

Daggett, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 238,786	Direct	25
Other Public	\$ 0	Indirect	5
Private	\$ 279,013	Total	30
New Equity	\$ 370,350	Multiplier	1.22
Total	\$ 888,149		

Loan-Leverage Ratio 2.7:1

EDA Cost	\$ 58,346	EDA Cost per Direct Job	\$2,334
Total Investment per EDA Dollar	\$15.22	EDA Cost per Total Job	\$1,915

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	46	47	1	2.17%
Total Employment	504	535	30	6.05%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	2.977	3.015	1.26%	1.84%	pos
Earnings per Worker Index (\$1,000)	\$27.69	\$26.91	-2.83%	-1.83%	neg
Economic Stage Index	4.880	4.821	-1.21%	-1.21%	neg
Import-Dependence Index**	37.53%	37.52%	0.03%	0.04%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-1.16%	neg
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Davis, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 2,275,794	Direct	152
Other Public	\$ 295,358	Indirect	91
Private	\$ 2,497,572	Total	243
New Equity	\$ 0	Multiplier	1.60
Total	\$ 5,068,724		

Loan-Leverage Ratio 1.2:1

EDA Cost	\$ 319,387	EDA Cost per Direct Job	\$2,101
Total Investment per EDA Dollar	\$15.87	EDA Cost per Total Job	\$1,313

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	205	205	0	0.00%
Total Employment	92,330	92,573	243	0.26%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.026	4.028	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	\$30.36	\$30.35	-0.04%	-0.02%	ind
Economic Stage Index	4.839	4.837	-0.04%	-0.04%	ind
Import-Dependence Index**	24.06%	24.07%	-0.04%	-0.05%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.03%	ind
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Duchesne, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,155,838	Direct	101
Other Public	\$ 934,432	Indirect	243
Private	\$ 2,232,376	Total	344
New Equity	\$ 1,119,010	Multiplier	3.40
Total	\$ 5,441,657		

Loan-Leverage Ratio 3.7:1

EDA Cost	\$ 325,327	EDA Cost per Direct Job	\$3,221
Total Investment per EDA Dollar	\$16.73	EDA Cost per Total Job	\$947

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	99	103	4	4.04%
Total Employment	6,870	7,214	344	5.00%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.654	3.672	0.49%	0.71%	pos
Earnings per Worker Index (\$1,000)	\$25.00	\$24.71	-1.18%	-0.76%	neg
Economic Stage Index	4.400	4.409	0.20%	0.20%	ind
Import-Dependence Index**	32.15%	32.16%	-0.03%	-0.03%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.12%	ind
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Emery, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 75,932	Direct	5
Other Public	\$ 189,830	Indirect	1
Private	\$ 0	Total	6
New Equity	\$ 227,796	Multiplier	1.17
Total	\$ 493,558		

Loan-Leverage Ratio 5.5:1

EDA Cost	\$ 16,426	EDA Cost per Direct Job	\$3,285
Total Investment per EDA Dollar	\$30.05	EDA Cost per Total Job	\$2,799

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	81	82	1	1.23%
Total Employment	5,559	5,565	6	0.11%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.245	3.249	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	\$36.22	\$36.18	-0.10%	-0.06%	ind
Economic Stage Index	4.038	4.040	0.05%	0.05%	ind
Import-Dependence Index**	34.93%	34.89%	0.10%	0.13%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.32%	pos
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*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Garfield, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 162,138	Direct	9
Other Public	\$ 0	Indirect	1
Private	\$ 581,176	Total	10
New Equity	\$ 234,728	Multiplier	1.09
Total	\$ 978,041		

Loan-Leverage Ratio 5.0:1

EDA Cost	\$ 9,035	EDA Cost per Direct Job	\$ 1,004
Total Investment per EDA Dollar	\$108.24	EDA Cost per Total Job	\$920

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲%	▲%
in County (4-Digit)	73	73	0	0.00%
Total	Before	After	▲%	▲%
Employment	2,598	2,608	10	0.38%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.306	3.306	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	\$22.16	\$22.11	-0.20%	-0.13%	ind
Economic Stage Index	4.433	4.435	0.05%	0.05%	ind
Import-Dependence Index**	35.63%	35.56%	0.22%	0.29%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.22%	ind
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Grand, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 227,500	Direct	22
Other Public	\$ 0	Indirect	5
Private	\$ 659,757	Total	27
New Equity	\$ 400,933	Multiplier	1.22
Total	\$ 1,288,190		

Loan-Leverage Ratio 4.7:1

EDA Cost	\$ 67,737	EDA Cost per Direct Job	\$3,079
Total Investment per EDA Dollar	\$19.02	EDA Cost per Total Job	\$2,518

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲%	▲%
in County (4-Digit)	93	94	1	1.08%
Total	Before	After	▲%	▲%
Employment	4,658	4,685	27	0.58%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.524	3.533	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	\$22.10	\$22.08	-0.08%	-0.05%	ind
Economic Stage Index	4.832	4.836	0.08%	0.08%	ind
Import-Dependence Index**	30.89%	30.84%	0.14%	0.18%	ind

Summary of Indices

1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.57%	pos
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Iron, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 198,828	Direct	10
Other Public	\$ 0	Indirect	3
Private	\$ 302,385	Total	13
New Equity	\$ 0	Multiplier	1.29
Total	\$ 501,213		

Loan-Leverage Ratio 1.5:1

EDA Cost	\$ 4,709	EDA Cost per Direct Job	\$471
Total Investment per EDA Dollar	\$106.43	EDA Cost per Total Job	\$365

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲%	▲%
in County (4-Digit)	117	117	0	0.00%
Total	Before	After	▲%	▲%
Employment	12,046	12,059	13	0.11%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.823	3.823	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	\$22.23	\$22.23	-0.01%	0.00%	ind
Economic Stage Index	4.805	4.805	0.00%	0.00%	ind
Import-Dependence Index**	26.57%	26.56%	0.02%	0.02%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.02%	ind
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Juab, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 324,997	Direct	13
Other Public	\$ 80,208	Indirect	9
Private	\$ 3,082,648	Total	22
New Equity	\$ 542,191	Multiplier	1.71
Total	\$ 4,030,044		

Loan-Leverage Ratio 11.4:1

EDA Cost	\$ 162,078	EDA Cost per Direct Job	\$12,468
Total Investment per EDA Dollar	\$24.86	EDA Cost per Total Job	\$7,305

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲%	▲%
in County (4-Digit)	80	82	2	2.50%
Total	Before	After	▲%	▲%
Employment	2,726	2,748	22	0.81%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.552	3.559	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	\$20.30	\$20.31	0.05%	0.03%	ind
Economic Stage Index	4.455	4.455	0.00%	0.00%	ind
Import-Dependence Index**	32.27%	32.22%	0.15%	0.20%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.50%	pos
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*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Kane, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 103,556	Direct	5		
Other Public	\$ 0	Indirect	1		
Private	\$ 135,314	Total	6		
New Equity	\$ 0	Multiplier	1.15		
Total	\$ 238,870				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 1,734	EDA Cost per Direct Job	\$347		
Total Investment per EDA Dollar	\$137.77	EDA Cost per Total Job	\$301		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,908	2,914	6	0.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.478	3.476	-0.05%	-0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.67	\$20.66	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.825	4.826	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.29%	32.29%	-0.03%	-0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.14%	ind

Millard, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 730,819	Direct	43		
Other Public	\$ 345,684	Indirect	43		
Private	\$ 2,750,583	Total	86		
New Equity	\$ 2,388,878	Multiplier	2.00		
Total	\$ 6,215,963				
Loan-Leverage Ratio	7.5:1				
EDA Cost	\$ 346,138	EDA Cost per Direct Job	\$8,050		
Total Investment per EDA Dollar	\$17.96	EDA Cost per Total Job	\$4,018		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	88	90	2	2.27%	
Total Employment	Before	After	▲	▲%	
	6,026	6,112	86	1.43%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.594	3.601	0.21%	0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.62	\$25.50	-0.49%	-0.32%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.405	4.399	-0.15%	-0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.31%	31.32%	-0.04%	-0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.21%	ind

Morgan, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 295,358	Direct	104		
Other Public	\$ 0	Indirect	12		
Private	\$ 886,073	Total	116		
New Equity	\$ 0	Multiplier	1.11		
Total	\$ 1,181,431				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 7,048	EDA Cost per Direct Job	\$68		
Total Investment per EDA Dollar	\$167.63	EDA Cost per Total Job	\$61		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	74	1	1.37%	
Total Employment	Before	After	▲	▲%	
	2,209	2,325	116	5.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.467	3.501	0.99%	1.44%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.03	\$21.07	-4.37%	-2.83%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.102	4.057	-1.10%	-1.10%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.58%	35.79%	-0.61%	-0.80%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-3.28%	neg

Salt Lake, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,059,002	Direct	2076		
Other Public	\$ 0	Indirect	1,988		
Private	\$ 1,484,829	Total	4064		
New Equity	\$ 1,252,716	Multiplier	1.96		
Total	\$ 6,796,548				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 156,053	EDA Cost per Direct Job	\$75		
Total Investment per EDA Dollar	\$43.55	EDA Cost per Total Job	\$38		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	350	350	0	0.00%	
Total Employment	Before	After	▲	▲%	
	510,436	514,500	4,064	0.80%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.362	4.364	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.02	\$31.01	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.925	4.923	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	14.97%	15.00%	-0.26%	-0.33%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.29%	neg

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

San Juan, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 190,633	Direct	20		
Other Public	\$ 0	Indirect	3		
Private	\$ 1,229,602	Total	23		
New Equity	\$ 526,340	Multiplier	1.13		
Total	\$ 1,946,575				
Loan-Leverage Ratio	9.2:1				
EDA Cost	\$ 93,249	EDA Cost per Direct Job	\$4,662		
Total Investment per EDA Dollar	\$20.87	EDA Cost per Total Job	\$4,132		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	85	85	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,824	5,847	23	0.39%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.686	3.684	-0.04%	-0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.73	\$23.69	-0.19%	-0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.768	4.768	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.02%	29.98%	0.13%	0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.01%	ind	

Sanpete, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 121,159	Direct	12		
Other Public	\$ 13,881	Indirect	1		
Private	\$ 74,065	Total	13		
New Equity	\$ 124,113	Multiplier	1.10		
Total	\$ 333,218				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 22,265	EDA Cost per Direct Job	\$1,855		
Total Investment per EDA Dollar	\$14.97	EDA Cost per Total Job	\$1,681		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	97	97	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,539	7,552	13	0.18%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.650	3.652	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.17	\$20.15	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.223	4.225	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.98%	31.97%	0.02%	0.03%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.10%	ind	

Sevier, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 26,166	Direct	2		
Other Public	\$ 0	Indirect	0		
Private	\$ 40,496	Total	2		
New Equity	\$ 0	Multiplier	1.06		
Total	\$ 66,662				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 5,088	EDA Cost per Direct Job	\$2,544		
Total Investment per EDA Dollar	\$13.10	EDA Cost per Total Job	\$2,402		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	103	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,621	7,624	2	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.850	3.850	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.68	\$24.68	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.336	4.336	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.04%	29.02%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.05%	ind	

Tooele, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 717,217	Direct	86		
Other Public	\$ 0	Indirect	32		
Private	\$ 0	Total	118		
New Equity	\$ 0	Multiplier	1.37		
Total	\$ 717,217				
Loan-Leverage Ratio	0.0:1				
EDA Cost	(\$ 143,729)	EDA Cost per Direct Job	-\$1,671		
Total Investment per EDA Dollar	-\$4.99	EDA Cost per Total Job	-\$1,217		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	107	108	1	0.93%	
Total Employment	Before	After	▲	▲%	
	13,482	13,601	118	0.88%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.556	3.576	0.55%	0.80%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.96	\$35.77	-0.52%	-0.34%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.714	4.707	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.21%	31.18%	0.07%	0.10%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.41%	pos	

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Uintah, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,046,873	Direct	77		
Other Public	\$ 170,180	Indirect	73		
Private	\$ 1,441,790	Total	150		
New Equity	\$ 1,377,529	Multiplier	1.95		
Total	\$ 4,036,371				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 267,867	EDA Cost per Direct Job	\$3,479		
Total Investment per EDA Dollar	\$15.07	EDA Cost per Total Job	\$1,788		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 112	After 116	▲ 4	▲% 3.57%	
Total Employment	Before 11,055	After 11,205	▲ 150	▲% 1.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 3.882	After 3.897	▲% 0.39%	▲STD% 0.58%	pos
Earnings per Worker Index (\$1,000)	Before \$25.81	After \$25.76	▲% -0.22%	▲STD% -0.14%	ind
Economic Stage Index	Before 4.649	After 4.648	▲% -0.03%	▲STD% -0.03%	ind
Import-Dependence Index**	Before 27.74%	After 27.70%	▲% 0.14%	▲STD% 0.18%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.57%		pos

Utah, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,618,807	Direct	1444		
Other Public	\$ 1,800,284	Indirect	1,100		
Private	\$ 2,703,313	Total	2544		
New Equity	\$ 19,746,747	Multiplier	1.76		
Total	\$ 28,869,151				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 832,421	EDA Cost per Direct Job	\$577		
Total Investment per EDA Dollar	\$34.68	EDA Cost per Total Job	\$327		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 248	After 251	▲ 3	▲% 1.21%	
Total Employment	Before 135,859	After 138,403	▲ 2,544	▲% 1.87%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 4.080	After 4.092	▲% 0.31%	▲STD% 0.45%	pos
Earnings per Worker Index (\$1,000)	Before \$25.86	After \$25.84	▲% -0.07%	▲STD% -0.05%	ind
Economic Stage Index	Before 5.014	After 5.002	▲% -0.24%	▲STD% -0.24%	ind
Import-Dependence Index**	Before 23.71%	After 23.74%	▲% -0.15%	▲STD% -0.19%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.02%		ind

Washington, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 138,075	Direct	5		
Other Public	\$ 0	Indirect	1		
Private	\$ 138,075	Total	6		
New Equity	\$ 0	Multiplier	1.29		
Total	\$ 276,150				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 1,764	EDA Cost per Direct Job	\$353		
Total Investment per EDA Dollar	\$156.57	EDA Cost per Total Job	\$274		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 145	After 145	▲ 0	▲% 0.00%	
Total Employment	Before 27,881	After 27,888	▲ 6	▲% 0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 4.070	After 4.070	▲% 0.01%	▲STD% 0.02%	ind
Earnings per Worker Index (\$1,000)	Before \$23.07	After \$23.07	▲% -0.01%	▲STD% 0.00%	ind
Economic Stage Index	Before 4.889	After 4.889	▲% -0.01%	▲STD% -0.01%	ind
Import-Dependence Index**	Before 23.49%	After 23.48%	▲% 0.03%	▲STD% 0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.05%		ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Wayne, UT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 452,793	Direct	33		
Other Public	\$ 697,401	Indirect	2		
Private	\$ 533,636	Total	35		
New Equity	\$ 291,346	Multiplier	1.07		
Total	\$ 1,975,176				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 106,842	EDA Cost per Direct Job	\$3,238		
Total Investment per EDA Dollar	\$18.49	EDA Cost per Total Job	\$3,039		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 63	After 63	▲ 0	▲% 0.00%	
Total Employment	Before 1,181	After 1,216	▲ 35	▲% 2.98%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 3.548	After 3.538	▲% -0.28%	▲STD% -0.41%	neg
Earnings per Worker Index (\$1,000)	Before \$21.28	After \$20.97	▲% -1.49%	▲STD% -0.96%	neg
Economic Stage Index	Before 4.063	After 4.092	▲% 0.73%	▲STD% 0.73%	pos
Import-Dependence Index**	Before 34.64%	After 34.63%	▲% 0.04%	▲STD% 0.05%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.59%		neg

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Weber, UT

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 528,488	Direct	130
Other Public	\$ 0	Indirect	62
Private	\$ 286,887	Total	192
New Equity	\$ 0	Multiplier	1.48
Total	\$ 815,375		

Loan-Leverage Ratio 0.5:1

EDA Cost	\$ 6,488	EDA Cost per Direct Job	\$50
Total Investment per EDA Dollar	\$125.68	EDA Cost per Total Job	\$34

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	208	208	0	0.00%
Total Employment	87,005	87,197	192	0.22%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.131	4.133	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$28.50	\$28.49	-0.03%	-0.02%	ind
Stage Index	4.835	4.833	-0.03%	-0.03%	ind
Import-Dependence Index**	22.97%	22.94%	0.17%	0.22%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.24%	ind
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Lincoln, WY

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 515,246	Direct	75
Other Public	\$ 750,714	Indirect	27
Private	\$ 1,185,597	Total	102
New Equity	\$ 435,615	Multiplier	1.35
Total	\$ 2,887,171		

Loan-Leverage Ratio 4.6:1

EDA Cost	\$ 105,694	EDA Cost per Direct Job	\$1,409
Total Investment per EDA Dollar	\$27.32	EDA Cost per Total Job	\$1,040

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	103	106	3	2.91%
Total Employment	7,481	7,583	102	1.36%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.876	3.887	0.29%	0.42%	pos
Earnings per Worker Index (\$1,000)	\$29.01	\$28.78	-0.82%	-0.53%	neg
Stage Index	4.294	4.290	-0.08%	-0.09%	ind
Import-Dependence Index**	28.87%	28.82%	0.19%	0.25%	ind

Summary of Indices

1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.05%	ind
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Uinta, WY

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 628,583	Direct	107
Other Public	\$ 466,886	Indirect	45
Private	\$ 1,091,606	Total	152
New Equity	\$ 529,248	Multiplier	1.42
Total	\$ 2,716,322		

Loan-Leverage Ratio 3.3:1

EDA Cost	\$ 128,346	EDA Cost per Direct Job	\$1,199
Total Investment per EDA Dollar	\$21.16	EDA Cost per Total Job	\$845

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	101	103	2	1.98%
Total Employment	10,674	10,826	152	1.42%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.764	3.786	0.57%	0.84%	pos
Earnings per Worker Index (\$1,000)	\$27.07	\$26.95	-0.45%	-0.29%	neg
Stage Index	4.848	4.837	-0.22%	-0.22%	ind
Import-Dependence Index**	27.59%	27.59%	-0.01%	-0.01%	ind

Summary of Indices

1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.32%	pos
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*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change



County Profiles: Chicago Region

Notes:

- * Baseline industry count and employment are from 1993
- ** The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos = positive economic structural change

neg = negative economic structural change

ind = indeterminate economic structural change

Adams, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 326,815	Direct	69		
Other Public	\$ 168,483	Indirect	28		
Private	\$ 270,970	Total	97		
New Equity	\$ 440,079	Multiplier	1.41		
Total	\$ 1,206,347				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 39,889	EDA Cost per Direct Job	\$578		
Total Investment per EDA Dollar	\$30.24	EDA Cost per Total Job	\$410		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	163	165	2	1.23%	
Total Employment	Before	After	▲	▲%	
	38,280	38,377	97	0.25%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	4.137	4.143	0.15%	0.22%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$28.52	\$28.48	-0.16%	-0.10%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.550	4.548	-0.04%	-0.04%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	23.65%	23.60%	0.22%	0.29%	
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.36%	pos

Alexander, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 42,370	Direct	5		
Other Public	\$ 98,864	Indirect	2		
Private	\$ 0	Total	7		
New Equity	\$ 33,410	Multiplier	1.38		
Total	\$ 174,644				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 7,801	EDA Cost per Direct Job	\$1,505		
Total Investment per EDA Dollar	\$22.39	EDA Cost per Total Job	\$1,089		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	88	88	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,191	3,198	7	0.22%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.652	3.652	0.00%	0.00%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$22.98	\$22.98	0.00%	0.00%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.299	4.299	0.00%	0.00%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	31.39%	31.39%	0.00%	0.00%	
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

Brown, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 147,679	Direct	14		
Other Public	\$ 0	Indirect	15		
Private	\$ 575,948	Total	29		
New Equity	\$ 369,197	Multiplier	2.10		
Total	\$ 1,092,824				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 20,551	EDA Cost per Direct Job	\$1,468		
Total Investment per EDA Dollar	\$53.18	EDA Cost per Total Job	\$701		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	69	69	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,471	3,500	29	0.85%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	pos
	3.153	3.168	0.48%	0.70%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	pos
	\$23.43	\$23.50	0.31%	0.20%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.464	4.469	0.12%	0.12%	
Import-Dependence Index**	Before	After	▲%	▲STD%	pos
	36.09%	35.88%	0.60%	0.78%	
<u>Summary of Indices</u>					
3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.80%	pos

Champaign, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,060,749	Direct	260		
Other Public	\$ 0	Indirect	134		
Private	\$ 3,973,444	Total	394		
New Equity	\$ 5,247,993	Multiplier	1.52		
Total	\$ 11,282,186				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 327,222	EDA Cost per Direct Job	\$1,259		
Total Investment per EDA Dollar	\$34.48	EDA Cost per Total Job	\$830		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	168	169	1	0.60%	
Total Employment	Before	After	▲	▲%	
	111,817	112,211	394	0.35%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.778	3.782	0.12%	0.18%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$30.69	\$30.69	-0.01%	-0.01%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	5.015	5.015	0.00%	0.00%	
Import-Dependence Index**	Before	After	▲%	▲STD%	pos
	24.18%	24.08%	0.42%	0.55%	
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.73%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Clinton, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 27,379	Direct	4		
Other Public	\$ 0	Indirect	0		
Private	\$ 258,297	Total	4		
New Equity	\$ 63,885	Multiplier	1.12		
Total	\$ 349,562				
Loan-Leverage Ratio	11.8:1				
EDA Cost	\$ 5,974	EDA Cost per Direct Job	\$1,494		
Total Investment per EDA Dollar	\$58.51	EDA Cost per Total Job	\$1,330		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	123	123	0	0.00%	
Total Employment	Before	After	▲	▲%	
	14,731	14,735	4	0.03%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.898	3.898	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.53	\$25.53	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.376	4.376	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.56%	31.56%	-0.01%	-0.01%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

Cook, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,787,049	Direct	375		
Other Public	\$ 958,469	Indirect	332		
Private	\$ 7,376,194	Total	707		
New Equity	\$ 1,125,894	Multiplier	1.89		
Total	\$ 11,247,605				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 471,784	EDA Cost per Direct Job	\$1,259		
Total Investment per EDA Dollar	\$23.84	EDA Cost per Total Job	\$668		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	445	445	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,062,100	3,062,807	707	0.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.536	4.536	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$42.92	\$42.92	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.879	4.879	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	16.24%	16.24%	-0.02%	-0.02%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.02%	ind

Effingham, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 281,519	Direct	45		
Other Public	\$ 0	Indirect	26		
Private	\$ 0	Total	71		
New Equity	\$ 208,615	Multiplier	1.57		
Total	\$ 490,133				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 16,256	EDA Cost per Direct Job	\$361		
Total Investment per EDA Dollar	\$30.15	EDA Cost per Total Job	\$230		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	138	138	0	0.00%	
Total Employment	Before	After	▲	▲%	
	22,908	22,979	71	0.31%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.005	4.008	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.91	\$26.91	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.426	4.424	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.94%	28.96%	-0.06%	-0.08%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.01%	ind

Franklin, IL					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 467,888	Direct	42		
Other Public	\$ 1,869,032	Indirect	20		
Private	\$ 4,641,068	Total	62		
New Equity	\$ 48,595	Multiplier	1.47		
Total	\$ 7,026,583				
Loan-Leverage Ratio	14.0:1				
EDA Cost	\$ 77,846	EDA Cost per Direct Job	\$1,849		
Total Investment per EDA Dollar	\$90.26	EDA Cost per Total Job	\$1,258		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	121	121	0	0.00%	
Total Employment	Before	After	▲	▲%	
	14,927	14,989	62	0.41%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.789	3.789	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.81	\$27.81	0.02%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.245	4.244	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.38%	29.39%	-0.03%	-0.03%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.08%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Gallatin, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 23,363	Direct	13	
Other Public	\$ 54,513	Indirect	1	
Private	\$ 155,753	Total	14	
New Equity	\$ 62,301	Multiplier	1.09	
Total	\$ 295,930			
Loan-Leverage Ratio	11.7:1			
EDA Cost	\$ 2,786	EDA Cost per Direct Job	\$214	
Total Investment per EDA Dollar	\$106.22	EDA Cost per Total Job	\$196	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	82	0	0.00%
Total Employment	Before	After	▲	▲%
	2,681	2,695	14	0.53%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.534	3.538	0.12%	0.17%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$33.73	\$33.63	-0.28%	-0.18%
Economic Stage Index	Before	After	▲%	▲STD%
	3.654	3.661	0.20%	0.20%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.41%	34.23%	0.50%	0.65%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.85% pos		

Hamilton, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 535,441	Direct	74	
Other Public	\$ 14,018	Indirect	21	
Private	\$ 729,868	Total	95	
New Equity	\$ 409,390	Multiplier	1.28	
Total	\$ 1,688,718			
Loan-Leverage Ratio	2.2:1			
EDA Cost	\$ 93,222	EDA Cost per Direct Job	\$1,258	
Total Investment per EDA Dollar	\$18.12	EDA Cost per Total Job	\$984	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	79	81	2	2.53%
Total Employment	Before	After	▲	▲%
	2,972	3,067	95	3.19%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.547	3.575	0.79%	1.15%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.65	\$20.61	-0.19%	-0.12%
Economic Stage Index	Before	After	▲%	▲STD%
	4.188	4.197	0.22%	0.22%
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.10%	32.81%	0.87%	1.13%
Summary of Indices		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		2.38% pos		

Hardin, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 55,739	Direct	6	
Other Public	\$ 0	Indirect	1	
Private	\$ 114,549	Total	7	
New Equity	\$ 42,572	Multiplier	1.19	
Total	\$ 212,860			
Loan-Leverage Ratio	2.8:1			
EDA Cost	\$ 9,323	EDA Cost per Direct Job	\$1,554	
Total Investment per EDA Dollar	\$22.83	EDA Cost per Total Job	\$1,311	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	68	68	0	0.00%
Total Employment	Before	After	▲	▲%
	2,073	2,080	7	0.34%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.341	3.342	0.04%	0.06%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.46	\$28.49	0.10%	0.06%
Economic Stage Index	Before	After	▲%	▲STD%
	3.836	3.840	0.11%	0.11%
Import-Dependence Index**	Before	After	▲%	▲STD%
	35.97%	35.87%	0.28%	0.37%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.60% pos		

