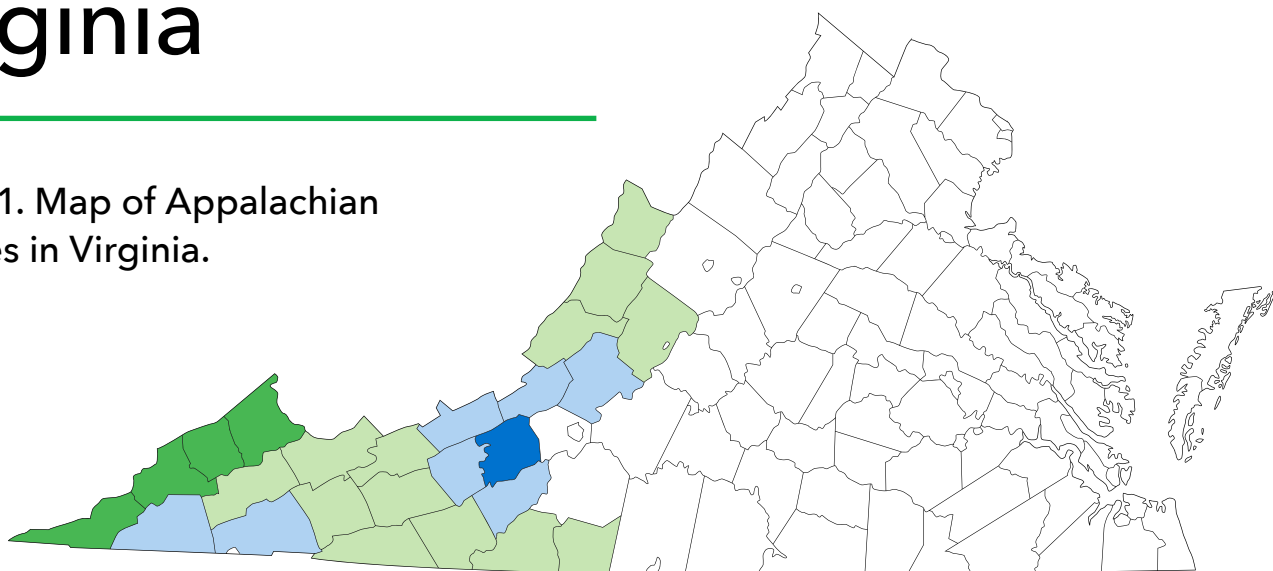


Virginia

Figure 1. Map of Appalachian counties in Virginia.



■ Rural, non-PPC
■ Rural PPC*

■ Metro, non-PPC
■ Metro PPC*

□ Non-Appalachian counties
 *persistent poverty county

Table 1. Consumer credit profiles in Appalachia in comparison: Virginia.

	National Average	Virginia	Rural Appalachian Virginia
Percent with mortgage	29	34	21
Median balance on mortgage	\$165,975	\$205,890	\$77,142
Percent with credit card (cc)	80	81	68
Median balance on cc	\$1,207	\$1,330	\$952
Utilization rate (cc)	31	30	35
Percent with auto loan	42	42	45
Median balance on auto loan	\$13,249	\$13,647	\$14,333
Percent with student loan (SL)	18	18	12
Percent w/ medical debt collection	17	19	28
Median household income	\$61,833	\$73,255	\$39,730
Deep subprime	4	4	6
Subprime	21	20	27
Near prime	12	11	13
Prime	37	37	30
Super-Prime	26	28	24

Figure 2. Share of rural Appalachian consumers in Virginia with delinquency on multiple types of credit.

