# Ohio's Lake Erie Marina Industry Business Retention \& Expansion Program 2015 Final Report 

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## INTRODUCTION

Retention of existing businesses and community encouragement of local firms' continued growth has become an essential aspect of many local and regional economic development programs. While attraction of new businesses is a highly visible aspect of most economic development programs, studies have shown that businesses which already exist in a community account for up to $70 \%$ of all net change in local employment, and up to 86\% in rural areas. ${ }^{1}$

Existing businesses success allows for a strong tax base, increased local spending, enhanced public services, and an overall better quality of life. Additionally, strong local businesses play a major role in the attraction of new business to the area. Satisfied existing businesses can serve as a community's best ambassadors when recruiting new firms as well as being a source of leads when seeking new firms to recruit. ${ }^{2}$

Recognizing the importance of local marinas, the Lake Erie Marine Trades Association and the Ohio Department of Natural Resources Office of Coastal Management in conjunction with Ohio State University Extension and the Ohio Sea Grant College Program established a BRE (Business Retention \& Expansion) Program to assist these companies in achieving their growth

[^0]objectives and to improve the overall business environment of Ohio's Lake Erie Marina Industry.

## Business Retention \& Expansion Program Objectives

The objectives of the Ohio's Lake Erie Marina Industry BRE Program are to:

- Identify and address concerns and issues of existing businesses by creating a value-chain of partners, including local and state government as well as private organizations and enterprises.
- Identify opportunities to stimulate local job growth.
- Establish and maintain a program that develops and fosters longterm positive and productive relationships among public and private entities related to Ohio's Lake Erie Marina Industry.


## Business Retention \& Expansion Program Outcomes

Expected outcomes of the program are to improve services, grow existing businesses (e.g., new markets, new products, partnerships, spin-offs, suppliers, etc.), enhance organizational visibility, and retain and improve the quality of life in Ohio's coastal communities.

[^1]
## Business Retention \& Expansion Program Methods

In 2014, the Ohio Sea Grant College Program surveyed 261 existing businesses about their perceptions, plans and concerns. A partnership was established with the Ohio State University Extension BRE Program utilizing Survey Gold software for survey analysis and other BRE tools to assist in accomplishing an effective program. The multi-county BRE program was sponsored by the Lake Erie Marine Trades Association, the ODNR Office of Coastal Management and the Ohio Sea Grant College Program, with Sarah Orlando acting as Coordinator and Joe Lucente acting as BRE Program consultant working with a Task Force composed of aforementioned agency and industry partners. See Appendix B for a list of BRE Task Force partners. The following coastal counties were represented by participants of the business survey: Lucas, Ottawa, Erie, Lorain, Cuyahoga, Lake and Ashtabula.
Please note Sandusky county demographic information was not included in this report as there were no survey respondents from Sandusky county.

## Business Retention \& Expansion Survey Highlights

The following is a summary of the 2014 Ohio Lake Erie Marina Industry BRE survey findings:

- 261 marina businesses were
mailed a cross-sector business survey (retail, manufacturing, industrial, marine, etc.) with 51 businesses responding yielding a $20 \%$ response rate.
- Of the 51 marina respondents:
o $52 \%$ were retail or service businesses,
o $26 \%$ were office related businesses
o $15 \%$ were warehouse businesses
o 7\% were industrial and/or manufacturing businesses.
- Most respondents were small businesses with $57 \%$ having fewer than 10 employees. 29\% of businesses reported having 1120 employees while only one business in this survey reported having more than 100 employees.

The majority of respondents, $37 \%$, were privately held businesses while 35\% were family owned businesses. $11 \%$ of businesses were non-profit, $6 \%$ were publicly held companies, $2 \%$ report being a branch office of a multi-unit firm and $3 \%$ were employee-owned.

The majority of businesses, $92 \%$, have been operating in their current locations along the Lake Erie coastline for more than 10 years. The majority, $79 \%$, also own the space that they occupy while $21 \%$ of businesses lease space.

## Growth Plans/Employment

Thirty of the 51 businesses that responded to the BRE survey reported that they plan to expand, modernize or renovate their businesses with six of these firms planning to add jobs within the next 12 months. The number of new employees expected to be added is estimated to represent between 26-41 new full-time equivalent jobs (FTE). ${ }^{3}$

The addition of 26 new jobs is estimated to represent $\$ 33,134.10$ in additional income tax revenue to Ohio's Lake Erie shoreline counties ${ }^{4}$ and would contribute an estimated \$790,790 in personal income to Ohio's Lake Erie shoreline county economies. ${ }^{5}$

Comparatively, 41 new jobs are estimated to represent $\$ 52,249.93$ in additional income tax revenue and would contribute an estimated $\$ 1,247,015$ in personal income to Ohio's Lake Erie county economies. ${ }^{6}$ Jobs are projected as being added in the retail and service sectors.

As a result of the BRE business survey, the Lake Erie Marine Trades Association, the ODNR Office of Coastal Management and Ohio Sea Grant has learned that 51 businesses plan to retain between 566 to 1,011 jobs and

[^2]create an estimated 26 to 41 new FTE jobs.

The majority of businesses, $57 \%$, expect the number of customers to increase while $37 \%$ expect customers to remain the same. The majority of businesses, $65 \%$, expect total sales revenue to increase while $27 \%$ expect revenue to remain the same. The majority of businesses, $56 \%$, expect profits to increase while $35 \%$ expect profits to remain the same.

Seven businesses are considering selling; one is considering closing and two businesses may move. Of those businesses planning to move, one may move outside of Ohio but remain in the United States while one may move to another location along Ohio's coast.

When asked about the possible impact that plans for modernization, renovation, expansion, moving, closing or selling have on the number of employees in their current location, 64\% of businesses indicated no change, 31\% indicated they plan to add employees and $5 \%$ indicated a possible reduction of employees. The potential loss of 16 FTE jobs is estimated to represent \$20,390.22 less income tax revenue and could account for an estimated loss

[^3]of $\$ 486,640$ in lost personal income to Ohio's coastal communities' economies.

## Labor Force/Training

The labor force was ranked average or above by $87 \%$ of employers surveyed. Employee training is a critical issue in the retention and expansion of businesses. The top five skills that Ohio's Lake Erie Marina businesses identified as the most needed in their current and potential employees were:

- Customer service skills
- Professional skills
- Safety and first aid
- Computer skills
- Managerial skills.

The six specific skills that businesses surveyed felt potential employees needed were:

1. Product knowledge
2. Word processing
3. Sales and marketing
4. Finance
5. Communications
6. Marine trade skills training.

Respondents indicated the three most preferred formats for employee training would be one-day seminars, customized on-site training and customized off-site training.

## Community Services

The majority of respondents, $90 \%$, indicated they would encourage other marina related businesses to locate along Ohio's coast. The majority of businesses, 75\%, ranked their location along Ohio's coast as either "good" or "excellent" place to do business.

Respondents listed the top three reasons for locating or keeping their company along Ohio's coast as 1) location, 2) access to customers and 3) recreation facilities/entertainment.

A majority of respondents, $71 \%$, rated Ohio's coastal communities' quality of life as "good" to "excellent" and 76\% of the respondents live near or adjacent to Ohio's coastal communities. A majority of respondents, 94\%, also indicated that their businesses are located along Ohio's Lake Erie coast or a tributary connected to Lake Erie.

Surveyed businesses ranked the community services of fire protection, police protection, healthcare, school systems, natural gas services, water and sewer services, and roads, highways and freeways as "good" to "excellent." The following factors were rated "poor" or "very poor"; shopping opportunities, conference facilities, air service and public transportation. All other community services were largely rated as "average" by 51 responding Ohio Lake Erie Marina businesses. Health care insurance and property taxes were ranked the most expensive of the nine variables associated with business operating costs.

## Action Plan

The primary objective of any business retention and expansion program, outside of creating a narrative of the strengths and weaknesses of a local economy, is to identify a course of action for local community, public and business leaders as well as economic development professionals. This action
plan should work to address identified concerns from the collected BRE data. Changes in the local economy will not take place in the short-term and therefore the action plan must also lay the groundwork for sustaining local economic prosperity.

## Objective One: Enhance and

 encourage cooperation between business leaders, government leaders and education leaders to further the goals and purposes of the BRE program.Collaboration and cooperation among local leaders remains the number one factor that can either enhance or limit the success and effectiveness of the BRE program. A gathering of resources and efforts from many individuals are necessary to disseminate and collect survey information as well as make company visits.

This cooperation extends outside of the actual data collection into carrying out BRE program objectives. Local policy and decision changes are made by a number of individuals. The more often these individuals are exposed to the BRE program and collected data, the more informed their decision making can become, and ultimately the better they can serve their local businesses and residents.

[^4]
## Objective Two: Improve the quality and quantity of the local workforce to satisfy the current and anticipated future needs of local businesses.

The BRE survey notes that workforce, particularly the availability and stability of needed workforce, remains one of the larger issues facing employers. This issue is wide-spread and not unique to the Ohio Lake Erie Marina Industry. Organizations in many areas of Ohio and the nation face problems finding skilled and trained talent. Many labor market experts, through examining available government data, estimate as many as 25 million, $47 \%$, of all new job openings from 2010 to 2020 will fall into the 'middle-skills' range, where the United States is already seeing a shortage of qualified workers. ${ }^{7}$

Local businesses have difficulty recruiting skilled talent, but the majority also lacks any relationship with local educational institutions that train the type of talent they seek. Establishing new relationships between local industry and education as a direct means to convey the need for certain types of skilled labor, or exposing local students and school administrators to the types of positions in high demand by local employers are just a few instances of how the local skills gap can begin to be addressed. Not only do skilled labor positions remain in high demand, but employers are finding it increasingly difficult to recruit unskilled labor as well.

Objective Three: Connect local business leaders to programs, services and other resources available through local, state and federal agencies.

Another underlying reason for conducting a business retention and expansion program for the Ohio Lake Erie Marina Industry is to identify needed resources that can be brought to local businesses to help them prosper and grow. Local community leaders and economic development professionals have knowledge of these resources and programs from which local businesses can benefit. The direct line of communication that the BRE program creates between business owners and local leadership allows for the identification of programs to satisfy the local needs. A strong BRE program functions as an outlet of communication to community and policy leaders, which results in a more business and growthfriendly environment for local businesses.

## Next Steps

The BRE coordinator will meet with Task Force partners and plan how to follow-up with Ohio Lake Erie Marina businesses that requested a formal business visit in 2015. Businesses that will be chosen for a formal visit will consist of those that:

1) Requested a formal business visit,
2) Were "red flagged" or otherwise identified to be provided more information,
3) Are targeted by the BRE Task Force partners because of their importance to the Ohio Lake Erie Marina Industry, or
4) Businesses that indicated plans for expansion, plans for closing or if there was a specific identified problem.

## DEMOGRAPHIC OVERVIEW - LUCAS COUNTY ${ }^{8}$

- As of 2014, Lucas County's population was 441,198 people. Since 2000, it has had a population decline of $-3.05 \%$.
- The median home cost in Lucas County is $\$ 75,000$. Home appreciation the last year has been $0.70 \%$.
- Compared to the rest of the country, Lucas County's cost of living is $19.00 \%$ lower than the U.S. average.
- Lucas County public schools spend $\$ 14,404$ per student. The average school expenditure in the U.S. is $\$ 12,435$. Student teacher ratios in Lucas County information unavailable.
- The unemployment rate in Lucas County is $\mathbf{5 . 7 0 \%}$ (U.S. avg. is $6.30 \%$ ). Recent job growth is positive. Lucas County jobs have increased by $0.84 \%$ as of June 2014.
- The median age is 37.1. The U.S. median is 37.2. $45.09 \%$ of people in Lucas County are married. $13.15 \%$ are divorced.
- The average household size is 2.42 people. $27.09 \%$ of people are married with children. $22.73 \%$ have children but are single.
- $74.52 \%$ of people are white, $19.08 \%$ are black, $1.61 \%$ are Asian, $0.31 \%$ are Native American, and $1.52 \%$ claim 'other.' $6.11 \%$ of the people in Lucas County claim Hispanic ethnicity (meaning 93.89\% are non-Hispanic).
- Lucas County's sales tax rate is $7.00 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 23,827$, which includes all adults and children. The median household income is $\$ 41,436$.
- Average one-way commute time in Lucas County is 19.72 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.).

