

ExecutiveInsite™

MISSIONINSITE 

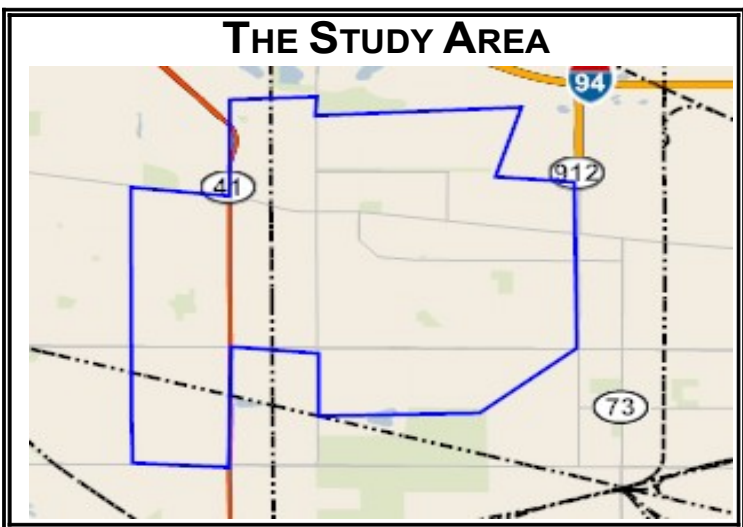
INTRODUCTION

Prepared for: first presbyterian church of highland
 Study area: Custom Geography
 Base State: INDIANA
 Current Year Estimate: 2008
 5 Year Projection: 2013
 Date: 4/26/2009

This ExecutiveInsite Report has been prepared for first presbyterian church of highland. 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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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 22,275. The 2013 projection would see the area remain stable at -96 to a total population of 22,179. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to decline by -0.4% in the next five years, the state is projected to grow by 3.0%. The study area's estimated average change rate is -0.1%.

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.

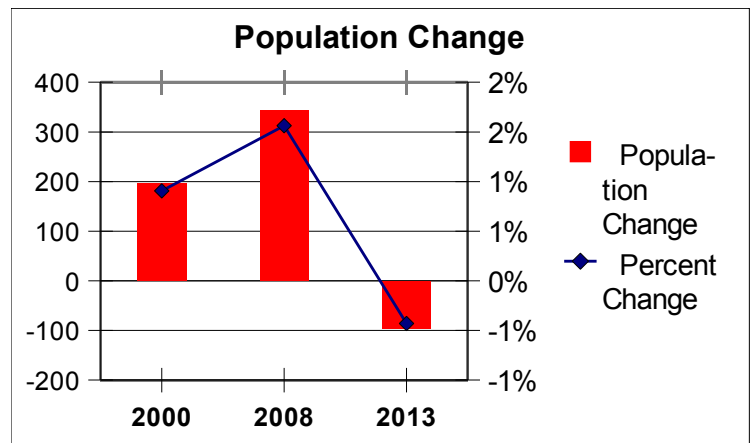
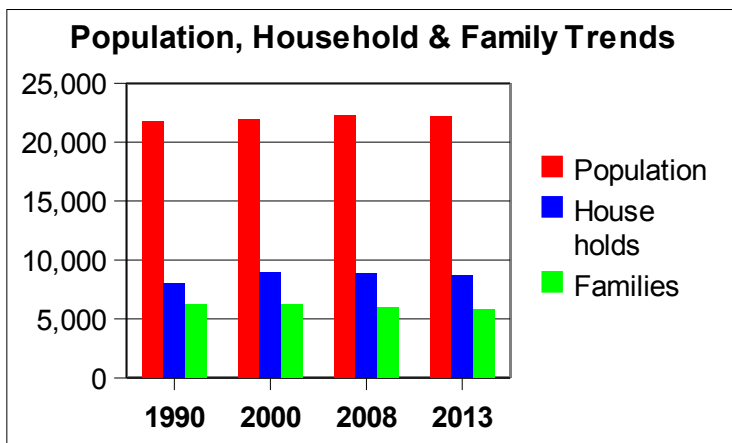
Households:

The households within the community are growing but not as fast as the population, thus the average population per household in 2000 was 2.45 but by 2013 it is projected to be 2.52. Compare this to the statewide average which for the current year is estimated at 2.6 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. However, within the study area, this is not the case. Family households are not growing as fast as the population, suggesting the growth may be the result of growth of non-family adult households.

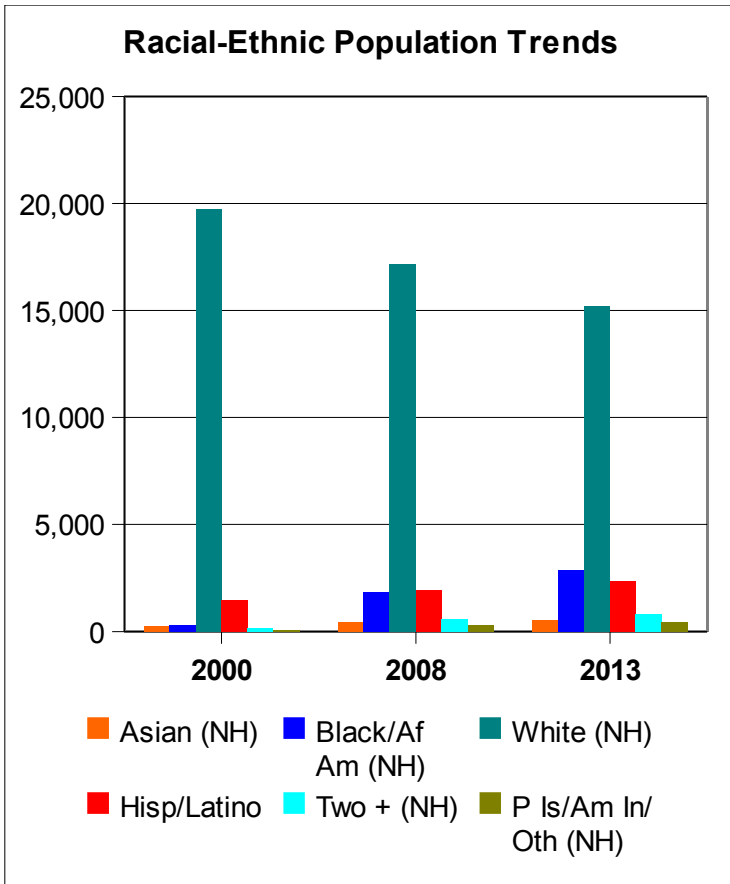
Population/Households & Family Trends	1990	2000	2008	2013
Population	21,735	21,932	22,275	22,179
Population Change		197	343	-96
Percent Change		0.9%	1.6%	-0.4%
Households	8,025	8,951	8,844	8,640
Households Change		926	-107	-204
Percent Change		11.5%	-1.2%	-2.3%
Population / Households	2.7	2.5	2.5	2.6
Population / Households Change		-0.26	0.07	0.05
Percent Change		-9.5%	2.8%	1.9%
Families	6,235	6,241	6,022	5,819
Families Change		6	-219	-203
Percent Change		0.1%	-3.5%	-3.4%



