

Northern Illinois Market Facts

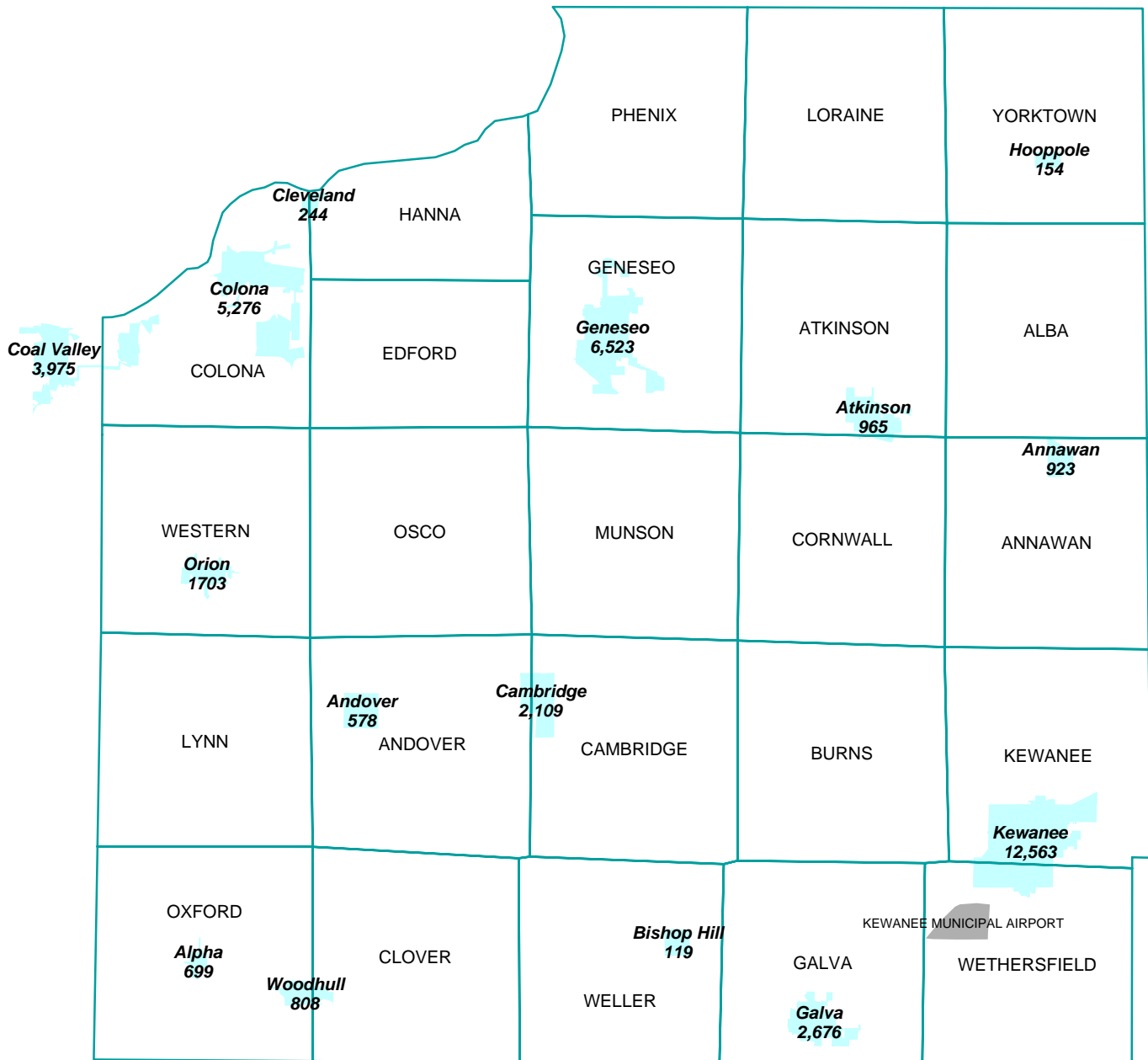
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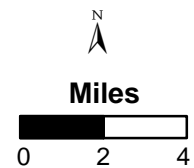
henry

Henry 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.



