

Extension Area 22: Economic Overview

Adams, Brown, Clermont, Highland Counties

Report prepared January 2025 by Amanda Osborne and Eric Romich, OSU Extension Community Development

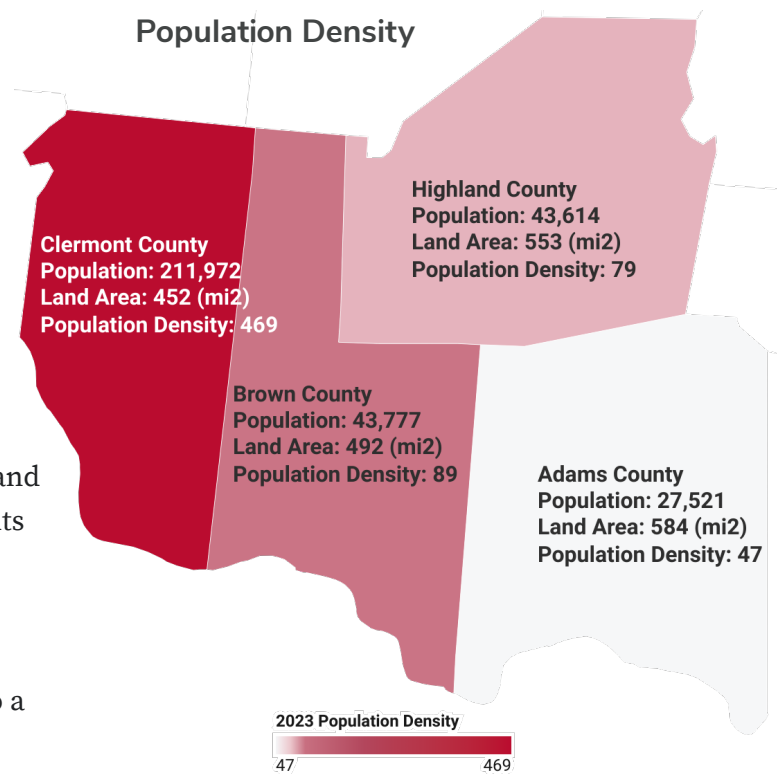
Spring 2025 Edition

Regional Overview

OSU Extension Area 22 is a four-county area in the southwestern part of the state, including Adams, Brown, Clermont, and Highland counties. In 2023, the combined Area 22 footprint is 2,081 square miles (mi²) supporting a population of 326,884 residents and an overall population density of 157 residents per square mile. Population density is a ratio of total population to total land area, simply described as a count of residents per square mile. As illustrated in Image 1, Clermont County has the highest population density of 469. Adams, Brown, and Highland counties ranged between 47 to 89 residents per square mile.

Overall, the combined population in Area 22 has grown, increasing by 11.3% from 293,568 in 2001 to a total population of 326,884 in 2023. However, there were some notable shifts in the population trends of individual counties between 2001 and 2023. Clermont County experienced the greatest amount of growth as the population increased by 16.7% from 181,673 in 2001 to 211,972 in 2023. During this period, Highland County underwent a population increase of 5.2% to a total of 43,614 in 2023, while Brown County had a population increase of 2.1% to a total of 43,777 in 2023. Between 2001 and 2023 there were minimal shifts (-0.2%) in population in Adams County, with 27,521 residents in 2023.

Image 1: OSU Extension Area 22
Population Density



Key Stats

Total of 319 Industries
Total Employment of 139,537
Gross Domestic Product \$14.9 B

Regional Industry Sector Overview

IMPLAN defines the total annual production value of each Industry or Commodity as Output. Total output represents the total production value of an industry including intermediate inputs, employee compensation, proprietor income, taxes on production and imports, and other property income.

Table 1 below ranks the top 10 industries in Area 22 by total output in 2023. Owner-occupied dwellings was the highest ranked industry with a total output of \$1.68 billion. The owner-occupied dwellings sector represents the wealth generated from home ownership. Owning and maintaining a home is also a major area of spending and the owner-occupied dwellings sector captures that economic effect. However, there is no employment or labor income generated in the owner-occupied dwellings sector, as the employment positions such as property managers and real estate agents is captured in the other real estate sector.

