

CHAPTER 3 FINANCIAL INDUSTRY IN APPALACHIA

3.1 SUMMARY

Access to banks is integral to access to credit. As documented above, a higher level of bank branches in a county is correlated with a higher number of loans in Appalachia. This analysis will document the distribution of banks by asset size in Appalachia with comparisons made to the nation. The distribution of branches is also examined.

- The distribution of banks by asset size is similar in the nation and the Appalachia. In 2007 and 2010, about two thirds of the banks were small banks with assets of less than \$250 million in both Appalachia and the United States. The percentage of large banks with assets above \$1 billion is also similar in the United States and Appalachia.
- The percentage of mid-size banks with assets between \$250 million and \$1 billion is modestly higher in Appalachia than the nation. Since this was the greatest difference between Appalachia and the nation, the analysis within Appalachia focused on mid-size banks. The largest percentage of mid-size banks was in the advantaged subregions and counties (Northern Appalachia, metropolitan counties, and competitive counties) and the lowest percentage was in disadvantaged counties (Central Appalachia, rural, and economically distressed counties).
- A statistically significant correlation existed between the percentage of mid-size banks and lending levels on a county level. A higher percentage of mid-size banks was associated with higher lending levels. NCRC's previous study for ARC documented a significant role for mid-size banks in small business lending and was able to present robust results because mid-size banks were required to report small business lending in 2003 (the regulatory agencies deleted the mandatory reporting requirement after 2003).⁹ It is likely that there is a stronger correlation between the presence of mid-size banks and lending in advantaged counties than is recorded by this study.
- Despite the financial crisis, the number of bank branches in Appalachia increased from 8,580 in 2007 to 8,677 in 2010. Interestingly, branches per capita did not reveal striking disparities by category of county in Appalachia, yet current trends, if continued, are likely to result in disparities. The number of branches in Appalachia of banks not headquartered in Appalachia increased by 19.5 percent from 2007 through 2010 while the number of branches of banks headquartered in Appalachia decreased by 7.2 percent during the time period. Banks not headquartered in Appalachia were disproportionately opening branches in advantaged counties in Appalachia, most likely due to more favorable economic and demographic opportunities and conditions.
- Lending on a per branch basis remained at a higher level in the nation than in Appalachia; in 2010 banks reported 41 small business loans per branch in the nation, while Appalachian banks provided only 25 loans per branch.. Within Appalachia, the largest differences occurred in

⁹ The previous NCRC study for ARC can be accessed via http://www.arc.gov/research/researchreportdetails.asp?REPORT_ID=8

Southern Appalachia compared to Central Appalachia, large metropolitan counties compared to rural counties, and attainment counties compared to distressed counties.

- Small business loan-to-deposit ratios in Appalachia declined from 5.4 percent in 2007 to 2.7 percent in 2010, and from 4.5 percent to 2 percent for the nation during the same time period. Within the subregions, the small business loan-to-deposit ratio was the lowest in Central Appalachia (1.6 percent) in 2010. The gap in the small business loan-to-deposit ratio between distressed counties and attainment counties was substantial, reporting ratios of 1.3 percent and 3.7 percent, respectively, in 2010.
- This chapter also considers credit unions lending. Credit union lending patterns cannot be fully analyzed since credit unions are not required to publicly report small business lending. The number of credit unions in Appalachia shrank from 2007 to 2010, and Appalachia has a lower proportion than does the nation of the largest credit unions with assets over \$100 million. Credit unions could represent an untapped resource for Appalachia, particularly in Central Appalachia, which had a higher percentage of credit unions above \$100 million than do other subregions.

If current trends continue, disparities in branching within Appalachia may appear since banks not headquartered in Appalachia are increasing their branches disproportionately in advantaged counties in Appalachia while banks headquartered in Appalachia are decreasing their branches. In addition, mid-size banks tend to be located disproportionately in advantaged parts of Appalachia. Finally, credit unions are likely an untapped resource for addressing disparities in small business lending.

3.2 DISTRIBUTION OF BANKS BY ASSET SIZE

The financial crisis thinned the ranks of banks in the nation as a whole, and in Appalachia from between 9 to 10 percent. The number of banks in the nation declined from 8,544 in 2007 to 7,667 in 2010. Likewise, the number of banks in Appalachia decreased from 732 in 2007 to 664 in 2010.

The distribution of banks by asset size is remarkably similar in the nation and Appalachia, with the great majority of banks having assets of less than \$250 million, which are considered small banks by regulatory agencies. In 2007 and 2010, about two thirds of the banks in both the nation and in Appalachia were small banks with assets of less than \$250 million. On the other end of the scale, the percentage of large banks with assets over \$1 billion is similar in Appalachia and the nation (see Tables 3-1 and 3-2).

A moderately higher percentage of mid-size banks with assets of between \$250 million and \$1 billion in assets were located in Appalachia than the nation in 2007 and 2010. For example, in 2010, 28.9 percent and 24.7 percent, respectively, of the banks in Appalachia and the nation, were mid-size banks.

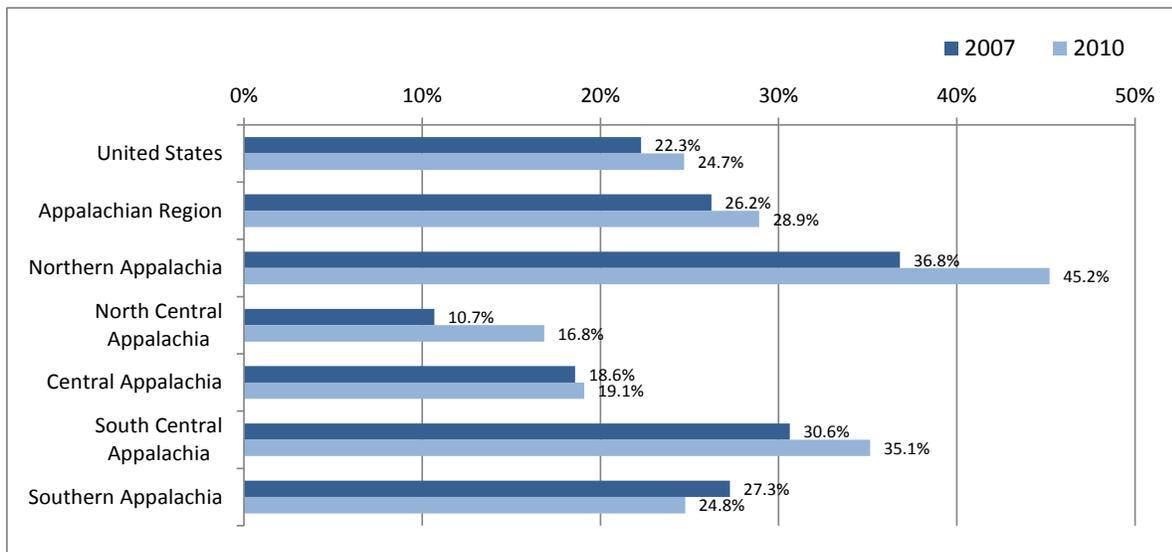
When considering subregions, Northern Appalachia had the highest percentage of mid-size banks (45.2 percent in 2010 and 36.8 percent in 2007) while Central Appalachia (19.1 percent in 2010 and 18.6 percent in 2007) and North Central Appalachia (16.8 percent in 2010 and 10.7 percent in 2007) had the lowest percentage of mid-size banks (see Figure 3-1).

Metropolitan counties had the highest percentage of mid-size banks while rural counties had the lowest percentage (see Figure 3-2). When considering the economic status of counties, distressed counties had

the highest percentage of small banks (87 percent) and the lowest percent of mid-size banks (12 percent) during both years (see Figure 3-3).

Generally speaking, the descriptive statistical analysis above suggests that counties with the highest percentage of mid-size and the lowest percentage of small banks had the highest ratio of loans per small businesses. Correlation analysis confirms this relationship. In the tables below, the correlations among the percentage of mid-size banks, non-credit card, and credit card small business lenders are positive and statistically significant (see Tables 3-3 through 3-5). The correlation coefficients are small, but the coefficients likely understate the extent of the correlation among mid-size banks and small business lending. Mid-size banks with assets between \$250 million and \$1 billion are not required to report small business lending activity, but a number of them voluntarily report this information. Hence, it is not surprising that the correlation coefficients are small, but to find a statistically significant relationship with voluntary data reporting suggests that the relationship is actually stronger than indicated. This finding is consistent with NCRC’s previous study for ARC that revealed a significant role for mid-size banks in small business lending (NCRC had access to complete small business lending activity for mid-size banks because these banks were previously required by bank regulators to report the small business loan data in earlier years).¹⁰

Figure 3-1: Percentage of Mid-Size Banks by Region*



*Mid-size banks have assets ranging from \$250 million to \$1 billion.

¹⁰ The previous NCRC study for ARC can be accessed via http://www.arc.gov/research/researchreportdetails.asp?REPORT_ID=8