HENRY COUNTY

Population Density 2007
61.3 persons
per square mile

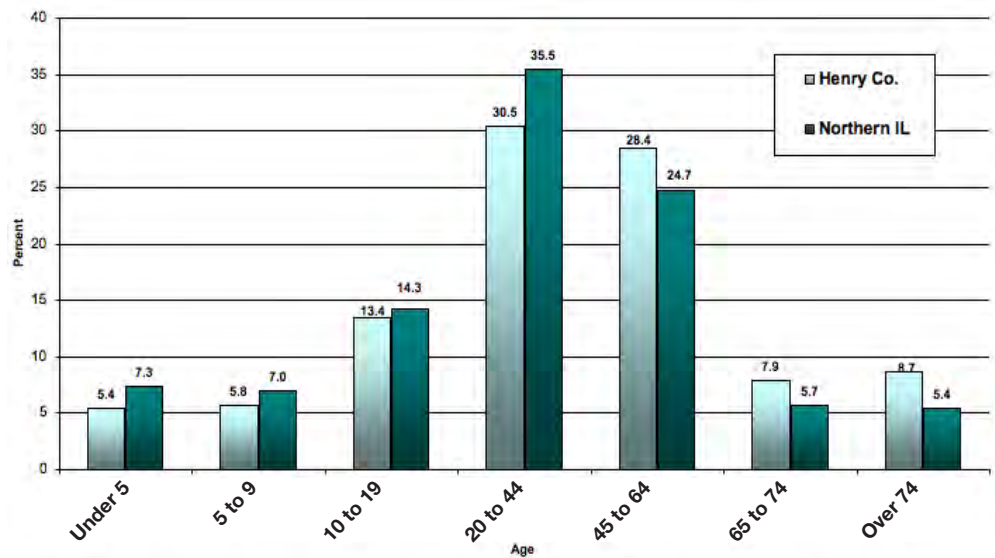
Median Age of
County Population:
41.41

Figure 21A Population Trends and Projections

	Total 1990	Total 2000	Total 2007 (est.)	Total 2020 (proj.)
Henry Co. Population	51,159	51,020	50,435	50,546
Percent of N. Illinois	0.6%	0.6%	0.5%	0.5%

Sources: U.S. Census Bureau; Woods & Poole 2007
Note: 1990, and 2000 are actual census counts. Census 2007 estimate = 50,339.
2007 is a Woods & Poole estimate; 2020 is a Woods & Poole projection.

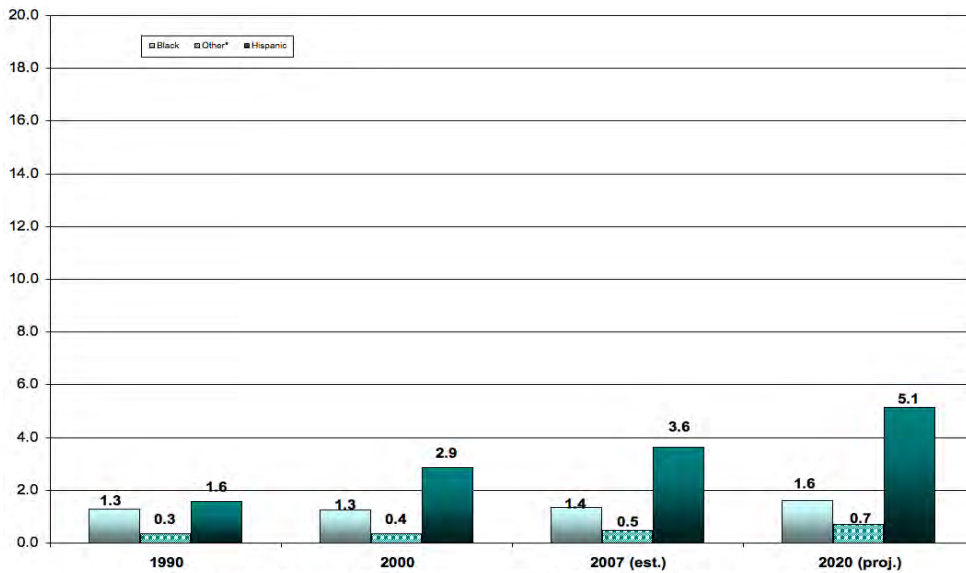
Figure 21B Age Distribution in 2007 by Percent of Population



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

HENRY COUNTY

Figure 21C County Minority Population by Percent



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

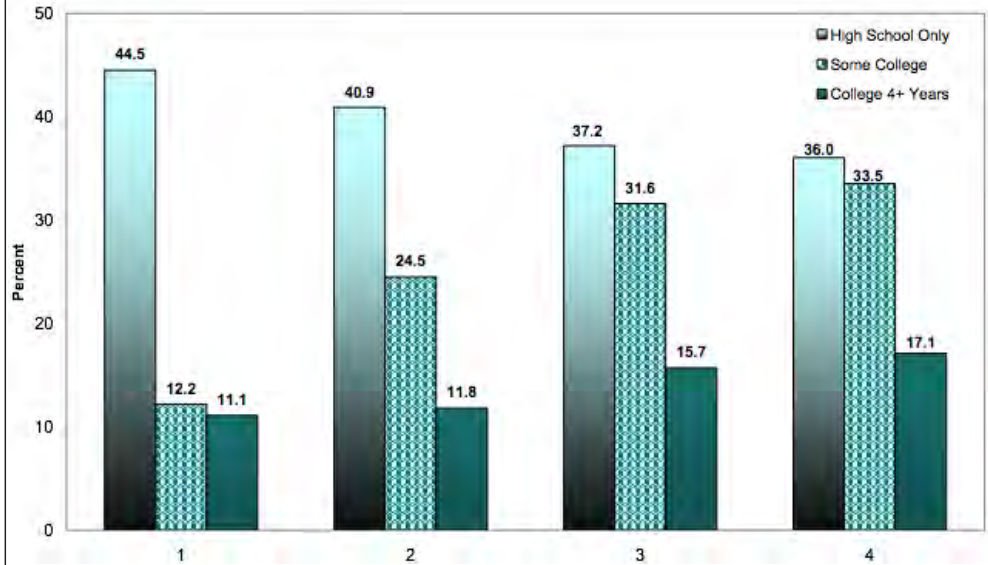
Figure 21D Household Trends and Projections

