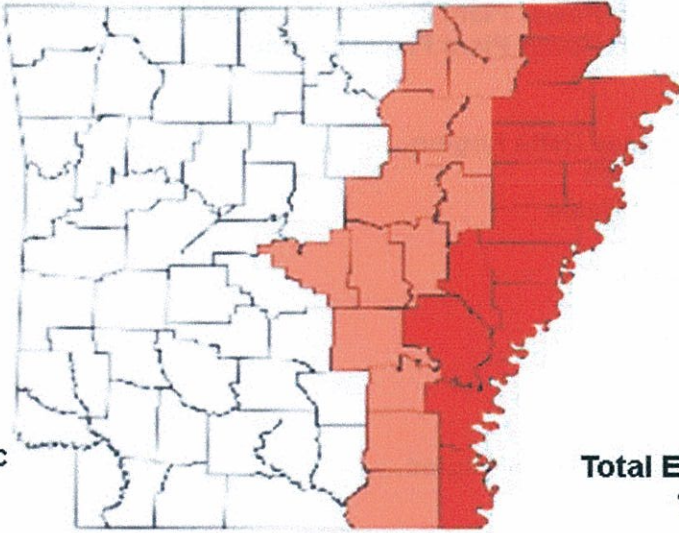


# What is the Economic Impact of the White Bluff Electric Power Plant?

## What is the Impact on the Arkansas Delta Region?



**Total Economic Output  
\$645 Million**

**Total Employment  
1,237**



**What is the Economic Impact of the White Bluff Electric Power Plant?**  
**What is the impact on the Arkansas Delta Region?**

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# What is the Economic Impact of the White Bluff Electric Power Plant? What is the impact on the Arkansas Delta Region?

## Objective and Scope

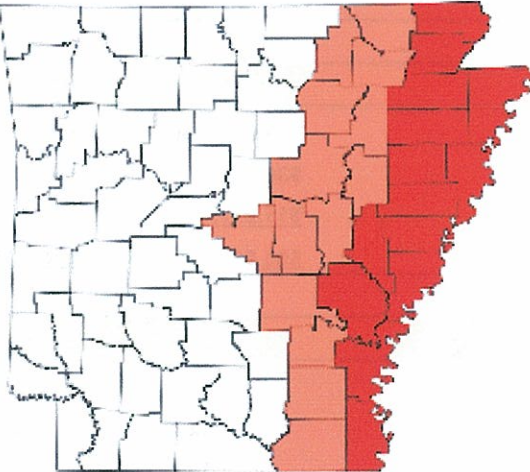
The objective of this study is to estimate the economic impact of the White Bluff Electric Power Plant. The scope of the study is to determine where that economic impact occurs. Additionally it is to determine how much of that economic impact is realized in the Arkansas Delta Region. There are 28 counties designated in the Arkansas Delta Region. Those 28 counties are listed below in table 1.

**Table 1**

<b>Arkansas</b>	<b>Ashley</b>	<b>Chicot</b>	<b>Clay</b>	<b>Craighead</b>	<b>Crittenden</b>	<b>Cross</b>
<b>Desha</b>	<b>Drew</b>	<b>Greene</b>	<b>Independence</b>	<b>Jackson</b>	<b>Jefferson</b>	<b>Lawrence</b>
<b>Lee</b>	<b>Lincoln</b>	<b>Lonoke</b>	<b>Mississippi</b>	<b>Monroe</b>	<b>Phillips</b>	<b>Poinsett</b>
<b>Prairie</b>	<b>Pulaski</b>	<b>Randolph</b>	<b>Sharp</b>	<b>St. Francis</b>	<b>White</b>	<b>Woodruff</b>

There is an East Delta (dark red) and a West Delta (light red) as shown below in table 2. For further and more comparable comparison the 28 counties were separated into four regions in Arkansas Delta. Those four regions (Northeast, Northwest, Southeast, Southwest) and the counties comprising those four regions are listed below in table 2

**Table 2**

		<u>Arkansas Delta Region</u>					
Independence	Northwest		Clay	Northeast			
Lawrence	Northwest		Craighead	Northeast			
Randolph	Northwest		Crittenden	Northeast			
Sharp	Northwest		Cross	Northeast			
White	Northwest		Greene	Northeast			
			Jackson	Northeast			
			Mississippi	Northeast			
			Poinsett	Northeast			
			St. Francis	Northeast			
			Woodruff	Northeast			
Ashley	Southwest	Arkansas	Southeast				
Drew	Southwest	Chicot	Southeast				
Jefferson	Southwest	Desha	Southeast				
Lincoln	Southwest	Lee	Southeast				
Lonoke	Southwest	Monroe	Southeast				
Prairie	Southwest	Phillips	Southeast				
Pulaski	Southwest						

**Methodology**

This study is data rich and data intensive in that an assessment was made not only of the White Bluff Electric Power Plant but also each of the 28 counties designated in the Arkansas Delta Region. The study utilizes different economic multipliers and factors in the estimates. The study also utilizes measures from different disciplines such as economic, finance, marketing, production management and social sciences in order to standardize the comparisons of the counties in the region.

The findings will reveal and display the economic impact of the White Bluff Electric Power Plant in terms of dollar output and employment (jobs). The findings will also detail the counties and industries the economic impact (both output dollars and job) is taking place.

**Executive Summary**

The economic impact of the White Bluff Electric Power Plant in terms of economic output is estimated at \$645 million. The estimated value added by the plant is \$173 million. The total number of jobs created and supported is estimated at 1,237. This is displayed in table 3.

**Table 3**  
**Total White Bluff Economic Impact**

<b><u>Final Demand Output Dollars</u></b>	<b><u>AECC</u></b>	<b><u>Entergy</u></b>	<b><u>Total White Bluff</u></b>
Direct	\$129,243,395	\$240,017,909	\$369,261,304
Indirect	\$47,993,833	\$89,129,347	\$137,123,180
Induced	<u>\$48,629,925</u>	<u>\$90,310,633</u>	<u>\$138,940,558</u>
Total Demand Output	<u>\$225,867,153</u>	<u>\$419,457,890</u>	<u>\$645,325,042</u>

<b><u>Value Added</u></b>	<b><u>AECC</u></b>	<b><u>Entergy</u></b>	<b><u>Total White Bluff</u></b>
Direct	\$12,074,046	\$22,422,710	\$34,496,755
Indirect	\$36,551,807	\$67,880,360	\$104,432,167
Induced	<u>\$11,907,438</u>	<u>\$22,113,303</u>	<u>\$34,020,741</u>
Final Value Added	<u>\$60,533,290</u>	<u>\$112,416,373</u>	<u>\$172,949,664</u>

<b><u>Total Employment Impact - Jobs</u></b>	<b><u>AECC</u></b>	<b><u>Entergy</u></b>	<b><u>Total White Bluff</u></b>
Direct	168	312	480
Indirect	122	226	348
Induced	<u>143</u>	<u>266</u>	<u>409</u>
Final Employment Impact - Jobs	<u>433</u>	<u>804</u>	<u>1,237</u>

The number of Arkansas counties affected by the White Bluff Electric Power Plant economic impact is seven (7). Five (5) of those counties are in the Arkansas Delta Region and two (2) of those counties are outside of the Arkansas Delta Region. Only 49% of the total economic impact is captured inside of the state of Arkansas. The 51% not captured within the state is known as an economic leakage. Given the manner in which the White Bluff Electric Power Plant is operated this economic leakage is unavoidable. Table 4 displays the distribution of the



economic impact by Arkansas counties and the portion outside of the state of Arkansas. The majority of the economic impact that is retained in Arkansas is found in Jefferson County and comprises 7.7% of the Jefferson County Gross Domestic Product.

Table 4

**White Bluff Power Plant Economic Impact Summary**

<u>Economic Impact Distribution</u>	<u>Jobs</u>	<u>Value Added</u>	<u>Economic Output</u>	<u>Percentage</u>
Jefferson County*	351	\$49,074,642	\$183,111,633	28.38%
Pulaski County*	73	\$10,215,169	\$38,115,740	5.91%
Lonoke County*	40	\$5,623,029	\$20,981,141	3.25%
Arkansas County*	82	\$11,433,492	\$42,661,654	6.61%
Lincoln County*	34	\$4,685,857	\$17,484,285	2.71%
Cleveland County	9	\$1,218,323	\$4,545,914	0.70%
Grant County	9	\$1,218,323	\$4,545,914	0.70%
Out of State	640	\$89,480,828	\$333,878,761	51.74%
<b>Total Employment Estimate</b>	<b>1,237</b>	<b>\$172,949,664</b>	<b>\$645,325,042</b>	<b>100.00%</b>

\* = Delta Region

Approximately 57% of the economic impact in terms of economic output is directly reflected in two industries, Utilities and Oil & Gas & Mining. Many other industries are also affected by the economic impact. On a total industry impact basis these two industries account for 92 % of the economic output generated by the White Bluff Electric Power Plant. This information is displayed below in table 5.

Table 5

**Total White Bluff Economic Impact**

<u>2013 Economic Impact by Industry</u>	<u>Direct</u>	<u>Induced</u>	<u>Indirect</u>	<u>Total</u>
Agriculture, Forestry, Fishing	\$0	\$135,777	\$127,811	\$263,587
Oil & Gas & Mining	\$283,734,041	\$4,854,018	\$4,569,227	\$293,157,286
Utilities	\$85,527,263	\$113,520,666	\$106,860,261	\$305,908,190
Construction	\$0	\$3,405,733	\$3,205,914	\$6,611,647
Manufacturing	\$0	\$3,586,769	\$3,376,328	\$6,963,097
Wholesale	\$0	\$758,087	\$713,609	\$1,471,696
Retail	\$0	\$362,071	\$340,828	\$702,899
Transportation & Warehousing	\$0	\$6,053,379	\$5,698,220	\$11,751,599
Media	\$0	\$1,029,640	\$969,230	\$1,998,870
Finance, Insurance, Real Estate	\$0	\$3,269,956	\$3,078,104	\$6,348,060
Professional & Management	\$0	\$3,496,251	\$3,291,121	\$6,787,372
Education	\$0	\$33,944	\$31,953	\$65,897
Health Care & Social Services	\$0	\$1,278,564	\$1,203,549	\$2,482,114
Other Industries	\$0	\$418,644	\$394,083	\$812,727
<b>Total Economic Impact by Industry</b>	<b>\$369,261,304</b>	<b>\$142,203,501</b>	<b>\$133,860,238</b>	<b>\$645,325,043</b>

The total estimated number of jobs from the economic impact is 1,237. Approximately one-third are directly attributed to the Utilities and Oil & Gas & Mining. The employment (jobs) breakdown is displayed below in table 6.

**Table 6**  
**Total White Bluff Employment Impact**

<u>2013 Employment Impact by Industry</u>	<u>Direct</u>	<u>Induced</u>	<u>Indirect</u>	<u>Total</u>
Agriculture, Forestry, Fishing	0	9	8	17
Oil & Gas & Mining	129	19	16	164
Utilities	351	199	171	721
Construction	0	2	2	4
Manufacturing	0	96	82	178
Wholesale	0	2	1	3
Retail	0	3	2	5
Transportation & Warehousing	0	23	20	43
Media	0	7	5	12
Finance, Insurance, Real Estate	0	6	4	10
Professional & Management	0	6	4	10
Education	0	7	5	12
Health Care & Social Services	0	10	9	19
Other Industries	<u>0</u>	<u>20</u>	<u>19</u>	<u>39</u>
<b>Total Employment Impact by Industry</b>	<b><u>480</u></b>	<b><u>409</u></b>	<b><u>348</u></b>	<b><u>1,237</u></b>

The estimated fiscal impact is approximately \$22 million. All of this is captured in the state of Arkansas. Fiscal impacts are not usually associated with economic impacts. Table 7 displays the estimated fiscal of the White Bluff Electric Power Plant.

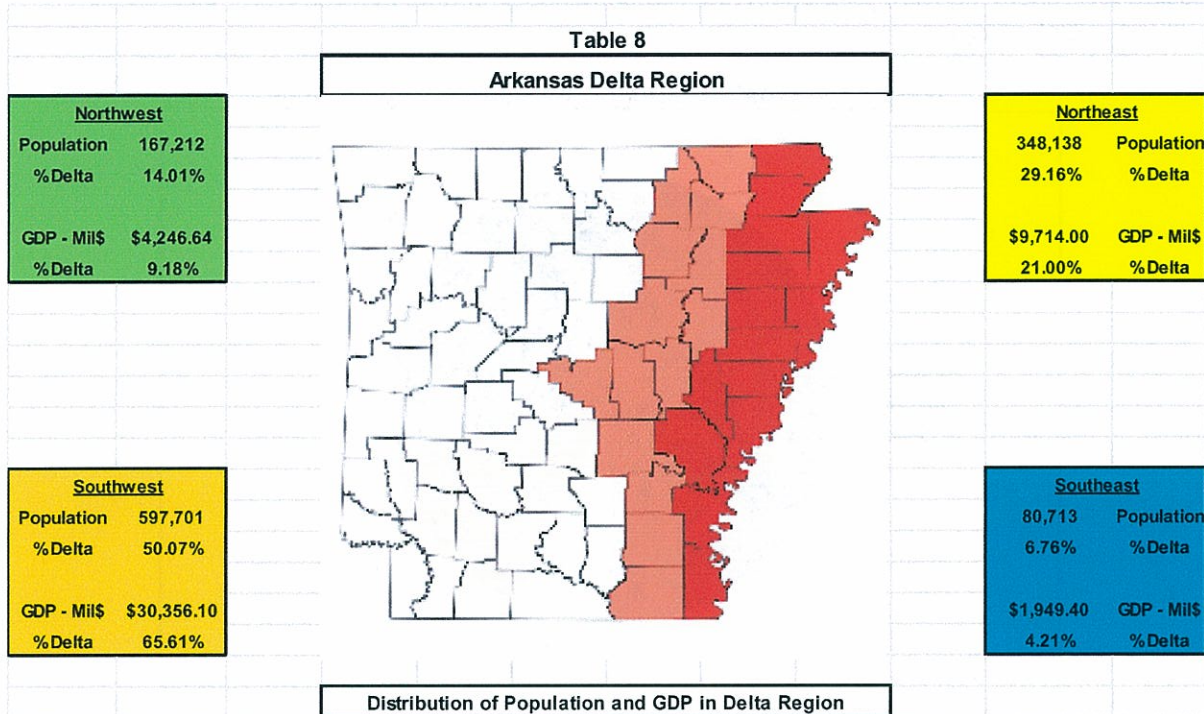
**Table 7**  
**White Bluff Power Plant Economic/Fiscal Impact Summary**

	<u>Estimated Fiscal Impact</u>	<u>2013</u>	<u>Percent of Total</u>
	Property Tax	\$1,330,000	5.98%
	Sales & Use Tax	<u>\$6,455,046</u>	<u>29.02%</u>
<b>AECC</b>	<b>Fiscal Impact</b>	<b><u>\$7,785,046</u></b>	<b><u>35.00%</u></b>
	Property Tax	\$2,469,943	11.10%
	Sales & Use Tax	<u>\$11,987,666</u>	<u>53.89%</u>
<b>Entergy</b>	<b>Fiscal Impact</b>	<b><u>\$14,457,609</u></b>	<b><u>65.00%</u></b>
	Property Tax	\$3,799,943	17.08%
	Sales & Use Tax	<u>\$18,442,713</u>	<u>82.92%</u>
<b>Total</b>	<b>Fiscal Impact</b>	<b><u>\$22,242,656</u></b>	<b><u>100.00%</u></b>



## Analysis of the Arkansas Delta Region

The Arkansas Delta Region encompasses 28 counties of the state of Arkansas. Those counties were divided into four regions. The Southwest Region contains 50% of the total Delta Region population and 66% of the total Delta Region Gross Domestic Product. The Northeast Region follows with 29% of the population and 21% of the Delta Region Gross Domestic Product. This is displayed below in table 8.



The population of the Arkansas Delta Region is 1,193,764. Of the 28 Arkansas Delta Region counties, only 7 (25%) experienced population growth over the past 3 years. Twenty one (75%) experienced negative population growth (out-migration). This is the result of chronic economic and social barriers that serve as a push factor for many citizens. The citizens leave when they can find a reasonable opportunity to do so. Population Growth is displayed in table 9.

**Table 9**  
**Delta Region County Population Growth**

Arkansas	Ashley	Chicot	Clay	Craighead	Crittenden	Cross
-1.30%	-2.60%	-3.90%	-4.20%	5.20%	-2.30%	-1.80%
Desha	Drew	Greene	Independence	Jackson	Jefferson	Lawrence
-3.90%	1.50%	2.40%	1.00%	-2.10%	-5.50%	-2.30%
Lee	Lincoln	Lonoke	Mississippi	Monroe	Phillips	Poinsett
-3.90%	-0.70%	3.50%	-3.70%	-5.70%	-6.20%	-1.80%
Prairie	Pulaski	Randolph	Sharp	St. Francis	White	Woodruff
-3.90%	2.20%	-1.50%	-1.30%	-3.50%	1.80%	-2.60%

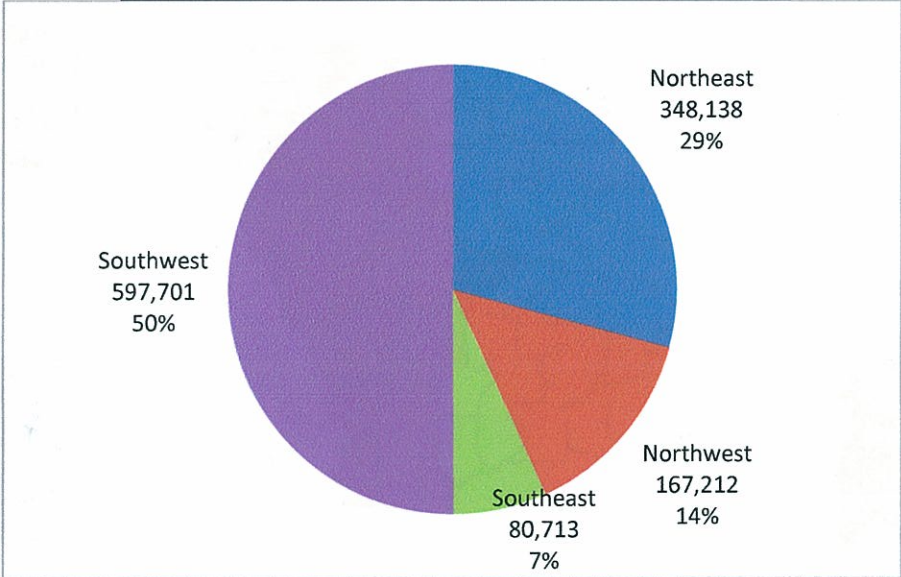
Of the seven (7) counties experiencing positive population growth, none are located in the Southeast Region. The seven (7) counties with positive growth and their respective Delta Regions are listed in table 10.

