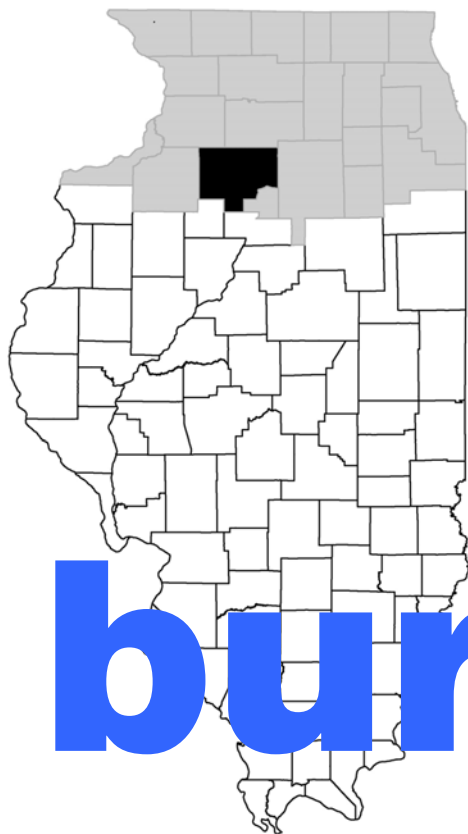


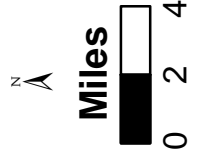
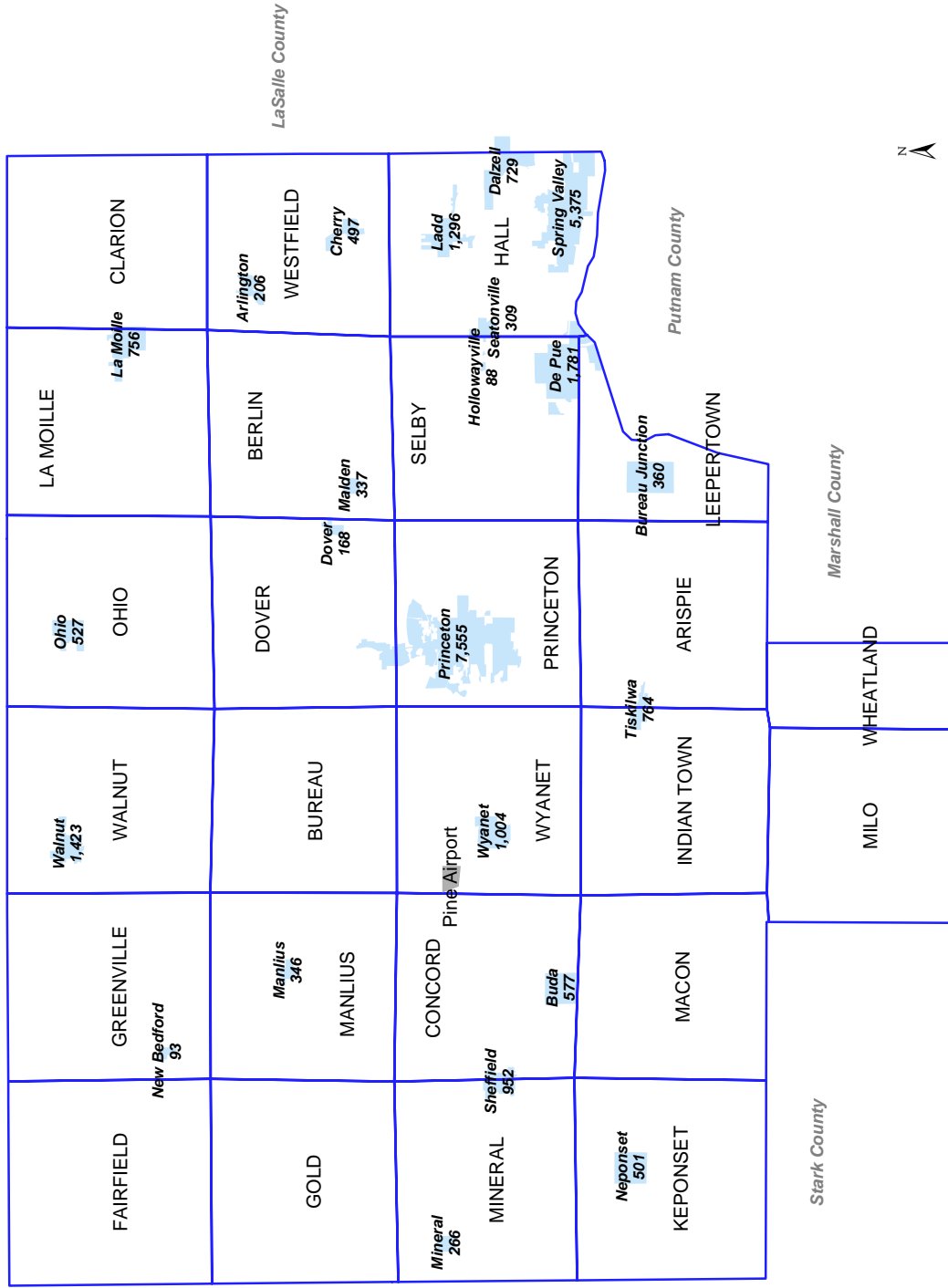
Northern Illinois Market Facts