	1990	2000	2007 (est.)	2020 (proj.)
Number of Households	19,514	20,256	20,376	21,134
Percent of Northern Illinois	0.7%	0.6%	0.6%	0.5%
Henry Co.: Persons per Household	2.59	2.51	2.45	2.37
Northern Illinois: Persons per Household	2.67	2.62	2.57	2.50

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

HENRY COUNTY

Figure 21E 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 21F General School Enrollment Information for Henry County

K-12 Districts	8
Elementary Districts	1
High School Districts	NA
Special Education and Other Cooperative Districts	1
Public School Student Enrollment 2007-2008	8,935
Largest District Enrollment	2,762
Smallest District Enrollment	424
<hr/>	
Number of Non-Public Schools*	2
Non-Public School Enrollment 2006-2007	243
<hr/>	
Total 2006 Equalized Assessed Valuation Per Student	\$75,619
Estimated Average Property Tax Rate per \$100 in Assessment Year '06	\$7.89

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.

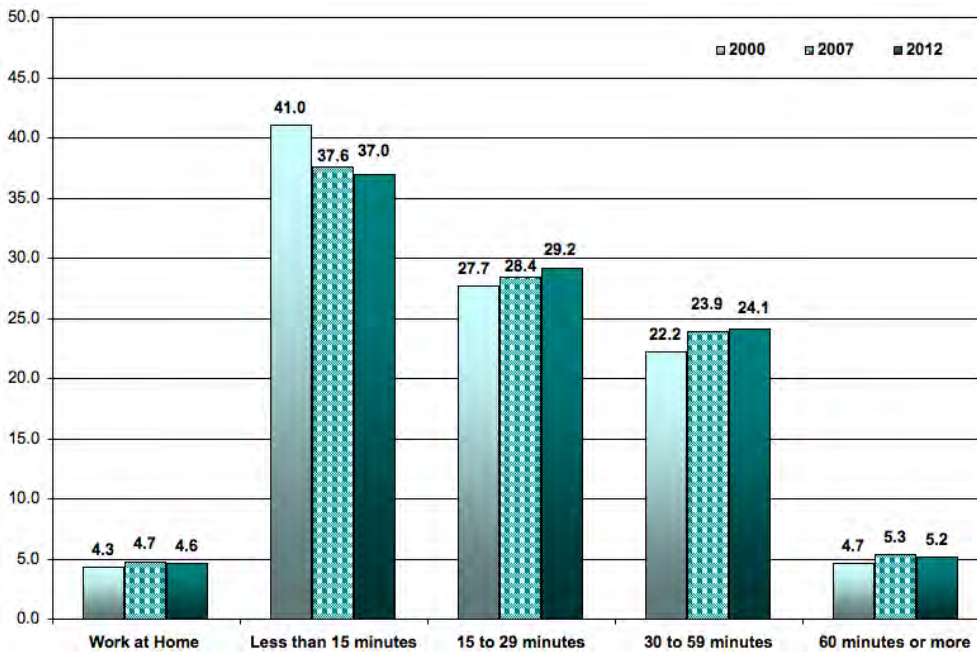
**HENRY
COUNTY**

Figure 21G Labor Force Participation Characteristics

	1990	2000	2007
Total in Civilian Labor Force	24,630	26,162	25,832
% of persons 16 and over	63.4	65.9	66.2
% of persons 65 and over	12.5	13.3	8.7
% of women in labor force	52.5	59.0	59.8
% of labor force that is female	43.4	46.4	46.3
% self-employed	11.2	8.7	7.8
% white collar	47.1	56.0	53.9

Source: U.S. Census Bureau, 2000; Easy Analytic Software, Inc., 2006;
Longitudinal Employer - Household Dynamics, 2006
Note: For residents 16 years old and over by place of residence.