Henry, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 2,375,302	Direct	441	
Other Public	\$ 614,275	Indirect	419	
Private	\$ 6,619,725	Total	861	
New Equity	\$ 3,892,286	Multiplier	1.95	
Total	\$ 13,501,588			
Loan-Leverage Ratio	4.7:1			
EDA Cost	\$ 285,320	EDA Cost per Direct Job	\$647	
Total Investment per EDA Dollar	\$47.32	EDA Cost per Total Job	\$332	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	130	135	5	3.85%
Total Employment	Before	After	▲	▲%
	19,609	20,470	861	4.39%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.919	3.959	1.02%	1.48%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.66	\$24.50	-0.65%	-0.42%
Economic Stage Index	Before	After	▲%	▲STD%
	4.377	4.373	-0.09%	-0.09%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.82%	28.79%	0.11%	0.14%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		1.11% pos		

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Jackson, IL

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 74,360	Direct	9
Other Public	\$ 0	Indirect	4
Private	\$ 148,720	Total	13
New Equity	\$ 0	Multiplier	1.42
Total	\$ 223,080		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 53,186	EDA Cost per Direct Job	\$ 5,848
Total Investment per EDA Dollar	\$ 4.19	EDA Cost per Total Job	\$ 4,106

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	121	121	0	0.00%
Total	Before	After	▲	▲%
Employment	36,774	36,787	13	0.04%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.318	3.318	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$26.33	\$26.33	0.00%	0.00%	ind
Economic Stage Index	5.149	5.149	0.00%	0.00%	ind
Import-Dependence Index**	27.19%	27.19%	0.00%	0.00%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.00%	ind
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Jefferson, IL

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 240,623	Direct	17
Other Public	\$ 0	Indirect	10
Private	\$ 486,058	Total	27
New Equity	\$ 134,749	Multiplier	1.58
Total	\$ 861,430		

Loan-Leverage Ratio 2.6:1

EDA Cost	\$ 45,613	EDA Cost per Direct Job	\$ 2,683
Total Investment per EDA Dollar	\$ 18.89	EDA Cost per Total Job	\$ 1,695

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	129	129	0	0.00%
Total	Before	After	▲	▲%
Employment	20,891	20,918	27	0.13%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.915	3.918	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	\$29.72	\$29.75	0.07%	0.05%	ind
Economic Stage Index	4.416	4.415	-0.02%	-0.02%	ind
Import-Dependence Index**	27.09%	27.05%	0.13%	0.17%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.31%	pos
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Kane, IL

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 293,401	Direct	32
Other Public	\$ 0	Indirect	37
Private	\$ 609,446	Total	69
New Equity	\$ 103,450	Multiplier	2.15
Total	\$ 1,006,297		

Loan-Leverage Ratio 2.4:1

EDA Cost	\$ 80,942	EDA Cost per Direct Job	\$ 2,529
Total Investment per EDA Dollar	\$ 12.43	EDA Cost per Total Job	\$ 1,178

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	310	310	0	0.00%
Total	Before	After	▲	▲%
Employment	174,419	174,488	69	0.04%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.505	4.506	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$35.54	\$35.54	0.01%	0.01%	ind
Economic Stage Index	4.709	4.709	-0.01%	-0.01%	ind
Import-Dependence Index**	20.75%	20.75%	-0.01%	-0.01%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.01%	ind
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*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

La Salle, IL

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 569,069	Direct	91
Other Public	\$ 370,482	Indirect	11
Private	\$ 5,398,781	Total	102
New Equity	\$ 1,113,418	Multiplier	1.12
Total	\$ 7,451,749		

Loan-Leverage Ratio 12.1:1

EDA Cost	\$ 124,500	EDA Cost per Direct Job	\$ 1,368
Total Investment per EDA Dollar	\$ 59.85	EDA Cost per Total Job	\$ 1,221

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	181	182	1	0.55%
Total	Before	After	▲	▲%
Employment	56,127	56,229	102	0.18%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.109	4.113	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	\$30.40	\$30.36	-0.12%	-0.07%	ind
Economic Stage Index	4.614	4.614	-0.01%	-0.01%	ind
Import-Dependence Index**	24.79%	24.77%	0.08%	0.11%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.17%	ind
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pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

McHenry, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 377,030		Direct	31	
Other Public	\$ 224,581		Indirect	21	
Private	\$ 1,392,984		Total	53	
New Equity	\$ 0		Multiplier	1.67	
Total	\$ 1,994,595				
Loan-Leverage Ratio 4.3:1					
EDA Cost	\$ 52,920		EDA Cost per Direct Job	\$1,680	
Total Investment per EDA Dollar	\$37.69		EDA Cost per Total Job	\$1,005	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	270	270	0	0.00%	
Total Employment	Before	After	▲	▲%	
	90,106	90,159	53	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.456	4.457	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.51	\$33.52	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.539	4.539	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.70%	23.70%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

Macon, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 144,296		Direct	44	
Other Public	\$ 0		Indirect	57	
Private	\$ 324,922		Total	101	
New Equity	\$ 333,840		Multiplier	2.31	
Total	\$ 803,058				
Loan-Leverage Ratio 4.6:1					
EDA Cost	\$ 47,848		EDA Cost per Direct Job	\$1,087	
Total Investment per EDA Dollar	\$16.78		EDA Cost per Total Job	\$472	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	188	188	0	0.00%	
Total Employment	Before	After	▲	▲%	
	70,369	70,470	101	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.108	4.110	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.87	\$36.89	0.05%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.577	4.576	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.02%	25.03%	-0.04%	-0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.04%	ind

Madison, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 165,244		Direct	53	
Other Public	\$ 247,866		Indirect	29	
Private	\$ 945,197		Total	82	
New Equity	\$ 0		Multiplier	1.54	
Total	\$ 1,358,307				
Loan-Leverage Ratio 7.2:1					
EDA Cost	\$ 45,237		EDA Cost per Direct Job	\$854	
Total Investment per EDA Dollar	\$30.03		EDA Cost per Total Job	\$553	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	216	216	0	0.00%	
Total Employment	Before	After	▲	▲%	
	119,602	119,684	82	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.126	4.126	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.32	\$34.32	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.629	4.629	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.11%	24.11%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Marion, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 578,389		Direct	237	
Other Public	\$ 0		Indirect	147	
Private	\$ 0		Total	384	
New Equity	\$ 507,196		Multiplier	1.62	
Total	\$ 1,085,585				
Loan-Leverage Ratio 0.9:1					
EDA Cost	\$ 40,402		EDA Cost per Direct Job	\$170	
Total Investment per EDA Dollar	\$26.87		EDA Cost per Total Job	\$105	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	151	153	2	1.32%	
Total Employment	Before	After	▲	▲%	
	23,547	23,931	384	1.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.087	4.103	0.39%	0.56%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.92	\$28.88	-0.13%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.384	4.374	-0.23%	-0.23%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.60%	28.52%	0.26%	0.34%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.59%	pos

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Montgomery, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 181,502	Direct	17		
Other Public	\$ 181,502	Indirect	4		
Private	\$ 363,004	Total	21		
New Equity	\$ 136,127	Multiplier	1.25		
Total	\$ 862,135				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 18,141	EDA Cost per Direct Job	\$ 1,067		
Total Investment per EDA Dollar	\$47.52	EDA Cost per Total Job	\$851		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	119	120	1	0.84%	
Total Employment	Before	After	▲	▲%	
	14,805	14,826	21	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.897	3.902	0.11%	0.17%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.90	\$25.87	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.380	4.378	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.00%	28.00%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.07%		ind

Peoria, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,947,224	Direct	1101		
Other Public	\$ 2,947,832	Indirect	659		
Private	\$ 20,708,979	Total	1760		
New Equity	\$ 3,866,446	Multiplier	1.60		
Total	\$ 29,470,482				
Loan-Leverage Ratio	14.1:1				
EDA Cost	\$ 206,819	EDA Cost per Direct Job	\$ 188		
Total Investment per EDA Dollar	\$142.49	EDA Cost per Total Job	\$118		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	197	197	0	0.00%	
Total Employment	Before	After	▲	▲%	
	114,017	115,777	1,760	1.54%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.207	4.215	0.19%	0.28%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.88	\$34.85	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.835	4.842	0.15%	0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.49%	20.32%	0.81%	1.06%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.44%		pos

Perry, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 264,685	Direct	32		
Other Public	\$ 641,661	Indirect	12		
Private	\$ 1,010,616	Total	44		
New Equity	\$ 192,498	Multiplier	1.36		
Total	\$ 2,109,461				
Loan-Leverage Ratio	7.0:1				
EDA Cost	\$ 65,518	EDA Cost per Direct Job	\$ 2,047		
Total Investment per EDA Dollar	\$32.20	EDA Cost per Total Job	\$1,506		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	104	1	0.97%	
Total Employment	Before	After	▲	▲%	
	7,784	7,828	44	0.56%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.763	3.775	0.32%	0.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.31	\$30.19	-0.42%	-0.27%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.969	3.967	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.65%	31.64%	0.05%	0.07%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.20%		ind

Pike, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 296,209	Direct	51		
Other Public	\$ 643,080	Indirect	14		
Private	\$ 612,638	Total	65		
New Equity	\$ 178,729	Multiplier	1.27		
Total	\$ 1,730,655				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 35,106	EDA Cost per Direct Job	\$ 688		
Total Investment per EDA Dollar	\$49.30	EDA Cost per Total Job	\$542		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	104	105	1	0.96%	
Total Employment	Before	After	▲	▲%	
	7,268	7,333	65	0.89%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.734	3.751	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.05	\$20.95	-0.45%	-0.29%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.038	4.035	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.83%	29.80%	0.10%	0.13%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.43%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Pope, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 129,561		Direct	13	
Other Public	\$ 0		Indirect	2	
Private	\$ 249,926		Total	15	
New Equity	\$ 69,758		Multiplier	1.14	
Total	\$ 449,245				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 21,354		EDA Cost per Direct Job	\$1,643	
Total Investment per EDA Dollar	\$21.04		EDA Cost per Total Job	\$1,442	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	66	66	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,519	1,534	15	0.97%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.529	3.530	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.39	\$25.38	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.230	4.238	0.19%	0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.06%	34.73%	0.92%	1.21%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.43%		pos

Pulaski, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 59,904		Direct	4	
Other Public	\$ 53,152		Indirect	0	
Private	\$ 88,592		Total	4	
New Equity	\$ 47,336		Multiplier	1.05	
Total	\$ 248,985				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 9,773		EDA Cost per Direct Job	\$2,443	
Total Investment per EDA Dollar	\$25.48		EDA Cost per Total Job	\$2,326	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,088	3,092	4	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.252	3.253	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.27	\$25.25	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.310	4.311	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	38.06%	38.02%	0.11%	0.14%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.16%		ind

Richland, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,158,969		Direct	255	
Other Public	\$ 961,961		Indirect	306	
Private	\$ 2,280,125		Total	562	
New Equity	\$ 2,809,897		Multiplier	2.20	
Total	\$ 7,210,952				
Loan-Leverage Ratio	5.2:1				
EDA Cost	\$ 450,871		EDA Cost per Direct Job	\$1,765	
Total Investment per EDA Dollar	\$15.99		EDA Cost per Total Job	\$803	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	109	114	5	4.59%	
Total Employment	Before	After	▲	▲%	
	11,264	11,826	562	4.99%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.474	3.508	0.98%	1.43%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.93	\$22.82	-0.51%	-0.33%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.379	4.380	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.29%	31.13%	0.50%	0.66%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.79%		pos

Rock Island, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,880,968		Direct	1081	
Other Public	\$ 7,873,574		Indirect	1,041	
Private	\$ 5,064,470		Total	2121	
New Equity	\$ 11,883,073		Multiplier	1.96	
Total	\$ 28,702,085				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 584,310		EDA Cost per Direct Job	\$541	
Total Investment per EDA Dollar	\$49.12		EDA Cost per Total Job	\$275	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	196	200	4	2.04%	
Total Employment	Before	After	▲	▲%	
	94,027	96,148	2,121	2.26%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.029	4.049	0.51%	0.75%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.30	\$37.08	-0.60%	-0.38%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.729	4.722	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.90%	22.76%	0.60%	0.78%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.01%		pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

St. Clair, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 69,857	Direct	16		
Other Public	\$ 95,133	Indirect	16		
Private	\$ 47,566	Total	32		
New Equity	\$ 25,278	Multiplier	1.99		
Total	\$ 237,833				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 3,503	EDA Cost per Direct Job	\$ 219		
Total Investment per EDA Dollar	\$67.90	EDA Cost per Total Job	\$ 110		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	199	199	0	0.00%	
Total Employment	Before	After	▲	▲%	
	112,516	112,548	32	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.040	4.041	0.02%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.48	\$34.48	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.898	4.898	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.38%	22.37%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.05%	ind

Saline, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,336,690	Direct	311		
Other Public	\$ 3,293,264	Indirect	82		
Private	\$ 2,580,284	Total	393		
New Equity	\$ 1,424,786	Multiplier	1.26		
Total	\$ 9,635,024				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 648,737	EDA Cost per Direct Job	\$ 2,083		
Total Investment per EDA Dollar	\$14.85	EDA Cost per Total Job	\$ 1,650		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	109	110	1	0.92%	
Total Employment	Before	After	▲	▲%	
	12,397	12,790	393	3.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.693	3.704	0.29%	0.42%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.77	\$30.50	-0.86%	-0.56%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.502	4.510	0.17%	0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.17%	27.27%	-0.37%	-0.48%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.45%	neg

Schuyler, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 147,679	Direct	10		
Other Public	\$ 0	Indirect	5		
Private	\$ 36,920	Total	15		
New Equity	\$ 228,312	Multiplier	1.54		
Total	\$ 412,910				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 19,693	EDA Cost per Direct Job	\$ 1,969		
Total Investment per EDA Dollar	\$20.97	EDA Cost per Total Job	\$ 1,276		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,918	2,933	15	0.53%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.686	3.693	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.17	\$24.27	0.41%	0.27%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.904	3.910	0.15%	0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.87%	32.73%	0.44%	0.57%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.26%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Scott, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 71,722	Direct	23		
Other Public	\$ 322,748	Indirect	2		
Private	\$ 1,097,342	Total	25		
New Equity	\$ 372,953	Multiplier	1.07		
Total	\$ 1,864,764				
Loan-Leverage Ratio	25.0:1				
EDA Cost	\$ 6,987	EDA Cost per Direct Job	\$ 304		
Total Investment per EDA Dollar	\$266.89	EDA Cost per Total Job	\$ 285		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	66	66	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,789	2,814	25	0.88%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.468	3.474	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.23	\$29.07	-0.57%	-0.37%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.295	4.302	0.15%	0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.35%	35.06%	0.83%	1.08%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.07%	pos

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Stephenson, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 125,500	Direct	12	
Other Public	\$ 0	Indirect	4	
Private	\$ 0	Total	16	
New Equity	\$ 52,292	Multiplier	1.30	
Total	\$ 177,791			
Loan-Leverage Ratio	0.4:1			
EDA Cost	\$ 31,911	EDA Cost per Direct Job	\$2,659	
Total Investment per EDA Dollar	\$5.57	EDA Cost per Total Job	\$2,053	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	138	138	0	0.00%
Total Employment	Before	After	▲	▲%
	27,312	27,328	16	0.06%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.124	4.124	0.00%	-0.01% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$32.12	\$32.12	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.400	4.400	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.25%	27.23%	0.06%	0.07% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%	ind

Union, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 262,768	Direct	26	
Other Public	\$ 36,234	Indirect	13	
Private	\$ 291,345	Total	39	
New Equity	\$ 385,303	Multiplier	1.51	
Total	\$ 975,651			
Loan-Leverage Ratio	2.7:1			
EDA Cost	\$ 44,439	EDA Cost per Direct Job	\$1,736	
Total Investment per EDA Dollar	\$21.95	EDA Cost per Total Job	\$1,152	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	97	98	1	1.03%
Total Employment	Before	After	▲	▲%
	7,562	7,601	39	0.51%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.723	3.732	0.26%	0.39% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.36	\$26.30	-0.23%	-0.15% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.445	4.442	-0.08%	-0.08% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.36%	31.34%	0.05%	0.06% ind
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.22%	ind

Wabash, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,195,212	Direct	120	
Other Public	\$ 1,189,291	Indirect	90	
Private	\$ 4,343,822	Total	210	
New Equity	\$ 707,428	Multiplier	1.75	
Total	\$ 7,435,753			
Loan-Leverage Ratio	5.2:1			
EDA Cost	\$ 199,140	EDA Cost per Direct Job	\$1,659	
Total Investment per EDA Dollar	\$37.34	EDA Cost per Total Job	\$949	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	96	100	4	4.17%
Total Employment	Before	After	▲	▲%
	7,449	7,659	210	2.82%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.679	3.717	1.02%	1.49% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$29.41	\$29.08	-1.13%	-0.73% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.238	4.228	-0.24%	-0.24% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.71%	31.51%	0.63%	0.83% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.36%	pos

Warren, IL				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 285,371	Direct	35	
Other Public	\$ 129,368	Indirect	14	
Private	\$ 837,088	Total	49	
New Equity	\$ 0	Multiplier	1.40	
Total	\$ 1,251,828			
Loan-Leverage Ratio	3.4:1			
EDA Cost	\$ 77,796	EDA Cost per Direct Job	\$2,229	
Total Investment per EDA Dollar	\$16.09	EDA Cost per Total Job	\$1,589	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	104	104	0	0.00%
Total Employment	Before	After	▲	▲%
	9,752	9,801	49	0.50%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.539	3.539	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.23	\$24.23	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.348	4.348	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.14%	33.14%	0.00%	0.00% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Will, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,025,910	Direct	62		
Other Public	\$ 175,561	Indirect	15		
Private	\$ 3,333,219	Total	77		
New Equity	\$ 1,494,866	Multiplier	1.24		
Total	\$ 6,029,556				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 270,970	EDA Cost per Direct Job	\$4,370		
Total Investment per EDA Dollar	\$22.25	EDA Cost per Total Job	\$3,520		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	282	282	0	0.00%	
Total Employment	Before	After	▲	▲%	
	144,901	144,978	77	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.222	4.222	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.94	\$35.94	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.825	4.825	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.44%	21.43%	0.06%	0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

Williamson, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 215,165	Direct	6		
Other Public	\$ 444,674	Indirect	2		
Private	\$ 1,224,540	Total	8		
New Equity	\$ 0	Multiplier	1.38		
Total	\$ 1,884,380				
Loan-Leverage Ratio	7.8:1				
EDA Cost	\$ 16,991	EDA Cost per Direct Job	\$2,832		
Total Investment per EDA Dollar	\$110.91	EDA Cost per Total Job	\$2,056		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	134	134	0	0.00%	
Total Employment	Before	After	▲	▲%	
	26,423	26,431	8	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.982	3.982	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.30	\$29.30	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.777	4.777	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.99%	23.99%	-0.01%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.02%		ind

Winnebago, IL					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 6,423,459	Direct	3524		
Other Public	\$ 7,800,949	Indirect	3,160		
Private	\$ 43,616,347	Total	6684		
New Equity	\$ 9,191,444	Multiplier	1.90		
Total	\$ 67,032,199				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 1,456,832	EDA Cost per Direct Job	\$413		
Total Investment per EDA Dollar	\$46.01	EDA Cost per Total Job	\$218		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	271	278	7	2.58%	
Total Employment	Before	After	▲	▲%	
	155,824	162,508	6,684	4.29%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.428	4.442	0.32%	0.47%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.31	\$35.38	0.22%	0.14%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.555	4.551	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.32%	22.51%	-0.83%	-1.09%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.55%		neg

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Adams, IN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,076,511	Direct	150		
Other Public	\$ 0	Indirect	93		
Private	\$ 2,063,304	Total	243		
New Equity	\$ 953,690	Multiplier	1.62		
Total	\$ 4,093,506				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 195,602	EDA Cost per Direct Job	\$1,304		
Total Investment per EDA Dollar	\$20.93	EDA Cost per Total Job	\$805		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	139	141	2	1.44%	
Total Employment	Before	After	▲	▲%	
	16,946	17,189	243	1.43%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.129	4.147	0.45%	0.66%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.06	\$26.00	-0.25%	-0.16%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.082	4.078	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.83%	31.79%	0.13%	0.16%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.56%		pos

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Howard, IN					
Loan Moneys and Employment Creation					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 4,047,573	Direct	350		
Other Public	\$ 0	Indirect	353		
Private	\$ 10,918,291	Total	703		
New Equity	\$ 0	Multiplier	2.01		
Total	\$ 14,965,863				
Loan-Leverage Ratio		2.7:1			
EDA Cost	\$ 702,615	EDA Cost per Direct Job	\$2,007		
Total Investment per EDA Dollar	\$21.30	EDA Cost per Total Job	\$999		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	146	150	4	2.74%	
Total Employment	Before	After	▲	▲%	
	47,434	48,137	703	1.48%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.764	3.787	0.63%	0.91%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.24	\$37.10	-0.37%	-0.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.498	4.495	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.51%	25.32%	0.73%	0.96%	pos
Summary of Indices		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		1.56% pos			

Lake, IN					
Loan Moneys and Employment Creation					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 450,895	Direct	298		
Other Public	\$ 461,171	Indirect	134		
Private	\$ 2,972,773	Total	432		
New Equity	\$ 0	Multiplier	1.45		
Total	\$ 3,884,839				
Loan-Leverage Ratio		7.6:1			
EDA Cost	\$ 13,674	EDA Cost per Direct Job	\$46		
Total Investment per EDA Dollar	\$284.10	EDA Cost per Total Job	\$32		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	243	243	0	0.00%	
Total Employment	Before	After	▲	▲%	
	238,966	239,398	432	0.18%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.002	4.003	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.89	\$35.87	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.643	4.643	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.30%	23.26%	0.19%	0.24%	ind
Summary of Indices		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.28% pos			

Madison, IN					
Loan Moneys and Employment Creation					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,668,252	Direct	295		
Other Public	\$ 0	Indirect	296		
Private	\$ 6,832,824	Total	591		
New Equity	\$ 1,669,135	Multiplier	2.00		
Total	\$ 11,170,212				
Loan-Leverage Ratio		3.2:1			
EDA Cost	\$ 383,227	EDA Cost per Direct Job	\$1,299		
Total Investment per EDA Dollar	\$29.15	EDA Cost per Total Job	\$648		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	168	173	5	2.98%	
Total Employment	Before	After	▲	▲%	
	56,806	57,397	591	1.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.043	4.053	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.85	\$31.78	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.650	4.650	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.32%	23.16%	0.69%	0.91%	pos
Summary of Indices		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		1.15% pos			

Orange, IN					
Loan Moneys and Employment Creation					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 4,874,986	Direct	646		
Other Public	\$ 284,170	Indirect	197		
Private	\$ 70,113	Total	843		
New Equity	\$ 0	Multiplier	1.31		
Total	\$ 5,229,270				
Loan-Leverage Ratio		0.1:1			
EDA Cost	\$ 1,447,376	EDA Cost per Direct Job	\$2,241		
Total Investment per EDA Dollar	\$3.61	EDA Cost per Total Job	\$1,716		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	101	103	2	1.98%	
Total Employment	Before	After	▲	▲%	
	9,297	10,140	843	9.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.822	3.858	0.95%	1.38%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.92	\$23.57	-1.46%	-0.95%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.152	4.151	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.25%	33.91%	0.98%	1.29%	pos
Summary of Indices		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		1.69% pos			

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Pike, IN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,032,491		Direct	94	
Other Public	\$ 0		Indirect	26	
Private	\$ 2,511,225		Total	120	
New Equity	\$ 0		Multiplier	1.28	
Total	\$ 3,543,716				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 124,971	EDA Cost per Direct Job	\$ 1,329		
Total Investment per EDA Dollar	\$28.36	EDA Cost per Total Job	\$ 1,039		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	90	6	7.14%	
Total Employment	Before	After	▲	▲%	
	4,956	5,076	120	2.43%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.545	3.575	0.87%	1.26%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.20	\$32.83	-1.10%	-0.71%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.336	4.343	0.16%	0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.52%	34.22%	0.88%	1.15%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.86%		pos

Randolph, IN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,288,028		Direct	362	
Other Public	\$ 520,654		Indirect	558	
Private	\$ 7,474,407		Total	920	
New Equity	\$ 2,465,642		Multiplier	2.54	
Total	\$ 11,748,730				
Loan-Leverage Ratio	8.1:1				
EDA Cost	\$ 211,596	EDA Cost per Direct Job	\$585		
Total Investment per EDA Dollar	\$55.52	EDA Cost per Total Job	\$230		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	130	132	2	1.54%	
Total Employment	Before	After	▲	▲%	
	11,049	11,969	920	8.33%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.025	4.064	0.98%	1.43%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.73	\$25.36	-1.45%	-0.94%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.946	3.858	-2.24%	-2.23%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.94%	32.18%	-0.76%	-1.00%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-2.74%		neg

Scott, IN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 996,839		Direct	117	
Other Public	\$ 0		Indirect	55	
Private	\$ 3,152,412		Total	172	
New Equity	\$ 0		Multiplier	1.47	
Total	\$ 4,149,251				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 143,047	EDA Cost per Direct Job	\$ 1,223		
Total Investment per EDA Dollar	\$29.01	EDA Cost per Total Job	\$833		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	107	107	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,670	8,842	172	1.98%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.610	3.592	-0.49%	-0.72%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.95	\$24.04	0.38%	0.25%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.266	4.253	-0.30%	-0.30%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.86%	30.97%	-0.34%	-0.44%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-1.22%		neg