**Table 10**  
**Delta Region Counties with Positive Population Growth**

<b>Craighead</b>	<b>Drew</b>	<b>Greene</b>	<b>Independence</b>	<b>Lonoke</b>	<b>Pulaski</b>	<b>White</b>
5.20%	1.50%	2.40%	1.00%	3.50%	2.20%	1.80%
<b>Northeast</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Southwest</b>	<b>Southwest</b>	<b>Northwest</b>

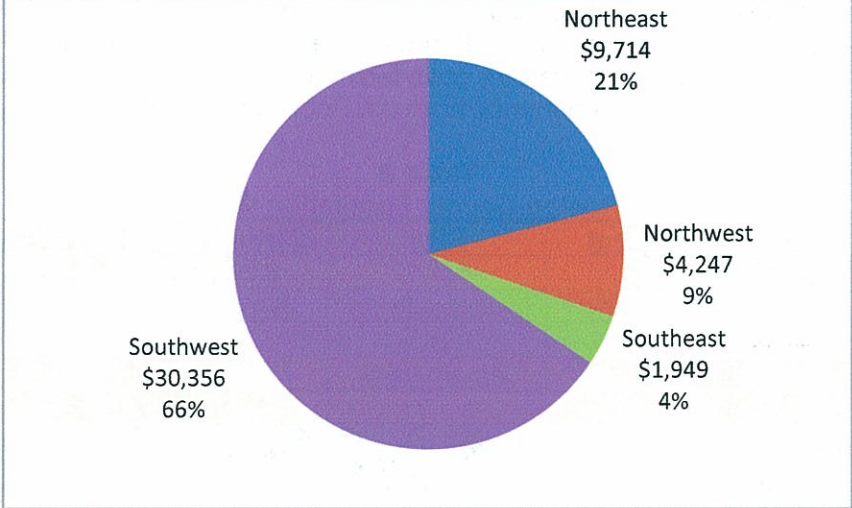
Graph A displays the total population and the percentage of total population for each region within the Delta Region.

**Graph A – Total Population by Delta Region - 2013**



Graph B displays the Gross Domestic Product for each region in the Delta region.

**Graph B – Total Gross Domestic Product by Delta Region - 2013**





One of the push factors in the Arkansas Delta is the unemployment condition. Of the 28 Delta Region counties sixteen (16) (57%) have an unemployment rate that equals or exceeds 10%. The unemployment rate for the State of Arkansas was 8.6% in 2013. Only eight (8) Delta Region counties had an unemployment rate that was less than the state unemployment rate.

**Table 11**  
**Delta Region County Unemployment Rates**

<u>Arkansas</u>	<u>Ashley</u>	<u>Chicot</u>	<u>Clay</u>	<u>Craighead</u>	<u>Crittenden</u>	<u>Cross</u>
7.30%	9.80%	11.80%	13.20%	8.70%	12.80%	8.00%
<u>Southeast</u>	<u>Southwest</u>	<u>Southeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>
<u>Desha</u>	<u>Drew</u>	<u>Greene</u>	<u>Independence</u>	<u>Jackson</u>	<u>Jefferson</u>	<u>Lawrence</u>
13.70%	12.00%	9.00%	8.50%	11.40%	13.30%	9.20%
<u>Southeast</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Southwest</u>	<u>Northwest</u>
<u>Lee</u>	<u>Lincoln</u>	<u>Lonoke</u>	<u>Mississippi</u>	<u>Monroe</u>	<u>Phillips</u>	<u>Poinsett</u>
18.10%	11.70%	7.80%	12.20%	11.50%	18.40%	14.40%
<u>Southeast</u>	<u>Southwest</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Southeast</u>	<u>Southeast</u>	<u>Northeast</u>
<u>Prairie</u>	<u>Pulaski</u>	<u>Randolph</u>	<u>Sharp</u>	<u>St. Francis</u>	<u>White</u>	<u>Woodruff</u>
4.00%	8.10%	7.50%	10.00%	12.80%	7.30%	10.90%
<u>Southwest</u>	<u>Southwest</u>	<u>Northwest</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>

Red = 10% or greater.

**In the Arkansas Delta Region poverty seems to both systemic and endemic.** Of the 28 counties nineteen (19), two-thirds (67%) have poverty rates that exceed 20%. Chicot has a poverty rate of 32.30%. Even while other indicators may indicate that a county is prospering or experiencing economic growth the economic and social structure the perpetuate poverty will always result in less than potential economic growth. Table 12 displays the poverty level for each county.

**Table 12**  
**Delta Region County Poverty Rate**

<u>Arkansas</u>	<u>Ashley</u>	<u>Chicot</u>	<u>Clay</u>	<u>Craighead</u>	<u>Crittenden</u>	<u>Cross</u>
17.00%	17.20%	32.30%	18.70%	20.40%	24.80%	16.20%
<u>Southeast</u>	<u>Southwest</u>	<u>Southeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>
<u>Desha</u>	<u>Drew</u>	<u>Greene</u>	<u>Independence</u>	<u>Jackson</u>	<u>Jefferson</u>	<u>Lawrence</u>
28.40%	24.20%	17.30%	23.60%	25.60%	23.30%	24.50%
<u>Southeast</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Southwest</u>	<u>Northwest</u>
<u>Lee</u>	<u>Lincoln</u>	<u>Lonoke</u>	<u>Mississippi</u>	<u>Monroe</u>	<u>Phillips</u>	<u>Poinsett</u>
30.90%	28.70%	13.10%	24.20%	26.60%	32.30%	26.80%
<u>Southeast</u>	<u>Southwest</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Southeast</u>	<u>Southeast</u>	<u>Northeast</u>
<u>Prairie</u>	<u>Pulaski</u>	<u>Randolph</u>	<u>Sharp</u>	<u>St. Francis</u>	<u>White</u>	<u>Woodruff</u>
18.80%	17.20%	20.60%	23.20%	27.80%	17.70%	24.60%
<u>Southwest</u>	<u>Southwest</u>	<u>Northwest</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>

Red = 20% or Greater Poverty Level



Income inequality does not prohibit economic growth but it does exclude some citizens from participation in that economic growth. Income inequality will also dampen and even mute the diffusion of economic impact into certain parts of a community or county.

A **Gini Coefficient** was calculated for each county in the Delta Region to assess the inequality with respect to income. **The coefficient for the state of Arkansas is .66613. The coefficient for the United States is about .5000.** For many developed countries in the world that are considered to be economically and socially successful (social and economic freedoms) the coefficient is between .4000 and .5000. The closer to 1.000, the greater the inequality in the county. The closer to .0001 the more equality in the county.

Only twelve (12) of the Delta Region counties have an inequality index that is less than the state of Arkansas average of .66613. **Fourteen (14) (50%) of the Delta Region counties have an income inequality index that is at .69 or higher indicating very high inequality.** Table 13 displays the results of the Gini Coefficient calculation for each Delta Region county.

**Table 13  
Delta Region County Income Inequality Index**

<b>Arkansas</b>	<b>Ashley</b>	<b>Chicot</b>	<b>Clay</b>	<b>Craighead</b>	<b>Crittenden</b>	<b>Cross</b>
<b>.7284</b>	<b>.6386</b>	<b>.7021</b>	<b>.6999</b>	<b>.5562</b>	<b>.5989</b>	<b>.7147</b>
<b>Southeast</b>	<b>Southwest</b>	<b>Southeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>
<b>Desha</b>	<b>Drew</b>	<b>Greene</b>	<b>Independence</b>	<b>Jackson</b>	<b>Jefferson</b>	<b>Lawrence</b>
<b>.7019</b>	<b>.6866</b>	<b>.6830</b>	<b>.5756</b>	<b>.7276</b>	<b>.5646</b>	<b>.6754</b>
<b>Southeast</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Southwest</b>	<b>Northwest</b>
<b>Lee</b>	<b>Lincoln</b>	<b>Lonoke</b>	<b>Mississippi</b>	<b>Monroe</b>	<b>Phillips</b>	<b>Poinsett</b>
<b>.6585</b>	<b>.6808</b>	<b>.5676</b>	<b>.5693</b>	<b>.6573</b>	<b>.6611</b>	<b>.6677</b>
<b>Southeast</b>	<b>Southwest</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Southeast</b>	<b>Northeast</b>
<b>Prairie</b>	<b>Pulaski</b>	<b>Randolph</b>	<b>Sharp</b>	<b>St. Francis</b>	<b>White</b>	<b>Woodruff</b>
<b>.7525</b>	<b>.6007</b>	<b>.7106</b>	<b>.6822</b>	<b>.6694</b>	<b>.5454</b>	<b>.7827</b>
<b>Southwest</b>	<b>Southwest</b>	<b>Northwest</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>

**Red = Very Unequal Income Distribution**

The credit quality and financial stress of a county or community is important to the level and kinds of economic activity and investment that will occur. Credit quality and financial stress are very important in terms of financial products and services available to businesses and citizens. In this study the level and rate of bankruptcies was used to gauge the level of financial stress of the citizens in each county.

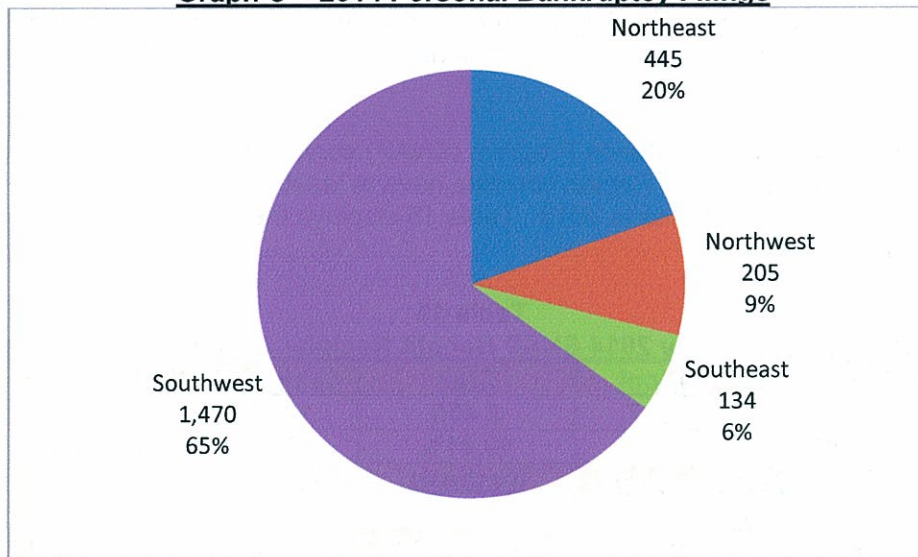
The bankruptcy filings for 2014 from January through May were analyzed utilizing the public records. This analysis only uses personal bankruptcies. Business filings were reviewed but were not sufficient enough in quantity to make any determination as to financial stress.

From January 2014 through May 2014 there were 4,492 Arkansas personal bankruptcy filings. In the Delta Region counties there were 2,254 personal bankruptcy filings. The 28 Delta Region counties contained 50% of the total Arkansas personal bankruptcy filings through May 2014. The per capita bankruptcy filing rate for the state of Arkansas was 1.52 compared to a rate of 1.89 for the Delta Region counties. The Southwest Region was the leader with 1,470 filings and



65% of the total filings in 2014. The Northeast Region was second with 445 filings. Graph C displays the number of filings in 2014 by Delta Region.

**Graph C – 2014 Personal Bankruptcy Filings**



In order to better compare each Delta Region county the per capita filing rate is a better metric. The state of Arkansas filing rate was 1.52 per thousand citizens. The Delta Region filing rate was 1.89 per thousand citizens. Table 14 displays the total bankruptcy filings and per capita bankruptcy filings for each of the Delta Region counties.

**Table 14  
Delta Region County 2014 Bankruptcies and Per Capita Bankruptcies**

<b>Arkansas</b>	<b>Ashley</b>	<b>Chicot</b>	<b>Clay</b>	<b>Craighead</b>	<b>Crittenden</b>	<b>Cross</b>
42	31	18	15	110	85	22
2.2368	1.4566	1.5880	.9739	1.0839	1.7087	1.2537
<b>Southeast</b>	<b>Southwest</b>	<b>Southeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>
<b>Desha</b>	<b>Drew</b>	<b>Greene</b>	<b>Independence</b>	<b>Jackson</b>	<b>Jefferson</b>	<b>Lawrence</b>
27	37	61	30	18	237	11
2.1591	1.9697	1.4154	.8113	1.0219	3.2381	.6466
<b>Southeast</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Southwest</b>	<b>Northwest</b>
<b>Lee</b>	<b>Lincoln</b>	<b>Lonoke</b>	<b>Mississippi</b>	<b>Monroe</b>	<b>Phillips</b>	<b>Poinsett</b>
7	28	154	60	11	29	39
.6990	1.9956	2.1766	1.3403	1.4319	1.4216	1.6152
<b>Southeast</b>	<b>Southwest</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Southeast</b>	<b>Northeast</b>
<b>Prairie</b>	<b>Pulaski</b>	<b>Randolph</b>	<b>Sharp</b>	<b>St. Francis</b>	<b>White</b>	<b>Woodruff</b>
8	975	23	24	25	117	10
.9553	2.4918	1.3000	1.4077	.9171	1.4908	1.4140
<b>Southwest</b>	<b>Southwest</b>	<b>Northwest</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>



Seven (7) of the Delta Region counties (25%) exceed both the state of Arkansas per capita filing rate and the Delta Region filing rate. **The highest per capita rate is 3.2381 per thousand in Jefferson County.** The highest number of filings was in Pulaski County with 975 filings and 43% of the Delta Region county total. The per capita rate in Pulaski County also exceeds both the state of Arkansas and the Delta Region county rate with 2.4918 filings per thousand. The highlighted red metrics indicate a filing rate that is higher than both the state of Arkansas and the Delta Region filing rate.

The Supplemental Nutrition Assistance Program (SNAP) serves many residents in the Delta Region. Eleven (11) of the Delta Region counties have at least one (1) of every five (5) persons who have received SNAP services in 2013. Table 15 displays the distribution of SNAP services by Delta Region counties.

**Table 15  
Delta Region County 2014 SNAP Benefit Recipients and % Population**

<b>Arkansas</b>	<b>Ashley</b>	<b>Chicot</b>	<b>Clay</b>	<b>Craighead</b>	<b>Crittenden</b>	<b>Cross</b>
2,406	4,236	2,587	2,466	13,655	10,798	2,821
12.82%	19.90%	22.82%	16.01%	13.45%	21.71%	16.07%
<b>Southeast</b>	<b>Southwest</b>	<b>Southeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>	<b>Northeast</b>
<b>Desha</b>	<b>Drew</b>	<b>Greene</b>	<b>Independence</b>	<b>Jackson</b>	<b>Jefferson</b>	<b>Lawrence</b>
3,157	2,974	7,157	5,246	3,151	14,135	3,183
25.25%	15.83%	16.61%	14.19%	17.89%	19.31%	18.71%
<b>Southeast</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Southwest</b>	<b>Northwest</b>
<b>Lee</b>	<b>Lincoln</b>	<b>Lonoke</b>	<b>Mississippi</b>	<b>Monroe</b>	<b>Phillips</b>	<b>Poinsett</b>
3,069	3,207	6,840	9,142	2,093	6,376	5,243
30.64%	22.85%	9.67%	20.42%	27.24%	31.26%	21.71%
<b>Southeast</b>	<b>Southwest</b>	<b>Southwest</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Southeast</b>	<b>Northeast</b>
<b>Prairie</b>	<b>Pulaski</b>	<b>Randolph</b>	<b>Sharp</b>	<b>St. Francis</b>	<b>White</b>	<b>Woodruff</b>
1,220	48,202	2,836	2,641	5,908	9,991	1,868
14.57%	12.32%	16.03%	15.49%	21.67%	12.73%	26.42%
<b>Southwest</b>	<b>Southwest</b>	<b>Northwest</b>	<b>Northwest</b>	<b>Northeast</b>	<b>Northwest</b>	<b>Northeast</b>

**Red indicates where more than 1 in 5 Persons received SNAP services**

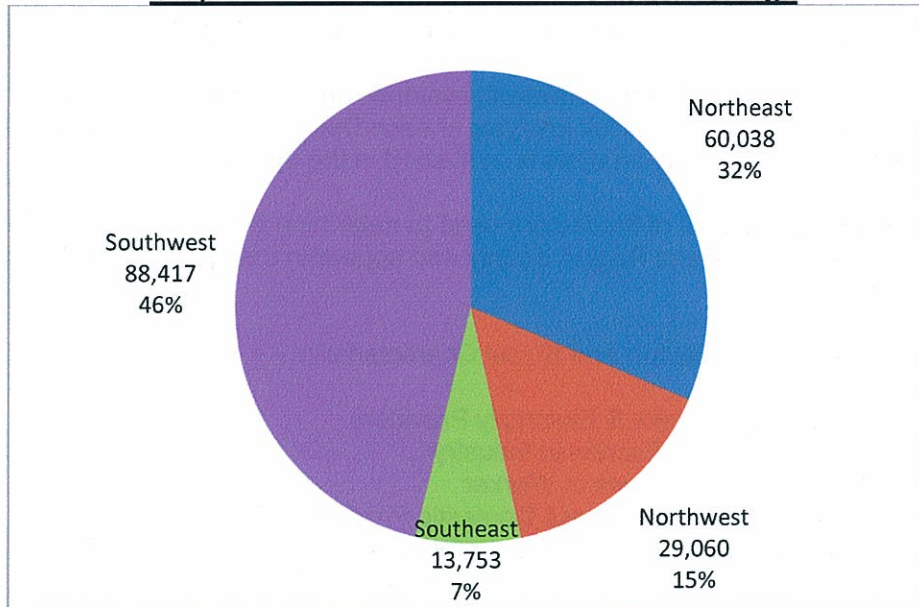
Health care coverage has been an issue of importance given increasing health incidents and increasing health care costs. Persons with no health care coverage totaled 191,268 in the Delta Region counties. That is 16% of all residents in the Delta Region. In the state of Arkansas 482,623 had no health coverage in 2013. The Delta Region counties represent 39% of all residents who had no health coverage in Arkansas.