Figure 21H Travel Time to Work, 2000, 2007, 2012



Source: Easy Analytic Software, Inc., 2007

HENRY COUNTY

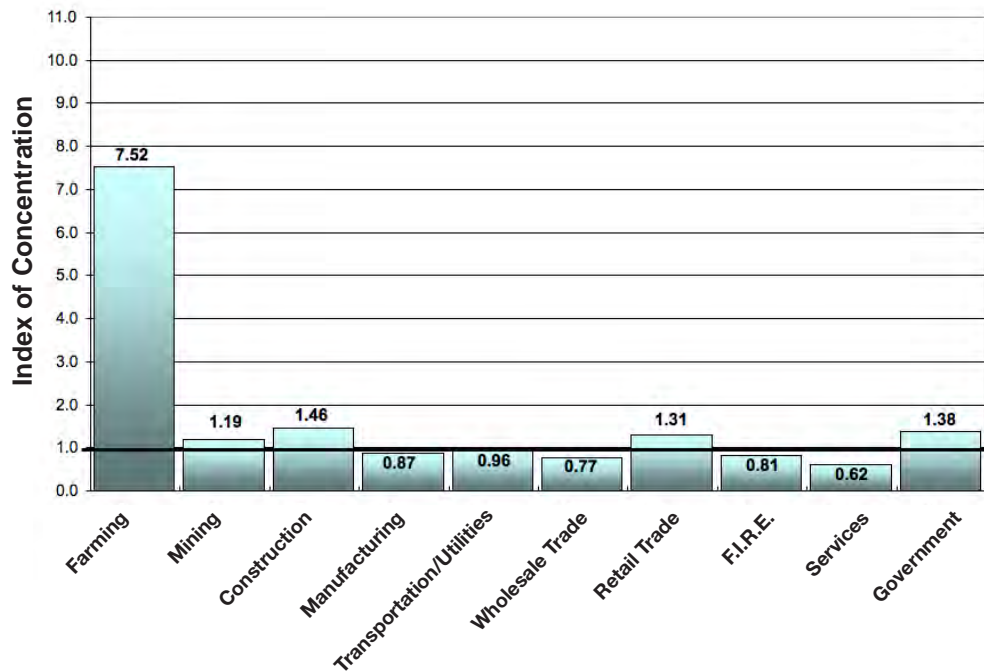
Note: Columns may not add up to 100.0% due to rounding. In some cases, historical data have been re-estimated.

Figure 21I Estimated Distribution of County Employment by Industry (Percent)

	Henry 1990	N IL 1990	Henry 2000	N IL 2000	Henry 2007	N IL 2007
Farming	9.2%	0.6%	7.5%	0.5%	6.9%	0.4%
Ag. Services/Forest & Fishing	3.5	0.6	2.0	0.8	2.0	0.8
Mining	0.2	0.2	0.1	0.1	0.1	0.1
Construction	5.4	4.7	7.0	4.9	7.5	5.1
Manufacturing	17.5	16.2	10.1	13.2	8.8	10.1
Transportation/Utilities	4.5	5.5	4.5	5.8	5.0	5.2
Wholesale Trade	4.2	6.6	4.4	5.7	4.1	5.3
Retail Trade	19.0	15.5	20.7	14.7	19.5	14.8
F.I.R.E.	5.3	9.6	7.6	9.7	8.5	10.5
Services	17.2	28.7	21.3	33.8	22.7	36.8
Government	14.2	11.8	14.8	10.9	14.9	10.8
Total no. of jobs	22,051	4,863,719	23,786	5,626,109	23,930	5,840,376

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

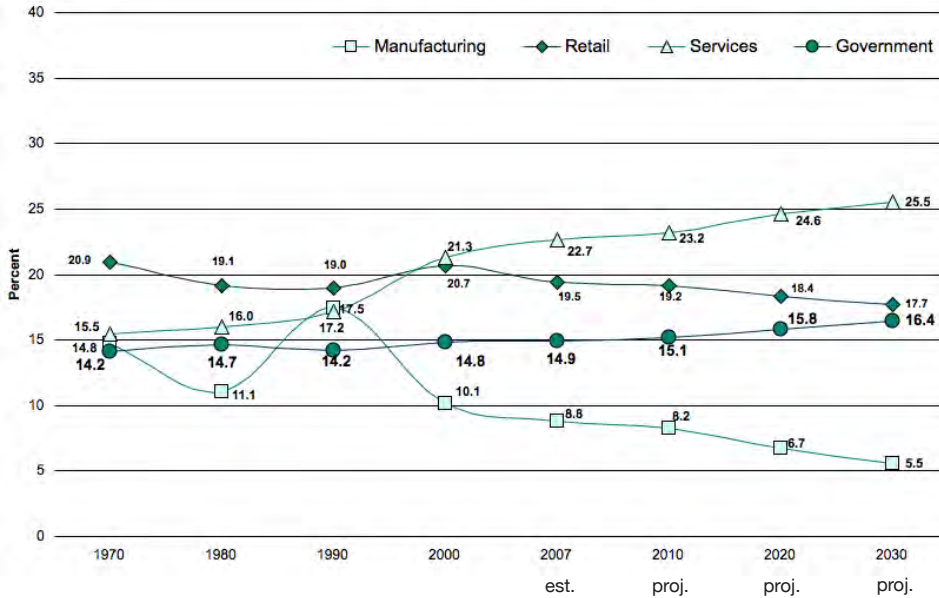
Figure 21J Concentration of County Employment by Industry Sectors, 2007