Figure 3-2: Percentage of Mid-Size Banks by County Type*

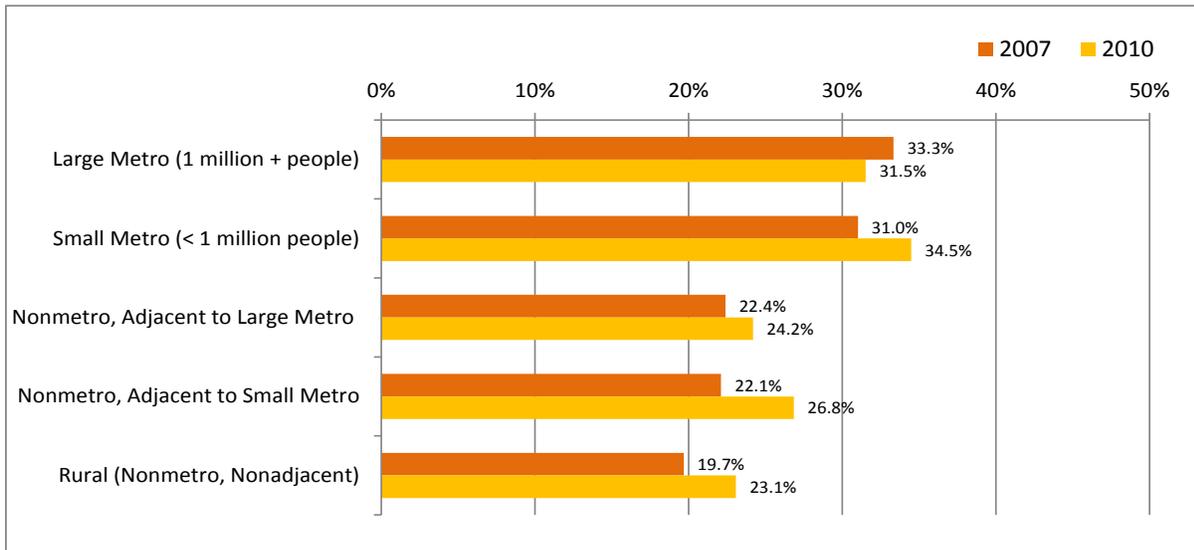
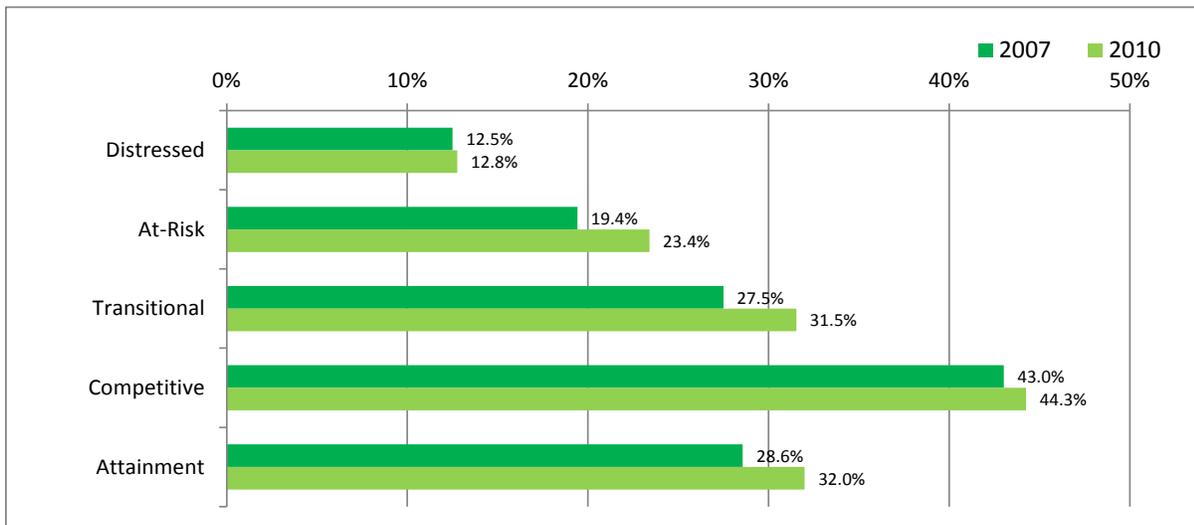
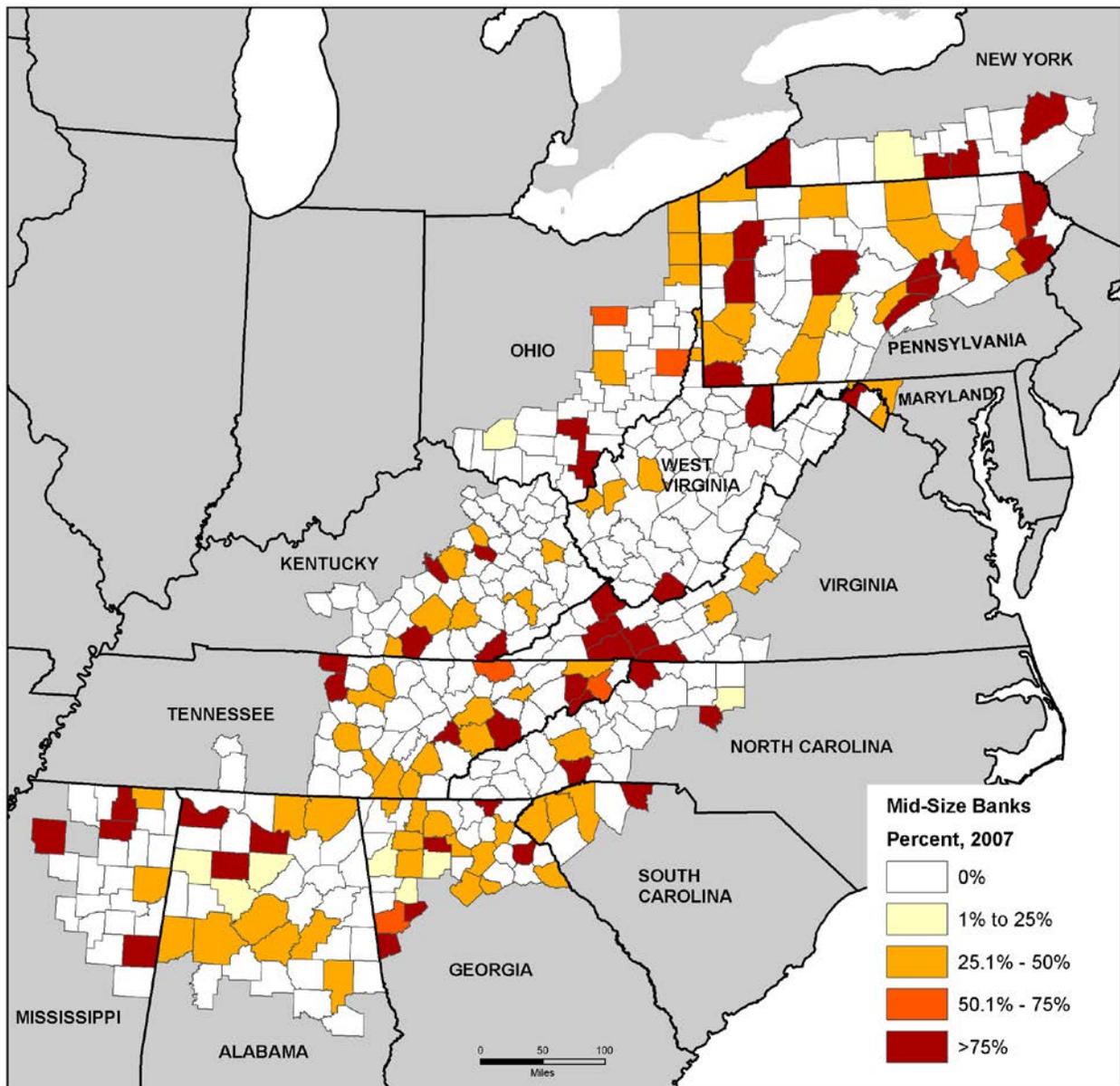


Figure 3-3: Percentage of Mid-Size Banks by Economic Status*



*Mid-size banks have assets ranging from \$250 million to \$1 billion.

Map 3-1: Percentage of Mid-Size Banks in Appalachia, 2007

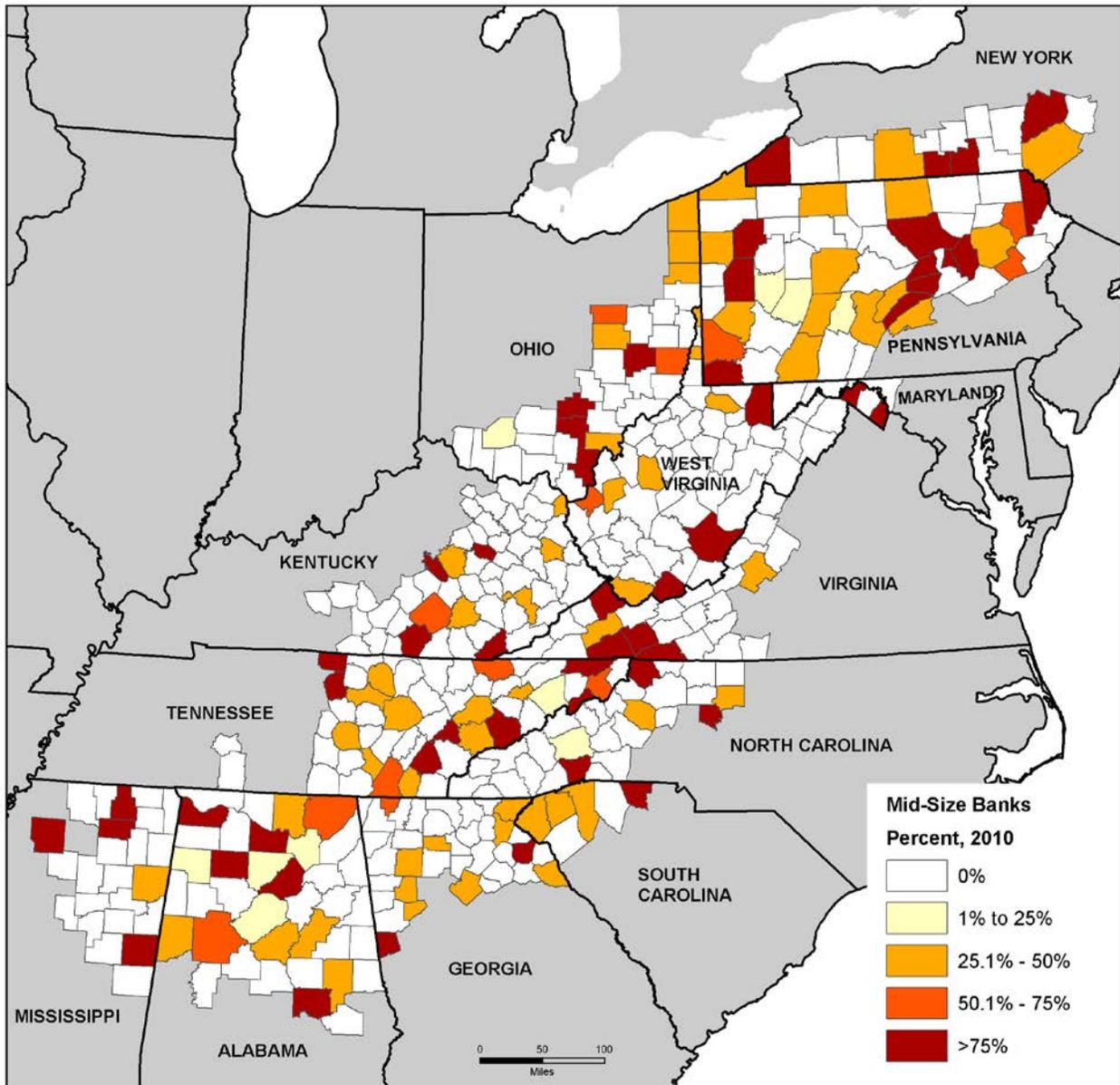


Map Title: Percentage of Mid-Size Banks in Appalachia, 2007

Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012

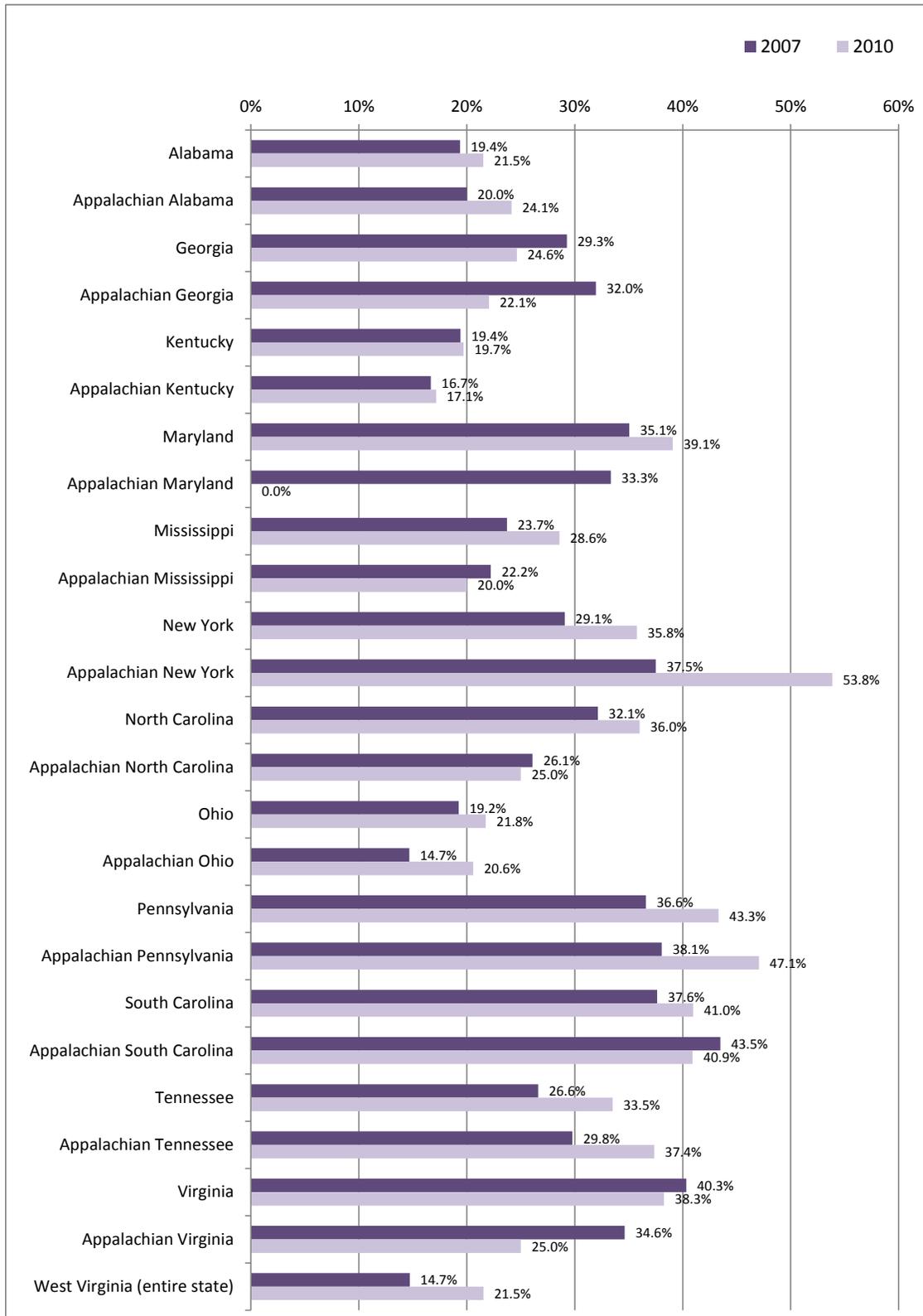
Data Source: FDIC, 2007

Map 3-2: Percentage of Mid-Size Banks in Appalachia, 2010



Map Title: Percentage of Mid-Size Banks in Appalachia, 2010
Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012
Data Source: FDIC, 2010

Figure 3-4: Percentage of Mid-Size Banks by State*



*Mid-size banks have assets ranging from \$250 million to \$1 billion.

