ECONOMIC BASE

The analysis of the local economic base is critical for planning purposes since economics affect all aspects of community life. Information on the local economy is available from a number of sources including the U.S. Census Bureau and the Pennsylvania Department of Labor and Industry. This information is most meaningful when it is both localized and viewed in a comparative manner among figures for the larger region and over time. This subsection presents significant historic economic data in relation to statewide and countywide figures for identified base years as a context. Information is also given for the most current year possible. Even though detailed economic data from the 2010 US Census was not available during the planning period devoted to background conditions, US Census estimates were used. This subsection will start with the identification of larger trends and findings at the County level then proceed to a more localized analysis of the economic base in a comparative framework.

General County and Regional Findings and Trends

This subsection reviews major economic base conditions and trends for Cambria County, especially in relation to long-term conditions and changes in a comparative framework.

Unemployment and Employment

The unemployment rate is an important economic indicator, providing a relatively well-understood snapshot of the strength of the local labor market. In general, places with low unemployment rates have healthy economies, as a low unemployment rate signifies that most people who want to work have been able to find jobs. This is not always the case; however, as a low unemployment rate might signify that all of the unemployed people have moved out of the region, the sign of an unhealthy economy.

Over the past 25 years, Pennsylvania's unemployment rate has fluctuated according to national business cycles. Generally, in prosperous times county unemployment rates are relatively low, and in times of national economic downturn, unemployment rates in Pennsylvania tend to move higher. The County and region are still working through the economic crisis that began in 2007-08, commonly referred to as “The Great Recession”. Table EB-1 places information for the 1990-2009 period in a comparative framework in relation to annual rates for the Commonwealth as well as for adjacent counties. Table EB-2 summarizes changes in labor force, employment and unemployment in a comparative framework for the same period.

TABLE EB-1

Comparative Context – Labor Force, Employment and Unemployment for Select Years
Cambria County, Surrounding Counties and Pennsylvania

Area	1990				1999				Labor Force % Change 1990-99	Employed % Change 1990-99	2009			
	Labor Force	Employed Persons	Unemployment		Labor Force	Employed Persons	Unemployment				Labor Force	Employed Persons	Unemployment	
			Persons	Rate			Persons	Rate					Persons	Rate
Bedford County	21,800	19,800	1,900	8.9	24,600	23,300	1,300	5.4	+12.8%	+17.8%	24,400	21,700	2,700	11.0
Blair County	60,700	56,300	4,500	7.3	62,900	60,100	2,800	4.4	+3.6%	+6.7%	65,400	60,700	4,700	7.2
Cambria County	**66,900**	**62,000**	**4,900**	**7.4**	**66,400**	**63,000**	**3,400**	**5.1**	**-0.7%**	**+1.6%**	**69,400**	**63,400**	**6,000**	**8.6**
Clearfield County	34,900	31,500	3,300	9.5	39,900	37,300	2,600	6.5	+14.3%	+18.4%	40,700	36,600	4,100	10.1
Indiana County	39,000	36,200	2,800	7.2	41,400	39,100	2,300	5.5	+6.2%	+8.0%	47,200	43,600	3,500	7.5
Somerset County	34,900	32,500	2,500	7.1	38,200	36,300	2,000	5.1	+9.5%	+11.7%	38,900	35,600	3,400	8.7
Westmoreland County	171,600	161,600	10,000	5.9	181,800	172,900	8,900	4.9	+5.9%	+7.0%	189,300	174,400	14,900	7.9
Pennsylvania	5,827,000	5,510,000	317,000	5.4	6,078,000	5,810,000	268,000	4.4	+4.3%	+5.4%	6,414,000	5,895,000	519,000	8.1

Source: PA Dept of Labor and Industry; The figures reflect data by place of residence

TABLE EB-2

Comparative Change – Labor Force, Employment and Unemployment: 1999-2009
Cambria County, Surrounding Counties and Pennsylvania

Area	Labor Force % Change 1990-2009	Employed Persons % Change 1990-2009	Unemployed Persons % Change 1990-2009
Bedford County	+11.9%	+9.6%	+42.1%
Blair County	+7.7%	+7.8%	+4.4%
Cambria County	**+3.7%**	**+2.3%**	**+22.4%**
Clearfield County	+16.5%	+16.2%	+24.2%
Indiana County	+21.0%	+20.4%	+25.0%
Somerset County	+11.5%	+9.5%	+36.0%
Westmoreland County	+10.3%	+7.9%	+49.0%
Pennsylvania	+10.1%	+7.0%	+63.7%

Source: PA Dept of Labor and Industry, as interpreted by The EADS Group

As is seen in the above table, 62,000 County residents were employed and 4,900 were unemployed and seeking or available for work in 1990. In 1999, 63,000 County residents were employed and 3,400 were unemployed and in 2009, there were 63,400 employed with 6,000 unemployed. An analysis of the tables shows the following comparative trends for Cambria County:

- *Employment Levels:* In Cambria County the number of persons employed has not significantly increased since 1990, increasing by only 2.3%. In a comparative context, this shows that Cambria County has not shown as much of an increase in employment levels as is shown in the surrounding counties or in the Commonwealth (+7.0%). Changes in other counties range from 7.9% (Westmoreland) to 20.4% (Indiana).

- *Labor Force:* The same trend is experienced for labor force growth where again, Cambria County's 3.7% lags well behind surrounding counties where increase are in the range of 8% - 20%.

- *Unemployed Persons:* The number of unemployed persons in Cambria County increased by 22.4% between 1990 and 2009, an increase that is the second lowest among the counties compared and a fraction of the increase in unemployed persons statewide (63.7%). However, this modest increase appears to be more of a reflection of the minimal change in labor force rather than anything else.

The annual 8.6% unemployment rate in 2009 for Cambria County is actually the median of the seven counties compared, below the rates for Bedford, Clearfield and Somerset, but above those for Blair, Indiana and Westmoreland, and somewhat higher than that for the Commonwealth (8.1%). Cambria County trends are in some ways atypical in that during 1990-99 the employment increase outpaced the increase in labor force, resulting in a rather low unemployment rate. In the longer 1990-2009 term however, the increase in employment lagged the increase in labor force, rendering Cambria's change positive but weak.

More Recent Trends

By January 2010, the Cambria County non-seasonally adjusted unemployment rate reached 10.6% but by February 2011 the rate declined to 8.4%. This means over the thirteen-month period the county's unemployment rate is down by 2.2 percentage points, reflecting the slight easing in the recessionary pressures but still higher than the February 2011 rates for the state (8%) but lower than that for the nation (8.9%).

Income – Longer-Term Regional Trends

A major local indicator of employment trends is income. Table EB-3 on the following page provides data over a time period for Cambria County *residents* in a comparative framework. One critical measure of income is the Median Family Income, which is the *middle* income when the income of all families living in a given area is arranged from highest to lowest. In this way a *median income figure* is generally seen as being more valuable than an *average income figure* since a median is a *real* number in a given universe while an average is a mathematically derived *artificial* number that may be skewed by several very high and/or very low incomes.

As is seen on Table EB-3, the median income for families in Cambria County, as well as for adjacent counties, is below that for the state as a whole. In some cases this disparity is significant while in others it is more modest. However, the gap for Cambria County has been widening during the 1989-2006 period, a trend shared with all the surrounding counties except for Westmoreland County which remained relatively consistent, although still below, the State. Overall, the median family income for Cambria County is largely reflective of those in the surrounding counties with the exception of Westmoreland County where incomes are approximately $10,000 higher than Cambria and the surrounding counties.

Incomes have improved rather significantly in all of the counties during the period under review, increasing by 74% in Cambria County, an increase at a higher percentage than that for the State as a whole. This is true for all surrounding counties except Indiana County and Blair County, where increases were almost the same or slightly lower as that for the State, respectively. Obviously the results of inflation over a 16-year period would be expected to both change the income levels of a population. Table EB-3 also provides comparative Median Family Income figures that are adjusted on the basis of recognized Cost of Living adjustments. After viewing this, an alternative view of changing incomes over time emerges. Simply stated, after accounting for the effects of inflation, the 74% income increase by Cambria County families drops significantly down to just 7%. This still though is above the adjusted increase for several (i.e. Blair and Indiana) of the surrounding counties and the State (5.9%).

TABLE EB-3
Median Family Income (MFI) Profile: 1989-2006
Cambria County, Adjacent Counties and Pennsylvania

Area	Median Family Income				Adjustments		
	1989	1999	2006	% Change 1989-06	Adjusted 1989 MFI (as per CPI)	Adjusted MFI Increment 1989-06	Adjusted MFI % Change 1989-06
Bedford County	$25,355	$37,741	$46,100	81.8%	$41,222	+$4,878	+11.8%
Blair County	$28,367	$40,160	$48,800	72.0%	$46,119	+$2,681	+5.8%
Cambria County	**$26,455**	**$37,797**	**$46,100**	**74.3%**	**$43,011**	**+$3,089**	**+7.2%**
Clearfield County	$26,192	$38,004	$46,200	76.4%	$42,583	+$3,617	+8.5%
Indiana County	$27,893	$38,386	$46,700	67.4%	$45,349	+$1,351	+3.0%
Somerset County	$25,549	$36,822	$44,800	75.3%	$41,538	+$3,262	+7.9%
Westmoreland County	$31,360	$45,996	$57,400	83.0%	$50,985	+$6,415	+12.6%
Pennsylvania	$34,856	$49,184	$60,000	72.1%	$56,669	+3,331	+5.9%

Sources: US Census Bureau, PA Dept of Labor and Industry and U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Price Indexes.*

Wage Comparisons

Table EB-4 presents wage information in a format for Cambria County using the most recent data available in a comparative context. This subsection shows the average hourly, weekly, and annual wage statistics for the same geographic areas used in earlier tables. Information in this section is obtained from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) program. The QCEW program publishes a quarterly count of employment and wages reported by employers that are covered by unemployment insurance laws. The survey encompasses 98 percent of U.S. jobs. Jobs that *are not considered covered* employment include:

- Wage and salary agricultural employees;
- Self-employed farmers;
- Self-employed nonagricultural workers;
- Domestic workers;
- Unpaid family workers;
- Private sector workers covered by the railroad unemployment insurance system; and
- Certain State and local government workers

Certain types of nonprofit employers, such as religious organizations, are given a choice of coverage or exclusion in a number of States, so data for their employees were reported to a limited degree. In reviewing the data the following are noted:

- Average weekly wage refers to pay before deductions for Social Security, unemployment insurance, group insurance, withholding tax, salary reduction plans, bonds and union dues. The figure includes pay for overtime, shift premiums, holidays, vacations and sick leave paid directly by the employer to the employee. Bonuses, commissions, other lump-sum payments, tips, and the value of free rent, meals or other payments in kind are excluded.
- Annual hourly wages are calculated by dividing the average weekly wage amount by 40.
- Annual wages have been calculated by multiplying the hourly mean wage by a "year-round, full-time" hours figure of 2,080 hours.

Overall, the data suggest that wage-earners in Cambria County compare rather favorably to most of the counties compared, although all wage categories are higher in Indiana and Westmoreland counties. Of course, wages in all counties compared lag those in the Commonwealth as a whole. The average hourly wage in 2009 for Cambria for the period covered was $15.55, with the weekly wage being $622 resulting in an annual average wage of $32,344. It is worth noting for all areas compared that the 1st Quarter of 2009 period used coincides with a time associated with the depths of The Great Recession.

TABLE EB-4
Comparative Wages by County
2009

Area	Average Hourly Wage	Average Weekly Wage	Average Annual Wage
Bedford County	$13.70	$548	$28,496
Blair County	$15.00	$616	$32,032
Cambria County	**$15.55**	**$622**	**$32,344**
Clearfield County	$15.15	$606	$31,512
Indiana County	$18.00	$713	$37,076
Somerset County	$15.00	$582	$30,264
Westmoreland County	$17.20	$688	$35.776
Pennsylvania	$22.00	$861	$44,772

Source: Labor Market Statistics, Quarterly Census of Employment and Wages Program; 1st Quarter, 2009.

Table EB-5 provides a much more localized analysis of wages in Cambria County reflecting average weekly wages by business sector for 2001 and 2009 and changes in wages between those years. The table also provides an adjustment for inflation that translates the aggregate change into a “real” change.

- There have been “aggregate” (i.e. unadjusted) wage increases in all but three sectors, with some being substantial (i.e. mining/quarrying/oil/gas extraction, utilities, “other” services and manufacturing) and most being slight to moderate;
- The aggregate decline in wages were in the forestry/agriculture and related sector, the real estate and management sectors;
- After adjusting for inflation, substantial real wage increases occurred in the same sectors noted as experiencing substantial aggregate increases although the percent increase is obviously lower; and
- Some *aggregate increases* sustained by select sectors actually became *real decreases* within the context of inflationary forces over the 2001-09 period (i.e. wholesale, information, health care/social service and accommodations/food services), simply due to the fact that a modest aggregate increase was negated by inflation in each case.

While it is desirable that wages increase it is also apparent that in some sectors these increases may not keep pace with increases in the cost of living. Several of these sectors are especially important to Cambria County in terms of employment, such as health care and accommodations/food services.

