

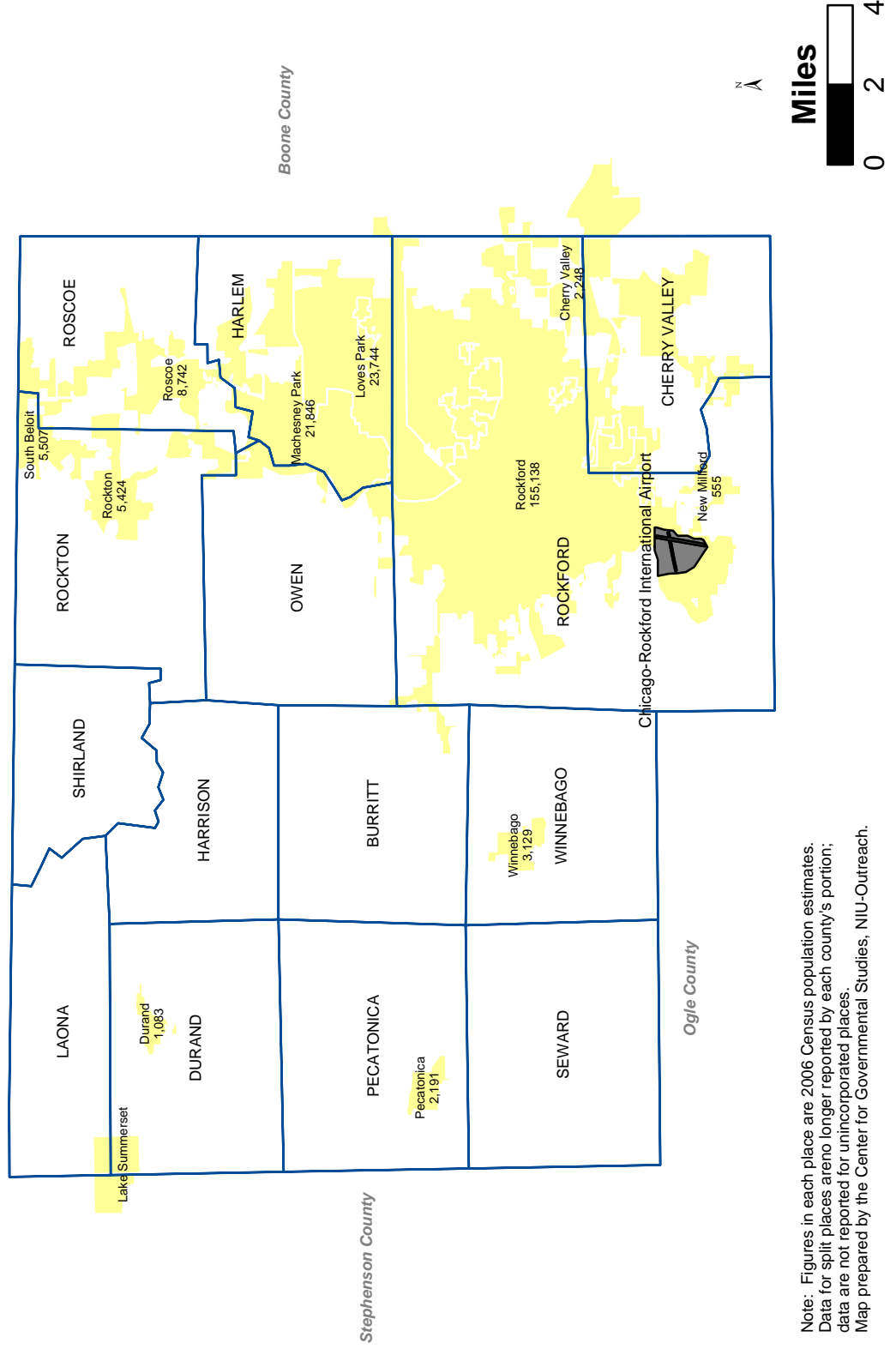
Northern Illinois Market Facts

2 0 0 8

The screenshot shows the homepage of the Winnebago County, Illinois website. The browser address bar displays "http://www.co.winnebago.il.us/". The page features a header with the county seal and navigation links for Departments, Economic Development, Safety & Health, Taxes, Courts, and Home. A search bar is located on the right side. The main content area includes a "Welcome!" message, "Upcoming Events" (such as the 2nd Annual Plant Sale and State of the County 2008 Speech), and "Featured Pages" (including County Board Members and Code of Ordinances). Logos for WinGIS, REVERSE 512 Community Signup, and Rockford Area Convention and Visitors Bureau are visible at the bottom.



Winnebago County Places, Townships, and Airport



Note: Figures in each place are 2006 Census population estimates. Data for split places are no longer reported by each county's portion; data are not reported for unincorporated places. Map prepared by the Center for Governmental Studies, NIU-Outreach.

