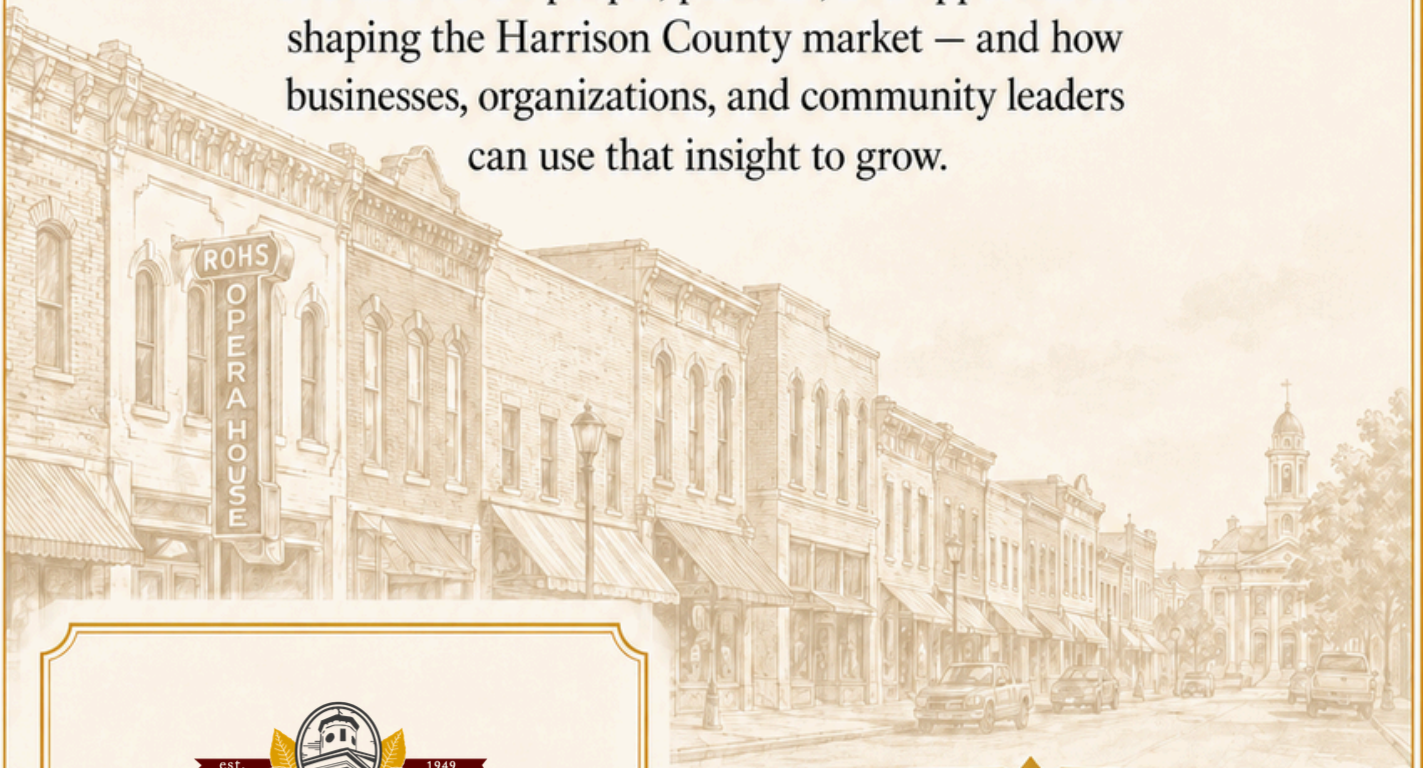

2026 Cynthiana-Harrison County Market Report

Understand the people, patterns, and opportunities
shaping the Harrison County market — and how
businesses, organizations, and community leaders
can use that insight to grow.



PUBLISHED BY THE
Cynthiana-Harrison County
Chamber of Commerce

• 2026 •

Letter from the Chamber Director

Cynthiana and Harrison County are great places to live, work, and do business.

That is more than a slogan. We see it every day in the people who open their businesses early, stay late to serve customers, volunteer for community events, support local schools, invest in downtown, lead nonprofits, create festivals, and keep finding ways to make this community stronger. But strong communities do not grow by accident. They grow when people understand where they are, where opportunities exist, and what they can do next.

That is why the Cynthiana-Harrison County Chamber of Commerce created this market report.



James Smith

Executive Director

Cynthiana-Harrison
County Chamber of
Commerce

This report is designed as a practical tool for Chamber members, small businesses, entrepreneurs, home-based businesses, nonprofits, event organizers, local officials, community partners, and citizens who want to better understand the Harrison County market. It is not an academic study. It is a guide to help local decision-makers turn useful information into action.

