

## Housing Affordability Comparison

MSA	2010 Median Home Price	Monthly Payment , 5% Fixed-30 yr Mortgage (a)	Percent of Income Spent on Mortgage (b)	Monthly Payment, 7% Fixed-30 yr Mortgage (a)	Percent of Income Spent on Mortgage (b)
San Jose	\$ 602,400.00	\$ 3,233.81	46%	\$ 4,007.78	57%
Boston	\$ 357,300.00	\$ 1,918.06	33%	\$ 2,377.13	41%
Washington DC	\$ 325,300.00	\$ 1,746.28	25%	\$ 2,164.23	31%
Seattle	\$ 295,700.00	\$ 1,587.38	30%	\$ 1,967.30	37%
Denver	\$ 232,400.00	\$ 1,247.57	25%	\$ 1,546.16	31%
Raleigh	\$ 217,600.00	\$ 1,168.12	23%	\$ 1,447.70	29%
Colorado Springs	\$ 195,500.00	\$ 1,049.49	22%	\$ 1,300.67	28%
Albuquerque	\$ 178,700.00	\$ 959.30	24%	\$ 1,188.90	30%
San Antonio	\$ 151,000.00	\$ 810.60	20%	\$ 1,004.61	25%
Columbus	\$ 136,400.00	\$ 732.22	17%	\$ 907.47	21%
Orlando	\$ 134,700.00	\$ 723.10	17%	\$ 896.16	21%
Cincinnati	\$ 128,000.00	\$ 687.13	15%	\$ 851.59	19%
Indianapolis	\$ 123,300.00	\$ 661.90	15%	\$ 820.32	19%
Wichita	\$ 118,700.00	\$ 637.21	16%	\$ 789.71	20%
Dayton	\$ 103,600.00	\$ 556.15	14%	\$ 689.25	18%

(a) Fixed mortgage calculated at interest rate listed for 30 years based on the Median Home Price of each MSA. This assumes a down payment of \$0.

(b) Assumes that a person making the Median Household Income for the MSA purchases a home at the Median Home Price for the MSA. Percent of Income Spent is calculated by dividing Median Household income for each MSA divided by yearly mortgage payment (monthly payment listed \* 12 months)

## Employment by Major NAICS in Auglaize County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,148	1,088	8
21	Mining, Quarrying, and Oil and Gas Extraction	27	33	2
22	Utilities	45	42	1
23	Construction	1,432	1,671	103
31-33	Manufacturing	6,211	6,171	89
42	Wholesale Trade	705	765	58
44-45	Retail Trade	2,625	2,679	149
48-49	Transportation and Warehousing	606	625	40
51	Information	248	262	13
52	Finance and Insurance	830	989	72
53	Real Estate and Rental and Leasing	922	1,028	37
54	Professional, Scientific, and Technical Services	700	783	59
55	Management of Companies and Enterprises	60	50	2
56	Administrative and Support and Waste Management and Remediation Services	749	786	24
61	Educational Services	201	228	9
62	Health Care and Social Assistance	2,833	3,266	94
71	Arts, Entertainment, and Recreation	426	451	19
72	Accommodation and Food Services	1,293	1,273	86
81	Other Services (except Public Administration)	1,798	1,978	107
90	Government	2,429	2,394	105
	<b>Total</b>	<b>25,289</b>	<b>26,564</b>	<b>1,078</b>

## Employment by Major NAICS in Butler County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	969	816	10
21	Mining, Quarrying, and Oil and Gas Extraction	198	190	10
22	Utilities	288	376	13
23	Construction	10,571	11,136	731
31-33	Manufacturing	20,119	19,949	466
42	Wholesale Trade	14,290	16,026	929
44-45	Retail Trade	19,648	20,638	961
48-49	Transportation and Warehousing	9,808	11,089	269
51	Information	1,445	1,637	88
52	Finance and Insurance	11,960	12,558	468
53	Real Estate and Rental and Leasing	7,102	7,979	274
54	Professional, Scientific, and Technical Services	7,604	8,173	694
55	Management of Companies and Enterprises	662	694	35
56	Administrative and Support and Waste Management and Remediation Services	12,265	14,847	479
61	Educational Services	2,498	2,805	81
62	Health Care and Social Assistance	21,932	24,782	699
71	Arts, Entertainment, and Recreation	3,814	4,461	98
72	Accommodation and Food Services	13,669	14,648	613
81	Other Services (except Public Administration)	8,068	8,584	597
90	Government	23,902	25,186	259
	<b>Total</b>	<b>190,814</b>	<b>206,575</b>	<b>7,773</b>