2 0 0 8



bureau

Bureau 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. Map prepared by the Center for Governmental Studies, NIU-Outreach.

BUREAU COUNTY

Population Density 2007
40.6 persons
per square mile

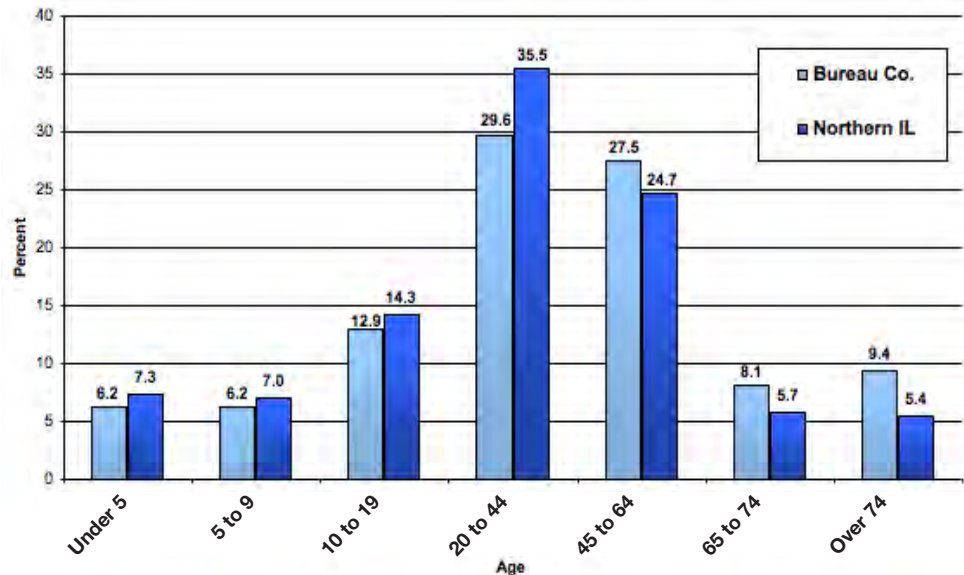
Median Age of
County Population
41.51

Figure 15A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Bureau Co. Population	35,688	35,503	35,269	34,640
Percent of N. Illinois	0.4%	0.4%	0.4%	0.3%

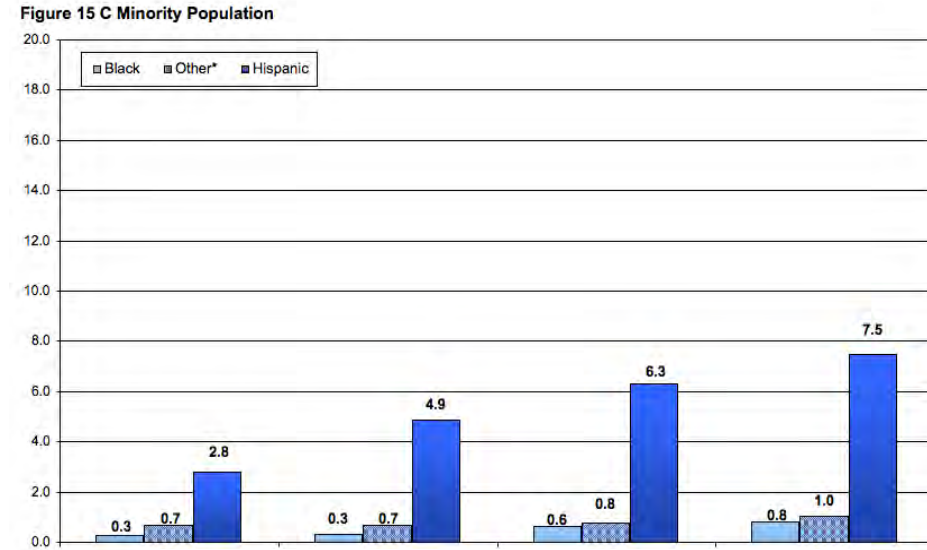
Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 35,257. 2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