WINNEBAGO COUNTY

Population Density 2007
582.8 persons
per square mile

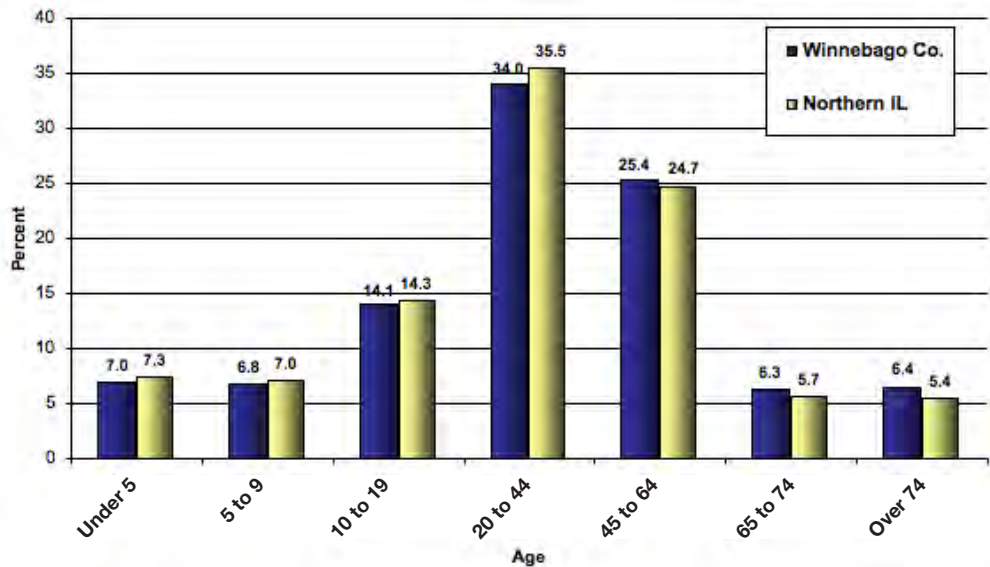
Median Age of
County Population
36.64

Figure 35A Population Trends and Projections

| | Total 1990 | Total 2000 | Total 2007 (est.) | Total 2020 (proj.) |
|---------------------------------|---------------|---------------|----------------------|-----------------------|
| Winnebago Co. Population | 252,913 | 278,418 | 299,378 | 340,331 |
| Percent of Northern Illinois | 3.1% | 3.0% | 3.0% | 3.2% |

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 295,635.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

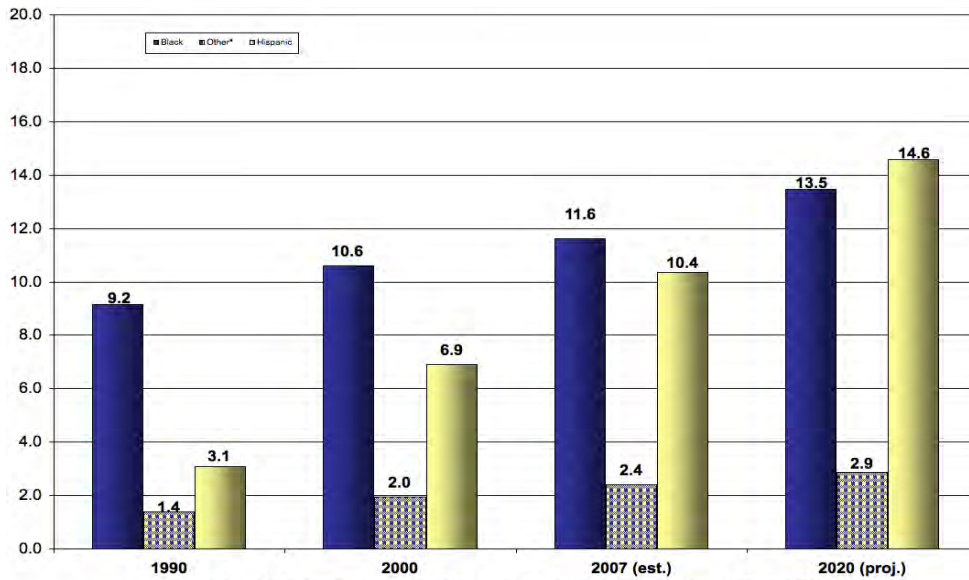
Figure 35B Age Distribution in 2007 by Percent of Population



Source: Woods & Poole, 2007
Note: Numbers may not add up to 100% due to computer rounding.

**WINNEBAGO
COUNTY**

Figure 35C County Minority Population by Percent



Sources: 1990, 2000 Census; Woods & Poole, 2007
 *Other is Asian/Pacific Islander and American Indian.

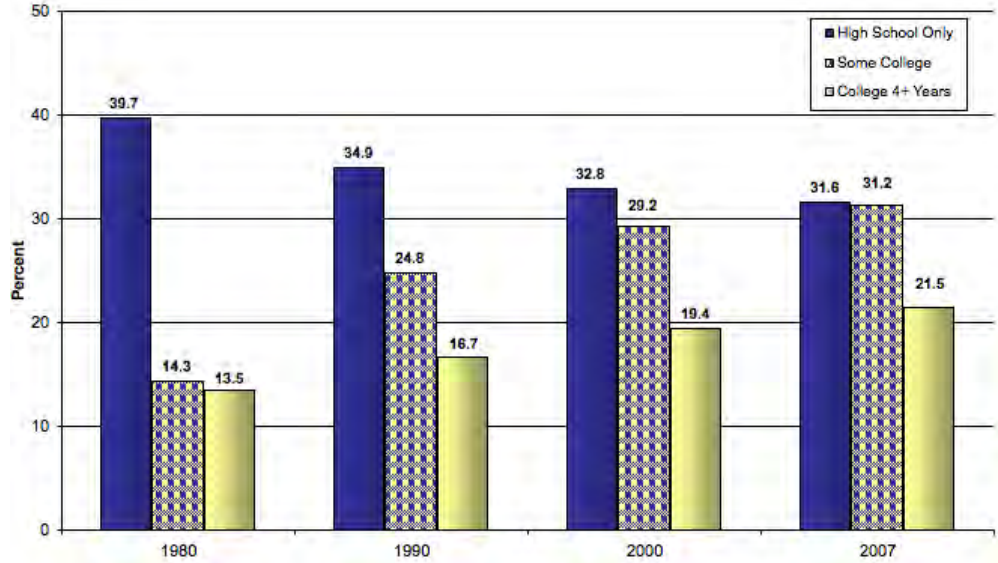
Figure 35D Household Trends and Projections

| | 1990 | 2000 | 2007 (est.) | 2020 (proj.) |
|--|--------|---------|-------------|--------------|
| Number of Households | 96,727 | 107,980 | 119,079 | 139,756 |
| Percent of Northern Illinois | 3.2% | 3.2% | 3.3% | 3.5% |
| Winnebago Co.: Persons per Household | 2.57 | 2.53 | 2.47 | 2.40 |
| Northern Illinois: Persons per Household | 2.67 | 2.62 | 2.57 | 2.50 |

Sources: 1990, 2000 Census; Woods & Poole, 2007

**WINNEBAGO
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Figure 35E Highest Educational Attainment: Percent of Persons Age 25 and Over



Sources: U.S. Census Bureau; Easy Analytic Software, Inc., 2007
See Figure 3 in the Regional Section for comparisons.