The industry with the second highest total output in Area 22 was insurance carriers (except direct life) with a total output of \$1.14 billion, supporting 1,964 jobs, and an average employee compensation of \$129,889 per year. When comparing 2023 to 2022, the data shows the insurance carrier industry experienced an 8.9% increase in total output.

The industry with the third highest total output was monetary authorities and depository credit intermediation with a total output of \$836 million, supporting 1,358 jobs, and an average employee compensation of \$79,176. When comparing 2023 to 2022, the data shows the monetary authorities and depository credit intermediation industry experienced a -2.0% decrease in total output.

Of the top 10 industries by total output, the sector with the most employees in the region was employment and payroll of local government and education with 6,614 employees. The average annual income for these workers was \$72,183 per year.



Table 1: Area 22 Top 10 Industries by Total Output

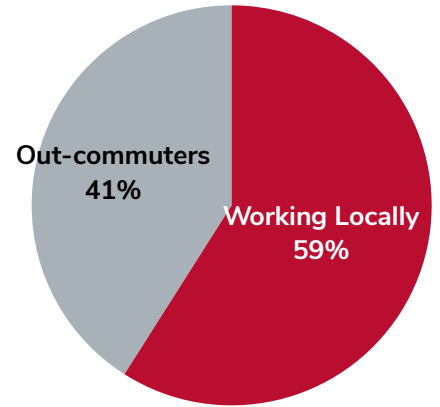
Industry Description	Output	Total Employment	Average Employee Compensation
Owner-occupied housing	\$1,675 M	N/A	N/A
Insurance carriers, except direct life	\$1,144 M	1,964	\$129,889
Monetary authorities & depository credit intermediation	\$836 M	1,358	\$79,176
Truck transportation	\$802 M	1,528	\$76,392
Other real estate	\$793 M	5,263	\$62,846
Software publishers	\$679 M	1,292	\$174,741
Limited-service restaurants	\$642 M	6,310	\$23,086
* Employment & payroll of local govt, education	\$563 M	6,614	\$72,183
Lessors of nonfinancial intangible assets	\$482 M	59	\$211,122
Scenic, sightseeing transportation & support activities	\$441 M	2,663	\$108,262

Area 22 Annual Employment Trends

The Total Employment figure reported by IMPLAN represents a full- and part-time annual average including the self-employed, all federal, state, and local government employment and military employment (including overseas military).

Chart 2 provides a visual reference of the Area 22 annual employment trends between 2001 and 2023. As shown in the chart, Area 22 experienced consistent growth between 2002 and 2007 when the U.S. housing market collapsed, stressing global financial markets, and ultimately triggering the U.S. economy into a period of recession. Since 2001 annual employment in Area 22 increased by 21.8% reaching a peak employment of 139,537 jobs in 2023. Between 2021 and 2022 Area 22 experienced a year-to-year job increase, gaining 10,518 jobs. An additional 1,491 jobs were gained in 2023. As noted in Chart 1, in 2023 41% of the workforce was local, while 59% were out-commuters.

Chart 1: Area 22 Location of Workforce



When considering the long-term employment trends by county, Clermont County saw the greatest growth in total employment of 32.2%, increasing from 72,409, in 2001 to 95,713 in 2023. Brown County's total employment increased by 13.1%, from 13,282 jobs in 2001 to 15,019 in 2023. During the same period (2001–2023) Adams County experienced a -7.6% decline in total employment while Highland County increased 5%.