Bay, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,231,459		Direct	397	
Other Public	\$ 2,731,357		Indirect	128	
Private	\$ 7,332,251		Total	525	
New Equity	\$ 527,106		Multiplier	1.32	
Total	\$ 11,822,174				
Loan-Leverage Ratio	8.6:1				
EDA Cost	\$ 194,143	EDA Cost per Direct Job	\$488		
Total Investment per EDA Dollar	\$60.89	EDA Cost per Total Job	\$369		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	176	178	2	1.14%	
Total Employment	Before	After	▲	▲%	
	47,409	47,934	525	1.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.112	4.123	0.27%	0.39%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.36	\$32.18	-0.54%	-0.35%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.688	4.682	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.04%	23.87%	0.70%	0.91%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.81%		pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Calhoun, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,372,258	Direct	151		
Other Public	\$ 8,607	Indirect	69		
Private	\$ 2,748,737	Total	220		
New Equity	\$ 1,262,894	Multiplier	1.46		
Total	\$ 5,392,495				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 243,072	EDA Cost per Direct Job	\$ 1,609		
Total Investment per EDA Dollar	\$22.18	EDA Cost per Total Job	\$ 1,105		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	192	193	1	0.52%	
Total	Before	After	▲	▲%	
Employment	74,786	75,006	220	0.29%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.097	4.101	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.32	\$36.31	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.513	4.512	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.49%	25.50%	-0.05%	-0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.01%		ind

Genesee, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 8,600,365	Direct	2370		
Other Public	\$ 12,686,499	Indirect	3,601		
Private	\$ 53,337,214	Total	5971		
New Equity	\$ 1,145,386	Multiplier	2.52		
Total	\$ 75,769,464				
Loan-Leverage Ratio	7.8:1				
EDA Cost	\$ 3,877,149	EDA Cost per Direct Job	\$ 1,636		
Total Investment per EDA Dollar	\$19.54	EDA Cost per Total Job	\$649		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	212	223	11	5.19%	
Total	Before	After	▲	▲%	
Employment	198,258	204,229	5,971	3.01%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.935	3.974	0.98%	1.43%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$41.77	\$41.47	-0.70%	-0.45%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.654	4.648	-0.11%	-0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.98%	23.62%	1.50%	1.96%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.83%		pos

Houghton, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 195,483	Direct	35		
Other Public	\$ 243,851	Indirect	17		
Private	\$ 2,295,697	Total	52		
New Equity	\$ 420,450	Multiplier	1.49		
Total	\$ 3,155,481				
Loan-Leverage Ratio	15.1:1				
EDA Cost	\$ 17,563	EDA Cost per Direct Job	\$ 499		
Total Investment per EDA Dollar	\$179.66	EDA Cost per Total Job	\$335		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	119	120	1	0.84%	
Total	Before	After	▲	▲%	
Employment	15,120	15,172	52	0.35%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.684	3.691	0.18%	0.26%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.57	\$26.55	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.007	5.003	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.14%	25.12%	0.05%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.20%		ind

Jackson, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,941,369	Direct	294		
Other Public	\$ 1,632,305	Indirect	170		
Private	\$ 8,109,691	Total	464		
New Equity	\$ 2,877,133	Multiplier	1.58		
Total	\$ 14,560,497				
Loan-Leverage Ratio	6.5:1				
EDA Cost	\$ 588,862	EDA Cost per Direct Job	\$ 2,003		
Total Investment per EDA Dollar	\$24.73	EDA Cost per Total Job	\$1,269		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	201	201	0	0.00%	
Total	Before	After	▲	▲%	
Employment	68,287	68,751	464	0.68%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.183	4.189	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.88	\$33.88	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.630	4.626	-0.09%	-0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.82%	23.82%	-0.02%	-0.03%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

*Baseline industry count and employment are from 1993.
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pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Marquette, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 957,597	Direct	370		
Other Public	\$ 2,918,731	Indirect	208		
Private	\$ 36,539,926	Total	578		
New Equity	\$ 10,124,678	Multiplier	1.56		
Total	\$ 50,540,932				
Loan-Leverage Ratio	51.8:1				
EDA Cost	\$ 60,778	EDA Cost per Direct Job	\$164		
Total Investment per EDA Dollar	\$831.57	EDA Cost per Total Job	\$105		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	136	137	1	0.74%	
Total Employment	Before	After	▲	▲%	
	37,256	37,834	578	1.55%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.658	3.686	0.77%	1.12%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.85	\$32.70	-0.44%	-0.29%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.849	4.832	-0.35%	-0.35%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.93%	24.61%	1.30%	1.70%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		2.18%	pos

Oakland, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,701,594	Direct	433		
Other Public	\$ 1,813,307	Indirect	328		
Private	\$ 11,623,115	Total	761		
New Equity	\$ 6,419,255	Multiplier	1.76		
Total	\$ 24,557,271				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 1,988,249	EDA Cost per Direct Job	\$4,592		
Total Investment per EDA Dollar	\$12.35	EDA Cost per Total Job	\$2,613		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	346	346	0	0.00%	
Total Employment	Before	After	▲	▲%	
	731,659	732,420	761	0.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.238	4.239	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$40.71	\$40.72	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.884	4.883	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.12%	21.11%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.08%	ind

Oceana, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 951,811	Direct	249		
Other Public	\$ 1,823,659	Indirect	282		
Private	\$ 3,876,362	Total	531		
New Equity	\$ 3,145,710	Multiplier	2.13		
Total	\$ 9,797,542				
Loan-Leverage Ratio	9.3:1				
EDA Cost	\$ 166,201	EDA Cost per Direct Job	\$666		
Total Investment per EDA Dollar	\$58.95	EDA Cost per Total Job	\$313		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	121	126	5	4.13%	
Total Employment	Before	After	▲	▲%	
	10,168	10,699	531	5.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.916	3.959	1.10%	1.60%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.80	\$21.96	0.73%	0.47%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.323	4.293	-0.69%	-0.69%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.50%	30.31%	0.62%	0.81%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		2.19%	pos

Saginaw, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 754,574	Direct	182		
Other Public	\$ 2,518,048	Indirect	87		
Private	\$ 3,622,638	Total	269		
New Equity	\$ 591,685	Multiplier	1.48		
Total	\$ 7,486,945				
Loan-Leverage Ratio	8.9:1				
EDA Cost	\$ 241,368	EDA Cost per Direct Job	\$1,326		
Total Investment per EDA Dollar	\$31.02	EDA Cost per Total Job	\$897		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	193	193	0	0.00%	
Total Employment	Before	After	▲	▲%	
	110,489	110,758	269	0.24%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.018	4.019	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.05	\$38.04	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.602	4.600	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.45%	23.44%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.03%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Wayne, MI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,442,310		Direct	270	
Other Public	\$ 1,212,009		Indirect	292	
Private	\$ 3,198,644		Total	562	
New Equity	\$ 1,643,616		Multiplier	2.08	
Total	\$ 8,496,580				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 967,164		EDA Cost per Direct Job	\$3,577	
Total Investment per EDA Dollar	\$8.79		EDA Cost per Total Job	\$1,720	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	351	351	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,011,752	1,012,314	562	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.215	4.216	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$44.70	\$44.70	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.778	4.778	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.99%	20.99%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.02%		ind

Beltrami, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,313,065		Direct	901	
Other Public	\$ 5,666,918		Indirect	1,705	
Private	\$ 5,164,226		Total	2606	
New Equity	\$ 3,734,233		Multiplier	2.89	
Total	\$ 17,878,441				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 429,609		EDA Cost per Direct Job	\$477	
Total Investment per EDA Dollar	\$41.62		EDA Cost per Total Job	\$165	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	130	138	8	6.15%	
Total Employment	Before	After	▲	▲%	
	19,698	22,304	2,606	13.23%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.804	3.894	2.38%	3.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.83	\$25.33	-1.97%	-1.27%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.888	4.841	-0.96%	-0.96%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.38%	24.55%	3.25%	4.25%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	5.48%		pos

Blue Earth, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,001,058		Direct	91	
Other Public	\$ 923,484		Indirect	58	
Private	\$ 3,439,448		Total	149	
New Equity	\$ 222,099		Multiplier	1.64	
Total	\$ 5,586,090				
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 98,464		EDA Cost per Direct Job	\$1,082	
Total Investment per EDA Dollar	\$56.73		EDA Cost per Total Job	\$661	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	157	157	0	0.00%	
Total Employment	Before	After	▲	▲%	
	36,847	36,996	149	0.40%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.109	4.109	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.75	\$26.78	0.12%	0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.718	4.717	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.42%	21.33%	0.40%	0.52%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.58%		pos

Brown, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 327,429		Direct	31	
Other Public	\$ 533,737		Indirect	11	
Private	\$ 2,460,584		Total	41	
New Equity	\$ 267,022		Multiplier	1.34	
Total	\$ 3,588,772				
Loan-Leverage Ratio	10.0:1				
EDA Cost	\$ 11,713		EDA Cost per Direct Job	\$379	
Total Investment per EDA Dollar	\$306.39		EDA Cost per Total Job	\$282	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	125	126	1	0.80%	
Total Employment	Before	After	▲	▲%	
	17,901	17,942	41	0.23%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.057	4.059	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.96	\$24.94	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.152	4.151	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.31%	29.29%	0.06%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.09%		ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Cass, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 617,709	Direct	117		
Other Public	\$ 146,045	Indirect	40		
Private	\$ 3,111,582	Total	157		
New Equity	\$ 826,199	Multiplier	1.34		
Total	\$ 4,701,536				
Loan-Leverage Ratio	6.6:1				
EDA Cost	\$ 23,833	EDA Cost per Direct Job	\$204		
Total Investment per EDA Dollar	\$197.27	EDA Cost per Total Job	\$152		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	117	118	1	0.85%	
Total Employment	Before	After	▲	▲%	
	11,372	11,529	157	1.38%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.535	3.563	0.78%	1.14%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.80	\$20.74	-0.31%	-0.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.711	4.697	-0.29%	-0.28%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.61%	32.45%	0.49%	0.65%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.30%		pos

Clay, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 110,759	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 110,759	Total	5		
New Equity	\$ 0	Multiplier	1.23		
Total	\$ 221,518				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 12,194	EDA Cost per Direct Job	\$3,049		
Total Investment per EDA Dollar	\$18.17	EDA Cost per Total Job	\$2,488		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	123	123	0	0.00%	
Total Employment	Before	After	▲	▲%	
	22,737	22,742	5	0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.789	3.790	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.71	\$23.71	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.848	4.848	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.35%	27.34%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.06%		ind

Clearwater, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,991,940	Direct	164		
Other Public	\$ 1,471,525	Indirect	101		
Private	\$ 1,974,451	Total	265		
New Equity	\$ 40,970	Multiplier	1.62		
Total	\$ 5,478,886				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 307,208	EDA Cost per Direct Job	\$1,873		
Total Investment per EDA Dollar	\$17.83	EDA Cost per Total Job	\$1,160		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	98	2	2.08%	
Total Employment	Before	After	▲	▲%	
	4,022	4,287	265	6.59%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.671	3.729	1.56%	2.27%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.17	\$20.68	-2.31%	-1.49%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.254	4.241	-0.30%	-0.30%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.21%	33.80%	1.19%	1.55%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.03%		pos

Cottonwood, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 737,187	Direct	121		
Other Public	\$ 82,845	Indirect	59		
Private	\$ 2,825,749	Total	180		
New Equity	\$ 0	Multiplier	1.49		
Total	\$ 3,645,782				
Loan-Leverage Ratio	3.9:1				
EDA Cost	\$ 68,894	EDA Cost per Direct Job	\$569		
Total Investment per EDA Dollar	\$52.92	EDA Cost per Total Job	\$382		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	96	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,432	7,612	180	2.43%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.753	3.769	0.41%	0.60%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.85	\$19.01	0.85%	0.55%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.992	3.993	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.96%	32.81%	0.45%	0.59%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.75%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Crow Wing, MN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 617,712		Direct	92	
Other Public	\$ 1,126,413		Indirect	37	
Private	\$ 5,721,495		Total	130	
New Equity	\$ 1,965,140		Multiplier	1.40	
Total	\$ 9,430,759				
Loan-Leverage Ratio	14.3:1				
EDA Cost	\$ 94,097		EDA Cost per Direct Job	\$1,019	
Total Investment per EDA Dollar	\$100.22		EDA Cost per Total Job	\$726	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	155	155	0	0.00%	
Total Employment	Before	After	▲	▲%	
	26,375	26,505	130	0.49%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.957	3.960	0.08%	0.12%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$27.28	\$27.27	-0.03%	-0.02%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.800	4.798	-0.04%	-0.04%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	23.76%	23.75%	0.03%	0.05%	
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.11%	ind

Dodge, MN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 73,839		Direct	65	
Other Public	\$ 0		Indirect	26	
Private	\$ 11,076		Total	91	
New Equity	\$ 62,764		Multiplier	1.41	
Total	\$ 147,679				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 11,055		EDA Cost per Direct Job	\$170	
Total Investment per EDA Dollar	\$13.36		EDA Cost per Total Job	\$121	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	106	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,174	6,265	91	1.48%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.882	3.882	0.00%	0.00%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$21.54	\$21.54	0.00%	0.00%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	3.997	3.997	0.00%	0.00%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	33.89%	33.89%	0.00%	0.00%	
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

Faribault, MN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 979,286		Direct	107	
Other Public	\$ 1,738,143		Indirect	37	
Private	\$ 990,284		Total	144	
New Equity	\$ 28,045		Multiplier	1.35	
Total	\$ 3,735,758				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 112,587		EDA Cost per Direct Job	\$1,052	
Total Investment per EDA Dollar	\$33.18		EDA Cost per Total Job	\$781	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	100	102	2	2.00%	
Total Employment	Before	After	▲	▲%	
	8,912	9,056	144	1.62%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.871	3.880	0.24%	0.35%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$19.98	\$20.00	0.08%	0.05%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	3.990	3.997	0.19%	0.19%	
Import-Dependence Index**	Before	After	▲%	▲STD%	pos
	33.47%	33.21%	0.77%	1.01%	
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.60%	pos

Fillmore, MN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 147,679		Direct	18	
Other Public	\$ 0		Indirect	7	
Private	\$ 221,518		Total	25	
New Equity	\$ 0		Multiplier	1.41	
Total	\$ 369,197				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 17,045		EDA Cost per Direct Job	\$944	
Total Investment per EDA Dollar	\$21.66		EDA Cost per Total Job	\$670	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	108	108	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,576	10,601	25	0.24%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.881	3.881	0.00%	0.00%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$18.67	\$18.67	0.00%	0.00%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	3.871	3.871	0.00%	0.00%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	32.69%	32.69%	0.00%	0.00%	
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Freeborn, MN						
Loan Moneys and Employment Creation						
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>			
RLF	\$ 36,920	Direct	2			
Other Public	\$ 0	Indirect	1			
Private	\$ 36,920	Total	3			
New Equity	\$ 0	Multiplier	1.44			
Total	\$ 73,839					
Loan-Leverage Ratio	1.0:1					
EDA Cost	\$ 3,777	EDA Cost per Direct Job	\$ 1,889			
Total Investment per EDA Dollar	\$ 19.55	EDA Cost per Total Job	\$ 1,311			
Baseline Industry and Employment Analysis*						
SIC Business Types in County (4-Digit)	Before	After	▲	▲%		
	134	134	0	0.00%		
Total Employment	Before	After	▲	▲%		
	17,126	17,129	3	0.02%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	4.034	4.034	0.00%	0.00%	ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$24.18	\$24.18	0.00%	0.00%	ind	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.173	4.173	0.00%	0.00%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	27.14%	27.14%	0.00%	0.00%	ind	
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index				0.00%	ind

Goodhue, MN						
Loan Moneys and Employment Creation						
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>			
RLF	\$ 118,143	Direct	16			
Other Public	\$ 0	Indirect	7			
Private	\$ 110,759	Total	23			
New Equity	\$ 81,223	Multiplier	1.46			
Total	\$ 310,126					
Loan-Leverage Ratio	1.6:1					
EDA Cost	\$ 12,222	EDA Cost per Direct Job	\$ 767			
Total Investment per EDA Dollar	\$ 25.37	EDA Cost per Total Job	\$ 525			
Baseline Industry and Employment Analysis*						
SIC Business Types in County (4-Digit)	Before	After	▲	▲%		
	150	150	0	0.00%		
Total Employment	Before	After	▲	▲%		
	26,654	26,677	23	0.09%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	4.029	4.029	0.00%	0.00%	ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$26.08	\$26.08	0.00%	0.00%	ind	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.297	4.297	0.00%	0.00%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	29.15%	29.15%	0.00%	0.00%	ind	
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index				0.00%	ind

Grant, MN						
Loan Moneys and Employment Creation						
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>			
RLF	\$ 238,345	Direct	20			
Other Public	\$ 0	Indirect	3			
Private	\$ 312,665	Total	23			
New Equity	\$ 0	Multiplier	1.15			
Total	\$ 551,011					
Loan-Leverage Ratio	1.3:1					
EDA Cost	\$ 29,934	EDA Cost per Direct Job	\$ 1,497			
Total Investment per EDA Dollar	\$ 18.41	EDA Cost per Total Job	\$ 1,302			
Baseline Industry and Employment Analysis*						
SIC Business Types in County (4-Digit)	Before	After	▲	▲%		
	83	83	0	0.00%		
Total Employment	Before	After	▲	▲%		
	3,482	3,505	23	0.66%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	3.720	3.725	0.14%	0.20%	ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$17.63	\$17.63	-0.01%	0.00%	ind	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.129	4.135	0.14%	0.14%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	33.76%	33.73%	0.10%	0.13%	ind	
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index				0.47%	pos

Houston, MN						
Loan Moneys and Employment Creation						
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>			
RLF	\$ 567,235	Direct	63			
Other Public	\$ 0	Indirect	51			
Private	\$ 740,831	Total	113			
New Equity	\$ 59,072	Multiplier	1.81			
Total	\$ 1,367,137					
Loan-Leverage Ratio	1.4:1					
EDA Cost	\$ 57,641	EDA Cost per Direct Job	\$ 920			
Total Investment per EDA Dollar	\$ 23.72	EDA Cost per Total Job	\$ 509			
Baseline Industry and Employment Analysis*						
SIC Business Types in County (4-Digit)	Before	After	▲	▲%		
	96	96	0	0.00%		
Total Employment	Before	After	▲	▲%		
	7,894	8,007	113	1.44%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	3.703	3.711	0.20%	0.29%	ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$18.12	\$18.13	0.05%	0.03%	ind	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.150	4.144	-0.12%	-0.12%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	32.48%	32.50%	-0.05%	-0.07%	ind	
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index				0.13%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Hubbard, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 2,428,038	Direct	140	
Other Public	\$ 1,436,263	Indirect	886	
Private	\$ 1,344,643	Total	1026	
New Equity	\$ 1,295,899	Multiplier	7.33	
Total	\$ 6,504,841			
Loan-Leverage Ratio	1.7:1			
EDA Cost	\$ 1,619,929	EDA Cost per Direct Job	\$11,574	
Total Investment per EDA Dollar	\$4.02	EDA Cost per Total Job	\$1,579	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	114	120	6	5.26%
Total Employment	Before	After	▲	▲%
	6,757	7,783	1,026	15.18%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.922	3.956	0.87%	1.27% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.01	\$19.49	-7.22%	-4.67% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.554	4.306	-5.44%	-5.44% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.03%	28.12%	-0.32%	-0.42% neg
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-9.26%	neg

Jackson, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 90,854	Direct	4	
Other Public	\$ 0	Indirect	2	
Private	\$ 95,543	Total	5	
New Equity	\$ 0	Multiplier	1.42	
Total	\$ 186,397			
Loan-Leverage Ratio	1.1:1			
EDA Cost	\$ 8,671	EDA Cost per Direct Job	\$2,352	
Total Investment per EDA Dollar	\$21.50	EDA Cost per Total Job	\$1,658	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	91	91	0	0.00%
Total Employment	Before	After	▲	▲%
	5,845	5,850	5	0.09%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.669	3.670	0.01%	0.02% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.49	\$18.50	0.03%	0.02% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.824	3.825	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.03%	34.01%	0.04%	0.05% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.10%	ind

Kandiyohi, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 741,314	Direct	41	
Other Public	\$ 147,679	Indirect	27	
Private	\$ 1,949,251	Total	68	
New Equity	\$ 582,025	Multiplier	1.67	
Total	\$ 3,420,268			
Loan-Leverage Ratio	3.6:1			
EDA Cost	\$ 98,197	EDA Cost per Direct Job	\$2,395	
Total Investment per EDA Dollar	\$34.83	EDA Cost per Total Job	\$1,435	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	135	135	0	0.00%
Total Employment	Before	After	▲	▲%
	23,109	23,177	68	0.30%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.976	3.978	0.05%	0.07% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.28	\$25.30	0.08%	0.05% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.592	4.591	-0.03%	-0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.36%	26.32%	0.15%	0.20% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.29%	pos

Kittson, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 774,843	Direct	53	
Other Public	\$ 252,531	Indirect	23	
Private	\$ 867,956	Total	76	
New Equity	\$ 117,467	Multiplier	1.43	
Total	\$ 2,012,797			
Loan-Leverage Ratio	1.6:1			
EDA Cost	\$ 182,196	EDA Cost per Direct Job	\$5,907	
Total Investment per EDA Dollar	\$6.43	EDA Cost per Total Job	\$4,144	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	75	76	1	1.33%
Total Employment	Before	After	▲	▲%
	2,847	2,923	76	2.65%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.526	3.542	0.46%	0.67% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$15.21	\$15.49	1.88%	1.21% pos
Economic Stage Index	Before	After	▲%	▲STD%
	3.824	3.854	0.78%	0.78% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.26%	34.21%	0.17%	0.22% ind
Summary of Indices				
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.88%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Lake of the Woods, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,156,822	Direct	80		
Other Public	\$ 41,359,245	Indirect	76		
Private	\$ 1,520,238	Total	156		
New Equity	\$ 110,916	Multiplier	1.94		
Total	\$ 44,147,220				
Loan-Leverage Ratio	37.2:1				
EDA Cost	\$ 252,030	EDA Cost per Direct Job	\$ 3,140		
Total Investment per EDA Dollar	\$ 175.17	EDA Cost per Total Job	\$ 1,615		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	74	76	2	2.70%	
Total Employment	Before	After	▲	▲%	
	2,226	2,382	156	7.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.610	3.666	1.55%	2.26%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.96	\$21.51	-2.05%	-1.32%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.427	4.381	-1.04%	-1.04%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.01%	32.03%	-0.07%	-0.09%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.20%	ind

Le Sueur, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 723,145	Direct	648		
Other Public	\$ 7,979,151	Indirect	313		
Private	\$ 784,428	Total	961		
New Equity	\$ 5,155,084	Multiplier	1.48		
Total	\$ 14,641,808				
Loan-Leverage Ratio	19.2:1				
EDA Cost	\$ 153,794	EDA Cost per Direct Job	\$ 237		
Total Investment per EDA Dollar	\$ 95.20	EDA Cost per Total Job	\$ 160		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	123	125	2	1.63%	
Total Employment	Before	After	▲	▲%	
	10,725	11,686	961	8.96%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.068	4.060	-0.18%	-0.26%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.45	\$23.96	2.16%	1.40%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.987	3.928	-1.50%	-1.50%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.01%	31.19%	-0.56%	-0.73%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-1.08%	neg

Lincoln, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 140,794	Direct	21		
Other Public	\$ 13,808	Indirect	4		
Private	\$ 154,601	Total	25		
New Equity	\$ 13,808	Multiplier	1.21		
Total	\$ 323,010				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 4,851	EDA Cost per Direct Job	\$ 231		
Total Investment per EDA Dollar	\$ 66.58	EDA Cost per Total Job	\$ 191		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	69	70	1	1.45%	
Total Employment	Before	After	▲	▲%	
	3,307	3,332	25	0.77%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.513	3.525	0.33%	0.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$15.96	\$15.91	-0.36%	-0.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.912	3.914	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.06%	34.06%	0.02%	0.02%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.32%	pos

Lyon, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 561,787	Direct	132		
Other Public	\$ 210,339	Indirect	24		
Private	\$ 1,698,500	Total	156		
New Equity	\$ 70,113	Multiplier	1.18		
Total	\$ 2,540,739				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 34,183	EDA Cost per Direct Job	\$ 259		
Total Investment per EDA Dollar	\$ 74.33	EDA Cost per Total Job	\$ 219		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	106	1	0.95%	
Total Employment	Before	After	▲	▲%	
	18,197	18,353	156	0.86%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.747	3.751	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.78	\$25.70	-0.33%	-0.21%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.217	4.223	0.14%	0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.76%	29.49%	0.91%	1.19%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.26%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

McLeod, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 776,457	Direct	88		
Other Public	\$ 280,452	Indirect	22		
Private	\$ 1,594,133	Total	110		
New Equity	\$ 258,855	Multiplier	1.25		
Total	\$ 2,909,897				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 77,652	EDA Cost per Direct Job	\$882		
Total Investment per EDA Dollar	\$37.47	EDA Cost per Total Job	\$709		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	124	125	1	0.81%	
Total Employment	Before	After	▲	▲%	
	21,680	21,790	110	0.51%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.911	3.914	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.75	\$28.71	-0.13%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.152	4.155	0.08%	0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.11%	31.08%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.25%	pos	

Mahnomens, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,171,373	Direct	143		
Other Public	\$ 1,091,896	Indirect	105		
Private	\$ 1,645,527	Total	248		
New Equity	\$ 12,851,832	Multiplier	1.73		
Total	\$ 17,760,628				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 435,424	EDA Cost per Direct Job	\$3,035		
Total Investment per EDA Dollar	\$40.79	EDA Cost per Total Job	\$1,755		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	74	81	7	9.46%	
Total Employment	Before	After	▲	▲%	
	3,301	3,549	248	7.52%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.705	3.781	2.03%	2.96%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.62	\$19.47	-0.78%	-0.50%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.437	4.458	0.48%	0.47%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.46%	33.28%	3.41%	4.46%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	7.39%	pos	