[^5]| Demographics | Lucas County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Population | 441,198 | 11,533,561 | 309,138,711 |
| Population - 2010 | 441,815 | 11,536,504 | 308,745,538 |
| Population - 2000 | 455,055 | 11,351,677 | 285,036,114 |
| Population-1990 | 462,361 | 10,845,228 | 251,960,433 |
| Pop. 1990 to Now | -4.58\% | 6.35\% | 22.69\% |
| Pop. 2000 to Now | -3.05\% | 1.60\% | 8.46\% |
| Pop. Density | 1,294 | 282 | 88 |
| Land Area (square miles) | 340.855 | 40,860.70 | 3,531,905.42 |
| Water Area (square miles) | 255.022 | 3,964.89 | 264,836.79 |
| Median Age | 37.1 | 38.8 | 37.2 |
| Female Population | 51.55\% | 51.18\% | 50.83\% |
| Male Population | 48.45\% | 48.82\% | 49.18\% |
| Estimated total population by age | Lucas County | State of Ohio | United States |
| Age 0 to 4 | 6.61\% | 6.18\% | 6.51\% |
| Age 5 to 9 | 6.73\% | 6.51\% | 6.57\% |
| Age 10 to 14 | 6.31\% | 6.68\% | 6.68\% |
| Age 15 to 17 | 4.24\% | 4.20\% | 4.17\% |
| Age 18 to 20 | 4.77\% | 4.35\% | 4.45\% |
| Age 21 to 24 | 6.06\% | 5.18\% | 5.52\% |
| Age 25 to 34 | 12.83\% | 12.32\% | 13.32\% |
| Age 35 to 44 | 12.39\% | 12.85\% | 13.34\% |
| Age 45 to 54 | 14.45\% | 14.95\% | 14.44\% |
| Age 55 to 59 | 6.77\% | 6.80\% | 6.37\% |
| Age 60 to 64 | 5.58\% | 5.81\% | 5.48\% |
| Age 65 to 74 | 6.79\% | 7.46\% | 7.12\% |
| Age 75 to 84 | 4.53\% | 4.71\% | 4.25\% |
| Age 85 and over | 1.94\% | 2.00\% | 1.78\% |
| Race | Lucas County | State of Ohio | United States |
| White | 74.52\% | 83.04\% | 74.17\% |
| Black | 19.08\% | 12.17\% | 12.56\% |
| Asian | 1.61\% | 1.70\% | 4.81\% |
| Native American | 0.31\% | 0.19\% | 0.82\% |
| Hawaiian, Pacific Islander | 0.04\% | 0.02\% | 0.17\% |
| Other | 1.52\% | 0.78\% | 4.79\% |
| Two or More Races | 2.93\% | 2.10\% | 2.68\% |
| Hispanic | 6.11\% | 3.08\% | 16.35\% |
| Non-Hispanic | 93.89\% | 96.92\% | 83.65\% |


| Family | Lucas County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 178,615 | $4,555,709$ | $115,226,802$ |
| Family Households | 109,395 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 69,220 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.42 | 2.46 | 2.61 |
| Married Population | $45.09 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $54.91 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $43.08 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $2.01 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $35.25 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $6.52 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $13.15 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $27.09 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $39.01 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $22.73 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $11.18 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Lucas County ${ }^{\text {² }}$

| Economy | Lucas County | State of | United States |
| :--- | :--- | :--- | :--- |
| Onemployment Rate | $5.70 \%$ | $5.30 \%$ | $6.30 \%$ |
| Recent Job Growth | $0.84 \%$ | $1.00 \%$ | $1.18 \%$ |
| Future Job Growth | $36.00 \%$ | $36.70 \%$ | $36.10 \%$ |
| Sales Taxes | $7.00 \%$ | $6.75 \%$ | $6.00 \%$ |
| Income Taxes | $3.76 \%$ | $3.76 \%$ | $4.72 \%$ |
| Income per Cap. | $\$ 23,827$ | $\$ 25,857$ | $\$ 28,051$ |
| Household Income | $\$ 41,436$ | $\$ 48,246$ | $\$ 53,046$ |
| Family Median Income | $\$ 54,830$ | $\$ 61,163$ | $\$ 64,585$ |
| Estimated households by household | Lucas County | State of | United States |
| income | $18.04 \%$ | $13.96 \%$ | $12.61 \%$ |
| Income Less Than 15K | $6.83 \%$ | $5.83 \%$ | $5.33 \%$ |
| Income between 15K and 20K | $12.42 \%$ | $11.40 \%$ | $10.57 \%$ |
| Income between 20K and 30K | $11.29 \%$ | $10.84 \%$ | $9.90 \%$ |
| Income between 30K and 40K | $9.13 \%$ | $9.50 \%$ | $8.95 \%$ |
| Income between 40K and 50K | $7.72 \%$ | $8.42 \%$ | $8.08 \%$ |
| Income between 50K and 60K | $9.50 \%$ | $10.47 \%$ | $10.09 \%$ |
| Income between 60K and 75K | $10.63 \%$ | $12.02 \%$ | $12.25 \%$ |
| Income between 75K and 100K | $9.42 \%$ | $11.12 \%$ | $12.82 \%$ |
| Income between 100K and 150K | $2.52 \%$ | $3.54 \%$ | $4.78 \%$ |
| Income between 150K and 200K | $2.50 \%$ | $2.90 \%$ | $4.64 \%$ |
| Income greater than 200K | Lucas County | State of | United States |
| Population by occupation | $10.93 \%$ | $13.45 \%$ | $14.36 \%$ |
| Management, business, finance | $3.47 \%$ | $4.67 \%$ | $5.24 \%$ |
| Engineering, computers, science | $1.86 \%$ | $1.63 \%$ | $1.66 \%$ |
| Community, social services | $1.13 \%$ | $0.94 \%$ | $1.17 \%$ |
| Legal | $5.96 \%$ | $5.73 \%$ | $6.10 \%$ |
| Education, library | $1.13 \%$ | $1.39 \%$ | $1.88 \%$ |
| Arts, design, media, sports, entertainment | $7.07 \%$ | $6.22 \%$ | $5.49 \%$ |
| Healthcare practitioners and technology | $3.42 \%$ | $3.02 \%$ | $2.47 \%$ |
| Healthcare support | $2.17 \%$ | $1.90 \%$ | $2.24 \%$ |
| Firefighters, law enforcement | $6.08 \%$ | $5.61 \%$ |  |
| Food preparation, serving | $3.63 \%$ | $3.97 \%$ |  |
| Building maintenance | $3.05 \%$ | $3.54 \%$ |  |
| Personal care |  |  |  |
|  |  |  |  |

[^6]| Sales, office, administrative support | $25.03 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.19 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $7.13 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $16.38 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living In Lucas County ${ }^{10}$

| Cost of living | Lucas County | State of <br> Ohio | United <br> States |
| :--- | :--- | :--- | :--- |
| Overall | 81 | 88 | 100 |
| Grocery | 99.7 | 99.2 | 100 |
| Health | 95 | 98 | 100 |
| Housing | 44 | 66 | 100 |
| Utilities | 100 | 99 | 100 |
| Transportation | 98 | 100 | 100 |
| Miscellaneous | 98 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Lucas County is less expensive than the U.S. average. A cost of living index above 100 means Lucas County is more expensive.
- Overall, Lucas County's cost of living is 81.00.
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Lucas County's cost of living is $19 \%$ lower than the U.S. average.

[^7]
## DEMOGAPHIC OVERVIEW - OTTAWA COUNTY1ㅡㄴ

- As of 2014, Ottawa County's population was 41,445 people. Since 2000, Ottawa County has had a population growth of $1.12 \%$.
- The median home cost in Ottawa County is $\$ 135,400$. Home appreciation the last year has been - 0.70 percent.
- Compared to the rest of the country, Ottawa County's cost of living is $7.30 \%$ lower than the U.S. average.
- Ottawa County public schools spend $\$ 16,247$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 15.5 students per teacher in Ottawa County.
- The unemployment rate in Ottawa County is $7.40 \%$ (U.S. avg. is $6.30 \%$ ). Recent job growth is positive. Ottawa County jobs have increased by $0.85 \%$ as of June 2014.
- The median age is 46.5. The U.S. median age is 37.2 . $62.47 \%$ of people in Ottawa County are married. 10.37\% are divorced.
- The average household size is 2.29 people. $25.58 \%$ of people are married with children. $10.35 \%$ have children but are single.
- $95.98 \%$ of people are white, $1.15 \%$ are black, $0.40 \%$ are Asian, $0.10 \%$ are Native American, and $0.94 \%$ claim 'other.' $4.34 \%$ of the people in Ottawa County claim Hispanic ethnicity (meaning $95.66 \%$ are non-Hispanic).
- Ottawa County sales tax rate is $7.00 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 28,607$, which includes all adults and children. The median household income is $\$ 53,850$.
- Average one-way commute time in Ottawa County is 22.13 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.).

[^8]| People | Ottawa County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Population | 41,445 | 11,533,561 | 309,138,711 |
| Population - 2010 | 41,428 | 11,536,504 | 308,745,538 |
| Population - 2000 | 40,985 | 11,351,677 | 285,036,114 |
| Population - 1990 | 40,029 | 10,845,228 | 251,960,433 |
| Pop. 1990 to Now | 3.54\% | 6.35\% | 22.69\% |
| Pop. 2000 to Now | 1.12\% | 1.60\% | 8.46\% |
| Pop. Density | 163 | 282 | 88 |
| Land Area (square miles) | 254.917 | 40,860.70 | 3,531,905.42 |
| Water Area (square miles) | 330.146 | 3,964.89 | 264,836.79 |
| Median Age | 46.5 | 38.8 | 37.2 |
| Female Population | 50.49\% | 51.18\% | 50.83\% |
| Male Population | 49.51\% | 48.82\% | 49.18\% |
| Estimated total population by age | Ottawa County | State of Ohio | United States |
| Age 0 to 4 | 4.94\% | 6.18\% | 6.51\% |
| Age 5 to 9 | 5.42\% | 6.51\% | 6.57\% |
| Age 10 to 14 | 6.26\% | 6.68\% | 6.68\% |
| Age 15 to 17 | 3.95\% | 4.20\% | 4.17\% |
| Age 18 to 20 | 2.80\% | 4.35\% | 4.45\% |
| Age 21 to 24 | 3.80\% | 5.18\% | 5.52\% |
| Age 25 to 34 | 9.33\% | 12.32\% | 13.32\% |
| Age 35 to 44 | 11.39\% | 12.85\% | 13.34\% |
| Age 45 to 54 | 16.86\% | 14.95\% | 14.44\% |
| Age 55 to 59 | 7.98\% | 6.80\% | 6.37\% |
| Age 60 to 64 | 7.95\% | 5.81\% | 5.48\% |
| Age 65 to 74 | 10.77\% | 7.46\% | 7.12\% |
| Age 75 to 84 | 6.09\% | 4.71\% | 4.25\% |
| Age 85 and over | 2.46\% | 2.00\% | 1.78\% |
| Race | Ottawa County | State of Ohio | United States |
| White | 95.98\% | 83.04\% | 74.17\% |
| Black | 1.15\% | 12.17\% | 12.56\% |
| Asian | 0.40\% | 1.70\% | 4.81\% |
| Native American | 0.10\% | 0.19\% | 0.82\% |
| Hawaiian, Pacific Islander | 0.00\% | 0.02\% | 0.17\% |
| Other | 0.94\% | 0.78\% | 4.79\% |
| Two or More Races | 1.44\% | 2.10\% | 2.68\% |
| Hispanic | 4.34\% | 3.08\% | 16.35\% |
| Non-Hispanic | 95.66\% | 96.92\% | 83.65\% |


| Family | Ottawa <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 17,688 | $4,555,709$ | $115,226,802$ |
| Family Households | 12,440 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 5,248 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.29 | 2.46 | 2.61 |
| Married Population | $62.47 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $37.53 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $61.13 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.34 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $19.02 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $8.13 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $10.37 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $25.58 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $56.19 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $10.35 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $7.88 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Ottawa County ${ }^{12}$

| Economy | Ottawa County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Unemployment Rate | 7.40\% | 5.30\% | 6.30\% |
| Recent Job Growth | 0.85\% | 1.00\% | 1.18\% |
| Future Job Growth | 34.30\% | 36.70\% | 36.10\% |
| Sales Taxes | 7.00\% | 6.75\% | 6.00\% |
| Income Taxes | 3.76\% | 3.76\% | 4.72\% |
| Income per Cap. | \$28,607 | \$25,857 | \$28,051 |
| Household Income | \$53,850 | \$48,246 | \$53,046 |
| Family Median Income | \$66,291 | \$61,163 | \$64,585 |
| Estimated households by household income | Ottawa County | State of Ohio | United States |
| Income Less Than 15K | 9.45\% | 13.96\% | 12.61\% |
| Income between 15 K and 20K | 5.27\% | 5.83\% | 5.33\% |
| Income between 20 K and 30K | 10.28\% | 11.40\% | 10.57\% |
| Income between 30K and 40K | 10.79\% | 10.84\% | 9.90\% |
| Income between 40K and 50K | 10.47\% | 9.50\% | 8.95\% |
| Income between 50K and 60K | 9.59\% | 8.42\% | 8.08\% |
| Income between 60K and 75K | 9.78\% | 10.47\% | 10.09\% |
| Income between 75 K and 100K | 14.55\% | 12.02\% | 12.25\% |
| Income between 100K and 150K | 12.72\% | 11.12\% | 12.82\% |
| Income between 150K and 200K | 4.56\% | 3.54\% | 4.78\% |
| Income greater than 200K | 2.53\% | 2.90\% | 4.64\% |
| Population by occupation | Ottawa County | State of Ohio | United States |
| Management, business, finance | 12.41\% | 13.45\% | 14.36\% |
| Engineering, computers, science | 2.85\% | 4.67\% | 5.24\% |
| Community, social services | 1.74\% | 1.63\% | 1.66\% |
| Legal | 0.45\% | 0.94\% | 1.17\% |
| Education, library | 5.24\% | 5.73\% | 6.10\% |
| Arts, design, media, sports, entertainment | 0.67\% | 1.39\% | 1.88\% |
| Healthcare practitioners and technology | 6.68\% | 6.22\% | 5.49\% |
| Healthcare support | 2.59\% | 3.02\% | 2.47\% |
| Firefighters, law enforcement | 1.48\% | 1.90\% | 2.24\% |
| Food preparation, serving | 5.15\% | 6.08\% | 5.61\% |
| Building maintenance | 4.11\% | 3.63\% | 3.97\% |
| Personal care | 3.48\% | 3.05\% | 3.54\% |

[^9]| Sales, office, administrative support | $23.10 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $1.17 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $11.06 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $17.86 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living in Ottawa County $\underline{ } 13^{13}$

| Cost of living | Ottawa <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 93 | 88 | 100 |
| Grocery | 99.6 | 99.2 | 100 |
| Health | 96 | 98 | 100 |
| Housing | 80 | 66 | 100 |
| Utilities | 101 | 99 | 100 |
| Transportation | 99 | 100 | 100 |
| Miscellaneous | 99 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Ottawa County is less expensive than the U.S. average. A cost of living index above 100 means Ottawa County is more expensive.
- Overall, Ottawa County cost of living is 93 .
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Ottawa County's cost of living is $7 \%$ lower than the U.S. average.