Table 3-1: Percentage of Banks by Asset Size in Appalachia, 2007

	Less than \$250M		\$250M to \$1B		\$1B to \$10B		Greater than \$10B		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
United States	5,966	69.8%	1,904	22.3%	555	6.5%	119	1.4%	8,544	100%
Appalachian Region	484	66.1%	192	26.2%	49	6.7%	7	1.0%	732	100%
Subregions										
Northern Appalachia	83	50.9%	60	36.8%	18	11.0%	2	1.2%	163	100%
North Central Appalachia	85	82.5%	11	10.7%	7	6.8%	0	0.0%	103	100%
Central Appalachia	90	79.6%	21	18.6%	2	1.8%	0	0.0%	113	100%
South Central Appalachia	65	58.6%	34	30.6%	11	9.9%	1	0.9%	111	100%
Southern Appalachia	161	66.5%	66	27.3%	11	4.5%	4	1.7%	242	100%
County Types										
Large Metros (pop. 1 million +)	70	56.9%	41	33.3%	8	6.5%	4	3.3%	123	100%
Small Metros (pop. <1 million)	130	60.2%	67	31.0%	17	7.9%	2	0.9%	216	100%
Nonmetro, Adjacent to Large Metros	48	71.6%	15	22.4%	4	6.0%	0	0.0%	67	100%
Nonmetro, Adjacent to Small Metros	143	71.9%	44	22.1%	12	6.0%	0	0.0%	199	100%
Rural (nonmetro, not adj. to a metro)	93	73.2%	25	19.7%	8	6.3%	1	0.8%	127	100%
Economic Status										
Distressed	83	86.5%	12	12.5%	1	1.0%	0	0.0%	96	100%
At-Risk	78	75.7%	20	19.4%	5	4.9%	0	0.0%	103	100%
Transitional	255	63.8%	110	27.5%	32	8.0%	3	0.8%	400	100%
Competitive	39	45.3%	37	43.0%	6	7.0%	4	4.7%	86	100%
Attainment	23	65.7%	10	28.6%	2	5.7%	0	0.0%	35	100%
Alabama	120	75.0%	31	19.4%	6	3.8%	3	1.9%	160	100%
Appalachian Alabama	69	72.6%	19	20.0%	5	5.3%	2	2.1%	95	100%
Non-Appalachian Alabama	51	81.0%	12	19.0%	1	1.6%	1	1.6%	63	100%
Georgia	233	66.2%	103	29.3%	15	4.3%	1	0.3%	352	100%
Appalachian Georgia	62	63.9%	31	32.0%	4	4.1%	0	0.0%	97	100%
Non-Appalachian Georgia	171	64.5%	72	27.2%	11	4.2%	1	0.4%	265	100%
Kentucky	158	76.7%	40	19.4%	8	3.9%	0	0.0%	206	100%
Appalachian Kentucky	59	81.9%	12	16.7%	1	1.4%	0	0.0%	72	100%
Non-Appalachian Kentucky	99	73.9%	28	20.9%	7	5.2%	0	0.0%	134	100%
Maryland	56	57.7%	34	35.1%	7	7.2%	0	0.0%	97	100%
Appalachian Maryland	0	0.0%	1	33.3%	2	66.7%	0	0.0%	3	100%
Non-Appalachian Maryland	56	59.6%	33	35.1%	5	5.3%	0	0.0%	94	100%
Mississippi	66	68.0%	23	23.7%	7	7.2%	1	1.0%	97	100%
Appalachian Mississippi	18	66.7%	6	22.2%	2	7.4%	1	3.7%	27	100%
Non-Appalachian Mississippi	48	68.6%	17	24.3%	5	7.1%	0	0.0%	70	100%
New York	93	45.8%	59	29.1%	42	20.7%	9	4.4%	203	100%
Appalachian New York	8	50.0%	6	37.5%	2	12.5%	0	0.0%	16	100%
Non-Appalachian New York	85	45.9%	53	28.6%	40	21.6%	9	4.9%	185	100%
North Carolina	56	50.0%	36	32.1%	15	13.4%	5	4.5%	112	100%
Appalachian North Carolina	10	43.5%	6	26.1%	6	26.1%	1	4.3%	23	100%
Non-Appalachian North Carolina	46	51.7%	30	33.7%	9	10.1%	4	4.5%	89	100%
Ohio	189	71.3%	51	19.2%	16	6.0%	9	3.4%	265	100%
Appalachian Ohio	58	77.3%	11	14.7%	6	8.0%	0	0.0%	75	100%
Non-Appalachian Ohio	131	68.9%	40	21.1%	10	5.3%	9	4.7%	190	100%
Pennsylvania	122	49.6%	90	36.6%	29	11.8%	5	2.0%	246	100%
Appalachian Pennsylvania	58	51.3%	43	38.1%	10	8.8%	2	1.8%	113	100%
Non-Appalachian Pennsylvania	64	53.3%	47	39.2%	19	15.8%	3	2.5%	120	100%
South Carolina	52	55.9%	35	37.6%	5	5.4%	1	1.1%	93	100%
Appalachian South Carolina	12	52.2%	10	43.5%	0	0.0%	1	4.3%	23	100%
Non-Appalachian South Carolina	40	60.6%	25	37.9%	5	7.6%	0	0.0%	66	100%
Tennessee	140	69.0%	54	26.6%	8	3.9%	1	0.5%	203	100%
Appalachian Tennessee	63	67.0%	28	29.8%	3	3.2%	0	0.0%	94	100%
Non-Appalachian Tennessee	77	73.3%	26	24.8%	5	4.8%	1	1.0%	105	100%
Virginia	54	45.4%	48	40.3%	12	10.1%	5	4.2%	119	100%
Appalachian Virginia	14	53.8%	9	34.6%	3	11.5%	0	0.0%	26	100%
Non-Appalachian Virginia	40	41.7%	39	40.6%	9	9.4%	5	5.2%	96	100%
West Virginia (entire state)	53	77.9%	10	14.7%	5	7.4%	0	0.0%	68	100%

Table 3-2: Percentage of Banks by Asset Size in Appalachia, 2010

	Less than \$250M		\$250M to \$1B		\$1B to \$10B		Greater than \$10B		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
United States	5,101	66.5%	1,893	24.7%	565	7.4%	108	1.4%	7,667	100%
Appalachian Region	423	63.7%	192	28.9%	44	6.6%	5	0.8%	664	100%
Subregions										
Northern Appalachia	62	42.5%	66	45.2%	17	11.6%	1	0.7%	146	100%
North Central Appalachia	73	76.8%	16	16.8%	6	6.3%	0	0.0%	95	100%
Central Appalachia	85	77.3%	21	19.1%	4	3.6%	0	0.0%	110	100%
South Central Appalachia	61	55.0%	39	35.1%	10	9.0%	1	0.9%	111	100%
Southern Appalachia	142	70.3%	50	24.8%	7	3.5%	3	1.5%	202	100%
County Types										
Large Metros (pop. 1 million +)	54	58.7%	29	31.5%	6	6.5%	3	3.3%	92	100%
Small Metros (pop. <1 million)	116	57.1%	70	34.5%	16	7.9%	1	0.5%	203	100%
Nonmetro, Adjacent to Large Metros	42	67.7%	15	24.2%	5	8.1%	0	0.0%	62	100%
Nonmetro, Adjacent to Small Metros	128	67.4%	51	26.8%	11	5.8%	0	0.0%	190	100%
Rural (nonmetro, not adj. to a metro)	83	70.9%	27	23.1%	6	5.1%	1	0.9%	117	100%
Economic Status										
Distressed	82	87.2%	12	12.8%	0	0.0%	0	0.0%	94	100%
At-Risk	68	72.3%	22	23.4%	4	4.3%	0	0.0%	94	100%
Transitional	233	59.7%	123	31.5%	33	8.5%	1	0.3%	390	100%
Competitive	24	39.3%	27	44.3%	6	9.8%	4	6.6%	61	100%
Attainment	16	64.0%	8	32.0%	1	4.0%	0	0.0%	25	100%
Alabama	108	75.0%	31	21.5%	3	2.1%	2	1.4%	144	100%
Appalachian Alabama	62	71.3%	21	24.1%	2	2.3%	2	2.3%	87	100%
Non-Appalachian Alabama	46	83.6%	10	18.2%	1	1.8%	0	0.0%	55	100%
Georgia	189	70.5%	66	24.6%	11	4.1%	2	0.7%	268	100%
Appalachian Georgia	50	73.5%	15	22.1%	3	4.4%	0	0.0%	68	100%
Non-Appalachian Georgia	139	69.5%	51	25.5%	8	4.0%	2	1.0%	200	100%
Kentucky	148	74.7%	39	19.7%	11	5.6%	0	0.0%	198	100%
Appalachian Kentucky	56	80.0%	12	17.1%	2	2.9%	0	0.0%	70	100%
Non-Appalachian Kentucky	92	71.9%	27	21.1%	9	7.0%	0	0.0%	128	100%
Maryland	47	54.0%	34	39.1%	6	6.9%	0	0.0%	87	100%
Appalachian Maryland	0	0.0%	0	0.0%	1	100.0%	0	0.0%	1	100%
Non-Appalachian Maryland	47	54.7%	34	39.5%	5	5.8%	0	0.0%	86	100%
Mississippi	57	62.6%	26	28.6%	7	7.7%	1	1.1%	91	100%
Appalachian Mississippi	17	68.0%	5	20.0%	2	8.0%	1	4.0%	25	100%
Non-Appalachian Mississippi	40	60.6%	21	31.8%	5	7.6%	0	0.0%	66	100%
New York	74	38.3%	69	35.8%	41	21.2%	9	4.7%	193	100%
Appalachian New York	5	38.5%	7	53.8%	1	7.7%	0	0.0%	13	100%
Non-Appalachian New York	69	38.8%	62	34.8%	40	22.5%	9	5.1%	178	100%
North Carolina	45	45.0%	36	36.0%	15	15.0%	4	4.0%	100	100%
Appalachian North Carolina	13	54.2%	6	25.0%	4	16.7%	1	4.2%	24	100%
Non-Appalachian North Carolina	32	42.1%	30	39.5%	11	14.5%	3	3.9%	76	100%
Ohio	168	70.3%	52	21.8%	12	5.0%	7	2.9%	239	100%
Appalachian Ohio	50	73.5%	14	20.6%	4	5.9%	0	0.0%	68	100%
Non-Appalachian Ohio	118	69.0%	38	22.2%	8	4.7%	7	4.1%	171	100%
Pennsylvania	91	41.9%	94	43.3%	28	12.9%	4	1.8%	217	100%
Appalachian Pennsylvania	41	40.2%	48	47.1%	12	11.8%	1	1.0%	102	100%
Non-Appalachian Pennsylvania	50	49.0%	46	45.1%	16	15.7%	3	2.9%	102	100%
South Carolina	45	54.2%	34	41.0%	4	4.8%	0	0.0%	83	100%
Appalachian South Carolina	13	59.1%	9	40.9%	0	0.0%	0	0.0%	22	100%
Non-Appalachian South Carolina	32	55.2%	25	43.1%	4	6.9%	0	0.0%	58	100%
Tennessee	118	61.8%	64	33.5%	8	4.2%	1	0.5%	191	100%
Appalachian Tennessee	54	59.3%	34	37.4%	3	3.3%	0	0.0%	91	100%
Non-Appalachian Tennessee	64	64.6%	30	30.3%	5	5.1%	1	1.0%	99	100%
Virginia	49	42.6%	44	38.3%	18	15.7%	4	3.5%	115	100%
Appalachian Virginia	16	57.1%	7	25.0%	5	17.9%	0	0.0%	28	100%
Non-Appalachian Virginia	33	37.1%	37	41.6%	13	14.6%	4	4.5%	89	100%
West Virginia (entire state)	46	70.8%	14	21.5%	5	7.7%	0	0.0%	65	100%

Table 3-3: Correlation among Percentage of Midsize Banks and Non-Credit Card Lending

	Correlation Coefficients	
	2007	2010
Normalized (Count)	0.1777*	0.09*
Not normalized (Count)	0.1336*	0.0978*

Table 3-4: Correlation among Percentage of Midsize Banks and Credit Card Lending

	Correlation Coefficients	
	2007	2010
Normalized (Count)	0.19*	0.1382*
Not normalized (Count)	0.1147*	0.109*

Table 3-5: Correlation among Percentage of Midsize Banks and Credit Card Lending and Non-Credit Card Lending (All Small Business Lending)

	Correlation Coefficients	
	2007	2010
Normalized (Count)	0.2085*	0.1296*
Not normalized (Count)	0.1237*	0.1067*

*Statistically significant at the 0.001 level. Normalized here means loans divided by small businesses, count refers to number of loans and amount refers to dollar amount of loans.