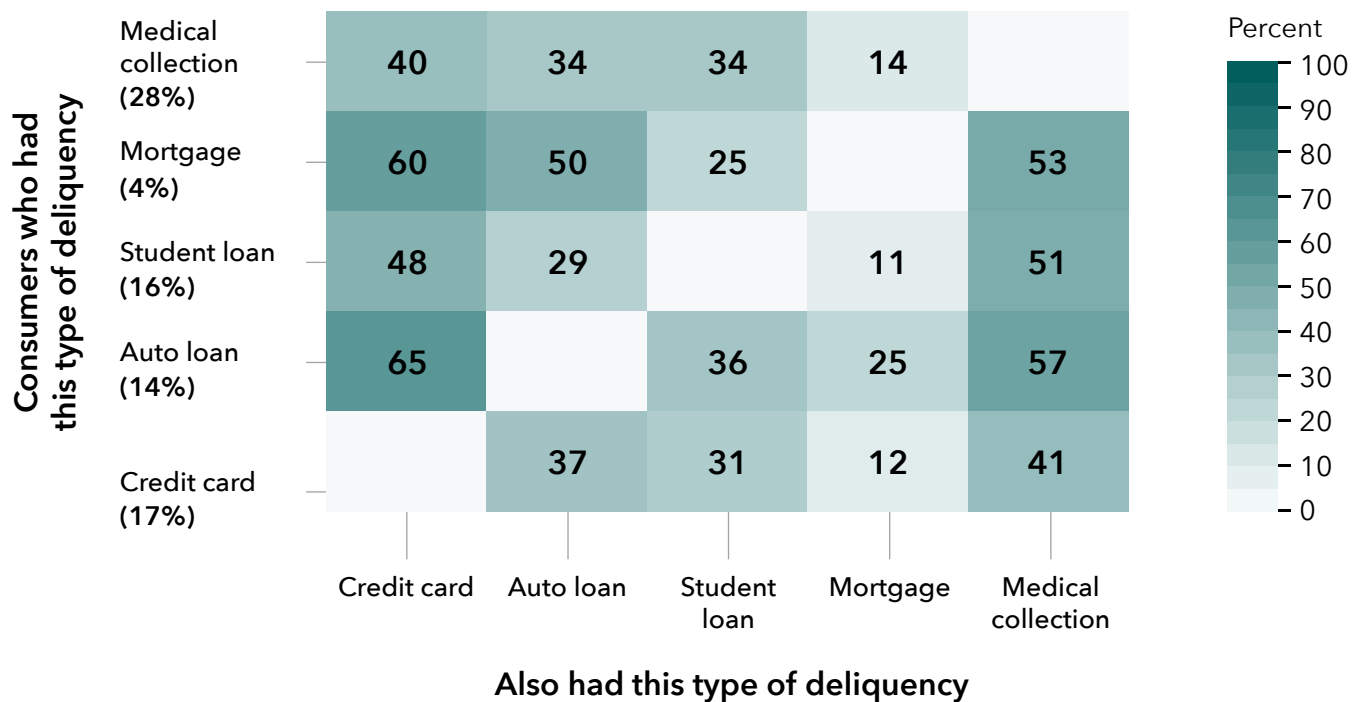


Figure 3. Relative share of consumers with likely medical debt collection removals from credit report.

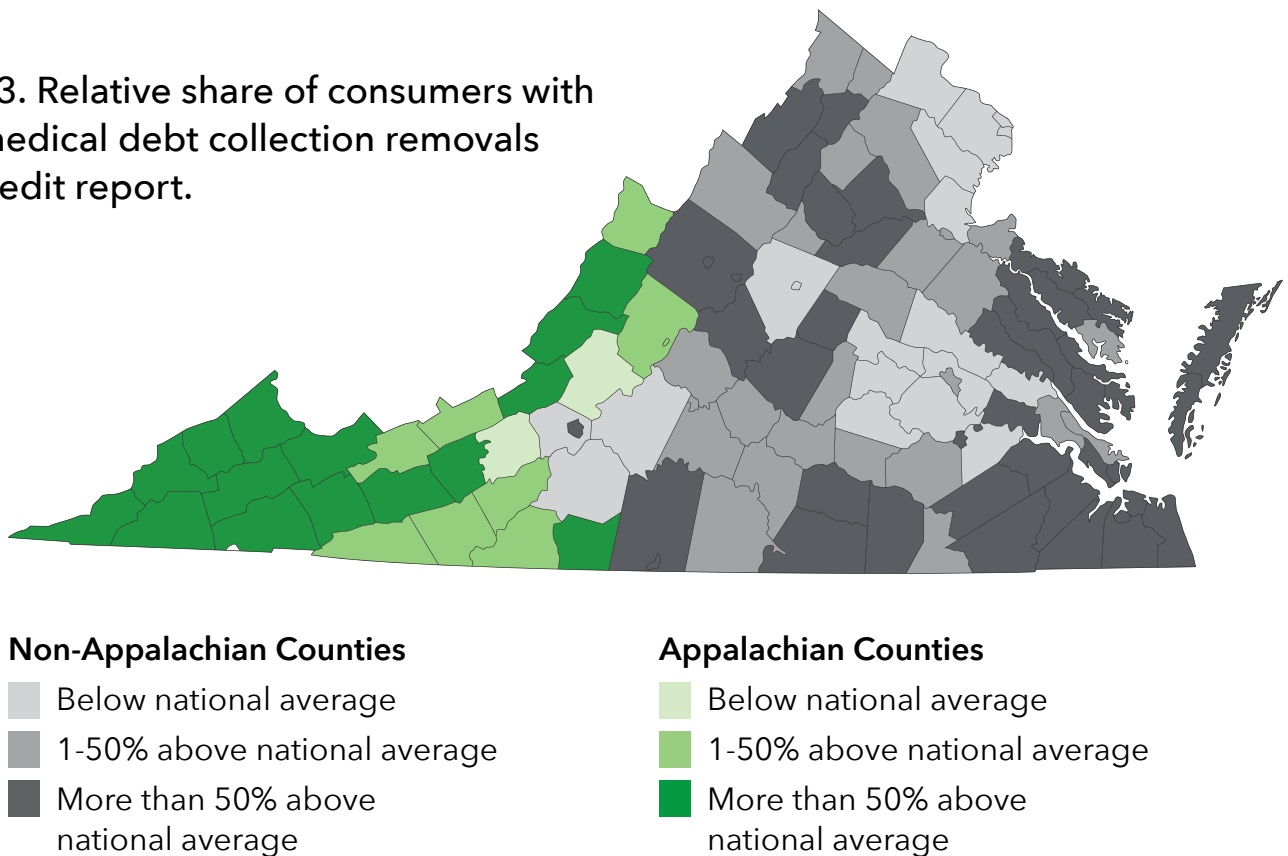


Table 2. Student loan borrowers in Virginia.

	National Average	Virginia	Rural Appalachian Virginia
Median scheduled monthly SL payment	\$192	\$214	\$158
Median annual household income	\$68,181	\$81,979	\$41,755
Median SL debt balance to income	32	40	44
Percent delinquent	7	6	7
Median balance if delinquent	\$25,089	\$29,798	\$30,530
Percent in default	9	8	9
Percent receiving assistance through IDR	21	22	23

Figure 4. Percent of applications originated for credit cards and auto loans, Virginia vs. national average.