Marshall, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,265,916	Direct	124		
Other Public	\$ 1,233,808	Indirect	59		
Private	\$ 3,213,572	Total	183		
New Equity	\$ 1,368,797	Multiplier	1.48		
Total	\$ 7,082,094				
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 174,576	EDA Cost per Direct Job	\$1,412		
Total Investment per EDA Dollar	\$40.57	EDA Cost per Total Job	\$953		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	93	3	3.33%	
Total Employment	Before	After	▲	▲%	
	4,861	5,044	183	3.77%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.548	3.566	0.53%	0.77%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.25	\$16.29	0.29%	0.19%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.479	3.477	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.96%	35.91%	0.14%	0.18%	ind
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.08%	pos	

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Martin, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,409,497	Direct	130		
Other Public	\$ 625,070	Indirect	68		
Private	\$ 2,900,771	Total	198		
New Equity	\$ 604,295	Multiplier	1.52		
Total	\$ 5,539,633				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 182,818	EDA Cost per Direct Job	\$1,406		
Total Investment per EDA Dollar	\$30.30	EDA Cost per Total Job	\$925		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	119	121	2	1.68%	
Total Employment	Before	After	▲	▲%	
	12,838	13,036	198	1.54%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.999	4.015	0.39%	0.57%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.77	\$23.77	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.207	4.211	0.08%	0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.12%	26.97%	0.54%	0.70%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.35%	pos	

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Meeker, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 217,792	Direct	89	
Other Public	\$ 701,130	Indirect	45	
Private	\$ 489,310	Total	134	
New Equity	\$ 480,120	Multiplier	1.51	
Total	\$ 1,888,352			
Loan-Leverage Ratio	7.7:1			
EDA Cost	\$ 21,395	EDA Cost per Direct Job	\$240	
Total Investment per EDA Dollar	\$88.26	EDA Cost per Total Job	\$160	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	120	120	0	0.00%
Total Employment	Before	After	▲	▲%
	9,723	9,857	134	1.38%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.000	4.008	0.20%	0.29% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.79	\$22.97	0.81%	0.52% pos
Economic Stage Index	Before	After	▲%	▲STD%
	4.152	4.146	-0.16%	-0.16% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.87%	30.91%	-0.13%	-0.17% ind
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.48%	pos

Morrison, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 441,011	Direct	121	
Other Public	\$ 3,053,984	Indirect	67	
Private	\$ 3,506,128	Total	188	
New Equity	\$ 1,468,079	Multiplier	1.55	
Total	\$ 8,469,202			
Loan-Leverage Ratio	18.2:1			
EDA Cost	\$ 23,454	EDA Cost per Direct Job	\$194	
Total Investment per EDA Dollar	\$361.10	EDA Cost per Total Job	\$125	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	115	116	1	0.87%
Total Employment	Before	After	▲	▲%
	14,709	14,897	188	1.28%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.039	4.052	0.33%	0.48% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.64	\$21.87	0.12%	0.08% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.100	4.100	-0.01%	-0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.87%	26.83%	0.13%	0.17% ind
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.72%	pos

Mower, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 36,920	Direct	5	
Other Public	\$ 0	Indirect	2	
Private	\$ 36,920	Total	6	
New Equity	\$ 0	Multiplier	1.42	
Total	\$ 73,839			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 3,771	EDA Cost per Direct Job	\$835	
Total Investment per EDA Dollar	\$19.58	EDA Cost per Total Job	\$587	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	120	120	0	0.00%
Total Employment	Before	After	▲	▲%
	18,603	18,609	6	0.03%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.934	3.934	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.14	\$24.14	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.393	4.393	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.40%	25.40%	0.00%	0.00% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

Murray, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 211,899	Direct	62	
Other Public	\$ 63,102	Indirect	25	
Private	\$ 352,124	Total	87	
New Equity	\$ 63,102	Multiplier	1.40	
Total	\$ 690,226			
Loan-Leverage Ratio	2.3:1			
EDA Cost	\$ 23,249	EDA Cost per Direct Job	\$375	
Total Investment per EDA Dollar	\$29.69	EDA Cost per Total Job	\$267	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	83	1	1.22%
Total Employment	Before	After	▲	▲%
	5,465	5,552	87	1.59%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.682	3.704	0.59%	0.86% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.78	\$18.63	-0.78%	-0.51% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.792	3.794	0.03%	0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.76%	32.62%	0.44%	0.58% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.96%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

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 neg= negative economic structural change
 ind= indeterminate economic structural change

Nicollet, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 443,743		Direct	35	
Other Public	\$ 325,305		Indirect	6	
Private	\$ 362,240		Total	41	
New Equity	\$ 18,502		Multiplier	1.18	
Total	\$ 1,149,790				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 35,051		EDA Cost per Direct Job	\$1,001	
Total Investment per EDA Dollar	\$32.80		EDA Cost per Total Job	\$850	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	119	120	1	0.84%	
Total Employment	Before	After	▲	▲%	
	15,119	15,160	41	0.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.568	3.570	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.10	\$25.10	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.216	4.218	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.50%	34.43%	0.22%	0.23%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.43%	pos

Nobles, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 558,346		Direct	36	
Other Public	\$ 189,305		Indirect	11	
Private	\$ 719,391		Total	47	
New Equity	\$ 149,341		Multiplier	1.30	
Total	\$ 1,616,382				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 45,197		EDA Cost per Direct Job	\$1,264	
Total Investment per EDA Dollar	\$35.76		EDA Cost per Total Job	\$971	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	108	108	0	0.00%	
Total Employment	Before	After	▲	▲%	
	12,817	12,864	47	0.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.892	3.891	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.89	\$20.90	0.04%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.193	4.194	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.50%	26.46%	0.14%	0.19%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.22%	ind

Norman, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 384,284		Direct	78	
Other Public	\$ 427,548		Indirect	17	
Private	\$ 507,104		Total	95	
New Equity	\$ 169,558		Multiplier	1.22	
Total	\$ 1,488,495				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 55,780		EDA Cost per Direct Job	\$717	
Total Investment per EDA Dollar	\$26.69		EDA Cost per Total Job	\$588	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	82	82	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,903	3,998	95	2.43%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.519	3.548	0.85%	1.24%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.43	\$17.51	0.47%	0.30%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.049	4.067	0.44%	0.44%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.62%	33.16%	1.36%	1.73%	pos
Summary of Indices					
4 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			3.76%	pos

Olmsted, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 138,075		Direct	17	
Other Public	\$ 0		Indirect	8	
Private	\$ 172,594		Total	25	
New Equity	\$ 0		Multiplier	1.46	
Total	\$ 310,669				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 2,004		EDA Cost per Direct Job	\$119	
Total Investment per EDA Dollar	\$155.00		EDA Cost per Total Job	\$81	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	150	150	0	0.00%	
Total Employment	Before	After	▲	▲%	
	85,100	85,125	25	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.708	3.708	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.85	\$36.85	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.787	4.787	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.48%	26.48%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos- positive economic structural change
 neg- negative economic structural change
 ind- indeterminate economic structural change

Otter Tail, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 874,454		Direct	426	
Other Public	\$ 369,197		Indirect	106	
Private	\$ 528,208		Total	532	
New Equity	\$ 0		Multiplier	1.25	
Total	\$ 1,771,859				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 131,746		EDA Cost per Direct Job	\$309	
Total Investment per EDA Dollar	\$13.45		EDA Cost per Total Job	\$248	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	155	155	0	0.00%	
Total	Before	After	▲	▲%	
Employment	28,130	28,662	532	1.89%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.114	4.112	-0.04%	-0.06% ind	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.71	\$21.63	-0.37%	-0.24% neg	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.294	4.307	0.31%	0.31% pos	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	24.99%	25.17%	-0.69%	-0.91% neg	
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.90% neg	

Pennington, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 852,772		Direct	208	
Other Public	\$ 978,414		Indirect	580	
Private	\$ 2,722,080		Total	788	
New Equity	\$ 1,089,636		Multiplier	3.79	
Total	\$ 5,642,903				
Loan-Leverage Ratio	5.6:1				
EDA Cost	\$ 195,513		EDA Cost per Direct Job	\$941	
Total Investment per EDA Dollar	\$28.86		EDA Cost per Total Job	\$248	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	99	100	1	1.01%	
Total	Before	After	▲	▲%	
Employment	8,529	9,317	788	9.24%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.741	3.770	0.77%	1.13% pos	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.39	\$23.50	-3.65%	-2.36% neg	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.415	4.263	-3.44%	-3.43% neg	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	28.71%	29.26%	-1.91%	-2.50% neg	
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-7.16% neg	

Polk, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,122,980		Direct	570	
Other Public	\$ 6,041,407		Indirect	432	
Private	\$ 5,062,441		Total	1002	
New Equity	\$ 2,789,086		Multiplier	1.76	
Total	\$ 17,015,913				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 587,868		EDA Cost per Direct Job	\$1,031	
Total Investment per EDA Dollar	\$28.95		EDA Cost per Total Job	\$587	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	123	125	2	1.63%	
Total	Before	After	▲	▲%	
Employment	16,389	17,391	1,002	6.12%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.888	3.938	1.27%	1.84% pos	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.74	\$21.62	-0.54%	-0.35% neg	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.276	4.259	-0.40%	-0.39% neg	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	28.92%	28.57%	1.21%	1.58% pos	
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	2.68% pos	

Red Lake, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 282,241		Direct	159	
Other Public	\$ 1,920,560		Indirect	83	
Private	\$ 482,927		Total	243	
New Equity	\$ 683,443		Multiplier	1.52	
Total	\$ 3,369,171				
Loan-Leverage Ratio	10.9:1				
EDA Cost	\$ 74,994		EDA Cost per Direct Job	\$471	
Total Investment per EDA Dollar	\$44.93		EDA Cost per Total Job	\$309	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	84	84	0	0.00%	
Total	Before	After	▲	▲%	
Employment	2,094	2,337	243	11.58%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.688	3.602	-2.33%	-3.39% neg	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$18.15	\$18.85	3.87%	2.50% pos	
Economic	Before	After	▲%	▲STD%	
Stage Index	3.881	3.833	-1.22%	-1.22% neg	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	33.77%	34.32%	-1.61%	-2.11% neg	
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-4.21% neg	

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Redwood, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 211,335	Direct	30	
Other Public	\$ 0	Indirect	24	
Private	\$ 281,448	Total	54	
New Equity	\$ 0	Multiplier	1.78	
Total	\$ 492,782			
Loan-Leverage Ratio	1.3:1			
EDA Cost	\$ 6,176	EDA Cost per Direct Job	\$206	
Total Investment per EDA Dollar	\$79.79	EDA Cost per Total Job	\$115	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	110	110	0	0.00%
Total Employment	Before	After	▲	▲%
	9,112	9,166	54	0.59%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.906	3.907	0.02%	0.03%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.38	\$19.43	0.24%	0.15%
Economic Stage Index	Before	After	▲%	▲STD%
	3.979	3.977	-0.06%	-0.06%
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.23%	31.24%	-0.03%	-0.04%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.08% ind

Renville, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 289,653	Direct	20	
Other Public	\$ 133,215	Indirect	6	
Private	\$ 225,949	Total	26	
New Equity	\$ 40,903	Multiplier	1.28	
Total	\$ 689,720			
Loan-Leverage Ratio	1.4:1			
EDA Cost	\$ 27,695	EDA Cost per Direct Job	\$1,385	
Total Investment per EDA Dollar	\$24.90	EDA Cost per Total Job	\$1,082	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	108	108	0	0.00%
Total Employment	Before	After	▲	▲%
	9,701	9,727	26	0.26%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.702	3.704	0.05%	0.07%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.26	\$19.27	0.05%	0.04%
Economic Stage Index	Before	After	▲%	▲STD%
	3.991	3.994	0.07%	0.07%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.89%	34.87%	0.05%	0.07%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.24% ind

Roseau, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 792,054	Direct	108	
Other Public	\$ 663,799	Indirect	60	
Private	\$ 1,064,278	Total	168	
New Equity	\$ 420,100	Multiplier	1.55	
Total	\$ 2,940,231			
Loan-Leverage Ratio	2.7:1			
EDA Cost	\$ 89,477	EDA Cost per Direct Job	\$828	
Total Investment per EDA Dollar	\$32.86	EDA Cost per Total Job	\$533	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	96	98	2	2.08%
Total Employment	Before	After	▲	▲%
	10,707	10,875	168	1.57%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.093	3.126	1.04%	1.52%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.12	\$26.95	-0.63%	-0.40%
Economic Stage Index	Before	After	▲%	▲STD%
	3.604	3.600	-0.11%	-0.11%
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.54%	36.53%	0.02%	0.02%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.02% pos

Sibley, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 618,568	Direct	53	
Other Public	\$ 493,607	Indirect	13	
Private	\$ 924,002	Total	66	
New Equity	\$ 1,282,198	Multiplier	1.25	
Total	\$ 3,318,374			
Loan-Leverage Ratio	4.4:1			
EDA Cost	\$ 78,898	EDA Cost per Direct Job	\$1,489	
Total Investment per EDA Dollar	\$42.06	EDA Cost per Total Job	\$1,191	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	100	102	2	2.00%
Total Employment	Before	After	▲	▲%
	5,903	5,969	66	1.12%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.900	3.904	0.12%	0.17%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$16.02	\$15.99	-0.16%	-0.11%
Economic Stage Index	Before	After	▲%	▲STD%
	3.745	3.755	0.27%	0.27%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.50%	34.22%	0.79%	1.03%
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.38% pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Steele, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 280,442		Direct	25	
Other Public	\$ 0		Indirect	11	
Private	\$ 1,763,581		Total	36	
New Equity	\$ 0		Multiplier	1.44	
Total	\$ 2,044,023				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 28,148	EDA Cost per Direct Job	\$ 1,110		
Total Investment per EDA Dollar	\$72.62	EDA Cost per Total Job	\$773		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	131	131	0	0.00%	
Total	Before	After	▲	▲%	
Employment	20,619	20,655	36	0.18%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.093	4.093	0.00%	0.00% ind	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.08	\$28.08	0.00%	0.00% ind	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.238	4.238	0.00%	0.00% ind	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	28.53%	28.53%	0.00%	0.00% ind	
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00% ind	

Stevens, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 210,339		Direct	111	
Other Public	\$ 210,339		Indirect	42	
Private	\$ 2,559,123		Total	153	
New Equity	\$ 806,299		Multiplier	1.37	
Total	\$ 3,786,100				
Loan-Leverage Ratio	17.0:1				
EDA Cost	\$ 10,822	EDA Cost per Direct Job	\$97		
Total Investment per EDA Dollar	\$349.85	EDA Cost per Total Job	\$71		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	90	91	1	1.11%	
Total	Before	After	▲	▲%	
Employment	6,095	6,248	153	2.50%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.782	3.789	0.71%	1.04% pos	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.55	\$22.16	-1.71%	-1.11% neg	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.571	4.546	-0.56%	-0.56% neg	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.80%	26.91%	-0.42%	-0.55% neg	
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.18% neg	

Todd, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 532,015		Direct	126	
Other Public	\$ 714,049		Indirect	37	
Private	\$ 3,972,483		Total	163	
New Equity	\$ 852,681		Multiplier	1.30	
Total	\$ 6,071,228				
Loan-Leverage Ratio	10.4:1				
EDA Cost	\$ 49,388	EDA Cost per Direct Job	\$392		
Total Investment per EDA Dollar	\$122.93	EDA Cost per Total Job	\$302		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	113	114	1	0.88%	
Total	Before	After	▲	▲%	
Employment	10,897	11,060	163	1.50%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.863	3.874	0.30%	0.44% pos	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.10	\$22.18	0.35%	0.23% pos	
Economic	Before	After	▲%	▲STD%	
Stage Index	3.794	3.800	0.16%	0.16% ind	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	31.26%	31.14%	0.38%	0.50% pos	
Summary of Indices					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.32% pos	

Traverse, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 590,716		Direct	8	
Other Public	\$ 369,197		Indirect	2	
Private	\$ 221,518		Total	10	
New Equity	\$ 0		Multiplier	1.21	
Total	\$ 1,181,431				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 74,808	EDA Cost per Direct Job	\$9,351		
Total Investment per EDA Dollar	\$15.79	EDA Cost per Total Job	\$7,741		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	75	75	0	0.00%	
Total	Before	After	▲	▲%	
Employment	2,344	2,354	10	0.41%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.492	3.496	0.11%	0.15% ind	
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$16.47	\$16.52	0.32%	0.20% pos	
Economic	Before	After	▲%	▲STD%	
Stage Index	4.023	4.027	0.10%	0.10% ind	
Import-Dependence	Before	After	▲%	▲STD%	
Index**	32.17%	32.06%	0.32%	0.41% pos	
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.87% pos	

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Wabasha, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 59,072		Direct	7	
Other Public	\$ 0		Indirect	3	
Private	\$ 118,143		Total	10	
New Equity	\$ 0		Multiplier	1.41	
Total	\$ 177,215				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 7,396		EDA Cost per Direct Job	\$1,024	
Total Investment per EDA Dollar	\$23.96		EDA Cost per Total Job	\$726	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	110	110	-0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,400	9,410	10	0.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.008	4.008	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.51	\$21.51	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.158	4.158	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.30%	29.30%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Wadena, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 388,930		Direct	149	
Other Public	\$ 1,205,899		Indirect	65	
Private	\$ 4,349,652		Total	214	
New Equity	\$ 334,682		Multiplier	1.44	
Total	\$ 6,279,164				
Loan-Leverage Ratio	15.1:1				
EDA Cost	\$ 38,248		EDA Cost per Direct Job	\$257	
Total Investment per EDA Dollar	\$164.17		EDA Cost per Total Job	\$179	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	104	105	1	0.96%	
Total Employment	Before	After	▲	▲%	
	6,793	7,007	214	3.15%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.805	3.837	0.84%	1.22%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.00	\$22.18	0.81%	0.52%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.284	4.281	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.99%	30.90%	0.27%	0.36%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.05%		pos

Waseca, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 590,716		Direct	107	
Other Public	\$ 0		Indirect	17	
Private	\$ 1,037,444		Total	124	
New Equity	\$ 73,839		Multiplier	1.15	
Total	\$ 1,701,999				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 74,667		EDA Cost per Direct Job	\$698	
Total Investment per EDA Dollar	\$22.79		EDA Cost per Total Job	\$604	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	106	1	0.95%	
Total Employment	Before	After	▲	▲%	
	9,865	9,989	124	1.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.887	3.905	0.47%	0.68%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.28	\$24.02	-1.04%	-0.67%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.486	4.471	-0.33%	-0.33%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.34%	31.44%	-0.32%	-0.41%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.74%		neg

Watsonwan, MN					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,080,570		Direct	114	
Other Public	\$ 1,056,792		Indirect	37	
Private	\$ 2,713,783		Total	151	
New Equity	\$ 1,632,499		Multiplier	1.33	
Total	\$ 6,483,643				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 119,286		EDA Cost per Direct Job	\$1,046	
Total Investment per EDA Dollar	\$54.35		EDA Cost per Total Job	\$788	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	94	95	1	1.06%	
Total Employment	Before	After	▲	▲%	
	6,875	7,026	151	2.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.828	3.845	0.46%	0.66%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.84	\$21.87	0.10%	0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.867	3.874	0.17%	0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.38%	31.28%	0.31%	0.40%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.30%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Wilkin, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 519,346	Direct	22	
Other Public	\$ 137,385	Indirect	13	
Private	\$ 642,775	Total	35	
New Equity	\$ 125,648	Multiplier	1.58	
Total	\$ 1,425,154			
Loan-Leverage Ratio	1.7:1			
EDA Cost	\$ 22,172	EDA Cost per Direct Job	\$ 1,008	
Total Investment per EDA Dollar	\$64.28	EDA Cost per Total Job	\$640	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	75	76	1	1.33%
Total Employment	Before	After	▲	▲%
	3,619	3,654	35	0.96%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.465	3.481	0.48%	0.70% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.54	\$19.53	-0.04%	-0.03% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.238	4.241	0.06%	0.06% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.66%	31.56%	0.29%	0.38% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		
		1.11% pos		

Winona, MN				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 262,130	Direct	19	
Other Public	\$ 0	Indirect	3	
Private	\$ 265,822	Total	22	
New Equity	\$ 0	Multiplier	1.13	
Total	\$ 527,952			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 26,894	EDA Cost per Direct Job	\$ 1,404	
Total Investment per EDA Dollar	\$19.63	EDA Cost per Total Job	\$ 1,237	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	168	168	0	0.00%
Total Employment	Before	After	▲	▲%
	29,649	29,671	22	0.07%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.238	4.239	0.00%	0.01% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.60	\$25.60	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.399	4.399	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.22%	26.22%	0.01%	0.01% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		
		0.02% ind		

Adams, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 103,375	Direct	78	
Other Public	\$ 103,375	Indirect	38	
Private	\$ 590,716	Total	116	
New Equity	\$ 88,607	Multiplier	1.49	
Total	\$ 886,073			
Loan-Leverage Ratio	7.6:1			
EDA Cost	\$ 14,795	EDA Cost per Direct Job	\$ 190	
Total Investment per EDA Dollar	\$59.89	EDA Cost per Total Job	\$ 127	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	107	107	0	0.00%
Total Employment	Before	After	▲	▲%
	10,545	10,661	116	1.10%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.681	3.698	0.46%	0.67% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.51	\$23.74	0.97%	0.63% pos
Economic Stage Index	Before	After	▲%	▲STD%
	4.262	4.254	-0.17%	-0.17% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.20%	32.21%	-0.02%	-0.03% ind
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		
		1.11% pos		

Ashtabula, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 6,005,292	Direct	931	
Other Public	\$ 20,354,263	Indirect	957	
Private	\$ 44,367,956	Total	1888	
New Equity	\$ 6,744,572	Multiplier	2.03	
Total	\$ 77,472,083			
Loan-Leverage Ratio	11.9:1			
EDA Cost	\$ 1,031,918	EDA Cost per Direct Job	\$ 1,109	
Total Investment per EDA Dollar	\$75.08	EDA Cost per Total Job	\$547	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	189	196	7	3.70%
Total Employment	Before	After	▲	▲%
	42,160	44,048	1,888	4.48%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.170	4.197	0.63%	0.92% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.77	\$28.80	0.11%	0.07% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.433	4.417	-0.35%	-0.35% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.42%	26.31%	0.41%	0.54% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		
		1.18% pos		

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Athens, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 77,876	Direct	37		
Other Public	\$ 0	Indirect	5		
Private	\$ 0	Total	42		
New Equity	\$ 0	Multiplier	1.14		
Total	\$ 77,876				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 12,727	EDA Cost per Direct Job	\$344		
Total Investment per EDA Dollar	\$6.12	EDA Cost per Total Job	\$302		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	129	129	0	0.00%	
Total Employment	Before	After	▲	▲%	
	26,744	26,786	42	0.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.300	3.299	-0.02%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.75	\$25.73	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.120	5.119	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.72%	27.73%	-0.05%	-0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.16%		ind

Brown, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 64,895	Direct	7		
Other Public	\$ 117,364	Indirect	3		
Private	\$ 934,769	Total	10		
New Equity	\$ 214,017	Multiplier	1.42		
Total	\$ 1,331,045				
Loan-Leverage Ratio	19.5:1				
EDA Cost	\$ 1,984	EDA Cost per Direct Job	\$271		
Total Investment per EDA Dollar	\$670.76	EDA Cost per Total Job	\$191		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	118	118	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,700	10,710	10	0.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.725	3.725	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.83	\$22.83	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.118	4.118	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.88%	31.88%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Butler, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 300,887	Direct	28		
Other Public	\$ 140,226	Indirect	18		
Private	\$ 1,421,330	Total	46		
New Equity	\$ 341,373	Multiplier	1.64		
Total	\$ 2,203,816				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 52,839	EDA Cost per Direct Job	\$1,887		
Total Investment per EDA Dollar	\$41.71	EDA Cost per Total Job	\$1,154		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	237	237	0	0.00%	
Total Employment	Before	After	▲	▲%	
	124,444	124,490	46	0.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.049	4.050	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.55	\$32.55	0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.712	4.712	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.77%	22.76%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

Clark, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,956,510	Direct	311		
Other Public	\$ 1,413,855	Indirect	141		
Private	\$ 10,643,407	Total	452		
New Equity	\$ 2,232,991	Multiplier	1.45		
Total	\$ 17,246,763				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 449,084	EDA Cost per Direct Job	\$1,442		
Total Investment per EDA Dollar	\$38.40	EDA Cost per Total Job	\$993		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	192	192	0	0.00%	
Total Employment	Before	After	▲	▲%	
	66,847	67,299	452	0.68%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.078	4.080	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.68	\$32.67	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.558	4.557	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.82%	23.80%	0.08%	0.10%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.18%		ind

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Fairfield, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,223,930	Direct	114	
Other Public	\$ 385,107	Indirect	61	
Private	\$ 6,358,241	Total	175	
New Equity	\$ 877,459	Multiplier	1.53	
Total	\$ 8,844,736			
Loan-Leverage Ratio	6.2:1			
EDA Cost	\$ 137,387	EDA Cost per Direct Job	\$1,202	
Total Investment per EDA Dollar	\$64.38	EDA Cost per Total Job	\$785	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	169	171	2	1.18%
Total Employment	Before	After	▲	▲%
	41,947	42,122	175	0.42%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.108	4.113	0.10%	0.14%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.04	\$27.03	-0.05%	-0.03%
Economic Stage Index	Before	After	▲%	▲STD%
	4.608	4.608	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	24.77%	24.72%	0.17%	0.23%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.33%	pos

