

Demographics & Population*

Camdenton MO 65020 Camden County

Population & Trends

- The city of Camdenton is estimated around 4,000 + residents (about 4,017 in recent ACS estimates)
(Census Reporter)
 - The 2024 estimate is ~4,035 people. (City Population)
 - The broader ZIP code area 65020 has a larger count: ~14,189 people. (ZIP-Codes.com)
 - Over time, Camdenton has seen modest growth. From 2010 to 2024, it went from ~3,724 to ~4,035.
(City Population)
 - For Camden County (in which Camdenton is the seat), population grew from ~44,551 in 2014 to ~46,125 by 2019 (a ~3.5 % increase). (MU Extension)
 - Future projections showed the county expected to grow another ~3.0 % between 2019 and 2024 (adding ~1,397 people). (MU Extension)
- So, growth is positive, slow and modest — “steadier” growth.

Income, Education & Employment

- Median household income: ~\$44,800 (recent) (Point2Homes)
- Average household income: ~\$60,031 (2023 estimate) (Point2Homes)
- For renters, median household income is ~\$30,625, and rent-to-income ratio ~ 32.2 % (Point2Homes)

Educational attainment:

- ~49.9 % have high school diploma as their highest credential (Point2Homes)
- ~26.5 % have some college (not degree) (Point2Homes)
- ~8.8 % hold associate degrees (Point2Homes)
- ~7 % hold a bachelor’s degree (Point2Homes)
- ~4 % have graduate degrees (Point2Homes)

Workforce & job distribution:

- ~1,868 employed residents in Camdenton (Point2Homes)
- ~70 % of jobs are professional or administrative (“white-collar”) (Point2Homes)
- ~30 % are service, hands-on or manual roles (Point2Homes)
- ~8.1 % of workers are self-employed (Point2Homes)
- ~63.6 % work for private companies, ~16.5 % in public sector (Point2Homes)

In Camden County: from 2014 to 2019, jobs increased 1.8 % (from ~18,177 to ~18,509) — modest growth.

(MU Extension) Over 2012–2017, job growth in the county was ~3.6 % (loredc.com)

Economic Strengths

Tourism / Lake of the Ozarks region influence

Camdenton is part of the Lake of the Ozarks area, which has had growth in tourism and related development.

(lakeareachamber.com)

The Lake Area Chamber's demographic profile suggests continued development and interest in the region.

(lakeareachamber.com)

Low taxes / business-friendly policies

The local chamber promotes that Camdenton has no city property taxes, low county tax, low fees, competitive labor costs, and appeals to businesses.

(camdentonchamber.com)

Existing industry base

According to ZoomProspector, Camdenton hosts ~200 businesses, with leading sectors in education, public administration, retail, and manufacturing. (zoomprospector.com)

Labor force & lower costs

A modest population but with a stable labor force and lower cost base can attract small to medium enterprises, especially those that don't require large metropolitan-level scale.

Business Opportunity Areas

Given the data, here are some sectors that look promising or worth exploring:

-Hospitality / Leisure / Tourism Services-

Because of proximity to Lake of the Ozarks and its draw for recreation, lodging, restaurants, entertainment, water-sport rentals, guiding, event services, etc. could be strong.

-Retail & Specialty Stores-

For both locals and tourists, niche retail (local crafts, sports & outdoor goods, specialty food, gifts) may find opportunity especially in high-traffic corridors.

-Real Estate Development / Rental / Vacation Homes / Property Management-

With seasonal visitors, investment in property (vacation rentals, cabins, short-term stays) could be attractive. Also expanding residential housing to keep up with demand.

-Light Manufacturing / Assembly / Value-add Production-

Given lower overhead and labor costs, small-scale manufacturing (wood products, specialty fabrication, custom goods) may make sense.

-Health & Wellness Services-

Clinics, specialized health services, wellness, senior services (given 12–13 % 65+ population) can be growth areas.

-Professional / Business Services-

Accounting, legal, marketing, IT support, consulting — to serve both local businesses and remote clients.

-Education, Training & Vocational Programs-

With a gap in higher education attainment, training centers (trades, technical skills) may meet a community need.

-Agriculture / Agri-business / Food Processing-

Support services, small-scale processing, specialty food production (local, organic, artisan) could work given rural surroundings.

Outlook & Strategic Insight

-Steady & Stable Growth: Camdenton and the surrounding county see growth that is positive and steady. This kind of stability can be attractive for long-term business planning rather than speculative rapid growth ventures.

-Tourism Leveraging: A key axis is how well a business can tie into the Lake of the Ozarks region's tourist flow. If a business offers seasonal or repeat-value offerings (experiential, unique, service-based), it can ride that wave.

-Scalability & Flexibility: Businesses that can scale modestly or adapt to off-peak season will be more resilient. Diversification (serving locals + tourists) helps.

-Partnerships & Local Support: Tapping into local government, chamber of commerce, tourism boards, and stakeholders may open support (incentives, marketing, events) to boost visibility.