Figure 15B Age Distribution in 2007 by Percent of Population



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

Figure 15C County Minority Population by Percent



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

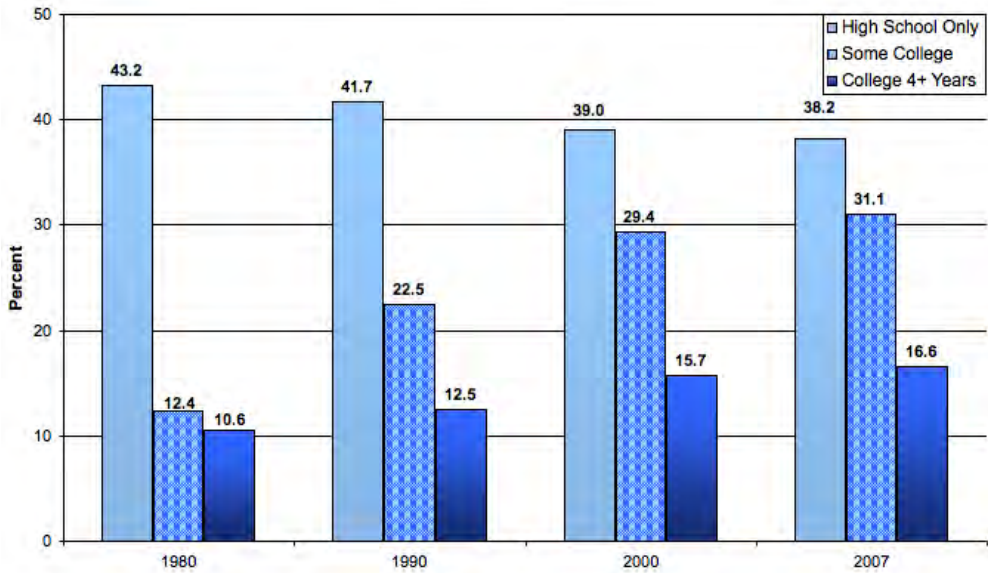
Figure 15D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	13,790	14,182	14,412	14,485
Percent of Northern Illinois	0.5%	0.4%	0.4%	0.4%
Bureau Co.: Persons per Household	2.55	2.47	2.41	2.36
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

**BUREAU
COUNTY**

Figure 15E 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 15F General School Enrollment Information for Bureau County

K-12 Districts	3
Elementary Districts	9
High School Districts	3
Special Education and Other Cooperative Districts	NA
Public School Student Enrollment 2007-2008	5,851
Largest District Enrollment	1,203
Smallest District Enrollment	51
<hr/>	
Number of Non-Public Schools*	3
Non-Public School Enrollment 2006-2007	476
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	\$91,734
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$8.63

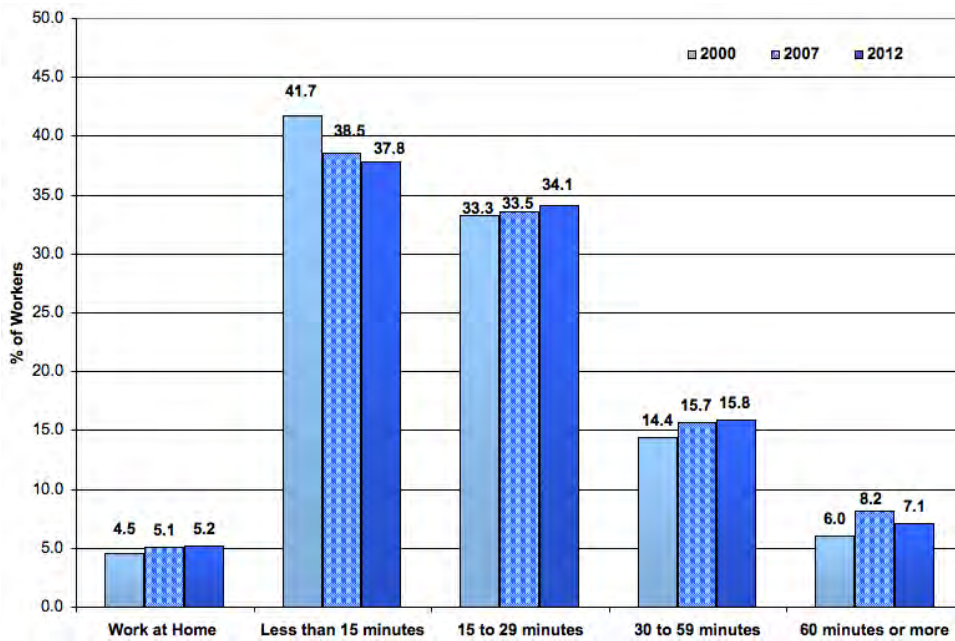
Sources: IL State Board of Education Fall Housing Reports 2007-08; 2006 PTAX-250; CGS
Note: Data reflect all types of districts and have differing grade levels included.
Special Education/Other Cooperatives are not included in the range of largest to smallest.
*These data reflect only those schools reporting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