Fayette, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 941,006	Direct	379	
Other Public	\$ 2,407,815	Indirect	127	
Private	\$ 1,084,512	Total	505	
New Equity	\$ 3,016,295	Multiplier	1.33	
Total	\$ 7,449,628			
Loan-Leverage Ratio	6.9:1			
EDA Cost	\$ 142,115	EDA Cost per Direct Job	\$375	
Total Investment per EDA Dollar	\$52.42	EDA Cost per Total Job	\$281	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	121	124	3	2.48%
Total Employment	Before	After	▲	▲%
	11,928	12,433	505	4.24%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.961	4.002	1.02%	1.49%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.75	\$26.13	-2.33%	-1.51%
Economic Stage Index	Before	After	▲%	▲STD%
	4.228	4.220	-0.18%	-0.18%
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.57%	30.58%	-0.05%	-0.07%
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.26%	neg

Hamilton, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 123,933	Direct	14	
Other Public	\$ 0	Indirect	5	
Private	\$ 991,465	Total	19	
New Equity	\$ 123,933	Multiplier	1.34	
Total	\$ 1,239,332			
Loan-Leverage Ratio	9.0:1			
EDA Cost	\$ 22,607	EDA Cost per Direct Job	\$1,615	
Total Investment per EDA Dollar	\$54.82	EDA Cost per Total Job	\$1,210	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	354	355	1	0.28%
Total Employment	Before	After	▲	▲%
	632,663	632,682	19	0.00%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.430	4.430	0.00%	0.01%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$37.80	\$37.80	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.807	4.807	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	16.56%	16.55%	0.01%	0.01%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.01%	ind

Highland, OH				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 398,922	Direct	2261	
Other Public	\$ 3,616,710	Indirect	1,259	
Private	\$ 487,247	Total	3520	
New Equity	\$ 1,969,285	Multiplier	1.56	
Total	\$ 6,472,164			
Loan-Leverage Ratio	15.2:1			
EDA Cost	\$ 91,263	EDA Cost per Direct Job	\$40	
Total Investment per EDA Dollar	\$70.92	EDA Cost per Total Job	\$26	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	127	127	0	0.00%
Total Employment	Before	After	▲	▲%
	13,760	17,280	3,520	25.58%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.025	3.848	-4.39%	-6.39%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.26	\$25.05	3.30%	2.13%
Economic Stage Index	Before	After	▲%	▲STD%
	4.147	4.045	-2.45%	-2.45%
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.46%	31.72%	-4.12%	-5.38%
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-12.08%	neg

*Baseline industry count and employment are from 1993

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pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Huron, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 566,960		Direct	100	
Other Public	\$ 862,565		Indirect	42	
Private	\$ 2,839,139		Total	143	
New Equity	\$ 1,819,556		Multiplier	1.42	
Total	\$ 6,088,220				
Loan-Leverage Ratio	9.7:1				
EDA Cost	\$ 84,116		EDA Cost per Direct Job	\$837	
Total Investment per EDA Dollar	\$72.38		EDA Cost per Total Job	\$589	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	169	169	0	0.00%	
Total	Before	After	▲	▲%	
Employment	30,966	31,109	143	0.46%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.217	4.229	0.29%	0.42%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.56	\$31.50	-0.21%	-0.13%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.207	4.212	0.11%	0.11%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	29.05%	28.85%	0.66%	0.86%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.26%	pos

Jackson, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 710,030		Direct	287	
Other Public	\$ 307,281		Indirect	112	
Private	\$ 1,452,935		Total	399	
New Equity	\$ 281,119		Multiplier	1.39	
Total	\$ 2,751,365				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 85,098		EDA Cost per Direct Job	\$297	
Total Investment per EDA Dollar	\$32.33		EDA Cost per Total Job	\$214	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	123	125	2	1.63%	
Total	Before	After	▲	▲%	
Employment	13,583	13,982	399	2.93%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.789	3.822	0.86%	1.26%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.00	\$24.79	-0.83%	-0.54%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.052	4.061	0.21%	0.21%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	29.49%	29.24%	0.84%	1.10%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	2.03%	pos

Jefferson, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 632,674		Direct	340	
Other Public	\$ 303,728		Indirect	189	
Private	\$ 1,901,568		Total	529	
New Equity	\$ 397,753		Multiplier	1.56	
Total	\$ 3,235,723				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 150,644		EDA Cost per Direct Job	\$443	
Total Investment per EDA Dollar	\$21.48		EDA Cost per Total Job	\$285	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	140	143	3	2.14%	
Total	Before	After	▲	▲%	
Employment	32,990	33,519	529	1.60%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.770	3.792	0.58%	0.84%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.49	\$31.37	-0.40%	-0.26%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.614	4.605	-0.18%	-0.18%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.50%	26.42%	0.31%	0.41%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.81%	pos

Lake, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 116,562		Direct	43	
Other Public	\$ 0		Indirect	6	
Private	\$ 132,195		Total	49	
New Equity	\$ 79,780		Multiplier	1.15	
Total	\$ 328,538				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 10,473		EDA Cost per Direct Job	\$244	
Total Investment per EDA Dollar	\$31.37		EDA Cost per Total Job	\$212	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	251	252	1	0.40%	
Total	Before	After	▲	▲%	
Employment	107,014	107,063	49	0.05%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.400	4.401	0.04%	0.06%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$33.29	\$33.28	-0.03%	-0.02%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.627	4.626	-0.01%	-0.01%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	21.71%	21.71%	-0.03%	-0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.02%	ind

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Lawrence, OH

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 267,078	Direct	119
Other Public	\$ 399,512	Indirect	22
Private	\$ 349,287	Total	141
New Equity	\$ 1,898,622	Multiplier	1.18
Total	\$ 2,914,500		

Loan-Leverage Ratio 9.9:1

EDA Cost	\$ 77,232	EDA Cost per Direct Job	\$649
Total Investment per EDA Dollar	\$37.74	EDA Cost per Total Job	\$548

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	125	125	0	0.00%
Total	Before	After	▲	▲%
Employment	17,880	18,021	141	0.79%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.903	3.901	-0.05%	-0.08%	ind
Earnings per Worker Index (\$1,000)	\$27.13	\$27.12	-0.04%	-0.02%	ind
Economic Stage Index	4.646	4.649	0.06%	0.06%	ind
Import-Dependence Index**	27.89%	27.72%	0.62%	0.81%	pos

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.77%	pos
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Lorain, OH

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 6,589,574	Direct	1479
Other Public	\$ 443,796	Indirect	1,374
Private	\$ 12,095,109	Total	2853
New Equity	\$ 38,871,650	Multiplier	1.93
Total	\$ 58,000,129		

Loan-Leverage Ratio 7.8:1

EDA Cost	\$ 1,018,726	EDA Cost per Direct Job	\$689
Total Investment per EDA Dollar	\$56.93	EDA Cost per Total Job	\$357

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	240	247	7	2.92%
Total	Before	After	▲	▲%
Employment	119,084	121,937	2,853	2.40%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.278	4.306	0.64%	0.93%	pos
Earnings per Worker Index (\$1,000)	\$35.33	\$35.13	-0.56%	-0.36%	neg
Economic Stage Index	4.564	4.554	-0.22%	-0.22%	ind
Import-Dependence Index**	22.70%	22.57%	0.56%	0.74%	pos

Summary of Indices
2 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	1.08%	pos
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Mahoning, OH

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 35,075,394	Direct	5480
Other Public	\$ 56,574,903	Indirect	7,247
Private	\$ 105,494,422	Total	12,727
New Equity	\$ 30,488,514	Multiplier	2.32
Total	\$ 227,633,232		

Loan-Leverage Ratio 5.5:1

EDA Cost	\$ 8,492,267	EDA Cost per Direct Job	\$1,550
Total Investment per EDA Dollar	\$26.80	EDA Cost per Total Job	\$667

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	235	246	11	4.68%
Total	Before	After	▲	▲%
Employment	130,325	143,052	12,727	9.77%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.124	4.183	1.43%	2.09%	pos
Earnings per Worker Index (\$1,000)	\$29.46	\$29.16	-1.02%	-0.68%	neg
Economic Stage Index	4.886	4.834	-1.07%	-1.06%	neg
Import-Dependence Index**	20.86%	20.71%	0.73%	0.85%	pos

Summary of Indices
2 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	1.31%	pos
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Meigs, OH

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 209,142	Direct	48
Other Public	\$ 190,494	Indirect	9
Private	\$ 0	Total	57
New Equity	\$ 846,448	Multiplier	1.18
Total	\$ 1,246,084		

Loan-Leverage Ratio 5.0:1

EDA Cost	\$ 65,642	EDA Cost per Direct Job	\$1,368
Total Investment per EDA Dollar	\$18.98	EDA Cost per Total Job	\$1,161

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	100	100	0	0.00%
Total	Before	After	▲	▲%
Employment	7,124	7,181	57	0.79%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.729	3.740	0.29%	0.43%	pos
Earnings per Worker Index (\$1,000)	\$28.70	\$28.62	-0.29%	-0.19%	neg
Economic Stage Index	4.077	4.082	0.12%	0.12%	ind
Import-Dependence Index**	31.01%	30.84%	0.55%	0.72%	pos

Summary of Indices
2 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	1.07%	pos
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*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Montgomery, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 16,980,448	Direct	4569		
Other Public	\$ 0	Indirect	2,796		
Private	\$ 0	Total	7365		
New Equity	\$ 0	Multiplier	1.61		
Total	\$ 16,980,448				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 3,204,509	EDA Cost per Direct Job	\$ 701		
Total Investment per EDA Dollar	\$ 5.30	EDA Cost per Total Job	\$ 435		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	282	284	2	0.71%	
Total Employment	Before	After	▲	▲%	
	371,134	378,499	7,365	1.98%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.305	4.321	0.36%	0.52%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.66	\$37.65	-0.02%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.778	4.767	-0.25%	-0.25%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.71%	18.71%	0.03%	0.04%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.30% pos

Noble, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 71,108	Direct	6		
Other Public	\$ 0	Indirect	1		
Private	\$ 145,134	Total	7		
New Equity	\$ 68,971	Multiplier	1.12		
Total	\$ 285,213				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 8,938	EDA Cost per Direct Job	\$ 1,490		
Total Investment per EDA Dollar	\$ 31.91	EDA Cost per Total Job	\$ 1,327		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	84	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,016	4,023	7	0.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.595	3.598	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.93	\$24.91	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.149	4.150	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.52%	33.46%	0.16%	0.21%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.36% pos

Pike, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 79,247	Direct	4		
Other Public	\$ 39,624	Indirect	1		
Private	\$ 0	Total	5		
New Equity	\$ 356,613	Multiplier	1.21		
Total	\$ 475,484				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 17,688	EDA Cost per Direct Job	\$ 4,422		
Total Investment per EDA Dollar	\$ 26.88	EDA Cost per Total Job	\$ 3,653		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	101	101	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,931	10,936	5	0.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.347	3.348	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.94	\$37.94	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.096	4.096	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.33%	35.32%	0.03%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.11% ind
*Baseline industry count and employment are from 1993					
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change					

Portage, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 706,436	Direct	63		
Other Public	\$ 0	Indirect	88		
Private	\$ 3,272,564	Total	151		
New Equity	\$ 0	Multiplier	2.40		
Total	\$ 3,979,000				
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 74,996	EDA Cost per Direct Job	\$ 1,190		
Total Investment per EDA Dollar	\$ 53.06	EDA Cost per Total Job	\$ 496		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	214	216	2	0.93%	
Total Employment	Before	After	▲	▲%	
	60,893	61,044	151	0.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.028	4.032	0.11%	0.16%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.96	\$28.96	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.718	4.716	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.42%	26.42%	0.02%	0.03%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.13% ind
pos= positive economic structural change					
neg= negative economic structural change					
ind= indeterminate economic structural change					

Richland, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,654,891		Direct	2134	
Other Public	\$ 1,425,392		Indirect	1,211	
Private	\$ 9,232,848		Total	3345	
New Equity	\$ 2,211,173		Multiplier	1.57	
Total	\$ 15,524,305				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 797,153		EDA Cost per Direct Job	\$374	
Total Investment per EDA Dollar	\$19.47		EDA Cost per Total Job	\$238	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	211	216	5	2.37%	
Total Employment	Before	After	▲	▲%	
	73,646	76,991	3,345	4.54%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.167	4.190	0.55%	0.80%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.38	\$31.11	-0.83%	-0.54%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.536	4.520	-0.35%	-0.35%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.87%	24.90%	-0.11%	-0.15%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.23%	ind

Ross, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 206,307		Direct	48	
Other Public	\$ 213,122		Indirect	14	
Private	\$ 0		Total	62	
New Equity	\$ 1,544,575		Multiplier	1.30	
Total	\$ 1,964,004				
Loan-Leverage Ratio	8.5:1				
EDA Cost	\$ 90,982		EDA Cost per Direct Job	\$1,895	
Total Investment per EDA Dollar	\$21.59		EDA Cost per Total Job	\$1,462	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	133	134	1	0.75%	
Total Employment	Before	After	▲	▲%	
	31,429	31,491	62	0.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.798	3.804	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.23	\$32.21	-0.07%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.442	4.442	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.25%	25.18%	0.27%	0.35%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.53%	pos

Scioto, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,358,443		Direct	246	
Other Public	\$ 119,678		Indirect	103	
Private	\$ 4,945,033		Total	349	
New Equity	\$ 805,321		Multiplier	1.42	
Total	\$ 7,228,474				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 336,878		EDA Cost per Direct Job	\$1,372	
Total Investment per EDA Dollar	\$21.46		EDA Cost per Total Job	\$965	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	149	149	0	0.00%	
Total Employment	Before	After	▲	▲%	
	29,193	29,542	349	1.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.896	3.906	0.26%	0.38%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.90	\$26.85	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.755	4.751	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.04%	25.95%	0.32%	0.42%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.59%	pos

Stark, OH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 5,881,018		Direct	2291	
Other Public	\$ 6,209,488		Indirect	1,652	
Private	\$ 16,587,653		Total	3943	
New Equity	\$ 3,782,385		Multiplier	1.72	
Total	\$ 32,460,543				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 491,713		EDA Cost per Direct Job	\$215	
Total Investment per EDA Dollar	\$66.02		EDA Cost per Total Job	\$125	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	293	297	4	1.37%	
Total Employment	Before	After	▲	▲%	
	193,854	197,797	3,943	2.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.427	4.444	0.37%	0.55%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.17	\$32.16	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.571	4.564	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.83%	20.74%	0.47%	0.61%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.98%	pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Ashland, WI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,154,824	Direct	248	
Other Public	\$ 2,335,920	Indirect	270	
Private	\$ 8,364,112	Total	518	
New Equity	\$ 2,721,355	Multiplier	2.09	
Total	\$ 14,576,210			
Loan-Leverage Ratio	11.6:1			
EDA Cost	\$ 350,440	EDA Cost per Direct Job	\$1,413	
Total Investment per EDA Dollar	\$41.59	EDA Cost per Total Job	\$677	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	96	100	4	4.17%
Total Employment	Before	After	▲	▲%
	9,995	10,513	518	5.18%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.841	3.878	0.98%	1.43% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.97	\$25.71	-0.99%	-0.64% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.575	4.549	-0.57%	-0.57% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.38%	29.03%	1.22%	1.59% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.82%	pos

Bayfield, WI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 987,448	Direct	138	
Other Public	\$ 2,738,951	Indirect	263	
Private	\$ 5,385,259	Total	401	
New Equity	\$ 2,421,639	Multiplier	2.91	
Total	\$ 11,533,297			
Loan-Leverage Ratio	10.7:1			
EDA Cost	\$ 142,484	EDA Cost per Direct Job	\$1,032	
Total Investment per EDA Dollar	\$80.94	EDA Cost per Total Job	\$355	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	97	102	5	5.15%
Total Employment	Before	After	▲	▲%
	6,036	6,437	401	6.64%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.704	3.747	1.17%	1.70% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.91	\$19.77	-0.72%	-0.47% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.566	4.570	-0.35%	-0.35% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.56%	30.19%	1.21%	1.88% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.45%	pos

Buffalo, WI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 178,690	Direct	31	
Other Public	\$ 0	Indirect	31	
Private	\$ 780,497	Total	63	
New Equity	\$ 46,726	Multiplier	2.00	
Total	\$ 1,005,913			
Loan-Leverage Ratio	4.6:1			
EDA Cost	\$ 84,924	EDA Cost per Direct Job	\$2,702	
Total Investment per EDA Dollar	\$11.84	EDA Cost per Total Job	\$1,352	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	86	86	0	0.00%
Total Employment	Before	After	▲	▲%
	8,758	8,821	63	0.72%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.361	3.368	0.20%	0.29% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.99	\$25.00	0.06%	0.04% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.287	4.280	-0.15%	-0.15% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.95%	34.97%	-0.05%	-0.07% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.11%	ind

Burnett, WI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 662,163	Direct	229	
Other Public	\$ 1,130,095	Indirect	327	
Private	\$ 2,000,057	Total	556	
New Equity	\$ 526,709	Multiplier	2.43	
Total	\$ 4,319,023			
Loan-Leverage Ratio	5.5:1			
EDA Cost	\$ 67,392	EDA Cost per Direct Job	\$294	
Total Investment per EDA Dollar	\$64.09	EDA Cost per Total Job	\$121	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	96	100	4	4.17%
Total Employment	Before	After	▲	▲%
	5,732	6,288	556	9.70%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.888	3.961	1.86%	2.70% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.37	\$21.85	-2.34%	-1.51% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.370	4.362	-0.19%	-0.19% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.38%	29.69%	2.28%	2.98% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	3.99%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Chippewa, WI

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 143,443	Direct	17
Other Public	\$ 0	Indirect	7
Private	\$ 545,085	Total	24
New Equity	\$ 143,443	Multiplier	1.41
Total	\$ 831,971		

Loan-Leverage Ratio 4.8:1

EDA Cost	\$ 14,213	EDA Cost per Direct Job	\$836
Total Investment per EDA Dollar	\$58.54	EDA Cost per Total Job	\$591

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	148	148	0	0.00%

Employment	Before	After	▲	▲%
Total	27,028	27,052	24	0.09%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.997	3.999	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$27.18	\$27.17	-0.03%	-0.02%	ind
Economic Stage Index	4.222	4.221	-0.03%	-0.03%	ind
Import-Dependence Index**	29.27%	29.27%	-0.02%	-0.03%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.01%	ind
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Door, WI

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 524,449	Direct	65
Other Public	\$ 2,804,575	Indirect	24
Private	\$ 0	Total	89
New Equity	\$ 0	Multiplier	1.37
Total	\$ 3,329,024		

Loan-Leverage Ratio 5.3:1

EDA Cost	\$ 20,832	EDA Cost per Direct Job	\$320
Total Investment per EDA Dollar	\$159.80	EDA Cost per Total Job	\$235

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	142	143	1	0.70%

Employment	Before	After	▲	▲%
Total	15,486	15,575	89	0.57%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.932	3.940	0.20%	0.30%	ind
Earnings per Worker Index (\$1,000)	\$22.23	\$22.24	0.04%	0.03%	ind
Economic Stage Index	4.466	4.467	0.02%	0.02%	ind
Import-Dependence Index**	28.47%	28.34%	0.48%	0.62%	pos

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.97%	pos
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Douglas, WI

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 916,879	Direct	322
Other Public	\$ 3,680,733	Indirect	339
Private	\$ 10,956,081	Total	661
New Equity	\$ 4,075,950	Multiplier	2.05
Total	\$ 19,609,643		

Loan-Leverage Ratio 20.4:1

EDA Cost	\$ 257,125	EDA Cost per Direct Job	\$799
Total Investment per EDA Dollar	\$76.26	EDA Cost per Total Job	\$389

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	127	129	2	1.57%

Employment	Before	After	▲	▲%
Total	20,796	21,457	661	3.18%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.709	3.746	0.98%	1.43%	pos
Earnings per Worker Index (\$1,000)	\$28.57	\$28.29	-0.97%	-0.63%	neg
Economic Stage Index	4.945	4.920	-0.50%	-0.50%	neg
Import-Dependence Index**	28.92%	28.96%	-0.15%	-0.19%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.11%	ind
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Dunn, WI

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 190,431	Direct	34
Other Public	\$ 0	Indirect	32
Private	\$ 358,702	Total	66
New Equity	\$ 98,319	Multiplier	1.94
Total	\$ 647,452		

Loan-Leverage Ratio 2.4:1

EDA Cost	\$ 18,634	EDA Cost per Direct Job	\$548
Total Investment per EDA Dollar	\$34.75	EDA Cost per Total Job	\$283

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	124	125	1	0.81%

Employment	Before	After	▲	▲%
Total	19,770	19,836	66	0.33%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.751	3.759	0.19%	0.28%	ind
Earnings per Worker Index (\$1,000)	\$24.01	\$23.96	-0.20%	-0.13%	ind
Economic Stage Index	4.429	4.424	-0.11%	-0.11%	ind
Import-Dependence Index**	31.47%	31.45%	0.06%	0.08%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.13%	ind
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*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Eau Claire, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 986,892		Direct	220	
Other Public	\$ 1,000,549		Indirect	336	
Private	\$ 8,261,963		Total	555	
New Equity	\$ 1,194,946		Multiplier	2.53	
Total	\$ 11,444,351				
Loan-Leverage Ratio	10.6:1				
EDA Cost	\$ 97,980		EDA Cost per Direct Job	\$446	
Total Investment per EDA Dollar	\$116.80		EDA Cost per Total Job	\$176	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	150	156	6	4.00%	
Total Employment	Before	After	▲	▲%	
	55,147	55,702	555	1.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.904	3.917	0.35%	0.51%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.72	\$27.68	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.963	4.957	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.17%	22.06%	0.50%	0.66%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index:	0.95%	pos

Iron, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 377,947		Direct	184	
Other Public	\$ 2,003,289		Indirect	82	
Private	\$ 3,235,609		Total	266	
New Equity	\$ 1,143,662		Multiplier	1.45	
Total	\$ 6,760,508				
Loan-Leverage Ratio	16.9:1				
EDA Cost	\$ 54,194		EDA Cost per Direct Job	\$295	
Total Investment per EDA Dollar	\$124.75		EDA Cost per Total Job	\$204	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	79	3	3.95%	
Total Employment	Before	After	▲	▲%	
	3,186	3,452	266	8.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.476	3.528	1.48%	2.16%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.10	\$20.83	-1.28%	-0.83%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.675	4.577	-2.10%	-2.10%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.92%	33.83%	0.26%	0.33%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index:	-0.44%	neg

Jackson, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,239,752		Direct	276	
Other Public	\$ 1,958,554		Indirect	847	
Private	\$ 7,877,138		Total	1123	
New Equity	\$ 1,815,538		Multiplier	4.07	
Total	\$ 12,890,983				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 219,815		EDA Cost per Direct Job	\$796	
Total Investment per EDA Dollar	\$58.64		EDA Cost per Total Job	\$196	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	114	8	7.55%	
Total Employment	Before	After	▲	▲%	
	8,580	9,703	1,123	13.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.732	3.791	1.56%	2.27%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.33	\$21.96	-1.69%	-1.09%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.297	4.308	0.26%	0.26%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.94%	30.13%	-0.64%	-0.83%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index:	0.60%	pos

Kenosha, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 6,882,534		Direct	945	
Other Public	\$ 1,390,382		Indirect	583	
Private	\$ 27,916,222		Total	1528	
New Equity	\$ 12,434,041		Multiplier	1.62	
Total	\$ 48,623,160				
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 1,518,285		EDA Cost per Direct Job	\$1,607	
Total Investment per EDA Dollar	\$32.03		EDA Cost per Total Job	\$994	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	207	209	2	0.97%	
Total Employment	Before	After	▲	▲%	
	57,217	58,745	1,528	2.67%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.164	4.187	0.56%	0.82%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.31	\$31.36	0.15%	0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.698	4.680	-0.34%	-0.34%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.11%	24.19%	-0.29%	-0.38%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index:	0.20%	ind

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

La Crosse, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 582,244		Direct	60	
Other Public	\$ 0		Indirect	18	
Private	\$ 5,188,086		Total	77	
New Equity	\$ 0		Multiplier	1.30	
Total	\$ 5,770,331				
Loan-Leverage Ratio	8.9:1				
EDA Cost	\$ 66,124		EDA Cost per Direct Job	\$1,109	
Total Investment per EDA Dollar	\$87.27		EDA Cost per Total Job	\$856	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	172	173	1	0.58%	
Total	Before	After	▲	▲%	
Employment	68,448	68,526	77	0.11%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.087	4.089	0.04%	0.06%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$29.09	\$29.08	-0.04%	-0.02%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.718	4.717	-0.01%	-0.01%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	22.48%	22.47%	0.07%	0.10%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.12%	ind

Marathon, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 30,343		Direct	47	
Other Public	\$ 945,145		Indirect	27	
Private	\$ 272,917		Total	74	
New Equity	\$ 66,121		Multiplier	1.56	
Total	\$ 1,314,526				
Loan-Leverage Ratio	42.3:1				
EDA Cost	\$ 8,181		EDA Cost per Direct Job	\$174	
Total Investment per EDA Dollar	\$160.67		EDA Cost per Total Job	\$111	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	187	187	0	0.00%	
Total	Before	After	▲	▲%	
Employment	71,296	71,370	74	0.10%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.261	4.262	0.03%	0.04%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.89	\$28.88	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.322	4.321	-0.02%	-0.02%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	24.06%	24.07%	-0.06%	-0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.06%	ind

Marinette, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 75,224		Direct	6	
Other Public	\$ 18,150		Indirect	2	
Private	\$ 170,332		Total	8	
New Equity	\$ 63,526		Multiplier	1.26	
Total	\$ 327,232				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 17,887		EDA Cost per Direct Job	\$2,981	
Total Investment per EDA Dollar	\$18.29		EDA Cost per Total Job	\$2,375	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	137	137	0	0.00%	
Total	Before	After	▲	▲%	
Employment	21,920	21,928	8	0.03%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.037	4.037	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$29.08	\$29.08	0.00%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.127	4.128	0.01%	0.01%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	28.58%	28.57%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.05%	ind

