

Northern Illinois Market Facts

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The screenshot shows the homepage of the Stephenson County, Illinois website. The browser address bar displays "http://www.co.stephenson.il.us/". The page features a navigation menu with links for HOME, CALENDAR, CITIES & VILLAGES, FORMS, SITE MAP, and CONTACT US. A sidebar on the left lists various departments and services, including Animal Control, Circuit Clerk and Court, Coroner, County Administrator, County Board, County Clerk and Recorder, GIS Services, Emergency Management, Health Department, Highway Department, Probation Office, Public Defender, Sheriff's Department, State's Attorney, Stephenson Nursing Center, Chief County Assessment Officer, Treasurer-Collector, and Zoning. The main content area includes a welcome message, a "Welcome to the Stephenson County Website!" section with the tagline "Giving you easy access to information you need. We're here to help!", and a "It's a Fact" section listing key statistics about the county. A "2008 Holiday Calendar Schedule" is prominently displayed, along with a "Request for Proposals for marketing services of the economic development program for the City of Freeport / Stephenson County Enterprise Zone Committee - Due May 30, 2008". A sidebar on the right contains a "Quick Links" menu with numerous links to various services and records. The page also features logos for "FIRSTGOV.GOV" and "Adobe Reader", and a "FREEPORT / STEPHENSON COUNTY WEB RING" logo at the bottom.



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STEPHENSON COUNTY

Population Density 2007
84.2 persons
per square mile

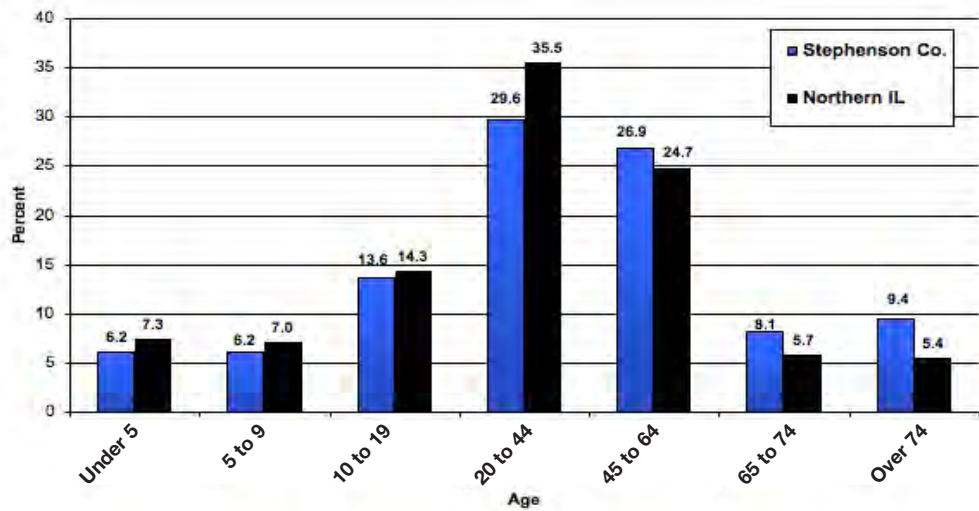
Median Age of
County Population
41.67

Figure 32A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Stephenson Co. Population	48,052	48,979	47,488	47,705
Percent of Northern Illinois	0.6%	0.5%	0.5%	0.4%

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 47,388.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