TABLE EB-5
Comparison of Average Weekly Wages – 2001 and 2009
Cambria County

Sector	Average Weekly Wages		% Change 2001-2009 - Unadjusted	% Change 2001-2009 Adjusted
	2001	2009		
Forestry, fishing, hunting, and agriculture support	$349	$336	-3.7%	-20.5%
Mining, Quarrying, and Oil/Gas Extraction	$649	$1,139	+75.5%	+44.9%
Utilities	$1,131	$1,633	+44.4%	+19.2%
Construction	$536	$723	+34.9%	+11.3%
Manufacturing	$539	$785	+45.6%	+20.2%
Wholesale trade	$645	$730	+13.2%	-6.6%
Retail trade	$313	$408	+30.4%	+7.6%
Transportation & warehousing	$461	$605	+31.2%	+8.3%
Information	$576	$691	+20.0%	-1.0%
Finance & insurance	$622	$800	+28.6%	+6.2%
Real estate & rental & leasing	$584	$545	-6.7%	-23.0%
Professional, scientific & technical services	$784	$1,025	+30.7%	+7.9%
Management of companies & enterprises	$1,250	$1,246	-0.3%	-17.7%
Admin, support, waste mgt, remediation services	$337	$443	+31.5%	+8.5%
Educational services	$462	$630	+36.4%	+12.6&
Health care and social assistance	$564	$676	+19.9%	-1.1%
Arts, entertainment & recreation	$235	$267	+13.6%	-6.2%
Accommodation & food services	$179	$216	+20.7%	-0.4%
Other services (except public administration)	$276	$390	+41.3%	+16.6%

Source: PA Dept of Labor and Industry as adjusted by the U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Price Indexes* (1.2114 applied against 2001 wages as per CPI)

Cambria County Area Economy: Detailed Analysis

This subsection provides an overview of relatively recent economic trends and profiles for Cambria County, reflecting information from various sources related to persons employed by firms and agencies within the County.

Major Employers

According to the Center for Workforce Development, the top 10 major employers in Cambria County as of the 2nd Quarter of 2010 were the following:

Major Employer	Industry Sector
Conemaugh Valley Memorial Hospital	Health Care and Social Assistance
The County of Cambria	Public Administration
Wal-Mart Associates Inc	Retail Trade
Concurrent Technologies Corporation	Professional and Technical Services
Laurel Technologies	Manufacturing
St. Francis College	Educational Services
American Red Cross Blood Services	Health Care and Social Assistance
University of Pittsburgh	Educational Services
Conemaugh Health Initiatives Inc	Professional and Technical Services
Greater Johnstown School District	Educational Services

The next ten major employers are as follows:

- Alleghenies Unlimited Care Providers Inc
- Sheetz Inc
- Lockheed Martin Aeroparts Inc
- Metlife Group Inc
- Forest Hills School District
- Arbutus Park Manor
- Penn Cambria School District
- Galliker Dairy Company
- Ameriserv Financial
- Cambria Care Center

The importance of a balanced industry base in the County economy is reflected in the list provided above. A mix of Health Care, Retail, Education and Professional and Technical services along with the County employment force itself provide the base of the employment base in the County, a profile that would have been vastly different 20-30 years ago when manufacturing and mining dominated. The lack of a dominant industrial sector along with the lack of a large individual manufacturing business as top employer is noteworthy. This mix of industries highlights an evolving industrial trend in the County in that no one single industry is relied upon to support the county's economy. Information from the Economic Census below places manufacturing information in another context.

The County Economic Base – Employers, Employment and Payrolls

Economic data at the local level for small communities *by place of work* is usually hard to find. Data from the US Decennial Census provides economic data *by place of residence*, and is reviewed and so noted at various places in this Chapter. To understand the difference between place of work and place of residence, the latter gives information based on the municipal residence of employees, while place of work data aggregates information based on the location of employers. A good source for place of comparable work data for small geographic areas is the recent *County Business Patterns* reports. County Business Patterns is an annual series that provides sub-national economic data by industry. The series is useful for studying the economic activity of small areas; analyzing economic changes over time; and as a benchmark for statistical series, surveys, and databases between economic censuses. Businesses use the data for analyzing market potential, measuring the effectiveness of sales and advertising programs, setting sales quotas, and developing budgets. Government agencies use the data for administration and planning.

- County Business Patterns covers most of the county's economic activity. The series excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees, and most government employees.

- The information is *establishment based.* An establishment is a single physical location at which business is conducted or services or industrial operations are performed. It is not necessarily identical with a company or enterprise, which may consist of one or more establishments. When two or more activities are carried on at a single location under a single ownership, all activities generally are grouped together as a single establishment. The entire establishment is classified on the basis of its major activity and all data are included in that classification.

- Paid employment consists of full- and part-time employees, including salaried officers and executives of corporations, who are on the payroll in the pay period including March 12. Included are employees on paid sick leave, holidays, and vacations; not included are proprietors and partners of unincorporated businesses.

The following series of tables provide information on the number of firms, employment and annual payroll for the most recent year available as well as for the prior tenth year to depict a comparative context.

Employment

Employment is a basic parameter for analysis depicting the critical employment profile by industry, concentrations of employment and the relative diversity or lack thereof. Table EB-6 provides this profile in a comparative format for 1998 and 2008. Businesses involved in manufacturing (5,629), health/social care (11,705), retailing (7.533) and accommodations/foodservices (4,224) are critical employment providers.

TABLE EB-6

Comparison of Paid Employment by Sector – 1998 and 2008
Cambria County

Sector	Paid Employees		% Change 1998-2008
	1998	2008	
Forestry, fishing, hunting, and agriculture support	41	20-99	CP
Mining	333	150	-55.0%
Utilities	858	250-499	CP
Construction	2,389	1,814	-24.1%
Manufacturing	7,938	5,629	-29.1%
Wholesale trade	1,757	1,576	-10.3%
Retail trade	7,860	7,533	-4.2%
Transportation & warehousing	1,099	1,990	+81.1%
Information	888	1,379	+55.3%
Finance & insurance	3,419	2,257	-34.0%
Real estate & rental & leasing	376	434	+15.4%
Professional, scientific & technical services	2,267	3,042	+34.2%
Management of companies & enterprises	439	269	-38.7%
Admin, support, waste mgt, remediation services	1,523	3,260	+114.1%
Educational services	2,336	2,461	+5.4%
Health care and social assistance	9,361	11,705	+25.0%
Arts, entertainment & recreation	400	468	+17.0%
Accommodation & food services	3,738	4,224	+13.0%
Other services (except public administration)	2,802	2,795	-0.2%
Other and Unclassified	0-99	0-19	CP

Source: US Census Bureau; County Business Patterns
NOTES: Paid employees as of March 12th
Range is only data given causing calculations to be impossible (CP) for certain sectors

The comparative format allows the identification of trends in employment that suggest the continued diversification of the economy:

- Manufacturing employment, while still being critical, has declined precipitously (-29.1%) between 1998 and 2008. A substantial decline in construction employment (-24.1%) and in mining (-55%) has also occurred.

- There have been significant increases in employment among businesses in transportation/warehousing (81.1%), information (55.3%), administrative support and related (114.1%) and health/social care (25%).

Establishments

Table EB-7 provides a breakdown of the number of establishments in each of the economic sectors for the same 10-year period.

TABLE EB-7
Comparison of Establishments by Sector – 1998 and 2008
Cambria County

Sector	# of Establishments		% Change 1998-2008
	1998	2008	
Forestry, fishing, hunting, and agriculture support	9	5	-44.4%
Mining	19	10	-47.4%
Utilities	19	15	-21.0%
Construction	343	311	-9.3%
Manufacturing	163	147	-9.8%
Wholesale trade	134	139	+3.7%
Retail trade	682	582	-14.7%
Transportation & warehousing	94	121	+28.7%
Information	49	64	+30.6%
Finance & insurance	225	215	-4.4%
Real estate & rental & leasing	83	89	-7.2%
Professional, scientific & technical services	194	225	+16.0%
Management of companies & enterprises	13	21	+61.5%
Admin, support, waste mgt, remediation services	98	125	+27.6%
Educational services	31	40	+22.6%
Health care and social assistance	470	547	+16.4%
Arts, entertainment & recreation	58	45	-22.4%
Accommodation & food services	307	305	-0.7%
Other services (except public administration)	517	479	-7.4%
Other and Unclassified	23	1	-95.7%

Source: US Census Bureau; County Business Patterns

In sheer numbers, there is a dominance of establishments in the health/social care, retail and accommodations/food services establishments, two of the three clearly serving the consumer market. In the ten-year context:

- The actual number of retail, mining, forestry/agricultural and manufacturing establishments declined significantly.
- Conversely, the number of management, administrative, educational service and health/social care establishments increased notably.

Payrolls

Payrolls are obviously very important to workers but are also critical since they represent disposable income in the area that in turn buys goods, products, meals and services. Table EB-8 summarizes payrolls by sector for the same ten-year period.

TABLE EB-8
Comparison of Annual Payroll by Sector – 1998 and 2008
Cambria County

Sector	**Annual Payroll (in $1,000)**		**% Change 1998-2008**
	1998	**2008**	
Forestry, fishing, hunting, and agriculture support	425	289	-32.0%
Mining	11,136	8,458	-24.0%
Utilities	42,109	ND	CP
Construction	60,087	69,355	+15.4%
Manufacturing	209,863	239,316	+14.0%
Wholesale trade	55,376	55,568	+0.3%
Retail trade	113,098	145,982	+29.1%
Transportation & warehousing	21,654	57,098	+163.7%
Information	24,162	51,206	+111.9%
Finance & insurance	81,208	87,436	+7.7%
Real estate & rental & leasing	5,436	12,449	+129.0%
Professional, scientific & technical services	76,235	149,096	+95.6%
Management of companies & enterprises	15,264	12,924	-15.3%
Admin, support, waste mgt, remediation services	22,070	58,723	+166.1%
Educational services	38,089	55,699	+46.2%
Health care and social assistance	248,016	403,019	+62.5%
Arts, entertainment & recreation	5,789	6,600	+14.0%
Accommodation & food services	29,603	43,561	47.2%
Other services (except public administration)	34,693	4,4722	+28.9%
Other and Unclassified	ND	ND	CP

Source: US Census Bureau; County Business Patterns
NOTE: ND identifies sector where no data is available causing calculations to be impossible (CP)

The health/social care, manufacturing, professional/technical related and retail segments provide significant payrolls in the County. In the ten-year context:

- Payrolls among transportation/warehousing, information, real estate, administrative related and health/social care sectors increased substantially.
- Declining payrolls were limited to mining, forestry/agricultural and management sectors.

County Residents – What They Do for a Living

As noted previously, data from the US Decennial Census provides economic data *by place of residence*, based on the municipal residence of employees. This subsection uses this type of information over a relatively long term, providing a profile of employed County residents in terms of in which businesses they are employed and occupation.

- Table EB-9 summarizes employment by business/industry classification;
- Table EB-10 summarizes the ranking and change of ranking among the business/industry classifications over the better part of two decades; and
- Table EB-11 summarizes employment by occupation.

Tables EB 9 and EB-11 present information on the same labor force but in different terms. To understand the difference between occupational (Table EB-11) and business/industrial (Table EB-9) information, consider the construction company manager and a bank manager. While both would be grouped in the managerial occupational grouping on Table EB-11, the construction manager would be classified in the construction category and the bank manager would be in the financial, insurance and real estate industrial grouping on Table EB-9.

. TABLE EB-9
Industrial Classification Profile
Cambria County

Industry	1990	2000	2005/09
Agriculture, forestry, fishing and hunting, and mining	5.3%	1.7%	1.6%
Construction	5.6%	6.3%	6.5%
Manufacturing	15.5%	11.5	10.5%
Wholesale trade	3.1%	3.0%	2.4%
Retail trade	18.7%	12.9%	11.7%
Transportation and warehousing, and utilities	4.8%	6.4%	6.1%
Information	3.5%	2.0%	1.7%
Finance and insurance, and real estate and rental and leasing	5.6%	5.7%	4.8%
Professional, scientific, and management, and administrative and waste management services	6.0%	6.8%	8.0%
Educational services, and health care and social assistance	21.0%	25.5%	27.9%
Arts, entertainment, and recreation, and accommodation and food services	3.6%	7.3%	7.2%
Other services, except public administration	3.1%	5.5%	5.3%
Public administration	4.2%	5.4%	6.5%

Source: 1990 and 2000 data from Cambria County Comparative Analysis Draft; (CCPC, March 17, 2010); 2005/09 from US Census Bureau; American Community Survey

Viewed over time, the relative decline in dominance of manufacturing and retailing is evident, even though nearly 11% of County residents still work in manufacturing industries and 12% in retailing. The continuing and increasing importance of educational, health care and social services is also documented, as is the growing importance of the recreational/hospitality segments. Table EB-10 further relates these trends in terms of changes in rankings in terms of employment among the industrial segments over time. The top three ranked segments have remained the same over the 1990-2009 period, while the recreational/hospitality and public administration segments have advanced rankings substantially, while the financial/real estate segment has dropped somewhat.

TABLE EB-10

Industrial Classification – Employment Ranking over Time
Cambria County

Industry	1990 Rank	2000 Rank	2005/09 Rank
Agriculture, forestry, fishing and hunting, and mining	7	13	13
Construction	5*	7	6*
Manufacturing	3	3	3
Wholesale trade	12*	11	11
Retail trade	2	2	2
Transportation and warehousing, and utilities	8	6	8
Information	11	12	12
Finance and insurance, and real estate and rental and leasing	5*	8	10
Professional, scientific, and management, and administrative and waste management services	4	5	4
Educational services, and health care and social assistance	1	1	1
Arts, entertainment, and recreation, and accommodation and food services	10	4	5
Other services, except public administration	12*	9	9
Public administration	9	10	6*

Source: Interpretation by The EADS Group
NOTE: An asterisk (*) represents a tie in ranking

Table EB-11 provides an occupation profile of county residents over the same timeframe as the above two tables. The increasing importance of management and professional occupations and the decreasing importance of production/transportation and service occupations reflect the economic trends away from manufacturing and towards the services economy.