Graph D displays the distribution of persons in the Delta Region counties by the four regions within the Delta Region. The Southwest Region had 88,417 persons without health care coverage representing 46% percent of the Delta Region total. The Northeast Region was second with 60,038 persons with no health coverage representing 32% of the Delta Region total.



Table 16 displays the number of persons without health coverage and the percentage of the Population within the county.

**Graph D – 2013 Person without Health Coverage**



**Table 16**

**Delta Region County 2013 Persons without Health Coverage - % Population**

<u>Arkansas</u>	<u>Ashley</u>	<u>Chicot</u>	<u>Clay</u>	<u>Craighead</u>	<u>Crittenden</u>	<u>Cross</u>
2,527	3,199	1,965	2,971	16,349	8,550	3,236
13.46%	15.03%	17.34%	19.29%	16.11%	17.19%	18.44%
<u>Southeast</u>	<u>Southwest</u>	<u>Southeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>	<u>Northeast</u>
<u>Desha</u>	<u>Drew</u>	<u>Greene</u>	<u>Independence</u>	<u>Jackson</u>	<u>Jefferson</u>	<u>Lawrence</u>
2,478	3,596	6,927	6,023	2,869	11,840	3,677
19.82%	19.14%	16.07%	16.29%	16.29%	16.18%	21.62%
<u>Southeast</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Southwest</u>	<u>Northwest</u>
<u>Lee</u>	<u>Lincoln</u>	<u>Lonoke</u>	<u>Mississippi</u>	<u>Monroe</u>	<u>Phillips</u>	<u>Poinsett</u>
1,887	1,931	9,876	8,363	1,462	3,434	4,799
18.84%	13.76%	13.96%	18.68%	19.03%	16.83%	19.88%
<u>Southeast</u>	<u>Southwest</u>	<u>Southwest</u>	<u>Northeast</u>	<u>Southeast</u>	<u>Southeast</u>	<u>Northeast</u>
<u>Prairie</u>	<u>Pulaski</u>	<u>Randolph</u>	<u>Sharp</u>	<u>St. Francis</u>	<u>White</u>	<u>Woodruff</u>
1,364	56,611	3,555	2,776	4,380	13,029	1,594
16.29%	14.47%	20.09%	16.28%	16.07%	16.60%	22.54%
<u>Southwest</u>	<u>Southwest</u>	<u>Northwest</u>	<u>Northwest</u>	<u>Northeast</u>	<u>Northwest</u>	<u>Northeast</u>

Red = counties at or near 1 in 5 persons without health coverage

## **Conclusion regarding the Delta Region**

The twenty-eight (28) counties in the Delta Region comprise about 43% of the state of Arkansas Gross Domestic Product and 40% of the state of Arkansas population. The region has several population centers and economic areas that drive growth and opportunity. The majority of the counties in the Delta Region do not experience and enjoy that growth or those opportunities.

The structural barriers are significant, persistent, systemic and now endemic. Outmigration will not abate under current condition. A full analysis of each Delta Region county has been performed. That county by county analysis is contained in the appendix.

The appendix report contains all of the factors used to determine the impact of the White Bluff Electric Power Plant in each Delta Region county and appear in the appendix under the headings as follows:

- Demographics – General Population and Social Characteristics
- Demographics – Financial
- Demographics – Largest Employers & Electricity Providers
- Demographics – Employment by Economic Industry
- Demographics – Employment by Class of Worker
- Demographics – Economic Output – Gross Domestic Product by County
- Demographics – Economic Base Industry Characteristics
- Demographics – Economic Components of Employment Growth
- Demographics – Economic Performance Metrics
- Demographics – Environmental Assessment of Equality



## Description of Terms

<b>Bankruptcies - 2014</b>	The number of personal bankruptcy filings in Arkansas by county from January through May 2014.
<b>Bankruptcy Per Capita</b>	The number of personal bankruptcy filings per 1,000 citizens in the population.
<b>Base Industry</b>	Those industries exporting from the county and bringing wealth from outside.
<b>Competitive Share Component</b>	A measure of how much more or less competitive a county's employment base and growth are relative to the employment growth.
<b>County Air Quality Rating</b>	Source = U.S. Air Quality Gradebook summarizing ten Environmental Protection Agency (EPA) measures of ambient criteria air pollutant concentrations, and eleven EPA measures of pollutant emissions.
<b>County to State Per Capita Income Index</b>	Index derived from County Per Capita Income divided by State Per Capita Income.
<b>Degree of Industry Mix Diversification</b>	The degree of portfolio risk diversification from a county having a specific mix of industry versus the average risk of the industry portfolio.
<b>Economic Base Pull Factor</b>	The number of customers or economic activity a county will draw from outside its borders.
<b>Economic Growth Index</b>	The average of population growth, pull factor, county to state per capita income, income multiplier, gross county product performance.
<b>Economic Growth Indicator</b>	A summary of the economic growth index. A measure of .80 or more indicates structural opportunities. A measure of less than .8 indicates structural barriers.
<b>Economic Input &amp; Income Multiplier</b>	The income effect on the county if all new employment occurred only in the base industries.

<b>Economic Trade Capture in Persons</b>	The ability of a county's economic base to pull in customers and economic activity greater than its population base.
<b>Employment Correlation to U.S. Market</b>	Correlation of the employment growth of the county to the U.S. employment growth.
<b>Employment Growth</b>	Employment growth in jobs/persons from 2010 – 2011.
<b>Income Inequality</b>	Gini coefficient based on the distribution of income in the county. A measure of .6 or greater is considered unequal.
<b>Industrial Mix Component</b>	A measure to determine how much of the employment growth is affected by the industry mix.
<b>Misery Index</b>	A standardized index of <b>personal misery and economic discomfort</b> based on the unemployment rate, poverty rate, no health coverage rate, bankruptcy rate and income inequality rate.
<b>Misery Index Rating</b>	A rating of the Misery Index where a measure of .75 is High Misery. A measure of less than .75 is Less Misery.
<b>National Growth Component</b>	The employment growth due to national employment trends.
<b>Population to Employment Ratio</b>	Population divided by Employment.
<b>Potential Economic Output Capture</b>	The measure of expected economic output (GDP) versus actual. A measure of greater than 1.0 indicates that the county is producing above its expected potential.



**APPENDIX - Delta Region Counties**

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LAWRENCE	30
LEE	31
LINCOLN	32
LONOKE	33
MISSISSIPPI	34
MONROE	35
PHILLIPS	36
POINSETT	37
PRAIRIE	38
PULASKI	39

RANDOLPH	40
SHARP	41
ST. FRANCIS	42
WHITE	43
WOODRUFF	44



County & County Seat	Arkansas		DeWitt & Stuttgart				
Delta Region	<b>Southeast</b>	<b>1</b>	FIPS Code				
White Bluff Jobs	<b>82</b>	<b>1813</b>	Year Established				
Population	<b>18,777</b>	<b>-1.30%</b>	Population Percentage Change				
Square Miles	<b>989</b>	<b>19</b>	Density - Persons per Square Mile				
<b>Demographics - Social</b>			<b>Demographics - Financial</b>				
Population	18,777	% - Population	Per Capita Income	\$23,570	Family Income	\$50,569	
Male	9,126	48.60%	Household Income	\$39,883	Per Capita Retail Sales*	\$14,825	
Female	9,651	51.40%	Median Housing Value	\$76,700	Total Retail Sales (000)*	\$286,337	
White	13,688	72.90%	* = 2007				
African American	4,694	25.00%	<b>Demographics - Employment</b>				
Other	394	2.10%	<b>Employment by Economic Industry Type:</b>				
High School Grad	15,472	82.40%		<b>Employment</b>	<b>% Total</b>		
College Degree	2,441	13.00%	Agri, Forestry, Fishing, Hunting, Mining	639	7.22%		
Labor Force	9,543	50.82%	Construction	465	5.25%		
Employed	8,850	47.13%	Manufacturing	1,932	21.83%		
Unemployed	693	3.69%	Wholesale Trade	236	2.67%		
Age - < 18 Years	4,337	23.10%	Retail Trade	1,108	12.52%		
Age - 18 to 65	11,304	60.20%	Transportation, Warehouse, Utilities	470	5.31%		
Age - >65 Years	3,136	16.70%	Services	4,000	45.20%		
Veterans	1,427	7.60%	Total Employment by Economic Industry Type	8,850	100.00%		
Below Poverty	3,192	17.00%	<b>Employment by Class of Worker</b>				
No Health Cover	2,527	13.46%		<b>Employment</b>	<b>% Total</b>		
Food Stamps	2,408	12.82%	Private Wage and Salary Workers	6,771	76.51%		
Work Travel Time	15	Minutes	Government Workers	1,476	16.68%		
Armed Forces	0	0.00%	Self-Employed	583	6.59%		
			Unpaid Family Workers	20	0.23%		
			Total Employment by Class of Worker	8,850	100.00%		
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>				
<b>Largest Employers:</b>			<b>Electricity Providers:</b>				
Lennox Industries, Inc			First Electric Coop				
Riceland Foods, Inc			GDP by County - Gross County Product (Mil\$)				\$855.46
Producers Rice Mills, Inc			County GDP as Percent of State GDP				0.80%
Transplace Texas LP			GCP Surplus(+)/Deficit (-) (Mil\$)				\$170.46
Belleville Shoe South, Inc			GCP Performance - Percentage				24.88%
Stuttgart School District			GCP Performance - Rating				Outperform
Crestpark Properties LLC			<b>Demographics - Economic Components of Employment Growth</b>				
Delta Plastics of the South LLC			Employment Growth				249
Industrial Iron Works, Inc			National Growth Component				128
Wal-Mart Stores, Inc			Industrial Mix Component				-37
			Competitive Share Component				158
			Total Employment Growth				249
							100.00%
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>				
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		<b>Economic Performance Metrics</b>				
Base Industry 2	Management of Companies		<b>Index</b>				
Base Industry 3	Transportation & Warehousing		<b>Rating</b>				
Base Industry 4			Degree of Industry Mix Diversification				26.21%
Base Industry 5			Employment Correlation to U.S. Market				0.9860
Base Industry 6			Economic Trade Capture in Persons				23,043
			Economic Base Pull Factor				1.2200
			County to State Per Capita Income Index				1.0710
			Population to Employment Ratio				2.1217
			Potential Economic Output Capture				1.2272
			Economic Input & Income Multiplier				1.7870
			Economic Growth Index				0.8054
			Economic Growth Indicator				Structural Opportunities
			Bankruptcies - 2014				42
			Bankruptcy Per Capita				2.2368
							High
							High
County Official:	County Judge	Sonny Cox	The data for this analysis is derived from various sources.				
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14							



County & County Seat	Ashley		Hamburg			
Delta Region	Southwest	3	FIPS Code			
White Bluff Jobs	0	1848	Year Established			
Population	21,283	-2.60%	Population Percentage Change			
Square Miles	925	24	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	21,283	%- Population	Per Capita Income	\$20,300	Family Income	\$48,606
Male	10,301	48.40%	Household Income	\$38,069	Per Capita Retail Sales*	\$7,673
Female	10,982	51.60%	Median Housing Value	\$63,600	Total Retail Sales (000)*	\$170,779
White	15,302	71.90%				* = 2007
African American	5,534	26.00%	Demographics - Employment			
Other	447	2.10%	Employment by Economic Industry Type:			
High School Grad	17,622	82.80%	Agri, Forestry, Fishing, Hunting, Mining	Employment	458	% Total
College Degree	2,788	13.10%	Construction	577	6.54%	
Labor Force	9,780	45.95%	Manufacturing	2,048	23.21%	
Employed	8,823	41.46%	Wholesale Trade	125	1.42%	
Unemployed	957	4.50%	Retail Trade	1,191	13.50%	
Age - < 18 Years	5,087	23.90%	Transportation, Warehouse, Utilities	363	4.11%	
Age - 18 to 65	12,536	58.90%	Services	4,061	46.03%	
Age - >65 Years	3,661	17.20%	Total Employment by Economic Industry Type	8,823	100.00%	
Veterans	1,493	7.01%	Employment by Class of Worker			
Below Poverty	3,661	17.20%	Private Wage and Salary Workers	6,840	77.52%	
No Health Cover	3,199	15.03%	Government Workers	1,443	16.35%	
Food Stamps	4,236	19.90%	Self-Employed	535	6.06%	
Work Travel Time	18	Minutes	Unpaid Family Workers	5	0.06%	
Armed Forces	0	0.00%	Total Employment by Class of Worker	8,823	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$861.76
		Ashley-Chicot Electric Coop. Inc	County GDP as Percent of State GDP			0.81%
			GCP Surplus(+)/Deficit (-) (Mil\$)			\$76.21
			GCP Performance - Percentage			9.70%
			GCP Performance - Rating			Outperform
Demographics - Economic Components of Employment Growth						
			Employment Growth	529	Employment	% Total
			National Growth Component	107	20.23%	
			Industrial Mix Component	-43	-8.13%	
			Competitive Share Component	465	87.90%	
			Total Employment Growth	529	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics			
Base Industry 2	Construction		Degree of Industry Mix Diversification	0.07%	None	
Base Industry 3	Manufacturing		Employment Correlation to U.S. Market	0.9430	High	
Base Industry 4			Economic Trade Capture in Persons	15,958	Inferior	
Base Industry 5			Economic Base Pull Factor	0.7400	Inferior	
Base Industry 6			County to State Per Capita Income Index	0.9224	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	2.4122	Positive	
Income Inequality	0.6386	Very Unequal	Potential Economic Output Capture	0.7498	Inferior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.3600	Superior	
Misery Index	95.3947	High Misery	Economic Growth Index	0.3039	Inferior	
Misery Index Rating		Moderate	Economic Growth Indicator	Structural Barriers		
Bankruptcy-2014	Percentage of State	0.69%	Bankruptcies - 2014	31	Low	
Bankruptcy Per Capita to State - Index		0.96	Bankruptcy Per Capita	1.4566	Low	
County Official:	County Judge	Dennis Holland	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Chicot		Lake Village			
Delta Region	Southeast	17	FIPS Code			
White Bluff Jobs	0	1823	Year Established			
Population	11,335	-3.90%	Population Percentage Change			
Square Miles	644	18	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	11,335	%- Population	Per Capita Income	\$15,975	Family Income	\$33,556
Male	5,599	49.40%	Household Income	\$25,188	Per Capita Retail Sales*	\$5,446
Female	5,736	50.60%	Median Housing Value	\$55,600	Total Retail Sales (000)*	\$67,030
White	4,908	43.30%	* = 2007			
African American	6,234	55.00%	Demographics - Employment			
Other	193	1.70%	Employment by Economic Industry Type:			
High School Grad	8,218	72.50%	Employment	% Total		
College Degree	1,610	14.20%	Agri, Forestry, Fishing, Hunting, Mining	475	12.30%	
Labor Force	4,379	38.63%	Construction	190	4.92%	
Employed	3,863	34.08%	Manufacturing	480	12.43%	
Unemployed	516	4.55%	Wholesale Trade	47	1.22%	
Age - < 18 Years	2,630	23.20%	Retail Trade	295	7.64%	
Age - 18 to 65	6,597	58.20%	Transportation, Warehouse, Utilities	239	6.19%	
Age - >65 Years	2,108	18.60%	Services	2,137	55.32%	
Veterans	950	8.38%	Total Employment by Economic Industry Type	3,863	100.00%	
Below Poverty	3,661	32.30%	Employment by Class of Worker			
No Health Cover	1,965	17.34%	Employment	% Total		
Food Stamps	2,587	22.82%	Private Wage and Salary Workers	2,574	66.63%	
Work Travel Time	21	Minutes	Government Workers	926	23.97%	
Armed Forces	0	0.00%	Self-Employed	348	9.01%	
			Unpaid Family Workers	15	0.39%	
			Total Employment by Class of Worker	3,863	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:			Electricity Providers:			
Ashley-Chicot Electric Coop. Inc			GDP by County - Gross County Product (Mil\$)			
			\$187.73			
			County GDP as Percent of State GDP			
			0.18%			
			GCP Surplus(+)/Deficit (-) (Mil\$)			
			-\$235.74			
			GCP Performance - Percentage			
			-55.67%			
			GCP Performance - Rating			
			Underperform			
Demographics - Economic Components of Employment Growth						
			Employment Growth	41	Employment	% Total
			National Growth Component	37	90.24%	
			Industrial Mix Component	-15	-36.59%	
			Competitive Share Component	19	46.34%	
			Total Employment Growth	41	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics			
Base Industry 2	Construction		Index	Rating		
Base Industry 3	Finance & Insurance		Degree of Industry Mix Diversification	55.09%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	0.8590	High	
Base Industry 5			Economic Trade Capture in Persons	7,959	Inferior	
Base Industry 6			Economic Base Pull Factor	0.6800	Inferior	
			County to State Per Capita Income Index	0.7259	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	2.9342	Negative	
Income Inequality	0.7021	Very Unequal	Potential Economic Output Capture	0.7022	Inferior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.3130	Superior	
Misery Index	140.2568	High Misery	Economic Growth Index	-0.1476	Inferior	
Misery Index Rating		Problematic	Economic Growth Indicator	Structural Barriers		
Bankruptcy-2014	Percentage of State	0.40%	Bankruptcies - 2014	18	High	
Bankruptcy Per Capita to State - Index		1.05	Bankruptcy Per Capita	1.5880	High	
County Official:	County Judge	Mack Ball, Jr.	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Clay		Piggott & Corning			
Delta Region	Northeast	21	FIPS Code			
White Bluff Jobs	0	1873	Year Established			
Population	15,402	-4.20%	Population Percentage Change			
Square Miles	639	25	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	15,402	% - Population	Per Capita Income	\$18,943	Family Income	\$42,203
Male	7,562	49.10%	Household Income	\$32,695	Per Capita Retail Sales*	\$8,255
Female	7,840	50.90%	Median Housing Value	\$61,200	Total Retail Sales (000)*	\$132,637
White	15,063	97.80%				* = 2007
African American	77	0.50%	Demographics - Employment			
Other	262	1.70%	Employment by Economic Industry Type:		Employment	%Total
High School Grad	11,798	76.60%	Agri, Forestry, Fishing, Hunting, Mining		706	11.14%
College Degree	1,525	9.90%	Construction		281	4.43%
Labor Force	7,305	47.43%	Manufacturing		1,389	21.92%
Employed	6,338	41.15%	Wholesale Trade		183	2.89%
Unemployed	967	6.28%	Retail Trade		716	11.30%
Age - < 18 Years	3,327	21.60%	Transportation, Warehouse, Utilities		320	5.05%
Age - 18 to 65	8,887	57.70%	Services		2,743	43.28%
Age - >65 Years	3,188	20.70%	Total Employment by Economic Industry Type		6,338	100.00%
Veterans	1,266	8.22%	Employment by Class of Worker		Employment	%Total
Below Poverty	2,880	18.70%	Private Wage and Salary Workers		4,899	77.30%
No Health Cover	2,971	19.29%	Government Workers		857	13.52%
Food Stamps	2,466	16.01%	Self-Employed		560	8.84%
Work Travel Time	22	Minutes	Unpaid Family Workers		22	0.35%
Armed Forces	0	0.00%	Total Employment by Class of Worker		6,338	100.00%
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)		\$244.55	
L.A. Darling Company		Clay County Electric Coop	County GDP as Percent of State GDP		0.23%	
Piggott Community Hospital			GCP Surplus(+)/Deficit (-) (Mil\$)		-\$329.95	
Piggott School District			GCP Performance - Percentage		-57.43%	
Corning School District			GCP Performance - Rating		Underperform	
Rector School District			Demographics - Economic Components of Employment Growth			
Corning Nursing & Rehabilitation Center			Employment Growth	-254	Employment	%Total
Harp's Food Stores, Inc			National Growth Component	52		-20.47%
McDonald's Stores, Inc			Industrial Mix Component	-21		8.27%
General Baptist Nursing home			Competitive Share Component	-285		112.20%
Sonic Drive-In			Total Employment Growth	-254		100.00%
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics		Index	Rating
Base Industry 2	Wholesale Trade		Degree of Industry Mix Diversification		31.15%	Positive
Base Industry 3	Information		Employment Correlation to U.S. Market		-0.9930	Low
Base Industry 4			Economic Trade Capture in Persons		13,281	Inferior
Base Industry 5			Economic Base Pull Factor		0.8400	Inferior
Base Industry 6			County to State Per Capita Income Index		0.8608	Inferior
Demographics - Environmental Assessment of Equality			Population to Employment Ratio		2.4301	Positive
Income Inequality	0.6999	Very Unequal	Potential Economic Output Capture		0.8623	Inferior
County Air Quality Rating		Below Average	Economic Input & Income Multiplier		1.4390	Superior
Misery Index	70.4414	High Misery	Economic Growth Index		-0.1269	Inferior
Misery Index Rating		Moderate	Economic Growth Indicator		Structural Barriers	
Bankruptcy-2014	Percentage of State	0.33%	Bankruptcies - 2014		15	Low
Bankruptcy Per Capita to State - Index		0.64	Bankruptcy Per Capita		0.9739	Low
County Official:	County Judge	Gary Howell	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	<b>Craighead</b>		<b>Jonesboro &amp; Lake City</b>				
Delta Region	<b>Northeast</b>	<b>31</b>	FIPS Code				
White Bluff Jobs	<b>0</b>	<b>1859</b>	Year Established				
Population	<b>101,488</b>	<b>5.20%</b>	Population Percentage Change				
Square Miles	<b>707</b>	<b>136</b>	Density - Persons per Square Mile				
<b>Demographics - Social</b>			<b>Demographics - Financial</b>				
Population	101,488	% - Population	Per Capita Income	\$22,806	Family Income	\$53,526	
Male	49,526	48.80%	Household Income	\$41,054	Per Capita Retail Sales*	\$15,768	
Female	51,962	51.20%	Median Housing Value	\$116,500	Total Retail Sales (000)*	\$1,440,936	
White	84,235	83.00%	* = 2007				
African American	14,005	13.80%	<b>Demographics - Employment</b>				
Other	3,248	3.20%	<b>Employment by Economic Industry Type:</b>				
High School Grad	85,960	84.70%		<b>Employment</b>	<b>% Total</b>		
College Degree	24,053	23.70%	Agri, Forestry, Fishing, Hunting, Mining	1,144	2.61%		
Labor Force	47,975	47.27%	Construction	3,022	6.90%		
Employed	43,783	43.14%	Manufacturing	5,928	13.54%		
Unemployed	4,192	4.13%	Wholesale Trade	1,261	2.88%		
Age - < 18 Years	25,271	24.90%	Retail Trade	5,904	13.48%		
Age - 18 to 65	63,531	62.60%	Transportation, Warehouse, Utilities	1,611	3.68%		
Age - >65 Years	12,686	12.50%	Services	<b>24,913</b>	<b>56.90%</b>		
Veterans	6,686	6.59%	Total Employment by Economic Industry Type	<b>43,783</b>	<b>100.00%</b>		
Below Poverty	20,704	20.40%	<b>Employment by Class of Worker</b>				
No Health Cover	16,349	16.11%		<b>Employment</b>	<b>% Total</b>		
Food Stamps	13,655	13.45%	Private Wage and Salary Workers	33,604	76.75%		
Work Travel Time	18	Minutes	Government Workers	6,835	15.61%		
Armed Forces	0	0.00%	Self-Employed	3,326	7.60%		
			Unpaid Family Workers	<b>18</b>	<b>0.04%</b>		
			Total Employment by Class of Worker	<b>43,783</b>	<b>100.00%</b>		
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>				
<b>Largest Employers:</b>		<b>Electricity Providers:</b>	GDP by County - Gross County Product (Mil\$)				
St. Bernard's Hospital, Inc		Craighead Electric Coop	\$3,669.29				
Arkansas State University			County GDP as Percent of State GDP				
Northeast Baptist Memorial Hospital			3.44%				
Jonesboro Public Schools			GCP Surplus(+)/Deficit (-) (Mil\$)				
Walmart Stores, Inc			\$102.02				
Hytrol Conveyor Company, Inc			GCP Performance - Percentage				
Northeast Arkansas Baptist Clinic			2.86%				
Nestle USA - Prepared Foods Division, Inc			GCP Performance - Rating				
Unilever			Outperform				
Nettleton School District			<b>Demographics - Economic Components of Employment Growth</b>				
				<b>Employment Growth</b>	<b>252</b>	<b>Employment</b>	<b>% Total</b>
				National Growth Component	566	224.60%	
				Industrial Mix Component	-129	-51.19%	
				Competitive Share Component	<b>-185</b>	<b>-73.41%</b>	
				Total Employment Growth	<b>252</b>	<b>100.00%</b>	
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>				
Base Industry 1	Administrative, Support, Waste Mgt, Remediation		<b>Economic Performance Metrics</b>				
Base Industry 2	Health Care & Social Assistance			<b>Index</b>	<b>Rating</b>		
Base Industry 3			Degree of Industry Mix Diversification	61.12%	Positive		
Base Industry 4			Employment Correlation to U.S. Market	0.3910	Low		
Base Industry 5			Economic Trade Capture in Persons	119,346	Superior		
Base Industry 6			Economic Base Pull Factor	1.2200	Superior		
<b>Demographics - Environmental Assessment of Equality</b>			County to State Per Capita Income Index				
Income Inequality	<b>0.5562</b>	<b>More Equal</b>	Population to Employment Ratio	2.3180	Positive		
County Air Quality Rating		Below Average	Potential Economic Output Capture	1.1809	Superior		
Misery Index	<b>89.9766</b>	<b>High Misery</b>	Economic Input & Income Multiplier	1.9380	Superior		
Misery Index Rating		Moderate	Economic Growth Index	2.0846	Superior		
Bankruptcy-2014	Percentage of State	2.45%	Economic Growth Indicator	Structural Opportunities			
Bankruptcy Per Capita to State - Index		0.71	Bankruptcies - 2014	110	Low		
County Official:	County Judge	Ed Hill	Bankruptcy Per Capita	1.0839	Low		
The data for this analysis is derived from various sources.							
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14							



