

OUR PEOPLE, EDUCATION, AND ECONOMY: CHANGING NATURE OF LORAIN COUNTY

December 2011

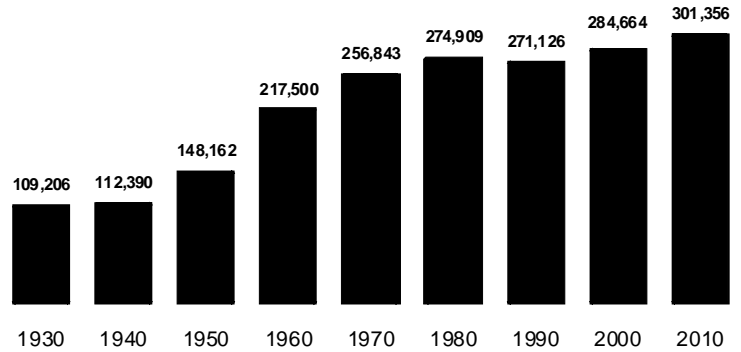
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POPULATION TRENDS

Lorain County Population Grows Steadily

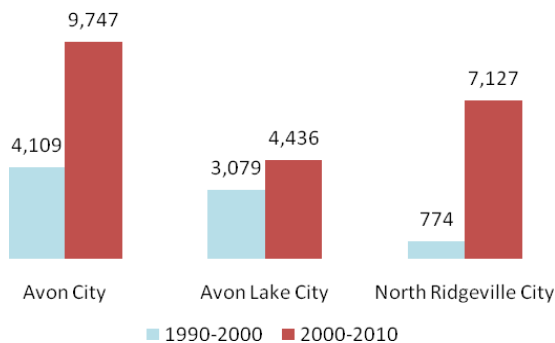
The county witnessed its fastest population growth from 1950 through the 70s. Between 1980 and 1990, the county lost 1.4% of its population. Population growth was fairly steady between 1990 and 2010. Between 1990 and 2000 Lorain County population grew by 5.0 percent (or 13,538 persons) from 271,126 to 284,664, and its population continued to increase steadily by 5.9 percent (or 16,692 persons) from 284,664 in 2000 to 301,356 in 2010. Lorain County's population growth rate of 5.9 percent between 2000 and 2010 was below the national rate of 9.7 percent, but it exceeds the state rate of 1.6 percent.

Lorain County Population Change, 1930-2010



Source: U.S. Bureau of Census, 1990, 2000, & 2010 Decennial Census

Lorain County MCDs with Largest Population Growth

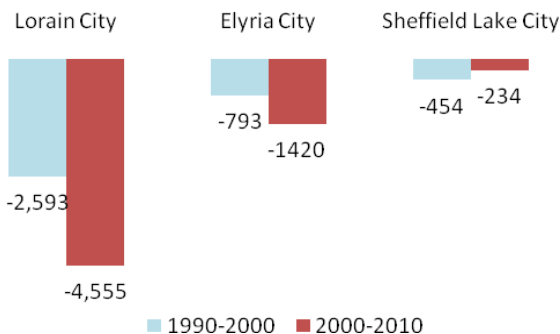


For the past two decades, three cities in Lorain County had a rapid population growth: Avon City (188.9 percent or +13,856 persons), Avon Lake City (49.9 percent or +7,515 persons), and North Ridgeville City (36.6 percent or +7,901 persons). Avon City's population had increased dramatically; 56.0 percent between 1990 and 2000 and 85.2 percent between 2000 and 2010. Avon Lake City had experienced a steady population growth; 20.4 percent between 1990 and 2000 and 24.4 percent between 2000 and 2010. North Ridgeville's population grew only 3.6 percent between 1990 and 2000; however,

the city's rapid population growth took place primarily during the last decade (31.9 percent). Also, among small MCDs in the county, Sheffield Village had experienced a fast population growth for the last two decades; 51.8 percent or +1,006 persons between 1990 and 2000 and 35.0 or +1,033 persons between 2000 and 2010.

Source: U.S. Bureau of Census, 1990, 2000, & 2010 Decennial Census

Lorain County MCDs with Largest Population Loss



The largest population loss has been mainly observed in urban areas in Lorain County since 1990; Lorain City, Elyria City, and Sheffield Lake City. Between 1990 and 2000, all three urban areas lost their population; Lorain City (-2,593 persons), Elyria City (-793 persons), and Sheffield Lake City (-454 persons). Between 2000 and 2010, Lorain City (-4,555 persons) and Elyria City (-1,420 persons) lost their population more rapidly, and Sheffield Lake City (-234 persons) continued to lose their population.

Source: U.S. Bureau of Census, 1990, 2000, & 2010 Decennial Census

Birth Rates Continue to Contribute to County Population Growth

Between 1990 and 2002 Lorain County witnessed a total of 30,942 deaths and a total of 51,141 births. The number of births in Lorain County exceeded the number of deaths by 20,199, a contributing factor to the county's population growth. Population migration may contribute to population trends as well. Between 1990 and 1995, two-thirds of all residential moves occurred within the borders of Lorain County (people tended to move around within the same community). During the same time, the exchange of residents between Cuyahoga and Lorain Counties was evident as more than one-third of all people moving INTO the county were from Cuyahoga County. Similarly, when Lorain County residents moved OUT of the county, Cuyahoga County was the most popular choice. HOWEVER, the county experienced a net migration loss of 1,577 during these five years. (Approximately 44,344 people moved into Lorain County while 45,921 moved out of the county). The same patterns also held true between 1995 and 2003. During this period, out-migrants from Lorain County generally outnumbered in-migrants almost every year, except 2000 and 2002. Therefore, migration is not the only factor affecting population growth.

Source: Ohio Department of Health, Vital Statistics; Ohio Department of Job and Family Services, Office of Strategic Research

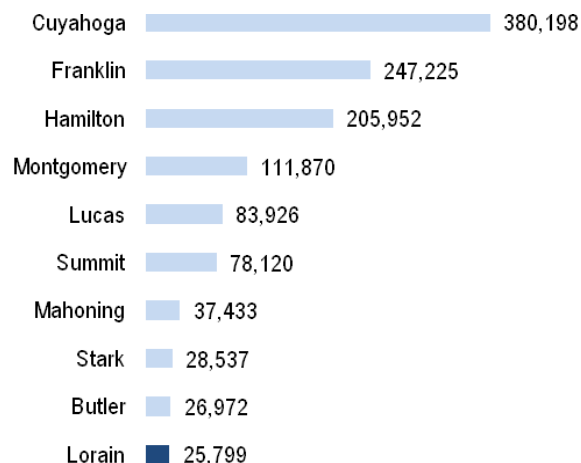
Lorain County Minority Population Changes, 1990-2010

	1990		2000		2010		1990-2000		2000-2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population	271,126	100.0	284,664	100.0	301,356	100.0	13,538	5.0%	16,692	5.9%
One race	NA	NA	278,499	97.8	292,362	97.0	NA	NA	13,863	5.0%
White	241,549	89.1	243,514	85.5	255,410	84.8	1,965	0.8%	11,896	4.9%
Black or African American	21,230	7.8	24,203	8.5	25,799	8.6	2,973	14.0%	1,596	6.6%
American Indian and Alaska Native	738	0.3	845	0.3	883	0.3	107	14.5%	38	4.5%
Asian, Hawaiian & Pacific Islander	1,479	0.5	1,777	0.6	2,860	0.9	298	20.1%	1,083	60.9%
Some other race	6,130	2.3	8,160	2.9	7,410	2.5	2,030	33.1%	-750	-9.2%
Two or more races	NA	NA	6,165	2.2	8,994	3.0	NA	NA	2,829	45.9%
Hispanic (of Any Race)	15,261	5.6	19,676	6.9	25,290	8.8	4,415	28.9%	5,614	28.5%

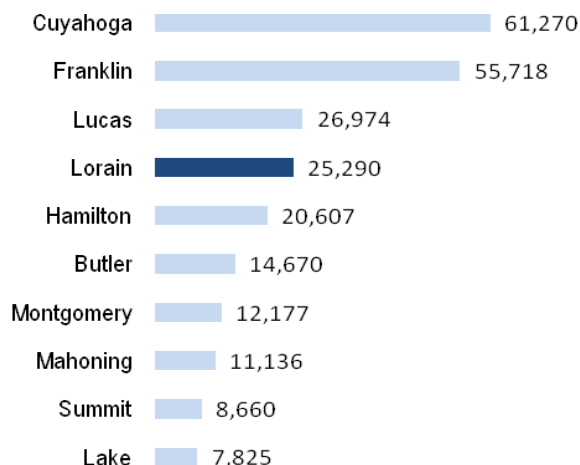
Source: U.S. Bureau of Census, 1990, 2000, & 2010 Decennial Census

Overall, Lorain County minority populations grew faster than the total population. Between 1990 and 2000, Lorain County's African American population grew at a rate of 14.0 percent, adding 2,973 persons, and figures for 2000 to 2010 also revealed an increase in African American population at a rate of 6.6 percent or 1,596 persons (Lorain County had 10th largest *African American population* in the state in 2010). Particularly, for the last couple of decades, the county's Hispanic population grew more than four times faster than the county as a whole at a rate of 28.9 percent or 4,415 persons between 1990 and 2000 and at a rate of 28.5 percent or 5,614 individuals between 2000 and 2010 (Lorain County had 4th largest *Hispanic population in the state in 2010*). In 2010, approximately one in every six (17.4%) Lorain County residents was African American or of Hispanic origin (compared to 10% in 1970, 12% in 1980, 14% in 1990, and 16% in 2000).

Top Ten Ohio Counties with Largest African American Population, 2010



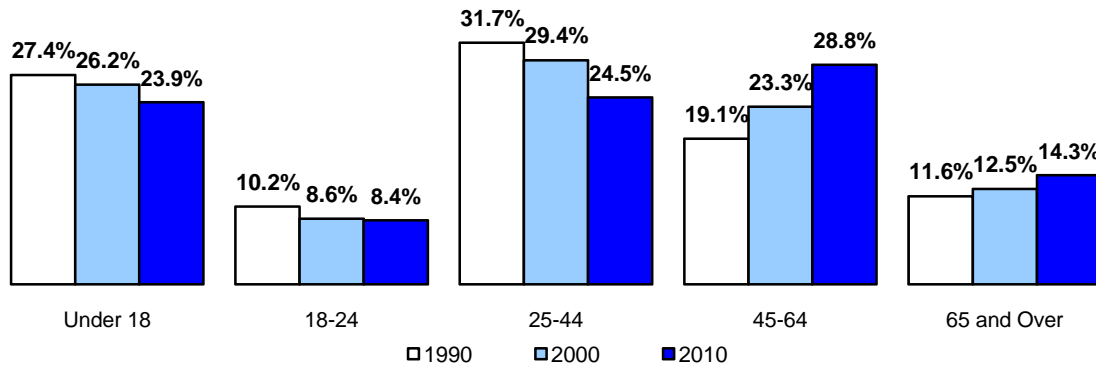
Top Ten Ohio Counties with Largest Hispanic Population, 2010



Source: U.S. Bureau of Census, 2010 Decennial Census

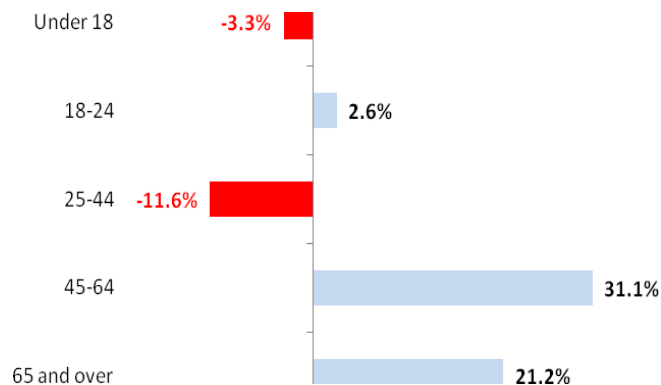
Population Aging: Persons Age 45-64 Continue to be Fastest Growing Segment

Age Distribution of Lorain County Population, 1990-2010



Source: U.S. Bureau of Census, Census 1990, 2000 & 2010 Decennial Census

Lorain County Population Change by Age, 2000-2010



Lorain County population continues to grow older with particular growth evident in the 45 to 64 age group. Also, median age moved up from 36.5 in 2000 to 40.0 in 2010.

- The younger population ages 0-17 in the county had slightly declined for the last two decades. This age group constituted 27.4 percent of the county population in 1990, 26.2 percent in 2000, and 23.9 percent in 2010. In actual numbers, between 1990 and 2000 the younger population held stable with no significant increase (+134 persons); however, for the 2000-2010 period, this age group decreased by 3.3 percent (-2,472 persons).

- The young population ages 18-24 decreased significantly by 10.4 percent (-2,866 persons) between 1990 and 2000; however, this population grew slightly by 2.6 percent or 645 persons over the 2000-2010 period.

