

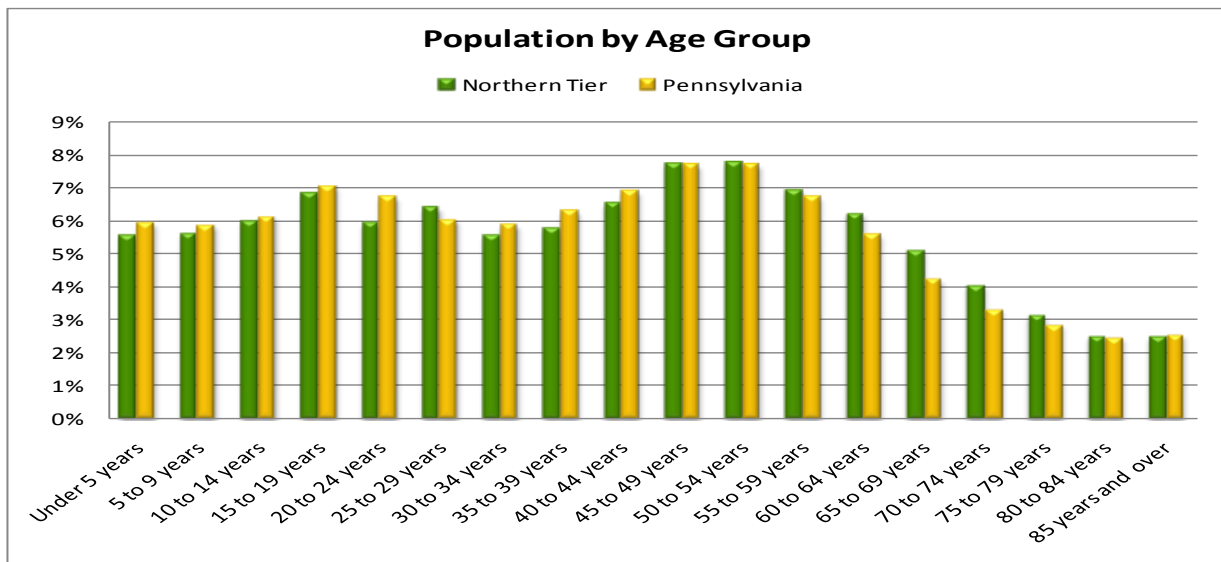
Northern Tier Literacy Data

Population		
	Northern Tier	Pennsylvania
Population	176,334	12,491,712
% of State Total	1.4%	100.0%

Source: Economic Modeling Specialists, Inc., Complete Employment - 4th Quarter 2009

Population by Age Group				
Age	Northern Tier		Pennsylvania	
	Count	Percent	Count	Percent
Under 5 years	9,778	5.5%	742,284	5.9%
5 to 9 years	9,888	5.6%	733,470	5.9%
10 to 14 years	10,565	6.0%	764,645	6.1%
15 to 19 years	12,015	6.8%	880,438	7.0%
20 to 24 years	10,443	5.9%	840,909	6.7%
25 to 29 years	11,262	6.4%	754,209	6.0%
30 to 34 years	9,782	5.5%	735,988	5.9%
35 to 39 years	10,167	5.8%	787,591	6.3%
40 to 44 years	11,501	6.5%	861,703	6.9%
45 to 49 years	13,628	7.7%	962,405	7.7%
50 to 54 years	13,673	7.8%	962,651	7.7%
55 to 59 years	12,213	6.9%	840,464	6.7%
60 to 64 years	10,956	6.2%	698,738	5.6%
65 to 69 years	9,004	5.1%	528,561	4.2%
70 to 74 years	7,133	4.0%	414,545	3.3%
75 to 79 years	5,516	3.1%	356,769	2.9%
80 to 84 years	4,404	2.5%	308,377	2.5%
85 years and over	4,405	2.5%	317,964	2.5%
Total	176,334	100.0%	12,491,712	100.0%

