

West Virginia

Figure 1. Map of Appalachian counties in West Virginia.

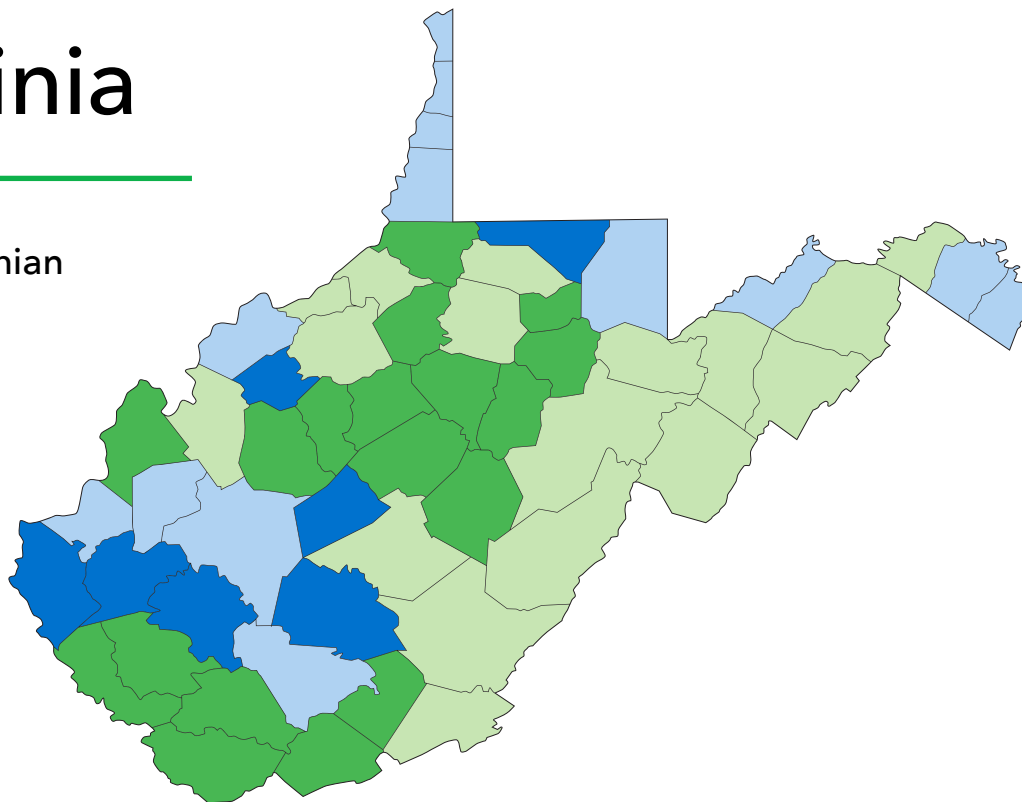
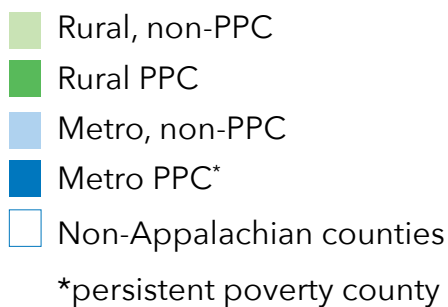


Table 1. Consumer credit profiles in Appalachia in comparison: West Virginia.

	National Average	West Virginia	Rural Appalachian West Virginia
Percent with mortgage	29	25	23
Median balance on mortgage	\$165,975	\$92,925	\$76,537
Percent with credit card (cc)	80	72	69
Median balance on cc	\$1,207	\$1,021	\$999
Utilization rate (cc)	31	36	37
Percent with auto loan	42	47	50
Median balance on auto loan	\$13,249	\$14,473	\$14,758
Percent with student loan (SL)	18	17	15
Percent w/ medical debt collection	17	30	29
Median household income	\$61,833	\$45,078	\$41,053
Deep subprime	4	5	5
Subprime	21	28	29
Near prime	12	13	13
Prime	37	31	31
Super-Prime	26	23	22