Figure 15G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	17,200	18,200	18,038
% of persons 16 and over	62.9	65.4	65.6
% of persons 65 and over	12.9	13.4	10.9
% of women in labor force	52.9	58.2	58.9
% of labor force that is female	44.7	46.2	46.2
% self-employed	11.6	8.7	7.9
% white collar	43.8	50.7	48.3

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 15H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

BUREAU COUNTY

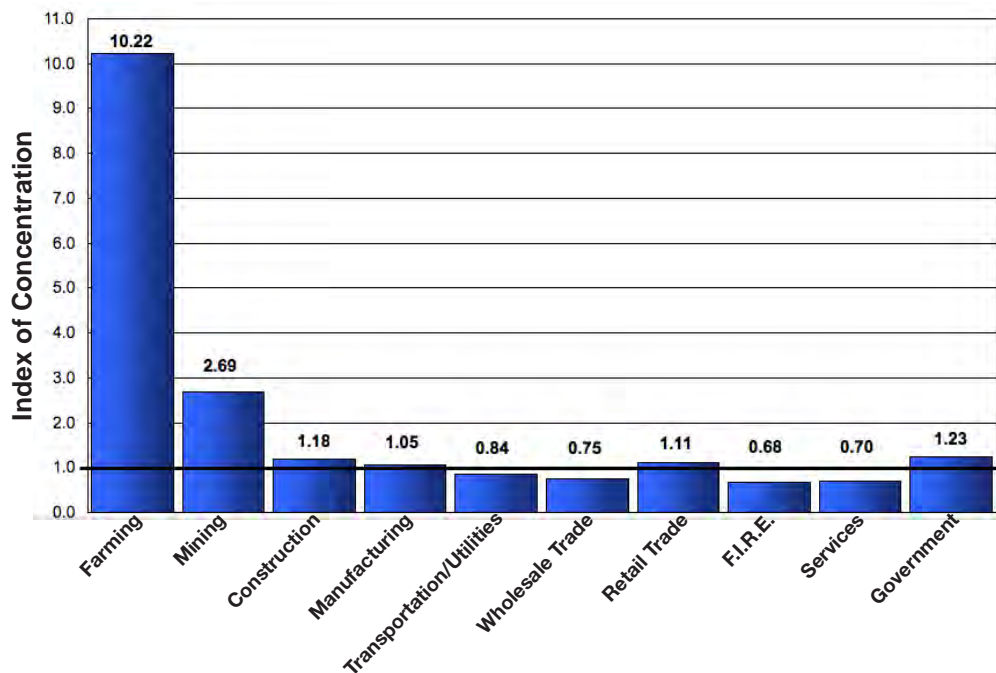
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 15I Estimated Distribution of County Employment by Industry (Percent)

	Bureau 1990	N IL 1990	Bureau 2000	N IL 2000	Bureau 2007	N IL 2007
Farming	12.9%	0.6%	11.1%	0.5%	9.9%	0.4%
Ag Services/Forest & Fishing	4.3	0.6	2.9	0.8	2.2	0.8
Mining	0.5	0.2	0.2	0.1	0.2	0.1
Construction	5.4	4.7	5.8	4.9	6.1	5.1
Manufacturing	13.3	16.2	13.6	13.2	10.6	10.1
Transportation/Utilities	4.1	5.5	3.5	5.8	4.4	5.2
Wholesale Trade	5.2	6.6	4.6	5.7	4.0	5.3
Retail Trade	12.8	15.5	14.6	14.7	16.4	14.8
F.I.R.E.	4.7	9.6	6.6	9.7	7.1	10.5
Services	21.9	28.7	23.4	33.8	25.6	36.8
Government	14.8	11.8	13.7	10.9	13.3	10.8
Total no. of jobs	17,064	4,863,719	18,578	5,626,109	19,367	5,840,376

