

ExecutiveInsite™

MISSIONINSITE 

INTRODUCTION

Prepared for: Mammoth Lakes
 Study area: 5 mile Radius
 Base State: CALIFORNIA
 Current Year Estimate: 2008
 5 Year Projection: 2013
 Date: 5/4/2009

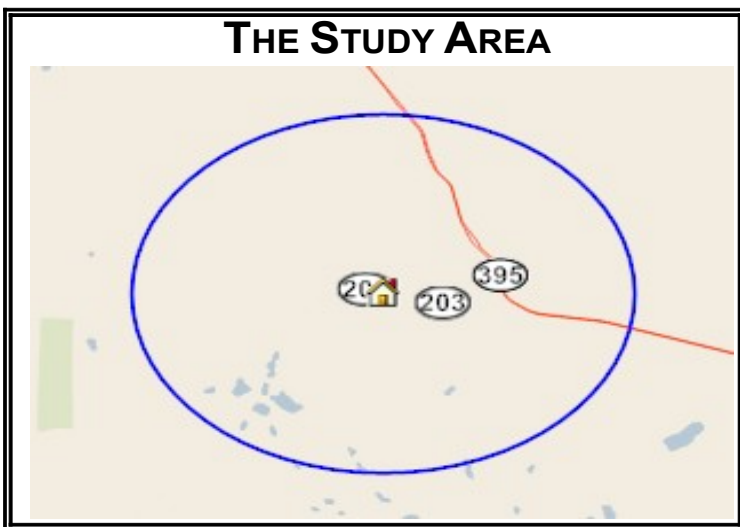
This ExecutiveInsite Report has been prepared for Mammoth Lakes. Its purpose is to “tell the demographic story” of the defined geographic study area. ExecutiveInsite integrates narrative analysis with data tables and graphs. Playing on the report name, it includes 12 “Insites” into the study area’s story. It includes both demographic and beliefs and practices data.

ExecutiveInsite is intended to give an overview analysis of the defined geographic study area. A defined study area can be a school district, a zip code, a county or some custom defined geographic area such as a radius or a user defined polygon. The area

THE 12 INSITES

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THE STUDY AREA



Interpreting the Report

The ExecutiveInsite report is intentionally designed for easy reading. But there are a couple of tools provided in the tables that make this easier.

Change over time: Several trend tables will have a column on the far right that will indicate a change over time. Generally this begins with the last census and includes the current year estimate and five year projection. The output will be a percentage change up or down. This quickly indicates the direction overall the variable appears to be taking.

Color Coding: Both the "Change over Time" and "Comparative Indexes" columns are color coded to easily spot change and its direction.

Change:	Increasing	Stable	Declining
Index:	Above Ave	Ave	Below Ave.

Indexes: Some variables will have a column called "Comparative Index." An index is an easy way to compare a study area with a larger area. For this report, all comparisons are with the state or states within which the study area falls. This state (or states) is called the study area base. The indexes can be interpreted as follows.

Indexes of 100 mean the study area variable is the same as its base area.

Indexes greater than 100 mean the study area variable is above the base area. The higher the number, the greater it is above the base.

Indexes less than 100 mean the study area variable is below the base area. The lower the number, the greater it is below the base.

NOTE: Not all of the demographic variables available in the DI System are found in this report. The FullInsite Report will give a more comprehensive view of an area’s demographics and ViewPoint a fuller view of its beliefs and practices.

INSITE #1: POPULATION AND HOUSEHOLD TRENDS

Population:

The estimated 2008 population within the study area is 6,837. The 2013 projection would see the area decline by -143 to a total population of 6,694. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to decline by -2.1% in the next five years, the state is projected to grow by 5.5%. The study area's estimated average change rate is -0.4%.

Population Per Household

Population per Household: The relationship between population and households provides a hint about how the community is changing. When population grows faster than households, it suggests an increase in the persons per household. This can only happen when more persons are added either by birth or other process such as young adults in multiple roommate households or young adults returning to live with parents. In some communities this can occur when multiple families live in the same dwelling unit.

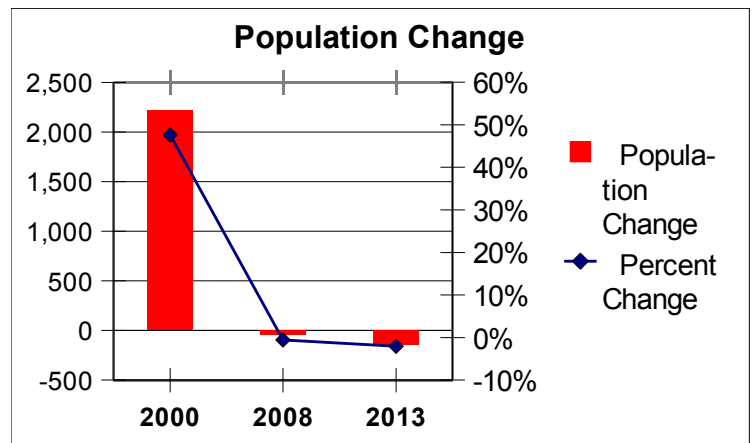
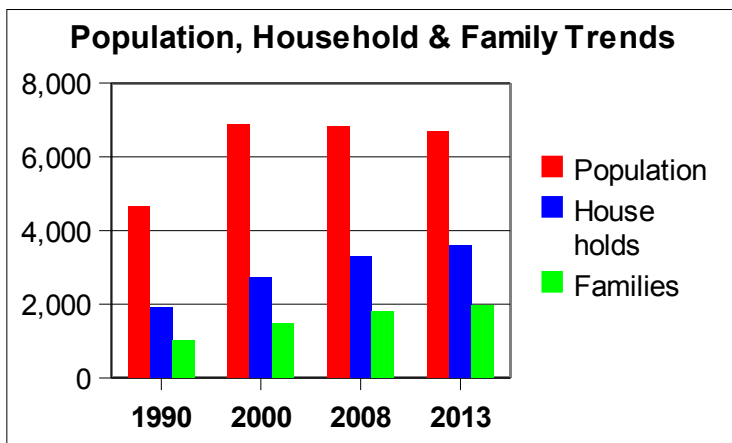
Households:

The households within the community are growing faster than the population, thus the average population per household in 2000 was 2.52 but by 2013 it is projected to be 2.07. Compare this to the statewide average which for the current year is estimated at 3.0 persons per household.

Family Households:

Family households provide an additional hint about the changing dynamics of a community. If family household growth follows population growth, then it would be reasonable to assume that the increasing population per household comes from additional children. This is the case within the the study area. Family households are growing as fast as the population suggesting that the increasing population per household is from additional children.