- The population ages 25-44 had declined considerably for the last couple of decades; a decrease of 2.8 percent (-2,405 persons) between 1990 and 2000 and a decrease of 11.6 percent (-9,651 persons) between 2000 and 2010. *This age group comprised 31.7 percent of the total population in 1990, but it only comprised 24.5 percent in 2010.*

- The population ages 45-64 increased most dramatically for the last twenty years. This age bracket, the baby boomers born between 1945 and 1965, grew the fastest by 27.8 percent or 14,417 persons between 1990 and 2000 and continued to grow rapidly for the 2000-2010 period with an increase of 31.1 percent or 20,622 persons. *This age group constituted only 19.1 percent of the county population in 1990, but it comprised 28.8 percent in 2010.*

- The older population ages 65 and older constituted 14.3 percent of the population in 2010, compared to 11.6 percent in 1990 and 12.5 percent in 2000. *The growth rate was 13.6 percent (+4,258 persons) between 1990 and 2000, and it grew at a faster rate of 21.2 percent (+7,548 persons) over the 2000-2010 period.*

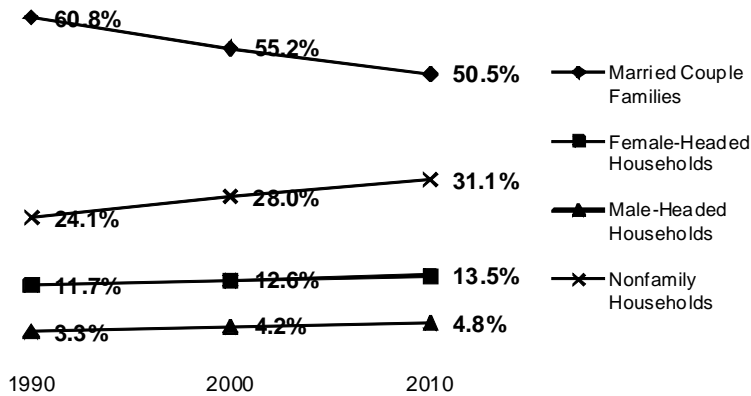
Age	1990		2000		2010		Change 1990-2000		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 18	74,416	27.4%	74,550	26.2%	72,078	23.9%	134	0.2%	-2,472	-3.3%
18-24	27,640	10.2%	24,774	8.7%	25,419	8.4%	-2,866	-10.4%	645	2.6%
25-44	85,953	31.7%	83,548	29.3%	73,897	24.5%	-2,405	-2.8%	-9,651	-11.6%
45-64	51,792	19.1%	66,209	23.3%	86,831	28.8%	14,417	27.8%	20,622	31.1%
65 and over	31,325	11.6%	35,583	12.5%	43,131	14.3%	4,258	13.6%	7,548	21.2%

Sources: U.S. Bureau of Census, Census 1990, 2000 & 2010 Decennial Census

HOUSEHOLD STRUCTURE

Married Couple Families Continue to Decline While Non-Family Households Grow

Change in Household Structure, Lorain County, 1990-2010



In Lorain County, **married couple families** decreased significantly from 60.8 percent of all households in 1990, to 55.2 percent in 2000, and 50.5 percent in 2010. In contrast, **female-headed households** continued to increase from 11.7 percent of all households (11,286 households) in 1990, to 12.6 percent (13,324 households) in 2000, and 13.5 percent (15,755 households) in 2010. Similarly, **male-headed households** steadily increased from 3.3 percent (3,213 households) in 1990, to 4.2 percent (4,399 households) in 2000, and 4.8 percent (5,574 households) in 2010. Also, there is a sharp increase in **non-family households** in the

county from 24.1 percent (23,117 households) in 1990, to 28.0 percent (29,644 households) in 2000, and 31.1 percent (36,197 households) in 2010.

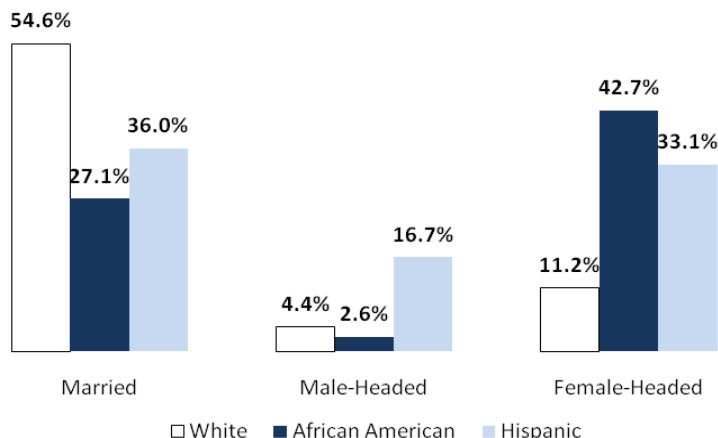
Change in Family and Household Structure, Lorain County, 1990-2010

Household Type	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Married Couple Families	58,448	60.8%	58,469	55.2%	58,748	50.5%
Female-Headed Households	11,286	11.7%	13,324	12.6%	15,755	13.5%
Male-Headed Households	3,213	3.3%	4,399	4.2%	5,574	4.8%
Non-family Households	23,117	24.1%	29,644	28.0%	36,197	31.1%

Source: U.S. Bureau of Census, 1990, 2000, & 2010 Decennial Census

African Americans Almost Four Times as Likely, and Hispanics Nearly Three Times as Likely to be Female-Headed (No Husband) than are Whites

Household Structure by Race, Lorain County, 2009



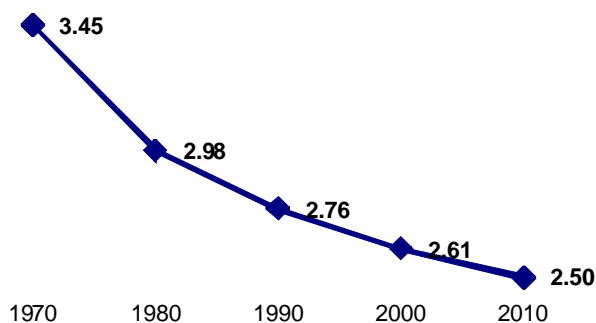
In 2009, forty-three percent (3,489 of 8,165 households) of all African American households in Lorain County and thirty-three percent (2,484 of 7,500 households) of Hispanic households were female-headed with no husband present, compared to eleven percent for White households. Those figures were almost four times (African American population) and three times (Hispanic population) higher than that of the White population. Also, the Hispanic population had a high percentage (16.7 percent or 1,253 of 7,500 households) of male-headed households.

Source: U.S. Bureau of Census, 2009 American Community Survey (2010 Decennial data is not available yet)

Average Size of Household Continues to Decrease

In 1970, the average household size in Lorain County was 3.45 persons, which decreased to 2.98 persons in 1980, 2.76 persons in 1990, 2.61 persons in 2000, and was down to 2.50 persons in 2010. The reduction in household size may be at least partially due to a decrease in the proportion of large married families and an increase in the proportion of small and single-person households.

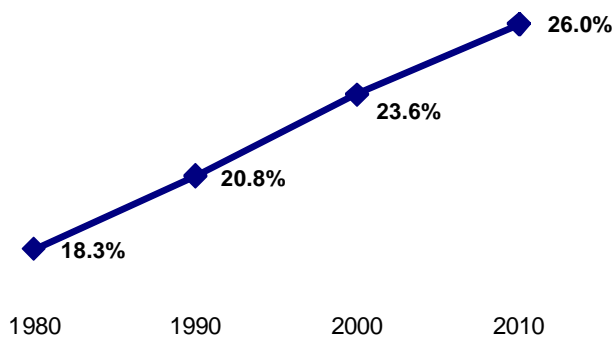
Average Household Size, 1970-2010



Source: U.S. Bureau of Census, 1970, 1980, 1990, 2000 & 2010 Decennial Census

Dramatic Increases in Persons Living Alone Since 1980

Percent of One-Person Households, 1980-2010

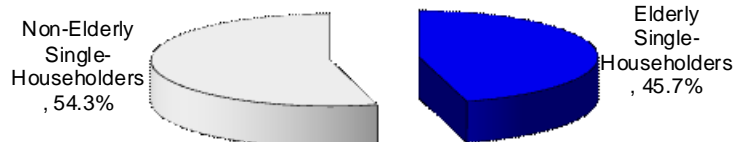


Most noticeable change in household structure is a sharp increase in single-person households. In 1980, there were 16,621 one-person households in Lorain County comprising 18.3 percent of all households. In 1990, the total number of one-person households was 20,007 constituting 20.8 percent of all households. The rates continued to increase for the last decade in the County with 24,966 (23.6 percent) one-person households in 2000 and 30,248 (26.0 percent) in 2010.

Source: U.S. Bureau of Census, 1980, 1990, 2000 & 2010 Decennial Census

Over One-Third of Single Person Households Now Elderly

Percent of Elderly Households among Single-Person Households
Lorain County, 2007



In 2000, 9.2 percent or 9,743 of total households in Lorain County were single elderly (65 years and over) households. According to the 2007 American Community Survey, there were 12,105 single elderly households in the County, comprising 11.0 percent of total households and 45.7 percent of 26,492 single-person households.

Source: U.S. Bureau of Census, Census 2000 and 2007 American Community Survey

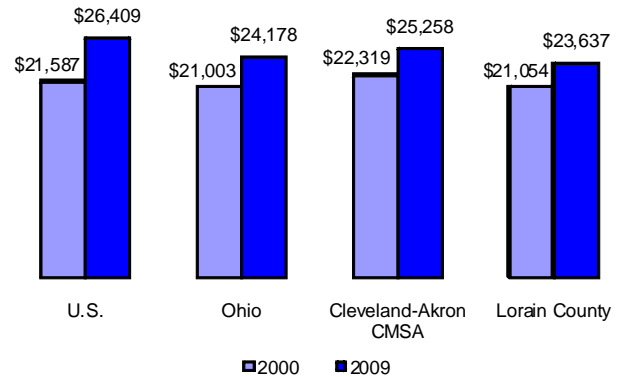
COUNTY INCOME LEVELS

Lorain County Improves Income Rankings in State But Gaps Continue to Widen

Per Capita Income

Between 2000 and 2009, an increase in per capita income is observed at all geographic levels. Per capita income for Lorain County was at \$21,054 in 2000 and \$23,637 in 2009. In 1990 the county ranked 26th in per capita income among all 88 Ohio counties, moving up to 19th in 2000 and down to 21st in 2009 (see the table below). However, the per capita income gap has widened over the past seventeen years – in 1990 Lorain County residents averaged \$4,854 less than the number one county (Geauga County) in Ohio, but in 2009 Lorain County residents averaged \$13,942 less than the number one county (Delaware County) in the state. At the community level, Lorain City, which is the largest city in Lorain County, has a per capita income of only \$16,340 in 2000. On average, the City of Lorain residents make \$4,714 less per person than county residents overall.

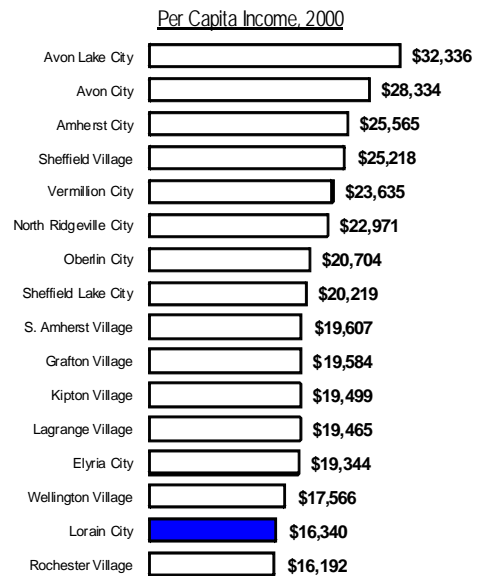
Per Capita Income, 2000 & 2009



Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2009 American Community Survey

1990			2000			2009		
Rank	County	Per Capita Income	Rank	County	Per Capita Income	Rank	County	Per Capita Income
1	Geauga	\$17,587	1	Delaware	\$31,600	1	Delaware	\$37,579
2	Delaware	\$17,437	2	Geauga	\$27,944	2	Warren	\$31,293
3	Lake	\$15,465	3	Warren	\$25,517	3	Geauga	\$30,169
4	Hamilton	\$15,354	4	Medina	\$24,251	4	Medina	\$28,990
5	Cuyahoga	\$14,912	5	Hamilton	\$24,053	5	Clermont	\$28,399
6	Franklin	\$14,907	6	Lake	\$23,160	6	Lake	\$28,289
7	Medina	\$14,852	7	Franklin	\$23,059	7	Greene	\$27,620
8	Warren	\$14,615	8	Greene	\$23,057	8	Hamilton	\$27,538
9	Montgomery	\$14,495	9	Summit	\$22,842	9	Franklin	\$26,272
10	Summit	\$14,409	10	Clermont	\$22,370	10	Summit	\$25,531
11	Greene	\$14,384	11	Cuyahoga	\$22,272	11	Butler	\$25,331
12	Hancock	\$14,239	12	Butler	\$22,076	12	Hancock	\$25,288
13	Ottawa	\$14,144	13	Ottawa	\$21,973	13	Cuyahoga	\$24,812
14	Butler	\$13,947	14	Montgomery	\$21,743	14	Licking	\$24,744
15	Miami	\$13,896	15	Fairfield	\$21,671	15	Mahoning	\$24,273
16	Wood	\$13,853	16	Miami	\$21,669	16	Fairfield	\$24,252
17	Erie	\$13,833	17	Erie	\$21,530	17	Wood	\$24,182
18	Lucas	\$13,778	18	Wood	\$21,284	18	Montgomery	\$24,155
19	Union	\$13,644	19	Lorain	\$21,054	19	Erie	\$23,767
20	Fairfield	\$13,609				20	Portage	\$23,677
21	Clermont	\$13,338				21	Lorain	\$23,637
22	Shelby	\$13,150						
23	Stark	\$13,003						
24	Trumbull	\$12,899						
25	Licking	\$12,864						
26	Lorain	\$12,733						

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2009 American Community Survey



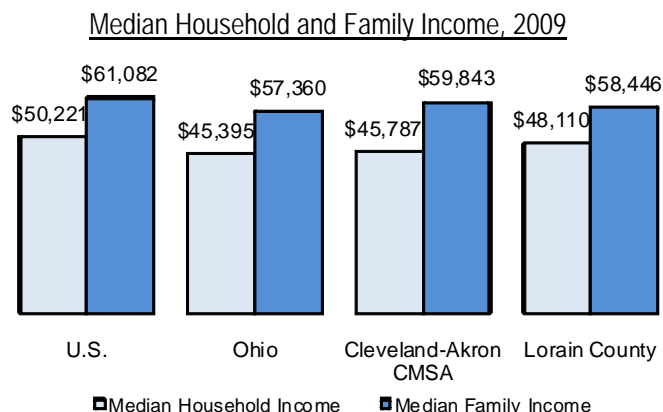
* The 2010 decennial data not available at MCD level

There are numerous communities in Lorain County where per capita income is low (not as low as the City of Lorain – but low) including Elyria city and some rural areas of the county (i.e., Lagrange, Wellington, etc). HOWEVER, median household and family incomes are not as low for the same rural areas. This finding could be explained by proportions of dual income households which is dramatically different from per capita income. Per capita income is an average of all persons age 15+ who are working divided by total population (all ages).

