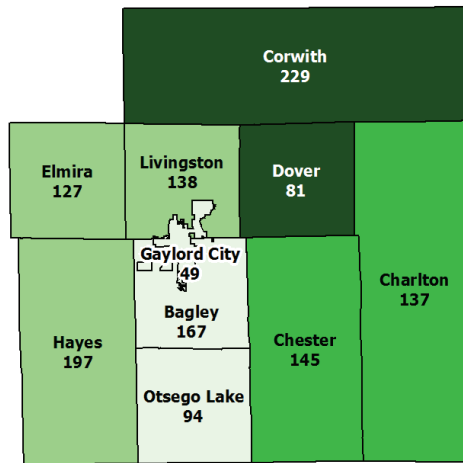
<i>Quick facts</i>	<i>Otsego County</i>	<i>Michigan</i>
Land area, 2000 (square miles)	515	56,804
Population, 2005 estimate	24,665	10,120,860
Housing units, 2004	14,508	4,433,482
Households, 2000	8,995	3,785,661
Median household income, 2003	\$42,300	\$46,291
Retail sales, 2002 (\$1000)	488,144	109,350,139
Median age, 2000	37.7	35.5

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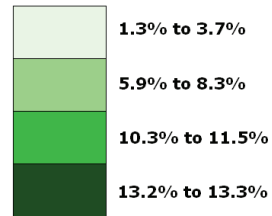
Population

Otsego County Population Change From 2000 to 2005 Estimate

Number Change



Percent Change



Minor Civil Divisions & County Population	1990	2000	2005 Estimate
Otsego County	17,957	23,301	24,665
Bagley township	4,929	5,838	6,005
Charlton township	913	1,330	1,467
Chester township	934	1,265	1,410
Corwith township	1,416	1,719	1,948
Dover township	485	614	695
Elmira township	1,038	1,598	1,725
Gaylord city	3,256	3,681	3,730
Hayes township	1,437	2,385	2,582
Livingston township	1,755	2,339	2,477
Otsego Lake township	1,794	2,532	2,626

Poverty

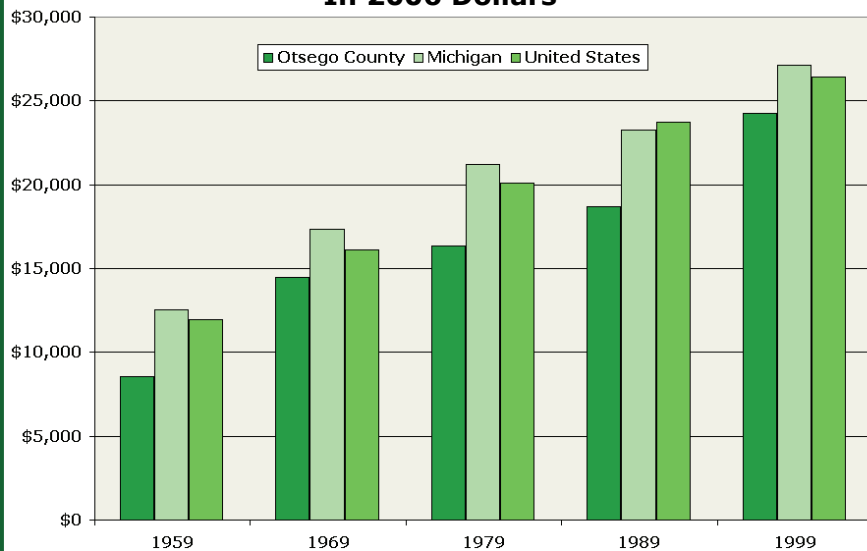
Poverty Rates Comparison	1989			1999		
	Otsego County	Michigan	United States	Otsego County	Michigan	United States
All Families	7.1	10.2	10.0	5.3	7.4	9.2
With related children under 18 years	10.4	16.0	14.9	6.7	11.3	13.6
With related children under 5 years	14.9	20.6	18.3	7.7	14.7	17.0
Families with female householder, no husband present	20.5	35.8	31.1	19.3	24.0	26.5
With related children under 18 years	31.4	48.1	42.3	24.1	31.5	34.3
With related children under 5 years	45.0	64.6	57.4	25.6	44.2	46.4
All Individuals	9.5	13.1	13.1	6.8	10.5	12.4
18 years and over	8.7	11.1	11.3	6.3	9.3	10.9
65 years and over	11.4	10.8	12.8	7.1	8.2	9.9
Related children under 18 years	11.2	18.2	17.9	7.5	13.4	16.1
Related children 5 to 17 years	9.9	16.7	17.0	7.2	12.7	15.4

In 1989 the poverty threshold for a household of four with two related children under 18 years was \$12,575. In 1999 the threshold for the same type of family was \$16,895.