Milwaukee, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,899,539		Direct	2046	
Other Public	\$ 3,195,134		Indirect	1,814	
Private	\$ 50,815,953		Total	3860	
New Equity	\$ 2,620,074		Multiplier	1.89	
Total	\$ 60,530,700				
Loan-Leverage Ratio	14.5:1				
EDA Cost	\$ 760,774		EDA Cost per Direct Job	\$372	
Total Investment per EDA Dollar	\$79.56		EDA Cost per Total Job	\$197	
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	331	333	2	0.60%	
Total	Before	After	▲	▲%	
Employment	609,687	613,547	3,860	0.63%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.446	4.452	0.14%	0.20%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$35.80	\$35.80	-0.03%	-0.02%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.829	4.825	-0.08%	-0.08%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	18.86%	18.81%	0.26%	0.35%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.45%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Oconto, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,603,165		Direct	375	
Other Public	\$ 4,967,829		Indirect	132	
Private	\$ 11,052,753		Total	507	
New Equity	\$ 1,021,796		Multiplier	1.35	
Total	\$ 20,645,544				
Loan-Leverage Ratio	4.7:1				
EDA Cost	\$ 1,363,122		EDA Cost per Direct Job	\$3,635	
Total Investment per EDA Dollar	\$15.15		EDA Cost per Total Job	\$2,687	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	122	124	2	1.64%	
Total Employment	Before	After	▲	▲%	
	12,427	12,934	507	4.08%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.905	3.944	1.00%	1.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.55	\$22.36	-0.84%	-0.54%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.051	4.069	0.45%	0.45%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.73%	32.65%	0.25%	0.32%	ind
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.69%		pos

Pepin, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 121,055		Direct	7	
Other Public	\$ 375,806		Indirect	3	
Private	\$ 617,259		Total	10	
New Equity	\$ 154,994		Multiplier	1.38	
Total	\$ 1,269,114				
Loan-Leverage Ratio	9.5:1				
EDA Cost	\$ 8,045		EDA Cost per Direct Job	\$1,149	
Total Investment per EDA Dollar	\$157.75		EDA Cost per Total Job	\$833	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	85	86	1	1.18%	
Total Employment	Before	After	▲	▲%	
	3,604	3,614	10	0.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.631	3.639	0.21%	0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.30	\$21.28	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.219	4.217	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.56%	30.54%	0.08%	0.11%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.30%		pos

Price, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 225,078		Direct	24	
Other Public	\$ 231,342		Indirect	15	
Private	\$ 1,025,832		Total	39	
New Equity	\$ 300,147		Multiplier	1.61	
Total	\$ 1,782,400				
Loan-Leverage Ratio	6.9:1				
EDA Cost	\$ 49,604		EDA Cost per Direct Job	\$2,067	
Total Investment per EDA Dollar	\$35.93		EDA Cost per Total Job	\$1,287	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	108	108	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,432	8,471	39	0.46%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.847	3.852	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.84	\$25.84	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.945	3.945	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.19%	32.18%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.24%		ind

Racine, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,005,074		Direct	273	
Other Public	\$ 0		Indirect	261	
Private	\$ 6,667,546		Total	533	
New Equity	\$ 1,720,565		Multiplier	1.96	
Total	\$ 11,393,185				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 235,311		EDA Cost per Direct Job	\$863	
Total Investment per EDA Dollar	\$48.42		EDA Cost per Total Job	\$441	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	221	223	2	0.90%	
Total Employment	Before	After	▲	▲%	
	92,156	92,689	533	0.58%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.370	4.375	0.12%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.30	\$34.27	-0.10%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.524	4.522	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.08%	23.04%	0.17%	0.22%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.30%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Rusk, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 717,025	Direct	139		
Other Public	\$ 2,645,745	Indirect	56		
Private	\$ 11,430,717	Total	195		
New Equity	\$ 1,328,033	Multiplier	1.41		
Total	\$ 16,121,519				
Loan-Leverage Ratio	21.5:1				
EDA Cost	\$ 98,502	EDA Cost per Direct Job	\$709		
Total Investment per EDA Dollar	\$163.67	EDA Cost per Total Job	\$504		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	104	1	0.97%	
Total Employment	Before	After	▲	▲%	
	7,426	7,621	195	2.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.638	3.675	1.02%	1.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.65	\$21.67	0.10%	0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.047	4.029	-0.46%	-0.46%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.26%	33.18%	0.23%	0.30%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.39%	pos

St. Croix, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 40,456	Direct	10		
Other Public	\$ 0	Indirect	5		
Private	\$ 227,824	Total	15		
New Equity	\$ 31,067	Multiplier	1.49		
Total	\$ 299,347				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 1,731	EDA Cost per Direct Job	\$173		
Total Investment per EDA Dollar	\$172.91	EDA Cost per Total Job	\$116		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	171	172	1	0.58%	
Total Employment	Before	After	▲	▲%	
	27,272	27,287	15	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.186	4.188	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.55	\$26.54	-0.04%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.237	4.237	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.41%	27.40%	0.06%	0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.11%	ind

Sawyer, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 430,598	Direct	82		
Other Public	\$ 594,679	Indirect	62		
Private	\$ 2,099,118	Total	144		
New Equity	\$ 916,982	Multiplier	1.76		
Total	\$ 4,041,376				
Loan-Leverage Ratio	8.4:1				
EDA Cost	\$ 83,648	EDA Cost per Direct Job	\$1,020		
Total Investment per EDA Dollar	\$48.31	EDA Cost per Total Job	\$580		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	107	109	2	1.87%	
Total Employment	Before	After	▲	▲%	
	7,762	7,906	144	1.86%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.868	3.886	0.48%	0.69%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.64	\$21.50	-0.64%	-0.41%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.685	4.670	-0.31%	-0.31%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.20%	28.19%	0.02%	0.02%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.01%	ind

Trempealeau, WI					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 844,900	Direct	134		
Other Public	\$ 550,432	Indirect	74		
Private	\$ 7,368,512	Total	208		
New Equity	\$ 1,795,063	Multiplier	1.56		
Total	\$ 10,558,907				
Loan-Leverage Ratio	11.5:1				
EDA Cost	\$ 111,698	EDA Cost per Direct Job	\$834		
Total Investment per EDA Dollar	\$94.53	EDA Cost per Total Job	\$536		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	128	129	1	0.78%	
Total Employment	Before	After	▲	▲%	
	13,749	13,957	208	1.52%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.893	3.906	0.33%	0.47%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.28	\$22.27	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.822	3.828	0.16%	0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.86%	32.88%	-0.05%	-0.06%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.55%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

County Profiles: Seattle Region

Notes:

- * Baseline industry count and employment are from 1993
- ** The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos = positive economic structural change

neg = negative economic structural change

ind = indeterminate economic structural change

Lake and Peninsula Borough, AK					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 68,929	Direct	8		
Other Public	\$ 0	Indirect	0		
Private	\$ 0	Total	9		
New Equity	\$ 0	Multiplier	1.05		
Total	\$ 68,929				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 51,484	EDA Cost per Direct Job	\$ 6,107		
Total Investment per EDA Dollar	\$ 1.34	EDA Cost per Total Job	\$ 5,839		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	20	20	0	0.00%	
Total Employment	Before	After	▲	▲%	
	836	845	9	1.05%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.396	2.396	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.82	\$32.81	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.250	4.252	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	43.75%	43.76%	-0.01%	-0.01%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.01%	ind

Bethel, AK					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 331,158	Direct	40		
Other Public	\$ 0	Indirect	4		
Private	\$ 0	Total	44		
New Equity	\$ 0	Multiplier	1.10		
Total	\$ 331,158				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 83,624	EDA Cost per Direct Job	\$ 2,075		
Total Investment per EDA Dollar	\$ 3.96	EDA Cost per Total Job	\$ 1,891		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	64	65	1	1.56%	
Total Employment	Before	After	▲	▲%	
	7,219	7,263	44	0.61%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.144	3.145	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.91	\$36.89	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.354	4.355	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	38.86%	38.87%	0.00%	-0.01%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.07%	ind

Bristol Bay, AK					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 58,802	Direct	7		
Other Public	\$ 0	Indirect	1		
Private	\$ 0	Total	8		
New Equity	\$ 0	Multiplier	1.07		
Total	\$ 58,802				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 5,122	EDA Cost per Direct Job	\$ 712		
Total Investment per EDA Dollar	\$ 11.48	EDA Cost per Total Job	\$ 664		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	47	47	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,898	1,906	8	0.41%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.957	2.958	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$44.69	\$44.66	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.006	4.008	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	39.89%	39.90%	-0.02%	-0.03%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.04%	ind

Dillingham, AK					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 82,622	Direct	10		
Other Public	\$ 0	Indirect	1		
Private	\$ 0	Total	11		
New Equity	\$ 0	Multiplier	1.11		
Total	\$ 82,622				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 17,525	EDA Cost per Direct Job	\$ 1,734		
Total Investment per EDA Dollar	\$ 4.71	EDA Cost per Total Job	\$ 1,560		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	63	64	1	1.59%	
Total Employment	Before	After	▲	▲%	
	3,910	3,921	11	0.29%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.035	3.040	0.17%	0.25%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.33	\$37.29	-0.10%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.656	3.657	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	39.83%	39.79%	0.08%	0.11%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.33%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Fairbanks North Star, AK					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 357,038	Direct	27		
Other Public	\$ 73,839	Indirect	5		
Private	\$ 371,806	Total	32		
New Equity	\$ 4,430	Multiplier	1.17		
Total	\$ 807,115				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 35,189	EDA Cost per Direct Job	\$ 1,303		
Total Investment per EDA Dollar	\$22.94	EDA Cost per Total Job	\$ 1,113		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	133	134	1	0.75%	
Total Employment	Before	After	▲	▲%	
	47,199	47,231	32	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.631	3.632	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$42.33	\$42.31	-0.04%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.088	5.088	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.30%	28.28%	0.07%	0.09%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.11%	ind

Haines, AK					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 414,226	Direct	60		
Other Public	\$ 0	Indirect	45		
Private	\$ 988,619	Total	105		
New Equity	\$ 0	Multiplier	1.75		
Total	\$ 1,402,844				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 12,983	EDA Cost per Direct Job	\$ 216		
Total Investment per EDA Dollar	\$108.05	EDA Cost per Total Job	\$ 124		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	66	66	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,699	1,804	105	6.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.737	3.709	-0.75%	-1.09%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.32	\$37.29	-0.07%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.551	4.418	-2.92%	-2.92%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.21%	33.76%	-1.65%	-2.16%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-6.21%	neg

Juneau, AK					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 78,894	Direct	2		
Other Public	\$ 0	Indirect	0		
Private	\$ 107,583	Total	2		
New Equity	\$ 0	Multiplier	1.22		
Total	\$ 186,476				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 3,544	EDA Cost per Direct Job	\$ 1,772		
Total Investment per EDA Dollar	\$52.62	EDA Cost per Total Job	\$ 1,451		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	101	101	0	0.00%	
Total Employment	Before	After	▲	▲%	
	18,998	19,000	2	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.598	3.598	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$42.09	\$42.09	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.103	5.103	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.35%	28.35%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.02%	ind

Kenai Peninsula, AK					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,877,074	Direct	253		
Other Public	\$ 160,537	Indirect	153		
Private	\$ 12,979,321	Total	406		
New Equity	\$ 773,376	Multiplier	1.60		
Total	\$ 16,790,308				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 316,184	EDA Cost per Direct Job	\$ 1,250		
Total Investment per EDA Dollar	\$53.10	EDA Cost per Total Job	\$ 779		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	117	119	2	1.71%	
Total Employment	Before	After	▲	▲%	
	23,946	24,352	406	1.70%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.946	3.959	0.33%	0.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.74	\$38.65	-0.23%	-0.15%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.506	4.507	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.08%	27.07%	0.04%	0.06%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.42%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Kodiak Island, AK

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 258,297	Direct	23
Other Public	\$ 17,220	Indirect	6
Private	\$ 387,445	Total	29
New Equity	\$ 340,952	Multiplier	1.25
Total	\$ 1,003,914		

Loan-Leverage Ratio 2.9:1

EDA Cost	\$ 51,063	EDA Cost per Direct Job	\$2,220
Total Investment per EDA Dollar	\$19.66	EDA Cost per Total Job	\$1,777

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	81	81	0	0.00%
Total	Before	After	▲	▲%
Employment	8,695	8,724	29	0.33%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.371	3.374	0.10%	0.14%	ind
Earnings per Worker Index (\$1,000)	\$41.47	\$41.49	0.05%	0.03%	ind
Economic Stage Index	3.986	3.993	0.18%	0.18%	ind
Import-Dependence Index**	34.39%	34.41%	-0.05%	-0.06%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.29%	pos
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Anchorage, AK

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 87,439	Direct	6
Other Public	\$ 0	Indirect	1
Private	\$ 265,762	Total	8
New Equity	\$ 129,024	Multiplier	1.22
Total	\$ 482,225		

Loan-Leverage Ratio 4.5:1

EDA Cost	\$ 11,116	EDA Cost per Direct Job	\$1,740
Total Investment per EDA Dollar	\$43.38	EDA Cost per Total Job	\$1,430

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	164	164	0	0.00%
Total	Before	After	▲	▲%
Employment	161,109	161,117	8	0.00%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.972	3.972	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$44.16	\$44.16	0.00%	0.00%	ind
Economic Stage Index	5.080	5.080	0.00%	0.00%	ind
Import-Dependence Index**	23.89%	23.89%	0.00%	0.00%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.00%	ind
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MatanuskaSusitna, AK

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 162,395	Direct	15
Other Public	\$ 0	Indirect	3
Private	\$ 257,689	Total	18
New Equity	\$ 105,067	Multiplier	1.18
Total	\$ 525,151		

Loan-Leverage Ratio 2.2:1

EDA Cost	\$ 19,754	EDA Cost per Direct Job	\$1,309
Total Investment per EDA Dollar	\$26.58	EDA Cost per Total Job	\$1,106

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	102	103	1	0.98%
Total	Before	After	▲	▲%
Employment	15,206	15,224	18	0.12%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.862	3.863	0.02%	0.04%	ind
Earnings per Worker Index (\$1,000)	\$34.85	\$34.84	-0.05%	-0.03%	ind
Economic Stage Index	4.919	4.919	0.00%	0.00%	ind
Import-Dependence Index**	26.92%	26.91%	0.04%	0.05%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.05%	ind
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Nome, AK

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 536,633	Direct	65
Other Public	\$ 0	Indirect	6
Private	\$ 0	Total	71
New Equity	\$ 0	Multiplier	1.09
Total	\$ 536,633		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 293,271	EDA Cost per Direct Job	\$4,499
Total Investment per EDA Dollar	\$1.83	EDA Cost per Total Job	\$4,122

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	66	66	0	0.00%
Total	Before	After	▲	▲%
Employment	4,109	4,180	71	1.73%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.028	3.036	0.28%	0.41%	pos
Earnings per Worker Index (\$1,000)	\$38.02	\$37.96	-0.15%	-0.09%	ind
Economic Stage Index	4.874	4.875	0.02%	0.02%	ind
Import-Dependence Index**	38.42%	38.45%	-0.08%	-0.10%	ind

Summary of Indices

1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.23%	ind
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*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Sitka, AK						
Loan Moneys and Employment Creation						
Loans Summary			Jobs Summary (created/retained)			
RLF	\$ 325,954	Direct	11			
Other Public	\$ 0	Indirect	1			
Private	\$ 830,796	Total	12			
New Equity	\$ 91,118	Multiplier	1.13			
Total	\$ 1,247,869					
Loan-Leverage Ratio	2.8:1					
EDA Cost	\$ 45,695	EDA Cost per Direct Job	\$4,154			
Total Investment per EDA Dollar	\$27.31	EDA Cost per Total Job	\$3,672			
Baseline Industry and Employment Analysis*						
SIC Business Types	Before	After	▲	▲%		
in County (4-Digit)	75	76	1	1.33%		
Total	Before	After	▲	▲%		
Employment	5,724	5,736	12	0.22%		
Economic Structural Change Analysis						
Economic	Before	After	▲%	▲STD%		
Diversification Index	3.643	3.645	0.07%	0.10% ind		
Earnings per Worker	Before	After	▲%	▲STD%		
Index (\$1,000)	\$40.73	\$40.67	-0.15%	-0.09% ind		
Economic	Before	After	▲%	▲STD%		
Stage Index	4.643	4.644	0.02%	0.02% ind		
Import-Dependence	Before	After	▲%	▲STD%		
Index**	32.78%	32.77%	0.05%	0.07% ind		
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.09%	ind	

ValdezCordova, AK						
Loan Moneys and Employment Creation						
Loans Summary			Jobs Summary (created/retained)			
RLF	\$ 260,040	Direct	19			
Other Public	\$ 0	Indirect	3			
Private	\$ 516,119	Total	22			
New Equity	\$ 0	Multiplier	1.14			
Total	\$ 776,159					
Loan-Leverage Ratio	2.0:1					
EDA Cost	\$ 9,712	EDA Cost per Direct Job	\$511			
Total Investment per EDA Dollar	\$79.91	EDA Cost per Total Job	\$447			
Baseline Industry and Employment Analysis*						
SIC Business Types	Before	After	▲	▲%		
in County (4-Digit)	76	76	0	0.00%		
Total	Before	After	▲	▲%		
Employment	6,404	6,426	22	0.34%		
Economic Structural Change Analysis						
Economic	Before	After	▲%	▲STD%		
Diversification Index	3.554	3.552	-0.05%	-0.07% ind		
Earnings per Worker	Before	After	▲%	▲STD%		
Index (\$1,000)	\$48.84	\$48.83	-0.02%	-0.01% ind		
Economic	Before	After	▲%	▲STD%		
Stage Index	4.677	4.678	0.02%	0.02% ind		
Import-Dependence	Before	After	▲%	▲STD%		
Index**	33.85%	33.88%	-0.07%	-0.10% ind		
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.16%	ind	

Wade Hampton, AK						
Loan Moneys and Employment Creation						
Loans Summary			Jobs Summary (created/retained)			
RLF	\$ 137,147	Direct	21			
Other Public	\$ 0	Indirect	1			
Private	\$ 12,669	Total	23			
New Equity	\$ 0	Multiplier	1.07			
Total	\$ 149,816					
Loan-Leverage Ratio	0.1:1					
EDA Cost	\$ 37,557	EDA Cost per Direct Job	\$1,756			
Total Investment per EDA Dollar	\$3.99	EDA Cost per Total Job	\$1,641			
Baseline Industry and Employment Analysis*						
SIC Business Types	Before	After	▲	▲%		
in County (4-Digit)	52	52	0	0.00%		
Total	Before	After	▲	▲%		
Employment	2,084	2,107	23	1.10%		
Economic Structural Change Analysis						
Economic	Before	After	▲%	▲STD%		
Diversification Index	2.479	2.487	0.35%	0.50% pos		
Earnings per Worker	Before	After	▲%	▲STD%		
Index (\$1,000)	\$28.83	\$28.84	0.02%	0.01% ind		
Economic	Before	After	▲%	▲STD%		
Stage Index	4.460	4.462	0.05%	0.05% ind		
Import-Dependence	Before	After	▲%	▲STD%		
Index**	42.60%	42.55%	0.12%	0.16% ind		
Summary of Indices						
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.73%	pos	

WrangellPetersburg, AK						
Loan Moneys and Employment Creation						
Loans Summary			Jobs Summary (created/retained)			
RLF	\$ 443,968	Direct	24			
Other Public	\$ 0	Indirect	10			
Private	\$ 1,082,748	Total	34			
New Equity	\$ 1,203,189	Multiplier	1.42			
Total	\$ 2,729,905					
Loan-Leverage Ratio	5.1:1					
EDA Cost	\$ 58,177	EDA Cost per Direct Job	\$2,424			
Total Investment per EDA Dollar	\$46.92	EDA Cost per Total Job	\$1,704			
Baseline Industry and Employment Analysis*						
SIC Business Types	Before	After	▲	▲%		
in County (4-Digit)	70	71	1	1.43%		
Total	Before	After	▲	▲%		
Employment	3,977	4,011	34	0.86%		
Economic Structural Change Analysis						
Economic	Before	After	▲%	▲STD%		
Diversification Index	3.547	3.556	0.23%	0.34% ind		
Earnings per Worker	Before	After	▲%	▲STD%		
Index (\$1,000)	\$39.17	\$39.05	-0.31%	-0.20% neg		
Economic	Before	After	▲%	▲STD%		
Stage Index	4.147	4.134	-0.31%	-0.31% neg		
Import-Dependence	Before	After	▲%	▲STD%		
Index**	33.42%	33.42%	-0.02%	-0.03% ind		
Summary of Indices						
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.20%	ind	

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

YukonKoyukuk, AK				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 619,091	Direct	37	
Other Public	\$ 120,539	Indirect	5	
Private	\$ 376,208	Total	42	
New Equity	\$ 103,319	Multiplier	1.13	
Total	\$ 1,219,156			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 49,327	EDA Cost per Direct Job	\$ 1,325	
Total Investment per EDA Dollar	\$24.72	EDA Cost per Total Job	\$ 1,168	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	56	57	1	1.79%
Total Employment	Before	After	▲	▲%
	2,770	2,812	42	1.52%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	2.815	2.835	0.71%	1.03% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$34.79	\$34.69	-0.27%	-0.17% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.891	4.893	0.03%	0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	38.80%	38.63%	0.44%	0.57% pos
Summary of Indices		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		1.46% pos		

Alameda, CA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 4,818,961	Direct	469	
Other Public	\$ 643,885	Indirect	278	
Private	\$ 6,908,727	Total	747	
New Equity	\$ 4,140,373	Multiplier	1.59	
Total	\$ 16,511,946			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 1,685,836	EDA Cost per Direct Job	\$ 3,592	
Total Investment per EDA Dollar	\$9.79	EDA Cost per Total Job	\$ 2,257	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	376	376	0	0.00%
Total Employment	Before	After	▲	▲%
	757,992	758,739	747	0.10%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.360	4.360	0.01%	0.01% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$42.31	\$42.30	-0.02%	-0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.943	4.943	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	15.79%	15.78%	0.06%	0.07% ind
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.07% ind		

Butte, CA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,980,759	Direct	183	
Other Public	\$ 3,947,699	Indirect	338	
Private	\$ 6,165,476	Total	521	
New Equity	\$ 5,932,078	Multiplier	2.84	
Total	\$ 18,026,011			
Loan-Leverage Ratio	8.1:1			
EDA Cost	\$ 177,967	EDA Cost per Direct Job	\$ 971	
Total Investment per EDA Dollar	\$101.29	EDA Cost per Total Job	\$ 341	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	212	217	5	2.36%
Total Employment	Before	After	▲	▲%
	87,233	87,754	521	0.60%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.065	4.071	0.15%	0.22% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.55	\$28.56	0.02%	0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.831	4.828	-0.07%	-0.06% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	21.63%	21.57%	0.28%	0.37% pos
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.54% pos		

Fresno, CA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,610,412	Direct	153	
Other Public	\$ 2,076,782	Indirect	72	
Private	\$ 4,599,844	Total	225	
New Equity	\$ 350,539	Multiplier	1.47	
Total	\$ 8,637,577			
Loan-Leverage Ratio	4.4:1			
EDA Cost	\$ 379,875	EDA Cost per Direct Job	\$ 2,482	
Total Investment per EDA Dollar	\$22.74	EDA Cost per Total Job	\$ 1,688	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	307	307	0	0.00%
Total Employment	Before	After	▲	▲%
	362,240	362,465	225	0.06%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.188	4.189	0.00%	0.01% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$31.10	\$31.10	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.591	4.591	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	20.85%	20.84%	0.06%	0.08% ind
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.09% ind		

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Glenn, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,056,435		Direct	185	
Other Public	\$ 1,916,197		Indirect	156	
Private	\$ 2,408,314		Total	341	
New Equity	\$ 901,723		Multiplier	1.85	
Total	\$ 6,282,670				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 109,209		EDA Cost per Direct Job	\$591	
Total Investment per EDA Dollar	\$57.53		EDA Cost per Total Job	\$320	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	112	115	3	2.68%	
Total Employment	Before	After	▲	▲%	
	11,125	11,466	341	3.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.781	3.816	0.91%	1.32%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.28	\$28.03	-0.87%	-0.56%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.885	3.896	0.28%	0.28%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.37%	33.19%	0.55%	0.71%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.75%		pos

Humboldt, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 18,233,580		Direct	1516	
Other Public	\$ 2,079,270		Indirect	794	
Private	\$ 10,895,937		Total	2309	
New Equity	\$ 5,108,793		Multiplier	1.52	
Total	\$ 36,317,580				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 7,656,269		EDA Cost per Direct Job	\$5,052	
Total Investment per EDA Dollar	\$4.74		EDA Cost per Total Job	\$3,316	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	182	185	3	1.65%	
Total Employment	Before	After	▲	▲%	
	64,334	66,643	2,309	3.59%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.028	4.046	0.44%	0.64%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.05	\$29.97	-0.27%	-0.18%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.715	4.706	-0.19%	-0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.12%	22.12%	0.01%	0.01%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.27%		pos

Imperial, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,168,873		Direct	106	
Other Public	\$ 1,024,244		Indirect	74	
Private	\$ 481,164		Total	180	
New Equity	\$ 2,172,849		Multiplier	1.70	
Total	\$ 4,847,129				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 253,717		EDA Cost per Direct Job	\$2,394	
Total Investment per EDA Dollar	\$19.10		EDA Cost per Total Job	\$1,411	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	154	154	0	0.00%	
Total Employment	Before	After	▲	▲%	
	57,177	57,357	180	0.31%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.705	3.711	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.45	\$28.46	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.621	4.621	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.55%	28.53%	0.05%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.29%		pos

Kings, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 6,490,197		Direct	522	
Other Public	\$ 4,122,394		Indirect	1,105	
Private	\$ 11,066,932		Total	1627	
New Equity	\$ 823,423		Multiplier	3.12	
Total	\$ 22,502,945				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 968,772		EDA Cost per Direct Job	\$1,856	
Total Investment per EDA Dollar	\$23.23		EDA Cost per Total Job	\$595	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	142	151	9	6.34%	
Total Employment	Before	After	▲	▲%	
	44,402	46,029	1,627	3.67%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.698	3.742	1.21%	1.77%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.47	\$34.26	-0.59%	-0.38%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.258	4.266	0.19%	0.18%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.26%	30.57%	2.23%	2.91%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	4.48%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Los Angeles, CA