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 21K Historic Distribution of Employment by Industry Sectors (Percent)



Source: Woods & Poole, 2007

Figure 21L Local Economic Vitality

	County Highest Sales Growth Industry <i>Manufacturing</i>	County Highest Sales Growth Industry	Total Business
Business Startup Rate - 2006	5.33%	5.33%	4.82%
Business Startup Index - '05-07	0.62	0.62	0.46
Business Failure Rate - 2006	12.79%	12.79%	17.29%
Business Retention Index - '05-07	1.6	1.6	1.36
Sales Growth Index	2.35	2.35	0.15

Source: Bizminer.com, 2007

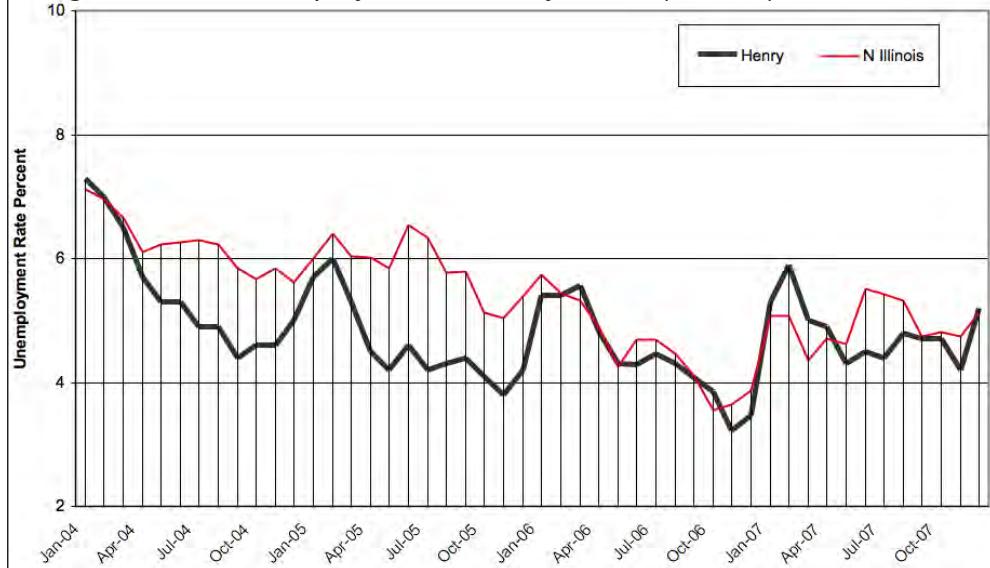
All indices are measured against U.S. Index of 1; higher local indices show more vitality. Startup Activity Rate measures the percentage of firms which began operations over the last year compared to the number of firms doing business in the area for which ages can be identified. The Startup Index is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

HENRY 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 21M Unemployment Rates by Month (Percent)



Source: Illinois Department of Employment Security

Figure 21N Employment and Establishments for 2nd Quarter 2007

	Establishments	Employed	Wages (000's)
Total	1,125	14,448	\$204,084
Private Sector (NAICS)	1,030	11,167	74,749
GOODS-PRODUCING	244	3,229	26,386
Natural Resources and Mining	21	384	3,301
Construction	169	1,108	9,564
Manufacturing	54	1,737	13,521
SERVICE-PROVIDING	786	7,938	48,363
Trade, Transportation, and Utilities	300	3,068	18,199
Wholesale Trade (42)	70	612	4,505
Retail Trade (44,45)	158	1,937	9,479
Transportation & Warehousing (48,49)	69	500	4,020
Utilities (22)	3	19	195
Information	18	361	5,809
Financial Activities	80	640	5,437
Finance & Insurance (52)	55	582	5,241
Real Estate & Rental & Leasing (53)	25	58	196
Professional and Business Services	108	723	3,836
Professional, Scientific & Technical Services (54)	*	*	*
Management of Companies & Enterprises (55)	*	*	*
Administrative & Support & Waste Mngmt. (56)	34	427	1,749
Educational and Health Services	69	1,233	8,604
Educational Services (61)	4	62	244
Health Care & Social Assistance (62)	65	1,171	8,360
Leisure and Hospitality	108	1,466	3,543
Arts, Entertainment & Recreation (71)	18	199	350
Accommodation & Food Services (72)	90	1,267	3,193
Other Services	99	443	2,926
Unclassified	4	4	9
State & Local Government	77	3,119	21,393
State Government	0	0	0
Local Government	77	3,119	21,393
Federal Government	18	162	1,886