Income

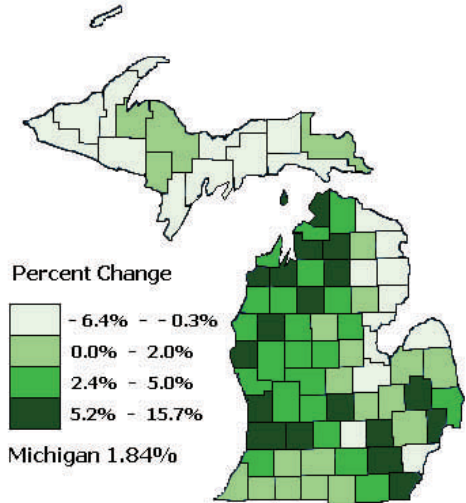
Household Income	Otsego County		Michigan	
	1989	1999	1989	1999
Less than \$10,000	14.7%	6.0%	15.6%	8.3%
\$10,000 to \$14,999	10.9%	6.3%	8.6%	5.8%
\$15,000 to \$24,999	21.3%	13.7%	16.4%	12.4%
\$25,000 to \$34,999	18.9%	15.6%	15.3%	12.4%
\$35,000 to \$49,999	19.5%	20.0%	18.7%	16.5%
\$50,000 to \$74,999	10.1%	21.1%	16.3%	20.6%
\$75,000 to \$99,999	2.6%	9.2%	5.4%	11.4%
\$100,000 to \$149,999	1.1%	5.6%	2.5%	8.6%
\$150,000 or more	0.7%	2.5%	1.2%	4.1%
Total Households	6,550	8,993	3,424,122	3,788,780
Median Household Income	\$26,356	\$40,876	\$31,020	\$44,667

Per Capita Income Comparison In 2006 Dollars



Source: The 1959, 1969, and 1979 values were brought to 1989 levels by the U.S. Census Bureau. Oct. 5, 2006 levels were calculated using the CGI calculator at <http://data.bls.gov/cgi-bin/cpicalc.pl>.

Michigan Population Change from 2000 to 2005 Estimate



Otsego County ranks 12 out of 83 in the state for population change from 2000 to 2005 estimate.

Education

Educational Attainment for Persons Age 25 and Over

	Less than 9th grade	9th to 12th grade, no diploma	High school graduate	Some college, no degree	Associate degree	Bachelor's degree	Graduate or professional degree
1990 Otsego County	8.6%	11.9%	40.7%	18.8%	6.3%	9.3%	4.4%
1990 Michigan	7.8%	15.5%	32.3%	20.4%	6.7%	10.9%	6.4%
1990 U.S.	10.4%	14.4%	30.0%	18.7%	6.2%	13.1%	7.2%
2000 Otsego County	3.8%	10.8%	36.4%	25.1%	6.6%	12.0%	5.4%
2000 Michigan	4.7%	11.9%	31.3%	23.3%	7.0%	13.7%	8.1%
2000 U.S.	7.5%	12.1%	28.6%	21.0%	6.3%	15.5%	8.9%

For the 2001–2002 school year, in Otsego County there were 27 high school dropouts or 2.1% and in Michigan there were 17,167 dropouts or 3.7%.

Source: Michigan Family Independence Agency

Population Composition

Otsego County			
Age Range	1990	2000	2005 Est
00-04	1,387	1,445	1,418
05-09	1,510	1,808	1,493
10-14	1,451	1,855	1,871
15-19	1,245	1,678	1,701
20-24	1,009	1,078	1,495
25-29	1,294	1,243	1,560
30-34	1,469	1,565	1,437
35-39	1,438	1,902	1,697
40-44	1,226	1,936	2,014
45-49	977	1,726	1,914
50-54	803	1,474	1,762
55-59	783	1,236	1,450
60-64	932	1,154	1,194
65-69	824	974	1,113
70-74	639	907	835
75-79	426	639	801
80-84	313	361	498
85+	231	320	412
County Total	17,957	23,301	24,665

In the 2005 estimate, Otsego County's population included 12,278 males and 12,387 females, or 49.8% and 50.2% respectively. For Michigan, males represent 49.2% and females 50.8%.