INSITE #2: RACIAL-ETHNIC TRENDS

The US population's racial-ethnic diversity is continually increasing 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.

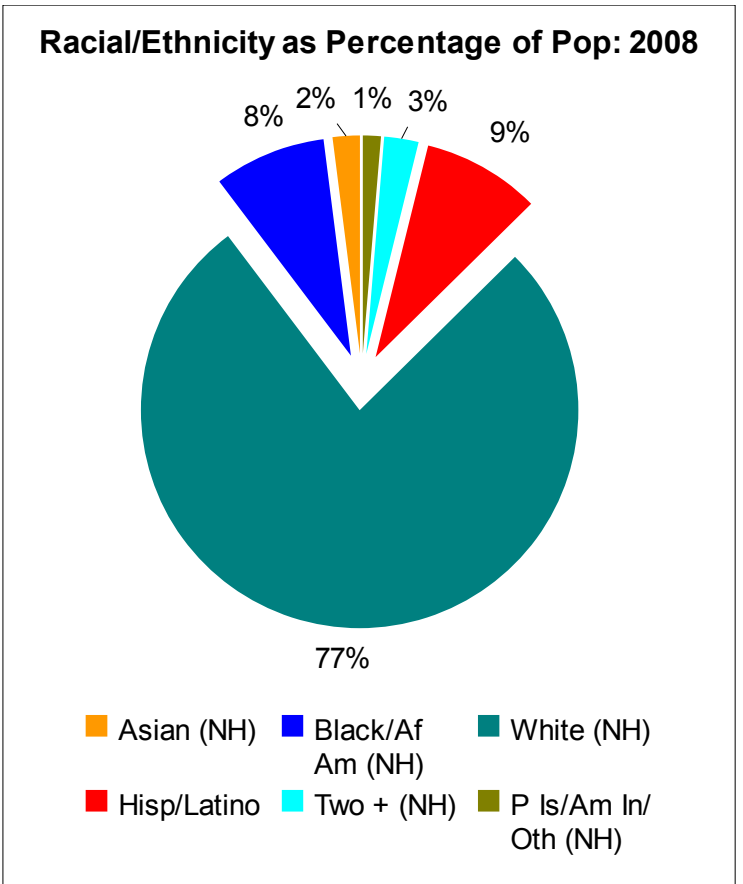


The Racial Ethnic Trends graph displays history and projected change by each racial/ethnic group.

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 grow by 4.6% 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 -8.7% over the next five years.

Hispanic or Latino is projected to grow by 1.9% over the next five years.

Racial/Ethnic Trends	2000	2008	2013	2000 %	2008 %	2013 %	2000 to 2013 Change
Asian (NH)	265	445	529	1.2%	2.0%	2.4%	1.2%
Black/Afr Amer (NH)	284	1,845	2,867	1.3%	8.3%	12.9%	11.6%
White (NH)	19,717	17,183	15,187	89.9%	77.1%	68.5%	-21.4%
Hispanic/Latino	1,453	1,944	2,368	6.6%	8.7%	10.7%	4.1%
Two Plus Races (NH)	170	566	797	0.8%	2.5%	3.6%	2.8%
P Is/Am In/Oth (NH)	43	293	432	0.2%	1.3%	1.9%	1.8%

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.

