

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO**



By



**GEM
PUBLIC SECTOR
SERVICES**

In Conjunction With



**Timeframe for the Market Study
First and Second Quarters of 2007**

**Date of the Report
August 17, 2007**

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO**

For

Goshen Township
6757 Goshen Road
Goshen, Ohio 45122

By

GEM PUBLIC SECTOR SERVICES
137 North Main Street, Suite 900
Dayton, Ohio 45402

In Conjunction With The

KLEINGERS & ASSOCIATES
6305 Center Park Drive
West Chester, Ohio 45069

Timeframe for the Market Study
First and Second Quarters of 2007

Date of the Report
August 17, 2007

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO**

ACKNOWLEDGMENTS

GOSHEN TOWNSHIP TRUSTEES

**Tim Hodges
T. J. Corcoran
Mike Keeley**

GOSHEN TOWNSHIP ADMINISTRATION

**Ray Snider - Administrator
Louis M. Ethridge – Director Community & Economic Development**

ORGANIZATIONS

**Goshen Township, Clermont County, Ohio
Clermont County, Ohio**

**Appraisal Institute
Urban Land Institute**

**DemographicsNow.com
United States Census Bureau**

Kleingers & Associates, Inc.

FUNDING

Funding for this study has been provided by Goshen Township, Clermont County, Ohio

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO**

TABLE OF CONTENTS

ACKNOWLEDGEMENTS i.

TABLE OF CONTENTS ii.

LIST OF MAPS v.

LIST OF APPENDICES vi.

I. EXECUTIVE SUMMARY

A. Definition of the Study Area 1.

B. Purpose of the Analysis 2.

C. Objective of the Analysis 2.

D. The Specific Question(s) To Be Answered 2.

E. What Analytical Methodologies Have Been Used in This Analysis 2.

F. Housing Market Observations and Conclusions 2.

G. Office and Industrial Market Observations and Conclusions 4.

H. Retail Market Observations and Conclusions 5.

I. General Market Observations 6.

J. Specific Recommendations for the State Route 28 Corridor 9.

II. AN INTRODUCTION TO MARKET ANALYSIS

A. Market Analysis Defined 1.

B. The Basic Questions to be Answered 2.

C. Who Needs Market Analysis 3.

D. The Fundamentals of Market Analysis 3.

E. The Market Study Report 8.

III. SCOPE OF THE MARKET ANALYSIS

A. Definition of the Study Area 1.

B. Purpose of the Analysis 2.

C. Objective of the Analysis 2.

D. The Specific Question(s) To Be Answered 2.

E. What Analytical Methodologies Have Been Used in This Analysis 2.

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO
TABLE OF CONTENTS (CONTINUED)**

IV. HIGHEST AND BEST USE ANALYSIS

A. Highest and Best Use Criteria	1.
B. Prerequisite Conditions of Highest and Best Use	2.
C. Application of Highest and Best Use to the Study Area	2.

V. DEMOGRAPHIC AND ECONOMIC DATA

A. Population and Household Summary Demographics	2.
B. Population Age Demographics	3.
C. Household Details	4.
D. Household Income Demographics	5.
E. Educational Attainment Demographics	6.
F. Marital Status Demographics	7.
G. Occupations of the Resident Workforce	7.
H. Employment by Industry	8.
I. Vehicle Ownership	9.

VI. THE HOUSING MARKET

A. The Current Market Inventory	1.
B. The Market	4.
C. Future Demand	5.
D. Competitive Supply	7.
E. Supply and Demand Balance	7.
F. Market Share and the Competition	8.
G. Observations and Conclusions	9.

VII. THE INDUSTRIAL AND OFFICE MARKETS

A. The Current Market Inventory	1.
B. The Market	2.
C. Future Demand	4.
D. Competitive Supply	6.
E. Supply and Demand Balance	7.
F. Market Share and the Competition	7.
G. Observations and Conclusions	7.

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO
TABLE OF CONTENTS (CONTINUED)**

VIII. THE RETAIL MARKET

A. The Current Market Inventory	1.
B. The Market	2.
C. Future Demand	3.
D. Competitive Supply	5.
E. Supply and Demand Balance	7.
F. Market Share and the Competition	7.
G. Observations and Conclusions	8.

IX. GENERAL OBSERVATIONS AND CONCLUSIONS

A. General Market Observations	1.
B. Specific Recommendations for the State Route 28 Corridor	3.

X. APPENDICES

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO
LIST OF MAPS**

Township Map and Study Area Aerial Photo... Section III, Pages 1a and 1b.

**A MARKET STUDY
OF THE STATE ROUTE 28 CORRIDOR
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO**

LIST OF APPENDICES

1. Population Trends 1990-2011	Tab 1
2. Household Details 1990-2011	Tab 2
3. Household Income Trends 1990-2011	Tab 3
4. Household Income by Age of Head of Household 2000-2011	Tab 4
5. Household Income Trends Comparison Index	Tab 5
6. Educational Attainment 1990-2011	Tab 6
7. Marital Status 1990-2011	Tab 7
8. 2000 Census Employment Comparison Report	Tab 8
9. 2006 Business and Employment Summary Comparison Report...	Tab 9
10. Vehicle Ownership	Tab 10
11. Housing Units Comparison 1990-2011.....	Tab 11
12. 2000 Census Characteristics of Housing Comparison Report	Tab 12
13. 2000 Census Housing Values Comparison Report	Tab 13
14. Consumer Expenditure Forecast Comparison; 2006-2011.....	Tab 14
15. Retail and Service Business Activity and Market Potential	Tab 15
16. 5, 10, and 15 Minutes Drive-time Maps for the Study Area	Tab 16

I. EXECUTIVE SUMMARY

A. Definition of the Study Area

The study area is a corridor that overlays the path of State Route 28 through Goshen Township in Clermont County, Ohio. The township is on the fringes of urban development in Clermont County. Township officials are looking forward to an increased rate of growth in the future as land areas in adjacent Miami Township are consumed for urban development. Township officials have defined three sub-areas for the State Route 28 corridor study. Sub-area 1 extends northeastward from the boundary of Goshen Township and Miami Township to a point southwest of the traditional heart of the Township at State route 28 and Goshen Road. This sub-area is coming under growth pressure in the current market as an outgrowth of urbanization occurring along the State Route 28 corridor in Miami Township. Intense commercial uses are migrating further eastward on the corridor in Miami Township as a function of the land area needed to support current generation, “big box” retailers. Sub-area 2 encompasses the traditional heart of Goshen Township around the intersection of State Route 28 and Goshen Road. This segment of the subject corridor is not under any significant, current development pressure and much of the land area along the corridor in this sub-area is already developed. The decisions to be made in the context of the current market are between preservation of the history of the Township and the potential for redevelopment as urbanization encroaches further into the Township. Sub-area 3 of the subject corridor extends northeastward from the heart of the Township to the northern Township boundary with Harlan Township of Warren County. The third sub-area is much more rural in character and observable development patterns suggest this third sub-area is likely to remain rural for some time to come.

While the subject area of the study is a primary thoroughfare through the Township, the market for development along the three sub-areas of the corridor is determined by factors outside of the subject area. Urbanization typically encompasses residential development as the first land use to emerge on the landscape. Typically, retail stores and consumer service providers follow residential growth to the extent that this residential growth has achieved a “critical mass” sufficient to support these commercial land uses. Industrial and office uses may follow as the next steps of the urbanization process. These land uses may, or may not, ever develop in the process of urbanization. Employment sources were the traditional reason for residential and commercial development, historically. However, the type of growth under way in Goshen Township and to a much greater extent in Miami Township, to the west, is being driven by “urban sprawl”. This type of growth is being fueled by the lifestyle choices of residents in the greater market area. This type of growth is not dependent on sources of employment for growth. Development of the nature being observed today, and likely to continue in the future, is dependent on such things as quality, market priced housing, good schools, and convenient access to a wide variety of retail goods and services. Goshen Township and the State route 28 corridor are on the brink of a potentially robust period of urbanization of the western portions of the Township while retaining the rural flavor of the Township northeast and east of the traditional heart of the Township at the intersection of State Route 28 and Goshen Road.

Two maps on pages 1a and 1b of Section III will help to put the land area of Goshen Township into context and provide a visual reference for the State Route 28 study corridor.

B. Purpose of the Analysis

The purpose of the analysis is to determine the range of potential land uses that can be accommodated adjacent to the study corridor in Goshen Township, now and in the future, based on the needs demonstrated by the marketplace.

C. Objective of the Analysis

The objective of the analysis is to provide market-based information that will enable officials of Goshen Township to develop plans for the future of the State Route 28 corridor, and its environs. The analysis will assist the Township in developing strategies, initiatives, and plans to serve the needs of residents of the community and provide for business opportunities that meet market demand.

D. The Specific Question(s) To Be Answered

The analytical questions to be answered in the following report are:

1. What is the current status of the Township and how competitive are existing developments?
2. What are the consumer and business needs in the community?
3. What business opportunities could be developed on the basis of market demand?
4. How will trends for the future influence land use needs in the study corridor?
5. Are there business opportunities for revitalized and/or redeveloped properties on State Route 28?
6. Is there anything that the Township can do to encourage commercial uses on the State Route 28 corridor in the future?

E. What Analytical Methodologies Have Been Used in This Analysis

The methodologies applied during the course of this analysis include the use of both primary research and secondary data. Demographic data has been obtained from several public and proprietary sources that have been identified throughout this report. Basic quantitative methods have been applied to develop useable information from the data that has been obtained. Of course, the analyst's observations, judgment and conclusions are also contained in this report.

F. Housing Market Observations and Conclusions

By 2011, based on the current and projected pace of housing growth in Goshen Township, the Township should be approximately 1.34 times the size it was in 2000. The housing inventory will have grown from 5,104 units in 2000, to approximately 6,233 units, today, and to approximately 6,981 housing units by 2011.

Based on observation and field-based estimates and projections, vacancy rates in the Township should be approximately 6% from now through 2011. This indicates a stable housing market with a minor demand constraint.

In analyzing the overall vacancy rate, the Township housing market appears to have a demand constraint in the rental housing market while there is a supply constraint in the ownership housing market. Traditionally, a 5% market vacancy rate has been regarded as representative of a stable (supply/demand balanced) market.

The overwhelming market for new growth is the owner-occupied housing segment comprised of freestanding, single-family homes on suburban lots. This segment of the housing market is expected to continue to propel the Goshen Township housing market through 2011.

While it would be a break with the dominant form of housing being built in Goshen Township today, more diverse housing products should be considered in the future. Higher density housing products for younger persons as well as senior citizens could have roles in the Township in the future. There is no question, Goshen Township has a good housing market, but it is concentrated in essentially one product type; freestanding, single-family homes in relatively low density residential subdivisions. There is also no question that the housing in Goshen Township appears to be popular with consumers seeking a more “rural” setting. Once again this is only a segment of the population that could find Goshen Township to be a desirable place to live. Younger persons who have not yet reached the family formation years and seniors who may no longer want the responsibilities of freestanding homes are two large segments of the population that appear to be without new housing alternatives in the Township. The point of this observation is that higher density housing products could be developed to serve more segments of the housing market for ownership and for rental. These are housing products that could have a place in an urbanizing environment like that emerging in the Township. These housing products are higher density products that can be interspersed in a suburban community like Goshen Township without changing the character of the community, in general. New, higher density residential products for specific segments of the housing market should be a part of the future in Goshen Township whether for sale or for rent. Higher density housing projects are likely to represent residential products that could be developed in close proximity to the State Route 28 study, corridor between the Miami Township boundary and the traditional core of the Township at the intersection with Goshen Road.

The large percentage of the housing inventory comprised of manufactured housing units is likely to become problematic for the Township in the future. Some of the issues created by high-density manufactured housing parks have been cited in the discussion above. Before conflicts between manufactured housing parks and traditional development of all types emerges in the Township, a strategy for addressing manufactured housing products and manufactured housing parks should be considered so that the influx of traditional development in the Township in the future does not cause the unexpected uprooting of hundreds of households and the inherent conflicts and emotional confrontations that can occur if the transition to more conventional development is not anticipated and managed. The Township may want to consider limiting further development of manufactured housing parks. The extension of public utilities; especially water and sanitary sewer service trunk lines, will open up large land areas for development in the future and potentially raise the value of existing manufactured housing parks for redevelopment to other more conventional land uses. The corridor plan for State Route 28 through the Township is one means of identifying future land use alternatives many years before development actually takes place.

Clearly identifying the potential alternative uses of manufactured housing parks well in advance of development is a way of offering residents valuable time to consider the parks in which they are now located whether they may want to relocate at will before development pressures force the issue.

The residential growth in Goshen Township is likely to be followed by commercial development. The pace of growth in the housing market and that projected for the commercial development market should enable the Township an opportunity to prepare for more rapid urbanization in the future. This urbanization may accelerate slowly at first, but will likely be evident in less than five years from the date of this market analysis. The magnitude and possibly the range of Township services will have to expand in the coming years.

G. Office and Industrial Market Observations and Conclusions

At the present time Goshen Township does not appear to have much of a competitive market supply of existing office or service business buildings to address any potential market demand that comes its way. The pace of growth over the next five years is expected to be slow; however, the pace of commercial growth will only slightly lag the growth of housing in the Township. If the pace of housing growth accelerates in the next five years, the Township can expect an influx of commercial development requests. It is the time period from the conclusion of this study to the next decennial census in which the Township can plan for its future in the likely commercial corridor that will emerge along State Route 28. Housing growth from 2000 to 2010 will be captured in the next Census along with growth in the adjacent jurisdiction of Miami Township. As land for new development is absorbed and the full magnitude of growth in Miami Township and Goshen Township is captured in the next Census, development pressures will likely build for new projects in the western segment of the State Route 28 study corridor.

The analysis above suggests that a reasonable market for office and service business space is on the horizon in the Township. A simplified calculation suggests that the underserved segments of the office and service business markets could require as much as 260,000 square feet, more or less, to balance market supply of businesses with indigenous market demand. The five minutes drive-time market indicates a supply shortfall of only 130,000 square feet. Both of the numbers cited above would enable Township based businesses to meet 100% of the currently unmet market demand indicated by the model. This calculation only takes into account the demand generated by Township residents or residents of the drive time market area. The market can easily expand well beyond the limits of the Township, but existing competition outside of Goshen Township reduces the unmet market demand significantly. Of course, the Township will never retain all of the indigenous demand its residents generate for services. There may be some trade off between residents going elsewhere for services and the influx of non-residents to well located businesses in the Township. This trade off will hopefully balance supply and demand or be skewed in favor of Goshen Township based businesses in the future, but no one can accurately forecast this outcome. A favorable balance would be dependent on recruiting the “right” businesses to the “right” locations in Goshen Township. The “right” locations are likely to be along the State Route 28 corridor between the intersection of Goshen Road and the western Township boundary with neighboring Miami Township.

Virtually all of this growth will require new improvements on newly developed sites. Managing the development process will be crucial to the outcome for the Township. The next five years should allow the Township some time to anticipate growth and decide what it wants and does not want to entertain in the future.

Based on current market conditions and what appear to be future market opportunities, Goshen Township may wish to position itself to address market opportunities when presented through cooperative relationships with property owners who understand and embrace the desires of the Township to enhance employment opportunities within the Township while not just yielding to development pressure to build any project that comes along. This approach to commercial development of all types will be necessary in order to manage the growth and future development of Goshen Township to retain as much of the current “feel” of the community as possible while it continues to grow and evolve.

H. Retail Market Observations and Conclusions

Goshen Township has an established, but limited retail business base within a recognized trading corridor.

The Township has been experiencing residential growth, now as a part of the urbanization of Clermont County. The few retail centers on the landscape in the Township are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Clermont County to compete with the older, established centers in the area.

The Township has added limited retail developments as needed in the past, but is now at the point where it may be the location of future retail market growth for a trading area that is broader than the Township’s jurisdiction. This growth will be directly related to the development status of the State Route 28 corridor in neighboring Miami Township.

The “traditional downtown” or heart of the Township at the intersection of Goshen Road and the State Route 28 corridor could become the location of a number of small, locally owned, site based service businesses and specialty retailers.

The successful transition of this” downtown corridor” in Goshen Township while there is an atmosphere of commercial expansion in the Township could be crucial to the future success of this district.

Specialty retailers have to commit the long hours to manning their stores waiting for consumers to buy something in order for the store to be able to pay its bills and remain open. This can be a “long hours for low reward proposition” for the store operators. In essence, specialty retailers may be in their twilight to be replaced by cyber merchants and even charitable organizations that have expanded vigorously into the retail market.

The point of this observation is that there is a limited market for specialty merchant space in any community, but it may be extremely limited while the more general market is undergoing substantial growth led by established chain retailers.

When new competitive retailers emerge in the Township in the future, their retail gravity may pull small retailers, dependent on the traffic generated by strong anchor tenants, to locations in closer proximity to the epicenter of new high-traffic retail outlets. The effect would be to erode the retail merchant base in the “traditional downtown”.

Neighboring Miami Township has been experiencing substantial growth as part of the urbanization of Clermont County. The retail centers on the landscape in Goshen Township are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues will emerge elsewhere in Clermont County to compete with the older, established centers in Goshen Township and elsewhere.

A likely long-term scenario is that Goshen Township will increase in its importance as a retail center in Clermont County. This is likely be an outcome of the urbanization of the western portion of Clermont County and the possible relocation of merchants who may have come to neighboring Miami Township in the near-term, but want to be closer to the leading edge of residential growth in Goshen Township in the future.

The Township must try to find the elusive balance between the demand of consumers in the market today; many of whom are Goshen Township residents, and the needs of a population and households in the future that will have more and newer choices. There will be a great deal of pressure in the short run to meet current consumer demand within the context of current, competitive venues on the landscape. The Township must resist some of this pressure to try to remain balanced in its retail development in the future.

The “traditional downtown” of heart of the Township at the center of the study corridor is a likely location for specialty merchants, but may hold even more potential for site based, consumer service businesses. While these may be small-scale businesses they will still require easy access and off-street parking. The access and parking will help to offset the inability to park on the street and the inconvenient access this condition creates. Even if these prerequisites are met, it still takes local entrepreneurs to address the potential market for their goods and/or services.

I. General Market Observations

Goshen Township and Clermont County are in the midst of an urbanization process that began several years ago and is expected to continue well into the future. Much of the growth has come from households seeking new homes in suburban settings that offer a quality lifestyle and close proximity to urban amenities and workplaces. Much of the growth has come to the Township and the County from within the metropolitan area.

Clermont County and Goshen Township are ideal residential locations for households in which one spouse works in the City of Cincinnati and the other works in elsewhere in the metropolitan area. Urbanization is still in its early stages so the lifestyle is still “rural” in character.

The pace of growth in Goshen Township is projected to continue through 2011 only slightly off the pace of growth between 2000 and 2006 although the majority of growth will likely be skewed to the period between 2009 and 2011. The population of Goshen Township will likely comprise a larger share of the population of Clermont County than it has historically or does now given the pace of growth.

Goshen Township is witnessing new growth, but it is also has an old, established “traditional downtown” or heart of the Township. Therefore, Goshen Township must address new development while also addressing issues of age and urban decline in its “traditional downtown” on the State Route 28 corridor.

The older buildings in the State Route 28 corridor in the “traditional downtown” will require substantial investments in maintenance and renovation in order to retain their character in the future. The central portion of the State route 28 corridor expresses the tradition and heritage of Goshen Township or it would not be the central segment of the study corridor for which this market analysis has been conducted. The character expressed by this “traditional downtown”, in part, translates into the lifestyle that brings new households to the Township. As such, the “traditional downtown” will require continued monitoring, private investment, and possible public intervention in order to retain its vitality in future years.

Residential growth is seen as almost a given in the next five years. Commercial growth; however, is directly related to the Township’s capacity to address the needs of business and industry within its boundaries. The Township does not appear to have an adequate supply of existing, modern, fully functional, commercial buildings of any type for prospects who do not wish to build new buildings. Conversely, the Township appears to have ample land for future commercial, industrial, and retail development. It will be incumbent on Township officials to oversee the development of the available land for the most productive, long-term benefit of the Township.

In general, efforts should be made to facilitate revitalization, reuse or redevelopment of existing space or sites in the State route 28 corridor while the consumer market is still growing and all potential competitive venues have not yet emerged on the landscape. Efforts should begin, before competition emerges, to work with existing property owners and the potential developers of new venues to mitigate the impact of new locations on established locations within the Township.

During the process of revitalizing the “traditional downtown” area of Goshen Township, a mix of land uses is likely to emerge. This mix will help facilitate the revitalization and/or restoration process in the area, but the concept of mixed uses should not be overlooked in the development of new land uses in the Township. There may be opportunities to introduce mixed-use commercial and residential projects that include components of retail and office uses in conjunction with high-density residential products for the local market.

This may not be an alternative offered by developers in the near-term because of the abundance of land for development in the Township, but it should not be overlooked as a means of conserving land and to create the “critical mass” of residents that is cited as a shortcoming in the commercial development of the Township in the preceding sections of this report.

In general, there are two ways to create mixed-use developments. The first way is to mix uses within the shell of a single, multi-story building. This is a vertical mix of uses; retail on the first floor, office space on the second floor, and residential units on the third floor for example. The second way to mix uses is in the form of a multi-purpose campus in which individual development pods may be of single use, but the combination of pods in the development create a mix of retail, office and residential uses on the “campus” of the overall project. Both methods of creating mixed-use developments could be applicable to Goshen Township. The “horizontal mix” is more likely to take place given the amount of land available for development. The “vertical mix” of development would be a break with the traditional form of development experienced in Goshen Township to date, but this form of development can provide an array of uses in any new development project. Even if a mixed-use project proves desirable in Goshen Township, market indicators should not be ignored and the scale of the development should reflect the magnitude of market demand anticipated for the products to be offered.

In general, the pace of residential growth is likely to remain steady for the next five-year period, but is likely to accelerate in pace near the end of the five-year period or beyond. As the pace of residential development accelerates, the character of the Township will begin to transition from a “rural” environment to a “suburban” environment. As this transition occurs, commercial development will begin to emerge in the Township, most likely along the State Route 28 corridor. The focus of this development is likely to be in the western segment of the study corridor as the result of two market dynamics. First, commercial development will “spill over” into Goshen Township as desirable commercial development parcels are “fully consumed” in neighboring Miami Township. Second, the “critical mass” of households in Goshen Township may encourage new development near the “traditional downtown” of the Township at the intersection of State Route 28 and Goshen Road. This development is likely to locate west of the “traditional downtown” due to the population density in the western portions of the Township.

As conventional residential and commercial development continues to expand in the Township in the future, a conflict may emerge between manufactured housing parks and conventional development. This conflict may be most evident with regard to manufactured housing parks along the State route 28 corridor. Current housing parks may represent future commercial sites. If commercial developers acquire housing parks for redevelopment, large numbers of households can be uprooted against their will. This can be disruptive to the Township’s growth and progress. The Township should consider a long-term strategy regarding manufactured housing parks that could work to offset the potential for conflict in the future. Even off the State Route 28 corridor, manufactured housing parks will probably come into conflict with traditional residential development in the future. Based on the experience of other communities as they have urbanized, this conflict between housing types is almost assured; the question is when this conflict manifests itself not if it will.

J. Specific Recommendations for the State Route 28 Corridor

State Route 28 is the traditional arterial corridor through Goshen Township and should be a natural corridor for expansion of the image and character that is what the Township wants to project in the future.

Prospects for revitalized and restored historic structures and small-scale commercial buildings are a small niche of the market at the center of the corridor in the “traditional downtown” of the Township. Frequently, the cost of revitalizing or restoring an old structure is more expensive than building a new structure of equivalent size. Buyers can be surprised by the oversight of “landmarks commissions” or “historic preservation” groups that may have regulatory authority over restoration projects. These surprises usually result in additional time and money than was originally planned for restoration projects. Because of the number of unknowns in any revitalization or restoration project, financial institutions are reluctant to lend on these projects.

When done, a project may have an historical appearance, but it must be fully functional space in the context of the occupant’s competitive market. This means the restoration must have modern climate control with energy efficiency. ADA compliance is a requirement. Telephone, communications and data linkages must be state of the art. Signage must be clearly observable from the street at normal speeds. The occupant must have easy access along with an identity and visibility. The study corridor and major intersecting thoroughfares do not readily accommodate “on street” parking. Employees and customers are likely to arrive by car. Contiguous, on-site parking and access from the primary thoroughfares or side streets are absolute prerequisites to successful restoration/revitalization. Parking and its access must be clearly labeled with way finding directional signage if necessary. The parking and access requirements may be among the most important prerequisites to restoration/revitalization in the corridor and vicinity.

If restoration is not possible, new construction utilizing complementary architectural cues and building materials should be permitted. Some effort should be devoted to maintaining a consistent scale between restored and new structures in the “traditional downtown” segment of the corridor if this situation arises. A complementary new structure in the corridor will be better in the long term than languishing properties interspersed with restored properties.

The Township should be proactive in setting the stage for restoration, revitalization, and/or redevelopment by securing reciprocal easements for access and off-street parking. The Township should consider facilitating financing for restoration projects in conjunction with local financial institutions. In addition, the Township may want to consider financial support that covers “buy down” costs in excess of new construction and/or appraised values of the older properties as restored. A “loan convertible to grant” type program secured by a junior lien may be the means to accomplish this goal. Obviously, some of the regulatory and oversight concerns expressed above should be clearly stated so that potential buyers know precisely what hurdles they will have to clear and who will be responsible for approving their plans. A “how to” guide may be in order. Finally, the Township may want to consider a demonstration project. This is essentially speculative development, but it may be useful as a “pump priming” exercise. This step should only be taken if none of the other steps results in any market interest.

The reader should remember, the statement above, prospects for restored and revitalized properties represent a niche in the general market. Many users of professional or general office space want “new” space. This segment of the market will not be attracted to existing buildings in the State route 28 corridor, but could be attracted to the corridor if redevelopment, or new development, opportunities also exist. Maintaining the scale of new projects will be important to the overall character of the “traditional downtown” segment of the corridor, so some market participants will not fit in the corridor under any circumstances.

Finally, revitalization, reuse and/or redevelopment projects are long-term projects. In many cases it has taken over twenty years to effect broad change in a targeted area. The pace of growth in, and in the vicinity of, Goshen Township may help to accelerate the pace of revitalization in the State Route 28 corridor in the future, but the Township should not count on development elsewhere in the State Route 28 corridor benefiting the “traditional downtown” or its vicinity.

Some candidates for the corridor are likely to be lured to new developments based on the prospect of market growth and activity in these evolving areas as opposed to maintaining or enhancing the vitality of an existing area. Nevertheless, the opportunities are definitely more plentiful when the market is in a state of general growth. This appears to characterize the circumstances of Goshen Township in the near future.

The Township has plentiful land for new development, but portions of this land may not be “development ready”. The Township should review the western segment of the study corridor to ensure that utilities are present in sufficient capacity to support commercial development. Future thoroughfare upgrades should be anticipated along with future traffic control locations in anticipation of the time when the corridor is fully developed. The Township may also want to begin to think strategically with regard to points of ingress and egress along the corridor. Many communities wrestle with the problem of excessive curb cuts onto primary thoroughfares. The Township could be well served in the future to anticipate this potential problem and address it in advance rather than have to have to retrofit the corridor in the future after the land along this heavily traveled route is fully developed.

Many parcels along State Route 28 are sufficiently “deep” that zoning of the frontage may be different than the zoning of rear portions of the sites for future development purposes. Land owners may not want to have multiple zoning districts overlay portions of their land. These issues should be evaluated and strategically considered in advance as opposed to reactive zoning based on specific development plans.

II. AN INTRODUCTION TO MARKET ANALYSIS

A. Market Analysis Defined

Simply defined, market analysis attempts to understand, describe, and project the interaction of supply and demand for goods and services in the marketplace. Every consumer product and service that is anticipated or offered in the marketplace represents a component of planned or actual supply. The desires of consumers represent potential demand for new products and services. The buying choices made by consumers represent components of actual demand. Before new products or services are brought to market the anticipated actions of consumers are the subject of a great deal of quantitative and qualitative analysis. Even after products or services are introduced they are subjected to repeated competitive analyses to determine if consumers will be drawn to make purchases, perhaps in an environment of heightened competition with newer more desirable products and services than those being studied.

Market analysis is both an economic concept and a behavioral concept. The economic analysis involves quantitative tools and analyses to measure supply, demand, pricing and competitive positioning. The behavioral side of market analysis attempts to determine why consumers are drawn to specific products and services while bypassing seemingly similar competitive offerings. Studying consumers' preferences enables manufacturers and business operators to develop new products and services that meet the ever-changing desires of the consumer public.

Market analysis can be a macroeconomic concept as well as a microeconomic concept. A market analysis can be based on macroeconomic measures that apply to entire industries, regions, countries or the world. Similarly, a market analysis can be based on microeconomic measures that may only be applicable to a specific good or service offered at a specific location. In essence, the scopes of market analyses can cover a vast range of specific questions to be answered. The results of an analysis may, or may not, be tied to an identified geographic location.

Market analysis is applicable to real estate. However, the analysis of real estate must recognize the fixed location of any property, project or market area. Similar to consumer products and services, real estate experiences the same product life cycle with four distinct phases of growth, stability, decline, and revitalization. However, real estate also has a physical life that eventually must come to an end. In addition, the physical nature of real estate creates a functional life that may or may not coincide with the physical life of the property. A real property may be physically sound, but it may no longer meet the space needs of its consumer population. As a result, the analysis of real estate can be more complex than the analysis of consumer products and services. Consumer products and services can be redesigned or modified to keep pace with changing consumer preferences and these products and services can be offered in locations that are perceived to be the best alternatives for capturing the consumers' dollars. Unfortunately, real estate may not be adaptable to changing consumer preferences and its location is fixed. If consumers move to new locations to live, work, shop, and play then the real estate that was once the most popular alternative in the marketplace goes into decline. In addition, the changing desires of consumers may mean that the size, design and attributes of any existing project no longer meet the needs of the buying public and the real estate goes into decline.

Consumer preferences change and the locations where consumers want to live, work, shop, and play change. Consumer demand is mobile. Real estate is fixed. Therefore, the market analysis of real estate must recognize that properties meet the needs of the market at a specific period in time. Real estate may meet the needs of the marketplace for a number of years, but change will certainly occur and the real estate will not be able to react. This transient nature of market appeal can affect specific projects, neighborhoods, communities, and entire cities or regions. The inflexibility and the immobility of real estate cannot be ignored in a market analysis.

The terms market analysis and market study, are frequently used interchangeably. Market analysis is the process of gathering, analyzing, and observing data about the interaction of supply and demand. The information developed is then condensed into a report that describes the analyst's procedures, techniques and tools for converting the input obtained into the conclusions and recommendations that comprise the market study report that is produced.

A market analysis is not a marketing study, a marketability study, or a feasibility study. A marketing study focuses on the programs, materials, and media needed to create a successful marketing effort to sell a product or service. A marketability study focuses on a specific product or class of products and attempts to define whether a market exists and, if so, the characteristics of that market. Finally, a feasibility study is more comprehensive than a market analysis. The feasibility study may utilize a market analysis as a data input. However, the feasibility study focuses on the financial merits of a proposed project, product or service and whether a project, product, or service can be developed successfully. The determinant in a feasibility study is financial performance.

From this point on the discussion will focus on the market analysis as applied to real estate.

B. The Basic Questions to Be Answered

The questions to be answered by a market analysis are rather basic. Typically there are three questions to be answered by a market analysis. These questions are as follows:

1. Is there a market for users (renters and/or purchasers) of existing, or proposed, real properties and real estate projects?
2. How quickly, and at what price, could proposed additions (projects) be absorbed in the market?
3. Are there better ways to execute or offer any proposed project(s) to enhance their acceptance in the marketplace?

The scope of each specific analysis will determine the answers to the questions cited above. In some cases specific answers to all three of the basic questions are not sought. The nature of each specific analysis will determine the amount and sources of data to be obtained and the overall complexity of the analytical problem to be addressed. Nonetheless, the three basic questions form the foundation of all market analyses.

C. Who Needs Market Analysis

The need for market analysis is growing and transforming rapidly. Much of the need has grown from the demands of federally insured lending institutions over the last decade. Developers have always been trusted to know and understand their markets, but uncontrolled speculative development of the 1980's led to seriously overbuilt markets and catastrophic loan defaults. Regulatory reforms now require at least rudimentary market analyses for all proposed projects along with other safeguards that reduce the likelihood of serious overbuilding on such a widespread basis as occurred in the late 1980's.

The usefulness of market analysis became apparent. If a market analysis can be used to help project the need for new development, perhaps it also can be useful for market participants to determine the current status of any real estate market and to help project the needs of the marketplace, even if specific development projects have not yet been identified. The market analysis has become a planning tool as well as a determinant of the need for specific projects. This is really not new to the marketplace, but the process was much more informal in the past. Developers have always been in touch with their markets, but they did not compile the data that they reviewed nor did they prepare formal analytical reports to support their conclusions.

Today's marketplace is less reliant upon the interpersonal relationships that historically enabled developers to present their projects to their bankers and secure financing. In addition, the public sector; local governments, have recognized the importance of developing successful real estate projects as one of the cornerstones to community vitality and growth.

The consumer base for real estate market analysis has grown to include developers, builders, investors, lenders, architects, marketing managers, tenants, occupants, sellers, purchasers, landowners, property managers, and local governments. All of these individuals and organizations have recognized the value of understanding the current status of the marketplace as well as the possible directions that it may take in the future. A market analysis is analogous to a road map. The various consumers of market analyses may know exactly where they want to be, but they cannot plot a course to get there unless they know exactly where they are. This is the function of the market analysis to provide the information and the projections to point the way.

D. The Fundamentals of Market Analysis

Generically, market analyses must address six specific points as follows:

1. Property Productivity – a preliminary analysis of the legal, physical, and location attributes of the subject project or concept.
2. Market Delineation – an analysis of the marketplace for potential consumers including consideration for market constraints and existing competition.
3. Forecast Demand – an analysis of the potential demand that can be generated from the marketplace given the competitive environment.
4. Competitive Supply Analysis – an inventory of the competitors in the marketplace.

5. Equilibrium or Residual Analysis – the comparison of the existing and potential demand to the competitive supply in the marketplace.
6. Forecast Subject Capture – a projection of the anticipated ability of the subject project or concept to capture a portion of the demand that has been demonstrated to exist in the marketplace. This market share may represent an expansion of the local marketplace for the goods and/or services to be offered along with a market share captured from the existing competition in the marketplace.

Every market analysis addresses the six points cited above. Depending on the nature of the real estate question at hand the specific sources of data and the analyses performed may vary significantly.

Generically, real estate may be divided into four basic land use groups. These groups include residential, industrial, office, and retail land uses. There are many segments within each use group. Some analysts consider lodging and recreational uses as a fifth land use group. Needless to say there are many potential market segments within each land-use group. The specific market question to be answered will define the land use(s) and the market segment(s) that are relevant to the decision making process. Once the analytical question has been defined the data and research necessary to analyze the market becomes clear. Each major land use group has a set of data and market information that provide the input into the quantitative models and the qualitative framework that the analyst utilizes to describe the current status of the marketplace and to make projections regarding the market for the land use(s) in question.

The reader should note that the first point to be addressed is that of property productivity. This starting point can be specific to a particular property or it may involve entire classes of properties. The concept is directly linked to the appraisers' definition of highest and best use. This relationship is not an accident. Whether discussing a specific project or the inventory of a specific class of properties in a given community, the question of highest and best use is still the starting place for any real estate market analysis.

Appraisers define highest and best use as:

“The reasonably probable and legal use of vacant land or an improved property, that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability.”

Appraisal Institute, *The Dictionary of Real Estate Appraisal, Third Edition*, Page 171.

As the reader can see this definition parallels the components of the analysis of property productivity, stated above, that forms the basis of every market analysis.

Not all market analyses need to be property specific. Many market analyses are conducted in order to ascertain the competitiveness of entire communities.

This type of analysis may be used in order to develop support for economic development efforts or to facilitate the creation of urban renewal districts. The need to maintain economic vitality in a community may be the reason to conduct a market analysis. The public purposes for conducting market analyses are numerous. Obviously, a market analysis as a prerequisite to a comprehensive planning effort has value. Communities can revise their land use plans on the basis of the needs that are revealed by the market analysis. Similarly, communities can make zoning decisions on the basis of current market evidence rather than on conjecture or market hearsay. Quantitative and qualitative support from an objective, third party, market analyst is often better than attempting to defend contentious zoning decisions without any factual, current market information.

The market analysis begins with a review of relevant market data including information regarding the population, age distribution of inhabitants, individual and household income, educational attainment and employment, along with housing characteristics and an overview of existing residential conditions. Essentially, the context of the marketplace must be established. If the market area under consideration is a sub-market of a larger urbanized area, the similarities and differences relative to the larger urban area must be identified. The relationship of the study area to the larger market and the nation's economy must be defined.

The existing inventory of developed real estate must be quantified either directly from public record data or indirectly through economic and social benchmarks. The potential for new development is directly related to the inventory of existing real estate on the landscape and to projected additions and subtractions from this inventory. However, it is possible to have a large amount of existing real estate on the landscape and still not have any competitive inventory to attract new consumers including businesses and industries. The functional utility of the existing inventory of real estate must be defined and described. The decline of functional utility in real estate is one of the most important reasons why real estate loses its market drawing power and its market value.

Many older, established communities have large amounts of underutilized real estate in their inventories. This square footage may be physically sound, but it is functionally obsolete in the marketplace. Obsolete square footage in real estate developments represents reuse and/or redevelopment opportunities in the marketplace. Failure to recognize these alternatives may force new development to green field sites that ultimately do nothing but destabilize the economic fabric of the older, established communities that supported that prior generation of development. This phenomenon is a function of the inflexibility and fixed location of all real estate relative to the mobile consumer population that real estate supports.

The physical and functional life cycle of all real estate is inevitable. The property productivity analysis at the beginning of each market analysis helps to define the remaining economic and physical lives of existing real estate in the inventory as a prerequisite to determining the need for new development and the type of new development that could be supported in the local marketplace. Property productivity analysis is equally important in determining a proposed project's strengths or weaknesses. The linkage between property productivity analysis and the four tests of highest and best use is clear.

The second step of a market analysis focuses on the definition of a market area. Depending on the land use in question primary and secondary market areas may be defined. This step attempts to identify the geographic influence that a project or a location has in the marketplace. Market areas are usually irregular in shape and may be influenced by the existence of natural and manmade barriers as well as the existence of major transportation corridors. The locations of competitive projects also dictate the boundaries of market areas.

Frequently, market analysts will draw from observations and estimate the market area for a real estate project or neighborhood. These approximations can be very simple or they can be very complex. The nature of the questions to be answered and the budget for the analysis will often determine the depth of research that is conducted. The level of research and exploration into the mechanics of the marketplace is generally identified by one of the first three letters of the alphabet. Level “A”, analyses are cursory in depth and rely almost exclusively on readily available secondary data. Level “B”, analyses still have a high degree of reliance on secondary data, but the secondary data is supplemented by some primary, field research. This level of analysis offers more depth than the Level “A” analysis, but may still have shortcomings as a function of the data sources and the limited amount of primary research that is conducted. Level “C”, analyses are typically the most in-depth market analyses that are performed. This level of analysis relies heavily on primary research that is both quantitative and qualitative in nature. Secondary data still plays a part in the overall analysis, but it is utilized for support instead of providing the primary data source for the analysis.

Rarely are markets in balance, or equilibrium. The supply of a good or service in a defined market seldom equals the demand for that good or service in the market. Generally, local markets exhibit conditions of over-supply or under-supply. If an over-supply status exists then the supplier of the good or service that is over-supplied must rely on consumer demand from outside the boundaries of the defined market for support. Conversely, goods or services that are in an under-supplied status in a defined market require consumers to journey beyond the limits of the defined market in order to find the goods or services that they demand. These imbalances help to define business opportunities and to explain business failures in the marketplace. The analyst must be careful in defining, or delineating, a market. Seldom does the analyst’s definition of the market capture all of the dynamics that are at work. Therefore, some degree of error is introduced into all market analyses simply by delineating the market area to be analyzed.

Steps three, and four of the market analysis focus on developing the data and analyses that describe, and project, the supply and demand for the various types of real estate in the delineated market. From these efforts, the analyst can then attempt to reconcile the results of the analyses applied to determine the supply of, and demand for, real estate in the delineated market. The analyst can then estimate the need for new real estate “products” in the marketplace or the amount of over-supply that the market already has. It is important for the analyst to recognize the segmentation of the real estate market when making estimates or projections. While real estate may be broken down into four major land use types, there are a wide variety of market segments that can be identified for each land use group. The market may indicate that there is an oversupply, in any of the major land use groupings, yet there may be under-supplies in specific market segments that still represent market opportunities.

Therefore, steps three and four of the market analysis must not just focus on supply and demand for the four major land use groups, but must attempt to identify and quantify the major segments within each major group. Only the relevant segments of the market within any of the four major land use groups should be included in the market analysis.

Step five of the market analysis focuses on the reconciliation of supply and demand in the delineated market and the degrees of imbalance that may exist between the two observations. Ultimately, this is the step in the analysis that defines the opportunities and the constraints that exist in the delineated market. As stated above, the significant market segments within each of the four major land use groups must be identified and quantified in order for the conclusions of the market equilibrium analysis to have meaning. It is not sufficient to simply quantify the supply of, and demand for, major land use groups in the aggregate. Remember that the physical age and the functional utility of the real estate on the landscape greatly influences its competitive position in the market. To make observations regarding the supply of, and demand for, real estate in the market without regard for the physical and functional characteristics of the existing inventory would oversimplify the analysis and could lead to totally inaccurate conclusions. The experience and judgment of the analyst are critical to the market observations and conclusions that are presented in the market study report.

The sixth and final step of the market analysis is to project a capture rate or market share that the real estate in the delineated market may expect to capture. This analysis can pertain to existing real estate on the landscape as well as projects that are proposed. Physical and functional characteristics of the existing inventory of real estate will directly affect the ability of this inventory to attract consumers (renters and purchasers) to the market area, which, in turn, directly affects the prices paid for real estate in the marketplace. Prices are a direct result of consumer demand for the real estate product(s) offered and are inextricably linked to occupancy levels in the marketplace. This is why occupancy levels of specific projects, neighborhoods, communities, and entire cities are regarded as a quick measure of the competitive capacity of the defined market area. The stage of the product life cycle that the defined market is in is directly related to the market share that the real estate inventory can capture in the marketplace. The capture rate, or share of the market, of the defined market area is directly correlated to the competitive strength and vibrancy of the delineated market. Capture rates for all real estate are transient. It is consumer demand for the real estate product(s) offered that determines the market capture rate. Consumer demand is mobile. This demand can move to new locations and to new real estate products. Unfortunately, the location and, at least to some extent, functional utility of existing real estate products in the marketplace is fixed. This is why market analyses are only useful for a period of time before the constantly changing dynamics of the market require new market reviews. Generally, there is an inverse relationship between the dynamics of any defined market and the length of time for which a market analysis may be useful. Expressing this relationship another way; the more dynamic the market the shorter the useful life of a market analysis.

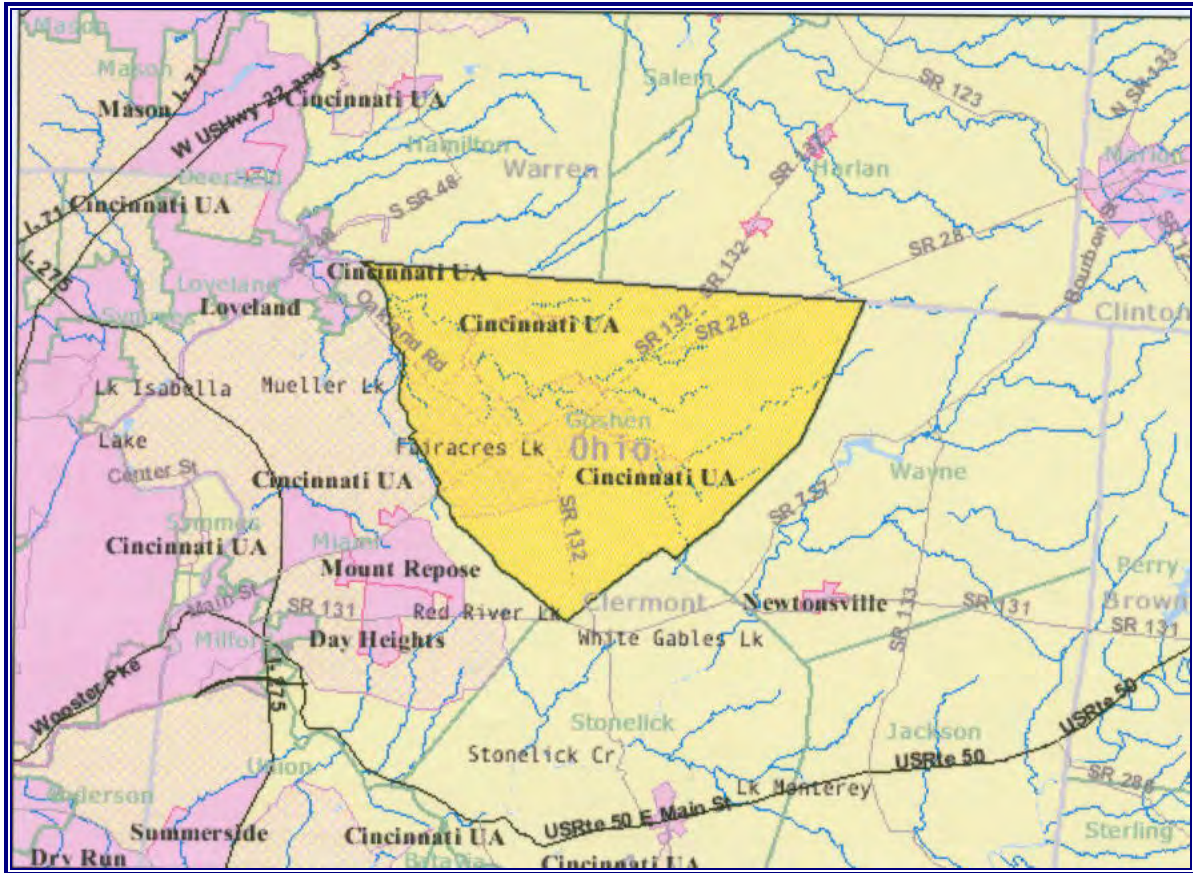
E. The Market Study Report

The following market study has been prepared in a format that proceeds in an orderly series of steps through the market analysis. This report follows the suggested guidelines of the Valuation and Research Committees of NCREIF (National Council of Real Estate Investment Fiduciaries) within the scope of the market analysis assignment as prescribed by the client(s). The analyst has also followed the market analysis guidelines and the procedures published by the Appraisal Institute in several texts and monographs regarding the topic of market analysis.

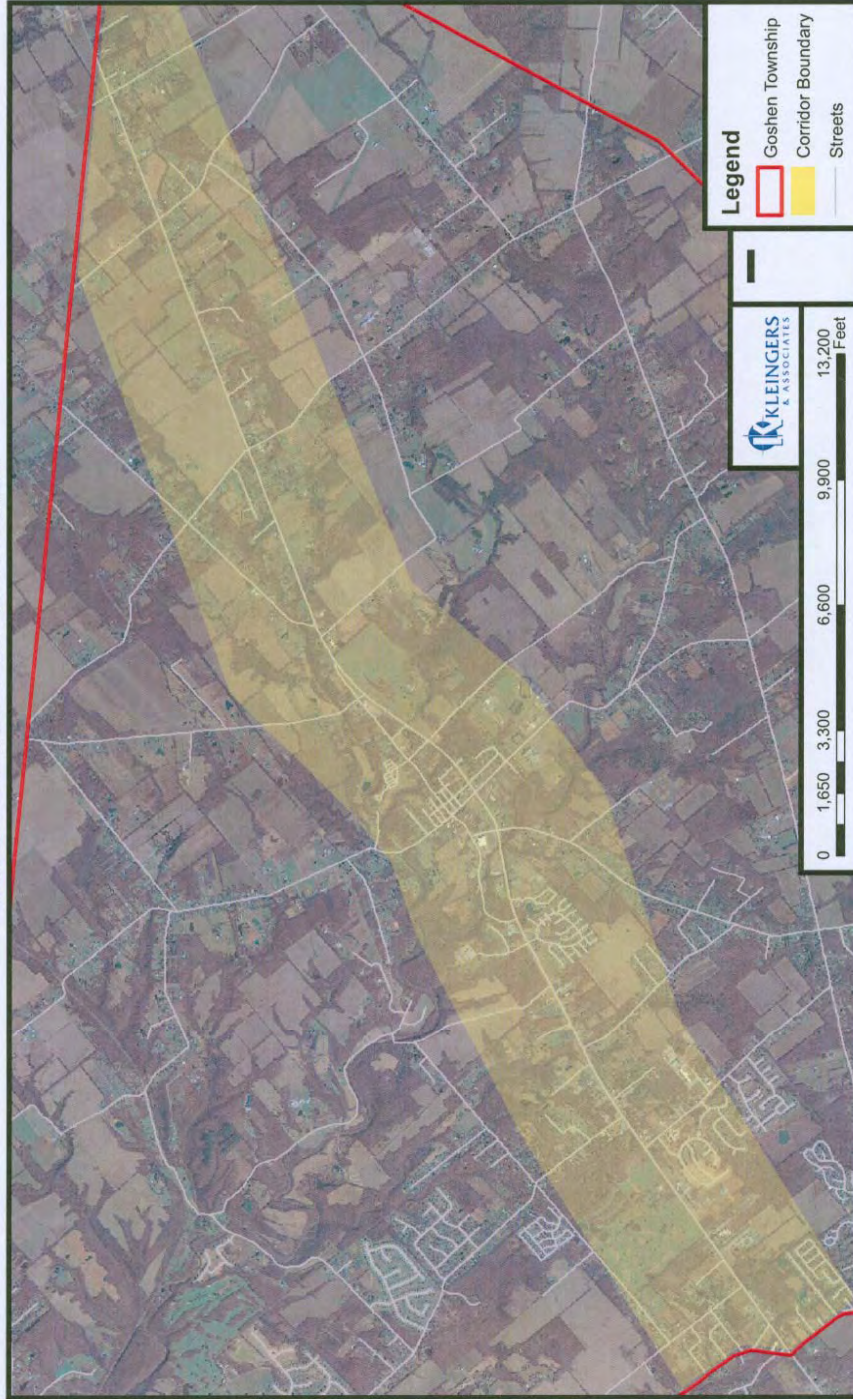
The following market study report is divided into several sections outlined herein. First, the scope of the assignment will be described and the nature of the analytical question(s) to be answered will be defined. Second, the context of the market will be described and relevant data and observations will be presented. Third, the steps of the market analysis will be detailed. Fourth, the analyst's observations and conclusions regarding the market will be stated and explained. Finally, the secondary data sources and the qualifications of the analyst(s) will be presented in a series of appendices to the market study report.

Every market analysis depends to some degree on secondary data. Every effort has been made to utilize widely recognized proprietary data sources for market information. In addition to proprietary sources, data may be obtained from public records and from local sources that maintain local records and publish periodic reports regarding the local market and the local economy. To some extent there may be inaccuracies in any or all of these sources of data. The analyst does not warrant the accuracy of this data. The analyst may have relied on this data in formulating the observations and conclusions regarding the status of the marketplace and the opportunities and constraints that may exist. The analyst cannot be responsible for errors that may have resulted from inaccurate data that has been obtained from "recognized" or "reliable" sources.

Finally, every market analysis takes place within the context of a defined study time period. Markets are dynamic and potentially subject to significant, unforeseen changes. Therefore, the analyses, observations, and conclusions contained in the following market study report can only be considered in the context of the study timeframe. The analyst cannot be responsible for changes in market dynamics that may render the conclusions of the analysis invalid.



State Route 28 Corridor



III. SCOPE OF THE STATE ROUTE 28 CORRIDOR, GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO MARKET ANALYSIS

A. Definition of the Study Area

The study area is a corridor that overlays the path of State Route 28 through Goshen Township in Clermont County, Ohio. The township is on the fringes of urban development in Clermont County. Township officials are looking forward to an increased rate of growth in the future as land areas in adjacent Miami Township are consumed for urban development. Township officials have defined three sub-areas for the State Route 28 corridor study. Sub-area 1 extends northeastward from the boundary of Goshen Township and Miami Township to a point southwest of the traditional heart of the Township at State route 28 and Goshen Road. This sub-area is coming under growth pressure in the current market as an outgrowth of urbanization occurring along the State Route 28 corridor in Miami Township. Intense commercial uses are migrating further eastward on the corridor in Miami Township as a function of the land area needed to support current generation, “big box” retailers. Sub-area 2 encompasses the traditional heart of Goshen Township around the intersection of State Route 28 and Goshen Road. This segment of the subject corridor is not under any significant, current development pressure and much of the land area along the corridor in this sub-area is already developed. The decisions to be made in the context of the current market are between preservation of the history of the Township and the potential for redevelopment as urbanization encroaches further into the Township. Sub-area 3 of the subject corridor extends northeastward from the heart of the Township to the northern Township boundary with Harlan Township of Warren County. The third sub-area is much more rural in character and observable development patterns suggest this third sub-area is likely to remain rural for some time to come.

While the subject area of the study is a primary thoroughfare through the Township, the market for development along the three sub-areas of the corridor is determined by factors outside of the subject area. Urbanization typically encompasses residential development as the first land use to emerge on the landscape. Typically, retail stores and consumer service providers follow residential growth to the extent that this residential growth has achieved a “critical mass” sufficient to support these commercial land uses. Industrial and office uses may follow as the next steps of the urbanization process. These land uses may, or may not, ever develop in the process of urbanization. Employment sources were the traditional reason for residential and commercial development, historically. However, the type of growth under way in Goshen Township and to a much greater extent in Miami Township, to the west, is being driven by “urban sprawl”. This type of growth is being fueled by the lifestyle choices of residents in the greater market area. This type of growth is not dependent on sources of employment for growth. Development of the nature being observed today, and likely to continue in the future, is dependent on such things as quality, market priced housing, good schools, and convenient access to a wide variety of retail goods and services. Goshen Township and the State route 28 corridor are on the brink of a potentially robust period of urbanization of the western portions of the Township while retaining the rural flavor of the Township northeast and east of the traditional heart of the Township at the intersection of State Route 28 and Goshen Road.

The maps on the two previous pages will help to put the land area of Goshen Township into context and provide a visual reference for the State Route 28 study corridor.

B. Purpose of the Analysis

The purpose of the analysis is to determine the range of potential land uses that can be accommodated adjacent to the study corridor in Goshen Township, now and in the future, based on the needs demonstrated by the marketplace.

C. Objective of the Analysis

The objective of the analysis is to provide market-based information that will enable officials of Goshen Township to develop plans for the future of the State Route 28 corridor, and its environs. The analysis will assist the Township in developing strategies, initiatives, and plans to serve the needs of residents of the community and provide for business opportunities that meet market demand.

D. The Specific Question(s) To Be Answered

The analytical questions to be answered in the following report are:

1. What is the current status of the Township and how competitive are existing developments?
2. What are the consumer and business needs in the community?
3. What business opportunities could be developed on the basis of market demand?
4. How will trends for the future influence land use needs in the study corridor?
5. Are there business opportunities for revitalized and/or redeveloped properties on State Route 28?
6. Is there anything that the Township can do to encourage commercial uses on the State Route 28 corridor in the future?

E. What Analytical Methodologies Have Been Used in This Analysis

The methodologies applied during the course of this analysis include the use of both primary research and secondary data. Demographic data has been obtained from several public and proprietary sources that have been identified throughout this report. Basic quantitative methods have been applied to develop useable information from the data that has been obtained. Of course, the analyst's observations, judgment and conclusions are also contained in this report.

IV. HIGHEST AND BEST USE ANALYSIS

This study analyzes land use potential by employing market driven evaluation criteria. In order to carry out this analysis, it is necessary to understand the concept of highest and best use. Highest and best use analysis is a key concept in determining a property's market value. According to the Appraisal of Real Estate -- Twelfth Edition (Appraisal Institute, Chicago, 2001) highest and best use is defined as follows:

"The reasonably probable and legal use of vacant land or an improved property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest value."

A. Highest and Best Use Criteria

The analysis of highest and best use is based on four fundamental tests. In order for a given use to be considered the highest and best use of a site, affirmative answers must be concluded for all four of the fundamental tests:

1) Legal Permissibility

What uses are currently permitted and could any additional uses be permitted with reasonably probable zoning changes?

2) Physical Possibility

Can the site be economically developed and will it adequately support anticipated improvements?

3) Financial Feasibility

Will the site as improved have a market value that justifies the cost and provides a sufficient entrepreneurial return to take the risk of development? A project is not economically feasible unless the rental rate or sales prices are sufficient to repay the costs of land acquisition and construction, plus provide an entrepreneurial return on investment sufficient to justify the risk associated with that investment.

4) Maximum Profitability

This test asks the question: among financially feasible alternatives, which alternative returns the maximum value to the underlying site? Different land uses result in different values for underlying land. Land uses can be described in levels of intensity. The more intense the land use, the higher the land value. This concept must work in conjunction with financial, feasibility. Therefore, an alternative land use must be financially feasible before it can be measured for maximum profitability.

B. Prerequisite Conditions of Highest and Best Use

The four fundamental tests are applied under the assumptions of two prerequisite conditions. These conditions are as follows:

- 1) The site as vacant.
- 2) The site as improved.

The four fundamental tests are applied to a site under each of the two conditions. This set of tests enables the analyst to determine if any current improvements contribute to the value of the underlying site (consistent with highest and best use) or do not contribute to the value of the underlying site (inconsistent with highest and best use).

These tests can be applied to vacant sites as well as improved sites. In the case of improved sites, the results of the analysis indicate whether existing improvements contribute to value, in which case the site is improved to its highest and best use. If the improvements do not contribute value, they no longer represent the highest and best use of the site.

C. Application of Highest and Best Use to the Study Area

Unlike the analysis of a specific property, the analysis of a geographic area does not address the highest and best use of any specific site. Ultimately, the results of the market analysis may indicate the need for land for all of the four basic land use groups; industrial, office, retail, and residential. The availability of land to accommodate the indicated growth opportunities may represent a constraint to the achievement of the levels of growth that could potentially occur. Local zoning of available land areas may be an additional influence on the ability of the study area to achieve the potential growth that may be indicated by the market analysis. Essentially, a market analysis can provide indications regarding potential land use needs in the future for a study area, but there are many additional decision making criteria that can help facilitate, or deter, the ultimate achievement of the potential that is indicated by the results of the study. In addition, markets are fluid. Market conditions are constantly changing. The introduction of new uses to the market can alter the competitive landscape for market followers. Attempting to achieve results in the future must be based in the context of the market at the time action is contemplated. Should an action be based on obsolete market data, the action taken may not meet with market success.

While the highest and best use of land is always in the mind of the market analyst, no direct application of the basic tests can be made in the following report given the context of the market analysis conducted for the State Route 28 corridor in Goshen Township, Clermont County, Ohio, with the exception of the focus area on the State Route 28 corridor. This corridor can be characterized within a reasonable range of uses that could be accommodated in revitalized properties or on redeveloped sites on the State Route 28 corridor as well as new development in the future. A mix of new development, reuse, and redevelopment is foreseen along the corridor in the next several years.

V. DEMOGRAPHIC AND ECONOMIC DATA

The demographic and economic composition of a community relates directly to the market opportunities that exist. The characteristics of every community are unique. Identifying and understanding the composition of a community is the first step to uncovering opportunities for growth, development, reuse and redevelopment.

Even if a community faces challenges it is important to understand the exact nature of these challenges in order to develop policies, programs, and initiatives that are designed to address community needs.

The data presented on the pages that follow address some of the key demographic and economic characteristics of Goshen Township, Clermont County, Ohio, and of the more general market in order to provide the context for the market analyses that follow. Historical data from the study area provides the basis for projections that have been made regarding the future of Goshen Township. Projections are only an indicator of the future not a certainty. The important observations provided by the projections are the trends that emerge from analyses of the data. The analyses may reveal trends that run counter to the goals and objectives of the community. The community will be able to recognize and react to the continuation of current trends in the future. In addition, the Township can proactively respond to certain issues within the ability of the local community to alter the course of the observed trends in the future. In essence, the use of historical data to make projections regarding the future provides a market context for the planning process. The direction of the trends that are projected may reveal information about the local community that has not been previously recognized. The information presented will enable the community to understand itself better for planning purposes.