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 21O 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	\$393,532	\$411,751	\$438,987	6.6%	\$7.87
Farm	\$134,185	\$128,907	\$127,209	-1.3%	\$7.57
Commercial	\$65,799	\$71,321	\$77,420	8.6%	\$8.30
Industrial	\$24,936	\$25,135	\$25,872	2.9%	\$8.04

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

Figure 21P Residential Housing Information

	1990	2000	2007
Housing Units	20,881	21,270	21,211
% Vacant Units	6.5%	5.7%	4.7%
Median Housing Value	\$40,500	\$77,700	\$131,407
Median Sale Price of Single Family Homes	\$29,500	\$50,000	\$80,000
Occupied Rental Units	4,860	4,265	4,015
Median Rent	\$217	\$322	\$495

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 21Q Residential Migration Patterns

	1999	2000
Persons 5 yrs and older	47,765	47,974
Residing in same house as 5 yrs ago	64.4%	63.8%
Lived in a different house in the U.S.	35.4%	35.7%
Same State	29.9%	35.7%
Residing in different house, same county	19.5%	20.3%
Residing in a different county	10.5%	15.4%
Different State	5.5%	5.2%
Lived Abroad	0.1%	0.5%
% Foreign Born of Total Population	1.0%	1.7%

Source: 1990, 2000 Census

HENRY COUNTY

Foreign Owned
Agricultural Land

2002 - 10 parcels
2,169 acres

Figure 21R Land in Farms, 1997 and 2002

	1997	% of Total Land	2002	% of Total Land
Henry Co. (acres)	467,762	88.4	481,311	91.0
Northern Illinois (acres)	5,832,569		5,616,194	

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

Figure 21S Harvested Cropland, Total Market Value of Crops Sold, 1992, 1997 and 2002

	1997	% of Region Total	2002	% of Region Total
Henry Co. Harvested Cropland (acres)	389,596	7.9	416,436	8.6
Northern Illinois Harvested Cropland (acres)	4,936,291		4,851,468	
Henry Co. Market Value of Products Sold (\$1,000)	182,903	7.9	180,487	8.6
Northern Illinois Market Value of Products Sold (\$1,000)	2,311,234		2,089,310	

Number of Farms
in Henry County

1987 - 1696
1992 - 1438
1997 - 1344
2002 - 1284

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

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

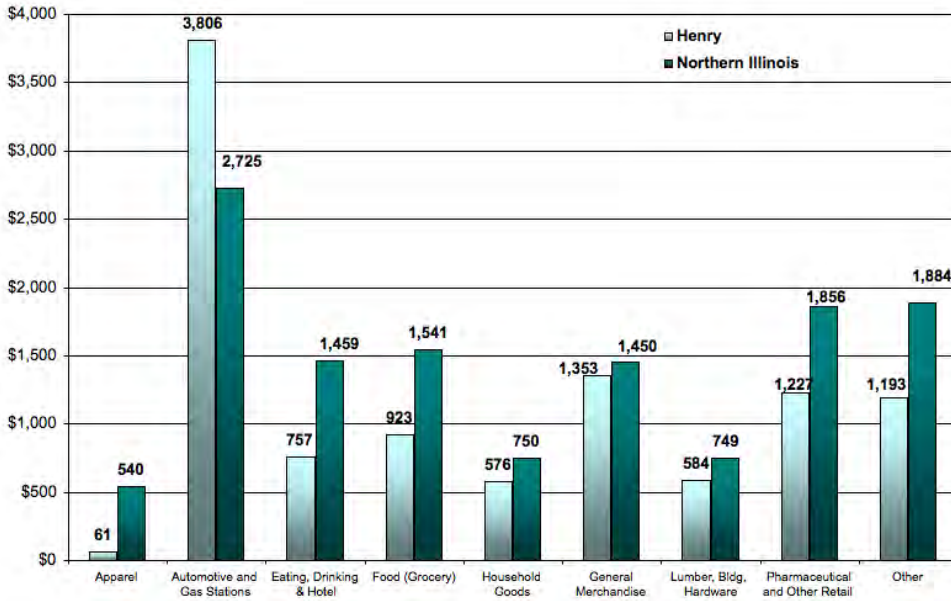
Figure 21T Major Crop Production

	2005	2006	2007
Corn			
Production (bushels)	29,502,100	37,209,600	48,006,000
Yield (bushels/acre)	127	171	189
% of Northern Total	7.5%	8.0%	8.3%
Soybeans			
Production (bushels)	7,327,800	8,710,000	6,997,200
Yield (bushels/acre)	46	50	51
% of Northern Total	9.8%	9.6%	11.0%