[^10]
## DEMOGRAPHIC OVERVIEW - ERIE COUNTY ${ }^{14}$

- As of 2014, Erie County's population was 76,952 people. Since 2000, it has had a population decline of $-3.27 \%$.
- The median home cost in Erie County is $\$ 139,000$. Home appreciation the last year has been -0.80 percent.
- Compared to the rest of the country, Erie County's cost of living is $7.00 \%$ lower than the U.S. average.
- Erie County public schools spend $\$ 12,075$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 16.7 students per teacher in Erie County.
- The unemployment rate in Erie County is $5.40 \%$ (U.S. avg. is $6.30 \%$ ). Recent job growth is Positive. Erie County jobs have increased by 1.68\% as of June 2014.
- The median age is 43.3. The U.S. median is 37.2. 55.29\% of people in Erie County are married. $11.48 \%$ are divorced.
- The average household size is 2.38 people. $28.59 \%$ of people are married with children. $14.27 \%$ have children but are single.
- $87.47 \%$ of people are white, $8.36 \%$ are black, $0.53 \%$ are Asian, $0.41 \%$ are Native American, and 0.55\% claim 'other.' 3.41\% of the people in Erie County, OH, claim Hispanic ethnicity (meaning 96.60\% are non-Hispanic).
- Erie County sales tax rate is $7.25 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 25,867$, which includes all adults and children. The median household income is $\$ 46,906$.
- Average one-way commute time in Erie County is 19.98 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.).

[^11]| People | Erie County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Population | 76,952 | $11,533,561$ | $309,138,711$ |
| Population -2010 | 77,079 | $11,536,504$ | $308,745,538$ |
| Population -2000 | 79,551 | $11,351,677$ | $285,036,114$ |
| Population - 1990 | 76,777 | $10,845,228$ | $251,960,433$ |
| Pop. 1990 to Now | $0.23 \%$ | $6.35 \%$ | $22.69 \%$ |
| Pop. 2000 to Now | $-3.27 \%$ | $1.60 \%$ | $8.46 \%$ |
| Pop. Density | 306 | 282 | 88 |
| Land Area (square miles) | 251.558 | $40,860.70$ | $3,531,905.42$ |
| Water Area (square miles) | 374.429 | $3,964.89$ | $264,836.79$ |
| Median Age | 43.3 | 38.8 | 37.2 |
| Female Population | $50.99 \%$ | $51.18 \%$ | $50.83 \%$ |
| Male Population | $49.01 \%$ | $48.82 \%$ | $49.18 \%$ |
| Estimated total population by age | Erie County | 5 State of | United States |
| Age 0 to 4 | $5.38 \%$ | $6.18 \%$ | $6.51 \%$ |
| Age 5 to 9 | $6.17 \%$ | $6.51 \%$ | $6.57 \%$ |
| Age 10 to 14 | $6.26 \%$ | $6.68 \%$ | $6.68 \%$ |
| Age 15 to 17 | $4.27 \%$ | $4.20 \%$ | $4.17 \%$ |
| Age 18 to 20 | $3.23 \%$ | $4.35 \%$ | $4.45 \%$ |
| Age 21 to 24 | $4.25 \%$ | $5.18 \%$ | $5.52 \%$ |
| Age 25 to 34 | $10.48 \%$ | $12.32 \%$ | $13.32 \%$ |
| Age 35 to 44 | $11.96 \%$ | $12.85 \%$ | $13.34 \%$ |
| Age 45 to 54 | $15.88 \%$ | $14.95 \%$ | $14.44 \%$ |
| Age 55 to 59 | $7.72 \%$ | $6.80 \%$ | $6.37 \%$ |
| Age 60 to 64 | $7.00 \%$ | $5.81 \%$ | $5.48 \%$ |
| Age 65 to 74 | $9.21 \%$ | $7.46 \%$ | $7.12 \%$ |
| Age 75 to 84 | $5.91 \%$ | $4.71 \%$ | $4.25 \%$ |
| Age 85 and over | $2.30 \%$ | $2.00 \%$ | $1.78 \%$ |
| Race | Erie County | 5 State of | United States |
| White | $87.47 \%$ | $83.04 \%$ | $74.17 \%$ |
| Black | $8.36 \%$ | $12.17 \%$ | $12.56 \%$ |
| Asian | $0.53 \%$ | $1.70 \%$ | $4.81 \%$ |
| Native American | $0.41 \%$ | $0.19 \%$ | $0.82 \%$ |
| Hawaiian, Pacific Islander | $0.06 \%$ | $0.02 \%$ | $0.17 \%$ |
| Other | $0.78 \%$ | $4.79 \%$ |  |
| Two or More Races | $2.10 \%$ | $2.68 \%$ |  |
| Non-Hispanic | $3.08 \%$ | $16.35 \%$ |  |


| Family | Erie County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 31,712 | $4,555,709$ | $115,226,802$ |
| Family Households | 21,025 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 10,687 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.38 | 2.46 | 2.61 |
| Married Population | $55.29 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $44.71 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $53.69 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.60 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $25.60 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $7.63 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $11.48 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $28.59 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $48.41 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $14.27 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $8.73 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Erie County ${ }^{15}$

| Economy | Erie County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Unemployment Rate | 5.40\% | 5.30\% | 6.30\% |
| Recent Job Growth | 1.68\% | 1.00\% | 1.18\% |
| Future Job Growth | 38.00\% | 36.70\% | 36.10\% |
| Sales Taxes | 7.25\% | 6.75\% | 6.00\% |
| Income Taxes | 3.76\% | 3.76\% | 4.72\% |
| Income per Cap. | \$25,867 | \$25,857 | \$28,051 |
| Household Income | \$46,906 | \$48,246 | \$53,046 |
| Family Median Income | \$62,207 | \$61,163 | \$64,585 |
| Estimated households by household income | Erie County | State of Ohio | United States |
| Income Less Than 15K | 13.42\% | 13.96\% | 12.61\% |
| Income between 15K and 20K | 6.05\% | 5.83\% | 5.33\% |
| Income between 20K and 30K | 10.54\% | 11.40\% | 10.57\% |
| Income between 30 K and 40K | 12.11\% | 10.84\% | 9.90\% |
| Income between 40K and 50K | 10.31\% | 9.50\% | 8.95\% |
| Income between 50K and 60K | 7.64\% | 8.42\% | 8.08\% |
| Income between 60K and 75K | 10.51\% | 10.47\% | 10.09\% |
| Income between 75 K and 100K | 13.13\% | 12.02\% | 12.25\% |
| Income between 100K and 150K | 11.34\% | 11.12\% | 12.82\% |
| Income between 150K and 200K | 2.43\% | 3.54\% | 4.78\% |
| Income greater than 200K | 2.51\% | 2.90\% | 4.64\% |
| Population by occupation | Erie County | State of Ohio | United States |
| Management, business, finance | 10.62\% | 13.45\% | 14.36\% |
| Engineering, computers, science | 2.65\% | 4.67\% | 5.24\% |
| Community, social services | 1.94\% | 1.63\% | 1.66\% |
| Legal | 0.63\% | 0.94\% | 1.17\% |
| Education, library | 5.49\% | 5.73\% | 6.10\% |
| Arts, design, media, sports, entertainment | 1.05\% | 1.39\% | 1.88\% |
| Healthcare practitioners and technology | 7.21\% | 6.22\% | 5.49\% |
| Healthcare support | 2.30\% | 3.02\% | 2.47\% |
| Firefighters, law enforcement | 2.11\% | 1.90\% | 2.24\% |
| Food preparation, serving | 7.12\% | 6.08\% | 5.61\% |
| Building maintenance | 4.74\% | 3.63\% | 3.97\% |
| Personal care | 3.20\% | 3.05\% | 3.54\% |

[^12]| Sales, office, administrative support | $24.63 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.30 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $8.39 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $17.62 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living in Erie County ${ }^{16}$

| Cost of living | Erie County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 93 | 88 | 100 |
| Grocery | 100.4 | 99.2 | 100 |
| Health | 98 | 98 | 100 |
| Housing | 82 | 66 | 100 |
| Utilities | 100 | 99 | 100 |
| Transportation | 100 | 100 | 100 |
| Miscellaneous | 96 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Erie County is less expensive than the U.S. average. A cost of living index above 100 means Erie County is more expensive.
- Overall, Erie County's cost of living is 93 .
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Erie County's cost of living is 7\% lower than the U.S. average.

[^13]
## DEMOGRAPHIC OVERVIEW - LORAIN COUNTY ${ }^{17}$

- As of 2014, Lorain County's population was 301,108 people. Since 2000, it has had a population growth of $5.78 \%$.
- The median home cost in Lorain County is $\$ 113,800$. Home appreciation the last year has been 4.70 percent.
- Compared to the rest of the country, Lorain County's cost of living is $7.40 \%$ lower than the U.S. average.
- Lorain County public schools spend $\$ 12,331$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 19.6 students per teacher in Lorain County.
- $\quad$ The unemployment rate in Lorain County is 6.70 percent (U.S. avg. is $6.30 \%$ ). Recent job growth is positive. Lorain County jobs have increased by $0.10 \%$ as of June 2014.
- The median age is 40.1. The U.S. median is 37.2. 52.94\% of people in Lorain County are married. 11.34\% are divorced.
- The average household size is 2.5 people. $29.86 \%$ of people are married with children. $17.38 \%$ have children but are single.
- $84.87 \%$ of people are white, $8.38 \%$ are black, $0.96 \%$ are Asian, $0.33 \%$ are Native American, and 2.22\% claim 'other.' 8.40\% of the people in Lorain County claim Hispanic ethnicity (meaning 91.60\% are non-Hispanic).
- Lorain County's sales tax rate is $6.50 \%$. Income tax is $5.26 \%$.
- The income per capita is $\$ 25,629$, which includes all adults and children. The median household income is $\$ 51,756$.
- Average one-way commute time in Lorain County is 24.44 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.)