Several demographic measures regarding Goshen Township, Clermont County, the State of Ohio, and the Cincinnati MSA are important to establish a context for the market and to provide indications regarding the possible future directions of the Township and the study corridor.

It is important to note that field observations regarding future growth in Goshen Township are essentially consistent with the projections provided by secondary, proprietary sources. In some cases the information provided by field observation is sufficiently reliable and important to cause revisions in the demographic projections. In other cases, the data provided by the proprietary demographic sources is the best information available. The reader is advised to review the demographic tables in the Appendices of this report. Field observations that have been used to amend proprietary projections, if any, are clearly stated. Some details regarding the make-up of the growth that has occurred since 2000 will only be revealed after the next decennial census. In the meantime, it has been assumed that the composition of the community will be essentially consistent with the data provided by proprietary sources at this time.

Field observations suggest that Goshen Township is growing at the pace projected by proprietary demographic sources. Other sub-areas of the Cincinnati Metropolitan market are growing at significantly more robust paces than were projected by secondary sources.

Miami Township, immediately west of Goshen Township, has experienced much more substantial growth since 2000. As neighboring Miami Township fully urbanizes, it is likely that urban growth and development will begin to spill over into Goshen Township. The path of growth is likely to follow the State Route 28 corridor. The statistics suggest that the Township may have only a short time to plan for a more robust wave of urbanization in the future. The Township appears to be in a position to be selective regarding its future growth. Managing the pace and types of future growth appears to be the Township's dilemma. There are likely to be more abundant choices for future growth than what the Township has experienced historically. Managing future growth and making the best choices for sustained, healthy development will be the Township's challenge.

A. Population and Household Summary Demographics

Population and household demographics represent the most basic building block of data for any market study. The numbers of individuals and households are the two most basic decision making units in the marketplace. Their numbers and the growth trend for population and households in the near future hold the key to the attractiveness of the local market for the full range of goods and services the population, and households, seek in the marketplace.

Population growth has been presented in a series of tables in the Appendices of this report. The current estimates and near term projections are based on demographic data supplied by a proprietary source. This projection indicates that the population of Goshen Township should have grown by 2,120 persons between 2000 and 2006. The total population of Goshen Township was estimated to comprise 15,838 persons in 2006. An estimate of population based on an imputation drawn from housing data compiled by Clermont County for the Township suggests that the actual population of Goshen Township in 2006 was approximately 16,087. This represents an increase of 2,369 persons since 2000. Field observations closely mirror the estimates provided by secondary sources. The near-term population projection for 2011 totals approximately 17,547. Household growth, based on secondary data sources, was estimated to total approximately 914 new households between 2000 and 2006. Field observations for the same time period suggest that approximately 1001 new households were added to the Township.

Based on the pace of housing growth observed in the Township and the current state of the housing market, in general, there is no reason to project any more robust household growth than that projected by the secondary source used for this study. A protracted slow-down of the housing market may make it difficult to meet the population or household projections for the Township by 2011.

The pace of growth is positive, but not as robust as other areas on the fringe of the urbanized core of the Cincinnati market. The State Route 28 corridor through Goshen Township is likely to be the first area to experience urban growth in the future. The opportunities for economic development in the future are positive, and growth management will be challenging for the Township as the pace of urbanization accelerates in the future.

Growth between 2000 and 2011 is projected to be over three and one-half times the growth that occurred in the Township between 1990 and 2000. Beyond 2011, the pace of growth is likely to accelerate as neighboring Miami Township becomes essentially “built out” and the State Route 28 corridor makes access to Goshen Township relatively easy.

Population Trends Analysis, located at **Tab 1**, summarizes the population, household, and population age demographic trends for Goshen Township, Clermont County, the Cincinnati MSA, the State of Ohio, and the United States.

B. Population Age Demographics

Growth has been projected for all age brackets of the population between 2000 and 2011 with the exception of the age bracket between 35 and 44. The largest age bracket growth from 2000 through 2011 is between the ages of 55 and 64; +1,148 persons. The second largest age bracket for growth in the same time period is between the ages of 45 and 54; +697 persons. The data suggests that the population of the Township may be aging. Total population growth in the Township is projected to total 3,829 persons between 2000 and 2011. The growth in the age brackets between 45 and 64 is estimated to be 1,845 individuals: 48 percent of the total population growth. The third largest age bracket for growth between 2000 and 2011 is the bracket between 65 and 74. This bracket is projected to grow by 487 individuals. The three age brackets between 45 and 74 represent sixty-one percent of the population growth in Goshen Township between 2000 and 2011. While all age brackets are projected to have positive growth, except the age bracket between 35 and 44, between 2000 and 2011, the growth in the other age brackets is not as robust as the three age brackets cited above.

The population growth trends for Goshen Township are consistent with the trends projected for Clermont County. The population growth trends for the Cincinnati CMSA project declines in three population age brackets between 2000 and 2011 while the State of Ohio is projected to have declines in five of the eleven age brackets projected.

The estimates and projections suggest that some new residents are families with children. The numbers of children, defined by the age brackets from 0 to 19, in the Township is estimated to have grown by approximately 326 persons between 2000 and 2006. At the same time, approximately 1,001 households were added, based on field observations. The relationship of growth between the number of children and the increase in the number of households is not direct, but suggests that a large percentage of the households moving into Goshen Township do not have children.

While the numbers of households and the population are important indicators for business, age brackets are important for the marketing of specific categories of goods and services. The more youthful segments of the population tend to be stronger consumers of retail goods and services as well as entertainment and food service. Therefore, market demand is influenced by the dominant age brackets of the population along with the actual numbers of people in the market area under study.

The senior age brackets of the population may not be as strong for consumer goods and entertainment, but they are in the significant age brackets for health care, retirement housing products and household services. The Township is experiencing growth in the senior segments of the population; defined as the age brackets from 55 up. Based on the age brackets that have experienced the most growth between 2000 and 2006 and are projected to experience more growth between 2006 and 2011, the Township should consider the range of housing and services demanded by seniors.

Population Trends Analysis, located at **Tab 1**, summarizes the population, household, and population age demographic trends for Goshen Township, Clermont County, the Cincinnati MSA, the State of Ohio, and the United States.

C. Household Details

In 2006, households with children were estimated to comprise approximately 42% of all households in Goshen Township, 39% of all households in Clermont County, 35% of all households in the Cincinnati MSA, 33% of all households in the State of Ohio, and 35% of all households nationwide. The percentages are based on demographers' estimates of households in the various geographic areas included for context in this study. Actual household growth in Goshen Township suggests that the demographers' estimates are likely to be accurate. Given the nature of housing growth in Goshen Township, it appears likely that households with children probably comprise a minority of all households in the Township at this time.

Of households with children, slightly less than 68% of those households are married couples in Goshen Township. This percentage compares to almost 72% of households with children in Clermont County, approximately 66% in the Cincinnati MSA, approximately 63% in the State of Ohio, and approximately 66% in the nation. Single parent households comprise the complement to the percentages shown above. The statistics indicate that single parent households compare unfavorably with statistics for Clermont County, but favorably with the Cincinnati MSA, the State of Ohio, and the nation. According to the statistics there are approximately 733 single parent households in Goshen Township today. This number is expected to grow to 877 households by 2011. These numbers represent approximately 12% of Goshen Township households in 2006 and approximately 13% of Goshen Township households in 2011, respectively. The importance of these statistics revolves around their influence on average and median household income numbers; single income households negatively influence these statistics. Single parent households typically increase the potential market for public and private childcare services. Single parent households not only influence the market for proprietary childcare services, they directly influence demand for public social services. Children in single-parent households may need before school and after school childcare, in the schools, latchkey programs in the schools, free or reduced lunch programs in the schools and summer day care programs sponsored by the schools and/or the public sector. In addition, school nurses may be the only professional healthcare provider some of these children ever see because of the cost borne by single parents for more advanced care. More rural locations may not have convenient access to public, social services. Public and private sources of childcare and health care may be important institutional additions to the landscape in the Township's future.

Household details not only profiles the families who live in Goshen Township, this data provides insight into the types of housing that may be in demand, and to some extent the affordability of housing, in the community. This information has been utilized in the market analysis of housing section found later in this report. For more detailed household information, the reader is referred to **Household Details**, at **Tab 2**, in the Appendices.

D. Household Income Demographics

Household income demographics speak to the ability of households to meet the economic necessities of living as well as the ability of households to expend portions of their income on discretionary consumer goods and services.

The household income demographics for Goshen Township have trailed Clermont County and the Cincinnati MSA since 2000. Township household income statistics have slightly outperformed the State of Ohio, but lagged the nation since 2000. It must be noted that the household income estimates and projections are based on proprietary demographers' numbers. Local housing growth suggests that the Township's household income numbers may compare more favorably with the context geographic areas in the next census, but there is no way to accurately validate this assumption in the marketplace, today.

Some of the most important information that can be drawn from household income demographics revolves around the combination of household growth and household income. The combination of these two demographic characteristics indicates the magnitude growth in the local economy and the magnitude of untapped consumer expenditure potential. In Goshen Township, demographers have indicated that 914 households should have been added between 2000 and 2006. Field measurements, taken from building and demolition records of the Township for these years slightly exceed the demographers' estimates; approximately 1001 households have been added to the Township. Based on the number of households in the Township in 2000; 4,870, and an average household income of \$53,974, total income of Township households was \$262,853,380. Growth, by field observation, between 2000 and 2006 has increased total households in the Township to 5,871 with average household income of \$63,079; a total Township household income of \$370,336,809. Total income of households in the Township has increased as the result of the combination of these two growth factors by \$107,483,429; growth of 41% in six years. The rate of change of the average household incomes in Goshen Township has exceeded the rate of change in inflation suggesting that households in the Township have made some modest real income gains between 2000 and 2006. Growth is projected to continue at a slightly slower pace between 2006 and 2011. An additional 761 households are to be added in the next five years bringing total households to 6,545 in 2011. Average household income is projected to grow to \$67,056 in 2011. Total household income in the Goshen Township is projected to be \$438,881,520 in 2011; an increase of \$68,544,711 or 19% in the next five years. The total household income of Goshen Township is estimated to grow by \$176,028,140 between 2000 and 2011. Growth between 2000 and 2011 is divided between increased household incomes of existing households in Goshen Township in 2000; \$76,804,422, and \$99,223,718 added to the total household income in the Township by new households.

Income comparisons suggest that household income measures for Goshen Township significantly outpaced the rate of inflation between 1990 and 2000, have slightly exceeded the pace of inflation between 2000 and 2006, and may lag inflation between 2006 and 2011. This comparison, suggests that households in the Township may have less real income to spend in the near future versus the modest real income gains made between 2000 and 2006 in the Township.

These projections play a significant role in the market for retail space and/or land for new retail development. Of course, markets are not confined to political subdivisions, so similar demographic data for Clermont County, and beyond, is important in retail land use projections as well. This discussion will be resumed in the following sections of this report.

For more details regarding household income demographics for Goshen Township and the markets that comprise the context for this discussion and report see **Household Income Trends 1990-2011**, at **Tab 3**, **Household Income Trends by Age of Head of Household 2000-2011**, at **Tab 4**, and **Household Income Trends Comparison Index**, at **Tab 5**, in the Appendices.

E. Educational Attainment Demographics

Educational attainment of the population speaks to the abilities of the population and the workforce to compete for highly skilled and technical jobs in the marketplace. The levels of attainment must be in place for companies in the technology and information segments of the market to find a community attractive as a business location. The measure of educational attainment applies to the population 25 years of age or older. The educational demographics for Goshen Township appear to lag similar statistics for Clermont County. There are differences in the individual attainment levels when Clermont County is compared to the Cincinnati MSA. The comparisons are mixed when viewed relative to the State of Ohio and the nation. In general, the Township has more persons without any formal education beyond high school than Clermont County, the Cincinnati MSA, the State of Ohio, or the nation. The percentage of persons who have completed some college is substantially lower in the Township than any of the context areas selected for comparison in this study. The difference in educational attainment between the Township and the context areas remains constant in the percentages of persons with degrees. In general, the Township has fewer persons with degrees than the context areas. It should be noted that the ages of the population in Goshen Township were somewhat skewed to the older age brackets. The educational attainment statistics may be reflecting the age demographic. Educational attainment standards were not as rigorous when many of these older people entered the workforce. The educational attainment numbers should be examined closely after the next decennial census in 2010 to see if the educational attainment numbers are improving over time, if not this could be an indirect measure of the earning capacity of the population and households in the Township in the future and a potential indicator of some limited economic growth.

Educational Attainment, at **Tab 6**, details the educational attainment of the population, historically and projected for the near future.

F. Marital Status Demographics

Not unexpectedly, the marital status statistics bear some relationship to the statistics reported for numbers of persons per household. In addition, the numbers of single adult households will directly influence the median and average household income numbers. The portion of the population that has never been married is smaller than the identical cohort of the population in Clermont County, the Cincinnati MSA, the state or the nation. The portion of the population in Goshen Township that is currently married is above the comparable statistic for the context areas. This appears to reflect the “family household” character of Goshen Township.

The percentage of the population that is divorced is above the comparable statistic for Clermont County, the Cincinnati MSA, and the nation. The divorced population is comparable to State wide statistics.

For more details regarding marital status the reader is referred to the **Marital Status** comparison tables, at **Tab 7**, in the Appendices.

G. Occupations of the Resident Workforce

The Township’s resident labor force, 16+ years of age, consisted of approximately 7,037 persons in 2000. This number represents approximately 68.51% of the total population 16+ years of age. Of this number 6,798 were employed (96.60%) and no residents were in the armed forces (0.00%). The remaining 239 persons (3.4%) were unemployed at the time. These numbers will have increased in the time period between 2000 and 2006 as a function of increasing population and households. As of 2000, approximately 10,272 persons are estimated to be 16+ years of age in the Township. Approximately 12,359 persons 16+ years of age live in the Township today. Assuming a similar labor force participation rate of 68.51%, approximately 8,467 residents should be in the work force, today. This represents an increase of approximately 1,430 persons in the resident, work force between 2000 and 2006. Assuming the unemployment rate held steady at 3.40 %, approximately 8,179 residents should be employed in the private sector or the armed forces. Similar growth in the resident work force is projected to occur by 2011. Based on population growth projections, approximately 9,361 residents should be in the work force by 2011. Assuming the unemployment rate holds steady, approximately 9,043 persons should be employed in the private sector and the armed forces. Between 2000 and 2011, the resident work force is projected to grow by 2,324 participants, or 33%.

The resident work force has grown in proportion to the population and household growth that taken place in Goshen Township between 2000 and 2006 as well as that projected to occur between 2006 and 2011. Growth has been slower in Clermont County based on estimates and projections from secondary information. The Township and, to a lesser extent, the County have both experienced some transition from a predominantly rural environment to an urbanizing suburban environment. The County has added individuals to the resident work force along with Goshen Township. Employment opportunities appear to have grown somewhat in the categories of businesses and merchants that draw from the resident population.

However, employment growth has not been as significant as the population and household growth because the households moving into Clermont County and Goshen Township appear to be moving more for the affordable housing and lifestyle amenities rather than following job opportunities. This statement will become clearer in the discussion regarding the industrial, office and retail markets below.

The table titled **Occupations of the Resident Workforce**, at **Tab 8**, details the composition of the work force at the time of the census in 2000.

H. Employment by Industry

This demographic measure is detailed to provide some insight into the number of employment opportunities that exist for residents if they choose to live and work in Goshen Township. There were 1,862 persons employed by 350 businesses in Goshen Township in 2006 according to demographic sources. Most employment opportunities were with small companies; slightly more than 86% of all employers had fewer than ten employees. Only one employer in the Township had more than 100 employees. Approximately 51% of employees were classified as “white collar” while the remaining 45% were classified as “blue collar”.

There were slightly less than five labor force participants living in Goshen Township for every job in the Township in 2006. The “rural” nature of the Township is evident. Employment opportunities in the Township will grow in the future as the local business base expands. The most likely new jobs will be in the retail, consumer service, and health care segments of the employment market. These are the jobs that are created by the businesses and professions that residents want in close proximity to their homes. Of course, the development of these new employment opportunities is dependent on the growth in households achieving a “critical mass” to make the establishment of new businesses feasible. The length of time it will take for the numbers of households in the Township to achieve this “critical mass” differs for each type of business. In some cases, new businesses may emerge in the next five years, while others may not develop in the Township for decades to come.

Among retail businesses, the top three categories of employers were food markets, restaurants, and general merchandise stores. Among the top three service employers were schools, entertainment and recreation services, and social services.

The largest segments of employment were services (37.6%), construction (20.9%), and retail trade (14.0%). These three employment categories account for 72.5% of total employment in the Township. Among the “services” categories, the largest segment of employment was in “primary and secondary education”; i.e., schools. Among the “retail” categories of employment, “restaurants were the largest segment. While there has been growth in employment opportunities in the Township, the categories of employment suggest that jobs outside the Township will be the sources of employment for the majority of residents for the foreseeable future.

The table titled **Employment by Industry**, at **Tab 9**, details the composition of employment by industry as well as the composition of employment in 2006.

I. Vehicular Ownership

Vehicle ownership provides insight into the economic status of households and the ease and ability to travel to work or school. Employment statistics, cited above, indicate the need for the majority of working individuals living in Goshen Township to travel outside the Township for work. Goshen Township is likely to remain a more “rural” community that seeks employment elsewhere in the MSA for the near future. The commuter nature of American suburbs and exurbs is clearly exhibited in Goshen Township.

The number of households with no motor vehicle is small, but indicates some need for alternative means to travel. Approximately 187 households were without a motor vehicle for personal transportation in 2006. While some of these households are likely to be senior citizens who can no longer drive, the need for alternative transportation is present. For non-senior households, no motor vehicle may indicate the magnitude of economic disadvantage these households are experiencing on a daily basis. By 2011 the number of households without personal transportation is projected to increase slightly; 191 households are projected to not own a motor vehicle at that time. The number of households without a motor vehicle provides some indication of the number of households that may use mass transit on a regular basis; however, this public service is seldom available in communities as “rural” in character as Goshen Township.

The table titled **Vehicle Ownership**, at **Tab 10**, details vehicle ownership by households as well as a comparison to the local market, state, and the nation for the period from 1990 to 2011.

VI. THE HOUSING MARKET

A. The Current Market Inventory

The overall housing inventory in Goshen Township comprised approximately 6,233 units as of 2006. This total grew from 5,079 units in 2000. The statistics cited, come from local building permit records as confirmed by field observation. Approximately 865 units of single-family housing, 275 units of manufactured housing, and 14 multi-family units comprise the change in housing inventory between 2000 and 2006. In addition, vacancy appears to have increased by approximately 129 units during the same time period. Proprietary demographic sources appear to substantially correlate the growth that Goshen Township has experienced. These secondary data sources suggest that Goshen Township was expected to grow by 1,061 total housing units between 2000 and 2006. Another 841 housing units are to be added to the inventory by 2011 according to the same sources. The statistical estimate varies by 93 units from actual field observations taken from Clermont County construction permit records for Goshen Township. Based on the pace of current growth in Goshen Township, the secondary housing inventory projection of another 841 housing units by 2011 appears to be reasonable. Although relatively minor, there is no way to confirm the change in vacancy from observation. For projection purposes, the current percentage of vacant housing units has been projected to increase slightly from 2006 through 2011. The demographic estimates and actual experience of the Township are substantially the same. The allocation between single-family homes and multi-family dwelling units differs from statistical estimate to field experience; the variance is skewed to the single-family inventory, which is typically more stable than the rental segment of the market. Similar to the experience of the local market between 2000 and 2006, the inventory is likely to be heavily skewed to single-family housing units with only a few, new multi-family housing units appearing between now and 2011.

Manufactured housing units comprise a significant portion of the overall housing inventory in Goshen Township. There were 1,660 manufactured housing units on the landscape in the Township in 2006; approximately 27% of the total housing inventory. The total number of manufactured housing units on the landscape in Goshen Township could be underestimated because relocated, existing units do not appear in the permit records of the County and they may not even appear as “new meter hook-ups” for the local utilities companies depending on the metering set-up of the “parks” in which these units relocate. The redevelopment of similar “parks” in Milford and Miami Township suggests that Goshen Township may have been the recipient of at least some of the housing units forced to relocate. The manufactured housing component of the housing inventory in Goshen Township introduces a potential element of volatility to the housing inventory. Manufactured housing units can be relocated. These units are typically found in “parks” developed to accommodate large numbers of manufactured housing units. Manufactured housing parks are usually owned by individuals, or entities, who developed the “pads” and supporting infrastructure for the manufactured housing units. The “pads” are typically rented to the housing unit owner. These “park” developer-owners can choose to sell the entire property for a non-residential “highest and best use” that forces the relocation of every manufactured housing unit in the “park”. This scenario has repeated itself in the neighboring jurisdictions of Milford and Miami Township in recent years.

Due to the density of manufactured housing “parks” and the demonstrated tendency to sell these “parks” for redevelopment to a more intense, and higher value, use, increasing urbanization in Goshen Township could actually result in a decreased number of housing units and residents in the future. This is an important foundation for the discussion that follows. The estimated and projected housing inventory in Goshen Township is detailed in the following table. In the table “SFR” refers to single-family residences of all types while “MFR” refers to multiple-family residences of all types.

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO HOUSING ANALYSIS								
Housing Unit Type	SFR			MFR Units	New Units	Total Units	Vacant Units	Occupied Units
	Detached	Attached	Manufactured					
1990 Census	2,827	22	1,385	149		4,383	130	4,253
2000 Census	3,354	38	1,385	302		5,079	233	4,846
2000 Part Year	52	0	10	0	62	5,141	236	4,905
2001	139	0	56	0	195	5,336	256	5,080
2002	158	0	46	2	206	5,542	277	5,265
2003	161	0	71	0	232	5,774	300	5,474
2004	175	0	41	0	216	5,990	323	5,667
2005	114	0	23	2	139	6,129	343	5,786
2006	66	0	28	10	104	6,233	362	5,871
New Construction	865	0	275	14	1,154			
2006 Field Estimate	4,219	38	1,660	316	6,233	6,233	362	5,871
2006 Statistical Estimate	4,055	46	1,674	365	6,140	6,140	356	5,784
Difference	164	(8)	(14)	(49)	93	93	6	87
2007 YTD 04/30/07	15	0	1	2	18	6,251	363	5,888
2007 EOY Estimate	45	0	3	6	54	6,287	371	5,916
2008	115	1	49	8	173	6,460	388	6,072
2009	115	1	49	8	173	6,633	405	6,228
2010	115	1	49	8	173	6,806	422	6,384
2011 New Units	116	2	49	8	175	6,981	440	6,541
2011 Total Unit Projection	4,725	43	1,859	354	6,981	6,981	436	6,545

Prepared by GEM PUBLIC SECTOR SERVICES from Data supplied by DemographicsNow .com and Clermont County

The age of housing units in the inventory in 2000 was relatively new. At that time 27.70% of the housing inventory had been introduced within the prior ten years (1990-2000).

In 2000, 45.80% of the housing inventory had been introduced after 1979, and 66.50% of the housing inventory dates from 1970. The decade between 1970 and 1979 was the most robust for housing in the Township with over 20% of the existing inventory entering the market during this time period. In 2000, only 22.5% of the housing inventory predated 1960. The inventory has grown by 22.72% between 2000 and 2006. The Median construction date for owner-occupied housing in the Township was 1978 and the median construction date for renter-occupied housing was 1974 at the time of the 2000 Census. The rate at which housing is being introduced is faster than the pace needed to maintain the inventory. Based on current estimates and near-term projections, the decade between 2000 and 2010 should represent the fastest paced housing growth in the Township's history. In essence, the intensity growth of Goshen Township should result in a reduction in the median age of housing by 2010.

At the time of the 2000 census, there were 3,354 single-family detached dwellings and 38 single-family attached dwellings in the Township's inventory along with 1,385 manufactured housing units. These three housing products; totaling 4,777 units, are typically built for owner occupancy. Census data indicates that there were 4,226 owner-occupied housing units in the Township in 2000. Only 81 owner-occupied housing units were vacant at that time. Therefore, 470 units of housing typically built for sale appear to be rented. This is a significant difference between the overall occupancy styles of the population and the composition of the housing inventory in Goshen Township. This indicates that approximately 10% of the housing units built for the "sale" market have been converted to rentals. It appears likely that the manufactured housing segment of the market influences the statistics.

Unlike the inventory of housing units built for sale, the rental inventory is not experiencing much growth at all. This does not mean that there is no rental market in Goshen Township, just that new units are not being added to the inventory at the pace new units are being built for sale. Virtually all communities have a rental housing market. In the case of Goshen Township, the home sale market has been reasonably robust. The relatively rural character of the Township is also a factor in the rental housing market. Historically, the rental market may have been ignored. As the Township urbanizes, the rental market may grow as a share of the overall housing market and the study corridor may offer opportunities for the development of more, traditional multi-family housing units. This may not be consistent with the policy desires of the Township. As a function of increasing urbanization, there is likely to be pressure to add more, traditional, housing in the Township in the foreseeable future. The inventory of rental housing should be as vibrant as the inventory of homes for sale.

The substantial component of manufactured housing in Goshen Township's inventory is likely to produce development conflicts in the foreseeable future. As communities urbanize, manufactured housing and traditional housing products may be in conflict. The development densities in manufactured housing parks can exceed the typical development densities of traditional, multi-family projects. Additionally, housing parks frequently are developed along private streets that are not of typical public roadway standards, public utilities services may not be complete or available at all. Finally, as communities urbanize, manufactured housing parks may be located on land that is more valuable for commercial uses. Park operators can sell the sites for commercial redevelopment forcing the relocation of large numbers of housing units. Some jurisdictions consciously force manufactured housing out of their communities as they urbanize.

Due to the significance of manufactured housing in Goshen township, the potential development outcomes of future urbanization could result in a substantial amount of upheaval in the local housing market.

Housing Units Comparison, 1990-2011 and **2000 Census Housing Values and Characteristics Comparison** tables located at **Tab 11** and **Tab 12** provide additional details regarding housing occupancy rates and occupancy styles as well as the composition of the housing inventory.

B. The Market

The 2000 census indicated the annual housing market comprised approximately 13.60% of the inventory, or approximately 659 housing units. The housing market was comprised of 4,226 owner-occupied units and 623 rental units at that time. Typical annual turnover rates of approximately 10% of the owner-occupied housing units per year and approximately 40% of the renter-occupied housing units per year, the annual market could be expected to constitute approximately 672 units per year based on the inventory. The correlation between actual and expected housing turnover in Goshen Township was very strong in 2000. The owner-occupied housing market was expected to consist of approximately 423 units in 2000 and the renter-occupied housing market was expected to consist of approximately 249 units in 2000. The rental housing market exhibited a slightly higher than normal vacancy rate in 2000; 10.9%, while the owner-occupied housing market exhibited a lower than normal vacancy rate of only 1.4%. The vacancy rates suggest that the rental inventory may be slightly larger than is needed to meet rental housing demand in the market, or it may be reflective of the condition of the rental inventory in the market. The owner-occupied housing vacancy rate suggests that the market is in a state of undersupply relative to market demand. The statistics depicted above and described in the following paragraphs demonstrate the markets reaction to both of these observations in the years between 2000 and 2006.

The housing inventory in 2006 was comprised of approximately 6,233 housing units. Approximately 362 housing units were vacant. Of the occupied housing units in 2006, approximately 5,108 housing units were owner occupied and approximately 763 housing units were renter occupied. Adding the units completed during 2006 to the typical turnover rates expected based on the existing inventory and occupancy styles, approximately 594 owner-occupied housing units would have been expected in the housing market in 2006 plus 311 renter-occupied housing units, for a total expected housing market in Goshen Township in 2006 of 905 units. It should be noted that, based on the composition of the housing inventory in 2006, the annual rental housing market appears to have grown from 249 units to approximately 311 units, annually, although the inventory of new units built for the rental market only increased by 14 units during the time period between 2000 and 2006. The increase in the estimated rental unit inventory is based on a statistical estimation based on housing unit growth and the historical share the rental inventory comprised in 2000. The next decennial census may indicate a slightly different rental inventory than is identified in this report. As estimated, the overall magnitude of the housing market in the Township is expanding proportionately to the growth in inventory.

The annual owner-occupied housing market appears to be faster paced than would be expected of a stable market, but this is a reflection of the annual expansion of the housing inventory for owner-occupancy.

The pace of additions to the inventory of typical owner-occupied housing appears to have slowed in 2005 and again in 2006. This appears to be reflective of the larger marketplace. It is likely that the pace of new housing additions may be slow in Goshen Township as well as the Cincinnati MSA, the state and the nation, through 2007 and possibly much of 2008. The current condition of the mortgage credit markets is likely to reduce the velocity of the existing housing market as well as the new housing market. It will take some time for the anticipated tightening of credit standards to work their way through the marketplace. In the meantime, an overall reduction in new housing starts and existing housing sales can be expected. Market conditions could lead home sellers to rent houses in the short-run. This could artificially expand the rental housing inventory in many communities. This experience is likely to occur in Goshen Township along with the larger market.

Between 2006 and 2011, 748 new housing units of all types are projected to be added to the inventory in Goshen Township. The overwhelming majority of these new units are projected to be directed toward the sale versus rental market. Of the units projected to be added to the inventory in the Township are 38 additional manufactured housing units. Historically, manufactured housing has been a significant component of housing growth and manufactured housing units comprise approximately 27% of the existing housing inventory in the Township. As has been stated above, the manufactured housing market typically dwindles as the traditional development of a community accelerates. This is likely to be the case in Goshen Township in coming years.

It is likely that the traditional market for freestanding, single-family homes will grow in magnitude in the near future in the Township. The single-family housing market in neighboring Miami Township is between four and five times the annual number of units as has been observed in the recent past in Goshen Township. The traditional multi-family housing market may begin to represent a larger market share in the future in the Township as well. Attached dwelling products, in general, are likely to grow as a percentage of the new housing market for both ownership (condominiums) and rentals (apartments). The age demographics of Goshen township suggest that the senior segment of the market could hold some potential for this type of housing development in the future. As has been stated repeatedly above, the manufactured housing segment of the market is likely to decline. It is also likely that the inventory of manufactured housing units in the Township could decline as more intense, higher value development begins to force existing, manufactured, housing parks into redevelopment. This may be a longer term transition, but it is likely to occur.

C. Future Demand

Future demand for housing in Goshen Township through 2011 should be similar to the market observed between 2000 and 2006. New units have been projected on a straight line basis, more or less, between 2006 and 2011 (see the table above).

It is more likely that the market will be very sluggish in the near term (2007 and 2008) while accelerating in 2009 through 2011 and beyond. A pace of housing growth equal to that observed in adjacent Miami Township within ten years appears to be possible. Current market conditions appear to make it possible that some existing housing units will transition from owner occupancy to rental occupancy, possibly as a temporary action by home sellers, while the credit markets adjust to more rigorous lending standards.

In essence, future demand, at a minimum, should be a continuation of the market observed in 2005 and 2006 with approximately 101 new, owner occupied freestanding, traditional, housing units added each year on the average and virtually no new, rental units added to the inventory each year. Manufactured housing units are projected to contribute approximately 40 units per year to the inventory, as well. Overall, the owner housing market should range from approximately 577 units to 743 units per year including new additions (ranging between 66 units per year and 232 units per year based on recent market experience). The rental housing market should maintain a consistent pace of approximately 315 units per year including new additions (approximately 8 units per year on the average from the existing housing inventory and new additions, if any).

The overall age of the owner and rental segments of the housing market is relatively new and appears to be functionally adequate to meet market demand for a period of years into the future. As stated above, the median construction date for owner occupied housing was 1978 while the median construction date for rental housing was 1974 at the time of the 2000 Census. The median housing value (owner reported) in the 2000 census was \$101,600 in Goshen Township. This was a relatively low value indication in the general marketplace. The value range was quite broad. There were housing values reported in the lowest bracket defined by the Census Bureau; "less than \$10,000" and there were homes reported in value brackets up to the \$400,000 to \$499,999 bracket. The largest single value bracket was between \$100,000 and \$124,999. The median value bracket is below the minimum threshold for new construction, but the range of the value brackets definitely falls within the range of feasibility for new construction. As new housing units are developed, the prices asked would appear to be supportable on the basis of the existing inventory up to a value of \$499,999. This value "ceiling" can be expected to increase in the next decennial census.

The attractiveness of the area should grow in the coming years which could result in conflicting views regarding the traditional core of the Township at State Route 28 and Goshen Road. Increased interest in the Township as an emerging residential suburb could encourage restoration and revitalization of the traditional urban center of the Township. Conversely, the traditional core of the Township is also a local transportation epicenter that could encourage new commercial development. An ideal solution would be to encourage restoration and revitalization of old structures in the vicinity of State Route 28 and Goshen Road, but allow for the possible change of uses of the structures from residential to commercial land uses. If the Township formalizes this desire in its zoning code for the traditional heart of the Township, new commercial development will naturally gravitate toward the west on State Route 28 where large undeveloped, or underdeveloped, parcels exist that could better accommodate the scale of new commercial development. This natural gravitation of potential commercial uses could result in a conflict between new uses and existing manufactured housing parks.

D. Competitive Supply

The pace of new introductions to the owner-occupied segment of the local housing market is a strong indication that overall supply of housing in the sale segment of the market should be competitive for some time to come. While new rental units are virtually non-existent, the overall age of the rental inventory indicates that this stock of these housing units should be competitive for the foreseeable future. Continued introductions of new units to the inventory through 2011 will continue to support the conclusion that the local housing inventory should be competitive for the foreseeable future. Rental housing tends to age more rapidly than the owner-occupied inventory. Attention to maintenance and appearance of this inventory of housing will ensure that it remains as competitive as the owner-occupied housing inventory in the Township. However, the conversion of single-family housing units to rental properties is a trend that must be observed with caution.

While the introduction of new units is projected to continue at a reasonable pace through 2011, changes in economic conditions could result in a short-term supply/demand imbalance in the local market. Assuming it takes between 90 days and 180 days to complete a new home on a developed lot and annually approximately 101 homes are projected to be added to the housing inventory, on average, in Goshen Township each year, builders' inventories of market and pre-sold homes in progress should range between approximately 25 and 50 units for market consumption at any point in time. Inventories of completed homes in excess of 25 units would appear to indicate a slow market. Of course, there are seasonal fluctuations in the market that could cause some variations in inventory levels, but the guidelines cited above can be used as a simple measure of current market velocity.

In the event of a more general economic slowdown, it would be better to have an inventory of developed, but unsold lots than completed, unsold homes. As the market adjusts to new, more stringent credit underwriting guidelines, builders and developers may be confronted with excess inventories of land, developed lots, and unsold market homes. While this market adjustment could be fatal to some developers and builders, it really will be a short run market correction.

E. Supply and Demand Balance

The market for new owner occupied housing averages approximately 101 units per year. Overall, the supply and demand for owner occupied homes appears to be roughly in balance. There are no indications of inordinate price inflation, extremely short marketing periods, or "bidding wars" that would suggest a critical housing supply constraint. None of the conditions of a serious supply constraint appear to be operative in Goshen Township. However, the new housing market is dependent on the supply of developed lots for new construction to take place. The supply of lots is dependent on the supply of land for sale and urban infrastructure to support new construction.

While developers anticipate the cost of infrastructure extensions within a subdivision, they cannot afford to extend utilities long distances beyond the limits of their developments.

If the Township wants to encourage the development of new single-family, traditional housing, it can encourage this development through the identification of areas for the extension of urban infrastructure and follow-up completion of these planned extensions. Given the pace of urbanization of neighboring Miami Township, Goshen Township can anticipate a more aggressive pace of urban development in the foreseeable future. The study corridor appears to be the “trunk” from which numerous urbanized “branches” could emerge in the next decade. A detailed plan for urban infrastructure extensions on either side of this corridor should be in place and/or updated frequently as development occurs.

While the growth of rental housing has lagged the estimates and projections of demographers, there is no indication this is creating a shortage of rental units in the local market. The conversion of single-family housing units to rental properties should be discouraged. While the Township cannot require “landlord registration”, Clermont County is able to collect this data. The Township should be aware of the locations of its rental housing inventory. This is even more important if clusters of single-family rentals emerge from the data collected. As has been stated elsewhere in this report, rental conversions of housing products designed for the sale market may be indicative of market issues, or neighborhood issues. It is important for the Township to understand the reasons why single-family homes are being converted to rentals, and, if possible, take steps to correct local issues, if any, that may be contributing to these conversions.

If a supply/demand imbalance were to occur it appears likely that it would manifest itself as supply shortage in the “sale” segment of the housing market. Rental units are only being added at a small fraction of the pace projected by the demographers. There is no indication that there is a rental housing shortage in the Township. Vacancy rates in the rental market suggest that there may be some “marginal” housing units in this inventory. Conversely, vacancy rates in the owner-occupied segment of the housing market suggest that there may have been a supply constraint. This supply constraint may have evaporated during the present mortgage market adjustment. Continued monitoring of the home sale market, for both new and existing homes is in order in the short-run.

F. Market Share and the Competition

Goshen Township comprised approximately 11% of the market for housing in Clermont County between 2000 and 2006. Clermont County has experienced reasonable growth in recent years. This county is only a part of the Cincinnati CMSA. Other counties in the CMSA in Ohio, eastern Indiana and in northern Kentucky have also experienced substantial urbanization in recent years. In the context of the Cincinnati CMSA housing market, Goshen Township comprised approximately 1% of the housing market between 2000 and 2006. The Township is projected to comprise approximately 12% of the Clermont County housing market between 2006 and 2011. The Township is projected to remain constant in the CMSA, contributing approximately 1% of the new housing in the Cincinnati CMSA between 2006 and 2011. This small change in market significance in Clermont county is more a function of the slow pace of housing growth in the more general Clermont County market.

The pace of housing growth in Goshen Township is projected to sustain itself through 2011 at a pace similar to the time period from 2000 through 2006, although growth in the next six years now appears to be more likely to occur between 2009 and 2011. .

Given the high degree of comparability between field observations and the estimated and projected housing growth provided by secondary demographic sources, projections for overall housing growth in the Township between 2006 and 2011 from secondary sources are deemed to be reasonable. In general, it appears that housing growth in Goshen Township is comparable to the larger context market areas. Goshen Township is likely to become a more significant subdivision of Clermont County in the future as the pace of urbanization increases. The next Census in 2010 will help to quantify this observation.

G. Observations and Conclusions

By 2011, based on the current and projected pace of housing growth in Goshen Township, the Township should be approximately 1.34 times the size it was in 2000. The housing inventory will have grown from 5,104 units in 2000, to approximately 6,233 units, today, and to approximately 6,981 housing units by 2011.

Based on observation and field-based estimates and projections, vacancy rates in the Township should be approximately 6% from now through 2011. This indicates a stable housing market with a minor demand constraint. In analyzing the overall vacancy rate, the Township housing market appears to have a demand constraint in the rental housing market while there is a supply constraint in the ownership housing market. Traditionally, a 5% market vacancy rate has been regarded as representative of a stable (supply/demand balanced) market.

The overwhelming market for new growth is the owner-occupied housing segment comprised of freestanding, single-family homes on suburban lots. This segment of the housing market is expected to continue to propel the Goshen Township housing market through 2011.

While it would be a break with the dominant form of housing being built in Goshen Township today, more diverse housing products should be considered in the future. Higher density housing products for younger persons as well as senior citizens could have roles in the Township in the future. There is no question, Goshen Township has a good housing market, but it is concentrated in essentially one product type; freestanding, single-family homes in relatively low density residential subdivisions. There is also no question that the housing in Goshen Township appears to be popular with consumers seeking a more “rural” setting. Once again this is only a segment of the population that could find Goshen Township to be a desirable place to live. Younger persons who have not yet reached the family formation years and seniors who may no longer want the responsibilities of freestanding homes are two large segments of the population that appear to be without new housing alternatives in the Township. The point of this observation is that higher density housing products could be developed to serve more segments of the housing market for ownership and for rental.

These are housing products that could have a place in an urbanizing environment like that emerging in the Township. These housing products are higher density products that can be interspersed in a suburban community like Goshen Township without changing the character of the community, in general. New, higher density residential products for specific segments of the housing market should be a part of the future in Goshen Township whether for sale or for rent. Higher density housing projects are likely to represent residential products that could be developed in close proximity to the State Route 28 study, corridor between the Miami Township boundary and the traditional core of the Township at the intersection with Goshen Road.

The large percentage of the housing inventory comprised of manufactured housing units is likely to become problematic for the Township in the future. Some of the issues created by high-density manufactured housing parks have been cited in the discussion above. Before conflicts between manufactured housing parks and traditional development of all types emerges in the Township, a strategy for addressing manufactured housing products and manufactured housing parks should be considered so that the influx of traditional development in the Township in the future does not cause the unexpected uprooting of hundreds of households and the inherent conflicts and emotional confrontations that can occur if the transition to more conventional development is not anticipated and managed. The Township may want to consider limiting further development of manufactured housing parks. The extension of public utilities; especially water and sanitary sewer service trunk lines, will open up large land areas for development in the future and potentially raise the value of existing manufactured housing parks for redevelopment to other more conventional land uses. The corridor plan for State Route 28 through the Township is one means of identifying future land use alternatives many years before development actually takes place. Clearly identifying the potential alternative uses of manufactured housing parks well in advance of development is a way of offering residents valuable time to consider the parks in which they are now located whether they may want to relocate at will before development pressures force the issue.

The residential growth in Goshen Township is likely to be followed by commercial development. The pace of growth in the housing market and that projected for the commercial development market should enable the Township an opportunity to prepare for more rapid urbanization in the future. This urbanization may accelerate slowly at first, but will likely be evident in less than five years from the date of this market analysis. The magnitude and possibly the range of Township services will have to expand in the coming years.

VII. THE OFFICE AND INDUSTRIAL MARKETS

Typically, the office and industrial markets would be addressed separately, but market conditions permit the discussion of these two land uses together for the study corridor and Goshen Township. Both office and industrial employers form the economic base of many communities. In Goshen Township, the industrial employment base and the office employment base are small. In general, the Township is an “exurban” community beginning to emerge as a suburban, “bedroom” community. Goshen Township is growing because of the residential quality of life not because new jobs are available. Most Goshen Township residents already have jobs elsewhere in the Cincinnati MSA. Residents are in search of a “good place to live” and the Township fits that description with an array of new and existing residential products to meet the needs of families in search of a home. Because residents are not seeking new employment when they move to Goshen Township, the industrial segment of the local market is likely to remain small for the near term. However, the professional and services business segments of the local economy are likely to experience growth in the near future tied to housing and household growth. Therefore, we will focus on the office and service business market, and touch on the industrial market, in analyzing Goshen Township. The residential growth that the Township is experiencing is usually the precursor of commercial development. This appears to be the case in Goshen Township. The following paragraphs will discuss the current status of the industrial and office markets along with some indication of the potential for new employment growth in the Township and the study corridor.

A. The Current Inventory

An exhaustive inventory of existing office and industrial space was not conducted in Goshen Township. The Township’s industrial space inventory was imputed from the “manufacturing employment base in the Township in 2000. At that time there were 140 manufacturing workers employed by 15 companies in the Township. Based on typical employment densities, the manufacturing (industrial) space in the Township appears to total approximately 70,000 square feet. Warehouse space in conjunction with manufacturing could swell this estimated space total, but the sizes of companies in the Township suggest that this may be a minimal adjustment. While there is office space in Goshen Township, much of the office space in the local market is occupied by businesses that serve the immediate area. Therefore, the majority of the office space in the local market is designed for small scale, medical practices, professional practices, and service businesses. Again, applying typical employment densities to “office based occupations” suggests that the inventory of office space in the Township, exclusive of public buildings, totals approximately 30,000 square feet of space. These estimates do not take vacant space into account or “hybrid” spaces like retail storefront offices.

There are spaces suitable for office uses in several of the older buildings in the traditional “downtown” of Goshen Township. These structures are at the core of the study area on, or adjacent to, State Route 28. The existing structures suggest that the potential occupants would likely be single-tenants in a variety of freestanding buildings.

In most cases involving freestanding, single-tenant structures the occupants are typically the owners of the properties. While the size of the inventory has only been estimated, the existing inventory of office space and industrial space in the Township appears to be, more or less, fully occupied. There are no new or newer buildings with unoccupied space. Observation suggests that any expansion of the local market would have to take place in new or renovated structures, most likely along the State Route 28 corridor. New development may gravitate toward the western segment of the State Route 28 corridor while renovation of existing structures around the intersection of Goshen Road may serve a niche of the local office market and anchor the study corridor between the western Township boundary and the heart of the Township.

B. The Market

Data from the 1997 and 2002 Economic censuses suggest that employment growth in the Goshen township market was modest between these two census dates. The number of companies in the Township was stable during this period, but total employment grew somewhat. Data from private demographic sources for 2006 suggests that the pace of growth experienced earlier may have remained essentially unchanged since 2002. Examining the proprietary data in conjunction with Census data suggests that employment actually peaked in the 2002-2003 timeframe and has remained essentially unchanged since. The proprietary data includes public employment that is excluded from the Economic Census data. Adjusting the Census data for this segment of employment suggests that private sector employment, in general, was essentially stable between 2002 and 2006. Due to the incompatibility of the data sources further definition of the exact sources of employment growth or decline cannot be accurately revealed. The appearance is that the market for office and industrial uses, typically employment driven, may be in a “slow growth” mode in the Township at this time. However, population growth in recent years suggests that new retail and consumer services employers will locate in the Township to meet demand generated by the growing population and to bring medical, professional, and consumer services within closer reach of the citizens of Goshen Township.

A detailed analysis was conducted for the entire Township and for three drive-time areas spaced at five-minute intervals; five minutes, ten minutes, and fifteen minutes from the intersection of State Route 28 and Goshen Road. Typically, these drive times can be associated with “convenience”, “neighborhood”, and “community” types of retail and service businesses. Household demand for services was based on field observation for the number of households in Goshen Township, today, and adjusted data taken from proprietary sources for the drive-time areas updated to include the actual number of households in the Township. No adjustments were made to the proprietary data for 2011. This data is included in the in the charts for **Retail and Service Business Activity and Market Potential** located at **Tab 15** in the Appendices to this report. The **5 Minutes, 10 Minutes, and 15 Minutes Drive Time Area Maps** are included **Appendix 16** of this report for reference.

Based on the drive-time analysis of the market in the vicinity of Goshen Township, most service categories are underserved until consumers travel fifteen minutes from the epicenter of the study area at State Route 28 and Goshen Road. In general, the drive-time markets are better served than the “Township” market.

The rural nature of a large portion of Goshen Township creates this disparity between market supply and demand. There are a number of large-scale, retailers clustered along State Route 28 in the eastern portion of Miami Township. The higher household count and proximity to I-275 both contribute to this clustering of retailers and consumer service providers adjacent to the Township's western boundary.

Business and consumer service providers comprise a portion of the office market while professional practices and health care providers make-up much of the remainder of the office market. In Goshen Township, the largest segment of market demand is being met by "Membership Organizations". This category includes a broad range of fraternal and service clubs. Many of these organizations maintain dedicated quarters and employ members of the workforce on a full-time or part-time basis. While a significant portion of market demand is served, these organizations do not serve the general market. In the general market, miscellaneous repair services appear to be the best served in the five minutes drive-time market and in the Township. "Auto repair services", "beauty and barber shops", "dry cleaning and laundry services", and "other personal services" all meet significant portions of expected consumer demand within the five-minutes drive time area and within the Township. It should be noted that these are typically categorized as "consumer services". In general, there is a relationship between the types of services offered and consumers' willingness to travel to access these services.

A relatively low percentage of market demand is being met for business related services like "advertising", "computer services", and "other business services". This appears to be a function of the relatively small number of businesses in the Township that could demand services.

The pace of household growth in Goshen Township has been positive, but not dramatic, in recent years, suggesting that the absence of service consumer providers in the local area is a function of insufficient "critical mass"; in essence, the numbers of households have not yet reached the minimum threshold for new service businesses to enter the market. Growth projected to take place over the next five years suggests that service business growth is likely to be "slow" for the near-term. Growth of consumer and business service providers is likely to enter the Township from the west along the State Route 28 corridor as land for new construction is exhausted in neighboring Miami Township and service providers recognize growth in Goshen Township, but do not want to be too far away from the concentration of population in Miami Township and easy access to I-275.

In terms of the market, the transportation network in the Township cannot be overlooked. For the most part, roadways in the Township are two-lane, rural thoroughfares. Not unlike urban utilities, the roadway network will likely need substantial improvements as the Township grows in future years. The nature of the roadway network suggests that competition from other urban venues in Loveland and northeast of Loveland, in the vicinity of Maineville, as well as in Batavia are all of marginal impact to Goshen Township. The most direct competition is that located west of the Township on State Route 28 in Miami Township. The increase in percentages of market demand met for services and retail goods at the ten minutes and fifteen minutes drive times demonstrate the significance of the commercial cluster on State Route 28 in Miami Township and in the vicinity of I-275.

The concentration of households in all directions and the more highly developed roadway infrastructure make the Miami Township commercial cluster accessible to a large population with money to spend.

Square footage estimates for new office based service uses are subjective. Many of the commercial enterprises that are expected to arrive in the local community are anticipated to be small scale, probably locally owned, businesses and professional practices. Spaces such as these are difficult to quantify because they are more dependent on the desires of the individual business owners and the image they wish to project as opposed to a more economic decision regarding the cost of rental space per square foot. Based on the supply and demand calculated on the basis of the current population and households in Goshen Township (2006) and projected households in Goshen Township (2011) approximately 26.48% of current market demand and 23.33% of projected market demand for services is being met, or will be met, by businesses based in Goshen Township, today. The complement of these percentages represents the underserved market or market demand in Goshen Township unmet by professional and service businesses in the Township today. As a percentage of market served in the aggregate, all of the drive-time areas “market served” percentages increase from those indicated for the Township, but the ten minutes and fifteen minutes market areas are significantly larger than Goshen Township by itself; therefore, the underserved markets are still much larger than the Township alone.

C. Future Demand

Future demand may be sporadic in the near term. Once the magnitude of growth in Goshen Township is more clearly understood, the market will accelerate rapidly. Initial results of the next decennial census will likely mark the point where the demand for space in Goshen Township accelerates to a new level of market activity. Based on a typical employment density of four persons per one thousand square feet of gross floor area in office spaces, approximately 260,000 square feet of new office space could be demanded based the expenditure potential of 2006 Goshen Township households alone. Based on this potential demand, as much as twenty-four acres of land could be needed for new office based business development. Revitalization and/or adaptive reuse of existing space in the traditional heart of Goshen Township would reduce the need for new space, but there is not very large existing inventory to work with at this time.

The estimated need for new office and service business space drops by approximately fifty percent at the five-minute drive time (due to the smaller geographic area included in this drive-time area) then escalates at the ten-minute drive time (exceeding the estimated space need in the Township) and escalates further at the fifteen-minute drive time. Of course, all businesses do not exhibit the same employment density and some service businesses are not “site based”; meaning that the services are delivered in the households served by the business. In addition, some businesses that fall outside the immediate area will still capture a share of the market even if new competitors locate in Goshen Township and vicinity. The nature of the market still suggests that small companies will be the origin of a sizeable share of growth in professional and service businesses and employment growth in the future.

Office users are likely to be predominantly small scale. The majority of office users will be professional practices and site based service businesses that serve the local market. Some of these users will not be of sufficient size to justify a freestanding structure. A site for a multi-tenant office development may be in order. Office condominiums have been popular with many small-scale professional practices and service businesses. This product has been a strong performer in the local office markets of many communities in recent years while the office market in general has struggled. Office condominiums offer small office based businesses an opportunity for ownership that would not be available at a reasonable cost in freestanding structures. An alternative to an office condominium that is of a small size is a residential conversion to office uses: an adaptive reuse. Some of the structures in the vicinity of State Route 28 and Goshen Road could be alternatives to new office condominiums, but the cost of revitalization may be in excess of the cost of new construction. Public assistance may be needed if a comprehensive transition of the traditional heart of the Township is anticipated.

Demand for services of all types has been quantified by the percentages of demand in the current (2006) market and projected future (2011) market that are being met. The complement of these percentages represents the market that is currently underserved and the magnitude to which this underserved market will grow by 2011 unless more of the market demand is met today.

The estimated demand for office space is based on capturing 100% of the unmet demand exhibited by the market today. This market demand is not going unmet in the context of the larger market. Market demand is being met by service providers outside of the limits of the market areas measured. Convenience is a market factor, but its importance is directly related to the nature of the service offered. Medical care may be an example of a service with a high “convenience factor” while “property and casualty insurance” may be a service with a low “convenience factor”. Realistically, the actual market demand to be met in the context of the local community will only be a percentage of the total unmet demand in the measured market areas. The examples cited above span a broad range from 130,000 square feet of office space to 260,000 square feet of office space. This is the range of potential demand for space. The ability to capture a share of the market must be considered to reduce the potential market to a probable market. From an estimate of the probable market, the product(s) offered, their locations, and their price points will further distill the probable market to a share to be captured. The overall magnitude of growth relative to the current inventory of space must continually be evaluated. While the Township is growing, developers and lenders may be hesitant to introduce space in large increments in a “new” market until pent-up demand is so apparent that it is readily visible. Since these market factors are not defined at this time, a rudimentary estimate of market share would suggest “go” or “no go” decision making criteria suggesting that the local market has a 50% chance of capturing a share of the estimated unmet market demand. This simple calculation would suggest that the Township could expect the new office market in the near-term to comprise between 65,000 and 130,000 square feet of space or between six (6) and twelve (12) acres of land.

The consumer and business services that are not office based frequently require specialized space to conduct business; e.g., a hospital, child-care facility, or a hotel.

The nature of the Township, its stage of growth, and limitations regarding urban infrastructure including utilities and roads suggests that it will be a much longer period before the Township will be able to compete for these venues.

D. Competitive Supply

The Township can provide for industrial and office growth by having a supply of “market ready” land to address the needs of local companies that may wish to expand, but must relocate to do so, as well as attract industry from other locations. At this time it appears that there is adequate land for potential industrial development in the Township, adjacent to the study corridor. The Township may want to embark on a program of making sure land along the study corridor in the segment between the traditional heart of the Township and the boundary with Miami Township is properly zoned for a variety of commercial and light industrial uses, accessible to improved roadways and served by all urban utilities: water, sanitary sewer, electric, natural gas, telephone and coaxial cable.

Office development will require a similar focus on land. In addition, the office market can be accommodated in space available for lease or purchase. Office space must be functionally adequate in the context of today’s competitive environment. Visibility, access, and parking are key physical attributes while high-speed internet connectivity and telephone capacity are functional requirements. The ability to control hours of operation are also important to office users who no longer work a traditional business day or business week. The high visibility requirement has driven many small office users to retail storerooms where visibility is direct. These storerooms offer the same attributes of desirable office locations and frequently cost less than a traditional office environment. This trend is likely to continue and has become a significant reuse of older retail space in numerous markets. Smaller, unanchored storeroom developments could also house office uses assuming these uses can afford the higher market price for new construction.

Office users may want to own their space. For this category of office user, the office condominium has become a recognized product offering in the marketplace. Office condominiums are frequently demised in space increments that are smaller than typical freestanding buildings offering the office user an opportunity to buy that would not be affordable if freestanding buildings were the only market choice.

Freestanding buildings are yet another alternative for office users. Restoration and revitalization projects are best suited to this niche of office user including professional practices. Frequently these projects can cost more than new construction because of hidden problems that always reveal themselves in restoration and revitalization projects. In addition, the space, when complete, must meet the same physical and functional requirements that new space would offer. This would be a desirable scenario for the revitalization of the State Route 28 and Goshen Road vicinity.

E. The Supply and Demand Balance

The dynamics of the office marketplace in Goshen Township, and to a lesser extent the industrial marketplace, suggest that business and employment growth will be slow over the next five years. The ability of Goshen Township to capture a portion of this growth is dependent on its capacity to accommodate new office, and industrial, space users. The Township appears to have a supply of development land and older buildings in traditional heart of the Township that could be adaptively reused and revitalized for office users, but the supply of competitive office space, and space that could be converted to office uses, appears to be very limited. The availability of physically attractive, fully functional office space appears to be non-existent at this time. Restoration and revitalization alternatives appear to be available for prospective tenants and owner/users, but much of this space awaits revitalization. In essence, much of the existing space for office use on the landscape in the Township is not in “market ready” condition. A similar conclusion appears reasonable regarding land for development in the Township. For a prospective user to be interested in existing space, they must have the time and possibly financial resources to make the space ready for occupancy. Such tenant, or owner, prospects are a relatively small segment of the market, but the capacity of the State Route 28 corridor to accept new office users at this time is limited as well. These observations suggest that a market for new office construction could be in the Township’s future. The market may appear to be in a supply and demand balance at this time, but this appearance will give way to a more dynamic growth period in Goshen Township in the future as the population in the Township grows and development alternatives disappear from the landscape in adjacent Miami Township. .

F. Market Share and Competition

The Township should be able to capture a reasonable share of the office growth that will almost certainly take place in the next few years. However, the constraints identified above may inhibit the Township from capturing its proportionate share of this future growth. In addition, new competitive venues will continue to emerge in Clermont County, diluting the market influence that Goshen Township may exert.

As the urbanization of Clermont County continues, Goshen Township is transitioning from a rural community to a residential, and commercial, suburb in a matrix of suburban communities that form the fabric of the Cincinnati CMSA. It is this transition that offers Goshen Township a bright future for the long term, but a challenge to manage growth wisely in the near term.

G. Observations and Conclusions

At the present time Goshen Township does not appear to have much of a competitive market supply of existing office or service business buildings to address any potential market demand that comes its way. The pace of growth over the next five years is expected to be slow; however, the pace of commercial growth will only slightly lag the growth of housing in the Township. If the pace of housing growth accelerates in the next five years, the Township can expect an influx of commercial development requests.

It is the time period from the conclusion of this study to the next decennial census in which the Township can plan for its future in the likely commercial corridor that will emerge along State Route 28. Housing growth from 2000 to 2010 will be captured in the next Census along with growth in the adjacent jurisdiction of Miami Township. As land for new development is absorbed and the full magnitude of growth in Miami Township and Goshen Township is captured in the next Census, development pressures will likely build for new projects in the western segment of the State Route 28 study corridor.

The analysis above suggests that a reasonable market for office and service business space is on the horizon in the Township. A simplified calculation suggests that the underserved segments of the office and service business markets could require as much as 260,000 square feet, more or less, to balance market supply of businesses with indigenous market demand. The five minutes drive-time market indicates a supply shortfall of only 130,000 square feet. Both of the numbers cited above would enable Township based businesses to meet 100% of the currently unmet market demand indicated by the model. This calculation only takes into account the demand generated by Township residents or residents of the drive time market area. The market can easily expand well beyond the limits of the Township, but existing competition outside of Goshen Township reduces the unmet market demand significantly. Of course, the Township will never retain all of the indigenous demand its residents generate for services. There may be some trade off between residents going elsewhere for services and the influx of non-residents to well located businesses in the Township. This trade off will hopefully balance supply and demand or be skewed in favor of Goshen Township based businesses in the future, but no one can accurately forecast this outcome. A favorable balance would be dependent on recruiting the “right” businesses to the “right” locations in Goshen Township. The “right” locations are likely to be along the State Route 28 corridor between the intersection of Goshen Road and the western Township boundary with neighboring Miami Township. Virtually all of this growth will require new improvements on newly developed sites. Managing the development process will be crucial to the outcome for the Township. The next five years should allow the Township some time to anticipate growth and decide what it wants and does not want to entertain in the future.

Based on current market conditions and what appear to be future market opportunities, Goshen Township may wish to position itself to address market opportunities when presented through cooperative relationships with property owners who understand and embrace the desires of the Township to enhance employment opportunities within the Township while not just yielding to development pressure to build any project that comes along. This approach to commercial development of all types will be necessary in order to manage the growth and future development of Goshen Township to retain as much of the current “feel” of the community as possible while it continues to grow and evolve.