Figure 35F General School Enrollment Information for Winnebago County

| | |
|--|---------------|
| K-12 Districts | 6 |
| Elementary Districts | 4 |
| High School Districts | 1 |
| Special Education and Other Cooperative Districts | NA |
| Public School Student Enrollment 2007-2008 | 48,729 |
| Largest District Enrollment | 29,476 |
| Smallest District Enrollment | 140 |
| <hr/> | |
| Number of Non-Public Schools* | 22 |
| Non-Public School Enrollment 2006-2007 | 7,875 |
| <hr/> | |
| Total 2006 Equalized Assessed Valuation Per Student | \$88,012 |
| Estimated Average Property Tax Rate per \$100 in Assessment Year '06 | \$9.38 |

Sources: IL State Board of Education Fall Housing Reports 2007-08; 2006 PTAX-250; CGS
Note: Data reflect all types of districts and have differing grade levels included.
Special Education/Other Cooperatives are not included in the range of largest to smallest.
*These data reflect only those schools reporting data 2006-2007.

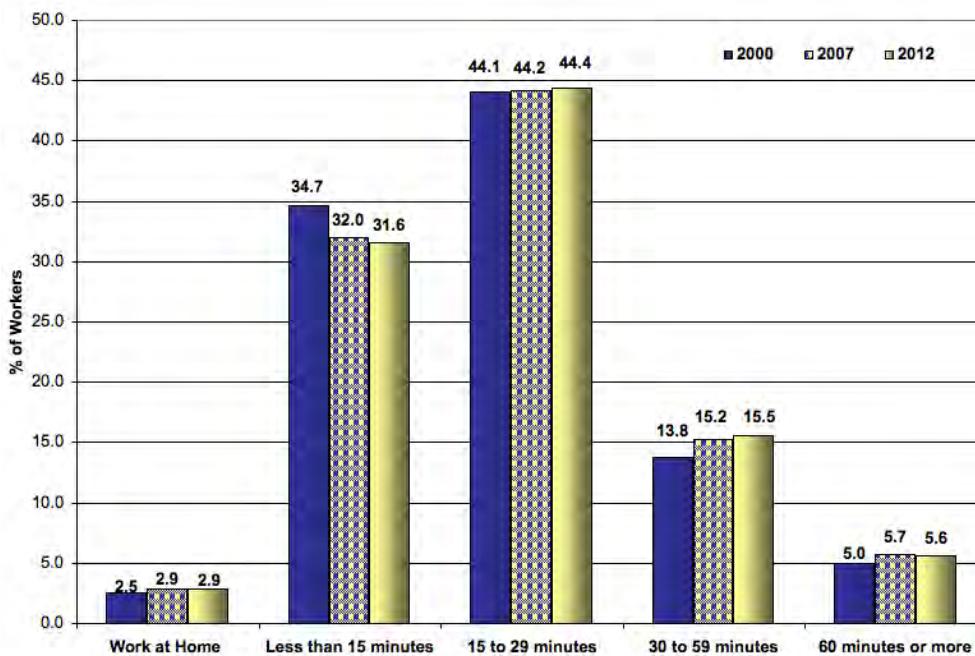
**WINNEBAGO
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Figure 35G Labor Force Participation Characteristics

| | 1990 | 2000 | 2007 |
|---------------------------------|---------|---------|---------|
| Total in Civilian Labor Force | 131,868 | 134,952 | 153,558 |
| % of persons 16 and over | 68.0 | 69.2 | 67.7 |
| % of persons 65 and over | 13.5 | 14.3 | 12.8 |
| % of women in labor force | 58.8 | 60.9 | 61.8 |
| % of labor force that is female | 45.3 | 46.9 | 47.0 |
| % self-employed | 5.5 | 5.2 | 4.6 |
| % white collar | 54.9 | 58.0 | 55.7 |

Sources: U.S. Census Bureau, 2000; Easy Analytic Software, Inc., 2007;
Longitudinal Employer - Household Dynamics, 2007
Note: For residents 16 years old and over by place of residence.

Figure 35H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

WINNEBAGO COUNTY

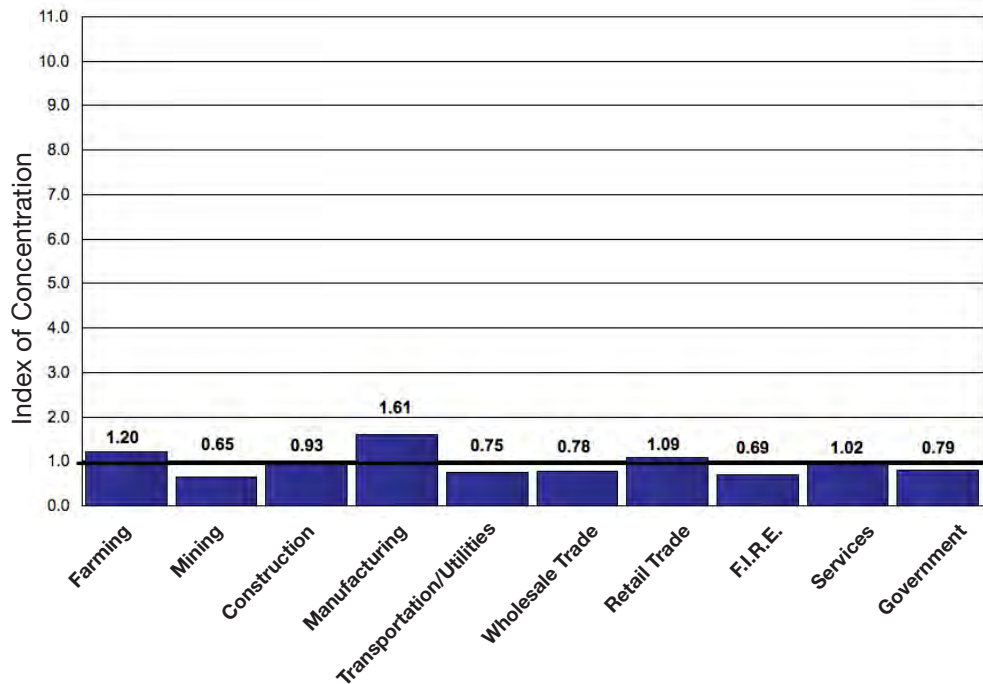
Figure 35I Estimated Distribution of County Employment by Industry (Percent)