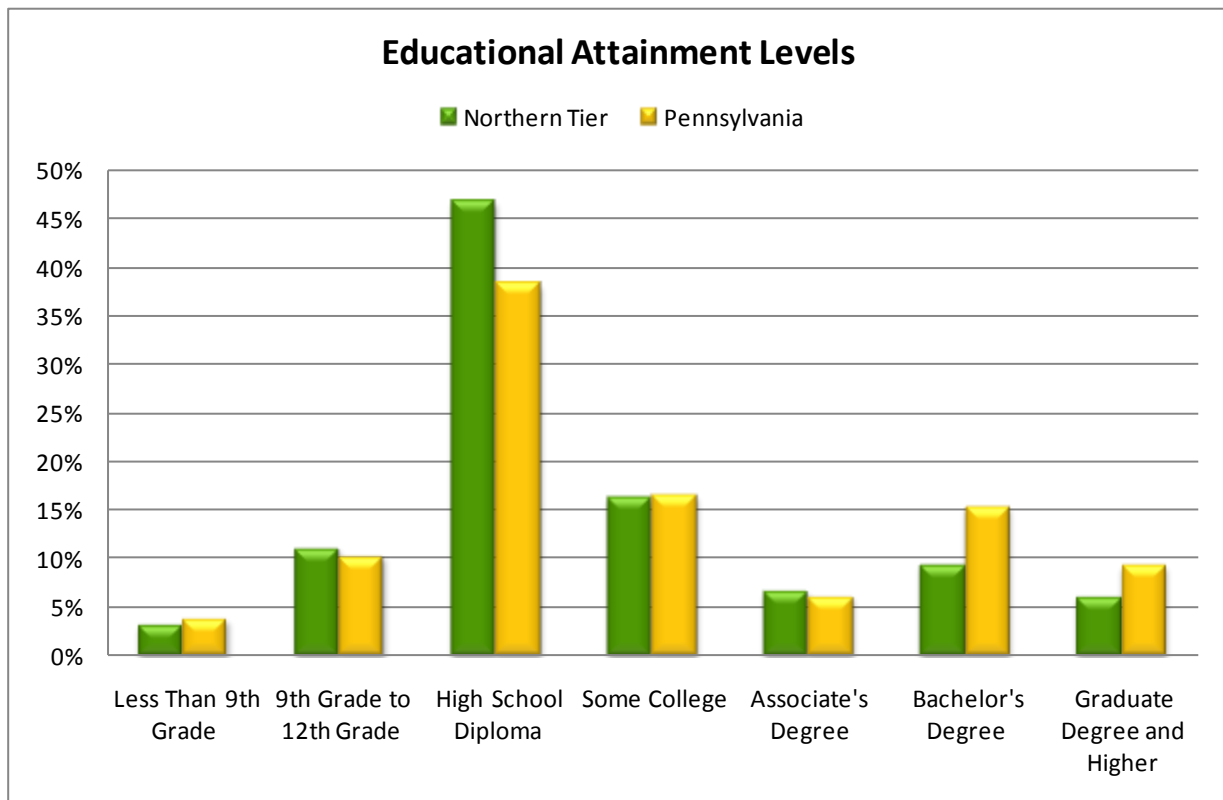
Source: Economic Modeling Specialists, Inc., Complete Employment - 4th Quarter 2009; based on 2009 estimates



Educational Attainment Levels				
Education Level	Northern Tier		Pennsylvania	
	Count	Percent	Count	Percent
Less Than 9 th Grade	4,036	3.3%	321,437	3.8%
9th Grade to 12 th Grade	13,804	11.2%	882,893	10.4%
High School Diploma	58,058	47.0%	3,273,550	38.4%
Some College	20,193	16.3%	1,415,063	16.6%
Associate's Degree	8,229	6.7%	525,871	6.2%
Bachelor's Degree	11,735	9.5%	1,315,385	15.4%
Graduate Degree and Higher	7,590	6.1%	795,766	9.3%
Total	123,645	100.0%	8,529,965	100.0%