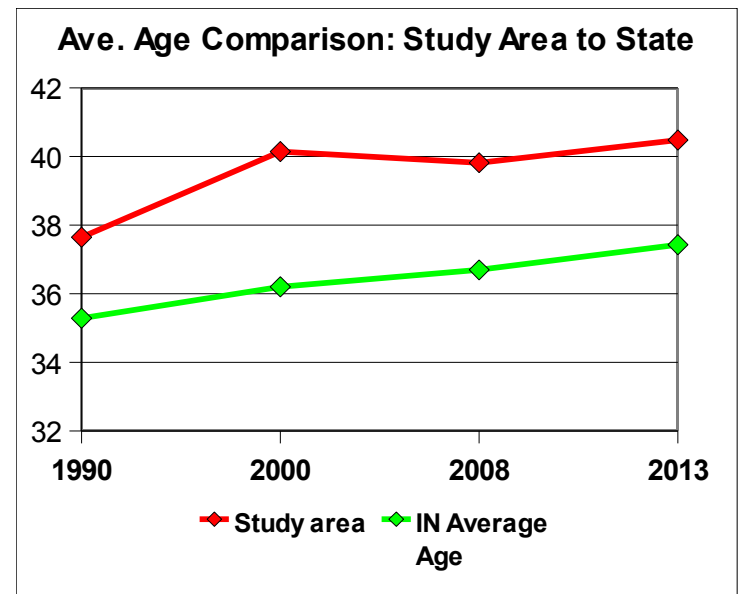
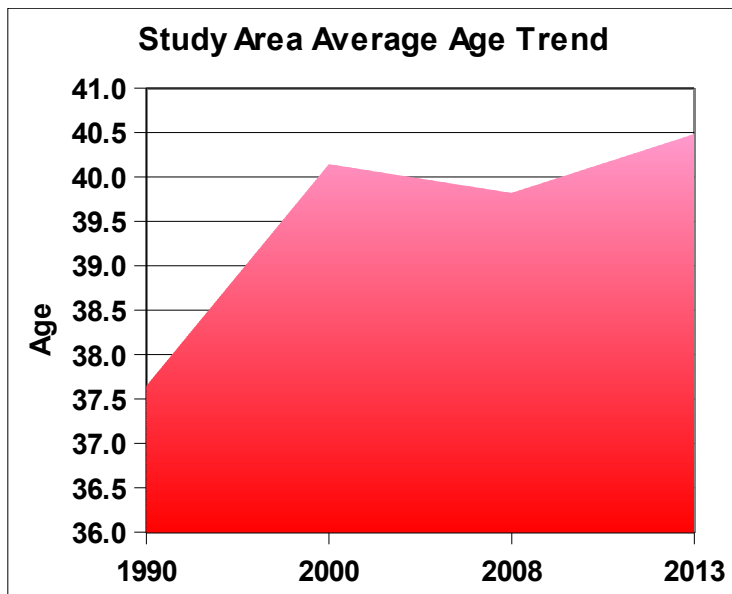
The Age Trend Insite explores two variables; Average age and Phase of Life.

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	37.6	40.1	39.8	40.5
Percent Change		6.6%	-0.8%	1.7%
IN Average Age	35.3	36.2	36.7	37.4
Percent Change		2.6%	1.4%	2.0%
Comparative Index	107	111	109	108



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.

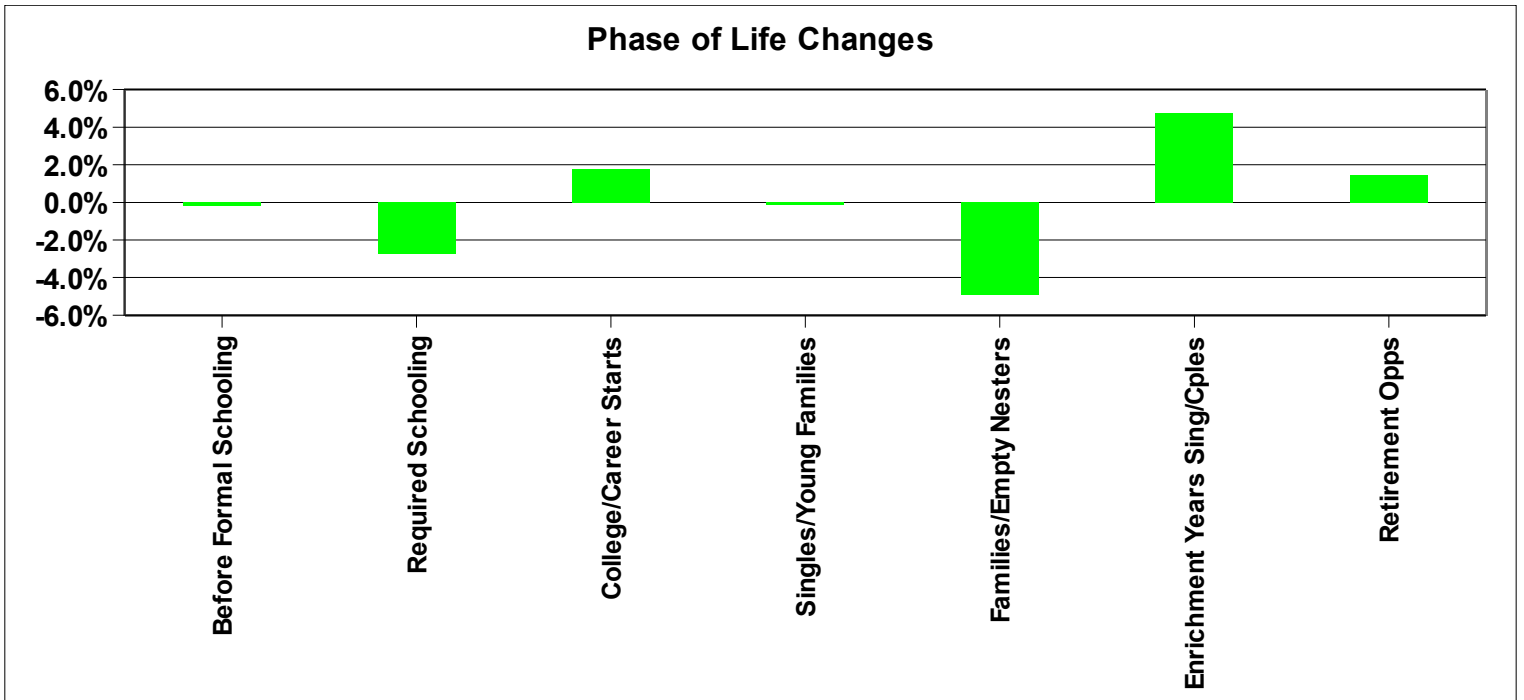
A comparison to the average age of the state helps to contextualize the significance of the average age of the study area and its history and projection. In the graph above, the study area and state are laid out side by side. The state's average age is estimated to be lower than the study area.