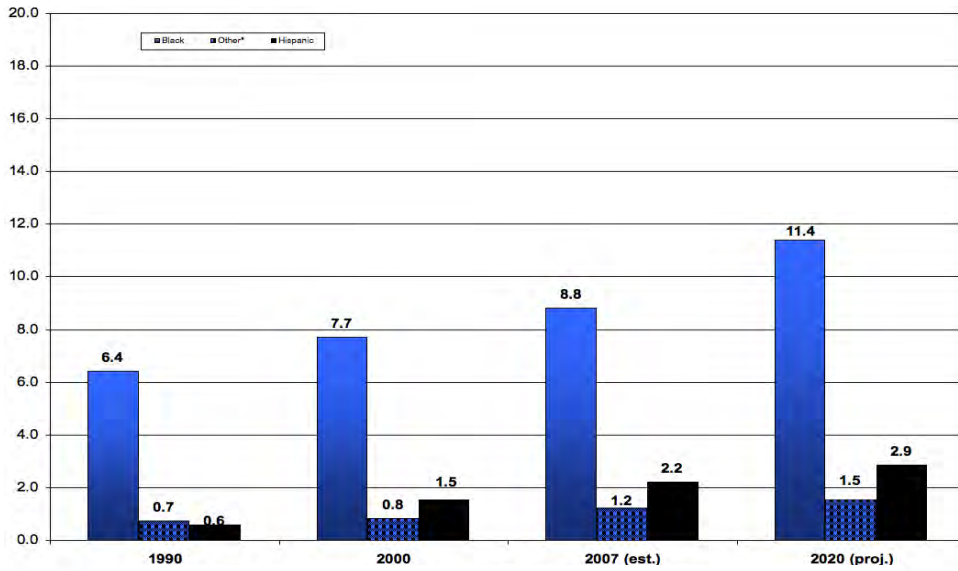
Figure 32B Age Distribution in 2007 by Percent of Population



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

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Figure 32C County Minority Population by Percent



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

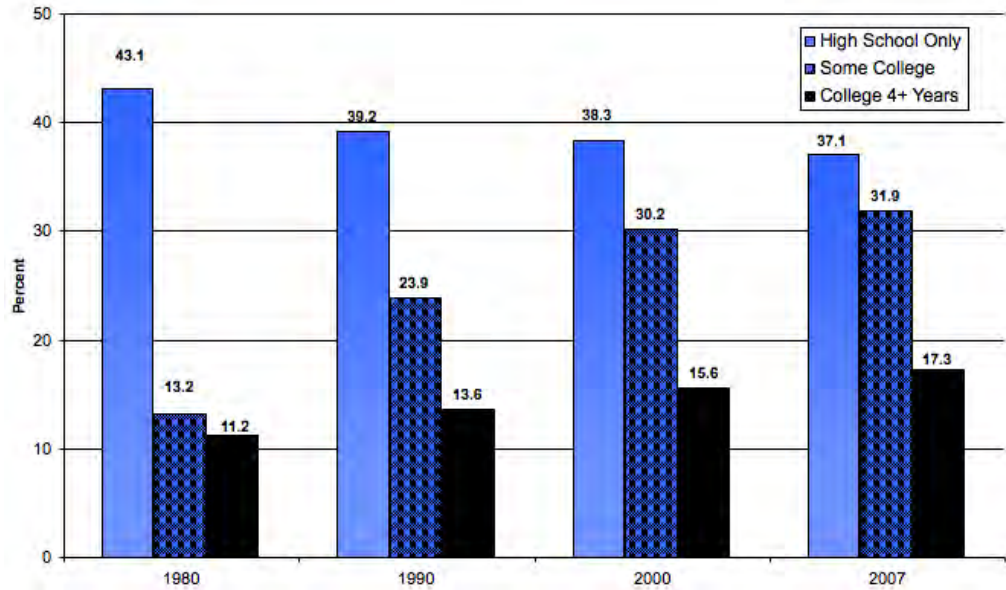
Figure 32D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	18,920	19,785	19,617	20,122
Percent of Northern Illinois	0.6%	0.6%	0.5%	0.5%
Stephenson Co.: Persons per Household	2.50	2.43	2.38	2.33
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

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Figure 32E 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 32F General School Enrollment Information for Stephenson County

K-12 Districts	5
Elementary Districts	NA
High School Districts	NA
Special Education and Other Cooperative Districts	1
Public School Student Enrollment 2007-2008	7,161
Largest District Enrollment	4,275
Smallest District Enrollment	454
<hr/>	
Number of Non-Public Schools*	3
Non-Public School Enrollment 2006-2007	454
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	\$85,589
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$9.07

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.