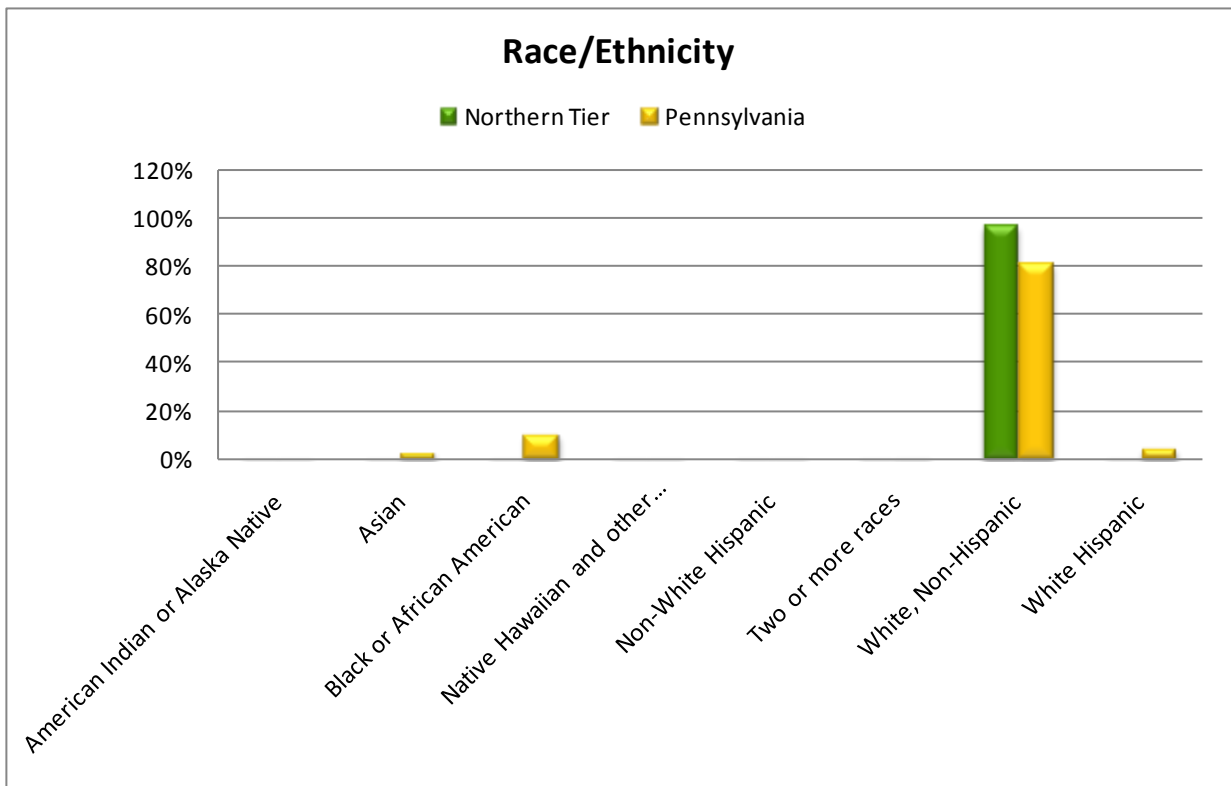
Source: Economic Modeling Specialists, Inc., Complete Employment - 4th Quarter 2009; based on 2009 estimates

Based on population ages 25 and over



Race / Ethnicity				
Race/ Ethnicity	Northern Tier		Pennsylvania	
	Count	Percent	Count	Percent
American Indian or Alaska Native	478	0.3%	19,100	0.2%
Asian	784	0.4%	310,929	2.5%
Black or African American	1,297	0.7%	1,291,730	10.3%
Native Hawaiian and other Pacific Islander	11	0.0%	3,551	0.0%
Non-White Hispanic	136	0.1%	83,391	0.7%
Two or more races	1,226	0.7%	139,975	1.1%
White, Non-Hispanic	170,831	96.9%	10,122,068	81.0%
White Hispanic	1,571	0.9%	520,968	4.2%
Total	176,334	100.0%	12,491,712	100.0%