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

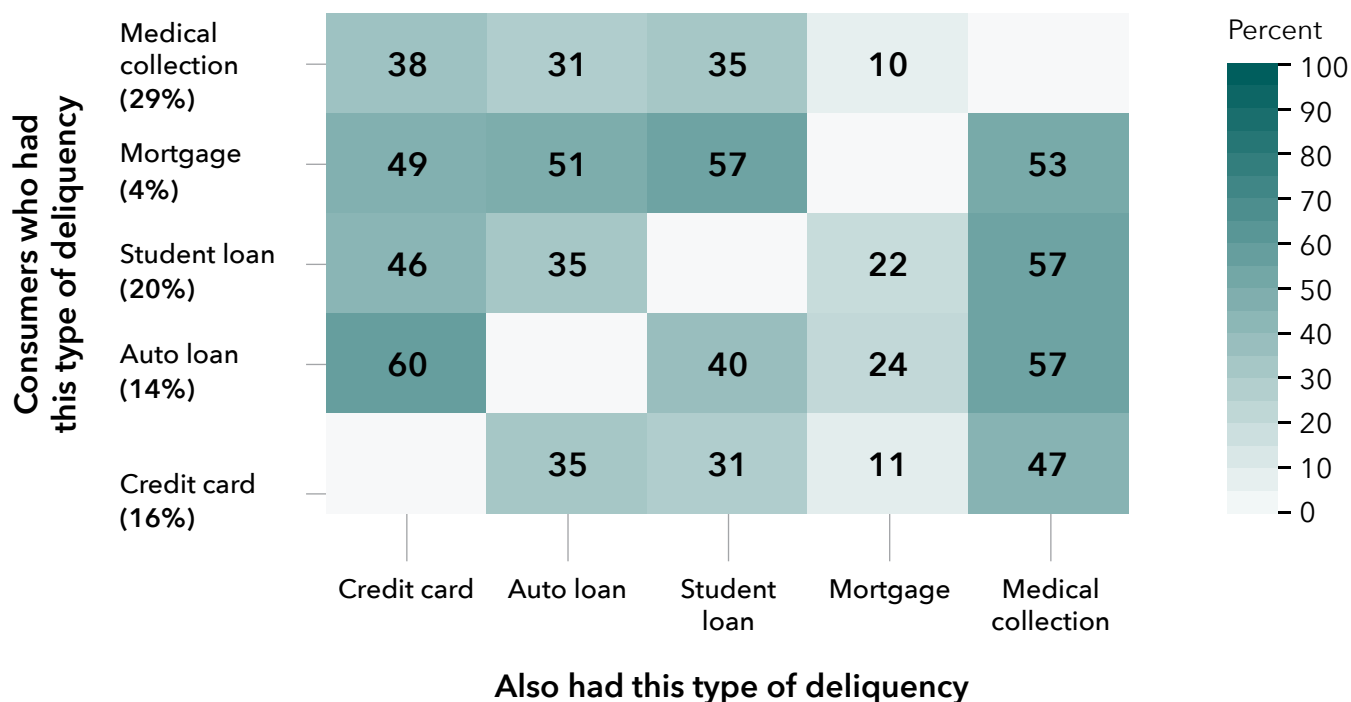


Figure 3. Relative share of consumers with likely medical debt collection removals from credit report.

Appalachian Counties

- Below national average
- 1-50% above national average
- More than 50% above national average

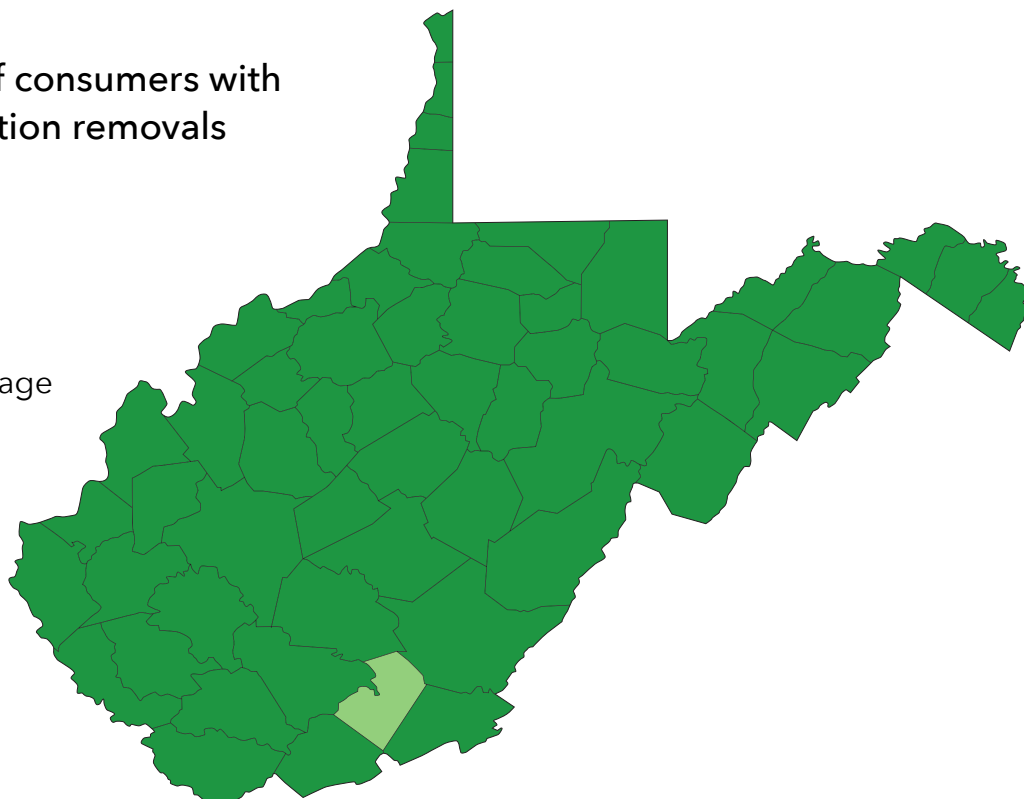


Table 2. Student loan borrowers in West Virginia.

	National Average	West Virginia	Rural Appalachian West Virginia
Median scheduled monthly SL payment	\$192	\$166	\$156
Median annual household income	\$68,181	\$49,089	\$43,169
Median SL debt balance to income	32	38	39
Percent delinquent	7	8	9
Median balance if delinquent	\$25,089	\$23,335	\$28,918
Percent in default	9	13	12
Percent receiving assistance through IDR	21	21	22

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