TABLE EB-11
Industrial Classification Profile
Cambria County

Occupation	1990	2000	2005/09
Management/Professional	21.0%	27.9%	30.1%
Services	16.1%	18.6%	20.0%
Sales and Office	29.7%	25.5%	24.3%
Farming/Forestry	1.3%	0.5%	0.4%
Construction/Maintenance	12.7%	10.3%	10.1%
Production/Transportation	19.1%	17.2%	15.1%

Source: 1990 and 2000 data from Cambria County Comparative Analysis Draft; (CCPC, March 17, 2010); 2005/09 from US Census Bureau; American Community Survey

Educational Characteristics

The educational attainment of a population group provides a part of the demographic profile but also may affect other aspects of the county such as the economic base, especially in terms of workforce trends, capacities and needs. Table EB-12 provides a comparative educational attainment profile for Cambria County in relation to the state and nation over the 1990-2009 time period. Educational attainment for the population over 25 years of age as summarized on the table is as follows:

- A grouping comprised of persons who may have attended but not finished high school or received a diploma;
- A grouping consisting of (a) persons with a high school diploma or equivalency, (b) persons who may have attended post-secondary schools but have not received a degree, or (c) persons possessing and post-secondary Associates Degree;
- A grouping consisting of persons possessing a Bachelor’s Degree or equivalency undergraduate degree from a post-secondary institution; and
- A grouping of persons possessing post-undergraduate degree(s) such as Masters, Doctorates or equivalency.

The term “attainment” refers to the *highest level* of education received, thus a person in the post-undergraduate grouping would have received the secondary and undergraduate degrees.

TABLE EB-12
Educational Attainment Comparative Profile
Cambria County

Factor	United States			Pennsylvania			Cambria County		
	1900	**2000**	**2005/09**	**1990**	**2000**	**2005/09**	**1990**	**2000**	**2005/09**
Persons Age 25 and Over	158,868,436	182,211,639	197,440,772	7,872,932	8,266,284	8,510,688	110,251	106,780	102,506
Educational Attainment									
Less Than High School Diploma	24.8%	19.6%	15.5%	25.3%	18.0%	13.2%	28.8%	20.0%	13.1%
High School Diploma or Equivalency/ Some College/Associate Degree	54.9%	56.0%	57.0%	56.7%	59.6%	60.9%	60.4%	66.3%	61.7%
Bachelor's Degree	13.1%	15.5%	17.4%	11.4%	14.0%	16.1%	6.9%	9.0%	10.5%
Graduate Degree	7.2%	8.9%	10.1%	6.6%	8.4%	9.9%	3.9%	4.7%	6.2%

Source: 1990 and 2000 data from *Cambria County Comparative Analysis Draft*; (CCPC, March 17, 2010); 2005/09 estimates from US Census Bureau; *American Community Survey*

The information on Table EB-12 presents a number of interesting insights about County residents in the labor force.

- The percentage of persons not possessing a high school or equivalency diploma has been decreasing dramatically, with the 13% in 2005/09 mirroring the state percentage and below that for the nation (15.5%) as a whole. While demographic/life-cycle changes may be partially responsible as older residents pass on, it appears that people are at least staying through high school and even progressing further when considering the other changes in educational attainment.

- The percentage of County residents attaining a high school diploma, or after receiving that diploma, attending a post-secondary institution but receiving no degree, or attaining an Associate's Degree (i.e. two-year) has increased and historically continues to be above state and national figures. This may present a mixed picture in that while the percentage of group above (not finishing high school) is decreasing the percentage in groups below (undergraduate and graduate) are below state and national rates. Thus, local residents appear to be a little less likely to obtain additional education.

- The percentage of county residents attaining either bachelor/undergraduate or graduate degrees is historically lower than that for the state or nation, although the relative gap appears to be narrowing.

Attainment figures are generalities and may not accurately portray relative weaknesses or needs in terms of the workforce. It is becoming clear that not every job requires a "four-year degree" and there are opportunities for those people in the high school/some college/associates degree grouping, a relative large segment of the County. However, by looking *within* the high school/some college/associates degree grouping estimates for 2005/09, it is clear that that the percentage of Cambria County residents with no more than a high school diploma/equivalency (48.5%) comprise a larger portion of this group than statewide (38.1%) or nationally (20.3%).

Commutation

Nationwide and statewide, the average travel time to work for commuters is just over 25 minutes and approximately three-quarters of those commuters drive alone. The travel time for Cambria County residents is a bit shorter (22 minutes) and just over 80 percent drive alone. Table EB-13 details commutation patterns in a comparative format over time. While County residents show a reliance on car, truck and van transport, several other factors in the 2005/09 estimate are worth noting:

TABLE EB-13
Commutation Comparative Profile
Cambria County

Factor	United States			Pennsylvania			Cambria County		
	1900	2000	2005/09	1990	2000	2005/09	1990	2000	2005/09
Workers 16 and Over	158,868,436	182,211,639	197,440,772	7,872,932	8,266,284	8,510,688	110,251	106,780	102,506
Journey to Work – Percentages by Category									
Car, Truck or Van	86.6%	87.9%	86.4%	84.3%	86.8%	85.9%	90.1%	92.4%	91.6%
Drove Alone	73.2%	75.7%	75.9%	71.4%	76.5%	76.4%	75.1%	81.7%	80.9%
Carpooled	13.4%	12.2%	10.5%	12.9%	10.4%	9.5%	15.0%	10.7%	10.7%
Public Transit	5.3%	4.7%	5.0%	6.4%	5.2%	5.4%	1.4%	1.2%	1.0%
Worked at Home	3.0%	3.3%	4.0%	2.7%	3.0%	5.3%	2.2%	2.3%	2.6%
Other Means	5.2%	4.1%	4.6%	6.6%	5.0%	3.4%	6.3%	4.1%	4.8%
Mean Travel Time (in minutes)	NA	25.5	25.2	NA	25.2	25.4	NA	21.9	22.4

Source: 1990 and 2000 data from *Cambria County Comparative Analysis Draft*; (CCPC, March 17, 2010); 2005/09 estimates from US Census Bureau; *American Community Survey*

TABLE EB-14
Income and Poverty Comparative Profile
Cambria County

Factor	United States			Pennsylvania			Cambria County		
	1989	1999	2005/09	1989	1999	2005/09	1989	1999	2005/09
Median Household Income	$30,056	$41,994	$51,425	$29,069	$40,106	$49,737	$21,462	$30,179	$38,381
Poverty Characteristics									
Persons Living Below Poverty Level	31,742,864	33,899,812	37,991,957	1,283,629	1,304,117	1,486,007	21,928	18,111	21,669
% of total Population	12.8%	12.4%	13.5%	11,1%	11.0%	12.1%	14.0%	12.5%	14.2%

Source: 1989 and 1999 data from *Cambria County Comparative Analysis Draft*; (CCPC, March 17, 2010); 2005/09 estimates from US Census Bureau; *American Community Survey*

- The percentage of County residents who carpool (10.7%) basically mirrors the national percentage (10.5%) and is higher than that statewide (9.5%);

- Only 1% of County residents use mass transit as a way to commute, well below the national (5%) and state (5.4%);

- The percent of county residents who use other means (4.8%) i.e. walking, biking, etc., reflects the national figure (4.6%) and exceeds state rate (3.4%); and

- The percentage of County residents working at home (2.6%) is below the rather small percentages nationally (4%) and statewide (5.3%).

In the longer term, a number of other trends are discernible relative to commutation:

- Carpooling and mass transit are declining in reliance among the nation, state and County since 1990 for the most part;

- The work at home option is increasing slightly nationally, more significantly statewide but is largely unchanged in the County over time; and

- The percentage of car, van and truck commuters has generally held constant in the County, state and nation over time, with the changes among other commuting options varying slightly over time

Income and Poverty

Table EB-14 provides information on median household income and poverty for Cambria County, again in a comparative format over time. Table EB-3 provides information on *median family income* while Table EB-14 provides information on *median household income.* Simply stated, a *family* is a household comprised of related persons, while a *household* may be a family, a single person living in a dwelling or a household of unrelated persons. In other words, every family is a household but not every household is a family. In demographic analysis, median household income for a given geographic area is typically lower than the median family income for the same area.

- In terms of median household income, Cambria County's has consistently been below state and national figures, comprising 74%-77% of the state and 71%-75% of the national rates. However, the gaps appear to be narrowing.

- In terms of poverty, the County pattern follows that for the state and nation with a decline between 1989 and 1999, but an estimated increase since then. Historically, the percentage of the Cambria County population in poverty has been higher than that statewide or nationally.

Poverty figures and percentages are typically given in most planning reports, but not really discussed in detail or given in a perspective. Poverty thresholds are established for various sizes and types of households in the United States. Table E-15 provides information on historic poverty thresholds for certain household sizes for select years for background information.

Table EB-15
Poverty Thresholds for Household Sizes by Select Year

Year	Annual Income for Household Size					
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
1959	$1,467	$1,894	$2,324	$2,973	$3,506	$3,944
1965	$1,582	$2,048	$2,514	$3,223	$3,797	$4,264
1969	$1,840	$2,383	$2,924	$3,743	$4,415	$4,958
1975	$2,724	$3,506	$4,293	$5,500	$6,499	$7,316
1979	$3,689	$4,725	$5,784	$7,412	$8,775	$9,914
1985	$5,469	$6,998	$8,573	$10,989	$13,007	$14,696
1989	$6,310	$8,076	$9,885	$12,674	$14,990	$16,921
1995	$7,763	$9,933	$12,158	$15,569	$18,408	$20,804
1999	$8,499	$10,864	$13,289	$17,030	$20,128	$22,730
2005	$9,973	$12,755	$15,577	$19,971	$23,613	$26,683
2009	$10,956	$13,991	$17,098	$21,954	$25,991	$ 29,405

Source: US Census Bureau; *Historical Poverty Tables; 2009.*

As is seen, the actual threshold that is set nationally to establish poverty varies by size of household, and increases reflecting the impact of inflation.

The Macro Picture

The Southern Alleghenies Planning and Development Commission (SAPDC), as an Economic Development District designated by the Economic Development Administration (EDA) is required to maintain an active Comprehensive Economic Development Strategy (CEDS). An approved CEDS is a requirement for EDA funding of economic development projects. The most recent CEDS is dated 2007 and focuses economic trends, conditions and projections in a six-county region that includes Cambria County (also Bedford, Blair, Fulton, Somerset and Huntingdon). Of most interest to the economic base portion of the Cambria County Comprehensive Plan Update is the review of *Economic and Community Development Problems/Opportunities* within the six-county region, as identified below with a commentary added for Cambria County in the sidebar:

- *Lack of At-Place Job/Employment Growth:* During 2002-07, the region's at-place employment picture has improved dramatically, but significant overall net job growth remains a future goal. In 2000/01, a number of employers in the manufacturing sectors closed permanently or down-sized, but these jobs have been replaced by new jobs in other sectors. Between 2001 and 2005, approximately 5,000 unemployed workers in the region found new jobs. Yet the number of at-place jobs in the region increased by only 800, or about one-half of one percent (1%). The lack of employment growth can clearly be traced to losses in employment in manufacturing.

> *Cambria County shares in this relatively flat employment growth with a longer term (1990-09) employment growth of only 2.3% . . .*

- *Further Economic Diversification Needed:* The economy of the region is now somewhat diversified, with no reliance on any one sector. However, two-thirds of the jobs in the region are concentrated in five sectors – manufacturing (13.5%), Retail (13.5%), Health/Social Assistance (14.4%), Government (16.5%) and accommodations/food services (8.8%) - and no other sector contains more than five percent of the employment. Sectors like Information and Professional and Technical Services, which are growing rapidly in many parts of the nation, represent very minor parts of this regional economy. Further diversification would provide more protection against fluctuations in the national business cycle. It would also offer a wider range of choice of occupations, and wider range of salaries and wages, for prospective employees, especially college graduates.

> *Some signs of diversification are evident in Cambria County with reduced reliance on one or two industries and increased employment in services . . .*

- *Concentration in Manufacturing:* The Manufacturing sector had the highest number of jobs of any sector in the region in 2001 and then declined to third place in 2005, slightly behind Retail Trade and Healthcare and Social Services. The third place ranking in 2005 still represents a relative concentration, which is not in and of itself such a problem, except that some of the existing manufacturers need to continue to embrace technological changes that will allow them to remain competitive in an extremely competitive global economy. While some manufacturers have expanded over the past five years, others have found it difficult to remain competitive, and have had to downsize.

> *Manufacturing lost its dominance in Cambria County years ago, while a number of moderate sized manufacturers exist, services such as health care and education now dominate . . .*

- *Unemployment/Vulnerability to Business Cycles*: The unemployment rate in the region often remains above state and national rates, primarily because of lay-offs in the Manufacturing sector, but also because of a mismatch of labor force skills and the skills needed by employers.

> *Unemployment in Cambria County historically exceeds national and state rates but may be more reflective of larger economic issues than lay-offs in manufacturing alone . . .*

- *Competitive Disadvantage for High-Tech Jobs:* A common theme runs through the comprehensive plans in the region and that is the desire to attract additional clean, higher wage industries, such as bio-technology and information-based sectors. Some counties in the region have had success in attracting such companies, or retraining such companies that started in the area, while others are at the starting point. The marketplace for such industries has become increasingly competitive, with most regions in the state and elsewhere in the nation vying to attract such firms, many of which are global in nature. Development officials/agencies are seeking to provide the full range of needed infrastructure (roads, sites, sewer and water) and business services (financing and other incentives, technical assistance, labor force training) that will attract targeted industries. The lack of a large, experienced labor force with skills needed by many employers in industries not well represented in the region has been singled out as the most significant factor in location decision-making, and as a factor in which the region is deficient in comparison with other areas. This factor was fully confirmed at public meetings and in various studies and plans. Gaps in labor skills, the need for more well-located sites, and the need for a better local road system all place the Southern Alleghenies at a competitive disadvantage in comparison with other areas.