Source: Illinois Department of Agriculture, 2008

HENRY COUNTY

Figure 21U Per Capita Retail Sales by Retail Stores in County, 2007 (Dollars)



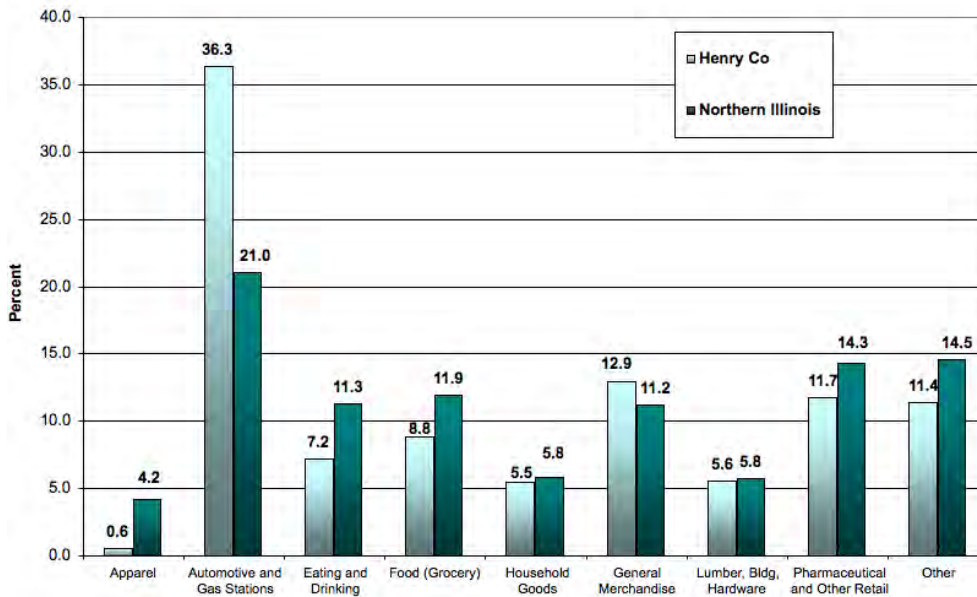
Sources: Illinois Department of Revenue, 2008; 2007 Census Estimates (2008)

Per Capita Retail Sales Totals

Henry County
\$10,480

N Illinois Region
\$12,956

Figure 21V Distribution of Sales by Retail Stores in County, 2007 (Percent)



Source: Illinois Department of Revenue, 2008

**HENRY
COUNTY**

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

Figure 21W Per Capita Income, 1990, 2000, and 2007 (estimated), Current Dollars

	1990	2000	2007 (est.)	Annualized % Change 2000-2007
Henry Co.	\$ 16,118	\$ 25,527	\$ 33,898	4.1%
N. 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		93.25	107.37	100.00

Source: Woods & Poole, 2007

Figure 21X Household Income

	1990	2000	2007
Households w/Money Income	19,495	20,056	20,156
Less than \$25,000	47.5%	28.8%	25.0%
\$25,000-50,000	35.9%	32.8%	30.7%
\$50,001-100,000	14.9%	31.8%	33.7%
More than \$100,000	1.7%	6.6%	10.6%
Median Household Income	\$26,198	\$39,854	\$45,051

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

HENRY COUNTY

Figure 21Y County Amenities

Leisure and Recreation

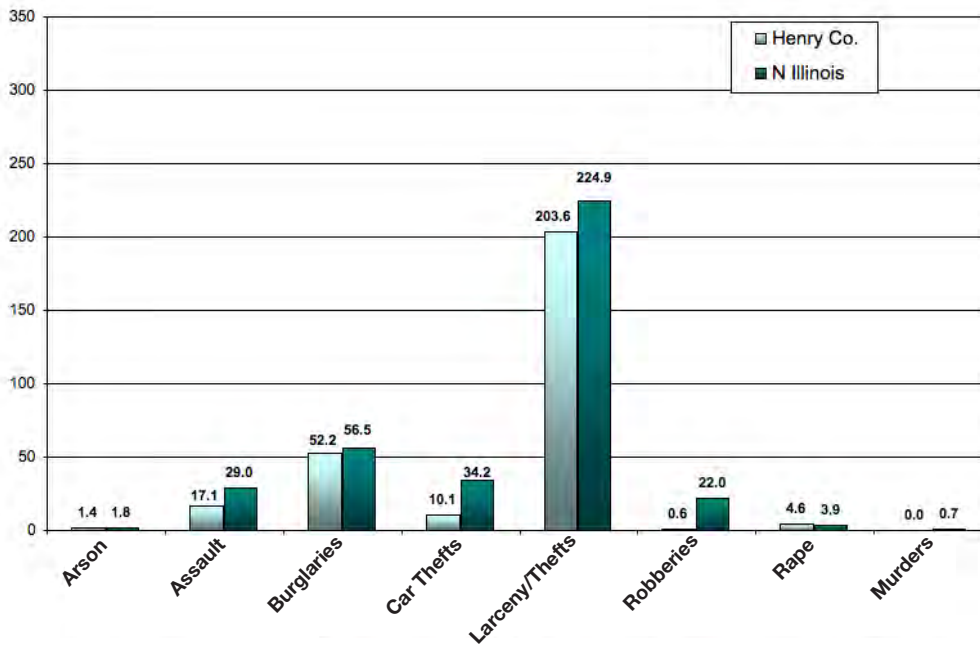
Museums	6
Forest Preserves/Conservation/Natural Areas	3
Golf Courses	3
State Parks	1