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

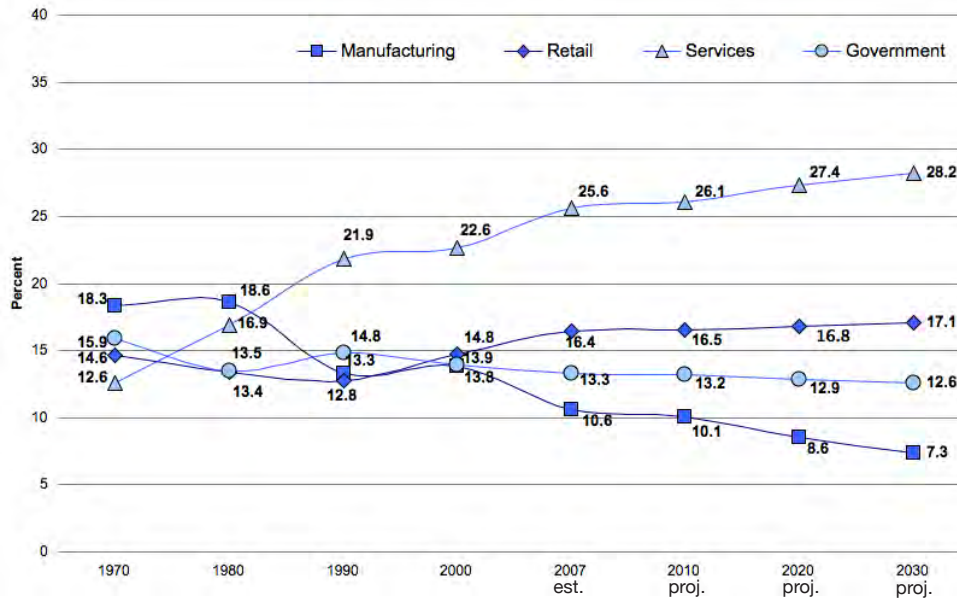
Figure 15J Concentration of County Employment by Industry Sectors, 2007



Sources: Woods & Poole 2007; Northern Illinois University

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

Figure 15K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 15L Local Economic Vitality

	County Highest Sales Manufacturing	Growth Industry	Total Business
	<i>Manufacturing</i>		
Business Startup Rate - 2006	4.26%	4.26%	2.73%
Business Startup Index - '05-07	0.5	50.00%	0.26
Business Failure Rate - 2006	5.66%	5.66%	16.78%
Business Retention Index - '05-07	3.61	3.61	1.41
Sales Growth Index	4.43	4.43	0.41

Source: Bizminer.com, 2007

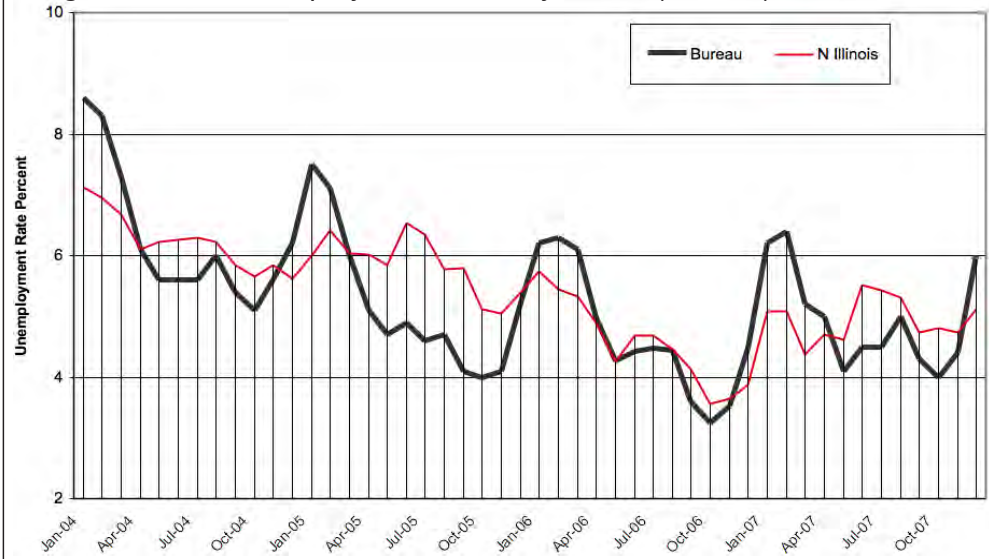
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is 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.