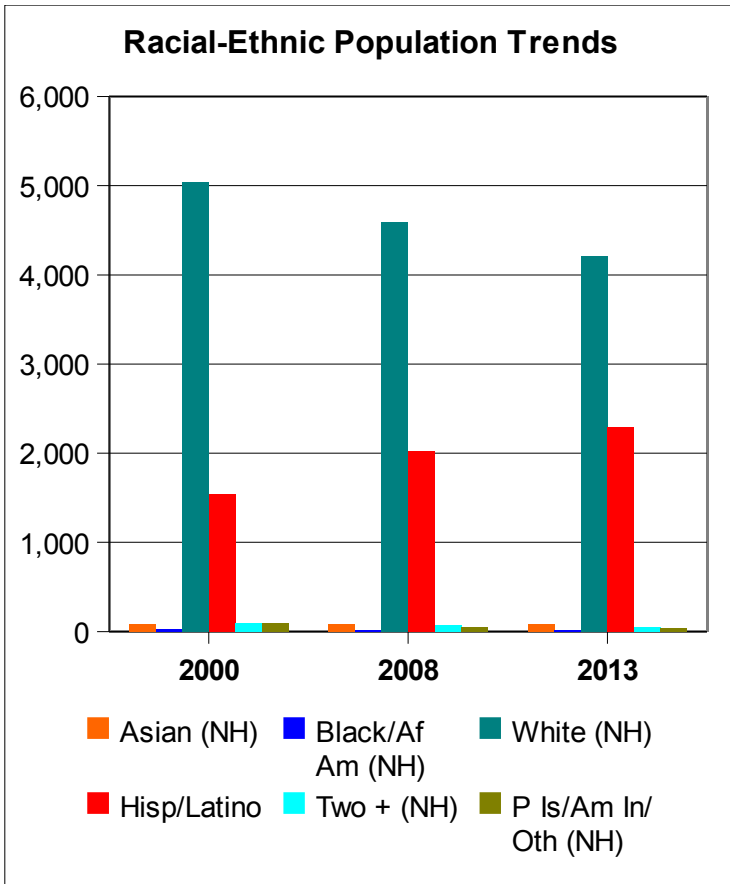
Population/Households & Family Trends	1990	2000	2008	2013
Population	4,659	6,877	6,837	6,694
Population Change		2,218	-40	-143
Percent Change		47.6%	-0.6%	-2.1%
Households	1,902	2,733	3,309	3,605
Households Change		831	576	296
Percent Change		43.7%	21.1%	8.9%
Population / Households	2.4	2.5	2.1	1.9
Population / Households Change		0.07	-0.45	-0.21
Percent Change		2.7%	-17.9%	-10.1%
Families	1,007	1,469	1,791	1,953
Families Change		462	322	162
Percent Change		45.9%	21.9%	9.0%



INSITE #2: RACIAL-ETHNIC TRENDS

The US population's racial-ethnic diversity is continually increasingly adding new and rich cultural mixes. These data consider the six groups for which trending information is available. Please note that several groups are aggregated into a single category due to their smaller size. Those persons who indicated Hispanic or Latino ethnicity along with a racial category have been separated into a Hispanic or Latino category.

The Population: Racial/Ethnic Trends table provides the actual numbers and percentage of the total population for each of the six racial/ethnic categories. Pay special attention to the final column on the right. This will quickly indicate the direction of change from the last census to the current five year projection.

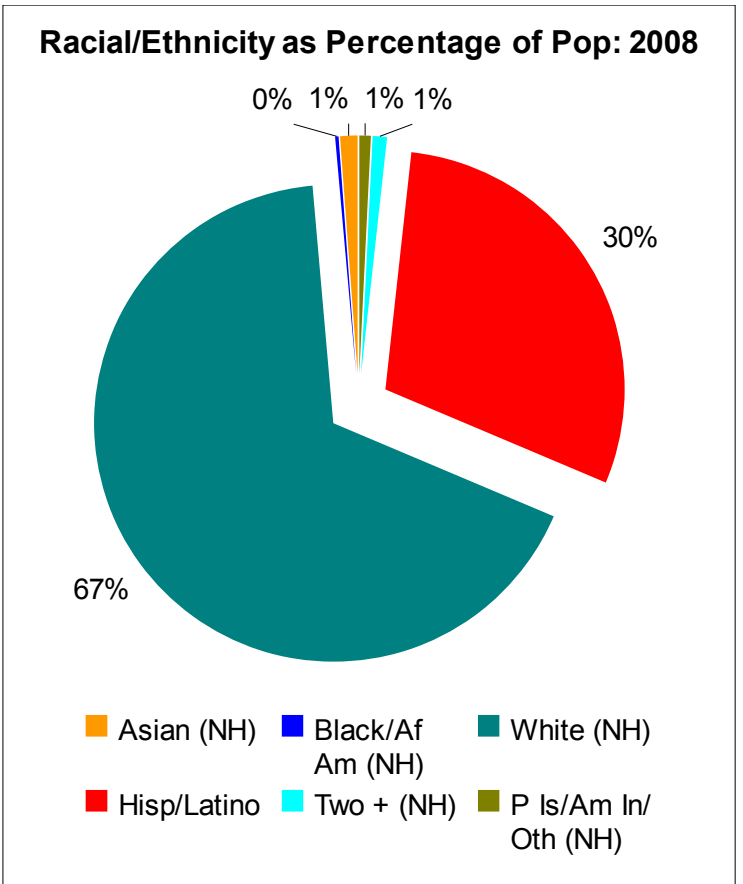


The Racial Ethnic Trends graph displays history and projected change by each racial/ethnic group.

The percentage of the population...

Asian (Non-Hisp) is projected to remain about the same over the next five years.

Black/African American (Non-Hisp) is projected to remain about the same over the next five years.



This chart shows the percentage of each group for the current year estimate.

White (Non-Hisp) is projected to decline by -4.2% over the next five years.

Hispanic or Latino is projected to grow by 4.6% over the next five years.

Racial/Ethnic Trends	2000	2008	2013	2000 %	2008 %	2013 %	2000 to 2013 Change
Asian (NH)	87	80	80	1.3%	1.2%	1.2%	-0.1%
Black/Afr Amer (NH)	22	16	15	0.3%	0.2%	0.2%	-0.1%
White (NH)	5,042	4,595	4,214	73.3%	67.2%	63.0%	-10.4%
Hispanic/Latino	1,536	2,027	2,292	22.3%	29.6%	34.2%	11.9%
Two Plus Races (NH)	92	66	53	1.3%	1.0%	0.8%	-0.5%
P Is/Am In/Oth (NH)	98	53	39	1.4%	0.8%	0.6%	-0.8%

INSITE #3: AGE TRENDS

A community's age structure and how it is changing is an important part of its story. Overall, the American Population has been aging as the Baby Boomers progress through each phase of life. This has been abetted by episodes of declining live births. However this picture may particularize differently from community to community. There are communities in the US where the average age is lower than some others. In other cases, there is a clear shift toward senior years as the Boomers enter their retirement years.

The Age Trend Insite explores two variables; Average age and Phase of Life.

Average Age Trends provides three important snapshots of a community from three date points; the last census, the current year estimate and the five year projection. These three numbers will indicate the aging direction of a community.

The Phase of Life Trends breaks the population into seven life phases that the population passes through in its life time.