Inside, you will find insights about our population, households, income, commuter patterns, retail activity, customer behavior, and marketing opportunities. More importantly, you will find practical takeaways about what those numbers mean for local businesses and organizations. Harrison County is growing. Cynthiana continues to serve as the retail and service hub of the county. At the same time, many local dollars still leave our community as residents work, shop, dine, and run errands in surrounding markets. That creates both a challenge and an opportunity.

The opportunity is to better understand our customers, serve them intentionally, promote our businesses effectively, and give people more reasons to choose local.

At the Chamber, we believe business growth and community growth are connected. When local businesses succeed, our whole community benefits. We hope this report helps you plan, promote, invest, recruit, serve, and lead with greater confidence.

Let's keep building together.

How to Use This Report



This report was created as a practical planning tool for the Harrison County market. It is designed to help local businesses, organizations, community leaders, and citizens better understand who lives here, how the market is changing, where opportunity exists, and how local dollars can be captured more effectively.

This is not intended to be a highly academic study. It is a working guide — something you can read, mark up, discuss, and use when making decisions about marketing, business growth, events, recruitment, investment, and community planning.

Primary Audience: Local Businesses and Organizations

This report was written first for the people and organizations serving customers, clients, members, guests, donors, and visitors every day.

That includes:

- Chamber members
- Small businesses
- Home-based businesses
- Entrepreneurs
- Nonprofits
- Churches
- Festival committees
- Event organizers
- Service providers
- Community organizations

For these readers, the goal is simple: use the information to make better decisions.

Questions This Report Can Help You Answer

You may use this report to think through questions such as:

1. Who are my current and potential customers?
2. What age groups or household types should I be thinking about?
3. How do commute patterns affect when people shop, eat, or run errands?
4. What products, services, or experiences may be missing locally?
5. How should I adjust my marketing, hours, offers, or events?
6. Where can I better compete for dollars that are currently leaving the community?

Secondary Audience: Community Leaders and Citizens

This report is also useful for local officials, economic development partners, recruiters, schools, workforce leaders, investors, developers, and citizens who care about the future of Cynthiana and Harrison County.

For these readers, the report can help identify:

- local growth trends,
- retail and service gaps,
- commuter and workforce patterns,
- business recruitment opportunities,
- infrastructure and planning needs,
- and ways to support a stronger local economy.

Look for the Takeaways

Throughout the report, watch for practical takeaways that explain what the data may mean for local businesses and community planning.

The numbers matter, but the real value is in how we use them.

A stronger understanding of the market can help us serve customers better, support local businesses, recruit smarter, plan more effectively, and give people more reasons to choose Cynthiana and Harrison County.

8 Things to Know

Executive Summary

The Harrison County market is stronger, more connected, and more complex than it may appear at first glance. This report looks at population, growth, income, commuting, retail activity, and marketing behavior to help local businesses and community leaders make better decisions.

1. Harrison County is part of a larger market.

Cynthiana and Harrison County should not be viewed in isolation. The broader five-county market area — Harrison, Bourbon, Bracken, Nicholas, and Pendleton — includes more than 71,000 residents. Not all of those people shop here regularly, but they help define the larger opportunity around us.

2. Harrison County is growing.

Harrison County has grown since 2020, and Nicholas County has shown similar growth. That matters because growth often creates demand for housing, food, family services, youth activities, home improvement, health care, and everyday retail.

3. Cynthiana is the county's retail and service hub.

Most of Harrison County's retail activity is concentrated in Cynthiana. That is a strength. It gives the community a clear center of activity, but it also means the county needs to keep strengthening Cynthiana as a place where people shop, eat, work, gather, and do business.

4. We have a “two-market” reality.

Some local households are very price-sensitive, while other customers — including commuters, visitors, and higher-income households — may be willing to spend more for convenience, service, quality, or experience. Businesses should think in terms of good, better, and best options instead of one-size-fits-all pricing.

5. Local dollars are still leaving the community.

The retail data suggests that Harrison County is not capturing all the spending it could. Many residents work, shop, dine, and run errands in surrounding markets such as Georgetown, Paris, and Lexington. That leakage is a challenge, but it also points to opportunity.

6. Commuter behavior shapes buying behavior.

Many residents leave the county for work, and many workers come into the county each day. This creates important “capture windows” — early morning, lunch, after work, and weekends. Businesses that align hours, promotions, pickup options, and services with those routines may have an advantage.

8 Things to Know

1



Harrison County Is Part of a Larger Market

2



Harrison County Is Growing

3



Cynthiana Is the County's Retail and Service Hub

4



We Have a Two-Market Reality

5



Local Dollars Are Still Leaving the Community

6



Commuter Behavior Shapes Buying Behavior

7



Marketing Has to Be Multi-Channel

8



The Opportunity Is Practical, Not Complicated

7. Marketing has to be multi-channel.

No single marketing channel reaches everyone. Younger customers may respond to short-form video and social media. Families and working adults often use Facebook, Google, email, and search. Older customers may still rely on radio, print, word of mouth, and personal relationships. The best local marketing stacks several channels together.