| | Winnebago 1990 | N IL 1990 | Winnebago 2000 | N IL 2000 | Winnebago 2007 | N IL 2007 |
|---------------------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|
| Farming | 0.7% | 0.6% | 0.5% | 0.5% | 0.5% | 0.4% |
| Ag Services/Forest & Fishing | 0.5 | 0.6 | 0.8 | 0.8 | 0.9 | 0.8 |
| Mining | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| Construction | 4.6 | 4.7 | 4.4 | 4.9 | 4.8 | 5.1 |
| Manufacturing | 28.2 | 16.2 | 22.3 | 13.2 | 16.3 | 10.1 |
| Transportation/ Utilities | 3.6 | 5.5 | 4.4 | 5.8 | 3.9 | 5.2 |
| Wholesale Trade | 4.8 | 6.6 | 4.1 | 5.7 | 4.1 | 5.3 |
| Retail Trade | 15.9 | 15.5 | 16.7 | 14.7 | 16.2 | 14.8 |
| F.I.R.E. | 6.1 | 9.6 | 6.7 | 9.7 | 7.2 | 10.5 |
| Services | 27.2 | 28.7 | 31.5 | 33.8 | 37.4 | 36.8 |
| Government | 8.2 | 11.8 | 8.5 | 10.9 | 8.5 | 10.8 |
| Total no. of jobs | 151,616 | 4,863,719 | 176,839 | 5,626,109 | 179,099 | 5,840,376 |

Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Source: Woods & Poole, 2007
Note: Employment measured by "place of work".

Figure 35J Concentration of County Employment by Industry Sectors, 2007

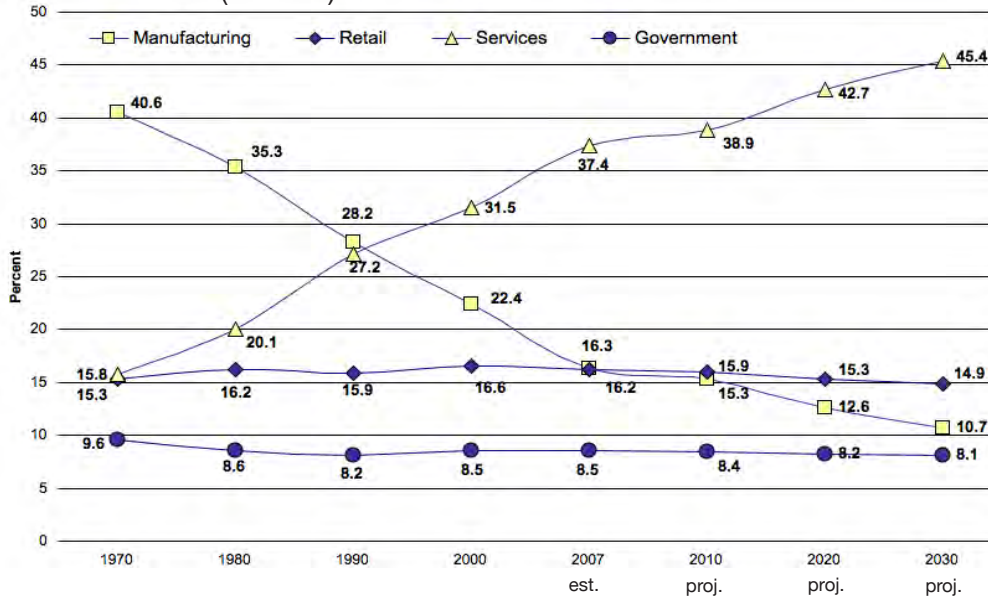


Note: Values greater than 1.0 indicate a local employment concentration greater than the same sector in the Northern Illinois region.

Sources: Woods & Poole 2007; Northern Illinois University

**WINNEBAGO
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Figure 35K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 35L Local Economic Vitality

| | County Highest Sales Manufacturing | Growth Industry <i>Retail</i> | Total Business |
|-----------------------------------|--|----------------------------------|----------------|
| Business Startup Rate - 2006 | 6.20% | 9.91% | 8.48% |
| Business Startup Index - '05-07 | 0.72 | 1.07 | 0.81 |
| Business Failure Rate - 2006 | 13.47% | 22.92% | 21.63% |
| Business Retention Index - '05-07 | 1.52 | 1.13 | 1.09 |
| Sales Growth Index | 0.53 | 7.62 | 0.54 |