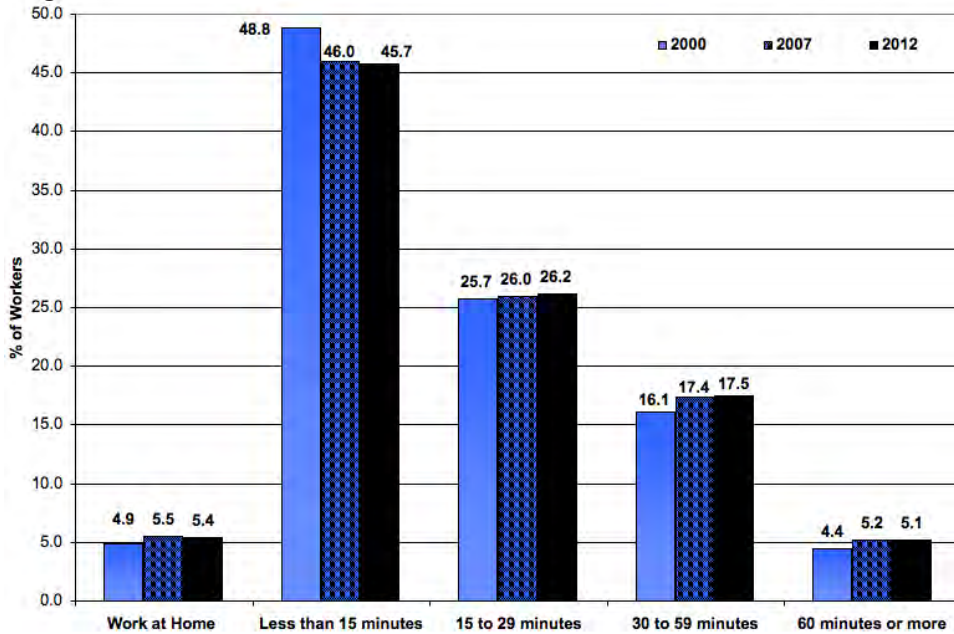
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Figure 32G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	24,578	23,103	24,161
% of persons 16 and over	66.5	65.9	65.7
% of persons 65 and over	14.5	13.8	9.4
% of women in labor force	57.1	60.3	60.6
% of labor force that is female	44.9	47.9	48.0
% self-employed	11.8	8.6	7.7
% white collar	46.3	55.5	52.5

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 32H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

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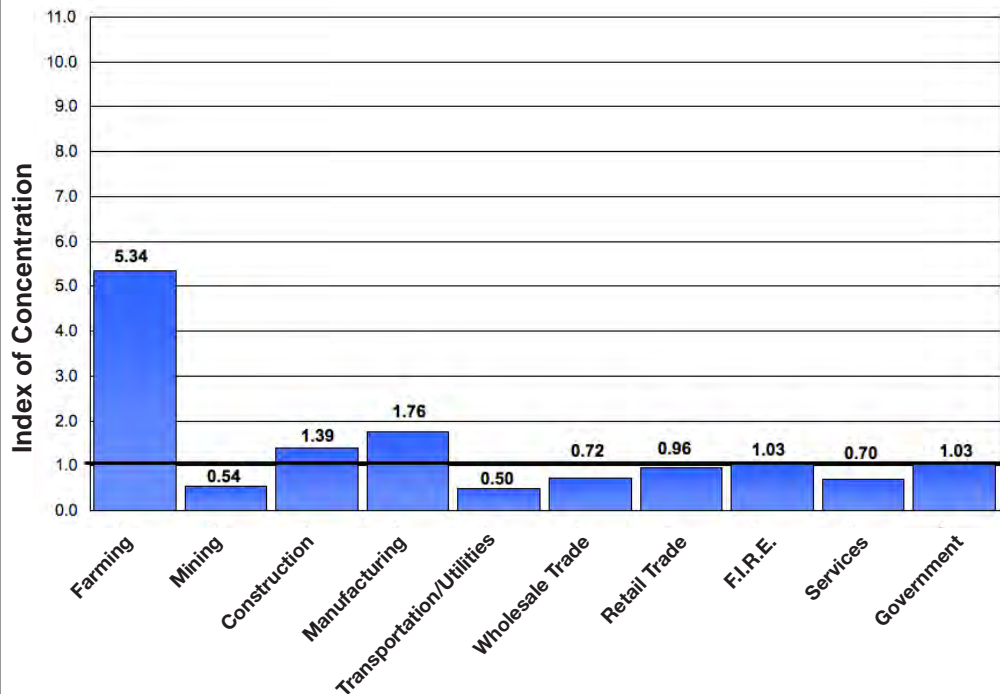
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 32I Estimated Distribution of County Employment by Industry (Percent)