VIII. THE RETAIL MARKET

A. The Current Inventory

An exhaustive inventory of existing retail square footage has not been compiled for Goshen Township. Based on estimated retail sales captured by Goshen Township merchants, retail square footage on the landscape is estimated to comprise approximately 72,000 square feet. A sales based estimate does not take into account any vacant space on the landscape. While it may be interesting to determine the actual amount of retail space on the landscape in the Township, the amount of space may not be directly correlated to the square footage that represents competitive space in the retail marketplace. The important point of this comment is that retail space becomes functionally obsolescent long before it is physically worn out. Retailers are constantly reviewing their space layouts and space requirements to better address the wants and needs of their consumers and to maintain their market share in light of competition.

Goshen Township has a limited inventory of storeroom space within its boundaries. The traditional heart of the Township is developed with several single tenant and some multi-tenant, retail buildings that house the businesses comprising the limited retail base of the Township. Over the succeeding years, and especially in the decades following the end of World War II, the nature of retail businesses and the space needed to accommodate retailing has changed dramatically throughout the nation. Retail enterprises have transitioned from predominantly local merchants who had only one place of business and served the needs and wants of the local community to regional, national, and even multinational enterprises that serve the consumer public in general. Due to its predominantly rural nature, the Township has been able to avoid much of this transition so it does not have a significant inventory of functionally obsolescent retail space on the landscape. The City has several single story, single-tenant and multi-tenant retail buildings in the State Route 28 corridor at, or near, the heart of the study corridor. While the retail base of the Township is limited, the space inventory shows varying degrees of functional obsolescence.

The Township has been experiencing growth as a part of the urbanization of Clermont County. The retail centers on the landscape in the Township are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. The most significant example of a center that does not represent the current format of the retailer, in the study corridor, is the supermarket anchored shopping center at the western edge of the traditional heart of the Township. This food store is too small for the tenant by current standards, but urbanization of the Township has not yet reached a “critical mass” to replace this store with a current version of the tenant’s retail format. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues will continue to emerge elsewhere in Clermont County to compete with the older, established centers in the Goshen Township and elsewhere.

The Township has retail space. The question to be answered is, “Can this space be competitive in the current retail market?” The answer is likely to be both “Yes” and “No”. Some space may be reusable by other retail tenants; such as the existing Kroger.

Other spaces represent formerly “branded boxes” that no longer fit the space requirements of major anchor retailers and cannot be readily expanded, or reconfigured, for efficient and effective uses in the future. For these obsolescent retail storerooms, redevelopment of the sites for new uses may be the only practical alternative in the marketplace.

The Township must focus on facilitating reuse and redevelopment of functionally obsolescent retail, and other, space in the Township while urban growth is in progress. Otherwise, new retail venues will emerge on the landscape in the Township, or in close proximity to the Township, thus serving the retail demand of the population and households in Goshen Township. Existing locations could languish in the marketplace because these new retail locations, inside and outside the Township, adequately serve the retail market and eliminate the need to use rejuvenated and/or redeveloped space in the Township. In essence, the competitive stature of existing retail centers in Goshen Township must be reestablished before new competitive locations capture the market of competitive retailers who still wish to serve the population and households in the Township. Should competition overtake the established centers in Goshen Township, the only alternative for the existing, obsolescent centers in the Township would be to find alternative uses to occupy space and/or reuse the sites. Typically, non-retail land use alternatives have lower values than retail uses. Therefore, existing property owners will be confronted with the potential devaluation of their properties in the marketplace. This realization usually takes a long time for property owners to perceive. During the process, the properties usually languish in the marketplace or are leased to marginal retail competitors in the marketplace.

B. The Market

The pace of growth in Goshen Township and in Clermont County, in general, indicates the need for more retail space in more retail venues in the future. Growth numbers for Goshen Township appear to indicate a lag between the growth of retail establishments and the growth of households with money to spend on retail goods and services. As has been indicated in other discussions elsewhere in this report, the lag between residential growth and commercial development in the Township appears to be a function of an inadequate “critical mass” of households and population to justify opening new retail outlets in the Township, today.

Since the 2000 census, Goshen Township has added 1,001 households. An additional 674 households are projected between 2006 and 2011. The new households added between 2000 and 2006 in Goshen Township contributed approximately \$63,142,079 to the local economy in 2006 based on average household income. Similarly households to be added in the City between 2006 and 2011 will contribute \$45,195,744 to the local economy based on projected average household income in 2011. Of course, existing household incomes will grow at the same time. Existing households in Goshen Township in 2000 added \$44,341,350 between 2000 and 2006 and existing households in Goshen Township today will add \$23,348,967 by 2011. This household income growth has added to the nominal, and real, aggregate income in the local economy.

The **Household Income Trends Comparison Index** located at **Tab 5**, in the Appendices of this report appear to show that average household incomes in Goshen Township escalated ahead of the pace of inflation, as measured by the Consumer Price Index (CPI) between 1990 and 2000. As a result, existing households should have had more discretionary income in 2000 than they had in 1990. The estimated pace of household income growth between 2000 and 2006 has kept pace with inflation and projected income growth between 2006 and 2011 is projected to lag inflation. This information is based on secondary data sources. The heavily weighted addition of owner-occupied households may make these estimates and projections conservative. Existing and new households will have more nominal dollars to spend, but may be slightly lagging in real income terms between 2006 and 2011.

Consumer expenditures; i.e., all household spending comprises approximately 81% of average household income in Goshen Township today. This percentage falls to 80% of average household income by 2011. Retail expenditures are only a part of total household consumer expenditures but they comprise a significant percentage of annual household income; estimated at 36% of average household income in Goshen Township today and projected to consume 35% of average household income in Goshen Township by 2011.

Consumer expenditures for new households in Goshen Township added between 2000 and 2006 are estimated at \$51,131,080. Total consumer expenditures for all households in Goshen Township in 2006 are estimated to comprise \$299,890,680. Consumer expenditures for new households projected for Goshen Township between 2006 and 2011 are projected at \$35,968,010. Total consumer expenditures for all households in Goshen Township in 2011 are estimated to comprise \$349,273,925. Similarly, retail expenditures for new households added between 2000 and 2006 in Goshen Township are estimated at \$22,463,441. Total retail expenditures for all households in Goshen Township in 2006 are estimated to comprise \$131,751,111. Retail expenditures for new households projected for Goshen Township between 2006 and 2011 are projected at \$15,779,014 in 2011. Total retail expenditures for all households in Goshen Township in 2011 are estimated to comprise \$153,224,995. Retail expenditures of Goshen Township households are projected to grow by \$21,473,884 between 2006 and 2011; a sixteen percent (16%) increase.

C. Future Demand

The income estimates and projections cited above can be translated into estimates of square footage needed to satisfy the increases foreseen in consumer (retail) demand in the Township and in the trading area. The reader is cautioned to remember that political subdivisions and market areas seldom overlap, but we can use political subdivision statistics to discuss potential demand for space to satisfy the consumer wants and needs of the indigenous population and households recognizing that leakages to adjacent communities are a certainty and that dollars will be spent by non-residents in particularly well established and significant retailers in the Township.

The reader should be advised that retail establishments typically follow growth in progress. Therefore, the retail developments being observed in the general area today are in response to the estimated growth between 2000 and 2006.

This expansion of retail development should continue through 2011 if the projected population and household growth for the Township and the trading area are realized. This observation reinforces a statement made above that the Township should be poised to facilitate redevelopment of obsolescent retail sites while the overall market is growing. In addition, the timing appears to be appropriate to address the potential market for enterprises on the State Route 28 corridor. Increased demand for businesses in revitalized structures in the corridor should be directly correlated with the overall growth of consumer demand in the area for a broad range of consumer goods and services.

For purposes of estimating future demand for retail space, consumer expenditure potential will be translated into square footage estimates based upon national statistics for annual retail sales per square foot of gross floor area of multi-tenant retail centers. For purposes of this analysis, sales of enclosed regional malls have been excluded from consideration. Enclosed malls have been surpassed in the retail development community by multi-tenant, strip centers and lifestyle centers, eliminating the enclosed concourses that were popular in the 1960's and 1970's. Therefore, emphasis will be placed on retail venue formats that are likely to occur in Goshen Township and possibly elsewhere in Clermont County. For purposes of estimation, annual retail sales revenue per square foot of \$325 is applied to the 2006 estimates. Annual sales of \$367 will be applied to the 2011 estimates. This change in revenue corresponds to the projected change in the CPI over this five-year time frame.

Based on retail statistics analyzed for this report, Goshen Township is only capturing approximately 17.71% of the annual retail sales potential generated by households in the Township in 2006. This percentage translates to approximately \$23,333,122 of revenue for Goshen Township based retail businesses. Translating sales into retail square footage results in an estimate that retail trade in the Township can support approximately 71,800 square feet of existing retail space, today.

Based on the estimated, new, retail expenditure potential added between 2000 and 2006 in Goshen Township as a result of household growth, approximately 69,000 square feet of general retail space could be supported if all of the available retail expenditure dollars of indigenous households were captured in Goshen Township. This suggests that household growth in the past six years could have supported almost as much square footage as is estimated to be on the landscape in the Township, today, based on current market share captured in the Township. This comparison demonstrates the magnitude of the leakage of retail expenditure dollars from the Township at the present time. If the retail market capture potential remains as low as it is today, new households in the Township between 2000 and 2006 will only support approximately 12,240 square feet of new retail space in the Township. This does not represent an economic quantity of space for most major retailers in the marketplace today. Once again, this appears to be a function of insufficient "critical mass" of households in the Township, today, combined with a relatively slow pace of household growth, historically. It may be some time before the pace of retail growth accelerates unless Township merchants can capture a larger percentage of the consumer dollars to be spent annually. This is a challenging objective if there are few retail merchants on the landscape, in the Township, today. The magnitude of the retail cluster on the State Route 28 corridor in neighboring Miami Township casts a large shadow over the Township's retail market, today.

Similarly, retail expenditure additions projected to result from household growth between 2006 and 2011 could result in retail space needs of an additional 43,000 square feet if all of this projected new retail sales potential were captured by Township merchants. Conversely, the additional space need could be as little as 7,600 square feet if the market-capture percentage for the Township remains where it is today. For the period between 2000 and 2011, an additional 106,850 square feet of retail space could be demanded if all the retail expenditure potential generated by new households in the Township can be captured by retail stores within the Township boundaries. Conversely, as little as 18,900 square feet could be required if the retail market capture percentage remains at the 17.71% level indicated by this market analysis. This projection does not count the additional retail expenditure dollars contributed by existing households because these appear to be nominal changes that will be offset by price escalations in the projection period; i.e., no increase in demand that could be translated into additional square footage needs.

It appears that the growth in Goshen Township is being exceeded by growth in the adjacent Miami Township and other unincorporated portions of Clermont County. Actual growth in adjacent areas has not been included in the field research for this analysis. Nevertheless, growth is most certainly in progress in adjacent geographic portions of the County. As areas of growth are included in the drive-time trading areas mapped for this analysis, the estimates and projections for retail sales may be conservative.

D. Competitive Supply

The next question to be addressed is that of competitive supply. Goshen Township has an inventory of retail space, although some of this space appears marginal in the current market. Combined retail demand increases through 2011 based on general annual retail sales per square foot estimated above, suggest that Goshen Township has a significant retail space deficit to make up in order to adequately serve the growing population within the Township. Unfortunately, the space deficit, when divided among all of the categories of retail merchants leaves the Township with insufficient demand to support new retail outlets of the magnitude that comprise the primary tenant base of most retail centers.

The more difficult part of the question to be answered is, “does any of the existing space currently on the landscape in the Township represent COMPETITIVE supply?” Once again the answer may be both “yes” and “no”. For retailers to occupy the vacant storeroom of another retailer, especially a competitor, would have been beyond the realm of possibilities a decade ago. However, retail developers have recognized that their tenants are “nomadic” in nature and have allowed for flexibility in reconfiguring and/or redeveloping sites in the marketplace. In addition, a retailer may be able to establish an outlet at a lower rental cost and for a shorter time period if they are willing to go into a revitalized tenant space versus a new space.

Retailers in the Township today should be seeing the effects of the growing population and some may be anxious to expand in order to preserve their market share in the future.

It is equally likely that these leading retailers will want to take space in the most visible location in the Township. This visible location is the State Route 28 corridor. This corridor has a significant amount of acreage for new commercial development. The location is at the leading edge of urban development in the Township. For some retailers their prospective new location is not that far removed from their old “existing” location, so existing consumers should have no problem in finding the new store and new consumers will be able to find the store easily because it is within an already established retail trade corridor. The location is good, but the existing store no longer meets the retailer’s format to better serve its market. In essence, the previous location will be obsolescent. While obsolescent for leading retailers, existing retail storerooms may still be sufficient for merchants who deal with the local population versus a broader community base of consumers. This is the logic that should be applied to revitalizing and/or redeveloping the obsolescent space in the inventory in the State Route 28 corridor while the market is expanding and the general location is competitive.

Competitive venues will dilute the significance of the State Route 28 corridor in neighboring Miami Township in the future. The development pace of Miami Township is likely to slow over the next few years as that Township approaches “fully built” status. As the leading edge of population and household growth moves eastward, Goshen Township may be the beneficiary of retailers’ desires to move with the growing population. This is another reason to act now to encourage revitalization of existing retail space in the Township before new and possibly larger venues open elsewhere along the State route 28 corridor.

Of course, there are competitive locations outside Goshen Township and Clermont County that will capture a portion of the retail expenditure potential of Goshen Township residents. These local market leakages are an expected component of retailing and the typical retail market. The objective of Goshen Township should be devoted to ensuring that residents of the Township, and the vicinity, are offered outlets for as many of the “convenience”, “neighborhood”, and “community” based retail wants and needs as can be captured. This leaves the demand for goods and services usually offered at the “sub-regional” or “regional” level to exit the Township. A very broad range of retailers fit within the categories identified for the Township. A significant portion of the Township’s effort in facilitating retail development should be spent in aligning potential users, tenants, with owners of existing retail spaces and developers of centers, fitting the merchants’ space needs within the walls of existing storerooms or on portions of existing retail sites that can be redeveloped before developing entirely new venues. By emphasizing reuse, revitalization, and redevelopment, current venues that could easily languish in the context of new development can have their economic life spans extended through a period of retail growth to help alleviate the potential to have overbuilt retail space in the future. The objective of the Township’s efforts should be to capture a larger percentage of the retail expenditure demand generated by Township households in Township businesses.

E. The Supply and Demand Balance

The question of market share is inherent in determining the supply and demand balance for retail space in the Township.

Based on the retail needs and wants of new households within Goshen Township between 2000 and 2011, approximately 107,000 square feet of retail space would be needed to support the merchant base if all of these projected expenditures took place within the Township. Currently, only 17.71% of indigenous retail demand is being met within the Township. This reduces future space needs to approximately 19,000 square feet. Based on a typical land-to-building ratio of 5:1, a range between approximately 2.3 acres and 12.3 acres of land for retail development may be needed in the near-term. Retail demand outside of the Township could raise these numbers and the development of competitive venues outside of Goshen Township could reduce the numbers indicated.

F. Market Share and Competition

The Township is not likely to be able to attract retailers who do business at the “sub-regional” or “regional” market levels of retail demand. There are already competing venues on the landscape and an interstate highway interchange is a more favorable location for accessing a “sub-regional” or “regional” trading base. Therefore, the first likely leakage of consumer expenditure dollars is at this level of consumer demand. Additionally, many of the new households moving to the Township will be moving from other locations within the larger, metro market. These households are likely to have established consumer loyalties to specific retailers and specific locations that do not have to change based on location of residence. Third, consumers may do some of their shopping during the course of the workday, in close proximity to their places of employment. Because the Township is not an employment center, this daytime shopping will further reduce opportunities to capture retail dollars in the Township. Based on the likelihood of market capture, the lower limit of the square footage estimates, cited above, should be regarded as the most likely scenario to capture potential market demand in the near-term.

It is highly improbable that no other jurisdictions in Clermont County are growing, or will be growing, between now and 2011. The pace of growth in neighboring Miami Township has been at a pace almost four times the magnitude of growth in Goshen Township. The unknown is how much of this growth is likely to fall within the drive-time trading areas mapped for the epicenter in Goshen Township selected for this analysis. Secondary data sources indicate that Clermont County is estimated to have added 7,814 new households between 2000 and 2006. If Goshen Township maintained a proportional contribution to household growth in Clermont County between 2000 and 2006, then an additional 13,569 households should be on the landscape in Clermont County today than were present in 2000. The actual growth of Clermont County appears likely to fall between the two limits of the estimates based on the data observed and combined with the secondary data. Therefore, household growth in Clermont County is likely to have been between 7,814 households and 13,569 households between 2000 and 2006. The increasing urbanization of Clermont County in general will contribute to the potential market base for Goshen Township businesses in the future.

Household growth in Goshen Township between 2006 and 2011 is projected to be 12% of Clermont County's growth during this time period. Therefore, household growth in Clermont County between 2006 and 2011 is likely to comprise approximately 6,478 households. The household growth range for Clermont County between 2000 and 2011 is likely to range from a lower limit of 14,292 households and 20,047 households.

As discussed above, retail leakages in Goshen Township are likely to occur for the reasons cited above. The question of market capture and the amount of retail space this may justify is based on the estimated change in households between 2000 and the near-term projection date of 2011 for Goshen Township and the trading areas mapped for the drive-time areas up to 15 minutes from State Route 28 and Goshen Road.

In the longer term, Goshen Township is likely to see its share of the retail market in the area expanded by further household growth and the lack of land for development of new retail venues in neighboring Miami Township in the coming years. The City must try to find the elusive balance between the demand of consumers in the market today; many of whom are Goshen Township residents, and the needs of a population and households in the future who will have more and newer choices.

New competition in close proximity to Goshen Township is likely capture at least a portion of the new retail expenditure potential projected for the Township by 2011. The closer this competition is to the established retail centers in the Township the more harmful it could be. Much of the potentially negative influence of nearby competition will be determined by the competitive influences of the merchants who locate in new venues in Goshen Township or close to the Township. If these new entries into the market directly compete with merchants already located in the Township, it may be incumbent on the existing merchants to upgrade their stores in order to retain their market shares given new, more intense, competition. The ability of existing retail owners and operators to address these possible tenant demands will, in part, determine the future competitive position of Goshen Township for retail land uses as the Township "urbanizes" and Clermont County continues to grow and urbanize in the future.

G. Observations and Conclusions

Goshen Township has an established, but limited retail business base within a recognized trading corridor.

The Township has been experiencing residential growth, now as a part of the urbanization of Clermont County. The few retail centers on the landscape in the Township are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Clermont County to compete with the older, established centers in the area.

The Township has added limited retail developments as needed in the past, but is now at the point where it may be the location of future retail market growth for a trading area that is broader than the Township's jurisdiction. This growth will be directly related to the development status of the State Route 28 corridor in neighboring Miami Township.

The "traditional downtown" or heart of the Township at the intersection of Goshen Road and the State Route 28 corridor could become the location of a number of small, locally owned, site based service businesses and specialty retailers.

The successful transition of this "downtown corridor" in Goshen Township while there is an atmosphere of commercial expansion in the Township could be crucial to the future success of this district.

Specialty retailers have to commit the long hours to manning their stores waiting for consumers to buy something in order for the store to be able to pay its bills and remain open. This can be a "long hours for low reward proposition" for the store operators. In essence, specialty retailers may be in their twilight to be replaced by cyber merchants and even charitable organizations that have expanded vigorously into the retail market. The point of this observation is that there is a limited market for specialty merchant space in any community, but it may be extremely limited while the more general market is undergoing substantial growth led by established chain retailers.

When new competitive retailers emerge in the Township in the future, their retail gravity may pull small retailers, dependent on the traffic generated by strong anchor tenants, to locations in closer proximity to the epicenter of new high-traffic retail outlets. The effect would be to erode the retail merchant base in the "traditional downtown".

Neighboring Miami Township has been experiencing substantial growth as part of the urbanization of Clermont County. The retail centers on the landscape in Goshen Township are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues will emerge elsewhere in Clermont County to compete with the older, established centers in Goshen Township and elsewhere.

A likely long-term scenario is that Goshen Township will increase in its importance as a retail center in Clermont County. This is likely be an outcome of the urbanization of the western portion of Clermont County and the possible relocation of merchants who may have come to neighboring Miami Township in the near-term, but want to be closer to the leading edge of residential growth in Goshen Township in the future.

The Township must try to find the elusive balance between the demand of consumers in the market today; many of whom are Goshen Township residents, and the needs of a population and households in the future that will have more and newer choices.

There will be a great deal of pressure in the short run to meet current consumer demand within the context of current, competitive venues on the landscape. The Township must resist some of this pressure to try to remain balanced in its retail development in the future.

The “traditional downtown” of heart of the Township at the center of the study corridor is a likely location for specialty merchants, but may hold even more potential for site based, consumer service businesses.

While these may be small-scale businesses they will still require easy access and off-street parking. The access and parking will help to offset the inability to park on the street and the inconvenient access this condition creates. Even if these prerequisites are met, it still takes local entrepreneurs to address the potential market for their goods and/or services.

IX. OBSERVATIONS AND CONCLUSIONS

A. General Market Observations

Goshen Township and Clermont County are in the midst of an urbanization process that began several years ago and is expected to continue well into the future. Much of the growth has come from households seeking new homes in suburban settings that offer a quality lifestyle and close proximity to urban amenities and workplaces. Much of the growth has come to the Township and the County from within the metropolitan area. Clermont County and Goshen Township are ideal residential locations for households in which one spouse works in the City of Cincinnati and the other works in elsewhere in the metropolitan area. Urbanization is still in its early stages so the lifestyle is still “rural” in character.

The pace of growth in Goshen Township is projected to continue through 2011 only slightly off the pace of growth between 2000 and 2006 although the majority of growth will likely be skewed to the period between 2009 and 2011. The population of Goshen Township will likely comprise a larger share of the population of Clermont County than it has historically or does now given the pace of growth.

Goshen Township is witnessing new growth, but it is also has an old, established “traditional downtown” or heart of the Township. Therefore, Goshen Township must address new development while also addressing issues of age and urban decline in its “traditional downtown” on the State Route 28 corridor.

The older buildings in the State Route 28 corridor in the “traditional downtown” will require substantial investments in maintenance and renovation in order to retain their character in the future. The central portion of the State route 28 corridor expresses the tradition and heritage of Goshen Township or it would not be the central segment of the study corridor for which this market analysis has been conducted. The character expressed by this “traditional downtown”, in part, translates into the lifestyle that brings new households to the Township. As such, the “traditional downtown” will require continued monitoring, private investment, and possible public intervention in order to retain its vitality in future years.

Residential growth is seen as almost a given in the next five years. Commercial growth; however, is directly related to the Township’s capacity to address the needs of business and industry within its boundaries. The Township does not appear to have an adequate supply of existing, modern, fully functional, commercial buildings of any type for prospects who do not wish to build new buildings. Conversely, the Township appears to have ample land for future commercial, industrial, and retail development. It will be incumbent on Township officials to oversee the development of the available land for the most productive, long-term benefit of the Township.

In general, efforts should be made to facilitate revitalization, reuse or redevelopment of existing space or sites in the State route 28 corridor while the consumer market is still growing and all potential competitive venues have not yet emerged on the landscape.

Efforts should begin, before competition emerges, to work with existing property owners and the potential developers of new venues to mitigate the impact of new locations on established locations within the Township.

During the process of revitalizing the “traditional downtown” area of Goshen Township, a mix of land uses is likely to emerge. This mix will help facilitate the revitalization and/or restoration process in the area, but the concept of mixed uses should not be overlooked in the development of new land uses in the Township. There may be opportunities to introduce mixed-use commercial and residential projects that include components of retail and office uses in conjunction with high-density residential products for the local market. This may not be an alternative offered by developers in the near-term because of the abundance of land for development in the Township, but it should not be overlooked as a means of conserving land and to create the “critical mass” of residents that is cited as a shortcoming in the commercial development of the Township in the preceding sections of this report.

In general, there are two ways to create mixed-use developments. The first way is to mix uses within the shell of a single, multi-story building. This is a vertical mix of uses; retail on the first floor, office space on the second floor, and residential units on the third floor for example. The second way to mix uses is in the form of a multi-purpose campus in which individual development pods may be of single use, but the combination of pods in the development create a mix of retail, office and residential uses on the “campus” of the overall project. Both methods of creating mixed-use developments could be applicable to Goshen Township. The “horizontal mix” is more likely to take place given the amount of land available for development. The “vertical mix” of development would be a break with the traditional form of development experienced in Goshen Township to date, but this form of development can provide an array of uses in any new development project. Even if a mixed-use project proves desirable in Goshen Township, market indicators should not be ignored and the scale of the development should reflect the magnitude of market demand anticipated for the products to be offered.

In general, the pace of residential growth is likely to remain steady for the next five-year period, but is likely to accelerate in pace near the end of the five-year period or beyond. As the pace of residential development accelerates, the character of the Township will begin to transition from a “rural” environment to a “suburban” environment. As this transition occurs, commercial development will begin to emerge in the Township, most likely along the State Route 28 corridor. The focus of this development is likely to be in the western segment of the study corridor as the result of two market dynamics. First, commercial development will “spill over” into Goshen Township as desirable commercial development parcels are “fully consumed” in neighboring Miami Township. Second, the “critical mass” of households in Goshen Township may encourage new development near the “traditional downtown” of the Township at the intersection of State Route 28 and Goshen Road. This development is likely to locate west of the “traditional downtown” due to the population density in the western portions of the Township.

As conventional residential and commercial development continues to expand in the Township in the future, a conflict may emerge between manufactured housing parks and conventional development. This conflict may be most evident with regard to manufactured housing parks along the State route 28 corridor. Current housing parks may represent future commercial sites. If commercial developers acquire housing parks for redevelopment, large numbers of households can be uprooted against their will.

This can be disruptive to the Township's growth and progress. The Township should consider a long-term strategy regarding manufactured housing parks that could work to offset the potential for conflict in the future. Even off the State Route 28 corridor, manufactured housing parks will probably come into conflict with traditional residential development in the future. Based on the experience of other communities as they have urbanized, this conflict between housing types is almost assured; the question is when this conflict manifests itself not if it will.

B. Specific Recommendations for the State Route 28 Corridor

State Route 28 is the traditional arterial corridor through Goshen Township and should be a natural corridor for expansion of the image and character that is what the Township wants to project in the future.

Prospects for revitalized and restored historic structures and small-scale commercial buildings are a small niche of the market at the center of the corridor in the "traditional downtown" of the Township. Frequently, the cost of revitalizing or restoring an old structure is more expensive than building a new structure of equivalent size. Buyers can be surprised by the oversight of "landmarks commissions" or "historic preservation" groups that may have regulatory authority over restoration projects. These surprises usually result in additional time and money than was originally planned for restoration projects. Because of the number of unknowns in any revitalization or restoration project, financial institutions are reluctant to lend on these projects.

When done, a project may have an historical appearance, but it must be fully functional space in the context of the occupant's competitive market. This means the restoration must have modern climate control with energy efficiency. ADA compliance is a requirement. Telephone, communications and data linkages must be state of the art. Signage must be clearly observable from the street at normal speeds. The occupant must have easy access along with an identity and visibility. The study corridor and major intersecting thoroughfares do not readily accommodate "on street" parking. Employees and customers are likely to arrive by car. Contiguous, on-site parking and access from the primary thoroughfares or side streets are absolute prerequisites to successful restoration/revitalization. Parking and its access must be clearly labeled with way finding directional signage if necessary. The parking and access requirements may be among the most important prerequisites to restoration/revitalization in the corridor and vicinity.

If restoration is not possible, new construction utilizing complementary architectural cues and building materials should be permitted. Some effort should be devoted to maintaining a consistent scale between restored and new structures in the "traditional downtown" segment of the corridor if this situation arises. A complementary new structure in the corridor will be better in the long term than languishing properties interspersed with restored properties.

The Township should be proactive in setting the stage for restoration, revitalization, and/or redevelopment by securing reciprocal easements for access and off-street parking. The Township should consider facilitating financing for restoration projects in conjunction with local financial institutions. In addition, the Township may want to consider financial support that covers "buy down" costs in excess of new construction and/or appraised values of the older properties as restored. A "loan convertible to grant" type program secured by a junior lien may be the means to accomplish this goal.

Obviously, some of the regulatory and oversight concerns expressed above should be clearly stated so that potential buyers know precisely what hurdles they will have to clear and who will be responsible for approving their plans. A “how to” guide may be in order. Finally, the Township may want to consider a demonstration project. This is essentially speculative development, but it may be useful as a “pump priming” exercise. This step should only be taken if none of the other steps results in any market interest.

The reader should remember, the statement above, prospects for restored and revitalized properties represent a niche in the general market. Many users of professional or general office space want “new” space. This segment of the market will not be attracted to existing buildings in the State route 28 corridor, but could be attracted to the corridor if redevelopment, or new development, opportunities also exist. Maintaining the scale of new projects will be important to the overall character of the “traditional downtown” segment of the corridor, so some market participants will not fit in the corridor under any circumstances.

Finally, revitalization, reuse and/or redevelopment projects are long-term projects. In many cases it has taken over twenty years to effect broad change in a targeted area. The pace of growth in, and in the vicinity of, Goshen Township may help to accelerate the pace of revitalization in the State Route 28 corridor in the future, but the Township should not count on development elsewhere in the State Route 28 corridor benefiting the “traditional downtown” or its vicinity.

Some candidates for the corridor are likely to be lured to new developments based on the prospect of market growth and activity in these evolving areas as opposed to maintaining or enhancing the vitality of an existing area. Nevertheless, the opportunities are definitely more plentiful when the market is in a state of general growth. This appears to characterize the circumstances of Goshen Township in the near future.

The Township has plentiful land for new development, but portions of this land may not be “development ready”. The Township should review the western segment of the study corridor to ensure that utilities are present in sufficient capacity to support commercial development. Future thoroughfare upgrades should be anticipated along with future traffic control locations in anticipation of the time when the corridor is fully developed. The Township may also want to begin to think strategically with regard to points of ingress and egress along the corridor. Many communities wrestle with the problem of excessive curb cuts onto primary thoroughfares. The Township could be well served in the future to anticipate this potential problem and address it in advance rather than have to have to retrofit the corridor in the future after the land along this heavily traveled route is fully developed.

Many parcels along State Route 28 are sufficiently “deep” that zoning of the frontage may be different than the zoning of rear portions of the sites for future development purposes. Land owners may not want to have multiple zoning districts overlay portions of their land. These issues should be evaluated and strategically considered in advance as opposed to reactive zoning based on specific development plans.

X. APPENDICES

1. Population Trends 1990-2011	Tab 1
2. Household Details 1990-2011	Tab 2
3. Household Income Trends 1990-2011.....	Tab 3
4. Household Income by Age of Head of Household 2000-2011	Tab 4
5. Household Income Trends Comparison Index	Tab 5
6. Educational Attainment 1990-2011.....	Tab 6
7. Marital Status 1990-2011	Tab 7
8. 2000 Census Employment Comparison Report.....	Tab 8
9. 2006 Business and Employment Summary Comparison Report...	Tab 9
10. Vehicle Ownership.....	Tab 10
11. Housing Units Comparison 1990-2011	Tab 11
12. 2000 Census Characteristics of Housing Comparison Report	Tab 12
13. 2000 Census Housing Values Comparison Report	Tab 13
14. Consumer Expenditure Forecast Comparison; 2006 – 2011.....	Tab 14
15. Retail and Service Business Activity and Market Potential	Tab 15
16. 5, 10, and 15 Minutes Drive-time Maps for the Study Area.....	Tab 16

GOSHEN TOWNSHIP, OHIO POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	12,660		N/A	13,718		1,058	15,838		2,120	17,547		1,709	4,887
Total Households	4,228		N/A	4,870		642	5,784		914	6,545		761	2,317
Persons per Household	2.99			2.82		1.65	2.74		2.32	2.68		2.25	2.11
Female Population	6,342	50.09%	N/A	6,911	50.38%	569	7,944	50.16%	1,033	8,778	50.03%	834	2,436
Male Population	6,318	49.91%	N/A	6,807	49.62%	489	7,894	49.84%	1,087	8,769	49.97%	875	2,451
Age													
Age 0 - 4	8.3%	1,048	N/A	7.5%	1,032	(17)	6.9%	1,096	64	6.8%	1,193	97	145
Age 5 - 14	17.3%	2,193	N/A	16.1%	2,205	12	14.8%	2,337	132	13.8%	2,427	90	234
Age 15 - 19	7.5%	955	N/A	7.8%	1,066	111	7.6%	1,196	130	7.5%	1,314	119	360
Age 20 - 24	6.9%	879	N/A	5.7%	779	(100)	6.9%	1,090	311	6.8%	1,197	107	318
Age 25 - 34	18.7%	2,372	N/A	14.1%	1,935	(437)	13.0%	2,060	125	13.0%	2,289	229	(83)
Age 35 - 44	15.1%	1,906	N/A	17.6%	2,413	507	15.1%	2,399	(14)	13.0%	2,276	(123)	370
Age 45 - 54	11.4%	1,438	N/A	13.3%	1,827	389	14.5%	2,290	463	14.4%	2,524	234	1,086
Age 55 - 64	8.1%	1,021	N/A	9.5%	1,309	288	12.0%	1,901	592	14.0%	2,457	556	1,436
Age 65 - 74	4.7%	592	N/A	5.3%	723	131	5.7%	898	175	6.9%	1,210	312	618
Age 75 - 84	1.7%	216	N/A	2.7%	366	150	3.0%	475	109	3.0%	535	60	319
Age 85 +	0.4%	44	N/A	0.5%	64	20	0.6%	97	33	0.7%	125	28	80
Median Age	30.5			34.3			35.6			36.6			

GOSHEN TOWNSHIP, OHIO POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	12,660		N/A	13,718		1,058	16,087		2,369	17,547		1,460	4,887
Total Households	4,228		N/A	4,870		642	5,871		1,001	6,545		674	2,317
Persons per Household	2.99			2.82		1.65	2.74		2.37	2.68		2.17	2.11
Female Population	6,342	50.09%	N/A	6,911	50.38%	569	7,944	49.38%	1,033	8,778	50.03%	834	2,436
Male Population	6,318	49.91%	N/A	6,807	49.62%	489	7,894	49.07%	1,087	8,769	49.97%	875	2,451
Age													
Age 0 - 4	8.3%	1,048	N/A	7.5%	1,032	(17)	6.9%	1,113	82	6.8%	1,193	80	145
Age 5 - 14	17.3%	2,193	N/A	16.1%	2,205	12	14.8%	2,374	169	13.8%	2,427	53	234
Age 15 - 19	7.5%	955	N/A	7.8%	1,066	111	7.6%	1,215	149	7.5%	1,314	100	360
Age 20 - 24	6.9%	879	N/A	5.7%	779	(100)	6.9%	1,107	328	6.8%	1,197	90	318
Age 25 - 34	18.7%	2,372	N/A	14.1%	1,935	(437)	13.0%	2,093	157	13.0%	2,289	197	(83)
Age 35 - 44	15.1%	1,906	N/A	17.6%	2,413	507	15.1%	2,437	24	13.0%	2,276	(161)	370
Age 45 - 54	11.4%	1,438	N/A	13.3%	1,827	389	14.5%	2,326	499	14.4%	2,524	198	1,086
Age 55 - 64	8.1%	1,021	N/A	9.5%	1,309	288	12.0%	1,931	622	14.0%	2,457	526	1,436
Age 65 - 74	4.7%	592	N/A	5.3%	723	131	5.7%	912	189	6.9%	1,210	298	618
Age 75 - 84	1.7%	216	N/A	2.7%	366	150	3.0%	483	116	3.0%	535	53	319
Age 85 +	0.4%	44	N/A	0.5%	64	20	0.6%	98	34	0.7%	125	26	80
Median Age	30.5			34.3			35.6			36.6			

CLERMONT COUNTY, OHIO POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	150,157		N/A	177,977		27,820	193,628		15,651	206,360		12,732	56,203
Total Households	52,716		N/A	66,013		13,297	73,827		7,814	80,305		6,478	27,589
Persons per Household	2.85			2.70			2.62		2.00	2.57		1.97	2.04
Female Population	76,549	50.98%	N/A	90,640	50.93%	14,091	98,161	50.70%	7,521	104,285	50.54%	6,124	27,736
Male Population	73,608	49.02%	N/A	87,337	49.07%	13,729	95,467	49.30%	8,130	102,075	49.46%	6,608	28,467
				48.00%									
Age													
Age 0 - 4	8.2%	12,254	N/A	7.6%	13,546	1,292	6.9%	13,401	(145)	6.8%	13,931	530	1,677
Age 5 - 14	16.6%	24,961	N/A	15.7%	27,876	2,914	14.3%	27,754	(122)	13.4%	27,741	(13)	2,779
Age 15 - 19	7.5%	11,203	N/A	7.2%	12,870	1,666	7.1%	13,691	822	7.1%	14,592	900	3,388
Age 20 - 24	6.9%	10,347	N/A	5.8%	10,307	(41)	6.9%	13,382	3,075	6.8%	14,076	694	3,728
Age 25 - 34	18.3%	27,423	N/A	14.1%	25,053	(2,370)	12.9%	24,985	(68)	12.9%	26,576	1,591	(847)
Age 35 - 44	16.0%	24,082	N/A	17.7%	31,414	7,331	15.2%	29,461	(1,953)	13.1%	27,002	(2,459)	2,920
Age 45 - 54	10.4%	15,612	N/A	14.2%	25,242	9,630	15.5%	29,995	4,753	15.4%	31,869	1,874	16,257
Age 55 - 64	7.5%	11,264	N/A	8.4%	14,948	3,683	10.6%	20,611	5,663	12.5%	25,791	5,180	14,527
Age 65 - 74	5.3%	7,996	N/A	5.4%	9,574	1,577	5.8%	11,295	1,721	7.1%	14,671	3,376	6,675
Age 75 - 84	2.5%	3,787	N/A	3.1%	5,485	1,698	3.4%	6,677	1,192	3.6%	7,337	660	3,551
Age 85 +	0.9%	1,278	N/A	1.0%	1,693	415	1.3%	2,422	730	1.4%	2,809	386	1,531
Median Age	31.2			34.8			36.4			37.5		38.6	

CINCINNATI MSA, OHIO POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	1,844,912		N/A	2,009,632		164,720	2,080,865		71,233	2,137,673		56,808	292,761
Total Households	688,641		N/A	779,226		90,585	809,430		30,204	835,588		26,158	146,947
Persons per Household	2.68			2.58			2.57		2.36	2.56		2.17	
Female Population	957,709	51.91%	N/A	1,033,507	51.43%	75,798	1,063,587	51.11%	30,080	1,087,660	50.88%	24,073	129,951
Male Population	887,203	48.09%	N/A	976,125	48.57%	88,922	1,017,278	48.89%	41,153	1,050,013	49.12%	32,735	162,810
Age													
Age 0 - 4	7.80%	143,903	N/A	7.00%	140,674	(3,229)	6.80%	141,499	825	6.90%	147,499	6,001	3,596
Age 5 - 14	14.90%	274,892	N/A	15.00%	301,445	26,553	13.70%	285,079	(16,366)	13.10%	280,035	(5,043)	5,143
Age 15 - 19	7.20%	132,834	N/A	7.30%	146,703	13,869	7.20%	149,822	3,119	6.80%	145,362	(4,461)	12,528
Age 20 - 24	7.50%	138,368	N/A	6.60%	132,636	(5,733)	7.00%	145,661	13,025	6.90%	147,499	1,839	9,131
Age 25 - 34	17.40%	321,015	N/A	14.10%	283,358	(37,657)	13.20%	274,674	(8,684)	13.20%	282,173	7,499	(38,842)
Age 35 - 44	14.90%	274,892	N/A	16.60%	333,599	58,707	14.80%	307,968	(25,631)	13.20%	282,173	(25,795)	7,281
Age 45 - 54	9.90%	182,646	N/A	13.50%	271,300	88,654	15.00%	312,130	40,829	15.00%	320,651	8,521	138,005
Age 55 - 64	8.60%	158,662	N/A	8.20%	164,790	6,127	10.40%	216,410	51,620	12.20%	260,796	44,386	102,134
Age 65 - 74	6.80%	125,454	N/A	6.30%	126,607	1,153	6.20%	129,014	2,407	7.10%	151,775	22,761	26,321
Age 75 - 84	3.80%	70,107	N/A	4.00%	80,385	10,279	4.10%	85,315	4,930	4.00%	85,507	191	15,400
Age 85 +	1.20%	22,139	N/A	1.40%	28,135	5,996	1.70%	35,375	7,240	1.70%	36,340	966	14,201
Median Age	32.3			35			36.5			37.5		38.6	

OHIO POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	10,847,106		N/A	11,353,140		506,034	11,511,450		158,310	11,634,483		123,033	787,377
Total Households	4,087,555		N/A	4,445,773		358,218	4,547,170		101,397	4,628,288		81,118	540,733
Persons per Household	2.65			2.55		1.41	2.53		1.56	2.51		1.52	1.46
Female Population	5,620,770	51.82%	N/A	5,840,878	51.45%	220,108	5,897,496	51.23%	56,618	5,941,157	51.07%	43,661	320,387
Male Population	5,226,336	48.18%	N/A	5,512,262	48.55%	285,926	5,613,954	48.77%	101,692	5,693,326	48.93%	79,372	466,990
Age													
Age 0 - 4	7.20%	780,992	N/A	6.70%	760,660	(20,331)	6.40%	736,733	(23,928)	6.40%	744,607	7,874	(36,385)
Age 5 - 14	14.40%	1,561,983	N/A	14.50%	1,646,205	84,222	13.20%	1,519,511	(126,694)	12.50%	1,454,310	(65,201)	(107,673)
Age 15 - 19	7.30%	791,839	N/A	7.20%	817,426	25,587	7.00%	805,802	(11,625)	6.70%	779,510	(26,291)	(12,328)
Age 20 - 24	7.30%	791,839	N/A	6.40%	726,601	(65,238)	7.00%	805,802	79,201	6.90%	802,779	(3,022)	10,941
Age 25 - 34	16.60%	1,800,620	N/A	13.40%	1,521,321	(279,299)	12.80%	1,473,466	(47,855)	13.10%	1,524,117	50,652	(276,502)
Age 35 - 44	14.90%	1,616,219	N/A	15.90%	1,805,149	188,930	14.00%	1,611,603	(193,546)	12.70%	1,477,579	(134,024)	(138,639)
Age 45 - 54	10.30%	1,117,252	N/A	13.80%	1,566,733	449,481	15.00%	1,726,718	159,984	14.60%	1,698,635	(28,083)	581,383
Age 55 - 64	9.00%	976,240	N/A	8.90%	1,010,429	34,190	11.00%	1,266,260	255,830	12.70%	1,477,579	211,320	501,340
Age 65 - 74	7.60%	824,380	N/A	7.00%	794,720	(29,660)	6.80%	782,779	(11,941)	7.80%	907,490	124,711	83,110
Age 75 - 84	4.10%	444,731	N/A	4.80%	544,951	100,219	4.80%	552,550	7,599	4.50%	523,552	(28,998)	78,820
Age 85 +	1.30%	141,012	N/A	1.60%	181,650	40,638	2.00%	230,229	48,579	2.10%	244,324	14,095	103,312
Median Age	33.3			36.2			37.7			38.6		38.6	

U.S. POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	248,710,012		N/A	281,421,906		32,711,894	299,088,112		17,666,206	313,518,258		14,430,146	64,808,246
Total Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680		5,207,300	25,086,039
Persons per Household	2.70			2.67		2.42	2.67		2.78	2.68		2.77	2.58
Female Population	127,470,619	51.25%	N/A	143,368,343	50.94%	15,897,724	151,655,844	50.71%	8,287,501	158,451,150	50.54%	6,795,306	30,980,531
Male Population	121,239,393	48.75%	N/A	138,053,563	49.06%	16,814,170	147,432,321	49.29%	9,378,758	155,067,202	49.46%	7,634,881	33,827,809
Age													
Age 0 - 4	7.40%	18,404,541	N/A	6.80%	19,136,690	732,149	6.80%	20,337,992	1,201,302	6.80%	21,319,242	981,250	2,914,701
Age 5 - 14	14.20%	35,316,822	N/A	14.60%	41,087,598	5,770,777	13.60%	40,675,983	(411,615)	13.10%	41,070,892	394,909	5,754,070
Age 15 - 19	7.10%	17,658,411	N/A	7.20%	20,262,377	2,603,966	7.00%	20,936,168	673,791	6.70%	21,005,723	69,555	3,347,312
Age 20 - 24	7.70%	19,150,671	N/A	6.70%	18,855,268	(295,403)	7.00%	20,936,168	2,080,900	6.80%	21,319,242	383,074	2,168,571
Age 25 - 34	17.40%	43,275,542	N/A	14.20%	39,961,911	(3,313,631)	13.50%	40,376,895	414,984	13.40%	42,011,447	1,634,551	(1,264,096)
Age 35 - 44	15.10%	37,555,212	N/A	16.00%	45,027,505	7,472,293	14.50%	43,367,776	(1,659,729)	13.30%	41,697,928	(1,669,848)	4,142,717
Age 45 - 54	10.10%	25,119,711	N/A	13.40%	37,710,535	12,590,824	14.40%	43,068,688	5,358,153	14.40%	45,146,629	2,077,941	20,026,918
Age 55 - 64	8.50%	21,140,351	N/A	8.60%	24,202,284	3,061,933	10.50%	31,404,252	7,201,968	12.00%	37,622,191	6,217,939	16,481,840
Age 65 - 74	7.30%	18,155,831	N/A	6.50%	18,292,424	136,593	6.50%	19,440,727	1,148,303	7.40%	23,200,351	3,759,624	5,044,520
Age 75 - 84	4.00%	9,948,400	N/A	4.40%	12,382,564	2,434,163	4.30%	12,860,789	478,225	4.20%	13,167,767	306,978	3,219,366
Age 85 +	1.20%	2,984,520	N/A	1.50%	4,221,329	1,236,808	1.80%	5,383,586	1,162,257	1.80%	5,643,329	259,743	2,658,809
Median Age	32.9			35.3			36.5			37.5		38.6	

POPULATION TREND COMPARISONS; 1990										
	1990		1990		1990		1990		1990	
	Goshen Township		Clermont County		Cincinnati MSA		State of Ohio		United States	
Total Population	12,660		150,157		1,844,912		10,847,106		248,710,012	
Total Households	4,228		52,716		688,641		4,087,555		91,947,641	
Persons per Household	2.99		2.85		2.68		2.65		2.70	
Female Population	6,342	50.09%	76,549	50.98%	957,709	51.91%	5,620,770	51.82%	127,470,619	51.25%
Male Population	6,318	49.91%	73,608	49.02%	887,203	48.09%	5,226,336	48.18%	121,239,393	48.75%
							48.20%			
Age										
Age 0 - 4	8.3%	1,048	8.2%	12,254	7.80%	143,903	7.20%	780,992	7.40%	18,404,541
Age 5 - 14	17.3%	2,193	16.6%	24,961	14.90%	274,892	14.40%	1,561,983	14.20%	35,316,822
Age 15 - 19	7.5%	955	7.5%	11,203	7.20%	132,834	7.30%	791,839	7.10%	17,658,411
Age 20 - 24	6.9%	879	6.9%	10,347	7.50%	138,368	7.30%	791,839	7.70%	19,150,671
Age 25 - 34	18.7%	2,372	18.3%	27,423	17.40%	321,015	16.60%	1,800,620	17.40%	43,275,542
Age 35 - 44	15.1%	1,906	16.0%	24,082	14.90%	274,892	14.90%	1,616,219	15.10%	37,555,212
Age 45 - 54	11.4%	1,438	10.4%	15,612	9.90%	182,646	10.30%	1,117,252	10.10%	25,119,711
Age 55 - 64	8.1%	1,021	7.5%	11,264	8.60%	158,662	9.00%	976,240	8.50%	21,140,351
Age 65 - 74	4.7%	592	5.3%	7,996	6.80%	125,454	7.60%	824,380	7.30%	18,155,831
Age 75 - 84	1.7%	216	2.5%	3,787	3.80%	70,107	4.10%	444,731	4.00%	9,948,400
Age 85 +	0.4%	44	0.9%	1,278	1.20%	22,139	1.30%	141,012	1.20%	2,984,520
Median Age	30.5		31.2		32.3		33.3		32.9	

POPULATION TREND COMPARISONS; 2000										
	2000		2000		2000		2000		2000	
	Goshen Township		Clermont County		Cincinnati MSA		State of Ohio		United States	
Total Population	13,718		177,977		2,009,632		11,353,140		281,421,906	
Total Households	4,870		66,013		779,226		4,445,773		105,480,101	
Persons per Household	2.82		2.70		2.58		2.55		2.67	
Female Population	6,911	50.38%	90,640	50.93%	1,033,507	51.43%	5,840,878	51.45%	143,368,343	50.94%
							51.40%			
Male Population	6,807	49.62%	87,337	49.07%	976,125	48.57%	5,512,262	48.55%	138,053,563	49.06%
			48.00%				48.60%			
Age										
Age 0 - 4	7.5%	1,032	7.6%	13,546	7.00%	140,674	6.70%	760,660	6.80%	19,136,690
Age 5 - 14	16.1%	2,205	15.7%	27,876	15.00%	301,445	14.50%	1,646,205	14.60%	41,087,598
Age 15 - 19	7.8%	1,066	7.2%	12,870	7.30%	146,703	7.20%	817,426	7.20%	20,262,377
Age 20 - 24	5.7%	779	5.8%	10,307	6.60%	132,636	6.40%	726,601	6.70%	18,855,268
Age 25 - 34	14.1%	1,935	14.1%	25,053	14.10%	283,358	13.40%	1,521,321	14.20%	39,961,911
Age 35 - 44	17.6%	2,413	17.7%	31,414	16.60%	333,599	15.90%	1,805,149	16.00%	45,027,505
Age 45 - 54	13.3%	1,827	14.2%	25,242	13.50%	271,300	13.80%	1,566,733	13.40%	37,710,535
Age 55 - 64	9.5%	1,309	8.4%	14,948	8.20%	164,790	8.90%	1,010,429	8.60%	24,202,284
Age 65 - 74	5.3%	723	5.4%	9,574	6.30%	126,607	7.00%	794,720	6.50%	18,292,424
Age 75 - 84	2.7%	366	3.1%	5,485	4.00%	80,385	4.80%	544,951	4.40%	12,382,564
Age 85 +	0.5%	64	1.0%	1,693	1.40%	28,135	1.60%	181,650	1.50%	4,221,329
Median Age	34.3		34.8		35		36.2		35.3	

POPULATION TREND COMPARISONS; 2006										
	2006		2006		2006		2006		2006	
	Goshen Township		Clermont County		Cincinnati MSA		State of Ohio		United States	
Total Population	15,838		193,628		2,080,865		11,511,450		299,088,112	
Total Households	5,784		73,827		809,430		4,547,170		111,826,380	
Persons per Household	2.74		2.62		2.57		2.53		2.67	
Female Population	7,944	50.16%	98,161	50.70%	1,063,587	51.11%	5,897,496	51.23%	151,655,844	50.71%
Male Population	7,894	49.84%	95,467	49.30%	1,017,278	48.89%	5,613,954	48.77%	147,432,321	49.29%
Age										
Age 0 - 4	6.9%	1,096	6.9%	13,401	6.80%	141,499	6.40%	736,733	6.80%	20,337,992
Age 5 - 14	14.8%	2,337	14.3%	27,754	13.70%	285,079	13.20%	1,519,511	13.60%	40,675,983
Age 15 - 19	7.6%	1,196	7.1%	13,691	7.20%	149,822	7.00%	805,802	7.00%	20,936,168
Age 20 - 24	6.9%	1,090	6.9%	13,382	7.00%	145,661	7.00%	805,802	7.00%	20,936,168
Age 25 - 34	13.0%	2,060	12.9%	24,985	13.20%	274,674	12.80%	1,473,466	13.50%	40,376,895
Age 35 - 44	15.1%	2,399	15.2%	29,461	14.80%	307,968	14.00%	1,611,603	14.50%	43,367,776
Age 45 - 54	14.5%	2,290	15.5%	29,995	15.00%	312,130	15.00%	1,726,718	14.40%	43,068,688
Age 55 - 64	12.0%	1,901	10.6%	20,611	10.40%	216,410	11.00%	1,266,260	10.50%	31,404,252
Age 65 - 74	5.7%	898	5.8%	11,295	6.20%	129,014	6.80%	782,779	6.50%	19,440,727
Age 75 - 84	3.0%	475	3.4%	6,677	4.10%	85,315	4.80%	552,550	4.30%	12,860,789
Age 85 +	0.6%	97	1.3%	2,422	1.70%	35,375	2.00%	230,229	1.80%	5,383,586
Median Age	35.6		36.4		36.5		37.7		36.5	

POPULATION TREND COMPARISONS; 2011										
	2011		2011		2011		2011		2011	
	Goshen Township		Clermont County		Cincinnati MSA		State of Ohio		United States	
Total Population	17,547		206,360		2,137,673		11,634,483		313,518,258	
Total Households	6,545		80,305		835,588		4,628,288		117,033,680	
Persons per Household	2.68		2.57		2.56		2.51		2.68	
Female Population	8,778	50.03%	104,285	50.54%	1,087,660	50.88%	5,941,157	51.07%	5,941,157	1.89%
Male Population	8,769	49.97%	102,075	49.46%	1,050,013	49.12%	5,693,326	48.93%	5,693,326	1.82%
Age										
Age 0 - 4	6.8%	1,193	6.8%	13,931	6.90%	147,499	6.40%	744,607	6.80%	21,319,242
Age 5 - 14	13.8%	2,427	13.4%	27,741	13.10%	280,035	12.50%	1,454,310	13.10%	41,070,892
Age 15 - 19	7.5%	1,314	7.1%	14,592	6.80%	145,362	6.70%	779,510	6.70%	21,005,723
Age 20 - 24	6.8%	1,197	6.8%	14,076	6.90%	147,499	6.90%	802,779	6.80%	21,319,242
Age 25 - 34	13.0%	2,289	12.9%	26,576	13.20%	282,173	13.10%	1,524,117	13.40%	42,011,447
Age 35 - 44	13.0%	2,276	13.1%	27,002	13.20%	282,173	12.70%	1,477,579	13.30%	41,697,928
Age 45 - 54	14.4%	2,524	15.4%	31,869	15.00%	320,651	14.60%	1,698,635	14.40%	45,146,629
Age 55 - 64	14.0%	2,457	12.5%	25,791	12.20%	260,796	12.70%	1,477,579	12.00%	37,622,191
Age 65 - 74	6.9%	1,210	7.1%	14,671	7.10%	151,775	7.80%	907,490	7.40%	23,200,351
Age 75 - 84	3.0%	535	3.6%	7,337	4.00%	85,507	4.50%	523,552	4.20%	13,167,767
Age 85 +	0.7%	125	1.4%	2,809	1.70%	36,340	2.10%	244,324	1.80%	5,643,329
Median Age	36.6		37.5		37.5		38.6		37.5	

GOSHEN TOWNSHIP, OHIO HOUSEHOLD DETAILS; 1990-2011													
	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP	CHANGE	TOTAL	
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Population & Household Overview													
Population	12,660		N/A	13,718		1,058	15,838		2,120	17,547		1,709	4,887
Household Population	12,660		N/A	13,689		1,029	15,809		2,120	17,518		1,709	4,858
Family Population	92.30%	11,685	N/A	90.70%	12,416	731	89.20%	14,102	1,686	89.90%	15,749	1,647	4,064
Non-family Population	7.70%	975	N/A	9.30%	1,273	298	10.80%	1,707	434	10.10%	1,769	62	794
Group Quarters Population	0		N/A	29		29	29		0	29		0	29
Households	4,228		N/A	4,870		642	5,784		914	6,545		761	2,317
Family Households	84.70%	3,581	N/A	79.50%	3,872	291	78.90%	4,564	692	78.40%	5,131	568	1,550
Non-family Households	15.30%	647	N/A	20.50%	998	351	21.10%	1,220	222	21.60%	1,414	193	767
Households by Presence of Children													
Total Households with Children	2,095		N/A	2,105		10	2,413		308	2,654		241	559
Family Hhlds with Childrer	2,075		N/A	2,075		0	2,375		300	2,601		226	526
Married Couple	82.10%	1,704	N/A	71.70%	1,488	(216)	67.60%	1,606	118	64.30%	1,672	67	(31)
Male Hhldr-No Spouse	4.40%	91	N/A	8.00%	166	75	8.20%	195	29	7.90%	205	11	114
Female Hhldr-No Spouse	12.50%	259	N/A	18.90%	392	133	22.60%	537	145	25.80%	671	134	412
Non-family Hhlds with Childrer	20		N/A	30		10	38		8	53		15	33
Male Hhldr-No Spouse	0.90%	0	N/A	1.30%	0	0	1.50%	1	0	1.90%	1	0	1
Female Hhldr-No Spouse	0.10%	0	N/A	0.10%	0	0	0.00%	0	(0)	0.10%	0	0	0
Total Households w/out Children	2,133		N/A	2,765		632	3,371		606	3,891		520	1,758
Family Hhlds w/out Childrer	1,508		N/A	1,797		289	2,189		392	2,527		338	1,019
Married Couple	61.50%	927	N/A	56.10%	1,008	81	56.20%	1,230	222	56.50%	1,428	198	500
Male Hhldr-No Spouse	3.00%	45	N/A	3.10%	56	10	3.50%	77	21	3.70%	93	17	48
Female Hhldr-No Spouse	6.20%	93	N/A	5.80%	104	11	5.20%	114	10	4.80%	121	7	28
Non-family Hhlds w/out Childrer	625		N/A	968		343	1,182		214	1,364		182	739
Male Hhldr-No Spouse	13.70%	86	N/A	17.40%	168	83	17.60%	208	40	17.60%	240	32	154
Female Hhldr-No Spouse	15.60%	98	N/A	17.70%	171	74	17.50%	207	36	17.50%	239	32	141
Size of Household													
1 Person Households	12.40%	1,570	N/A	16.20%	2,218	648	17.40%	2,751	533	17.80%	3,118	367	1,548
2 Person Households	29.70%	3,760	N/A	33.40%	4,572	812	34.40%	5,438	866	34.90%	6,114	675	2,354
3 Person Households	23.50%	2,975	N/A	21.80%	2,984	9	21.70%	3,431	446	22.20%	3,889	458	914
4 Person Households	20.90%	2,646	N/A	16.20%	2,218	(428)	15.10%	2,387	170	15.50%	2,715	328	69
5 Person Households	9.30%	1,177	N/A	8.60%	1,177	(0)	8.00%	1,265	87	7.80%	1,366	102	189
6 Person Households	3.10%	392	N/A	3.20%	438	46	2.30%	364	(74)	2.30%	403	39	10
7+ Person Households	1.20%	152	N/A	0.60%	82	(70)	1.00%	158	76	0.00%	0	(158)	(152)
Average Household Size	2.99		N/A	2.81		(0.18)	2.73		(0.08)	2.68		(0.05)	(0.31)