[^14]| People | Lorain <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Population | 301,108 | $11,533,561$ | $309,138,711$ |
| Population - 2010 | 301,356 | $11,536,504$ | $308,745,538$ |
| Population - 2000 | 284,666 | $11,351,677$ | $285,036,114$ |
| Population -1990 | 271,127 | $10,845,228$ | $251,960,433$ |
| Pop. 1990 to Now | $11.06 \%$ | $6.35 \%$ | $22.69 \%$ |
| Pop. 2000 to Now | $5.78 \%$ | $1.60 \%$ | $8.46 \%$ |
| Pop. Density | 613 | 282 | 88 |
| Land Area (square miles) | 491.101 | $40,860.70$ | $3,531,905.42$ |
| Water Area (square miles) | 432.23 | $3,964.89$ | $264,836.79$ |
| Median Age | 40.1 | 38.8 | 37.2 |
| Female Population | $50.84 \%$ | $51.18 \%$ | $50.83 \%$ |
| Male Population | $49.16 \%$ | $48.82 \%$ | $49.18 \%$ |
| Estimated total population by age | Lorain | 5 tate of | United States |
| Age 0 to 4 | $5.97 \%$ | $6.18 \%$ | $6.51 \%$ |
| Age 5 to 9 | $6.96 \%$ | $6.51 \%$ | $6.57 \%$ |
| Age 10 to 14 | $6.57 \%$ | $6.68 \%$ | $6.68 \%$ |
| Age 15 to 17 | $4.32 \%$ | $4.20 \%$ | $4.17 \%$ |
| Age 18 to 20 | $4.02 \%$ | $4.35 \%$ | $4.45 \%$ |
| Age 21 to 24 | $4.44 \%$ | $5.18 \%$ | $5.52 \%$ |
| Age 25 to 34 | $11.13 \%$ | $12.32 \%$ | $13.32 \%$ |
| Age 35 to 44 | $13.42 \%$ | $12.85 \%$ | $13.34 \%$ |
| Age 45 to 54 | $15.51 \%$ | $14.95 \%$ | $14.44 \%$ |
| Age 55 to 59 | $6.91 \%$ | $6.80 \%$ | $6.37 \%$ |
| Age 60 to 64 | $6.28 \%$ | $5.81 \%$ | $5.48 \%$ |
| Age 65 to 74 | $7.75 \%$ | $7.46 \%$ | $7.12 \%$ |
| Age 75 to 84 | $4.73 \%$ | $4.71 \%$ | $4.25 \%$ |
| Age 85 and over | $1.99 \%$ | $2.00 \%$ | $1.78 \%$ |
| Race | Lorain | $5 t a t e$ of | United States |
| White | $0.21 \%$ | $2.10 \%$ | $2.68 \%$ |
| Black | $8.38 \%$ | $0 h i o$ |  |
| Asian | $0.96 \%$ | $12.17 \%$ | $12.56 \%$ |
| Native American | $0.33 \%$ | $0.19 \%$ | $0.82 \%$ |
| Hawaiian, Pacific Islander | $0.02 \%$ | $0.17 \%$ |  |
| Two or More Races | $0.78 \%$ | $4.79 \%$ |  |


| Hispanic | $8.40 \%$ | $3.08 \%$ | $16.35 \%$ |
| :--- | :--- | :--- | :--- |
| Non-Hispanic | $91.60 \%$ | $96.92 \%$ | $83.65 \%$ |
| Family | Lorain <br> County | State of <br> Ohio | United States |
| Households | 116,391 | $4,555,709$ | $115,226,802$ |
| Family Households | 80,177 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 36,214 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.5 | 2.46 | 2.61 |
| Married Population | $52.94 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $47.06 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $51.27 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.67 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $29.13 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $6.59 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $11.34 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $29.86 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $44.00 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $17.38 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $8.76 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Lorain County ${ }^{18}$

| Economy | Lorain <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Unemployment Rate | $6.70 \%$ | $5.30 \%$ | $6.30 \%$ |
| Recent Job Growth | $0.10 \%$ | $1.00 \%$ | $1.18 \%$ |
| Future Job Growth | $33.50 \%$ | $36.70 \%$ | $36.10 \%$ |
| Sales Taxes | $6.50 \%$ | $6.75 \%$ | $6.00 \%$ |
| Income Taxes | $5.26 \%$ | $3.76 \%$ | $4.72 \%$ |
| Income per Cap. | $\$ 25,629$ | $\$ 25,857$ | $\$ 28,051$ |
| Household Income | $\$ 51,756$ | $\$ 48,246$ | $\$ 53,046$ |
| Family Median Income | $\$ 62,981$ | $\$ 61,163$ | $\$ 64,585$ |
| Estimated households by household | Lorain | State of | United States |
| income | $12.61 \%$ | $13.96 \%$ | $12.61 \%$ |
| Income Less Than 15K | $5.04 \%$ | $5.83 \%$ | $5.33 \%$ |
| Income between 15K and 20K | $10.83 \%$ | $11.40 \%$ | $10.57 \%$ |
| Income between 20K and 30K | $10.25 \%$ | $10.84 \%$ | $9.90 \%$ |
| Income between 30K and 40K | $9.78 \%$ | $9.50 \%$ | $8.95 \%$ |
| Income between 40K and 50K | $8.55 \%$ | $8.42 \%$ | $8.08 \%$ |
| Income between 50K and 60K | $11.53 \%$ | $10.47 \%$ | $10.09 \%$ |
| Income between 60K and 75K | $12.55 \%$ | $12.02 \%$ | $12.25 \%$ |
| Income between 75K and 100K | $12.19 \%$ | $11.12 \%$ | $12.82 \%$ |
| Income between 100K and 150K | $4.12 \%$ | $3.54 \%$ | $4.78 \%$ |
| Income between 150K and 200K | $2.55 \%$ | $2.90 \%$ | $4.64 \%$ |
| Income greater than 200K | Lorain | State of | United States |
| Population by occupation | County | $0 h i o$ | 14.36 |
| Management, business, finance | $13.08 \%$ | $13.45 \%$ | $14.36 \%$ |
| Engineering, computers, science | $4.14 \%$ | $4.67 \%$ | $5.24 \%$ |
| Community, social services | $1.38 \%$ | $1.63 \%$ | $1.66 \%$ |
| Legal | $0.68 \%$ | $0.94 \%$ | $1.17 \%$ |
| Education, library | $5.54 \%$ | $5.73 \%$ | $6.10 \%$ |
| Arts, design, media, sports, entertainment | $1.25 \%$ | $1.39 \%$ | $1.88 \%$ |
| Healthcare practitioners and technology | $5.99 \%$ | $6.22 \%$ | $5.49 \%$ |
| Healthcare support | $3.02 \%$ | $3.02 \%$ | $2.47 \%$ |
| Firefighters, law enforcement | $2.18 \%$ | $1.90 \%$ | $2.24 \%$ |
| Food preparation, serving | $6.26 \%$ | $6.08 \%$ | $5.61 \%$ |
| Building maintenance | $3.58 \%$ | $3.63 \%$ | $3.97 \%$ |
| Personal care | $3.30 \%$ | $3.54 \%$ |  |
|  |  |  |  |

[^15]| Sales, office, administrative support | $24.38 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.30 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $7.92 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $17.03 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living in Lorain County ${ }^{19}$

| Cost of living | Lorain <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 93 | 88 | 100 |
| Grocery | 111.1 | 99.2 | 100 |
| Health | 106 | 98 | 100 |
| Housing | 67 | 66 | 100 |
| Utilities | 105 | 99 | 100 |
| Transportation | 103 | 100 | 100 |
| Miscellaneous | 102 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Lorain County is less expensive than the U.S. average. A cost of living index above 100 means Lorain County is more expensive.
- Overall, Lorain County's cost of living is 93 .
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Lorain County's cost of living is 7\% lower than the U.S. average.

[^16]
## DEMOGRAPHIC OVERVIEW - CUYAHOGA COUNTY20

- As of 2014, Cuyahoga County's population was 1,278,024 people. Since 2000, it has had a population decline of -8.28 percent.
- The median home cost in Cuyahoga County is \$99,700. Home appreciation the last year has been 4.2\%.
- Compared to the rest of the country, Cuyahoga County's cost of living is $11.50 \%$ lower than the U.S. average.
- Cuyahoga County public schools spend $\$ 15,401$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 14.8 students per teacher in Cuyahoga County.
- The unemployment rate in Cuyahoga County is 6.70\% (U.S. avg. is 6.30\%). Recent job growth is positive. Cuyahoga County jobs have increased by $0.10 \%$ as of June 2014.
- The median age is 40.2. The U.S. median is 37.2. 43.44\% of people in Cuyahoga County are married. 12.35\% are divorced.
- The average household size is 2.34 people. $26.36 \%$ of people are married with children. $21.72 \%$ have children but are single.
- $64.51 \%$ of people are white, $29.64 \%$ are black, $2.64 \%$ are Asian, $0.20 \%$ are Native American, and 1.01\% claim 'other.' 4.80\% of the people in Cuyahoga County claim Hispanic ethnicity (meaning 95.20\% are non-Hispanic).
- Cuyahoga County's sales tax rate is $8.00 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 27,136$, which includes all adults and children. The median household income is $\$ 43,861$.
- Average one-way commute in Cuyahoga County is 23.9 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.)

[^17]| People | Cuyahoga County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Population | 1,278,024 | 11,533,561 | 309,138,711 |
| Population - 2010 | 1,280,122 | 11,536,504 | 308,745,538 |
| Population-2000 | 1,393,332 | 11,351,677 | 285,036,114 |
| Population-1990 | 1,411,886 | 10,845,228 | 251,960,433 |
| Pop. 1990 to Now | -9.48\% | 6.35\% | 22.69\% |
| Pop. 2000 to Now | -8.28\% | 1.60\% | 8.46\% |
| Pop. Density | 2,795 | 282 | 88 |
| Land Area (square miles) | 457.191 | 40,860.70 | 3,531,905.42 |
| Water Area (square miles) | 788.396 | 3,964.89 | 264,836.79 |
| Median Age | 40.2 | 38.8 | 37.2 |
| Female Population | 52.54\% | 51.18\% | 50.83\% |
| Male Population | 47.46\% | 48.82\% | 49.18\% |
| Estimated total population by age | Cuyahoga County | State of Ohio | United States |
| Age 0 to 4 | 5.82\% | 6.18\% | 6.51\% |
| Age 5 to 9 | 5.93\% | 6.51\% | 6.57\% |
| Age 10 to 14 | 6.58\% | 6.68\% | 6.68\% |
| Age 15 to 17 | 4.28\% | 4.20\% | 4.17\% |
| Age 18 to 20 | 3.99\% | 4.35\% | 4.45\% |
| Age 21 to 24 | 4.84\% | 5.18\% | 5.52\% |
| Age 25 to 34 | 12.43\% | 12.32\% | 13.32\% |
| Age 35 to 44 | 12.44\% | 12.85\% | 13.34\% |
| Age 45 to 54 | 15.27\% | 14.95\% | 14.44\% |
| Age 55 to 59 | 6.98\% | 6.80\% | 6.37\% |
| Age 60 to 64 | 5.86\% | 5.81\% | 5.48\% |
| Age 65 to 74 | 7.55\% | 7.46\% | 7.12\% |
| Age 75 to 84 | 5.42\% | 4.71\% | 4.25\% |
| Age 85 and over | 2.61\% | 2.00\% | 1.78\% |
| Race | Cuyahoga County | State of Ohio | United States |
| White | 64.51\% | 83.04\% | 74.17\% |
| Black | 29.64\% | 12.17\% | 12.56\% |
| Asian | 2.64\% | 1.70\% | 4.81\% |
| Native American | 0.20\% | 0.19\% | 0.82\% |
| Hawaiian, Pacific Islander | 0.02\% | 0.02\% | 0.17\% |
| Other | 1.01\% | 0.78\% | 4.79\% |
| Two or More Races | 1.98\% | 2.10\% | 2.68\% |
| Hispanic | 4.80\% | 3.08\% | 16.35\% |
| Non-Hispanic | 95.20\% | 96.92\% | 83.65\% |


| Family | Cuyahoga <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 534,899 | $4,555,709$ | $115,226,802$ |
| Family Households | 312,525 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 222,374 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.34 | 2.46 | 2.61 |
| Married Population | $43.44 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $56.56 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $41.48 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.96 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $36.57 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $7.64 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $12.35 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $26.36 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $39.13 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $21.72 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $12.79 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Cuyahoga County ${ }^{21}$

| Economy | Cuyahoga County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Unemployment Rate | 6.70\% | 5.30\% | 6.30\% |
| Recent Job Growth | 0.10\% | 1.00\% | 1.18\% |
| Future Job Growth | 33.50\% | 36.70\% | 36.10\% |
| Sales Taxes | 6.50\% | 6.75\% | 6.00\% |
| Income Taxes | 5.26\% | 3.76\% | 4.72\% |
| Income per Cap. | \$25,629 | \$25,857 | \$28,051 |
| Household Income | \$51,756 | \$48,246 | \$53,046 |
| Family Median Income | \$62,981 | \$61,163 | \$64,585 |
| Estimated households by household income | Cuyahoga County | State of Ohio | United States |
| Income Less Than 15K | 12.61\% | 13.96\% | 12.61\% |
| Income between 15K and 20K | 5.04\% | 5.83\% | 5.33\% |
| Income between 20K and 30K | 10.83\% | 11.40\% | 10.57\% |
| Income between 30K and 40K | 10.25\% | 10.84\% | 9.90\% |
| Income between 40 K and 50K | 9.78\% | 9.50\% | 8.95\% |
| Income between 50 K and 60K | 8.55\% | 8.42\% | 8.08\% |
| Income between 60K and 75K | 11.53\% | 10.47\% | 10.09\% |
| Income between 75 K and 100K | 12.55\% | 12.02\% | 12.25\% |
| Income between 100K and 150K | 12.19\% | 11.12\% | 12.82\% |
| Income between 150K and 200K | 4.12\% | 3.54\% | 4.78\% |
| Income greater than 200K | 2.55\% | 2.90\% | 4.64\% |
| Population by occupation | Cuyahoga County | State of Ohio | United States |
| Management, business, finance | 13.08\% | 13.45\% | 14.36\% |
| Engineering, computers, science | 4.14\% | 4.67\% | 5.24\% |
| Community, social services | 1.38\% | 1.63\% | 1.66\% |
| Legal | 0.68\% | 0.94\% | 1.17\% |
| Education, library | 5.54\% | 5.73\% | 6.10\% |
| Arts, design, media, sports, entertainment | 1.25\% | 1.39\% | 1.88\% |
| Healthcare practitioners and technology | 5.99\% | 6.22\% | 5.49\% |
| Healthcare support | 3.02\% | 3.02\% | 2.47\% |
| Firefighters, law enforcement | 2.18\% | 1.90\% | 2.24\% |
| Food preparation, serving | 6.26\% | 6.08\% | 5.61\% |
| Building maintenance | 3.58\% | 3.63\% | 3.97\% |
| Personal care | 3.30\% | 3.05\% | 3.54\% |

[^18]| Sales, office, administrative support | $24.38 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.30 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $7.92 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $17.03 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living in Cuyahoga County ${ }^{\underline{22}}$

| Cost of living | Cuyahoga <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 93 | 88 | 100 |
| Grocery | 111.1 | 99.2 | 100 |
| Health | 106 | 98 | 100 |
| Housing | 67 | 66 | 100 |
| Utilities | 105 | 99 | 100 |
| Transportation | 103 | 100 | 100 |
| Miscellaneous | 102 | 98 | 100 |

- Cost of living indices are based on U.S. average of 100. An amount below 100 means Cuyahoga County is less expensive than the U.S. average. A cost of living index above 100 means Cuyahoga County is more expensive.
- Overall, Cuyahoga County's cost of living is 93.
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Cuyahoga County's cost of living is 7\% lower than the U.S. average.