	Stephenson 1990	N IL 1990	Stephenson 2000	N IL 2000	Stephenson 2007	N IL 2007
Farming	6.7%	0.6%	5.4%	0.5%	5.2%	0.4%
Ag Services/Forest & Fishing	1.1	0.6	1.0	0.8	1.2	0.8
Mining	0.1	0.2	0.1	0.1	0.0	0.1
Construction	5.2	4.7	6.5	4.9	7.2	5.1
Manufacturing	27.5	16.2	23.1	13.2	17.9	10.1
Transportation/Utilities	2.5	5.5	2.4	5.8	2.6	5.2
Wholesale Trade	2.7	6.6	3.3	5.7	3.9	5.3
Retail Trade	13.4	15.5	13.5	14.7	14.3	14.8
F.I.R.E.	10.6	9.6	11.2	9.7	10.8	10.5
Services	20.5	28.7	23.5	33.8	25.8	36.8
Government	9.6	11.8	10.2	10.9	11.1	10.8
Total no. of jobs	27,728	4,863,719	29,144	5,626,109	28,561	5,840,376

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

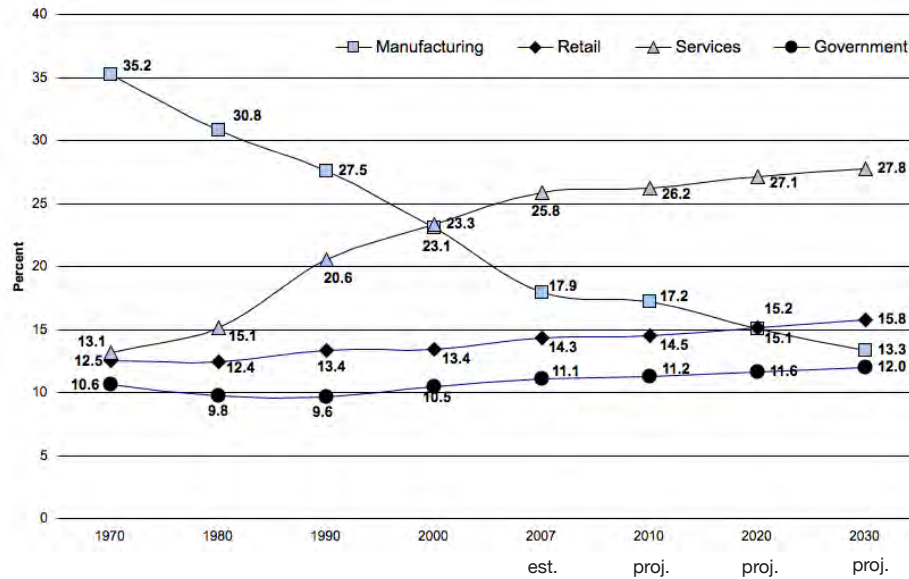
Figure 32J Concentration of County Employment by Industry Sectors, 2007



Sources: Woods & Poole 2007; Northern Illinois University

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Figure 32K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 32L Local Economic Vitality

	County Highest Sales Manufacturing	Growth Industry <i>Mining</i>	Total Business
Business Startup Rate - 2006	3.53%	0.00%	4.87%
Business Startup Index - '05-07	0.41	0	0.46
Business Failure Rate - 2006	3.45%	50.00%	18.21%
Business Retention Index - '05-07	5.92	0.37	1.3
Sales Growth Index	0.21	29.14	0.02