Source: Economic Modeling Specialists, Inc., Complete Employment - 4th Quarter 2009; based on 2009 estimates



Occupations by Most Common Education Level				
Education Level	Northern Tier Employment		Pennsylvania Employment	
	Count	Percent	Count	Percent
Short-term on-the-job training	28,216	34.5%	2,399,761	33.7%
Moderate-term on-the-job training	15,712	19.2%	1,295,522	18.2%
Long-term on-the-job training	8,569	10.5%	532,618	7.5%
Work experience in a related field	7,677	9.4%	559,118	7.8%
Postsecondary vocational award	5,060	6.2%	469,535	6.6%
Associate's degree	2,492	3.1%	277,262	3.9%
Bachelor's degree	7,896	9.7%	902,397	12.7%
Degree plus work experience	3,111	3.8%	300,526	4.2%
Master's degree	1,192	1.5%	127,922	1.8%
Doctoral degree	457	0.6%	112,674	1.6%
First professional degree	811	1.0%	107,647	1.5%
N/A	492	0.6%	37,763	0.5%
Total	81,685	100.0%	7,122,745	100.0%
Total On-the-Job Training	52,497	64.3%	4,227,901	59.4%
Total Post-Secondary	21,510	26.3%	2,335,725	32.8%

Source: Economic Modeling Specialists, Inc., Complete Employment - 4th Quarter 2009; based on 2009 estimates

Individuals without a high school diploma/GED will likely be excluded from jobs with some form of post-secondary education as the most common education level. Some of the jobs with common education levels of on-the-job training may be available to individuals without a high school diploma/GED, but each employer decides separately what credentials they require. When there is a large labor force from which to select candidates, the required skill levels, experience, etc. may be higher than in times of a tight labor market.