8. The opportunity is practical, not complicated.

The biggest opportunities are not always big developments or major recruitment wins. Many are simple: better business hours, stronger Google Business Profiles, clearer signs, easier ordering, coordinated events, local partnerships, customer ZIP code tracking, and more reasons for people to choose local before they leave town.

Bottom Line

Harrison County has real market opportunity. To capture it, local businesses and community leaders must understand how people live, work, travel, shop, and make decisions. The more clearly we understand the market, the better we can serve it — and the more local dollars we can keep working here at home.

Harrison County Market at a Glance

Cynthiana and Harrison County serve a market that is larger than the county line. The practical opportunity includes local residents, nearby households, commuters, visitors, workers, and people from surrounding counties who may come here for shopping, dining, services, events, and community life.

This page gives a quick snapshot of the numbers that shape the rest of the report.



Key Market Numbers	
Measure	What to Show
Five-County Market Envelope	71,130 residents
Harrison County Population	19,627
Harrison County Growth Since 2020	5.10%
Cynthiana Population	6,557
Harrison County Households	7,293
Average Household Size	2.58 people
Median Household Income	\$66,442
Average Commute Time	28.2 minutes
Broadband Subscription	81.60%
Retail Pull Factor	0.57
Retail Sales Per Capita	\$10,530
Cynthiana Share of County Retail Sales	About 96%

What These Numbers Tell Us

Harrison County is a small-county market with a larger regional reach. The five-county area gives Cynthiana and Harrison County access to a broader audience, but businesses still have to earn that customer traffic through convenience, visibility, service, events, and strong local reasons to visit.

The county is also growing. Harrison County's population has increased since 2020, which supports demand for housing, food, family services, youth activities, home improvement, health care, and everyday retail. At the same time, local businesses are competing with nearby shopping and employment centers that already capture some of the spending from Harrison County residents.

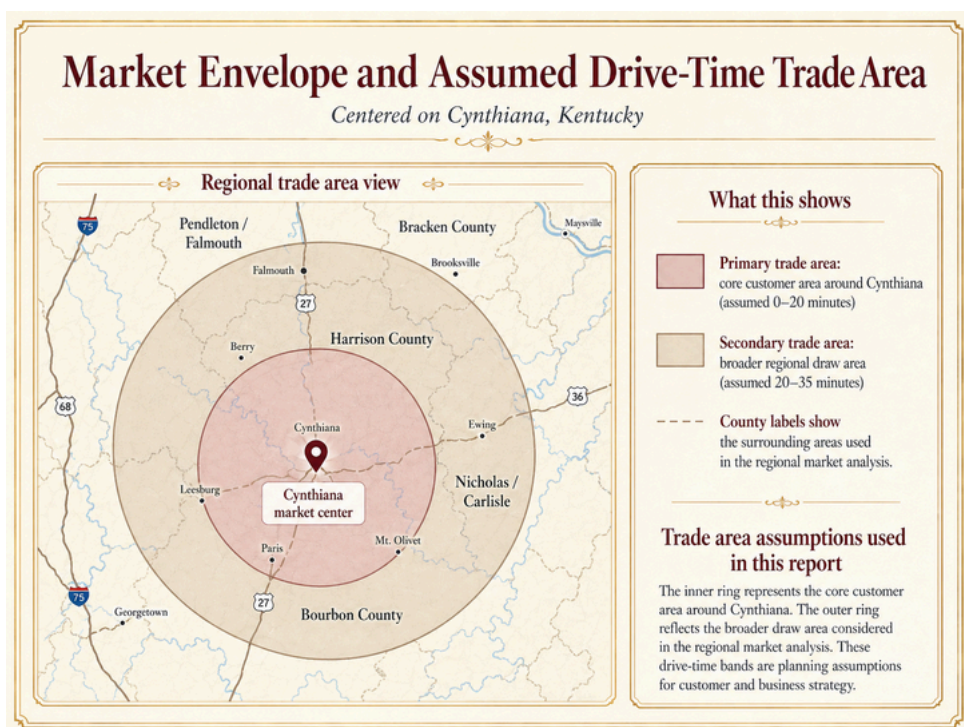
Cynthiana remains the county's clear retail and service hub. That is a strength. A strong central hub gives residents and visitors a natural place to shop, eat, gather, and do business. The opportunity is to keep strengthening that hub while also helping more local dollars stay in the community.

Cynthiana + Regional Trade Area

Cynthiana and Harrison County serve a market that is larger than the county line.

While Harrison County is the core market, Cynthiana also sits in the middle of a broader regional trade area that includes nearby parts of Bourbon, Bracken, Nicholas, and Pendleton Counties. Together, this five-county market envelope includes about 71,130 residents.