## Employment by Major NAICS in Champaign County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	965	921	11
21	Mining, Quarrying, and Oil and Gas Extraction	12	11	2
22	Utilities	15	13	1
23	Construction	949	1,033	75
31-33	Manufacturing	2,520	2,335	46
42	Wholesale Trade	449	528	36
44-45	Retail Trade	1,732	1,891	110
48-49	Transportation and Warehousing	483	502	32
51	Information	143	159	7
52	Finance and Insurance	616	753	34
53	Real Estate and Rental and Leasing	695	803	30
54	Professional, Scientific, and Technical Services	635	757	41
55	Management of Companies and Enterprises	38	21	1
56	Administrative and Support and Waste Management and Remediation Services	622	755	29
61	Educational Services	342	345	3
62	Health Care and Social Assistance	1,431	1,621	56
71	Arts, Entertainment, and Recreation	316	333	13
72	Accommodation and Food Services	826	846	54
81	Other Services (except Public Administration)	1,014	1,068	58
90	Government	2,031	2,079	81
	<b>Total</b>	<b>15,832</b>	<b>16,775</b>	<b>720</b>

## Employment by Major NAICS in Clark County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,168	1,119	20
21	Mining, Quarrying, and Oil and Gas Extraction	50	42	7
22	Utilities	101	72	4
23	Construction	2,528	2,520	215
31-33	Manufacturing	6,220	5,557	189
42	Wholesale Trade	2,088	2,265	134
44-45	Retail Trade	6,857	6,354	424
48-49	Transportation and Warehousing	3,663	3,645	90
51	Information	375	370	26
52	Finance and Insurance	4,157	5,413	156
53	Real Estate and Rental and Leasing	2,175	2,356	105
54	Professional, Scientific, and Technical Services	2,311	2,538	178
55	Management of Companies and Enterprises	1,066	1,279	16
56	Administrative and Support and Waste Management and Remediation Services	3,666	4,630	117
61	Educational Services	2,510	2,664	15
62	Health Care and Social Assistance	9,412	9,930	331
71	Arts, Entertainment, and Recreation	930	927	37
72	Accommodation and Food Services	4,913	5,042	244
81	Other Services (except Public Administration)	3,750	4,020	247
90	Government	7,368	7,451	152
	<b>Total</b>	<b>65,307</b>	<b>68,193</b>	<b>2,707</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Clinton County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	730	656	3
21	Mining, Quarrying, and Oil and Gas Extraction	13	14	3
22	Utilities	21	11	2
23	Construction	843	876	65
31-33	Manufacturing	3,162	3,199	48
42	Wholesale Trade	794	886	64
44-45	Retail Trade	2,099	2,170	133
48-49	Transportation and Warehousing	3,020	3,512	50
51	Information	352	366	13
52	Finance and Insurance	820	945	50
53	Real Estate and Rental and Leasing	726	825	33
54	Professional, Scientific, and Technical Services	435	464	54
55	Management of Companies and Enterprises	164	186	5
56	Administrative and Support and Waste Management and Remediation Services	832	867	32
61	Educational Services	694	675	7
62	Health Care and Social Assistance	1,872	2,171	86
71	Arts, Entertainment, and Recreation	188	195	10
72	Accommodation and Food Services	1,296	1,320	67
81	Other Services (except Public Administration)	778	828	59
90	Government	3,639	3,754	94
	<b>Total</b>	<b>22,478</b>	<b>23,920</b>	<b>878</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Darke County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	2,221	2,174	38
21	Mining, Quarrying, and Oil and Gas Extraction	20	21	1
22	Utilities	51	45	4
23	Construction	1,953	2,126	192
31-33	Manufacturing	3,966	4,414	81
42	Wholesale Trade	866	968	70
44-45	Retail Trade	2,906	2,974	155
48-49	Transportation and Warehousing	1,616	1,638	85
51	Information	171	172	20
52	Finance and Insurance	1,282	1,513	64
53	Real Estate and Rental and Leasing	1,204	1,387	37
54	Professional, Scientific, and Technical Services	1,049	1,168	70
55	Management of Companies and Enterprises	13	<10	--
56	Administrative and Support and Waste Management and Remediation Services	983	1,089	43
61	Educational Services	568	624	7
62	Health Care and Social Assistance	2,959	3,266	71
71	Arts, Entertainment, and Recreation	493	570	18
72	Accommodation and Food Services	1,225	1,250	91
81	Other Services (except Public Administration)	1,568	1,665	105
90	Government	2,361	2,440	107
	<b>Total</b>	<b>27,476</b>	<b>29,509</b>	<b>1,261</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Fayette County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	727	757	7
21	Mining, Quarrying, and Oil and Gas Extraction	<10	<10	--
22	Utilities	36	36	1
23	Construction	851	1,027	57
31-33	Manufacturing	1,495	1,249	28
42	Wholesale Trade	645	758	61
44-45	Retail Trade	3,034	3,282	172
48-49	Transportation and Warehousing	1,460	1,730	27
51	Information	61	67	6
52	Finance and Insurance	697	866	41
53	Real Estate and Rental and Leasing	601	664	19
54	Professional, Scientific, and Technical Services	421	482	33
55	Management of Companies and Enterprises	30	42	1
56	Administrative and Support and Waste Management and Remediation Services	611	689	20
61	Educational Services	204	261	1
62	Health Care and Social Assistance	1,325	1,490	54
71	Arts, Entertainment, and Recreation	247	304	6
72	Accommodation and Food Services	1,237	1,339	66
81	Other Services (except Public Administration)	717	770	51
90	Government	1,799	1,943	67
	<b>Total</b>	<b>16,199</b>	<b>17,756</b>	<b>717</b>