BUREAU 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 15M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 15N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	903	12,293	\$204,084
Private Sector (NAICS)	779	10,028	\$82,817
GOODS-PRODUCING	173	2,947	29,986
Natural Resources and Mining	20	638	4,667
Construction	109	544	5,778
Manufacturing	44	1,765	19,541
SERVICE-PROVIDING	606	7,081	52,831
Trade, Transportation, and Utilities	207	3,231	25,096
Wholesale Trade (42)	61	616	5,308
Retail Trade (44,45)	100	1,089	5,520
Transportation & Warehousing (48,49)	46	1,526	14,268
Utilities (22)	0	0	0
Information	7	74	509
Financial Activities	61	463	4,231
Finance & Insurance (52)	44	431	4,089
Real Estate & Rental & Leasing (53)	17	32	142
Professional and Business Services	79	660	7,575
Professional, Scientific & Technical Services (54)	*	*	*
Management of Companies & Enterprises (55)	*	*	*
Administrative & Support & Waste Mngmt. (56)	30	437	4,888
Educational and Health Services	76	1,421	11,842
Educational Services (61)	*	*	*
Health Care & Social Assistance (62)	*	*	*
Leisure and Hospitality	92	927	1,986
Arts, Entertainment & Recreation (71)	14	100	246
Accommodation & Food Services (72)	78	827	1,741
Other Services	82	303	1,583
Unclassified	2	2	7
State & Local Government	94	2,118	15,386
State Government	0	0	0
Local Government	94	2,118	15,386
Federal Government	30	147	1,733

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 15O 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	\$208,682	\$222,498	\$235,348	5.8%	\$8.61
Farm	\$171,989	\$171,500	\$167,200	-2.5%	\$8.08
Commercial	\$72,006	\$75,282	\$79,530	5.6%	\$8.50
Industrial	\$13,799	\$21,022	\$32,706	55.6%	\$8.06

Source: County Clerks' Offices PTAX 250

*Average tax rate per \$100 of equalized assessed valuation.

Figure 15P Residential Housing Information

	1990	2000	2007
Housing Units	14,762	15,323	15,410
% Vacant Units	6.6%	6.7%	6.4%
Median Housing Value	\$41,800	\$82,539	\$129,501
Median Sale Price of Single Family Homes	\$25,400	\$85,000	\$83,400
Occupied Rental Units	3,764	3,328	3,290
Median Rent	\$220	\$338	\$502

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 15Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	33,361	33,416
Residing in same house as 5 yrs ago	67.1%	66.0%
Lived in a different house in the U.S.	32.6%	33.6%
Same State	29.0%	29.6%
Residing in different house, same county	19.2%	19.1%
Residing in a different county	9.8%	10.5%
Different State	3.6%	4.1%
Lived Abroad	0.3%	0.3%
% Foreign Born of Total Population	1.7%	2.6%

Source: 1990, 2000 Census

BUREAU COUNTY

Foreign Owned
Agricultural Land

1992 - 1 parcel
10 acres

1996 - 1 parcel
10 acres

2002 - 1 parcel
10 acres

Number of Farms in
Bureau County

1982 - 1,629
1987 - 1,517
1992 - 1,273
1997 - 1,155

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 15R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Bureau Co. (acres)	494,877	87.9	491,180	87.2
Northern Illinois (acres)	5,832,569		5,616,194	

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

Figure 15S Harvested Cropland, Total Market Value of Crops Sold, 1992, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Bureau Co. Harvested Cropland (acres)	436,791	8.8	436,919	9.0
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Bureau Co. Market Value of Products Sold (\$1,000)	202,518	8.8	203,923	9.8
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.

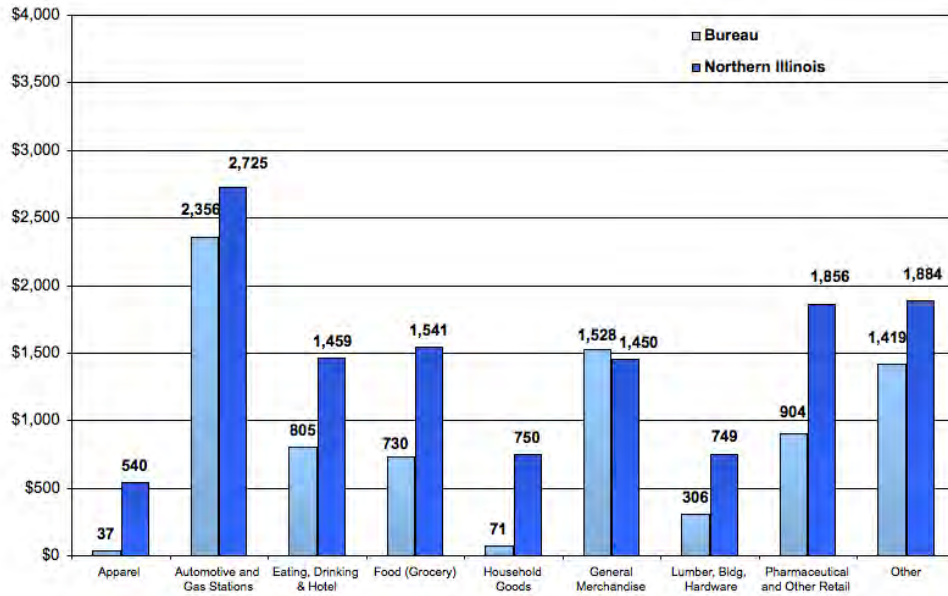
Figure 15T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	38,841,600	47,632,800	60,157,500
Yield (bushels/acre)	136	178	195
% of Northern Total	9.9%	10.2%	10.4%
Soybeans			
Production (bushels)	6,302,400	7,806,900	5,225,000
Yield (bushels/acre)	48	53	50
% of Northern Total	8.5%	8.6%	8.2%