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 53,896,119	Direct	6052
Other Public	\$ 16,497,418	Indirect	4,266
Private	\$ 91,851,117	Total	10318
New Equity	\$ 14,700,912	Multiplier	1.70
Total	\$ 176,945,566		

Loan-Leverage Ratio 2.3:1

EDA Cost	\$ 9,061,924	EDA Cost per Direct Job	\$3,656
Total Investment per EDA Dollar	\$8.86	EDA Cost per Total Job	\$2,144

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	473	475	2	0.42%
Total Employment	4,809,354	4,819,673	10,318	0.21%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.522	4.523	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	\$35.43	\$35.42	-0.02%	-0.01%	ind
Economic Stage Index	4.842	4.841	-0.01%	-0.01%	ind
Import-Dependence Index**	15.27%	15.28%	-0.01%	-0.01%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.01%	ind
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Mendocino, CA

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 4,623,726	Direct	517
Other Public	\$ 10,318,292	Indirect	349
Private	\$ 38,906	Total	866
New Equity	\$ 5,139,349	Multiplier	1.68
Total	\$ 20,120,273		

Loan-Leverage Ratio 3.4:1

EDA Cost	\$ 553,441	EDA Cost per Direct Job	\$1,071
Total Investment per EDA Dollar	\$36.35	EDA Cost per Total Job	\$639

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	178	182	4	2.25%
Total Employment	42,640	43,506	866	2.03%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.121	4.128	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	\$28.00	\$27.95	-0.18%	-0.12%	ind
Economic Stage Index	4.514	4.513	-0.04%	-0.04%	ind
Import-Dependence Index**	25.22%	25.24%	-0.08%	-0.11%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.03%	ind
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Merced, CA

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 3,733,069	Direct	286
Other Public	\$ 330,000	Indirect	148
Private	\$ 3,754,234	Total	434
New Equity	\$ 1,709,458	Multiplier	1.52
Total	\$ 9,526,761		

Loan-Leverage Ratio 1.6:1

EDA Cost	\$ 473,941	EDA Cost per Direct Job	\$1,656
Total Investment per EDA Dollar	\$20.10	EDA Cost per Total Job	\$1,092

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	168	171	3	1.79%
Total Employment	79,952	80,386	434	0.54%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.031	4.037	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	\$30.84	\$30.82	-0.07%	-0.04%	ind
Economic Stage Index	4.264	4.266	0.03%	0.03%	ind
Import-Dependence Index**	26.92%	26.80%	0.43%	0.56%	pos

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.77%	pos
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Monterey, CA

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 4,336,641	Direct	325
Other Public	\$ 0	Indirect	180
Private	\$ 7,631,952	Total	505
New Equity	\$ 5,222,937	Multiplier	1.55
Total	\$ 17,191,530		

Loan-Leverage Ratio 3.0:1

EDA Cost	\$ 357,862	EDA Cost per Direct Job	\$1,100
Total Investment per EDA Dollar	\$48.04	EDA Cost per Total Job	\$708

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	227	228	1	0.44%
Total Employment	196,220	196,726	505	0.26%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.976	3.978	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$33.46	\$33.46	0.00%	0.00%	ind
Economic Stage Index	4.662	4.662	0.00%	0.00%	ind
Import-Dependence Index**	24.94%	24.90%	0.14%	0.19%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.25%	pos
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*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Sacramento, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 938,663	Direct	90		
Other Public	\$ 361,025	Indirect	76		
Private	\$ 5,415,366	Total	166		
New Equity	\$ 703,998	Multiplier	1.84		
Total	\$ 7,419,052				
Loan-Leverage Ratio	6.9:1				
EDA Cost	\$ 594,483	EDA Cost per Direct Job	\$ 6,605		
Total Investment per EDA Dollar	\$12.48	EDA Cost per Total Job	\$3,591		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	320	320	0	0.00%	
Total Employment	Before	After	▲	▲%	
	602,820	602,986	166	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.994	3.995	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.97	\$37.97	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.020	5.020	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.82%	18.81%	0.04%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

San Benito, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 880,036	Direct	94		
Other Public	\$ 0	Indirect	47		
Private	\$ 3,202,808	Total	141		
New Equity	\$ 0	Multiplier	1.49		
Total	\$ 4,082,844				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 79,246	EDA Cost per Direct Job	\$843		
Total Investment per EDA Dollar	\$51.52	EDA Cost per Total Job	\$564		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	141	141	0	0.00%	
Total Employment	Before	After	▲	▲%	
	16,038	16,179	141	0.88%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.833	3.840	0.18%	0.26%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.31	\$28.22	-0.34%	-0.22%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.310	4.316	0.14%	0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.68%	30.53%	0.49%	0.64%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.82%		pos

San Diego, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,535,068	Direct	193		
Other Public	\$ 311,321	Indirect	104		
Private	\$ 3,976,115	Total	297		
New Equity	\$ 6,604,096	Multiplier	1.54		
Total	\$ 13,426,600				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 301,136	EDA Cost per Direct Job	\$1,560		
Total Investment per EDA Dollar	\$44.59	EDA Cost per Total Job	\$1,013		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	390	390	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,417,250	1,417,547	297	0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.222	4.222	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.07	\$37.07	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.938	4.938	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.86%	18.86%	0.00%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.01%		ind

San Francisco, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 8,201,296	Direct	1999		
Other Public	\$ 1,948,459	Indirect	552		
Private	\$ 19,154,951	Total	2550		
New Equity	\$ 4,297,850	Multiplier	1.28		
Total	\$ 33,602,556				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 2,881,793	EDA Cost per Direct Job	\$1,442		
Total Investment per EDA Dollar	\$11.66	EDA Cost per Total Job	\$1,130		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	294	296	2	0.68%	
Total Employment	Before	After	▲	▲%	
	685,945	688,495	2,550	0.37%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.136	4.138	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$48.19	\$48.14	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.057	5.055	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.69%	23.67%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.10%		ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Santa Barbara, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 989,759		Direct	53	
Other Public	\$ 0		Indirect	64	
Private	\$ 3,880,143		Total	117	
New Equity	\$ 958,345		Multiplier	2.21	
Total	\$ 5,828,247				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 63,292		EDA Cost per Direct Job	\$1,194	
Total Investment per EDA Dollar	\$92.09		EDA Cost per Total Job	\$541	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	261	261	0	0.00%	
Total Employment	Before	After	▲	▲%	
	215,636	215,753	117	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.281	4.281	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.61	\$34.62	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.797	4.797	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.72%	19.72%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.04%	ind

Santa Clara, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,831,343		Direct	289	
Other Public	\$ 0		Indirect	101	
Private	\$ 6,104,756		Total	390	
New Equity	\$ 230,775		Multiplier	1.35	
Total	\$ 8,166,874				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 601,945		EDA Cost per Direct Job	\$2,085	
Total Investment per EDA Dollar	\$13.57		EDA Cost per Total Job	\$1,545	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	375	375	0	0.00%	
Total Employment	Before	After	▲	▲%	
	980,583	980,973	390	0.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.404	4.404	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$49.63	\$49.62	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.775	4.775	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.48%	23.48%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.04%	ind

Santa Cruz, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 102,675		Direct	1	
Other Public	\$ 0		Indirect	1	
Private	\$ 101,118		Total	2	
New Equity	\$ 0		Multiplier	1.66	
Total	\$ 203,793				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 49,120		EDA Cost per Direct Job	\$49,120	
Total Investment per EDA Dollar	\$4.15		EDA Cost per Total Job	\$29,531	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	222	222	0	0.00%	
Total Employment	Before	After	▲	▲%	
	126,814	126,816	2	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.167	4.167	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.45	\$33.45	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.606	4.606	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.64%	23.64%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

Shasta, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 287,489		Direct	49	
Other Public	\$ 123,209		Indirect	30	
Private	\$ 0		Total	79	
New Equity	\$ 143,744		Multiplier	1.61	
Total	\$ 554,443				
Loan-Leverage Ratio	0.9:1				
EDA Cost	\$ 71,672		EDA Cost per Direct Job	\$1,463	
Total Investment per EDA Dollar	\$7.74		EDA Cost per Total Job	\$907	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	193	193	0	0.00%	
Total Employment	Before	After	▲	▲%	
	75,611	75,690	79	0.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.078	4.080	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.45	\$32.45	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.806	4.805	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.60%	19.58%	0.12%	0.15%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.19%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Stanislaus, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,406,056		Direct	362	
Other Public	\$ 2,251,131		Indirect	440	
Private	\$ 7,188,190		Total	802	
New Equity	\$ 128,777		Multiplier	2.22	
Total	\$ 11,974,153				
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 380,612		EDA Cost per Direct Job	\$1,053	
Total Investment per EDA Dollar	\$31.46		EDA Cost per Total Job	\$475	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	268	270	2	0.75%	
Total Employment	Before	After	▲	▲%	
	178,327	179,129	802	0.45%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.286	4.290	0.10%	0.14%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.59	\$32.57	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.471	4.469	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.29%	22.25%	0.19%	0.25%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.33%		pos

Tehama, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 761,954		Direct	77	
Other Public	\$ 200,970		Indirect	17	
Private	\$ 795,566		Total	94	
New Equity	\$ 447,138		Multiplier	1.23	
Total	\$ 2,205,628				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 53,559		EDA Cost per Direct Job	\$698	
Total Investment per EDA Dollar	\$41.18		EDA Cost per Total Job	\$568	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	136	137	1	0.74%	
Total Employment	Before	After	▲	▲%	
	19,147	19,241	94	0.49%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.025	4.028	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.69	\$29.67	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.232	4.232	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.48%	29.47%	0.07%	0.09%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.13%		ind

Tulare, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,567,126		Direct	147	
Other Public	\$ 469,770		Indirect	71	
Private	\$ 6,735,062		Total	218	
New Equity	\$ 1,694,473		Multiplier	1.48	
Total	\$ 11,466,430				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 368,185		EDA Cost per Direct Job	\$2,505	
Total Investment per EDA Dollar	\$31.14		EDA Cost per Total Job	\$1,689	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	220	222	2	0.91%	
Total Employment	Before	After	▲	▲%	
	153,560	153,778	218	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.944	3.947	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.22	\$27.21	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.461	4.461	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.15%	27.11%	0.16%	0.21%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.29%		pos

Ventura, CA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,475,945		Direct	214	
Other Public	\$ 143,443		Indirect	165	
Private	\$ 2,501,187		Total	378	
New Equity	\$ 2,458,721		Multiplier	1.77	
Total	\$ 7,579,297				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 87,345		EDA Cost per Direct Job	\$409	
Total Investment per EDA Dollar	\$86.77		EDA Cost per Total Job	\$231	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	325	325	0	0.00%	
Total Employment	Before	After	▲	▲%	
	335,998	336,376	378	0.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.385	4.385	0.00%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.34	\$36.34	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.795	4.796	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.18%	17.17%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.04%		ind

Yuba, CA

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 776,491	Direct	115
Other Public	\$ 0	Indirect	85
Private	\$ 1,451,126	Total	200
New Equity	\$ 295,637	Multiplier	1.74
Total	\$ 2,523,254		

Loan-Leverage Ratio 2.2:1

EDA Cost	\$ 159,395	EDA Cost per Direct Job	\$ 1,386
Total Investment per EDA Dollar	\$15.83	EDA Cost per Total Job	\$798

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲%	▲STD%
Total	129	131	2	1.55%
Employment	26,022	26,222	200	0.77%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.696	3.713	0.46%	0.66%	pos
Earnings per Worker Index (\$1,000)	\$35.09	\$35.01	-0.22%	-0.14%	ind
Economic Stage Index	4.605	4.594	-0.23%	-0.23%	ind
Import-Dependence Index**	28.79%	28.78%	0.02%	0.02%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.32%	pos
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Adams, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 15,575	Direct	1
Other Public	\$ 0	Indirect	0
Private	\$ 0	Total	1
New Equity	\$ 0	Multiplier	1.12
Total	\$ 15,575		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 310	EDA Cost per Direct Job	\$310
Total Investment per EDA Dollar	\$50.20	EDA Cost per Total Job	\$278

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲%	▲STD%
Total	71	71	0	0.00%
Employment	1,813	1,814	1	0.06%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.526	3.528	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$30.36	\$30.35	-0.03%	-0.02%	ind
Economic Stage Index	3.892	3.893	0.02%	0.02%	ind
Import-Dependence Index**	34.54%	34.52%	0.06%	0.08%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.15%	ind
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Bannock, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,001,500	Direct	153
Other Public	\$ 269,864	Indirect	27
Private	\$ 1,279,043	Total	180
New Equity	\$ 42,350	Multiplier	1.18
Total	\$ 2,592,756		

Loan-Leverage Ratio 1.6:1

EDA Cost	\$ 102,663	EDA Cost per Direct Job	\$669
Total Investment per EDA Dollar	\$25.25	EDA Cost per Total Job	\$569

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲%	▲STD%
Total	145	145	0	0.00%
Employment	34,303	34,483	180	0.53%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.816	3.819	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	\$28.59	\$28.57	-0.09%	-0.06%	ind
Economic Stage Index	5.010	5.010	0.00%	0.00%	ind
Import-Dependence Index**	23.69%	23.68%	0.05%	0.06%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.09%	ind
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*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Bear Lake, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,251,309	Direct	108
Other Public	\$ 281,123	Indirect	55
Private	\$ 947,088	Total	164
New Equity	\$ 0	Multiplier	1.51
Total	\$ 2,479,521		

Loan-Leverage Ratio 1.0:1

EDA Cost	\$ 299,902	EDA Cost per Direct Job	\$2,768
Total Investment per EDA Dollar	\$8.27	EDA Cost per Total Job	\$1,833

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲%	▲STD%
Total	85	86	1	1.18%
Employment	2,535	2,699	164	6.45%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.697	3.732	0.95%	1.38%	pos
Earnings per Worker Index (\$1,000)	\$26.18	\$25.61	-2.19%	-1.41%	neg
Economic Stage Index	4.000	3.982	-0.43%	-0.43%	neg
Import-Dependence Index**	31.30%	31.30%	0.01%	0.01%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.46%	neg
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pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Benewah, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,290,990	Direct	121		
Other Public	\$ 0	Indirect	20		
Private	\$ 2,357,878	Total	141		
New Equity	\$ 888,449	Multiplier	1.17		
Total	\$ 4,537,317				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 97,483	EDA Cost per Direct Job	\$807		
Total Investment per EDA Dollar	\$46.54	EDA Cost per Total Job	\$693		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	85	1	1.19%	
Total Employment	Before	After	▲	▲%	
	4,613	4,754	141	3.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.614	3.612	-0.06%	-0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.64	\$36.53	-0.30%	-0.19%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.127	4.134	0.17%	0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.95%	30.97%	-0.06%	-0.07%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.18%		ind

Bingham, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 514,532	Direct	115		
Other Public	\$ 955,102	Indirect	15		
Private	\$ 1,278,211	Total	130		
New Equity	\$ 13,291	Multiplier	1.13		
Total	\$ 2,761,136				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 19,642	EDA Cost per Direct Job	\$171		
Total Investment per EDA Dollar	\$140.57	EDA Cost per Total Job	\$152		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	120	121	1	0.83%	
Total Employment	Before	After	▲	▲%	
	17,610	17,740	130	0.74%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.732	3.739	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.64	\$28.55	-0.34%	-0.22%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.288	4.292	0.09%	0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.10%	31.87%	0.73%	0.96%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.10%		pos

Blaine, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 281,515	Direct	24		
Other Public	\$ 0	Indirect	12		
Private	\$ 404,264	Total	36		
New Equity	\$ 0	Multiplier	1.50		
Total	\$ 685,779				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 39,671	EDA Cost per Direct Job	\$1,653		
Total Investment per EDA Dollar	\$17.29	EDA Cost per Total Job	\$1,103		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	129	129	0	0.00%	
Total Employment	Before	After	▲	▲%	
	13,116	13,152	36	0.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.772	3.777	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.07	\$25.09	0.10%	0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.894	4.890	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.07%	30.05%	0.06%	0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.28%		pos

Boise, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 681,391	Direct	50		
Other Public	\$ 0	Indirect	34		
Private	\$ 1,222,470	Total	83		
New Equity	\$ 35,900	Multiplier	1.68		
Total	\$ 1,939,761				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 63,765	EDA Cost per Direct Job	\$1,288		
Total Investment per EDA Dollar	\$30.42	EDA Cost per Total Job	\$766		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	75	78	3	4.00%	
Total Employment	Before	After	▲	▲%	
	1,809	1,892	83	4.60%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.378	3.437	1.76%	2.56%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.53	\$25.23	-1.19%	-0.77%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.462	4.476	0.31%	0.31%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.78%	35.52%	0.74%	0.96%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	3.06%		pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Bonner, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 802,081		Direct	85	
Other Public	\$ 122,639		Indirect	58	
Private	\$ 1,219,390		Total	143	
New Equity	\$ 54,559		Multiplier	1.68	
Total	\$ 2,198,669				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 110,377		EDA Cost per Direct Job	\$ 1,299	
Total Investment per EDA Dollar	\$19.92		EDA Cost per Total Job	\$774	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	149	150	1	0.67%	
Total Employment	Before	After	▲	▲%	
	14,757	14,900	143	0.97%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.990	4.002	0.30%	0.44%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.05	\$28.05	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.497	4.496	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.69%	25.67%	0.07%	0.10%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.53%		pos

Bonneville, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,788,159		Direct	99	
Other Public	\$ 0		Indirect	47	
Private	\$ 736,582		Total	146	
New Equity	\$ 763,611		Multiplier	1.47	
Total	\$ 3,288,352				
Loan-Leverage Ratio	0.8:1				
EDA Cost	\$ 74,255		EDA Cost per Direct Job	\$748	
Total Investment per EDA Dollar	\$44.28		EDA Cost per Total Job	\$508	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	155	157	2	1.29%	
Total Employment	Before	After	▲	▲%	
	43,367	43,513	146	0.34%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.922	3.928	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.75	\$29.74	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.973	4.971	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.95%	23.89%	0.28%	0.37%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.54%		pos

Boundary, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 82,464		Direct	18	
Other Public	\$ 0		Indirect	7	
Private	\$ 119,829		Total	25	
New Equity	\$ 0		Multiplier	1.42	
Total	\$ 202,293				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 25,642		EDA Cost per Direct Job	\$1,425	
Total Investment per EDA Dollar	\$7.89		EDA Cost per Total Job	\$1,006	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	89	90	1	1.12%	
Total Employment	Before	After	▲	▲%	
	4,275	4,300	25	0.60%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.723	3.726	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.77	\$29.75	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.134	4.136	0.06%	0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.73%	32.55%	0.53%	0.70%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.84%		pos

Butte, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 452,893		Direct	32	
Other Public	\$ 0		Indirect	4	
Private	\$ 690,923		Total	36	
New Equity	\$ 42,562		Multiplier	1.11	
Total	\$ 1,186,378				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 199,914		EDA Cost per Direct Job	\$6,247	
Total Investment per EDA Dollar	\$5.93		EDA Cost per Total Job	\$5,623	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	69	71	2	2.90%	
Total Employment	Before	After	▲	▲%	
	9,019	9,055	36	0.39%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	1.977	1.993	0.81%	1.18%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$47.20	\$47.06	-0.30%	-0.19%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	5.134	5.134	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	45.95%	45.85%	0.22%	0.29%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.27%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Camas, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 239,511	Direct	21		
Other Public	\$ 0	Indirect	3		
Private	\$ 317,225	Total	24		
New Equity	\$ 134,071	Multiplier	1.13		
Total	\$ 690,807				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 73,854	EDA Cost per Direct Job	\$3,517		
Total Investment per EDA Dollar	\$9.35	EDA Cost per Total Job	\$3,104		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	62	63	1	1.61%	
Total Employment	Before	After	▲	▲%	
	526	550	24	4.52%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.421	3.434	0.39%	0.57%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.44	\$24.99	-1.74%	-1.12%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.496	3.548	1.50%	1.50%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.63%	36.90%	-0.74%	-0.97%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.03%	ind

Canyon, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 756,672	Direct	92		
Other Public	\$ 360,405	Indirect	24		
Private	\$ 1,460,285	Total	116		
New Equity	\$ 1,019,175	Multiplier	1.27		
Total	\$ 3,596,536				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 90,457	EDA Cost per Direct Job	\$985		
Total Investment per EDA Dollar	\$39.76	EDA Cost per Total Job	\$779		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	188	188	0	0.00%	
Total Employment	Before	After	▲	▲%	
	48,948	49,064	116	0.24%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.257	4.256	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.19	\$27.19	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.406	4.407	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.77%	24.74%	0.11%	0.14%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.12%	ind

Caribou, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 291,962	Direct	15		
Other Public	\$ 0	Indirect	4		
Private	\$ 80,208	Total	19		
New Equity	\$ 16,042	Multiplier	1.25		
Total	\$ 388,211				
Loan-Leverage Ratio	0.3:1				
EDA Cost	\$ 41,509	EDA Cost per Direct Job	\$2,767		
Total Investment per EDA Dollar	\$9.35	EDA Cost per Total Job	\$2,215		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	85	1	1.19%	
Total Employment	Before	After	▲	▲%	
	4,696	4,715	19	0.40%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.492	3.502	0.27%	0.40%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.07	\$36.94	-0.33%	-0.21%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.630	3.630	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.90%	35.89%	0.02%	0.02%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.23%	ind

Cassia, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,076,317	Direct	139		
Other Public	\$ 0	Indirect	65		
Private	\$ 4,158,350	Total	205		
New Equity	\$ 432,117	Multiplier	1.47		
Total	\$ 5,666,784				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 281,151	EDA Cost per Direct Job	\$2,021		
Total Investment per EDA Dollar	\$20.16	EDA Cost per Total Job	\$1,374		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	107	1	0.94%	
Total Employment	Before	After	▲	▲%	
	11,873	12,078	205	1.72%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.894	3.902	0.19%	0.28%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.61	\$25.57	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.122	4.121	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.67%	27.62%	0.18%	0.24%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.39%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Clearwater, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 233,424	Direct	21
Other Public	\$ 0	Indirect	5
Private	\$ 873,805	Total	25
New Equity	\$ 90,803	Multiplier	1.23
Total	\$ 1,198,033		

Loan-Leverage Ratio 4.1:1

EDA Cost	\$ 9,864	EDA Cost per Direct Job	\$477
Total Investment per EDA Dollar	\$121.45	EDA Cost per Total Job	\$389

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	90	91	1	1.11%
Total	Before	After	▲	▲%
Employment	4,598	4,623	25	0.55%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.564	3.569	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	\$32.89	\$32.81	-0.24%	-0.16%	ind
Economic Stage Index	4.237	4.240	0.08%	0.08%	ind
Import-Dependence Index**	31.74%	31.74%	0.00%	0.00%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index 0.15% ind

Custer, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 2,329,513	Direct	144
Other Public	\$ 0	Indirect	43
Private	\$ 1,622,843	Total	187
New Equity	\$ 371,275	Multiplier	1.30
Total	\$ 4,323,632		

Loan-Leverage Ratio 0.9:1

EDA Cost	\$ 995,176	EDA Cost per Direct Job	\$6,892
Total Investment per EDA Dollar	\$4.34	EDA Cost per Total Job	\$5,321

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	78	82	4	5.13%
Total	Before	After	▲	▲%
Employment	2,246	2,433	187	8.33%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.565	3.595	0.84%	1.22%	pos
Earnings per Worker Index (\$1,000)	\$24.92	\$24.32	-2.41%	-1.56%	neg
Economic Stage Index	4.172	4.226	1.28%	1.28%	pos
Import-Dependence Index**	32.78%	32.20%	1.79%	2.34%	pos

Summary of Indices

3 of 4 indices show positive economic structural change

Composite Economic Structural Change Index 3.28% pos

Elmore, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 335,521	Direct	23
Other Public	\$ 548,841	Indirect	3
Private	\$ 1,337,162	Total	26
New Equity	\$ 528,899	Multiplier	1.12
Total	\$ 2,750,423		

Loan-Leverage Ratio 7.2:1

EDA Cost	\$ 19,695	EDA Cost per Direct Job	\$856
Total Investment per EDA Dollar	\$139.65	EDA Cost per Total Job	\$764

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	99	101	2	2.02%
Total	Before	After	▲	▲%
Employment	11,773	11,799	26	0.22%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.165	3.168	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	\$33.69	\$33.64	-0.15%	-0.10%	ind
Economic Stage Index	4.438	4.440	0.03%	0.03%	ind
Import-Dependence Index**	34.46%	34.40%	0.17%	0.22%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index 0.30% pos

Franklin, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 509,275	Direct	78
Other Public	\$ 641,661	Indirect	23
Private	\$ 612,540	Total	101
New Equity	\$ 68,719	Multiplier	1.30
Total	\$ 1,832,196		

Loan-Leverage Ratio 2.6:1

EDA Cost	\$ 69,871	EDA Cost per Direct Job	\$897
Total Investment per EDA Dollar	\$26.22	EDA Cost per Total Job	\$690

Baseline Industry and Employment Analysis*

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	90	90	0	0.00%
Total	Before	After	▲	▲%
Employment	3,913	4,014	101	2.59%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.725	3.730	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	\$27.47	\$27.39	-0.27%	-0.17%	neg
Economic Stage Index	3.561	3.564	0.08%	0.08%	ind
Import-Dependence Index**	35.44%	35.52%	-0.22%	-0.26%	ind

Summary of Indices

0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index -0.19% ind

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Fremont, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 232,284	Direct	62		
Other Public	\$ 1,294,285	Indirect	7		
Private	\$ 1,096,567	Total	69		
New Equity	\$ 634,824	Multiplier	1.11		
Total	\$ 3,257,960				
Loan-Leverage Ratio	13.0:1				
EDA Cost	\$ 7,272	EDA Cost per Direct Job	\$117		
Total Investment per EDA Dollar	\$448.01	EDA Cost per Total Job	\$106		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	76	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,489	4,558	69	1.53%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.629	3.630	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.36	\$27.21	-0.55%	-0.36%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.165	4.178	0.32%	0.32%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.61%	31.73%	-0.39%	-0.51%	neg
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		-0.51% neg			