## Employment by Major NAICS in Greene County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	857	745	13
21	Mining, Quarrying, and Oil and Gas Extraction	126	131	5
22	Utilities	101	84	2
23	Construction	3,825	4,277	269
31-33	Manufacturing	3,588	3,661	127
42	Wholesale Trade	1,456	1,572	139
44-45	Retail Trade	11,595	12,047	531
48-49	Transportation and Warehousing	1,766	1,744	67
51	Information	1,726	2,110	70
52	Finance and Insurance	3,317	3,819	188
53	Real Estate and Rental and Leasing	3,985	4,440	112
54	Professional, Scientific, and Technical Services	11,924	14,266	658
55	Management of Companies and Enterprises	248	201	16
56	Administrative and Support and Waste Management and Remediation Services	4,412	5,185	176
61	Educational Services	4,202	4,441	51
62	Health Care and Social Assistance	7,386	8,222	307
71	Arts, Entertainment, and Recreation	1,965	2,141	46
72	Accommodation and Food Services	7,552	8,511	302
81	Other Services (except Public Administration)	4,211	4,630	241
90	Government	26,742	27,924	188
	<b>Total</b>	<b>100,985</b>	<b>110,152</b>	<b>3,508</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Miami County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,073	961	11
21	Mining, Quarrying, and Oil and Gas Extraction	40	31	3
22	Utilities	94	64	2
23	Construction	2,636	2,946	249
31-33	Manufacturing	9,153	9,055	228
42	Wholesale Trade	2,154	2,190	158
44-45	Retail Trade	5,781	5,636	321
48-49	Transportation and Warehousing	2,258	2,243	83
51	Information	336	286	30
52	Finance and Insurance	1,886	2,203	131
53	Real Estate and Rental and Leasing	1,835	2,044	71
54	Professional, Scientific, and Technical Services	1,939	2,147	165
55	Management of Companies and Enterprises	429	178	8
56	Administrative and Support and Waste Management and Remediation Services	3,153	3,771	119
61	Educational Services	585	709	9
62	Health Care and Social Assistance	5,104	5,345	184
71	Arts, Entertainment, and Recreation	728	752	25
72	Accommodation and Food Services	3,851	4,169	182
81	Other Services (except Public Administration)	2,627	2,782	196
90	Government	5,066	5,016	161
	<b>Total</b>	<b>50,729</b>	<b>52,528</b>	<b>2,336</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Montgomery County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,003	908	13
21	Mining, Quarrying, and Oil and Gas Extraction	27	24	3
22	Utilities	968	799	10
23	Construction	11,630	11,585	865
31-33	Manufacturing	23,576	19,492	813
42	Wholesale Trade	8,964	7,801	951
44-45	Retail Trade	26,723	25,437	1,668
48-49	Transportation and Warehousing	9,644	8,152	315
51	Information	9,494	10,233	288
52	Finance and Insurance	14,557	15,873	819
53	Real Estate and Rental and Leasing	10,128	10,389	561
54	Professional, Scientific, and Technical Services	17,583	17,358	1,479
55	Management of Companies and Enterprises	4,337	4,201	95
56	Administrative and Support and Waste Management and Remediation Services	19,592	20,441	746
61	Educational Services	10,471	11,147	167
62	Health Care and Social Assistance	52,561	57,753	1,401
71	Arts, Entertainment, and Recreation	4,823	5,092	151
72	Accommodation and Food Services	22,182	22,167	1,122
81	Other Services (except Public Administration)	14,199	14,717	1,047
90	Government	35,423	34,452	456
	<b>Total</b>	<b>297,887</b>	<b>298,022</b>	<b>12,971</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Preble County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,278	1,289	12
21	Mining, Quarrying, and Oil and Gas Extraction	37	34	3
22	Utilities	24	21	2
23	Construction	834	912	88
31-33	Manufacturing	2,732	2,583	56
42	Wholesale Trade	374	411	38
44-45	Retail Trade	1,635	1,650	94
48-49	Transportation and Warehousing	488	475	36
51	Information	45	46	6
52	Finance and Insurance	476	596	37
53	Real Estate and Rental and Leasing	410	447	16
54	Professional, Scientific, and Technical Services	352	380	43
55	Management of Companies and Enterprises	<10	<10	--
56	Administrative and Support and Waste Management and Remediation Services	656	710	25
61	Educational Services	140	184	2
62	Health Care and Social Assistance	1,472	1,678	56
71	Arts, Entertainment, and Recreation	130	126	9
72	Accommodation and Food Services	884	915	65
81	Other Services (except Public Administration)	731	806	59
90	Government	1,909	1,893	93
	<b>Total</b>	<b>14,614</b>	<b>15,159</b>	<b>742</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Shelby County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,085	1,064	12
21	Mining, Quarrying, and Oil and Gas Extraction	38	52	1
22	Utilities	25	21	1
23	Construction	1,759	2,042	105
31-33	Manufacturing	10,028	9,355	128
42	Wholesale Trade	1,473	1,469	73
44-45	Retail Trade	2,493	2,741	141
48-49	Transportation and Warehousing	1,410	1,416	64
51	Information	177	153	10
52	Finance and Insurance	781	975	56
53	Real Estate and Rental and Leasing	838	903	33
54	Professional, Scientific, and Technical Services	746	877	65
55	Management of Companies and Enterprises	<10	<10	--
56	Administrative and Support and Waste Management and Remediation Services	1,943	2,308	56
61	Educational Services	171	177	6
62	Health Care and Social Assistance	2,163	2,314	75
71	Arts, Entertainment, and Recreation	255	288	11
72	Accommodation and Food Services	1,450	1,450	88
81	Other Services (except Public Administration)	1,108	1,164	83
90	Government	2,669	2,509	100
	<b>Total</b>	<b>30,612</b>	<b>31,279</b>	<b>1,109</b>