Source: Bizminer.com, 2007

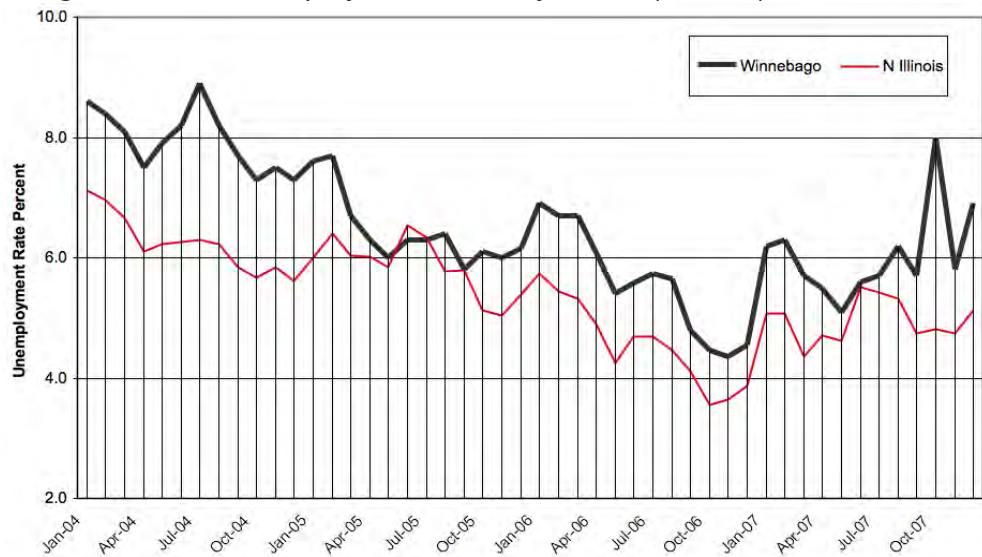
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is an indicator of an area's ability to generate economic dynamism from new sources. Business Failure Rate measures the number of businesses remaining in operation three years after the initial measurement date and count of local businesses. Areas with high vitality performance - many entrepreneurs, business in-migration, and new branch attraction often have low retention rates; while low growth areas have higher retention rates.

WINNEBAGO COUNTY

State Annual Average

1998 - 4.5
 1999 - 4.3
 2000 - 4.3
 2001 - 5.4
 2002 - 6.5
 2003 - 6.6
 2004 - 6.1
 2005 - 5.7
 2006 - 4.5
 2007 - 5.0

Figure 35M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 35N Employment and Establishments for 2nd Quarter 2007

| | Establishments | Employed | Wages (000's) |
|--|----------------|----------------|------------------|
| Total | 6,899 | 139,526 | \$204,084 |
| Private Sector (NAICS) | 6,776 | 125,055 | 1,110,493 |
| GOODS-PRODUCING | 1,514 | 34,057 | 430,565 |
| Natural Resources and Mining | 24 | 143 | 859 |
| Construction | 752 | 6,338 | 76,015 |
| Manufacturing | 738 | 27,576 | 353,691 |
| SERVICE-PROVIDING | 5,262 | 90,998 | 679,928 |
| Trade, Transportation, and Utilities | 1,538 | 27,408 | 209,541 |
| Wholesale Trade (42) | 462 | 5,937 | 62,750 |
| Retail Trade (44,45) | 862 | 15,308 | 89,257 |
| Transportation & Warehousing (48,49) | * | * | * |
| Utilities (22) | * | * | * |
| Information | 88 | 2,171 | 18,848 |
| Financial Activities | 610 | 6,298 | 68,173 |
| Finance & Insurance (52) | 381 | 5,073 | 60,463 |
| Real Estate & Rental & Leasing (53) | 229 | 1,225 | 7,709 |
| Professional and Business Services | 1,056 | 17,125 | 113,766 |
| Professional, Scientific & Technical Services (54) | 649 | 3,703 | 42,834 |
| Management of Companies & Enterprises (55) | 23 | 190 | 2,817 |
| Administrative & Support & Waste Mngmt. (56) | 384 | 13,232 | 68,114 |
| Educational and Health Services | 599 | 20,920 | 202,377 |
| Educational Services (61) | 61 | 1,766 | 10,573 |
| Health Care & Social Assistance (62) | 538 | 19,154 | 191,805 |
| Leisure and Hospitality | 654 | 12,029 | 37,225 |
| Arts, Entertainment & Recreation (71) | 94 | 1,222 | 4,487 |
| Accommodation & Food Services (72) | 560 | 10,807 | 32,738 |
| Other Services | 667 | 4,998 | 29,735 |
| Unclassified | 50 | 49 | 263 |
| State & Local Government | 91 | 13,438 | 115,972 |
| State Government | * | * | * |
| Local Government | * | * | * |
| Federal Government | 32 | 1,033 | 15,476 |

Source: 'Illinois At Work', Illinois Department of Employment Security

Includes all employment covered by IL Unemployment Insurance Act

*Data not available due to suppression for privacy

Figure 35O Comparison of Equalized Assessed Valuations by Class of Property, 2004, 2005, 2006 (Thousands of Dollars)*

| | Assessment Years | | | % Change 05-06 | 2006 Average Tax Rate* |
|-------------|------------------|-------------|-------------|-------------------|------------------------------|
| | 2004 | 2005 | 2006 | | |
| Residential | \$2,671,218 | \$2,892,533 | \$3,125,919 | 8.1% | \$9.15 |
| Farm | \$74,696 | \$76,216 | \$76,704 | 0.6% | \$8.09 |
| Commercial | \$663,538 | \$738,468 | \$786,925 | 6.6% | \$9.74 |
| Industrial | \$291,906 | \$288,893 | \$295,377 | 2.2% | \$9.61 |

Source: County Clerks' Offices PTAX 250
*Average tax rate per \$100 of equalized assessed valuation.