CLERMONT COUNTY, OHIO HOUSEHOLD DETAILS: 1990-2011													
	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY	CHANGE	TOTAL	
	1990		80-'90	2000		90-'00	2006		00-'06	2011	06-'11	CHANGE	
Population & Household Overview													
Population	150,157		N/A	177,977		27,820	193,628		15,651	206,360	12,732	56,203	
Household Population	148,892		N/A	176,512		27,620	192,165		15,653	204,905	12,740	56,013	
Family Population	89.6%	133,459	N/A	88.3%	155,825	22,365	87.6%	168,347	12,522	88.2%	180,779	12,432	47,319
Non-family Population	10.4%	15,435	N/A	11.7%	20,691	5,255	12.4%	23,822	3,131	11.8%	24,130	308	8,695
Group Quarters Population	1,265		N/A	1,465		200	1,463		(2)	1,455	(8)	190	
Households	52,716		N/A	66,013		13,297	73,827		7,814	80,305	6,478	27,589	
Family Households	78.4%	41,341	N/A	74.3%	49,078	7,736	73.9%	54,592	5,514	73.6%	59,075	4,483	17,733
Non-family Households	21.6%	11,376	N/A	25.7%	16,937	5,561	26.1%	19,237	2,300	26.4%	21,232	1,995	9,856
Households by Presence of Children													
Total Households with Children	23,869		N/A	27,022		3,153	29,035		2,013	30,482	1,447	6,613	
Family Hhlds with Children	23,646		N/A	26,721		3,075	28,653		1,932	30,031	1,378	6,385	
Married Couple	79.9%	18,897	N/A	75.2%	20,095	1,198	71.6%	20,526	431	68.8%	20,659	133	1,762
Male Hhldr-No Spouse	3.9%	933	N/A	6.6%	1,758	825	6.8%	1,946	188	6.6%	1,987	41	1,054
Female Hhldr-No Spouse	15.2%	3,595	N/A	17.1%	4,571	975	20.3%	5,805	1,234	23.1%	6,941	1,136	3,346
Non-family Hhlds with Children	223		N/A	301		78	382		81	451	69	228	
Male Hhldr-No Spouse	0.8%	2	N/A	0.9%	3	1	1.2%	5	2	1.4%	6	2	5
Female Hhldr-No Spouse	0.1%	0	N/A	0.2%	1	0	0.1%	0	(0)	0.1%	0	(0)	(0)
Total Households w/out Children	28,850		N/A	38,991		10,141	44,792		5,801	49,823	5,031	20,973	
Family Hhlds w/out Children	17,695		N/A	22,356		4,661	25,938		3,582	29,043	3,105	11,348	
Married Couple	53.3%	9,440	N/A	50.1%	11,193	1,753	50.8%	13,185	1,992	51.5%	14,944	1,758	5,504
Male Hhldr-No Spouse	2.4%	421	N/A	2.2%	491	70	2.5%	641	150	2.6%	759	119	338
Female Hhldr-No Spouse	5.6%	993	N/A	5.1%	1,135	142	4.6%	1,195	60	4.2%	1,228	33	235
Non-family Hhlds w/out Children	11,155		N/A	16,635		5,480	18,854		2,219	20,780	1,926	9,625	
Male Hhldr-No Spouse	17.2%	1,918	N/A	19.7%	3,271	1,353	19.5%	3,682	410	19.5%	4,057	376	2,139
Female Hhldr-No Spouse	21.5%	2,395	N/A	23.0%	3,826	1,431	22.6%	4,255	429	22.2%	4,610	355	2,215
Size of Household													
1 Person Households	18.2%	27,144	N/A	21.0%	37,034	9,889	22.1%	42,393	5,360	22.4%	45,839	3,446	18,695
2 Person Households	30.1%	44,773	N/A	32.8%	57,950	13,177	34.0%	65,415	7,464	34.5%	70,715	5,300	25,941
3 Person Households	20.3%	30,271	N/A	18.7%	33,062	2,791	18.8%	36,033	2,970	19.1%	39,221	3,188	8,950
4 Person Households	19.2%	28,604	N/A	17.0%	29,921	1,317	15.6%	29,884	(37)	15.3%	31,271	1,387	2,667
5 Person Households	8.4%	12,538	N/A	7.5%	13,187	649	6.8%	13,069	(118)	6.7%	13,690	621	1,151
6 Person Households	2.6%	3,858	N/A	2.3%	4,062	204	2.1%	3,980	(82)	2.0%	4,182	202	324
7+ Person Households	1.2%	1,714	N/A	0.7%	1,290	(423)	0.7%	1,386	95	0.0%	23	(1,363)	(1,691)
Average Household Size	2.82		N/A	2.67		(0.15)	2.60		(0.07)	2.55	(0.05)	(0.27)	

CINCINNATI MSA HOUSEHOLD DETAILS; 1990-2011													
	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL			
	1990		80-'90	2000		90-'00	2006		00-'06	2011	06-'11	CHANGE	
Population & Household Overview													
Population	1,844,912		N/A	2,009,632		164,720	2,080,865		71,233	2,137,673	56,808	292,761	
Household Population	1,802,834		N/A	1,965,177		162,343	2,035,878		70,701	2,092,422	56,544	289,588	
Family Population	85.50%	1,541,423	N/A	84.30%	1,656,644	115,221	84.50%	1,720,317	63,673	85.40%	1,786,928	66,611	245,505
Non-family Population	14.50%	261,411	N/A	15.70%	308,533	47,122	15.50%	315,561	7,028	14.60%	305,494	(10,067)	44,083
Group Quarters Population	42,078		N/A	44,455		2,377	44,987		532	45,251	264	3,173	
Households	688,641		N/A	779,226		90,585	809,430		30,204	835,588	26,158	146,947	
Family Households	70.60%	486,181	N/A	67.50%	525,978	39,797	66.70%	539,890	13,912	66.10%	552,324	12,434	66,143
Non-family Households	29.40%	202,460	N/A	32.50%	253,248	50,788	33.30%	269,540	16,292	33.90%	283,264	13,724	80,804
Households by Presence of Children													
Total Households with Children	263,539		N/A	284,513		20,974	281,823		(2,690)	278,436	(3,387)	14,897	
Family Hhlds with Children	261,286		N/A	281,581		20,295	277,602		(3,979)	272,981	(4,621)	11,695	
Married Couple	73.90%	193,090	N/A	69.40%	195,417	2,327	65.90%	182,940	(12,477)	63.10%	172,251	(10,689)	(20,839)
Male Hhldr-No Spouse	4.10%	10,713	N/A	6.30%	17,740	7,027	7.60%	21,098	3,358	8.40%	22,930	1,833	12,218
Female Hhldr-No Spouse	21.20%	55,393	N/A	23.30%	65,608	10,216	25.00%	69,401	3,792	26.50%	72,340	2,939	16,947
Non-family Hhlds with Children	2,253		N/A	2,932		679	4,221		1,289	5,455	1,234	3,202	
Male Hhldr-No Spouse	0.70%	16	N/A	0.80%	23	8	1.20%	51	27	1.60%	87	37	72
Female Hhldr-No Spouse	0.10%	2	N/A	0.20%	6	4	0.30%	13	7	0.40%	22	9	20
Total Households w/out Children	425,088		N/A	494,713		69,625	527,607		32,894	557,152	29,545	132,064	
Family Hhlds w/out Children	225,047		N/A	244,023		18,976	261,922		17,899	279,337	17,415	54,290	
Married Couple	44.30%	99,696	N/A	41.40%	101,026	1,330	42.60%	111,579	10,553	43.40%	121,232	9,653	21,536
Male Hhldr-No Spouse	2.20%	4,951	N/A	2.30%	5,613	661	2.60%	6,810	1,197	3.00%	8,380	1,570	3,429
Female Hhldr-No Spouse	6.40%	14,403	N/A	5.70%	13,909	(494)	4.50%	11,786	(2,123)	3.70%	10,335	(1,451)	(4,068)
Non-family Hhlds w/out Children	200,041		N/A	250,690		50,649	265,685		14,995	277,815	12,130	77,774	
Male Hhldr-No Spouse	19.60%	39,208	N/A	22.80%	57,157	17,949	22.60%	60,045	2,887	22.20%	61,675	1,630	22,467
Female Hhldr-No Spouse	27.50%	55,011	N/A	27.90%	69,943	14,931	27.80%	73,860	3,918	27.60%	76,677	2,817	21,666
Size of Household													
1 Person Households	25.20%	454,314	N/A	27.20%	534,528	80,214	27.20%	553,759	19,231	27.40%	573,324	19,565	119,009
2 Person Households	30.40%	548,062	N/A	31.90%	626,891	78,830	32.20%	655,553	28,661	32.60%	682,130	26,577	134,068
3 Person Households	17.90%	322,707	N/A	16.80%	330,150	7,442	16.80%	342,028	11,878	16.90%	353,619	11,592	30,912
4 Person Households	15.90%	286,651	N/A	14.60%	286,916	265	14.40%	293,166	6,251	14.10%	295,032	1,865	8,381
5 Person Households	7.10%	128,001	N/A	6.60%	129,702	1,700	6.40%	130,296	595	6.20%	129,730	(566)	1,729
6 Person Households	2.40%	43,268	N/A	2.10%	41,269	(1,999)	2.10%	42,753	1,485	2.00%	41,848	(905)	(1,420)
7+ Person Households	1.20%	21,634	N/A	0.90%	17,687	(3,947)	0.90%	18,323	636	0.90%	18,832	509	(2,802)
Average Household Size	2.62		N/A	2.52		(0.10)	2.52		0.00	2.5	(0.02)	(0.12)	

STATE OF OHIO HOUSEHOLD DETAILS: 1990-2011													
	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL			
	1990		80-'90	2000		90-'00	2006		00-'06	2011	06-'11	CHANGE	
Population & Household Overview													
Population	10,847,106		N/A	11,353,140		506,034	11,511,450		158,310	11,634,483		123,033	787,377
Household Population	10,585,663		N/A	11,054,019		468,356	11,198,356		144,337	11,309,746		111,390	724,083
Family Population	85.30%	9,029,571	N/A	84.10%	9,296,430	266,859	84.00%	9,406,619	110,189	84.60%	9,568,045	161,426	538,475
Non-family Population	14.70%	1,556,092	N/A	15.90%	1,757,589	201,497	16.00%	1,791,737	34,148	15.40%	1,741,701	(50,036)	185,608
Group Quarters Population	261,443		N/A	299,121		37,678	313,094		13,973	324,737		11,643	63,294
Households	4,087,555		N/A	4,445,773		358,218	4,547,170		101,397	4,628,288		81,118	540,733
Family Households	70.80%	2,893,989	N/A	67.30%	2,992,005	98,016	66.20%	3,010,227	18,221	65.20%	3,017,644	7,417	123,655
Non-family Households	29.20%	1,193,566	N/A	32.70%	1,453,768	260,202	33.80%	1,536,943	83,176	34.80%	1,610,644	73,701	417,078
Households by Presence of Children													
Total Households with Children	1,490,748		N/A	1,534,008		43,260	1,491,235		(42,773)	1,463,492		(27,743)	(27,256)
Family Hhlds with Children	1,477,132		N/A	1,516,540		39,408	1,464,544		(51,996)	1,426,968		(37,576)	(50,164)
Married Couple	73.90%	1,091,601	N/A	68.20%	1,034,280	(57,320)	62.50%	915,340	(118,940)	57.80%	824,788	(90,552)	(266,813)
Male Hhldr-No Spouse	4.20%	62,040	N/A	6.70%	101,608	39,569	6.50%	95,195	(6,413)	6.30%	89,899	(5,296)	27,859
Female Hhldr-No Spouse	21.00%	310,198	N/A	24.00%	363,970	53,772	29.30%	429,111	65,142	33.40%	476,607	47,496	166,410
Non-family Hhlds with Children	13,616		N/A	17,468		3,852	26,691		9,223	36,524		9,833	22,908
Male Hhldr-No Spouse	0.80%	109	N/A	0.90%	157	48	1.60%	427	270	2.30%	840	413	731
Female Hhldr-No Spouse	0.20%	27	N/A	0.20%	35	8	0.20%	53	18	0.20%	73	20	46
Total Households w/out Children	2,596,747		N/A	2,911,765		315,018	3,055,935		144,170	3,164,796		108,861	568,049
Family Hhlds w/out Children	1,418,089		N/A	1,476,483		58,394	1,543,632		67,149	1,591,862		48,230	173,773
Married Couple	45.90%	650,903	N/A	42.60%	628,982	(21,921)	42.80%	660,674	31,693	42.80%	681,317	20,642	30,414
Male Hhldr-No Spouse	2.30%	32,616	N/A	2.30%	33,959	1,343	2.50%	38,591	4,632	2.70%	42,980	4,389	10,364
Female Hhldr-No Spouse	6.40%	90,758	N/A	5.80%	85,636	(5,122)	5.20%	80,269	(5,367)	4.80%	76,409	(3,859)	(14,348)
Non-family Hhlds w/out Children	1,178,658		N/A	1,435,282		256,624	1,512,303		77,021	1,572,934		60,631	394,276
Male Hhldr-No Spouse	18.90%	222,766	N/A	22.00%	315,762	92,996	22.50%	340,268	24,506	22.80%	358,629	18,361	135,863
Female Hhldr-No Spouse	26.50%	312,344	N/A	27.30%	391,832	79,488	27.00%	408,322	16,490	26.90%	423,119	14,797	110,775
Size of Household													
1 Person Households	25.00%	2,646,416	N/A	27.30%	3,017,747	371,331	27.70%	3,101,945	84,197	28.00%	3,166,729	64,784	520,313
2 Person Households	31.90%	3,376,826	N/A	33.40%	3,692,042	315,216	33.80%	3,785,044	93,002	34.20%	3,867,933	82,889	491,107
3 Person Households	17.60%	1,863,077	N/A	16.40%	1,812,859	(50,218)	16.40%	1,836,530	23,671	16.40%	1,854,798	18,268	(8,278)
4 Person Households	15.40%	1,630,192	N/A	13.80%	1,525,455	(104,737)	13.30%	1,489,381	(36,073)	12.90%	1,458,957	(30,424)	(171,235)
5 Person Households	6.70%	709,239	N/A	6.20%	685,349	(23,890)	5.90%	660,703	(24,646)	5.70%	644,656	(16,047)	(64,584)
6 Person Households	2.20%	232,885	N/A	2.00%	221,080	(11,804)	1.90%	212,769	(8,312)	1.90%	214,885	2,116	(17,999)
7+ Person Households	1.10%	116,442	N/A	0.90%	99,486	(16,956)	1.00%	111,984	12,497	0.90%	101,788	(10,196)	(14,655)
Average Household Size	2.59		N/A	2.49		(0.10)	2.46		(0.03)	2.44		(0.02)	(0.15)

UNITED STATES HOUSEHOLD DETAILS; 1990-2011													
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL			
	1990		80-'90	2000		90-'00	2006		00-'06	2011			
										06-'11			
										CHANGE			
Population & Household Overview													
Population	248,710,012		N/A	281,421,906		32,711,894	299,088,112		17,666,206	313,518,258	14,430,146	64,808,246	
Household Population	242,012,667		N/A	273,643,273		31,630,606	290,940,719		17,297,446	305,055,777	14,115,058	63,043,110	
Family Population	84.30%	204,016,678	N/A	84.60%	231,502,209	27,485,531	84.60%	246,135,848	14,633,639	85.60%	261,127,745	14,991,897	57,111,067
Non-family Population	15.70%	37,995,989	N/A	15.40%	42,141,064	4,145,075	15.40%	44,804,871	2,663,807	14.40%	43,928,032	(876,839)	5,932,043
Group Quarters Population	6,697,345		N/A	7,778,633		1,081,288	8,147,393		368,760	8,462,481	315,088	1,765,136	
Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680	5,207,300	25,086,039	
Family Households	70.20%	64,547,244	N/A	68.10%	71,831,949	7,284,705	66.80%	74,700,022	2,868,073	65.90%	77,125,195	2,425,173	12,577,951
Non-family Households	29.80%	27,400,397	N/A	31.90%	33,648,152	6,247,755	33.20%	37,126,358	3,478,206	34.10%	39,908,485	2,782,127	12,508,088
Households by Presence of Children													
Total Households with Children	33,586,335		N/A	38,022,115		4,435,780	39,042,996		1,020,881	39,918,541	875,545	6,332,206	
Family Hhlds with Childrer	33,240,565		N/A	37,612,106		4,371,541	38,493,389		881,283	39,211,462	718,073	5,970,897	
Married Couple	73.30%	24,365,334	N/A	68.90%	25,914,741	1,549,407	65.60%	25,251,663	(663,078)	62.80%	24,624,798	(626,865)	259,464
Male Hhldr-No Spouse	4.80%	1,595,547	N/A	6.80%	2,557,623	962,076	7.40%	2,848,511	290,888	7.90%	3,097,705	249,195	1,502,158
Female Hhldr-No Spouse	20.80%	6,914,038	N/A	23.20%	8,726,009	1,811,971	25.60%	9,854,308	1,128,299	27.50%	10,783,152	928,844	3,869,115
Non-family Hhlds with Childrer	345,770		N/A	410,009		64,239	549,607		139,598	707,079	157,472	361,309	
Male Hhldr-No Spouse	0.80%	2,766	N/A	0.80%	3,280	514	1.10%	6,046	2,766	1.30%	9,192	3,146	6,426
Female Hhldr-No Spouse	0.20%	692	N/A	0.30%	1,230	538	0.30%	1,649	419	0.40%	2,828	1,179	2,137
Total Households w/out Children	58,360,234		N/A	67,457,986		9,097,752	72,783,384		5,325,398	77,115,139	4,331,755	18,754,905	
Family Hhlds w/out Childrer	31,277,281		N/A	34,175,241		2,897,960	36,261,093		2,085,852	37,890,026	1,628,933	6,612,745	
Married Couple	44.70%	13,980,945	N/A	41.90%	14,319,426	338,481	41.00%	14,867,048	547,622	40.30%	15,269,680	402,632	1,288,736
Male Hhldr-No Spouse	2.60%	813,209	N/A	2.70%	922,732	109,522	2.90%	1,051,572	128,840	3.10%	1,174,591	123,019	361,382
Female Hhldr-No Spouse	6.30%	1,970,469	N/A	6.00%	2,050,514	80,046	5.90%	2,139,404	88,890	5.80%	2,197,622	58,217	227,153
Non-family Hhlds w/out Childrer	27,082,953		N/A	33,282,745		6,199,792	36,522,291		3,239,546	39,225,113	2,702,822	12,142,160	
Male Hhldr-No Spouse	20.30%	5,497,839	N/A	22.60%	7,521,900	2,024,061	23.40%	8,546,216	1,024,316	23.90%	9,374,802	828,586	3,876,963
Female Hhldr-No Spouse	26.10%	7,068,651	N/A	26.70%	8,886,493	1,817,842	26.80%	9,787,974	901,481	26.90%	10,551,555	763,581	3,482,905
Size of Household													
1 Person Households	24.60%	59,535,116	N/A	25.80%	70,599,964	11,064,848	25.60%	74,480,824	3,880,860	25.50%	77,789,223	3,308,399	18,254,107
2 Person Households	32.00%	77,444,053	N/A	32.60%	89,207,707	11,763,654	32.60%	94,846,674	5,638,967	32.50%	99,143,128	4,296,453	21,699,074
3 Person Households	17.40%	42,110,204	N/A	16.60%	45,424,783	3,314,579	16.50%	48,005,219	2,580,435	16.50%	50,334,203	2,328,985	8,223,999
4 Person Households	15.10%	36,543,913	N/A	14.20%	38,857,345	2,313,432	14.40%	41,895,464	3,038,119	14.60%	44,538,143	2,642,680	7,994,231
5 Person Households	6.70%	16,214,849	N/A	6.70%	18,334,099	2,119,251	6.70%	19,493,028	1,158,929	6.80%	20,743,793	1,250,765	4,528,944
6 Person Households	2.50%	6,050,317	N/A	2.50%	6,841,082	790,765	2.40%	6,982,577	141,495	2.40%	7,321,339	338,761	1,271,022
7+ Person Households	1.70%	4,114,215	N/A	1.70%	4,651,936	537,720	1.70%	4,945,992	294,057	1.70%	5,185,948	239,956	1,071,733
Average Household Size	2.63		N/A	2.59		(0.04)	2.6		0.01	2.61	0.01	(0.02)	

HOUSEHOLD DETAILS COMPARISON; 1990										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	1990		1990		1990		1990		1990	
Population & Household Overview										
Population	12,660		150,157		1,844,912		10,847,106		248,710,012	
Household Population	12,660		148,892		1,802,834		10,585,663		242,012,667	
Family Population	92.30%	11,685	89.6%	133,459	85.50%	1,541,423	85.30%	9,029,571	84.30%	204,016,678
Non-family Population	7.70%	975	10.4%	15,435	14.50%	261,411	14.70%	1,556,092	15.70%	37,995,989
Group Quarters Population	0		1,265		42,078		261,443		6,697,345	
Households	4,228		52,716		688,641		4,087,555		91,947,641	
Family Households	84.70%	3,581	78.4%	41,341	70.60%	486,181	70.80%	2,893,989	70.20%	64,547,244
Non-family Households	15.30%	647	21.6%	11,376	29.40%	202,460	29.20%	1,193,566	29.80%	27,400,397
Households by Presence of Children										
Total Households with Children	2,095		23,869		263,539		1,490,748		33,586,335	
Family Hhlds with Children	2,075		23,646		261,286		1,477,132		33,240,565	
Married Couple	82.10%	1,704	79.9%	18,897	73.90%	193,090	73.90%	1,091,601	73.30%	24,365,334
Male Hhldr-No Spouse	4.40%	91	3.9%	933	4.10%	10,713	4.20%	62,040	4.80%	1,595,547
Female Hhldr-No Spouse	12.50%	259	15.2%	3,595	21.20%	55,393	21.00%	310,198	20.80%	6,914,038
Non-family Hhlds with Children	20		223		2,253		13,616		345,770	
Male Hhldr-No Spouse	0.90%	0	0.8%	2	0.70%	16	0.80%	109	0.80%	2,766
Female Hhldr-No Spouse	0.10%	0	0.1%	0	0.10%	2	0.20%	27	0.20%	692
Total Households w/out Children	2,133		28,850		425,088		2,596,747		58,360,234	
Family Hhlds w/out Children	1,508		17,695		225,047		1,418,089		31,277,281	
Married Couple	61.50%	927	53.3%	9,440	44.30%	99,696	45.90%	650,903	44.70%	13,980,945
Male Hhldr-No Spouse	3.00%	45	2.4%	421	2.20%	4,951	2.30%	32,616	2.60%	813,209
Female Hhldr-No Spouse	6.20%	93	5.6%	993	6.40%	14,403	6.40%	90,758	6.30%	1,970,469
Non-family Hhlds w/out Children	625		11,155		200,041		1,178,658		27,082,953	
Male Hhldr-No Spouse	13.70%	86	17.2%	1,918	19.60%	39,208	18.90%	222,766	20.30%	5,497,839
Female Hhldr-No Spouse	15.60%	98	21.5%	2,395	27.50%	55,011	26.50%	312,344	26.10%	7,068,651
Size of Household										
1 Person Households	12.40%	1,570	18.2%	27,144	25.20%	454,314	25.00%	2,646,416	24.60%	59,535,116
2 Person Households	29.70%	3,760	30.1%	44,773	30.40%	548,062	31.90%	3,376,826	32.00%	77,444,053
3 Person Households	23.50%	2,975	20.3%	30,271	17.90%	322,707	17.60%	1,863,077	17.40%	42,110,204
4 Person Households	20.90%	2,646	19.2%	28,604	15.90%	286,651	15.40%	1,630,192	15.10%	36,543,913
5 Person Households	9.30%	1,177	8.4%	12,538	7.10%	128,001	6.70%	709,239	6.70%	16,214,849
6 Person Households	3.10%	392	2.6%	3,858	2.40%	43,268	2.20%	232,885	2.50%	6,050,317
7+ Person Households	1.20%	152	1.2%	1,714	1.20%	21,634	1.10%	116,442	1.70%	4,114,215
Average Household Size	2.99		2.82		2.62		2.59		2.63	

HOUSEHOLD DETAILS COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2000		2000		2000		2000		2000	
Population & Household Overview										
Population	13,718		177,977		2,009,632		11,353,140		281,421,906	
Household Population	13,689		176,512		1,965,177		11,054,019		273,643,273	
Family Population	90.70%	12,416	88.3%	155,825	84.30%	1,656,644	84.10%	9,296,430	84.60%	231,502,209
Non-family Population	9.30%	1,273	11.7%	20,691	15.70%	308,533	15.90%	1,757,589	15.40%	42,141,064
Group Quarters Population	29		1,465		44,455		299,121		7,778,633	
Households	4,870		66,013		779,226		4,445,773		105,480,101	
Family Households	79.50%	3,872	74.3%	49,078	67.50%	525,978	67.30%	2,992,005	68.10%	71,831,949
Non-family Households	20.50%	998	25.7%	16,937	32.50%	253,248	32.70%	1,453,768	31.90%	33,648,152
Households by Presence of Children										
Total Households with Children	2,105		27,022		284,513		1,534,008		38,022,115	
Family Hhlds with Children	2,075		26,721		281,581		1,516,540		37,612,106	
Married Couple	71.70%	1,488	75.2%	20,095	69.40%	195,417	68.20%	1,034,280	68.90%	25,914,741
Male Hhldr-No Spouse	8.00%	166	6.6%	1,758	6.30%	17,740	6.70%	101,608	6.80%	2,557,623
Female Hhldr-No Spouse	18.90%	392	17.1%	4,571	23.30%	65,608	24.00%	363,970	23.20%	8,726,009
Non-family Hhlds with Children	30		301		2,932		17,468		410,009	
Male Hhldr-No Spouse	1.30%	0	0.9%	3	0.80%	23	0.90%	157	0.80%	3,280
Female Hhldr-No Spouse	0.10%	0	0.2%	1	0.20%	6	0.20%	35	0.30%	1,230
Total Households w/out Children	2,765		38,991		494,713		2,911,765		67,457,986	
Family Hhlds w/out Children	1,797		22,356		244,023		1,476,483		34,175,241	
Married Couple	56.10%	1,008	50.1%	11,193	41.40%	101,026	42.60%	628,982	41.90%	14,319,426
Male Hhldr-No Spouse	3.10%	56	2.2%	491	2.30%	5,613	2.30%	33,959	2.70%	922,732
Female Hhldr-No Spouse	5.80%	104	5.1%	1,135	5.70%	13,909	5.80%	85,636	6.00%	2,050,514
Non-family Hhlds w/out Children	968		16,635		250,690		1,435,282		33,282,745	
Male Hhldr-No Spouse	17.40%	168	19.7%	3,271	22.80%	57,157	22.00%	315,762	22.60%	7,521,900
Female Hhldr-No Spouse	17.70%	171	23.0%	3,826	27.90%	69,943	27.30%	391,832	26.70%	8,886,493
Size of Household										
1 Person Households	16.20%	2,218	21.0%	37,034	27.20%	534,528	27.30%	3,017,747	25.80%	70,599,964
2 Person Households	33.40%	4,572	32.8%	57,950	31.90%	626,891	33.40%	3,692,042	32.60%	89,207,707
3 Person Households	21.80%	2,984	18.7%	33,062	16.80%	330,150	16.40%	1,812,859	16.60%	45,424,783
4 Person Households	16.20%	2,218	17.0%	29,921	14.60%	286,916	13.80%	1,525,455	14.20%	38,857,345
5 Person Households	8.60%	1,177	7.5%	13,187	6.60%	129,702	6.20%	685,349	6.70%	18,334,099
6 Person Households	3.20%	438	2.3%	4,062	2.10%	41,269	2.00%	221,080	2.50%	6,841,082
7+ Person Households	0.60%	82	0.7%	1,290	0.90%	17,687	0.90%	99,486	1.70%	4,651,936
Average Household Size	2.81		2.67		2.52		2.49		2.59	

HOUSEHOLD DETAILS COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2006		2006		2006		2006		2006	
Population & Household Overview										
Population	15,838		193,628		2,080,865		11,511,450		299,088,112	
Household Population	15,809		192,165		2,035,878		11,198,356		290,940,719	
Family Population	89.20%	14,102	87.6%	168,347	84.50%	1,720,317	84.00%	9,406,619	84.60%	246,135,848
Non-family Population	10.80%	1,707	12.4%	23,822	15.50%	315,561	16.00%	1,791,737	15.40%	44,804,871
Group Quarters Population	29		1,463		44,987		313,094		8,147,393	
Households	5,784		73,827		809,430		4,547,170		111,826,380	
Family Households	78.90%	4,564	73.9%	54,592	66.70%	539,890	66.20%	3,010,227	66.80%	74,700,022
Non-family Households	21.10%	1,220	26.1%	19,237	33.30%	269,540	33.80%	1,536,943	33.20%	37,126,358
Households by Presence of Children										
Total Households with Children	2,413		29,035		281,823		1,491,235		39,042,996	
Family Hhlds with Children	2,375		28,653		277,602		1,464,544		38,493,389	
Married Couple	67.60%	1,606	71.6%	20,526	65.90%	182,940	62.50%	915,340	65.60%	25,251,663
Male Hhldr-No Spouse	8.20%	195	6.8%	1,946	7.60%	21,098	6.50%	95,195	7.40%	2,848,511
Female Hhldr-No Spouse	22.60%	537	20.3%	5,805	25.00%	69,401	29.30%	429,111	25.60%	9,854,308
Non-family Hhlds with Children	38		382		4,221		26,691		549,607	
Male Hhldr-No Spouse	1.50%	1	1.2%	5	1.20%	51	1.60%	427	1.10%	6,046
Female Hhldr-No Spouse	0.00%	0	0.1%	0	0.30%	13	0.20%	53	0.30%	1,649
Total Households w/out Children	3,371		44,792		527,607		3,055,935		72,783,384	
Family Hhlds w/out Children	2,189		25,938		261,922		1,543,632		36,261,093	
Married Couple	56.20%	1,230	50.8%	13,185	42.60%	111,579	42.80%	660,674	41.00%	14,867,048
Male Hhldr-No Spouse	3.50%	77	2.5%	641	2.60%	6,810	2.50%	38,591	2.90%	1,051,572
Female Hhldr-No Spouse	5.20%	114	4.6%	1,195	4.50%	11,786	5.20%	80,269	5.90%	2,139,404
Non-family Hhlds w/out Children	1,182		18,854		265,685		1,512,303		36,522,291	
Male Hhldr-No Spouse	17.60%	208	19.5%	3,682	22.60%	60,045	22.50%	340,268	23.40%	8,546,216
Female Hhldr-No Spouse	17.50%	207	22.6%	4,255	27.80%	73,860	27.00%	408,322	26.80%	9,787,974
Size of Household										
1 Person Households	17.40%	2,751	22.1%	42,393	27.20%	553,759	27.70%	3,101,945	25.60%	74,480,824
2 Person Households	34.40%	5,438	34.0%	65,415	32.20%	655,553	33.80%	3,785,044	32.60%	94,846,674
3 Person Households	21.70%	3,431	18.8%	36,033	16.80%	342,028	16.40%	1,836,530	16.50%	48,005,219
4 Person Households	15.10%	2,387	15.6%	29,884	14.40%	293,166	13.30%	1,489,381	14.40%	41,895,464
5 Person Households	8.00%	1,265	6.8%	13,069	6.40%	130,296	5.90%	660,703	6.70%	19,493,028
6 Person Households	2.30%	364	2.1%	3,980	2.10%	42,753	1.90%	212,769	2.40%	6,982,577
7+ Person Households	1.00%	158	0.7%	1,386	0.90%	18,323	1.00%	111,984	1.70%	4,945,992
Average Household Size	2.73		2.60		2.52		2.46		2.6	

HOUSEHOLD DETAILS COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2011		2011		2011		2011		2011	
Population & Household Overview										
Population	17,547		206,360		2,137,673		11,634,483		313,518,258	
Household Population	17,518		204,905		2,092,422		11,309,746		305,055,777	
Family Population	89.90%	15,749	88.2%	180,779	85.40%	1,786,928	84.60%	9,568,045	85.60%	261,127,745
Non-family Population	10.10%	1,769	11.8%	24,130	14.60%	305,494	15.40%	1,741,701	14.40%	43,928,032
Group Quarters Population	29		1,455		45,251		324,737		8,462,481	
Households	6,545		80,305		835,588		4,628,288		117,033,680	
Family Households	78.40%	5,131	73.6%	59,075	66.10%	552,324	65.20%	3,017,644	65.90%	77,125,195
Non-family Households	21.60%	1,414	26.4%	21,232	33.90%	283,264	34.80%	1,610,644	34.10%	39,908,485
Households by Presence of Children										
Total Households with Children	2,654		30,482		278,436		1,463,492		39,918,541	
Family Hhlds with Children	2,601		30,031		272,981		1,426,968		39,211,462	
Married Couple	64.30%	1,672	68.8%	20,659	63.10%	172,251	57.80%	824,788	62.80%	24,624,798
Male Hhldr-No Spouse	7.90%	205	6.6%	1,987	8.40%	22,930	6.30%	89,899	7.90%	3,097,705
Female Hhldr-No Spouse	25.80%	671	23.1%	6,941	26.50%	72,340	33.40%	476,607	27.50%	10,783,152
Non-family Hhlds with Children	53		451		5,455		36,524		707,079	
Male Hhldr-No Spouse	1.90%	1	1.4%	6	1.60%	87	2.30%	840	1.30%	9,192
Female Hhldr-No Spouse	0.10%	0	0.1%	0	0.40%	22	0.20%	73	0.40%	2,828
Total Households w/out Children	3,891		49,823		557,152		3,164,796		77,115,139	
Family Hhlds w/out Children	2,527		29,043		279,337		1,591,862		37,890,026	
Married Couple	56.50%	1,428	51.5%	14,944	43.40%	121,232	42.80%	681,317	40.30%	15,269,680
Male Hhldr-No Spouse	3.70%	93	2.6%	759	3.00%	8,380	2.70%	42,980	3.10%	1,174,591
Female Hhldr-No Spouse	4.80%	121	4.2%	1,228	3.70%	10,335	4.80%	76,409	5.80%	2,197,622
Non-family Hhlds w/out Children	1,364		20,780		277,815		1,572,934		39,225,113	
Male Hhldr-No Spouse	17.60%	240	19.5%	4,057	22.20%	61,675	22.80%	358,629	23.90%	9,374,802
Female Hhldr-No Spouse	17.50%	239	22.2%	4,610	27.60%	76,677	26.90%	423,119	26.90%	10,551,555
Size of Household										
1 Person Households	17.80%	3,118	22.4%	45,839	27.40%	573,324	28.00%	3,166,729	25.50%	77,789,223
2 Person Households	34.90%	6,114	34.5%	70,715	32.60%	682,130	34.20%	3,867,933	32.50%	99,143,128
3 Person Households	22.20%	3,889	19.1%	39,221	16.90%	353,619	16.40%	1,854,798	16.50%	50,334,203
4 Person Households	15.50%	2,715	15.3%	31,271	14.10%	295,032	12.90%	1,458,957	14.60%	44,538,143
5 Person Households	7.80%	1,366	6.7%	13,690	6.20%	129,730	5.70%	644,656	6.80%	20,743,793
6 Person Households	2.30%	403	2.0%	4,182	2.00%	41,848	1.90%	214,885	2.40%	7,321,339
7+ Person Households	0.00%	0	0.0%	23	0.90%	18,832	0.90%	101,788	1.70%	5,185,948
Average Household Size	2.68		2.55		2.5		2.44		2.61	

GOSHEN TOWNSHIP, OHIO, HOUSEHOLD INCOME TRENDS; 1990-2011																	
	1990		80-'90		2000		90-'00		2006		00-'06		2011		06-'11		TOTAL
			CHANGE				CHANGE				CHANGE			CHANGE		CHANGE	CHANGE
Total Households	4,228		N/A	4,870		642		5,784		914		6,545		761		2,317	
Household Income																	
\$0 - \$9,999	9.1%	384	N/A	4.9%	237	(147)	4.4%	255	18	4.2%	274	19	(110)				(110)
\$10,000 - \$14,999	5.7%	239	N/A	4.4%	214	(25)	3.0%	176	(38)	2.7%	177	1	(62)				(62)
\$15,000 - \$19,999	10.2%	430	N/A	4.9%	237	(193)	4.4%	254	17	3.9%	252	(2)	(178)				(178)
\$20,000 - \$24,999	9.5%	402	N/A	6.9%	334	(68)	5.4%	311	(23)	4.7%	307	(4)	(95)				(95)
\$25,000 - \$29,999	10.6%	448	N/A	6.4%	311	(137)	5.8%	337	26	6.1%	398	61	(50)				(50)
\$30,000 - \$34,999	12.5%	528	N/A	8.1%	392	(136)	6.5%	375	(17)	5.9%	385	10	(143)				(143)
\$35,000 - \$39,999	9.1%	386	N/A	7.2%	350	(36)	7.1%	413	63	5.2%	342	(71)	(44)				(44)
\$40,000 - \$49,999	14.9%	632	N/A	11.8%	577	(55)	10.9%	629	52	11.6%	757	128	125				125
\$50,000 - \$59,999	8.2%	345	N/A	13.6%	664	319	11.1%	643	(21)	9.4%	615	(28)	(49)				(49)
\$60,000 - \$74,999	7.1%	302	N/A	13.2%	641	339	15.3%	887	246	15.2%	995	108	354				354
\$75,000 - \$99,999	2.0%	86	N/A	10.7%	523	437	13.3%	772	249	15.1%	989	217	466				466
\$100,000 - \$124,999	0.5%	22	N/A	3.6%	173	151	6.1%	355	182	7.8%	509	154	336				336
\$125,000 - \$149,999	0.3%	14	N/A	1.4%	68	54	2.4%	136	68	3.2%	210	74	142				142
\$150,000 +	0.0%	0	N/A	3.1%	149	149	4.2%	241	92	5.1%	335	94	186				186
Average Household Income	\$33,734		N/A	\$53,974		\$20,240	\$63,079		\$9,105	\$67,056		\$3,977	\$33,322				
Median Household Income	\$31,814		N/A	\$46,140		\$14,326	\$52,343		\$6,203	\$56,534		\$4,191	\$24,720				
Per Capita Income	\$11,266		N/A	\$19,161		\$7,895	\$23,437		\$4,276	\$25,374		\$1,937	\$14,108				

CLERMONT COUNTY HOUSEHOLD INCOME TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	52,716		N/A	66,013		13,297	73,827		7,814	80,305		6,478	27,589
Household Income													
\$0 - \$9,999	10.9%	5,762	N/A	6.3%	4,142	(1,620)	5.8%	4,279	137	5.5%	4,442	163	(1,320)
\$10,000 - \$14,999	7.4%	3,883	N/A	4.7%	3,123	(760)	3.8%	2,825	(298)	3.4%	2,721	(104)	(1,162)
\$15,000 - \$19,999	8.6%	4,516	N/A	4.7%	3,130	(1,386)	4.0%	2,984	(146)	3.7%	2,951	(33)	(1,565)
\$20,000 - \$24,999	9.0%	4,723	N/A	5.5%	3,623	(1,100)	4.7%	3,458	(165)	4.3%	3,460	2	(1,263)
\$25,000 - \$29,999	9.2%	4,875	N/A	6.1%	4,020	(855)	5.0%	3,689	(331)	4.9%	3,931	242	(944)
\$30,000 - \$34,999	8.8%	4,664	N/A	6.3%	4,159	(505)	5.6%	4,146	(13)	5.4%	4,302	156	(362)
\$35,000 - \$39,999	7.8%	4,091	N/A	5.9%	3,884	(207)	5.6%	4,112	228	4.0%	3,208	(904)	(883)
\$40,000 - \$49,999	12.9%	6,792	N/A	11.2%	7,363	571	9.6%	7,093	(270)	9.6%	7,694	601	902
\$50,000 - \$59,999	9.6%	5,075	N/A	10.4%	6,836	1,761	9.4%	6,933	97	8.9%	7,145	212	309
\$60,000 - \$74,999	8.7%	4,597	N/A	12.7%	8,407	3,810	12.9%	9,490	1,083	11.7%	9,406	(84)	999
\$75,000 - \$99,999	4.6%	2,416	N/A	13.2%	8,695	6,279	14.5%	10,718	2,023	15.4%	12,365	1,647	3,670
\$100,000 - \$124,999	1.3%	704	N/A	6.0%	3,958	3,254	8.6%	6,382	2,424	9.6%	7,715	1,333	3,757
\$125,000 - \$149,999	0.5%	262	N/A	2.9%	1,937	1,675	4.1%	3,056	1,119	5.4%	4,328	1,272	2,391
\$150,000 +	0.7%	363	N/A	4.2%	2,750	2,387	6.3%	4,676	1,926	8.3%	6,651	1,975	3,901
Average Household Income	\$37,689		N/A	\$59,843		\$22,154	\$66,877		\$7,034	\$71,807		\$4,930	\$34,118
Median Household Income	\$32,497		N/A	\$49,384		\$16,887	\$55,875		\$6,491	\$60,501		\$4,626	\$28,004
Per Capita Income	\$13,283		N/A	\$22,196		\$8,913	\$25,877		\$3,681	\$28,296		\$2,419	\$15,013

CINCINNATI MSA HOUSEHOLD INCOME TRENDS, 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	688,641		N/A	779,226		90,585	809,430		30,204	835,588		26,158	146,947
Household Income													
\$0 - \$9,999	15.20%	104,673	N/A	8.50%	66,234	(38,439)	7.60%	61,517	(4,718)	7.10%	59,327	(2,190)	(45,347)
\$10,000 - \$14,999	8.10%	55,780	N/A	5.60%	43,637	(12,143)	4.40%	35,615	(8,022)	3.80%	31,752	(3,863)	(24,028)
\$15,000 - \$19,999	8.80%	60,600	N/A	5.80%	45,195	(15,405)	4.80%	38,853	(6,342)	4.20%	35,095	(3,758)	(25,506)
\$20,000 - \$24,999	8.50%	58,534	N/A	6.20%	48,312	(10,222)	5.40%	43,709	(4,603)	5.00%	41,779	(1,930)	(16,755)
\$25,000 - \$29,999	8.20%	56,469	N/A	6.20%	48,312	(8,157)	5.30%	42,900	(5,412)	5.20%	43,451	551	(13,018)
\$30,000 - \$34,999	8.00%	55,091	N/A	6.30%	49,091	(6,000)	5.60%	45,328	(3,763)	5.40%	45,122	(206)	(9,970)
\$35,000 - \$39,999	7.20%	49,582	N/A	5.90%	45,974	(3,608)	5.50%	44,519	(1,456)	4.00%	33,424	(11,095)	(16,159)
\$40,000 - \$49,999	11.90%	81,948	N/A	10.80%	84,156	2,208	9.50%	76,896	(7,261)	9.50%	79,381	2,485	(2,567)
\$50,000 - \$59,999	8.20%	56,469	N/A	9.50%	74,026	17,558	8.90%	72,039	(1,987)	8.60%	71,861	(179)	(2,166)
\$60,000 - \$74,999	7.40%	50,959	N/A	11.40%	88,832	37,872	11.90%	96,322	7,490	11.00%	91,915	(4,407)	3,083
\$75,000 - \$99,999	4.80%	33,055	N/A	11.30%	88,053	54,998	12.90%	104,416	16,364	14.10%	117,818	13,401	29,765
\$100,000 - \$124,999	1.70%	11,707	N/A	5.50%	42,857	31,151	7.80%	63,136	20,278	8.60%	71,861	8,725	29,003
\$125,000 - \$149,999	0.70%	4,820	N/A	2.50%	19,481	14,660	3.80%	30,758	11,278	5.20%	43,451	12,692	23,970
\$150,000 +	1.40%	9,641	N/A	4.50%	35,065	25,424	6.50%	52,613	17,548	8.40%	70,189	17,576	35,124
Average Household Income	\$37,936		N/A	\$58,274		\$20,338	\$65,305		\$7,031	\$70,715		\$5,410	\$32,779
Median Household Income	\$30,688		N/A	\$44,853		\$14,165	\$51,873		\$7,020	\$56,918		\$5,045	\$26,230
Per Capita Income	\$14,271		N/A	\$22,596		\$8,325	\$26,098		\$3,502	\$28,377		\$2,279	\$14,106

STATE OF OHIO HOUSEHOLD INCOME TRENDS, 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	4,087,555		N/A	4,445,773		358,218	4,547,170		101,397	4,628,288		81,118	540,733
Household Income													
\$0 - \$9,999	16.00%	654,009	N/A	9.10%	404,565	(249,443)	8.40%	381,962	(22,603)	7.90%	365,635	(16,328)	(288,374)
\$10,000 - \$14,999	9.00%	367,880	N/A	6.40%	284,529	(83,350)	5.20%	236,453	(48,077)	4.50%	208,273	(28,180)	(159,607)
\$15,000 - \$19,999	9.30%	380,143	N/A	6.40%	284,529	(95,613)	5.50%	250,094	(34,435)	4.90%	226,786	(23,308)	(153,357)
\$20,000 - \$24,999	9.10%	371,968	N/A	6.90%	306,758	(65,209)	6.00%	272,830	(33,928)	5.70%	263,812	(9,018)	(108,155)
\$25,000 - \$29,999	8.50%	347,442	N/A	6.80%	302,313	(45,130)	5.90%	268,283	(34,030)	5.90%	273,069	4,786	(74,373)
\$30,000 - \$34,999	8.20%	335,180	N/A	6.80%	302,313	(32,867)	6.20%	281,925	(20,388)	5.90%	273,069	(8,856)	(62,111)
\$35,000 - \$39,999	7.20%	294,304	N/A	6.20%	275,638	(18,666)	5.90%	268,283	(7,355)	4.40%	203,645	(64,638)	(90,659)
\$40,000 - \$49,999	11.60%	474,156	N/A	11.10%	493,481	19,324	10.00%	454,717	(38,764)	10.10%	467,457	12,740	(6,699)
\$50,000 - \$59,999	7.70%	314,742	N/A	9.60%	426,794	112,052	9.10%	413,792	(13,002)	8.90%	411,918	(1,875)	(14,877)
\$60,000 - \$74,999	6.40%	261,604	N/A	10.80%	480,143	218,540	11.60%	527,472	47,328	11.00%	509,112	(18,360)	28,968
\$75,000 - \$99,999	4.00%	163,502	N/A	10.00%	444,577	281,075	11.80%	536,566	91,989	13.00%	601,677	65,111	157,100
\$100,000 - \$124,999	1.30%	53,138	N/A	4.50%	200,060	146,922	6.60%	300,113	100,053	7.40%	342,493	42,380	142,434
\$125,000 - \$149,999	0.50%	20,438	N/A	2.00%	88,915	68,478	3.00%	136,415	47,500	4.20%	194,388	57,973	105,473
\$150,000 +	1.10%	44,963	N/A	3.30%	146,711	101,747	4.90%	222,811	76,101	6.30%	291,582	68,771	144,872
Average Household Income	\$35,341		N/A	\$52,836		\$17,495	\$59,031		\$6,195	\$63,871		\$4,840	\$28,530
Median Household Income	\$28,755		N/A	\$41,066		\$12,311	\$46,568		\$5,502	\$50,882		\$4,314	\$22,127
Per Capita Income	\$13,431		N/A	\$20,690		\$7,259	\$24,061		\$3,371	\$26,234		\$2,173	\$12,803

UNITED STATES HOUSEHOLD INCOME TRENDS; 1990-2011

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680		5,207,300	25,086,039
Household Income													
\$0 - \$9,999	15.40%	14,159,937	N/A	9.50%	10,020,610	(4,139,327)	8.70%	9,728,895	(291,715)	8.20%	9,596,762	(132,133)	(4,563,175)
\$10,000 - \$14,999	8.80%	8,091,392	N/A	6.30%	6,645,246	(1,446,146)	5.10%	5,703,145	(942,101)	4.50%	5,266,516	(436,630)	(2,824,877)
\$15,000 - \$19,999	8.80%	8,091,392	N/A	6.30%	6,645,246	(1,446,146)	5.30%	5,926,798	(718,448)	4.70%	5,500,583	(426,215)	(2,590,809)
\$20,000 - \$24,999	8.70%	7,999,445	N/A	6.60%	6,961,687	(1,037,758)	5.80%	6,485,930	(475,757)	5.50%	6,436,852	(49,078)	(1,562,592)
\$25,000 - \$29,999	8.10%	7,447,759	N/A	6.40%	6,750,726	(697,032)	5.60%	6,262,277	(488,449)	5.60%	6,553,886	291,609	(893,873)
\$30,000 - \$34,999	7.80%	7,171,916	N/A	6.40%	6,750,726	(421,190)	5.90%	6,597,756	(152,970)	5.60%	6,553,886	(43,870)	(618,030)
\$35,000 - \$39,999	6.80%	6,252,440	N/A	5.90%	6,223,326	(29,114)	5.60%	6,262,277	38,951	4.10%	4,798,381	(1,463,896)	(1,454,059)
\$40,000 - \$49,999	11.10%	10,206,188	N/A	10.60%	11,180,891	974,703	9.50%	10,623,506	(557,385)	9.60%	11,235,233	611,727	1,029,045
\$50,000 - \$59,999	7.90%	7,263,864	N/A	9.00%	9,493,209	2,229,345	8.70%	9,728,895	235,686	8.50%	9,947,863	218,968	454,654
\$60,000 - \$74,999	7.20%	6,620,230	N/A	10.40%	10,969,931	4,349,700	11.00%	12,300,902	1,330,971	10.40%	12,171,503	(129,399)	1,201,572
\$75,000 - \$99,999	5.10%	4,689,330	N/A	10.20%	10,758,970	6,069,641	11.70%	13,083,686	2,324,716	12.70%	14,863,277	1,779,591	4,104,307
\$100,000 - \$124,999	2.00%	1,838,953	N/A	5.20%	5,484,965	3,646,012	7.10%	7,939,673	2,454,708	7.60%	8,894,560	954,887	3,409,594
\$125,000 - \$149,999	0.80%	735,581	N/A	2.50%	2,637,003	1,901,421	3.60%	4,025,750	1,388,747	4.70%	5,500,583	1,474,833	2,863,580
\$150,000 +	1.60%	1,471,162	N/A	4.60%	4,852,085	3,380,922	6.50%	7,268,715	2,416,630	8.20%	9,596,762	2,328,047	4,744,677
Average Household Income	\$38,464		N/A	\$56,643		\$18,179	\$63,629		\$6,986	\$68,881		\$5,252	\$30,417
Median Household Income	\$30,102		N/A	\$42,257		\$12,155	\$48,271		\$6,014	\$52,633		\$4,362	\$22,531
Per Capita Income	\$14,381		N/A	\$21,231		\$6,850	\$24,529		\$3,298	\$26,492		\$1,963	\$12,111

HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	4,228		52,716		688,641		4,087,555		91,947,641	
Household Income										
\$0 - \$9,999	9.1%	384	10.9%	5,762	15.20%	104,673	16.00%	654,009	15.40%	14,159,937
\$10,000 - \$14,999	5.7%	239	7.4%	3,883	8.10%	55,780	9.00%	367,880	8.80%	8,091,392
\$15,000 - \$19,999	10.2%	430	8.6%	4,516	8.80%	60,600	9.30%	380,143	8.80%	8,091,392
\$20,000 - \$24,999	9.5%	402	9.0%	4,723	8.50%	58,534	9.10%	371,968	8.70%	7,999,445
\$25,000 - \$29,999	10.6%	448	9.2%	4,875	8.20%	56,469	8.50%	347,442	8.10%	7,447,759
\$30,000 - \$34,999	12.5%	528	8.8%	4,664	8.00%	55,091	8.20%	335,180	7.80%	7,171,916
\$35,000 - \$39,999	9.1%	386	7.8%	4,091	7.20%	49,582	7.20%	294,304	6.80%	6,252,440
\$40,000 - \$49,999	14.9%	632	12.9%	6,792	11.90%	81,948	11.60%	474,156	11.10%	10,206,188
\$50,000 - \$59,999	8.2%	345	9.6%	5,075	8.20%	56,469	7.70%	314,742	7.90%	7,263,864
\$60,000 - \$74,999	7.1%	302	8.7%	4,597	7.40%	50,959	6.40%	261,604	7.20%	6,620,230
\$75,000 - \$99,999	2.0%	86	4.6%	2,416	4.80%	33,055	4.00%	163,502	5.10%	4,689,330
\$100,000 - \$124,999	0.5%	22	1.3%	704	1.70%	11,707	1.30%	53,138	2.00%	1,838,953
\$125,000 - \$149,999	0.3%	14	0.5%	262	0.70%	4,820	0.50%	20,438	0.80%	735,581
\$150,000 +	0.0%	0	0.7%	363	1.40%	9,641	1.10%	44,963	1.60%	1,471,162
Average Household Income	\$33,734		\$37,689		\$37,936		\$35,341		\$38,464	
Median Household Income	\$31,814		\$32,497		\$30,688		\$28,755		\$30,102	
Per Capita Income	\$11,266		\$13,283		\$14,271		\$13,431		\$14,381	

HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	4,870		66,013		779,226		4,445,773		105,480,101	
Household Income										
\$0 - \$9,999	4.9%	237	6.3%	4,142	8.50%	66,234	9.10%	404,565	9.50%	10,020,610
\$10,000 - \$14,999	4.4%	214	4.7%	3,123	5.60%	43,637	6.40%	284,529	6.30%	6,645,246
\$15,000 - \$19,999	4.9%	237	4.7%	3,130	5.80%	45,195	6.40%	284,529	6.30%	6,645,246
\$20,000 - \$24,999	6.9%	334	5.5%	3,623	6.20%	48,312	6.90%	306,758	6.60%	6,961,687
\$25,000 - \$29,999	6.4%	311	6.1%	4,020	6.20%	48,312	6.80%	302,313	6.40%	6,750,726
\$30,000 - \$34,999	8.1%	392	6.3%	4,159	6.30%	49,091	6.80%	302,313	6.40%	6,750,726
\$35,000 - \$39,999	7.2%	350	5.9%	3,884	5.90%	45,974	6.20%	275,638	5.90%	6,223,326
\$40,000 - \$49,999	11.8%	577	11.2%	7,363	10.80%	84,156	11.10%	493,481	10.60%	11,180,891
\$50,000 - \$59,999	13.6%	664	10.4%	6,836	9.50%	74,026	9.60%	426,794	9.00%	9,493,209
\$60,000 - \$74,999	13.2%	641	12.7%	8,407	11.40%	88,832	10.80%	480,143	10.40%	10,969,931
\$75,000 - \$99,999	10.7%	523	13.2%	8,695	11.30%	88,053	10.00%	444,577	10.20%	10,758,970
\$100,000 - \$124,999	3.6%	173	6.0%	3,958	5.50%	42,857	4.50%	200,060	5.20%	5,484,965
\$125,000 - \$149,999	1.4%	68	2.9%	1,937	2.50%	19,481	2.00%	88,915	2.50%	2,637,003
\$150,000 +	3.1%	149	4.2%	2,750	4.50%	35,065	3.30%	146,711	4.60%	4,852,085
Average Household Income	\$53,974		\$59,843		\$58,274		\$52,836		\$56,643	
Median Household Income	\$46,140		\$49,384		\$44,853		\$41,066		\$42,257	
Per Capita Income	\$19,161		\$22,196		\$22,596		\$20,690		\$21,231	

HOUSEHOLD INCOME TRENDS COMPARISON; 2006										
	2006		2006		2006		2006		2006	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	5,784		73,827		809,430		4,547,170		111,826,380	
Household Income										
\$0 - \$9,999	4.4%	255	5.8%	4,279	7.60%	61,517	8.40%	381,962	8.70%	9,728,895
\$10,000 - \$14,999	3.0%	176	3.8%	2,825	4.40%	35,615	5.20%	236,453	5.10%	5,703,145
\$15,000 - \$19,999	4.4%	254	4.0%	2,984	4.80%	38,853	5.50%	250,094	5.30%	5,926,798
\$20,000 - \$24,999	5.4%	311	4.7%	3,458	5.40%	43,709	6.00%	272,830	5.80%	6,485,930
\$25,000 - \$29,999	5.8%	337	5.0%	3,689	5.30%	42,900	5.90%	268,283	5.60%	6,262,277
\$30,000 - \$34,999	6.5%	375	5.6%	4,146	5.60%	45,328	6.20%	281,925	5.90%	6,597,756
\$35,000 - \$39,999	7.1%	413	5.6%	4,112	5.50%	44,519	5.90%	268,283	5.60%	6,262,277
\$40,000 - \$49,999	10.9%	629	9.6%	7,093	9.50%	76,896	10.00%	454,717	9.50%	10,623,506
\$50,000 - \$59,999	11.1%	643	9.4%	6,933	8.90%	72,039	9.10%	413,792	8.70%	9,728,895
\$60,000 - \$74,999	15.3%	887	12.9%	9,490	11.90%	96,322	11.60%	527,472	11.00%	12,300,902
\$75,000 - \$99,999	13.3%	772	14.5%	10,718	12.90%	104,416	11.80%	536,566	11.70%	13,083,686
\$100,000 - \$124,999	6.1%	355	8.6%	6,382	7.80%	63,136	6.60%	300,113	7.10%	7,939,673
\$125,000 - \$149,999	2.4%	136	4.1%	3,056	3.80%	30,758	3.00%	136,415	3.60%	4,025,750
\$150,000 +	4.2%	241	6.3%	4,676	6.50%	52,613	4.90%	222,811	6.50%	7,268,715
Average Household Income	\$63,079		\$66,877		\$65,305		\$59,031		\$63,629	
Median Household Income	\$52,343		\$55,875		\$51,873		\$46,568		\$48,271	
Per Capita Income	\$23,437		\$25,877		\$26,098		\$24,061		\$24,529	

HOUSEHOLD INCOME TRENDS COMPARISON; 2011										
	2011		2011		2011		2011		2011	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	6,545		80,305		835,588		4,628,288		117,033,680	
Household Income										
\$0 - \$9,999	4.2%	274	5.5%	4,442	7.10%	59,327	7.90%	365,635	8.20%	9,596,762
\$10,000 - \$14,999	2.7%	177	3.4%	2,721	3.80%	31,752	4.50%	208,273	4.50%	5,266,516
\$15,000 - \$19,999	3.9%	252	3.7%	2,951	4.20%	35,095	4.90%	226,786	4.70%	5,500,583
\$20,000 - \$24,999	4.7%	307	4.3%	3,460	5.00%	41,779	5.70%	263,812	5.50%	6,436,852
\$25,000 - \$29,999	6.1%	398	4.9%	3,931	5.20%	43,451	5.90%	273,069	5.60%	6,553,886
\$30,000 - \$34,999	5.9%	385	5.4%	4,302	5.40%	45,122	5.90%	273,069	5.60%	6,553,886
\$35,000 - \$39,999	5.2%	342	4.0%	3,208	4.00%	33,424	4.40%	203,645	4.10%	4,798,381
\$40,000 - \$49,999	11.6%	757	9.6%	7,694	9.50%	79,381	10.10%	467,457	9.60%	11,235,233
\$50,000 - \$59,999	9.4%	615	8.9%	7,145	8.60%	71,861	8.90%	411,918	8.50%	9,947,863
\$60,000 - \$74,999	15.2%	995	11.7%	9,406	11.00%	91,915	11.00%	509,112	10.40%	12,171,503
\$75,000 - \$99,999	15.1%	989	15.4%	12,365	14.10%	117,818	13.00%	601,677	12.70%	14,863,277
\$100,000 - \$124,999	7.8%	509	9.6%	7,715	8.60%	71,861	7.40%	342,493	7.60%	8,894,560
\$125,000 - \$149,999	3.2%	210	5.4%	4,328	5.20%	43,451	4.20%	194,388	4.70%	5,500,583
\$150,000 +	5.1%	335	8.3%	6,651	8.40%	70,189	6.30%	291,582	8.20%	9,596,762
Average Household Income	\$67,056		\$71,807		\$70,715		\$63,871		\$68,881	
Median Household Income	\$56,534		\$60,501		\$56,918		\$50,882		\$52,633	
Per Capita Income	\$25,374		\$28,296		\$28,377		\$26,234		\$26,492	