AVERAGE AGE

	1990	2000	2008	2013
Study Area Average Age	30.4	33.0	37.8	43.6
Percent Change		8.4%	14.5%	15.4%
CA Average Age	33.8	34.7	35.5	37.0
Percent Change		2.5%	2.4%	4.0%

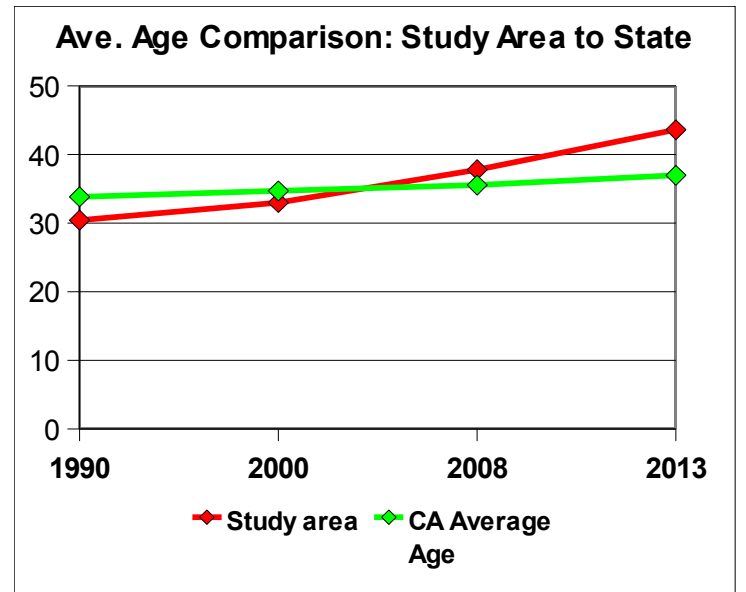
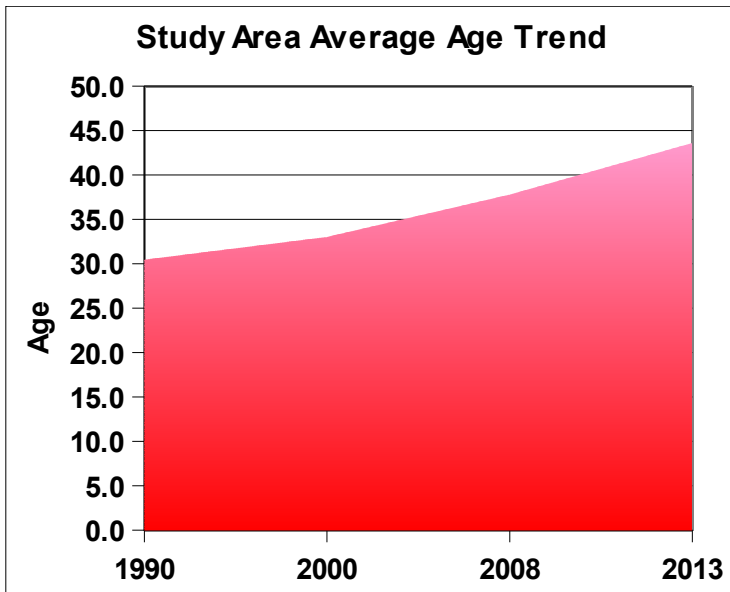
Comparative Index

90

95

106

118



Summary of Average Age Findings:

The Average Age Trend chart shows both history and projection of the change in average age in the study area. The average age of the study area has been rising for several years. It is projected to rise over the next five years.

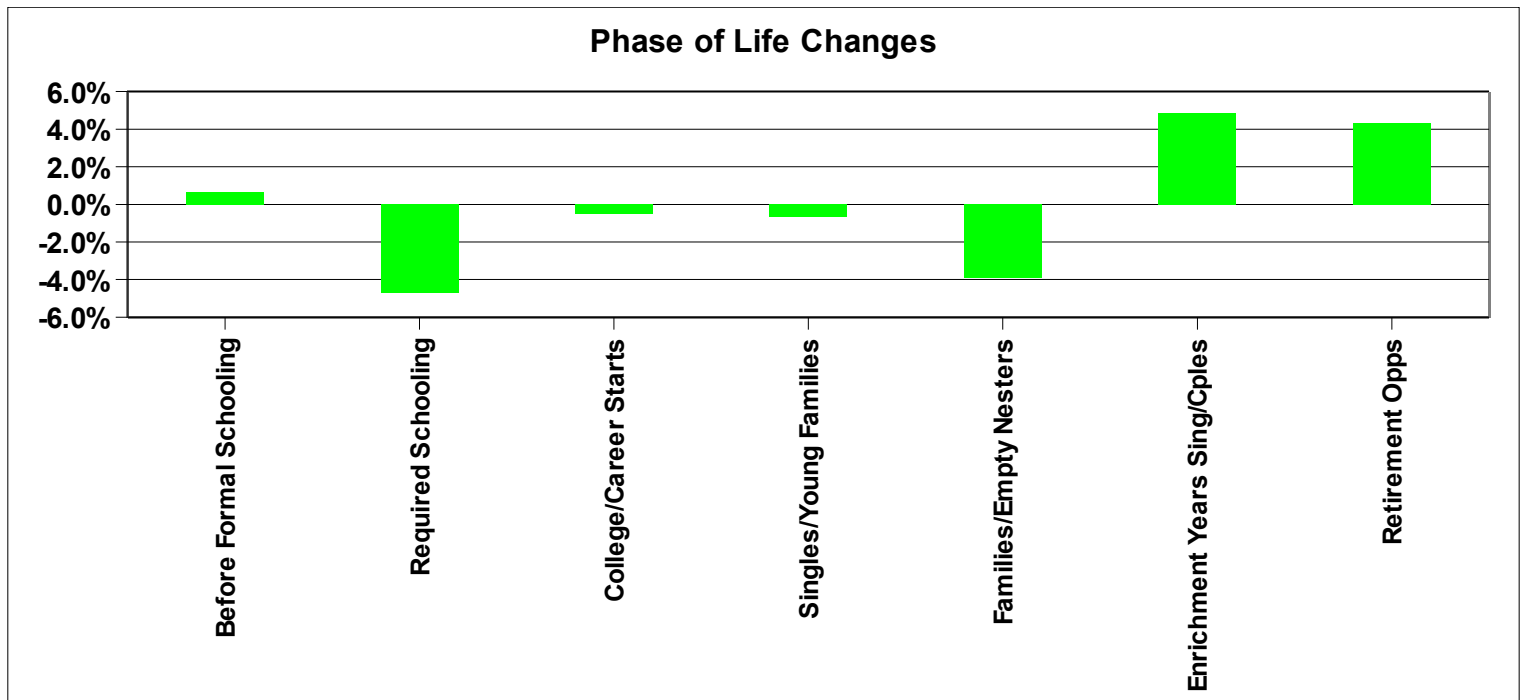
A comparison to the average age of the state helps to contextualize the significance of the average age of the study area and its history and projection. In the graph above, the study area and state are laid out side by side. The state's average age is estimated to be lower than the study area.

PHASE OF LIFE

The Phase of Life analysis provides insight into the age distribution of a population across the different stages of life experience. It can reveal a community in transition.

Pay special attention to the color codes of the Change column (far right below). It will immediately indicate which phases are increasing or decreasing as a percentage of the population.