That does not mean every person in that larger area regularly shops in Cynthiana. It means our local market is shaped by more than population alone. Drive time, work commutes, school activities, sports, healthcare, events, and shopping habits all influence where people spend time and money.



What the Map Shows

The map highlights two ways to think about the local market:

- **Market Envelope:**
The larger five-county area surrounding Cynthiana and Harrison County.
- **Practical Trade Area:**
The drive-time area where customers are most likely to shop, dine, visit, or use services.
- Primary trade area: 0–20 minutes from Cynthiana
- Secondary trade area: 20–35 minutes from Cynthiana

Why It Matters

Cynthiana is the retail, service, and community hub of Harrison County. It also has the potential to capture more activity from the surrounding region.

The opportunity is to give people more reasons to stop here, shop here, eat here, attend events here, and choose local before they travel to larger markets like Georgetown, Paris, or Lexington.

Population and Growth Trends

Harrison County Is Growing

Population growth is one of the clearest signs of future market opportunity. More residents can mean more demand for housing, food, healthcare, childcare, home services, youth activities, restaurants, retail, and community events.

Within the five-county market envelope, growth is not happening evenly. Harrison County and Nicholas County are showing the strongest recent population gains, while Bourbon, Bracken, and Pendleton are flatter or growing more slowly.

What This Means

Harrison County's growth matters because it suggests continued demand for everyday services and family-serving businesses. Growth does not automatically guarantee more local spending, but it does create opportunity for businesses that understand changing customer needs.

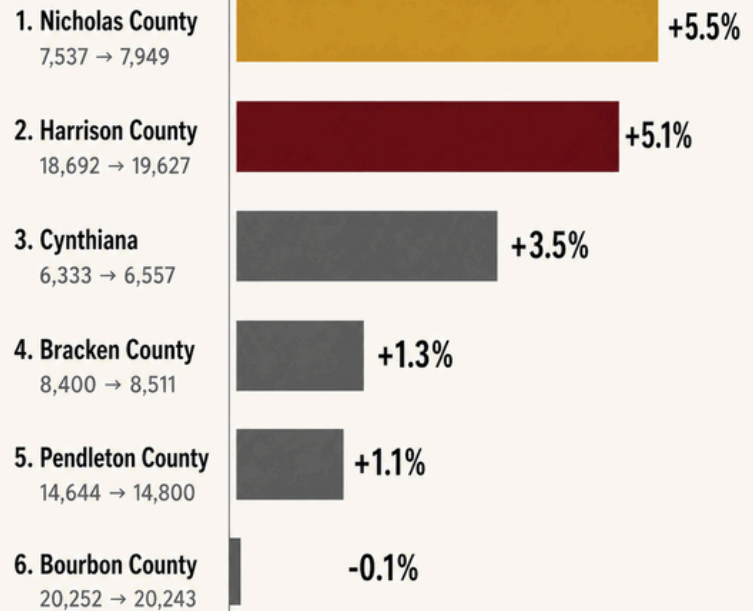
Nicholas County's growth is also important because it sits within the broader regional market area. Even if some residents do not live in Harrison County, they may still travel to Cynthiana for shopping, dining, services, events, school activities, or healthcare.

Population & Growth Trends

Population Change: 2020 to Latest Estimate



Fastest growth in the market area:
Nicholas County and Harrison County



Source: U.S. Census Bureau – Decennial Census (2020) and Population Estimates Program (Latest Estimate)

Business Takeaway

For local businesses and organizations, growth creates opportunities to serve:

- new households,
- families with children,
- homeowners,
- commuters,
- young workers,
- and residents looking for convenient local options.

The key question is not only “Is the population growing?”

The better question is:

“How can we give more of those people a reason to choose Cynthiana and Harrison County?”

A Market Built Around Families, Workers, and Older Adults

Harrison County is not a one type of customer market. It includes children and youth, young adults, working families, midlife households, pre-retirement adults, and older residents. That mix matters because each group has different needs, buying habits, schedules, and communication preferences.

What This Means

Harrison County has a broad but stable customer base. The market includes strong family demand, a large working-age population, and a significant older-adult segment.

For local businesses and organizations, that means one message will not reach everyone. A youth sports family, a working commuter, a retiree, and a young adult may all live in the same market, but they may respond to different products, hours, prices, events, and communication channels.

Business Takeaway

The best local marketing starts with a simple question:
Who are we really trying to reach?

Once that is clear, businesses and organizations can make better decisions about products, services, event timing, advertising channels, pricing, customer service, and accessibility.