Source: Illinois Department of Agriculture, 2008

BUREAU COUNTY

Figure 15U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



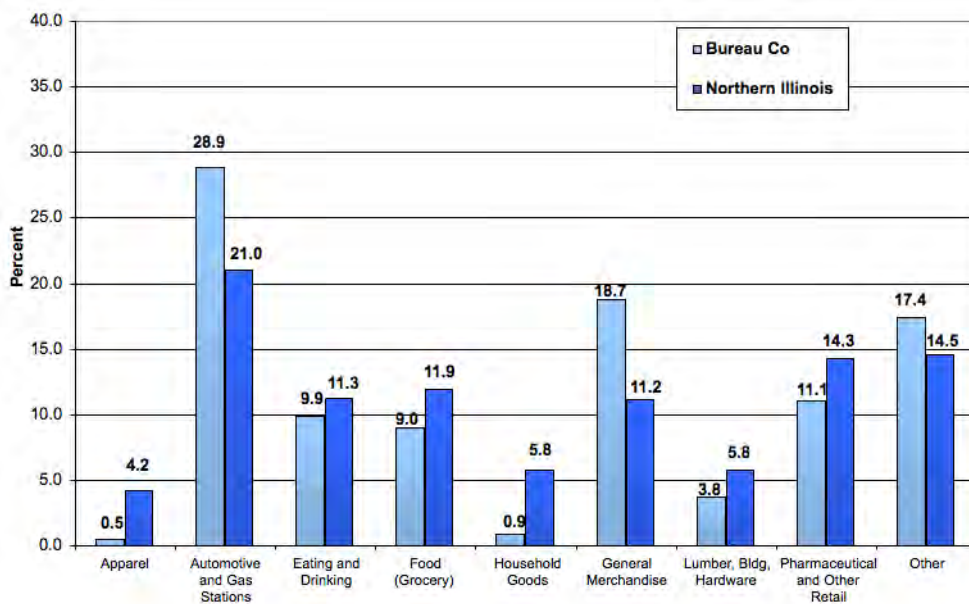
Sources: Illinois Department of Revenue, 2008; 2007 Census Estimates (2008)

Per Capita Retail Sales Totals

Bureau County
\$8,156

N Illinois Region
\$12,956

Figure 15V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

**BUREAU
COUNTY**

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

Figure 15W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Bureau Co.	\$ 16,406	\$ 25,379	\$ 31,455	3.1%
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		87.42	107.37	100.00

Source: Woods & Poole, 2007

Figure 15X Household Income

	1990	2000	2007
Households w/Money Income	13,871	14,164	14,424
Less than \$25,000	47.1%	27.9%	22.9%
\$25,000-50,000	37.5%	33.1%	29.9%
\$50,001-100,000	14.2%	32.8%	35.4%
More than \$100,000	1.1%	6.1%	11.8%
Median Household Income	\$26,248	\$40,233	\$47,605