Phase of Life	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Before Formal Schooling							
Ages 0 to 4	389	426	421	5.7%	6.2%	6.3%	0.6%
Required Formal Schooling							
Ages 5 to 17	1,467	1,158	1,111	21.3%	16.9%	16.6%	-4.7%
College/Career Starts							
Ages 18 to 24	601	622	552	8.7%	9.1%	8.2%	-0.5%
Singles & Young Families							
Ages 25 to 34	1,295	1,387	1,213	18.8%	20.3%	18.1%	-0.7%
Families & Empty Nesters							
Ages 35 to 54	2,328	2,093	2,002	33.9%	30.6%	29.9%	-3.9%
Enrichment Years Sing/Couples							
Ages 55 to 64	496	671	810	7.2%	9.8%	12.1%	4.9%
Retirement Opportunities							
Age 65 and over	301	480	583	4.4%	7.0%	8.7%	4.3%



Summary of Phase of Life Findings:

Phase of Life changes reflect the age profile of a community. It takes 2.1 children per woman to replace mother and father. If the percentage of the population under 20 is declining as a percentage of the total it is likely that the community will see an increase in the more senior aged population.

In this study area children 17 years of age and younger are declining as a percentage of the total population. Considering the other end of the phases of life, adults 55 years of age and older are increasing as a percentage of the total population.

In summary it may be that the community is aging as children are raised and leave but parents remain.

INSITE #4: SCHOOL AGED CHILDREN TRENDS

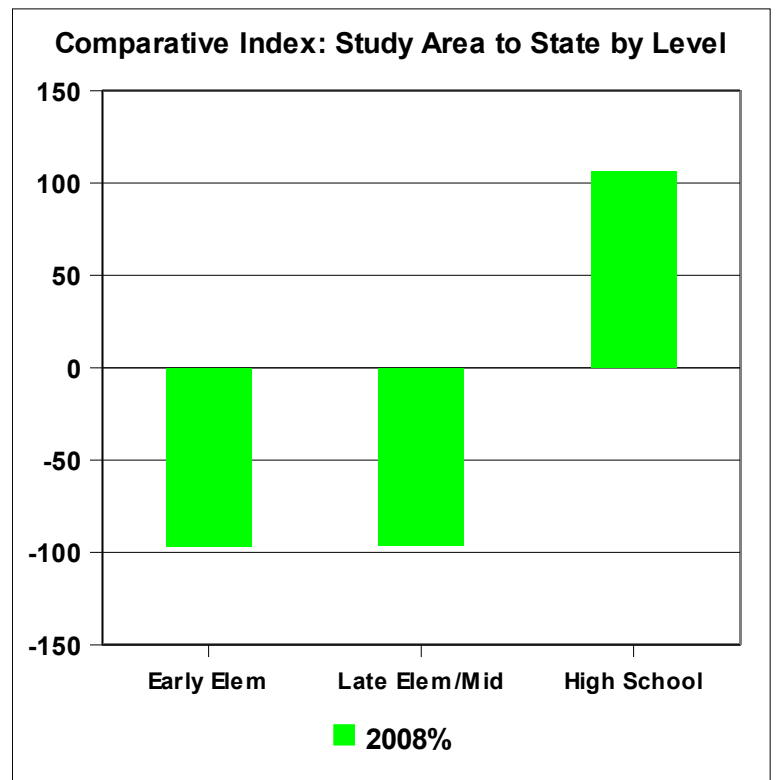
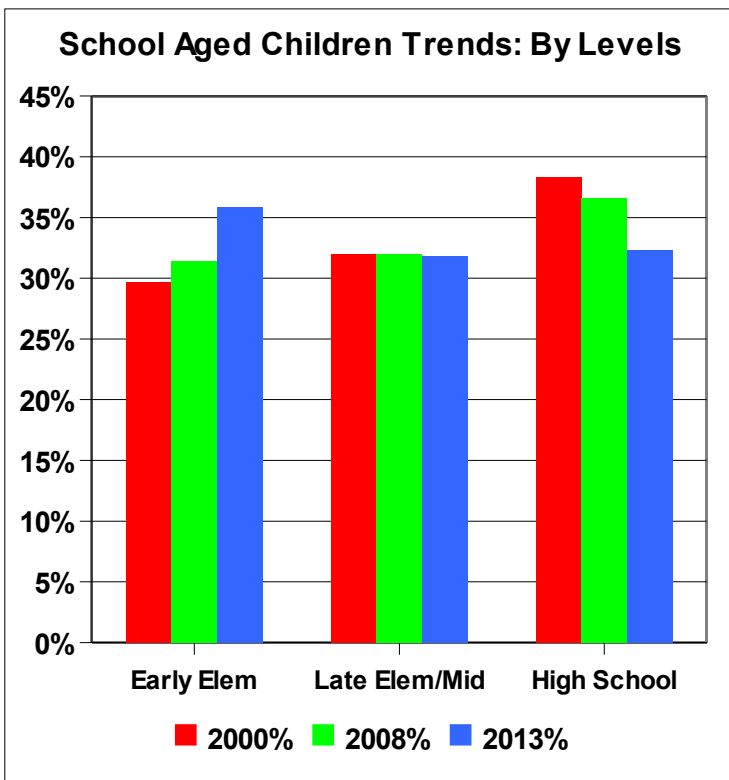
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The “School Aged Children” variable is a subset of the “Required Formal Schooling” segment in the Phase of Life profile. It allows one to zoom in more closely on the children who are of formal schooling age.

The school aged population includes all school aged children including those enrolled in public and private schools, those home schooled and children in institutions

The School Aged Children variable provides a snapshot of three levels of the population that comprise school age children. The three levels roughly correspond to the following.

- Elementary grades
- Intermediate/Middle School grades
- High School Grades

School Aged Children	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Early Elementary Ages 5 to 9	436	364	398	29.7%	31.4%	35.8%	6.1%
Late Elementary-Middle School Ages 10 to 14	469	370	354	32.0%	32.0%	31.9%	-0.1%
High School Ages 15 to 19	562	424	359	38.3%	36.6%	32.3%	-6.0%



Summary of School Aged Children Findings:

Early Elementary children ages 5 to 9 are projected to increase as a percentage of children between 5 and 19 by 4.4%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 19 by -0.1%.

High School aged children 15 to 19 are declining as a percentage of children between 5 and 19 by -4.3%.

Overall, kids are aging through but there is some evidence of a resurgence of children in the younger years.