[^19]
## DEMOGRAPHIC PROFILE - LAKE COUNTY ${ }^{23}$

- As of 2014, Lake County's population was 229,873 people. Since 2000, it has had a population growth of $1.04 \%$.
- The median home cost in Lake County is $\$ 123,100$. Home appreciation the last year has been $4.30 \%$.
- Compared to the rest of the country, Lake County's cost of living is $5.60 \%$ lower than the U.S. average.
- Lake County public schools spend $\$ 11,623$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 17.7 students per teacher in Lake County.
- The unemployment rate in Lake County is $5.90 \%$ (U.S. avg. is $6.30 \%$ ). Recent job growth is positive. Lake County jobs have increased by $0.10 \%$ as of June 2014.
- The median age is 42.5. The US median is 37.2. 54.02\% of people in Lake County are married. 11.94\% are divorced.
- The average household size is 2.4 people. $31.04 \%$ of people are married with children. $13.25 \%$ have children but are single.
- $93.35 \%$ of people are white, $3.31 \%$ are black, $1.27 \%$ are Asian, $0.09 \%$ are Native American, and 0.58\% claim 'other.' 3.38\% of the people in Lake County claim Hispanic ethnicity (meaning 96.62\% are non-Hispanic).
- Lake County's sales tax rate is $7.00 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 29,143$, which includes all adults and children. The median household income is $\$ 56,231$.
- Average one-way commute time in Lake County is 23.02 minutes in 2014 compared to 22.98 minutes (Ohio) and 25.44 minutes (U.S.).

[^20]| People | Lake County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Population | 229,873 | 11,533,561 | 309,138,711 |
| Population - 2010 | 230,041 | 11,536,504 | 308,745,538 |
| Population-2000 | 227,511 | 11,351,677 | 285,036,114 |
| Population-1990 | 215,498 | 10,845,228 | 251,960,433 |
| Pop. 1990 to Now | 6.67\% | 6.35\% | 22.69\% |
| Pop. 2000 to Now | 1.04\% | 1.60\% | 8.46\% |
| Pop. Density | 1,010 | 282 | 88 |
| Land Area (square miles) | 227.493 | 40,860.70 | 3,531,905.42 |
| Water Area (square miles) | 751.705 | 3,964.89 | 264,836.79 |
| Median Age | 42.5 | 38.8 | 37.2 |
| Female Population | 51.26\% | 51.18\% | 50.83\% |
| Male Population | 48.74\% | 48.82\% | 49.18\% |
| Estimated total population by age | Lake County | State of Ohio | United States |
| Age 0 to 4 | 5.38\% | 6.18\% | 6.51\% |
| Age 5 to 9 | 6.05\% | 6.51\% | 6.57\% |
| Age 10 to 14 | 6.54\% | 6.68\% | 6.68\% |
| Age 15 to 17 | 4.07\% | 4.20\% | 4.17\% |
| Age 18 to 20 | 3.27\% | 4.35\% | 4.45\% |
| Age 21 to 24 | 4.26\% | 5.18\% | 5.52\% |
| Age 25 to 34 | 11.21\% | 12.32\% | 13.32\% |
| Age 35 to 44 | 13.03\% | 12.85\% | 13.34\% |
| Age 45 to 54 | 16.24\% | 14.95\% | 14.44\% |
| Age 55 to 59 | 7.61\% | 6.80\% | 6.37\% |
| Age 60 to 64 | 6.14\% | 5.81\% | 5.48\% |
| Age 65 to 74 | 8.56\% | 7.46\% | 7.12\% |
| Age 75 to 84 | 5.46\% | 4.71\% | 4.25\% |
| Age 85 and over | 2.18\% | 2.00\% | 1.78\% |
| Race | Lake County | State of Ohio | United States |
| White | 93.35\% | 83.04\% | 74.17\% |
| Black | 3.31\% | 12.17\% | 12.56\% |
| Asian | 1.27\% | 1.70\% | 4.81\% |
| Native American | 0.09\% | 0.19\% | 0.82\% |
| Hawaiian, Pacific Islander | 0.01\% | 0.02\% | 0.17\% |
| Other | 0.58\% | 0.78\% | 4.79\% |
| Two or More Races | 1.40\% | 2.10\% | 2.68\% |
| Hispanic | 3.38\% | 3.08\% | 16.35\% |
| Non-Hispanic | 96.62\% | 96.92\% | 83.65\% |


| Family | Lake County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 94,389 | $4,555,709$ | $115,226,802$ |
| Family Households | 61,731 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 32,658 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.4 | 2.46 | 2.61 |
| Married Population | $54.02 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $45.99 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $52.84 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.18 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $26.80 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $7.25 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $11.94 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $31.04 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $46.65 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $13.25 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $9.07 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Lake County ${ }^{\underline{24}}$

| Economy | Lake County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Unemployment Rate | 5.90\% | 5.30\% | 6.30\% |
| Recent Job Growth | 0.10\% | 1.00\% | 1.18\% |
| Future Job Growth | 34.30\% | 36.70\% | 36.10\% |
| Sales Taxes | 7.00\% | 6.75\% | 6.00\% |
| Income Taxes | 3.76\% | 3.76\% | 4.72\% |
| Income per Cap. | \$29,143 | \$25,857 | \$28,051 |
| Household Income | \$56,231 | \$48,246 | \$53,046 |
| Family Median Income | \$70,018 | \$61,163 | \$64,585 |
| Estimated households by household income | Lake County | State of Ohio | United States |
| Income Less Than 15K | 9.16\% | 13.96\% | 12.61\% |
| Income between 15K and 20K | 4.75\% | 5.83\% | 5.33\% |
| Income between 20K and 30K | 10.53\% | 11.40\% | 10.57\% |
| Income between 30K and 40K | 10.32\% | 10.84\% | 9.90\% |
| Income between 40 K and 50K | 9.74\% | 9.50\% | 8.95\% |
| Income between 50K and 60K | 8.80\% | 8.42\% | 8.08\% |
| Income between 60K and 75K | 11.56\% | 10.47\% | 10.09\% |
| Income between 75 K and 100K | 14.59\% | 12.02\% | 12.25\% |
| Income between 100K and 150K | 13.65\% | 11.12\% | 12.82\% |
| Income between 150K and 200K | 4.24\% | 3.54\% | 4.78\% |
| Income greater than 200K | 2.66\% | 2.90\% | 4.64\% |
| Population by occupation | Lake County | State of Ohio | United States |
| Management, business, finance | 13.70\% | 13.45\% | 14.36\% |
| Engineering, computers, science | 5.58\% | 4.67\% | 5.24\% |
| Community, social services | 1.36\% | 1.63\% | 1.66\% |
| Legal | 1.04\% | 0.94\% | 1.17\% |
| Education, library | 5.12\% | 5.73\% | 6.10\% |
| Arts, design, media, sports, entertainment | 1.21\% | 1.39\% | 1.88\% |
| Healthcare practitioners and technology | 6.65\% | 6.22\% | 5.49\% |
| Healthcare support | 2.33\% | 3.02\% | 2.47\% |
| Firefighters, law enforcement | 2.01\% | 1.90\% | 2.24\% |
| Food preparation, serving | 5.49\% | 6.08\% | 5.61\% |
| Building maintenance | 3.29\% | 3.63\% | 3.97\% |
| Personal care | 2.56\% | 3.05\% | 3.54\% |

[^21]| Sales, office, administrative support | $26.52 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.16 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $7.49 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $15.49 \%$ | $15.57 \%$ | $12.10 \%$ |

## Cost of Living in Lake County ${ }^{25}$

| Cost of living | Lake County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 94 | 88 | 100 |
| Grocery | 109.4 | 99.2 | 100 |
| Health | 109 | 98 | 100 |
| Housing | 72 | 66 | 100 |
| Utilities | 101 | 99 | 100 |
| Transportation | 102 | 100 | 100 |
| Miscellaneous | 103 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Lake County is less expensive than the U.S. average. A cost of living index above 100 means Lake County is more expensive.
- Overall, Lake County's cost of living is 94.
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Lake County's cost of living is $6 \%$ lower than the U.S. average.

[^22]
## DEMOGRAPHIC OVERVIEW - ASHTABULA COUNTÝㅡㄴ

- As of 2014, Ashtabula County's population was 101,262 people. Since 2000, it has had a population decline of -1.43 percent.
- The median home cost in Ashtabula County is $\$ 79,200$. Home appreciation the last year has been -0.70\%.
- Compared to the rest of the country, Ashtabula County's cost of living is $17.90 \%$ lower than the U.S. average.
- Ashtabula County public schools spend $\$ 13,081$ per student. The average school expenditure in the U.S. is $\$ 12,435$. There are about 18.1 students per teacher in Ashtabula County.
- The unemployment rate in Ashtabula County is $6.50 \%$ (U.S. avg. is $6.30 \%$ ). Recent job growth is positive. Ashtabula County jobs have increased by $0.82 \%$ as of June 2014.
- The median age is 41.1. The US median is 37.2. $51.65 \%$ of people in Ashtabula County, OH, are married. 13.66\% are divorced.
- The average household size is 2.52 people. 29.63\% of people are married with children. $17.11 \%$ have children but are single.
- $93.15 \%$ of people are white, $3.64 \%$ are black, $0.32 \%$ are Asian, $0.17 \%$ are Native American, and $0.63 \%$ claim 'other.' $3.41 \%$ of the people in Ashtabula County claim Hispanic ethnicity (meaning $96.59 \%$ are non-Hispanic).
- Ashtabula County's sales tax rate is $6.75 \%$. Income tax is $3.76 \%$.
- The income per capita is $\$ 20,135$, which includes all adults and children. The median household income is $\$ 41,075$.
- Average one-way commute time in Ashtabula County is 24.96 minutes in 2014 compared to 22.98 (Ohio) and 25.44 minutes (U.S.).

[^23]| People | Ashtabula County | State of Ohio | United States |
| :---: | :---: | :---: | :---: |
| Population | 101,262 | 11,533,561 | 309,138,711 |
| Population-2010 | 101,497 | 11,536,504 | 308,745,538 |
| Population - 2000 | 102,728 | 11,351,677 | 285,036,114 |
| Population - 1990 | 99,822 | 10,845,228 | 251,960,433 |
| Pop. 1990 to Now | 1.44\% | 6.35\% | 22.69\% |
| Pop. 2000 to Now | -1.43\% | 1.60\% | 8.46\% |
| Pop. Density | 144 | 282 | 88 |
| Land Area (square miles) | 701.931 | 40,860.70 | 3,531,905.42 |
| Water Area (square miles) | 665.971 | 3,964.89 | 264,836.79 |
| Median Age | 41.1 | 38.8 | 37.2 |
| Female Population | 50.08\% | 51.18\% | 50.83\% |
| Male Population | 49.92\% | 48.82\% | 49.18\% |
| Estimated total population by age | Ashtabula County | State of Ohio | United States |
| Age 0 to 4 | 6.06\% | 6.18\% | 6.51\% |
| Age 5 to 9 | 6.23\% | 6.51\% | 6.57\% |
| Age 10 to 14 | 6.86\% | 6.68\% | 6.68\% |
| Age 15 to 17 | 4.40\% | 4.20\% | 4.17\% |
| Age 18 to 20 | 3.32\% | 4.35\% | 4.45\% |
| Age 21 to 24 | 4.47\% | 5.18\% | 5.52\% |
| Age 25 to 34 | 11.09\% | 12.32\% | 13.32\% |
| Age 35 to 44 | 13.02\% | 12.85\% | 13.34\% |
| Age 45 to 54 | 15.33\% | 14.95\% | 14.44\% |
| Age 55 to 59 | 7.30\% | 6.80\% | 6.37\% |
| Age 60 to 64 | 6.21\% | 5.81\% | 5.48\% |
| Age 65 to 74 | 8.26\% | 7.46\% | 7.12\% |
| Age 75 to 84 | 4.94\% | 4.71\% | 4.25\% |
| Age 85 and over | 2.52\% | 2.00\% | 1.78\% |
| Race | Ashtabula County | State of Ohio | United States |
| White | 93.15\% | 83.04\% | 74.17\% |
| Black | 3.64\% | 12.17\% | 12.56\% |
| Asian | 0.32\% | 1.70\% | 4.81\% |
| Native American | 0.17\% | 0.19\% | 0.82\% |
| Hawaiian, Pacific Islander | 0.00\% | 0.02\% | 0.17\% |
| Other | 0.63\% | 0.78\% | 4.79\% |
| Two or More Races | 2.09\% | 2.10\% | 2.68\% |
| Hispanic | 3.41\% | 3.08\% | 16.35\% |
| Non-Hispanic | 96.59\% | 96.92\% | 83.65\% |


| Family | Ashtabula <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Households | 38,889 | $4,555,709$ | $115,226,802$ |
| Family Households | 26,091 | $2,962,217$ | $76,595,548$ |
| Non Family Households | 12,798 | $1,593,492$ | $38,631,254$ |
| Household Size | 2.52 | 2.46 | 2.61 |
| Married Population | $51.65 \%$ | $51.18 \%$ | $51.40 \%$ |
| Single Population | $48.35 \%$ | $48.82 \%$ | $48.60 \%$ |
| Now Married | $50.19 \%$ | $49.36 \%$ | $49.23 \%$ |
| Married but Separated | $1.46 \%$ | $1.82 \%$ | $2.17 \%$ |
| Never Married | $27.18 \%$ | $30.34 \%$ | $31.83 \%$ |
| Widowed | $7.52 \%$ | $6.61 \%$ | $6.02 \%$ |
| Divorced | $13.66 \%$ | $11.87 \%$ | $10.75 \%$ |
| Married, w/children | $29.63 \%$ | $30.28 \%$ | $32.53 \%$ |
| Married, no children | $44.94 \%$ | $43.59 \%$ | $41.14 \%$ |
| Single, w/children | $17.11 \%$ | $17.11 \%$ | $16.88 \%$ |
| Single, no children | $8.33 \%$ | $9.02 \%$ | $9.45 \%$ |