Source: Bizminer.com, 2007

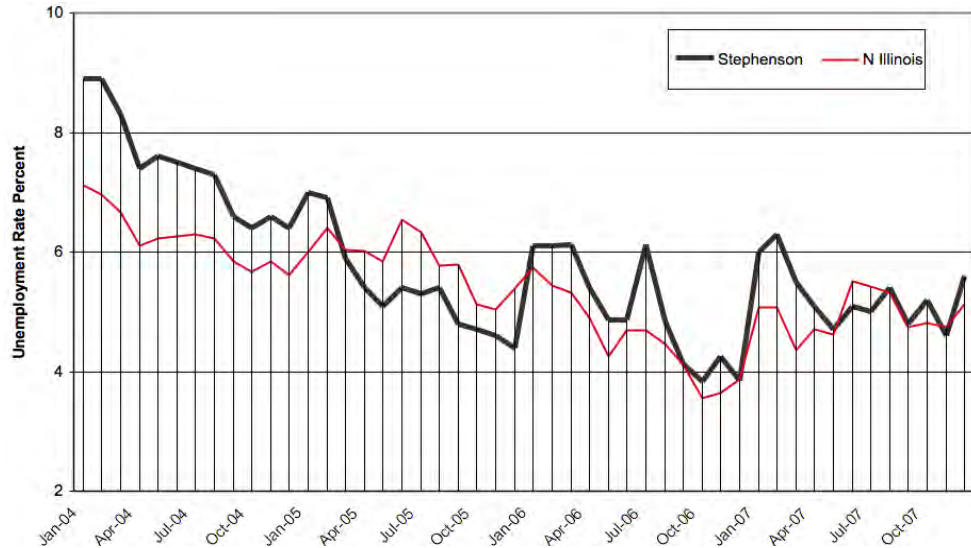
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is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

STEPHENSON 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 32M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 32N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	1,120	19,481	\$204,084
Private Sector (NAICS)	1,039	16,615	145,036
GOODS-PRODUCING	230	6,255	75,749
Natural Resources and Mining	25	240	1,695
Construction	140	1,467	20,387
Manufacturing	65	4,548	53,667
SERVICE-PROVIDING	809	10,360	69,286
Trade, Transportation, and Utilities	247	2,624	16,009
Wholesale Trade (42)	62	558	4,286
Retail Trade (44,45)	133	1,790	9,140
Transportation & Warehousing (48,49)	*	*	*
Utilities (22)	*	*	*
Information	18	201	1,406
Financial Activities	115	1,481	14,506
Finance & Insurance (52)	78	1,357	13,896
Real Estate & Rental & Leasing (53)	37	124	610
Professional and Business Services	132	1,255	7,264
Professional, Scientific & Technical Services (54)	77	415	3,557
Management of Companies & Enterprises (55)	7	89	1,011
Administrative & Support & Waste Mngmt. (56)	48	751	2,696
Educational and Health Services	81	2,616	23,373
Educational Services (61)	8	111	483
Health Care & Social Assistance (62)	73	2,505	22,889
Leisure and Hospitality	113	1,568	4,119
Arts, Entertainment & Recreation (71)	19	188	437
Accommodation & Food Services (72)	94	1,380	3,682
Other Services	100	608	2,505
Unclassified	3	7	105
State & Local Government	62	2,729	19,479
State Government	*	*	*
Local Government	*	*	*
Federal Government	19	137	1,590

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

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Figure 32O 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	\$342,599	\$361,145	\$380,257	5.3%	\$9.10
Farm	\$103,605	\$104,558	\$108,146	3.4%	\$8.40
Commercial	\$95,430	\$97,649	\$100,758	3.2%	\$9.62
Industrial	\$15,953	\$16,253	\$17,497	7.7%	\$9.80

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

Figure 32P Residential Housing Information

	1990	2000	2007
Housing Units	20,378	21,713	21,200
% Vacant Units	7.2%	8.9%	7.5%
Median Housing Value	\$50,700	\$81,400	\$132,622
Median Sale Price of Single Family Homes	N/A	\$86,750	\$85,000
Occupied Rental Units	5,451	4,992	4,630
Median Rent	\$231	\$331	\$535