Median Ages

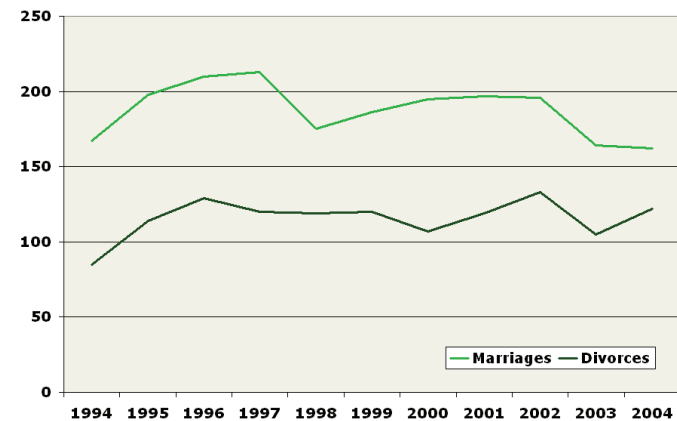
	1980	1990	2000
Otsego County	29.1	33.7	37.7
Michigan	28.8	32.6	35.5
U. S.	30.0	33.0	35.3

Households & Families

In 2000, Otsego County had

- 8,995 households and 6,539 families.
- 275 grandparents living in a household with one or more of their own grandchildren under 18 years and 74 grandparents were responsible for their grandchildren.
- 751 female householders with no husband present, and 494 of these households included children under 18 years.
- 817 householders 65 years and older.
- 1,202 children under age 18 living with a single parent. This represented 19.3 percent of all children in Otsego County. In Michigan, 24.5 percent of all children lived in single parent families.

Marriage and Divorce History in Otsego County

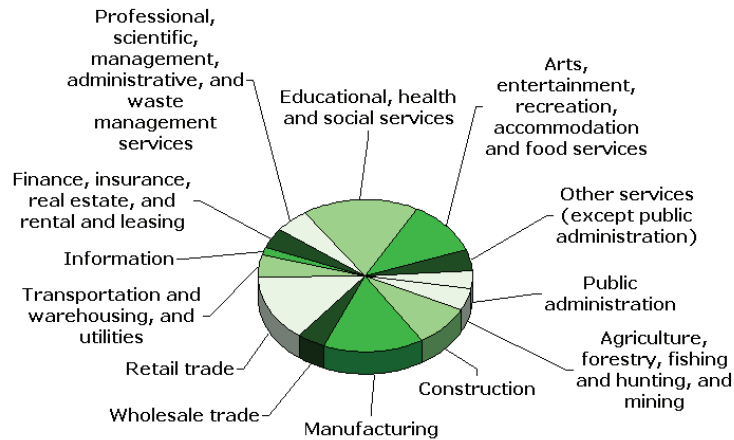


In 2004, there were 36,779 Michigan children involved in divorces and annulments.

Source: Michigan Department of Community Health

Employment

2000 Employment by Industry in Otsego County



Regional Employment Forecast for Alcona, Alpena, Cheboygan, Crawford, Montmorency, Oscoda, Otsego and Presque Isle Counties

	# of Employees		Growth Rate
	2002	Forecast 2012	
Total, Wage & Salary Employment	47,390	51,820	9.3%
Ambulatory Health Care Services	1,570	1,960	25.0%
Food Services & Drinking Places	4,140	4,520	9.1%
Social Assistance	1,140	1,510	32.9%
Hospitals	2,360	2,690	14.0%
Machinery	1,740	2,050	17.9%
Specialty Trade Contractors	1,560	1,840	17.5%
Nursing & Residential Care Facilities	1,420	1,650	16.3%

This chart displays the total for the region and the highest forecast growth industries by number of employees. For more information go to www.milmi.org, click on Industry Information and select NE Lower Peninsula.