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	1,114	1,134	1,086	5.1%	5.1%	4.9%	-0.2%
Required Formal Schooling							
Ages 5 to 17	4,399	4,067	3,835	20.1%	18.3%	17.3%	-2.8%
College/Career Starts							
Ages 18 to 24	953	1,311	1,352	4.3%	5.9%	6.1%	1.8%
Singles & Young Families							
Ages 25 to 34	2,773	2,681	2,778	12.6%	12.0%	12.5%	-0.1%
Families & Empty Nesters							
Ages 35 to 54	6,665	6,321	5,645	30.4%	28.4%	25.5%	-4.9%
Enrichment Years Sing/Couples							
Ages 55 to 64	2,349	3,079	3,435	10.7%	13.8%	15.5%	4.8%
Retirement Opportunities							
Age 65 and over	3,679	3,680	4,048	16.8%	16.5%	18.3%	1.5%



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

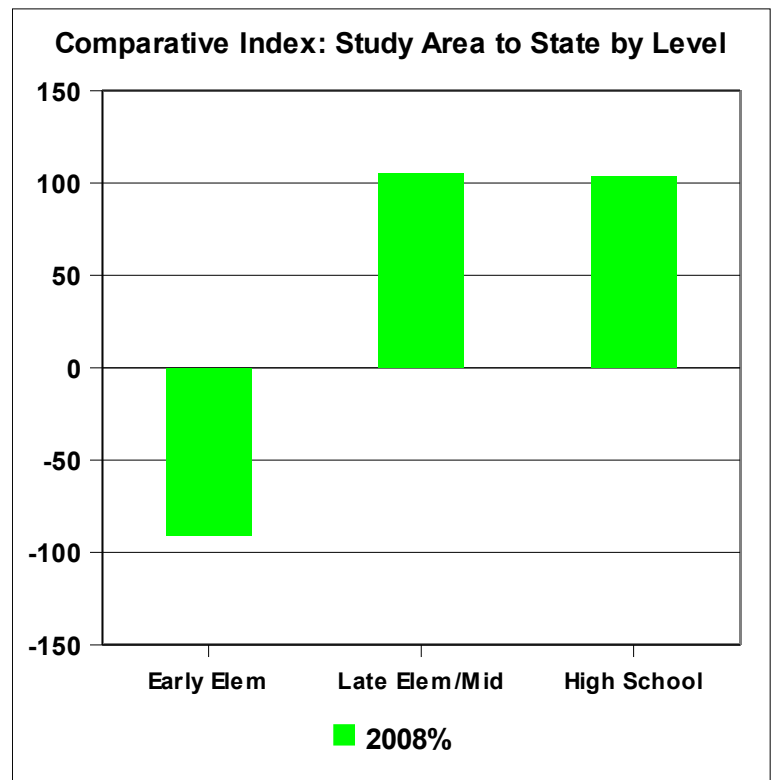
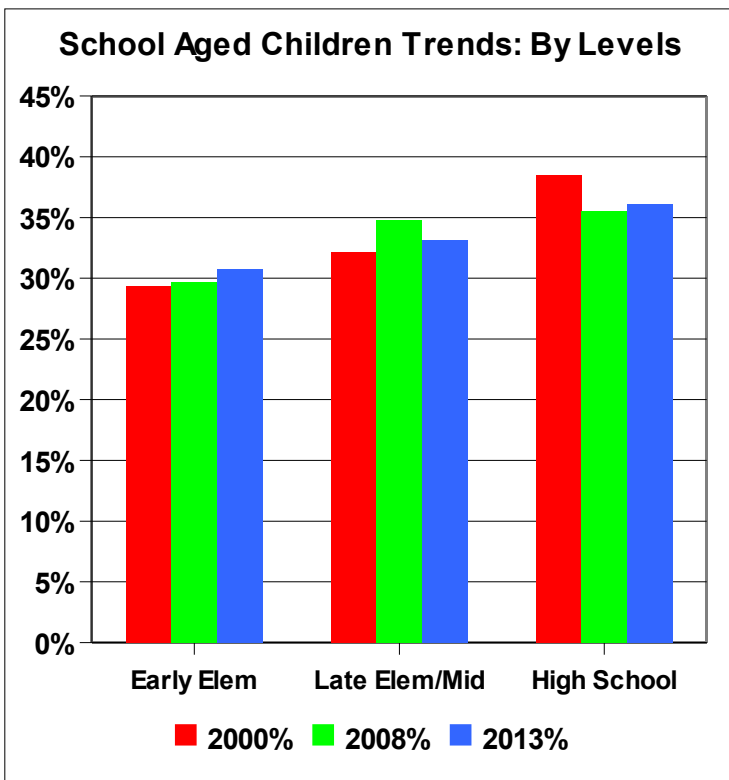
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The “School Aged Children” variable is a subset of the “Required Formal Schooling” segment in the Phase of Life profile. It allows one to zoom in more closely 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	1,293	1,206	1,179	29.4%	29.7%	30.7%	1.4%
Late Elementary-Middle School Ages 10 to 14	1,413	1,416	1,271	32.1%	34.8%	33.1%	1.0%
High School Ages 15 to 19	1,693	1,445	1,385	38.5%	35.5%	36.1%	-2.4%



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 1.1%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 19 by -1.7%.

High School aged children 15 to 19 are increasing as a percentage of children between 5 and 19 by 0.6%.