> *There has been some success in attracting higher-tech lobs into Cambria County especially in the case of businesses in defense and higher education . . .*

- *Lower Wages and Income:* A concentration of industries requiring a relatively low-paid work force in order to be competitive, together with the relatively low educational attainment of significant portions of the workforce, have led to a lower than average prevailing wage in the region, and resultant lower than average household incomes. Some employers considering the region as a potential business location are attracted by the low cost of labor, but this contradicts with the desire by many residents to have economic development officials attract high-wage jobs.

> *As recently as the mid-1970's the Cambria/Somerset Area had some of the highest manufacturing wages in the State, however these jobs are gone and largely replaced by those in the lower paying service sector . . .*

- *The Aging Workforce:* The median age of the resident is 41.4 years, one of the highest in the state. The report projects that a labor supply shortage could exist in the Southern Alleghenies Region before in the near future. It is estimated that as many as 6,000 employees in the Manufacturing and Education sectors will retire in the next ten years. Retail Trade and Public Administration are sectors where retirees have found employment. Sectors employing large proportions of near-retirement workers will need to prepare for a changing labor force

> *Cambria County typically has a high median age and has lost segments of the young and middle aged populations . . .*

- *Labor Force Educational Attainment:* A serious handicap facing the labor force in the Southern Alleghenies Region is the relatively low educational attainment of many of its workers. The region historically was a "working man's" area, where people worked in mines, steel mills, paper manufacturing plants, farms, railroads, etc., and may not have needed degrees. Advanced manufacturing using computers and high-tech equipment were not part of the "old economy". Those workers with higher education were often school teachers, college professors, or doctors, dentists, lawyers, accountants, and other business service professionals. Unions helped keep wages relatively high and skilled manual labor workers could make a decent living. With the restructuring of the U.S. and global economy, the decline of coal and steel and slow growth or even decline of many manufacturers in "old industry", education became much more relevant. Recent data also show that the region has a lower level of educational attainment than the overall state.

> *While more Cambria County residents are finishing high school and doing some post-secondary training, relatively low percentages have undergraduate or graduate degrees . . .*

- *Infrastructure:* There are a number of infrastructure conditions and gaps:
  - Transportation - The region still needs more and upgraded highways in order to have a quality, connected highway system.
  - Sewer and Water Infrastructure - Lack of public water and/or sewer systems in various parts of the region has restricted new residential and commercial development.
  - Business Park and Industrial Sites - There are a number of new industrial parks in the region as well as older parks with vacant sites, and some park expansions are planned. However, problems are frequently encountered in creating quality new industrial sites (i.e. access) and while there may not be a shortage of industrial land, there may be a shortage of quality "shovel-ready" industrial properties in the region especially in the case of larger sites for distribution centers and other large land users. Ready-to-go status is extremely important, because timing is usually a major concern to a business that is considering where to expand or relocate.
  - Uneven Broadband Access - Provision of adequate Internet service is a prerequisite for doing business in today's economy, yet a significant portion of the Southern Alleghenies Region is without sufficient broadband service.

> *Gradually Cambria County has seen its infrastructure improve, with countywide broadband, new sanitary sewer service areas, new industrial/business parks and water system improvements. One gap is highways. While Rt. 22 has been greatly improved, a north/south limited access roadway and subsequent connections to the interstate network does not exist . . .*

Municipal Finances

Municipal operations are important in sustaining the county and its respective communities. Municipalities typically provide the services, facilities and infrastructure necessary for everyday life. Financial trends and conditions of the respective municipalities are extremely important in setting the future context for community life. Using information from the Pennsylvania Department of Community and Economic Development (DCED), this subsection will analyze the municipal tax base in terms of revenues and expenditures over the most recent ten-year period for which secondary data is available, which is the 1998-2008 period.

Overall Trends

Table EB-16 profiles the municipal revenues and expenditures during the 1998-2008 period, based on common information from DCED. As can be seen, municipal revenues increased by nearly 48% during this period of time, increasing from just under $64 million to just over $94 million. During this same time, municipal expenditures increased at a greater rate from $60 million to just over $96 million, or an increase of 59%.

- There were some notable and largely offsetting increases in revenues and expenditures in several communities, including the Boroughs of Brownstown, Loretto, Ebensburg, Carrolltown and Portage and the Townships of Blacklick, Cambria, Croyle and Jackson.

- Likewise, there were some decreases in revenues and at least partially offsetting decreases in expenditures in several communities, including the Boroughs of Cassandra, Chest Springs, Cresson, East Conemaugh, Lilly, Lorain and Vintondale and Conemaugh Township.

- Other communities experiencing notable increases in either revenues or expenditures, or both, varied considerably. Johnstown, the largest and a rather urbanized community, saw a modest increase in revenues (+50%) just above the countywide average, but a more dramatic increase in expenditures (66%). Significant increases in both occurred in neighboring Brownstown (80%) as well as in Ehrenfeld. Significant increase in revenues also occurred in the rural townships of Munster (55%), Chest (78%), Allegheny (73%), Reade (78%), Summerhill (82%) and Washington (92%).

- A number of communities posted significant increases in expenditures, including the townships of Allegheny (83%), Elder (77%) and Summerhill (88%).

The above are “larger picture” findings and trends, reflecting any number of localized conditions and/or special one-time projects or expenditures. Tables EB-17 – 20 track select revenues and expenditures in greater detail for each 1998 and 2008.

TABLE EB-16
Municipal Revenues and Expenditures 1998 and 2008
Cambria County

Municipality	Revenues			Expenditures		
	1998	2008	% Change	1998	2008	% Change
ADAMS TWP	1,025,809	1,490,632	45.3%	1,085,014	1,489,458	37.3%
ALLEGHENY TWP	259,935	451,654	73.8%	245,724	450,847	83.5%
ASHVILLE BORO	111,567	149,695	34.2%	114,931	154,910	34.8%
BARR TWP	541,045	492,614	-9.0%	495,782	430,935	-13.1%
BLACKLICK TWP	275,150	1,117,780	306.2%	248,612	1,042,814	319.5%
BROWNSTOWN BORO	161,691	290,906	79.9%	159,073	290,700	82.7%
CAMBRIA TWP	1,464,537	3,120,097	113.0%	1,376,608	3,260,676	136.9%
CARROLLTOWN BORO	456,117	624,918	37.0%	416,479	615,036	47.7%
CASSANDRA BORO	33,085	30,806	-6.9%	33,149	30,701	-7.4%
CHEST SPRINGS BORO	15,667	14,963	-4.5%	12,824	14,643	14.2%
CHEST TWP	73,747	131,414	78.2%	100,240	117,692	17.4%
CLEARFIELD TWP	242,312	327,004	35.0%	246,336	361,010	46.6%
CONEMAUGH TWP	1,153,261	589,828	-48.9%	1,175,372	590,942	-49.7%
CRESSON BORO	1,638,040	699,686	-57.3%	1,762,970	719,619	-59.2%
CRESSON TWP	1,142,856	1,651,331	44.5%	1,277,139	1,624,593	27.2%
CROYLE TWP	646,047	1,348,721	108.8%	618,936	1,262,241	103.9%
DAISYTOWN BORO	128,386	123,130	-4.1%	101,168	124,653	23.2%
DALE BORO	363,375	424,649	16.9%	298,892	447,254	49.6%
DEAN TWP	92,817	130,400	40.5%	94,921	151,869	60.0%
EAST CARROLL TWP	267,881	360,068	34.4%	274,089	302,033	10.2%
E. CONEMAUGH BORO	1,247,926	1,104,688	-11.5%	1,248,893	1,036,301	-17.0%
EAST TAYLOR TWP	405,700	1,174,070	189.4%	329,309	1,215,560	269.1%
EBENSBURG BORO	2,316,909	6,139,125	165.0%	2,144,813	6,356,417	196.4%
EHRENFELD BORO	32,851	59,518	81.2%	29,956	57,870	93.2%
ELDER TWP	124,835	160,036	28.2%	96,983	171,708	77.0%
FERNDALE BORO	515,824	616,825	19.6%	519,938	711,197	36.8%
FRANKLIN BORO	234,701	240,125	2.3%	191,040	255,451	33.7%
GALLITZIN BORO	897,290	915,071	2.0%	841,522	919,199	9.2%
GALLITZIN TWP	230,464	285,961	24.1%	231,135	251,492	8.8%
GEISTOWN BORO	689,791	917,836	33.1%	672,299	918,595	36.6%
HASTINGS BORO	544,806	507,501	-6.8%	522,664	537,053	2.8%
JACKSON TWP	1,164,992	2,600,730	123.2%	1,223,063	3,035,337	148.2%
JOHNSTOWN CITY	25,375,451	38,119,975	50.2%	24,114,248	39,944,059	65.6%
LILLY BORO	982,775	497,953	-49.3%	626,745	525,729	-16.1%
LORAIN BORO	241,974	173,644	-28.2%	148,213	145,712	-1.7%
LORETTO BORO	209,956	901,450	329.4%	152,344	1,394,185	815.2%
LOWER YODER TWP	1,136,315	1,482,398	30.5%	1,114,839	1,469,418	31.8%
MIDDLE TAYLOR TWP	165,651	203,565	22.9%	159,757	194,028	21.5%
MUNSTER TWP	98,073	152,264	55.3%	136,980	101,548	-25.9%
NANTY GLO BORO	667,386	839,697	25.8%	746,180	834,640	11.9%
N. CAMBRIA BORO	2,109,290	2,093,118	-0.8%	1,426,361	2,092,799	46.7%

TABLE EB-16 (continued)
Municipal Revenues and Expenditures 1998 and 2008
Cambria County

Municipality	Revenues			Expenditures		
	1998	2008	% Change	1998	2008	% Change
PATTON BORO	1,298,931	1,871,694	44.1%	1,162,434	1,873,454	61.2%
PORTAGE BORO	482,871	1,651,098	241.9%	412,771	1,694,636	310.6%
PORTAGE TWP	541,294	745,428	37.7%	435,670	696,030	59.8%
READE TWP	206,604	366,702	77.5%	203,626	394,222	93.6%
RICHLAND TWP	3,751,488	6,068,667	61.8%	3,710,501	5,570,410	50.1%
SANKERTOWN BORO	259,046	316,283	22.1%	256,765	285,142	11.1%
SCALP LEVEL BORO	171,054	165,388	-3.3%	158,405	158,713	0.2%
SOUTH FORK BORO	201,937	310,116	53.6%	172,389	309,617	79.6%
SOUTHMONT BORO	873,631	1,035,207	18.5%	896,202	981,118	9.5%
STONYCREEK TWP	994,997	1,189,919	19.6%	769,650	1,212,422	57.5%
SUMMERHILL BORO	278,243	376,113	35.2%	253,741	377,060	48.6%
SUMMERHILL TWP	385,683	701,653	81.9%	365,940	688,526	88.2%
SUSQUEHANNA TWP	358,542	490,498	36.8%	350,958	372,043	6.0%
TUNNELHILL BORO	66,708	77,836	16.7%	71,099	80,498	13.2%
UPPER YODER TWP	1,461,939	2,252,891	54.1%	1,353,758	1,998,545	47.6%
VINTONDALE BORO	153,540	66,925	-56.4%	157,628	70,732	-55.1%
WASHINGTON TWP	200,803	385,513	92.0%	188,008	352,478	87.5%
WEST CARROLL TWP	253,777	ND	ND	229,706	ND	ND
WEST TAYLOR TWP	206,233	188,991	-8.4%	186,532	207,579	11.3%
WESTMONT BORO	2,135,492	3,127,948	46.5%	2,099,124	2,966,036	41.3%
WHITE TWP	78,023	142,461	82.6%	85,376	156,600	83.4%
WILMORE BORO	43,238	50,232	16.2%	31,141	53,413	71.5%
TOTALS	**63,890,359**	**94,337,409**	**47.7%**	**60,366,965**	**96,150,198**	**59.3%**

Source: Municipal Statistics Reports database: PA Dept. of Community and Economic Development

Notes: 1998 figures for former Barnesboro and Spangler Boroughs that merged in 2000 were combined to facilitate comparisons with 2008 data
No 2008 or 2007 data available for West Carroll Township in State database
Figures for Boroughs of Loretto and Vintondale and Townships of Portage and Reade are for 2007 since 2008 data are not available
For East Conemaugh 1999 figures are used in place of 1998 figures since 1998 figures are not available

Revenues

Table EB-17 summarizes municipal revenues for 1998 and the relative composition by common sources typically associated with municipal operations for each community. Revenue reliance varies considerably among the 63 municipalities in the County:

- Countywide real estate taxes comprised an average of 20% of municipal revenues in 1998, with actual reliance ranging from 3%-5% in the Boroughs of Summerhill and East Conemaugh (who resell electricity to residents), the Boroughs of Cresson and Lilly and Conemaugh Township to in excess of 35% for the Boroughs of Portage, Ferndale and Westmont and Cambria Township. (NOTE: For the purpose of comparison with 2008 figures the former Boroughs of Barnesboro and Spangler have been combined on Table EB-17; however in 1998 40% of Spangler's and 13% of Barnesboro's revenues came from real estate taxes.)