Households, Age & Life Stage

Harrison County Age & Life Stage Snapshot

Life Stage	Share of Population	Approx. Market Size	What This Means
 Children & Youth, 0–17	23.2%	About 4,553 people	Supports demand for family activities, school services, childcare, youth sports, clothing, food, and events.
 Young Adults, 18–29	13.6%	About 2,669 people	Important for workforce, entry-level housing, fitness, entertainment, food, and digital-first marketing.
 Family & Career Years, 30–44	16.8%	About 3,297 people	Often busy households balancing work, children, errands, home needs, and convenience.
 Midlife / Peak Earning Years, 45–54	13.2%	About 2,591 people	Often values reliability, service, quality, home projects, professional services, and practical purchasing.
 Pre-Retirement, 55–64	14.5%	About 2,846 people	May have more flexibility; responds to trust, health, home, travel, hobbies, and community involvement.
 Older Adults, 65+	18.7%	About 3,670 people	Values accessibility, clarity, healthcare, relationships, personal service, safety, and easy ways to buy or participate.

Source: Harrison County market analysis based on population estimate of 19,627.

Household Snapshot

Measure	Harrison County
 Households	7,293
 Average Household Size	2.58 people
 Same House One Year Ago	About 88%

Income, Affordability & the Two-Market Reality

A Market That Needs Value and Opportunity

Income data tells an important story about the Harrison County market: businesses are not serving just one kind of customer.

Harrison County’s median household income is about \$66,442, while Cynthiana’s median household income is lower at about \$54,647. Cynthiana also has a much higher poverty rate, about 30.5%, compared with about 15.5% for Harrison County overall.

That creates what this report calls a two-market reality. Some customers are highly value-conscious and need affordability, clear pricing, and practical options. Other customers — including commuters, visitors, higher-income households, and destination shoppers — may be willing to spend more for convenience, quality, service, or experience.

Income & Affordability Snapshot		
Measure	Harrison County	Cynthiana
Median Household Income	\$66,442	\$54,647
Per-Capita Income	\$33,578	\$25,285
Poverty Rate	15.5%	30.5%

What This Means

Local businesses should avoid thinking only in terms of “cheap” or “premium.” The stronger strategy is often a price ladder.

Option	Example
Good	Basic, affordable, practical
Better	Added convenience, quality, or service
Best	Premium, bundled, unique, or experience-driven

Premium, bundled, unique, or experience-driven
This allows a business to serve price-sensitive local customers without missing higher-spending opportunities.

Business Takeaway
The Harrison County market rewards businesses that can clearly answer two questions:

Is this affordable enough for local households?
Is this valuable enough for customers who will pay more for convenience, quality, or experience?

The opportunity is not to choose one market and ignore the other. The opportunity is to build offers that meet people where they are.

Workforce, Commuters & Daily Routines

How People Move Shapes How They Spend

Work and commute patterns have a major impact on where people shop, eat, buy gas, pick up prescriptions, schedule appointments, and run errands.

Harrison County has both workers coming into the county and residents leaving the county for work. That creates two important opportunities for local businesses: capturing people during the workday and giving residents more reasons to spend locally before or after they leave town.

Commuter Snapshot

Measure	What It Means
 In-Commuters	2,121 workers coming into Harrison County
 Out-Commuters	4,782 residents leaving Harrison County for work
 Average Commute Time	28.2 minutes
 Key Capture Windows	Morning, lunch, after work, weekends

What This Means

Many residents are already traveling to other communities for work. When they do, it becomes easy to spend money there too — grabbing coffee, buying lunch, stopping for groceries, picking up household items, or eating dinner before coming home.

At the same time, more than 2,000 workers come into Harrison County. These workers may be potential customers for lunch, fuel, coffee, errands, healthcare, professional services, and after-work stops.

Business Takeaway

The Harrison County market is not just about population size. It is about customer capture.

Local businesses can grow by understanding:

- who lives here,
- who works here,
- who leaves during the day,
- who comes into the county for work,
- when people are most likely to shop,
- and what would give them one more reason to choose local.

The businesses that win more local spending will be the ones that match their hours, offers, marketing, and convenience to the way people actually live and move.

The opportunity is not just to have good businesses. The opportunity is to make local businesses easier to choose at the exact time people are making decisions.

Daily Capture Windows

Time	Opportunity
 Morning	Coffee, breakfast, fuel, convenience items, quick errands
 Lunch	Fast meals, delivery, workplace specials, employer partnerships
 After Work	Pickup orders, dinner, prescriptions, retail stops, appointments
 Weekend	Events, family outings, shopping, dining, services, local experiences

Retail Capture, Leakage & Pull Factor

Where Local Dollars Are Captured — and Where They Leave

Retail data helps show whether a community is capturing local spending or losing dollars to other markets.

One useful measure is the retail pull factor. A pull factor of 1.0 means a county is capturing roughly the amount of retail activity expected for its population. A pull factor below 1.0 suggests that local residents are spending a portion of their money somewhere else.

Harrison County's retail pull factor is 0.57, which suggests that the county is not capturing all the retail spending it could. By comparison, Bourbon County is much closer to retail balance, while Bracken, Nicholas, and Pendleton also show significant leakage.