Median Household and Family Income

Median Household Income

Overall, Lorain County's median household income (\$48,110) was *higher* than the region (\$45,787) and Ohio (45,395) but slightly lower than the nation (\$50,221) in 2009. Lorain County ranked 19th in 1990 in median household income and moved up to 12th in 2000 and slightly down to 14th in 2009. However, the median household income gap has widened. In 1990 median family income for Lorain County was \$10,015 less than the number one county in the state, but in 2009 the gap was \$34,996 less.

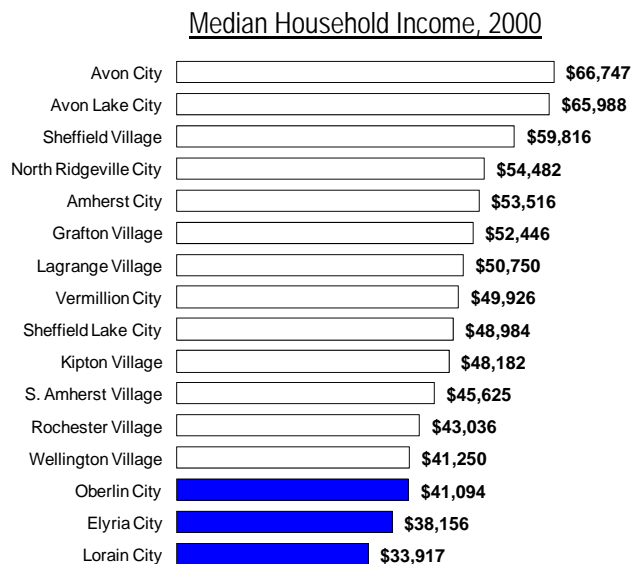


1990			2000			2009		
Rank	County	Median Household Income	Rank	County	Median Household Income	Rank	County	Median Household Income
1	Geauga	\$41,113	1	Delaware	\$67,258	1	Delaware	\$83,106
2	Medina	\$38,083	2	Geauga	\$60,200	2	Warren	\$68,114
3	Delaware	\$37,896	3	Warren	\$57,952	3	Medina	\$66,297
4	Warren	\$36,728	4	Medina	\$55,811	4	Geauga	\$60,957
5	Lake	\$35,605	5	Union	\$51,743	5	Clermont	\$58,348
6	Greene	\$35,116	6	Clermont	\$49,386	6	Greene	\$55,310
7	Union	\$33,244	7	Lake	\$48,763	7	Lake	\$53,849
8	Putnam	\$32,492	8	Greene	\$48,656	8	Butler	\$53,421
9	Clermont	\$32,465	9	Fairfield	\$47,962	9	Fairfield	\$51,427
10	Butler	\$32,440	10	Butler	\$47,885	10	Licking	\$50,922
11	Hancock	\$31,897	11	Putnam	\$46,426	11	Wood	\$49,959
12	Fulton	\$31,890	12	Lorain	\$45,042	12	Miami	\$49,455
13	Defiance	\$31,505				13	Portage	\$48,897
14	Miami	\$31,425				14	Lorain	\$48,110
15	Ottawa	\$31,360						
16	Fairfield	\$31,284						
17	Champaign	\$31,198						
18	Wood	\$31,197						
19	Lorain	\$31,098						

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2009 American Community Survey

In 2000, Median household income in the City of Lorain was only \$33,917 or \$11,125 less per household than the county overall. Median household income for two other major urban areas of Lorain County, the City of Elyria and the City of Oberlin, were \$38,156 and \$41,094 respectively. The 2010 decennial data are not available yet at minor civil division (MCD) level.

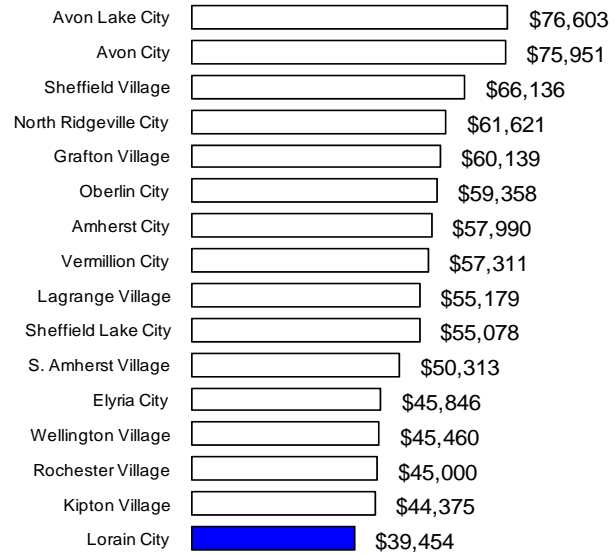
Source: U.S. Bureau of Census, 2000 Decennial Census



Median Family Income

Median family income (\$58,446) for Lorain County in 2009 was *higher* than Ohio (\$57,360) but lower than the region (\$59,843) and the U.S. (\$61,082) (see the graph on the previous page). Lorain County ranked 26th in 1990 in median family income and moved up to 15th in 2000 and down to 19th in 2009. However, similar to the pattern observed in median household income, the median family income gap has also widened. In 1990 the difference between Lorain County families and the number one county in the state was \$9,522, but the differences were \$23,597 in 2000 and \$39,044 in 2009. At the community level, median family income for the City of Lorain is only \$39,454 or \$13,402 less per family than the county overall in 2000. The 2010 decennial data are not available yet at minor civil division (MCD) level.

Median Family Income, 2000



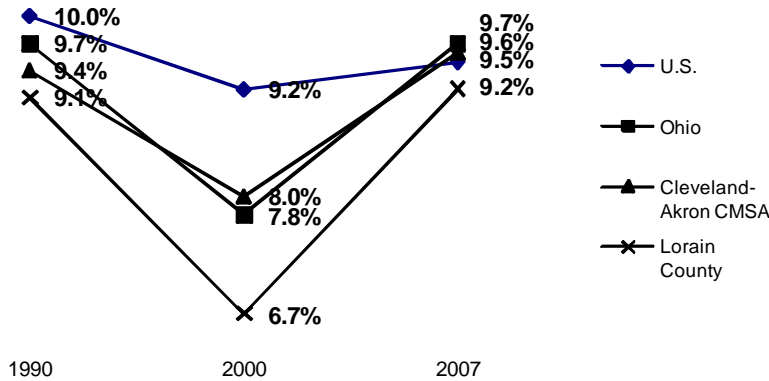
1990			2000			2009		
Rank	County	Median Family Income	Rank	County	Median Family Income	Rank	County	Median Family Income
1	Geauga	\$45,158	1	Delaware	\$76,453	1	Delaware	\$97,490
2	Delaware	\$43,102	2	Geauga	\$67,427	2	Warren	\$81,136
3	Medina	\$41,937	3	Warren	\$64,692	3	Medina	\$76,885
4	Warren	\$40,534	4	Medina	\$62,489	4	Geauga	\$73,070
5	Lake	\$40,471	5	Union	\$58,384	5	Clermont	\$67,678
6	Greene	\$39,776	6	Greene	\$57,954	6	Greene	\$67,521
7	Butler	\$38,673	7	Butler	\$57,513	7	Butler	\$65,555
8	Wood	\$38,187	8	Lake	\$57,134	8	Lake	\$64,105
9	Union	\$37,682	9	Clermont	\$57,032	9	Portage	\$64,104
10	Hancock	\$37,569	10	Wood	\$56,468	10	Wood	\$62,985
11	Franklin	\$37,214	11	Fairfield	\$55,539	11	Hamilton	\$62,674
12	Hamilton	\$37,184	12	Franklin	\$53,905	12	Licking	\$62,104
13	Ottawa	\$36,856	13	Hamilton	\$53,449	13	Summit	\$60,845
14	Putnam	\$36,848	14	Putnam	\$52,859	14	Franklin	\$60,060
15	Erie	\$36,738	15	Lorain	\$52,856	15	Miami	\$59,910
16	Clermont	\$36,511				16	Fairfield	\$59,399
17	Fairfield	\$36,239				17	Erie	\$59,187
18	Montgomery	\$36,069				18	Hancock	\$58,772
19	Champaign	\$36,051				19	Lorain	\$58,446
20	Fulton	\$35,904						
21	Miami	\$35,898						
22	Defiance	\$35,871						
23	Henry	\$35,842						
24	Cuyahoga	\$35,749						
25	Portage	\$35,691						
26	Lorain	\$35,636						

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2009 American Community Survey

COUNTY POVERTY RATES

Poverty Rates Up Over Past 7 Years

Families Living in Poverty, 1990-2007



Percentage of Lorain County's families living in poverty declined from 9.1 percent in 1990 to 6.7 percent in 2000; however, the rate has climbed back to 9.2 percent in 2007. During the same period, a similar pattern of change is observed at all other larger geographic levels. Both in 1990 and 2000, Lorain County was ranked 5th in family poverty among eight Northeastern Ohio counties. The actual number of families living in poverty declined from 6,683 in 1990 to 5,127 in 2000. Although Lorain County's ranking in the region had not

been changed in 2007, number of families living in poverty sharply increased by 40.2 percent (or +2,060 families) between 2000 and 2007.

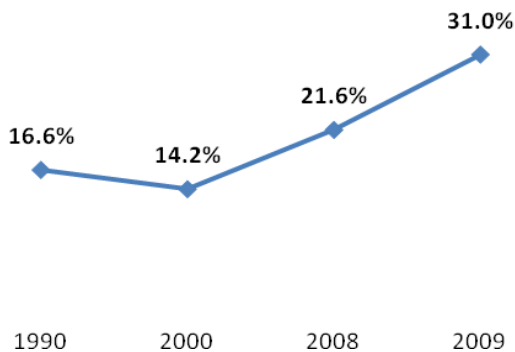
Percent of Families Living in Poverty, Northeastern Ohio Counties

1990			2000			2007			
Rank	County	Percent	Rank	County	Percent	Rank	County	Number*	Percent
1	Lake	3.6%	1	Geauga	2.8%	1	Geauga	922	3.8%
2	Geauga	4.1%	2	Medina	3.5%	2	Medina	2,129	4.6%
3	Medina	4.1%	3	Lake	3.5%	3	Lake	2,910	4.7%
4	Portage	7.6%	4	Portage	5.9%	4	Portage	3,015	7.5%
5	Lorain	9.1%	5	Lorain	6.7%	5	Lorain	7,187	9.2%
6	Summit	9.5%	6	Summit	7.5%	6	Summit	13,828	9.8%
7	Cuyahoga	11.0%	7	Ashtabula	9.2%	7	Cuyahoga	38,098	11.7%
8	Ashtabula	12.9%	8	Cuyahoga	10.3%	8	Ashtabula	3,050	12.9%

* Estimated by the Joint Center for Policy Research

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2007 American Community Survey

Families Living in Poverty, Lorain City, 1990-2009

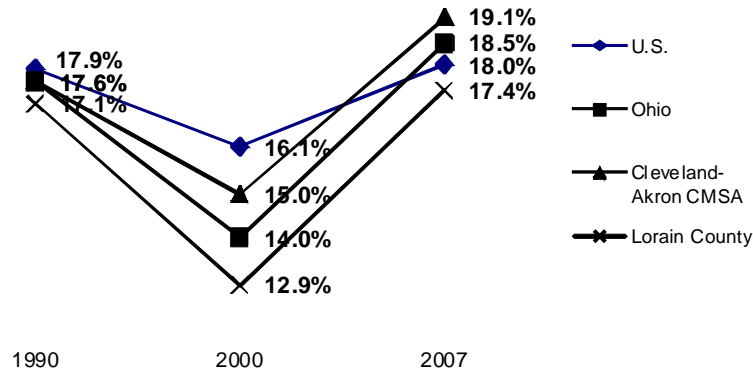


Percentage of families living below poverty level in Lorain City, which is the largest city in Lorain County, has significantly increased since 2000. For example, one out of seven families in Lorain City was living in poverty in 2000; however, in 2009, one out of three families was living in poverty. Especially, it is important to note that the poverty rate climbed sharply within a year, from 21.6 percent in 2008 to 31.0 percent in 2009, due to the current economic crisis that began in 2008.