- Countywide approximately 12% of municipal revenues came from earned income taxes, with actual reliance ranging from a low range of 3%-6% in Johnstown, Lilly, Cresson Borough, East Conemaugh, Patton and Conemaugh Township to 30% or more in the Townships of Adams, Clearfield, Munster, Elder, Portage and White and the Boroughs of Franklin and Chest Springs.

- Countywide, sewage fees comprised an average of 12% of municipal revenues, focused on just over 20 municipalities (mostly boroughs and the City) having either treatment plants and/or collection system responsibilities. Most other communities are in service areas of authorities or other agents that bill for sanitary sewer service or did not have such service in 1998.

- Countywide, an average of just under 10% of municipal revenues were in the form of intergovernmental transfers/grants from the Commonwealth of Pennsylvania, with actual percent composition ranging from under 10% in just one-third of the communities to over 25% of revenues in places such as the Townships of Adams, Allegheny, Chest, Clearfield, Elder, Middle Taylor, Munster, Susquehanna, White and West Carroll and Cassandra.

- Countywide an average of 5% of municipal revenues were derived from solid waste management fees collected from 26 of the municipalities. Apparently, solid waste collection in the other communities is an individual matter not requiring municipal contracting/billing.

- Countywide, water fees comprised just under 5% of municipal revenues, confined to relatively fee municipalities. As was the case with sewer fees, other communities are in service areas of authorities or other agents that bill for public water service or did not have such service in 1998.

- Countywide, an average of 2% of municipal fees were generated through license and permit fees, in most cases such fees comprised 2%-3% of total revenues.

TABLE EB-17
Select Municipal Revenues Summary - 1998

Municipality	1998 Revenues	% from Real Estate Taxes	% from Earned Income Taxes	% from Licenses & Permits	% from State Inter-governmental Revenues	% from Sewer Fees	% from Water Fees	% from Solid Waste Fees
ADAMS TWP	1,025,809	24%	30%	0%	25%	0%	0%	0%
ALLEGHENY TWP	259,935	29%	28%	0%	35%	0%	0%	0%
ASHVILLE BORO	111,567	11%	10%	2%	15%	30%	0%	0%
BARR TWP	541,045	11%	17%	0%	20%	0%	0%	0%
BLACKLICK TWP	275,150	15%	30%	3%	20%	0%	0%	0%
BROWNSTOWN BORO	161,691	31%	23%	5%	13%	0%	0%	14%
CAMBRIA TWP	1,464,537	37%	19%	2%	17%	0%	0%	0%
CARROLLTOWN BORO	456,117	21%	12%	0%	5%	6%	12%	11%
CASSANDRA BORO	33,085	16%	22%	3%	43%	3%	0%	0%
CHEST SPRINGS BORO	15,667	14%	36%	0%	19%	0%	0%	0%
CHEST TWP	73,747	14%	21%	0%	31%	0%	0%	0%
CLEARFIELD TWP	242,312	21%	35%	0%	29%	0%	0%	0%
CONEMAUGH TWP	1,153,261	3%	3%	1%	2%	3%	0%	10%
CRESSON BORO	1,638,040	5%	4%	2%	2%	24%	17%	5%
CRESSON TWP	1,142,856	10%	2%	0%	6%	0%	37%	16%
CROYLE TWP	646,047	16%	15%	0%	13%	0%	0%	13%
DAISYTOWN BORO	128,386	9%	13%	2%	10%	29%	0%	11%
DALE BORO	363,375	23%	11%	4%	8%	10%	0%	21%
DEAN TWP	92,817	15%	13%	0%	24%	0%	15%	0%
EAST CARROLL TWP	267,881	13%	34%	0%	23%	0%	0%	0%
E. CONEMAUGH BORO	1,247,926	3%	3%	1%	5%	2%	0%	9%
EAST TAYLOR TWP	405,700	29%	26%	5%	20%	0%	0%	0%
EBENSBURG BORO	2,316,909	11%	9%	1%	3%	36%	28%	0%
EHRENFELD BORO	32,851	22%	25%	5%	22%	0%	0%	0%
ELDER TWP	124,835	23%	32%	0%	26%	0%	0%	0%
FERNDALE BORO	515,824	37%	15%	2%	16%	6%	0%	12%
FRANKLIN BORO	234,701	27%	38%	2%	8%	2%	0%	8%
GALLITZIN BORO	897,290	13%	9%	2%	7%	0%	17%	0%
GALLITZIN TWP	230,464	21%	20%	5%	15%	0%	0%	0%
GEISTOWN BORO	689,791	34%	23%	3%	11%	0%	0%	10%
HASTINGS BORO	544,806	15%	9%	2%	7%	19%	0%	0%
JACKSON TWP	1,164,992	13%	19%	3%	14%	0%	0%	16%
JOHNSTOWN CITY	25,375,451	21%	6%	2%	8%	20%	0%	5%
LILLY BORO	982,775	5%	4%	1%	2%	7%	35%	0%
LORAIN BORO	241,974	18%	11%	0%	15%	0%	0%	0%
LORETTO BORO	209,956	10%	7%	1%	10%	22%	32%	2%
LOWER YODER TWP	1,136,315	28%	11%	2%	8%	11%	0%	11%
MIDDLE TAYLOR TWP	165,651	23%	16%	3%	25%	0%	0%	0%

TABLE EB-17 (continued)
Select Municipal Revenues Summary - 1998

Municipality	1998 Revenues	% from Real Estate Taxes	% from Earned Income Taxes	% from Licenses & Permits	% from State Inter-governmental Revenues	% from Sewer Fees	% from Water Fees	% from Solid Waste Fees
MUNSTER TWP	98,073	15%	30%	0%	42%	0%	0%	0%
NANTY GLO BORO	667,386	28%	18%	2%	16%	24%	0%	0%
N. CAMBRIA BORO	2,109,290	18%	13%	2%	9%	2%	8%	9%
PATTON BORO	1,298,931	14%	6%	2%	5%	19%	25%	0%
PORTAGE BORO	482,871	35%	22%	5%	14%	0%	0%	0%
PORTAGE TWP	541,294	31%	33%	2%	20%	0%	0%	0%
READE TWP	206,604	16%	32%	0%	22%	0%	0%	0%
RICHLAND TWP	3,751,488	27%	20%	3%	8%	0%	0%	0%
SANKERTOWN BORO	259,046	11%	17%	2%	6%	0%	29%	0%
SCALP LEVEL BORO	171,054	23%	18%	3%	19%	7%	0%	13%
SOUTH FORK BORO	201,937	31%	19%	5%	11%	0%	0%	1%
SOUTHMONT BORO	873,631	26%	19%	2%	7%	5%	0%	8%
STONYCREEK TWP	994,997	24%	18%	2%	11%	5%	0%	9%
SUMMERHILL BORO	278,243	4%	9%	1%	4%	0%	0%	0%
SUMMERHILL TWP	385,683	20%	28%	2%	27%	0%	0%	0%
SUSQUEHANNA TWP	358,542	23%	20%	2%	27%	0%	0%	0%
TUNNELHILL BORO	66,708	33%	19%	3%	9%	0%	0%	0%
UPPER YODER TWP	1,461,939	28%	25%	3%	10%	3%	0%	14%
VINTONDALE BORO	153,540	10%	11%	2%	8%	0%	44%	0%
WASHINGTON TWP	200,803	17%	20%	0%	18%	0%	0%	20%
WEST CARROLL TWP	253,777	25%	24%	2%	35%	0%	0%	0%
WEST TAYLOR TWP	206,233	27%	15%	2%	12%	3%	0%	0%
WESTMONT BORO	2,135,492	36%	25%	2%	6%	8%	0%	9%
WHITE TWP	78,023	14%	31%	1%	34%	0%	0%	0%
WILMORE BORO	43,238	27%	15%	2%	20%	0%	0%	0%

Source: Municipal Statistics Reports database: PA Dept. of Community and Economic Development

NOTES: East Conemaugh figures are for 1999 since 1998 figures are not available
Northern Cambria figures for 1998 represent totals for the former Spangler and Barnesboro that merged in 2000 for comparison purposes with 2008

Table EB-18 summarizes municipal revenues for 2008 and the relative composition by common sources typically associated with municipal operations for each community. Again, revenue reliance varies considerably among the 63 municipalities in the County and there have been some subtle changes since 1998:

- Countywide real estate tax composition declined to an average of 16% of municipal revenues in 2008, with actual reliance ranging from 3%-5% in the Boroughs of Loretto, Summerhill and East Conemaugh, and the Townships of Blacklick and Conemaugh to in excess of 35% for the Boroughs of Tunnelhill and Westmont. Overall, real estate taxes as a percent of revenues declined in 28 municipalities and remained constant in another 17.

- Countywide approximately 11% of municipal revenues came from earned income taxes, similar to the 1998 percentage. Actual reliance ranging from a low range of 3%-6% in Johnstown, Loretto, East Conemaugh and Patton to 30% or more in the Townships of Adams, Allegheny, Barr, Elder, Clearfield, Gallitzin, Munster, Portage and White and the Boroughs of Cassandra, Scalp Level and Tunnelhill. Clearly the reliance on local earned income taxes has increased since 1998.

- Countywide, an average of just under 16% of municipal revenues are in the form of intergovernmental transfers/grants from the Commonwealth of Pennsylvania, a modest increase since 1998. Actual percent composition ranged from under 10% in just one-quarter of the communities to over 25% of revenues in 18 communities, including most of those in this category in 1998. Overall, state grants became more critical for municipal revenues between 1998 and 2008.

- Countywide, sewage fees comprised an average of 10% of municipal revenues, a slight decline since 1998, focused on just under 20 municipalities having either treatment plants and/or collection system responsibilities. Most other communities are in service areas of authorities or other agents that bill for sanitary sewer service or did not have such service in 2008.

- Countywide an average of 5% of municipal revenues were derived from solid waste management fees collected from 27 of the municipalities, both figures nearly identical to the respective 1998 percentage composition and number of municipalities.

- Countywide, water fees comprised only 3% of municipal revenues, confined to 9 of the municipalities. Both the percentage composition and number of municipalities represent a decrease in 1998, suggesting overall that water fees are of declining importance as revenue sources.

- Countywide, municipal fees were generated through license and permit fees have declined in significance generally among all communities regardless of size or location. Such fees comprised only 0.4% of municipal revenues in 2008, in aggregate terms declining from approximately $1.2 million in 1998 to under $360,000 in 2008.

TABLE EB-18
Select Municipal Revenues Summary - 2008

Municipality	2008 Revenues	% from Real Estate Taxes	% from Earned Income Taxes	% from License & Permits	% from State Inter-govern-mental Revenues	% from Sewer Fees	% from Water Fees	% from Solid Waste Fees
ADAMS TWP	1,490,632	21%	31%	0%	21%	0%	0%	0%
ALLEGHENY TWP	451,654	22%	32%	0%	33%	0%	0%	0%
ASHVILLE BORO	149,695	9%	15%	0%	7%	39%	0%	0%
BARR TWP	492,614	16%	31%	0%	43%	0%	0%	0%
BLACKLICK TWP	1,117,780	4%	12%	0%	57%	0%	0%	0%
BROWNSTOWN BORO	290,906	22%	16%	0%	9%	8%	0%	13%
CAMBRIA TWP	3,120,097	22%	14%	0%	10%	0%	0%	0%
CARROLLTOWN BORO	624,918	21%	13%	0%	6%	0%	0%	10%
CASSANDRA BORO	30,806	27%	32%	0%	15%	0%	0%	0%
CHEST SPRINGS BORO	14,963	16%	50%	0%	26%	0%	0%	0%
CHEST TWP	131,414	15%	20%	0%	42%	0%	0%	0%
CLEARFIELD TWP	327,004	19%	43%	0%	29%	0%	0%	0%
CONEMAUGH TWP	589,828	27%	25%	0%	14%	0%	0%	17%
CRESSON BORO	699,686	11%	15%	1%	8%	0%	0%	17%
CRESSON TWP	1,651,331	8%	14%	0%	10%	0%	27%	21%
CROYLE TWP	1,348,721	13%	13%	0%	44%	0%	0%	13%
DAISYTOWN BORO	123,130	10%	19%	0%	11%	31%	0%	13%
DALE BORO	424,649	27%	11%	4%	9%	14%	0%	21%
DEAN TWP	130,400	13%	21%	1%	32%	0%	11%	0%
EAST CARROLL TWP	360,068	11%	37%	0%	25%	0%	0%	0%
E. CONEMAUGH BORO	1,104,688	3%	4%	0%	5%	5%	0%	0%
EAST TAYLOR TWP	1,174,070	13%	14%	2%	9%	0%	1%	20%
EBENSBURG BORO	6,139,125	6%	5%	0%	21%	23%	17%	3%
EHRENFELD BORO	59,518	13%	22%	0%	57%	0%	0%	0%
ELDER TWP	160,036	20%	38%	0%	28%	0%	0%	0%
FERNDALE BORO	616,825	32%	15%	0%	10%	6%	0%	20%
FRANKLIN BORO	240,125	27%	15%	0%	35%	3%	0%	7%
GALLITZIN BORO	915,071	14%	12%	0%	8%	0%	0%	12%
GALLITZIN TWP	285,961	24%	39%	0%	19%	0%	0%	0%
GEISTOWN BORO	917,836	31%	22%	1%	10%	0%	0%	16%
HASTINGS BORO	507,501	21%	15%	0%	9%	0%	0%	0%
JACKSON TWP	2,600,730	6%	13%	0%	12%	19%	0%	0%
JOHNSTOWN CITY	38,119,975	14%	4%	1%	15%	15%	0%	4%
LILLY BORO	497,953	11%	10%	0%	9%	0%	41%	12%
LORAIN BORO	173,644	26%	20%	0%	25%	0%	0%	0%
LORETTO BORO	901,450	3%	2%	1%	43%	5%	10%	2%
LOWER YODER TWP	1,482,398	28%	13%	0%	10%	10%	0%	13%
MIDDLE TAYLOR TWP	203,565	23%	27%	0%	20%	0%	0%	0%
MUNSTER TWP	152,264	16%	39%	0%	32%	0%	0%	0%
NANTY GLO BORO	839,697	26%	21%	0%	13%	0%	0%	0%