Regional Retail Snapshot

County	Retail Pull Factor	Retail Sales Per Capita
Bourbon County	0.96	\$39,822
Harrison County	0.57	\$10,530
Pendleton County	0.28	\$4,128
Nicholas County	0.27	\$3,022
Bracken County	0.24	\$3,506

What This Means

Harrison County has a clear retail center in Cynthiana, but many local dollars still leave the county.

Residents who work, shop, dine, or run errands in Georgetown, Paris, Lexington, and other nearby markets often spend money there because it is convenient and already part of their routine.

This does not mean Harrison County can or should compete with every major retail category in larger markets. Some shopping trips will always go elsewhere. But it does mean there is room to capture more spending in areas where local businesses can win on convenience, service, trust, speed, and community connection.

Likely Leakage Areas



1. Apparel & Footwear



2. Home Furnishings & Décor



3. Specialty Gifts



4. Hobby & Recreation Retail



5. Destination Dining



6. Larger Comparison-Shopping Purchases



These categories may represent opportunity, but not all leakage is realistic to recapture locally. The strongest opportunities are usually the ones that fit local habits and everyday routines.

Business Takeaway

The goal is not to become Lexington or Georgetown.

The goal is to capture more of the spending that already belongs within this market by making local options easier, clearer, more visible, and more convenient.

For many businesses, that may mean better hours, stronger Google listings, easier pickup, stronger signage, coordinated promotions, local partnerships, and offers built around real customer routines.

Retail Opportunity Matrix

What Can Realistically Work Here?

Retail leakage shows where local dollars may be leaving the community. But leakage alone does not mean every missing category is a good fit for Harrison County.

The better question is not just, “What are people buying somewhere else?”

The better question is, “What can realistically succeed here?”

The strongest opportunities are usually the ones that match local routines, household needs, commuter patterns, and the size of the market.

Retail Opportunity Matrix		
Strongest Local Opportunity	Possible with the Right Model	Lower-Probability Capture
Quick-service and family-friendly food	Specialty gifts and boutique retail	Large-format comparison shopping
Coffee, breakfast, and grab-and-go options	Hobby and recreation retail	Broad general apparel retail
Health, wellness, and personal services	Home décor and furnishings	Major furniture or appliance showrooms
Home, repair, and practical household services	Destination dining concepts	Big-box style retail categories
Youth, family, and activity-based businesses	Small-format pop-ups or seasonal retail	Highly specialized retail with infrequent purchases
Event-driven experiences	Professional services with regional draw	Categories already dominated by larger nearby markets

What This Means

Harrison County does not need to become Lexington, Georgetown, or Paris to grow. Our best opportunities are more likely to come from businesses that are convenient, trusted, visible, and connected to local life.

That may include businesses that help people save time, solve everyday problems, serve families, support older adults, create local experiences, or make it easier for commuters to buy before they leave town or after they return.

Business Takeaway

A strong local opportunity usually has three qualities:

1. People need it often.
2. People can choose it conveniently.
3. It gives customers a reason to stay local instead of waiting to buy somewhere else.
- 4.

For entrepreneurs, existing businesses, nonprofits, and community events, this matrix can be used as a starting point for planning. The goal is not to chase every possible gap. The goal is to find the opportunities that fit how people actually live, work, shop, and spend in this market.

Marketing Playbook by Generation

Reaching the Right Customers the Right Way

Different customers use different channels, respond to different messages, and make buying decisions at different times. A strong local marketing plan should not rely on one platform or one message.

For Harrison County businesses and organizations, the goal is to match the right audience with the right message, the right channel, and the right timing. The research points to a multi-channel approach that combines Google, Facebook, Instagram, short-form video, email, local radio, signage, word of mouth, and community partnerships.

Local Marketing Formula

1

**Visibility**
Can people find you when they search?

2

**Clarity**
Do they quickly understand what you offer, when you are open, and why they should choose you?

3

**Trust**
Do your reviews, photos, posts, signage, and customer service build confidence?

4

**Timing**
Are you reaching people when they are actually making decisions?

5

**Action**
Is it easy to call, order, book, visit, donate, register, or buy?

◆ Good marketing helps people choose local before they choose somewhere else. ◆

Generational Marketing Snapshot

Audience	Best Channels	Message That Connects
Gen Z	TikTok, Instagram, YouTube, Google Maps	Keep it visual, authentic, social, and easy to share.
Millennials	Facebook, Instagram, Google Search, email/text	Save time, solve family needs, make life easier.
Gen X	Facebook, YouTube, Google Search, local radio	Be practical, reliable, clear, and service-focused.
Boomers	Facebook, YouTube, radio, print, in-store signage	Build trust, explain clearly, emphasize service and relationships.
Silent Generation / Caregivers	Radio, print, phone, word of mouth, caregiver Facebook	Keep it simple, accessible, personal, and easy to act on.