## Economy in Ashtabula County ${ }^{27}$

| Economy | Ashtabula <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Unemployment Rate | $6.50 \%$ | $5.30 \%$ | $6.30 \%$ |
| Recent Job Growth | $0.82 \%$ | $1.00 \%$ | $1.18 \%$ |
| Future Job Growth | $35.10 \%$ | $36.70 \%$ | $36.10 \%$ |
| Sales Taxes | $6.75 \%$ | $6.75 \%$ | $6.00 \%$ |
| Income Taxes | $3.76 \%$ | $3.76 \%$ | $4.72 \%$ |
| Income per Cap. | $\$ 20,135$ | $\$ 25,857$ | $\$ 28,051$ |
| Household Income | $\$ 41,075$ | $\$ 48,246$ | $\$ 53,046$ |
| Family Median Income | $\$ 51,116$ | $\$ 61,163$ | $\$ 64,585$ |
| Estimated households by household | Ashtabula | State of | United States |
| income | $16.58 \%$ | $13.96 \%$ | $12.61 \%$ |
| Income Less Than 15K | $7.67 \%$ | $5.83 \%$ | $5.33 \%$ |
| Income between 15K and 20K | $13.16 \%$ | $11.40 \%$ | $10.57 \%$ |
| Income between 20K and 30K | $11.56 \%$ | $10.84 \%$ | $9.90 \%$ |
| Income between 30K and 40K | $10.18 \%$ | $9.50 \%$ | $8.95 \%$ |
| Income between 40K and 50K | $7.87 \%$ | $8.42 \%$ | $8.08 \%$ |
| Income between 50K and 60K | $11.85 \%$ | $10.47 \%$ | $10.09 \%$ |
| Income between 60K and 75K | $10.26 \%$ | $12.02 \%$ | $12.25 \%$ |
| Income between 75K and 100K | $8.50 \%$ | $11.12 \%$ | $12.82 \%$ |
| Income between 100K and 150K | $1.52 \%$ | $3.54 \%$ | $4.78 \%$ |
| Income between 150K and 200K | $0.86 \%$ | $2.90 \%$ | $4.64 \%$ |
| Income greater than 200K | Ashtabula | State of | United States |
| Population by occupation | County | $0 h i o$ | $14.36 \%$ |
| Management, business, finance | $9.71 \%$ | $13.45 \%$ | $14 \%$ |
| Engineering, computers, science | $1.97 \%$ | $4.67 \%$ | $5.24 \%$ |
| Community, social services | $1.28 \%$ | $1.63 \%$ | $1.66 \%$ |
| Legal | $0.69 \%$ | $0.94 \%$ | $1.17 \%$ |
| Education, library | $4.70 \%$ | $5.73 \%$ | $6.10 \%$ |
| Arts, design, media, sports, entertainment | $1.14 \%$ | $1.39 \%$ | $1.88 \%$ |
| Healthcare practitioners and technology | $5.58 \%$ | $6.22 \%$ | $5.49 \%$ |
| Healthcare support | $4.14 \%$ | $3.02 \%$ | $2.47 \%$ |
| Firefighters, law enforcement | $1.57 \%$ | $1.90 \%$ | $2.24 \%$ |
| Food preparation, serving | $5.13 \%$ | $6.08 \%$ | $5.61 \%$ |
| Building maintenance | $4.88 \%$ | $3.63 \%$ | $3.97 \%$ |
| Personal care | $3.05 \%$ | $3.54 \%$ |  |
|  |  |  |  |

[^24]| Sales, office, administrative support | $21.46 \%$ | $24.79 \%$ | $24.89 \%$ |
| :--- | :--- | :--- | :--- |
| Farming, fishing, forestry | $0.93 \%$ | $0.34 \%$ | $0.73 \%$ |
| Construction, extraction, maintenance/repair | $11.02 \%$ | $7.59 \%$ | $8.56 \%$ |
| Production, transportation, material moving | $23.17 \%$ | $15.57 \%$ | $12.10 \%$ |

## 

| Cost of living | Ashtabula <br> County | State of <br> Ohio | United States |
| :--- | :--- | :--- | :--- |
| Overall | 77 | 88 | 100 |
| Grocery | 97.7 | 99.2 | 100 |
| Health | 100 | 98 | 100 |
| Housing | 30 | 66 | 100 |
| Utilities | 100 | 99 | 100 |
| Transportation | 102 | 100 | 100 |
| Miscellaneous | 97 | 98 | 100 |

- Cost of living indices are based on a U.S. average of 100. An amount below 100 means Ashtabula County is less expensive than the U.S. average. A cost of living index above 100 means Ashtabula County is more expensive.
- Overall, Ashtabula County's cost of living is 77.
- As of 2014, the total of all the cost of living categories were weighted subjectively as follows: housing (30\%), food and groceries (15\%), transportation (10\%), utilities (6\%), health care (7\%), and miscellaneous expenses such as clothing, services and entertainment (32\%). State and local taxes are not included in any category.
- Compared to the rest of the country, Ashtabula County's cost of living is $23 \%$ lower than the U.S. average.

[^25]
## Participating Businesses - Lake Erie Marina Industry BRE Survey

Fifty-one businesses participated in the BRE process. Business survey responses are confidential, yet it is important to credit their participation by listing their names here:

| Anchor Pointe Boat-A-Minimum | Lagoon Marine, Inc. |
| :--- | :--- |
| Battery Park Marina | Lakefront Marina |
| Beaver Park Marina | Lakeside Yacht Club |
| Brenner 75 at Harrison's Marina/Toledo | Lorain Sailing and Yacht Club |
| Skyway Marina | Midway Marina |
| Brockway Northcoast Marina | Nautica Complex/Jacobs Entertainment |
| Catawba Island Marina | Paper District Marina |
| Catawba Landing | Port Clinton Yacht Club |
| Catawba Moorings | Redbrook Boat Club |
| Cedar Point Marina | River Retreat Campground and Marina |
| Channel Park Marina | LLC |
| Crafts Lakeview Lane | Romp's Water Port, Inc. |
| Cranberry Creek Marina | Sandusky Harbor Marina |
| DeRivera Park Trust/B Dock | Sandusky Yacht Club |
| Don Parsons, Inc. | Shrock's Marina |
| Drawbridge Marina | South Shore Marine |
| Dutch Harbor, Inc. | South Shore Yacht Supply |
| Edgewater Marina | Spitzer Lakeside/Riverside Marinas |
| Edgewater Yacht Club | The Dock of the Bay Marina |
| Forest City Yacht Club | Turtle Creek Marina and Campground |
| Geneva Marina State Park | Valley Harbor Marina |
| Green Cove Resort I | Vermilion Power Boats |
| Holiday Harbor Marina | Waypoint Marine Sales |
| Hoty Marine Group | White Caps Motel |
| Huron Lagoons Marina | Witterhaven Campground and Marina |
| Huron Yacht Club |  |

Key Harbour Marina

## APPENDIX A: SAMPLE SURVEY RESULTS (RETAIL AND SERVICES)

Respondents: Local business responses in the retail and services sectors.

## Section A- Local Business Environment

What is your overall opinion of operating a marina business in your city/county?


What are your top three (3) reasons for locating or keeping your business in your citylcounty?s


```
\squareLocation
\square Access to Customers
\squareAccess to suppliers
\square Access to business services
\square Available restaurants/hotels
\squareRecreation facilities/entertainment
■ Quality of housing
■ Quality of life
\square Safety services
\squareSafe environment
■ Other
```


## How close is your business to Lake Erie?



How long has this business been operating at your current location?


Between 1-5 years

- Between 5-10 years
- More than 10 years


## Which of the following best describes your business?



```
\square Publicly held (stock)
    \square Private
    ■ Employee-owned
    \square Family-owned
    Nonprofit or not-for-profit
    Branch office of multi-unit firm
    \squareOther
```

What is the primary type of space your business occupies?


From your perspective as a businessperson, please rate the overall quality of life in your city/county:


What aspects of quality of life would you like to see enhanced in your city/county?


What is your company's primary geographic market?


Do you feel your customers have an awareness or concern about environmental issues that affect Lake Erie?


## Section B- Employment and Training

How would you rate the local workforce? (Management)

1. Quality

2. Quantity (Management)


## 3. Availability (Management)


4. Stability (Management)


How would you rate the local workforce (Labor)?

1. Quality

2. Quantity (Labor)

3. Availability (Labor)

4. Stability (Labor)


## Section C- Employees

## How many employees work at your business location?



Three most preferred formats for employee training by outside providers:


## Section D- Future Plans

Do you have any plans to modernize, renovate or expand your present building(s) or equipment?


What kind of modernization, renovation or expansion are you considering?


## Expansion

When would you open another branch, plant, office or store?


Where would you open another branch, plant, office or store?


## If expanding, do you face any constraints?



## Moving

Are you considering moving, closing or selling this business?


If you are considering moving, where would you move?


When would you move, close or sell this business?


## Impact of Modernization

What impact would your plans for modernization, renovation, expansion, moving, closing or selling have on the number of employees in your current location?


Which of the following promotional/marketing outlets have provided the best return for your advertising dollars?


## What organization(s) are you a member of and/or what certifications do you have?



## APPENDIX B: BRE PROGRAM TASK FORCE PARTICIPANTS

Joe Lucente- Ohio State University Extension/Ohio Sea Grant College Program- BRE Program Consultant

Sarah Orlando- Ohio State University Extension/Ohio Sea Grant College Program and Ohio Clean Marinas Program- BRE Program Coordinator

Ken Alvey- Lake Erie Marine Trades Association- BRE Task Force partner
Scudder Mackey- Ohio Department of Natural Resources Office of Coastal Management- BRE Task Force partner

## APPENDIX C: BRE SURVEY AGGREGATED RESPONSES

## Count Percent Response

1. What is your overall opinion of operating a marina business in your city/county?

9 18.75\% Excellent
27 56.25\% Good
9 18.75\% Average
3 6.25\% Poor
2. What are your top three (3) reasons for locating or keeping your business in your city/county?