TABLE EB-18 (continued)
Select Municipal Revenues Summary - 2008

Municipality	2008 Revenues	% from Real Estate Taxes	% from Earned Income Taxes	% from License & Permits	% from State Inter-govern-mental Revenues	% from Sewer Fees	% from Water Fees	% from Solid Waste Fees
N. CAMBRIA BORO	2,093,118	20%	9%	0%	29%	0%	10%	14%
PATTON BORO	1,871,694	11%	5%	0%	5%	26%	30%	0%
PORTAGE BORO	1,651,098	13%	8%	0%	15%	0%	0%	9%
PORTAGE TWP	745,428	23%	35%	0%	18%	0%	0%	0%
READE TWP	366,702	9%	28%	0%	23%	0%	0%	0%
RICHLAND TWP	6,068,667	18%	18%	1%	12%	0%	0%	0%
SANKERTOWN BORO	316,283	10%	17%	2%	7%	0%	31%	16%
SCALP LEVEL BORO	165,388	27%	31%	0%	15%	11%	0%	0%
SOUTH FORK BORO	310,116	26%	15%	0%	21%	0%	0%	1%
SOUTHMONT BORO	1,035,207	27%	25%	0%	9%	5%	0%	11%
STONYCREEK TWP	1,189,919	25%	17%	0%	11%	15%	0%	13%
SUMMERHILL BORO	376,113	4%	10%	0%	4%	0%	0%	0%
SUMMERHILL TWP	701,653	19%	24%	0%	17%	0%	0%	0%
SUSQUEHANNA TWP	490,498	29%	28%	0%	26%	0%	0%	0%
TUNNELHILL BORO	77,836	36%	39%	0%	13%	0%	0%	0%
UPPER YODER TWP	2,252,891	33%	21%	0%	10%	2%	0%	15%
VINTONDALE BORO	66,925	24%	31%	0%	22%	0%	0%	0%
WASHINGTON TWP	385,513	11%	17%	0%	14%	0%	0%	14%
WEST CARROLL TWP	No Data							
WEST TAYLOR TWP	188,991	29%	25%	0%	23%	4%	0%	0%
WESTMONT BORO	3,127,948	36%	23%	1%	8%	8%	0%	12%
WHITE TWP	142,461	14%	43%	0%	23%	0%	0%	0%
WILMORE BORO	50,232	26%	25%	0%	22%	0%	0%	0%

Source: Municipal Statistics Reports database: PA Dept. of Community and Economic Development

NOTES: No 2008 or 2007 data available for West Carroll Township in State database

Figures for Boroughs of Loretto and Vintondale and Townships of Portage and Reade are for 2007 since 2008 data are not available

Municipal Expenditures

Table EB-19 profiles municipal expenditures for most major categories associated with municipal operations for 1998.

- Countywide, an average of 20% of municipal expenditures were on roads, streets and other public works, ranging from 6% of municipal expenditures in Vintondale and Johnstown to over one-half of expenditures in the Townships of Allegheny, Blacklick, Chest, Clearfield, East Carroll, Elder, Munster, Portage, Reade and White, and the small Boroughs of Cassandra and Tunnelhill. This generally reflects the “highway/road orientation” of townships especially in the more rural sections of the County.

- Countywide, an average of 11% of municipal expenditures were for police services, either maintaining a municipal or multi-municipal force or contracting for local protection with another municipality. Twelve (12) municipalities had no expenditures for full-time or part-time police service, relying on the Pennsylvania State Police for all police protection.

- Countywide, expenditures on sanitary sewer averaged 10% of total municipal expenditures, typically in the boroughs and the City of Johnstown. Percentage composition on sewer matters was especially high in the Boroughs of Daisytown, Ebensburg and Nanty Glo.

- Countywide, otherwise unclassified general government expenditures averaged 9% of total municipal expenditures, ranging from fairly low single-digit percentages in Johnstown, East Conemaugh and Ebensburg to one-third or more of expenditures in Carrolltown, Chest Springs, Geistown and Vintondale.

- Countywide, debt service comprised an average of 6% of municipal expenditures, but was confined to 25 municipalities. In most cases for these communities debt service percentages were in the single digits, although double digit percentages were found in the Boroughs of Brownstown, Cresson, Gallitzin and Vintondale and the Townships of Lower Yoder, Middle Taylor, Richland and Cambria.

- Countywide, solid waste accounted for an average of 5% of municipal expenditures, actually made by 28 municipalities, with such expenditures accounting for 10% or more of expenditures in 15 of these communities.

- Countywide, municipal expenditures on fire protection averaged only 4% of total municipal expenditures, with most communities showing percentages in the 1%-3% range, including two communities that had no fire protection expenditures. Johnstown had the only full-time paid service but expenses there only comprised 7% of municipal expenditures, the same percentage as for the rural Townships of Allegheny, Clearfield and Elder.

- Countywide, water system expenditures averaged only 3% of total expenditures and are shown by fewer than 20 municipalities. As a percentage of total municipal expenditures, percentages were relatively high in Cresson Township and the Boroughs of Ebensburg, Lilly, Loretto, Patton and Sankertown. Again, water providers tend to be non-municipal in nature.

TABLE EB-19
Select Municipal Expenditures Summary - 1998

Municipality	1998 Expenditures	% Gen Admin	% Police	% Fire	% Public Works	% Sewer	% Water	% Solid Waste	% Debt Service
ADAMS TWP	1,085,014	24%	17%	4%	39%	0%	0%	0%	0%
ALLEGHENY TWP	245,724	8%	0%	7%	59%	0%	0%	0%	0%
ASHVILLE BORO	114,931	22%	11%	2%	19%	22%	0%	0%	9%
BARR TWP	495,782	7%	0%	4%	39%	0%	0%	0%	0%
BLACKLICK TWP	248,612	21%	6%	5%	64%	0%	0%	0%	0%
BROWNSTOWN BORO	159,073	14%	14%	4%	35%	0%	0%	14%	11%
CAMBRIA TWP	1,376,608	9%	11%	5%	41%	0%	0%	0%	16%
CARROLLTOWN BORO	416,479	33%	8%	2%	26%	0%	1%	11%	0%
CASSANDRA BORO	33,149	12%	0%	2%	51%	3%	2%	0%	5%
CHEST SPRINGS BORO	12,824	43%	0%	5%	38%	0%	0%	0%	0%
CHEST TWP	100,240	11%	0%	1%	81%	0%	0%	0%	0%
CLEARFIELD TWP	246,336	9%	0%	7%	70%	0%	0%	0%	0%
CONEMAUGH TWP	1,175,372	7%	11%	0%	15%	1%	0%	6%	0%
CRESSON BORO	1,762,970	6%	6%	1%	23%	14%	9%	2%	11%
CRESSON TWP	1,277,139	7%	5%	3%	36%	0%	31%	11%	0%
CROYLE TWP	618,936	9%	8%	3%	46%	0%	0%	17%	4%
DAISYTOWN BORO	101,168	10%	4%	1%	14%	38%	0%	13%	0%
DALE BORO	298,892	22%	23%	2%	18%	0%	0%	16%	4%
DEAN TWP	94,921	58%	0%	1%	23%	0%	4%	0%	0%
EAST CARROLL TWP	274,089	19%	0%	9%	64%	0%	0%	0%	0%
E. CONEMAUGH BORO	1,248,893	4%	11%	1%	14%	1%	0%	4%	2%
EAST TAYLOR TWP	329,309	18%	23%	4%	43%	0%	0%	0%	0%
EBENSBURG BORO	2,144,813	4%	11%	1%	12%	35%	22%	0%	0%
EHRENFELD BORO	29,956	11%	4%	3%	43%	0%	0%	0%	0%
ELDER TWP	96,983	16%	7%	8%	58%	0%	0%	0%	0%
FERNDALE BORO	519,938	14%	21%	2%	24%	6%	0%	14%	1%
FRANKLIN BORO	191,040	22%	13%	3%	26%	3%	0%	11%	6%
GALLITZIN BORO	841,522	26%	6%	1%	19%	0%	1%	0%	36%
GALLITZIN TWP	231,135	27%	10%	4%	27%	0%	0%	0%	0%
GEISTOWN BORO	672,299	32%	18%	5%	27%	0%	0%	10%	3%
HASTINGS BORO	522,664	12%	6%	1%	14%	20%	0%	0%	0%
JACKSON TWP	1,223,063	11%	6%	4%	42%	0%	0%	0%	0%
JOHNSTOWN CITY	24,114,248	3%	10%	7%	6%	17%	0%	5%	7%
LILLY BORO	626,745	10%	3%	1%	12%	10%	21%	5%	0%
LORAIN BORO	148,213	17%	13%	3%	48%	0%	0%	0%	0%
LORETTO BORO	152,344	19%	6%	3%	10%	18%	21%	7%	0%
LOWER YODER TWP	1,114,839	10%	13%	5%	25%	6%	0%	10%	17%
MIDDLE TAYLOR TWP	159,757	8%	13%	5%	32%	0%	3%	0%	12%

TABLE EB-19 (continued)
Select Municipal Expenditures Summary – 1998

Municipality	1998 Expenditures	% Gen Admin	% Police	% Fire	% Public Works	% Sewer	% Water	% Solid Waste	% Debt Service
MUNSTER TWP	136,980	9%	0%	4%	76%	0%	0%	0%	0%
NANTY GLO BORO	746,180	9%	13%	3%	28%	30%	0%	0%	2%
N. CAMBRIA BORO	1,426,361	8%	0	2%	22%	1%	11%	5%	0%
PATTON BORO	1,162,434	6%	6%	2%	12%	18%	19%	0%	9%
PORTAGE BORO	412,771	22%	17%	4%	34%	0%	0%	0%	1%
PORTAGE TWP	435,670	15%	0%	8%	52%	0%	0%	1%	5%
READE TWP	203,626	8%	0%	6%	72%	0%	0%	0%	0%
RICHLAND TWP	3,710,501	13%	23%	3%	28%	0%	0%	0%	15%
SANKERTOWN BORO	256,765	12%	4%	2%	36%	0%	18%	12%	0%
SCALP LEVEL BORO	158,405	20%	9%	1%	40%	4%	0%	15%	3%
SOUTH FORK BORO	172,389	28%	13%	5%	24%	0%	0%	0%	0%
SOUTHMONT BORO	896,202	13%	13%	3%	40%	1%	0%	8%	0%
STONYCREEK TWP	769,650	11%	19%	3%	33%	3%	0%	12%	0%
SUMMERHILL BORO	253,741	13%	0%	6%	9%	0%	0%	8%	0%
SUMMERHILL TWP	365,940	31%	18%	1%	47%	0%	0%	0%	0%
SUSQUEHANNA TWP	350,958	28%	10%	3%	48%	0%	0%	0%	0%
TUNNELHILL BORO	71,099	21%	4%	0%	65%	0%	0%	0%	5%
UPPER YODER TWP	1,353,758	12%	24%	4%	28%	1%	0%	16%	0%
VINTONDALE BORO	157,628	37%	8%	2%	6%	0%	6%	0%	12%
WASHINGTON TWP	188,008	16%	5%	5%	35%	0%	0%	22%	0%
WEST CARROLL TWP	229,706	10%	17%	6%	36%	0%	12%	0%	0%
WEST TAYLOR TWP	186,532	27%	11%	5%	35%	3%	0%	0%	3%
WESTMONT BORO	2,099,124	10%	20%	5%	32%	4%	0%	9%	0%
WHITE TWP	85,376	27%	0%	8%	52%	2%	0%	0%	0%
WILMORE BORO	31,141	12%	15%	6%	47%	0%	0%	0%	0%

Source: Municipal Statistics Reports database: PA Dept. of Community and Economic Development

NOTES: East Conemaugh figures are for 1999 since 1998 figures are not available
Northern Cambria figures for 1998 represent totals for the former Spangler and Barnesboro that merged in 2000 for comparison purposes with 2008

Table EB-20 profiles municipal expenditures for most major categories associated with municipal operations for 2008. Expenditure patterns vary considerably among the 63 municipalities in the County and there have been some subtle changes since 1998:

- Countywide, expenditures on public works declined slightly to an average of 18%, ranging from 4% of municipal expenditures in East Conemaugh and Johnstown to over one-half of expenditures in most of the same Townships as in 1998. It is worth noting that there were expenditure spikes in each of the years analyzed, especially among some of the smaller communities, likely reflecting the impact of a large paving project in either of the years analyzed.

- Countywide, an average of 10% of municipal expenditures were for police services, a very slight decrease since 1998. Fourteen (14) municipalities had no expenditures for full-time or part-time local police service, an increase of two municipalities since 1998. Of the communities expending funds for local police, the highest percentages were typically for moderate-sized Boroughs such as Cresson, Dale and Ferndale, some larger Boroughs such Geistown, Nanty Glo and Westmont, and some larger Townships such as Richland, Upper Yoder and Adams.

