

October 8, 2008

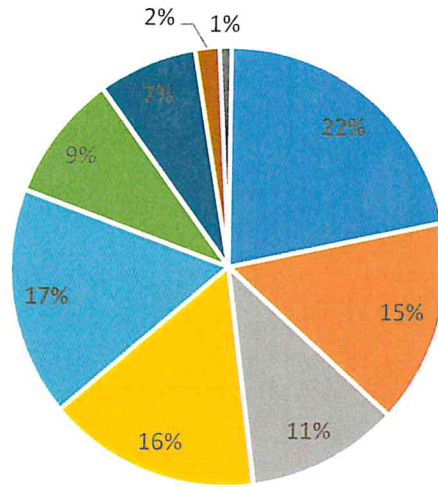
Henderson Settlement

Serving parts of Bell, Knox and Whitley counties of Kentucky, and
Claiborne and Knox counties of Tennessee

Distribution and Level of Income Typical of Our Area

<\$15K	\$15-\$25K	\$25-\$35K	\$35-\$50K	\$50-\$75K	\$75-\$100K	\$100-\$150	\$150-\$200	>\$200K
22%	15%	11%	16%	17%	9%	7%	2%	1%

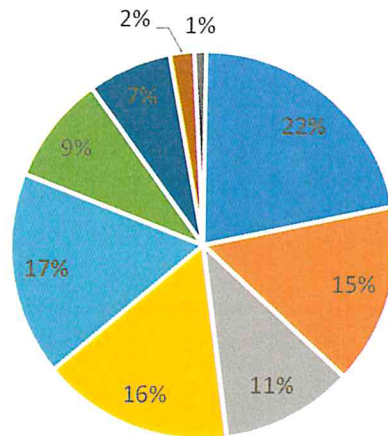
Bell County Income by Bracket - 2016



37% below \$25K

<\$15K	\$15-\$25K	\$25-\$35K	\$35-\$50K	\$50-\$75K	\$75-\$100K	\$100-\$150	\$150-\$200	>\$200K
22%	15%	11%	16%	17%	9%	7%	2%	1%

Bell County Income by Bracket - Projected 2021



Almost no change predicted ... and no relief at the bottom

Demographic and Income Profile

Bell County

Summary	Census 2010	2016	2021
Population	28,712	29,316	29,270
Households	11,319	11,700	11,753
Families	7,857	8,019	8,005
Average Household Size	2.48	2.45	2.44
Owner Occupied Housing Units	8,374	8,301	8,343
Renter Occupied Housing Units	2,945	3,399	3,410
Median Age	40.3	41.5	42.6
Trends: 2016 - 2021 Annual Rate	Area	State	National
Population	-0.03%	0.56%	0.84%
Households	0.09%	0.53%	0.79%
Families	-0.03%	0.40%	0.72%
Owner HHs	0.10%	0.52%	0.73%
Median Household Income	1.38%	2.28%	1.86%

Households by Income	2016		2021	
	Number	Percent	Number	Percent
<\$15,000	2,542	21.7%	2,548	21.7%
\$15,000 - \$24,999	1,752	15.0%	1,511	12.9%
\$25,000 - \$34,999	1,316	11.2%	1,238	10.5%
\$35,000 - \$49,999	1,849	15.8%	1,721	14.6%
\$50,000 - \$74,999	1,972	16.9%	1,986	16.9%
\$75,000 - \$99,999	1,093	9.3%	1,291	11.0%
\$100,000 - \$149,999	852	7.3%	1,050	8.9%
\$150,000 - \$199,999	216	1.8%	289	2.5%
\$200,000+	108	0.9%	119	1.0%
Median Household Income	\$36,415		\$38,999	
Average Household Income	\$48,460		\$53,389	
Per Capita Income	\$19,687		\$21,785	