What This Means

Local businesses should not try to be everywhere all the time. Instead, they should choose the channels that match their best customers.

A boutique, restaurant, event, nonprofit, church, service business, or home-based business may all need different marketing mixes. The key is to avoid posting randomly and start communicating intentionally.

Business Takeaway

The best marketing is not just about more posts. It is about making it easier for the right customer to say yes.

For most local businesses and organizations, that starts with the basics:

- Keep your Google Business Profile updated.
- Post clear hours, photos, prices, menus, services, and event details.
- Use Facebook for community reach.
- Use Instagram or TikTok when visuals matter.
- Use email or text for repeat customers.
- Use radio, print, signs, and word of mouth for local repetition.
- Always give people a clear next step.

Good marketing helps people choose local before they choose somewhere else.

Local Business Action Plan

Turning Market Insight into Action

Market data is only useful if it helps businesses and organizations make better decisions.

The good news is that many of the best opportunities do not require a major investment. They require focus, consistency, and a better understanding of how local customers live, work, travel, shop, and make decisions.

This page offers a simple action plan any business, nonprofit, festival committee, church, or local organization can use.

90-Day Local Business Action Plan		
TIMEFRAME	ACTION FOCUS	WHAT TO DO
 Days 1–30	 Get Easier to Find	Update your Google Business Profile, hours, photos, services, website links, menus, event listings, and contact information.
 Days 31–60	 Match Customer Routines	Review your hours, offers, pickup options, appointment times, event schedules, and promotions around morning, lunch, after-work, and weekend decision windows.
 Days 61–90	 Measure and Adjust	Track customer ZIP codes, ask how people heard about you, review sales by day/time, test one new offer, and adjust based on what you learn.

What This Means

Businesses do not have to do everything at once. The goal is to start with the changes most likely to help customers choose local.

For many businesses, that means being easier to find, easier to understand, easier to visit, and easier to buy from.

Business Takeaway
The question is not only:

“How do we get more customers?”

The better question is:

“How do we remove the friction that keeps people from choosing us?”

When local businesses reduce friction, improve visibility, and align with real customer routines, they give more people a reason to spend their money here.

Quick Wins to Try

1.



Add or update 10 photos on your Google Business Profile.

2.



Make sure your hours are correct everywhere online.

3.



Create one “on your way home” offer.

4.



Test one lunch, pickup, or weekend special.

5.



Ask customers what town or ZIP code they came from.

6.



Partner with one nearby business or organization.

7.



Promote one clear call to action every week.

8.



Make it easy to call, message, order, register, or buy.

Community Planning Implications

What This Means for Community Leaders

The same market information that helps local businesses can also help community leaders make better decisions.

Population growth, commuter patterns, retail leakage, income differences, and customer behavior all point to one clear idea: Cynthiana and Harrison County have opportunity, but that opportunity must be captured intentionally.

This report is not just about business sales. It is also about planning for a stronger local economy, better services, smarter recruitment, and a more connected community.

Planning Takeaways

Area	What the Data Suggests
Business Recruitment	Focus on businesses that fit local routines, family needs, commuter behavior, and practical household demand.
Retail Development	Prioritize convenience, service, food, health, home, family, and experience-based opportunities before chasing big-box concepts.
Downtown & Corridor Planning	Strengthen Cynthiana as the county’s retail, service, dining, event, and gathering hub.
Workforce & Commuters	Recognize that people’s daily travel patterns influence where they spend money.
Events & Tourism	Use events to create reasons for people from the wider market area to visit, stay longer, and spend locally.
Infrastructure & Access	Support visibility, parking, signage, walkability, broadband, traffic flow, and easy access to local businesses.
Small Business Support	Help businesses improve marketing, hours, online visibility, customer data, and partnerships.

Implications

Harrison County does not need to copy larger markets to compete. Its strongest path is to become easier to find, easier to visit, easier to do business in, and easier to choose.

That means local planning should support the businesses and organizations already serving this market while also identifying realistic gaps that new entrepreneurs, investors, and partners may be able to fill.

Community Takeaway

The opportunity is not only to recruit new businesses.

The opportunity is to build a stronger local system — one where businesses, government, schools, nonprofits, tourism, downtown, and the Chamber work together to help more dollars, more activity, and more opportunity stay here.

When we understand the market better, we can plan better.

And when we plan better, we give more people a reason to choose Cynthiana and Harrison County.

About the Chamber

A Community Committed to Growth

The Cynthiana-Harrison County Chamber of Commerce exists to help move our business community and our county forward. Our mission is “to advance greater Harrison County by being a catalyst of growth and development for our business community.”