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

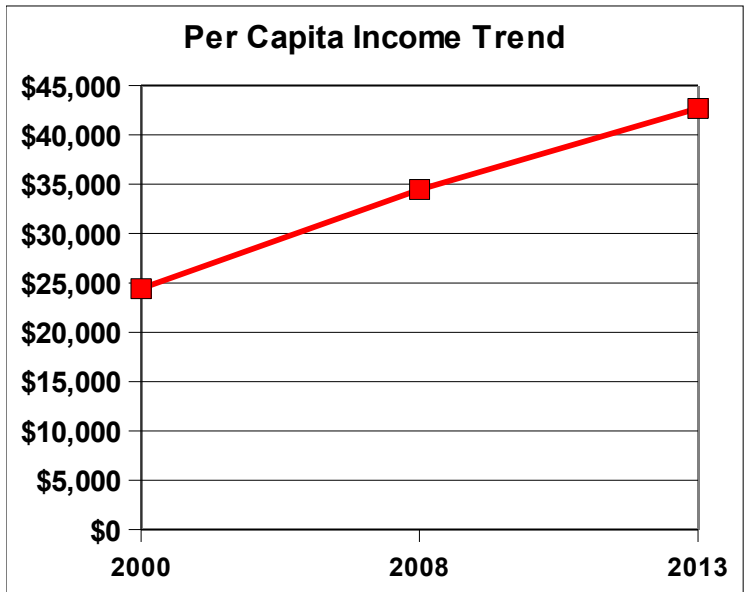
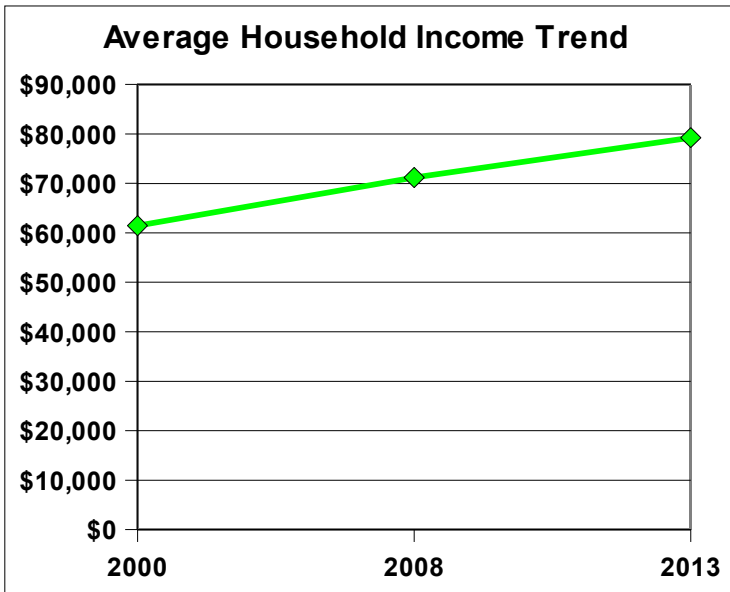
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

Average Household Income and Per Capita Income indicate the level of financial resources within a community. Average Household income reflects that average income for each household, whether family or non-family.

Per Capita Income is a measure of the average income by all persons within a household. For family households, this would include all children. It does not mean that each person actually draws the average income from work.

In this study area, the estimated current year average household income is \$71,211. The average household income is projected to grow by 11.3% to \$79,255.

The estimated per capita income for the current year is \$34,465. The Per Capita Income is projected to grow by 23.8%.



Household Income Trends	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Less than \$10,000	119	106	95	4.4%	3.2%	2.6%	-1.7%
\$10,000 to \$14,999	178	118	113	6.5%	3.6%	3.1%	-3.4%
\$15,000 to \$24,999	371	365	326	13.6%	11.0%	9.0%	-4.5%
\$25,000 to \$34,999	447	407	386	16.4%	12.3%	10.7%	-5.7%
\$35,000 to \$49,999	392	533	594	14.3%	16.1%	16.5%	2.1%
\$50,000 to \$74,999	620	690	666	22.7%	20.8%	18.5%	-4.2%
\$75,000 to \$99,999	206	402	534	7.5%	12.1%	14.8%	7.3%
\$100,000 to \$149,999	233	327	402	8.5%	9.9%	11.1%	2.6%
\$150,000 to \$199,999	59	175	211	2.2%	5.3%	5.9%	3.7%
\$200,000 or more	107	188	279	3.9%	5.7%	7.7%	3.8%

FAMILY INCOME

Family income is a sub-set of household income. It excludes non-family households. Family households include two or more persons who are related and living in the same dwelling unit. Children are more likely to live in family households. Non-family households are households in which two or more persons live in the same dwelling unit but are unrelated.

The number of families with annual incomes above \$100,000 is projected to grow over the next five years. For the current year, it is estimated that 27.8% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 30.9%.

Family Household Income Trends	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Less than \$10,000	36	42	37	2.5%	2.3%	1.9%	-0.6%
\$10,000 to \$14,999	71	36	38	4.8%	2.0%	1.9%	-2.9%
\$15,000 to \$24,999	192	191	160	13.1%	10.7%	8.2%	-4.9%
\$25,000 to \$34,999	175	206	222	11.9%	11.5%	11.4%	-0.5%
\$35,000 to \$49,999	181	181	230	12.3%	10.1%	11.8%	-0.5%
\$50,000 to \$74,999	373	416	333	25.4%	23.2%	17.1%	-8.3%
\$75,000 to \$99,999	162	221	328	11.0%	12.3%	16.8%	5.8%
\$100,000 to \$149,999	143	228	260	9.7%	12.7%	13.3%	3.6%
\$150,000-\$199,999	45	103	108	3.1%	5.7%	5.5%	2.5%
\$200,000 or more	90	168	236	6.1%	9.4%	12.1%	6.0%

ASSETS AND DEBT

Assets owned and debt held provide an indicator of a study area's financial strength. High assets and low debt suggests resources available.

The opposite is also true. Where high debt to asset ratios exist there are less likely to be potential financial resources for community activities.

Asset to Debt	2008%	CA 2013	Comp Index	Interpretation
Hhlds Owning Any Financial Assets	35.7%	35.7%	100	At the state average
Hhlds Owning Any Non-Financial Assets	35.0%	35.1%	100	At the state average
Hhlds With Any Debt	29.3%	29.2%	100	At the state average

INSITE #6: HOUSEHOLDS AND CHILDREN TRENDS

Diversity of child rearing environments is increasing along with the many other types of growing diversity in the US. To understand this, we begin with the types of households that exist in a community. There are...

- family households with children under 18
- family households without children under 18
- non-family households with children under 18
- non-family households without children under 18

The concern of this analysis is households with children under 18, whether a family household or a non-family household. Of the types of households with children there are...