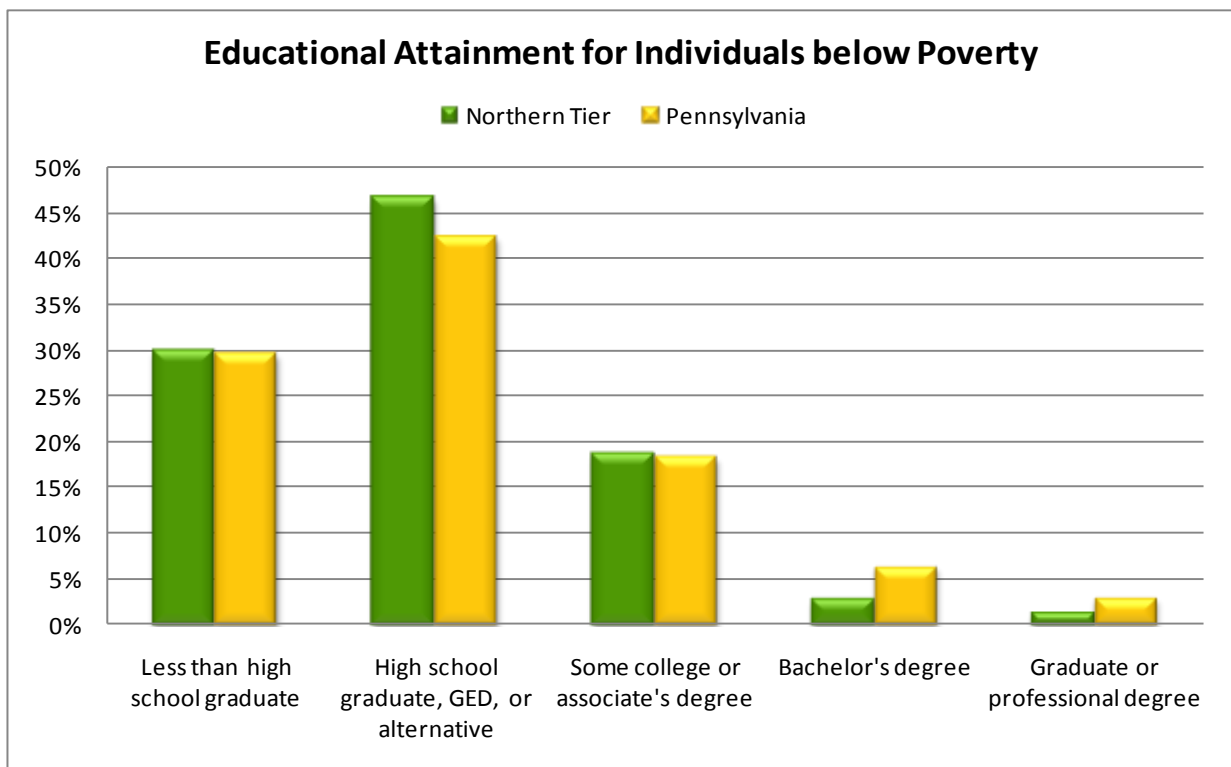
Educational Attainment for Population below Poverty				
	Northern Tier ²		Pennsylvania	
Total Population ¹	116,175	100.0%	8,245,108	100.0%
Income in the past 12 months below poverty level	12,132	10.4%	753,091	9.1%
Income in the past 12 months at or above poverty level	104,043	89.6%	7,492,017	90.9%
	Below Poverty Level Rate		Below Poverty Level Rate	
	Count	Percentage	Count	Percentage
Less than high school graduate	3,650	30.1%	223,607	29.7%
High school graduate, GED, or alternative	5,675	46.8%	319,561	42.4%
Some college or associate's degree	2,286	18.8%	138,403	18.4%
Bachelor's degree	351	2.9%	48,610	6.5%
Graduate or professional degree	170	1.4%	22,910	3.0%

Source: U.S. Census Bureau, 2006-2008 American Community Survey; based on average annual estimates during 3-

¹Based on the poverty status in the past 12 months for the population ages 25 and over **for whom poverty status is determined**

Below Poverty Level Rate: identifies the proportion of the population below poverty by each educational attainment level

²Does not include Sullivan County due to low population



Median Earnings by Educational Attainment Level						
Education Level	Northern Tier ¹			Pennsylvania		
	Amount	Difference from Total		Amount	Difference from Total	
		Net	Percent		Net	Percent
Less than high school graduate	\$19,470	-\$7,451	-27.7%	\$20,766	-\$13,694	-39.7%
High school graduate (includes equiva-	\$24,431	-\$2,490	-9.2%	\$27,751	-\$6,709	-19.5%
Some college or associate's degree	\$29,127	\$2,206	8.2%	\$33,829	-\$631	-1.8%
Bachelor's degree	\$39,698	\$12,777	47.5%	\$46,582	\$12,122	35.2%
Graduate or professional degree	\$53,928	\$27,007	100.3%	\$62,925	\$28,465	82.6%
Total	\$26,921	--	--	\$34,460	--	--