County & County Seat	Crittenden		Marion			
Delta Region	Northeast	35	FIPS Code			
White Bluff Jobs	0	1825	Year Established			
Population	49,746	-2.30%	Population Percentage Change			
Square Miles	610	84	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	49,746	% - Population	Per Capita Income	\$19,548	Family Income	\$43,868
Male	23,580	47.40%	Household Income	\$36,521	Per Capita Retail Sales*	\$14,399
Female	26,166	52.60%	Median Housing Value	\$100,200	Total Retail Sales (000)*	\$750,517
White	23,182	46.60%	* = 2007			
African American	25,470	51.20%	Demographics - Employment			
Other	1,094	2.20%	Employment by Economic Industry Type:			
High School Grad	39,150	78.70%	Agri, Forestry, Fishing, Hunting, Mining	Employment	% Total	
College Degree	7,263	14.60%	Construction	441	2.12%	
Labor Force	23,840	47.92%	Manufacturing	1,208	5.81%	
Employed	20,790	41.79%	Wholesale Trade	2,686	12.92%	
Unemployed	3,050	6.13%	Retail Trade	683	3.29%	
Age - < 18 Years	14,128	28.40%	Transportation, Warehouse, Utilities	2,685	12.91%	
Age - 18 to 65	29,947	60.20%	Services	1,813	8.72%	
Age - >65 Years	5,671	11.40%	Total Employment by Economic Industry Type	11,274	54.23%	
Veterans	3,723	7.48%	Employment by Class of Worker	20,790	100.00%	
Below Poverty	12,337	24.80%	Private Wage and Salary Workers	Employment	% Total	
No Health Cover	8,550	17.19%	Government Workers	16,027	77.09%	
Food Stamps	10,798	21.71%	Self-Employed	3,463	16.66%	
Work Travel Time	21	Minutes	Unpaid Family Workers	1,251	6.02%	
Armed Forces	38	0.08%	Total Employment by Class of Worker	49	0.24%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)	\$1,208.34		
West Memphis School District	Craighead Electric Coop	County GDP as Percent of State GDP	1.13%			
Crittenden Memorial Hospital		GCP Surplus(+)/Deficit (-) (Mil\$)	-\$623.56			
Marion School District		GCP Performance - Percentage	-34.04%			
Wal-Mart Stores, Inc		GCP Performance - Rating	Underperform			
Family Dollar Stores		Demographics - Economic Components of Employment Growth				
Southland Racing Corporation		Employment Growth	66	Employment	% Total	
Mid-South Community College		National Growth Component	209	316.67%		
FedEx Freight, Inc		Industrial Mix Component	32	48.48%		
Hino Motors Manufacturing USA		Competitive Share Component	-175	-265.15%		
Schneider National Carriers		Total Employment Growth	66	100.00%		
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Transportation & Warehousing		Economic Performance Metrics			
Base Industry 2	Administrative, Support, Waste Mgt, Remediation		Degree of Industry Mix Diversification	Index	Rating	
Base Industry 3	Arts, Entertainment, Recreation		Employment Correlation to U.S. Market	64.87%	Positive	
Base Industry 4	Other Services, except Public Administration		Economic Trade Capture in Persons	0.0000	Low	
Base Industry 5			Economic Base Pull Factor	72,826	Superior	
Base Industry 6			County to State Per Capita Income Index	1.4400	Superior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	0.8883	Inferior	
Income Inequality	0.5989	More Equal	Potential Economic Output Capture	2.3928	Positive	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.4640	Superior	
Misery Index	156.0416	High Misery	Economic Growth Index	2.0640	Superior	
Misery Index Rating		Problematic	Economic Growth Indicator	0.5504	Inferior	
Bankruptcy-2014	Percentage of State	1.89%	Bankruptcies - 2014	Structural Barriers		
Bankruptcy Per Capita to State - Index		1.13	Bankruptcies - 2014	85	High	
County Official:	County Judge	Woody Wheelless	Bankruptcy Per Capita	1.7087	High	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Cross		Wynne			
Delta Region	<b>Northeast</b>	<b>37</b>	FIPS Code			
White Bluff Jobs	<b>0</b>	<b>1862</b>	Year Established			
Population	<b>17,548</b>	<b>-1.80%</b>	Population Percentage Change			
Square Miles	<b>616</b>	<b>29</b>	Density - Persons per Square Mile			
<b>Demographics - Social</b>			<b>Demographics - Financial</b>			
Population	17,548	%- Population	Per Capita Income	\$19,282	Family Income	\$50,075
Male	8,476	48.30%	Household Income	\$39,665	Per Capita Retail Sales*	\$9,970
Female	9,072	51.70%	Median Housing Value	\$75,900	Total Retail Sales (000)*	\$185,706
White	13,161	75.00%	* = 2007			
African American	4,036	23.00%	<b>Demographics - Employment</b>			
Other	351	2.00%	<b>Employment by Economic Industry Type:</b>			
High School Grad	14,038	80.00%	Agri, Forestry, Fishing, Hunting, Mining	Employment	% Total	
College Degree	2,088	11.90%	Construction	560	7.42%	
Labor Force	8,254	47.04%	Manufacturing	544	7.21%	
Employed	7,548	43.01%	Wholesale Trade	833	11.04%	
Unemployed	706	4.02%	Retail Trade	263	3.48%	
Age - < 18 Years	4,369	24.90%	Transportation, Warehouse, Utilities	1,095	14.51%	
Age - 18 to 65	10,301	58.70%	Services	738	9.78%	
Age - >65 Years	2,878	16.40%	Total Employment by Economic Industry Type	3,515	46.57%	
Veterans	1,104	6.29%		7,548	100.00%	
Below Poverty	2,843	16.20%	<b>Employment by Class of Worker</b>			
No Health Cover	3,236	18.44%	Private Wage and Salary Workers	Employment	% Total	
Food Stamps	2,821	16.07%	Government Workers	5,654	74.91%	
Work Travel Time	25	Minutes	Self-Employed	1,408	18.65%	
Armed Forces	0	0.00%	Unpaid Family Workers	486	6.44%	
			Total Employment by Class of Worker	0	0.00%	
				7,548	100.00%	
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>			
<b>Largest Employers:</b>		<b>Electricity Providers:</b>	GDP by County - Gross County Product (Mil\$)	\$359.96		
Wynne School District		Woodruff Electric Coop	County GDP as Percent of State GDP	0.34%		
Halstead Industries, Inc			GCP Surplus(+)/Deficit (-) (Mil\$)	-\$287.07		
NMF, Inc			GCP Performance - Percentage	-44.37%		
Walmart Stores, Inc			GCP Performance - Rating	Underperform		
Crossridge Community Hospital			<b>Demographics - Economic Components of Employment Growth</b>			
Hays Food Town			Employment Growth	37	Employment	% Total
Cross County School District			National Growth Component	65	175.68%	
Crestpark of Wynne			Industrial Mix Component	-11	-29.73%	
First National Bank of Wynn			Competitive Share Component	-17	-45.95%	
Lincare, Inc			Total Employment Growth	37	100.00%	
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		<b>Economic Performance Metrics</b>			
Base Industry 2	Wholesale Trade		Degree of Industry Mix Diversification	Index	Rating	
Base Industry 3	Retail Trade		Employment Correlation to U.S. Market	85.14%	Positive	
Base Industry 4	Real Estate, Rental, Leasing		Economic Trade Capture in Persons	0.5200	Low	
Base Industry 5			Economic Base Pull Factor	18,269	Superior	
Base Industry 6			County to State Per Capita Income Index	1.0200	Superior	
<b>Demographics - Environmental Assessment of Equality</b>			Population to Employment Ratio	0.8762	Inferior	
Income Inequality	0.7147	Very Unequal	Population to Employment Ratio	2.3249	Positive	
County Air Quality Rating		Below Average	Potential Economic Output Capture	1.0411	Superior	
Misery Index	74.5251	High Misery	Economic Input & Income Multiplier	1.5670	Superior	
Misery Index Rating		Moderate	Economic Growth Index	0.4439	Inferior	
Bankruptcy-2014	Percentage of State	0.49%	Economic Growth Indicator	Structural Barriers		
Bankruptcy Per Capita to State - Index		0.83	Bankruptcies - 2014	22	Low	
County Official:	County Judge	Jack Cauble	Bankruptcy Per Capita	1.2537	Low	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						







County & County Seat	Drew		Monticello				
Delta Region	Southwest	43	FIPS Code				
White Bluff Jobs	0	1846	Year Established				
Population	18,785	1.50%	Population Percentage Change				
Square Miles	828	22	Density - Persons per Square Mile				
Demographics - Social			Demographics - Financial				
Population	18,785	% - Population	Per Capita Income	\$17,790	Family Income	\$41,286	
Male	9,186	48.90%	Household Income	\$32,087	Per Capita Retail Sales*	\$10,645	
Female	9,599	51.10%	Median Housing Value	\$80,700	Total Retail Sales (000)*	\$198,993	
White	13,074	69.60%				* = 2007	
African American	5,316	28.30%	Demographics - Employment				
Other	394	2.10%	Employment by Economic Industry Type:		Employment	% Total	
High School Grad	15,535	82.70%	Agri, Forestry, Fishing, Hunting, Mining		600	7.68%	
College Degree	3,907	20.80%	Construction		384	4.91%	
Labor Force	8,882	47.28%	Manufacturing		1,003	12.84%	
Employed	7,813	41.59%	Wholesale Trade		193	2.47%	
Unemployed	1,069	5.69%	Retail Trade		855	10.94%	
Age - < 18 Years	4,339	23.10%	Transportation, Warehouse, Utilities		225	2.88%	
Age - 18 to 65	11,609	61.80%	Services		4,553	58.27%	
Age - >65 Years	2,837	15.10%	Total Employment by Economic Industry Type		7,813	100.00%	
Veterans	1,094	5.82%	Employment by Class of Worker		Employment	% Total	
Below Poverty	4,546	24.20%	Private Wage and Salary Workers		5,237	67.03%	
No Health Cover	3,596	19.14%	Government Workers		1,961	25.10%	
Food Stamps	2,974	15.83%	Self-Employed		599	7.67%	
Work Travel Time	21	Minutes	Unpaid Family Workers		16	0.20%	
Armed Forces	0	0.00%	Total Employment by Class of Worker		7,813	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County				
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$378.87	
		Ashley-Chicot Electric Coop. Inc	County GDP as Percent of State GDP			0.36%	
		C&L Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)			-\$299.31	
			GCP Performance - Percentage			-44.13%	
			GCP Performance - Rating			Underperform	
Demographics - Economic Components of Employment Growth							
			Employment Growth	232	Employment	% Total	
			National Growth Component		72	31.03%	
			Industrial Mix Component		-26	-11.21%	
			Competitive Share Component		186	80.17%	
			Total Employment Growth		232	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics				
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics		Index	Rating	
Base Industry 2	Retail Trade		Degree of Industry Mix Diversification		18.89%	Positive	
Base Industry 3	Real Estate, Rental, Leasing		Employment Correlation to U.S. Market		0.7550	High	
Base Industry 4	Accommodations & Food Services		Economic Trade Capture in Persons		21,217	Superior	
Base Industry 5			Economic Base Pull Factor		1.1300	Superior	
Base Industry 6			County to State Per Capita Income Index		0.8084	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio			2.4043	Positive
Income Inequality	0.6866	Very Unequal	Potential Economic Output Capture		1.1295	Superior	
County Air Quality Rating		Average	Economic Input & Income Multiplier		1.7210	Superior	
Misery Index	160.3781	High Misery	Economic Growth Index		1.1436	Superior	
Misery Index Rating		Problematic	Economic Growth Indicator		Structural Opportunities		
Bankruptcy-2014	Percentage of State	0.82%	Bankruptcies - 2014		37	High	
Bankruptcy Per Capita to State - Index		1.30	Bankruptcy Per Capita		1.9697	High	
County Official:	County Judge	Robert Akin	The data for this analysis is derived from various sources.				
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14							