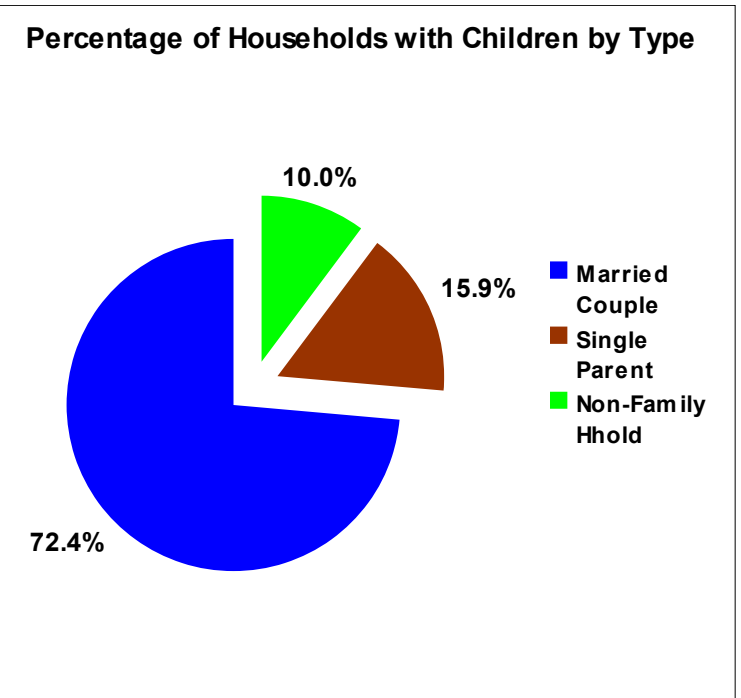
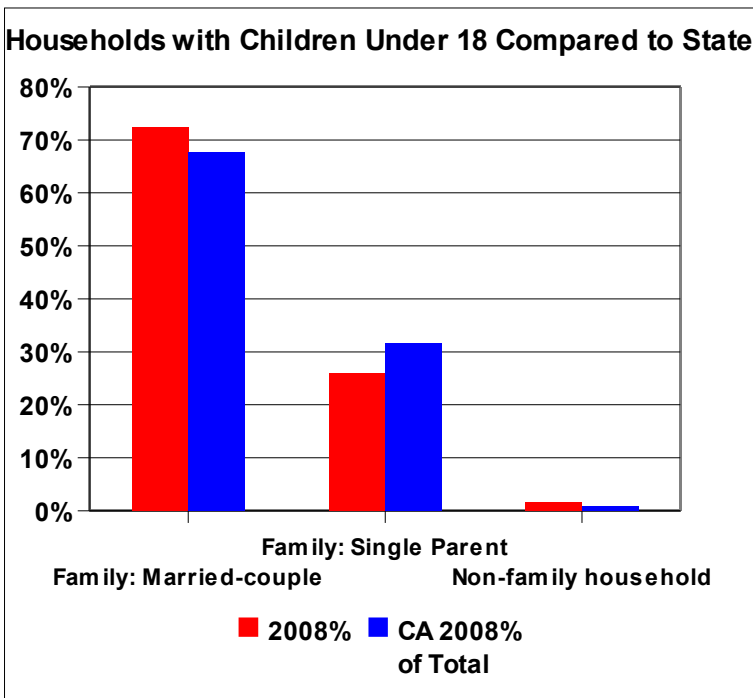
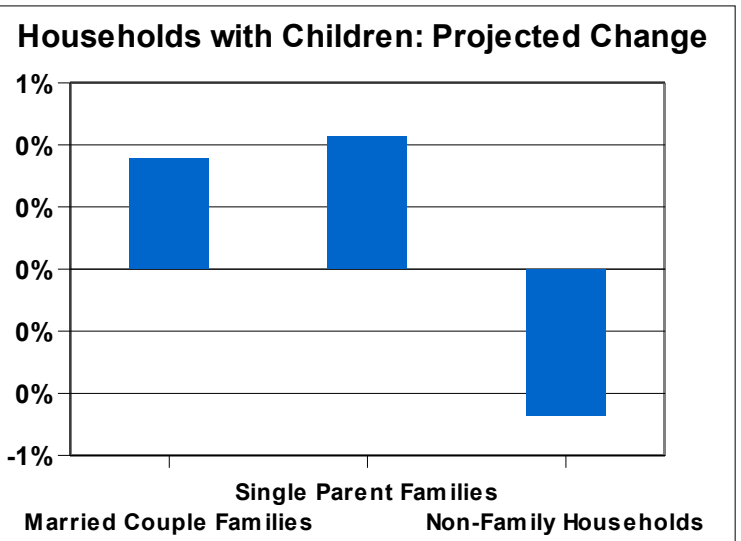
- Married couple families
- Single parent families (father or mother)
- Non-family households

These three are reported for the study area in the table below.

Households with Children under 18	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Married Couple	596	722	785	72.3%	72.4%	72.7%	0.4%
Single Parent	130	159	175	15.8%	15.9%	16.2%	0.4%
Non-Family Hhold	84	100	105	10.2%	10.0%	9.7%	-0.5%

Of the households with children under 18, married couple households are increasing as a percentage while single parent households are decreasing. The graph to the right illustrates this. Bars above the 0% point are indicating a family type that is increasing while bars below 0% are decreasing. This provides "insite" into how family households and structures with children are changing in the study area.

A comparison to the state reveals to what extent this community is similar or dissimilar to the state as a whole. The study area's married couple households with children are similar to the state's profile. The percentage of single parent households with children is less than the state.



INSITE #7: MARITAL STATUS TRENDS

MARITAL STATUS BY TYPE

Population by Marital Status considers the number and percentage of persons 15 years of age and greater by their current marital status. Both trend information as well as a comparison to the study area's state marital status types provides two different views of this social reality.

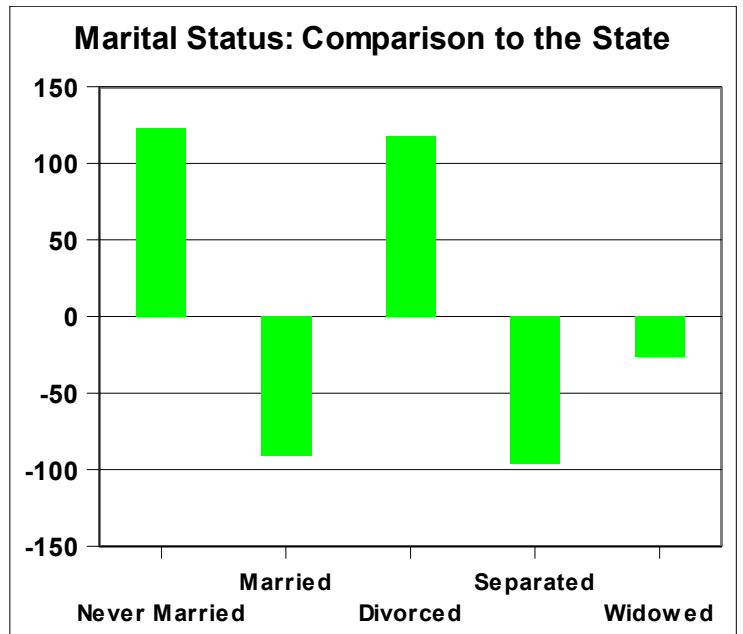
Marital types reported include..

- Never Married (Singles)
- Currently Married
- Divorced
- Separated
- Widowed

Population by Marital Status 15+	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Never Married	2,058	2,066	2,000	36.8%	36.4%	36.2%	-0.6%
Married	2,453	2,522	2,469	43.9%	44.5%	44.7%	0.8%
Divorced	612	626	610	11.0%	11.0%	11.1%	0.1%
Separated	386	377	361	6.9%	6.6%	6.5%	-0.4%
Widowed	77	81	79	1.4%	1.4%	1.4%	0.1%

In this community, the current year estimate of marital status reveals a community of adults less likely to be married than the state average for adults. The percentage single, never married in the study area is higher than the state average for adults 15 years and older. Divorce is more prevalent than the state wide average.

The graph to the right illustrates the comparison. Bars above the 0% point line indicate a marital status type that is increasing while bars below the 0% line are decreasing.