HOUSEHOLD INCOME TRENDS COMPARISON INDEX; AVERAGE INCOME						
	GOSHEN TOWNSHIP	CLERMONT COUNTY	CINCINNATI MSA	STATE OF OHIO	UNITED STATES	CPI-U
1990						
Average Household Income	\$33,734	\$37,689	\$37,936	\$35,341	\$38,464	128.9
Change Index	N/A	N/A	N/A	N/A	N/A	N/A
Median Household Income	\$31,814	\$32,497	\$30,688	\$28,755	\$30,102	
Change Index	N/A	N/A	N/A	N/A	N/A	
Per Capita Income	\$11,266	\$13,283	\$14,271	\$13,431	\$14,381	
Change Index	N/A	N/A	N/A	N/A	N/A	
2000						
Average Household Income	\$53,974	\$59,843	\$58,274	\$52,836	\$56,643	171.3
Change Index	1.60	1.59	1.54	1.50	1.47	1.33
Median Household Income	\$46,140	\$49,384	\$44,853	\$41,066	\$42,257	
Change Index	1.45	1.52	1.46	1.43	1.40	
Per Capita Income	\$19,161	\$22,196	\$22,596	\$20,690	\$21,231	
Change Index	1.70	1.67	1.58	1.54	1.48	
2006 Estimate						
Average Household Income	\$63,079	\$66,877	\$65,305	\$59,031	\$63,629	194.6
Change Index	1.17	1.12	1.12	1.12	1.12	1.14
Median Household Income	\$52,343	\$55,875	\$51,873	\$46,568	\$48,271	
Change Index	1.13	1.13	1.16	1.13	1.14	
Per Capita Income	\$23,437	\$25,877	\$26,098	\$24,061	\$24,529	
Change Index	1.22	1.17	1.15	1.16	1.16	
2011 Projection						
Average Household Income	\$67,056	\$71,807	\$70,715	\$63,871	\$68,881	217.9
Change Index	1.06	1.07	1.08	1.08	1.08	1.12
Median Household Income	\$56,534	\$60,501	\$56,918	\$50,882	\$52,633	
Change Index	1.08	1.08	1.10	1.09	1.09	
Per Capita Income	\$25,374	\$28,296	\$28,377	\$26,234	\$26,492	
Change Index	1.08	1.09	1.09	1.09	1.08	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	4,228		52,716		688,641		4,087,555		91,947,641	
Household Income										
\$0 - \$9,999	9.1%	9.08%	10.9%	10.93%	15.20%	15.20%	16.00%	16.00%	15.40%	15.40%
\$10,000 - \$14,999	5.7%	14.74%	7.4%	18.29%	8.10%	23.30%	9.00%	25.00%	8.80%	24.20%
\$15,000 - \$19,999	10.2%	24.91%	8.6%	26.86%	8.80%	32.10%	9.30%	34.30%	8.80%	33.00%
\$20,000 - \$24,999	9.5%	34.42%	9.0%	35.82%	8.50%	40.60%	9.10%	43.40%	8.70%	41.70%
\$25,000 - \$29,999	10.6%	45.01%	9.2%	45.07%	8.20%	48.80%	8.50%	51.90%	8.10%	49.80%
\$30,000 - \$34,999	12.5%	57.50%	8.8%	53.91%	8.00%	56.80%	8.20%	60.10%	7.80%	57.60%
\$35,000 - \$39,999	9.1%	66.63%	7.8%	61.67%	7.20%	64.00%	7.20%	67.30%	6.80%	64.40%
\$40,000 - \$49,999	14.9%	81.58%	12.9%	74.55%	11.90%	75.90%	11.60%	78.90%	11.10%	75.50%
\$50,000 - \$59,999	8.2%	89.74%	9.6%	84.18%	8.20%	84.10%	7.70%	86.60%	7.90%	83.40%
\$60,000 - \$74,999	7.1%	96.89%	8.7%	92.90%	7.40%	91.50%	6.40%	93.00%	7.20%	90.60%
\$75,000 - \$99,999	2.0%	98.92%	4.6%	97.48%	4.80%	96.30%	4.00%	97.00%	5.10%	95.70%
\$100,000 - \$124,999	0.5%	99.44%	1.3%	98.82%	1.70%	98.00%	1.30%	98.30%	2.00%	97.70%
\$125,000 - \$149,999	0.3%	99.78%	0.5%	99.31%	0.70%	98.70%	0.50%	98.80%	0.80%	98.50%
\$150,000 +	0.0%	99.78%	0.7%	100.00%	1.40%	100.10%	1.10%	99.90%	1.60%	100.10%
Average Household Income	\$33,734		\$37,689		\$37,936		\$35,341		\$38,464	
Median Household Income	\$31,814		\$32,497		\$30,688		\$28,755		\$30,102	
Per Capita Income	\$11,266		\$13,283		\$14,271		\$13,431		\$14,381	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	4,870		66,013		779,226		4,445,773		105,480,101	
Household Income										
\$0 - \$9,999	4.9%	4.87%	6.3%	6.27%	8.50%	8.50%	9.10%	9.10%	9.50%	9.50%
\$10,000 - \$14,999	4.4%	9.26%	4.7%	11.00%	5.60%	14.10%	6.40%	15.50%	6.30%	15.80%
\$15,000 - \$19,999	4.9%	14.13%	4.7%	15.75%	5.80%	19.90%	6.40%	21.90%	6.30%	22.10%
\$20,000 - \$24,999	6.9%	20.99%	5.5%	21.23%	6.20%	26.10%	6.90%	28.80%	6.60%	28.70%
\$25,000 - \$29,999	6.4%	27.38%	6.1%	27.32%	6.20%	32.30%	6.80%	35.60%	6.40%	35.10%
\$30,000 - \$34,999	8.1%	35.43%	6.3%	33.62%	6.30%	38.60%	6.80%	42.40%	6.40%	41.50%
\$35,000 - \$39,999	7.2%	42.61%	5.9%	39.51%	5.90%	44.50%	6.20%	48.60%	5.90%	47.40%
\$40,000 - \$49,999	11.8%	54.46%	11.2%	50.66%	10.80%	55.30%	11.10%	59.70%	10.60%	58.00%
\$50,000 - \$59,999	13.6%	68.10%	10.4%	61.01%	9.50%	64.80%	9.60%	69.30%	9.00%	67.00%
\$60,000 - \$74,999	13.2%	81.26%	12.7%	73.75%	11.40%	76.20%	10.80%	80.10%	10.40%	77.40%
\$75,000 - \$99,999	10.7%	92.00%	13.2%	86.92%	11.30%	87.50%	10.00%	90.10%	10.20%	87.60%
\$100,000 - \$124,999	3.6%	95.56%	6.0%	92.91%	5.50%	93.00%	4.50%	94.60%	5.20%	92.80%
\$125,000 - \$149,999	1.4%	96.95%	2.9%	95.85%	2.50%	95.50%	2.00%	96.60%	2.50%	95.30%
\$150,000 +	3.1%	100.01%	4.2%	100.01%	4.50%	100.00%	3.30%	99.90%	4.60%	99.90%
Average Household Income	\$53,974		\$59,843		\$58,274		\$52,836		\$56,643	
Median Household Income	\$46,140		\$49,384		\$44,853		\$41,066		\$42,257	
Per Capita Income	\$19,161		\$22,196		\$22,596		\$20,690		\$21,231	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2006										
	2006		2006		2006		2006		2006	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	5,784		73,827		809,430		4,547,170		111,826,380	
Household Income										
\$0 - \$9,999	4.4%	4.41%	5.8%	5.80%	7.60%	7.60%	8.40%	8.40%	8.70%	8.70%
\$10,000 - \$14,999	3.0%	7.45%	3.8%	9.62%	4.40%	12.00%	5.20%	13.60%	5.10%	13.80%
\$15,000 - \$19,999	4.4%	11.85%	4.0%	13.66%	4.80%	16.80%	5.50%	19.10%	5.30%	19.10%
\$20,000 - \$24,999	5.4%	17.22%	4.7%	18.35%	5.40%	22.20%	6.00%	25.10%	5.80%	24.90%
\$25,000 - \$29,999	5.8%	23.05%	5.0%	23.34%	5.30%	27.50%	5.90%	31.00%	5.60%	30.50%
\$30,000 - \$34,999	6.5%	29.54%	5.6%	28.96%	5.60%	33.10%	6.20%	37.20%	5.90%	36.40%
\$35,000 - \$39,999	7.1%	36.68%	5.6%	34.53%	5.50%	38.60%	5.90%	43.10%	5.60%	42.00%
\$40,000 - \$49,999	10.9%	47.55%	9.6%	44.14%	9.50%	48.10%	10.00%	53.10%	9.50%	51.50%
\$50,000 - \$59,999	11.1%	58.67%	9.4%	53.53%	8.90%	57.00%	9.10%	62.20%	8.70%	60.20%
\$60,000 - \$74,999	15.3%	74.01%	12.9%	66.38%	11.90%	68.90%	11.60%	73.80%	11.00%	71.20%
\$75,000 - \$99,999	13.3%	87.36%	14.5%	80.90%	12.90%	81.80%	11.80%	85.60%	11.70%	82.90%
\$100,000 - \$124,999	6.1%	93.49%	8.6%	89.54%	7.80%	89.60%	6.60%	92.20%	7.10%	90.00%
\$125,000 - \$149,999	2.4%	95.85%	4.1%	93.68%	3.80%	93.40%	3.00%	95.20%	3.60%	93.60%
\$150,000 +	4.2%	100.01%	6.3%	100.01%	6.50%	99.90%	4.90%	100.10%	6.50%	100.10%
Average Household Income	\$63,079		\$66,877		\$65,305		\$59,031		\$63,629	
Median Household Income	\$52,343		\$55,875		\$51,873		\$46,568		\$48,271	
Per Capita Income	\$23,437		\$25,877		\$26,098		\$24,061		\$24,529	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2011										
	2011		2011		2011		2011		2011	
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Total Households	6,545		80,305		835,588		4,628,288		117,033,680	
Household Income										
\$0 - \$9,999	4.2%	4.19%	5.5%	5.53%	7.10%	7.10%	7.90%	7.90%	8.20%	8.20%
\$10,000 - \$14,999	2.7%	6.89%	3.4%	8.92%	3.80%	10.90%	4.50%	12.40%	4.50%	12.70%
\$15,000 - \$19,999	3.9%	10.74%	3.7%	12.59%	4.20%	15.10%	4.90%	17.30%	4.70%	17.40%
\$20,000 - \$24,999	4.7%	15.44%	4.3%	16.90%	5.00%	20.10%	5.70%	23.00%	5.50%	22.90%
\$25,000 - \$29,999	6.1%	21.52%	4.9%	21.80%	5.20%	25.30%	5.90%	28.90%	5.60%	28.50%
\$30,000 - \$34,999	5.9%	27.40%	5.4%	27.15%	5.40%	30.70%	5.90%	34.80%	5.60%	34.10%
\$35,000 - \$39,999	5.2%	32.63%	4.0%	31.15%	4.00%	34.70%	4.40%	39.20%	4.10%	38.20%
\$40,000 - \$49,999	11.6%	44.19%	9.6%	40.73%	9.50%	44.20%	10.10%	49.30%	9.60%	47.80%
\$50,000 - \$59,999	9.4%	53.59%	8.9%	49.63%	8.60%	52.80%	8.90%	58.20%	8.50%	56.30%
\$60,000 - \$74,999	15.2%	68.80%	11.7%	61.34%	11.00%	63.80%	11.00%	69.20%	10.40%	66.70%
\$75,000 - \$99,999	15.1%	83.91%	15.4%	76.74%	14.10%	77.90%	13.00%	82.20%	12.70%	79.40%
\$100,000 - \$124,999	7.8%	91.69%	9.6%	86.34%	8.60%	86.50%	7.40%	89.60%	7.60%	87.00%
\$125,000 - \$149,999	3.2%	94.89%	5.4%	91.73%	5.20%	91.70%	4.20%	93.80%	4.70%	91.70%
\$150,000 +	5.1%	100.01%	8.3%	100.01%	8.40%	100.10%	6.30%	100.10%	8.20%	99.90%
Average Household Income	\$67,056		\$71,807		\$70,715		\$63,871		\$68,881	
Median Household Income	\$56,534		\$60,501		\$56,918		\$50,882		\$52,633	
Per Capita Income	\$25,374		\$28,296		\$28,377		\$26,234		\$26,492	

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	206			274			309			
% Income \$ 0 to \$19,999	20.9%	43	N/A	18.6%	51	8	16.5%	51	0	8
% Income \$ 20,000 to \$39,999	41.3%	85	N/A	32.8%	90	5	30.4%	94	4	9
% Income \$ 40,000 to \$59,999	19.4%	40	N/A	20.4%	56	16	23.3%	72	16	32
% Income \$ 60,000 to \$74,999	3.4%	7	N/A	6.2%	17	10	6.5%	20	3	13
% Income \$ 75,000 to \$99,999	13.1%	27	N/A	8.8%	24	(3)	8.7%	27	3	0
% Income \$100,000 to \$124,999	0.0%	0	N/A	1.1%	3	3	1.0%	3	0	3
% Income \$125,000 to \$149,999	1.0%	2	N/A	6.9%	19	17	9.7%	30	11	28
% Income \$150,000 or more	1.0%	2	N/A	5.1%	14	12	3.9%	12	(2)	10
Total 25 - 34	893			955			1,061			
% Income \$ 0 to \$19,999	11.5%	103	N/A	10.9%	104	1	10.4%	110	6	7
% Income \$ 20,000 to \$39,999	30.3%	271	N/A	27.1%	259	(12)	24.2%	257	(2)	(14)
% Income \$ 40,000 to \$59,999	25.5%	228	N/A	24.3%	232	4	24.4%	259	27	31
% Income \$ 60,000 to \$74,999	17.4%	155	N/A	16.3%	156	1	15.8%	168	12	13
% Income \$ 75,000 to \$99,999	9.9%	88	N/A	12.6%	120	32	14.3%	152	32	64
% Income \$100,000 to \$124,999	1.5%	13	N/A	2.6%	25	12	3.2%	34	9	21
% Income \$125,000 to \$149,999	0.6%	5	N/A	1.2%	11	6	1.7%	18	7	13
% Income \$150,000 or more	3.4%	30	N/A	5.0%	48	18	5.9%	63	15	33

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP	CHANGE	TOTAL	
	2000	90-'00	2006	00-'06	2011	06-'11	CHANGE			
Total 35 - 44	1,245		1,237		1,171					
% Income \$ 0 to \$19,999	5.4%	67	N/A	6.5%	80	13	6.1%	71	(9)	4
% Income \$ 20,000 to \$39,999	24.1%	300	N/A	20.8%	257	(43)	17.9%	210	(47)	(90)
% Income \$ 40,000 to \$59,999	32.5%	405	N/A	26.4%	326	(79)	24.3%	285	(41)	(120)
% Income \$ 60,000 to \$74,999	16.9%	210	N/A	19.6%	242	32	20.1%	235	(7)	25
% Income \$ 75,000 to \$99,999	13.8%	172	N/A	16.8%	208	36	18.6%	218	10	46
% Income \$100,000 to \$124,999	3.1%	38	N/A	4.9%	60	22	6.3%	74	14	36
% Income \$125,000 to \$149,999	1.1%	14	N/A	1.8%	22	8	2.3%	27	5	13
% Income \$150,000 or more	3.1%	39	N/A	3.4%	42	3	4.4%	51	9	12
Total 45 - 54	1,013		1,268		1,387					
% Income \$ 0 to \$19,999	10.1%	102	N/A	9.3%	118	16	8.6%	119	1	17
% Income \$ 20,000 to \$39,999	26.9%	272	N/A	24.1%	305	33	21.0%	291	(14)	19
% Income \$ 40,000 to \$59,999	25.7%	260	N/A	22.3%	283	23	21.6%	300	17	40
% Income \$ 60,000 to \$74,999	13.9%	141	N/A	14.7%	187	46	14.1%	195	8	54
% Income \$ 75,000 to \$99,999	12.1%	123	N/A	14.0%	177	54	15.9%	220	43	97
% Income \$100,000 to \$124,999	4.2%	42	N/A	7.8%	99	57	9.8%	136	37	94
% Income \$125,000 to \$149,999	1.8%	18	N/A	1.8%	23	5	1.7%	24	1	6
% Income \$150,000 or more	5.4%	55	N/A	6.0%	76	21	7.4%	102	26	47

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	750			1,085			1,395			
% Income \$ 0 to \$19,999	16.4%	123	N/A	11.5%	125	2	9.6%	134	9	11
% Income \$ 20,000 to \$39,999	25.2%	189	N/A	21.1%	229	40	17.3%	242	13	53
% Income \$ 40,000 to \$59,999	22.4%	168	N/A	18.0%	195	27	16.6%	232	37	64
% Income \$ 60,000 to \$74,999	11.9%	89	N/A	16.1%	175	86	16.6%	232	57	143
% Income \$ 75,000 to \$99,999	11.2%	84	N/A	14.6%	158	74	16.5%	230	72	146
% Income \$100,000 to \$124,999	7.3%	55	N/A	11.3%	123	68	14.1%	196	73	141
% Income \$125,000 to \$149,999	3.3%	25	N/A	4.7%	51	26	5.7%	80	29	55
% Income \$150,000 or more	2.3%	17	N/A	2.7%	29	12	3.5%	49	20	32
Total 65 - 74	472			584			784			
% Income \$ 0 to \$19,999	28.8%	136	N/A	18.3%	107	(29)	15.1%	118	11	(18)
% Income \$ 20,000 to \$39,999	36.0%	170	N/A	29.5%	172	2	27.3%	214	42	44
% Income \$ 40,000 to \$59,999	22.0%	104	N/A	22.1%	129	25	21.3%	167	38	63
% Income \$ 60,000 to \$74,999	4.0%	19	N/A	10.8%	63	44	11.2%	88	25	69
% Income \$ 75,000 to \$99,999	2.8%	13	N/A	9.1%	53	40	12.0%	94	41	81
% Income \$100,000 to \$124,999	4.9%	23	N/A	6.0%	35	12	6.4%	50	15	27
% Income \$125,000 to \$149,999	0.4%	2	N/A	0.9%	5	3	2.3%	18	13	16
% Income \$150,000 or more	1.1%	5	N/A	3.4%	20	15	4.5%	35	15	30

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	GOSHEN TOWNSHIP		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	291			381			438			
% Income \$ 0 to \$19,999	39.2%	114	N/A	26.2%	100	(14)	22.8%	100	0	(14)
% Income \$ 20,000 to \$39,999	34.4%	100	N/A	32.5%	124	24	28.3%	124	0	24
% Income \$ 40,000 to \$59,999	12.4%	36	N/A	13.4%	51	15	13.0%	57	6	21
% Income \$ 60,000 to \$74,999	6.9%	20	N/A	12.3%	47	27	13.0%	57	10	37
% Income \$ 75,000 to \$99,999	5.5%	16	N/A	8.4%	32	16	11.0%	48	16	32
% Income \$100,000 to \$124,999	0.7%	2	N/A	2.6%	10	8	3.7%	16	6	14
% Income \$125,000 to \$149,999	0.7%	2	N/A	1.3%	5	3	3.0%	13	8	11
% Income \$150,000 or more	0.3%	1	N/A	3.2%	12	11	5.3%	23	11	22
Total Head of Household	4,870			5,784			6,545			
Age 15 - 24	4.2%	206	N/A	4.7%	274	68	4.7%	309	35	103
Age 25 - 34	18.3%	893	N/A	16.5%	955	62	16.2%	1,061	106	168
Age 35 - 44	25.6%	1,245	N/A	21.4%	1,237	(8)	17.9%	1,171	(66)	(74)
Age 45 - 54	20.8%	1,013	N/A	21.9%	1,268	255	21.2%	1,387	119	374
Age 55 - 64	15.4%	750	N/A	18.8%	1,085	335	21.3%	1,395	310	645
Age 65 - 74	9.7%	472	N/A	10.1%	584	112	12.0%	784	200	312
Age 75+	6.0%	291	N/A	6.6%	381	90	6.7%	438	57	147
Median Age of Head of Household	45.8			48.3			50.4			

CLERMONT COUNTY, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	3,373			4,043			4,294			
% Income \$ 0 to \$19,999	30.7%	1,034	N/A	24.7%	1,000	(34)	22.3%	957	(43)	(77)
% Income \$ 20,000 to \$39,999	39.8%	1,344	N/A	31.8%	1,284	(60)	28.5%	1,222	(62)	(122)
% Income \$ 40,000 to \$59,999	21.6%	727	N/A	20.6%	833	106	21.3%	916	83	189
% Income \$ 60,000 to \$74,999	3.8%	128	N/A	7.3%	294	166	7.6%	328	34	200
% Income \$ 75,000 to \$99,999	3.1%	104	N/A	6.6%	267	163	8.0%	345	78	241
% Income \$100,000 to \$124,999	0.4%	15	N/A	2.4%	96	81	3.4%	144	48	129
% Income \$125,000 to \$149,999	0.4%	13	N/A	2.4%	97	84	3.6%	153	56	140
% Income \$150,000 or more	0.2%	8	N/A	4.3%	172	164	5.3%	229	57	221
Total 25 - 34	11,958			11,947			12,730			
% Income \$ 0 to \$19,999	13.2%	1,575	N/A	12.0%	1,428	(147)	11.0%	1,406	(22)	(169)
% Income \$ 20,000 to \$39,999	24.1%	2,883	N/A	21.9%	2,616	(267)	19.5%	2,476	(140)	(407)
% Income \$ 40,000 to \$59,999	26.9%	3,219	N/A	23.2%	2,766	(453)	22.4%	2,854	88	(365)
% Income \$ 60,000 to \$74,999	15.3%	1,827	N/A	15.0%	1,797	(30)	13.8%	1,757	(40)	(70)
% Income \$ 75,000 to \$99,999	12.6%	1,505	N/A	14.3%	1,709	204	15.6%	1,990	281	485
% Income \$100,000 to \$124,999	4.5%	536	N/A	7.1%	842	307	8.2%	1,043	200	507
% Income \$125,000 to \$149,999	1.7%	204	N/A	2.8%	339	135	4.1%	517	178	313
% Income \$150,000 or more	1.7%	209	N/A	3.8%	450	241	5.4%	688	238	479

CLERMONT COUNTY, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	16,861			15,773			14,419			
% Income \$ 0 to \$19,999	9.3%	1,565	N/A	8.9%	1,396	(169)	8.1%	1,166	(230)	(399)
% Income \$ 20,000 to \$39,999	20.0%	3,364	N/A	17.8%	2,801	(563)	15.5%	2,229	(572)	(1,135)
% Income \$ 40,000 to \$59,999	23.0%	3,881	N/A	19.5%	3,077	(804)	18.6%	2,679	(398)	(1,202)
% Income \$ 60,000 to \$74,999	15.0%	2,532	N/A	14.7%	2,322	(210)	13.4%	1,936	(386)	(596)
% Income \$ 75,000 to \$99,999	16.4%	2,763	N/A	17.0%	2,681	(82)	17.5%	2,530	(151)	(233)
% Income \$100,000 to \$124,999	7.4%	1,245	N/A	9.6%	1,518	273	10.4%	1,493	(25)	248
% Income \$125,000 to \$149,999	3.2%	545	N/A	4.5%	711	166	6.0%	858	147	313
% Income \$150,000 or more	5.7%	967	N/A	8.0%	1,267	300	10.6%	1,528	261	561
Total 45 - 54	14,310			16,973			17,993			
% Income \$ 0 to \$19,999	8.6%	1,235	N/A	8.0%	1,360	125	7.3%	1,321	(39)	86
% Income \$ 20,000 to \$39,999	17.7%	2,539	N/A	16.1%	2,738	199	14.0%	2,523	(215)	(16)
% Income \$ 40,000 to \$59,999	19.4%	2,777	N/A	17.3%	2,943	166	16.7%	3,012	69	235
% Income \$ 60,000 to \$74,999	15.1%	2,155	N/A	14.1%	2,391	236	12.4%	2,228	(163)	73
% Income \$ 75,000 to \$99,999	18.0%	2,580	N/A	18.0%	3,055	475	18.6%	3,346	291	766
% Income \$100,000 to \$124,999	9.3%	1,335	N/A	12.1%	2,059	724	13.0%	2,332	273	997
% Income \$125,000 to \$149,999	4.8%	680	N/A	5.7%	972	292	7.0%	1,253	281	573
% Income \$150,000 or more	7.1%	1,009	N/A	8.6%	1,456	447	11.0%	1,979	523	970

CLERMONT COUNTY, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	8,858			12,183			15,208			
% Income \$ 0 to \$19,999	14.3%	1,264	N/A	12.2%	1,489	225	11.0%	1,674	185	410
% Income \$ 20,000 to \$39,999	23.2%	2,055	N/A	19.7%	2,403	348	17.0%	2,581	178	526
% Income \$ 40,000 to \$59,999	21.4%	1,895	N/A	19.0%	2,315	420	18.2%	2,773	458	878
% Income \$ 60,000 to \$74,999	12.0%	1,060	N/A	12.1%	1,474	414	11.2%	1,709	235	649
% Income \$ 75,000 to \$99,999	14.5%	1,287	N/A	15.8%	1,924	637	16.9%	2,566	642	1,279
% Income \$100,000 to \$124,999	6.6%	584	N/A	10.0%	1,214	630	11.2%	1,705	491	1,121
% Income \$125,000 to \$149,999	3.9%	341	N/A	4.7%	575	234	5.9%	903	328	562
% Income \$150,000 or more	4.2%	372	N/A	6.5%	790	418	8.5%	1,297	507	925
Total 65 - 74	6,080			7,159			9,275			
% Income \$ 0 to \$19,999	27.1%	1,648	N/A	20.5%	1,466	(182)	18.1%	1,677	211	29
% Income \$ 20,000 to \$39,999	34.1%	2,073	N/A	27.5%	1,969	(104)	24.9%	2,313	344	240
% Income \$ 40,000 to \$59,999	18.2%	1,109	N/A	17.7%	1,266	157	17.7%	1,646	380	537
% Income \$ 60,000 to \$74,999	8.5%	514	N/A	10.6%	761	247	10.1%	936	175	422
% Income \$ 75,000 to \$99,999	5.4%	327	N/A	9.5%	679	352	11.0%	1,022	343	695
% Income \$100,000 to \$124,999	2.9%	175	N/A	6.1%	438	263	7.3%	676	238	501
% Income \$125,000 to \$149,999	1.8%	107	N/A	3.3%	238	131	4.6%	423	185	316
% Income \$150,000 or more	2.1%	127	N/A	4.8%	342	215	6.3%	582	240	455

CLERMONT COUNTY, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	4,573			5,749			6,386			
% Income \$ 0 to \$19,999	45.3%	2,071	N/A	33.9%	1,946	(125)	29.9%	1,910	(36)	(161)
% Income \$ 20,000 to \$39,999	31.1%	1,424	N/A	27.7%	1,590	166	24.3%	1,553	(37)	129
% Income \$ 40,000 to \$59,999	12.9%	589	N/A	14.3%	824	235	15.0%	957	133	368
% Income \$ 60,000 to \$74,999	4.2%	190	N/A	7.8%	450	260	8.0%	511	61	321
% Income \$ 75,000 to \$99,999	2.8%	128	N/A	7.0%	402	274	8.8%	565	163	437
% Income \$100,000 to \$124,999	1.5%	68	N/A	3.8%	216	148	5.1%	323	107	255
% Income \$125,000 to \$149,999	1.0%	46	N/A	2.1%	123	77	3.4%	220	97	174
% Income \$150,000 or more	1.2%	57	N/A	3.4%	198	141	5.4%	347	149	290
Total Head of Household	66,013			73,827			80,305			
Age 15 - 24	5.1%	3,374	N/A	5.5%	4,044	670	5.3%	4,295	251	921
Age 25 - 34	18.1%	11,959	N/A	16.2%	11,948	(11)	15.9%	12,731	783	772
Age 35 - 44	25.5%	16,862	N/A	21.4%	15,774	(1,088)	18.0%	14,420	(1,354)	(2,442)
Age 45 - 54	21.7%	14,311	N/A	23.0%	16,974	2,663	22.4%	17,994	1,020	3,683
Age 55 - 64	13.4%	8,859	N/A	16.5%	12,184	3,325	18.9%	15,209	3,025	6,350
Age 65 - 74	9.2%	6,081	N/A	9.7%	7,160	1,079	11.6%	9,276	2,116	3,195
Age 75+	6.9%	4,574	N/A	7.8%	5,750	1,176	8.0%	6,387	637	1,813
Median Age of Head of Household	45.5			48.0			49.9			

CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	45,448			47,260			46,310			
% Income \$ 0 to \$19,999	42.30%	19,225	N/A	33.80%	15,974	(3,251)	30.50%	14,125	(1,849)	(5,100)
% Income \$ 20,000 to \$39,999	33.30%	15,134	N/A	29.90%	14,131	(1,003)	27.60%	12,782	(1,349)	(2,353)
% Income \$ 40,000 to \$59,999	15.90%	7,226	N/A	16.50%	7,798	572	17.20%	7,965	167	739
% Income \$ 60,000 to \$74,999	4.30%	1,954	N/A	6.50%	3,072	1,118	6.90%	3,195	123	1,241
% Income \$ 75,000 to \$99,999	2.70%	1,227	N/A	5.30%	2,505	1,278	6.60%	3,056	552	1,829
% Income \$100,000 to \$124,999	0.80%	364	N/A	2.70%	1,276	912	3.60%	1,667	391	1,304
% Income \$125,000 to \$149,999	0.30%	136	N/A	1.90%	898	762	3.00%	1,389	491	1,253
% Income \$150,000 or more	0.50%	227	N/A	3.30%	1,560	1,332	4.60%	2,130	571	1,903
Total 25 - 34	142,180			135,087			137,061			
% Income \$ 0 to \$19,999	16.60%	23,602	N/A	14.90%	20,128	(3,474)	13.50%	18,503	(1,625)	(5,099)
% Income \$ 20,000 to \$39,999	27.40%	38,957	N/A	24.00%	32,421	(6,536)	21.40%	29,331	(3,090)	(9,626)
% Income \$ 40,000 to \$59,999	24.70%	35,118	N/A	22.00%	29,719	(5,399)	21.70%	29,742	23	(5,376)
% Income \$ 60,000 to \$74,999	13.80%	19,621	N/A	14.00%	18,912	(709)	13.10%	17,955	(957)	(1,666)
% Income \$ 75,000 to \$99,999	10.50%	14,929	N/A	12.60%	17,021	2,092	14.00%	19,189	2,168	4,260
% Income \$100,000 to \$124,999	3.80%	5,403	N/A	6.10%	8,240	2,837	7.10%	9,731	1,491	4,328
% Income \$125,000 to \$149,999	1.50%	2,133	N/A	2.80%	3,782	1,650	4.00%	5,482	1,700	3,350
% Income \$150,000 or more	1.70%	2,417	N/A	3.60%	4,863	2,446	5.20%	7,127	2,264	4,710

CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	182,954			165,252			149,915			
% Income \$ 0 to \$19,999	12.50%	22,869	N/A	11.60%	19,169	(3,700)	10.50%	15,741	(3,428)	(7,128)
% Income \$ 20,000 to \$39,999	21.30%	38,969	N/A	19.20%	31,728	(7,241)	17.00%	25,486	(6,243)	(13,484)
% Income \$ 40,000 to \$59,999	22.20%	40,616	N/A	19.50%	32,224	(8,392)	18.80%	28,184	(4,040)	(12,432)
% Income \$ 60,000 to \$74,999	14.50%	26,528	N/A	14.10%	23,301	(3,228)	12.80%	19,189	(4,111)	(7,339)
% Income \$ 75,000 to \$99,999	14.30%	26,162	N/A	15.20%	25,118	(1,044)	16.10%	24,136	(982)	(2,026)
% Income \$100,000 to \$124,999	6.90%	12,624	N/A	9.10%	15,038	2,414	9.80%	14,692	(346)	2,068
% Income \$125,000 to \$149,999	3.10%	5,672	N/A	4.40%	7,271	1,600	5.90%	8,845	1,574	3,173
% Income \$150,000 or more	5.20%	9,514	N/A	7.10%	11,733	2,219	9.10%	13,642	1,909	4,129
Total 45 - 54	156,611			176,820			179,041			
% Income \$ 0 to \$19,999	11.90%	18,637	N/A	11.00%	19,450	813	9.80%	17,546	(1,904)	(1,091)
% Income \$ 20,000 to \$39,999	18.60%	29,130	N/A	16.90%	29,883	753	14.80%	26,498	(3,385)	(2,632)
% Income \$ 40,000 to \$59,999	19.80%	31,009	N/A	17.50%	30,944	(65)	16.80%	30,079	(865)	(930)
% Income \$ 60,000 to \$74,999	13.00%	20,359	N/A	12.70%	22,456	2,097	11.50%	20,590	(1,866)	230
% Income \$ 75,000 to \$99,999	15.90%	24,901	N/A	16.40%	28,998	4,097	17.30%	30,974	1,976	6,073
% Income \$100,000 to \$124,999	9.10%	14,252	N/A	11.20%	19,804	5,552	11.80%	21,127	1,323	6,875
% Income \$125,000 to \$149,999	4.20%	6,578	N/A	5.20%	9,195	2,617	6.60%	11,817	2,622	5,239
% Income \$150,000 or more	7.60%	11,902	N/A	9.20%	16,267	4,365	11.40%	20,411	4,143	8,508

CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	99,884			127,601			152,168			
% Income \$ 0 to \$19,999	17.70%	17,679	N/A	15.10%	19,268	1,588	13.60%	20,695	1,427	3,015
% Income \$ 20,000 to \$39,999	22.70%	22,674	N/A	20.30%	25,903	3,229	18.00%	27,390	1,487	4,717
% Income \$ 40,000 to \$59,999	20.10%	20,077	N/A	18.00%	22,968	2,891	17.50%	26,629	3,661	6,553
% Income \$ 60,000 to \$74,999	11.00%	10,987	N/A	11.70%	14,929	3,942	10.90%	16,586	1,657	5,599
% Income \$ 75,000 to \$99,999	12.10%	12,086	N/A	13.70%	17,481	5,395	14.80%	22,521	5,040	10,435
% Income \$100,000 to \$124,999	6.70%	6,692	N/A	9.00%	11,484	4,792	9.80%	14,912	3,428	8,220
% Income \$125,000 to \$149,999	3.30%	3,296	N/A	4.40%	5,614	2,318	5.70%	8,674	3,059	5,377
% Income \$150,000 or more	6.40%	6,393	N/A	7.80%	9,953	3,560	9.70%	14,760	4,807	8,368
Total 65 - 74	81,422			81,331			95,140			
% Income \$ 0 to \$19,999	28.20%	22,961	N/A	21.90%	17,811	(5,150)	19.40%	18,457	646	(4,504)
% Income \$ 20,000 to \$39,999	31.50%	25,648	N/A	27.00%	21,959	(3,689)	24.20%	23,024	1,065	(2,624)
% Income \$ 40,000 to \$59,999	18.50%	15,063	N/A	18.00%	14,640	(423)	18.10%	17,220	2,581	2,157
% Income \$ 60,000 to \$74,999	7.40%	6,025	N/A	9.40%	7,645	1,620	9.30%	8,848	1,203	2,823
% Income \$ 75,000 to \$99,999	6.50%	5,292	N/A	9.60%	7,808	2,515	11.10%	10,561	2,753	5,268
% Income \$100,000 to \$124,999	3.00%	2,443	N/A	5.30%	4,311	1,868	6.30%	5,994	1,683	3,551
% Income \$125,000 to \$149,999	1.50%	1,221	N/A	3.00%	2,440	1,219	4.30%	4,091	1,651	2,870
% Income \$150,000 or more	3.50%	2,850	N/A	5.70%	4,636	1,786	7.40%	7,040	2,404	4,191

CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	70,727			76,079			75,953			
% Income \$ 0 to \$19,999	42.20%	29,847	N/A	31.80%	24,193	(5,654)	28.20%	21,419	(2,774)	(8,428)
% Income \$ 20,000 to \$39,999	30.40%	21,501	N/A	27.20%	20,693	(808)	24.90%	18,912	(1,781)	(2,589)
% Income \$ 40,000 to \$59,999	12.70%	8,982	N/A	14.60%	11,108	2,125	15.10%	11,469	361	2,487
% Income \$ 60,000 to \$74,999	4.60%	3,253	N/A	7.40%	5,630	2,376	7.50%	5,696	67	2,443
% Income \$ 75,000 to \$99,999	4.40%	3,112	N/A	7.70%	5,858	2,746	9.20%	6,988	1,130	3,876
% Income \$100,000 to \$124,999	1.90%	1,344	N/A	4.10%	3,119	1,775	5.20%	3,950	830	2,606
% Income \$125,000 to \$149,999	1.00%	707	N/A	2.40%	1,826	1,119	3.70%	2,810	984	2,103
% Income \$150,000 or more	2.80%	1,980	N/A	4.70%	3,576	1,595	6.30%	4,785	1,209	2,805
Total Head of Household	779,226			809,430			835,588			
Age 15 - 24	5.80%	45,195	N/A	5.80%	46,947	1,752	5.50%	45,957	(990)	762
Age 25 - 34	18.20%	141,819	N/A	16.70%	135,175	(6,644)	16.40%	137,036	1,862	(4,783)
Age 35 - 44	23.50%	183,118	N/A	20.40%	165,124	(17,994)	17.90%	149,570	(15,553)	(33,548)
Age 45 - 54	20.10%	156,624	N/A	21.80%	176,456	19,831	21.40%	178,816	2,360	22,191
Age 55 - 64	12.80%	99,741	N/A	15.80%	127,890	28,149	18.20%	152,077	24,187	52,336
Age 65 - 74	10.50%	81,819	N/A	10.00%	80,943	(876)	11.40%	95,257	14,314	13,438
Age 75+	9.10%	70,910	N/A	9.40%	76,086	5,177	9.10%	76,039	(48)	5,129
Median Age of Head of Household	46.1			48.2			49.7			

STATE OF OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	239,391			246,643			239,110			
% Income \$ 0 to \$19,999	44.1%	105,689	N/A	35.1%	86,593	(19,096)	31.7%	75,777	(10,816)	(29,912)
% Income \$ 20,000 to \$39,999	34.1%	81,586	N/A	30.7%	75,671	(5,916)	28.3%	67,587	(8,083)	(13,999)
% Income \$ 40,000 to \$59,999	14.7%	35,098	N/A	15.6%	38,523	3,425	16.3%	39,073	550	3,975
% Income \$ 60,000 to \$74,999	3.6%	8,679	N/A	6.0%	14,723	6,044	6.3%	15,069	346	6,390
% Income \$ 75,000 to \$99,999	2.1%	5,104	N/A	4.5%	11,108	6,003	5.7%	13,742	2,635	8,638
% Income \$100,000 to \$124,999	0.7%	1,558	N/A	2.6%	6,292	4,733	3.6%	8,515	2,223	6,956
% Income \$125,000 to \$149,999	0.3%	627	N/A	2.2%	5,401	4,774	3.4%	8,156	2,755	7,529
% Income \$150,000 or more	0.4%	1,072	N/A	3.4%	8,344	7,272	4.7%	11,219	2,875	10,147
Total 25 - 34	749,684			718,533			736,866			
% Income \$ 0 to \$19,999	18.4%	138,198	N/A	17.0%	122,116	(16,082)	15.7%	115,955	(6,161)	(22,243)
% Income \$ 20,000 to \$39,999	30.2%	226,407	N/A	26.8%	192,908	(33,500)	24.3%	179,204	(13,704)	(47,204)
% Income \$ 40,000 to \$59,999	25.1%	187,803	N/A	22.6%	162,392	(25,411)	22.5%	165,961	3,569	(21,842)
% Income \$ 60,000 to \$74,999	12.1%	90,614	N/A	12.9%	92,395	1,781	12.3%	90,717	(1,678)	103
% Income \$ 75,000 to \$99,999	8.8%	65,743	N/A	10.9%	78,401	12,659	12.3%	90,833	12,432	25,091
% Income \$100,000 to \$124,999	3.0%	22,498	N/A	5.0%	35,862	13,364	5.9%	43,114	7,252	20,616
% Income \$125,000 to \$149,999	1.1%	8,445	N/A	2.1%	14,883	6,438	3.1%	22,820	7,937	14,375
% Income \$150,000 or more	1.3%	10,022	N/A	2.7%	19,599	9,578	3.8%	28,288	8,688	18,266

STATE OF OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	980,922			866,789			785,993			
% Income \$ 0 to \$19,999	14.2%	139,751	N/A	13.5%	116,715	(23,036)	12.5%	97,914	(18,802)	(41,837)
% Income \$ 20,000 to \$39,999	23.7%	232,076	N/A	21.7%	188,339	(43,737)	19.5%	153,336	(35,003)	(78,740)
% Income \$ 40,000 to \$59,999	24.0%	235,713	N/A	21.1%	182,550	(53,164)	20.5%	161,099	(21,451)	(74,615)
% Income \$ 60,000 to \$74,999	13.9%	136,019	N/A	13.9%	120,614	(15,405)	13.0%	101,854	(18,760)	(34,165)
% Income \$ 75,000 to \$99,999	12.8%	125,226	N/A	14.0%	121,125	(4,101)	15.1%	118,935	(2,190)	(6,291)
% Income \$100,000 to \$124,999	5.4%	53,274	N/A	7.4%	64,324	11,051	8.2%	64,145	(179)	10,871
% Income \$125,000 to \$149,999	2.3%	22,268	N/A	3.3%	28,424	6,156	4.5%	35,611	7,187	13,343
% Income \$150,000 or more	3.7%	36,630	N/A	5.2%	44,757	8,126	6.8%	53,193	8,436	16,562
Total 45 - 54	898,986			974,902			951,496			
% Income \$ 0 to \$19,999	13.3%	119,983	N/A	12.6%	122,439	2,456	11.4%	108,699	(13,740)	(11,284)
% Income \$ 20,000 to \$39,999	20.2%	181,831	N/A	18.9%	184,134	2,304	16.8%	159,911	(24,223)	(21,920)
% Income \$ 40,000 to \$59,999	21.4%	192,480	N/A	19.0%	184,799	(7,681)	18.3%	174,451	(10,348)	(18,029)
% Income \$ 60,000 to \$74,999	13.5%	121,514	N/A	13.4%	130,567	9,053	12.4%	117,931	(12,635)	(3,583)
% Income \$ 75,000 to \$99,999	15.0%	134,760	N/A	15.7%	153,308	18,548	16.8%	160,324	7,016	25,564
% Income \$100,000 to \$124,999	7.6%	68,422	N/A	9.5%	92,820	24,399	10.2%	97,348	4,527	28,926
% Income \$125,000 to \$149,999	3.5%	31,396	N/A	4.3%	41,921	10,525	5.6%	52,953	11,032	21,556
% Income \$150,000 or more	5.4%	48,632	N/A	6.7%	64,977	16,346	8.4%	79,991	15,014	31,360

STATE OF OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	602,300			747,228			861,887			
% Income \$ 0 to \$19,999	19.2%	115,380	N/A	16.7%	124,652	9,271	15.2%	130,879	6,227	15,499
% Income \$ 20,000 to \$39,999	24.1%	145,345	N/A	22.0%	164,499	19,154	19.8%	170,454	5,955	25,109
% Income \$ 40,000 to \$59,999	20.8%	125,191	N/A	19.0%	142,018	16,827	18.7%	161,167	19,149	35,976
% Income \$ 60,000 to \$74,999	11.3%	67,790	N/A	11.9%	89,276	21,486	11.3%	97,310	8,034	29,520
% Income \$ 75,000 to \$99,999	11.5%	69,319	N/A	13.1%	97,639	28,319	14.3%	123,331	25,693	54,012
% Income \$100,000 to \$124,999	5.8%	34,759	N/A	7.8%	57,918	23,159	8.5%	73,441	15,524	38,683
% Income \$125,000 to \$149,999	2.7%	16,190	N/A	3.6%	26,580	10,390	4.7%	40,503	13,923	24,313
% Income \$150,000 or more	4.7%	28,353	N/A	6.0%	44,733	16,380	7.5%	64,866	20,133	36,512
Total 65 - 74	506,096			493,944			570,240			
% Income \$ 0 to \$19,999	30.2%	152,748	N/A	24.4%	120,483	(32,265)	21.9%	125,080	4,597	(27,668)
% Income \$ 20,000 to \$39,999	33.9%	171,689	N/A	29.7%	146,479	(25,210)	26.9%	153,526	7,047	(18,163)
% Income \$ 40,000 to \$59,999	17.5%	88,422	N/A	17.7%	87,225	(1,197)	17.9%	102,186	14,961	13,764
% Income \$ 60,000 to \$74,999	6.7%	33,752	N/A	8.8%	43,567	9,815	8.8%	50,383	6,817	16,631
% Income \$ 75,000 to \$99,999	5.5%	27,771	N/A	8.3%	40,910	13,139	9.8%	55,952	15,042	28,181
% Income \$100,000 to \$124,999	2.4%	12,202	N/A	4.5%	22,430	10,228	5.5%	31,255	8,825	19,053
% Income \$125,000 to \$149,999	1.3%	6,426	N/A	2.4%	11,761	5,335	3.5%	19,674	7,914	13,248
% Income \$150,000 or more	2.6%	13,120	N/A	4.3%	21,145	8,025	5.7%	32,248	11,103	19,128

STATE OF OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	468,394			499,131			482,696			
% Income \$ 0 to \$19,999	44.2%	206,797	N/A	34.0%	169,475	(37,322)	30.3%	146,422	(23,053)	(60,375)
% Income \$ 20,000 to \$39,999	31.6%	147,831	N/A	28.8%	143,822	(4,009)	26.6%	128,333	(15,489)	(19,498)
% Income \$ 40,000 to \$59,999	12.0%	56,423	N/A	14.4%	71,762	15,339	14.9%	72,151	389	15,728
% Income \$ 60,000 to \$74,999	4.3%	20,359	N/A	7.1%	35,634	15,275	7.3%	35,366	(268)	15,007
% Income \$ 75,000 to \$99,999	3.6%	16,657	N/A	6.7%	33,446	16,789	8.2%	39,440	5,994	22,783
% Income \$100,000 to \$124,999	1.6%	7,499	N/A	3.7%	18,473	10,974	4.8%	22,933	4,460	15,434
% Income \$125,000 to \$149,999	0.7%	3,388	N/A	1.8%	8,892	5,504	2.9%	14,170	5,278	10,782
% Income \$150,000 or more	2.0%	9,462	N/A	3.5%	17,676	8,214	5.0%	23,931	6,254	14,468
Total Head of Household	4,445,773			4,547,170			4,628,288			
Age 15 - 24	5.4%	239,436	N/A	5.4%	246,688	7,252	5.2%	239,157	(7,531)	(279)
Age 25 - 34	16.9%	749,725	N/A	15.8%	718,579	(31,147)	15.9%	736,910	18,332	(12,815)
Age 35 - 44	22.1%	980,963	N/A	19.1%	866,836	(114,127)	17.0%	786,039	(80,796)	(194,924)
Age 45 - 54	20.2%	899,028	N/A	21.4%	974,949	75,921	20.6%	951,542	(23,407)	52,514
Age 55 - 64	13.5%	602,343	N/A	16.4%	747,271	144,928	18.6%	861,934	114,662	259,591
Age 65 - 74	11.4%	506,142	N/A	10.9%	493,990	(12,152)	12.3%	570,288	76,297	64,145
Age 75+	10.5%	468,438	N/A	11.0%	499,175	30,737	10.4%	482,744	(16,431)	14,306
Median Age of Head of Household	47.6			49.5			50.8			

UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	5,533,613			5,809,384			5,764,682			
% Income \$ 0 to \$19,999	42.50%	2,351,786	N/A	33.40%	1,940,334	(411,451)	29.80%	1,717,875	(222,459)	(633,910)
% Income \$ 20,000 to \$39,999	33.30%	1,842,693	N/A	30.30%	1,760,243	(82,450)	27.90%	1,608,346	(151,897)	(234,347)
% Income \$ 40,000 to \$59,999	14.90%	824,508	N/A	15.80%	917,883	93,374	16.60%	956,937	39,055	132,429
% Income \$ 60,000 to \$74,999	4.40%	243,479	N/A	6.50%	377,610	134,131	6.80%	391,998	14,388	148,519
% Income \$ 75,000 to \$99,999	2.90%	160,475	N/A	5.30%	307,897	147,423	6.60%	380,469	72,572	219,994
% Income \$100,000 to \$124,999	1.00%	55,336	N/A	2.90%	168,472	113,136	3.80%	219,058	50,586	163,722
% Income \$125,000 to \$149,999	0.40%	22,134	N/A	2.20%	127,806	105,672	3.40%	195,999	68,193	173,865
% Income \$150,000 or more	0.60%	33,202	N/A	3.70%	214,947	181,746	5.10%	293,999	79,052	260,797
Total 25 - 34	18,297,815			18,202,111			18,557,361			
% Income \$ 0 to \$19,999	18.70%	3,421,691	N/A	17.40%	3,167,167	(254,524)	16.30%	3,024,850	(142,317)	(396,842)
% Income \$ 20,000 to \$39,999	29.10%	5,324,664	N/A	26.10%	4,750,751	(573,913)	23.90%	4,435,209	(315,542)	(889,455)
% Income \$ 40,000 to \$59,999	23.40%	4,281,689	N/A	21.30%	3,877,050	(404,639)	21.40%	3,971,275	94,226	(310,413)
% Income \$ 60,000 to \$74,999	11.50%	2,104,249	N/A	12.00%	2,184,253	80,005	11.40%	2,115,539	(68,714)	11,290
% Income \$ 75,000 to \$99,999	9.40%	1,719,995	N/A	11.00%	2,002,232	282,238	12.10%	2,245,441	243,208	525,446
% Income \$100,000 to \$124,999	3.90%	713,615	N/A	5.70%	1,037,520	323,906	6.30%	1,169,114	131,593	455,499
% Income \$125,000 to \$149,999	1.70%	311,063	N/A	2.60%	473,255	162,192	3.60%	668,065	194,810	357,002
% Income \$150,000 or more	2.40%	439,148	N/A	3.90%	709,882	270,735	5.10%	946,425	236,543	507,278

	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	23,968,233			22,467,878			21,280,748			
% Income \$ 0 to \$19,999	15.00%	3,595,235	N/A	14.10%	3,167,971	(427,264)	13.10%	2,787,778	(380,193)	(807,457)
% Income \$ 20,000 to \$39,999	23.10%	5,536,662	N/A	21.00%	4,718,254	(818,407)	19.00%	4,043,342	(674,912)	(1,493,320)
% Income \$ 40,000 to \$59,999	22.00%	5,273,011	N/A	19.50%	4,381,236	(891,775)	19.10%	4,064,623	(316,613)	(1,208,388)
% Income \$ 60,000 to \$74,999	12.80%	3,067,934	N/A	12.70%	2,853,421	(214,513)	11.80%	2,511,128	(342,292)	(556,806)
% Income \$ 75,000 to \$99,999	12.70%	3,043,966	N/A	13.70%	3,078,099	34,134	14.50%	3,085,708	7,609	41,743
% Income \$100,000 to \$124,999	6.20%	1,486,030	N/A	8.10%	1,819,898	333,868	8.50%	1,808,864	(11,035)	322,833
% Income \$125,000 to \$149,999	2.90%	695,079	N/A	3.90%	876,247	181,168	5.10%	1,085,318	209,071	390,239
% Income \$150,000 or more	5.30%	1,270,316	N/A	7.10%	1,595,219	324,903	8.80%	1,872,706	277,486	602,389
Total 45 - 54	21,292,629			23,808,809			24,491,104			
% Income \$ 0 to \$19,999	14.30%	3,044,846	N/A	13.30%	3,166,572	121,726	12.10%	2,963,424	(203,148)	(81,422)
% Income \$ 20,000 to \$39,999	19.90%	4,237,233	N/A	18.40%	4,380,821	143,588	16.60%	4,065,523	(315,298)	(171,710)
% Income \$ 40,000 to \$59,999	20.10%	4,279,818	N/A	17.90%	4,261,777	(18,042)	17.40%	4,261,452	(325)	(18,366)
% Income \$ 60,000 to \$74,999	12.50%	2,661,579	N/A	12.30%	2,928,484	266,905	11.40%	2,791,986	(136,498)	130,407
% Income \$ 75,000 to \$99,999	14.20%	3,023,553	N/A	14.80%	3,523,704	500,150	15.60%	3,820,612	296,908	797,059
% Income \$100,000 to \$124,999	8.00%	1,703,410	N/A	9.70%	2,309,454	606,044	10.10%	2,473,602	164,147	770,191
% Income \$125,000 to \$149,999	4.00%	851,705	N/A	4.90%	1,166,632	314,926	6.20%	1,518,448	351,817	666,743
% Income \$150,000 or more	7.10%	1,511,777	N/A	8.70%	2,071,366	559,590	10.70%	2,620,548	549,182	1,108,771

UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	14,247,057			18,135,659			21,225,993			
% Income \$ 0 to \$19,999	19.60%	2,792,423	N/A	17.00%	3,083,062	290,639	15.50%	3,290,029	206,967	497,606
% Income \$ 20,000 to \$39,999	22.70%	3,234,082	N/A	20.70%	3,754,081	519,999	18.70%	3,969,261	215,179	735,179
% Income \$ 40,000 to \$59,999	19.30%	2,749,682	N/A	17.70%	3,210,012	460,330	17.40%	3,693,323	483,311	943,641
% Income \$ 60,000 to \$74,999	10.80%	1,538,682	N/A	11.20%	2,031,194	492,512	10.50%	2,228,729	197,535	690,047
% Income \$ 75,000 to \$99,999	11.40%	1,624,164	N/A	12.60%	2,285,093	660,929	13.60%	2,886,735	601,642	1,262,571
% Income \$100,000 to \$124,999	6.40%	911,812	N/A	8.20%	1,487,124	575,312	8.70%	1,846,661	359,537	934,850
% Income \$125,000 to \$149,999	3.40%	484,400	N/A	4.30%	779,833	295,433	5.50%	1,167,430	387,596	683,030
% Income \$150,000 or more	6.50%	926,059	N/A	8.20%	1,487,124	561,065	10.10%	2,143,825	656,701	1,217,767
Total 65 - 74	11,507,562			11,937,784			14,058,195			
% Income \$ 0 to \$19,999	30.30%	3,486,791	N/A	24.80%	2,960,570	(526,221)	22.20%	3,120,919	160,349	(365,872)
% Income \$ 20,000 to \$39,999	30.00%	3,452,269	N/A	26.60%	3,175,451	(276,818)	24.10%	3,388,025	212,574	(64,244)
% Income \$ 40,000 to \$59,999	17.40%	2,002,316	N/A	17.10%	2,041,361	39,045	17.30%	2,432,068	390,707	429,752
% Income \$ 60,000 to \$74,999	7.40%	851,560	N/A	8.90%	1,062,463	210,903	8.80%	1,237,121	174,658	385,562
% Income \$ 75,000 to \$99,999	6.60%	759,499	N/A	8.90%	1,062,463	302,964	10.20%	1,433,936	371,473	674,437
% Income \$100,000 to \$124,999	3.30%	379,750	N/A	5.30%	632,703	252,953	6.10%	857,550	224,847	477,800
% Income \$125,000 to \$149,999	1.70%	195,629	N/A	2.80%	334,258	138,629	3.90%	548,270	214,012	352,641
% Income \$150,000 or more	3.50%	402,765	N/A	5.60%	668,516	265,751	7.30%	1,026,248	357,732	623,484

UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011										
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	10,633,192			11,464,754			11,655,596			
% Income \$ 0 to \$19,999	43.40%	4,614,805	N/A	33.90%	3,886,552	(728,254)	30.60%	3,566,612	(319,939)	(1,048,193)
% Income \$ 20,000 to \$39,999	28.70%	3,051,726	N/A	26.50%	3,038,160	(13,566)	24.70%	2,878,932	(159,228)	(172,794)
% Income \$ 40,000 to \$59,999	12.80%	1,361,049	N/A	14.30%	1,639,460	278,411	14.80%	1,725,028	85,568	363,980
% Income \$ 60,000 to \$74,999	5.00%	531,660	N/A	7.20%	825,462	293,803	7.30%	850,859	25,396	319,199
% Income \$ 75,000 to \$99,999	4.40%	467,860	N/A	7.00%	802,533	334,672	8.20%	955,759	153,226	487,898
% Income \$100,000 to \$124,999	2.20%	233,930	N/A	4.20%	481,520	247,589	4.90%	571,124	89,605	337,194
% Income \$125,000 to \$149,999	1.10%	116,965	N/A	2.30%	263,689	146,724	3.30%	384,635	120,945	267,670
% Income \$150,000 or more	2.50%	265,830	N/A	4.70%	538,843	273,014	6.20%	722,647	183,804	456,817
Total Head of Household	105,480,101			111,826,380			117,033,680			
Age 15 - 24	5.20%	5,484,965	N/A	5.20%	5,814,972	330,007	4.90%	5,734,650	(80,321)	249,685
Age 25 - 34	17.30%	18,248,057	N/A	16.30%	18,227,700	(20,358)	15.90%	18,608,355	380,655	360,298
Age 35 - 44	22.70%	23,943,983	N/A	20.10%	22,477,102	(1,466,881)	18.20%	21,300,130	(1,176,973)	(2,643,853)
Age 45 - 54	20.20%	21,306,980	N/A	21.30%	23,819,019	2,512,039	20.90%	24,460,039	641,020	3,153,059
Age 55 - 64	13.50%	14,239,814	N/A	16.20%	18,115,874	3,876,060	18.10%	21,183,096	3,067,223	6,943,282
Age 65 - 74	10.90%	11,497,331	N/A	10.70%	11,965,423	468,092	12.00%	14,044,042	2,078,619	2,546,711
Age 75+	10.10%	10,653,490	N/A	10.30%	11,518,117	864,627	10.00%	11,703,368	185,251	1,049,878
Median Age of Head of Household	47.2			48.9			50.3			

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 15 - 24 Years	206		3,373		45,448		239,391		5,533,613	
% Income \$ 0 to \$19,999	20.9%	43	30.7%	1,034	42.30%	19,225	44.1%	105,689	42.50%	2,351,786
% Income \$ 20,000 to \$39,999	41.3%	85	39.8%	1,344	33.30%	15,134	34.1%	81,586	33.30%	1,842,693
% Income \$ 40,000 to \$59,999	19.4%	40	21.6%	727	15.90%	7,226	14.7%	35,098	14.90%	824,508
% Income \$ 60,000 to \$74,999	3.4%	7	3.8%	128	4.30%	1,954	3.6%	8,679	4.40%	243,479
% Income \$ 75,000 to \$99,999	13.1%	27	3.1%	104	2.70%	1,227	2.1%	5,104	2.90%	160,475
% Income \$100,000 to \$124,999	0.0%	0	0.4%	15	0.80%	364	0.7%	1,558	1.00%	55,336
% Income \$125,000 to \$149,999	1.0%	2	0.4%	13	0.30%	136	0.3%	627	0.40%	22,134
% Income \$150,000 or more	1.0%	2	0.2%	8	0.50%	227	0.4%	1,072	0.60%	33,202
Total 25 - 34	893		11,958		142,180		749,684		18,297,815	
% Income \$ 0 to \$19,999	11.5%	103	13.2%	1,575	16.60%	23,602	18.4%	138,198	18.70%	3,421,691
% Income \$ 20,000 to \$39,999	30.3%	271	24.1%	2,883	27.40%	38,957	30.2%	226,407	29.10%	5,324,664
% Income \$ 40,000 to \$59,999	25.5%	228	26.9%	3,219	24.70%	35,118	25.1%	187,803	23.40%	4,281,689
% Income \$ 60,000 to \$74,999	17.4%	155	15.3%	1,827	13.80%	19,621	12.1%	90,614	11.50%	2,104,249
% Income \$ 75,000 to \$99,999	9.9%	88	12.6%	1,505	10.50%	14,929	8.8%	65,743	9.40%	1,719,995
% Income \$100,000 to \$124,999	1.5%	13	4.5%	536	3.80%	5,403	3.0%	22,498	3.90%	713,615
% Income \$125,000 to \$149,999	0.6%	5	1.7%	204	1.50%	2,133	1.1%	8,445	1.70%	311,063
% Income \$150,000 or more	3.4%	30	1.7%	209	1.70%	2,417	1.3%	10,022	2.40%	439,148