Figure 35P Residential Housing Information

| | 1990 | 2000 | 2007 |
|-----------------------|----------|----------|-----------|
| Housing Units | 101,666 | 114,404 | 124,524 |
| % Vacant Units | 4.9% | 5.6% | 4.8% |
| Median Housing Value | \$60,600 | \$91,900 | \$142,976 |
| Median Sale Price of | | | |
| Single Family Homes | \$68,900 | \$99,000 | \$126,700 |
| Occupied Rental Units | 30,920 | 32,365 | 33,167 |
| Median Rent | \$301 | \$436 | \$702 |

Sources: 1990, 2000 Census of Population and Housing;
Easy Analytic Software, 2007; Illinois Association of Realtors, 2007
Note: Price is 3rd quarter median sale price.

Figure 35Q Residential Migration Patterns

| | 1990 | 2000 |
|--|----------------|----------------|
| Persons 5 yrs and older | 233,698 | 258,830 |
| Residing in same house as 5 yrs ago | 55.6% | 56.0% |
| Lived in a different house in the U.S. | 43.6% | 42.1% |
| Same State | 36.5% | 35.9% |
| Residing in different house, same county | 30.6% | 29.7% |
| Residing in a different county | 5.9% | 6.2% |
| Different State | 7.1% | 6.2% |
| Lived Abroad | 0.8% | 1.9% |
| % Foreign Born of Total Population | 3.7% | 6.1% |

Source: 1990, 2000 Census

WINNEBAGO COUNTY

Foreign Owned
Agricultural Land

1992 - 5 parcels
722 acres

1996 - 4 parcels
1,147 acres

2002 - 4 parcels
1,147 acres

Number of Farms in
Winnebago County

1982 - 933
1987 - 808
1992 - 724
1997 - 687
2002 - 695

Average Illinois
Price Per Bushel

2005 est. for 2004
Corn \$2.08
Soybeans \$5.76

2006 est. for 2005
Corn \$3.35
Soybeans \$6.40

2008 est. for 2007
Corn \$4.05
Soybeans \$11.00

Figure 35R Land in Farms, 1997 and 2002

| | 1997 | % of Total Land | 2002 | % of Total Land |
|---------------------------|-----------|--------------------|-----------|--------------------|
| Winnebago Co. (acres) | 198,549 | 59.4 | 191,455 | 57.3 |
| Northern Illinois (acres) | 5,832,569 | | 5,616,194 | |

Source: U.S. Department of Agriculture, 2002 Census of Agriculture

Figure 35S Harvested Cropland, Total Market Value of Crops Sold, 1997 and 2002

| | 1997 | % of Region Total | 2002 | % of Region Total |
|---|-----------|-------------------------|-----------|-------------------------|
| Winnebago Co. Harvested Cropland (acres) | 165,399 | 3.4 | 164,325 | 3.4 |
| Northern Illinois Harvested Cropland (acres) | 4,936,291 | | 4,851,468 | |
| Winnebago Co. Market Value of Products Sold (\$1,000) | 68,580 | 3.0 | 62,180 | 3.0 |
| Northern Illinois Market Value of Products Sold (\$1,000) | 2,311,234 | | 2,089,310 | |

Source: U.S. Census Bureau, 2002 Census of Agriculture
Note: Region now includes 22 Northern Illinois counties.

Figure 35T Major Crop Production

| | 2005 | 2006 | 2007 |
|----------------------|------------|------------|------------|
| Corn | | | |
| Production (bushels) | 11,817,000 | 13,698,600 | 17,558,400 |
| Yield (bushels/acre) | 130 | 158 | 177 |
| % of Northern Total | 3.0% | 2.9% | 3.0% |
| Soybeans | | | |
| Production (bushels) | 2,137,100 | 2,336,800 | 1,960,400 |
| Yield (bushels/acre) | 43 | 46 | 52 |
| % of Northern Total | 2.9% | 2.6% | 3.1% |