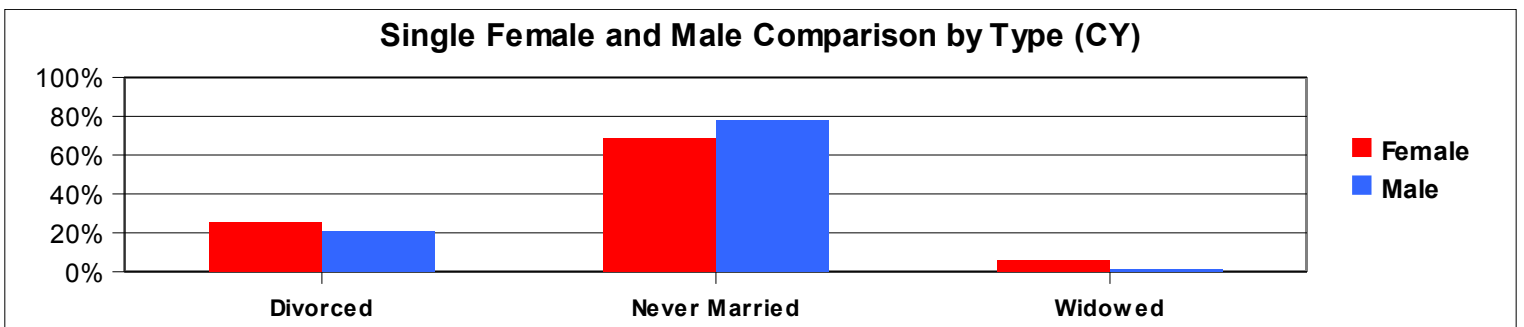
MARITAL STATUS BY FEMALE AND MALE

Who is more likely to be unmarried, women or men in this community? Consider these findings about this study area:

Women 15 years and older are less likely to be single, never married than men.

Women 15 years and older are more likely to be divorced than men.

Women 15 years and older are more likely to be widowed than men.

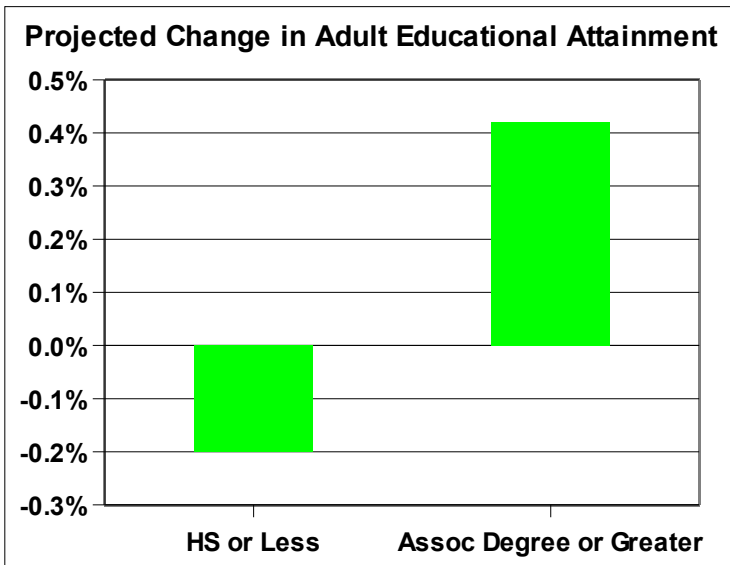


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

The level of educational attainment of a community's adult population is an important indicator of its opportunities and challenges. This analysis will look at the Adult Educational Attainment from two perspectives

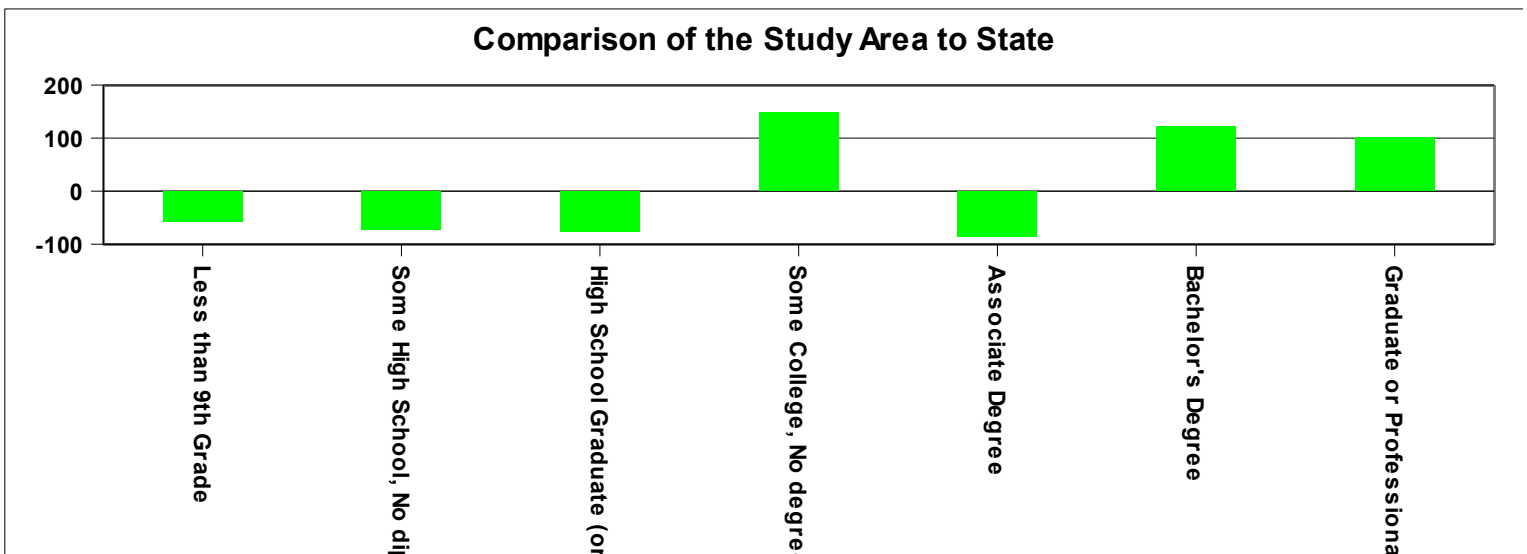
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of CALIFORNIA. (If this is a state report, the comparison will be to itself.)