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 35 - 44	1,245		16,861		182,954		980,922		23,968,233	
% Income \$ 0 to \$19,999	5.4%	67	9.3%	1,565	12.50%	22,869	14.2%	139,751	15.00%	3,595,235
% Income \$ 20,000 to \$39,999	24.1%	300	20.0%	3,364	21.30%	38,969	23.7%	232,076	23.10%	5,536,662
% Income \$ 40,000 to \$59,999	32.5%	405	23.0%	3,881	22.20%	40,616	24.0%	235,713	22.00%	5,273,011
% Income \$ 60,000 to \$74,999	16.9%	210	15.0%	2,532	14.50%	26,528	13.9%	136,019	12.80%	3,067,934
% Income \$ 75,000 to \$99,999	13.8%	172	16.4%	2,763	14.30%	26,162	12.8%	125,226	12.70%	3,043,966
% Income \$100,000 to \$124,999	3.1%	38	7.4%	1,245	6.90%	12,624	5.4%	53,274	6.20%	1,486,030
% Income \$125,000 to \$149,999	1.1%	14	3.2%	545	3.10%	5,672	2.3%	22,268	2.90%	695,079
% Income \$150,000 or more	3.1%	39	5.7%	967	5.20%	9,514	3.7%	36,630	5.30%	1,270,316
Total 45 - 54	1,013		14,310		156,611		898,986		21,292,629	
% Income \$ 0 to \$19,999	10.1%	102	8.6%	1,235	11.90%	18,637	13.3%	119,983	14.30%	3,044,846
% Income \$ 20,000 to \$39,999	26.9%	272	17.7%	2,539	18.60%	29,130	20.2%	181,831	19.90%	4,237,233
% Income \$ 40,000 to \$59,999	25.7%	260	19.4%	2,777	19.80%	31,009	21.4%	192,480	20.10%	4,279,818
% Income \$ 60,000 to \$74,999	13.9%	141	15.1%	2,155	13.00%	20,359	13.5%	121,514	12.50%	2,661,579
% Income \$ 75,000 to \$99,999	12.1%	123	18.0%	2,580	15.90%	24,901	15.0%	134,760	14.20%	3,023,553
% Income \$100,000 to \$124,999	4.2%	42	9.3%	1,335	9.10%	14,252	7.6%	68,422	8.00%	1,703,410
% Income \$125,000 to \$149,999	1.8%	18	4.8%	680	4.20%	6,578	3.5%	31,396	4.00%	851,705
% Income \$150,000 or more	5.4%	55	7.1%	1,009	7.60%	11,902	5.4%	48,632	7.10%	1,511,777

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 55 - 64	750		8,858		99,884		602,300		14,247,057	
% Income \$ 0 to \$19,999	16.4%	123	14.3%	1,264	17.70%	17,679	19.2%	115,380	19.60%	2,792,423
% Income \$ 20,000 to \$39,999	25.2%	189	23.2%	2,055	22.70%	22,674	24.1%	145,345	22.70%	3,234,082
% Income \$ 40,000 to \$59,999	22.4%	168	21.4%	1,895	20.10%	20,077	20.8%	125,191	19.30%	2,749,682
% Income \$ 60,000 to \$74,999	11.9%	89	12.0%	1,060	11.00%	10,987	11.3%	67,790	10.80%	1,538,682
% Income \$ 75,000 to \$99,999	11.2%	84	14.5%	1,287	12.10%	12,086	11.5%	69,319	11.40%	1,624,164
% Income \$100,000 to \$124,999	7.3%	55	6.6%	584	6.70%	6,692	5.8%	34,759	6.40%	911,812
% Income \$125,000 to \$149,999	3.3%	25	3.9%	341	3.30%	3,296	2.7%	16,190	3.40%	484,400
% Income \$150,000 or more	2.3%	17	4.2%	372	6.40%	6,393	4.7%	28,353	6.50%	926,059
Total 65 - 74	472		6,080		81,422		506,096		11,507,562	
% Income \$ 0 to \$19,999	28.8%	136	27.1%	1,648	28.20%	22,961	30.2%	152,748	30.30%	3,486,791
% Income \$ 20,000 to \$39,999	36.0%	170	34.1%	2,073	31.50%	25,648	33.9%	171,689	30.00%	3,452,269
% Income \$ 40,000 to \$59,999	22.0%	104	18.2%	1,109	18.50%	15,063	17.5%	88,422	17.40%	2,002,316
% Income \$ 60,000 to \$74,999	4.0%	19	8.5%	514	7.40%	6,025	6.7%	33,752	7.40%	851,560
% Income \$ 75,000 to \$99,999	2.8%	13	5.4%	327	6.50%	5,292	5.5%	27,771	6.60%	759,499
% Income \$100,000 to \$124,999	4.9%	23	2.9%	175	3.00%	2,443	2.4%	12,202	3.30%	379,750
% Income \$125,000 to \$149,999	0.4%	2	1.8%	107	1.50%	1,221	1.3%	6,426	1.70%	195,629
% Income \$150,000 or more	1.1%	5	2.1%	127	3.50%	2,850	2.6%	13,120	3.50%	402,765

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 75 +	291		4,573		70,727		468,394		10,633,192	
% Income \$ 0 to \$19,999	39.2%	114	45.3%	2,071	42.20%	29,847	44.2%	206,797	43.40%	4,614,805
% Income \$ 20,000 to \$39,999	34.4%	100	31.1%	1,424	30.40%	21,501	31.6%	147,831	28.70%	3,051,726
% Income \$ 40,000 to \$59,999	12.4%	36	12.9%	589	12.70%	8,982	12.0%	56,423	12.80%	1,361,049
% Income \$ 60,000 to \$74,999	6.9%	20	4.2%	190	4.60%	3,253	4.3%	20,359	5.00%	531,660
% Income \$ 75,000 to \$99,999	5.5%	16	2.8%	128	4.40%	3,112	3.6%	16,657	4.40%	467,860
% Income \$100,000 to \$124,999	0.7%	2	1.5%	68	1.90%	1,344	1.6%	7,499	2.20%	233,930
% Income \$125,000 to \$149,999	0.7%	2	1.0%	46	1.00%	707	0.7%	3,388	1.10%	116,965
% Income \$150,000 or more	0.3%	1	1.2%	57	2.80%	1,980	2.0%	9,462	2.50%	265,830
Total Head of Household	4,870		66,013		779,226		4,445,773		105,480,101	
Age 15 - 24	4.2%	206	5.1%	3,374	5.80%	45,195	5.4%	239,436	5.20%	5,484,965
Age 25 - 34	18.3%	893	18.1%	11,959	18.20%	141,819	16.9%	749,725	17.30%	18,248,057
Age 35 - 44	25.6%	1,245	25.5%	16,862	23.50%	183,118	22.1%	980,963	22.70%	23,943,983
Age 45 - 54	20.8%	1,013	21.7%	14,311	20.10%	156,624	20.2%	899,028	20.20%	21,306,980
Age 55 - 64	15.4%	750	13.4%	8,859	12.80%	99,741	13.5%	602,343	13.50%	14,239,814
Age 65 - 74	9.7%	472	9.2%	6,081	10.50%	81,819	11.4%	506,142	10.90%	11,497,331
Age 75 +	6.0%	291	6.9%	4,574	9.10%	70,910	10.5%	468,438	10.10%	10,653,490
Median Age of Head of Household	45.8		45.5		46.1		47.6		47.2	

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 15 - 24 Years	274		4,043		47,260		246,643		5,809,384	
% Income \$ 0 to \$19,999	18.6%	51	24.7%	1,000	33.80%	15,974	35.1%	86,593	33.40%	1,940,334
% Income \$ 20,000 to \$39,999	32.8%	90	31.8%	1,284	29.90%	14,131	30.7%	75,671	30.30%	1,760,243
% Income \$ 40,000 to \$59,999	20.4%	56	20.6%	833	16.50%	7,798	15.6%	38,523	15.80%	917,883
% Income \$ 60,000 to \$74,999	6.2%	17	7.3%	294	6.50%	3,072	6.0%	14,723	6.50%	377,610
% Income \$ 75,000 to \$99,999	8.8%	24	6.6%	267	5.30%	2,505	4.5%	11,108	5.30%	307,897
% Income \$100,000 to \$124,999	1.1%	3	2.4%	96	2.70%	1,276	2.6%	6,292	2.90%	168,472
% Income \$125,000 to \$149,999	6.9%	19	2.4%	97	1.90%	898	2.2%	5,401	2.20%	127,806
% Income \$150,000 or more	5.1%	14	4.3%	172	3.30%	1,560	3.4%	8,344	3.70%	214,947
Total 25 - 34	955		11,947		135,087		718,533		18,202,111	
% Income \$ 0 to \$19,999	10.9%	104	12.0%	1,428	14.90%	20,128	17.0%	122,116	17.40%	3,167,167
% Income \$ 20,000 to \$39,999	27.1%	259	21.9%	2,616	24.00%	32,421	26.8%	192,908	26.10%	4,750,751
% Income \$ 40,000 to \$59,999	24.3%	232	23.2%	2,766	22.00%	29,719	22.6%	162,392	21.30%	3,877,050
% Income \$ 60,000 to \$74,999	16.3%	156	15.0%	1,797	14.00%	18,912	12.9%	92,395	12.00%	2,184,253
% Income \$ 75,000 to \$99,999	12.6%	120	14.3%	1,709	12.60%	17,021	10.9%	78,401	11.00%	2,002,232
% Income \$100,000 to \$124,999	2.6%	25	7.1%	842	6.10%	8,240	5.0%	35,862	5.70%	1,037,520
% Income \$125,000 to \$149,999	1.2%	11	2.8%	339	2.80%	3,782	2.1%	14,883	2.60%	473,255
% Income \$150,000 or more	5.0%	48	3.8%	450	3.60%	4,863	2.7%	19,599	3.90%	709,882

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 35 - 44	1,237		15,773		165,252		866,789		22,467,878	
% Income \$ 0 to \$19,999	6.5%	80	8.9%	1,396	11.60%	19,169	13.5%	116,715	14.10%	3,167,971
% Income \$ 20,000 to \$39,999	20.8%	257	17.8%	2,801	19.20%	31,728	21.7%	188,339	21.00%	4,718,254
% Income \$ 40,000 to \$59,999	26.4%	326	19.5%	3,077	19.50%	32,224	21.1%	182,550	19.50%	4,381,236
% Income \$ 60,000 to \$74,999	19.6%	242	14.7%	2,322	14.10%	23,301	13.9%	120,614	12.70%	2,853,421
% Income \$ 75,000 to \$99,999	16.8%	208	17.0%	2,681	15.20%	25,118	14.0%	121,125	13.70%	3,078,099
% Income \$100,000 to \$124,999	4.9%	60	9.6%	1,518	9.10%	15,038	7.4%	64,324	8.10%	1,819,898
% Income \$125,000 to \$149,999	1.8%	22	4.5%	711	4.40%	7,271	3.3%	28,424	3.90%	876,247
% Income \$150,000 or more	3.4%	42	8.0%	1,267	7.10%	11,733	5.2%	44,757	7.10%	1,595,219
Total 45 - 54	1,268		16,973		176,820		974,902		23,808,809	
% Income \$ 0 to \$19,999	9.3%	118	8.0%	1,360	11.00%	19,450	12.6%	122,439	13.30%	3,166,572
% Income \$ 20,000 to \$39,999	24.1%	305	16.1%	2,738	16.90%	29,883	18.9%	184,134	18.40%	4,380,821
% Income \$ 40,000 to \$59,999	22.3%	283	17.3%	2,943	17.50%	30,944	19.0%	184,799	17.90%	4,261,777
% Income \$ 60,000 to \$74,999	14.7%	187	14.1%	2,391	12.70%	22,456	13.4%	130,567	12.30%	2,928,484
% Income \$ 75,000 to \$99,999	14.0%	177	18.0%	3,055	16.40%	28,998	15.7%	153,308	14.80%	3,523,704
% Income \$100,000 to \$124,999	7.8%	99	12.1%	2,059	11.20%	19,804	9.5%	92,820	9.70%	2,309,454
% Income \$125,000 to \$149,999	1.8%	23	5.7%	972	5.20%	9,195	4.3%	41,921	4.90%	1,166,632
% Income \$150,000 or more	6.0%	76	8.6%	1,456	9.20%	16,267	6.7%	64,977	8.70%	2,071,366

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 55 - 64	1,085		12,183		127,601		747,228		18,135,659	
% Income \$ 0 to \$19,999	11.5%	125	12.2%	1,489	15.10%	19,268	16.7%	124,652	17.00%	3,083,062
% Income \$ 20,000 to \$39,999	21.1%	229	19.7%	2,403	20.30%	25,903	22.0%	164,499	20.70%	3,754,081
% Income \$ 40,000 to \$59,999	18.0%	195	19.0%	2,315	18.00%	22,968	19.0%	142,018	17.70%	3,210,012
% Income \$ 60,000 to \$74,999	16.1%	175	12.1%	1,474	11.70%	14,929	11.9%	89,276	11.20%	2,031,194
% Income \$ 75,000 to \$99,999	14.6%	158	15.8%	1,924	13.70%	17,481	13.1%	97,639	12.60%	2,285,093
% Income \$100,000 to \$124,999	11.3%	123	10.0%	1,214	9.00%	11,484	7.8%	57,918	8.20%	1,487,124
% Income \$125,000 to \$149,999	4.7%	51	4.7%	575	4.40%	5,614	3.6%	26,580	4.30%	779,833
% Income \$150,000 or more	2.7%	29	6.5%	790	7.80%	9,953	6.0%	44,733	8.20%	1,487,124
Total 65 - 74	584		7,159		81,331		493,944		11,937,784	
% Income \$ 0 to \$19,999	18.3%	107	20.5%	1,466	21.90%	17,811	24.4%	120,483	24.80%	2,960,570
% Income \$ 20,000 to \$39,999	29.5%	172	27.5%	1,969	27.00%	21,959	29.7%	146,479	26.60%	3,175,451
% Income \$ 40,000 to \$59,999	22.1%	129	17.7%	1,266	18.00%	14,640	17.7%	87,225	17.10%	2,041,361
% Income \$ 60,000 to \$74,999	10.8%	63	10.6%	761	9.40%	7,645	8.8%	43,567	8.90%	1,062,463
% Income \$ 75,000 to \$99,999	9.1%	53	9.5%	679	9.60%	7,808	8.3%	40,910	8.90%	1,062,463
% Income \$100,000 to \$124,999	6.0%	35	6.1%	438	5.30%	4,311	4.5%	22,430	5.30%	632,703
% Income \$125,000 to \$149,999	0.9%	5	3.3%	238	3.00%	2,440	2.4%	11,761	2.80%	334,258
% Income \$150,000 or more	3.4%	20	4.8%	342	5.70%	4,636	4.3%	21,145	5.60%	668,516

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 75 +	381		5,749		76,079		499,131		11,464,754	
% Income \$ 0 to \$19,999	26.2%	100	33.9%	1,946	31.80%	24,193	34.0%	169,475	33.90%	3,886,552
% Income \$ 20,000 to \$39,999	32.5%	124	27.7%	1,590	27.20%	20,693	28.8%	143,822	26.50%	3,038,160
% Income \$ 40,000 to \$59,999	13.4%	51	14.3%	824	14.60%	11,108	14.4%	71,762	14.30%	1,639,460
% Income \$ 60,000 to \$74,999	12.3%	47	7.8%	450	7.40%	5,630	7.1%	35,634	7.20%	825,462
% Income \$ 75,000 to \$99,999	8.4%	32	7.0%	402	7.70%	5,858	6.7%	33,446	7.00%	802,533
% Income \$100,000 to \$124,999	2.6%	10	3.8%	216	4.10%	3,119	3.7%	18,473	4.20%	481,520
% Income \$125,000 to \$149,999	1.3%	5	2.1%	123	2.40%	1,826	1.8%	8,892	2.30%	263,689
% Income \$150,000 or more	3.2%	12	3.4%	198	4.70%	3,576	3.5%	17,676	4.70%	538,843
Total Head of Household	5,784		73,827		809,430		4,547,170		111,826,380	
Age 15 - 24	4.7%	274	5.5%	4,044	5.80%	46,947	5.4%	246,688	5.20%	5,814,972
Age 25 - 34	16.5%	955	16.2%	11,948	16.70%	135,175	15.8%	718,579	16.30%	18,227,700
Age 35 - 44	21.4%	1,237	21.4%	15,774	20.40%	165,124	19.1%	866,836	20.10%	22,477,102
Age 45 - 54	21.9%	1,268	23.0%	16,974	21.80%	176,456	21.4%	974,949	21.30%	23,819,019
Age 55 - 64	18.8%	1,085	16.5%	12,184	15.80%	127,890	16.4%	747,271	16.20%	18,115,874
Age 65 - 74	10.1%	584	9.7%	7,160	10.00%	80,943	10.9%	493,990	10.70%	11,965,423
Age 75 +	6.6%	381	7.8%	5,750	9.40%	76,086	11.0%	499,175	10.30%	11,518,117
Median Age of Head of Household	48.3		48.0		48.2		49.5		48.9	

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 15 - 24 Years	309		4,294		46,310		239,110		5,764,682	
% Income \$ 0 to \$19,999	16.5%	51	22.3%	957	30.50%	14,125	31.7%	75,777	29.80%	1,717,875
% Income \$ 20,000 to \$39,999	30.4%	94	28.5%	1,222	27.60%	12,782	28.3%	67,587	27.90%	1,608,346
% Income \$ 40,000 to \$59,999	23.3%	72	21.3%	916	17.20%	7,965	16.3%	39,073	16.60%	956,937
% Income \$ 60,000 to \$74,999	6.5%	20	7.6%	328	6.90%	3,195	6.3%	15,069	6.80%	391,998
% Income \$ 75,000 to \$99,999	8.7%	27	8.0%	345	6.60%	3,056	5.7%	13,742	6.60%	380,469
% Income \$100,000 to \$124,999	1.0%	3	3.4%	144	3.60%	1,667	3.6%	8,515	3.80%	219,058
% Income \$125,000 to \$149,999	9.7%	30	3.6%	153	3.00%	1,389	3.4%	8,156	3.40%	195,999
% Income \$150,000 or more	3.9%	12	5.3%	229	4.60%	2,130	4.7%	11,219	5.10%	293,999
Total 25 - 34	1,061		12,730		137,061		736,866		18,557,361	
% Income \$ 0 to \$19,999	10.4%	110	11.0%	1,406	13.50%	18,503	15.7%	115,955	16.30%	3,024,850
% Income \$ 20,000 to \$39,999	24.2%	257	19.5%	2,476	21.40%	29,331	24.3%	179,204	23.90%	4,435,209
% Income \$ 40,000 to \$59,999	24.4%	259	22.4%	2,854	21.70%	29,742	22.5%	165,961	21.40%	3,971,275
% Income \$ 60,000 to \$74,999	15.8%	168	13.8%	1,757	13.10%	17,955	12.3%	90,717	11.40%	2,115,539
% Income \$ 75,000 to \$99,999	14.3%	152	15.6%	1,990	14.00%	19,189	12.3%	90,833	12.10%	2,245,441
% Income \$100,000 to \$124,999	3.2%	34	8.2%	1,043	7.10%	9,731	5.9%	43,114	6.30%	1,169,114
% Income \$125,000 to \$149,999	1.7%	18	4.1%	517	4.00%	5,482	3.1%	22,820	3.60%	668,065
% Income \$150,000 or more	5.9%	63	5.4%	688	5.20%	7,127	3.8%	28,288	5.10%	946,425

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 35 - 44	1,171		14,419		149,915		785,993		21,280,748	
% Income \$ 0 to \$19,999	6.1%	71	8.1%	1,166	10.50%	15,741	12.5%	97,914	13.10%	2,787,778
% Income \$ 20,000 to \$39,999	17.9%	210	15.5%	2,229	17.00%	25,486	19.5%	153,336	19.00%	4,043,342
% Income \$ 40,000 to \$59,999	24.3%	285	18.6%	2,679	18.80%	28,184	20.5%	161,099	19.10%	4,064,623
% Income \$ 60,000 to \$74,999	20.1%	235	13.4%	1,936	12.80%	19,189	13.0%	101,854	11.80%	2,511,128
% Income \$ 75,000 to \$99,999	18.6%	218	17.5%	2,530	16.10%	24,136	15.1%	118,935	14.50%	3,085,708
% Income \$100,000 to \$124,999	6.3%	74	10.4%	1,493	9.80%	14,692	8.2%	64,145	8.50%	1,808,864
% Income \$125,000 to \$149,999	2.3%	27	6.0%	858	5.90%	8,845	4.5%	35,611	5.10%	1,085,318
% Income \$150,000 or more	4.4%	51	10.6%	1,528	9.10%	13,642	6.8%	53,193	8.80%	1,872,706
Total 45 - 54	1,387		17,993		179,041		951,496		24,491,104	
% Income \$ 0 to \$19,999	8.6%	119	7.3%	1,321	9.80%	17,546	11.4%	108,699	12.10%	2,963,424
% Income \$ 20,000 to \$39,999	21.0%	291	14.0%	2,523	14.80%	26,498	16.8%	159,911	16.60%	4,065,523
% Income \$ 40,000 to \$59,999	21.6%	300	16.7%	3,012	16.80%	30,079	18.3%	174,451	17.40%	4,261,452
% Income \$ 60,000 to \$74,999	14.1%	195	12.4%	2,228	11.50%	20,590	12.4%	117,931	11.40%	2,791,986
% Income \$ 75,000 to \$99,999	15.9%	220	18.6%	3,346	17.30%	30,974	16.8%	160,324	15.60%	3,820,612
% Income \$100,000 to \$124,999	9.8%	136	13.0%	2,332	11.80%	21,127	10.2%	97,348	10.10%	2,473,602
% Income \$125,000 to \$149,999	1.7%	24	7.0%	1,253	6.60%	11,817	5.6%	52,953	6.20%	1,518,448
% Income \$150,000 or more	7.4%	102	11.0%	1,979	11.40%	20,411	8.4%	79,991	10.70%	2,620,548

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 55 - 64	1,395		15,208		152,168		861,887		21,225,993	
% Income \$ 0 to \$19,999	9.6%	134	11.0%	1,674	13.60%	20,695	15.2%	130,879	15.50%	3,290,029
% Income \$ 20,000 to \$39,999	17.3%	242	17.0%	2,581	18.00%	27,390	19.8%	170,454	18.70%	3,969,261
% Income \$ 40,000 to \$59,999	16.6%	232	18.2%	2,773	17.50%	26,629	18.7%	161,167	17.40%	3,693,323
% Income \$ 60,000 to \$74,999	16.6%	232	11.2%	1,709	10.90%	16,586	11.3%	97,310	10.50%	2,228,729
% Income \$ 75,000 to \$99,999	16.5%	230	16.9%	2,566	14.80%	22,521	14.3%	123,331	13.60%	2,886,735
% Income \$100,000 to \$124,999	14.1%	196	11.2%	1,705	9.80%	14,912	8.5%	73,441	8.70%	1,846,661
% Income \$125,000 to \$149,999	5.7%	80	5.9%	903	5.70%	8,674	4.7%	40,503	5.50%	1,167,430
% Income \$150,000 or more	3.5%	49	8.5%	1,297	9.70%	14,760	7.5%	64,866	10.10%	2,143,825
Total 65 - 74	784		9,275		95,140		570,240		14,058,195	
% Income \$ 0 to \$19,999	15.1%	118	18.1%	1,677	19.40%	18,457	21.9%	125,080	22.20%	3,120,919
% Income \$ 20,000 to \$39,999	27.3%	214	24.9%	2,313	24.20%	23,024	26.9%	153,526	24.10%	3,388,025
% Income \$ 40,000 to \$59,999	21.3%	167	17.7%	1,646	18.10%	17,220	17.9%	102,186	17.30%	2,432,068
% Income \$ 60,000 to \$74,999	11.2%	88	10.1%	936	9.30%	8,848	8.8%	50,383	8.80%	1,237,121
% Income \$ 75,000 to \$99,999	12.0%	94	11.0%	1,022	11.10%	10,561	9.8%	55,952	10.20%	1,433,936
% Income \$100,000 to \$124,999	6.4%	50	7.3%	676	6.30%	5,994	5.5%	31,255	6.10%	857,550
% Income \$125,000 to \$149,999	2.3%	18	4.6%	423	4.30%	4,091	3.5%	19,674	3.90%	548,270
% Income \$150,000 or more	4.5%	35	6.3%	582	7.40%	7,040	5.7%	32,248	7.30%	1,026,248

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 75 +	438		6,386		75,953		482,696		11,655,596	
% Income \$ 0 to \$19,999	22.8%	100	29.9%	1,910	28.20%	21,419	30.3%	146,422	30.60%	3,566,612
% Income \$ 20,000 to \$39,999	28.3%	124	24.3%	1,553	24.90%	18,912	26.6%	128,333	24.70%	2,878,932
% Income \$ 40,000 to \$59,999	13.0%	57	15.0%	957	15.10%	11,469	14.9%	72,151	14.80%	1,725,028
% Income \$ 60,000 to \$74,999	13.0%	57	8.0%	511	7.50%	5,696	7.3%	35,366	7.30%	850,859
% Income \$ 75,000 to \$99,999	11.0%	48	8.8%	565	9.20%	6,988	8.2%	39,440	8.20%	955,759
% Income \$100,000 to \$124,999	3.7%	16	5.1%	323	5.20%	3,950	4.8%	22,933	4.90%	571,124
% Income \$125,000 to \$149,999	3.0%	13	3.4%	220	3.70%	2,810	2.9%	14,170	3.30%	384,635
% Income \$150,000 or more	5.3%	23	5.4%	347	6.30%	4,785	5.0%	23,931	6.20%	722,647
Total Head of Household	6,545		80,305		835,588		4,628,288		117,033,680	
Age 15 - 24	4.7%	309	5.3%	4,295	5.50%	45,957	5.2%	239,157	4.90%	5,734,650
Age 25 - 34	16.2%	1,061	15.9%	12,731	16.40%	137,036	15.9%	736,910	15.90%	18,608,355
Age 35 - 44	17.9%	1,171	18.0%	14,420	17.90%	149,570	17.0%	786,039	18.20%	21,300,130
Age 45 - 54	21.2%	1,387	22.4%	17,994	21.40%	178,816	20.6%	951,542	20.90%	24,460,039
Age 55 - 64	21.3%	1,395	18.9%	15,209	18.20%	152,077	18.6%	861,934	18.10%	21,183,096
Age 65 - 74	12.0%	784	11.6%	9,276	11.40%	95,257	12.3%	570,288	12.00%	14,044,042
Age 75 +	6.7%	438	8.0%	6,387	9.10%	76,039	10.4%	482,744	10.00%	11,703,368
Median Age of Head of Household	50.4		49.9		49.7		50.8		50.3	

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	43	103	67	102	123	136	114	688	14.13%	14.13%
% Income \$ 20,000 to \$39,999	85	271	300	272	189	170	100	1,387	28.48%	42.61%
% Income \$ 40,000 to \$59,999	40	228	405	260	168	104	36	1,241	25.48%	68.09%
% Income \$ 60,000 to \$74,999	7	155	210	141	89	19	20	641	13.16%	81.25%
% Income \$ 75,000 to \$99,999	27	88	172	123	84	13	16	523	10.74%	91.99%
% Income \$100,000 to \$124,999	0	13	38	42	55	23	2	173	3.55%	95.54%
% Income \$125,000 to \$149,999	2	5	14	18	25	2	2	68	1.40%	96.94%
% Income \$150,000 or more	2	30	39	55	17	5	1	149	3.06%	100.00%
TOTAL	206	893	1,245	1,013	750	472	291	4,870	100.00%	
PERCENT	4.23%	18.34%	25.56%	20.80%	15.40%	9.69%	5.98%	100.00%		
PERCENT	4.23%	22.57%	48.13%	68.93%	84.33%	94.02%	100.00%			

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2006										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	51	104	80	118	125	107	100	685	11.84%	11.84%
% Income \$ 20,000 to \$39,999	90	259	257	305	229	172	124	1,436	24.83%	36.67%
% Income \$ 40,000 to \$59,999	56	232	326	283	195	129	51	1,272	21.99%	58.66%
% Income \$ 60,000 to \$74,999	17	156	242	187	175	63	47	887	15.34%	74.00%
% Income \$ 75,000 to \$99,999	24	120	208	177	158	53	32	772	13.35%	87.34%
% Income \$100,000 to \$124,999	3	25	60	99	123	35	10	355	6.14%	93.48%
% Income \$125,000 to \$149,999	19	11	22	23	51	5	5	136	2.35%	95.83%
% Income \$150,000 or more	14	48	42	76	29	20	12	241	4.17%	100.00%
TOTAL	274	955	1,237	1,268	1,085	584	381	5,784	100.00%	
PERCENT	4.74%	16.51%	21.39%	21.92%	18.76%	10.10%	6.59%	100.00%		
PERCENT	4.74%	21.25%	42.63%	64.56%	83.32%	93.41%	100.00%			

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2011										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	51	110	71	119	134	118	100	703	10.74%	10.74%
% Income \$ 20,000 to \$39,999	94	257	210	291	242	214	124	1,432	21.88%	32.62%
% Income \$ 40,000 to \$59,999	72	259	285	300	232	167	57	1,372	20.96%	53.58%
% Income \$ 60,000 to \$74,999	20	168	235	195	232	88	57	995	15.20%	68.79%
% Income \$ 75,000 to \$99,999	27	152	218	220	230	94	48	989	15.11%	83.90%
% Income \$100,000 to \$124,999	3	34	74	136	196	50	16	509	7.78%	91.67%
% Income \$125,000 to \$149,999	30	18	27	24	80	18	13	210	3.21%	94.88%
% Income \$150,000 or more	12	63	51	102	49	35	23	335	5.12%	100.00%
TOTAL	309	1,061	1,171	1,387	1,395	784	438	6,545	100.00%	
PERCENT	4.72%	16.21%	17.89%	21.19%	21.31%	11.98%	6.69%	100.00%		
PERCENT	4.72%	20.93%	38.82%	60.02%	81.33%	93.31%	100.00%			

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	43	103	67	102	123	136	114	688	14.13%	14.13%
% Income \$ 20,000 to \$39,999	85	271	300	272	189	170	100	1,387	28.48%	42.61%
% Income \$ 40,000 to \$59,999	40	228	405	260	168	104	36	1,241	25.48%	68.09%
% Income \$ 60,000 to \$74,999	7	155	210	141	89	19	20	641	13.16%	81.25%
% Income \$ 75,000 to \$99,999	27	88	172	123	84	13	16	523	10.74%	91.99%
% Income \$100,000 to \$124,999	0	13	38	42	55	23	2	173	3.55%	95.54%
% Income \$125,000 to \$149,999	2	5	14	18	25	2	2	68	1.40%	96.94%
% Income \$150,000 or more	2	30	39	55	17	5	1	149	3.06%	100.00%
TOTAL	206	893	1,245	1,013	750	472	291	4,870	100.00%	
PERCENT	4.23%	18.34%	25.56%	20.80%	15.40%	9.69%	5.98%	100.00%		
PERCENT	4.23%	22.57%	48.13%	68.93%	84.33%	94.02%	100.00%			

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2006										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	51	104	80	118	125	107	100	685	11.84%	11.84%
% Income \$ 20,000 to \$39,999	90	259	257	305	229	172	124	1,436	24.83%	36.67%
% Income \$ 40,000 to \$59,999	56	232	326	283	195	129	51	1,272	21.99%	58.66%
% Income \$ 60,000 to \$74,999	17	156	242	187	175	63	47	887	15.34%	74.00%
% Income \$ 75,000 to \$99,999	24	120	208	177	158	53	32	772	13.35%	87.34%
% Income \$100,000 to \$124,999	3	25	60	99	123	35	10	355	6.14%	93.48%
% Income \$125,000 to \$149,999	19	11	22	23	51	5	5	136	2.35%	95.83%
% Income \$150,000 or more	14	48	42	76	29	20	12	241	4.17%	100.00%
TOTAL	274	955	1,237	1,268	1,085	584	381	5,784	100.00%	
PERCENT	4.74%	16.51%	21.39%	21.92%	18.76%	10.10%	6.59%	100.00%		
PERCENT	4.74%	21.25%	42.63%	64.56%	83.32%	93.41%	100.00%			

GOSHEN TOWNSHIP, OHIO HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2011										
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24	Total 25 - 34	Total 35 - 44	Total 45 - 54	Total 55 - 64	Total 65 - 74	Total 75 +	TOTAL	PERCENT	PERCENT
% Income \$ 0 to \$19,999	51	110	71	119	134	118	100	703	10.74%	10.74%
% Income \$ 20,000 to \$39,999	94	257	210	291	242	214	124	1,432	21.88%	32.62%
% Income \$ 40,000 to \$59,999	72	259	285	300	232	167	57	1,372	20.96%	53.58%
% Income \$ 60,000 to \$74,999	20	168	235	195	232	88	57	995	15.20%	68.79%
% Income \$ 75,000 to \$99,999	27	152	218	220	230	94	48	989	15.11%	83.90%
% Income \$100,000 to \$124,999	3	34	74	136	196	50	16	509	7.78%	91.67%
% Income \$125,000 to \$149,999	30	18	27	24	80	18	13	210	3.21%	94.88%
% Income \$150,000 or more	12	63	51	102	49	35	23	335	5.12%	100.00%
TOTAL	309	1,061	1,171	1,387	1,395	784	438	6,545	100.00%	
PERCENT	4.72%	16.21%	17.89%	21.19%	21.31%	11.98%	6.69%	100.00%		
PERCENT	4.72%	20.93%	38.82%	60.02%	81.33%	93.31%	100.00%			

Largest Population Segment by Income

Second Largest Population Segment by Income

HOUSEHOLD INCOME TRENDS COMPARISON INDEX; AVERAGE INCOME						
	GOSHEN TOWNSHIP	CLERMONT COUNTY	CINCINNATI MSA	STATE OF OHIO	UNITED STATES	CPI-U
1990						
Average Household Income	\$33,734	\$37,689	\$37,936	\$35,341	\$38,464	128.9
Change Index	N/A	N/A	N/A	N/A	N/A	N/A
Median Household Income	\$31,814	\$32,497	\$30,688	\$28,755	\$30,102	
Change Index	N/A	N/A	N/A	N/A	N/A	
Per Capita Income	\$11,266	\$13,283	\$14,271	\$13,431	\$14,381	
Change Index	N/A	N/A	N/A	N/A	N/A	
2000						
Average Household Income	\$53,974	\$59,843	\$58,274	\$52,836	\$56,643	171.3
Change Index	1.60	1.59	1.54	1.50	1.47	1.33
Median Household Income	\$46,140	\$49,384	\$44,853	\$41,066	\$42,257	
Change Index	1.45	1.52	1.46	1.43	1.40	
Per Capita Income	\$19,161	\$22,196	\$22,596	\$20,690	\$21,231	
Change Index	1.70	1.67	1.58	1.54	1.48	
2006 Estimate						
Average Household Income	\$63,079	\$66,877	\$65,305	\$59,031	\$63,629	194.6
Change Index	1.17	1.12	1.12	1.12	1.12	1.14
Median Household Income	\$52,343	\$55,875	\$51,873	\$46,568	\$48,271	
Change Index	1.13	1.13	1.16	1.13	1.14	
Per Capita Income	\$23,437	\$25,877	\$26,098	\$24,061	\$24,529	
Change Index	1.22	1.17	1.15	1.16	1.16	
2011 Projection						
Average Household Income	\$67,056	\$71,807	\$70,715	\$63,871	\$68,881	217.9
Change Index	1.06	1.07	1.08	1.08	1.08	1.12
Median Household Income	\$56,534	\$60,501	\$56,918	\$50,882	\$52,633	
Change Index	1.08	1.08	1.10	1.09	1.09	
Per Capita Income	\$25,374	\$28,296	\$28,377	\$26,234	\$26,492	
Change Index	1.08	1.09	1.09	1.09	1.08	

GOSHEN TOWNSHIP EDUCATIONAL ATTAINMENT; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	7,589		N/A	8,637		1,048	10,120		1,483	11,397		1,277	3,808
Grade K - 8	12.3%	936	N/A	7.4%	642	(294)	5.8%	590	(52)	4.3%	492	(98)	(443)
Grade 9 - 12	24.9%	1,890	N/A	16.5%	1,423	(466)	14.5%	1,464	41	12.7%	1,444	(20)	(446)
High School Graduate	39.1%	2,968	N/A	41.5%	3,585	617	43.3%	4,384	799	44.9%	5,115	731	2,147
Associates Degree	13.2%	1,000	N/A	20.3%	1,756	756	20.3%	2,053	297	20.1%	2,294	241	1,294
Bachelor's Degree	3.7%	281	N/A	5.5%	473	193	6.3%	641	167	7.1%	804	163	523
Graduate Degree	5.2%	393	N/A	5.7%	489	96	6.5%	660	171	7.3%	833	173	440
Some College, No Degree	1.6%	119	N/A	2.7%	237	118	3.2%	328	91	3.6%	415	87	296
No Schooling Completed	N/A		N/A	0.4%	32		N/A			N/A			

CLERMONT COUNTY EDUCATIONAL ATTAINMENT; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	91,425		N/A	113,396		21,971	125,427		12,031	136,042		10,615	44,617
Grade K - 8	9.7%	8,823	N/A	4.5%	5,081	(3,742)	3.7%	4,592	(489)	2.7%	3,688	(904)	(5,135)
Grade 9 - 12	17.6%	16,055	N/A	13.0%	14,788	(1,267)	11.3%	14,137	(651)	9.7%	13,238	(899)	(2,817)
High School Graduate	36.5%	33,325	N/A	35.4%	40,087	6,761	36.7%	46,083	5,996	37.9%	51,520	5,437	18,195
Associates Degree	16.7%	15,223	N/A	19.5%	22,125	6,902	19.1%	23,970	1,846	18.7%	25,428	1,457	10,204
Bachelor's Degree	5.2%	4,755	N/A	6.4%	7,304	2,549	7.2%	9,070	1,766	7.9%	10,681	1,611	5,926
Graduate Degree	9.9%	9,079	N/A	14.0%	15,831	6,752	14.7%	18,464	2,633	15.4%	20,993	2,529	11,913
Some College, No Degree	4.6%	4,170	N/A	6.8%	7,701	3,531	7.3%	9,120	1,419	7.7%	10,504	1,384	6,334
No Schooling Completed	N/A		N/A	0.4%	477		N/A			N/A			

CINCINNATI MSA EDUCATIONAL ATTAINMENT; 1990-2011

	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	1,154,436		N/A	1,287,055		132,619	1,358,069		71,014	1,416,791		58,722	262,355
Grade K - 8	9.40%	108,517	N/A	4.50%	57,917	(50,600)	3.20%	43,458	(14,459)	2.30%	32,586	(10,872)	(75,931)
Grade 9 - 12	16.20%	187,019	N/A	12.50%	160,882	(26,137)	9.30%	126,300	(34,581)	7.20%	102,009	(24,291)	(85,010)
High School Graduate	31.90%	368,265	N/A	31.90%	410,571	42,305	33.10%	449,521	38,950	33.60%	476,042	26,521	107,777
Associates Degree	17.50%	202,026	N/A	19.70%	253,550	51,524	18.40%	249,885	(3,665)	17.30%	245,105	(4,780)	43,079
Bachelor's Degree	5.60%	64,648	N/A	6.10%	78,510	13,862	7.30%	99,139	20,629	8.10%	114,760	15,621	50,112
Graduate Degree	12.60%	145,459	N/A	16.10%	207,216	61,757	18.80%	255,317	48,101	20.70%	293,276	37,959	147,817
Some College, No Degree	7.00%	80,811	N/A	8.70%	111,974	31,163	10.00%	135,807	23,833	10.90%	154,430	18,623	73,620
No Schooling Completed	N/A		N/A	0.50%	6,435		N/A			N/A			

STATE OF OHIO EDUCATIONAL ATTAINMENT; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	6,910,921		N/A	7,408,257		497,336	7,643,403		235,146	7,857,863		214,460	946,942
Grade K - 8	7.90%	545,963	N/A	3.90%	288,922	(257,041)	2.70%	206,372	(82,550)	1.80%	141,442	(64,930)	(404,521)
Grade 9 - 12	16.40%	1,133,391	N/A	12.60%	933,440	(199,951)	9.30%	710,836	(222,604)	7.30%	573,624	(137,212)	(559,767)
High School Graduate	36.30%	2,508,664	N/A	36.10%	2,674,381	165,716	37.90%	2,896,850	222,469	38.90%	3,056,709	159,859	548,044
Associates Degree	5.30%	366,279	N/A	5.90%	437,087	70,808	7.30%	557,968	120,881	8.30%	652,203	94,234	285,924
Bachelor's Degree	11.10%	767,112	N/A	13.70%	1,014,931	247,819	15.50%	1,184,727	169,796	16.80%	1,320,121	135,394	553,009
Graduate Degree	5.90%	407,744	N/A	7.40%	548,211	140,467	8.80%	672,619	124,408	9.80%	770,071	97,451	362,326
Some College, No Degree	17.00%	1,174,857	N/A	19.90%	1,474,243	299,387	18.50%	1,414,030	(60,214)	17.20%	1,351,552	(62,477)	176,696
No Schooling Completed	N/A		N/A	0.60% 44,450			N/A			N/A			

UNITED STATES EDUCATIONAL ATTAINMENT; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	158,367,618		N/A	181,984,640		23,617,022	196,085,871		14,101,231	208,742,429		12,656,558	50,374,811
Grade K - 8	10.40%	16,470,232	N/A	6.10%	11,101,063	(5,369,169)	5.80%	11,372,981	271,917	4.70%	9,810,894	(1,562,086)	(6,659,338)
Grade 9 - 12	14.40%	22,804,937	N/A	12.10%	22,020,141	(784,796)	8.90%	17,451,643	(4,568,499)	7.00%	14,611,970	(2,839,672)	(8,192,967)
High School Graduate	30.00%	47,510,285	N/A	28.60%	52,047,607	4,537,322	29.90%	58,629,675	6,582,068	30.50%	63,666,441	5,036,765	16,156,155
Associates Degree	6.20%	9,818,792	N/A	6.30%	11,465,032	1,646,240	7.40%	14,510,354	3,045,322	8.20%	17,116,879	2,606,525	7,298,087
Bachelor's Degree	13.10%	20,746,158	N/A	15.50%	28,207,619	7,461,461	17.90%	35,099,371	6,891,752	19.50%	40,704,774	5,605,403	19,958,616
Graduate Degree	7.20%	11,402,468	N/A	8.90%	16,196,633	4,794,164	10.30%	20,196,845	4,000,212	11.20%	23,379,152	3,182,307	11,976,684
Some College, No Degree	18.80%	29,773,112	N/A	21.10%	38,398,759	8,625,647	19.90%	39,021,088	622,329	19.00%	39,661,062	639,973	9,887,949
No Schooling Completed	N/A		N/A	1.40%	2,547,785		N/A			N/A			

EDUCATIONAL ATTAINMENT COMPARISON; 1990										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	7,589		91,425		1,154,436		6,910,921		158,367,618	
Grade K - 8	12.3%	936	9.7%	8,823	9.40%	108,517	7.90%	545,963	10.40%	16,470,232
Grade 9 - 12	24.9%	1,890	17.6%	16,055	16.20%	187,019	16.40%	1,133,391	14.40%	22,804,937
High School Graduate	39.1%	2,968	36.5%	33,325	31.90%	368,265	36.30%	2,508,664	30.00%	47,510,285
Associates Degree	13.2%	1,000	16.7%	15,223	17.50%	202,026	5.30%	366,279	6.20%	9,818,792
Bachelor's Degree	3.7%	281	5.2%	4,755	5.60%	64,648	11.10%	767,112	13.10%	20,746,158
Graduate Degree	5.2%	393	9.9%	9,079	12.60%	145,459	5.90%	407,744	7.20%	11,402,468
Some College, No Degree	1.6%	119	4.6%	4,170	7.00%	80,811	17.00%	1,174,857	18.80%	29,773,112
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT COMPARISON; 2000										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	8,637		113,396		1,287,055		7,408,257		181,984,640	
Grade K - 8	7.4%	642	4.5%	5,081	4.50%	57,917	3.90%	288,922	6.10%	11,101,063
Grade 9 - 12	16.5%	1,423	13.0%	14,788	12.50%	160,882	12.60%	933,440	12.10%	22,020,141
High School Graduate	41.5%	3,585	35.4%	40,087	31.90%	410,571	36.10%	2,674,381	28.60%	52,047,607
Associates Degree	20.3%	1,756	19.5%	22,125	19.70%	253,550	5.90%	437,087	6.30%	11,465,032
Bachelor's Degree	5.5%	473	6.4%	7,304	6.10%	78,510	13.70%	1,014,931	15.50%	28,207,619
Graduate Degree	5.7%	489	14.0%	15,831	16.10%	207,216	7.40%	548,211	8.90%	16,196,633
Some College, No Degree	2.7%	237	6.8%	7,701	8.70%	111,974	19.90%	1,474,243	21.10%	38,398,759
No Schooling Completed	0.4%	32	0.4%	477	0.50%	6,435	0.60%	44,450	1.40%	2,547,785

EDUCATIONAL ATTAINMENT COMPARISON; 2006										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	10,120		125,427		1,358,069		7,643,403		196,085,871	
Grade K - 8	5.8%	590	3.7%	4,592	3.20%	43,458	2.70%	206,372	5.80%	11,372,981
Grade 9 - 12	14.5%	1,464	11.3%	14,137	9.30%	126,300	9.30%	710,836	8.90%	17,451,643
High School Graduate	43.3%	4,384	36.7%	46,083	33.10%	449,521	37.90%	2,896,850	29.90%	58,629,675
Associates Degree	20.3%	2,053	19.1%	23,970	18.40%	249,885	7.30%	557,968	7.40%	14,510,354
Bachelor's Degree	6.3%	641	7.2%	9,070	7.30%	99,139	15.50%	1,184,727	17.90%	35,099,371
Graduate Degree	6.5%	660	14.7%	18,464	18.80%	255,317	8.80%	672,619	10.30%	20,196,845
Some College, No Degree	3.2%	328	7.3%	9,120	10.00%	135,807	18.50%	1,414,030	19.90%	39,021,088
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT COMPARISON; 2011										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	11,397		136,042		1,416,791		7,857,863		208,742,429	
Grade K - 9	4.3%	492	2.7%	3,688	2.30%	32,586	1.80%	141,442	4.70%	9,810,894
Grade 9 - 12	12.7%	1,444	9.7%	13,238	7.20%	102,009	7.30%	573,624	7.00%	14,611,970
High School Graduate	44.9%	5,115	37.9%	51,520	33.60%	476,042	38.90%	3,056,709	30.50%	63,666,441
Associates Degree	20.1%	2,294	18.7%	25,428	17.30%	245,105	8.30%	652,203	8.20%	17,116,879
Bachelor's Degree	7.1%	804	7.9%	10,681	8.10%	114,760	16.80%	1,320,121	19.50%	40,704,774
Graduate Degree	7.3%	833	15.4%	20,993	20.70%	293,276	9.80%	770,071	11.20%	23,379,152
Some College, No Degree	3.6%	415	7.7%	10,504	10.90%	154,430	17.20%	1,351,552	19.00%	39,661,062
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

GOSHEN TOWNSHIP MARITAL STATUS; 1990-2011

	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Marital Status:													
Age 15 + Population	9,422		N/A	10,482		1,060	12,405		1,923	13,926		1,521	4,504
Divorced	8.7%	817	N/A	10.4%	1,091	274	10.4%	1,295	204	10.5%	1,455	160	638
Never Married	19.1%	1,800	N/A	20.0%	2,097	297	20.0%	2,475	378	19.9%	2,773	298	973
Now Married	66.5%	6,269	N/A	62.7%	6,575	307	62.8%	7,789	1,214	62.8%	8,748	959	2,480
Separated	1.2%	116	N/A	2.0%	205	89	1.9%	240	35	1.9%	268	28	152
Widowed	4.5%	421	N/A	4.9%	516	95	4.9%	608	92	4.9%	685	77	264

CLERMONT COUNTY MARITAL STATUS; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Marital Status:													
Age 15 + Population	112,963		N/A	136,553		23,590	152,486		15,933	164,701		12,215	51,738
Divorced	9.0%	10,168	N/A	10.0%	13,643	3,475	9.9%	15,159	1,516	9.9%	16,307	1,148	6,139
Never Married	20.8%	23,543	N/A	21.7%	29,565	6,022	21.6%	32,938	3,373	21.6%	35,528	2,589	11,985
Now Married	62.9%	71,077	N/A	60.4%	82,411	11,334	60.5%	92,316	9,905	60.7%	99,909	7,593	28,832
Separated	1.4%	1,560	N/A	2.5%	3,415	1,855	2.5%	3,768	353	2.4%	4,020	252	2,460
Widowed	5.9%	6,609	N/A	5.5%	7,525	916	5.5%	8,327	802	5.4%	8,928	601	2,319

CINCINNATI MSA MARITAL STATUS; 1990-2011													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Marital Status:													
Age 15 + Population	1,426,148		N/A	1,565,861		139,713	1,653,075		87,214	1,711,015		57,940	284,867
Divorced	9.10%	129,779	N/A	10.20%	159,718	29,938	10.00%	165,308	5,590	9.90%	169,390	4,083	39,611
Never Married	26.00%	370,798	N/A	26.80%	419,651	48,852	26.20%	433,106	13,455	25.80%	441,442	8,336	70,643
Now Married	55.60%	792,938	N/A	52.90%	828,340	35,402	53.90%	891,007	62,667	54.60%	934,214	43,207	141,276
Separated	1.80%	25,671	N/A	3.70%	57,937	32,266	3.60%	59,511	1,574	3.50%	59,886	375	34,215
Widowed	7.50%	106,961	N/A	6.50%	101,781	(5,180)	6.30%	104,144	2,363	6.20%	106,083	1,939	(878)

STATE OF OHIO MARITAL STATUS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	8,500,002		N/A	8,954,053		454,051	9,256,894		302,841	9,437,649		180,755	937,647
Divorced	9.1%	775,284	N/A	10.60%	949,130	173,845	10.50%	971,974	22,844	10.40%	981,515	9,542	206,231
Never Married	25.5%	2,170,128	N/A	26.20%	2,345,962	175,834	26.00%	2,406,792	60,831	25.80%	2,434,913	28,121	264,786
Now Married	55.9%	4,749,021	N/A	52.40%	4,691,924	(57,097)	53.00%	4,906,154	214,230	53.40%	5,039,705	133,551	290,684
Separated	1.7%	140,335	N/A	3.60%	322,346	182,011	3.50%	323,991	1,645	3.50%	330,318	6,326	189,983
Widowed	7.8%	665,633	N/A	7.10%	635,738	(29,895)	7.00%	647,983	12,245	6.90%	651,198	3,215	(14,435)

UNITED STATES MARITAL STATUS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	195,141,759		N/A	221,168,531		26,026,772	238,099,371		16,930,840	251,266,699		13,167,328	56,124,940
Divorced	8.50%	16,587,050	N/A	9.80%	21,674,516	5,087,467	9.70%	23,095,639	1,421,123	9.70%	24,372,870	1,277,231	7,785,820
Never Married	26.90%	52,493,133	N/A	27.10%	59,936,672	7,443,539	26.80%	63,810,631	3,873,960	26.60%	66,836,942	3,026,311	14,343,809
Now Married	54.80%	106,937,684	N/A	51.10%	113,017,119	6,079,435	51.70%	123,097,375	10,080,255	52.10%	130,909,950	7,812,575	23,972,266
Separated	2.30%	4,488,260	N/A	5.40%	11,943,101	7,454,840	5.30%	12,619,267	676,166	5.30%	13,317,135	697,868	8,828,875
Widowed	7.40%	14,440,490	N/A	6.60%	14,597,123	156,633	6.50%	15,476,459	879,336	6.40%	16,081,069	604,610	1,640,579

MARITAL STATUS COMPARISON; 1990										
	GOSHEN TOWNSHIP 1990		CLERMONT COUNTY 1990		CINCINNATI MSA 1990		STATE OF OHIO 1990		UNITED STATES 1990	
Marital Status:										
Age 15 + Population	9,422		112,963		1,426,148		8,500,002		195,141,759	
Divorced	8.7%	817	9.0%	10,168	9.10%	129,779	9.1%	775,284	8.50%	16,587,050
Never Married	19.1%	1,800	20.8%	23,543	26.00%	370,798	25.5%	2,170,128	26.90%	52,493,133
Now Married	66.5%	6,269	62.9%	71,077	55.60%	792,938	55.9%	4,749,021	54.80%	106,937,684
Separated	1.2%	116	1.4%	1,560	1.80%	25,671	1.7%	140,335	2.30%	4,488,260
Widowed	4.5%	421	5.9%	6,609	7.50%	106,961	7.8%	665,633	7.40%	14,440,490

MARITAL STATUS COMPARISON; 2000										
	GOSHEN TOWNSHIP 2000		CLERMONT COUNTY 2000		CINCINNATI MSA 2000		STATE OF OHIO 2000		UNITED STATES 2000	
Marital Status:										
Age 15 + Population	10,482		136,553		1,565,861		8,954,053		221,168,531	
Divorced	10.4%	1,091	10.0%	13,643	10.20%	159,718	10.60%	949,130	9.80%	21,674,516
Never Married	20.0%	2,097	21.7%	29,565	26.80%	419,651	26.20%	2,345,962	27.10%	59,936,672
Now Married	62.7%	6,575	60.4%	82,411	52.90%	828,340	52.40%	4,691,924	51.10%	113,017,119
Separated	2.0%	205	2.5%	3,415	3.70%	57,937	3.60%	322,346	5.40%	11,943,101
Widowed	4.9%	516	5.5%	7,525	6.50%	101,781	7.10%	635,738	6.60%	14,597,123

MARITAL STATUS COMPARISON; 2006										
	GOSHEN TOWNSHIP 2006		CLERMONT COUNTY 2006		CINCINNATI MSA 2006		STATE OF OHIO 2006		UNITED STATES 2006	
Marital Status:										
Age 15 + Population	12,405		152,486		1,653,075		9,256,894		238,099,371	
Divorced	10.4%	1,295	9.9%	15,159	10.00%	165,308	10.50%	971,974	9.70%	23,095,639
Never Married	20.0%	2,475	21.6%	32,938	26.20%	433,106	26.00%	2,406,792	26.80%	63,810,631
Now Married	62.8%	7,789	60.5%	92,316	53.90%	891,007	53.00%	4,906,154	51.70%	123,097,375
Separated	1.9%	240	2.5%	3,768	3.60%	59,511	3.50%	323,991	5.30%	12,619,267
Widowed	4.9%	608	5.5%	8,327	6.30%	104,144	7.00%	647,983	6.50%	15,476,459

MARITAL STATUS COMPARISON; 2011										
	GOSHEN TOWNSHIP 2011		CLERMONT COUNTY 2011		CINCINNATI MSA 2011		STATE OF OHIO 2011		UNITED STATES 2011	
Marital Status:										
Age 15 + Population	13,926		164,701		1,711,015		9,437,649		251,266,699	
Divorced	10.5%	1,455	9.9%	16,307	9.90%	169,390	10.40%	981,515	9.70%	24,372,870
Never Married	19.9%	2,773	21.6%	35,528	25.80%	441,442	25.80%	2,434,913	26.60%	66,836,942
Now Married	62.8%	8,748	60.7%	99,909	54.60%	934,214	53.40%	5,039,705	52.10%	130,909,950
Separated	1.9%	268	2.4%	4,020	3.50%	59,886	3.50%	330,318	5.30%	13,317,135
Widowed	4.9%	685	5.4%	8,928	6.20%	106,083	6.90%	651,198	6.40%	16,081,069

2000 CENSUS EMPLOYMENT COMPARISON TABLE										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Occupation & Employment - Population 16+ Years of Age										
Not in Labor Force	3,235	31.49%	40,407	35.90%	509,098	34.80%	3,093,731	35.20%	78,319,195	36.07%
In Labor Force	7,037	68.51%	93,300	64.10%	1,026,834	65.20%	5,695,799	64.80%	138,829,294	63.93%
Employed	6,798	96.6%	262,326	96.5%	405,284	95.70%	5,403,227	94.90%	129,666,561	93.40%
Unemployed	239	3.4%	14,742	3.5%	21,164	4.30%	282,651	5.00%	7,913,270	5.70%
In Armed Forces	0	0.0%	2,617	0.0%	5,259	0.10%	9,921	0.20%	1,110,634	0.80%
Employment by Industry										
Accommodation and food services	348	5.1%	14,352	5.5%	25,128	6.20%	335,000	6.20%	7,909,660	6.10%
Administrative, support & waste management service	266	3.9%	9,473	3.6%	13,374	3.30%	167,500	3.10%	4,408,663	3.40%
Agriculture forestry fishing and hunting	31	0.5%	842	0.3%	1,621	0.40%	48,629	0.90%	1,944,998	1.50%
Arts entertainment and recreation	102	1.5%	3,413	1.3%	6,485	1.60%	70,242	1.30%	2,333,998	1.80%
Construction	655	9.6%	22,615	8.6%	27,154	6.70%	324,194	6.00%	8,817,326	6.80%
Educational services	283	4.2%	17,106	6.5%	31,207	7.70%	432,258	8.00%	11,410,657	8.80%
Finance and insurance	322	4.7%	13,276	5.1%	23,101	5.70%	253,952	4.70%	6,483,328	5.00%
Health care and social assistance	517	7.6%	25,737	9.8%	44,581	11.00%	632,178	11.70%	14,522,655	11.20%
Information	134	2.0%	5,616	2.1%	9,727	2.40%	129,677	2.40%	4,019,663	3.10%
Management of companies and enterprises	0	0.0%	134	0.1%	405	0.10%	5,403	0.10%	129,667	0.10%
Manufacturing	1,609	23.7%	49,897	19.0%	70,925	17.50%	1,080,645	20.00%	18,282,985	14.10%
Mining	0	0.0%	3	0.0%	0	0.00%	10,806	0.20%	0	0.00%
Other services (except public administration)	254	3.7%	12,647	4.8%	17,832	4.40%	243,145	4.50%	6,353,661	4.90%
Professional scientific and technical services	269	4.0%	16,634	6.3%	25,533	6.30%	264,758	4.90%	7,650,327	5.90%
Public administration	119	1.8%	6,954	2.7%	14,590	3.60%	221,532	4.10%	6,223,995	4.80%
Real estate and rental and leasing	97	1.4%	4,541	1.7%	7,295	1.80%	81,048	1.50%	2,463,665	1.90%
Retail trade	974	14.3%	34,656	13.2%	47,418	11.70%	642,984	11.90%	15,170,988	11.70%
Transportation and warehousing	423	6.2%	10,312	3.9%	19,048	4.70%	221,532	4.10%	5,575,662	4.30%
Utilities	31	0.5%	2,337	0.9%	3,648	0.90%	43,226	0.80%	1,166,999	0.90%
Wholesale trade	364	5.4%	11,729	4.5%	16,211	4.00%	194,516	3.60%	4,667,996	3.60%
Means of Transportation to Work										
Workers Age 16+	6,798		90,047		983,227		5,413,148		130,881,842	
Bicycle	0	0.0%	82	0.1%	983	0.10%	10,826	0.20%	523,527	0.40%
Bus or trolley bus	15	0.2%	946	1.1%	27,530	2.80%	102,850	1.90%	3,272,046	2.50%
Carpooled	847	12.5%	8,952	9.9%	99,306	10.10%	503,423	9.30%	15,967,585	12.20%
Drove alone	5,706	83.9%	76,072	84.5%	799,364	81.30%	4,482,087	82.80%	99,077,554	75.70%
Ferryboat	0	0.0%	10	0.0%	0	0.00%	0	0.00%	0	0.00%
Motorcycle	11	0.2%	73	0.1%	983	0.10%	0	0.00%	130,882	0.10%
Other means	57	0.8%	433	0.5%	4,916	0.50%	27,066	0.50%	916,173	0.70%
Railroad	0	0.0%	1	0.0%	0	0.00%	0	0.00%	654,409	0.50%
Streetcar or trolley car	0	0.0%	1	0.0%	0	0.00%	0	0.00%	130,882	0.10%
Subway or elevated	16	0.2%	28	0.0%	0	0.00%	5,413	0.10%	1,963,228	1.50%
Taxicab	0	0.0%	10	0.0%	983	0.10%	5,413	0.10%	261,764	0.20%
Walked	31	0.5%	892	1.0%	22,614	2.30%	129,916	2.40%	3,795,573	2.90%
Worked at home	115	1.7%	2,567	2.9%	26,547	2.70%	151,568	2.80%	4,319,101	3.30%