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

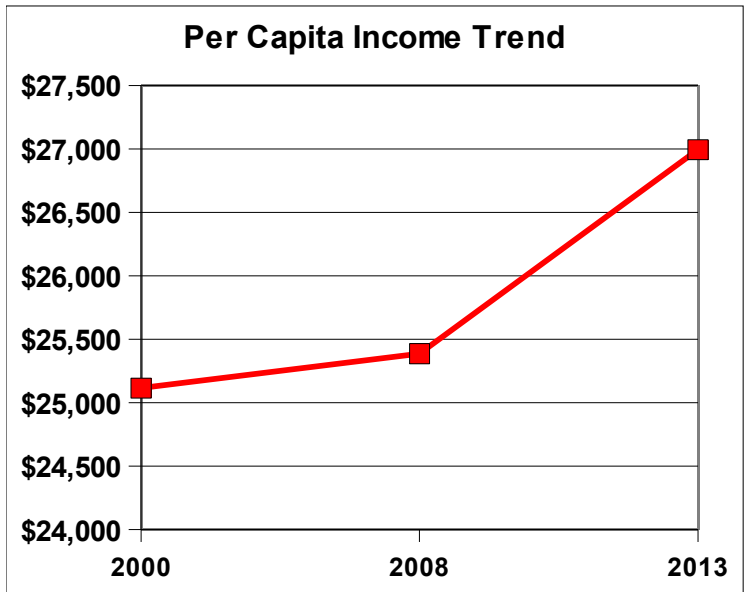
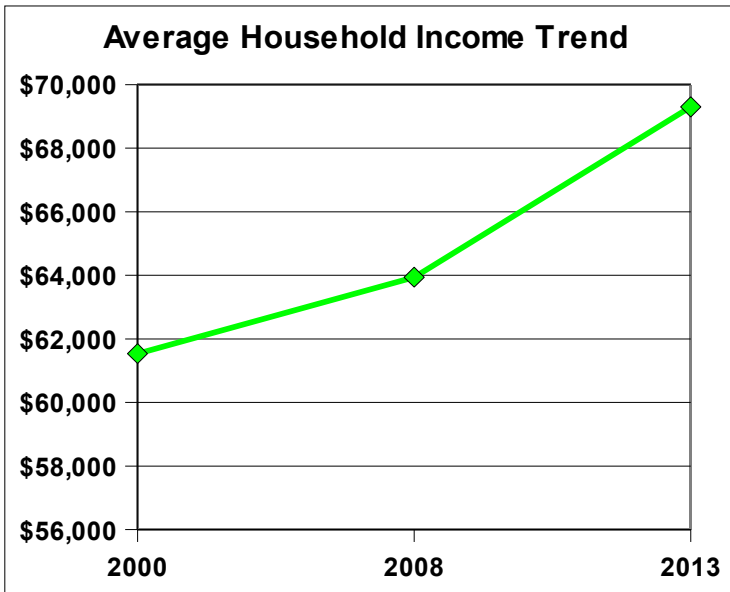
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$63,940. The average household income is projected to grow by 8.4% to \$69,295.

The estimated per capita income for the current year is \$25,386. The Per Capita Income is projected to grow by 6.3%.



Household Income Trends	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Less than \$10,000	285	204	168	3.2%	2.3%	1.9%	-1.2%
\$10,000 to \$14,999	432	231	190	4.8%	2.6%	2.2%	-2.6%
\$15,000 to \$24,999	839	737	603	9.4%	8.3%	7.0%	-2.4%
\$25,000 to \$34,999	927	700	604	10.4%	7.9%	7.0%	-3.4%
\$35,000 to \$49,999	1,723	1,157	971	19.2%	13.1%	11.2%	-8.0%
\$50,000 to \$74,999	2,278	2,164	1,992	25.4%	24.5%	23.1%	-2.4%
\$75,000 to \$99,999	1,395	1,511	1,421	15.6%	17.1%	16.4%	0.9%
\$100,000 to \$149,999	758	1,465	1,759	8.5%	16.6%	20.4%	11.9%
\$150,000 to \$199,999	228	374	510	2.5%	4.2%	5.9%	3.4%
\$200,000 or more	86	300	421	1.0%	3.4%	4.9%	3.9%

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 29.4% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 38.3%.

Family Household Income Trends	2000	2008	2013	2000%	2008%	2013%	2000 to 2013 Change
Less than \$10,000	85	82	72	1.4%	1.4%	1.2%	-0.1%
\$10,000 to \$14,999	84	63	47	1.3%	1.0%	0.8%	-0.5%
\$15,000 to \$24,999	386	242	173	6.2%	4.0%	3.0%	-3.2%
\$25,000 to \$34,999	558	350	252	8.9%	5.8%	4.3%	-4.6%
\$35,000 to \$49,999	1,208	739	563	19.4%	12.3%	9.7%	-9.7%
\$50,000 to \$74,999	1,767	1,524	1,338	28.3%	25.3%	23.0%	-5.3%
\$75,000 to \$99,999	1,194	1,254	1,143	19.1%	20.8%	19.6%	0.5%
\$100,000 to \$149,999	694	1,254	1,495	11.1%	20.8%	25.7%	14.6%
\$150,000-\$199,999	197	273	398	3.2%	4.5%	6.8%	3.7%
\$200,000 or more	68	243	337	1.1%	4.0%	5.8%	4.7%

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%	IN 2013	Comp Index	Interpretation
Hhlds Owning Any Financial Assets	35.5%	35.7%	101	At the state average
Hhlds Owning Any Non-Financial Assets	35.1%	35.2%	100	At the state average
Hhlds With Any Debt	29.4%	29.1%	99	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...