Source: Illinois Department of Agriculture, 2008

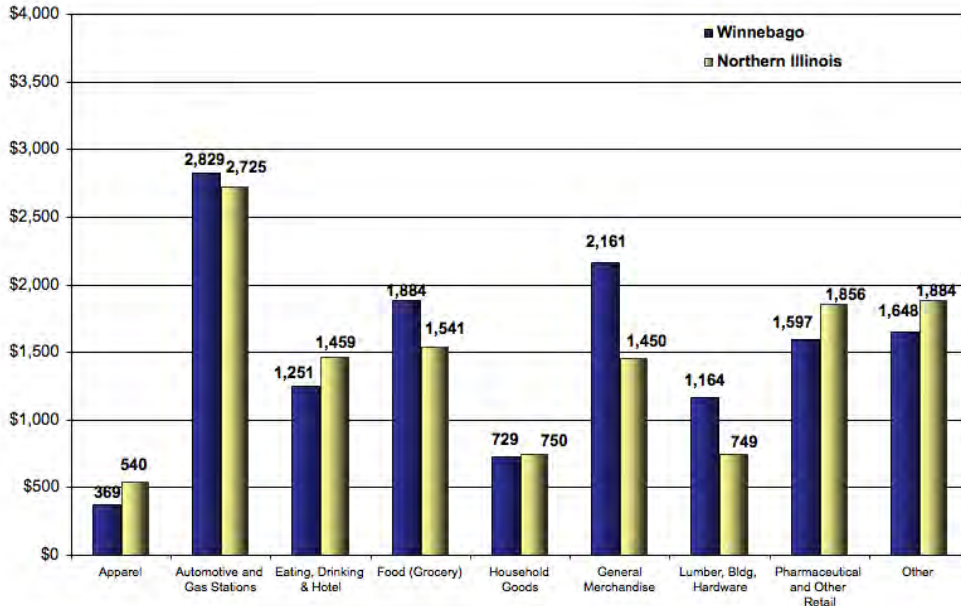
WINNEBAGO COUNTY

Per Capita Retail Sales Totals

Winnebago County
\$13,632

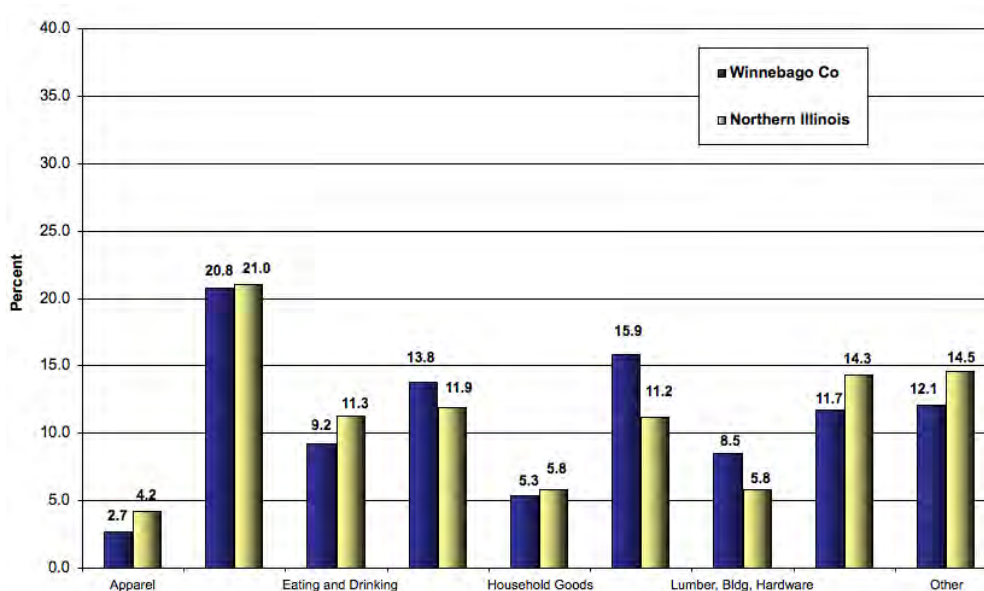
N Illinois Region
\$12,956

Figure 35U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



Sources: Illinois Department of Revenue, 2008; 2007 Census Estimates (2008)

Figure 35V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

WINNEBAGO COUNTY

Note: In some cases, historical data have been re-estimated.

Figure 35W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

| | 1990 | 2000 | 2007 (est.) | Annualized % Change 2000-2007 |
|-------------------|----------|---------------|--------------|-------------------------------|
| Winnebago Co. | \$18,774 | \$ 27,038 | \$ 32,560 | 2.7% |
| Northern Illinois | \$19,226 | \$ 29,237 | \$ 35,856 | 3.0% |
| Illinois | \$20,824 | \$ 32,185 | \$ 39,807 | 3.1% |
| | | County | State | U.S. |
| 2007 Wealth Index | | 88.71 | 107.37 | 100.00 |

Source: Woods & Poole, 2007

Figure 35X Household Income

| | 1990 | 2000 | 2007 |
|---------------------------|----------|----------|----------|
| Households w/Money Income | 96,818 | 107,966 | 118,523 |
| Less than \$25,000 | 39.2% | 25.7% | 20.6% |
| \$25,000-50,000 | 37.2% | 30.8% | 26.8% |
| \$50,001-100,000 | 20.6% | 33.5% | 35.9% |
| More than \$100,000 | 3.0% | 10.0% | 16.6% |
| Median Household Income | \$31,336 | \$43,886 | \$52,959 |

Sources: U.S. Census Bureau; Easy Analytic Software, Inc., 2007

WINNEBAGO COUNTY

Figure 35Y County Amenities

Leisure and Recreation

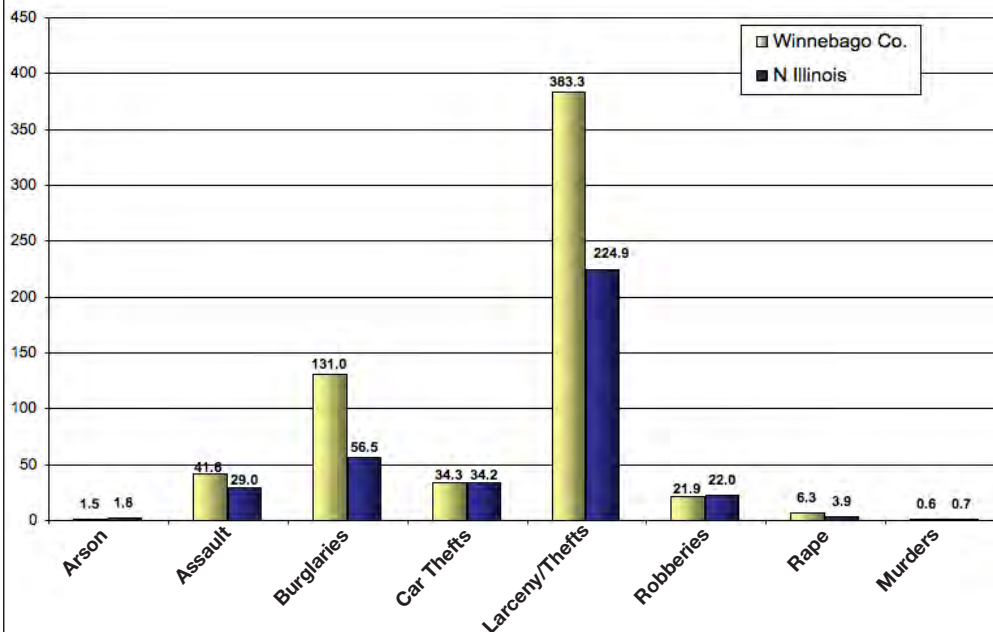
| | |
|---|----|
| Museums | 4 |
| Forest Preserves/Conservation/Natural Areas | 10 |
| Golf Courses | 15 |
| State Parks | 3 |

Agritourism

| | |
|---------------------------|----|
| Wineries | NA |
| Farmer's Markets | 8 |
| Seasonal Farm Attractions | 3 |

Note: All counts are estimates. Data changes as new facilities come on line.