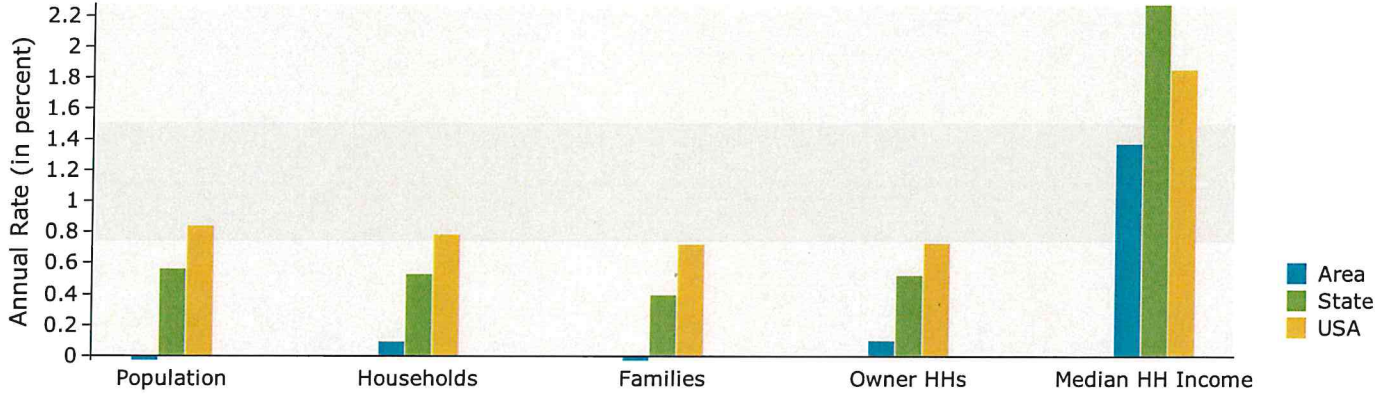
Population by Age	Census 2010		2016		2021	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,691	5.9%	1,625	5.5%	1,533	5.2%
5 - 9	1,717	6.0%	1,775	6.1%	1,703	5.8%
10 - 14	1,691	5.9%	1,743	5.9%	1,825	6.2%
15 - 19	1,895	6.6%	1,532	5.2%	1,636	5.6%
20 - 24	1,730	6.0%	1,715	5.9%	1,424	4.9%
25 - 34	3,625	12.6%	3,812	13.0%	3,593	12.3%
35 - 44	4,030	14.0%	3,843	13.1%	3,859	13.2%
45 - 54	4,518	15.7%	4,208	14.4%	3,897	13.3%
55 - 64	3,970	13.8%	4,397	15.0%	4,269	14.6%
65 - 74	2,305	8.0%	2,992	10.2%	3,586	12.3%
75 - 84	1,146	4.0%	1,224	4.2%	1,494	5.1%
85+	394	1.4%	450	1.5%	451	1.5%

Race and Ethnicity	Census 2010		2016		2021	
	Number	Percent	Number	Percent	Number	Percent
White Alone	27,706	96.5%	28,084	95.8%	28,038	95.8%
Black Alone	435	1.5%	492	1.7%	492	1.7%
American Indian Alone	37	0.1%	47	0.2%	47	0.2%
Asian Alone	148	0.5%	167	0.6%	167	0.6%
Pacific Islander Alone	4	0.0%	5	0.0%	5	0.0%
Some Other Race Alone	92	0.3%	126	0.4%	126	0.4%
Two or More Races	290	1.0%	395	1.3%	395	1.3%
Hispanic Origin (Any Race)	185	0.6%	244	0.8%	244	0.8%

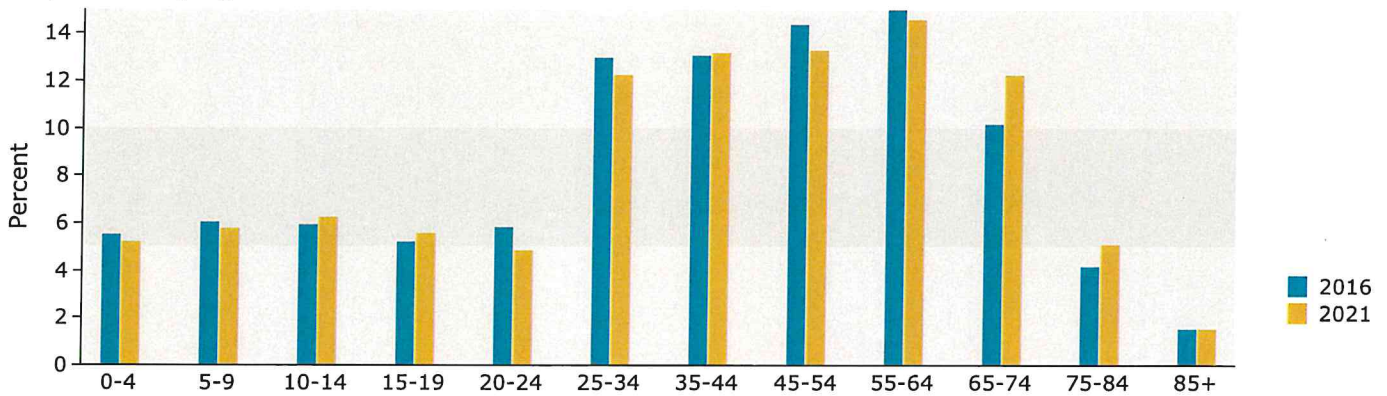
Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021.