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2008 & 2009 American Community Survey

Similar to the State, proportion of Lorain County children under 18 living in poverty declined from 17.1 percent in 1990 to 12.9 percent in 2000, but it went up again to 17.4 percent in 2007. As a percentage of the total population under 18, Lorain County was ranked 5th in child poverty among the Northeastern Ohio counties in 1990 and 2000. Like families in poverty, the actual number of individuals under 18 in poverty declined from 12,836 in 1990 to 9,797 in 2000. However, number of children living in poverty grew again by 30.7 percent (or +3,009 children) in Lorain County between 2000 and 2007. Today, 12,427 Lorain County children are living at or below the poverty level.

Percent of Children Under 18 Living in Poverty, 1990-2007

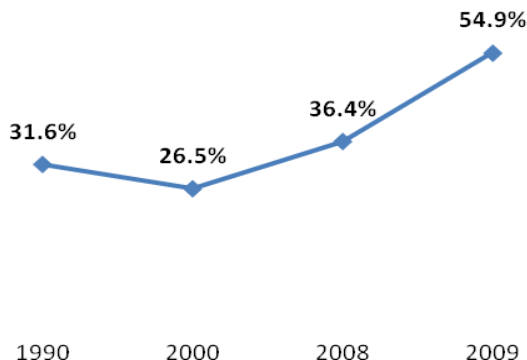


Percent of Children Under 18 Living in Poverty, Northeastern Ohio Counties									
1990			2000			2007			
Rank	County	Percent	Rank	County	Percent	Rank	County	Number*	Percent
1	Lake	7.1%	1	Geauga	6.3%	1	Geauga	990	4.2%
2	Medina	7.9%	2	Medina	6.3%	2	Medina	3,494	8.3%
3	Geauga	8.5%	3	Lake	6.8%	3	Lake	5,707	10.9%
4	Portage	13.4%	4	Portage	10.2%	4	Portage	4,477	13.3%
5	Lorain	17.4%	5	Lorain	13.3%	5	Lorain	12,806	17.4%
6	Summit	18.1%	6	Summit	14.4%	6	Summit	27,414	21.3%
7	Cuyahoga	21.6%	7	Ashtabula	17.4%	7	Ashtabula	5,464	22.7%
8	Ashtabula	23.8%	8	Cuyahoga	19.7%	8	Cuyahoga	70,727	23.0%

* Estimated by the Joint Center for Policy Research

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2007 American Community Survey

Children Under 18 Living in Poverty, Lorain City, 1990-2009

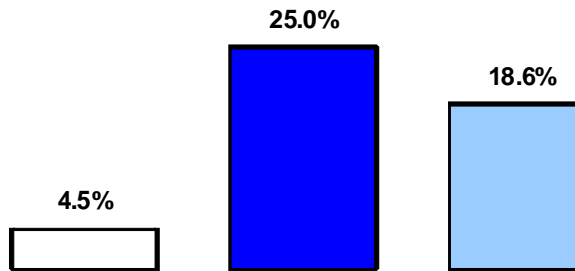


Percentage of children under 18 living below poverty level in Lorain City has also significantly increased since 2000. For example, about one out of four children under 18 in Lorain City was living in poverty in 2000; however, more than half of all children under 18 were living in poverty in 2009. It is also important to note that the poverty rate for the children rose dramatically from 36.4 percent in 2008 to 54.9 percent in 2009 due to the recent economic recession.

Source: U.S. Bureau of Census, 1990 & 2000 Decennial Census, 2008 & 2009 American Community Survey

Higher Poverty Rates among Minority Families

Families in Poverty by Race, 2000

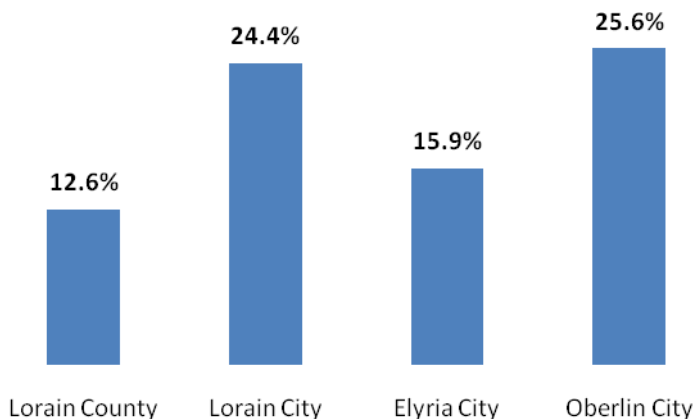


Twenty-five percent of all African American families in Lorain County lived in poverty, compared with 19 percent of Hispanic families and 4.5 percent of White families in 2000. The 2010 decennial census data are not currently available. The 2009 American Community Survey (ACS) provides information only for the White population. According to 2009 ACS, 8.5 percent or 6,037 of 71,171 White families in the county were living below poverty level, which seemed to reflect the effects of the economic depression.

Source: U.S. Bureau of Census, 2000 Decennial Census

Higher Poverty Rates among Major Urban Areas of Lorain County

Persons in Poverty, Major Urban Areas in Lorain County, 2005-2009

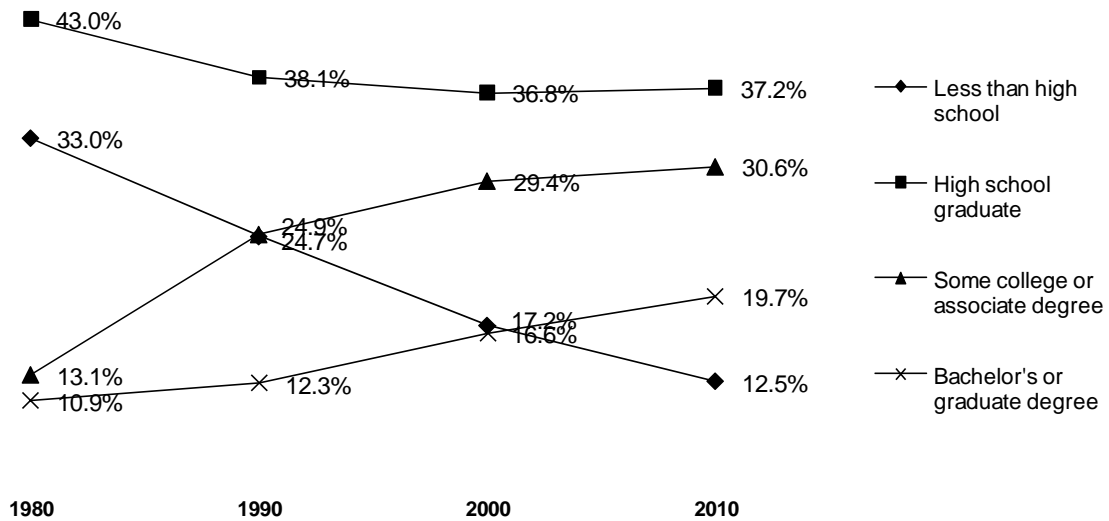


According to 2005-2009 American Community Survey, one-fourth (24.4 percent) of the City of Lorain residents were living in poverty. Similarly, 25.6 percent of all residents in Oberlin City were living under poverty level. The personal poverty rates for these two cities were about twice as high as the county rate of 12.6 percent. The personal poverty rate for Elyria City was 15.9 percent, which was lower than those of Lorain City and Oberlin City but still higher than that of Lorain County as a whole.

Source: U.S. Bureau of Census, 2005-2009 American Community Survey

EDUCATIONAL ATTAINMENT

Adult (25 Years and Older) Educational Attainment, Lorain County, 1980-2010



Source: U.S. Bureau of Census, 1980, 1990, 2000 & 2010 Decennial Census

LORAIN COUNTY RESIDENTS BECOMING FAR MORE EDUCATED

- *Fewer people are dropping out of high school. Percentage of Lorain County adults with no high school diploma dropped significantly over the past three decades (33 percent of total adult population in 1980, 25 percent in 1990, 17 percent in 2000, and only 13 percent in 2010).*
- *There is a significant decline in proportion of adults with no college experience (high school or less), 76 percent in 1980, 63 percent in 1990, 54 percent in 2000, and down to 50 percent in 2010.*
- *Percentage of adults with some college experience or Associate degree has more than doubled over the last twenty-five years (from 13.1 percent in 1980 to 30.6 percent in 2010).*
- *More people are earning a college degree. College degree holders have been continuously growing at all degree levels since 1980.*
 - Increases in Associate degree holders between 2000 and 2010 (4,068 persons) exceeded that observed between 1990 and 2000 (1,762 persons).
 - We continued to see steady increases in Bachelor's degree holders over the last decade (an increase of 4,950 persons between 2000 and 2010), compared to an increase of 6,561 persons between 1990 and 2000.
 - Based on increases in Graduate degree holders between 2000 and 2010 (an increase of 4,294 persons), we observed greater increases for the past decade than what was witnessed between 1990 and 2000 (an increase of 3,277 persons).

Proportion of Adults with College Experience or a Degree Has Doubled Since 1980

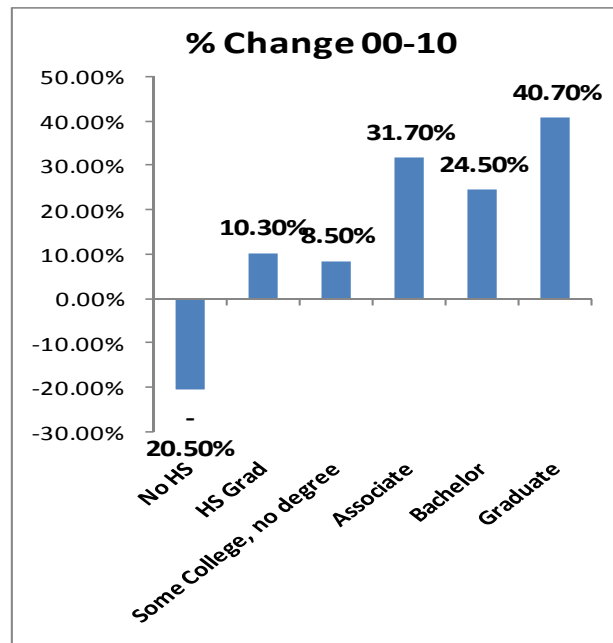
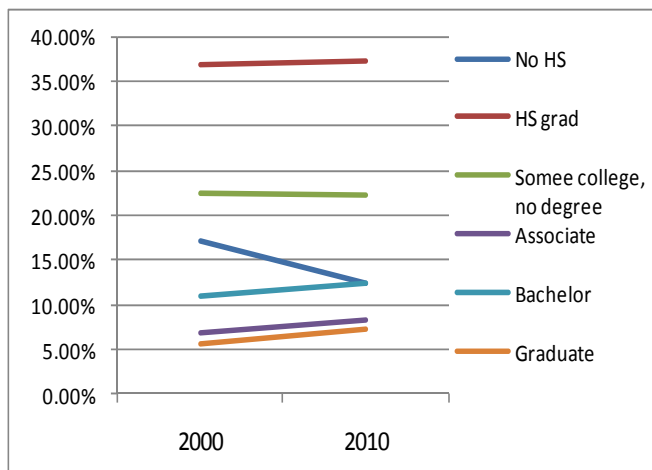
Proportion of adults with some college or a degree in Lorain County was only 24 percent in 1980, up to 37 percent in 1990, 46 percent in 2000, and 50 percent in 2010. The greatest increase in actual numbers observed between 1990 and 2000 was in adults with some college experience without degree (+10,567 adults), followed by Bachelor's degree holders (+6,561 adults); however, the growth in numbers of people with some college experience slowed down (+3,536 adults) during the 2000-2010 period. In spite of slowing down in the some college experience category between 2000 and 2010, all categories of college degree holders continued to grow significantly, particularly Associate degree holders. Associate degree holders grew rapidly by 32 percent or 4,068 persons for the last decade, compared to an increase of 16 percent or 1,762 persons between 1990 and 2000. Bachelor's degree (48 percent growth for 1990-2000 and 25 percent growth for 2000-2010) and Graduate degree (45 percent growth for 1990-2000 and 41 percent growth for 2000-2010) holders have also increased steadily.