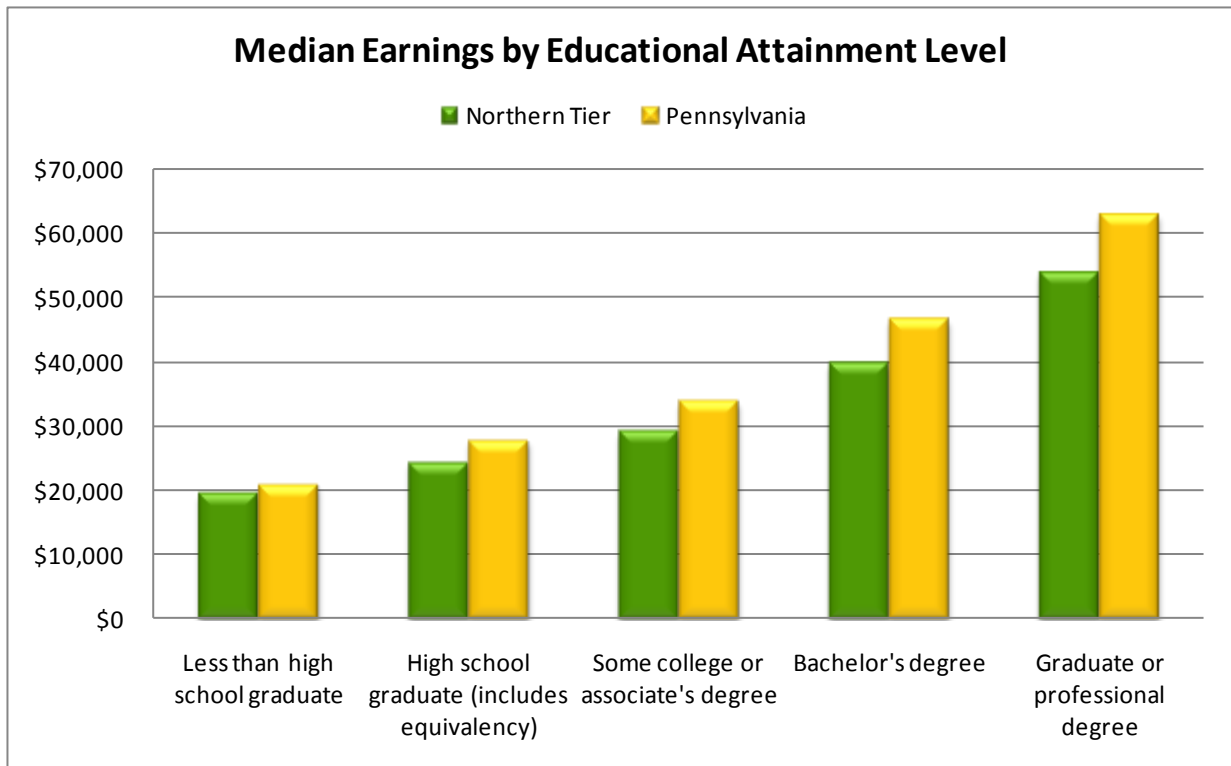
Source: U.S. Census Bureau, 2006-2008 American Community Survey; based on average annual estimates during 3-year time period

Based on the population ages 25 and over with earnings

According to the Census, earnings is defined as the algebraic sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc.

An individual with a bachelor's degree may earn about \$232,000 more than an individual with less than a high school diploma over a 10-year time period with an assumed 3% increase for cost of living in the Northern Tier