- Countywide, otherwise unclassified general government expenditures averaged 8% of total municipal expenditures, similar to the percentage in 1998, ranging from fairly low single-digit percentages in Johnstown, East Conemaugh, Loretto and Ebensburg to one-third or more of expenditures in the Boroughs of Brownstown, Chest Springs, Hastings, Lilly, Tunnelhill, Wilmore and Vintondale, as well as the Townships of Gallitzin and White.

- Countywide, debt service comprised an average of 6% of municipal expenditures, the same percentage as in 1998. However, 35 municipalities showed debt service expenditures in 2008, an increase of 10 since 1998. In most cases for these communities debt service percentages were in the single digits, although double digit percentages were found in the Boroughs of Daisytown, Gallitzin, Loretto and Tunnelhill, the Townships of Susquehanna and Washington and the City of Johnstown.

- Countywide, expenditures on sanitary sewers declined and averaged only 5% of total municipal expenditures. Declines in percentage composition were pretty prevalent across the board, and several of the communities that had high percentages in 1998 (i.e. Daisytown, Ebensburg and Nanty Glo) showed considerably smaller percentages as well, suggesting the influence of a special sewer project may have skewed 1998 figures.

- Countywide, solid waste accounted for an average of 5% of municipal expenditures, the same as in 1998, made by 31 municipalities, with such expenditures accounting for 10% or more of expenditures in 17 of these communities.

- Countywide, average municipal expenditures on fire protection remained at 4% of total municipal expenditures, with 28 communities showing percentages in the 1%-3% range, including three communities that had no fire protection expenditures. Johnstown had the only full-time paid service but expenses there only comprised 6% of municipal expenditures, the same percentage as for the rural or suburban Townships of Adams, Barr, East Carroll and West Taylor.

- Countywide, water system expenditures again averaged only 3% of total expenditures and are shown by only 11 municipalities. As a percentage of total municipal expenditures, percentages were relatively high in the Townships of Cresson and Dean and the Boroughs of Ebensburg, Lilly, Loretto, Patton and Sankertown, generally reflecting the profile in 1998.

Summary of Municipal Revenues and Expenditures

Increasingly during the first decade of the 21st Century municipalities have had to be very creative in providing the facilities and services necessary to sustain the quality of life in their respective communities while keeping taxes stable. The economic downtown that started in 2008 exacerbated the situation and complicated sustainability, accompanied by a general decline in the availability of funding from the state and federal agencies. The first third of the 21st Century will be challenging for all levels of government. Municipal trends in Cambria County suggest the following:

- Increased municipal expenditures have outpaced the increase in revenues during the 1998-2008 period, with more communities involved in debt service and at a higher level by 2008. Increased State assistance between 1998 and 2008 ($6.1M to $14.9M or +14%) may have reduced pressure on increasing local funds but post-2008 budgetary issues will likely cause reductions in present and at least near-term State assistance. Population is declining among most communities in the County and is anticipated to continue to decline, thus the likelihood meeting financial challenges via growth is non-existent. If demand cannot be adjusted, new revenue sources or new and more efficient ways of providing facilities and services must be identified.

- Many different types of communities are responding to the need to provide services and facilities. Smaller and more rural townships still focus on providing and maintaining a local road system and the older and more urbanized communities appear to be enhancing the community infrastructure.

- It has been a relative decline in the reliance on property taxes to fund municipal operations and an uneven change in revenues, with some growing townships realizing relatively large increases while some older boroughs seeing stagnation in revenues if not actual declines.

- The analysis of expenditures suggests that the “big ticket items” are roads, streets, bridges, sanitary sewer and police service, which together accounted for an average of 41% of all municipal expenditures in Cambria County.

- A relatively low percentage of municipal budgets are spent on fire protection, even in Johnstown the only community in the County having a full-time paid fire department. Interestingly, a number of communities relying on volunteer services devote the same or even more of their smaller budgets to fire protection than the City of Johnstown.

- In taxes, the period analyzed saw modest increases in property ($12.9 M to $15.3M or +19%) and significant increases in earned income ($7.6M to $10.4M or +37%).

TABLE EB-20
Select Municipal Expenditures Summary - 2008

Municipality	2008 Expenditures	% Gen Admin	% Police	% Fire	% Public Works	% Sewer	% Water	% Solid Waste	% Debt Service
ADAMS TWP	1,489,458	24%	17%	6%	32%	0%	0%	0%	6%
ALLEGHENY TWP	450,847	18%	0%	0%	76%	0%	0%	0%	2%
ASHVILLE BORO	154,910	35%	5%	2%	18%	4%	0%	0%	8%
BARR TWP	430,935	9%	0%	6%	74%	0%	0%	0%	0%
BLACKLICK TWP	1,042,814	6%	4%	2%	85%	0%	0%	0%	0%
BROWNSTOWN BORO	290,700	34%	11%	4%	30%	0%	0%	13%	0%
CAMBRIA TWP	3,260,676	5%	9%	4%	33%	0%	0%	0%	2%
CARROLLTOWN BORO	615,036	24%	13%	2%	31%	0%	3%	10%	3%
CASSANDRA BORO	30,701	44%	0%	2%	29%	0%	0%	0%	2%
CHEST SPRINGS BORO	14,643	51%	0%	7%	35%	0%	0%	0%	0%
CHEST TWP	117,692	23%	0%	8%	59%	0%	0%	0%	0%
CLEARFIELD TWP	361,010	10%	0%	8%	72%	0%	0%	0%	0%
CONEMAUGH TWP	590,942	13%	13%	4%	30%	0%	0%	12%	9%
CRESSON BORO	719,619	17%	28%	0%	31%	0%	0%	14%	0%
CRESSON TWP	1,624,593	8%	10%	3%	22%	0%	26%	11%	0%
CROYLE TWP	1,262,241	18%	1%	2%	44%	0%	0%	7%	2%
DAISYTOWN BORO	124,653	20%	5%	1%	16%	4%	0%	15%	25%
DALE BORO	447,254	31%	23%	1%	14%	0%	0%	15%	2%
DEAN TWP	151,869	17%	0%	2%	37%	0%	26%	0%	0%
EAST CARROLL TWP	302,033	17%	0%	6%	63%	0%	0%	4%	3%
E. CONEMAUGH BORO	1,036,301	4%	13%	1%	4%	1%	0%	0%	1%
EAST TAYLOR TWP	1,215,560	11%	11%	2%	15%	0%	0%	20%	1%
EBENSBURG BORO	6,356,417	2%	6%	1%	10%	20%	16%	2%	3%
EHRENFELD BORO	57,870	8%	2%	5%	69%	1%	0%	0%	0%
ELDER TWP	171,708	12%	5%	5%	61%	0%	0%	0%	0%
FERNDALE BORO	711,197	12%	20%	3%	23%	4%	0%	15%	1%
FRANKLIN BORO	255,451	22%	8%	2%	23%	12%	0%	7%	2%
GALLITZIN BORO	919,199	20%	10%	2%	11%	0%	0%	8%	17%
GALLITZIN TWP	251,492	38%	8%	7%	29%	0%	0%	0%	0%
GEISTOWN BORO	918,595	21%	23%	4%	33%	0%	0%	15%	0%
HASTINGS BORO	537,053	63%	4%	3%	6%	0%	1%	0%	0%
JACKSON TWP	3,035,337	10%	8%	2%	21%	8%	0%	0%	0%
JOHNSTOWN CITY	39,944,059	4%	7%	6%	4%	7%	0%	4%	10%
LILLY BORO	525,729	34%	5%	2%	9%	0%	20%	11%	0%
LORAIN BORO	145,712	17%	14%	6%	44%	0%	0%	2%	0%
LORETTO BORO	1,394,185	1%	0%	0%	1%	1%	75%	1%	18%
LOWER YODER TWP	1,469,418	9%	15%	5%	29%	6%	0%	12%	9%
MIDDLE TAYLOR TWP	194,028	16%	10%	9%	35%	0%	0%	0%	7%
MUNSTER TWP	101,548	21%	0%	7%	62%	0%	0%	0%	0%

TABLE EB-20 (continued)
Select Municipal Expenditures Summary - 2008

Municipality	2008 Expenditures	% Gen Admin	% Police	% Fire	% Public Works	% Sewer	% Water	% Solid Waste	% Debt Service
NANTY GLO BORO	834,640	12%	20%	4%	45%	0%	0%	0%	6%
N. CAMBRIA BORO	2,092,799	5%	12%	3%	31%	0%	9%	8%	1%
PATTON BORO	1,873,454	6%	6%	1%	10%	12%	15%	0%	1%
PORTAGE BORO	1,694,636	6%	8%	1%	69%	0%	0%	7%	1%
PORTAGE TWP	696,030	14%	0%	7%	54%	0%	0%	0%	1%
READE TWP	394,222	9%	0%	5%	55%	0%	0%	0%	0%
RICHLAND TWP	5,570,410	9%	24%	5%	28%	0%	0%	1%	9%
SANKERTOWN BORO	285,142	21%	4%	1%	20%	0%	16%	18%	0%
SCALP LEVEL BORO	158,713	21%	17%	4%	47%	0%	1%	0%	0%
SOUTH FORK BORO	309,617	12%	15%	4%	48%	0%	0%	1%	3%
SOUTHMONT BORO	981,118	17%	17%	4%	22%	5%	0%	13%	0%
STONYCREEK TWP	1,212,422	10%	15%	3%	21%	15%	0%	13%	5%
SUMMERHILL BORO	377,060	6%	1%	3%	14%	0%	0%	9%	0%
SUMMERHILL TWP	688,526	29%	16%	4%	37%	0%	0%	0%	0%
SUSQUEHANNA TWP	372,043	11%	5%	10%	37%	0%	0%	0%	13%
TUNNELHILL BORO	80,498	44%	6%	5%	16%	0%	0%	0%	22%
UPPER YODER TWP	1,998,545	13%	21%	3%	30%	0%	0%	16%	1%
VINTONDALE BORO	70,732	40%	10%	5%	22%	1%	0%	0%	0%
WASHINGTON TWP	352,478	12%	3%	4%	49%	0%	0%	16%	11%
WEST CARROLL TWP	No Data								
WEST TAYLOR TWP	207,579	26%	10%	6%	34%	5%	0%	0%	5%
WESTMONT BORO	2,966,036	7%	20%	4%	31%	5%	0%	11%	1%
WHITE TWP	156,600	80%	0%	9%	8%	0%	0%	0%	0%
WILMORE BORO	53,413	56%	0%	13%	16%	0%	0%	0%	0%

Source: Municipal Statistics Reports database: PA Dept. of Community and Economic Development

Notes: No 2008 or 2007 data available for West Carroll Township in State database

Figures for Boroughs of Loretto and Vintondale and Townships of Portage and Reade are for 2007 since 2008 data are not available

Local Economic Activity Areas

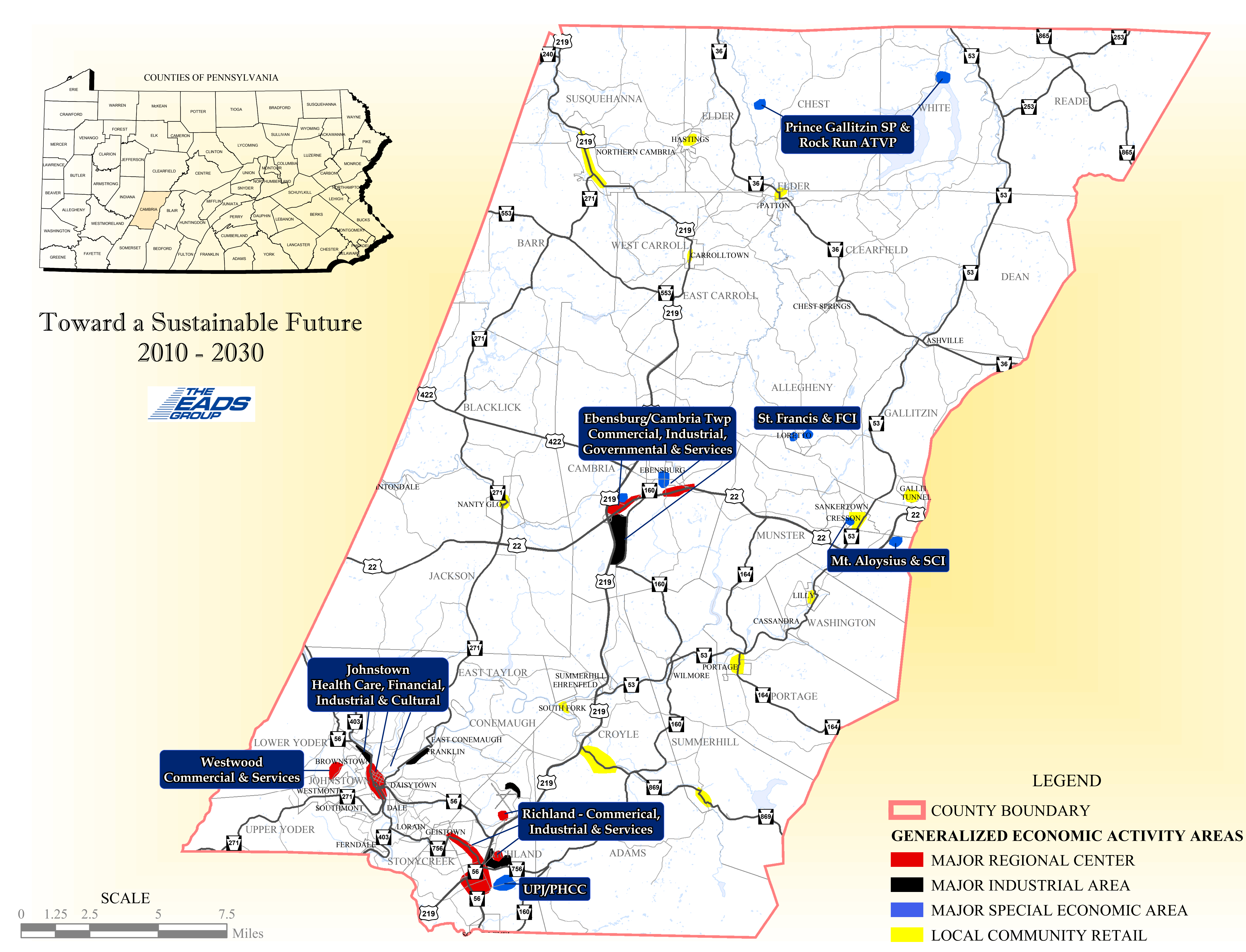
Locally, the term "economy" has changed in meaning over the years. In this part of the country it was at one time associated with manufacturing and related enterprises of the early and mid-20th Century, such as steel, coal and railroads. Just as this chapter reveals how much has changed in terms of employment, the meaning of "economy" has changed. While it includes activities such as manufacturing, it now embraces commercial, professional, recreational, educational and cultural activities as well. The map on the following page conceptually summarizes economic activities in Cambria County. Overall, major activities are focused in the southwestern and central sections of the County, as summarized below:

- *Richland Area:* This became focus of major retailing in the region in the 1960's and 70's as strip retail centers were developed, following the extension of modern highways and other infrastructure. Gradually, enclosed malls and more recently new strip centers in the form of "town center" expanded this retail base. Concurrently most Johnstown area automobile dealers opened and expanded facilities, and numerous professional, service and financial establishments located or relocated to this growing suburban area. The University of Pittsburgh-Johnstown Campus was established here in the 1960's and has grown. Similarly, a Penn Highlands Community College and the Greater Johnstown Career and Technology Center is located in the area. Last but certainly not least, Richland is the home for the Johnstown Industrial Park and Business Park, key components of the County's economic base.