Gem, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 224,414	Direct	8		
Other Public	\$ 91,118	Indirect	1		
Private	\$ 606,164	Total	9		
New Equity	\$ 0	Multiplier	1.10		
Total	\$ 921,697				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 14,492	EDA Cost per Direct Job	\$1,811		
Total Investment per EDA Dollar	\$63.60	EDA Cost per Total Job	\$1,649		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	93	93	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,822	4,831	9	0.18%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.824	3.823	0.00%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.12	\$30.09	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.024	4.025	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.37%	32.38%	-0.05%	-0.06%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		-0.10% ind			

Gooding, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 945,472	Direct	61		
Other Public	\$ 0	Indirect	7		
Private	\$ 1,082,084	Total	68		
New Equity	\$ 298,419	Multiplier	1.11		
Total	\$ 2,325,975				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 91,755	EDA Cost per Direct Job	\$1,504		
Total Investment per EDA Dollar	\$25.35	EDA Cost per Total Job	\$1,352		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,143	6,211	68	1.11%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.705	3.705	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.66	\$25.52	-0.53%	-0.34%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.139	4.149	0.23%	0.23%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.04%	31.84%	0.62%	0.80%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		0.69% pos			

Jefferson, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 303,201	Direct	33		
Other Public	\$ 215,165	Indirect	5		
Private	\$ 192,336	Total	38		
New Equity	\$ 566,972	Multiplier	1.15		
Total	\$ 1,277,674				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 34,173	EDA Cost per Direct Job	\$1,036		
Total Investment per EDA Dollar	\$37.39	EDA Cost per Total Job	\$901		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	93	93	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,825	6,863	38	0.56%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.611	3.615	0.11%	0.16%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.65	\$23.68	0.12%	0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.128	4.133	0.12%	0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.98%	34.80%	0.50%	0.65%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		1.01% pos			

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Jerome, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 185,212	Direct	20
Other Public	\$ 0	Indirect	3
Private	\$ 176,375	Total	23
New Equity	\$ 521,098	Multiplier	1.17
Total	\$ 882,685		

Loan-Leverage Ratio 3.8:1

EDA Cost	\$ 27,393	EDA Cost per Direct Job	\$ 1,370
Total Investment per EDA Dollar	\$32.22	EDA Cost per Total Job	\$ 1,172

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	101	102	1	0.99%
Employment	7,400	7,423	23	0.32%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.898	3.899	0.04%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$27.72	\$27.69	-0.09%	-0.06%	ind
Economic Stage Index	4.144	4.146	0.04%	0.04%	ind
Import-Dependence Index**	31.13%	31.09%	0.11%	0.14%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.19%	ind
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Kootenai, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 3,045,873	Direct	445
Other Public	\$ 348,435	Indirect	686
Private	\$ 4,272,995	Total	1131
New Equity	\$ 1,441,540	Multiplier	2.54
Total	\$ 9,108,843		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 681,830	EDA Cost per Direct Job	\$ 1,534
Total Investment per EDA Dollar	\$13.36	EDA Cost per Total Job	\$603

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	189	194	5	2.65%
Employment	44,103	45,234	1,131	2.56%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.154	4.169	0.37%	0.53%	pos
Earnings per Worker Index (\$1,000)	\$27.20	\$27.05	-0.53%	-0.34%	neg
Economic Stage Index	4.826	4.817	-0.19%	-0.19%	ind
Import-Dependence Index**	21.65%	21.41%	1.13%	1.48%	pos

Summary of Indices
2 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	1.48%	pos
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Latah, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 556,964	Direct	43
Other Public	\$ 0	Indirect	15
Private	\$ 1,638,595	Total	57
New Equity	\$ 12,874	Multiplier	1.35
Total	\$ 2,208,434		

Loan-Leverage Ratio 3.0:1

EDA Cost	\$ 41,583	EDA Cost per Direct Job	\$975
Total Investment per EDA Dollar	\$53.11	EDA Cost per Total Job	\$724

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	111	112	1	0.90%
Employment	18,617	18,674	57	0.31%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.425	3.427	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	\$25.57	\$25.54	-0.12%	-0.08%	ind
Economic Stage Index	5.020	5.020	-0.01%	-0.01%	ind
Import-Dependence Index**	27.88%	27.86%	0.06%	0.08%	ind

Summary of Indices
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.10%	ind
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Lemhi, ID

Loan Moneys and Employment Creation

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 338,152	Direct	69
Other Public	\$ 592,636	Indirect	73
Private	\$ 1,388,862	Total	142
New Equity	\$ 188,249	Multiplier	2.06
Total	\$ 2,507,900		

Loan-Leverage Ratio 6.4:1

EDA Cost	(\$ 27,661)	EDA Cost per Direct Job	-\$401
Total Investment per EDA Dollar	-\$90.67	EDA Cost per Total Job	-\$195

Baseline Industry and Employment Analysis*

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	94	94	0	0.00%
Employment	3,919	4,061	142	3.62%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.857	3.859	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	\$26.58	\$27.11	1.99%	1.29%	pos
Economic Stage Index	4.307	4.277	-0.69%	-0.69%	neg
Import-Dependence Index**	28.79%	28.78%	0.05%	0.06%	ind

Summary of Indices
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.75%	pos
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*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Lewis, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,374,911	Direct	104		
Other Public	\$ 0	Indirect	72		
Private	\$ 1,519,884	Total	175		
New Equity	\$ 138,819	Multiplier	1.69		
Total	\$ 3,033,614				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 142,697	EDA Cost per Direct Job	\$ 1,375		
Total Investment per EDA Dollar	\$21.26	EDA Cost per Total Job	\$813		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	72	80	8	11.11%	
Total Employment	Before	After	▲	▲%	
	2,015	2,190	175	8.71%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.521	3.598	2.19%	3.19%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.52	\$28.74	-2.62%	-1.70%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.099	4.147	1.17%	1.17%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.32%	31.15%	3.62%	4.74%	pos
<u>Summary of Indices</u>			Composite		
3 of 4 indices show positive economic structural change			Economic Structural Change Index	7.41%	pos

Madison, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 450,567	Direct	156		
Other Public	\$ 256,834	Indirect	19		
Private	\$ 726,063	Total	175		
New Equity	\$ 95,124	Multiplier	1.12		
Total	\$ 1,528,587				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 86,069	EDA Cost per Direct Job	\$552		
Total Investment per EDA Dollar	\$17.76	EDA Cost per Total Job	\$491		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	107	1	0.94%	
Total Employment	Before	After	▲	▲%	
	11,520	11,695	175	1.52%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.316	3.344	0.84%	1.23%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.32	\$22.06	-1.16%	-0.75%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.835	4.813	-0.45%	-0.45%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.28%	32.36%	-0.27%	-0.35%	neg
<u>Summary of Indices</u>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	-0.32%	neg

Oneida, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 768,991	Direct	92		
Other Public	\$ 0	Indirect	81		
Private	\$ 2,404,566	Total	174		
New Equity	\$ 16,042	Multiplier	1.88		
Total	\$ 3,189,598				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 35,607	EDA Cost per Direct Job	\$2,856		
Total Investment per EDA Dollar	\$24.28	EDA Cost per Total Job	\$1,518		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	71	73	2	2.82%	
Total Employment	Before	After	▲	▲%	
	1,379	1,553	174	12.60%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.433	3.500	1.96%	2.88%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.57	\$20.78	-3.63%	-2.35%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.735	3.752	0.47%	0.47%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.63%	35.07%	1.56%	2.04%	pos
<u>Summary of Indices</u>			Composite		
3 of 4 indices show positive economic structural change			Economic Structural Change Index	3.02%	pos

Owyhee, ID					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 103,330	Direct	18		
Other Public	\$ 0	Indirect	3		
Private	\$ 247,440	Total	21		
New Equity	\$ 264,953	Multiplier	1.15		
Total	\$ 615,723				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 751	EDA Cost per Direct Job	\$42		
Total Investment per EDA Dollar	\$819.71	EDA Cost per Total Job	\$36		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	87	88	1	1.15%	
Total Employment	Before	After	▲	▲%	
	3,769	3,790	21	0.55%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.661	3.670	0.22%	0.33%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.12	\$32.00	-0.38%	-0.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.735	3.742	0.19%	0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.31%	35.23%	0.22%	0.29%	ind
<u>Summary of Indices</u>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.56%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Payette, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 366,593		Direct	19	
Other Public	\$ 112,181		Indirect	4	
Private	\$ 0		Total	23	
New Equity	\$ 1,992,582		Multiplier	1.20	
Total	\$ 2,471,356				
Loan-Leverage Ratio	5.7:1				
EDA Cost	\$ 59,549		EDA Cost per Direct Job	\$3,134	
Total Investment per EDA Dollar	\$41.50		EDA Cost per Total Job	\$2,603	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	112	1	0.90%	
Total Employment	Before	After	▲	▲%	
	8,190	8,213	23	0.28%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.897	3.896	-0.02%	-0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.97	\$27.96	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.098	4.100	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.81%	31.82%	-0.02%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.03%		ind

Power, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 48,125		Direct	37	
Other Public	\$ 0		Indirect	14	
Private	\$ 48,125		Total	51	
New Equity	\$ 24,062		Multiplier	1.37	
Total	\$ 120,311				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 1,875		EDA Cost per Direct Job	\$51	
Total Investment per EDA Dollar	\$64.15		EDA Cost per Total Job	\$37	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	87	87	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,978	5,029	51	1.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.443	3.452	0.27%	0.39%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.12	\$32.99	-0.39%	-0.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.651	3.665	0.38%	0.38%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.90%	36.71%	0.53%	0.69%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.21%		pos

Shoshone, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,156,511		Direct	307	
Other Public	\$ 0		Indirect	221	
Private	\$ 3,439,415		Total	528	
New Equity	\$ 1,311,423		Multiplier	1.72	
Total	\$ 7,907,349				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 1,050,715		EDA Cost per Direct Job	\$3,420	
Total Investment per EDA Dollar	\$7.53		EDA Cost per Total Job	\$1,989	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	98	2	2.08%	
Total Employment	Before	After	▲	▲%	
	5,758	6,286	528	9.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.621	3.663	1.16%	1.69%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.52	\$27.56	0.14%	0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.549	4.522	-0.58%	-0.58%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.87%	28.58%	1.00%	1.31%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.51%		pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Teton, ID					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,134,279		Direct	53	
Other Public	\$ 0		Indirect	11	
Private	\$ 1,581,735		Total	64	
New Equity	\$ 1,557,140		Multiplier	1.21	
Total	\$ 4,273,155				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 98,071		EDA Cost per Direct Job	\$1,850	
Total Investment per EDA Dollar	\$43.57		EDA Cost per Total Job	\$1,524	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	77	1	1.32%	
Total Employment	Before	After	▲	▲%	
	1,802	1,866	64	3.57%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.676	3.701	0.67%	0.98%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.77	\$23.56	-0.90%	-0.58%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.045	4.068	0.56%	0.56%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.00%	32.39%	1.85%	2.42%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	3.38%		pos

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Twin Falls, ID					
Loan Moneys and Employment Creation					
Loans Summary		Jobs Summary (created/retained)			
RLF	\$ 986,433	Direct	152		
Other Public	\$ 0	Indirect	65		
Private	\$ 3,223,051	Total	217		
New Equity	\$ 1,197,496	Multiplier	1.42		
Total	\$ 5,406,980				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 127,800	EDA Cost per Direct Job	\$839		
Total Investment per EDA Dollar	\$42.31	EDA Cost per Total Job	\$589		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	162	162	0	0.00%	
Total Employment	Before	After	▲	▲%	
	34,211	34,428	217	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.178	4.180	0.06%	0.08% ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.30	\$26.26	-0.16%	-0.10% ind	
Economic Stage Index	Before	After	▲%	▲STD%	
	4.512	4.515	0.07%	0.07% ind	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.99%	22.88%	0.47%	0.61% pos	
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.66%	pos

Valley, ID					
Loan Moneys and Employment Creation					
Loans Summary		Jobs Summary (created/retained)			
RLF	\$ 416,797	Direct	32		
Other Public	\$ 0	Indirect	22		
Private	\$ 538,226	Total	54		
New Equity	\$ 602,032	Multiplier	1.70		
Total	\$ 1,557,055				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 8,600	EDA Cost per Direct Job	\$14,417		
Total Investment per EDA Dollar	\$13.50	EDA Cost per Total Job	\$8,491		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	95	96	1	1.05%	
Total Employment	Before	After	▲	▲%	
	4,876	4,930	54	1.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.679	3.685	0.17%	0.24% ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.14	\$20.13	-0.06%	-0.04% ind	
Economic Stage Index	Before	After	▲%	▲STD%	
	4.753	4.750	-0.05%	-0.08% ind	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.76%	30.73%	0.12%	0.15% ind	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.30%	pos

Washington, ID					
Loan Moneys and Employment Creation					
Loans Summary		Jobs Summary (created/retained)			
RLF	\$ 443,062	Direct	47		
Other Public	\$ 154,138	Indirect	6		
Private	\$ 0	Total	53		
New Equity	\$ 919,264	Multiplier	1.14		
Total	\$ 1,516,464				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 52,415	EDA Cost per Direct Job	\$1,115		
Total Investment per EDA Dollar	\$28.93	EDA Cost per Total Job	\$982		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	92	2	2.22%	
Total Employment	Before	After	▲	▲%	
	4,229	4,282	53	1.26%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.816	3.808	-0.19%	-0.28% ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.60	\$25.45	-0.57%	-0.37% neg	
Economic Stage Index	Before	After	▲%	▲STD%	
	4.129	4.139	0.24%	0.24% ind	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.11%	33.09%	0.05%	0.07% ind	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.34%	neg

Clark, NV					
Loan Moneys and Employment Creation					
Loans Summary		Jobs Summary (created/retained)			
RLF	\$ 969,211	Direct	129		
Other Public	\$ 0	Indirect	41		
Private	\$ 107,553	Total	170		
New Equity	\$ 0	Multiplier	1.32		
Total	\$ 1,076,764				
Loan-Leverage Ratio	0.1:1				
EDA Cost	\$ 610,214	EDA Cost per Direct Job	\$4,735		
Total Investment per EDA Dollar	\$1.76	EDA Cost per Total Job	\$3,592		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	267	267	0	0.00%	
Total Employment	Before	After	▲	▲%	
	512,964	513,134	170	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.691	3.691	0.00%	0.00% ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.52	\$37.52	0.00%	0.00% ind	
Economic Stage Index	Before	After	▲%	▲STD%	
	5.041	5.041	0.00%	0.00% ind	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.61%	24.60%	0.03%	0.04% ind	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.04%	ind

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

White Pine, NV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 614,374	Direct	89		
Other Public	\$ 1,137,206	Indirect	18		
Private	\$ 3,064,925	Total	106		
New Equity	\$ 347,104	Multiplier	1.20		
Total	\$ 5,163,608				
Loan-Leverage Ratio	7.4:1				
EDA Cost	\$ 146,325	EDA Cost per Direct Job	\$ 1,650		
Total Investment per EDA Dollar	\$35.29	EDA Cost per Total Job	\$ 1,378		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	87	88	1	1.15%	
Total	Before	After	▲	▲%	
Employment	4,208	4,314	106	2.52%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.472	3.466	-0.18%	-0.26%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.91	\$31.68	-0.71%	-0.46%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.620	4.629	0.19%	0.19%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	30.30%	30.39%	-0.27%	-0.36%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.88%	neg

Baker, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 728,835	Direct	121		
Other Public	\$ 0	Indirect	186		
Private	\$ 890,830	Total	307		
New Equity	\$ 463,386	Multiplier	2.54		
Total	\$ 2,083,051				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 128,791	EDA Cost per Direct Job	\$ 1,068		
Total Investment per EDA Dollar	\$16.17	EDA Cost per Total Job	\$ 420		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	100	103	3	3.00%	
Total	Before	After	▲	▲%	
Employment	8,064	8,371	307	3.80%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.912	3.934	0.56%	0.82%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.13	\$25.79	-1.29%	-0.83%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.302	4.305	0.05%	0.05%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.72%	26.66%	0.20%	0.26%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.30%	pos

Benton, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 90,354	Direct	11		
Other Public	\$ 0	Indirect	5		
Private	\$ 135,530	Total	16		
New Equity	\$ 0	Multiplier	1.47		
Total	\$ 225,884				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 20,744	EDA Cost per Direct Job	\$ 1,877		
Total Investment per EDA Dollar	\$10.89	EDA Cost per Total Job	\$ 1,273		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	161	161	0	0.00%	
Total	Before	After	▲	▲%	
Employment	41,554	41,570	16	0.04%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.811	3.811	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.76	\$31.76	0.00%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.836	4.836	0.00%	0.00%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.77%	26.77%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

Clackamas, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,141,927	Direct	134		
Other Public	\$ 3,740,752	Indirect	155		
Private	\$ 2,537,727	Total	289		
New Equity	\$ 964,555	Multiplier	2.16		
Total	\$ 8,384,962				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 176,781	EDA Cost per Direct Job	\$ 1,320		
Total Investment per EDA Dollar	\$47.43	EDA Cost per Total Job	\$ 612		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	279	281	2	0.72%	
Total	Before	After	▲	▲%	
Employment	135,975	136,264	289	0.21%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.329	4.331	0.05%	0.07%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.05	\$31.05	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.721	4.720	-0.02%	-0.02%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	19.89%	19.87%	0.11%	0.15%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.18%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Clatsop, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 800,484	Direct	54		
Other Public	\$ 0	Indirect	13		
Private	\$ 6,903,250	Total	67		
New Equity	\$ 572,656	Multiplier	1.25		
Total	\$ 8,276,391				
Loan-Leverage Ratio	9.3:1				
EDA Cost	\$ 44,858	EDA Cost per Direct Job	\$831		
Total Investment per EDA Dollar	\$184.50	EDA Cost per Total Job	\$666		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	126	127	1	0.79%	
Total Employment	Before	After	▲	▲%	
	19,415	19,482	67	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.954	3.957	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.26	\$28.24	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.523	4.524	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.36%	25.40%	-0.13%	-0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.08%	ind

Coos, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 401,038	Direct	123		
Other Public	\$ 0	Indirect	63		
Private	\$ 1,501,487	Total	186		
New Equity	\$ 1,015,028	Multiplier	1.51		
Total	\$ 2,917,553				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 267,710	EDA Cost per Direct Job	\$2,170		
Total Investment per EDA Dollar	\$10.90	EDA Cost per Total Job	\$1,439		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	148	149	1	0.68%	
Total Employment	Before	After	▲	▲%	
	29,632	29,818	186	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.018	4.022	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.63	\$29.60	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.594	4.592	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.83%	24.81%	0.07%	0.09%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.13%	ind

Crook, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,945,217	Direct	263		
Other Public	\$ 261,130	Indirect	157		
Private	\$ 1,755,623	Total	420		
New Equity	\$ 801,132	Multiplier	1.60		
Total	\$ 4,763,103				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 468,396	EDA Cost per Direct Job	\$1,781		
Total Investment per EDA Dollar	\$10.17	EDA Cost per Total Job	\$1,114		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	106	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,060	8,480	420	5.21%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.609	3.605	-0.12%	-0.17%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.08	\$31.21	0.44%	0.28%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.953	3.931	-0.55%	-0.55%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.14%	32.55%	-1.26%	-1.65%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-2.09%	neg

Deschutes, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,037,954	Direct	435		
Other Public	\$ 4,137,165	Indirect	467		
Private	\$ 7,527,460	Total	902		
New Equity	\$ 4,322,028	Multiplier	2.07		
Total	\$ 20,024,607				
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 838,792	EDA Cost per Direct Job	\$1,928		
Total Investment per EDA Dollar	\$23.87	EDA Cost per Total Job	\$930		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	204	208	4	1.96%	
Total Employment	Before	After	▲	▲%	
	51,040	51,942	902	1.77%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.148	4.164	0.38%	0.55%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.44	\$28.49	0.16%	0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.765	4.759	-0.13%	-0.13%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.54%	23.44%	0.43%	0.57%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.09%	pos

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change

Douglas, OR					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 520,603		Direct	229	
Other Public	\$ 0		Indirect	128	
Private	\$ 1,676,049		Total	357	
New Equity	\$ 0		Multiplier	1.56	
Total	\$ 2,196,653				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 30,757		EDA Cost per Direct Job	\$134	
Total Investment per EDA Dollar	\$71.42		EDA Cost per Total Job	\$86	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	167	168	1	0.60%	
Total	Before	After	▲	▲%	
Employment	45,896	46,253	357	0.78%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.085	4.087	0.06%	0.09%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$29.96	\$29.95	-0.01%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.325	4.325	0.00%	0.00%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	23.88%	23.87%	0.05%	0.07%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.15% ind

Gilliam, OR					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 57,835		Direct	7	
Other Public	\$ 0		Indirect	0	
Private	\$ 96,668		Total	7	
New Equity	\$ 51,226		Multiplier	1.07	
Total	\$ 205,729				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 5,612		EDA Cost per Direct Job	\$802	
Total Investment per EDA Dollar	\$36.66		EDA Cost per Total Job	\$749	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	60	60	0	0.00%	
Total	Before	After	▲	▲%	
Employment	1,555	1,562	7	0.48%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.053	3.065	0.41%	0.59%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.38	\$27.31	-0.25%	-0.16%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.136	4.140	0.10%	0.10%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	36.87%	36.73%	0.39%	0.61%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		1.04% pos

Grant, OR					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 244,454		Direct	21	
Other Public	\$ 0		Indirect	7	
Private	\$ 247,941		Total	28	
New Equity	\$ 85,417		Multiplier	1.34	
Total	\$ 577,812				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 37,159		EDA Cost per Direct Job	\$1,809	
Total Investment per EDA Dollar	\$15.55		EDA Cost per Total Job	\$1,348	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	77	77	0	0.00%	
Total	Before	After	▲	▲%	
Employment	4,614	4,642	28	0.60%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.447	3.449	0.06%	0.09%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.95	\$26.94	-0.06%	-0.04%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.955	3.961	0.14%	0.14%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	34.99%	34.85%	0.38%	0.50%	pos
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		0.69% pos

Harney, OR					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,796,396		Direct	344	
Other Public	\$ 1,927,466		Indirect	321	
Private	\$ 6,177,291		Total	665	
New Equity	\$ 4,807,055		Multiplier	1.93	
Total	\$ 14,708,208				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 269,840		EDA Cost per Direct Job	\$785	
Total Investment per EDA Dollar	\$54.51		EDA Cost per Total Job	\$406	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	77	79	2	2.60%	
Total	Before	After	▲	▲%	
Employment	4,187	4,852	665	15.88%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.491	3.521	0.87%	1.27%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.47	\$26.66	4.66%	3.01%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	3.801	3.733	-1.80%	-1.80%	neg
Import-Dependence	Before	After	▲%	▲STD%	
Index**	35.64%	35.85%	-0.58%	-0.76%	neg
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index		1.72% pos

*Baseline industry count and employment are from 1993

**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Hood River, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,881,116	Direct	407		
Other Public	\$ 864,637	Indirect	343		
Private	\$ 4,630,535	Total	749		
New Equity	\$ 3,481,481	Multiplier	1.84		
Total	\$ 11,857,768				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 643,450	EDA Cost per Direct Job	\$1,583		
Total Investment per EDA Dollar	\$18.43	EDA Cost per Total Job	\$859		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	120	123	3	2.50%	
Total Employment	Before	After	▲	▲%	
	11,850	12,599	749	6.32%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.799	3.850	1.32%	1.93%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.07	\$24.81	-1.05%	-0.68%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.343	4.335	-0.18%	-0.18%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.31%	28.57%	-0.92%	-1.21%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.14%	ind

Jackson, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 648,193	Direct	122		
Other Public	\$ 0	Indirect	118		
Private	\$ 1,558,907	Total	240		
New Equity	\$ 124,401	Multiplier	1.97		
Total	\$ 2,331,501				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 15,132	EDA Cost per Direct Job	\$124		
Total Investment per EDA Dollar	\$154.08	EDA Cost per Total Job	\$63		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	222	223	1	0.45%	
Total Employment	Before	After	▲	▲%	
	82,264	82,504	240	0.29%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.226	4.231	0.13%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.78	\$28.77	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.696	4.694	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.47%	20.43%	0.21%	0.27%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.39%	pos

Jefferson, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 317,931	Direct	28		
Other Public	\$ 240,574	Indirect	18		
Private	\$ 612,509	Total	46		
New Equity	\$ 177,620	Multiplier	1.64		
Total	\$ 1,348,634				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 67,318	EDA Cost per Direct Job	\$2,407		
Total Investment per EDA Dollar	\$20.03	EDA Cost per Total Job	\$1,471		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	98	2	2.08%	
Total Employment	Before	After	▲	▲%	
	7,316	7,362	46	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.805	3.812	0.18%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.24	\$31.20	-0.12%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.160	4.159	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.94%	31.90%	0.13%	0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.33%	pos

Klamath, OR					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,030,263	Direct	184		
Other Public	\$ 1,295,325	Indirect	120		
Private	\$ 4,200,565	Total	304		
New Equity	\$ 2,252,144	Multiplier	1.65		
Total	\$ 9,778,296				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 169,614	EDA Cost per Direct Job	\$921		
Total Investment per EDA Dollar	\$57.65	EDA Cost per Total Job	\$557		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	141	142	1	0.71%	
Total Employment	Before	After	▲	▲%	
	28,732	29,036	304	1.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.094	4.103	0.21%	0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.66	\$29.67	0.02%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.499	4.492	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.01%	24.00%	0.07%	0.09%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.24%	ind

*Baseline industry count and employment are from 1993
 **The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change
 neg= negative economic structural change
 ind= indeterminate economic structural change