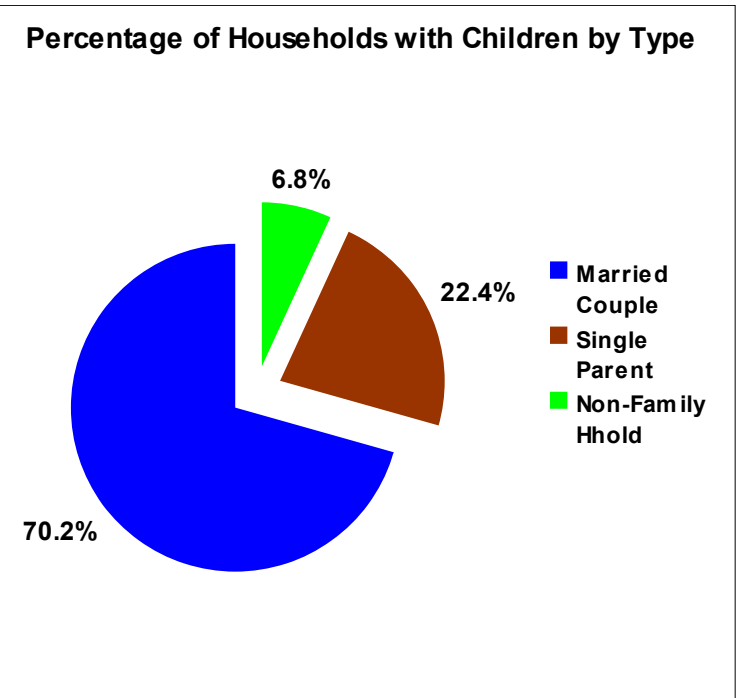
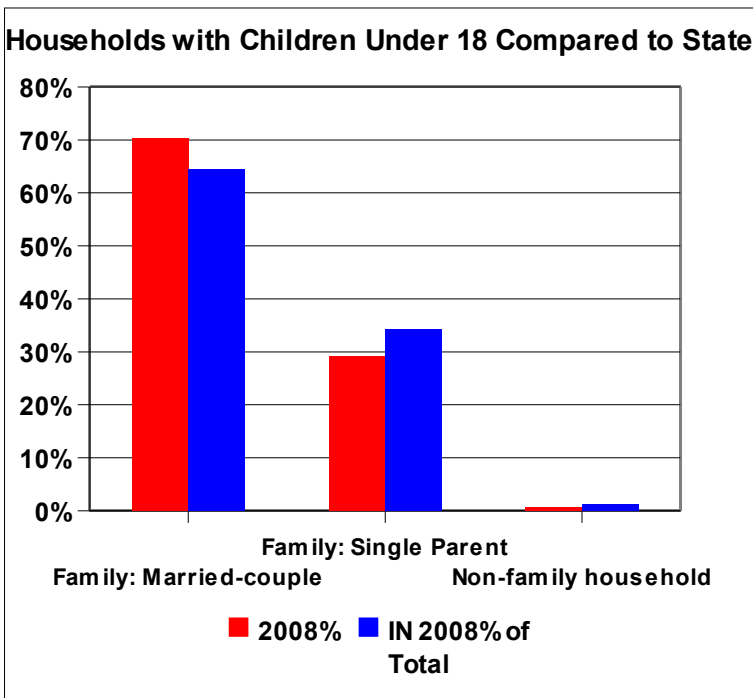
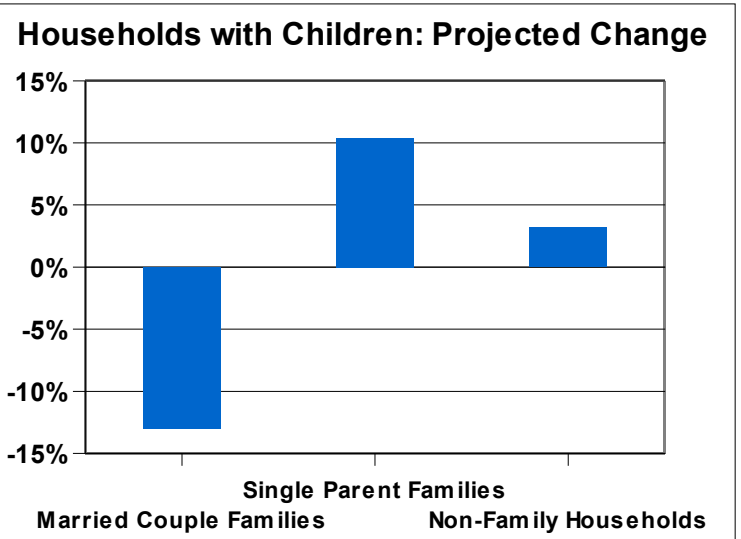
- Married couple families
- Single parent families (father or mother)
- Non-family households

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	2091	1748	1549	78.2%	70.2%	65.2%	-13.0%
Single Parent	433	558	632	16.2%	22.4%	26.6%	10.4%
Non-Family Hhold	128	169	189	4.8%	6.8%	8.0%	3.2%

Of the households with children under 18, married couple households are decreasing as a percentage while single parent households are increasing. The graph to the right illustrates this. Bars above the 0% point are indicate 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 dissimilar 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.

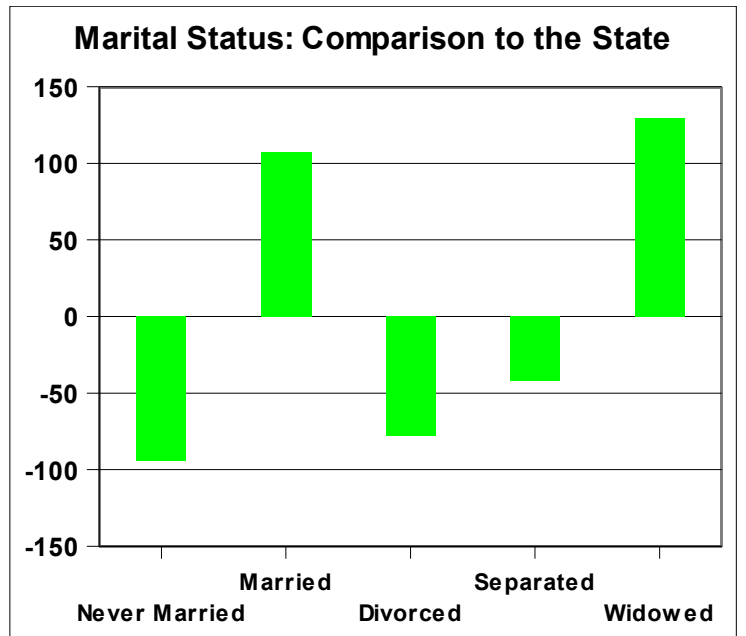
Marital types reported include..