Chart 2: Area 22 Annual Employment

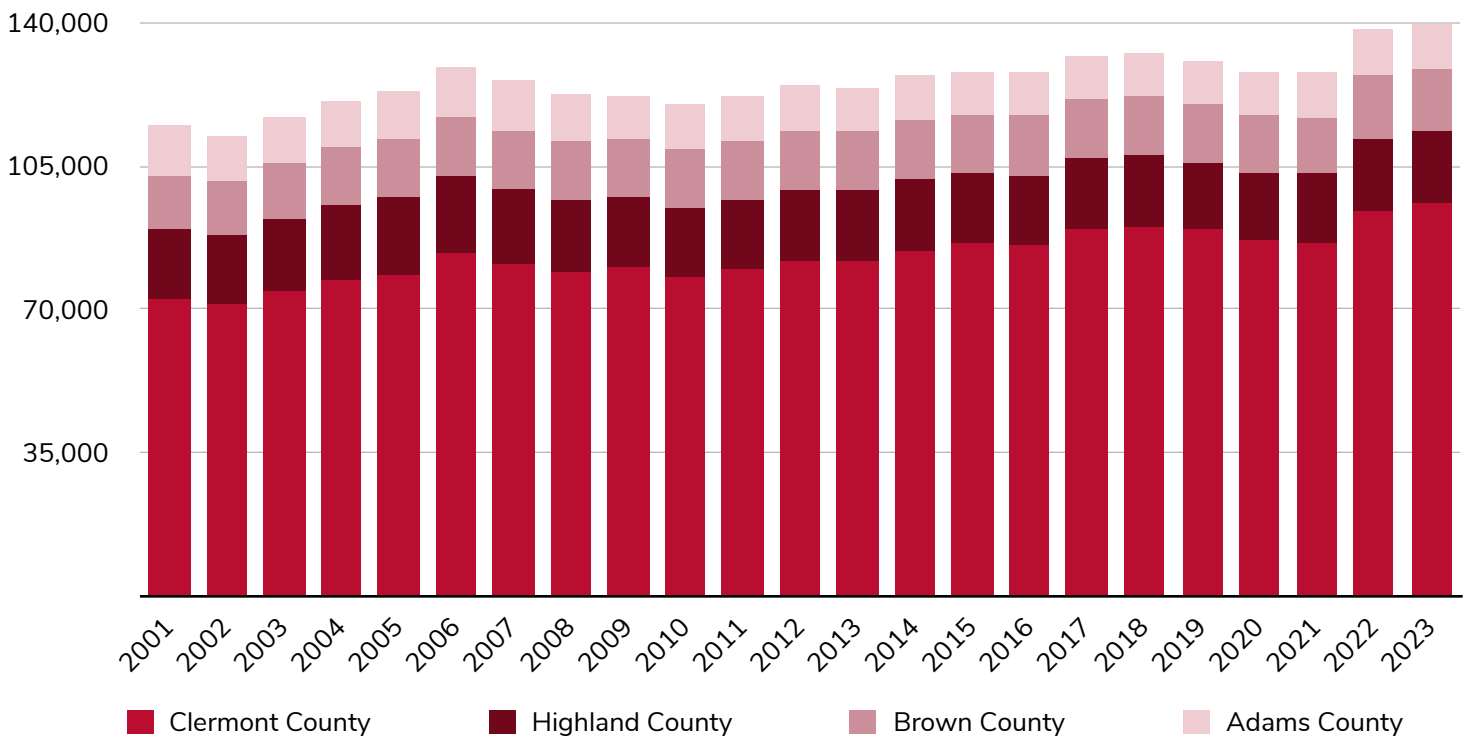
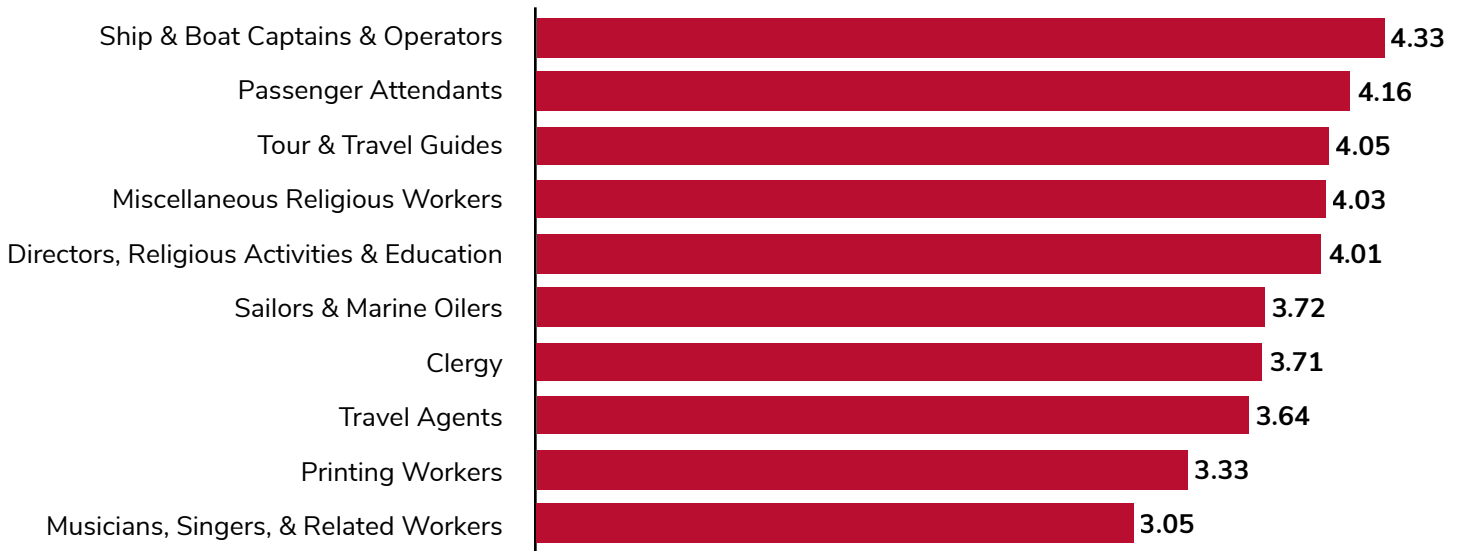