- *Johnstown Area:* While not the industrial or commercial hub it once was, Johnstown continues as a premier location for the important and growing health care segment (i.e. Conemaugh Health System and allied/supportive services and offices), financial services (i.e. banks, brokers and advisors) and cultural opportunities, as offered by the Discovery Center, Flood Museum and other Discovery Network attractions of JAHA, the Bottleworks Ethnic Arts Center and ArtWorks in Johnstown. Gradually, industries like JWFI, Gautier Steel Ltd., Johnstown Wire Technologies, GapVax and Johnstown Specialty Castings have reused buildings and land of the former Bethlehem and US Steel complexes in the City, providing manufacturing jobs suited for the local labor force.

- *Westwood Area:* This is a compact area with retail, financial, convenience and other service businesses largely serving the western suburbs and adjoining sections of the City, including the Westwood Shopping Center, Westwood Plaza and an assortment of businesses in the area.

- *Ebensburg/Cambria Township Area:* In addition to an assortment of big-box retail and supportive smaller stores in strip centers along Route 22, there are stores in Ebensburg and in the Mini-Mall (actually more of the strip center), the Cambria County Industrial Park complex and several electric generation facilities and the County government/services complex along with supportive legal and professional offices. This area seems to have "taken off" beginning in the 1980's with the resolution of utility issues/capacities and reconstruction of sections of US Route 22 as a limited highway.



CAMBRIA COUNTY PLANNING COMMISSION

401 CANDLELIGHT DR.
EBENSBURG, PA 15931

CAMBRIA COUNTY COMPREHENSIVE PLAN
ECONOMIC ACTIVITY AREAS

APRIL 2011

- *Special Economic Activity Areas:* There are a number of special economic activity areas in the county embracing various economic drivers, including educational, governmental and recreational resources. Several are in the above activity areas (i.e. UPJ/PHCC, county government, etc.) but several area scattered elsewhere in the County, including Mt. Aloysius College and St. Francis University, two correctional facilities. These are employment centers and places that offer specialized and/or required services. Prince Gallitzin State Park and Rock Run ATV Park in northern Cambria County are destinations that serve the demand for more leisure time activities and specialized nature and recreational enthusiasts.

- *Local Community Retail:* These commercial and service centers exist in a number of the larger boroughs and villages in the County, and generally provide convenience goods and services to local residents. The role of some of these centers may have changed over the years as a reflection of changes in retailing in the larger economy. While big-box retailers, regional malls and strip commercial centers attracted the larger retailers selling appliances, clothing and other comparison shopping goods, these smaller centers now host smaller specialty retail stores, professional and personal services, convenience/gasoline establishments, discount retailers and eating/drinking establishments. These centers vary in size from linear strips in Portage, Cresson, Northern Cambria and along PA Route 869 in Sidman/St. Michael, to fairly compact districts in Nanty Glo, Gallitzin, South Fork, Lilly, South Fork and Beaverdale.

Economic Development Efforts

Several agencies are involved in economic development and promotion activities in Cambria County, maintaining general promotion efforts, business/industrial parks and marketing sites/buildings.

<u>CCIDC and CCIDA</u>

The Cambria County Industrial Development Corporation (CCIDC) and the Cambria County Industrial Development Authority (CCIDA) joint office is located in Ebensburg across the street from the Courthouse. These are distinct but related agencies. The CCIDA focuses on financing, helping package loan requirements by accessing the best possible funding sources for specific developmental projects in the County. The CCIDC focuses on business development by maintaining business and industrial parks near the intersection of 4-lane US 22 and US 219:

- The Cambria County Industrial Park is owned by CCIDC and offers fiber optics, natural gas, electricity, municipal water and sewage on site. It sustains twenty-three (23) tenants, including distributive industries such as McAneny Brothers and Diversified Distribution, financial offices such as Portage National Bank and Evergreen Insurance, medical related businesses such as Mallinckrodt Nuclear Medicine and a medical office, public/semi-public agency offices such as PA Department of Environmental Protection and State Police, a US Navy/Marine Corps Reserve Center, a Penelec Office and other service and distributive businesses. Several sites are available within the Park.

- The Cambria County Industrial Park - South Park Complex, dedicated in September, 2003, is located adjacent to the Cambria County Industrial Park. It offers 62 acres with natural gas, electricity, municipal water and sewage on site. It is the site of Fiberblade, LLC, part of the Spain-based Gamesa group, which produces parts for wind energy turbines. Additional sites are available in this and the adjacent 35-acre North Park Complex across PA Route 160.

The CCIDA recognizes that project funding can often be the key to the construction or acquisition of new facilities. In this regard it has helped many businesses qualify for and receive PEDFA, PIDA, SBA 504, Bond Issues and other loans. In addition, CCIDA has helped facilitate private funding as well via relationships and coordination with the area banking industry.

<u>JARI</u>

The Johnstown Area Regional Industries (JARI), headquartered in Downtown Johnstown, is a not-for-profit economic development service provider that has been in operation since 1974, as a response to the need to diversify the regional economy. JARI's primary service territory encompasses the Greater Johnstown Area, which includes Cambria County, Somerset County, and the City of Johnstown but also offers various business assistance programs to other portions of Southwestern Pennsylvania, particularly in Pennsylvania's 12th Congressional District.

- JARI regularly markets and promotes the region to developers, prospects and the development community in general. JARI and its affiliates produce a number of publications, trade shows, and other events to generate exposure and enthusiasm for the region and its companies, and to provide networking opportunities, such as *Business Matters (*a quarterly publication highlighting local companies' business success), *Johnstown Today* (periodic e-newsletter describing the business activities occurring in the region) and the Johnstown Today website and Johnstown Today Facebook and LinkedIn groups. JARI coordinates with the Greater Johnstown Cambria County Chamber of Commerce in the annual *Showcase for Commerce*, the region's premier defense contracting exhibit and largest business and industry trade show in the region.

- The JARI Website gives an overview about JARI and its various services, a calendar of events, publications and videos and lists buildings, sites and land available for development along with information on various incentives available for businesses.

- The Johnstown Industrial Development Corporation (JIDC), JARI'S affiliate organization, owns and manages three industrial parks:
    - The Johnstown Industrial Park – a 223-acre park that is home of approximately 30 businesses including beverage manufacturing and a dairy, six defense industry firms, several financial institutions, several light manufacturing/processing firms, business service firms, several public utility offices and others
    - The Johnstown Business Park in Cambria County – an 87-acre park that is home to eight businesses ranging from professional offices and processing to an indoor ice facility, as well as the JARI Center for Business Development, an incubator with eight (8) tenants.
    - The Quemahoning Industrial Park. - a 528-acre park located in Quemahoning Township in northern Somerset County. The industrial park has all utilities and is served by rail via CSX Transportation. It is the site of North American Höganäs'

Stony Creek plant, which produces atomized iron powder as well as other iron and other low alloy steel powders and the Refined Metals division that offers certified alloy ingots for the investment casting and forging industry. Additional space is available in this park for industrial, manufacturing and warehouse/distribution companies.

These three parks are home to many local, national and international companies employing nearly 3,500 people.

<u>The Chamber</u>

The Greater Johnstown/Cambria County Chamber of Commerce (The Chamber) is a non-profit business organization headquartered in downtown Johnstown with a vision of creating an environment for its members where business growth and the quality of life are enhanced. The Chamber's goals area as follows:

- Promote highways, transportation and infrastructure development.
- Support and contribute to efforts toward enhanced government efficiency, effectiveness and awareness.
- Be a partner in the economic development of the region.
- Enhance effective and efficient cooperative efforts of local agencies.
- Work to improve region's image.
- Provide educational and developmental experiences to enhance the effectiveness of the Chamber membership.
- Work to maximize the impact of tourism in the region.
- Be an advocate for business-friendly legislation and regulation.

The Chamber also maintains the Greater Johnstown/Cambria County Chamber Foundation, a 501(c)(3) organization established to promote the charitable and educational endeavors of the Chamber. Chamber activities include:

- Partnering with JARI in the *Showcase for Commerce*, the largest business and industry trade show in the southwestern Pennsylvania region and a nationally renowned defense contracting exhibition
- Small Business Expo – A trade show/networking opportunity for smaller businesses
- Economic Summit - This annual event is designed to give local business leaders a forecast of the coming year, a chance to discuss strategic issues facing the community and to recognize companies that demonstrate excellence in job creation and/or retention, corporate citizenship, and innovation and improvements in the workplace.
- Annual Dinner - This is a networking event is designed to thank Chamber members provide a "Chamber Year in Review" presentation
- Business Hall of Fame - This formal event provides recognition to area executives who have successfully contributed to the area's economic development and community enrichment.
- Various other social events - New Executives Dinner, Business After Hours and Chamber Golf Classic

<u>Other Agencies</u>

There are a number of other agencies involved in economic development as well within Cambria County, including the Redevelopment Authority of Cambria County (RACC) and the Johnstown Redevelopment Authority (JRA). RACC is headquartered in

Ebensburg and generally is active in Cambria County municipalities outside of the City of Johnstown. RACC is administering a Brownfields Assessment Program focused on the assessment and eventual reuse of abandoned former industrial or other properties having or perceived to have environmental issues. In addition, RACC administers the Community Development Block Grant (CDBG) Program for the County of Cambria, and assists municipalities in the application and administration of various housing and community development programs including but not limited to the rehabilitation of substandard housing units, the construction of public facilities such as sanitary sewer and public water systems, recreation, the demolition of vacant dilapidated structures, Brownfields development and other miscellaneous activities. RACC also has become involved with the development of affordable housing throughout the County, including within the City of Johnstown.

JRA is headquartered in Downtown Johnstown and has carried out and/or been involved in various development and redevelopment projects within the City since the mid-1950's. Recent examples of RACJ developmental work include extensive redevelopment activities in the Kernville neighborhood (i.e. Tech Park, Riverwalk, Napoleon Place, etc.). It has also been involved in Brownfields assessments and reuse projects, including the Tech Park, the Greater Johnstown High School site, Johnstown Welding and Fabrication facilities and on-going efforts to reclaim and reuse former Bethlehem Steel properties such as the Blacksmith Shop, the Electrical Storage Building and the Rosedale site, as well as reuse of the former US Steel/Johnstown Corporation site in Moxham.

Summary of Findings

The economic base of County shares and departs from the economic profile of the County, State and nation. The major findings of local significance are summarized below:

- The County shares the relative stagnation in labor force and employment growth of most neighboring counties and region, although it has had a less dramatic increase in overall unemployment levels;

- During 1989-06 incomes adjusted for inflation have increased even though the gaps between county incomes and those of the state and nation as a whole remain;

- Among critical employers of County residents, wages in manufacturing and education have sustained appreciable adjusted increases, although changes in wages within the health/social care segment have not been as strong;

- The decline in manufacturing employment levels continues a trend experienced since the late-1970's has been joined by a decline in retailing employment more recently, at a time when employment in health/social care, transportation/warehousing, information technology and administration has been on the rise;

- During 1998-08, payrolls have mirrored many of these changes with more disposable income emanating from the non-manufacturing segments, in the latter case with significant changes in payrolls from the information technology, transportation warehousing and administrative segments;

- The changing occupational profile of County residents reflects the changing economy with a decline in production and manufacturing occupations and an increase in management and professional occupations;

- Educationally, more County residents are finishing high school but overall increases in those attaining post-secondary degrees have not been as significant;

- Commuters strongly favor using personal vehicles rather than public transportation, however, carpooling is somewhat more prevalent than would be expected;

- The County poverty profile follows national and state trends with a decline between 1989-99 but an increase since then; and

- Municipalities now nearly equally rely on earned income as much as property taxes.