- 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	4,142	4,208	4,226	22.9%	22.7%	22.7%	-0.2%
Married	10,634	10,927	11,041	58.7%	59.1%	59.3%	0.6%
Divorced	1,533	1,536	1,527	8.5%	8.3%	8.2%	-0.3%
Separated	278	283	279	1.5%	1.5%	1.5%	0.0%
Widowed	1,525	1,548	1,556	8.4%	8.4%	8.4%	-0.1%

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



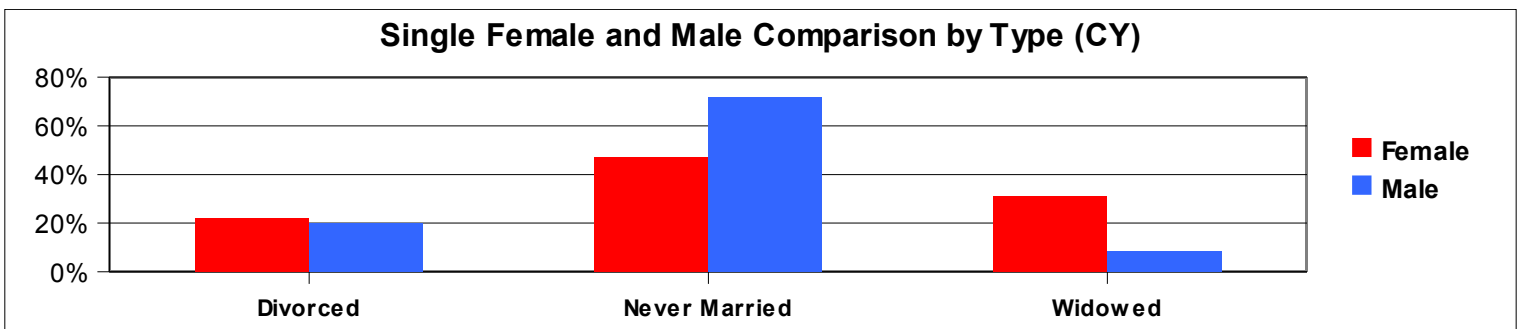
MARITAL STATUS BY FEMALE AND MALE

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.

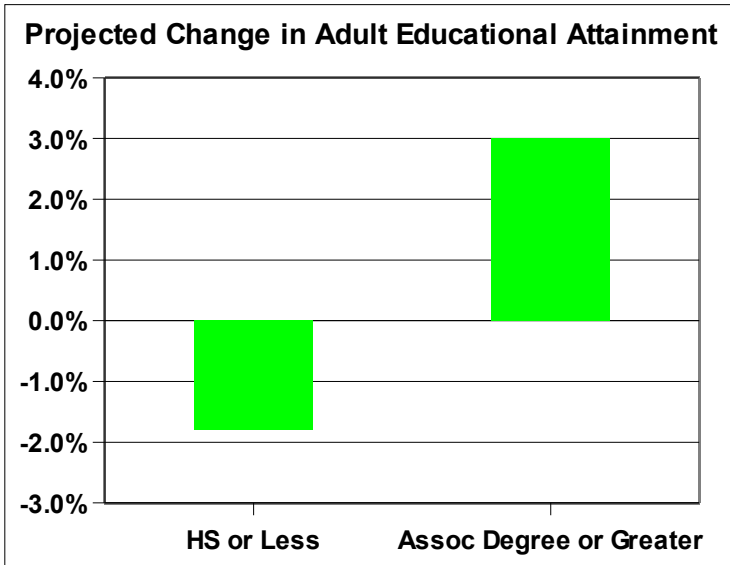


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

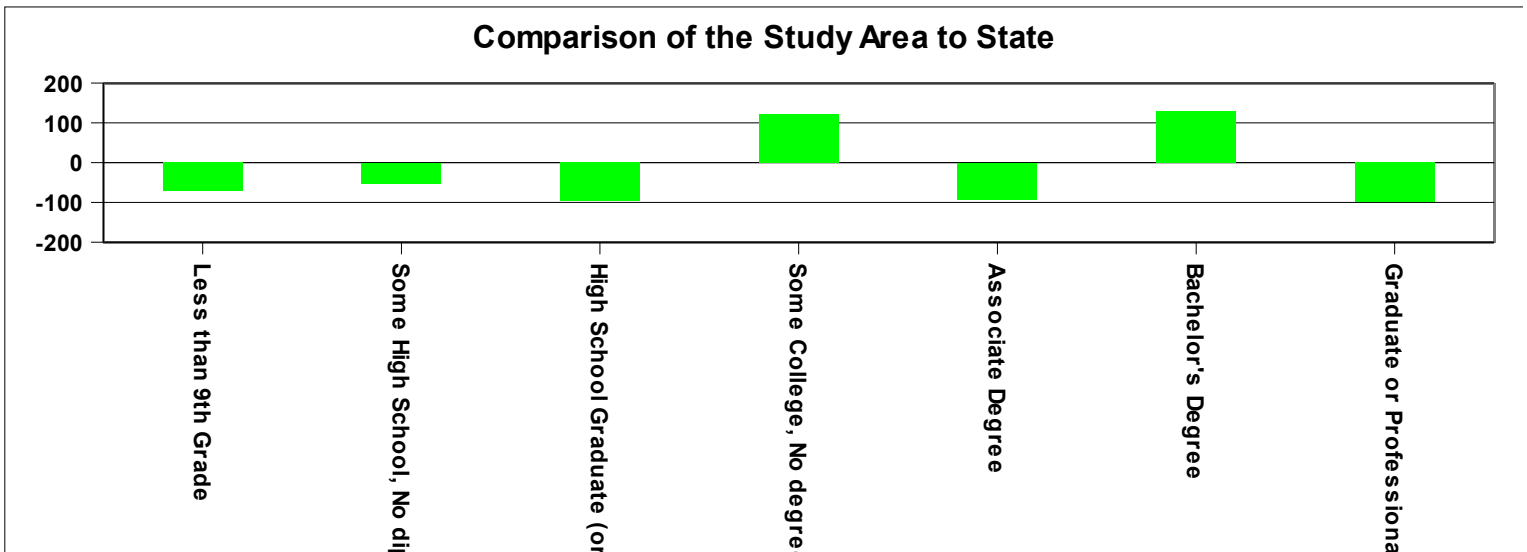
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of INDIANA. (If this is a state report, the comparison will be to itself.)