3.3 BRANCHING PATTERNS, LOAN TO DEPOSIT RATIOS, AND LOANS PER BRANCH

Overall, the distribution of branches across the region is stable and branches per capita are relatively uniform with small disparities across subregion or county classification. However, the disparities in loan-to-deposit ratios and loans per branch were significant and were manifested in large metropolitan counties compared to rural counties and in Southern Appalachia compared to Central Appalachia.

Tables 3.6 and 3.7 reveal that the numbers of branches in Appalachia increased from 8,580 in 2007 to 8,677 in 2010. In both years, about 63 percent of the branches in Appalachia were those of large banks with assets above \$1 billion. Interestingly, the number of branches of banks not headquartered in Appalachia increased 19.5 percent from 2007 through 2010 while the branches of banks headquartered in Appalachia decreased 7.2 percent during the time period (see Table 3-8). The largest decrease of branches of banks headquartered in the region was those of large banks, whose branches decreased 24 percent from 2007 through 2010.

As Table 3-9 shows, the numbers of branches across subregions and county categories were relatively stable between 2007 and 2010. Northern Appalachia, for example, experienced a slight decline of 15 branches while Central Appalachia gained 8 branches. Southern Appalachia gained 33 branches but this gain was offset by a larger population increase, which actually contributed to a higher number of persons per branches than the other subregions (though the higher number of persons per branch for Southern Appalachia is probably not indicative of less service or branch access since the differences among persons per branch are not great across the subregions).

The percentage of branches of banks without headquarters in Appalachia is lowest in Central Appalachia, in rural counties, and in distressed counties. Conversely, the percentage of branches of banks without headquarters in Appalachia is highest in Northern Appalachia, large metropolitan counties, and attainment counties (see Figures 3-5 through 3-7 and Maps 3-5 through 3-6). The tendency for a higher percentage of branches of banks not headquartered in Appalachia to be in the economically advantaged counties suggests that banks not headquartered in Appalachia are gravitating to those parts of the region experiencing the most favorable economic and population growth. This might be exacerbating unequal access over time since the growth in branches is being driven by banks not headquartered in Appalachia, but this trend did not noticeably increase unequal access as measured by the number of branches or number of persons per branch during 2007 through 2010.

Table 3-10 demonstrates a dramatic decline in small business loan-to-deposit ratios between 2007 and 2010 for both the nation and Appalachia. The small business loan-to-deposit ratio declined from 5.4 percent during 2007 to 2.7 percent during 2010 in Appalachia and from 4.5 percent to 2 percent for the nation.

Within the subregions, the small business loan-to-deposit ratio was highest in Southern Appalachia (7 percent) and lowest in Central Appalachia (3.1 percent) in 2007. By 2010, the disparities had narrowed but Central Appalachia remained the subregion with the lowest loan-to-deposit ratio of 1.6 percent.

Likewise, disparities narrowed when considering the economic status of counties. The small business loan-to-deposit ratio in distressed and attainment counties, respectively, was 1.3 percent and 3.7 percent in 2010 while the comparable ratios were 2.9 percent and 8.6 percent in 2007.

The number of small business loans per branch was considerably higher in the nation (132 loans per branch) than in Appalachia (81 loans per branch) during 2007 (see Table 3-10). Loans per branch declined significantly by 2010 for both the nation and Appalachia but significant disparities remained. In 2010, the number of small business loans per branch was 41.2 in the nation and 25.2 in Appalachia.

Within Appalachia, the largest differences occur when comparing Southern Appalachia to Central Appalachia, large metropolitan counties to rural counties, and distressed counties to attainment counties.

Table 3-6: Number of Bank Branches Headquartered and not Headquartered in Appalachia by Asset Size, 2007

Type of Branches	Less than \$250M		\$250M to \$1B		\$1B to \$10B		Greater than \$10B		Total
	count	%	count	%	count	%	count	%	
Not Headquartered	45	1.68%	132	4.93%	472	17.62%	2,030	75.77%	2,679
Headquartered	1,486	25.18%	1,569	26.59%	1,655	28.05%	1,191	20.18%	5,901
Total	1,531	17.84%	1,701	19.83%	2,127	24.79%	3,221	37.54%	8,580

Table 3-7: Number of Bank Branches Headquartered and not Headquartered in Appalachia by Asset Size, 2010

Type of Branches	Less than \$250M		\$250M to \$1B		\$1B to \$10B		Greater than \$10B		Total
	count	%	count	%	count	%	count	%	
Not Headquartered	77	2.41%	144	4.50%	598	18.69%	2,381	74.41%	3,200
Headquartered	1,267	23.13%	1,692	30.89%	1,620	29.58%	898	16.40%	5,477
Total	1,344	15.49%	1,836	21.16%	2,218	25.56%	3,279	37.79%	8,677

Table 3-8: Change in Number of Bank Branches Headquartered and not Headquartered in Appalachia by Asset Size, 2007 to 2010

Type of Branches	Less than \$250M		\$250M to \$1B		\$1B to \$10B		Greater than \$10B		Total	
	count	%	count	%	count	%	count	%	count	%
Not Headquartered	32	71.11%	12	9.09%	126	26.69%	351	17.29%	521	19.45%
Headquartered	-219	-14.74%	123	7.84%	-35	-2.11%	-293	-24.60%	-424	-7.19%
Total	-187	-12.21%	135	7.94%	91	4.28%	58	1.80%	97	1.13%