2000 CENSUS EMPLOYMENT COMPARISON TABLE										
Occupation	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Aircraft and traffic control occupations	0	0.0%	216	0.2%	2,054	0.20%	5,696	0.10%	138,829	0.10%
Architects surveyors cartographers and engineers	71	1.0%	1,578	1.7%	18,483	1.80%	85,437	1.50%	2,082,439	1.50%
Arts design entertainment sports and media occupation	53	0.8%	1,205	1.3%	17,456	1.70%	85,437	1.50%	2,637,757	1.90%
Building and grounds cleaning and maintenance occupat	349	5.0%	3,126	3.4%	29,778	2.90%	170,874	3.00%	4,581,367	3.30%
Business operations specialists	141	2.0%	2,044	2.2%	22,590	2.20%	108,220	1.90%	2,915,415	2.10%
Community and social services occupations	56	0.8%	915	1.0%	13,349	1.30%	79,741	1.40%	2,082,439	1.50%
Computer and mathematical occupations	128	1.8%	2,343	2.5%	26,698	2.60%	113,916	2.00%	3,331,903	2.40%
Construction trades workers	524	7.4%	5,450	5.8%	46,208	4.50%	239,224	4.20%	6,524,977	4.70%
Drafters engineering and mapping technicians	18	0.3%	561	0.6%	5,134	0.50%	34,175	0.60%	832,976	0.60%
Education training and library occupations	192	2.7%	4,059	4.4%	52,369	5.10%	290,486	5.10%	7,913,270	5.70%
Extraction workers	0	0.0%	10	0.0%	0	0.00%	5,696	0.10%	138,829	0.10%
Farmers and farm managers	7	0.1%	141	0.2%	2,054	0.20%	22,783	0.40%	832,976	0.60%
Farming fishing and forestry occupations	0	0.0%	169	0.2%	2,054	0.20%	17,087	0.30%	971,805	0.70%
Financial specialists	61	0.9%	1,792	1.9%	24,644	2.40%	113,916	2.00%	3,054,244	2.20%
Fire fighting prevention and law enforcement workers	46	0.6%	654	0.7%	9,242	0.90%	62,654	1.10%	1,665,952	1.20%
Food preparation and serving related occupations	264	3.8%	4,181	4.5%	52,369	5.10%	296,182	5.20%	6,663,806	4.80%
Health diagnosing and treating practitioners and tech	57	0.8%	2,529	2.7%	33,886	3.30%	193,657	3.40%	4,442,537	3.20%
Health technologists and technicians	126	1.8%	1,214	1.3%	14,376	1.40%	85,437	1.50%	1,943,610	1.40%
Healthcare support occupations	154	2.2%	1,652	1.8%	19,510	1.90%	125,308	2.20%	2,776,586	2.00%
Installation maintenance and repair occupations	511	7.3%	4,974	5.3%	39,020	3.80%	222,136	3.90%	5,414,342	3.90%
Legal occupations	120	1.7%	710	0.8%	9,242	0.90%	131,003	2.30%	1,527,122	1.10%
Life physical and social science occupations	14	0.2%	738	0.8%	11,295	1.10%	51,262	0.90%	1,249,464	0.90%
Management occupations except farmers and farm managers	73	1.0%	8,603	9.2%	94,469	9.20%	45,566	0.80%	11,939,319	8.60%
Material moving workers	316	4.5%	2,147	2.3%	28,751	2.80%	449,968	7.90%	3,609,562	2.60%
Motor vehicle operators	261	3.7%	3,089	3.3%	29,778	2.90%	199,353	3.50%	4,164,879	3.00%
Office and administrative support occupations	435	6.2%	15,200	16.3%	170,454	16.60%	182,266	3.20%	21,379,711	15.40%
Personal care and service occupations	1,189	16.9%	2,203	2.4%	25,671	2.50%	882,849	15.50%	3,887,220	2.80%
Production	1,064	15.1%	9,135	9.8%	92,415	9.00%	672,104	11.80%	11,800,490	8.50%
Protective Service Occupations	14	0.2%	477	0.5%	7,188	0.70%	39,871	0.70%	1,110,634	0.80%
Rail water and other transportation occupations	0	0.0%	178	0.2%	3,081	0.30%	17,087	0.30%	416,488	0.30%
Sales and related occupations	769	10.9%	11,104	11.9%	116,032	11.30%	615,146	10.80%	15,687,710	11.30%
Supervisors construction and extraction workers	26	0.4%	719	0.8%	6,161	0.60%	34,175	0.60%	971,805	0.70%
Supervisors transportation and material moving worker	0	0.0%	197	0.2%	2,054	0.20%	11,392	0.20%	277,659	0.20%
% in Blue Collar Occupations	3,767	53.5%	38,571	41.3%	393,277	38.30%	2,432,106	42.70%	55,115,230	39.70%
% in White Collar Occupations	3,270	46.5%	54,731	58.7%	633,557	61.70%	3,263,693	57.30%	83,714,064	60.30%
Travel Time to Work										
Median Travel Time To Work in Minutes	31		29		22		21		22	
0 to 5	62	0.9%	5,354	2.0%	10,537	2.60%	189,113	3.50%	4,278,996	3.30%
5 to 9	231	3.4%	18,444	7.0%	36,476	9.00%	621,371	11.50%	13,874,322	10.70%
10 to 14	541	8.0%	27,153	10.4%	54,308	13.40%	832,097	15.40%	18,801,651	14.50%
15 to 19	702	10.3%	28,780	11.0%	62,819	15.50%	880,726	16.30%	19,838,984	15.30%
20 to 24	914	13.4%	34,472	13.1%	66,467	16.40%	864,516	16.00%	18,153,318	14.00%
25 to 29	620	9.1%	20,359	7.8%	31,612	7.80%	378,226	7.00%	7,261,327	5.60%
30 to 34	1,595	23.5%	47,221	18.0%	57,550	14.20%	642,984	11.90%	16,597,320	12.80%
35 to 39	480	7.1%	13,539	5.2%	13,374	3.30%	140,484	2.60%	3,241,664	2.50%
40 to 44	442	6.5%	14,116	5.4%	14,590	3.60%	151,290	2.80%	4,149,330	3.20%
45 to 59	746	11.0%	31,062	11.8%	27,154	6.70%	291,774	5.40%	9,335,992	7.20%
60 to 89	208	3.1%	9,945	3.8%	12,159	3.00%	156,694	2.90%	6,483,328	5.00%
90 or more	142	2.1%	4,462	1.7%	6,890	1.70%	97,258	1.80%	3,500,997	2.70%
Worked at home	115	1.7%	7,479	2.9%	10,943	2.70%	151,290	2.80%	4,278,996	3.30%

2006 BUSINESS AND EMPLOYMENT SUMMARY COMPARISON REPORT										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
2006 Business Summary										
Total Employees	1,862		62,628		1,026,949		5,697,158		130,012,127	
Total Establishments	350		6,300		83,329		462,620		12,062,827	
Average Employee Size	5		10		12		12		11	
2006 Establishments by Employee Size	Count	%	Count	%	Count	%	Count	%	Count	%
1-4 Employees	251	71.7%	3,956	62.8%	49,301	59.20%	276,230	59.70%	7,552,054	62.60%
5-9 Employees	52	14.9%	1,116	17.7%	16,134	19.40%	86,698	18.70%	2,170,604	18.00%
10-19 Employees	27	7.7%	600	9.5%	8,190	9.80%	46,442	10.00%	1,135,818	9.40%
20-49 Employees	14	4.0%	383	6.1%	5,879	7.10%	32,536	7.00%	745,085	6.20%
50-99 Employees	5	1.4%	154	2.4%	2,195	2.60%	11,821	2.60%	262,945	2.20%
100-249 Employees	1	0.3%	65	1.0%	1,202	1.40%	6,550	1.40%	144,636	1.20%
250-499 Employees	0	0.0%	17	0.3%	271	0.30%	1,466	0.30%	32,345	0.30%
500-999 Employees	0	0.0%	7	0.1%	93	0.10%	533	0.10%	11,934	0.10%
1,000+ Employees	0	0.0%	2	0.0%	64	0.10%	344	0.10%	7,406	0.10%
2006 Employees By Occupation	Count	%	Count	%	Count	%	Count	%	Count	%
<i>"White Collar" Employees</i>	955	51.3%	36,230	57.9%	640,387	62.40%	3,498,698	61.40%	80,981,897	62.30%
Administrative Support Workers	285	15.3%	10,972	17.5%	197,419	19.20%	1,053,770	18.50%	24,350,578	18.70%
Executive Managers & Administrators	185	9.9%	6,817	10.9%	121,379	11.80%	644,676	11.30%	14,916,369	11.50%
Professional Specialty Occupations	282	15.1%	8,468	13.5%	160,205	15.60%	930,246	16.30%	21,171,891	16.30%
Sales Professionals	26	1.4%	1,825	2.9%	27,407	2.70%	136,666	2.40%	3,318,996	2.60%
Sales Workers & Clerks	125	6.7%	6,203	9.9%	92,968	9.10%	494,451	8.70%	11,913,230	9.20%
Technical Sales & Administrative Technologies & Technicians	7	0.4%	90	0.1%	2,114	0.20%	16,574	0.30%	366,601	0.30%
	45	2.4%	1,855	3.0%	38,895	3.80%	222,315	3.90%	4,944,232	3.80%
<i>"Blue Collar" Employees</i>	829	44.5%	25,736	41.1%	380,977	37.10%	2,179,054	38.20%	48,412,627	37.20%
Construction, Repair & Mining	132	7.1%	2,188	3.5%	28,251	2.80%	153,743	2.70%	3,801,274	2.90%
Farming, Forestry & Fishing	51	2.7%	1,477	2.4%	21,097	2.10%	114,286	2.00%	3,160,471	2.40%
Handlers, Helpers & Laborers	57	3.1%	1,980	3.2%	30,817	3.00%	168,817	3.00%	3,647,061	2.80%
Machine Operators, Assemblers & Inspectors	39	2.1%	1,944	3.1%	28,267	2.80%	175,609	3.10%	3,232,314	2.50%
Other Services Field Based	0	0.0%	164	0.3%	4,419	0.40%	26,196	0.50%	705,021	0.50%
Other Services Site Based	265	14.2%	8,973	14.3%	135,895	13.20%	773,058	13.60%	16,964,949	13.00%
Precision Craft & Repair	206	11.1%	6,153	9.8%	85,209	8.30%	499,283	8.80%	11,136,970	8.60%
Private Household Service	0	0.0%	2	0.0%	37	0.00%	475	0.00%	6,172	0.00%
Protective Services	18	1.0%	893	1.4%	14,398	1.40%	86,925	1.50%	1,933,888	1.50%
Transportation & Materials Moving Workers	61	3.3%	1,962	3.1%	32,587	3.20%	180,662	3.20%	3,824,507	2.90%

2006 BUSINESS AND EMPLOYMENT SUMMARY COMPARISON REPORT											
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES		
2006 Major Industry	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%	
Agricultural, Forestry, Fishing (SIC 01-09)	53	2.8%	816	1.3%	7,644	0.70%	45,415	0.80%	1,345,315	1.00%	
Construction (SIC 15-17)	390	20.9%	3,790	6.1%	44,882	4.40%	216,319	3.80%	5,849,058	4.50%	
Finance, Insurance & Real Estate (SIC 60-69)	58	3.1%	5,369	8.6%	77,514	7.50%	354,976	6.20%	8,976,632	6.90%	
Manufacturing (SIC 20-39)	140	7.5%	8,389	13.4%	136,638	13.30%	847,224	14.90%	13,410,733	10.30%	
Mining (SIC 10-14)	0	0.0%	9	0.0%	338	0.00%	7,735	0.10%	376,099	0.30%	
Public Administration (SIC 90-98)	23	1.2%	3,060	4.9%	47,867	4.70%	375,250	6.60%	8,029,237	6.20%	
Retail Trade (SIC 52-59)	261	14.0%	16,349	26.1%	207,881	20.20%	1,141,347	20.00%	26,211,088	20.20%	
Services (SIC 70-89)	700	37.6%	20,502	32.7%	401,209	39.10%	2,187,329	38.40%	53,012,905	40.80%	
Transportation & Communications (SIC 40-49)	71	3.8%	1,150	1.8%	36,662	3.60%	218,960	3.80%	5,534,629	4.30%	
Unclassified (SIC 99)	78	4.2%	662	1.1%	5,585	0.50%	19,398	0.30%	612,259	0.50%	
Wholesale Trade (SIC 50-51)	88	4.7%	2,532	4.0%	60,729	5.90%	283,205	5.00%	6,654,172	5.10%	
2006 Retail Trade (SIC 52-59)	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%	
Auto Dealers & Gas Stations	42	16.1%	1,931	11.8%	20,293	9.80%	124,269	10.90%	2,899,331	11.10%	
Bars	18	6.9%	76	0.5%	2,611	1.30%	15,808	1.40%	315,420	1.20%	
Building Materials Hardware & Garden	24	9.2%	1,338	8.2%	13,151	6.30%	80,571	7.10%	1,694,700	6.50%	
Catalog & Direct Sales	0	0.0%	41	0.3%	5,101	2.50%	16,125	1.40%	290,437	1.10%	
Clothing Stores	2	0.8%	374	2.3%	7,193	3.50%	45,216	4.00%	1,093,506	4.20%	
Convenience Stores	16	6.1%	334	2.0%	3,363	1.60%	14,938	1.30%	454,124	1.70%	
Drug Stores	7	2.7%	269	1.6%	4,752	2.30%	29,431	2.60%	736,377	2.80%	
Electronics & Computer Stores	0	0.0%	1,306	8.0%	6,606	3.20%	26,796	2.30%	827,919	3.20%	
Food Markets	3	1.2%	1,814	11.1%	22,047	10.60%	109,796	9.60%	2,441,173	9.30%	
Furniture Stores	11	4.2%	217	1.3%	2,789	1.30%	14,077	1.20%	463,093	1.80%	
General Merchandise Stores	8	3.1%	1,512	9.2%	17,745	8.50%	106,968	9.40%	2,595,845	9.90%	
Home Furnishings	8	3.1%	241	1.5%	2,950	1.40%	16,940	1.50%	468,083	1.80%	
Liquor Stores	1	0.4%	72	0.4%	1,305	0.60%	5,872	0.50%	145,089	0.60%	
Music Stores	2	0.8%	25	0.2%	587	0.30%	4,428	0.40%	111,683	0.40%	
Other Food Service	16	6.1%	390	2.4%	6,583	3.20%	38,636	3.40%	866,828	3.30%	
Other Food Stores	17	6.5%	181	1.1%	4,548	2.20%	26,648	2.30%	746,933	2.90%	
Restaurants	71	27.2%	4,973	30.4%	63,914	30.70%	345,983	30.30%	7,308,971	27.90%	
Specialty Stores	15	5.7%	1,255	7.7%	22,343	10.70%	118,845	10.40%	2,751,576	10.50%	
Total Retail Trade (SIC 52-59)	261	100.0%	16,349	100.0%	207,881	100.00%	1,141,347	100.00%	26,211,088	100.00%	
2006 Services (SIC 70-89)	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%	
Advertising	0	0.0%	118	0.6%	4,489	1.10%	23,740	1.10%	543,083	1.00%	
Auto Repair/Services	43	6.1%	2,248	11.0%	14,915	3.70%	70,881	3.20%	1,704,191	3.20%	
Beauty & Barber Shops	22	3.1%	473	2.3%	7,667	1.90%	43,583	2.00%	1,109,370	2.10%	
Child Care Services	17	2.4%	612	3.0%	5,962	1.50%	35,369	1.60%	902,534	1.70%	
Colleges & Universities	0	0.0%	535	2.6%	16,390	4.10%	85,178	3.90%	2,095,975	4.00%	
Computer Services	9	1.3%	321	1.6%	6,187	1.50%	31,339	1.40%	954,691	1.80%	
Dry Cleaning & Laundry	10	1.4%	202	1.0%	4,674	1.20%	20,503	0.90%	472,534	0.90%	
Entertainment & Recreation Services	35	5.0%	757	3.7%	21,671	5.40%	95,747	4.40%	2,173,381	4.10%	
Health & Medical Services	56	8.0%	2,281	11.1%	45,250	11.30%	251,845	11.50%	6,647,832	12.50%	
Hospitals	39	5.6%	2,440	11.9%	72,918	18.20%	453,946	20.80%	9,242,152	17.40%	
Hotels & Lodging	0	0.0%	456	2.2%	8,005	2.00%	49,066	2.20%	2,198,213	4.10%	
Legal Services	0	0.0%	323	1.6%	14,576	3.60%	75,082	3.40%	2,055,387	3.90%	
Membership Organizations	112	16.0%	1,613	7.9%	19,750	4.90%	117,027	5.40%	2,433,636	4.60%	
Miscellaneous Repair Services	14	2.0%	208	1.0%	3,059	0.80%	17,196	0.80%	499,960	0.90%	
Motion Pictures	0	0.0%	238	1.2%	3,148	0.80%	15,459	0.70%	442,640	0.80%	
Museums & Zoos	0	0.0%	3	0.0%	1,192	0.30%	6,101	0.30%	132,039	0.30%	
Other Business Services	13	1.9%	989	4.8%	29,205	7.30%	132,839	6.10%	3,517,429	6.60%	
Other Other Education & Library Services	17	2.4%	233	1.1%	6,808	1.70%	38,495	1.80%	729,701	1.40%	
Other Personal Service	16	2.3%	332	1.6%	4,807	1.20%	32,016	1.50%	766,286	1.40%	
Primary & Secondary Education	276	39.4%	3,679	17.9%	48,116	12.00%	278,235	12.70%	7,003,482	13.20%	
Professional Services	20	2.9%	1,471	7.2%	33,133	8.30%	137,642	6.30%	4,018,739	7.60%	
Social Services	1	0.1%	970	4.7%	29,287	7.30%	176,040	8.00%	3,369,650	6.40%	
Total Services (SIC 70-89)	700	100.0%	20,502	100.0%	401,209	100.00%	2,187,329	100.00%	53,012,905	100.00%	

2006 BUSINESS AND EMPLOYMENT SUMMARY COMPARISON REPORT															
	GOSHEN TOWNSHIP			CLERMONT COUNTY			CINCINNATI MSA			STATE OF OHIO			UNITED STATES		
2006 Major Industry	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size
Agricultural, Forestry, Fishing (SIC 01-09)	21	6.0%	3.0	186	3.0%	4.0	1,502	1.80%	5	8,795	1.90%	5	229,465	1.90%	6
Construction (SIC 15-17)	56	16.0%	6.0	713	11.3%	5.0	6,257	7.50%	7	31,366	6.80%	7	789,904	6.50%	8
Finance, Insurance & Real Estate (SIC 60-69)	20	5.7%	3.0	572	9.1%	9.0	7,876	9.50%	10	42,468	9.20%	9	1,122,771	9.30%	8
Manufacturing (SIC 20-39)	15	4.3%	8.0	240	3.8%	35.0	3,649	4.40%	37	20,871	4.50%	43	428,560	3.60%	32
Mining (SIC 10-14)	0	0.0%	0.0	3	0.0%	3.0	45	0.10%	8	635	0.10%	13	24,587	0.20%	13
Public Administration (SIC 90-98)	4	1.1%	3.0	223	3.5%	14.0	2,417	2.90%	24	16,682	3.60%	22	388,723	3.20%	22
Retail Trade (SIC 52-59)	66	18.9%	4.0	1,223	19.4%	13.0	15,534	18.60%	13	89,205	19.30%	13	2,434,898	20.20%	11
Services (SIC 70-89)	132	37.7%	5.0	2,534	40.2%	8.0	37,472	45.00%	11	209,531	45.30%	11	5,433,821	45.00%	10
Transportation & Communications (SIC 40-49)	11	3.1%	7.0	180	2.9%	6.0	2,520	3.00%	15	14,884	3.20%	16	418,373	3.50%	14
Unclassified (SIC 99)	7	2.0%	10.0	109	1.7%	6.0	1,401	1.70%	4	6,253	1.40%	5	217,650	1.80%	4
Wholesale Trade (SIC 50-51)	18	5.1%	5.0	317	5.0%	8.0	4,656	5.60%	13	21,930	4.70%	13	574,075	4.80%	12
2006 Retail Trade (SIC 52-59)	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size
Auto Dealers & Gas Stations	14	21.2%	3.0	185	15.1%	10.4	1,815	11.70%	11.2	11,820	13.30%	10.8	287,074	11.80%	10.1
Bars	5	7.6%	3.6	22	1.8%	3.5	448	2.90%	5.8	3,056	3.40%	5.2	51,084	2.10%	6.2
Building Materials Hardware & Garden	5	7.6%	4.8	110	9.0%	12.2	1,036	6.70%	12.7	6,020	6.70%	13.6	152,020	6.20%	11.2
Catalog & Direct Sales	0	0.0%	N/A	12	1.0%	3.4	186	1.20%	27.4	1,030	1.20%	16.5	25,862	1.10%	11.2
Clothing Stores	1	1.5%	2.0	53	4.3%	7.1	907	5.80%	7.9	4,948	5.50%	8.9	168,197	6.90%	6.8
Convenience Stores	2	3.0%	8.0	36	2.9%	9.3	401	2.60%	8.4	2,131	2.40%	6.7	75,472	3.10%	6
Drug Stores	2	3.0%	3.5	28	2.3%	9.6	304	2.00%	15.6	1,757	2.00%	16.8	48,808	2.00%	14.1
Electronics & Computer Stores	0	0.0%	N/A	70	5.7%	18.7	818	5.30%	8.1	3,335	3.70%	9.6	87,619	3.60%	9.9
Food Markets	3	4.5%	1.0	44	3.6%	41.2	550	3.50%	40.1	2,866	3.20%	37.5	87,124	3.60%	29.3
Furniture Stores	2	3.0%	5.5	30	2.5%	7.2	325	2.10%	8.6	1,996	2.20%	7.8	68,539	2.80%	7
General Merchandise Stores	2	3.0%	4.0	41	3.4%	36.9	458	2.90%	38.7	2,758	3.10%	44	70,381	2.90%	41.9
Home Furnishings	3	4.5%	2.7	39	3.2%	6.2	491	3.20%	6	2,685	3.00%	6.5	78,857	3.20%	6
Liquor Stores	1	1.5%	1.0	16	1.3%	4.5	253	1.60%	5.2	1,145	1.30%	5.1	34,868	1.40%	4.2
Music Stores	2	3.0%	1.0	11	0.9%	2.3	125	0.80%	4.7	806	0.90%	5.7	23,688	1.00%	4.8
Other Food Service	2	3.0%	8.0	42	3.4%	9.3	574	3.70%	11.5	3,955	4.40%	10.8	95,395	3.90%	9.7
Other Food Stores	5	7.6%	3.4	41	3.4%	4.4	588	3.80%	7.7	3,165	3.50%	8.4	104,918	4.30%	7.1
Restaurants	5	7.6%	14.2	216	17.7%	23.0	3,047	19.60%	21	16,891	18.90%	20.8	449,233	18.50%	16.5
Specialty Stores	12	18.2%	1.3	227	18.6%	5.5	3,208	20.70%	7	18,841	21.10%	6.6	525,759	21.60%	5.1
Total Retail Trade (SIC 52-59)	66	100.0%	4.0	1,223	100.0%	13.4	15,534	100.00%	13.4	89,205	100.00%	13	2,434,898	100.00%	10.8
2006 Services (SIC 70-89)	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size
Advertising	0	0.0%	N/A	20	0.8%	5.9	367	1.00%	12.2	1,679	0.80%	14.2	49,971	0.90%	11.1
Auto Repair/Services	22	16.7%	2.0	222	8.8%	10.1	2,302	6.10%	6.5	13,584	6.50%	5.2	359,222	6.60%	4.8
Beauty & Barber Shops	8	6.1%	2.8	120	4.7%	3.9	1,762	4.70%	4.4	10,936	5.20%	4	328,630	6.00%	3.4
Child Care Services	2	1.5%	8.5	28	1.1%	21.9	492	1.30%	12.1	3,090	1.50%	11.9	89,539	1.60%	10.1
Colleges & Universities	0	0.0%	N/A	5	0.2%	107.0	133	0.40%	123.2	534	0.30%	189.3	14,681	0.30%	156.7
Computer Services	4	3.0%	2.3	58	2.3%	5.5	673	1.80%	9.2	3,252	1.60%	9.8	95,818	1.80%	10.9
Dry Cleaning & Laundry	4	3.0%	2.5	46	1.8%	4.4	566	1.50%	8.3	2,991	1.40%	5.9	93,525	1.70%	4.7
Entertainment & Recreation Services	11	8.3%	3.2	113	4.5%	6.7	1,309	3.50%	16.6	7,884	3.80%	12.4	199,711	3.70%	10.9
Health & Medical Services	15	11.4%	3.7	453	17.9%	5.0	8,442	22.50%	5.4	46,339	22.10%	5.5	1,182,221	21.80%	5.8
Hospitals	3	2.3%	13.0	53	2.1%	46.0	887	2.40%	82.2	5,594	2.70%	84.2	140,338	2.60%	68.5
Hotels & Lodging	0	0.0%	N/A	24	0.9%	19.0	398	1.10%	20.1	2,587	1.20%	17.6	98,114	1.80%	22.4
Legal Services	0	0.0%	N/A	136	5.4%	2.4	3,537	9.40%	4.1	19,490	9.30%	3.9	492,043	9.10%	4.2
Membership Organizations	33	25.0%	3.4	330	13.0%	4.9	4,150	11.10%	4.8	26,198	12.50%	4.6	505,439	9.30%	4.8
Miscellaneous Repair Services	4	3.0%	3.5	71	2.8%	2.9	855	2.30%	3.6	4,860	2.30%	3.6	145,089	2.70%	3.5
Motion Pictures	0	0.0%	N/A	46	1.8%	5.2	427	1.10%	7.4	2,086	1.00%	6.7	62,712	1.20%	7
Museums & Zoos	0	0.0%	N/A	3	0.1%	1.0	71	0.20%	16.8	463	0.20%	12.9	12,310	0.20%	11
Other Business Services	4	3.0%	3.3	248	9.8%	4.0	3,313	8.80%	8.8	15,250	7.30%	9	423,430	7.80%	8.4
Other Other Education & Library Services	3	2.3%	3.3	37	1.5%	4.0	410	1.10%	8.8	2,717	1.30%	9	70,100	1.30%	8.4
Other Personal Service	6	4.5%	2.7	91	3.6%	3.6	1,215	3.20%	4	7,799	3.70%	4.1	192,432	3.50%	4
Primary & Secondary Education	6	4.5%	46.0	101	4.0%	36.4	1,275	3.40%	37.7	6,752	3.20%	42.9	149,328	2.70%	47.9
Professional Services	6	4.5%	3.3	248	9.8%	5.9	3,415	9.10%	9.7	16,039	7.70%	8.9	480,032	8.80%	8.3
Social Services	1	0.8%	1.0	81	3.2%	12.0	1,473	3.90%	19.9	9,407	4.50%	17.6	249,136	4.60%	13.3
Total Services (SIC 70-89)	132	100.0%	5.3	2,534	100.0%	8.1	37,472	100.00%	10.7	209,531	100.00%	10.6	5,433,821	100.00%	9.9

GOSHEN TOWNSHIP, OHIO VEHICLE OWNERSHIP													
	GOSHEN TWP		CHANGE	GOSHEN TWP		CHANGE	GOSHEN TWP		CHANGE	GOSHEN TWP		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	100	2.3%	N/A	172	3.5%	72	187	3.2%	15	191	2.9%	4	91
1 Vehicle Available	950	21.6%	N/A	1,065	21.9%	115	1,199	20.7%	134	1,317	20.1%	118	367
2+ Vehicles Available	3,359	76.2%	N/A	3,633	74.6%	274	4,398	76.0%	765	5,037	77.0%	639	1,678
Average Vehicles Per Household	2.1		N/A	2.1		0.0	2.2		0.1	2.5		0.3	0.4
Total Vehicles Available	9,013		N/A	33,524		24,511	12,782		(20,742)	27,485		14,703	18,472

CLERMONT COUNTY, OHIO VEHICLE OWNERSHIP													
	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	CLERMONT COUNTY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	2,559	4.5%	N/A	3,256	4.9%	697	3,333	4.5%	77	3,341	4.2%	8	782
1 Vehicle Available	14,068	24.6%	N/A	17,097	25.9%	3,029	18,266	24.7%	1,169	19,361	24.1%	1,095	5,293
2+ Vehicles Available	40,470	70.9%	N/A	45,660	69.2%	5,190	52,228	70.7%	6,568	57,603	71.7%	5,375	17,133
Average Vehicles Per Household	2.0		N/A	1.9		(0.1)	2.1		0.2	2.3		0.2	0.3
Total Vehicles Available	105,152		N/A	132,216		27,064	151,833		19,617	168,352		16,519	63,200

CINCINNATI MSA VEHICLE OWNERSHIP													
	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	78,949	10.70%	N/A	74,321	9.50%	(4,628)	59,487	7.40%	(14,834)	49,643	5.90%	(9,844)	(29,306)
1 Vehicle Available	216,625	29.40%	N/A	250,897	32.20%	34,272	257,570	31.80%	6,673	261,573	31.30%	4,003	44,948
2+ Vehicles Available	441,994	59.90%	N/A	454,008	58.30%	12,014	492,373	60.80%	38,365	524,372	62.80%	31,999	82,378
Average Vehicles Per Household	1.7		N/A	1.6		(0.1)	1.9		0.3	2.1		0.2	0.4
Total Vehicles Available	1,182,495		N/A	1,368,466		185,971	1,560,529		192,063	1,710,120		149,591	527,625

STATE OF OHIO VEHICLE OWNERSHIP													
	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	STATE OF OHIO		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	414,878	9.5%	N/A	380,186	8.6%	(34,692)	315,926	7.0%	(64,260)	272,395	5.9%	(43,531)	(142,483)
1 Vehicle Available	1,349,696	30.9%	N/A	1,487,627	33.5%	137,931	1,486,919	32.7%	(708)	1,483,283	32.1%	(3,636)	133,587
2+ Vehicles Available	2,597,894	59.6%	N/A	2,577,960	58.0%	(19,934)	2,744,325	60.4%	166,365	2,872,610	62.1%	128,285	274,716
Average Vehicles Per Household	1.7		N/A	1.6		(0.1)	1.9		0.3	2.0		0.1	0.3
Total Vehicles Available	7,034,587		N/A	7,809,499		774,912	8,544,222		734,723	9,089,227		545,005	2,054,640

UNITED STATES VEHICLE OWNERSHIP													
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES	CHANGE	TOTAL	
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	10,575,347	10.70%	N/A	10,860,484	10.30%	285,137	9,095,393	8.10%	(1,765,091)	7,996,869	6.80%	(1,098,524)	(2,578,478)
1 Vehicle Available	30,985,916	31.40%	N/A	36,124,586	34.30%	5,138,670	36,592,167	32.70%	467,581	36,939,780	31.60%	347,613	5,953,864
2+ Vehicles Available	57,096,281	57.90%	N/A	58,494,726	55.50%	1,398,445	66,138,818	59.10%	7,644,092	72,097,028	61.60%	5,958,210	15,000,747
Average Vehicles Per Household	1.7		N/A	1.5		(0.2)	1.9		0.4	2.1		0.2	0.4
Total Vehicles Available	153,810,158		N/A	178,343,445		24,533,287	207,444,590		29,101,145	229,528,428		22,083,838	75,718,270

2000 CENSUS CHARACTERISTICS OF HOUSING COMPARISON REPORT										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Housing Characteristics										
Total Housing Units	5,104		69,226		820,756		4,783,051		115,904,641	
Units in Structure										
1, detached	3,379	66.2%	46,701	67.5%	514,330	62.7%	3,221,505	67.4%	69,865,957	60.3%
1, attached	38	0.7%	2,449	3.5%	30,061	3.7%	183,922	3.8%	6,447,453	5.6%
2	59	1.2%	742	1.1%	40,738	5.0%	247,134	5.2%	4,995,350	4.3%
3 or 4	41	0.8%	1,417	2.0%	49,350	6.0%	228,116	4.8%	5,494,280	4.7%
5 to 9	116	2.3%	3,433	5.0%	49,231	6.0%	231,088	4.8%	5,414,988	4.7%
10 to 19	55	1.1%	5,684	8.2%	58,769	7.2%	187,060	3.9%	4,636,717	4.0%
20 to 49	15	0.3%	1,258	1.8%	20,886	2.5%	103,304	2.2%	3,873,383	3.3%
50 or more	16	0.3%	1,407	2.0%	25,689	3.1%	157,514	3.3%	6,134,675	5.3%
Mobile home	1,380	27.0%	6,110	8.8%	31,424	3.8%	220,213	4.6%	8,779,228	7.6%
Boat, RV, van, etc.	5	0.1%	25	0.0%	278	0.0%	3,195	0.1%	262,610	0.2%
Rooms										
1 room	3	0.1%	497	0.7%	9,568	1.2%	43,434	0.9%	2,551,061	2.2%
2 rooms	39	0.8%	1,202	1.7%	24,451	3.0%	114,516	2.4%	5,578,182	4.8%
3 rooms	131	2.6%	4,188	6.0%	73,795	9.0%	333,851	7.0%	11,405,588	9.8%
4 rooms	591	11.6%	8,986	13.0%	120,369	14.7%	656,860	13.7%	18,514,383	16.0%
5 rooms	1,551	30.4%	14,350	20.7%	162,980	19.9%	1,017,598	21.3%	24,214,071	20.9%
6 rooms	1,245	24.4%	13,706	19.8%	151,373	18.4%	1,003,215	21.0%	21,385,794	18.5%
7 or more rooms	1,544	30.3%	26,297	38.0%	278,220	33.9%	1,613,577	33.7%	32,255,562	27.8%
Median			5.9		5.6		5.7		5.3	
Year Structure Built										
Built 1999 to March 2000	109	2.1%	1,967	2.8%	18,837	2.3%	84,481	1.8%	2,755,075	2.4%
Built 1995 to 1998	690	13.5%	7,630	11.0%	58,787	7.2%	275,361	5.8%	8,478,975	7.3%
Built 1990 to 1994	611	12.0%	7,959	11.5%	62,743	7.6%	274,662	5.7%	8,467,008	7.3%
Built 1980 to 1989	918	18.0%	12,482	18.0%	96,065	11.7%	455,996	9.5%	18,326,847	15.8%
Built 1970 to 1979	1,050	20.6%	15,211	22.0%	126,717	15.4%	757,116	15.8%	21,438,863	18.5%
Built 1960 to 1969	576	11.3%	7,069	10.2%	111,511	13.6%	684,305	14.3%	15,911,903	13.7%
Built 1950 to 1959	629	12.3%	8,101	11.7%	118,041	14.4%	748,799	15.7%	14,710,149	12.7%
Built 1940 to 1949	233	4.6%	3,050	4.4%	66,382	8.1%	426,526	8.9%	8,435,768	7.3%
Built 1939 or earlier	288	5.6%	5,757	8.3%	161,973	19.7%	1,075,805	22.5%	17,380,053	15.0%
Median			1977		1966		1962		1971	
Bedrooms										
No bedroom	3	0.1%	590	0.9%	12,225	1.5%	56,852	1.2%	3,422,876	3.0%
1 bedroom	164	3.2%	6,184	8.9%	111,814	13.6%	498,825	10.4%	15,509,740	13.4%
2 bedrooms	1,100	21.6%	16,607	24.0%	224,682	27.4%	1,303,532	27.3%	32,906,513	28.4%
3 bedrooms	3,166	62.0%	30,924	44.7%	304,025	37.0%	2,041,369	42.7%	44,469,684	38.4%
4 bedrooms	571	11.2%	13,394	19.3%	146,145	17.8%	755,232	15.8%	16,011,823	13.8%
5 or more bedrooms	100	2.0%	1,527	2.2%	21,865	2.7%	127,241	2.7%	3,584,005	3.1%
Selected Characteristics										
Lacking complete plumbing facilities	28	0.5%	279	0.4%	4,753	0.6%	34,878	0.7%	1,335,167	1.2%
lacking complete kitchen facilities	18	0.4%	582	0.8%	6,478	0.8%	46,847	1.0%	1,515,854	1.3%

2000 CENSUS HOUSING VALUES COMPARISON REPORT										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Housing Units	5,104		69,226		833,067		4,783,051		115,904,641	
Owner-Occupied	4,245	83.2%	49,340	71.3%	523,999	62.90%	3,070,719	64.20%	69,774,594	60.20%
Renter-Occupied	625	12.2%	16,675	24.1%	254,919	30.60%	1,372,736	28.70%	35,698,629	30.80%
Vacant	234	4.6%	3,214	4.6%	54,149	6.50%	339,597	7.10%	10,431,418	9.00%
Vacant Housing Units										
For Migrant Workers	1	0.4%	1	0.0%	108	0.20%	340	0.10%	20,863	0.20%
For Rent	76	32.5%	1,259	39.2%	23,068	42.60%	125,990	37.10%	2,618,286	25.10%
For Sale Only	59	25.2%	637	19.8%	8,177	15.10%	48,902	14.40%	1,210,044	11.60%
For Seasonal, Recreation or Occasional	20	8.5%	307	9.6%	4,603	8.50%	47,544	14.00%	3,577,976	34.30%
Other	66	28.2%	743	23.1%	12,996	24.00%	83,541	24.60%	2,305,343	22.10%
Rented or Sold, Not Occupied	12	5.1%	266	8.3%	5,198	9.60%	33,280	9.80%	698,905	6.70%
Year Moved In										
1969 or earlier	356	7.3%	5,175	7.8%	77,113	9.90%	555,432	12.50%	10,230,903	9.70%
1970 to 1979	599	12.3%	6,518	9.9%	73,218	9.40%	493,223	11.10%	10,441,849	9.90%
1980 to 1989	956	19.6%	10,326	15.6%	116,838	15.00%	684,292	15.40%	16,453,823	15.60%
1990 to 1994	771	15.8%	11,312	17.1%	126,964	16.30%	710,953	16.00%	16,981,189	16.10%
1995 to 1998	1,532	31.5%	20,148	30.5%	228,223	29.30%	1,208,620	27.20%	30,481,762	28.90%
1999 to March 2000	656	13.5%	12,540	19.0%	156,562	20.10%	795,378	17.90%	20,989,171	19.90%
Housing Value: Owner Occupied										
\$ 0 to \$10,000	294	6.9%	1,140	2.3%	6,288	1.20%	46,061	1.50%	1,186,168	1.70%
\$ 10,000 to \$14,999	199	4.7%	884	1.8%	3,668	0.70%	30,707	1.00%	907,070	1.30%
\$ 15,000 to \$19,999	264	6.2%	667	1.4%	3,144	0.60%	30,707	1.00%	907,070	1.30%
\$ 20,000 to \$24,999	177	4.2%	528	1.1%	3,144	0.60%	30,707	1.00%	976,844	1.40%
\$ 25,000 to \$29,999	152	3.6%	341	0.7%	3,144	0.60%	33,778	1.10%	1,046,619	1.50%
\$ 30,000 to \$34,999	46	1.1%	326	0.7%	4,192	0.80%	42,990	1.40%	1,255,943	1.80%
\$ 35,000 to \$39,999	37	0.9%	326	0.7%	4,716	0.90%	49,131	1.60%	1,395,492	2.00%
\$ 40,000 to \$49,999	44	1.0%	647	1.3%	11,528	2.20%	113,617	3.70%	2,790,984	4.00%
\$ 50,000 to \$59,999	93	2.2%	1,125	2.3%	17,816	3.40%	153,536	5.00%	3,349,181	4.80%
\$ 60,000 to \$69,999	140	3.3%	1,890	3.8%	27,248	5.20%	205,738	6.70%	3,907,377	5.60%
\$ 70,000 to \$79,999	364	8.6%	2,719	5.5%	36,680	7.00%	242,587	7.90%	4,256,250	6.10%
\$ 80,000 to \$89,999	389	9.2%	4,115	8.3%	47,160	9.00%	285,577	9.30%	4,814,447	6.90%
\$ 90,000 to \$99,999	440	10.4%	4,599	9.3%	51,876	9.90%	267,153	8.70%	4,465,574	6.40%
\$ 100,000 to \$114,999	600	14.1%	8,102	16.4%	83,840	16.00%	448,325	14.60%	8,024,078	11.50%
\$ 115,000 to \$149,999	373	8.8%	6,523	13.2%	64,452	12.30%	359,274	11.70%	7,186,783	10.30%
\$ 150,000 to \$174,999	308	7.3%	4,599	9.3%	44,540	8.50%	230,304	7.50%	5,442,418	7.80%
\$ 175,000 to \$199,999	109	2.6%	3,341	6.8%	30,916	5.90%	147,394	4.80%	3,907,377	5.60%
\$ 200,000 to \$249,999	71	1.7%	3,311	6.7%	33,012	6.30%	153,536	5.00%	4,744,672	6.80%
\$ 250,000 to \$299,999	32	0.8%	1,683	3.4%	18,340	3.50%	85,980	2.80%	3,070,082	4.40%
\$ 300,000 to \$399,999	68	1.6%	1,565	3.2%	15,196	2.90%	64,485	2.10%	2,930,533	4.20%
\$ 400,000 to \$499,999	29	0.7%	479	1.0%	5,764	1.10%	24,566	0.80%	1,395,492	2.00%
\$ 500,000 to \$749,999	0	0.0%	267	0.5%	4,716	0.90%	18,424	0.60%	1,186,168	1.70%
\$ 750,000 to \$999,999	0	0.0%	79	0.2%	1,572	0.30%	6,141	0.20%	418,648	0.60%
\$1,000,000 or more	16	0.4%	99	0.2%	1,572	0.30%	6,141	0.20%	418,648	0.60%
Median Housing Value	\$100,761		\$117,991		\$112,158		\$102,602		\$115,194	

2000 CENSUS HOUSING VALUES COMPARISON REPORT										
	GOSHEN TOWNSHIP		CLERMONT COUNTY		CINCINNATI MSA		STATE OF OHIO		UNITED STATES	
Year Structure Built										
Built 1939 or earlier	287	5.6%	5,757	8.3%	164,947	19.80%	1,076,186	22.50%	17,385,696	15.00%
Built 1940 to 1949	233	4.6%	3,051	4.4%	66,645	8.00%	425,692	8.90%	8,461,039	7.30%
Built 1950 to 1959	620	12.1%	8,093	11.7%	119,129	14.30%	750,939	15.70%	14,719,889	12.70%
Built 1960 to 1969	574	11.2%	7,068	10.2%	112,464	13.50%	683,976	14.30%	15,878,936	13.70%
Built 1970 to 1979	1,045	20.5%	15,207	22.0%	129,125	15.50%	755,722	15.80%	21,442,359	18.50%
Built 1980 to 1989	926	18.1%	12,491	18.0%	97,469	11.70%	454,390	9.50%	18,312,933	15.80%
Built 1990 to 1994	615	12.1%	7,964	11.5%	64,146	7.70%	272,634	5.70%	8,461,039	7.30%
Built 1995 to 1998	695	13.6%	7,636	11.0%	59,981	7.20%	277,417	5.80%	8,461,039	7.30%
Built 1999 to March 2000	109	2.1%	1,968	2.8%	19,161	2.30%	86,095	1.80%	2,781,711	2.40%
Units in Structure										
1 - Attached Unit	39	0.8%	2,451	3.5%	29,990	3.60%	181,756	3.80%	6,490,660	5.60%
1 - Detached Unit	3,357	65.8%	46,698	67.5%	523,166	62.80%	3,223,776	67.40%	69,890,499	60.30%
2 Units	59	1.2%	743	1.1%	40,820	4.90%	248,719	5.20%	4,983,900	4.30%
3 - 4 Units	42	0.8%	1,419	2.0%	49,151	5.90%	229,586	4.80%	5,447,518	4.70%
5 - 9 Units	119	2.3%	3,435	5.0%	49,151	5.90%	229,586	4.80%	5,447,518	4.70%
10 - 19 Units	56	1.1%	5,686	8.2%	59,148	7.10%	186,539	3.90%	4,636,186	4.00%
20 - 49 Units	15	0.3%	1,259	1.8%	20,827	2.50%	105,227	2.20%	3,824,853	3.30%
50 or more Units	16	0.3%	1,408	2.0%	25,825	3.10%	157,841	3.30%	6,142,946	5.30%
Boat, RV, Van, etc	5	0.1%	26	0.0%	0	0.00%	4,783	0.10%	231,809	0.20%
Mobile Home/Trailer	1,396	27.4%	6,111	8.8%	34,156	4.10%	220,020	4.60%	8,808,753	7.60%
Rent: Cash Rent										
\$ 0 to \$100	0	0.0%	402	2.4%	7,902	3.10%	43,928	3.20%	856,767	2.40%
\$ 100 to \$149	18	2.9%	486	2.9%	8,412	3.30%	45,300	3.30%	963,863	2.70%
\$ 150 to \$199	15	2.4%	321	1.9%	6,373	2.50%	42,555	3.10%	1,070,959	3.00%
\$ 200 to \$249	17	2.7%	456	2.7%	8,922	3.50%	59,028	4.30%	1,249,452	3.50%
\$ 250 to \$299	7	1.1%	407	2.4%	13,256	5.20%	83,737	6.10%	1,606,438	4.50%
\$ 300 to \$349	7	1.1%	830	5.0%	24,472	9.60%	134,528	9.80%	2,177,616	6.10%
\$ 350 to \$399	94	15.0%	1,643	9.9%	30,335	11.90%	168,846	12.30%	2,534,603	7.10%
\$ 400 to \$449	108	17.3%	2,445	14.7%	29,825	11.70%	161,983	11.80%	2,748,794	7.70%
\$ 450 to \$499	32	5.1%	2,076	12.5%	26,512	10.40%	140,019	10.20%	2,713,096	7.60%
\$ 500 to \$549	55	8.8%	1,911	11.5%	21,923	8.60%	111,192	8.10%	2,713,096	7.60%
\$ 550 to \$599	127	20.3%	1,549	9.3%	17,334	6.80%	83,737	6.10%	2,356,110	6.60%
\$ 600 to \$649	54	8.6%	1,066	6.4%	13,511	5.30%	68,637	5.00%	2,284,712	6.40%
\$ 650 to \$699	26	4.2%	1,085	6.5%	9,942	3.90%	46,673	3.40%	1,927,726	5.40%
\$ 700 to \$749	10	1.6%	514	3.1%	6,628	2.60%	30,200	2.20%	1,535,041	4.30%
\$ 750 to \$799	10	1.6%	205	1.2%	5,098	2.00%	20,591	1.50%	1,285,151	3.60%
\$ 800 to \$899	0	0.0%	306	1.8%	5,863	2.30%	24,709	1.80%	1,892,027	5.30%
\$ 900 to \$999	0	0.0%	72	0.4%	2,804	1.10%	13,727	1.00%	1,142,356	3.20%
\$1,000 to \$1,249	0	0.0%	146	0.9%	2,294	0.90%	12,355	0.90%	1,392,247	3.90%
\$1,250 to \$1,499	0	0.0%	29	0.2%	1,530	0.60%	6,864	0.50%	606,877	1.70%
\$1,500 to \$1,999	0	0.0%	38	0.2%	1,530	0.60%	6,864	0.50%	535,479	1.50%
\$2,000 or more	0	0.0%	7	0.0%	1,275	0.50%	4,118	0.30%	285,589	0.80%
No Cash Rent	45	7.2%	680	4.1%	9,177	3.60%	65,891	4.80%	1,856,329	5.20%
Total Rental Units	625		16,674		255,094		1,373,251		35,664,286	
Median Cash Rent		\$486		\$478		\$445		\$430		\$526

CONSUMER EXPENDITURE FORECAST COMPARISON; 2006-2011															
	GOSHEN TOWNSHIP			CLERMONT COUNTY			CINCINNATI MSA			STATE OF OHIO			UNITED STATES		
	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE
Total Households	5,784	6,545	13.2%	73,827	80,305	8.8%	809,430	835,588	3.20%	4,547,170	4,628,288	1.80%	111,826,380	117,033,680	4.70%
Total Average Household Expenditure	\$51,080	\$53,365	4.5%	\$52,982	\$55,698	5.1%	\$51,908	\$54,672	5.30%	\$48,490	\$51,166	5.50%	\$50,898	\$53,772	5.60%
Total Average Retail Expenditure	\$22,441	\$23,411	4.3%	\$23,251	\$24,413	5.0%	\$22,816	\$23,996	5.20%	\$21,366	\$22,506	5.30%	\$22,393	\$23,619	5.50%
Consumer Expenditure Detail															
(Average Household Annual Expenditures)															
Airline Fares	\$375.56	\$397.78	5.9%	\$401.44	\$431.63	7.5%	\$395.85	\$426.07	7.60%	\$363.28	\$391.03	7.60%	\$389.18	\$419.72	7.80%
Alcoholic Beverages	\$607.01	\$638.13	5.1%	\$641.62	\$681.61	6.2%	\$633.47	\$673.91	6.40%	\$586.73	\$624.54	6.40%	\$621.73	\$662.62	6.60%
Alimony & Child Support	\$262.11	\$278.82	6.4%	\$282.43	\$303.46	7.4%	\$279.58	\$300.56	7.50%	\$256.90	\$276.26	7.50%	\$274.40	\$295.26	7.60%
Apparel	\$743.39	\$775.46	4.3%	\$771.65	\$810.88	5.1%	\$757.44	\$797.77	5.30%	\$705.49	\$744.31	5.50%	\$743.65	\$785.98	5.70%
Apparel Services & Accessories	\$81.32	\$86.20	6.0%	\$87.31	\$93.94	7.6%	\$86.07	\$92.72	7.70%	\$78.76	\$84.86	7.70%	\$84.81	\$91.55	7.90%
Audio Equipment	\$90.15	\$93.76	4.0%	\$92.56	\$96.71	4.5%	\$90.60	\$94.88	4.70%	\$85.09	\$89.29	4.90%	\$88.82	\$93.32	5.10%
Babysitting & Elderly Care	\$423.96	\$448.06	5.7%	\$454.06	\$485.04	6.8%	\$445.72	\$476.88	7.00%	\$405.27	\$434.44	7.20%	\$437.82	\$470.73	7.50%
Books	\$62.80	\$65.85	4.9%	\$65.66	\$69.23	5.4%	\$64.51	\$68.14	5.60%	\$60.21	\$63.70	5.80%	\$63.18	\$66.87	5.80%
Books & Supplies	\$162.13	\$174.51	7.6%	\$180.41	\$196.18	8.7%	\$179.25	\$194.65	8.60%	\$161.91	\$175.88	8.60%	\$176.46	\$191.82	8.70%
Boys Apparel	\$44.92	\$46.38	3.2%	\$46.01	\$47.91	4.1%	\$45.09	\$47.15	4.60%	\$41.97	\$43.96	4.70%	\$44.52	\$46.85	5.20%
Cellular Phone Service	\$420.41	\$433.99	3.2%	\$430.59	\$445.91	3.6%	\$423.74	\$440.00	3.80%	\$400.82	\$417.13	4.10%	\$416.08	\$433.26	4.10%
Cigarettes	\$326.31	\$331.70	1.7%	\$322.36	\$327.76	1.7%	\$316.70	\$323.07	2.00%	\$306.62	\$313.69	2.30%	\$312.47	\$319.98	2.40%
Computer Hardware	\$359.71	\$380.63	5.8%	\$379.61	\$403.11	6.2%	\$370.56	\$393.95	6.30%	\$342.13	\$364.80	6.60%	\$361.36	\$385.24	6.60%
Computer Information Services	\$167.64	\$178.09	6.2%	\$180.31	\$191.99	6.5%	\$177.19	\$188.87	6.60%	\$162.90	\$174.05	6.80%	\$172.96	\$184.70	6.80%
Computer Software	\$27.97	\$29.59	5.8%	\$29.52	\$31.34	6.2%	\$28.82	\$30.63	6.30%	\$26.62	\$28.38	6.60%	\$28.11	\$29.97	6.60%
Contributions	\$1,868.50	\$1,985.00	6.2%	\$2,006.53	\$2,170.66	8.2%	\$1,985.98	\$2,149.48	8.20%	\$1,813.22	\$1,960.89	8.10%	\$1,956.64	\$2,122.19	8.50%
Automotive Coolant & Other Fluids	\$8.29	\$8.61	3.9%	\$8.49	\$8.85	4.2%	\$8.28	\$8.65	4.50%	\$7.78	\$8.15	4.80%	\$8.10	\$8.49	4.90%
Cosmetics & Perfume	\$108.34	\$113.08	4.4%	\$112.22	\$117.78	5.0%	\$110.02	\$115.73	5.20%	\$103.00	\$108.53	5.40%	\$107.92	\$113.82	5.50%
Deodorants & Other Personal Care	\$29.91	\$31.24	4.4%	\$31.03	\$32.58	5.0%	\$30.49	\$32.05	5.10%	\$28.56	\$30.08	5.30%	\$29.93	\$31.56	5.40%
Education	\$1,151.23	\$1,238.79	7.6%	\$1,286.40	\$1,398.33	8.7%	\$1,282.28	\$1,391.55	8.50%	\$1,157.10	\$1,256.14	8.60%	\$1,263.13	\$1,371.74	8.60%
Electricity	\$1,375.03	\$1,414.11	2.8%	\$1,398.11	\$1,443.09	3.2%	\$1,375.58	\$1,423.91	3.50%	\$1,307.34	\$1,355.88	3.70%	\$1,353.86	\$1,405.74	3.80%
Entertainment	\$2,954.57	\$3,097.49	4.8%	\$3,068.78	\$3,236.30	5.5%	\$3,000.77	\$3,170.67	5.70%	\$2,793.47	\$2,957.99	5.90%	\$2,938.78	\$3,115.59	6.00%
Fees & Admissions	\$732.25	\$781.76	6.8%	\$788.88	\$851.69	8.0%	\$775.04	\$837.22	8.00%	\$704.20	\$761.91	8.20%	\$759.15	\$822.47	8.30%
Finance Charges Excluding Home & Vehicles	\$572.89	\$595.16	3.9%	\$590.51	\$616.21	4.4%	\$580.17	\$606.34	4.50%	\$545.86	\$571.73	4.70%	\$568.40	\$595.40	4.80%
Floor Coverings	\$74.18	\$80.43	8.4%	\$82.04	\$89.80	9.5%	\$80.38	\$87.90	9.40%	\$72.54	\$79.45	9.50%	\$78.75	\$86.14	9.40%
Food & Beverages	\$8,197.21	\$8,503.92	3.7%	\$8,413.64	\$8,770.07	4.2%	\$8,249.44	\$8,619.40	4.50%	\$7,764.04	\$8,128.45	4.70%	\$8,102.30	\$8,493.65	4.80%
Food At Home	\$4,323.03	\$4,444.25	2.8%	\$4,376.67	\$4,514.19	3.1%	\$4,293.84	\$4,442.01	3.50%	\$4,078.66	\$4,228.99	3.70%	\$4,227.92	\$4,390.78	3.90%
Food Away From Home	\$3,267.17	\$3,421.55	4.7%	\$3,395.35	\$3,574.27	5.3%	\$3,322.13	\$3,503.49	5.50%	\$3,098.65	\$3,274.92	5.70%	\$3,252.65	\$3,440.25	5.80%
Footwear	\$94.49	\$97.26	2.9%	\$96.21	\$99.42	3.3%	\$94.50	\$97.92	3.60%	\$89.60	\$93.05	3.90%	\$93.00	\$96.72	4.00%
Fuel Oil & Other Fuels	\$141.33	\$146.43	3.6%	\$143.68	\$149.28	3.9%	\$140.11	\$145.92	4.10%	\$132.62	\$138.44	4.40%	\$137.37	\$143.56	4.50%
Funeral & Cemetery	\$98.80	\$103.00	4.3%	\$100.85	\$105.67	4.8%	\$98.85	\$103.58	4.80%	\$93.43	\$98.11	5.00%	\$96.95	\$101.86	5.10%
Furniture	\$625.49	\$662.39	5.9%	\$658.18	\$701.57	6.6%	\$640.78	\$684.41	6.80%	\$589.63	\$631.57	7.10%	\$625.23	\$670.02	7.20%
Gasoline & Oil	\$2,458.85	\$2,540.94	3.3%	\$2,481.71	\$2,569.70	3.5%	\$2,407.89	\$2,501.10	3.90%	\$2,275.09	\$2,371.50	4.20%	\$2,354.62	\$2,456.81	4.30%
Gifts	\$1,341.64	\$1,425.94	6.3%	\$1,440.97	\$1,549.71	7.5%	\$1,419.99	\$1,526.53	7.50%	\$1,301.13	\$1,399.38	7.60%	\$1,393.30	\$1,499.94	7.70%
Girls Apparel	\$43.86	\$45.58	3.9%	\$44.90	\$46.86	4.4%	\$43.81	\$45.87	4.70%	\$40.61	\$42.66	5.00%	\$43.00	\$45.35	5.50%
Hair Care	\$59.22	\$61.83	4.4%	\$61.48	\$64.54	5.0%	\$60.41	\$63.53	5.20%	\$56.59	\$59.60	5.30%	\$59.29	\$62.52	5.40%
Hard Surface Flooring	\$26.68	\$28.18	5.6%	\$28.26	\$30.05	6.3%	\$27.69	\$29.47	6.40%	\$25.62	\$27.32	6.60%	\$27.12	\$28.93	6.70%
Health Care	\$3,289.11	\$3,398.94	3.3%	\$3,348.68	\$3,475.01	3.8%	\$3,288.92	\$3,419.12	4.00%	\$3,127.87	\$3,257.32	4.10%	\$3,234.30	\$3,370.56	4.20%
Health Care Insurance	\$1,589.61	\$1,642.79	3.3%	\$1,618.65	\$1,679.69	3.8%	\$1,589.37	\$1,652.03	3.90%	\$1,511.54	\$1,573.90	4.10%	\$1,562.93	\$1,628.48	4.20%
Health Care Services	\$789.51	\$815.02	3.2%	\$805.79	\$835.33	3.7%	\$793.41	\$824.22	3.90%	\$753.04	\$783.59	4.10%	\$780.72	\$813.28	4.20%
Health Care Supplies & Equipment	\$909.99	\$941.14	3.4%	\$924.24	\$959.99	3.9%	\$906.14	\$942.88	4.10%	\$863.29	\$899.83	4.20%	\$890.65	\$928.81	4.30%
Household Services	\$330.54	\$351.08	6.2%	\$352.22	\$378.04	7.3%	\$345.17	\$371.00	7.50%	\$316.98	\$340.98	7.60%	\$337.98	\$364.00	7.70%
Household Supplies	\$813.04	\$862.08	6.0%	\$863.12	\$925.28	7.2%	\$845.13	\$906.96	7.30%	\$774.64	\$832.47	7.50%	\$828.75	\$892.05	7.60%

Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure

CONSUMER EXPENDITURE FORECAST COMPARISON: 2006-2011															
Consumer Expenditure Detail (Average Household Annual Expenditures)	GOSHEN TOWNSHIP			CLERMONT COUNTY			CINCINNATI MSA			STATE OF OHIO			UNITED STATES		
	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE
	Household Textiles	\$163.89	\$172.68	5.4%	\$170.81	\$180.25	5.5%	\$167.09	\$176.60	5.7%	\$155.86	\$165.17	6.0%	\$163.29	\$172.96
Housewares & Small Appliances	\$1,150.07	\$1,217.57	5.9%	\$1,216.70	\$1,292.49	6.2%	\$1,188.45	\$1,263.96	6.4%	\$1,096.55	\$1,169.63	6.7%	\$1,159.05	\$1,236.06	6.6%
Indoor Plants & Fresh Flowers	\$72.03	\$76.30	5.9%	\$77.26	\$82.06	6.2%	\$75.51	\$80.37	6.4%	\$69.26	\$73.97	6.8%	\$73.56	\$78.52	6.7%
Infants Apparel	\$29.98	\$31.24	4.2%	\$30.71	\$32.10	4.5%	\$29.97	\$31.40	4.8%	\$27.86	\$29.29	5.1%	\$29.38	\$30.96	5.4%
Jewelry	\$32.78	\$34.76	6.0%	\$35.07	\$37.75	7.6%	\$34.46	\$37.14	7.8%	\$31.54	\$34.01	7.8%	\$33.93	\$36.66	8.1%
Legal & Accounting	\$107.80	\$112.12	4.0%	\$110.52	\$115.50	4.5%	\$108.42	\$113.42	4.6%	\$102.25	\$107.19	4.8%	\$106.29	\$111.46	4.9%
Magazines	\$35.17	\$36.87	4.8%	\$36.78	\$38.77	5.4%	\$36.14	\$38.16	5.6%	\$33.73	\$35.67	5.8%	\$35.39	\$37.45	5.8%
Major Appliances	\$270.65	\$283.47	4.7%	\$279.14	\$294.73	5.6%	\$272.30	\$288.15	5.8%	\$254.03	\$269.28	6.0%	\$267.03	\$283.56	6.2%
Mass Transit	\$100.86	\$106.74	5.8%	\$107.67	\$115.66	7.4%	\$106.11	\$114.14	7.6%	\$97.38	\$104.77	7.6%	\$104.27	\$112.39	7.8%
Men's Apparel	\$221.83	\$231.89	4.5%	\$230.54	\$242.56	5.2%	\$226.02	\$238.31	5.4%	\$210.15	\$222.06	5.7%	\$221.23	\$234.03	5.8%
Mortgage Interest	\$4,076.92	\$4,313.67	5.8%	\$4,304.80	\$4,580.19	6.4%	\$4,190.37	\$4,467.42	6.6%	\$3,830.89	\$4,099.63	7.0%	\$4,083.19	\$4,371.09	7.1%
Natural Gas	\$523.31	\$541.29	3.4%	\$536.50	\$557.92	4.0%	\$527.99	\$550.24	4.2%	\$498.93	\$520.69	4.4%	\$519.72	\$543.16	4.5%
New Car Purchased	\$1,239.63	\$1,313.81	6.0%	\$1,305.29	\$1,382.89	5.9%	\$1,265.59	\$1,343.85	6.2%	\$1,167.80	\$1,245.13	6.6%	\$1,228.12	\$1,307.76	6.5%
New Truck Purchased	\$1,472.90	\$1,560.57	6.0%	\$1,549.65	\$1,641.39	5.9%	\$1,500.40	\$1,593.05	6.2%	\$1,383.32	\$1,475.14	6.6%	\$1,455.29	\$1,549.86	6.5%
New Vehicle Purchase	\$2,712.53	\$2,874.38	6.0%	\$2,854.94	\$3,024.28	5.9%	\$2,765.99	\$2,936.90	6.2%	\$2,551.12	\$2,720.27	6.6%	\$2,683.41	\$2,857.62	6.5%
Newspapers	\$73.49	\$77.09	4.9%	\$76.80	\$81.02	5.5%	\$75.50	\$79.76	5.6%	\$70.52	\$74.61	5.8%	\$73.98	\$78.31	5.9%
Oral Hygiene Products	\$27.50	\$28.71	4.4%	\$28.53	\$29.95	5.0%	\$27.99	\$29.43	5.2%	\$26.19	\$27.60	5.4%	\$27.46	\$28.96	5.5%
Other Lodging	\$548.56	\$592.66	8.0%	\$616.85	\$675.15	9.5%	\$612.01	\$669.22	9.3%	\$547.02	\$598.95	9.5%	\$600.78	\$657.61	9.5%
Other Miscellaneous Expenses	\$110.17	\$114.49	3.9%	\$113.56	\$118.54	4.4%	\$111.69	\$116.75	4.5%	\$105.16	\$110.15	4.7%	\$109.47	\$114.67	4.8%
Other Repairs & Maint	\$151.68	\$160.16	5.6%	\$160.80	\$170.94	6.3%	\$157.74	\$167.88	6.4%	\$146.07	\$155.71	6.6%	\$154.48	\$164.72	6.6%
Other Tobacco Products	\$36.32	\$36.90	1.6%	\$35.88	\$36.47	1.6%	\$35.26	\$35.95	2.0%	\$34.13	\$34.90	2.3%	\$34.80	\$35.82	2.4%
Other Transportation Costs	\$595.54	\$626.53	5.2%	\$624.68	\$663.23	6.2%	\$611.06	\$650.14	6.4%	\$564.27	\$601.42	6.6%	\$597.95	\$638.39	6.8%
Other Utilities	\$435.73	\$450.70	3.4%	\$444.30	\$461.34	3.8%	\$435.62	\$453.49	4.1%	\$411.29	\$429.15	4.3%	\$427.80	\$446.91	4.5%
Paint & Wallpaper	\$67.24	\$70.89	5.4%	\$71.14	\$75.50	6.1%	\$69.83	\$74.20	6.3%	\$64.79	\$68.95	6.4%	\$68.42	\$72.84	6.5%
Personal Care Products	\$178.55	\$186.38	4.4%	\$185.05	\$194.24	5.0%	\$181.51	\$190.90	5.2%	\$169.92	\$179.04	5.4%	\$178.06	\$187.79	5.5%
Personal Care Services	\$512.14	\$534.29	4.3%	\$531.12	\$557.16	4.9%	\$520.81	\$547.57	5.1%	\$487.22	\$513.22	5.3%	\$510.80	\$538.55	5.4%
Personal Insurance	\$523.03	\$554.69	6.1%	\$557.68	\$599.11	7.4%	\$547.69	\$588.74	7.5%	\$501.19	\$539.18	7.6%	\$537.77	\$579.81	7.8%
Pet Supplies & Svcs	\$290.75	\$303.31	4.3%	\$298.68	\$312.51	4.6%	\$291.63	\$305.93	4.9%	\$273.45	\$287.69	5.2%	\$285.45	\$300.52	5.3%
Photographic Equip & Supplies	\$130.71	\$136.43	4.4%	\$134.31	\$140.57	4.7%	\$131.00	\$137.40	4.9%	\$122.93	\$129.32	5.2%	\$128.24	\$134.94	5.2%
Plumbing & Heating	\$61.30	\$64.76	5.6%	\$64.42	\$68.54	6.4%	\$62.72	\$66.84	6.6%	\$58.09	\$62.02	6.8%	\$61.30	\$65.50	6.9%
Property Taxes	\$1,765.05	\$1,872.90	6.1%	\$1,858.12	\$1,989.18	7.1%	\$1,805.06	\$1,934.83	7.2%	\$1,663.72	\$1,785.80	7.3%	\$1,766.68	\$1,900.52	7.6%
Public Transportation	\$582.97	\$617.49	5.9%	\$623.14	\$670.03	7.5%	\$614.71	\$661.62	7.6%	\$564.25	\$607.31	7.6%	\$604.43	\$651.80	7.8%
Records/Tapes/CD Purchases	\$143.00	\$148.68	0.0%	\$147.43	\$153.97	0.0%	\$144.85	\$151.59	0.0%	\$136.09	\$142.70	0.0%	\$142.11	\$149.18	0.0%
Recreational Equip & Supplies	\$1,190.51	\$1,243.11	4.4%	\$1,217.59	\$1,275.31	4.7%	\$1,183.36	\$1,242.47	5.0%	\$1,109.99	\$1,169.07	5.3%	\$1,157.30	\$1,219.75	5.4%
Rental Costs	\$2,397.05	\$2,410.59	0.6%	\$2,355.94	\$2,379.15	1.0%	\$2,352.00	\$2,381.30	1.2%	\$2,316.95	\$2,348.17	1.3%	\$2,342.21	\$2,377.03	1.5%
Roofing & Siding	\$83.28	\$87.86	5.5%	\$87.66	\$93.13	6.2%	\$85.72	\$91.21	6.4%	\$79.50	\$84.73	6.6%	\$83.89	\$89.46	6.6%
Satellite Dishes	\$11.27	\$11.72	4.0%	\$11.57	\$12.09	4.5%	\$11.36	\$11.90	4.8%	\$10.69	\$11.22	5.0%	\$11.15	\$11.71	5.1%
Shaving Needs	\$12.79	\$13.35	4.4%	\$13.27	\$13.93	5.0%	\$13.01	\$13.68	5.2%	\$12.17	\$12.83	5.4%	\$12.76	\$13.46	5.5%
Shelter	\$10,142.61	\$10,619.34	4.7%	\$10,570.34	\$11,147.22	5.5%	\$10,366.01	\$10,948.09	5.6%	\$9,662.23	\$10,220.80	5.8%	\$10,170.65	\$10,774.06	5.9%
Telephone Service Excluding Cell Service	\$831.79	\$858.94	3.3%	\$849.85	\$880.44	3.6%	\$834.76	\$867.22	3.9%	\$789.90	\$822.43	4.1%	\$819.41	\$853.78	4.2%
Televisions	\$131.65	\$136.83	3.9%	\$135.09	\$141.06	4.4%	\$132.20	\$138.40	4.7%	\$124.22	\$130.33	4.9%	\$129.56	\$136.10	5.1%
Transportation	\$10,811.33	\$11,264.52	4.2%	\$11,081.61	\$11,582.06	4.5%	\$10,774.68	\$11,292.71	4.8%	\$10,095.94	\$10,614.93	5.1%	\$10,520.10	\$11,067.43	5.2%
Tuition	\$989.09	\$1,064.28	7.6%	\$1,105.99	\$1,202.15	8.7%	\$1,103.03	\$1,196.90	8.5%	\$995.19	\$1,080.26	8.5%	\$1,086.67	\$1,179.93	8.6%
Used Car Purchase	\$962.36	\$983.81	2.2%	\$953.19	\$978.66	2.7%	\$926.82	\$955.89	3.1%	\$886.08	\$916.59	3.4%	\$908.75	\$941.81	3.6%
Used Truck Purchase	\$843.95	\$862.20	2.2%	\$833.74	\$855.53	2.6%	\$808.44	\$833.40	3.1%	\$772.33	\$798.85	3.4%	\$792.02	\$820.81	3.6%
Used Vehicle Purchase	\$1,806.30	\$1,846.01	2.2%	\$1,786.93	\$1,834.19	2.6%	\$1,735.26	\$1,789.29	3.1%	\$1,658.41	\$1,715.44	3.4%	\$1,700.77	\$1,762.62	3.6%
VCRs & Related Equipment	\$54.06	\$56.19	3.9%	\$55.66	\$58.11	4.4%	\$54.60	\$57.14	4.7%	\$51.28	\$53.78	4.9%	\$53.53	\$56.21	5.0%
Vehicle Insurance	\$1,229.46	\$1,275.76	3.8%	\$1,251.82	\$1,301.64	4.0%	\$1,220.41	\$1,271.36	4.2%	\$1,150.48	\$1,202.31	4.5%	\$1,193.81	\$1,248.22	4.6%
Vehicle Repair	\$826.39	\$859.20	4.0%	\$847.16	\$883.32	4.3%	\$827.73	\$865.14	4.5%	\$777.65	\$815.10	4.8%	\$809.97	\$849.60	4.9%
Vehicle Repair & Maintenance	\$834.68	\$867.81	4.0%	\$855.65	\$892.17	4.3%	\$836.01	\$873.79	4.5%	\$785.43	\$823.25	4.8%	\$818.07	\$858.09	4.9%
Video & Audio Equipment	\$1,031.81	\$1,072.62	4.0%	\$1,062.31	\$1,109.30	4.4%	\$1,042.38	\$1,090.98	4.7%	\$979.28	\$1,027.01	4.9%	\$1,022.33	\$1,073.37	5.0%
Video Game Hardware & Software	\$33.44	\$34.78	4.0%	\$34.45	\$36.00	4.5%	\$33.85	\$35.43	4.7%	\$31.84	\$33.39	4.9%	\$33.23	\$34.89	5.0%
Watches	\$6.01	\$6.37	6.1%	\$6.45	\$6.95	7.8%	\$6.37	\$6.86	7.7%	\$5.83	\$6.28	7.7%	\$6.28	\$6.77	7.9%
Women's Apparel	\$226.98	\$236.92	4.4%	\$235.97	\$248.09	5.1%	\$231.98	\$244.40	5.4%	\$216.54	\$228.43	5.5%	\$227.70	\$240.52	5.6%

Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY												
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen Township		State Route 28 and Goshen Road						State of Ohio		United States	
	#	%	5-Minutes		10-Minutes		15-Minutes		#	%	#	%
Business Summary Major Industry: Retail Trade Employees	#	%	#	%	#	%	#	%	#	%	#	%
Auto Dealers and Gas Stations	42	14.19%	55	14.90%	272	12.87%	603	9.80%	124,269	10.89%	2,899,331	11.06%
Bars	18	6.08%	7	1.90%	32	1.51%	46	0.75%	15,808	1.39%	315,420	1.20%
Building Materials Hardware and Garden	24	8.11%	74	20.05%	388	18.35%	714	11.60%	80,571	7.06%	1,694,700	6.47%
Catalog and Direct Sales	0	0.00%	1	0.27%	15	0.71%	32	0.52%	16,125	1.41%	290,437	1.11%
Clothing Stores	2	0.68%	2	0.54%	11	0.52%	61	0.99%	45,216	3.96%	1,093,506	4.17%
Convenience Stores	16	5.41%	11	2.98%	54	2.55%	176	2.86%	14,938	1.31%	454,124	1.73%
Drug Stores	7	2.36%	12	3.25%	67	3.17%	126	2.05%	29,431	2.58%	736,377	2.81%
Electronics and Computer Stores	0	0.00%	2	0.54%	17	0.80%	886	14.39%	26,796	2.35%	827,919	3.16%
Food Markets	38	12.84%	38	10.29%	175	8.28%	712	11.57%	109,796	9.62%	2,441,173	9.31%
Furniture Stores	11	3.72%	11	2.98%	14	0.66%	41	0.67%	14,077	1.23%	463,093	1.77%
General Merchandise Stores	8	2.70%	7	1.90%	106	5.01%	355	5.77%	106,968	9.37%	2,595,845	9.90%
Home Furnishings	8	2.70%	6	1.63%	28	1.32%	81	1.32%	16,940	1.48%	468,083	1.79%
Liquor Stores	1	0.34%	1	0.27%	8	0.38%	19	0.31%	5,872	0.51%	145,089	0.55%
Music Stores	2	0.68%	1	0.27%	2	0.10%	6	0.10%	4,428	0.39%	111,683	0.43%
Other Food Service	16	5.41%	18	4.88%	33	1.56%	167	2.71%	38,636	3.39%	866,828	3.31%
Other Food Stores	17	5.74%	16	4.34%	29	1.37%	126	2.05%	26,648	2.33%	746,933	2.85%
Restaurants	71	23.99%	95	25.74%	791	37.41%	1,606	26.09%	345,983	30.31%	7,308,971	27.89%
Specialty Stores	15	5.07%	12	3.25%	72	3.41%	398	6.47%	118,845	10.41%	2,751,576	10.50%
Total Retail Employees	296	100.00%	369	100.00%	2,114	100.00%	6,155	100.00%	1,141,347	100.00%	26,211,088	100.00%
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen Township		5-Minutes		10-Minutes		15-Minutes		State of Ohio		United States	
Business Summary Major Industry: Retail Trade Establishments	#	%	#	%	#	%	#	%	#	%	#	%
Auto Dealers and Gas Stations	14	20.86%	10	18.83%	33	16.83%	71	14.17%	11,820	13.25%	287,074	11.79%
Bars	5	7.46%	2	3.78%	7	3.57%	10	2.00%	3,056	3.43%	51,084	2.10%
Building Materials Hardware and Garden	5	7.46%	5	9.42%	24	12.24%	54	10.78%	6,020	6.75%	152,020	6.24%
Catalog and Direct Sales	0	0.01%	0	0.02%	1	0.51%	7	1.40%	1,030	1.15%	25,862	1.06%
Clothing Stores	1	1.50%	1	1.90%	7	3.57%	16	3.19%	4,948	5.55%	168,197	6.91%
Convenience Stores	2	2.99%	2	3.78%	9	4.59%	20	3.99%	2,131	2.39%	75,472	3.10%
Drug Stores	2	2.99%	2	3.78%	8	4.08%	17	3.39%	1,757	1.97%	48,808	2.00%
Electronics and Computer Stores	0	0.01%	0	0.02%	6	3.06%	27	5.39%	3,335	3.74%	87,619	3.60%
Food Markets	4	5.96%	4	7.52%	8	4.08%	17	3.39%	2,866	3.21%	87,124	3.58%
Furniture Stores	2	2.99%	2	3.78%	4	2.04%	10	2.00%	1,996	2.24%	68,539	2.81%
General Merchandise Stores	2	2.99%	2	3.78%	5	2.55%	15	2.99%	2,758	3.09%	70,381	2.89%
Home Furnishings	3	4.48%	2	3.78%	6	3.06%	15	2.99%	2,685	3.01%	78,857	3.24%
Liquor Stores	1	1.50%	1	1.90%	4	2.04%	9	1.80%	1,145	1.28%	34,868	1.43%
Music Stores	2	2.99%	1	1.90%	2	1.02%	5	1.00%	806	0.90%	23,688	0.97%
Other Food Service	2	2.99%	2	3.78%	5	2.55%	16	3.19%	3,955	4.43%	95,395	3.92%
Other Food Stores	5	7.46%	4	7.54%	9	4.59%	25	4.99%	3,165	3.55%	104,918	4.31%
Restaurants	5	7.46%	5	9.42%	31	15.81%	78	15.57%	16,891	18.94%	449,233	18.45%
Specialty Stores	12	17.88%	8	15.06%	27	13.77%	89	17.76%	18,841	21.12%	525,759	21.59%
Total Retail Businesses	67	100.00%	53	100.00%	196	100.00%	501	100.00%	89,205	100.00%	2,434,898	100.00%

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY												
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen		State Route 28 and Goshen Road						State of Ohio		United States	
	Township		5-Minutes		10-Minutes		15-Minutes					
Business Summary Major Industry: Retail Trade Establishments	#	%	#	%	#	%	#	%	#		#	
Auto Dealers and Gas Stations	3	0.285	5	0.523	8	0.784	8	0.808	11		10	
Bars	4	0.695	3	0.674	5	0.883	5	0.889	5		6	
Building Materials Hardware and Garden	5	0.358	15	1.104	16	1.207	13	0.988	13		11	
Catalog and Direct Sales	0	0.000	101	6.451	15	0.949	5	0.292	16		11	
Clothing Stores	2	0.217	2	0.218	2	0.172	4	0.417	9		7	
Convenience Stores	8	1.136	5	0.781	6	0.855	9	1.255	7		6	
Drug Stores	3	0.208	6	0.357	8	0.499	7	0.442	17		15	
Electronics and Computer Stores	0	0.000	201	25.016	3	0.352	33	4.083	8		9	
Food Markets	10	0.248	10	0.248	22	0.571	42	1.093	38		28	
Furniture Stores	5	0.776	5	0.777	3	0.495	4	0.581	7		7	
General Merchandise Stores	4	0.103	3	0.090	21	0.546	24	0.610	39		37	
Home Furnishings	3	0.421	3	0.474	5	0.739	5	0.855	6		6	
Liquor Stores	1	0.193	1	0.195	2	0.389	2	0.411	5		4	
Music Stores	1	0.181	1	0.182	1	0.182	1	0.218	5		5	
Other Food Service	8	0.815	9	0.917	7	0.674	10	1.068	10		9	
Other Food Stores	3	0.403	4	0.474	3	0.382	5	0.598	8		7	
Restaurants	14	0.692	19	0.926	26	1.245	21	1.005	20		16	
Specialty Stores	1	0.198	1	0.238	3	0.423	4	0.709	6		5	
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen		State Route 28 and Goshen Road						State of Ohio		United States	
Households	#	INDEX	#	INDEX	#	INDEX	#	INDEX	#	#/000	#	#/000
	5,871		3,524		13,001		29,884		4,547,170		111,826,380	
Auto Dealers and Gas Stations	0.002	0.918	0.003	1.093	0.003	0.977	0.002	0.914	0.003	2.599	0.003	2.567
Bars	0.001	1.270	0.001	0.849	0.001	0.802	0.000	0.498	0.001	0.672	0.000	0.457
Building Materials Hardware and Garden	0.001	0.645	0.001	1.074	0.002	1.395	0.002	1.365	0.001	1.324	0.001	1.359
Catalog and Direct Sales	0.000	0.008	0.000	0.013	0.000	0.343	0.000	1.036	0.000	0.227	0.000	0.231
Clothing Stores	0.000	0.158	0.000	0.263	0.001	0.496	0.001	0.492	0.001	1.088	0.002	1.504
Convenience Stores	0.000	0.731	0.001	1.217	0.001	1.479	0.001	1.429	0.000	0.469	0.001	0.675
Drug Stores	0.000	0.886	0.001	1.476	0.001	1.594	0.001	1.473	0.000	0.386	0.000	0.436
Electronics and Computer Stores	0.000	0.002	0.000	0.004	0.000	0.630	0.001	1.232	0.001	0.733	0.001	0.784
Food Markets	0.001	1.081	0.001	1.801	0.001	0.976	0.001	0.903	0.001	0.630	0.001	0.779
Furniture Stores	0.000	0.780	0.001	1.299	0.000	0.703	0.000	0.763	0.000	0.439	0.001	0.613
General Merchandise Stores	0.000	0.564	0.001	0.940	0.000	0.635	0.001	0.828	0.001	0.607	0.001	0.629
Home Furnishings	0.001	0.868	0.001	0.966	0.000	0.783	0.001	0.851	0.001	0.590	0.001	0.705
Liquor Stores	0.000	0.683	0.000	1.138	0.000	1.225	0.000	1.197	0.000	0.252	0.000	0.312
Music Stores	0.000	1.931	0.000	1.617	0.000	0.872	0.000	0.946	0.000	0.177	0.000	0.212
Other Food Service	0.000	0.394	0.001	0.656	0.000	0.443	0.001	0.616	0.001	0.870	0.001	0.853
Other Food Stores	0.001	1.226	0.001	1.635	0.001	0.996	0.001	1.202	0.001	0.696	0.001	0.938
Restaurants	0.001	0.230	0.001	0.383	0.002	0.642	0.003	0.703	0.004	3.715	0.004	4.017
Specialty Stores	0.002	0.494	0.002	0.549	0.002	0.501	0.003	0.719	0.004	4.143	0.005	4.702

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY										
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen Township		State Route 28 and Goshen Road				State of Ohio		United States	
	5-Minutes		10-Minutes		15-Minutes					
Business Summary Major Industry: Retail Market Capture	INDEX	INDEX	INDEX	INDEX	INDEX	INDEX				
Auto Dealers and Gas Stations	0.262	0.571	0.766	0.738						
Bars	0.882	0.572	0.708	0.443						
Building Materials Hardware and Garden	0.231	1.185	1.684	1.348						
Catalog and Direct Sales	0.000	0.081	0.326	0.302						
Clothing Stores	0.034	0.057	0.085	0.205						
Convenience Stores	0.830	0.951	1.265	1.793						
Drug Stores	0.184	0.527	0.796	0.651						
Electronics and Computer Stores	0.000	0.097	0.222	5.031						
Food Markets	0.268	0.447	0.557	0.987						
Furniture Stores	0.605	1.009	0.348	0.443						
General Merchandise Stores	0.058	0.085	0.347	0.505						
Home Furnishings	0.366	0.458	0.578	0.728						
Liquor Stores	0.132	0.222	0.477	0.493						
Music Stores	0.350	0.294	0.159	0.207						
Other Food Service	0.321	0.601	0.299	0.658						
Other Food Stores	0.494	0.775	0.381	0.720						
Restaurants	0.159	0.354	0.800	0.706						
Specialty Stores	0.098	0.130	0.212	0.510						
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen Township, Clermont County, Ohio									
Business Summary Major Industry: Retail Market Capture	5,871	%	Employees	Establishments	% + or -	Met				
Auto Dealers and Gas Stations	160	10.89%	(118)	(11.27)	-73.82%	26.18%				
Bars	20	1.39%	(2)	(0.47)	-11.81%	88.19%				
Building Materials Hardware and Garden	104	7.06%	(80)	(5.98)	-76.93%	23.07%				
Catalog and Direct Sales	21	1.41%	(21)	(1.33)	-100.00%	0.00%				
Clothing Stores	58	3.96%	(56)	(6.17)	-96.57%	3.43%				
Convenience Stores	19	1.31%	(3)	(0.47)	-17.04%	82.96%				
Drug Stores	38	2.58%	(31)	(1.85)	-81.58%	18.42%				
Electronics and Computer Stores	35	2.35%	(35)	(4.31)	-100.00%	0.00%				
Food Markets	142	9.62%	(104)	(2.71)	-73.19%	26.81%				
Furniture Stores	18	1.23%	(7)	(1.02)	-39.48%	60.52%				
General Merchandise Stores	138	9.37%	(130)	(3.35)	-94.21%	5.79%				
Home Furnishings	22	1.48%	(14)	(2.20)	-63.42%	36.58%				
Liquor Stores	8	0.51%	(7)	(1.28)	-86.81%	13.19%				
Music Stores	6	0.39%	(4)	(0.68)	-65.02%	34.98%				
Other Food Service	50	3.39%	(34)	(3.47)	-67.93%	32.07%				
Other Food Stores	34	2.33%	(17)	(2.07)	-50.59%	49.41%				
Restaurants	447	30.31%	(376)	(18.34)	-84.11%	15.89%				
Specialty Stores	153	10.41%	(138)	(21.95)	-90.22%	9.78%				
	1,474	100.00%	(1,178)		-79.91%	20.09%				

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY							
Goshen Township, Clermont County, Ohio and Drive-time Areas	5 Minutes Drive-time from State Route 28 and Goshen Road						
	3,524	%	Employees	Establishments	% + or -	Met	
Auto Dealers and Gas Stations	96	10.89%	(41)	(3.93)	-42.88%	57.12%	
Bars	12	1.39%	(5)	(1.01)	-42.78%	57.22%	
Building Materials Hardware and Garden	62	7.06%	12	0.86	18.53%	118.53%	
Catalog and Direct Sales	12	1.41%	(11)	(0.73)	-91.92%	8.08%	
Clothing Stores	35	3.96%	(33)	(3.61)	-94.26%	5.74%	
Convenience Stores	12	1.31%	(1)	(0.08)	-4.90%	95.10%	
Drug Stores	23	2.58%	(11)	(0.64)	-47.34%	52.66%	
Electronics and Computer Stores	21	2.35%	(19)	(2.33)	-90.32%	9.68%	
Food Markets	85	9.62%	(47)	(1.23)	-55.34%	44.66%	
Furniture Stores	11	1.23%	0	0.01	0.92%	100.92%	
General Merchandise Stores	83	9.37%	(76)	(1.96)	-91.54%	8.46%	
Home Furnishings	13	1.48%	(7)	(1.13)	-54.22%	45.78%	
Liquor Stores	5	0.51%	(4)	(0.69)	-77.81%	22.19%	
Music Stores	3	0.39%	(2)	(0.44)	-70.57%	29.43%	
Other Food Service	30	3.39%	(12)	(1.22)	-39.85%	60.15%	
Other Food Stores	21	2.33%	(5)	(0.55)	-22.48%	77.52%	
Restaurants	268	30.31%	(173)	(8.45)	-64.57%	35.43%	
Specialty Stores	92	10.41%	(80)	(12.70)	-86.96%	13.04%	
	885	100.00%	(515)		-58.26%	41.74%	
Goshen Township, Clermont County, Ohio and Drive-time Areas	10 Minutes Drive-time from State Route 28 and Goshen Road						
Business Summary Major Industry: Retail Market Capture	13,001	%	Employees	Establishments	% + or -	Met	
Auto Dealers and Gas Stations	355	10.89%	(83)	(7.92)	-23.44%	76.56%	
Bars	45	1.39%	(13)	(2.55)	-29.18%	70.82%	
Building Materials Hardware and Garden	230	7.06%	158	11.78	68.43%	168.43%	
Catalog and Direct Sales	46	1.41%	(31)	(1.99)	-67.44%	32.56%	
Clothing Stores	129	3.96%	(118)	(12.94)	-91.48%	8.52%	
Convenience Stores	43	1.31%	11	1.61	26.46%	126.46%	
Drug Stores	84	2.58%	(17)	(1.02)	-20.37%	79.63%	
Electronics and Computer Stores	77	2.35%	(60)	(7.42)	-77.80%	22.20%	
Food Markets	314	9.62%	(139)	(3.63)	-44.25%	55.75%	
Furniture Stores	40	1.23%	(26)	(3.72)	-65.19%	34.81%	
General Merchandise Stores	306	9.37%	(200)	(5.15)	-65.34%	34.66%	
Home Furnishings	48	1.48%	(20)	(3.24)	-42.17%	57.83%	
Liquor Stores	17	0.51%	(9)	(1.71)	-52.29%	47.71%	
Music Stores	13	0.39%	(11)	(1.94)	-84.12%	15.88%	
Other Food Service	110	3.39%	(77)	(7.93)	-70.12%	29.88%	
Other Food Stores	76	2.33%	(47)	(5.60)	-61.92%	38.08%	
Restaurants	989	30.31%	(198)	(9.68)	-20.04%	79.96%	
Specialty Stores	340	10.41%	(268)	(42.45)	-78.81%	21.19%	
	3,263	100.00%	(1,149)		-35.21%	64.79%	

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY						
Goshen Township, Clermont County, Ohio and Drive-time Areas	15 Minutes Drive-time from State Route 28 and Goshen Road					
	29,884	%	Employees	Establishments	% + or -	Met
Auto Dealers and Gas Stations	817	10.89%	(214)	(20.33)	-26.16%	73.84%
Bars	104	1.39%	(58)	(11.19)	-55.71%	44.29%
Building Materials Hardware and Garden	530	7.06%	184	13.79	34.84%	134.84%
Catalog and Direct Sales	106	1.41%	(74)	(4.72)	-69.79%	30.21%
Clothing Stores	297	3.96%	(236)	(25.84)	-79.47%	20.53%
Convenience Stores	98	1.31%	78	11.10	79.29%	179.29%
Drug Stores	193	2.58%	(67)	(4.02)	-34.85%	65.15%
Electronics and Computer Stores	176	2.35%	710	88.35	403.12%	503.12%
Food Markets	722	9.62%	(10)	(0.25)	-1.33%	98.67%
Furniture Stores	93	1.23%	(52)	(7.30)	-55.67%	44.33%
General Merchandise Stores	703	9.37%	(348)	(8.97)	-49.50%	50.50%
Home Furnishings	111	1.48%	(30)	(4.81)	-27.23%	72.77%
Liquor Stores	39	0.51%	(20)	(3.82)	-50.74%	49.26%
Music Stores	29	0.39%	(23)	(4.20)	-79.35%	20.65%
Other Food Service	254	3.39%	(87)	(8.90)	-34.23%	65.77%
Other Food Stores	175	2.33%	(49)	(5.83)	-28.05%	71.95%
Restaurants	2,274	30.31%	(668)	(32.60)	-29.37%	70.63%
Specialty Stores	781	10.41%	(383)	(60.72)	-49.04%	50.96%
	7,501	100.00%	(1,346)		-17.94%	82.06%
Goshen Township, Clermont County, Ohio and Drive-time Areas						
Business Summary Major Industry: Retail Market Capture						
Auto Dealers and Gas Stations						
Bars						
Building Materials Hardware and Garden						
Catalog and Direct Sales						
Clothing Stores						
Convenience Stores						
Drug Stores						
Electronics and Computer Stores						
Food Markets						
Furniture Stores						
General Merchandise Stores						
Home Furnishings						
Liquor Stores						
Music Stores						
Other Food Service						
Other Food Stores						
Restaurants						
Specialty Stores						

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES RETAIL ACTIVITY SUMMARY						
	Goshen	State Route 28 and Goshen Road				
Goshen Township, Clermont County, Ohio and Drive-time Areas	Township	5-Minutes	10-Minutes	15-Minutes	State of Ohio	United States
Auto Dealers and Gas Stations						
Bars						
Building Materials Hardware and Garden						
Catalog and Direct Sales						
Clothing Stores						
Convenience Stores						
Drug Stores						
Electronics and Computer Stores						
Food Markets						
Furniture Stores						
General Merchandise Stores						
Home Furnishings						
Liquor Stores						
Music Stores						
Other Food Service						
Other Food Stores						
Restaurants						
Specialty Stores						

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY														
Goshen Township, Clermont County, Ohio and Drive-time Area	Goshen		State Route 28 and Goshen Road								State of Ohio		United States	
	Township		5-Minutes		10-Minutes		15-Minutes		State of Ohio		United States			
Business Summary Major Industry: Service Business Employees	#	%	#	%	#	%	#	%	#	%	#	%		
Advertising	0	0.00%	0	0.00%	0	0.00%	68	0.85%	21,458	1.03%	521,100	1.04%		
Auto Repair/Services	43	6.14%	25	4.36%	144	5.70%	385	4.83%	67,675	3.24%	1,643,393	3.29%		
Beauty & Barber Shops	22	3.14%	23	4.01%	83	3.28%	198	2.49%	42,752	2.04%	1,051,457	2.11%		
Child Care Services	17	2.43%	11	1.92%	77	3.05%	144	1.81%	34,662	1.66%	867,388	1.74%		
Colleges & Universities	0	0.00%	33	5.75%	156	6.17%	156	1.96%	87,066	4.16%	1,981,721	3.97%		
Computer Services	9	1.29%	7	1.22%	56	2.22%	113	1.42%	30,393	1.45%	1,020,842	2.04%		
Dry Cleaning & Laundry	10	1.43%	10	1.74%	30	1.19%	133	1.67%	16,704	0.80%	424,832	0.85%		
Entertainment & Recreation Services	35	5.00%	20	3.48%	130	5.14%	407	5.11%	92,874	4.44%	2,015,100	4.03%		
Health & Medical Services	56	8.00%	54	9.41%	236	9.34%	930	11.68%	230,738	11.03%	5,963,275	11.94%		
Hospitals	39	5.57%	23	4.01%	250	9.89%	697	8.75%	447,211	21.38%	8,783,434	17.59%		
Hotels & Lodging	0	0.00%	0	0.00%	4	0.16%	149	1.87%	43,548	2.08%	2,114,124	4.23%		
Legal Services	0	0.00%	0	0.00%	12	0.48%	81	1.02%	74,226	3.55%	1,970,221	3.94%		
Membership Organizations	112	16.00%	76	13.24%	268	10.60%	667	8.38%	119,143	5.70%	2,303,667	4.61%		
Miscellaneous Repair Services	14	2.00%	13	2.27%	40	1.58%	81	1.02%	17,188	0.82%	477,949	0.96%		
Motion Pictures	0	0.00%	6	1.05%	39	1.54%	92	1.16%	12,416	0.59%	396,347	0.79%		
Museums & Zoos	0	0.00%	0	0.00%	0	0.00%	2	0.03%	5,574	0.27%	121,913	0.24%		
Other Business Services	13	1.86%	13	2.27%	89	3.52%	423	5.31%	124,945	5.97%	3,363,534	6.73%		
Other Personal Service	16	2.29%	11	1.92%	47	1.86%	159	2.00%	31,371	1.50%	719,840	1.44%		
Primary & Secondary Education	293	41.85%	222	38.66%	752	29.74%	2,120	26.62%	300,693	14.38%	7,308,494	14.63%		
Professional Services	20	2.86%	25	4.36%	84	3.32%	820	10.30%	132,536	6.34%	3,747,967	7.50%		
Social Services	1	0.14%	2	0.35%	31	1.23%	139	1.75%	158,579	7.58%	3,148,773	6.30%		
Total Services (SIC 70-89)	700	100.00%	574	100.00%	2,528	100.00%	7,964	100.00%	2,091,752	100.00%	49,945,371	100.00%		
Goshen Township, Clermont County, Ohio and Drive-time Area	Goshen		State Route 28 and Goshen Road								State of Ohio		United States	
Business Summary Major Industry: Service Business Establishment	Township		5-Minutes		10-Minutes		15-Minutes		State of Ohio		United States			
	#	%	#	%	#	%	#	%	#	%	#	%		
Advertising	0	0.01%	0	0.01%	0	0.00%	5	0.47%	1,514	0.77%	46,801	0.93%		
Auto Repair/Services	22	16.65%	12	12.88%	49	13.10%	91	8.62%	12,897	6.53%	344,617	6.82%		
Beauty & Barber Shops	8	6.06%	7	7.52%	20	5.35%	54	5.12%	10,636	5.39%	312,872	6.20%		
Child Care Services	2	1.52%	1	1.08%	6	1.61%	11	1.04%	2,920	1.48%	85,896	1.70%		
Colleges & Universities	0	0.01%	0	0.01%	1	0.27%	1	0.10%	460	0.23%	12,647	0.25%		
Computer Services	4	3.03%	2	2.16%	12	3.21%	31	2.94%	3,092	1.57%	93,796	1.86%		
Dry Cleaning & Laundry	4	3.03%	4	4.30%	12	3.21%	27	2.56%	2,835	1.44%	90,407	1.79%		
Entertainment & Recreation Services	11	8.33%	6	6.45%	22	5.88%	55	5.21%	7,500	3.80%	185,344	3.67%		
Health & Medical Services	15	11.36%	13	13.96%	51	13.63%	190	18.01%	41,733	21.14%	1,021,991	20.24%		
Hospitals	3	2.28%	2	2.16%	8	2.14%	23	2.18%	5,314	2.69%	128,248	2.54%		
Hotels & Lodging	0	0.01%	0	0.01%	1	0.27%	9	0.85%	2,473	1.25%	94,381	1.87%		
Legal Services	0	0.01%	0	0.01%	6	1.61%	39	3.70%	19,071	9.66%	470,886	9.33%		
Membership Organizations	33	24.98%	21	22.54%	73	19.51%	158	14.97%	25,823	13.08%	481,454	9.53%		
Miscellaneous Repair Services	4	3.03%	4	4.30%	12	3.21%	24	2.28%	4,727	2.39%	138,150	2.74%		
Motion Pictures	0	0.01%	1	1.08%	4	1.07%	10	0.95%	1,860	0.94%	56,986	1.13%		
Museums & Zoos	0	0.01%	0	0.01%	0	0.00%	2	0.19%	431	0.22%	11,101	0.22%		
Other Business Services	4	3.03%	4	4.30%	33	8.82%	108	10.24%	13,906	7.04%	400,623	7.93%		
Other Personal Service	6	4.54%	4	4.30%	14	3.74%	35	3.32%	7,565	3.83%	181,983	3.60%		
Primary & Secondary Education	9	6.81%	5	5.37%	17	4.55%	50	4.74%	8,802	4.46%	204,511	4.05%		
Professional Services	6	4.54%	6	6.45%	29	7.75%	111	10.52%	14,817	7.51%	449,726	8.91%		
Social Services	1	0.76%	1	1.08%	4	1.07%	21	1.99%	9,015	4.57%	237,031	4.69%		
Total Services (SIC 70-89)	132	100.00%	93	100.00%	374	100.00%	1,055	100.00%	197,391	100.00%	5,049,451	100.00%		

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY												
Goshen Township, Clermont County, Ohio and Drive-time Area: Business Summary Major Industry: Service Employees/Business	Goshen		State Route 28 and Goshen Road						State of Ohio		United States	
	Township		5-Minutes		10-Minutes		15-Minutes					
	#	INDEX	#	INDEX	#	INDEX	#	INDEX	#		#	
Advertising	1	0.071	1	0.071	1	0.071	14	0.958	14		11	
Auto Repair/Services	2	0.372	2	0.397	3	0.560	4	0.806	5		5	
Beauty & Barber Shops	3	0.684	3	0.817	4	1.032	4	0.912	4		3	
Child Care Services	8	0.713	11	0.918	13	1.079	13	1.102	12		10	
Colleges & Universities	1	0.005	3,301	17.440	154	0.816	154	0.816	189		157	
Computer Services	2	0.229	3	0.355	5	0.474	4	0.371	10		11	
Dry Cleaning & Laundry	2	0.424	2	0.424	2	0.424	5	0.836	6		5	
Entertainment & Recreation Services	3	0.257	3	0.269	6	0.477	7	0.597	12		11	
Health & Medical Services	4	0.675	4	0.751	5	0.837	5	0.885	6		6	
Hospitals	13	0.154	11	0.136	31	0.371	30	0.360	84		68	
Hotels & Lodging	1	0.057	1	0.057	4	0.225	17	0.939	18		22	
Legal Services	1	0.257	1	0.257	2	0.513	2	0.534	4		4	
Membership Organizations	3	0.735	4	0.784	4	0.796	4	0.915	5		5	
Miscellaneous Repair Services	3	0.961	3	0.892	3	0.916	3	0.928	4		3	
Motion Pictures	1	0.150	6	0.891	10	1.457	9	1.377	7		7	
Museums & Zoos	1	0.077	1	0.077	1	0.077	1	0.077	13		11	
Other Business Services	3	0.361	3	0.306	1	0.158	1	0.164	9		8	
Other Personal Service	3	0.643	55	13.351	54	12.944	61	14.603	4		4	
Primary & Secondary Education	3	0.078	5	0.146	5	0.145	16	0.480	34		36	
Professional Services	33	3.640	0	0.037	1	0.120	1	0.140	9		8	
Social Services	3	0.189	0	0.000	0	0.000	0	0.000	18		13	
Total Services (SIC 70-89)	5	0.500	6	0.581	7	0.638	8	0.712	11		10	
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY												
Goshen Township, Clermont County, Ohio and Drive-time Areas: Households	Goshen		State Route 28 and Goshen Road						State of Ohio		United States	
	Township		5-Minutes		10-Minutes		15-Minutes					
	#	INDEX	#	INDEX	#	INDEX	#	INDEX	#	#/000	#	#/000
Advertising	0.000	0.005	0.000	0.009	0.000	0.002	0.000	0.504	0.000	0.333	0.000	0.419
Auto Repair/Services	0.004	1.322	0.003	1.202	0.004	1.329	0.003	1.074	0.003	2.836	0.003	3.082
Beauty & Barber Shops	0.001	0.583	0.002	0.850	0.002	0.658	0.002	0.773	0.002	2.339	0.003	2.798
Child Care Services	0.000	0.533	0.000	0.446	0.000	0.720	0.000	0.574	0.001	0.642	0.001	0.768
Colleges & Universities	0.000	0.017	0.000	0.028	0.000	0.768	0.000	0.334	0.000	0.101	0.000	0.113
Computer Services	0.001	1.004	0.001	0.839	0.001	1.359	0.001	1.526	0.001	0.680	0.001	0.839
Dry Cleaning & Laundry	0.001	1.096	0.001	1.825	0.001	1.482	0.001	1.450	0.001	0.623	0.001	0.808
Entertainment & Recreation Services	0.002	1.137	0.002	1.034	0.002	1.026	0.002	1.116	0.002	1.649	0.002	1.657
Health & Medical Services	0.003	0.279	0.004	0.402	0.004	0.428	0.006	0.693	0.009	9.178	0.009	9.139
Hospitals	0.001	0.439	0.001	0.488	0.001	0.527	0.001	0.659	0.001	1.169	0.001	1.147
Hotels & Lodging	0.000	0.003	0.000	0.005	0.000	0.143	0.000	0.554	0.001	0.544	0.001	0.844
Legal Services	0.000	0.000	0.000	0.001	0.000	0.110	0.001	0.311	0.004	4.194	0.004	4.211
Membership Organizations	0.006	0.990	0.006	1.050	0.006	0.989	0.005	0.931	0.006	5.679	0.004	4.305
Miscellaneous Repair Services	0.001	0.657	0.001	1.095	0.001	0.889	0.001	0.773	0.001	1.040	0.001	1.235
Motion Pictures	0.000	0.004	0.000	0.701	0.000	0.754	0.000	0.819	0.000	0.409	0.001	0.510
Museums & Zoos	0.000	0.018	0.000	0.030	0.000	0.008	0.000	0.710	0.000	0.095	0.000	0.099
Other Business Services	0.001	0.223	0.001	0.372	0.003	0.830	0.004	1.182	0.003	3.058	0.004	3.583
Other Personal Service	0.001	0.614	0.001	0.684	0.001	0.648	0.001	0.704	0.002	1.664	0.002	1.627
Primary & Secondary Education	0.001	0.528	0.001	0.734	0.001	0.676	0.002	0.865	0.002	1.936	0.002	1.829
Professional Services	0.002	0.470	0.002	0.523	0.002	0.685	0.004	1.140	0.003	3.259	0.004	4.022
Social Services	0.001	0.515	0.000	0.145	0.000	0.156	0.001	0.355	0.002	1.983	0.002	2.120
Total Services (SIC 70-89)	0.023	0.519	0.026	0.609	0.029	0.663	0.035	0.813	0.043	43.410	0.045	45.154

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY									
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen Township		State Route 28 and Goshen Road				State of Ohio	United States	
	INDEX		5-Minutes	10-Minutes	15-Minutes	INDEX			
Advertising	0.000		0.001	0.000		0.482			
Auto Repair/Services	0.492		0.477	0.744		0.866			
Beauty & Barber Shops	0.399		0.694	0.679		0.705			
Child Care Services	0.380		0.410	0.777		0.632			
Colleges & Universities	0.000		0.489	0.627		0.273			
Computer Services	0.230		0.298	0.645		0.566			
Dry Cleaning & Laundry	0.464		0.773	0.628		1.212			
Entertainment & Recreation Services	0.292		0.278	0.490		0.667			
Health & Medical Services	0.188		0.302	0.358		0.613			
Hospitals	0.068		0.066	0.196		0.237			
Hotels & Lodging	0.000		0.000	0.032		0.521			
Legal Services	0.000		0.000	0.057		0.166			
Membership Organizations	0.728		0.823	0.787		0.852			
Miscellaneous Repair Services	0.631		0.977	0.814		0.717			
Motion Pictures	0.001		0.625	1.099		1.128			
Museums & Zoos	0.001		0.002	0.001		0.055			
Other Business Services	0.081		0.114	0.132		0.194			
Other Personal Service	0.395		9.132	8.384		10.283			
Primary & Secondary Education	0.041		0.107	0.098		0.415			
Professional Services	1.712		0.020	0.082		0.160			
Social Services	0.098		0.000	0.000		0.000			
Total Services (SIC 70-89)	0.259		0.354	0.423		0.579			
Goshen Township, Clermont County, Ohio and Drive-time Areas									
Goshen Township, Clermont County, Ohio									
Business Summary Major Industry: Service Market Captur	5,871	%	Employees	Establishments	% + or -	Met			
Advertising	28	1.03%	(28)	(1.95)	-99.96%	0.04%			
Auto Repair/Services	87	3.24%	(44)	(8.46)	-50.78%	49.22%			
Beauty & Barber Shops	55	2.04%	(33)	(8.26)	-60.13%	39.87%			
Child Care Services	45	1.66%	(28)	(2.34)	-61.99%	38.01%			
Colleges & Universities	112	4.16%	(112)	(0.59)	-99.99%	0.01%			
Computer Services	39	1.45%	(30)	(3.08)	-77.04%	22.96%			
Dry Cleaning & Laundry	22	0.80%	(12)	(1.96)	-53.59%	46.41%			
Entertainment & Recreation Services	120	4.44%	(85)	(6.86)	-70.80%	29.20%			
Health & Medical Services	298	11.03%	(242)	(43.75)	-81.20%	18.80%			
Hospitals	577	21.38%	(538)	(6.40)	-93.24%	6.76%			
Hotels & Lodging	56	2.08%	(56)	(3.19)	-99.98%	0.02%			
Legal Services	96	3.55%	(96)	(24.62)	-99.99%	0.01%			
Membership Organizations	154	5.70%	(42)	(9.06)	-27.19%	72.81%			
Miscellaneous Repair Services	22	0.82%	(8)	(2.25)	-36.87%	63.13%			
Motion Pictures	16	0.59%	(16)	(2.40)	-99.94%	0.06%			
Museums & Zoos	7	0.27%	(7)	(0.56)	-99.86%	0.14%			
Other Business Services	161	5.97%	(148)	(16.51)	-91.94%	8.06%			
Other Personal Service	41	1.50%	(25)	(5.91)	-60.50%	39.50%			
Primary & Secondary Education	388	14.38%	(95)	(2.79)	-24.53%	75.47%			
Professional Services	171	6.34%	(151)	(16.89)	-88.31%	11.69%			
Social Services	205	7.58%	(204)	(11.58)	-99.51%	0.49%			
Total Services (SIC 70-89)	2,701	100.00%	(2,001)		-74.07%	25.93%			

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY							
Goshen Township, Clermont County, Ohio and Drive-time Areas	5 Minutes Drive-time from State Route 28 and Goshen Road						
	3,524	%	Employees	Establishments	% + or -	Met	
Advertising	17	1.03%	(17)	(1.17)	-99.94%	0.06%	
Auto Repair/Services	52	3.24%	(27)	(5.23)	-52.31%	47.69%	
Beauty & Barber Shops	33	2.04%	(10)	(2.52)	-30.55%	69.45%	
Child Care Services	27	1.66%	(16)	(1.34)	-59.01%	40.99%	
Colleges & Universities	67	4.16%	(34)	(0.18)	-51.08%	48.92%	
Computer Services	24	1.45%	(17)	(1.68)	-70.24%	29.76%	
Dry Cleaning & Laundry	13	0.80%	(3)	(0.50)	-22.68%	77.32%	
Entertainment & Recreation Services	72	4.44%	(52)	(4.20)	-72.20%	27.80%	
Health & Medical Services	179	11.03%	(125)	(22.57)	-69.80%	30.20%	
Hospitals	347	21.38%	(324)	(3.84)	-93.36%	6.64%	
Hotels & Lodging	34	2.08%	(34)	(1.92)	-99.97%	0.03%	
Legal Services	58	3.55%	(58)	(14.78)	-99.98%	0.02%	
Membership Organizations	92	5.70%	(16)	(3.54)	-17.68%	82.32%	
Miscellaneous Repair Services	13	0.82%	(0)	(0.09)	-2.33%	97.67%	
Motion Pictures	10	0.59%	(4)	(0.54)	-37.54%	62.46%	
Museums & Zoos	4	0.27%	(4)	(0.33)	-99.77%	0.23%	
Other Business Services	97	5.97%	(84)	(9.33)	-86.56%	13.44%	
Other Personal Service	24	1.50%	(13)	(3.21)	-54.71%	45.29%	
Primary & Secondary Education	233	14.38%	(11)	(0.32)	-4.73%	95.27%	
Professional Services	103	6.34%	(78)	(8.69)	-75.65%	24.35%	
Social Services	123	7.58%	(121)	(6.87)	-98.36%	1.64%	
Total Services (SIC 70-89)	1,621	100.00%	(1,047)		-64.58%	35.42%	
Goshen Township, Clermont County, Ohio and Drive-time Areas	10 Minutes Drive-time from State Route 28 and Goshen Road						
Business Summary Major Industry: Service Market Capture	13,001	%	Employees	Establishments	% + or -	Met	
Advertising	61	1.03%	(61)	(4.33)	-99.98%	0.02%	
Auto Repair/Services	193	3.24%	(49)	(9.43)	-25.57%	74.43%	
Beauty & Barber Shops	122	2.04%	(39)	(9.76)	-32.09%	67.91%	
Child Care Services	99	1.66%	(22)	(1.86)	-22.29%	77.71%	
Colleges & Universities	249	4.16%	(93)	(0.49)	-37.33%	62.67%	
Computer Services	87	1.45%	(31)	(3.14)	-35.55%	64.45%	
Dry Cleaning & Laundry	48	0.80%	(18)	(3.01)	-37.16%	62.84%	
Entertainment & Recreation Services	266	4.44%	(136)	(10.94)	-51.04%	48.96%	
Health & Medical Services	660	11.03%	(424)	(76.63)	-64.23%	35.77%	
Hospitals	1,279	21.38%	(1,029)	(12.22)	-80.45%	19.55%	
Hotels & Lodging	125	2.08%	(120)	(6.84)	-96.78%	3.22%	
Legal Services	212	3.55%	(200)	(51.44)	-94.34%	5.66%	
Membership Organizations	341	5.70%	(73)	(15.74)	-21.32%	78.68%	
Miscellaneous Repair Services	49	0.82%	(9)	(2.51)	-18.58%	81.42%	
Motion Pictures	35	0.59%	4	0.53	9.89%	109.89%	
Museums & Zoos	16	0.27%	(16)	(1.23)	-99.94%	0.06%	
Other Business Services	357	5.97%	(268)	(29.85)	-75.08%	24.92%	
Other Personal Service	90	1.50%	(43)	(10.29)	-47.59%	52.41%	
Primary & Secondary Education	860	14.38%	(108)	(3.15)	-12.53%	87.47%	
Professional Services	379	6.34%	(295)	(32.97)	-77.83%	22.17%	
Social Services	453	7.58%	(422)	(24.01)	-93.16%	6.84%	
Total Services (SIC 70-89)	5,981	100.00%	(3,452)		-57.73%	42.27%	

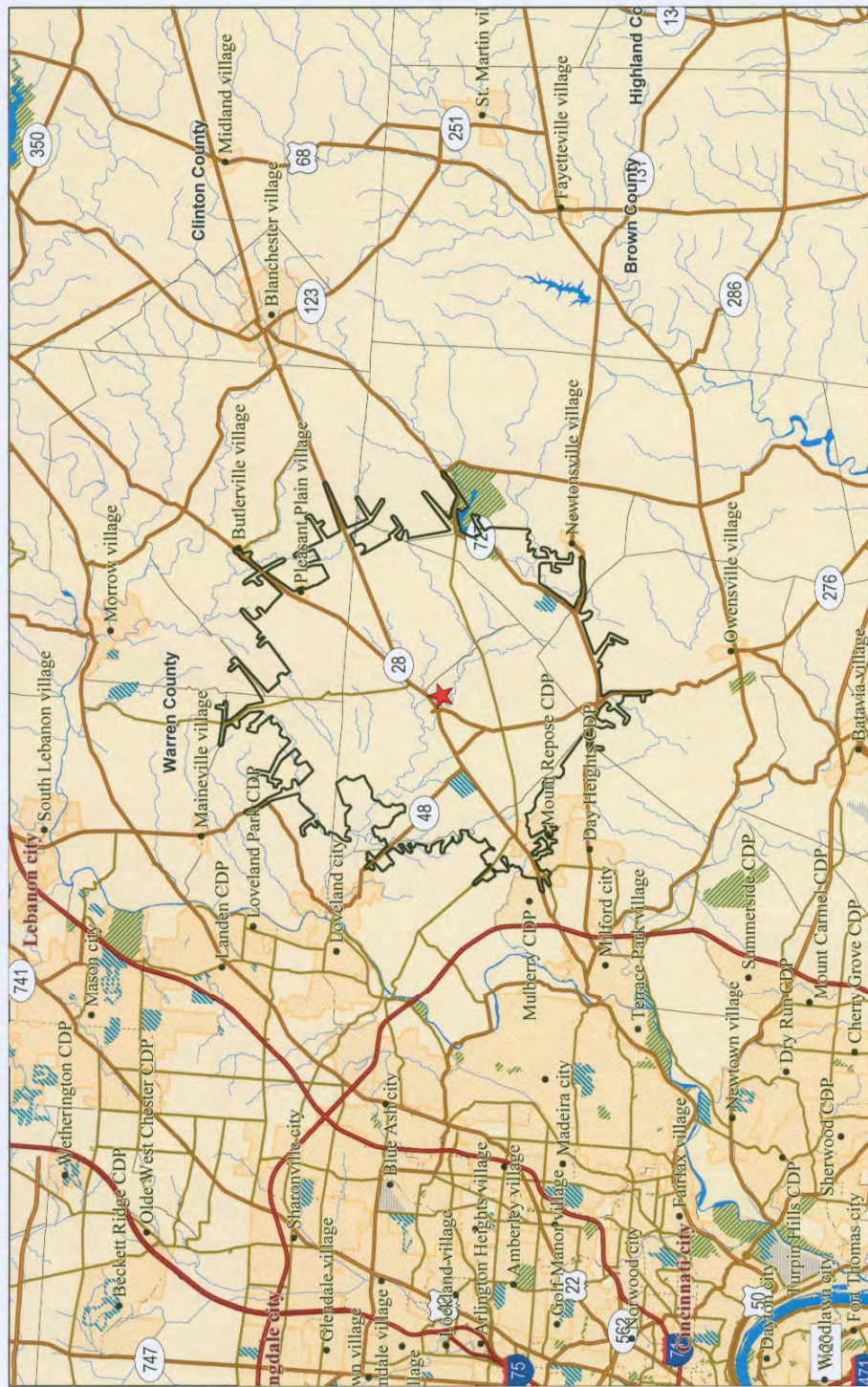
GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY							
Goshen Township, Clermont County, Ohio and Drive-time Areas	15 Minutes Drive-time from State Route 28 and Goshen Road						
	29,884	%	Employees	Establishments	% + or -	Met	
Advertising	141	1.03%	(73)	(5.15)	-51.77%	48.23%	
Auto Repair/Services	445	3.24%	(60)	(11.39)	-13.43%	86.57%	
Beauty & Barber Shops	281	2.04%	(83)	(20.64)	-29.53%	70.47%	
Child Care Services	228	1.66%	(84)	(7.06)	-36.78%	63.22%	
Colleges & Universities	572	4.16%	(416)	(2.20)	-72.73%	27.27%	
Computer Services	200	1.45%	(87)	(8.82)	-43.42%	56.58%	
Dry Cleaning & Laundry	110	0.80%	23	3.94	21.16%	121.16%	
Entertainment & Recreation Services	610	4.44%	(203)	(16.42)	-33.32%	66.68%	
Health & Medical Services	1,516	11.03%	(586)	(106.06)	-38.67%	61.33%	
Hospitals	2,939	21.38%	(2,242)	(26.64)	-76.28%	23.72%	
Hotels & Lodging	286	2.08%	(137)	(7.79)	-47.93%	52.07%	
Legal Services	488	3.55%	(407)	(104.52)	-83.39%	16.61%	
Membership Organizations	783	5.70%	(116)	(25.14)	-14.81%	85.19%	
Miscellaneous Repair Services	113	0.82%	(32)	(8.79)	-28.28%	71.72%	
Motion Pictures	82	0.59%	10	1.56	12.76%	112.76%	
Museums & Zoos	37	0.27%	(35)	(2.68)	-94.51%	5.49%	
Other Business Services	821	5.97%	(398)	(44.31)	-48.48%	51.52%	
Other Personal Service	206	1.50%	(47)	(11.37)	-22.87%	77.13%	
Primary & Secondary Education	1,976	14.38%	144	4.21	7.28%	107.28%	
Professional Services	871	6.34%	(51)	(5.70)	-5.86%	94.14%	
Social Services	1,042	7.58%	(903)	(51.34)	-86.66%	13.34%	
Total Services (SIC 70-89)	13,747	100.00%	(5,783)		-42.07%	57.93%	
Goshen Township, Clermont County, Ohio and Drive-time Areas							
Business Summary Major Industry: Service Market Capture							
Advertising							
Auto Repair/Services							
Beauty & Barber Shops							
Child Care Services							
Colleges & Universities							
Computer Services							
Dry Cleaning & Laundry							
Entertainment & Recreation Services							
Health & Medical Services							
Hospitals							
Hotels & Lodging							
Legal Services							
Membership Organizations							
Miscellaneous Repair Services							
Motion Pictures							
Museums & Zoos							
Other Business Services							
Other Personal Service							
Primary & Secondary Education							
Professional Services							
Social Services							
Total Services (SIC 70-89)							

GOSHEN TOWNSHIP, CLERMONT COUNTY, OHIO AND DRIVE-TIMES SERVICES ACTIVITY SUMMARY						
Goshen Township, Clermont County, Ohio and Drive-time Areas	Goshen	State Route 28 and Goshen Road			State of Ohio	United States
	Township	5-Minutes	10-Minutes	15-Minutes		
Advertising						
Auto Repair/Services						
Beauty & Barber Shops						
Child Care Services						
Colleges & Universities						
Computer Services						
Dry Cleaning & Laundry						
Entertainment & Recreation Services						
Health & Medical Services						
Hospitals						
Hotels & Lodging						
Legal Services						
Membership Organizations						
Miscellaneous Repair Services						
Motion Pictures						
Museums & Zoos						
Other Business Services						
Other Personal Service						
Primary & Secondary Education						
Professional Services						
Social Services						

5 Minutes Drive-time from State Route 28 and Goshen Road



10 Minutes Drive-time from State Route 28 and Goshen Road



5, 10, and 15 Minutes Drive-times from S.R. 28 & Goshen Road



SCALE 1 : 392,103