Adult Educational Attainment, Lorain County, 1980-2010

	1980		1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 9 th grade	21,197	14.0	12,442	7.3	7,644	4.1		
9 th to 12 th grade, no diploma	28,862	19.0	29,453	17.4	24,236	13.1	***25,352	12.5
High school graduate (or equivalency)	65,293	43.0	64,501	38.1	68,348	36.8	75,378	37.2
Some college, no degree	*19,946	13.1	31,127	18.4	41,694	22.5	45,230	22.3
Associate degree			11,066	6.5	12,828	6.9	16,896	8.3
Bachelor's degree	**16,570	10.9	13,642	8.0	20,203	10.9	25,153	12.4
Graduate or professional degree			7,261	4.3	10,538	5.7	14,832	7.3
Persons 25 years and over	151,868	100.0	169,492	100.0	185,491	100.0	202,841	100.0

* "Some college, no degree" and "Associate degree" together
 ** "Bachelor's degree" and "Graduate or professional degree" together
 *** "Less than 9th grade" and "9th to 12th grade, no diploma" together

Lorain County Educational Attainment, Changes between 2000 and 2010



Between 2000-2010:

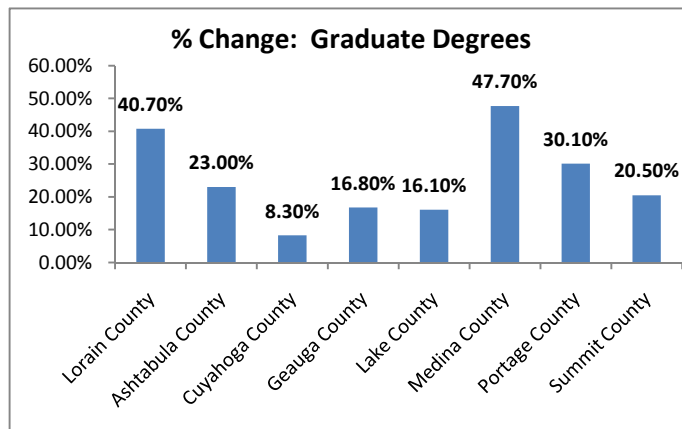
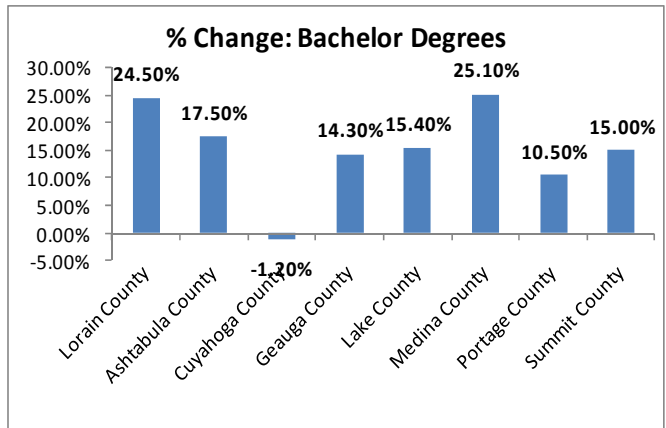
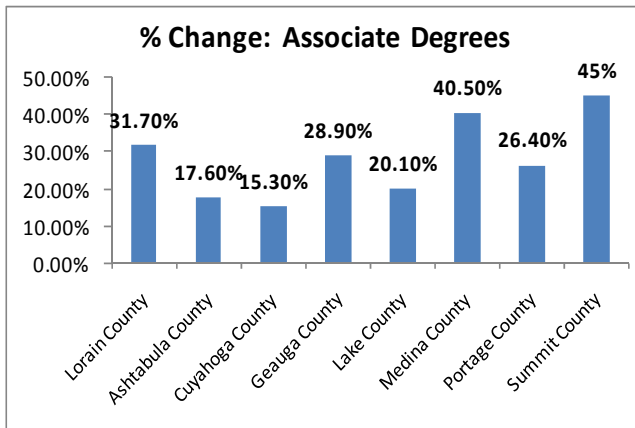
- Lorain County added 4,000 more Associate Degree holders
- Nearly 5,000 more Bachelor Degree holders
- And, 4,300 more Graduate Degree holders
- Overall, 9,244 more adults earned a bachelor degree or higher since 2000

Source: U.S. Bureau of Census, 1980, 1990, 2000 & 2010 Decennial Census

Adult Educational Attainment, Northeastern Ohio Counties, 2000-2010

Lorain County has the HIGHEST proportion of Associate degree holders among the Northeastern Ohio counties both in 2000 and in 2010. Also, it has the second highest proportion of adults with some college experience in 2000 and the highest in 2010. However, Lorain County ranked second from the bottom in the region relative to bachelor and graduate degree attainment both in 2000 and in 2010.

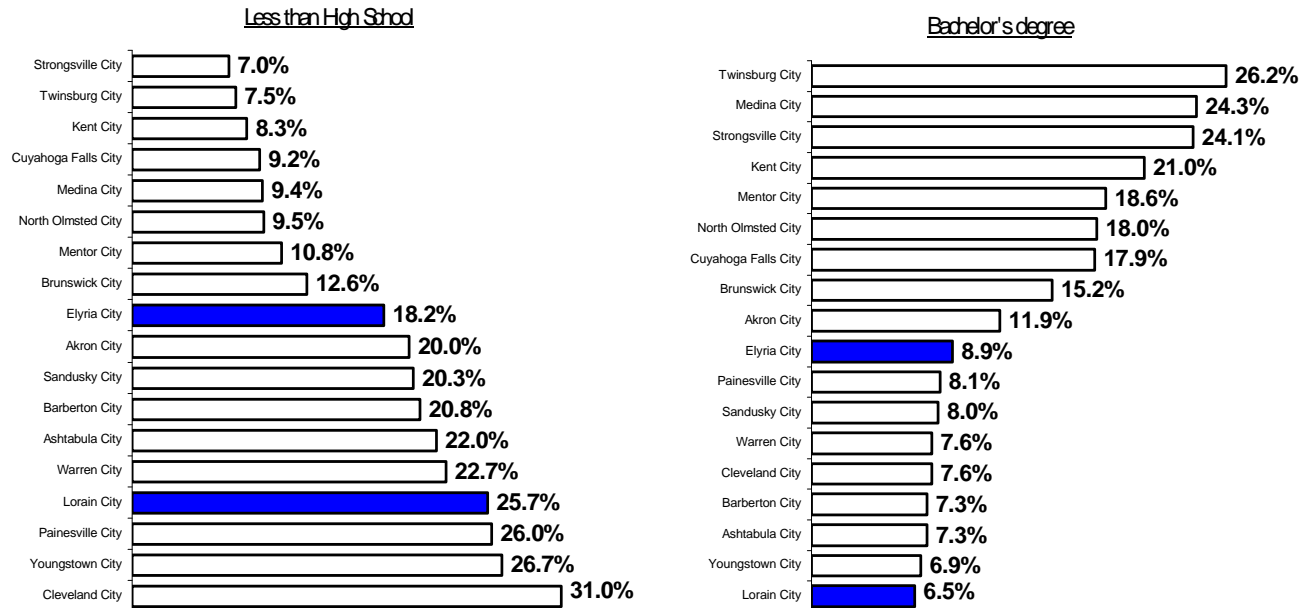
Ranking	Educational Attainment (Adults 25 Years of Age and Older)					
	Some College, No Degree		Associate Degree		Bachelor's and Graduate Degree	
	2000	2010	2000	2010	2000	2010
1	Lake (23.8%)	Lorain (22.3%)	Lorain (6.9%)	Lorain (8.3%)	Geauga (31.7%)	Geauga (33.6%)
2	Lorain (22.5%)	Lake (22.2%)	Lake (6.7%)	Medina (7.7%)	Cuyahoga (25.2%)	Summit (28.7%)
3	Summit (21.7%)	Medina (20.9%)	Medina (6.3%)	Lake (7.7%)	Summit (25.1%)	Medina (28.3%)
4	Medina (21.4%)	Cuyahoga (20.8%)	Geauga (5.9%)	Summit (7.5%)	Medina (24.7%)	Cuyahoga (27.4%)
5	Cuyahoga (21.2%)	Geauga (20.4%)	Cuyahoga (5.3%)	Geauga (7.0%)	Lake (21.5%)	Portage (24.1%)
6	Geauga (20.6%)	Summit (20.1%)	Summit (5.3%)	Cuyahoga (6.5%)	Portage (21.1%)	Lake (23.9%)
7	Portage (20.2%)	Portage (19.7%)	Ashtabula (5.2%)	Ashtabula (6.0%)	Lorain (16.6%)	Lorain (19.7%)
8	Ashtabula (17.8%)	Ashtabula (19.4%)	Portage (4.8%)	Portage (5.9%)	Ashtabula (11.0%)	Ashtabula (13.0%)



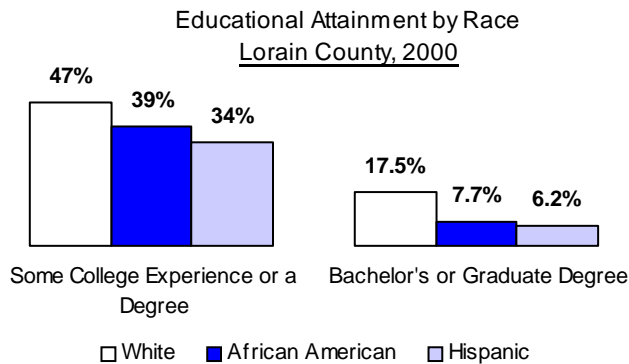
Source: U.S. Bureau of Census, 2000 & 2010 Decennial Census

Significant Under Served Populations in Lorain County

Educational attainment in the City of Lorain is very low: Of 18 cities in northeast Ohio, Lorain City ranked 14th with one of the highest percentages of adults who did not complete high school (i.e., 26% of Lorain City adults did not have a high school diploma or equivalent) and 18th in the proportion of adults with a bachelor degree (6.5%).



Source: U.S. Bureau of Census, Census 2000 (2010 data not available at this geographic level)



Only 34% of Hispanic adults and 39% of African American adults have some college experience or a degree compared to 47% of white adults. A gap is also evident at the bachelor and graduate levels where 17.5% of white adults have a bachelor degree or higher compared to 7.7% of African American adults and 6.2% of Hispanic adults. (All populations are more equivalent at the some college/associate degree level).

Source: U.S. Bureau of Census, Census 2000 (2010 data not yet available)

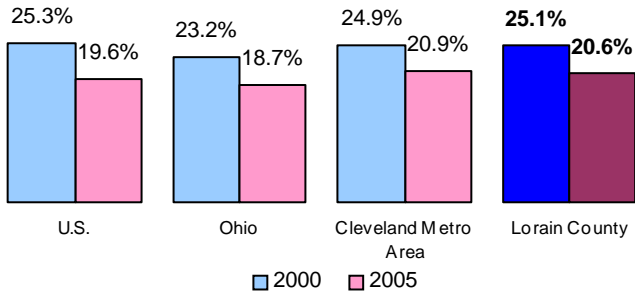
Educational Attainment by Race, Lorain County, 2000

Lorain County	White		African American		Hispanic	
	Number	Percent	Number	Percent	Number	Percent
Less than high school	36,001	23.3%	4,122	36.9%	3,329	45.0%
High school graduate	59,944	38.8%	3,423	30.6%	2,294	31.0%
Some college, no degree	28,485	18.5%	2,086	18.7%	1,002	13.6%
Associate degree	10,043	6.5%	856	7.7%	480	6.5%
Bachelor's degree	13,036	8.4%	434	3.9%	201	2.7%
Graduate or professional degree	6,849	4.4%	253	2.3%	86	1.2%
Total	154,358		11,174		7,392	

Source: U.S. Bureau of Census, Census 2000 (2010 data not yet available)

One-Fourth of Young Adults Ages 18-24 with No High School Diploma

Less than High School Education, 2000 & 2005
Young Adults (18-24)



In 2000, one in every four (25.1%) young adults ages 18-24 in Lorain County had less than a high school education (i.e., no high school diploma or equivalent), which is slightly higher than the state (23.2%) and the region (24.9%). In 2005, approximately one in every five (20.6%) young adults reported less than high school education, which is higher than the state (18.7%) but slightly lower than the region (20.9%).

Source: U.S. Bureau of Census, Census 2000, 2005 American Community Survey

Percent of Young Adults (18-24 years of age) with Less than High School Education Northeastern Ohio Counties, 2000 & 2005				
Ranking	2000		2005	
	County	Percent	County	Percent
1	Portage	11.0%	Medina	14.8%
2	Summit	22.4%	Portage	15.5%
3	Medina	24.8%	Summit	17.4%
4	Lake	24.9%	Lorain	20.6%
5	Lorain	25.1%	Lake	20.8%
6	Cuyahoga	27.6%	Cuyahoga	20.9%
7	Ashtabula	30.7%	Ashtabula	21.5%
8	Geauga	37.0%	Geauga	33.0%

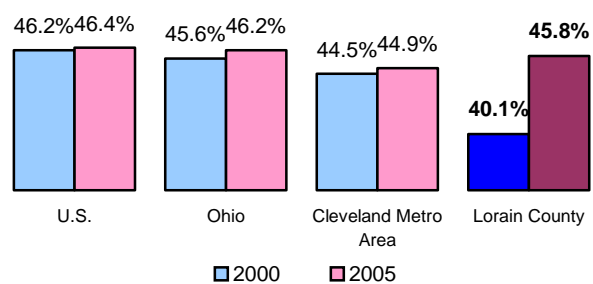
The proportion of 18-24 year olds with no high school diploma or equivalent for Lorain County decreased from 25.1 percent in 2000 to 20.6 percent in 2005. The county's ranking moved up to 4th in the region in 2005 from 5th in 2000.

Source: U.S. Bureau of Census, Census 2000, 2005 American Community Survey

YET 40 PERCENT OF ALL 18-24 YEAR OLDS HAVE SOME COLLEGE EXPERIENCE OR A DEGREE

In 2000, approximately forty percent of all 18-24 year olds have some college experience or higher Within Lorain County: some college experience (32%); associate degree (4%); bachelor's degree (4%); and graduate/professional degree (0.2%). Lorain County's rate was considerably lower than the region (44.5%), the state of Ohio (45.6%), and the U.S. (46.2%). However, in 2005, the proportion of young adults with some college or higher education significantly moved up to 45.8 percent (some college experience (33%), associate degree (4%), bachelor's degree (8%), and graduate/professional degree (0.6%)), which was slightly lower than the State (46.2%) and the U.S. (46.4%) but higher than the region (44.9%).