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 3.0%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



Population by Educational Attainment: 25+	2008%	IN 2008%	Comp Index
Less than 9th Grade	3.2%	4.4%	72
Some High School, No diploma	5.0%	9.5%	52
High School Graduate (or GED)	35.4%	36.9%	96
Some College, No degree	23.1%	19.1%	121
Associate Degree	7.1%	7.6%	93
Bachelor's Degree	18.0%	14.1%	128
Graduate or Professional school degree	8.2%	8.3%	99

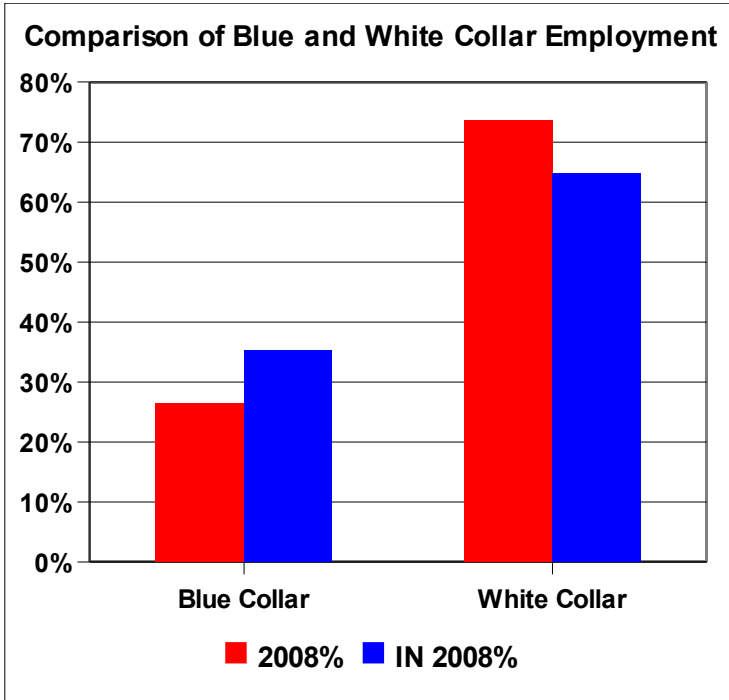
The overall educational attainment of the adults in this community is greater than the state.

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 INDIANA. This study area is well above the state average for White Collar workers. It is well below the state average for Blue Collar workers.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION

Employed Civilian Pop 16+ by Occupation	2008%	IN 2008%	Comp. Index	Interpretation
Construction, Extraction, and Maintenance Occupations	12.3%	13.0%	95	At about the state average.
Farming, fishing, and forestry occupations	0.1%	1.1%	6	Well below the state average.
Management, Business, and Financial Operations Occupations	12.9%	11.2%	114	Well above the state average.
Production, Transportation, and Material Moving Occupations	14.1%	21.1%	67	Well below the state average.
Professional and Related Occupations	21.0%	17.9%	118	Well above the state average.
Sales and related occupations	13.2%	10.8%	122	Well above the state average.
Service Occupations	26.5%	24.9%	106	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 IN State Ave.
C03 SUBURBAN OPTIMISTS	1,967	22.2%	0.4%	5401	Well above the state ave.
B04 SOLID SUBURBAN LIFE	1,282	14.5%	1.7%	857	Well above the state ave.
H01 YOUNG COSMOPOLITANS	1,766	20.0%	3.0%	672	Well above the state ave.
B03 URBAN COMMUTER FAMILIES	500	5.7%	1.1%	516	Well above the state ave.
E04 SUBURBAN ADVANTAGE	254	2.9%	0.6%	449	Well above the state ave.
C05 MID-MARKET ENTERPRISE	618	7.0%	2.0%	358	Well above the state ave.
F03 SOUTHERN BLUES	894	10.1%	3.9%	261	Well above the state ave.
F01 STEADFAST CONSERVATIVES	1,271	14.4%	6.5%	220	Well above the state ave.
A02 DREAM WEAVERS	95	1.1%	1.4%	76	Somewhat below the state ave.
A06 SMALL-TOWN SUCCESS	195	2.2%	3.9%	57	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
Health-\$200 Or More	549	6.2%	175	Well above the state ave.
Public Television-\$200 Or More	48	0.5%	151	Well above the state ave.
Social Services/Welfare-\$200 Or More	718	8.1%	151	Well above the state ave.
Public Radio-\$200 Or More	29	0.3%	136	Well above the state ave.
Private Foundation-\$200 Or More	328	3.7%	111	Somewhat above the state ave.
Political Organization-\$200 Or More	45	0.5%	111	Somewhat above the state ave.
Other-\$200 Or More	442	5.0%	104	About average for the state.
Environmental-\$200 Or More	45	0.5%	92	Somewhat below the state ave.
Education-\$200 Or More	259	2.9%	89	Somewhat below the state ave.
Religious-\$200 Or More	1,744	19.7%	87	Somewhat below the state ave.

Summary of Charitable Contribution Findings:

Overall, it is estimated that households in this study area are somewhat above 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: 4.

The number of charitable sectors where giving is somewhat below the state average: 3.

The number of charitable sectors where giving is well below the state average: 0.

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 somewhat above the state average in religious practices.

Adult Religious Practices	Pop	% of Pop	Index	Interpretation
Enjoy Watching Religious TV Programs	3,792	21.5%	125	Well above the state ave.
Important to Attend Religious Services	3,921	22.3%	118	Somewhat above the state ave.
My Faith Is Really Important To Me	3,073	17.4%	111	Somewhat above the state ave.
Consider Myself A Spiritual Person	9,055	51.4%	110	About average for the state.
Conservative Evangelical Christian	6,298	35.7%	98	About average for the state.

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 2.

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

The number of religious practices well below the state average is 0.