County & County Seat	Greene		Paragould			
Delta Region	Northeast	55	FIPS Code			
White Bluff Jobs	0	1833	Year Established			
Population	43,097	2.40%	Population Percentage Change			
Square Miles	578	73	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	43,097	% - Population	Per Capita Income	\$19,415	Family Income	\$46,558
Male	21,161	49.10%	Household Income	\$38,481	Per Capita Retail Sales*	\$9,257
Female	21,936	50.90%	Median Housing Value	\$95,200	Total Retail Sales (000)*	\$373,077
White	41,847	97.10%	* = 2007			
African American	302	0.70%	Demographics - Employment			
Other	948	2.20%	Employment by Economic Industry Type:			
High School Grad	35,426	82.20%		Employment	% Total	
College Degree	5,387	12.50%	Agri, Forestry, Fishing, Hunting, Mining	766	4.41%	
Labor Force	19,098	44.31%	Construction	1,010	5.81%	
Employed	17,381	40.33%	Manufacturing	4,522	26.02%	
Unemployed	1,717	3.98%	Wholesale Trade	491	2.82%	
Age - < 18 Years	10,904	25.30%	Retail Trade	1,974	11.36%	
Age - 18 to 65	25,944	60.20%	Transportation, Warehouse, Utilities	918	5.28%	
Age - >65 Years	6,249	14.50%	Services	7,700	44.30%	
Veterans	3,630	8.42%	Total Employment by Economic Industry Type	17,381	100.00%	
Below Poverty	7,456	17.30%	Employment by Class of Worker			
No Health Cover	6,927	16.07%		Employment	% Total	
Food Stamps	7,157	16.61%	Private Wage and Salary Workers	13,593	78.21%	
Work Travel Time	20	Minutes	Government Workers	2,281	13.12%	
Armed Forces	55	0.13%	Self-Employed	1,472	8.47%	
			Unpaid Family Workers	35	0.20%	
			Total Employment by Class of Worker	17,381	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)	\$1,163.02		
Monroe Auto Equipment Company	Clay County Electric Coop		County GDP as Percent of State GDP	1.09%		
American Railcar, Inc	Craighead Electric Coop		GCP Surplus(+)/Deficit (-) (Mil\$)	-\$386.07		
Arkansas Methodist Hospital			GCP Performance - Percentage	-24.92%		
Utility Trailer Manufacturing Company			GCP Performance - Rating	Underperform		
Anchor Packaging			Demographics - Economic Components of Employment Growth			
Greene County Technical School			Employment Growth	793	Employment % Total	
Wal-Mart Stores, Inc			National Growth Component	208	26.23%	
Paragould School District			Industrial Mix Component	-28	-3.53%	
L.A. Darling Company			Competitive Share Component	613	77.30%	
Martin Sprocket & Gear, Inc			Total Employment Growth	793	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Manufacturing		Economic Performance Metrics			
Base Industry 2	Administrative, Support, Waste Mgt, Remediation			Index	Rating	
Base Industry 3			Degree of Industry Mix Diversification	26.45%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	0.6580	High	
Base Industry 5			Economic Trade Capture in Persons	36,449	Inferior	
Base Industry 6			Economic Base Pull Factor	0.8500	Inferior	
			County to State Per Capita Income Index	0.8822	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	2.4795	Positive	
Income Inequality	0.6830	Very Unequal	Potential Economic Output Capture	0.8458	Inferior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.5010	Superior	
Misery Index	88.9434	High Misery	Economic Growth Index	1.2768	Superior	
Misery Index Rating		Moderate	Economic Growth Indicator		Structural Opportunities	
Bankruptcy-2014	Percentage of State	1.36%	Bankruptcies - 2014	61	Low	
Bankruptcy Per Capita to State - Index		0.93	Bankruptcy Per Capita	1.4154	Low	
County Official:	County Judge	Jerry Shipman	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Independence		Batesville			
Delta Region	Northwest	63	FIPS Code			
White Bluff Jobs	0	1820	Year Established			
Population	36,977	1.00%	Population Percentage Change			
Square Miles	764	48	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	36,977	%- Population	Per Capita Income	\$19,863	Family Income	\$44,146
Male	18,082	48.90%	Household Income	\$34,374	Per Capita Retail Sales*	\$11,132
Female	18,895	51.10%	Median Housing Value	\$85,900	Total Retail Sales (000)*	\$384,242
White	35,017	94.70%	* = 2007			
African American	777	2.10%	Demographics - Employment			
Other	1,183	3.20%	Employment by Economic Industry Type:			
High School Grad	30,173	81.60%	Employment	% Total		
College Degree	4,918	13.30%	Agri, Forestry, Fishing, Hunting, Mining	689	4.46%	
Labor Force	16,892	45.68%	Construction	1,351	8.74%	
Employed	15,463	41.82%	Manufacturing	2,961	19.15%	
Unemployed	1,429	3.86%	Wholesale Trade	365	2.36%	
Age - < 18 Years	8,911	24.10%	Retail Trade	1,785	11.54%	
Age - 18 to 65	22,075	59.70%	Transportation, Warehouse, Utilities	848	5.48%	
Age - >65 Years	5,990	16.20%	Services	7,464	48.27%	
Veterans	2,889	7.81%	Total Employment by Economic Industry Type	15,463	100.00%	
Below Poverty	8,727	23.60%	Employment by Class of Worker			
No Health Cover	6,023	16.29%	Private Wage and Salary Workers	11,976	77.45%	
Food Stamps	5,246	14.19%	Government Workers	2,371	15.33%	
Work Travel Time	20	Minutes	Self-Employed	1,093	7.07%	
Armed Forces	36	0.10%	Unpaid Family Workers	23	0.15%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$1,431.63
White River Medical Center		Craighead Electric Coop	County GDP as Percent of State GDP			1.34%
Pilgrim's Pride Corporation		Farmers Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)			\$95.40
Peco Foods, Inc		First Electric Coop	GCP Performance - Percentage			7.14%
Batesville School District			GCP Performance - Rating			Outperform
FutureFuel Corporation			Demographics - Economic Components of Employment Growth			
Wal-Mart Stores, Inc			Employment Growth	28	Employment	% Total
Bad Boys, Inc			National Growth Component	232	828.57%	
Southside School District			Industrial Mix Component	-47	-167.86%	
Cedar Ridge School District			Competitive Share Component	-157	-560.71%	
Lyon College			Total Employment Growth	28	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Mining, Quarrying, and Oil & Gas Extraction		Economic Performance Metrics			
Base Industry 2	Utilities		Index	Rating		
Base Industry 3	Manufacturing		Degree of Industry Mix Diversification	10.27%	Positive	
Base Industry 4	Educational Services		Employment Correlation to U.S. Market	0.2840	Low	
Base Industry 5	Health Care & Social Assistance		Economic Trade Capture in Persons	36,693	Inferior	
Base Industry 6			Economic Base Pull Factor	1.0000	Inferior	
Demographics - Environmental Assessment of Equality			County to State Per Capita Income Index	0.9026	Inferior	
Income Inequality	0.5756	More Equal	Population to Employment Ratio	2.3913	Positive	
County Air Quality Rating		Poor	Potential Economic Output Capture	0.9980	Inferior	
Misery Index	68.7757	High Misery	Economic Input & Income Multiplier	1.6460	Superior	
Misery Index Rating		Moderate	Economic Growth Index	1.1240	Superior	
Bankruptcy-2014	Percentage of State	0.67%	Economic Growth Indicator	Structural Opportunities		
Bankruptcy Per Capita to State - Index		0.53	Bankruptcies - 2014	30	Low	
County Official:	County Judge	Robert T. Griffin	Bankruptcy Per Capita	0.8113	Low	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Jackson		Newport					
Delta Region	Northeast	67	FIPS Code					
White Bluff Jobs	0	1829	Year Established					
Population	17,615	-2.10%	Population Percentage Change					
Square Miles	634	28	Density - Persons per Square Mile					
<b>Demographics - Social</b>			<b>Demographics - Financial</b>					
Population	17,615	% - Population	Per Capita Income	\$16,095	Family Income	\$39,298		
Male	8,719	49.50%	Household Income	\$31,692	Per Capita Retail Sales*	\$11,203		
Female	8,896	50.50%	Median Housing Value	\$57,600	Total Retail Sales (000)*	\$190,887		
White	14,145	80.30%	* = 2007					
African American	3,030	17.20%	<b>Demographics - Employment</b>					
Other	440	2.50%	<b>Employment by Economic Industry Type:</b>					
High School Grad	13,264	75.30%		Employment	% Total			
College Degree	1,673	9.50%	Agri, Forestry, Fishing, Hunting, Mining	641	10.79%			
Labor Force	6,700	38.04%	Construction	308	5.19%			
Employed	5,938	33.71%	Manufacturing	1,014	17.08%			
Unemployed	762	4.33%	Wholesale Trade	104	1.75%			
Age - < 18 Years	3,629	20.60%	Retail Trade	856	14.42%			
Age - 18 to 65	11,115	63.10%	Transportation, Warehouse, Utilities	349	5.88%			
Age - >65 Years	2,871	16.30%	Services	2,666	44.90%			
Veterans	1,354	7.69%	Total Employment by Economic Industry Type	5,938	100.00%			
Below Poverty	4,509	25.60%	<b>Employment by Class of Worker</b>					
No Health Cover	2,869	16.29%		Employment	% Total			
Food Stamps	3,151	17.89%	Private Wage and Salary Workers	4,404	74.17%			
Work Travel Time	19	Minutes	Government Workers	1,128	19.00%			
Armed Forces	2	0.01%	Self-Employed	379	6.38%			
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>					
<b>Largest Employers:</b>			<b>Electricity Providers:</b>					
Newport School District			Farmers Electric Coop					
Medallion Foods, Inc			GDP by County - Gross County Product (Mil\$)				\$357.39	
Arkansas Steel Associates, LLC			County GDP as Percent of State GDP				0.34%	
National Healthcare of Newport, Inc			GCP Surplus(+)/Deficit (-) (Mil\$)				-\$288.73	
Arkansas State University - Newport			GCP Performance - Percentage				-44.69%	
Wal-Mart Stores, Inc			GCP Performance - Rating				Underperform	
Lindley Health & Rehabilitation Center			<b>Demographics - Economic Components of Employment Growth</b>					
Jackson County School District			Employment Growth				38	
Newport Nursing & Rehabilitation Center			National Growth Component				57	
Norandal USA, Inc			Industrial Mix Component				-27	
			Competitive Share Component				8	
			Total Employment Growth				38	
							100.00%	
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>					
Base Industry 1	Utilities		<b>Economic Performance Metrics</b>				<b>Index</b>	<b>Rating</b>
Base Industry 2	Manufacturing		Degree of Industry Mix Diversification				2.47%	None
Base Industry 3	Retail Trade		Employment Correlation to U.S. Market				0.5630	Low
Base Industry 4	Transportation & Warehousing		Economic Trade Capture in Persons				22,496	Superior
Base Industry 5			Economic Base Pull Factor				1.2600	Superior
Base Industry 6			County to State Per Capita Income Index				0.7314	Inferior
<b>Demographics - Environmental Assessment of Equality</b>			Population to Employment Ratio				2.9665	Negative
Income Inequality	0.7276	Very Unequal	Potential Economic Output Capture				1.2771	Superior
County Air Quality Rating		Below Average	Economic Input & Income Multiplier				1.9500	Superior
Misery Index	78.2927	High Misery	Economic Growth Index				0.4789	Inferior
Misery Index Rating		Moderate	Economic Growth Indicator					Structural Barriers
Bankruptcy-2014	Percentage of State	0.40%	Bankruptcies - 2014				18	Low
Bankruptcy Per Capita to State - Index		0.67	Bankruptcy Per Capita				1.0219	Low
County Official:	County Judge	Jeff Phillips	The data for this analysis is derived from various sources.					
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14								



County & County Seat	Jefferson		Pine Bluff				
Delta Region	Southwest	69	FIPS Code				
White Bluff Jobs	351	1829	Year Established				
Population	73,191	-5.50%	Population Percentage Change				
Square Miles	871	89	Density - Persons per Square Mile				
Demographics - Social			Demographics - Financial				
Population	73,191	%- Population	Per Capita Income	\$19,300	Family Income	\$48,258	
Male	35,864	49.00%	Household Income	\$37,561	Per Capita Retail Sales*	\$10,922	
Female	37,327	51.00%	Median Housing Value	\$81,100	Total Retail Sales (000)*	\$867,380	
White	30,740	42.00%	* = 2007				
African American	40,548	55.40%	Demographics - Employment				
Other	1,903	2.60%	Employment by Economic Industry Type:		Employment	% Total	
High School Grad	60,602	82.80%	Agri, Forestry, Fishing, Hunting, Mining		428	1.44%	
College Degree	12,882	17.60%	Construction		1,335	4.48%	
Labor Force	34,368	46.96%	Manufacturing		4,417	14.83%	
Employed	29,789	40.70%	Wholesale Trade		860	2.89%	
Unemployed	4,579	6.26%	Retail Trade		3,277	11.00%	
Age - < 18 Years	17,273	23.60%	Transportation, Warehouse, Utilities		1,300	4.36%	
Age - 18 to 65	45,525	62.20%	Services		18,172	61.00%	
Age - >65 Years	10,393	14.20%	Total Employment by Economic Industry Type		29,789	100.00%	
Veterans	6,143	8.39%	Employment by Class of Worker		Employment	% Total	
Below Poverty	17,054	23.30%	Private Wage and Salary Workers		20,186	67.76%	
No Health Cover	11,840	16.18%	Government Workers		8,188	27.49%	
Food Stamps	14,135	19.31%	Self-Employed		1,403	4.71%	
Work Travel Time	21	Minutes	Unpaid Family Workers		12	0.04%	
Armed Forces	112	0.15%	Total Employment by Class of Worker		29,789	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County				
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$2,357.24	
Tyson Foods, Inc		C&L Electric Coop	County GDP as Percent of State GDP			2.21%	
Jefferson Regional Medical Center		First Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)			-\$400.14	
Arkansas Department of Corrections			GCP Performance - Percentage			-14.51%	
Evergreen Packaging			GCP Performance - Rating			Underperform	
University of Arkansas - Pine Bluff			Demographics - Economic Components of Employment Growth				
Pine Bluff School District			Employment Growth	-711	Employment	% Total	
Pine Bluff Arsenal Department - Army			National Growth Component	372		-52.32%	
Union Pacific Railroad			Industrial Mix Component	-54		7.59%	
Wal-Mart Supercenter			Competitive Share Component	-1,029		144.73%	
Natoinal Center for Toxicological Research (NCTR)			Total Employment Growth	-711		100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics				
Base Industry 1	Utilities		Economic Performance Metrics		Index	Rating	
Base Industry 2	Manufacturing		Degree of Industry Mix Diversification		11.53%	Positive	
Base Industry 3	Educational Services		Employment Correlation to U.S. Market		-0.6350	Low	
Base Industry 4	Health Care & Social Assistance		Economic Trade Capture in Persons		85,247	Superior	
Base Industry 5			Economic Base Pull Factor		1.1200	Superior	
Base Industry 6			County to State Per Capita Income Index		0.8770	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio			2.4570	Positive
Income Inequality	0.5646	More Equal	Potential Economic Output Capture		1.1647	Superior	
County Air Quality Rating		Poor	Economic Input & Income Multiplier		1.6560	Superior	
Misery Index	303.0264	High Misery	Economic Growth Index		-0.1984	Inferior	
Misery Index Rating		Problematic	Economic Growth Indicator		Structural Barriers		
Bankruptcy-2014	Percentage of State	5.28%	Bankruptcies - 2014		237	High	
Bankruptcy Per Capita to State - Index		2.13	Bankruptcy Per Capita		3.2381	High	
County Official:	County Judge	Dutch King	The data for this analysis is derived from various sources.				
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14							