Otsego County Population Composition

Population by Race and Hispanic or Latino Origin	1990	2000	2004 Est
White	17,737	22,782	23,905
Black	18	42	85
American Indian/Alaskan Native	103	149	154
Asian or Pacific Islander	82	88	134
Two or More Races	17	240	235
Total	17,957	23,301	24,513
Hispanic or Latino (of any race)	67	175	201

Of the 8,995 households in 2000, there were 497 unmarried partner households, of which

- 7 were male householder and male partner
- 294 were male householder and female partner
- 20 were female householder and female partner
- 176 were female householder and male partner

Urban and Rural Population	Year 2000
Total:	23,301
Urban:	7,778
- Inside urbanized areas	0
- Inside urban clusters	7,778
Rural:	15,523
- Farm	299
- Non-farm	15,224

Disability *	Year 2000
Total population 5 to 20 years	5,476
- With a disability	483
Total population 21 to 64 years	13,081
- With a disability	2,075
- Percent employed	56.4%
- No disability	11,006
- Percent employed	77.6%
Total population 65 years and over	3,141
- With a disability	1,125

* Civilian non-institutionalized population only

Labor Force

Where Otsego County Residents Work

Otsego County residents who worked in their own county:

	1980	1990	2000
Number	4,361	7,146	9,274
Percent	91.0%	90.9%	87.1%

Otsego County residents who worked outside their county of residence, but in Michigan:

	1980	1990	2000
Number	419	669	1,306
Percent	8.7%	8.5%	12.3%

Otsego County residents who worked outside Michigan:

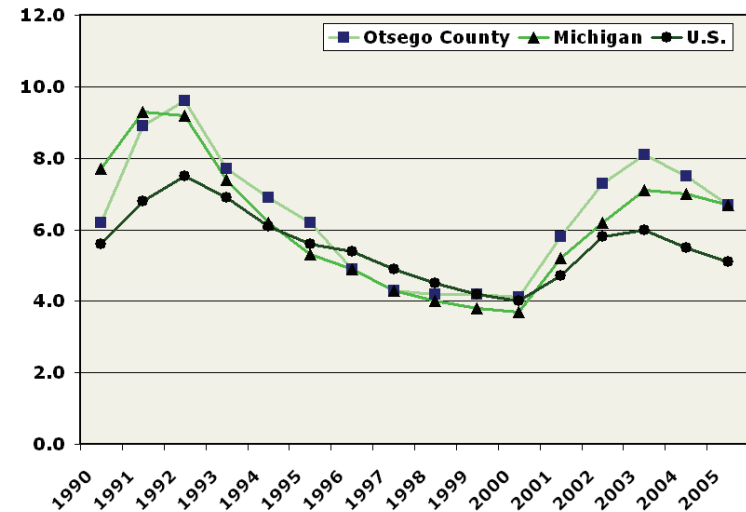
	1980	1990	2000
Number	10	44	72
Percent	0.2%	0.6%	0.7%

Analysis of Otsego County Women 16 Years and Older In the Labor Force in 2000

	Employed	Unemployed	Not in Labor Force
Women with children of their own, all under 6 years of age.	66.6%	1.7%	31.7%
Women with children of their own under 6 years of age and children of their own between 6 and 17 years.	66.0%	2.7%	31.2%
Women with children of their own between 6 to 17 years only.	77.3%	1.6%	21.0%
Women with no children under 18 years of age.	48.2%	3.4%	48.4%

Unemployment

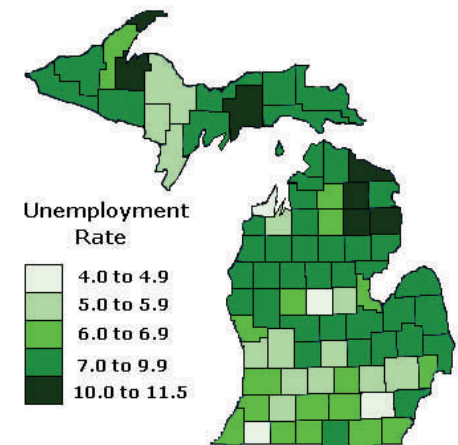
Unemployment Rates 1990 to 2005



Otsego County Unemployed

Year	%	Count
1997	4.3%	558
1998	4.2%	544
1999	4.2%	566
2000	4.1%	508
2001	5.8%	718
2002	7.3%	892
2003	8.1%	1,003
2004	7.5%	958
2005	6.7%	883

Unemployment Rates by County not seasonally adjusted Michigan Annual 2005



Source: All data on this page is from the Bureau of Labor Statistics.