Figure 3-5: Branches not Headquartered in Appalachia by Region

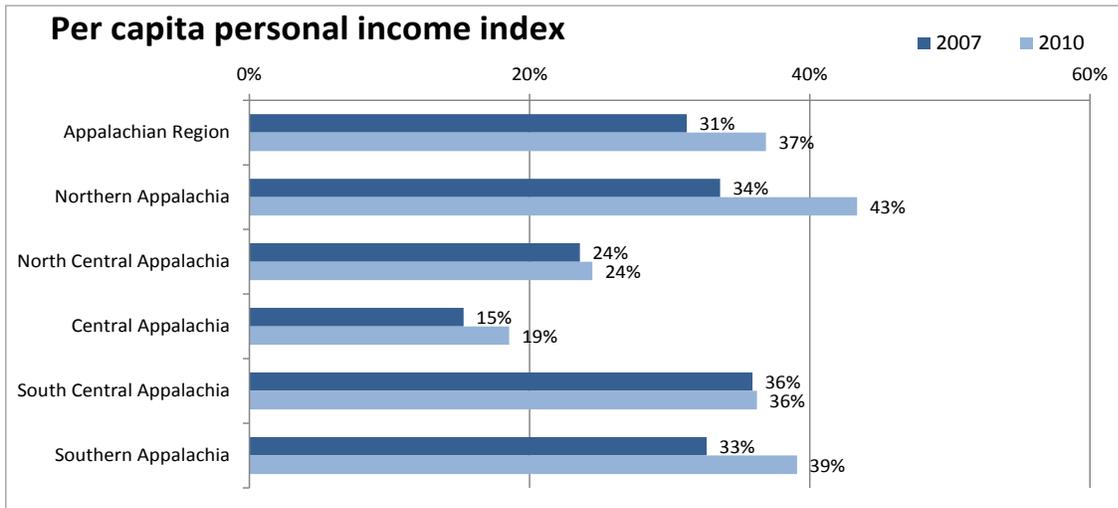


Figure 3-6: Branches not Headquartered in Appalachia by County Type

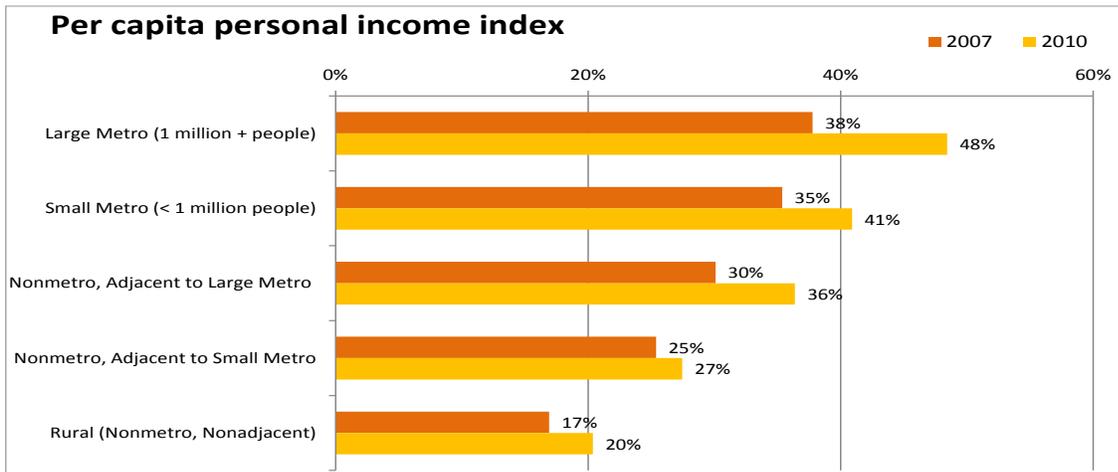


Figure 3-7: Branches not Headquartered in Appalachia by Economic Status

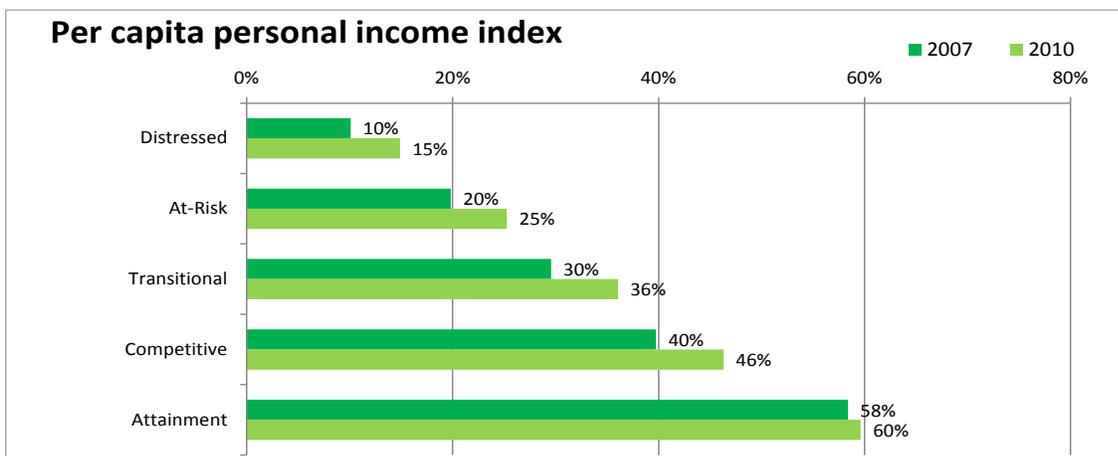
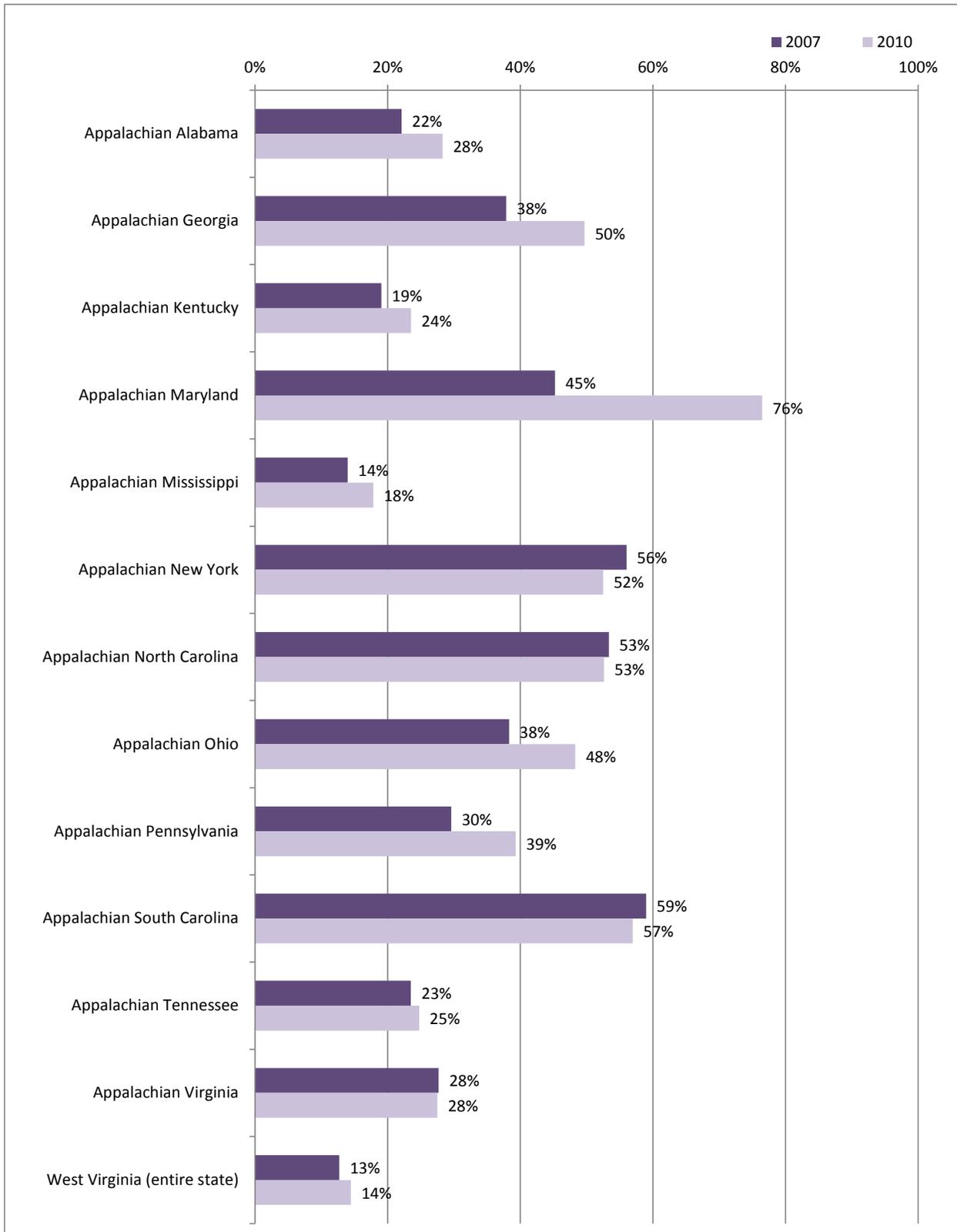
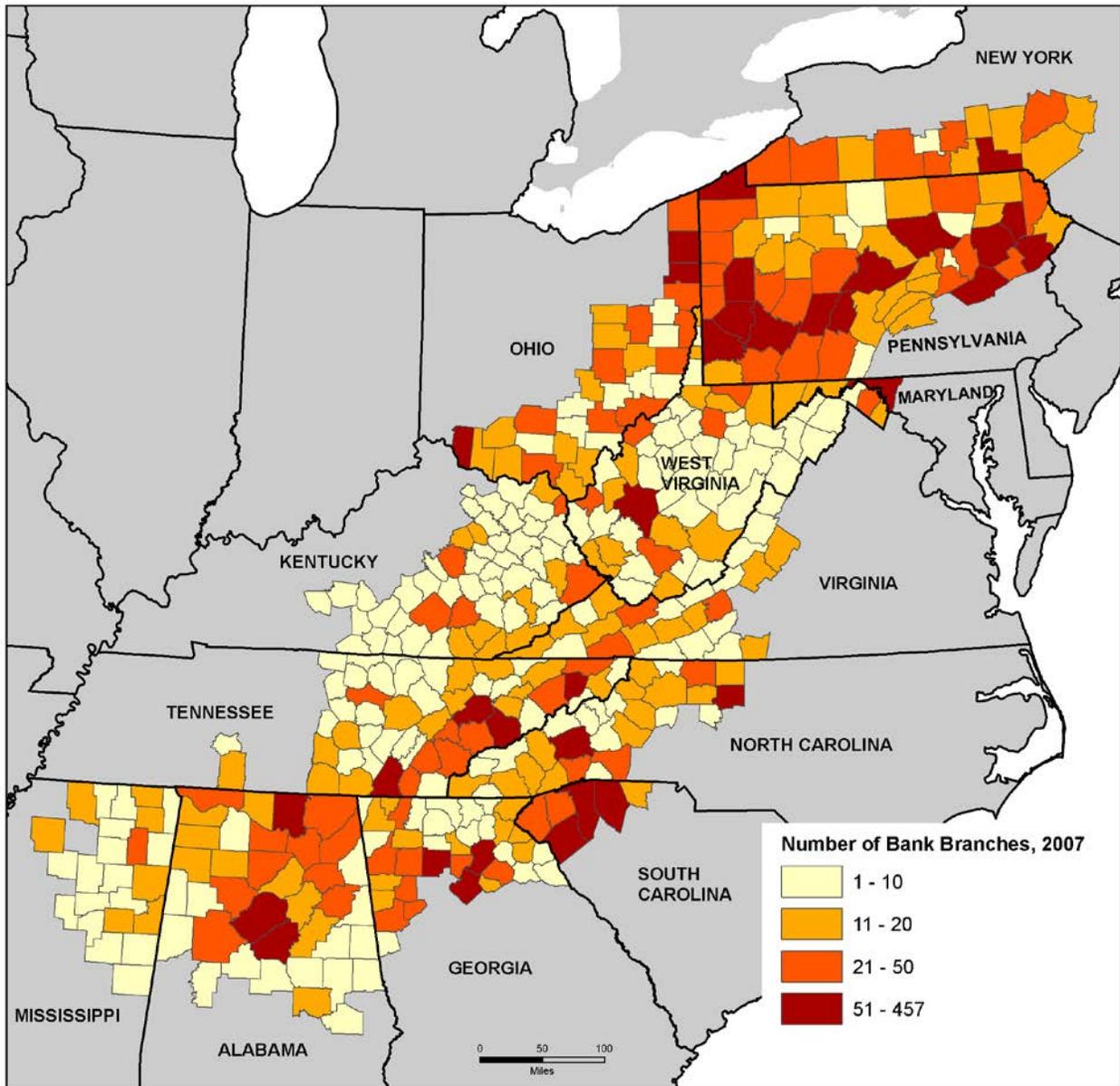


Figure 3-8: Branches not headquartered in Appalachia by State

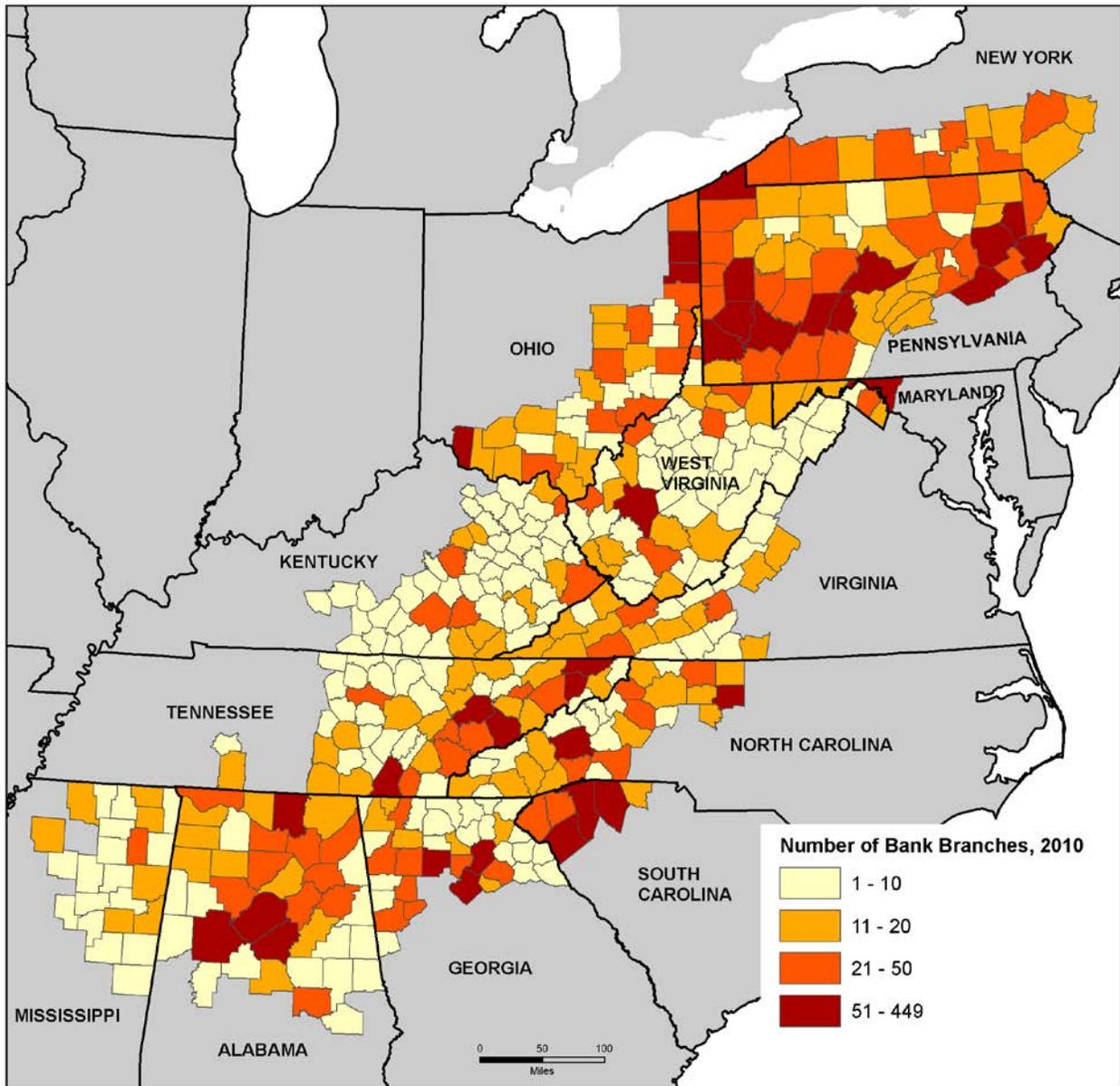


Map 3-3: Number of Bank Branches per County in Appalachia, 2007



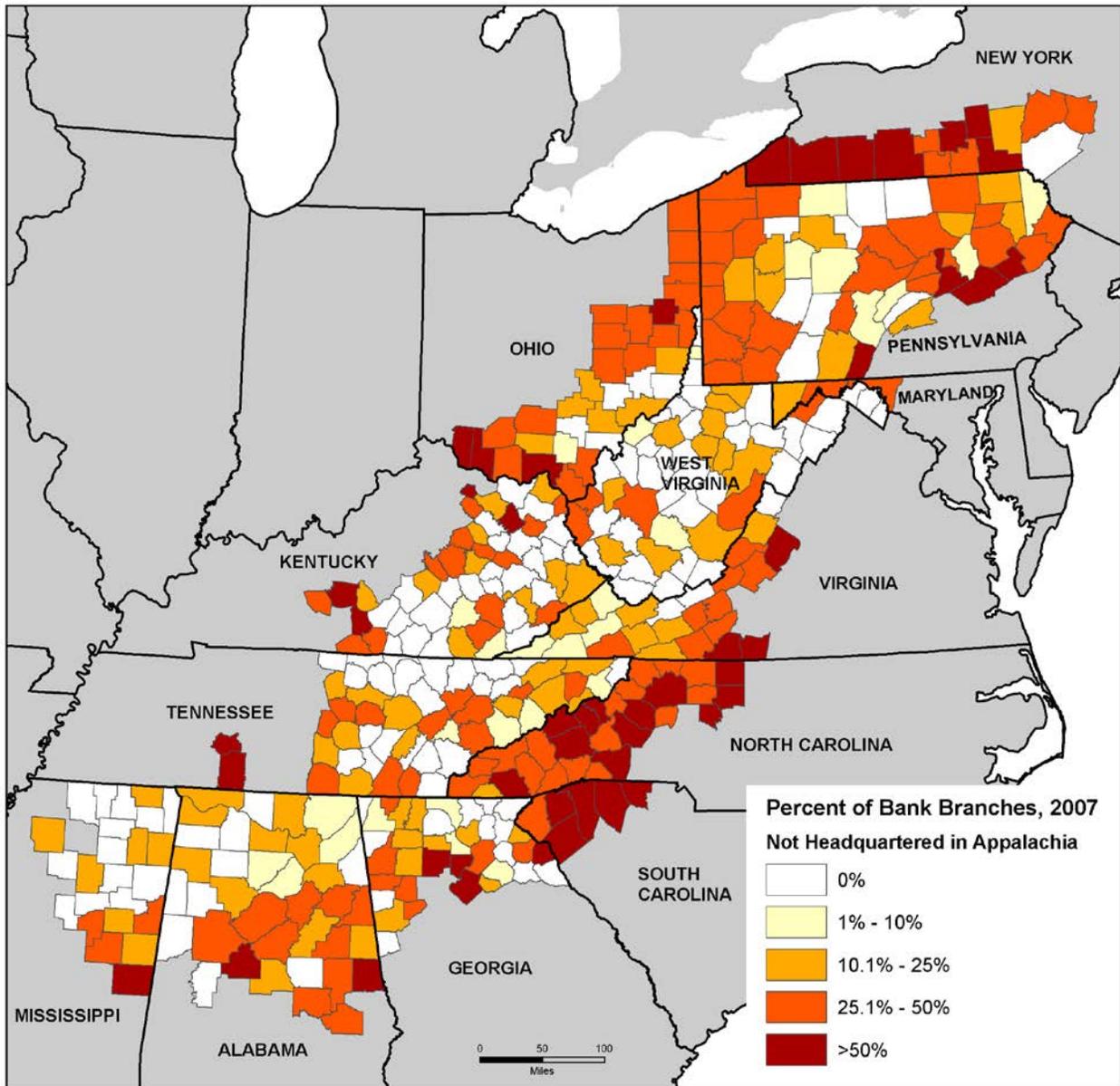
Map Title: Number of Bank Branches per County in Appalachia, 2007
Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012
Data Source: FDIC, 2007