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

**BUREAU
COUNTY**

Figure 15Y County Ammenities

Leisure and Recreation

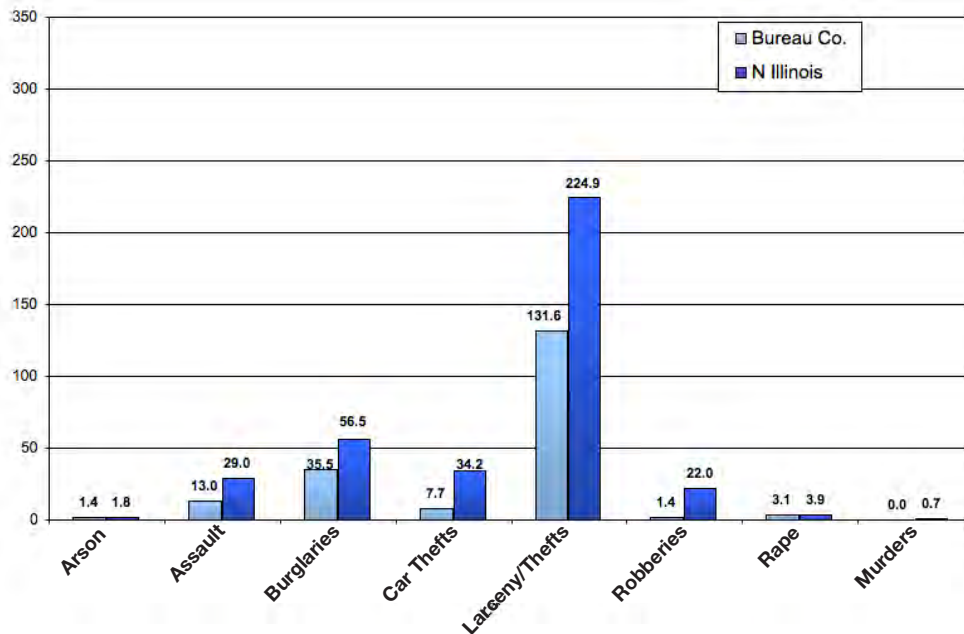
Museums	7
Forest Preserves/Conservation/Natural Areas	2
Golf Courses	5
State Parks	2

Agritourism

Wineries	1
Farmer's Markets	2
Seasonal Farm Attractions	NA

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

Figure 15Z Criminal Offenses Reported in Bureau County, 2007
(Per 10,000 Persons)



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

Total Reported Index
Crimes for 2006:
683

Total Reported Index
Crimes for 2005:
703

Total Reported Index
Crimes for 2004:
690

Total Reported Index
Crimes for 2003:
626

**BUREAU
COUNTY**

Figure 15AA State Revenue Collections and Expenditures in Bureau County

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$15.7
Individual Income Taxes (est. FY 2001)	17.9
State Motor Fuel Tax (est. FY 2001)	5.9
Local Property Tax (2006)	43.2
State Expenditures (millions of dollars)	
Education (2004-2005)	\$12.5
Public Aid (FY 2006)	17.5
State Payroll (2007)	11.8
Number of State Employees (2007)	267

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
1,592,661

Change 2006-2007
8.4%

Figure 15AB Proposed New State Expenditures for Highway Improvements in FY2008*

Bureau County	Total	Per Mile
State Roads	\$ 5,303,000	\$ 21,502
Local Roads	\$ 1,037,000	\$ 670
Total Improvements	\$ 6,340,000	\$ 3,535
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 15AC Banking Resources in the County 2007*

	Bureau County	N Illinois	Illinois
Commercial Banks	12	556	629
Offices	23	2,932	4,430
Deposits	\$789,000	\$255,899,000	\$306,649,000
Savings Institutions	2	104	100
Offices	2	413	520
Deposits	\$20,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	7.1	3.5	3.2
Total Deposits/County Population	\$22,946	\$28,655	\$26,780
Share of N/Illinois Deposits	0.3%	81.0%	—
Deposit to Earnings Ratio	\$1,819	\$1,164	\$1,087
Deposit to Income Ratio	\$98	\$90	\$86

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

Figure 15AD IRS Tax Returns Filed* by Migrating Bureau County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	2,213	2,500	-287
Domestic Migration	2,213	2,500	-287
Same State	1,704	1,778	-74
Different State	509	722	-213
Foreign Migration	0	0	0
Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$33,244	\$34,102	-\$858
Aggregate Reported Income (\$000)	\$24,541	\$28,304	-\$3,762

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 15AE 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.	\$485,356	\$538,678	\$53,322	99.4%
Food	\$459,419	\$237,073	-\$222,346	46.2%
Eating & Drinking	\$415,135	\$237,073	-\$145,748	58.1%
Apparel	\$139,489	\$8,889	-\$130,600	5.7%
Home Furnishings	\$220,481	\$24,007	-\$196,474	9.8%
Building Merch.	\$251,361	\$105,325	-\$146,036	37.5%
Auto./Fill. Stations	\$873,984	\$880,047	\$6,063	90.2%
Drugs/Other Retail	\$536,038	\$316,319	-\$219,719	52.9%
Agriculture	\$498,537	\$415,216	-\$83,321	74.6%
Manufacturing	\$103,999	\$90,656	-\$13,343	78.1%
Total Sales	\$3,983,800	\$2,885,597	\$1,098,203	64.8%

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.