45 33.58\% Location
23 17.16\% Access to your Customers
2 1.49\% Access to your suppliers
$1 \quad 0.75 \%$ Access to business services
6 4.48\% Available restaurants/hotels
17 12.69\% Recreation facilities/ entertainment
2 1.49\% Quality of housing
$13 \quad 9.70 \% \quad$ Quality of life
$1 \quad 0.75 \%$ Safety services
16 11.94\% Safe environment
8 5.97\% Other
3. How close is your business to Lake Erie?
$2652.00 \%$ On Lake Erie shoreline
$21 \quad 42.00 \%$ On a tributary connected to Lake Erie
$2 \quad 4.00 \% \quad$ Within 5 miles of Lake Erie
$1 \quad 2.00 \% \quad$ Greater than 5 miles from Lake Erie
4. Would you recommend another business to locate in your city/county?
$44 \quad 89.80 \%$ Yes
5 10.20\% No

## Count Percent Response

5. Please describe your IMMEDIATE business needs or concerns that could be addressed by local government or local private entities.

| 1 | 4.00\% | access to our location |
| :---: | :---: | :---: |
| 1 | 4.00\% | Additional business ( restaurants, stores, entertainment), grants for improvements |
| 1 | 4.00\% | algae bloom |
| 1 | 4.00\% | Algae Bloom of the western basin |
| 1 | 4.00\% | algae bloom; dredging; safety |
| 1 | 4.00\% | algae blooms actual impact? |
| 1 | 4.00\% | Algae in the water |
| 1 | 4.00\% | better access due to road construction |
| 1 | 4.00\% | Better Public Restrooms |
| 1 | 4.00\% | bike path to connect community; algae issues with Lake Erie |
| 1 | 4.00\% | bottom growth (weeds) |
| 1 | 4.00\% | Dredging and maintenance of river to include fallen tree debris in wooded areas upstream that would collect, dam up, and cause potential flood and ice damage to personal property, boats and housing. |
| 1 | 4.00\% | dredging; utility costs |
| 1 | 4.00\% | Encourage other businesses to locate in the area. |
| 1 | 4.00\% | grant for small business |
| 1 | 4.00\% | keeping the vermilion river open for recreational boating |
| 1 | 4.00\% | reduction in aggressive patrolling by enforcement; reduction in complicated regulatory requirements demanding excessive time and resources |
| 1 | 4.00\% | road improvements |
| 1 | 4.00\% | street repair; sidewalk repair; lighting |
| 1 | 4.00\% | tax breaks for small private businesses |
| 1 | 4.00\% | tax on submerged land lease plus tax on docks |
| 1 | 4.00\% | tax relief and/or state or local grants to assist an industry (boating) that is being hurt badly by the current economy, especially making boating more accessible to younger people and the middle class. |
| 1 | 4.00\% | the city competing with local business to maintain the city boat basin |
| 1 | 4.00\% | water quality; keeping carp out of Lake Erie. |
| 1 | 4.00\% | While we understand that safe boating is a large concern in the islands area, there seems to be an over-abundance of law enforcement in our area contacting and inspecting boats. Many boaters are leaving the lifestyle or afraid to use their boats because they are pulled over for trivial reasons (or they perceive they are). Vessels that have been inspected should not need inspection twice in the season. Vessels should not be boarded in adverse weather conditions and Semi-automatic weapons and military style boots are overkill where recreational families are involved. |

## Count Percent Response

6. Please describe your LONG-TERM (more than 2 years) business needs or concerns that could be addressed by local government or local private entities.

| 2 | $9.52 \%$ |
| :--- | :--- |
| 1 | $4.76 \%$ |

algae bloom
1 4.76\%
Algae bloom is a long term issue. We also need to involve younger families in the boating lifestyle.
1 4.76\%
cleanliness/condition of river and lake; fuel costs
1
4.76\%
cost of doing business, state taxes, etc.
$1 \quad 4.76 \%$ Depth of water of Lake Erie.
$1 \quad 4.76 \%$ dredging; qualified personnel; EPA; utility costs
$1 \quad 4.76 \%$ fearful of increase costs to maintain our clean marina
1 4.76\%
grants for improvements
$1 \quad 4.76 \%$ hotels in downtown Sandusky; upscale condo unit
$14.76 \%$ in the past 12 years property taxes have more than doubled. Property taxes are the 2nd largest expense my business has. I cannot afford to improve or maintain my property without borrowing money. I had to borrow $\$ 10,000$ this month to pay my property taxes
$1 \quad 4.76 \%$ less EPA regulations, increased boat users through programs
$1 \quad 4.76 \% \quad$ More could be done to promote the water front and to help acquire funds for dredging and flood control.

1 4.76\% More lakefront development.
$14.76 \%$ More recreational activities, restaurants located on the waterfront to attract more tourism from surrounding areas.
$14.76 \% \quad$ Much of the regulations on Marina rules/inspections have been relaxed by the current state administration. Locally we have a good working relationship with our local government, and do not see one long term issue that threatens us. In a perfect world it would be nice for someone to tackle the exceeding high cost of non-ethanol fuel vs. street fuel. If that could be lowered it would greatly improve the boating economy.

1 4.76\% Repair current breakwater/seawall to protect the boats better.
$1 \quad 4.76 \%$ Same as above. Anything that would draw people to our area would help us.
$1 \quad 4.76 \%$ too many marinas; high fuel costs
$1 \quad 4.76 \% \quad$ traffic control at Rt. 53 N .
1 4.76\% Updated buildings, new yard black-top

## Count Percent Response

Please indicate whether you believe the cost of doing business in your city/county is high, acceptable, or low:
7. Building costs (rent)

9 19.57\% High
31 67.39\% Acceptable
1 2.17\% Low
$5 \quad 10.87 \%$ N/A
8. Environmental regulations

14 28.00\% High
34 68.00\% Acceptable
2 4.00\% Low
9. Health care insurance

24 47.06\% High
22 43.14\% Acceptable
1 1.96\% Low
4 7.84\% N/A

| 10. Inventory taxes |  |  |
| :---: | :---: | :--- |
| 8 | $17.02 \%$ | High |
| 30 | $63.83 \%$ | Acceptable |
| 9 | $19.15 \%$ | N/A |

11. Corporate taxes

19 41.30\% High
23 50.00\% Acceptable
4 8.70\% N/A
12. Payroll taxes

| 22 | $44.90 \%$ | High |
| :---: | :---: | :--- |
| 26 | $53.06 \%$ | Acceptable |
| 1 | $2.04 \%$ | N/A |

13. Property taxes

27 55.10\% High
22 44.90\% Acceptable
14. Public utilities

30 61.22\% Acceptable

## Count Percent Response

15. Workers compensation

22 45.83\% High
22 45.83\% Acceptable
2 4.17\% Low
2 4.17\% N/A
16. Other

2 25.00\% High
1 12.50\% Acceptable
$5 \quad 62.50 \%$ N/A

From your perspective as a businessperson, please rate the following amenities and services in your city/county:
17. Roads, highways and freeways

3 5.88\% Excellent
21 41.18\% Good
18 35.29\% Average
6 11.76\% Poor
3 5.88\% Very Poor
18. Water and sewers
$7 \quad 13.73 \%$ Excellent
21 41.18\% Good
16 31.37\% Average
5 9.80\% Poor
2 3.92\% N/A
19. Natural gas services

6 12.00\% Excellent
21 42.00\% Good
11 22.00\% Average
3 6.00\% Poor
9 18.00\% N/A
20. Telecom services

| 3 | $6.12 \%$ | Excellent |
| :---: | :---: | :--- |
| 19 | $38.78 \%$ | Good |
| 19 | $38.78 \%$ | Average |
| 3 | $6.12 \%$ | Poor |
| 2 | $4.08 \%$ | Very Poor |
| 3 | $6.12 \%$ | N/A |

## Count Percent Response

21. High speed Internet access

3 5.88\% Excellent
14 27.45\% Good
24 47.06\% Average
8 15.69\% Poor
2 3.92\% Very Poor
22. Electrical services

| 4 | $7.84 \%$ | Excellent |
| :---: | :---: | :--- |
| 28 | $54.90 \%$ | Good |
| 17 | $33.33 \%$ | Average |
| 1 | $1.96 \%$ | Poor |
| 1 | $1.96 \%$ | N/A |

23. Public transportation

1 1.96\% Excellent
8 15.69\% Good
17 33.33\% Average
13 25.49\% Poor
12 23.53\% N/A
24. Air service

| 2 | $4.00 \%$ | Excellent |
| :---: | :---: | :--- |
| 9 | $18.00 \%$ | Good |
| 16 | $32.00 \%$ | Average |
| 7 | $14.00 \%$ | Poor |
| 2 | $4.00 \%$ | Very Poor |
| 14 | $28.00 \%$ | N/A |

25. Health care services (EMS/hospitals/clinics)

2 3.92\% Excellent
24 47.06\% Good
21 41.18\% Average
2 3.92\% Poor
2 3.92\% N/A
26. School system

| 7 | $13.73 \%$ | Excellent |
| :---: | :---: | :--- |
| 20 | $39.22 \%$ | Good |
| 20 | $39.22 \%$ | Average |
| 3 | $5.88 \%$ | Poor |
| 1 | $1.96 \%$ | N/A |

## Count Percent Response

27. Child care services

1 2.04\% Excellent
17 34.69\% Good
20 40.82\% Average
4 8.16\% Poor
$7 \quad 14.29 \%$ N/A
28. Restaurants

12 23.53\% Excellent
23 45.10\% Good
11 21.57\% Average
29. Professional services

2 4.00\% Excellent
27 54.00\% Good
18 36.00\% Average
3 6.00\% Poor
30. Shopping

5 9.80\% Excellent
18 35.29\% Good
15 29.41\% Average
13 25.49\% Poor
31. Recreation/cultural activities/entertainment

11 22.00\% Excellent
20 40.00\% Good
16 32.00\% Average
3 6.00\% Poor
32. Snow and ice removal

3 5.88\% Excellent
11 21.57\% Good
24 47.06\% Average
10 19.61\% Poor
1 1.96\% Very Poor
2 3.92\% N/A

## Count Percent Response

| 33. Street and sidewalk cleaning |  |  |
| :---: | :---: | :--- |
| 1 | $2.00 \%$ | Excellent |
| 10 | $20.00 \%$ | Good |
| 24 | $48.00 \%$ | Average |
| 8 | $16.00 \%$ | Poor |
| 3 | $6.00 \%$ | Very Poor |
| 4 | $8.00 \%$ | N/A |

34. Street repairs

10 20.00\% Good
17 34.00\% Average
17 34.00\% Poor
$4 \quad 8.00 \%$ Very Poor
2 4.00\% N/A
35. Fire protection

| 13 | $25.49 \%$ | Excellent |
| :---: | :---: | :--- |
| 17 | $33.33 \%$ | Good |
| 18 | $35.29 \%$ | Average |
| 3 | $5.88 \%$ | Poor |

36. Police protection

13 26.00\% Excellent
18 36.00\% Good
16 32.00\% Average
3 6.00\% Poor
37. Business services

1 1.96\% Excellent
18 35.29\% Good
30 58.82\% Average
2 3.92\% Poor
38. Hotel facilities

4 8.00\% Excellent
21 42.00\% Good
18 36.00\% Average
4 8.00\% Poor
2 4.00\% Very Poor
1 2.00\% N/A

## Count Percent Response

39. Conference facilities

| 5 | $10.00 \%$ | Excellent |
| :---: | :---: | :--- |
| 19 | $38.00 \%$ | Good |
| 14 | $28.00 \%$ | Average |
| 8 | $16.00 \%$ | Poor |
| 1 | $2.00 \%$ | Very Poor |
| 3 | $6.00 \%$ | N/A |

40. Long Term Care Facilities
$6 \quad 12.00 \%$ Excellent
14 28.00\% Good
19 38.00\% Average
4 8.00\% Poor
7 14.00\% N/A
How would you rate the local workforce? (Management)
41. Quality

| 5 | $10.64 \%$ | Excellent |
| :---: | :---: | :--- |
| 15 | $31.91 \%$ | Good |
| 20 | $42.55 \%$ | Average |
| 7 | $14.89 \%$ | Poor |

42. Quantity

| 2 | $4.17 \%$ | Excellent |
| :---: | :---: | :--- |
| 13 | $27.08 \%$ | Good |
| 23 | $47.92 \%$ | Average |
| 10 | $20.83 \%$ | Poor |

43. Availability

2 4.17\% Excellent
13 27.08\% Good
22 45.83\% Average
11 22.92\% Poor
44. Stability

2 4.26\% Excellent
12 25.53\% Good
23 48.94\% Average
9 19.15\% Poor
1 2.13\% Very Poor

## Count Percent Response

How would you rate the local workforce? (Labor)
45. Quality

| 11 | $23.91 \%$ | Excellent |
| :---: | :---: | :--- |
| 27 | $58.70 \%$ | Good |
| 6 | $13.04 \%$ | Average |
| 2 | $4.35 \%$ | Poor |

46. Quantity

| 9 | $19.57 \%$ | Good |
| :---: | :---: | :--- |
| 28 | $60.87 \%$ | Average |
| 9 | $19.57 \%$ | Poor |

47. Availability

8 17.39\% Good
24 52.17\% Average
13 28.26\% Poor
1 2.17\% Very Poor
48. Stability

9 19.57\% Good
22 47.83\% Average
14 30.43\% Poor
1 2.17\% Very Poor
53. Please explain any poor or very poor ratings from the question above.
$1 \quad 16.67 \%$ difficult to find
$1 \quad 16.67 \%$ Our area has a shortage of dedicated, capable employees.
$1 \quad 16.67 \%$ quantity-low number of local work force at our location
$1 \quad 16.67 \%$ seasonal labor in low supply
$1 \quad 16.67 \%$ volunteer condo board provided management.
$1 \quad 16.67 \%$ we cannot find workers.
49. How many employees work at your business location?
$29 \quad 56.86 \%$ Fewer than 10
15 29.41\% 11-20
5 9.80\% 21-50
1 1.96\% 51-100
1 1.96\% More than 100