Agritourism

Wineries	1
Farmer's Markets	1
Seasonal Farm Attractions	2

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

Figure 21Z Criminal Offenses Reported in Henry County, 2007
(Per 10,000 Persons)



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

Total Reported Index Crimes for 2006: 1,458

Total Reported Index Crimes for 2004: 1,480

Total Reported Index Crimes for 2003: 1,370

HENRY COUNTY

Figure 21AA State Revenue Collections and Expenditures in Henry County

Revenues Collected (millions of dollars)	
State Sales and Use Taxes (2007)	\$28.0
Individual Income Taxes (est. FY 2001)	27.9
State Motor Fuel Tax (est. FY 2001)	8.8
Local Property Tax (2006)	53.3
State Expenditures (millions of dollars)	
Education (1999-2000)	\$30.9
Public Aid (FY 2006)	20.9
State Payroll (2007)	18.4
Number of State Employees (2007)	370

Sources: Illinois Legislative Research Unit, Illinois County Data Book, 2002; State of Illinois Office of the Comptroller, 2006; County Clerk's Office - PTAX 250

Average Daily Miles
Travelled 2007
1,933,498

Change 2006-2007
1.8%

Figure 21AB Proposed New State Expenditures for Highway Improvements in FY2008*

Henry County	Total	Per Mile
State Roads	\$ 5,171,000	\$ 17,239
Local Roads	\$ 0	\$ 0
Total Improvements	\$ 5,171,000	\$ 2,934
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 21AC Banking Resources in the County 2007*

	Henry County	N Illinois	Illinois
Commercial Banks	12	556	629
Offices	28	2,932	4,430
Deposits	\$843,000	\$255,899,000	\$306,649,000
Savings Institutions	2	104	100
Offices	4	413	520
Deposits	\$131,000	\$18,611,000	\$32,113,000
Offices per 10,000 Population	6.4	3.5	3.2
Total Deposits/County Population	\$19,349	\$28,655	\$26,780
Share of N/Illinois Deposits	0.4%	81.0%	
Deposit to Earnings Ratio	\$1,918	\$1,164	\$1,087
Deposit to Income Ratio	\$78	\$90	\$86

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

**HENRY
COUNTY**

Figure 21AD IRS Tax Returns Filed* by Migrating Henry County Residents 2003-2006

Three Year Total (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Total Movement	3,248	3,828	-580
Domestic Migration	3,225	3,828	-603
Same State	2,246	2,453	-207
Different State	979	1,375	-396
Foreign Migration	23	0	23

Three Year Average (2003-2006)	Migrating Into County	Migrating Out of County	Net Change
Estimated Median Reported Income	\$38,077	\$34,015	\$4,063
Aggregate Reported Income (\$000)	\$41,208	\$43,426	-\$2,218

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 21AE 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.	\$666,115	\$662,108	-\$4,007	85.6%
Food	\$630,518	\$446,743	-\$183,775	61.0%
Eating/Drinking	\$569,741	\$346,948	-\$222,794	52.4%
Apparel	\$191,438	\$31,924	-\$159,514	14.4%
Home Furnishings	\$302,594	\$297,288	-\$5,306	84.6%
Building Merch.	\$344,974	\$287,718	-\$57,257	71.8%
Auto./Fill. Stations	\$1,199,477	\$1,847,383	\$647,905	132.6%
Pharmaceuticals	\$735,671	\$529,906	-\$205,765	62.0%
Agriculture	\$684,205	\$571,155	-\$113,050	71.9%
Manufacturing	\$142,731	\$57,385	-\$85,345	34.6%
Total Sales	\$5,467,465	\$5,078,557	-\$388,908	79.9%

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.