We believe that growth is bigger than business growth alone. Strong communities are built by people and organizations that are committed to growing personally, professionally, and as a community. That is why the Chamber works to create a like-minded network of businesses, nonprofits, leaders, entrepreneurs, volunteers, and organizations that want to see Cynthiana and Harrison County succeed.



Our Focus

At its heart, the Chamber is about partnership.

We help people connect, grow, lead, promote, serve, and build.

Whether through leadership development, business support, advocacy, networking, training, or community events, our goal is to help create a stronger local economy and a stronger community.

How We Are Organized

The Cynthiana-Harrison County Chamber of Commerce is a 501(c)(6) membership organization governed by a volunteer Board of Directors. Our work is powered by members, volunteers, community partners, sponsors, committees, and local leaders who believe that a stronger business community creates a stronger Harrison County.

The Chamber is not just about membership. It is about partnership — and partnership is how communities grow



2025 Annual Report



James Smith
Chamber Director



Kate Kendrick
Executive Assistant



Macey Ollinger
Assistant

234 All-time member High
&
Retention rate of **94%!**



+66
New Members

8 Ribbon Cuttings!



Membership breakfast networking events

5

3 Concerts with hundreds in attendance



40+ Blog articles written
50 Newsletters sent to
540+ subscribers

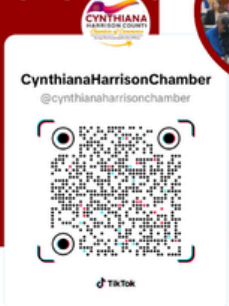
30+
Member to member discounts offered



State Chamber Award for "Best Community Engaugement"

Launched new Social media initiatives & generated **1.2M** views on our stories, videos, and poststhis year

8.7K Facebook followers
& **1.2k** Instagram followers
Follow our TikTok



200+

Leaders Grown with Leadership Harrison County & Breakout Leadership



Meet Our Board of Directors



**Mollie
Smith**

Board President



**Tara
Phillips**

Treasurer



**Mike
Aldridge**

Past President



**Brett
Hines**

Foundation
committee chair



**Shelley
Meyer**

Development
Comittee Chair



**Jordin
Tolle**

Events Committee
Chair



**Jenny Lynn
Hatter**

Board Member



**Lexi
Anderson**

Board Member



**Anna
Moore**

Board Member



**Jennifer
Owen**

Board Member



**Sam
Lunger**

Board Member



**Amy
Snapp**

Board Member



**Kacey
Tucker**

Board Member



**Issac
Dailey**

Board Member



**Jason
Marshall**

Board Member



**Kalynn
Ortega**

Board Member



**Jeff
Kaucher**

Board Member



**Lauren
Gillis**

Board Member

Chamber Directory and Resources

Chamber Member Directory

Looking for a local business, service provider, nonprofit, restaurant, shop, contractor, or community partner? Scan the QR code to explore the Cynthiana-Harrison County Chamber Member Directory and connect with businesses and organizations serving our community.



Find local. Support local. Grow local.

Chamber Resources

Business Growth Tools

Turn the report into action with interactive AI worksheets, checklists, and planning tools for marketing, customer capture, local visibility, and business growth. Members can contact us at cynchamber@gmail.com to request links.

Events, Training & Networking

From workshops and leadership development to membership meetings and community events, the Chamber creates opportunities to learn, connect, and grow.

Leadership & Professional Development

Explore Chamber leadership programs, including Leadership Harrison County, Breakout Leadership Conference, workshops, and training opportunities designed to help people grow as leaders.

Join the Chamber

The Chamber is a community of businesses, organizations, entrepreneurs, and leaders committed to growth — personal, professional, and community. Scan to learn how membership can help you connect, promote, grow, and be part of building a stronger Harrison County.

www.cynthianakychamber.com

Not Sure Where to Start?

Whether you are a new business, home-based entrepreneur, nonprofit, or established organization, the Chamber can help you find connections, resources, and opportunities to grow.

The Chamber is not just a membership list. It is a network of people and organizations working together to grow business, leadership, and community in Cynthiana and Harrison County.

Why This Report Matters

The 2026 Cynthiana-Harrison County Market Report was created to help businesses, organizations, and community leaders better understand the people, patterns, and opportunities shaping this market. Inside, readers will find practical insights on population growth, households, income, commuting, retail leakage, customer behavior, and local opportunity.

Key Findings

- ◆ Harrison County is part of a broader regional market.
- ◆ Cynthiana serves as the county's retail and service hub.
- ◆ Growth, commuting, and household patterns shape local demand.
- ◆ Retail dollars are leaving the community — creating opportunity for local capture.
- ◆ The report helps local businesses and leaders plan, market, recruit, and grow more intentionally.

Our Mission

"To advance greater Harrison County by being a catalyst of growth and development for our business community."



www.cynthianakychamber.com



859-234-5236



cynchamber@gmail.com



PUBLISHED BY THE

Cynthiana-Harrison County Chamber of Commerce

2026