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 32Q Residential Migration Patterns

	1990	2000
Persons 5 yrs and older	44,621	46,002
Residing in same house as 5 yrs ago	60.7%	59.7%
Lived in a different house in the U.S.	39.0%	39.7%
Same State	33.3%	34.4%
Residing in different house, same county	26.4%	24.6%
Residing in a different county	6.9%	9.8%
Different State	5.6%	5.2%
Lived Abroad	0.4%	0.6%
% Foreign Born of Total Population	1.6%	1.9%

Source: 1990, 2000 Census

STEPHENSON COUNTY

Foreign Owned
Agricultural Land

1992 - 2 parcels
652 acres

1996 - 2 parcels
652 acres

2002 - 2 parcels
652 acres

Number of Farms in
Stephenson County

1982 - 1,434
1987 - 1,290
1992 - 1,179
1997 - 1,081
2002 - 1,075

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 32R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Stephenson Co. (acres)	316,566	87.8	324,118	89.9
Northern Illinois (acres)	5,832,569		5,616,194	

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

Figure 32S Harvested Cropland, Total Market Value of Crops Sold, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Stephenson Co. Harvested Cropland (acres)	257,476	5.2	269,939	5.6
Northern Illinois Harvested Cropland (acres)	4,936,291		2,851,468	
Stephenson Co. Market Value of Products Sold (\$1,000)	144,030	6.2	124,940	6.0
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 32T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	22,031,400	25,637,500	31,740,800
Yield (bushels/acre)	146	175	182
% of Northern Total	5.6%	5.5%	5.5%
Soybeans			
Production (bushels)	3,980,000	4,543,000	3,164,100
Yield (bushels/acre)	50	55	53
% of Northern Total	5.3%	5.0%	5.0%