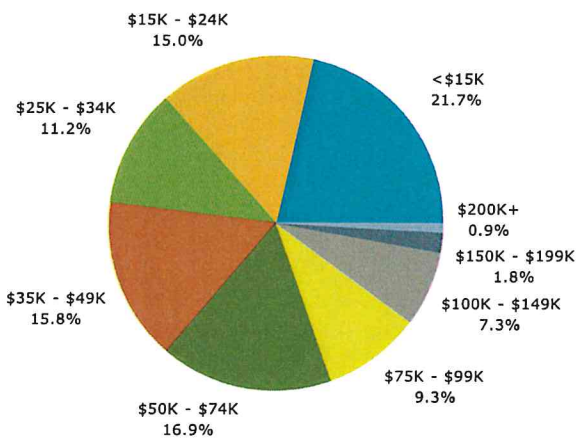
Trends 2016-2021



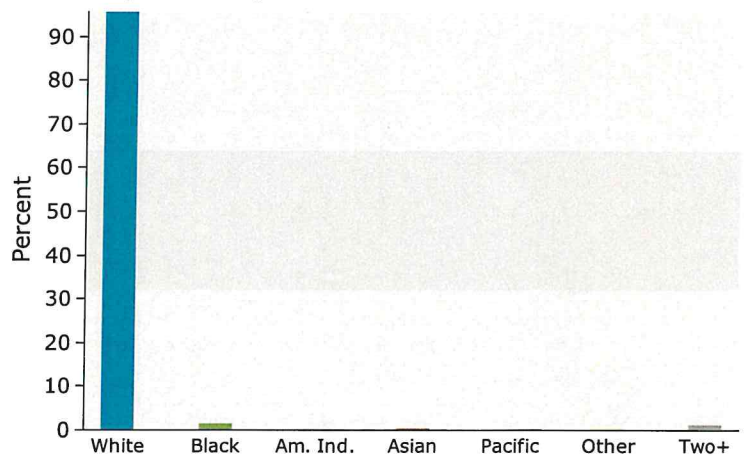
Population by Age



2016 Household Income



2016 Population by Race



2016 Percent Hispanic Origin: 0.8%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021.

Demographic and Income Profile

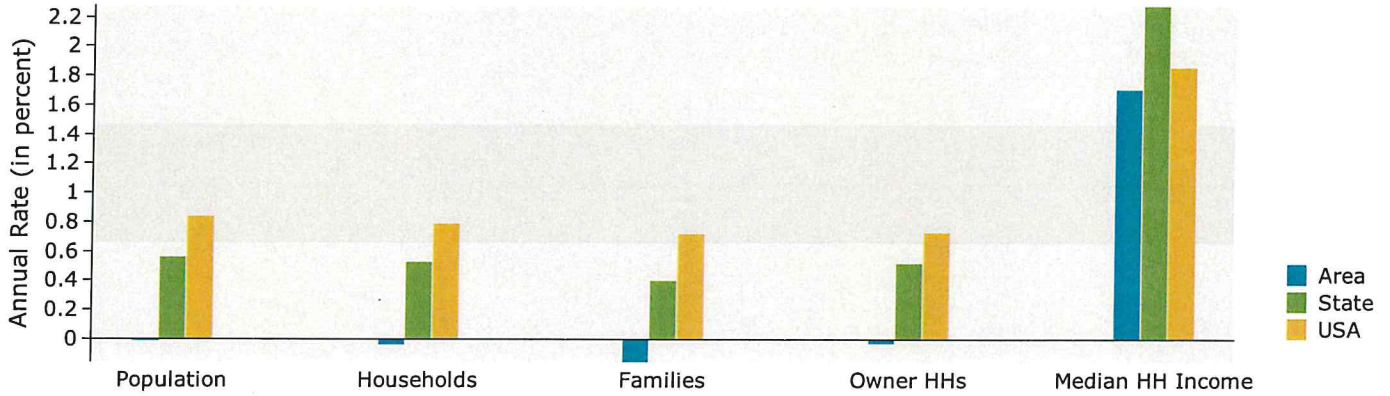
Whitley County

Summary	Census 2010		2016		2021	
	Population	24,519		25,039		25,026
Households	10,014		10,201		10,181	
Families	6,964		7,004		6,948	
Average Household Size	2.42		2.43		2.43	
Owner Occupied Housing Units	7,744		7,604		7,592	
Renter Occupied Housing Units	2,270		2,597		2,589	
Median Age	40.9		42.3		43.5	
Trends: 2016 - 2021 Annual Rate	Area		State		National	
Population	-0.01%		0.56%		0.84%	
Households	-0.04%		0.53%		0.79%	
Families	-0.16%		0.40%		0.72%	
Owner HHs	-0.03%		0.52%		0.73%	
Median Household Income	1.71%		2.28%		1.86%	
Households by Income	Census 2010		2016		2021	
			Number	Percent	Number	Percent
<\$15,000		2,230	21.9%	2,217	21.8%	
\$15,000 - \$24,999		1,639	16.1%	1,414	13.9%	
\$25,000 - \$34,999		1,077	10.6%	1,046	10.3%	
\$35,000 - \$49,999		1,428	14.0%	1,155	11.3%	
\$50,000 - \$74,999		1,757	17.2%	1,791	17.6%	
\$75,000 - \$99,999		944	9.3%	1,137	11.2%	
\$100,000 - \$149,999		823	8.1%	1,041	10.2%	
\$150,000 - \$199,999		207	2.0%	275	2.7%	