Map 3-4: Number of Bank Branches per County in Appalachia, 2010



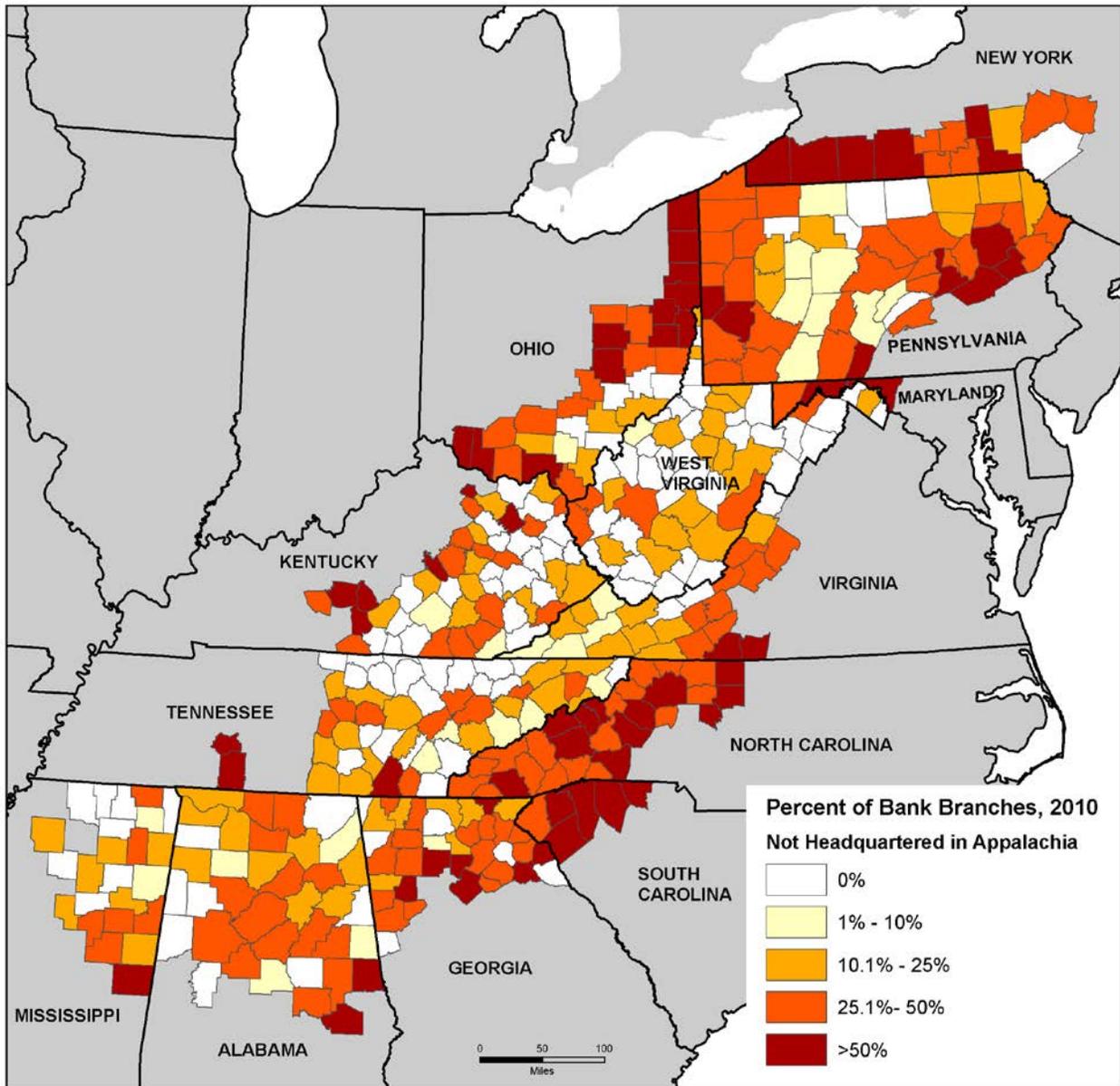
Map Title: Number of Bank Branches per County in Appalachia, 2010
Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012
Data Source: FDIC, 2010

Map 3-5: Percent of Bank Branches without Bank Headquarter in Appalachia, 2007



Map Title: Percent of Bank Branches without Bank Headquarter in Appalachia, 2007
Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012
Data Source: FDIC, 2007

Map 3-6: Percent of Bank Branches without Bank Headquarter in Appalachia, 2010



Map Title: Percent of Bank Branches without Bank Headquarter in Appalachia, 2010
Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012
Data Source: FDIC, 2010

Table 3-9: Bank Branches Headquartered and not Headquartered in Appalachia, 2007 to 2010

	2007					2010				
	Number of Total Branches	Number of Branches Headquartered in Appalachia	Number of Branches not Headquartered in Appalachia	% of Branches not Headquartered in Appalachia	Number of Persons per Branch	Number of Total Branches	Number of Branches Headquartered in Appalachia	Number of Branches not Headquartered in Appalachia	% of Branches not Headquartered in Appalachia	Number of Persons per Branch
United States	93,434	-	-	-	3,245	94,755	-	-	-	3,299
Appalachian Region	8,580	5,901	2,679	31%	2,886	8,677	5,477	3,200	37%	2,909
Subregions										
Northern Appalachia	3,115	2,068	1,047	34%	2,698	3,100	1,755	1,345	43%	2,705
North Central Appalachia	818	625	193	24%	2,925	833	629	204	24%	2,909
Central Appalachia	752	637	115	15%	2,539	760	619	141	19%	2,524
South Central Appalachia	1,604	1,028	576	36%	2,863	1,659	1,058	601	36%	2,844
Southern Appalachia	2,291	1,543	748	33%	3,259	2,325	1,416	909	39%	3,354
County Types										
Large Metro (1 million + people)	1,813	1,128	685	38%	3,083	1,798	927	871	48%	3,210
Small Metro (< 1 million people)	3,316	2,143	1,173	35%	3,009	3,386	2,001	1,385	41%	3,009
Nonmetro, Adjacent to Large Metro	618	432	186	30%	2,712	624	397	227	36%	2,719
Nonmetro, Adjacent to Small Metro	1,840	1,373	467	25%	2,712	1,868	1,355	513	27%	2,702
Rural (Nonmetro, Nonadjacent)	993	825	168	17%	2,546	1,001	797	204	20%	2,538
Economic Status										
Distressed	515	463	52	10%	2,777	531	452	79	15%	2,718
At-Risk	797	639	158	20%	2,813	831	621	210	25%	2,880
Transitional	5,037	3,548	1,489	30%	2,845	5,273	3,372	1,901	36%	2,857
Competitive	1,570	946	624	40%	2,928	1,559	837	722	46%	2,942
Attainment	423	176	247	58%	3,408	483	195	288	60%	3,640
Alabama	1,445				3,239	1,528				3,128
Appalachian Alabama	897	699	198	22%	3,340	934	670	264	28%	3,281
Non-Appalachian Alabama	548	-	-	-	3,072	594	-	-	-	2,888
Georgia	2,715				3,402	2,660				3,642
Appalachian Georgia	816	507	309	38%	3,328	787	396	391	50%	3,727
Non-Appalachian Georgia	1,899	-	-	-	3,434	1,873	-	-	-	3,606
Kentucky	1,763				2,411	1,784				2,432
Appalachian Kentucky	483	391	92	19%	2,437	489	374	115	24%	2,422
Non-Appalachian Kentucky	1,280	-	-	-	2,401	1,295	-	-	-	2,436
Maryland	1,760				3,199	1,755				3,290
Appalachian Maryland	84	46	38	45%	2,950	85	20	65	76%	2,972
Non-Appalachian Maryland	1,676	-	-	-	3,212	1,670	-	-	-	3,306
Mississippi	1,074				2,729	1,107				2,680
Appalachian Mississippi	222	191	31	14%	2,816	230	189	41	18%	2,736
Non-Appalachian Mississippi	852	-	-	-	2,706	877	-	-	-	2,666
New York	5,136				3,750	5,337				3,631
Appalachian New York	341	150	191	56%	3,133	341	162	179	52%	3,127
Non-Appalachian New York	4,795	-	-	-	3,793	4,996	-	-	-	3,665
North Carolina	2,614				3,477	2,709				3,520
Appalachian North Carolina	521	243	278	53%	3,161	536	254	282	53%	3,170
Non-Appalachian North Carolina	2,093	-	-	-	3,556	2,173	-	-	-	3,606
Ohio	3,944				2,911	3,893				2,963
Appalachian Ohio	731	451	280	38%	2,793	731	378	353	48%	2,793
Non-Appalachian Ohio	3,213	-	-	-	2,938	3,162	-	-	-	3,003
Pennsylvania	4,592				2,739	4,533				2,802
Appalachian Pennsylvania	2,225	1,567	658	30%	2,607	2,206	1,339	867	39%	2,626
Non-Appalachian Pennsylvania	2,367	-	-	-	2,862	2,327	-	-	-	2,970
South Carolina	1,318				3,370	1,411				3,278
Appalachian South Carolina	356	146	210	59%	3,170	374	161	213	57%	3,132
Non-Appalachian South Carolina	962	-	-	-	3,444	1,037	-	-	-	3,331
Tennessee	2,166				2,839	2,198				2,887
Appalachian Tennessee	983	752	231	23%	2,756	1,014	763	251	25%	2,747
Non-Appalachian Tennessee	1,183	-	-	-	2,908	1,184	-	-	-	3,072
Virginia	2,532				3,072	2,621				3,083
Appalachian Virginia	307	222	85	28%	2,496	320	232	88	28%	2,406
Non-Appalachian Virginia	2,225	-	-	-	3,152	2,301	-	-	-	3,177
West Virginia (entire state)	614	536	78	13%	2,996	630	539	91	14%	2,941