County & County Seat	Lawrence		Walnut Ridge			
Delta Region	Northwest	75	FIPS Code			
White Bluff Jobs	0	1815	Year Established			
Population	17,011	-2.30%	Population Percentage Change			
Square Miles	588	30	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	17,011	% - Population	Per Capita Income	\$15,243	Family Income	\$41,227
Male	8,318	48.90%	Household Income	\$32,205	Per Capita Retail Sales*	\$9,703
Female	8,693	51.10%	Median Housing Value	\$57,400	Total Retail Sales (000)*	\$163,661
White	16,569	97.40%	* = 2007			
African American	136	0.80%	Demographics - Employment			
Other	306	1.80%	Employment by Economic Industry Type:			
High School Grad	12,996	76.40%	Agri, Forestry, Fishing, Hunting, Mining	512	7.97%	
College Degree	1,548	9.10%	Construction	436	6.78%	
Labor Force	7,079	41.61%	Manufacturing	875	13.61%	
Employed	6,428	37.79%	Wholesale Trade	108	1.68%	
Unemployed	651	3.83%	Retail Trade	674	10.49%	
Age - < 18 Years	3,827	22.50%	Transportation, Warehouse, Utilities	525	8.17%	
Age - 18 to 65	9,951	58.50%	Services	3,298	51.31%	
Age - >65 Years	3,232	19.00%	Total Employment by Economic Industry Type	6,428	100.00%	
Veterans	1,569	9.22%	Employment by Class of Worker			
Below Poverty	4,321	25.40%	Private Wage and Salary Workers	4,570	71.10%	
No Health Cover	3,677	21.62%	Government Workers	1,144	17.80%	
Food Stamps	3,183	18.71%	Self-Employed	652	10.14%	
Work Travel Time	24	Minutes	Unpaid Family Workers	62	0.96%	
Armed Forces	5	0.03%	Total Employment by Class of Worker	6,428	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$221.25
Lawrence Memorial Hospital	Craighead Electric Coop	County GDP as Percent of State GDP			0.21%	
Lawrence County School District	North Arkansas Electric Coop	GCP Surplus(+)/Deficit (-) (MII\$)			-\$404.67	
Hoxie School District		GCP Performance - Percentage			-64.65%	
Lawrence Hall Nursing Center		GCP Performance - Rating			Underperform	
Custom Pak, Inc		Demographics - Economic Components of Employment Growth				
William Baptist College		Employment Growth	64	Employment	% Total	
Wal-Mart Stores, Inc		National Growth Component		43	67.19%	
Robert Bosch Tool Corporation		Industrial Mix Component		0	0.00%	
Sloan-Hendrix School District		Competitive Share Component		21	32.81%	
Northeast Arkansas Educational Cooperative		Total Employment Growth		64	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics		Index	Rating
Base Industry 2	Mining, Quarrying, and Oil & Gas Extraction		Degree of Industry Mix Diversification	21.25%	Positive	
Base Industry 3	Utilities		Employment Correlation to U.S. Market	0.8690	High	
Base Industry 4	Wholesale Trade		Economic Trade Capture in Persons	20,366	Superior	
Base Industry 5	Retail Trade		Economic Base Pull Factor	1.1800	Superior	
Base Industry 6			County to State Per Capita Income Index	0.6926	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	2.6464	Positive	
Income Inequality	0.6754	Very Unequal	Potential Economic Output Capture	1.1972	Superior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.8040	Superior	
Misery Index	53.8270	High Misery	Economic Growth Index	0.3460	Inferior	
Misery Index Rating		Moderate	Economic Growth Indicator		Structural Barriers	
Bankruptcy-2014	Percentage of State	0.24%	Bankruptcies - 2014	11	Low	
Bankruptcy Per Capita to State - Index		0.43	Bankruptcy Per Capita	0.6466	Low	
County Official:	County Judge	Dale Freeman	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Lee		Marianna			
Delta Region	Southeast	77	FIPS Code			
White Bluff Jobs	0	1873	Year Established			
Population	10,015	-3.90%	Population Percentage Change			
Square Miles	603	17	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	10,015	%- Population	Per Capita Income	\$12,475	Family Income	\$33,521
Male	5,558	55.50%	Household Income	\$26,098	Per Capita Retail Sales*	\$3,345
Female	4,457	44.50%	Median Housing Value	\$52,100	Total Retail Sales (000)*	\$35,796
White	4,286	42.80%	* = 2007			
African American	5,488	54.80%	Demographics - Employment			
Other	240	2.40%	Employment by Economic Industry Type:			
High School Grad	7,091	70.80%	Employment		% Total	
College Degree	641	6.40%	Agri, Forestry, Fishing, Hunting, Mining	455		15.19%
Labor Force	3,658	36.53%	Construction	111		3.70%
Employed	2,996	29.92%	Manufacturing	117		3.91%
Unemployed	662	6.61%	Wholesale Trade	110		3.67%
Age - < 18 Years	2,033	20.30%	Retail Trade	250		8.34%
Age - 18 to 65	6,380	63.70%	Transportation, Warehouse, Utilities	152		5.07%
Age - >65 Years	1,602	16.00%	Services	1,801		60.11%
Veterans	568	5.67%	Total Employment by Economic Industry Type	2,996		100.00%
Below Poverty	3,095	30.90%	Employment by Class of Worker			
No Health Cover	1,887	18.84%	Employment		% Total	
Food Stamps	3,069	30.64%	Private Wage and Salary Workers	1,966		65.62%
Work Travel Time	21	Minutes	Government Workers	846		28.24%
Armed Forces	0	0.00%	Self-Employed	184		6.14%
			Unpaid Family Workers	0		0.00%
			Total Employment by Class of Worker	2,996		100.00%
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)	\$88.54		
		Woodruff Electric Coop	County GDP as Percent of State GDP	0.08%		
			GCP Surplus(+)/Deficit (-) (Mil\$)	-\$284.20		
			GCP Performance - Percentage	-76.25%		
			GCP Performance - Rating	Underperform		
Demographics - Economic Components of Employment Growth						
			Employment Growth	-40	Employment	% Total
			National Growth Component	15		-37.50%
			Industrial Mix Component	-5		12.50%
			Competitive Share Component	-50		125.00%
			Total Employment Growth	-40		100.00%
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics			
Base Industry 2	Wholesale Trade		Index	Rating		
Base Industry 3	Real Estate, Rental, Leasing		Degree of Industry Mix Diversification	4.08%	None	
Base Industry 4			Employment Correlation to U.S. Market	-0.1280	Low	
Base Industry 5			Economic Trade Capture in Persons	5,443	Inferior	
Base Industry 6			Economic Base Pull Factor	0.5300	Inferior	
			County to State Per Capita Income Index	0.5669	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	3.3428	Negative	
Income Inequality	0.6585	Very Unequal	Potential Economic Output Capture	0.5435	Inferior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.2310	Superior	
Misery Index	74.2017	High Misery	Economic Growth Index	-0.2669	Inferior	
Misery Index Rating		Moderate	Economic Growth Indicator	Structural Barriers		
Bankruptcy-2014	Percentage of State	0.16%	Bankruptcies - 2014	7	Low	
Bankruptcy Per Capita to State - Index		0.46	Bankruptcy Per Capita	0.6990	Low	
County Official:	County Judge	Jim Keasler	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Lincoln		Star City			
Delta Region	Southwest	79	FIPS Code			
White Bluff Jobs	34	1871	Year Established			
Population	14,031	-0.70%	Population Percentage Change			
Square Miles	562	25	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	14,031	%- Population	Per Capita Income	\$15,161	Family Income	\$41,541
Male	8,573	61.10%	Household Income	\$34,107	Per Capita Retail Sales*	\$4,202
Female	5,458	38.90%	Median Housing Value	\$64,100	Total Retail Sales (000)*	\$57,549
White	9,541	68.00%	* = 2007			
African American	4,223	30.10%	Demographics - Employment			
Other	267	1.90%	Employment by Economic Industry Type:			
High School Grad	10,074	71.80%	Employment		% Total	
College Degree	1,291	9.20%	Agri, Forestry, Fishing, Hunting, Mining	313	7.12%	
Labor Force	4,979	35.49%	Construction	354	8.05%	
Employed	4,395	31.32%	Manufacturing	817	18.59%	
Unemployed	584	4.16%	Wholesale Trade	6	0.14%	
Age - < 18 Years	2,568	18.30%	Retail Trade	332	7.55%	
Age - 18 to 65	9,653	68.80%	Transportation, Warehouse, Utilities	301	6.85%	
Age - >65 Years	1,810	12.90%	Services	2,272	51.70%	
Veterans	1,060	7.55%	Total Employment by Economic Industry Type	4,395	100.00%	
Below Poverty	4,027	28.70%	Employment by Class of Worker			
No Health Cover	1,931	13.76%	Employment		% Total	
Food Stamps	3,207	22.85%	Private Wage and Salary Workers	2,803	63.78%	
Work Travel Time	27	Minutes	Government Workers	1,167	26.55%	
Armed Forces	0	0.00%	Self-Employed	425	9.67%	
			Unpaid Family Workers	0	0.00%	
			Total Employment by Class of Worker	4,395	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			
		C&L Electric Coop	County GDP as Percent of State GDP			
			GCP Surplus(+)/Deficit (-) (Mil\$)			
			GCP Performance - Percentage			
			GCP Performance - Rating			
			Underperform			
Demographics - Economic Components of Employment Growth						
			Employment Growth	109	Employment	% Total
			National Growth Component	24	22.02%	
			Industrial Mix Component	-12	-11.01%	
			Competitive Share Component	97	88.99%	
			Total Employment Growth	109	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Utilities		Economic Performance Metrics			
Base Industry 2			Index		Rating	
Base Industry 3			Degree of Industry Mix Diversification	30.26%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	-923.0000	Low	
Base Industry 5			Economic Trade Capture in Persons	7,200	Inferior	
Base Industry 6			Economic Base Pull Factor	0.5000	Inferior	
			County to State Per Capita Income Index	0.6889	Inferior	
			Population to Employment Ratio	3.1925	Negative	
			Potential Economic Output Capture	0.5132	Inferior	
			Economic Input & Income Multiplier	1.2410	Superior	
			Economic Growth Index	0.4043	Inferior	
			Economic Growth Indicator	Structural Barriers		
			Bankruptcies - 2014	28	High	
			Bankruptcy Per Capita	1.9956	High	
			The data for this analysis is derived from various sources.			
			Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14			