Source: Illinois Department of Agriculture, 2008

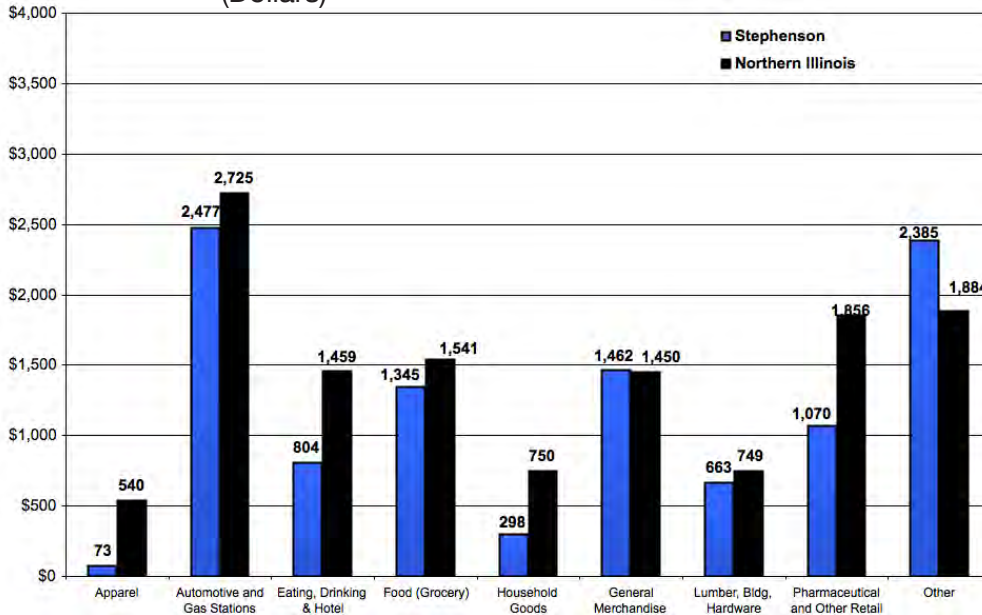
STEPHENSON COUNTY

Per Capita Retail Sales Totals

Stephenson County
\$10,579

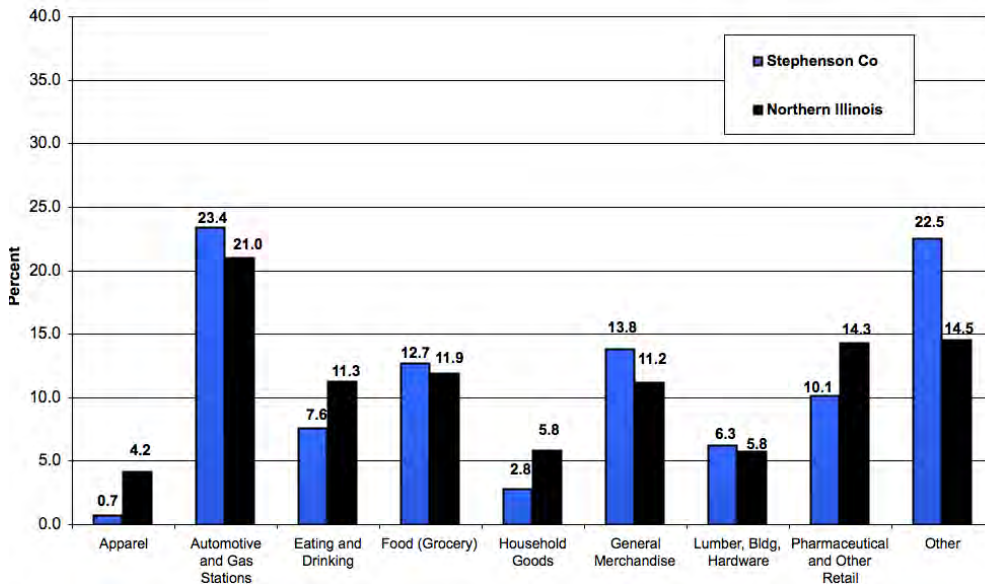
N Illinois Region
\$12,956

Figure 32U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



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

Figure 32V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

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

Figure 32W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Stephenson Co.	\$18,615	\$ 26,800	\$ 35,491	4.1%
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		96.35	107.37	100.00

Source: Woods & Poole, 2007

Figure 32X Household Income

	1990	2000	2007
Households w/Money Income	18,869	19,778	19,609
Less than \$25,000	44.0%	29.7%	24.4%
\$25,000-50,000	38.2%	32.3%	28.8%
\$50,001-100,000	15.7%	31.4%	35.0%
More than \$100,000	2.1%	6.5%	11.9%
Median Household Income	\$28,340	\$40,366	\$47,186

Sources: U.S. Census Bureau; Easy Analytic Software, Inc., 2006

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Figure 32Y County Amenities

Leisure and Recreation

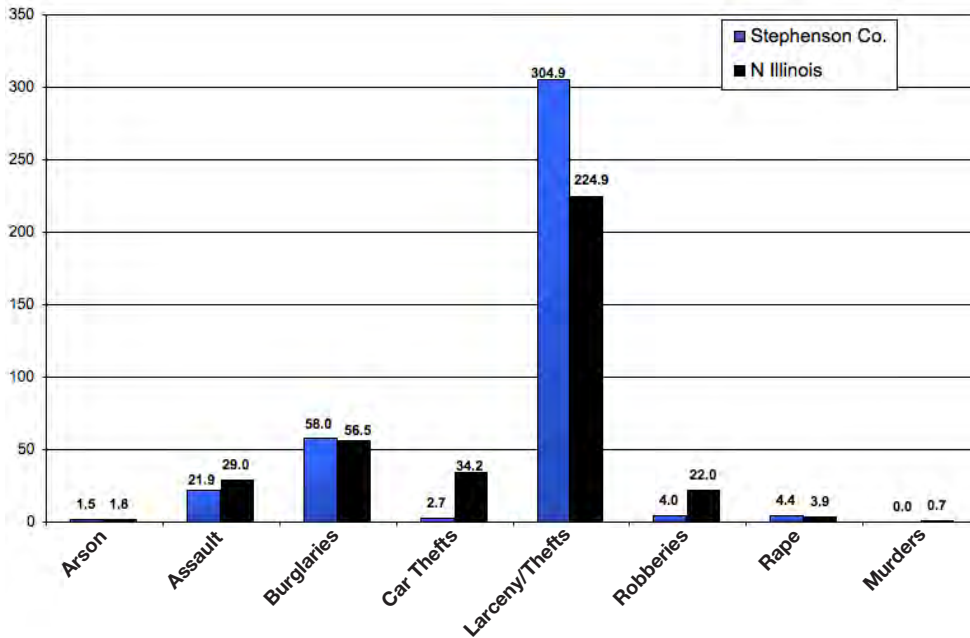
Museums	11
Forest Preserves/Conservation/Natural Areas	3
Golf Courses	4
State Parks	1