Figure 3-9: Number of Loans per Branch by Region

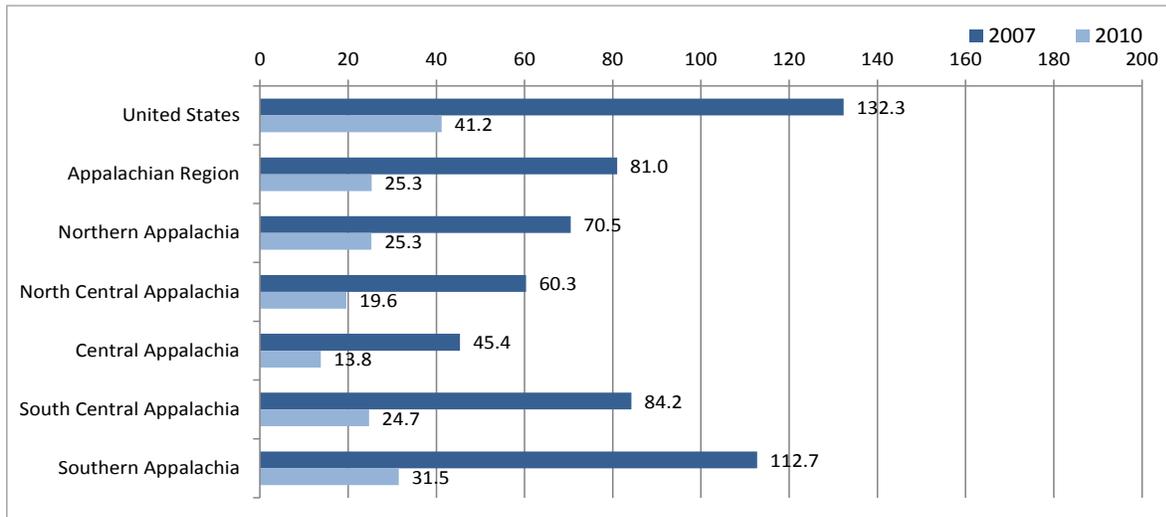


Figure 3-10: Number of Loans per Branch by County Type

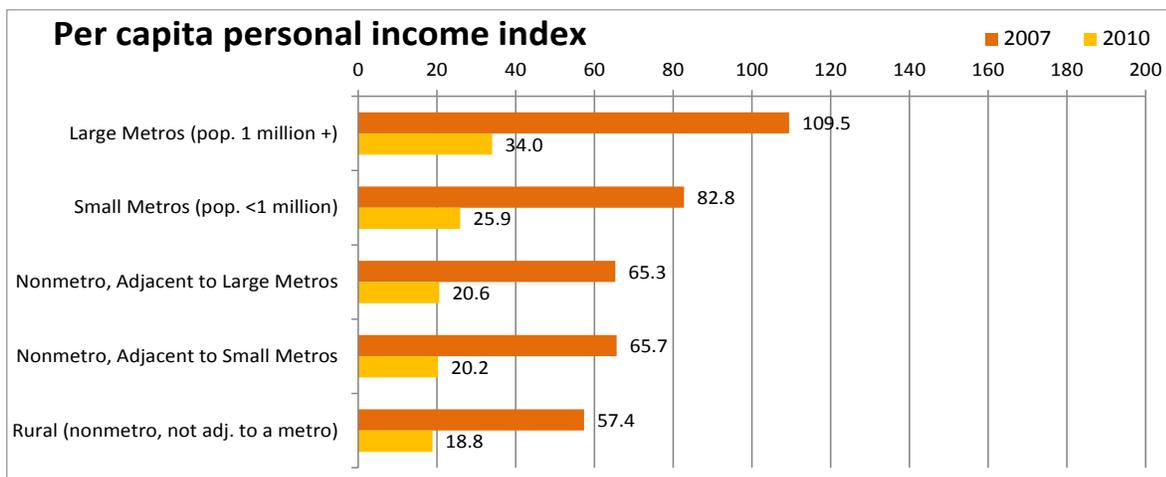


Figure 3-11: Number of Loans per Branch by Economic Status

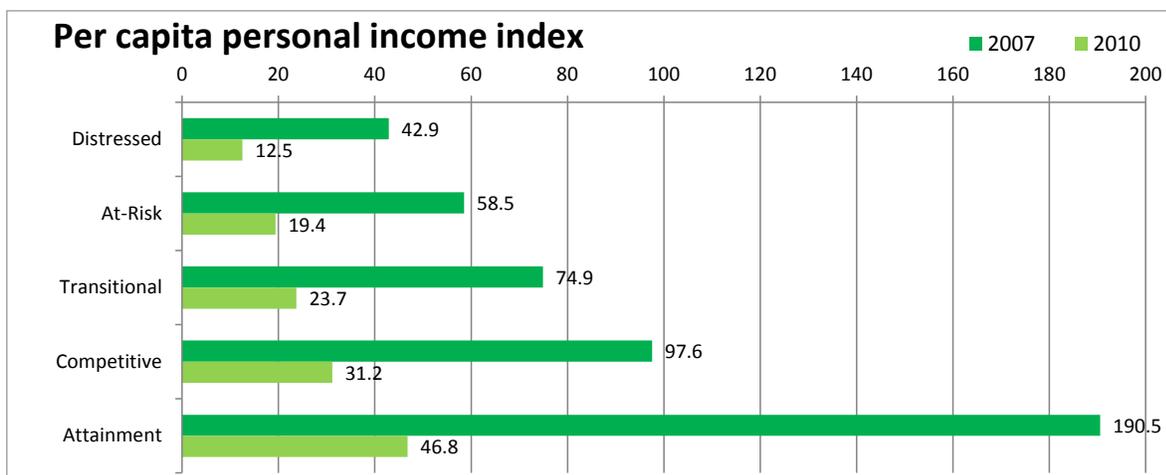


Table 3-10: Ratio of Small Business Loans to Deposits and Loans per Branches

	2007		2010	
	Ratio of SB Loans to Deposits	SB Loans per Branches	Ratio of SB Loans to Deposits	SB Loans per Branches
United States	4.5%	132.3	2.1%	41.2
Appalachian Region	5.4%	81.0	2.7%	25.3
Subregions				
Northern Appalachia	4.4%	70.5	2.8%	25.3
North Central Appalachia	4.5%	60.3	2.8%	19.6
Central Appalachia	3.1%	45.4	1.6%	13.8
South Central Appalachia	5.8%	84.2	2.8%	24.7
Southern Appalachia	7.0%	112.7	2.8%	31.5
County Types				
Large Metro (1 million + people)	5.1%	109.5	2.6%	34.0
Small Metro (< 1 million people)	6.1%	82.8	3.1%	25.9
Nonmetro, Adjacent to Large Metro	4.3%	65.3	2.3%	20.6
Nonmetro, Adjacent to Small Metro	5.0%	65.7	2.5%	20.2
Rural (Nonmetro, Nonadjacent)	4.4%	57.4	2.3%	18.8
Economic Status				
Distressed	2.9%	42.9	1.3%	12.5
At-Risk	4.3%	58.5	2.4%	19.4
Transitional	5.7%	74.9	3.0%	23.7
Competitive	4.9%	97.6	2.4%	31.2
Attainment	8.6%	190.5	3.7%	46.8
Alabama	6.8%	93.1	2.7%	27.0
Appalachian Alabama	6.6%	97.1	2.5%	28.4
Non-Appalachian Alabama	7.2%	86.3	3.2%	24.7
Georgia	5.9%	139.4	2.5%	37.4
Appalachian Georgia	7.8%	150.3	3.5%	39.7
Non-Appalachian Georgia	5.3%	134.8	2.3%	36.4
Kentucky	4.7%	62.0	2.9%	21.2
Appalachian Kentucky	3.2%	46.5	1.7%	14.5
Non-Appalachian Kentucky	5.1%	67.7	3.2%	23.7
Maryland	5.6%	130.0	2.2%	35.8
Appalachian Maryland	6.7%	88.1	3.9%	27.7
Non-Appalachian Maryland	5.5%	132.3	2.1%	36.3
Mississippi	5.6%	65.3	3.1%	23.8
Appalachian Mississippi	6.1%	67.3	2.8%	22.7
Non-Appalachian Mississippi	5.5%	64.8	3.2%	24.0
New York	2.6%	169.5	1.1%	52.7
Appalachian New York	4.4%	76.8	2.1%	26.6
Non-Appalachian New York	2.6%	176.5	1.0%	54.6
North Carolina	5.0%	121.2	2.4%	37.2
Appalachian North Carolina	5.6%	111.8	2.6%	32.7
Non-Appalachian North Carolina	4.9%	123.6	2.3%	38.3
Ohio	4.5%	81.6	3.2%	28.9
Appalachian Ohio	4.0%	63.8	2.9%	20.3
Non-Appalachian Ohio	4.6%	85.6	3.2%	30.8
Pennsylvania	4.6%	84.0	2.5%	29.7
Appalachian Pennsylvania	4.5%	69.9	2.8%	25.8
Non-Appalachian Pennsylvania	4.7%	98.3	2.3%	33.7
South Carolina	6.7%	103.5	2.9%	29.2
Appalachian South Carolina	6.5%	97.8	2.7%	27.8
Non-Appalachian South Carolina	6.7%	105.6	3.0%	29.7
Tennessee	5.5%	82.3	3.0%	26.1
Appalachian Tennessee	5.8%	75.0	2.8%	21.6
Non-Appalachian Tennessee	5.3%	88.5	3.1%	30.0
Virginia	3.4%	106.5	1.5%	31.4
Appalachian Virginia	4.0%	48.7	2.2%	15.7
Non-Appalachian Virginia	3.4%	115.9	1.4%	33.9
West Virginia (entire state)	4.4%	57.7	2.8%	19.3

3.4 DISTRIBUTION OF CREDIT UNIONS ACROSS APPALACHIA AND THE UNITED STATES

Unlike banks, credit unions are not examined under CRA and do not publicly report their small business lending.¹¹ Scrutinizing the distribution of credit unions across Appalachia, however, can perhaps identify a source of financing for small business lending. This analysis will focus on the larger credit unions as they are the most likely to offer substantial numbers of small business loans and/or make community development investments.

The financial crisis significantly reduced the ranks of credit unions. The number of credit unions in the United States shrank from 8,268 in 2007 to 7,491 in 2010 (see Tables 3-11 and 3-12). In Appalachia, the number of credit unions contracted from 931 in 2007 to 852 in 2010.

The Appalachian Region has fewer larger credit unions in the \$100 to \$500 million asset range and with assets of more than \$500 million in assets. In 2010, for example, 13.7 percent of the credit unions and 9.9 percent of the credit unions in the nation and in Appalachia, respectively, had assets of between \$100 to \$500 million. Likewise, 5 percent and 2.1 percent of the credit unions in the country and Appalachia, respectively, had assets of more than \$500 million.

Rural counties, which are not adjacent to metropolitan counties, have the lowest numbers and percentages of larger credit unions with assets above \$100 million. In both 2007 and 2010, these counties did not have a single credit union with assets above \$500 million and only one credit union with assets between \$100 million and \$500 million. In 2010, the percentage of credit unions in rural counties with assets between \$100 and \$500 million was 1.9 percent as opposed to 9.9 percent of all of Appalachia.

Interestingly, distressed counties had a relatively high percentage of credit unions with assets between \$100 and \$500 million. In distressed counties during 2010, three credit unions (20 percent) had assets between \$100 and \$500 million. The overall number of credit unions in economically distressed counties is low. In 2010 there were 15 credit unions located in distressed counties, 72 in at-risk counties, 538 in transitional counties, 220 in competitive counties, and 7 in attainment counties.

Relatively large credit unions could be an untapped resource for Central Appalachia, a subregion that is disadvantaged in terms of access to lending and banks. In both years reviewed, a significantly higher percentage of Central Appalachian credit unions had assets above \$100 million, but the total number of credit unions in Central Appalachia was between 3 and 5 times less than the total number of credit unions in other subregions.

¹¹ Another chapter examines lending activity of CDFI credit unions that report lending data to the United States Treasury Department. This chapter looks at the distribution of all credit unions that are captured by the databases of the National Credit Union Administration, the federal regulator of credit unions.