County & County Seat	Lonoke		Lonoke			
Delta Region	Southwest	85	FIPS Code			
White Bluff Jobs	40	1873	Year Established			
Population	70,753	3.50%	Population Percentage Change			
Square Miles	771	89	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	70,753	%- Population	Per Capita Income	\$22,791	Family Income	\$59,063
Male	34,740	49.10%	Household Income	\$51,499	Per Capita Retail Sales*	\$7,821
Female	36,013	50.90%	Median Housing Value	\$119,100	Total Retail Sales (000)*	\$497,238
White	64,173	90.70%	* = 2007			
African American	4,245	6.00%	Demographics - Employment			
Other	2,335	3.30%	Employment by Economic Industry Type:			
High School Grad	60,989	86.20%	Employment		%Total	
College Degree	12,665	17.90%	Agri, Forestry, Fishing, Hunting, Mining	992	3.23%	
Labor Force	33,265	47.02%	Construction	2,218	7.23%	
Employed	30,675	43.36%	Manufacturing	3,244	10.58%	
Unemployed	2,590	3.66%	Wholesale Trade	1,194	3.89%	
Age - < 18 Years	19,033	26.90%	Retail Trade	3,974	12.96%	
Age - 18 to 65	43,372	61.30%	Transportation, Warehouse, Utilities	1,941	6.33%	
Age - >65 Years	8,349	11.80%	Services	17,112	55.78%	
Veterans	7,502	10.60%	Total Employment by Economic Industry Type	30,675	100.00%	
Below Poverty	9,269	13.10%	Employment by Class of Worker			
No Health Cover	9,876	13.96%	Employment		%Total	
Food Stamps	6,840	9.67%	Private Wage and Salary Workers	22,874	74.57%	
Work Travel Time	26	Minutes	Government Workers	5,671	18.49%	
Armed Forces	1,179	1.67%	Self-Employed	2,051	6.69%	
			Unpaid Family Workers	79	0.26%	
			Total Employment by Class of Worker	30,675	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			
Cabot School District		First Electric Coop	\$797.18			
Remington Arms Company			County GDP as Percent of State GDP			
Wal-Mart Stores, Inc			0.75%			
Lonoke School District			GCP Surplus(+)/Deficit (-) (Mil\$)			
McDonalds			-\$1,718.55			
Kroger			GCP Performance - Percentage			
Lonoke Exceptional School District			-68.31%			
England School District			GCP Performance - Rating			
Sonic Drive-Inc			Underperform			
Demographics - Economic Base Industry Characteristics			Demographics - Economic Components of Employment Growth			
Base Industry 1	Construction		Employment Growth	148	Employment	%Total
Base Industry 2	Retail Trade		National Growth Component		166	112.16%
Base Industry 3	Accommodations & Food Services		Industrial Mix Component		-39	-26.35%
Base Industry 4			Competitive Share Component		21	14.19%
Base Industry 5			Total Employment Growth		148	100.00%
Base Industry 6			Demographics - Economic Performance Metrics			
Demographics - Environmental Assessment of Equality			Economic Performance Metrics			
Income Inequality	0.5676	More Equal	Economic Performance Metrics			
County Air Quality Rating		Below Average	Index		Rating	
Misery Index	137.0803	High Misery	Degree of Industry Mix Diversification	20.33%	Positive	
Misery Index Rating		Problematic	Employment Correlation to U.S. Market	0.5590	Low	
Bankruptcy-2014	Percentage of State	3.43%	Economic Trade Capture in Persons	41,834	Inferior	
Bankruptcy Per Capita to State - Index		1.43	Economic Base Pull Factor	0.6000	Inferior	
County Official:	County Judge	Doug Erwin	County to State Per Capita Income Index	1.0356	Superior	
			Population to Employment Ratio	2.3065	Positive	
			Potential Economic Output Capture	0.5849	Inferior	
			Economic Input & Income Multiplier	1.1600	Superior	
			Economic Growth Index	1.3225	Superior	
			Economic Growth Indicator	Structural Opportunities		
			Bankruptcies - 2014	154	High	
			Bankruptcy Per Capita	2.1766	High	
			The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Mississippi		Blytheville & Osceola			
Delta Region	Northeast	93	FIPS Code			
White Bluff Jobs	0	1833	Year Established			
Population	44,765	-3.70%	Population Percentage Change			
Square Miles	901	52	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	44,765	% - Population	Per Capita Income	\$18,912	Family Income	\$42,066
Male	21,756	48.60%	Household Income	\$35,651	Per Capita Retail Sales*	\$9,051
Female	23,009	51.40%	Median Housing Value	\$75,600	Total Retail Sales (000)*	\$421,872
White	28,336	63.30%	* = 2007			
African American	15,399	34.40%	Demographics - Employment			
Other	1,030	2.30%	Employment by Economic Industry Type:			
High School Grad	34,290	76.60%	Agri, Forestry, Fishing, Hunting, Mining	Employment	% Total	
College Degree	5,372	12.00%	Construction	1,215	6.69%	
Labor Force	20,684	46.21%	Manufacturing	4,949	27.26%	
Employed	18,157	40.56%	Wholesale Trade	359	1.98%	
Unemployed	2,527	5.65%	Retail Trade	2,183	12.02%	
Age - < 18 Years	12,355	27.60%	Transportation, Warehouse, Utilities	939	5.17%	
Age - 18 to 65	26,725	59.70%	Services	7,598	41.85%	
Age - >65 Years	5,685	12.70%	Total Employment by Economic Industry Type	18,157	100.00%	
Veterans	3,264	7.29%	Employment by Class of Worker			
Below Poverty	10,833	24.20%	Private Wage and Salary Workers	13,968	76.93%	
No Health Cover	8,363	18.68%	Government Workers	3,258	17.94%	
Food Stamps	9,142	20.42%	Self-Employed	913	5.03%	
Work Travel Time	18	Minutes	Unpaid Family Workers	18	0.10%	
Armed Forces	24	0.05%	Total Employment by Class of Worker	18,157	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)	\$1,857.66		
American Greetings Corporation		Mississippi County Electric Coop	County GDP as Percent of State GDP	1.74%		
Maverick Tube Corporation			GCP Surplus(+)/Deficit (-) (Mil\$)	\$188.17		
Nucor-Yamato Steel Company			GCP Performance - Percentage	11.27%		
Nucor Steel			GCP Performance - Rating	Outperform		
Blytheville School District			Demographics - Economic Components of Employment Growth			
Denso Manufacturing Arkansas, Inc			Employment Growth	1,427	Employment % Total	
Wal-Mart Stores, Inc			National Growth Component	224	15.70%	
Vikase Corporaiton			Industrial Mix Component	-83	-5.82%	
Mississippi County Community College			Competitive Share Component	1,286	90.12%	
IPSCO Tubulars, Inc			Total Employment Growth	1,427	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics			
Base Industry 2	Utilities		Degree of Industry Mix Diversification	Index	Rating	
Base Industry 3	Manufacturing		Employment Correlation to U.S. Market	2.81%	None	
Base Industry 4			Economic Trade Capture in Persons	1.0000	High	
Base Industry 5			Economic Base Pull Factor	42,313	Inferior	
Base Industry 6			County to State Per Capita Income Index	0.9200	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio	0.8594	Inferior	
Income Inequality	0.5693	More Equal	Potential Economic Output Capture	2.4654	Positive	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	0.9452	Inferior	
Misery Index	128.9354	High Misery	Economic Growth Index	1.5040	Superior	
Misery Index Rating		Problematic	Economic Growth Indicator	0.1392	Inferior	
Bankruptcy-2014	Percentage of State	1.34%	Bankruptcies - 2014	Structural Barriers		
Bankruptcy Per Capita to State - Index		0.88	Bankruptcies - 2014	60	Low	
County Official:	County Judge	Randy Carney	Bankruptcy Per Capita	1.3403	Low	
The data for this analysis is derived from various sources.						
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County & County Seat	Monroe		Clarendon					
Delta Region	Southeast	95	FIPS Code					
White Bluff Jobs	0	1829	Year Established					
Population	7,682	-5.70%	Population Percentage Change					
Square Miles	607	13	Density - Persons per Square Mile					
Demographics - Social			Demographics - Financial					
Population	7,682	% - Population	Per Capita Income	\$17,368	Family Income	\$34,335		
Male	3,649	47.50%	Household Income	\$28,075	Per Capita Retail Sales*	\$9,599		
Female	4,033	52.50%	Median Housing Value	\$52,500	Total Retail Sales (000)*	\$82,241		
White	4,340	56.50%	* = 2007					
African American	3,157	41.10%	Demographics - Employment					
Other	184	2.40%	Employment by Economic Industry Type:					
High School Grad	5,639	73.40%	Agri, Forestry, Fishing, Hunting, Mining	Employment	437	% Total	14.97%	
College Degree	991	12.90%	Construction		145		4.97%	
Labor Force	3,299	42.94%	Manufacturing		401		13.74%	
Employed	2,919	38.00%	Wholesale Trade		73		2.50%	
Unemployed	380	4.95%	Retail Trade		402		13.77%	
Age - < 18 Years	1,705	22.20%	Transportation, Warehouse, Utilities		185		6.34%	
Age - 18 to 65	4,433	57.70%	Services		1,276		43.71%	
Age - >65 Years	1,544	20.10%	Total Employment by Economic Industry Type		2,919		100.00%	
Veterans	702	9.14%	Employment by Class of Worker					
Below Poverty	2,043	26.60%	Private Wage and Salary Workers	Employment	1,972	% Total	67.56%	
No Health Cover	1,462	19.03%	Government Workers		645		22.10%	
Food Stamps	2,093	27.24%	Self-Employed		302		10.35%	
Work Travel Time	19	Minutes	Unpaid Family Workers		0		0.00%	
Armed Forces	0	0.00%	Total Employment by Class of Worker		2,919		100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County					
Largest Employers:			GDP by County - Gross County Product (Mil\$)			\$122.05		
Electricity Providers:			County GDP as Percent of State GDP			0.11%		
First Electric Coop			GCP Surplus(+)/Deficit (-) (Mil\$)			-\$170.44		
Woodruff Electric Coop			GCP Performance - Percentage			-58.27%		
			GCP Performance - Rating			Underperform		
			Demographics - Economic Components of Employment Growth					
			Employment Growth			43	Employment	% Total
			National Growth Component			25		58.14%
			Industrial Mix Component			1		2.33%
			Competitive Share Component			17		39.53%
			Total Employment Growth			43		100.00%
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics					
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		Economic Performance Metrics			Index	Rating	
Base Industry 2	Wholesale Trade		Degree of Industry Mix Diversification			0.60%	None	
Base Industry 3	Information		Employment Correlation to U.S. Market			0.3620	Low	
Base Industry 4	Accommodations & Food Services		Economic Trade Capture in Persons			89,821	Superior	
Base Industry 5			Economic Base Pull Factor			1.1100	Superior	
Base Industry 6			County to State Per Capita Income Index			0.7892	Inferior	
Demographics - Environmental Assessment of Equality			Population to Employment Ratio			2.6317	Positive	
Income Inequality	0.6573	Very Unequal	Potential Economic Output Capture			1.1693	Superior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier			1.6310	Superior	
Misery Index	123.2596	High Misery	Economic Growth Index			-0.3505	Inferior	
Misery Index Rating		Problematic	Economic Growth Indicator			Structural Barriers		
Bankruptcy-2014	Percentage of State	0.24%	Bankruptcies - 2014			11	Low	
Bankruptcy Per Capita to State - Index		0.94	Bankruptcy Per Capita			1.4319	Low	
County Official:	County Judge	Larry Taylor	The data for this analysis is derived from various sources.					
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County & County Seat	Phillips		Helena			
Delta Region	<b>Southeast</b>	<b>107</b>	FIPS Code			
White Bluff Jobs	<b>0</b>	<b>1820</b>	Year Established			
Population	<b>20,399</b>	<b>-6.20%</b>	Population Percentage Change			
Square Miles	<b>696</b>	<b>31</b>	Density - Persons per Square Mile			
<b>Demographics - Social</b>			<b>Demographics - Financial</b>			
Population	20,399	% - Population	Per Capita Income	\$16,455	Family Income	\$34,877
Male	9,567	46.90%	Household Income	\$27,219	Per Capita Retail Sales*	\$10,468
Female	10,832	53.10%	Median Housing Value	\$59,200	Total Retail Sales (000)*	\$229,411
White	7,323	35.90%	* = 2007			
African American	12,749	62.50%	<b>Demographics - Employment</b>			
Other	326	1.60%	<b>Employment by Economic Industry Type:</b>	<b>Employment</b>	<b>% Total</b>	
High School Grad	14,891	73.00%	Agri, Forestry, Fishing, Hunting, Mining	809	10.97%	
College Degree	2,693	13.20%	Construction	131	1.78%	
Labor Force	9,033	44.28%	Manufacturing	677	9.18%	
Employed	7,373	36.14%	Wholesale Trade	214	2.90%	
Unemployed	1,660	8.14%	Retail Trade	782	10.61%	
Age - < 18 Years	5,651	27.70%	Transportation, Warehouse, Utilities	419	5.68%	
Age - 18 to 65	11,587	56.80%	Services	<b>4,341</b>	<b>58.88%</b>	
Age - >65 Years	3,162	15.50%	Total Employment by Economic Industry Type	<b>7,373</b>	<b>100.00%</b>	
Veterans	1,446	7.09%	<b>Employment by Class of Worker</b>	<b>Employment</b>	<b>% Total</b>	
Below Poverty	6,589	32.30%	Private Wage and Salary Workers	4,755	64.49%	
No Health Cover	3,434	16.83%	Government Workers	1,959	26.57%	
Food Stamps	6,376	31.26%	Self-Employed	653	8.86%	
Work Travel Time	19	Minutes	Unpaid Family Workers	6	0.08%	
Armed Forces	23	0.11%	Total Employment by Class of Worker	<b>7,373</b>	<b>100.00%</b>	
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>			
<b>Largest Employers:</b>		<b>Electricity Providers:</b>	GDP by County - Gross County Product (Mil\$)	\$366.53		
Helena/West Helena School District		Woodruff Electric Coop	County GDP as Percent of State GDP	0.34%		
Phillips County Community College			GCP Surplus(+)/Deficit (-) (Mil\$)	-\$410.10		
Wal-Mart Stores, Inc			GCP Performance - Percentage	-52.80%		
KIPP Delta, Inc			GCP Performance - Rating	Underperform		
Helena Regional Medical Center			<b>Demographics - Economic Components of Employment Growth</b>			
Barton/Lexa School District			Employment Growth	-126	<b>Employment</b>	<b>% Total</b>
Crestpark Retirement Inn			National Growth Component	72	-57.14%	
Marvell School District			Industrial Mix Component	-15	11.90%	
BPS, Inc			Competitive Share Component	<b>-183</b>	<b>145.24%</b>	
Hoffinger Industries, Inc			Total Employment Growth	<b>-126</b>	<b>100.00%</b>	
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		<b>Economic Performance Metrics</b>		<b>Index</b>	<b>Rating</b>
Base Industry 2	Utilities		Degree of Industry Mix Diversification	65.89%	Positive	
Base Industry 3	Wholesale Trade		Employment Correlation to U.S. Market	-0.9040	Low	
Base Industry 4	Educational Services		Economic Trade Capture in Persons	26,445	Superior	
Base Industry 5	Health Care & Social Assistance		Economic Base Pull Factor	1.2300	Superior	
Base Industry 6			County to State Per Capita Income Index	0.7477	Inferior	
<b>Demographics - Environmental Assessment of Equality</b>			Population to Employment Ratio	2.7667	Positive	
Income Inequality	<b>0.6611</b>	<b>Very Unequal</b>	Potential Economic Output Capture	1.2964	Superior	
County Air Quality Rating		Below Average	Economic Input & Income Multiplier	1.8030	Superior	
Misery Index	<b>143.5369</b>	<b>High Misery</b>	Economic Growth Index	-0.3895	Inferior	
Misery Index Rating		Problematic	Economic Growth Indicator	Structural Barriers		
Bankruptcy-2014	Percentage of State	0.65%	Bankruptcies - 2014	29	Low	
Bankruptcy Per Capita to State - Index		0.94	Bankruptcy Per Capita	1.4216	Low	
County Official:	County Judge	Don Gentry	The data for this analysis is derived from various sources.			
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County & County Seat	Poinsett		Harrisburg			
Delta Region	Northeast	111	FPS Code			
White Bluff Jobs	0	1838	Year Established			
Population	24,145	-1.80%	Population Percentage Change			
Square Miles	758	32	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	24,145	% - Population	Per Capita Income	\$16,880	Family Income	\$38,618
Male	11,734	48.60%	Household Income	\$31,743	Per Capita Retail Sales*	\$7,762
Female	12,411	51.40%	Median Housing Value	\$67,200	Total Retail Sales (000)*	\$193,122
White	21,827	90.40%	* = 2007			
African American	1,859	7.70%	Demographics - Employment			
Other	459	1.90%	<b>Employment by Economic Industry Type:</b>	<b>Employment</b>	<b>% Total</b>	
High School Grad	17,602	72.90%	Agri, Forestry, Fishing, Hunting, Mining	766	8.39%	
College Degree	2,149	8.90%	Construction	611	6.70%	
Labor Force	10,659	44.15%	Manufacturing	1,628	17.84%	
Employed	9,125	37.79%	Wholesale Trade	155	1.70%	
Unemployed	1,534	6.35%	Retail Trade	1,181	12.94%	
Age - < 18 Years	5,867	24.30%	Transportation, Warehouse, Utilities	618	6.77%	
Age - 18 to 65	14,294	59.20%	Services	4,166	45.65%	
Age - >65 Years	3,984	16.50%	Total Employment by Economic Industry Type	9,125	100.00%	
Veterans	1,971	8.16%	<b>Employment by Class of Worker</b>	<b>Employment</b>	<b>% Total</b>	
Below Poverty	6,471	26.80%	Private Wage and Salary Workers	6,993	76.64%	
No Health Cover	4,799	19.88%	Government Workers	1,308	14.33%	
Food Stamps	5,243	21.71%	Self-Employed	824	9.03%	
Work Travel Time	24	Minutes	Unpaid Family Workers	0	0.00%	
Armed Forces	18	0.07%	Total Employment by Class of Worker	9,125	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
<b>Largest Employers:</b>		<b>Electricity Providers:</b>	GDP by County - Gross County Product (Mil\$)	\$298.46		
		Craighead Electric Coop	County GDP as Percent of State GDP	0.28%		
		Farmers Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)	-\$587.36		
			GCP Performance - Percentage	-66.31%		
			GCP Performance - Rating	Underperform		
Demographics - Economic Components of Employment Growth						
			Employment Growth	182	Employment	% Total
			National Growth Component	55	30.22%	
			Industrial Mix Component	-15	-8.24%	
			Competitive Share Component	142	78.02%	
			Total Employment Growth	182	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Wholesale Trade		Economic Performance Metrics		Index	Rating
Base Industry 2	Retail Trade		Degree of Industry Mix Diversification	31.00%	Positive	
Base Industry 3	Real Estate, Rental, Leasing		Employment Correlation to U.S. Market	0.8330	High	
Base Industry 4			Economic Trade Capture in Persons	21,701	Inferior	
Base Industry 5			Economic Base Pull Factor	0.8900	Inferior	
Base Industry 6			County to State Per Capita Income Index	0.7670	Inferior	
Demographics - Environmental Assessment of Equality						
Income Inequality	0.6677	Very Unequal	Population to Employment Ratio	2.6460	Positive	
County Air Quality Rating		Below Average	Potential Economic Output Capture	0.8988	Inferior	
Misery Index	147.6991	High Misery	Economic Input & Income Multiplier	1.4750	Superior	
Misery Index Rating		Problematic	Economic Growth Index	0.3338	Inferior	
Bankruptcy-2014	Percentage of State	0.87%	Economic Growth Indicator	Structural Barriers		
Bankruptcy Per Capita to State - Index		1.06	Bankruptcies - 2014	39	High	
			Bankruptcy Per Capita	1.6152	High	
County Official:	County Judge	Charles Nix	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Prairie		Des Arc & DeValls Bluff			
Delta Region	Southwest	117	FPS Code			
White Bluff Jobs	0	1846	Year Established			
Population	8,374	-3.90%	Population Percentage Change			
Square Miles	648	13	Density - Persons per Square Mile			
<b>Demographics - Social</b>			<b>Demographics - Financial</b>			
Population	8,374	%- Population	Per Capita Income	\$18,312	Family Income	\$42,162
Male	4,154	49.60%	Household Income	\$35,806	Per Capita Retail Sales*	\$4,481
Female	4,220	50.40%	Median Housing Value	\$74,900	Total Retail Sales (000)*	\$39,496
White	7,218	86.20%	* = 2007			
African American	1,047	12.50%	<b>Demographics - Employment</b>			
Other	109	1.30%	<b>Employment by Economic Industry Type:</b>			
High School Grad	6,414	76.60%	Agri, Forestry, Fishing, Hunting, Mining	548	15.19%	
College Degree	846	10.10%	Construction	299	8.29%	
Labor Force	3,758	44.88%	Manufacturing	570	15.80%	
Employed	3,607	43.07%	Wholesale Trade	87	2.41%	
Unemployed	151	1.80%	Retail Trade	337	9.34%	
Age - < 18 Years	1,767	21.10%	Transportation, Warehouse, Utilities	206	5.71%	
Age - 18 to 65	4,857	58.00%	Services	1,560	43.25%	
Age - >65 Years	1,750	20.90%	Total Employment by Economic Industry Type	3,607	100.00%	
Veterans	791	9.45%	<b>Employment by Class of Worker</b>			
Below Poverty	1,574	18.80%	Private Wage and Salary Workers	2,598	72.03%	
No Health Cover	1,364	16.29%	Government Workers	560	15.53%	
Food Stamps	1,220	14.57%	Self-Employed	449	12.45%	
Work Travel Time	25	Minutes	Unpaid Family Workers	0	0.00%	
Armed Forces	14	0.17%	Total Employment by Class of Worker	3,607	100.00%	
<b>Demographics - Largest Employers &amp; Electricity Provider</b>			<b>Demographics - Economic Output - GDP for County</b>			
<b>Largest Employers:</b>			<b>Electricity Providers:</b>			
			GDP by County - Gross County Product (Mil\$)			\$65.92
			County GDP as Percent of State GDP			0.06%
			GCP Surplus(+)/Deficit (-) (Mil\$)			-\$244.85
			GCP Performance - Percentage			-78.79%
			GCP Performance - Rating			Underperform
			<b>Demographics - Economic Components of Employment Growth</b>			
			Employment Growth	-11	Employment	%Total
			National Growth Component	15		-136.36%
			Industrial Mix Component	-2		18.18%
			Competitive Share Component	-24		218.18%
			Total Employment Growth	-11		100.00%
<b>Demographics - Economic Base Industry Characteristics</b>			<b>Demographics - Economic Performance Metrics</b>			
Base Industry 1	Agriculture, Forestry, Fishing & Hunting		<b>Economic Performance Metrics</b>			
Base Industry 2	Wholesale Trade		Degree of Industry Mix Diversification	18.05%	Index	Positive
Base Industry 3	Retail Trade		Employment Correlation to U.S. Market	-0.2510	Rating	Low
Base Industry 4			Economic Trade Capture in Persons	4,091		Inferior
Base Industry 5			Economic Base Pull Factor	0.4800		Inferior
Base Industry 6			County to State Per Capita Income Index	0.8321		Inferior
<b>Demographics - Environmental Assessment of Equality</b>			Population to Employment Ratio	2.3216		Positive
Income Inequality	0.7525	Very Unequal	Potential Economic Output Capture	0.4886		Inferior
County Air Quality Rating	Below Average		Economic Input & Income Multiplier	1.2070		Superior
Misery Index	49.2920	High Misery	Economic Growth Index	-0.2338		Inferior
Misery Index Rating	Moderate		Economic Growth Indicator	Structural Barriers		
Bankruptcy-2014	Percentage of State	0.18%	Bankruptcies - 2014	8		Low
Bankruptcy Per Capita to State - Index	0.63		Bankruptcy Per Capita	0.9553		Low
County Official:	County Judge	Mike Skarda	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Pulaski		Little Rock			
Delta Region	Southwest	119	FIPS Code			
White Bluff Jobs	73	1818	Year Established			
Population	391,284	2.20%	Population Percentage Change			
Square Miles	760	504	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	391,284	% - Population	Per Capita Income	\$27,744	Family Income	\$58,822
Male	188,208	48.10%	Household Income	\$46,102	Per Capita Retail Sales*	\$16,435
Female	203,076	51.90%	Median Housing Value	\$140,600	Total Retail Sales (000)*	\$6,163,074
White	233,597	59.70%	* = 2007			
African American	138,906	35.50%	Demographics - Employment			
Other	18,782	4.80%	Employment by Economic Industry Type:		Employment	% Total
High School Grad	348,634	89.10%	Agri, Forestry, Fishing, Hunting, Mining		978	0.54%
College Degree	123,646	31.60%	Construction		95,668	52.88%
Labor Force	196,780	50.29%	Manufacturing		12,144	6.71%
Employed	180,914	46.24%	Wholesale Trade		4,997	2.76%
Unemployed	15,866	4.05%	Retail Trade		21,074	11.65%
Age - < 18 Years	93,126	23.80%	Transportation, Warehouse, Utilities		9,602	5.31%
Age - 18 to 65	248,857	63.60%	Services		36,451	20.15%
Age - >65 Years	49,302	12.60%	Total Employment by Economic Industry Type		180,914	100.00%
Veterans	31,608	8.08%	Employment by Class of Worker		Employment	% Total
Below Poverty	67,301	17.20%	Private Wage and Salary Workers		135,891	75.11%
No Health Cover	56,611	14.47%	Government Workers		36,789	20.34%
Food Stamps	48,202	12.32%	Self-Employed		7,991	4.42%
Work Travel Time	20	Minutes	Unpaid Family Workers		243	0.13%
Armed Forces	3,123	0.80%	Total Employment by Class of Worker		180,914	100.00%
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$25,743.77
University of Arkansas for Medical Sciences		First Electric Coop	County GDP as Percent of State GDP			24.16%
Little Rock Air Force Base			GCP Surplus(+)/Deficit (-) (Mil\$)			\$11,718.78
Baptist Health			GCP Performance - Percentage			83.56%
Little Rock School District			GCP Performance - Rating			Outperform
Arkansas Children's Hospital			Demographics - Economic Components of Employment Growth			
Veterans Hospital			Employment Growth	-428	Employment	% Total
Pulaski County Special School District			National Growth Component	3,284		-767.29%
Wal-Mart Stores, Inc			Industrial Mix Component	-502		117.29%
St. Vincent Infirmiry Medical Center			Competitive Share Component	-3,210		750.00%
Arkansas Blue Cross & Blue Shield			Total Employment Growth	-428		100.00%
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Wholesale Trade		Economic Performance Metrics		Index	Rating
Base Industry 2	Information		Degree of Industry Mix Diversification		75.06%	Positive
Base Industry 3	Finance & Insurance		Employment Correlation to U.S. Market		-0.5150	Low
Base Industry 4	Real Estate, Rental, Leasing		Economic Trade Capture in Persons		421,363	Superior
Base Industry 5	Professional, Scientific, Technical		Economic Base Pull Factor		1.0900	Superior
Base Industry 6	Educational Services		County to State Per Capita Income Index		1.2607	Superior
Demographics - Environmental Assessment of Equality			Population to Employment Ratio		2.1628	Positive
Income Inequality	0.6007	Very Unequal	Potential Economic Output Capture		1.0769	Superior
County Air Quality Rating		Poor	Economic Input & Income Multiplier		1.7080	Superior
Misery Index	167.3845	High Misery	Economic Growth Index		1.6189	Superior
Misery Index Rating		Problematic	Economic Growth Indicator		Structural Opportunities	
Bankruptcy-2014	Percentage of State	21.71%	Bankruptcies - 2014		975	High
Bankruptcy Per Capita to State - Index		1.64	Bankruptcy Per Capita		2.4918	High
County Official:	County Judge	F. G. Villines, III	The data for this analysis is derived from various sources.			
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Randolph		Pocahontas			
Delta Region	Northwest	121	FIPS Code			
White Bluff Jobs	0	1835	Year Established			
Population	17,692	-1.50%	Population Percentage Change			
Square Miles	652	28	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	17,692	% - Population	Per Capita Income	\$18,533	Family Income	\$46,886
Male	8,669	49.00%	Household Income	\$32,539	Per Capita Retail Sales*	\$7,618
Female	9,023	51.00%	Median Housing Value	\$68,100	Total Retail Sales (000)*	\$137,421
White	17,179	97.10%				* = 2007
African American	159	0.90%	Demographics - Employment			
Other	354	2.00%	Employment by Economic Industry Type:			
High School Grad	14,171	80.10%	Employment	%Total		
College Degree	1,946	11.00%	Agri, Forestry, Fishing, Hunting, Mining	469	6.86%	
Labor Force	7,391	41.78%	Construction	482	7.05%	
Employed	6,836	38.64%	Manufacturing	1,069	15.64%	
Unemployed	555	3.14%	Wholesale Trade	104	1.52%	
Age - < 18 Years	4,051	22.90%	Retail Trade	780	11.41%	
Age - 18 to 65	10,244	57.90%	Transportation, Warehouse, Utilities	515	7.53%	
Age - >65 Years	3,397	19.20%	Services	3,417	49.99%	
Veterans	1,511	8.54%	Total Employment by Economic Industry Type	6,836	100.00%	
Below Poverty	3,645	20.60%	Employment by Class of Worker			
No Health Cover	3,555	20.09%	Private Wage and Salary Workers	5,167	75.59%	
Food Stamps	2,836	16.03%	Government Workers	1,010	14.77%	
Work Travel Time	28	Minutes	Self-Employed	621	9.08%	
Armed Forces	0	0.00%	Unpaid Family Workers	38	0.56%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$262.27
		Clay County Electric Coop	County GDP as Percent of State GDP			0.25%
		Craighead Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)			-\$389.98
		North Arkansas Electric Coop	GCP Performance - Percentage			-59.79%
			GCP Performance - Rating			Underperform
Demographics - Economic Components of Employment Growth						
			Employment Growth	147	Employment	%Total
			National Growth Component	54	36.73%	
			Industrial Mix Component	-12	-8.16%	
			Competitive Share Component	105	71.43%	
			Total Employment Growth	147	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Health Care & Social Assistance		Economic Performance Metrics			
Base Industry 2			Index	Rating		
Base Industry 3			Degree of Industry Mix Diversification	23.89%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	0.9420	High	
Base Industry 5			Economic Trade Capture in Persons	14,065	Inferior	
Base Industry 6			Economic Base Pull Factor	0.7800	Inferior	
			County to State Per Capita Income Index	0.8421	Inferior	
Demographics - Environmental Assessment of Equality			Demographics - Economic Performance Metrics			
Income Inequality	0.7160	Very Unequal	Population to Employment Ratio	2.5881	Positive	
County Air Quality Rating	Below Average		Potential Economic Output Capture	0.7950	Inferior	
Misery Index	87.5626	High Misery	Economic Input & Income Multiplier	1.4040	Superior	
Misery Index Rating	Moderate		Economic Growth Index	0.3856	Inferior	
Bankruptcy-2014	Percentage of State	0.51%	Economic Growth Indicator	Structural Barriers		
Bankruptcy Per Capita to State - Index	0.86		Bankruptcies - 2014	23	Low	
County Official:	County Judge	David Jansen	Bankruptcy Per Capita	1.3000	Low	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Sharp		Ash Flat			
Delta Region	Northwest	135	FPS Code			
White Bluff Jobs	0	1868	Year Established			
Population	17,049	-1.30%	Population Percentage Change			
Square Miles	604	29	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	17,049	% - Population	Per Capita Income	\$15,883	Family Income	\$39,348
Male	8,422	49.40%	Household Income	\$30,240	Per Capita Retail Sales*	\$8,792
Female	8,627	50.60%	Median Housing Value	\$75,700	Total Retail Sales (000)*	\$155,959
White	16,401	96.20%	* = 2007			
African American	119	0.70%	Demographics - Employment			
Other	529	3.10%	Employment by Economic Industry Type:			
High School Grad	14,389	84.40%	Agri, Forestry, Fishing, Hunting, Mining	Employment	% Total	
College Degree	1,909	11.20%	Construction	285	5.19%	
Labor Force	6,100	35.78%	Manufacturing	562	10.24%	
Employed	5,487	32.18%	Wholesale Trade	705	12.85%	
Unemployed	613	3.60%	Retail Trade	40	0.73%	
Age - < 18 Years	3,597	21.10%	Transportation, Warehouse, Utilities	594	10.83%	
Age - 18 to 65	9,206	54.00%	Services	518	9.44%	
Age - >65 Years	4,245	24.90%	Total Employment by Economic Industry Type	2,783	50.72%	
Veterans	2,017	11.83%	Employment by Class of Worker			
Below Poverty	3,955	23.20%	Private Wage and Salary Workers	Employment	% Total	
No Health Cover	2,776	16.28%	Government Workers	3,942	71.84%	
Food Stamps	2,641	15.49%	Self-Employed	930	16.95%	
Work Travel Time	29	Minutes	Unpaid Family Workers	611	11.14%	
Armed Forces	2	0.01%	Total Employment by Class of Worker	4	0.07%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)	\$196.09		
		Clay County Electric Coop	County GDP as Percent of State GDP	0.18%		
		Craighead Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)	-\$430.42		
		North Arkansas Electric Coop	GCP Performance - Percentage	-68.70%		
			GCP Performance - Rating	Underperform		
Demographics - Economic Components of Employment Growth						
			Employment Growth	-64	Employment	% Total
			National Growth Component	-43	67.19%	
			Industrial Mix Component	-11	17.19%	
			Competitive Share Component	-10	15.63%	
			Total Employment Growth	-64	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Utilities		Economic Performance Metrics			
Base Industry 2	Retail Trade		Degree of Industry Mix Diversification	Index	Rating	
Base Industry 3	Transportation & Warehousing		Employment Correlation to U.S. Market	4.36%	None	
Base Industry 4	Finance & Insurance		Economic Trade Capture in Persons	-0.4290	Low	
Base Industry 5	Accommodations & Food Services		Economic Base Pull Factor	18,625	Superior	
Base Industry 6	Other Services except Public Administration		County to State Per Capita Income Index	1.0800	Superior	
Demographics - Environmental Assessment of Equality			County to State Per Capita Income Index	0.7217	Inferior	
Income Inequality	0.6822	Very Unequal	Population to Employment Ratio	3.1072	Negative	
County Air Quality Rating		Below Average	Potential Economic Output Capture	1.0925	Superior	
Misery Index	102.0748	High Misery	Economic Input & Income Multiplier	1.6330	Superior	
Misery Index Rating		Problematic	Economic Growth Index	0.4895	Inferior	
Bankruptcy-2014	Percentage of State	0.53%	Economic Growth Indicator	Structural Barriers		
Bankruptcy Per Capita to State - Index		0.93	Bankruptcies - 2014	24	Low	
County Official:	County Judge	Larry Brown	Bankruptcy Per Capita	1.4077	Low	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	St. Francis		Ash Flat			
Delta Region	Northeast	135	FIPS Code			
White Bluff Jobs	0	1868	Year Established			
Population	27,260	-3.50%	Population Percentage Change			
Square Miles	635	45	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	27,260	%- Population	Per Capita Income	\$15,308	Family Income	\$35,421
Male	14,884	54.60%	Household Income	\$30,104	Per Capita Retail Sales*	\$13,206
Female	12,376	45.40%	Median Housing Value	\$67,800	Total Retail Sales (000)*	\$353,772
White	12,267	45.00%	* = 2007			
African American	14,284	52.40%	Demographics - Employment			
Other	709	2.60%	Employment by Economic Industry Type:			
High School Grad	20,827	76.40%		Employment	% Total	
College Degree	3,053	11.20%	Agri, Forestry, Fishing, Hunting, Mining	313	3.32%	
Labor Force	10,813	39.67%	Construction	728	7.72%	
Employed	9,433	34.60%	Manufacturing	1,138	12.06%	
Unemployed	1,380	5.06%	Wholesale Trade	286	3.03%	
Age - < 18 Years	6,406	23.50%	Retail Trade	962	10.20%	
Age - 18 to 65	17,337	63.60%	Transportation, Warehouse, Utilities	688	7.29%	
Age - >65 Years	3,517	12.90%	Services	5,318	56.38%	
Veterans	1,987	7.29%	Total Employment by Economic Industry Type	9,433	100.00%	
Below Poverty	7,578	27.80%	Employment by Class of Worker			
No Health Cover	4,380	16.07%		Employment	% Total	
Food Stamps	5,908	21.67%	Private Wage and Salary Workers	6,250	66.26%	
Work Travel Time	21	Minutes	Government Workers	2,621	27.79%	
Armed Forces	2	0.01%	Self-Employed	550	5.83%	
			Unpaid Family Workers	12	0.13%	
			Total Employment by Class of Worker	9,433	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			\$443.53
Forrest City School District		Woodruff Electric Coop	County GDP as Percent of State GDP			0.42%
Boar's Head Provisions Company, Inc			GCP Surplus(+)/Deficit (-) (Mil\$)			-\$569.79
Wal-Mart Stores, Inc			GCP Performance - Percentage			-56.23%
Forrest City Grocery Company			GCP Performance - Rating			Underperform
Baptist Memorial Hospital			Demographics - Economic Components of Employment Growth			
East Arkansas Community College			Employment Growth	47	Employment	% Total
Crestpark Retirement Inn			National Growth Component	88	187.23%	
Truckstops of America			Industrial Mix Component	-30	-63.83%	
Palestine Wheatley School District			Competitive Share Component	-11	-23.40%	
Mestek			Total Employment Growth	47	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Utilities		Economic Performance Metrics			
Base Industry 2	Wholesale Trade			Index	Rating	
Base Industry 3	Retail Sales		Degree of Industry Mix Diversification	75.37%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	0.5370	Low	
Base Industry 5			Economic Trade Capture in Persons	43,836	Superior	
Base Industry 6			Economic Base Pull Factor	1.5700	Superior	
			County to State Per Capita Income Index	0.6956	Inferior	
			Population to Employment Ratio	2.8899	Negative	
			Potential Economic Output Capture	1.6081	Superior	
			Economic Input & Income Multiplier	2.5240	Superior	
			Economic Growth Index	0.3455	Inferior	
			Economic Growth Indicator	Structural Barriers		
			Bankruptcies - 2014	25	Low	
			Bankruptcy Per Capita	0.9171	Low	
			The data for this analysis is derived from various sources.			
County Official:	County Judge	Gary Hughes				
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	White		Searcy			
Delta Region	Northwest	145	FIPS Code			
White Bluff Jobs	0	1835	Year Established			
Population	78,483	1.80%	Population Percentage Change			
Square Miles	1,035	75	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	78,483	%- Population	Per Capita Income	\$21,597	Family Income	\$50,257
Male	38,457	49.00%	Household Income	\$41,410	Per Capita Retail Sales*	\$10,907
Female	40,026	51.00%	Median Housing Value	\$98,600	Total Retail Sales (000)*	\$803,511
White	72,675	92.60%	* = 2007			
African American	3,375	4.30%	Demographics - Employment			
Other	2,433	3.10%	Employment by Economic Industry Type:			
High School Grad	64,827	82.60%	Employment	%Total		
College Degree	14,048	17.90%	Agri, Forestry, Fishing, Hunting, Mining	1,226	3.75%	
Labor Force	35,282	44.95%	Construction	30,145	92.19%	
Employed	32,700	41.67%	Manufacturing	3,408	10.42%	
Unemployed	2,582	3.29%	Wholesale Trade	757	2.31%	
Age - < 18 Years	18,679	23.80%	Retail Trade	4,833	14.78%	
Age - 18 to 65	48,424	61.70%	Transportation, Warehouse, Utilities	2,183	6.68%	
Age - >65 Years	11,380	14.50%	Services	-9,852	-30.13%	
Veterans	6,333	8.07%	Total Employment by Economic Industry Type	32,700	100.00%	
Below Poverty	13,891	17.70%	Employment by Class of Worker			
No Health Cover	13,029	16.60%	Employment	%Total		
Food Stamps	9,991	12.73%	Private Wage and Salary Workers	25,847	79.04%	
Work Travel Time	23	Minutes	Government Workers	4,707	14.39%	
Armed Forces	307	0.39%	Self-Employed	2,087	6.38%	
			Unpaid Family Workers	59	0.18%	
			Total Employment by Class of Worker	32,700	100.00%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			
Wal-Mart Stores, Inc		First Electric Coop	\$2,135.40			
White County Medical Center			County GDP as Percent of State GDP			
Harding University			2.00%			
Searcy School District			GCP Surplus(+)/Deficit (-) (Mil\$)			
Land O'Frost of Arkansas, Inc			-\$696.94			
Beebe School District			GCP Performance - Percentage			
Arkansas State University - Beebe/Searcy			-24.61%			
Bryce Corporation			GCP Performance - Rating			
Eaton Corporation			Underperform			
First Security Bank			Demographics - Economic Components of Employment Growth			
			Employment Growth	681	Employment	%Total
			National Growth Component	349	51.25%	
			Industrial Mix Component	125	18.36%	
			Competitive Share Component	207	30.40%	
			Total Employment Growth	681	100.00%	
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Transportation & Warehousing		Economic Performance Metrics			
Base Industry 2	Educational Services		Index	Rating		
Base Industry 3			Degree of Industry Mix Diversification	14.55%	Positive	
Base Industry 4			Employment Correlation to U.S. Market	1.0000	High	
Base Industry 5			Economic Trade Capture in Persons	70,571	Inferior	
Base Industry 6			Economic Base Pull Factor	0.9000	Inferior	
Demographics - Environmental Assessment of Equality			County to State Per Capita Income Index	0.9814	Inferior	
Income Inequality	0.5454	More Equal	Population to Employment Ratio	2.4001	Positive	
County Air Quality Rating		Below Average	Potential Economic Output Capture	0.8992	Inferior	
Misery Index	115.1538	High Misery	Economic Input & Income Multiplier	1.5470	Superior	
Misery Index Rating		Problematic	Economic Growth Index	1.1965	Superior	
Bankruptcy-2014	Percentage of State	2.60%	Economic Growth Indicator	Structural Opportunities		
Bankruptcy Per Capita to State - Index		0.98	Bankruptcies - 2014	117	Low	
County Official:	County Judge	Michael Lincoln	Bankruptcy Per Capita	1.4908	Low	
The data for this analysis is derived from various sources.						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