Agritourism

Wineries	NA
Farmer's Markets	5
Seasonal Farm Attractions	4

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

Figure 32Z Criminal Offenses Reported in Stephenson County, 2007
(Per 10,000 Persons)



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

Total Reported Index Crimes for 2006: 1,884

Total Reported Index Crimes for 2005: 1,442

Total Reported Index Crimes for 2004: 1,349

Total Reported Index Crimes for 2003: 1,581

STEPHENSON COUNTY

Figure 32AA State Revenue Collections and Expenditures in Stephenson Co.

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2005)	\$28.0
Individual Income Taxes (est. FY 2001)	29.6
State Motor Fuel Tax (est. FY 2001)	8.2
Local Property Tax (2005)	55.7
State Expenditures (millions of dollars)	
Education (1999-2000)	\$23.3
Public Aid (FY 2006)	27.3
State Payroll (2006)	7.2
Number of State Employees (2007)	149

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
1,202,109

Change 2006-2007
2.5%

Figure 32AB Proposed New State Expenditures for Highway Improvements in FY2008*

Stephenson County	Total	Per Mile
State Roads	\$ 1,010,000	\$ 9,592
Local Roads	\$ 1,095,000	\$ 913
Total Improvements	\$ 2,105,000	\$ 1,613
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 32AC Banking Resources in the County 2007*

	Stephenson Co.	N Illinois	Illinois
Commercial Banks	12	556	629
Offices	21	2,932	4,430
Deposits	\$978,000	\$255,899,000	\$306,649,000
Savings Institutions	1	104	100
Offices	2	413	520
Deposits	\$82,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	4.9	3.5	3.2
Total Deposits/County Population	\$22,369	\$28,655	\$26,780
Share of N/Illinois Deposits	0.4%	81.0%	
Deposit to Earnings Ratio	\$1,269	\$1,164	\$1,087
Deposit to Income Ratio	\$86	\$90	\$86

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

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Figure 32AD IRS Tax Returns Filed* by Migrating Stephenson County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	2,510	3,077	-567
Domestic Migration	2,510	3,077	-567
Same State	1,640	1,653	-13
Different State	870	1,424	-554
Foreign Migration	0	0	0

Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$35,926	\$34,114	\$1,812
Aggregate Reported Income (\$000)	\$30,053	\$34,988	-\$14,803

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 32AE 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.	\$623,960	\$669,524	\$45,565	91.9%
Food	\$590,615	\$737,873	\$147,257	107.0%
Eating/Drinking	\$533,685	\$364,584	-\$169,101	58.5%
Apparel	\$179,323	\$31,286	-\$148,036	14.9%
Home Furnishings	\$283,444	\$146,841	-\$136,603	44.4%
Building Merch.	\$323,143	\$327,316	\$4,174	86.8%
Filling Stations	\$1,123,568	\$1,169,772	\$46,205	89.2%
Drugs/Other Retail	\$689,114	\$456,166	-\$232,948	56.7%
Agriculture	\$640,905	\$785,554	\$144,649	105.0%
Manufacturing	\$133,698	\$151,138	\$17,440	96.9%
Total Sales	\$5,121,453	\$4,840,055	-\$281,398	80.9%

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.