Chart 3: Area 22 Top 10 Occupations by Location Quotient

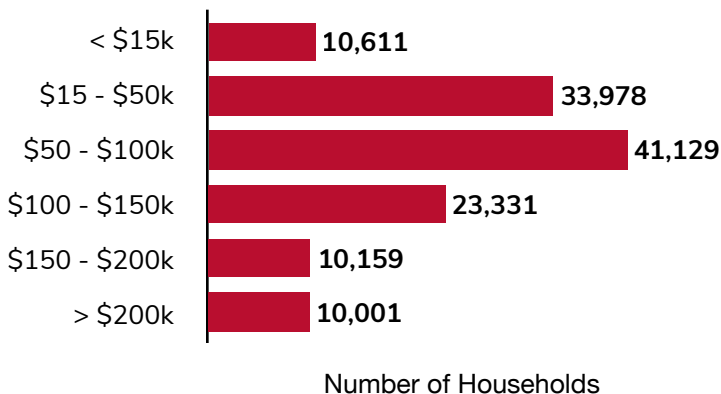


Occupations by Location Quotient

A location quotient (LQ) is a metric that compares the relative concentration of a local region's workers in a specific industry sector to the concentration of workers nationally in the same sector. An LQ equal to 1 signifies that the local share is equal to the national share, while an LQ greater than 1 means the local share is greater than the national share and is typically an exporter or perhaps has a specialization in that sector. Where there is an occupational concentration, there also tends to be higher core competencies relative to other areas, creating a competitive advantage. In addition, training and education opportunities associated with the occupation are often readily available to meet hiring demands.

Illustrated above, Chart 2 lists the top 10 occupations with the highest LQ in Area 22 demonstrating a significant concentration of workers relative to the nation. In 2023, the top occupation by LQ in Area 22 was ship and boat captains and operators, with an LQ of 4.33. This suggests the region has more than four times the number of ship and boat captains and operators compared to the national average. The second highest occupation by LQ in Area 22 was passenger attendants at 4.16, followed by tour and travel guides with an LQ of 4.05, and miscellaneous religious workers at 4.03.

Chart 4: Area 22 Households Income



Household Income

Area 22, had 129,209 households in 2023. Illustrated in Chart 4, the majority of the 129,209 households had a household income of \$15k-\$50k (26%) or \$50k-\$100k (32%). In 2023, there were 10,001 households (8%) with an income of over \$200k and 10,611 households (8%) with an income of less than \$15k per year.