County & County Seat	Woodruff		Augusta			
Delta Region	Northeast	147	FIPS Code			
White Bluff Jobs	0	1862	Year Established			
Population	7,072	-2.60%	Population Percentage Change			
Square Miles	587	12	Density - Persons per Square Mile			
Demographics - Social			Demographics - Financial			
Population	7,072	% - Population	Per Capita Income	\$18,897	Family Income	\$38,516
Male	3,373	47.70%	Household Income	\$28,061	Per Capita Retail Sales*	\$8,451
Female	3,699	52.30%	Median Housing Value	\$58,600	Total Retail Sales (000)*	\$64,736
White	4,972	70.30%	* = 2007			
African American	1,938	27.40%	Demographics - Employment			
Other	163	2.30%	Employment by Economic Industry Type:			
High School Grad	5,269	74.50%	Employment	% Total		
College Degree	757	10.70%	Agri, Forestry, Fishing, Hunting, Mining	411	14.69%	
Labor Force	3,142	44.43%	Construction	115	4.11%	
Employed	2,798	39.56%	Manufacturing	375	13.40%	
Unemployed	344	4.86%	Wholesale Trade	71	2.54%	
Age - < 18 Years	1,598	22.60%	Retail Trade	327	11.69%	
Age - 18 to 65	4,116	58.20%	Transportation, Warehouse, Utilities	179	6.40%	
Age - >65 Years	1,358	19.20%	Services	1,320	47.18%	
Veterans	543	7.68%	Total Employment by Economic Industry Type	2,798	100.00%	
Below Poverty	1,740	24.60%	Employment by Class of Worker			
No Health Cover	1,594	22.54%	Private Wage and Salary Workers	2,074	74.12%	
Food Stamps	1,868	26.42%	Government Workers	518	18.51%	
Work Travel Time	19	Minutes	Self-Employed	192	6.86%	
Armed Forces	21	0.30%	Unpaid Family Workers	14	0.50%	
Demographics - Largest Employers & Electricity Provider			Demographics - Economic Output - GDP for County			
Largest Employers:		Electricity Providers:	GDP by County - Gross County Product (Mil\$)			
		Woodruff Electric Coop	County GDP as Percent of State GDP			
		Farmers Electric Coop	GCP Surplus(+)/Deficit (-) (Mil\$)			
		0	GCP Performance - Percentage			
			GCP Performance - Rating			
			Underperform			
Demographics - Economic Components of Employment Growth						
			Employment Growth	-70	Employment	% Total
			National Growth Component	21		-30.00%
			Industrial Mix Component	-8		11.43%
			Competitive Share Component	-83		118.57%
			Total Employment Growth	-70		100.00%
Demographics - Economic Base Industry Characteristics			Demographics - Economic Performance Metrics			
Base Industry 1	Manufacturing		Economic Performance Metrics			
Base Industry 2	Wholesale Trade		Index	Rating		
Base Industry 3			Degree of Industry Mix Diversification	0.99%	None	
Base Industry 4			Employment Correlation to U.S. Market	-0.4840	Low	
Base Industry 5			Economic Trade Capture in Persons	6,498	Inferior	
Base Industry 6			Economic Base Pull Factor	0.9000	Inferior	
			County to State Per Capita Income Index	0.8587	Inferior	
			Population to Employment Ratio	2.5275	Positive	
			Potential Economic Output Capture	0.9188	Inferior	
			Economic Input & Income Multiplier	1.4560	Superior	
			Economic Growth Index	0.2085	Inferior	
			Economic Growth Indicator	Structural Barriers		
			Bankruptcies - 2014	10	Low	
			Bankruptcy Per Capita	1.4140	Low	
			The data for this analysis is derived from various sources.			
County Official: County Judge Charles Dallas						
Analysis by Willie Lee Brooks, Jr. - MBA - Senior Analyst - Economic & Financial Risk - AECC - 5/30/14						



**Questions Regarding the Analysis should be sent to:**

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