EDUCATIONAL LEVEL ATTAINMENT CHANGE



The educational attainment level of adults has been rising over the past few years. It is projected to rise over the next five years by 0.4%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



Population by Educational Attainment: 25+	2008%	CA 2008%	Comp Index
Less than 9th Grade	5.9%	10.4%	57
Some High School, No diploma	6.3%	8.6%	74
High School Graduate (or GED)	18.4%	24.1%	76
Some College, No degree	28.7%	19.4%	148
Associate Degree	6.8%	7.8%	87
Bachelor's Degree	23.3%	19.1%	122
Graduate or Professional school degree	10.7%	10.6%	101

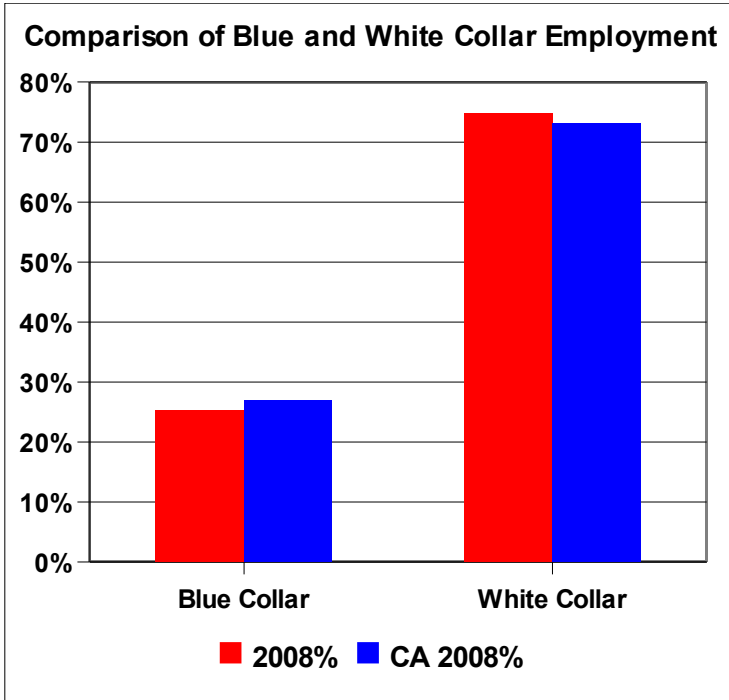
The overall educational attainment of the adults in this community is greater than the state.

INSITE #9: POPULATION BY EMPLOYMENT

Like educational attainment, an analysis of a community by its employment types and categories provides an important “insite” into its socio-economics. This analysis looks at two factors.

First is a report of the employed population 16 and over by the traditional “blue collar” and “white collar” occupations and compares these to the state. Second, it looks at the community by the seven standard census bureau occupations and compares them to the state.

EMPLOYED POPULATION: BLUE COLLAR OR WHITE COLLAR



On the chart to the left, the study area is compared to the state of CALIFORNIA. This study area is close to the state average for White Collar workers. It is close to the state average for Blue Collar workers.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION

Employed Civilian Pop 16+ by Occupation	2008%	CA 2008%	Comp. Index	Interpretation
Construction, Extraction, and Maintenance Occupations	18.6%	12.2%	153	Well above the state average.
Farming, fishing, and forestry occupations	0.1%	1.8%	8	Well below the state average.
Management, Business, and Financial Operations Occupations	15.5%	14.2%	109	Well above the state average.
Production, Transportation, and Material Moving Occupations	6.5%	13.0%	50	Well below the state average.
Professional and Related Occupations	19.5%	21.3%	92	At about the state average.
Sales and related occupations	11.2%	11.4%	98	At about the state average.
Service Occupations	28.5%	26.2%	109	At about the state average.

INSITE #10: MOSAIC HOUSEHOLD TYPES

Mosaic is a geo-demographic segmentation system developed by and for marketers. Instead of looking at individual demographic variables, a segmentation system clusters households into groups with multiple common characteristics. Demographic variables that generally cluster together would include income, educational levels, presence of children and occupations among others.

This database is developed by Experian. Some find the information helpful because it presents a multi-dimensional view of a community.

In the report below, the top 15 Mosaic Types of the study area are provided. (If less than 15, rows will be blank.)

NOTE: To obtain the Mosaic Type descriptions please download the document titled "MI Demographic Segments Guide: Quick Look" or "MI Demographic Segments Guide: Detail Look" from the Resource page of the MissionInsite website.

Mosaic Types	2008	2008%	State %	Comp Index	Relative to the CA State Ave.
E04 SUBURBAN ADVANTAGE	765	23.1%	0.1%	17343	Well above the state ave.
I03 COMFY COUNTRY LIVING	2,494	75.4%	1.7%	4475	Well above the state ave.
I01 INDUSTRIOUS COUNTRY LIVING	48	1.5%	0.6%	244	Well above the state ave.
E05 AMERICAN GREAT OUTDOORS	2	0.1%	5.0%	2	Well below the state ave.

INSITE #11: CHARITABLE GIVING PRACTICES

Charitable giving practices data provide three perspectives about giving in the study area. First, they indicate how extensive giving is within a study area by showing the percentage of households that are likely to contribute \$200 or more dollars per year to charitable causes.

Second, they project the direction of giving. Giving data is provided across 10 sectors of charity giving. Each community has its own distinctive pattern.

Finally, they show how the study area gives across the 10 sectors in comparison to the state of California. An area may contribute modestly to a charitable sector in terms of actual projected households but it may be well above the state-wide average for such giving.

Interpreting the Table

As the table is studied look at two factors; the number of people or households and the index. The first will provide a sense of the number strength in the study area. The second shows how giving to one of the 10 charitable targets compares to the state. Any "index" over 100 means the study area gives more to a charitable target than is true for the state as a whole.

To make the interpretation of this easier, the following table is sorted by Index. However, be sure to look at the "% of Households" column. A particular charitable sector may have a low index but still a larger percentage than some other of the 10 sectors represented here.

Charitable Contributions Last Yr: \$200 Or More	Hholds	% of HH	Index	Interpretation
Private Foundation-\$200 Or More	315	9.5%	267	Well above the state ave.
Education-\$200 Or More	307	9.3%	205	Well above the state ave.
Public Radio-\$200 Or More	31	0.9%	101	About average for the state.
Health-\$200 Or More	109	3.3%	87	Somewhat below the state ave.
Religious-\$200 Or More	453	13.7%	64	Somewhat below the state ave.
Social Services/Welfare-\$200 Or More	111	3.4%	52	Well below the state ave.
Other-\$200 Or More	48	1.5%	26	Well below the state ave.
Political Organization-\$200 Or More	6	0.2%	11	Well below the state ave.
Public Television-\$200 Or More	3	0.1%	11	Well below the state ave.
Environmental-\$200 Or More	3	0.1%	7	Well below the state ave.

Summary of Charitable Contribution Findings:

Overall, it is estimated that households in this study area are somewhat below the state average in their contributions to charities.

More specific findings include:

The number of charitable sectors where giving is well above the state average: 2.

The number of charitable sectors where giving is somewhat below the state average: 2.

The number of charitable sectors where giving is well below the state average: 5.

INSITE #12: RELIGIOUS PRACTICES

Religious practices differ greatly. For some people, the practice of religion is very important. For others less so. While the US continues to be a very religious country, the diversity of practice and beliefs continues to increase.

Summary of Religious Practices:

Though there are differences by each specific practice, taken together it is estimated that people in this study area are about the same as the state average in religious practices.

Adult Religious Practices	Pop	% of Pop	Index	Interpretation
Enjoy Watching Religious TV Programs	1,242	22.8%	126	Well above the state ave.
Important to Attend Religious Services	1,289	23.7%	108	About average for the state.
Consider Myself A Spiritual Person	2,543	46.8%	97	About average for the state.
Conservative Evangelical Christian	1,586	29.2%	78	Somewhat below the state ave.
My Faith Is Really Important To Me	640	11.8%	55	Well below the state ave.

Summary findings:

The number of religious practices well above the state average is 1.

The number of religious practices somewhat above the state average is 0.

The number of religious practices somewhat below the state average is 1.

The number of religious practices well below the state average is 1.