\$200,000+		96	0.9%	105	1.0%	
Median Household Income			\$36,195		\$39,394	
Average Household Income			\$49,167		\$54,737	
Per Capita Income			\$20,192		\$22,429	
Population by Age	Census 2010		2016		2021	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,523	6.2%	1,437	5.7%	1,346	5.4%
5 - 9	1,441	5.9%	1,562	6.2%	1,479	5.9%
10 - 14	1,507	6.1%	1,466	5.9%	1,665	6.7%
15 - 19	1,538	6.3%	1,300	5.2%	1,377	5.5%
20 - 24	1,350	5.5%	1,266	5.1%	1,100	4.4%
25 - 34	3,061	12.5%	3,191	12.7%	2,771	11.1%
35 - 44	3,127	12.8%	3,131	12.5%	3,249	13.0%
45 - 54	3,880	15.8%	3,547	14.2%	3,194	12.8%
55 - 64	3,616	14.7%	3,875	15.5%	3,827	15.3%
65 - 74	2,099	8.6%	2,722	10.9%	3,189	12.7%
75 - 84	1,049	4.3%	1,172	4.7%	1,446	5.8%
85+	328	1.3%	370	1.5%	383	1.5%
Race and Ethnicity	Census 2010		2016		2021	
	Number	Percent	Number	Percent	Number	Percent
White Alone	24,215	98.8%	24,571	98.1%	24,558	98.1%
Black Alone	85	0.3%	158	0.6%	158	0.6%
American Indian Alone	37	0.2%	41	0.2%	41	0.2%
Asian Alone	39	0.2%	53	0.2%	53	0.2%
Pacific Islander Alone	0	0.0%	0	0.0%	0	0.0%
Some Other Race Alone	29	0.1%	45	0.2%	45	0.2%
Two or More Races	114	0.5%	171	0.7%	171	0.7%
Hispanic Origin (Any Race)	124	0.5%	187	0.7%	187	0.7%

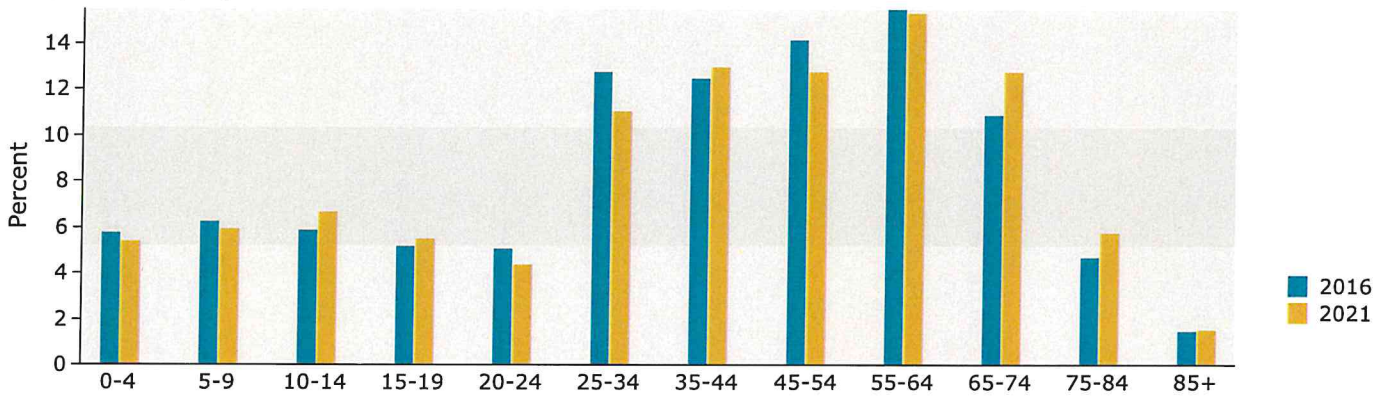
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Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021.