Some College or a College Degree, 2000 & 2005
Young Adults (18-24)



Source: U.S. Bureau of Census, Census 2000, 2005 American Community Survey

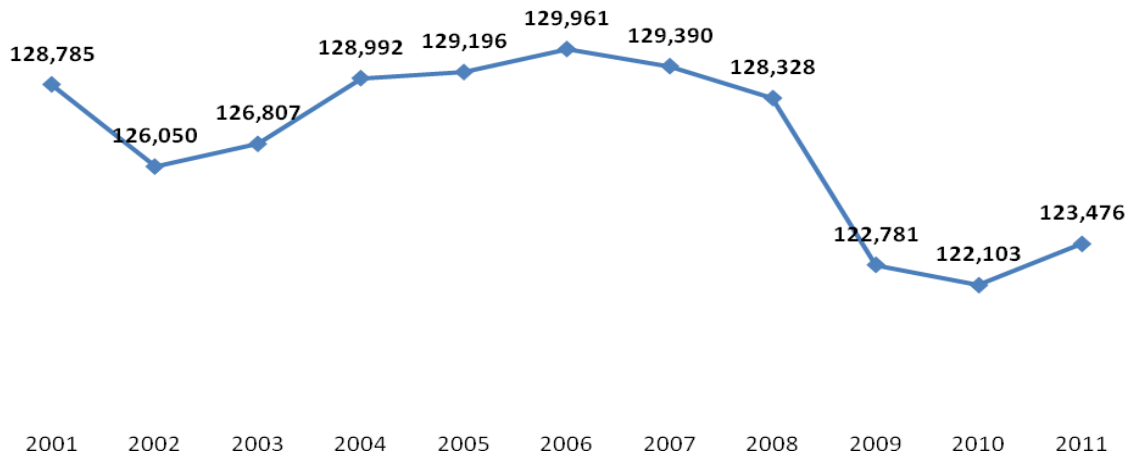
Overall, in 2005, there were 11,214 more individuals 18 years and older with at least some college experience over 1990:

Persons 18 Years and Older	Change in Number, 1990-2000	Change in Number, 2000-2005
Some College, no degree	+18,336	+1,101
Associate degree	+ 2,707	+ 2,268
Bachelor	+ 7,648	+ 4,727
Graduate or Professional	+ 3,315	+ 2,918
Total	+32,006	+11,214

Source: U.S. Bureau of Census, Census 1990 & 2000, 2005 American Community Survey

ECONOMIC PROFILE

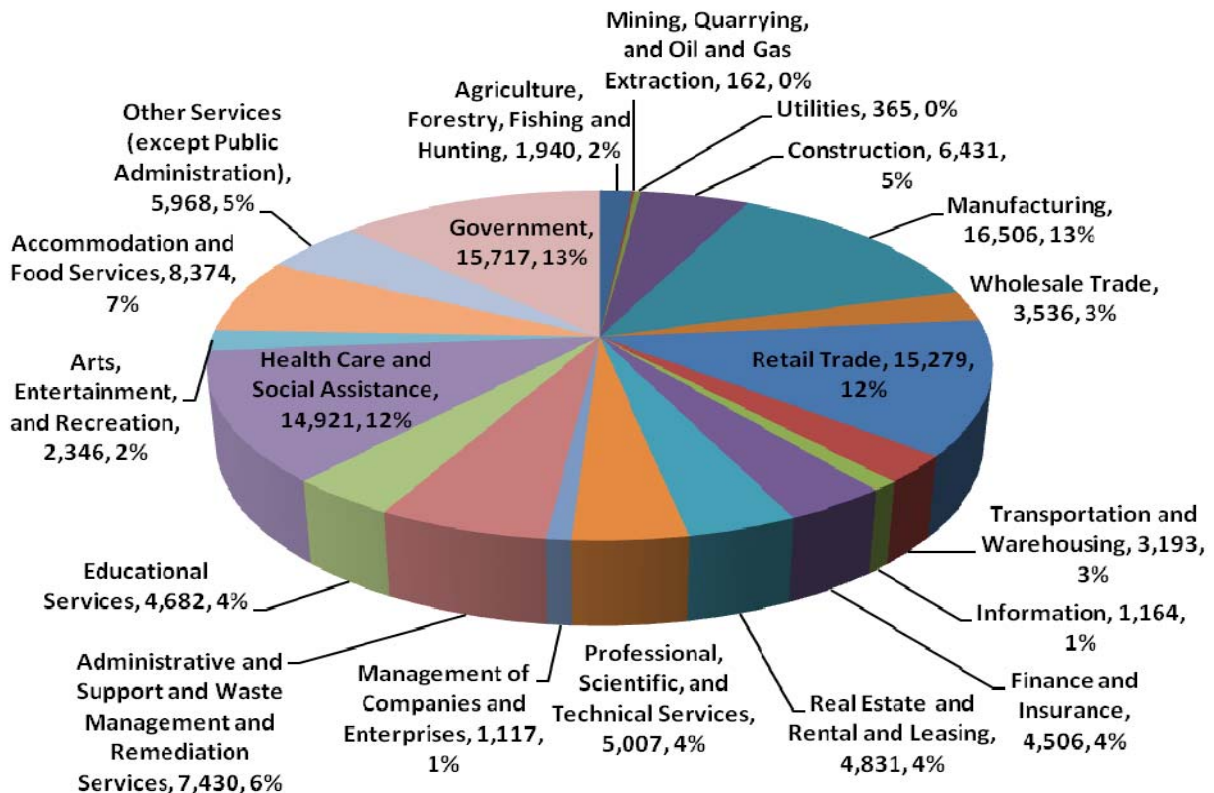
Lorain County Total Employment, 2001-2011



Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4st Quarter 2011

The total number of jobs in Lorain County remained stable with little fluctuation until the recent economic downturn. However, Lorain County had lost almost five thousand jobs for the past few years due to the economic recession that started in 2008, from 128,328 in 2008 to 123,476 in 2011.

Lorain County Jobs by Industry, 2011



Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4st Quarter 2011

Major industries in Lorain County were manufacturing (13 percent), government (13 percent), retail trade (12 percent), and health care and social assistance (12 percent). These four industries constituted half (50 percent) of the total jobs in the county. Other industries included accommodation and food services (7 percent), administrative/support and waste management services (6 percent), construction (5 percent), other services except public administration (5 percent), professional and scientific services (4 percent), real estate and rental/leasing (4 percent), educational services (4 percent), and finance and insurance (4 percent). Historical changes in Lorain County jobs by industry will be shown below.

Changes in Lorain County Jobs by Industry

Industry	2001		2011		Change	
	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing and Hunting	2,020	1.6%	1,940	1.6%	-80	-4%
Mining, Quarrying, and Oil and Gas Extraction	86	0.1%	162	0.1%	76	88%
Utilities	606	0.5%	365	0.3%	-241	-40%
Construction	8,476	6.6%	6,431	5.2%	-2,045	-24%
Manufacturing	26,524	20.6%	16,506	13.4%	-10,018	-38%
Wholesale Trade	3,086	2.4%	3,536	2.9%	450	15%
Retail Trade	16,022	12.4%	15,279	12.4%	-743	-5%
Transportation and Warehousing	3,731	2.9%	3,193	2.6%	-538	-14%
Information	1,893	1.5%	1,164	0.9%	-729	-39%
Finance and Insurance	3,133	2.4%	4,506	3.6%	1,373	44%
Real Estate and Rental and Leasing	3,919	3.0%	4,831	3.9%	912	23%
Professional, Scientific, and Technical Services	4,015	3.1%	5,007	4.1%	992	25%
Management of Companies and Enterprises	391	0.3%	1,117	0.9%	726	186%
Administrative/Support and Waste Management Services	5,584	4.3%	7,430	6.0%	1,846	33%
Educational Services	3,856	3.0%	4,682	3.8%	826	21%
Health Care and Social Assistance	13,169	10.2%	14,921	12.1%	1,752	13%
Arts, Entertainment, and Recreation	2,135	1.7%	2,346	1.9%	211	10%
Accommodation and Food Services	7,868	6.1%	8,374	6.8%	506	6%
Other Services (except Public Administration)	6,741	5.2%	5,968	4.8%	-773	-11%
Government	15,530	12.1%	15,717	12.7%	187	1%
Total	128,785	100.0%	123,476	100.0%	-5,309	-4%

For the last decade, Lorain County had experienced a net loss of 5,309 jobs. Between 2001 and 2011, manufacturing had experienced the largest net loss of 10,018 jobs, and other sectors that had also lost jobs included construction trades (-2,045), other services except public administration (-773), retail trade (-743), information (-729), transportation and warehousing (-538), and utilities (-241). On the contrary, administrative/support and waste management services (1,846), health care and social assistance (1,752), finance and insurance (1,373), professional and scientific services (992), real estate and rental/leasing (912), educational services (826), management of companies and enterprises (726), accommodation and food services (506), and wholesale trade (450) had added jobs during the same period.

Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4th Quarter 2011

Lorain County Business by Employment Size

Between 1998 and 2009, the number of small and medium size businesses in Lorain County did not change significantly. However, the county had experienced a loss of large businesses during this 11-year period; a net loss of 11 companies with 250-499 employees and a net loss of 3 companies with 1,000 or more employees. Particularly, it is worth noting that all three large employers (with 1,000 or more workers) that Lorain County lost during the period were manufacturing companies - Lorain County had 5 manufacturing companies with 1,000 or more workers in 1998, but it had only two in 2009.

Employment Size (Number of Employees)	Number of Establishments		Change in Number of Establishments	
	1998	2009	Number	Percent
1-4	2,934	2,958	24	0.8%
5-9	1,222	1,251	29	2.4%
10-19	745	741	-4	-0.5%
20-49	492	497	5	1.0%
50-99	182	152	-30	-16.5%
100-249	95	99	4	4.2%
250-499	25	14	-11	-44.0%
500-999	5	6	1	20.0%
1000 or More	8	5	-3	-37.5%
Total	5,708	5,723	15	0.3%

Source: U.S. Bureau of Census, County Business Patterns, Data Retrieved in November 2011

Employment Growth of Cleveland-Elyria-Mentor MSA

The Milken Institute constructed an index¹ based on job, wage and salary and technology output growth over the most recent five years and the latest year's performance. This index reflects those metropolitan areas that recorded the best economic performance and created the most jobs. Generally, Cleveland-Elyria-Mentor MSA ranked low in this national employment and wage growth index, and its rankings consistently

Best Performing Cities: Rankings for Ohio Metropolitan Areas, 2010 & 2009

Metropolitan Area	2010 Rank	2009 Rank
Huntington-Ashland, WV-KY-OH MSA	73	149
Columbus, OH MSA	108	108
Cincinnati-Middletown, OH-KY-IN MSA	141	138
Dayton, OH MSA	169	183
Akron, OH MSA	171	167
Cleveland-Elyria-Mentor, OH MSA	183	186
Youngstown-Warren-Boardman, OH-PA MSA	192	193
Canton-Massillon, OH MSA	194	190
Toledo, OH MSA	195	198

Source: Milken Institute, Best Performing Cities, Data Retrieved November 2011

fluctuated at the bottom of the index and slipped from 172nd in 2002 to 183rd in 2010. Also, all four other metropolitan areas in Northeastern Ohio ranked in the bottom thirty in 2010; Akron MSA (171st), Youngstown-Warren-Boardman MSA (192nd), Canton-Massillon MSA (194th), Toledo MSA (195th).