Image 2: Average Employee Compensation by County

2023 Data and Dollar Year

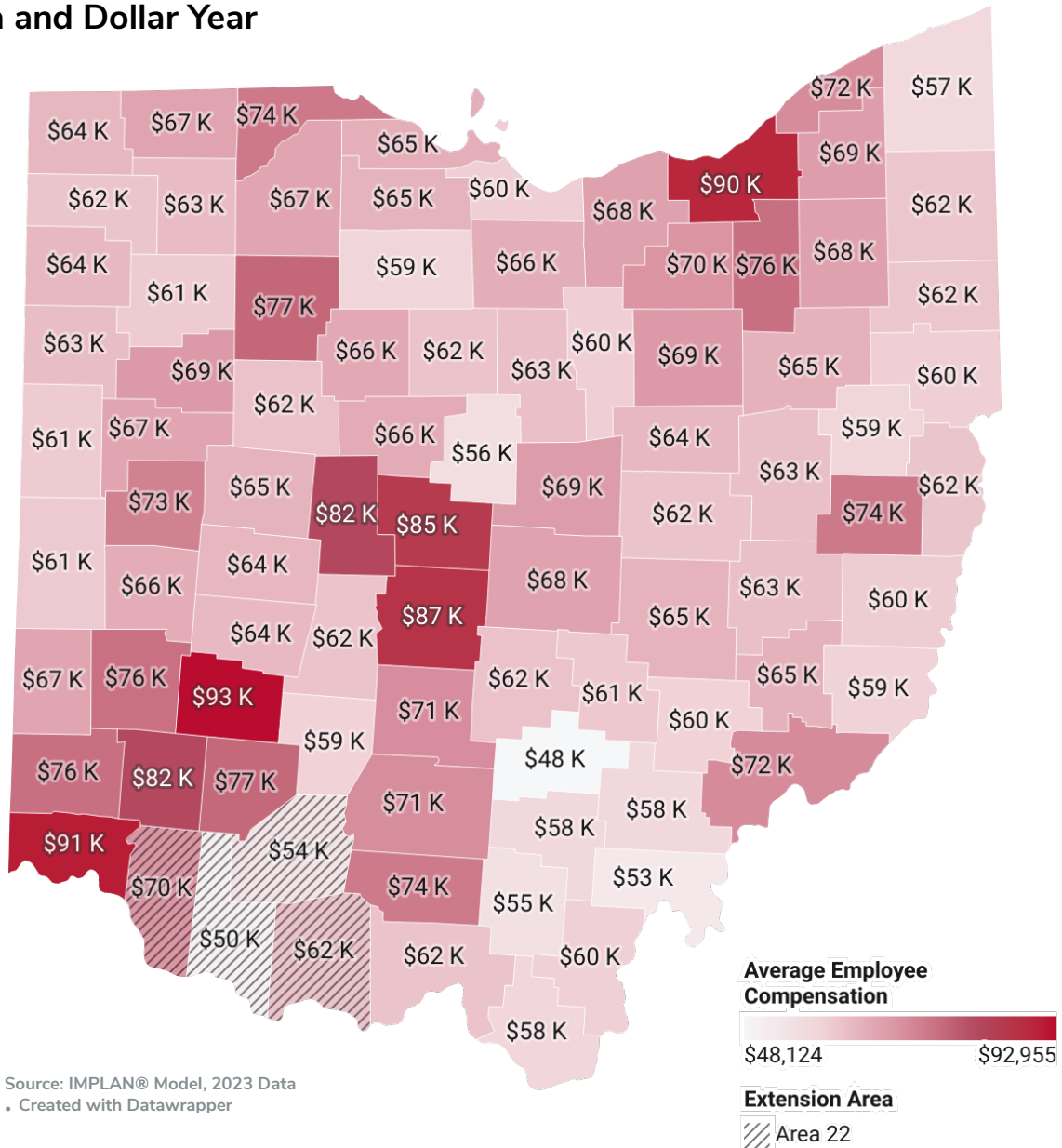


Image 2 illustrates the average employee compensation by county for 2022. Employee Compensation is the total payroll cost of an employee including wages and salaries, all benefits, and payroll taxes. The average employee compensation is calculated as Employee Compensation divided by wage and salary Employment. When comparing counties statewide, Greene County had the highest average employee compensation of \$92,955, while Hocking County posted the lowest county average of \$48,124 in 2023. When combining all Ohio counties, the

statewide average employee compensation in 2023 was \$66,126 per worker, which was a 4.1% increase compared to 2022.

Of the counties in Area 22, Clermont County had the highest average employee compensation of \$69,872, ranking 22nd highest in Ohio. The next highest average employee compensation in Area 22 was Adams County at \$62,007, followed by Highland County \$54,042, and Brown County \$50,354.



Modeling Data Source

IMPLAN® model, 2023 Data, using inputs provided by the user and IMPLAN Group LLC, IMPLAN System (data and software), 16905 Northcross Dr., Suite 120, Huntersville, NC 28078.
www.IMPLAN.com.

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