Source: EMSI Complete Employment-2011.4

## Employment by Major NAICS in Warren County

NAICS		2012 Jobs	2017 Jobs	Establishments
11	Agriculture, Forestry, Fishing and Hunting	1,220	1,152	22
21	Mining, Quarrying, and Oil and Gas Extraction	28	10	5
22	Utilities	67	87	5
23	Construction	4,332	4,828	343
31-33	Manufacturing	10,817	10,742	242
42	Wholesale Trade	4,243	4,858	533
44-45	Retail Trade	11,852	13,069	497
48-49	Transportation and Warehousing	1,494	1,487	89
51	Information	2,354	2,877	96
52	Finance and Insurance	7,729	9,001	270
53	Real Estate and Rental and Leasing	4,130	4,903	146
54	Professional, Scientific, and Technical Services	6,306	7,491	589
55	Management of Companies and Enterprises	3,183	4,035	34
56	Administrative and Support and Waste Management and Remediation Services	7,357	8,929	299
61	Educational Services	1,930	2,272	54
62	Health Care and Social Assistance	8,717	10,385	360
71	Arts, Entertainment, and Recreation	4,059	3,875	78
72	Accommodation and Food Services	8,235	9,238	328
81	Other Services (except Public Administration)	5,994	7,138	315
90	Government	9,763	10,619	172
	<b>Total</b>	<b>103,810</b>	<b>116,996</b>	<b>4,476</b>

Source: EMSI Complete Employment-2011.4