Changes in Cleveland-Elyria-Mentor MSA's Rank, 2003-2010

2010	2009	2008	2007	2006	2005	2004*	2003*	2002*
183 rd	186 th	193 rd	193 rd	NA	194 th	187 th	194 th	172 nd

* Data for Cleveland-Lorain- Elyria MSA

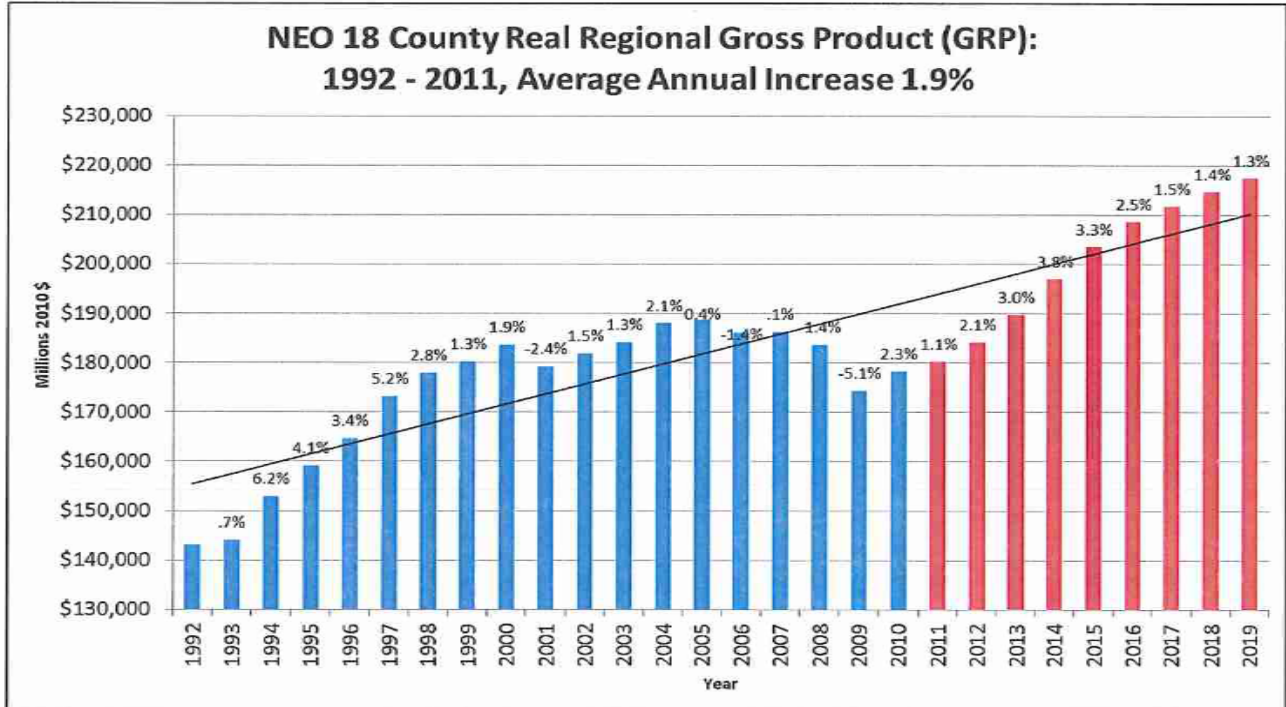
Source: Milken Institute, Best Performing Cities, Data Retrieved November 2011

¹ **Employment growth** receives the highest weighting in the index. **Wage and salary growth** is included to measure the quality of the jobs being created. **Technology output growth** is included to determine the economic vibrancy of cities.

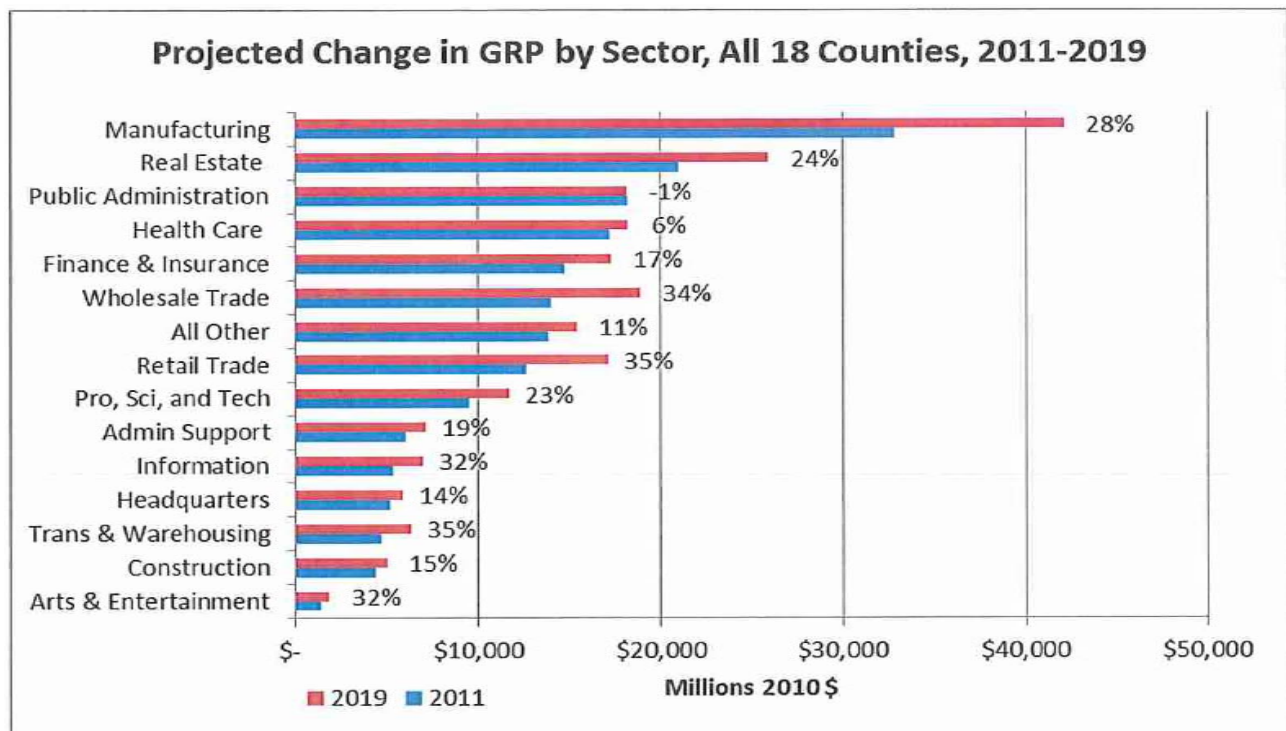
Future of Regional Economy

According to Team NEO, a Cleveland-based nonprofit organization attracting businesses to the Northeast Ohio region, the region's economy is expected to recover in the near future.

Gross Regional Product (GRP) Recovery

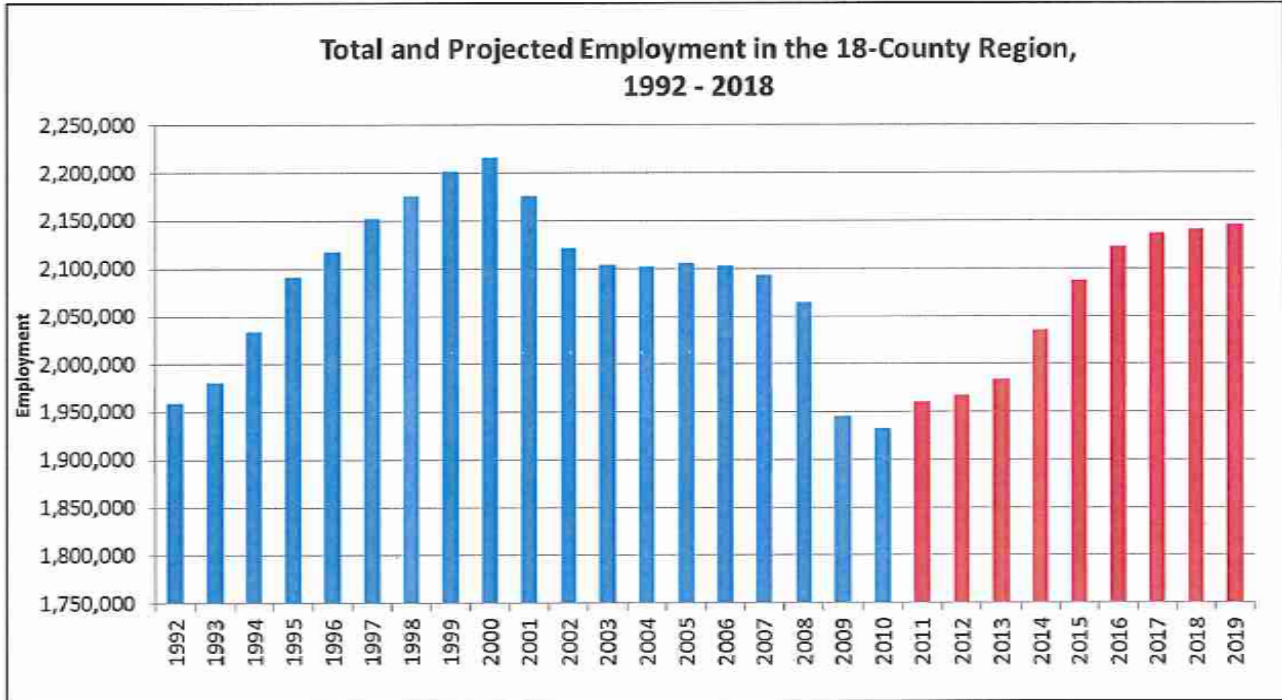


Source: Team NEO, JobsOhio Update, Dec. 2012



Source: Team NEO, JobsOhio Update, Dec. 2012

Job Recovery



Source: Team NEO, JobsOhio Update, Dec. 2012

JOB OUTLOOK

Fastest Growing Occupations, Lorain County and Cleveland-Elyria-Mentor MSA, 2011-2021

Fastest Growing Occupations in Lorain County to 2021
are found in Business/Finance and Office/Administrative Supportive Sectors

Lorain County		Cleveland-Elyria-Mentor MSA	
Occupation	Percent Change	Occupation	Percent Change
Tire builders	140%	Aircraft structure, surfaces, rigging, and systems assemblers	76%
Pharmacy technicians	83%	Biomedical engineers	52%
Financial examiners	67%	Home health aides	50%
Tellers	66%	Coin, vending, and amusement machine servicers and repairers	50%
Pharmacists	65%	Personal and home care aides	45%
Insulation workers, floor, ceiling, and wall	65%	Mining machine operators, all other	44%
Aircraft structure, surfaces, rigging, and systems assemblers	65%	Railroad brake, signal, and switch operators	44%
Railroad brake, signal, and switch operators	62%	Locomotive engineers and operators	43%
Locomotive engineers and operators	60%	Barbers	42%
Entertainment attendants and related workers, all other	59%	Personal financial advisors	41%
Employment, recruitment, and placement specialists	58%	Entertainment attendants and related workers, all other	41%
Loan officers	58%	Extraction workers, all other	41%
New accounts clerks	58%	Financial examiners	39%
Railroad conductors and yardmasters	57%	Roustabouts, oil and gas	39%
Personal financial advisors	52%	Railroad conductors and yardmasters	39%
Loan interviewers and clerks	52%	Cargo and freight agents	37%
Pest control workers	51%	Rail-track laying and maintenance equipment operators	36%
Securities, commodities, and financial services sales agents	51%	Nuclear power reactor operators	36%
Rail-track laying and maintenance equipment operators	50%	Biochemists and biophysicists	35%
Credit authorizers, checkers, and clerks	49%	Veterinary technologists and technicians	35%
Financial analysts	47%	Aerospace engineers	34%
Veterinarians	47%	Helpers, extraction workers	34%
Electrical and electronics repairers, powerhouse, substation, and relay	47%	Wellhead pumpers	34%
Mixing and blending machine setters, operators, and tenders	46%	Flight attendants	33%
Broadcast technicians	45%	Medical scientists, except epidemiologists	32%
Veterinary technologists and technicians	45%	Veterinarians	32%
Credit analysts	44%	Opticians, dispensing	32%
Personal and home care aides	44%	Tree trimmers and pruners	32%
Preschool teachers, except special education	43%	Financial analysts	31%
Customer service representatives	42%	Network systems and data communications analysts	30%

Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4th Quarter 2011

**Occupations with Most Job Openings due to Growths and Replacements,
Lorain County and Cleveland-Elyria-Mentor MSA, 2011-2021**

Occupations with Largest Job Openings in Lorain County to 2021
are found in Sales and Office/Administrative Supportive Sectors

Lorain County		Cleveland-Elyria-Mentor MSA	
Occupation	Job Openings	Occupation	Job Openings
Cashiers, except gaming	1,871	Retail salespersons	12,183
Retail salespersons	1,783	Cashiers, except gaming	11,994
Combined food preparation and serving workers, including fast food	1,187	Home health aides	9,770
Waiters and waitresses	1,107	Waiters and waitresses	9,712
Stock clerks and order fillers	981	Registered nurses	9,125
Customer service representatives	979	Combined food preparation and serving workers, including fast food	8,675
Laborers and freight, stock, and material movers, hand	928	Customer service representatives	8,037
Home health aides	621	Laborers and freight, stock, and material movers, hand	8,024
Janitors and cleaners, except maids and housekeeping cleaners	591	Child care workers	5,977
First-line supervisors/managers of retail sales workers	582	Stock clerks and order fillers	5,928
Nursing aides, orderlies, and attendants	565	Real estate sales agents	5,333
Child care workers	555	Managers, all other	5,179
Managers, all other	543	Truck drivers, heavy and tractor-trailer	4,904
Sales representatives, wholesale and manufacturing, except technical and scientific products	542	Nursing aides, orderlies, and attendants	4,803
Securities, commodities, and financial services sales agents	535	Securities, commodities, and financial services sales agents	4,762
Real estate sales agents	529	Sales representatives, wholesale and manufacturing, except technical and scientific products	4,700
Registered nurses	519	Office clerks, general	4,593
Office clerks, general	517	Janitors and cleaners, except maids and housekeeping cleaners	4,484
Landscaping and groundskeeping workers	502	Personal financial advisors	4,212
Personal financial advisors	479	Licensed practical and licensed vocational nurses	4,065
Truck drivers, heavy and tractor-trailer	454	First-line supervisors/managers of retail sales workers	3,825
Pharmacy technicians	410	Accountants and auditors	3,688
Licensed practical and licensed vocational nurses	409	Property, real estate, and community association managers	3,594
Bookkeeping, accounting, and auditing clerks	406	Secondary school teachers, except special and vocational education	3,299
Team assemblers	394	Bookkeeping, accounting, and auditing clerks	3,281
Accountants and auditors	383	Security guards	3,163
Secondary school teachers, except special and vocational education	374	First-line supervisors/managers of office and administrative support workers	3,152
First-line supervisors/managers of office and administrative support workers	366	Management analysts	3,102
Hairdressers, hairstylists, and cosmetologists	359	Maintenance and repair workers, general	3,027
Property, real estate, and community association managers	357	Landscaping and groundskeeping workers	2,658

Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4th Quarter 2011

Fastest Declining Occupations, Lorain County and Cleveland-Elyria-Mentor MSA, 2011-2021

**Fastest Declining Occupations in Lorain County to 2021
are found in Production and Office/Administrative Supportive Sectors**

Lorain County		Cleveland-Elyria-Mentor MSA	
Occupation	Percent Change	Occupation	Percent Change
Coin, vending, and amusement machine servicers and repairers	-46%	Pressers, textile, garment, and related materials	-58%
Travel agents	-43%	Postal service mail sorters, processors, and processing machine operators	-34%
Postal service mail sorters, processors, and processing machine operators	-32%	Motion picture projectionists	-32%
Painters, transportation equipment	-30%	Order clerks	-30%
Assemblers and fabricators, all other	-29%	Timing device assemblers, adjusters, and calibrators	-29%
Prepress technicians and workers	-25%	Farmers and ranchers	-27%
Farmers and ranchers	-24%	Drilling and boring machine tool setters, operators, and tenders, metal and plastic	-27%
Roofers	-24%	Sewing machine operators	-27%
Chemical plant and system operators	-24%	Door-to-door sales workers, news and street vendors, and related workers	-26%
Pressers, textile, garment, and related materials	-23%	File clerks	-26%
Brickmasons and blockmasons	-20%	Lathe and turning machine tool setters, operators, and tenders, metal and plastic	-26%
File clerks	-19%	Machine feeders and offbearers	-26%
Helpers, brickmasons, blockmasons, stonemasons, and tile and marble setters	-19%	Travel agents	-24%
Postal service clerks	-17%	Engine and other machine assemblers	-23%
Door-to-door sales workers, news and street vendors, and related workers	-15%	Travel guides	-22%
Hotel, motel, and resort desk clerks	-15%	Extruding and forming machine setters, operators, and tenders, synthetic and glass fibers	-22%
Automotive body and related repairers	-15%	Petroleum pump system operators, refinery operators, and gaugers	-22%
Motorcycle mechanics	-15%	Chemical equipment operators and tenders	-22%
Engine and other machine assemblers	-15%	Postal service clerks	-21%
Rolling machine setters, operators, and tenders, metal and plastic	-15%	Logging workers, all other	-21%
Chemical engineers	-14%	Textile cutting machine setters, operators, and tenders	-21%
Machine feeders and offbearers	-14%	Meter readers, utilities	-20%
Funeral directors	-13%	Logging equipment operators	-20%
Emergency medical technicians and paramedics	-13%	Helpers, painters, paperhangers, plasterers, and stucco masons	-20%
Order clerks	-13%	Computer operators	-19%
Ambulance drivers and attendants, except emergency medical technicians	-13%	Desktop publishers	-19%
Bus drivers, school	-13%	Fallers	-19%
Psychiatric technicians	-12%	Forging machine setters, operators, and tenders, metal and plastic	-19%
Transportation attendants, except flight attendants and baggage porters	-12%	Chemical plant and system operators	-19%
Meter readers, utilities	-12%	Postmasters and mail superintendents	-18%

Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4th Quarter 2011

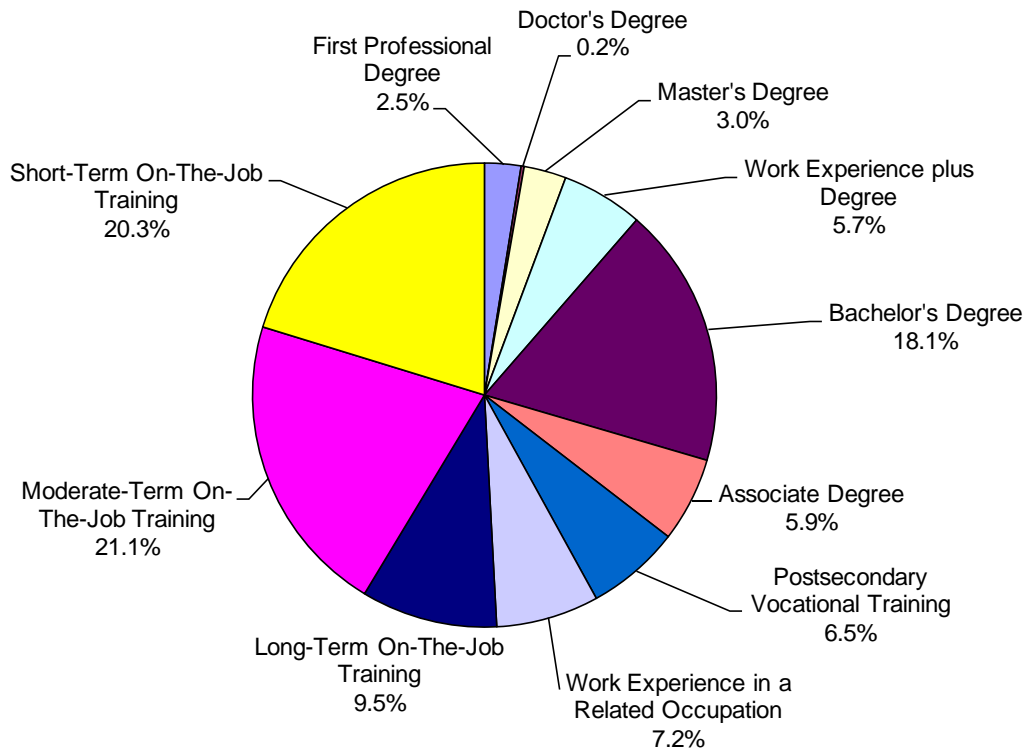
Occupations with Most Job Losses, Lorain County and Cleveland-Elyria-Mentor MSA, 2011-2021

**Occupations with Most Job Losses in Lorain County to 2021
are found in Production Sector**

Lorain County		Cleveland-Elyria-Mentor MSA	
Occupation	Percent Change	Occupation	Percent Change
Gaming surveillance officers and gaming investigators	-298	Door-to-door sales workers, news and street vendors, and related workers	-1,317
Flight attendants	-172	Farmers and ranchers	-682
Gaming cage workers	-141	Cutting, punching, and press machine setters, operators, and tenders, metal and plastic	-661
Roof bolters, mining	-37	Team assemblers	-565
Textile bleaching and dyeing machine operators and tenders	-30	Information and record clerks, all other	-475
Shuttle car operators	-30	Order clerks	-473
Job printers	-25	First-line supervisors/managers of production and operating workers	-429
Nuclear medicine technologists	-23	Postal service mail sorters, processors, and processing machine operators	-389
Desktop publishers	-22	Shipping, receiving, and traffic clerks	-384
Pressers, textile, garment, and related materials	-21	File clerks	-360
Sewers, hand	-21	Packers and packagers, hand	-348
Medical appliance technicians	-20	Telemarketers	-346
Etchers and engravers	-19	Assemblers and fabricators, all other	-337
Landscape architects	-18	Lathe and turning machine tool setters, operators, and tenders, metal and plastic	-319
Administrative law judges, adjudicators, and hearing officers	-18	Paper goods machine setters, operators, and tenders	-283
Podiatrists	-18	Cleaners of vehicles and equipment	-265
Orthotists and prosthetists	-17	Machinists	-259
Medical equipment preparers	-15	Data entry keyers	-255
Travel agents	-14	Counter and rental clerks	-244
Motorboat mechanics	-13	Tool and die makers	-232
Motorcycle mechanics	-13	Laundry and dry-cleaning workers	-226
Precision instrument and equipment repairers, all other	-11	Grinding, lapping, polishing, and buffing machine tool setters, operators, and tenders, metal and plastic	-224
Patternmakers, metal and plastic	-11	Inspectors, testers, sorters, samplers, and weighers	-217
Prepress technicians and workers	-11	Pressers, textile, garment, and related materials	-215
Woodworking machine setters, operators, and tenders, except sawing	-10	Painters, construction and maintenance	-201
Ambulance drivers and attendants, except emergency medical technicians	-10	Travel agents	-200
Natural sciences managers	-10	Industrial production managers	-199
Surveyors	-9	Multiple machine tool setters, operators, and tenders, metal and plastic	-198
Computer hardware engineers	-8	Machine feeders and offbearers	-196
Electrical and electronics drafters	-8	Sewing machine operators	-195

Source: Source: Economic Modeling Specialist Inc. (EMSI) Complete Employment - 4st Quarter 2011

Occupations by Education and Training Level
Cleveland-Elyria-Mentor MSA



Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information

Occupations with High Employment Prospects by Education/Training Level
(Occupations paying \$14.85 or more an hour and having at least 40 annual openings in the MSA)

Occupations Requiring **Short-Term On-The-Job Training**, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Shipping, Receiving, and Traffic Clerks	185	\$15.05
Industrial Truck and Tractor Operators	98	\$15.54
Postal Service Mail Carriers	82	\$22.24
Refuse and Recyclable Material Collectors	41	\$15.16
Loan Interviewers and Clerks	40	\$16.30

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009

Occupations Requiring Moderate-Term On-The-Job Training, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Customer Service Representatives	749	\$15.91
Truck Drivers, Heavy and Tractor-Trailer	350	\$19.88
Bookkeeping, Accounting, and Auditing Clerks	318	\$16.00
Secretaries, except Legal, Medical & Executive	227	\$15.82
Construction Laborers	88	\$21.48
Dental Assistants	86	\$14.97
Production, Planning, and Expediting Clerks	77	\$21.04
Inspectors/Testers/Sorters/Samplers/Weighers	75	\$17.47
Billing & Posting Clerks & Machine Operators	70	\$15.30
Extruding & Drawing Machine Setters, O/T, M/P	66	\$19.87
Operating Engineers & Other Con. Equip. Op.	61	\$27.61
Painters, Construction and Maintenance	61	\$17.52
Molding/Coremaking/Casting Mach. S/O/T, M/P	53	\$18.23
Roofers	52	\$19.94
Payroll and Timekeeping Clerks	40	\$18.10
Police, Fire, and Ambulance Dispatchers	40	\$18.55

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009

Occupations Requiring Long-Term On-The-Job Training, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Fire Fighters	265	\$21.37
Police and Sheriff's Patrol Officers	202	\$26.20
Carpenters	164	\$21.28
Electricians	124	\$27.71
Machinists	117	\$17.28
Coaches and Scouts	59	\$34,109+
Claims Adjusters, Examiners and Investigators	56	\$29.08
Purchasing Agents, ex. Whole., Retail, & Farm	53	\$26.34
Plumbers, Pipefitters and Steamfitters	52	\$27.65
Sheet Metal Workers	47	\$26.36

+ Annual earnings, typically 9 1/2 months for school teachers.

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009

Occupations Requiring Post Secondary Training, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Licensed Practical & Licensed Vocat. Nurses	302	\$20.76
Automotive Service Technicians and Mechanics	192	\$19.08
Bus & Truck Mechanics & Diesel Engine Spec.	63	\$20.52
Real Estate Sales Agents	61	\$27.41
Welders, Cutters, Solderers, and Brazers	53	\$18.14
Surgical Technologists	43	\$18.82
Emergency Medical Technicians & Paramedics	41	\$15.46

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009

Occupations Requiring **Associate Degree**, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Registered Nurses	931	\$30.38
Computer Support Specialists	129	\$21.15
Legal Secretaries	64	\$18.92
Paralegals and Legal Assistants	61	\$23.67
Radiologic Technologists and Technicians	45	\$24.23
Medical Records & Health Info. Technicians	42	\$17.76

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009

Occupations Requiring **Bachelor's Degree**, Cleveland-Elyria-Mentor MSA

Occupational Title	Total Annual Openings	Average Wage Nov. 08
Elementary School Teachers, ex.Special Ed.	324	\$61,699+
Secondary Sch. Teachers, ex. Spec. & Voc. Ed.	314	\$62,168+
Accountants and Auditors	299	\$30.09
Middle School Teachers, ex. Special & Voc. Ed.	205	\$61,491+
Computer Software Engineers, Applications	178	\$37.93
Insurance Sales Agents	164	\$27.35
Securities/Commodities/Fin. Serv. Sales Agents	151	\$35.93
Computer Systems Analysts	111	\$34.66
Network Systems & Data Comm. Analysts	96	\$36.58
Network and Computer Systems Administrators	93	\$31.69
Child, Family and School Social Workers	86	\$18.88
Industrial Engineers	71	\$35.49
Cost Estimators	68	\$31.03
Special Ed. Teachers, Pre./Kinder./Elem. Sch.	65	\$61,730+
Graphic Designers	56	\$19.72
Comp. Software Engineers, Systems Software	55	\$37.88
Mechanical Engineers	55	\$33.18
Personal Financial Advisors	54	\$47.37
Special Education Teachers, Secondary School	53	\$62,491+
Construction Managers	51	\$44.24
Medical and Public Health Social Workers	51	\$22.52
Special Education Teachers, Middle School	51	\$64,240+
Computer Programmers	48	\$31.76
Employment, Recruitment & Placement Specialists	46	\$22.50
Financial Analysts	45	\$32.92
Civil Engineers	41	\$31.96

+ Annual earnings, typically 9 1/2 months for school teachers.

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information, March 2009