¹Does not include Sullivan County due to low population

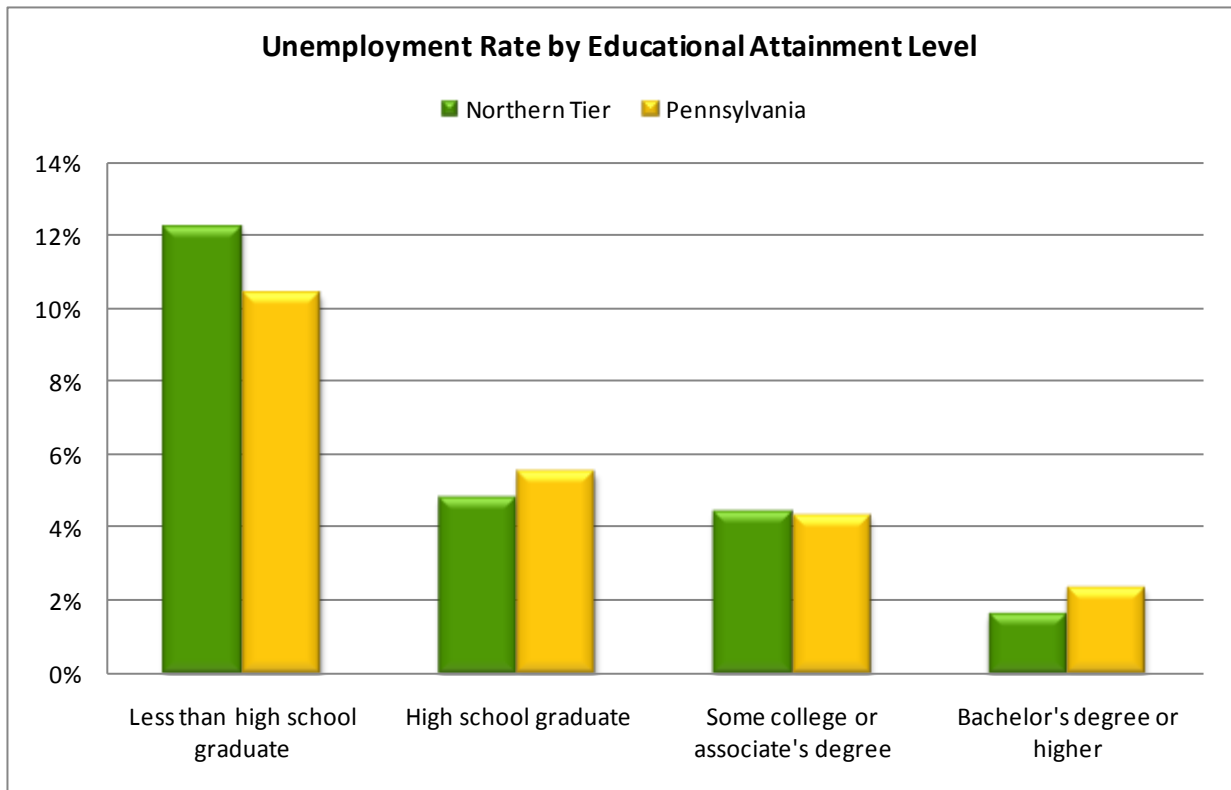


Unemployment Rate by Educational Attainment Level		
Education Level	Northern Tier ¹	Pennsylvania
Less than high school graduate	12.2%	10.4%
High school graduate	4.8%	5.5%
Some college or associate's degree	4.4%	4.3%
Bachelor's degree or higher	1.6%	2.3%

Source: U.S. Census Bureau, 2006-2008 American Community Survey; based on average annual estimates during 3-
 Based on the population ages 25 to 64

Unemployment Rate: the percentage of the labor force that is unemployed (actively looking for work or waiting for a layoff to end)

¹Does not include Sullivan County due to low population



Percent Population Lacking Basic Prose Literacy Skills				
	Northern Tier		Pennsylvania	
	1992	2003	1992	2003
Population ¹	136,573	141,315	9,439,137	9,561,844
Percent Lacking Basic Prose Literacy Skills ²	9.9%	12.5%	13.0%	13.0%

Source: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, 1992 and 2003 National Adult Literacy Surveys

¹Population based on individuals ages 16 and over in households

²Those lacking Basic prose literacy skills include those who scored Below Basic in prose and those who could not be tested due to language barriers.

Adults in the Below Basic group and those not able to take the assessment because of a language barrier are classified as lacking Basic Prose Literacy Skills (BPLS). The percentage of those who lack BPLS reflects the magnitude of the adult household population at the lowest level of English literacy. The literacy of adults who lack BPLS ranges from being unable to read and understand any written information to being able only to locate easily identifiable information in short, commonplace prose text in English, but nothing more advanced. For the indirect estimates, adults who were not able to take the assessment because of a language barrier are included.