## Count Percent Response

50. What are the current areas in which your employees need training?
$15 \quad 8.62 \% \quad$ Current employees do not need training
5 2.87\% General skills (Basic math, reading/writing, problem-solving, etc.)
13 7.47\% Managerial skills (Finance, business planning, employee management/relations, etc.)
16 9.20\% Professional skills (Sales, marketing, accounting, etc.)
27 15.52\% Customer service skills (Interpersonal communications, product knowledge, etc.)
16 9.20\% Computer skills (Word-processing, database management, computer system installation/maintenance, etc.)
8 4.60\% Other technical skills
$12 \quad 6.90 \% \quad$ Equipment operation skills
$13 \quad 7.47 \% \quad$ Mechanical skills
12 6.90\% Specialized skills (Captain's License, Marine Trades Skill Training, Operator's License)
11 6.32\% Team building skills
15 8.62\% Safety \& First Aid
7 4.02\% Regulatory
$1 \quad 0.57 \%$ CEUs (Continuing Education Units)
3 1.72\% Other skills
51. Three most preferred formats for employee training by outside providers:
$13 \quad 12.50 \%$ Customized off-site training
$17 \quad 16.35 \% \quad$ Customized on-site training
5 4.81\% Multi-day conference
$13 \quad 12.50 \% \quad$ Partial day workshop
22 21.15\% One-day seminar
20 19.23\% Web-based training
$2 \quad$ 1.92\% Series of daily classes
$1 \quad 0.96 \%$ Series of weekly classes
$9 \quad 8.65 \% \quad$ Self-study printed material
2 1.92\% Other
52. How far (distance) would you send your staff to receive training by an outside provider?
$17 \quad 38.64 \%$ Up to 25 miles
13 29.55\% Up to 50 miles
$6 \quad 13.64 \% \quad$ Up to 75 miles
8 18.18\% Up to 100 miles or over
53. Do you have any plans to modernize, renovate or expand your present building(s) or equipment?
$30 \quad 60.00 \%$ Yes
20 40.00\% No

## Count Percent Response

55. What kind of modernization, renovation or expansion are you considering?

8 17.02\% Warehouse space
1 2.13\% Manufacturing/production space
$5 \quad 10.64 \%$ Office space
$5 \quad 10.64 \% \quad$ Retail space
9 19.15\% Parking area
$3 \quad 6.38 \% \quad$ Adding another department, division or business
$5 \quad 10.64 \%$ Expansion into adjacent space
$1 \quad 2.13 \%$ Expansion into another location in the same building
10 21.28\% Other
56. When would the work be started?
$12 \quad 40.00 \%$ Within 6 months
$6 \quad$ 20.00\% Between 6-12 months
12 40.00\% Between 1-3 years
57. If YES, do you face any constraints?
$9 \quad 22.50 \%$ No constraints
$14 \quad 35.00 \%$ Need financial assistance
$3 \quad 7.50 \% \quad$ Need physical facility planning assistance
$1 \quad 2.50 \%$ Insufficient space in existing building
$2 \quad 5.00 \% \quad$ Not enough land for expansion
2 5.00\% Parking issues
$8 \quad 20.00 \%$ Zoning and building regulations/permits
1 2.50\% Other
58. Are you considering opening another branch, plant, office or store?
$4 \quad 8.00 \%$ Yes

42 84.00\% No
4 8.00\% Not applicable
59. When would you open another branch, plant, office or store?
$1 \quad 25.00 \%$ Within 6 months
$1 \quad 25.00 \%$ Between 6-12 months
2 50.00\% Between 1-3 years
60. Where would you open another branch, plant, office or store?
$3 \quad 75.00 \%$ Elsewhere in this city
$1 \quad 25.00 \%$ Elsewhere in this county

## Count Percent Response

61. If expanding, do you face any constraints?
$2 \quad 20.00 \%$ No constraints
$6 \quad 60.00 \%$ Need financial assistance
2 20.00\% Zoning and building regulations/permits
62. Are you considering moving, closing or selling this business?
$1 \quad 2.08 \% \quad$ Considering closing
$7 \quad 14.58 \% \quad$ Considering selling
$40 \quad 83.33 \%$ None of the above
63. If you are considering moving, where would you move?
$150.00 \%$ Outside this county, but in Ohio
$150.00 \%$ Outside Ohio, but in U.S.
2
64. When would you move, close or sell this business?
$1 \quad 12.50 \%$ Between 6-12 months
$6 \quad 75.00 \%$ Between 1-3 years
1 12.50\% More than 3 years
65. What impact would your plans for modernization, renovation, expansion, moving, closing or selling have on the number of employees in your current location?

25 64.10\% No change
$12 \quad 30.77 \%$ Adds employees
2 5.13\% Reduces employees
69. What is your company's primary geographic market?

| 13 | $26.00 \%$ | Local |
| :---: | :---: | :--- |
| 6 | $12.00 \%$ | Northwest Ohio |
| 9 | $18.00 \%$ | Northeast Ohio |
| 9 | $18.00 \%$ | North Central Ohio |
| 8 | $16.00 \%$ | Statewide |
| 4 | $8.00 \%$ | National |
| 1 | $2.00 \%$ | International |

70. How long has this business been operating at your current location?

| 3 | $6.00 \%$ | Between 1-5 years |
| :---: | :---: | :--- |
| 1 | $2.00 \%$ | Between 5-10 years |
| 46 | $92.00 \%$ | More than 10 years |

## Count Percent Response

71. Which of the following best describes your business?
$3 \quad 5.56 \% \quad$ Publicly held (stock)
20 37.04\% Private
2 3.70\% Employee-owned
19 35.19\% Family-owned
$6 \quad 11.11 \% \quad$ Nonprofit or not-for-profit
$1 \quad 1.85 \%$ Branch office of multi-unit firm
$3 \quad 5.56 \%$ Other
72. What is the primary type of space your business occupies?

24 52.17\% Retail
12 26.09\% Office
3 6.52\% Industrial/manufacturing
7 15.22\% Warehouse
73. Do you own or lease your space?

38 79.17\% Own
10 20.83\% Lease
74. Have you renewed your lease at least once since establishing your business in this location?
$10 \quad 71.43 \%$ Yes
4 28.57\% No
75. If yes, why?

2 12.50\% Price
8 50.00\% Location
2 12.50\% Amenities
$2 \quad 12.50 \%$ Quality of space
2 12.50\% Local community

Over the next three (3) years, do you think the following business factors will increase, stay the same, or decline?
76. Number of customers

| 28 | $57.14 \%$ | Increase |
| :---: | :---: | :--- |
| 18 | $36.73 \%$ | Stay the Same |
| 3 | $6.12 \%$ | Decline |

77. Sales - Total revenue

32 65.31\% Increase
13 26.53\% Stay the Same
4 8.16\% Decline

## Count Percent Response

78. Profits

| 27 | $56.25 \%$ | Increase |
| :---: | :---: | :--- |
| 17 | $35.42 \%$ | Stay the Same |
| 4 | $8.33 \%$ | Decline |

79. Number of employees

| 15 | $30.61 \%$ | Increase |
| :---: | :---: | :--- |
| 30 | $61.22 \%$ | Stay the Same |
| 4 | $8.16 \%$ | Decline |

80. If you expect any of these business factors to increase or decrease, what are the principal reasons for the changes?
$1 \quad 4.17 \% \quad$ Adding more services and products to attract a broader range of customers.
$1 \quad 4.17 \% \quad$ AS clients increase, the need for additional salespeople and office staff will increase.
$1 \quad 4.17 \%$ consumer confidence seems to be on the rise. We are seeing more customers come through our doors. But their spending habits are still conservative.

1 4.17\% Customer service will increase our business
$1 \quad 4.17 \%$ Economy improvement
$1 \quad 4.17 \%$ economy will flex - then impact the bottom line.
$1 \quad 4.17 \%$ economy, effort by our staff, experience of staff
$1 \quad 4.17 \%$ fuel costs and general economy affect customer totals
$1 \quad 4.17 \% \quad$ General market improvement - with focus on some additional services
1 4.17\% hopefully as the economy improves our business will pick up
$1 \quad 4.17 \% \quad$ Increased boaters in the market
$1 \quad 4.17 \%$ lack of interest in boating, fuel prices
1 4.17\% local economy
1 4.17\% marketing
$1 \quad 4.17 \%$ marketing and working smarter
$1 \quad 4.17 \%$ more aggressive marketing; increased security on site.
$1 \quad 4.17 \% \quad$ More income/profit when we sell out all of our dock space
1 4.17\% new business
$1 \quad 4.17 \%$ possible increase in profit due to new storage facility
$1 \quad 4.17 \%$ price increases to offset wage/tax increase
1 4.17\% progressive, proactive management; flexibility and adaptability of the business.
1 4.17\% rate increases
$1 \quad 4.17 \%$ the amenities provided
1 4.17\% weather!

## Count Percent Response

81. From your perspective as a businessperson, please rate the overall quality of life in your city/county:

| 8 | $16.33 \%$ | Excellent |
| :---: | :---: | :--- |
| 27 | $55.10 \%$ | Good |
| 13 | $26.53 \%$ | Average |
| 1 | $2.04 \%$ | Poor |

82. What aspects of quality of life would you like to see enhanced in your city/county?
$9 \quad 20.93 \%$ Shopping \& Retail
4 9.30\% Restaurants
8 18.60\% Multi-Purpose Complex
3 6.98\% Children \& Teen Activities
19 44.19\% Other
83. Do you feel your customers have an awareness or concern about environmental issues that affect Lake Erie?

| 23 | $46.94 \%$ | Yes |
| :---: | :---: | :--- |
| 3 | $6.12 \%$ | No |
| 23 | $46.94 \%$ | Somewhat |

84. Do you live in the city/county you work in?
$37 \quad 75.51 \%$ Yes
12 24.49\% No
85. Which of the following promotional/marketing outlets have provided the best return for your advertising dollars?

| 5 | $4.63 \%$ | Newspapers |
| :---: | :---: | :--- |
| 2 | $1.85 \%$ | Television |
| 4 | $3.70 \%$ | Radio |
| 22 | $20.37 \%$ | Internet |
| 2 | $1.85 \%$ | Door to door (fliers) |
| 1 | $0.93 \%$ | Telephone solicitation |
| 38 | $35.19 \%$ | Word of mouth |
| 16 | $14.81 \%$ | Boat/trade shows |
| 13 | $12.04 \%$ | Social media |
| 5 | $4.63 \%$ | Other |

## Count Percent Response

86. What organization(s) are you a member of and/or what certifications do you have?

3 3.09\% Association of Marina Industries
3 3.09\% National Marine Manufacturers Association
$1 \quad 1.03 \% \quad$ National Marine Electronics Association
2 2.06\% American Boat Builders and Repairers
$5 \quad 5.15 \% \quad$ Marine Retailers Association of the Americas
$23 \quad 23.71 \%$ Lake Erie Marine Trades Association
16 16.49\% Inter-Lake Yachting Association
6 6.19\% Greater Cleveland Boating Association
2 2.06\% American Boat \& Yacht Council
$1 \quad$ 1.03\% Certified Marina Operator
28 28.87\% Ohio Clean Marinas Program
7 7.22\% Other


[^0]:    ${ }^{1}$ Kraybill, D. 1995. Retention and Expansion First, Ohio's Challenge. 8(2):4-7 [Department of Agricultural, Environmental, and Development Economics, Ohio State University, Columbus, OH]

[^1]:    ${ }^{2}$ Morse, G. 2004. The Retention and Expansion of Existing Businesses. CARDI- Cornell, Ithaca, NY. http://www.cdtoolbox.net/economic development/ 000195.html

[^2]:    ${ }^{3}$ Federal definition available at: http://www.whitehouse.gov/sites/default/files/omb Lassets/a11 current year/s85.pdf
    ${ }^{4}$ Ohio's Lake Erie shoreline counties represented in this survey are Lucas, Ottawa, Erie, Lorain, Cuyahoga, Lake and Ashtabula counties.
    ${ }^{5}$ Assuming average income tax rate of Lucas (3.76\%), Ottawa (3.76\%), Erie (3.76\%), Lorain (5.26\%), Cuyahoga (5.26\%), Lake (3.76\%) and Ashtabula

[^3]:    (3.76\%). Counties combined average income tax rate of 4.19\%
    ${ }^{6}$ NAICS Codes 39 and 41 combined and averaged for a mean wage of $\$ 30,415$. Estimated personal income is derived from May 2014 Occupational Employment Statistics via the US Department of Labor, Bureau of Labor Statistics web site at:
    http://www.bls.gov/oes/current/oessrcma.htm

[^4]:    ${ }^{7}$ Kochan, T., Finegold, D., and Osterman, P. (2012) Who Can Fix the "Middle Skills" Gap? Harvard Business Review, 90(12), 81-90.

[^5]:    ${ }^{8}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^6]:    ${ }^{9}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^7]:    ${ }^{10}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^8]:    ${ }^{11}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^9]:    ${ }^{12}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^10]:    ${ }^{13}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^11]:    ${ }^{14}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^12]:    ${ }^{15}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^13]:    ${ }^{16}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

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[^16]:    ${ }^{19}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^17]:    ${ }^{20}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

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[^19]:    ${ }^{22}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^20]:    ${ }^{23}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^21]:    ${ }^{24}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^22]:    ${ }^{25}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

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[^24]:    ${ }^{27}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

[^25]:    ${ }^{28}$ Information obtained from Sperling's Best Places http://www.bestplaces.net/ and US Census Bureau http://www.census.gov/ which reflect most current information (2012-2014).