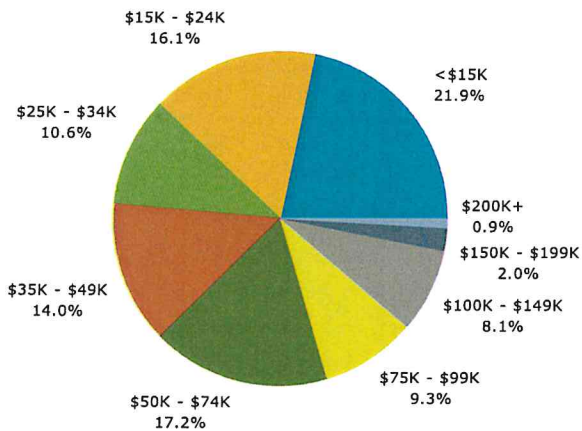
Trends 2016-2021



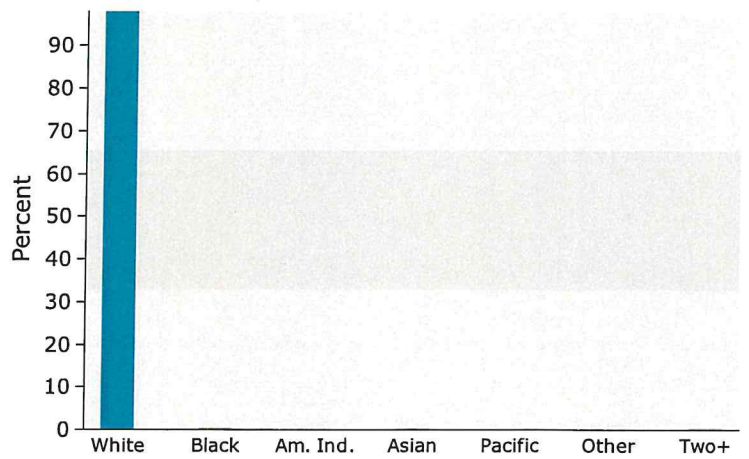
Population by Age



2016 Household Income



2016 Population by Race



Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021.

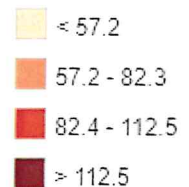
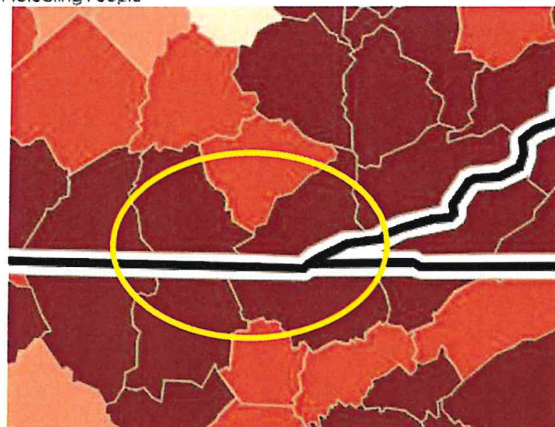
Statistically significant drug overdose death rate increase from 2014 to 2015, US states



Nearly every community in the United States is struggling with prescription and illegal drug abuse ...our community is no exception. Complicating our battle is:

- Remote location making access to services a greater challenge
- Significantly higher portion of the population living significantly below the poverty level
- Located in an area on the prescription drug supply pipeline, and struggling over prescription rates among the highest in the nation

CDC Centers for Disease Control and Prevention
 CDC 24/7: Saving Lives, Protecting People™



Prescribing rate
 per capita