Table 3-11: Percentage of Credit Unions by Asset Size in Appalachia, 2007

	Less than \$2M		\$2M to \$10M		\$10M to \$50M		\$50M to \$100M		\$100M to \$500M		Greater than \$500M		Total
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
United States	1,373	16.61%	2,292	27.72%	2,582	31.23%	769	9.30%	943	11.41%	309	3.74%	8,268
Appalachian Region	171	18.37%	325	34.91%	285	30.61%	63	6.77%	73	7.84%	14	1.50%	931
Subregions													
Northern Appalachia	104	20.51%	191	37.67%	152	29.98%	29	5.72%	27	5.33%	4	0.79%	507
North Central Appalachia	16	15.38%	35	33.65%	37	35.58%	7	6.73%	9	8.65%	0	0.00%	104
Central Appalachia	10	30.30%	7	21.21%	9	27.27%	1	3.03%	5	15.15%	1	3.03%	33
South Central Appalachia	12	9.45%	36	28.35%	48	37.80%	12	9.45%	13	10.24%	6	4.72%	127
Southern Appalachia	29	18.13%	56	35.00%	39	24.38%	14	8.75%	19	11.88%	3	1.88%	160
County Types													
Large Metro (1 million + people)	57	22.53%	99	39.13%	65	25.69%	14	5.53%	15	5.93%	3	1.19%	253
Small metro (< 1 million people)	60	13.64%	146	33.18%	143	32.50%	41	9.32%	41	9.32%	9	2.05%	440
Nonmetro, Adjacent to Large Metro	15	26.32%	16	28.07%	19	33.33%	3	5.26%	3	5.26%	1	1.75%	57
Nonmetro, Adjacent to Small Metro	21	18.42%	37	32.46%	37	32.46%	5	4.39%	13	11.40%	1	0.88%	114
Rural (Nonmetro, Nonadjacent)	18	29.51%	27	44.26%	15	24.59%	0	0.00%	1	1.64%	0	0.00%	61
Economic Status													
Distressed	8	40.00%	6	30.00%	4	20.00%	0	0.00%	2	10.00%	0	0.00%	20
At-Risk	12	17.14%	26	37.14%	26	37.14%	3	4.29%	3	4.29%	0	0.00%	70
Transitional	111	17.56%	221	34.97%	194	30.70%	45	7.12%	54	8.54%	7	1.11%	632
Competitive	34	19.21%	59	33.33%	54	30.51%	10	5.65%	14	7.91%	6	3.39%	177
Attainment	1	33.33%	1	33.33%	0	0.00%	1	33.33%	0	0.00%	0	0.00%	3
Alabama	24	16.22%	47	31.76%	38	25.68%	13	8.78%	21	14.19%	5	3.38%	148
Appalachian Alabama	14	15.56%	28	31.11%	19	21.11%	9	10.00%	17	18.89%	3	3.33%	90
Non-Appalachian Alabama	10	17.24%	19	32.76%	19	32.76%	4	6.90%	4	6.90%	2	3.45%	58
Georgia	33	18.54%	50	28.09%	59	33.15%	19	10.67%	11	6.18%	6	3.37%	178
Appalachian Georgia	9	28.13%	10	31.25%	11	34.38%	1	3.13%	1	3.13%	0	0.00%	32
Non-Appalachian Georgia	24	16.44%	40	27.40%	48	32.88%	18	12.33%	10	6.85%	6	4.11%	146
Kentucky	10	10.53%	37	38.95%	31	32.63%	5	5.26%	9	9.47%	3	3.16%	95
Appalachian Kentucky	3	18.75%	5	31.25%	5	31.25%	0	0.00%	3	18.75%	0	0.00%	16
Non-Appalachian Kentucky	7	8.86%	32	40.51%	26	32.91%	5	6.33%	6	7.59%	3	3.80%	79
Maryland	18	15.65%	28	24.35%	29	25.22%	9	7.83%	23	20.00%	8	6.96%	115
Appalachian Maryland	-	0.00%	3	23.08%	4	30.77%	1	7.69%	5	38.46%	0	0.00%	13
Non-Appalachian Maryland	18	17.65%	25	24.51%	25	24.51%	8	7.84%	18	17.65%	8	7.84%	102
Mississippi	26	26.26%	42	42.42%	20	20.20%	6	6.06%	4	4.04%	1	1.01%	99
Appalachian Mississippi	4	25.00%	11	68.75%	1	6.25%	0	0.00%	0	0.00%	0	0.00%	16
Non-Appalachian Mississippi	22	26.51%	31	37.35%	19	22.89%	6	7.23%	4	4.82%	1	1.20%	83
New York	104	21.36%	152	31.21%	145	29.77%	33	6.78%	34	6.98%	19	3.90%	487
Appalachian New York	6	12.24%	14	28.57%	18	36.73%	4	8.16%	5	10.20%	2	4.08%	49
Non-Appalachian New York	98	22.37%	138	31.51%	127	29.00%	29	6.62%	29	6.62%	17	3.88%	438
North Carolina	14	12.07%	30	25.86%	44	37.93%	14	12.07%	8	6.90%	6	5.17%	116
Appalachian North Carolina	1	3.70%	6	22.22%	11	40.74%	4	14.81%	3	11.11%	2	7.41%	27
Non-Appalachian North Carolina	13	14.61%	24	26.97%	33	37.08%	10	11.24%	5	5.62%	4	4.49%	89
Ohio	90	20.88%	122	28.31%	141	32.71%	32	7.42%	43	9.98%	3	0.70%	431
Appalachian Ohio	12	20.00%	21	35.00%	16	26.67%	5	8.33%	5	8.33%	1	1.67%	60
Non-Appalachian Ohio	78	21.02%	101	27.22%	125	33.69%	27	7.28%	38	10.24%	2	0.54%	371
Pennsylvania	165	27.55%	192	32.05%	165	27.55%	34	5.68%	34	5.68%	9	1.50%	599
Appalachian Pennsylvania	82	21.41%	149	38.90%	116	30.29%	20	5.22%	15	3.92%	1	0.26%	383
Non-Appalachian Pennsylvania	83	38.43%	43	19.91%	49	22.69%	14	6.48%	19	8.80%	8	3.70%	216
South Carolina	9	10.59%	25	29.41%	27	31.76%	11	12.94%	9	10.59%	4	4.71%	85
Appalachian Carolina	2	9.09%	7	31.82%	8	36.36%	4	18.18%	1	4.55%	0	0.00%	22
Non-Appalachian Carolina	7	11.11%	18	28.57%	19	30.16%	7	11.11%	8	12.70%	4	6.35%	63
Tennessee	26	13.54%	51	26.56%	72	37.50%	15	7.81%	22	11.46%	6	3.13%	192
Appalachian Tennessee	12	11.54%	27	25.96%	40	38.46%	8	7.69%	12	11.54%	5	4.81%	104
Non-Appalachian Tennessee	14	15.91%	24	27.27%	32	36.36%	7	7.95%	10	11.36%	1	1.14%	88
Virginia	40	19.51%	61	29.76%	46	22.44%	22	10.73%	26	12.68%	10	4.88%	205
Appalachian Virginia	1	14.29%	4	57.14%	1	14.29%	1	14.29%	0	0.00%	0	0.00%	7
Non-Appalachian Virginia	39	19.70%	57	28.79%	45	22.73%	21	10.61%	26	13.13%	10	5.05%	198
West Virginia (entire state)	25	22.32%	40	35.71%	35	31.25%	6	5.36%	6	5.36%	0	0.00%	112

Table 3-12: Percentage of Credit Unions by Asset Size in Appalachia, 2010

	Less than \$2M		\$2M to \$10M		\$10M to \$50M		\$50M to \$100M		\$100M to \$500M		Greater than \$500M		Total
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
United States	1,013	13.52%	1,825	24.36%	2,444	32.63%	811	10.83%	1,021	13.63%	377	5.03%	7,491
Appalachian Region	116	13.62%	261	30.63%	295	34.62%	78	9.15%	84	9.86%	18	2.11%	852
Subregions													
Northern Appalachia	74	15.81%	151	32.26%	159	33.97%	45	9.62%	34	7.26%	5	1.07%	468
North Central Appalachia	12	12.50%	29	30.21%	38	39.58%	7	7.29%	10	10.42%	0	0.00%	96
Central Appalachia	8	25.81%	7	22.58%	9	29.03%	1	3.23%	4	12.90%	2	6.45%	31
South Central Appalachia	8	6.84%	28	23.93%	47	40.17%	14	11.97%	14	11.97%	6	5.13%	117
Southern Appalachia	14	10.00%	46	32.86%	42	30.00%	11	7.86%	22	15.71%	5	3.57%	140
County Types													
Large Metro (1 million + people)	33	14.67%	80	35.56%	77	34.22%	12	5.33%	19	8.44%	4	1.78%	225
Small metro (< 1 million people)	44	10.50%	116	27.68%	152	36.28%	49	11.69%	46	10.98%	12	2.86%	419
Nonmetro, Adjacent to Large Metro	9	18.00%	14	28.00%	16	32.00%	7	14.00%	3	6.00%	1	2.00%	50
Nonmetro, Adjacent to Small Metro	15	14.42%	31	29.81%	35	33.65%	7	6.73%	15	14.42%	1	0.96%	104
Rural (Nonmetro, Nonadjacent)	15	27.78%	20	37.04%	15	27.78%	3	5.56%	1	1.85%	0	0.00%	54
Economic Status													
Distressed	6	40.00%	5	33.33%	1	6.67%	0	0.00%	3	20.00%	0	0.00%	15
At-Risk	11	15.28%	25	34.72%	28	38.89%	4	5.56%	4	5.56%	0	0.00%	72
Transitional	69	12.83%	158	29.37%	188	34.94%	59	10.97%	53	9.85%	11	2.04%	538
Competitive	30	13.64%	70	31.82%	77	35.00%	14	6.36%	23	10.45%	6	2.73%	220
Attainment	-	0.00%	3	42.86%	1	14.29%	1	14.29%	1	14.29%	1	14.29%	7
Alabama	10	7.87%	35	27.56%	44	34.65%	9	7.09%	22	17.32%	7	5.51%	127
Appalachian Alabama	6	7.69%	22	28.21%	21	26.92%	7	8.97%	17	21.79%	5	6.41%	78
Non-Appalachian Alabama	4	8.16%	13	26.53%	23	46.94%	2	4.08%	5	10.20%	2	4.08%	49
Georgia	19	12.42%	42	27.45%	53	34.64%	17	11.11%	15	9.80%	7	4.58%	153
Appalachian Georgia	3	11.11%	10	37.04%	11	40.74%	1	3.70%	2	7.41%	0	0.00%	27
Non-Appalachian Georgia	16	12.70%	32	25.40%	42	33.33%	16	12.70%	13	10.32%	7	5.56%	126
Kentucky	8	9.30%	30	34.88%	30	34.88%	6	6.98%	9	10.47%	3	3.49%	86
Appalachian Kentucky	3	20.00%	5	33.33%	5	33.33%	0	0.00%	2	13.33%	0	0.00%	15
Non-Appalachian Kentucky	5	7.04%	25	35.21%	25	35.21%	6	8.45%	7	9.86%	3	4.23%	71
Maryland	10	9.01%	27	24.32%	28	25.23%	12	10.81%	25	22.52%	9	8.11%	111
Appalachian Maryland	-	0.00%	2	12.50%	4	25.00%	4	25.00%	6	37.50%	0	0.00%	16
Non-Appalachian Maryland	10	10.53%	25	26.32%	24	25.26%	8	8.42%	19	20.00%	9	9.47%	95
Mississippi	19	20.65%	38	41.30%	19	20.65%	8	8.70%	7	7.61%	1	1.09%	92
Appalachian Mississippi	4	26.67%	9	60.00%	1	6.67%	1	6.67%	0	0.00%	0	0.00%	15
Non-Appalachian Mississippi	15	19.48%	29	37.66%	18	23.38%	7	9.09%	7	9.09%	1	1.30%	77
New York	87	19.73%	108	24.49%	146	33.11%	35	7.94%	40	9.07%	25	5.67%	441
Appalachian New York	5	11.36%	10	22.73%	16	36.36%	5	11.36%	5	11.36%	3	6.82%	44
Non-Appalachian New York	82	20.65%	98	24.69%	130	32.75%	30	7.56%	35	8.82%	22	5.54%	397
North Carolina	6	6.06%	22	22.22%	36	36.36%	16	16.16%	12	12.12%	7	7.07%	99
Appalachian North Carolina	-	0.00%	3	13.64%	7	31.82%	6	27.27%	4	18.18%	2	9.09%	22
Non-Appalachian North Carolina	6	7.79%	19	24.68%	29	37.66%	10	12.99%	8	10.39%	5	6.49%	77
Ohio	67	17.31%	97	25.06%	135	34.88%	36	9.30%	47	12.14%	5	1.29%	387
Appalachian Ohio	11	20.37%	15	27.78%	18	33.33%	2	3.70%	7	12.96%	1	1.85%	54
Non-Appalachian Ohio	56	16.82%	82	24.62%	117	35.14%	34	10.21%	40	12.01%	4	1.20%	333
Pennsylvania	117	21.63%	156	28.84%	168	31.05%	46	8.50%	43	7.95%	11	2.03%	541
Appalachian Pennsylvania	52	14.86%	122	34.86%	121	34.57%	34	9.71%	20	5.71%	1	0.29%	350
Non-Appalachian Pennsylvania	65	34.03%	34	17.80%	47	24.61%	12	6.28%	23	12.04%	10	5.24%	191
South Carolina	6	7.79%	17	22.08%	30	38.96%	7	9.09%	11	14.29%	6	7.79%	77
Appalachian Carolina	1	5.00%	5	25.00%	9	45.00%	2	10.00%	3	15.00%	0	0.00%	20
Non-Appalachian Carolina	5	8.77%	12	21.05%	21	36.84%	5	8.77%	8	14.04%	6	10.53%	57
Tennessee	18	9.94%	44	24.31%	77	42.54%	14	7.73%	21	11.60%	7	3.87%	181
Appalachian Tennessee	7	7.07%	23	23.23%	43	43.43%	8	8.08%	12	12.12%	6	6.06%	99
Non-Appalachian Tennessee	11	13.41%	21	25.61%	34	41.46%	6	7.32%	9	10.98%	1	1.22%	82
Virginia	34	17.62%	53	27.46%	41	21.24%	28	14.51%	24	12.44%	13	6.74%	193
Appalachian Virginia	1	16.67%	3	50.00%	1	16.67%	1	16.67%	0	0.00%	0	0.00%	6
Non-Appalachian Virginia	33	17.65%	50	26.74%	40	21.39%	27	14.44%	24	12.83%	13	6.95%	187
West Virginia (entire state)	23	21.70%	32	30.19%	38	35.85%	7	6.60%	6	5.66%	0	0.00%	106