Figure 35Z Criminal Offenses Reported in Winnebago County, 2007
(Per 10,000 Persons)



Sources: Illinois State Police, 2007; US Census 2006 Population Estimate

Total Reported index Crimes for 2006: 18,345

Total Reported Index Crimes for 2005: 17,273

Total Reported Index Crimes for 2004: 18,154

Total Reported Index Crimes for 2003: 19,218

**WINNEBAGO
COUNTY**

Figure 35AA State Revenue Collections and Expenditures in Winnebago County

| | |
|--|---------|
| Revenues Collected (millions of dollars) | |
| State Sales and Use Taxes (2005) | \$257.8 |
| Individual Income Taxes (est. FY 2001) | 162.1 |
| State Motor Fuel Tax (est. FY 2001) | 40.7 |
| Local Property Tax (2005) | 397.5 |
| State Expenditures (millions of dollars) | |
| Education (1999-2000) | \$119.6 |
| Public Aid (FY 2006) | 179.9 |
| State Payroll (2006) | 49.5 |
| Number of State Employees (2007) | |
| | 977 |

Sources: Illinois Legislative Research Unit, Illinois County Data Book, 2002; State of Illinois Office of the Comptroller, 2007; County Clerk's Office - PTAX 250

Average Daily Miles
Travelled 2007
7,055,645

Change 2006-2007
1.1%

Figure 35AB Proposed New State Expenditures for Highway Improvements in FY2008*

| Winnebago County | Total | Per Mile |
|--------------------------------|-----------------------|------------------|
| State Roads | \$ 19,679,000 | \$ 101,653 |
| Local Roads | \$ 10,580,000 | \$ 5,290 |
| Total Improvements | \$ 30,259,000 | \$ 13,793 |
| N IL Total Improvements | \$ 892,761,000 | \$ 19,335 |

Source: Illinois Department of Transportation, Proposed Improvements for Illinois Highways FY 2008
*This is in addition to ongoing projects from previously funded improvement programs. These funds do not include local funds used for highway improvements.

Figure 35AC Banking Resources in the County 2007*

| | Winnebago Co. | N Illinois | Illinois |
|----------------------------------|----------------------|-------------------|-----------------|
| Commercial Banks | 21 | 556 | 629 |
| Offices | 86 | 2,932 | 4,430 |
| Deposits | \$5,303,000 | \$255,899,000 | \$306,649,000 |
| Savings Institutions | 1 | 104 | 100 |
| Offices | 1 | 413 | 520 |
| Deposits | \$10,000 | \$18,611,000 | \$32,113,000 |
| Offices per 10,000 Population | 2.9 | 3.5 | 3.2 |
| Total Deposits/County Population | \$17,971 | \$28,655 | \$26,780 |
| Share of N/Illinois Deposits | 1.9% | 81.0% | |
| Deposit to Earnings Ratio | \$891 | \$1,164 | \$1,087 |
| Deposit to Income Ratio | \$73 | \$90 | \$86 |

Source: FDIC Data Website 2008; US Census Population Estimates 2006
*Data are for federally chartered banks only, dollars are in thousands.

**WINNEBAGO
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Figure 35AD IRS Tax Returns Filed* by Migrating Winnebago County Residents 2003-2006

| Three Year Total (2003-2006) | Migrating Into County | Migrating Out of County | Net Change |
|---------------------------------------|----------------------------------|------------------------------------|-----------------------|
| Total Movement | 15,610 | 15,526 | 84 |
| Domestic Migration | 15,473 | 15,402 | 71 |
| Same State | 9,031 | 6,535 | 2,496 |
| Different State | 6,442 | 8,867 | -2,425 |
| Foreign Migration | 137 | 124 | 13 |
| | | | |
| Three Year Average (2003-2006) | Migrating Into County | Migrating Out of County | Net Change |
| Estimated Median Reported Income | \$37,751 | \$41,290 | -\$3,539 |
| Aggregate Reported Income (\$000) | \$197,279 | \$213,726 | -\$16,447 |

Source: U.S. Internal Revenue Service, County Migration Flows 2007
 *This count is roughly equivalent to the number of households moving in and out of the county.

Figure 35AE Trade Area Analysis of Retail Sales, 2006

| Merchandise Group | Potential Purchases by County Residents | Sales Reported by County Merchants | Surplus or Leakage | Ratio of County Per Capita Sales to State Per Capita Sales |
|------------------------------|--|---|-------------------------------|---|
| General Merch. | \$4,177,461 | \$6,159,119 | \$1,981,659 | 135.6% |
| Food | \$3,954,218 | \$5,679,976 | \$1,725,758 | 132.1% |
| Eating/Drinking | \$3,573,063 | \$3,565,546 | -\$7,518 | 91.8% |
| Apparel | \$1,200,580 | \$1,088,218 | -\$112,362 | 83.3% |
| Home Furnishings | \$1,897,679 | \$2,196,983 | \$299,304 | 106.5% |
| Building Merch. | \$2,163,465 | \$3,678,560 | \$1,515,095 | 156.3% |
| Filling Stations | \$7,522,376 | \$8,600,500 | \$1,078,124 | 105.1% |
| Drugs/Other Retail | \$4,613,673 | \$4,750,041 | \$136,369 | 94.7% |
| Agriculture | \$4,290,909 | \$4,285,917 | -\$4,992 | 91.8% |
| Manufacturing | \$895,118 | \$733,953 | -\$161,165 | 75.4% |
| Total Sales | \$34,288,542 | \$40,738,814 | \$6,450,272 | 109.2% |

Sources: Illinois Department of Revenue, 2005, Kind of Business Report; U.S. Census Bureau County Business Patterns.
 Note: Potential Sales is derived from the county population times the state average per capita spending in each category times the ratio of county per capita income to state per capita income.