

The NEW FullInsite Report

Prepared for: Michigan District LCMS
Study area: 10 mile radius - 8990 CHURCH RD SAINT JOHNS MI 48879-9230
Base State: MI
Current Year Estimate: 2012
5 Year Projection: 2017
10 Year Forecast: 2022
Date: 5/10/2013
Semi-Annual Projection: Fall

About the NEW FullInsite Report

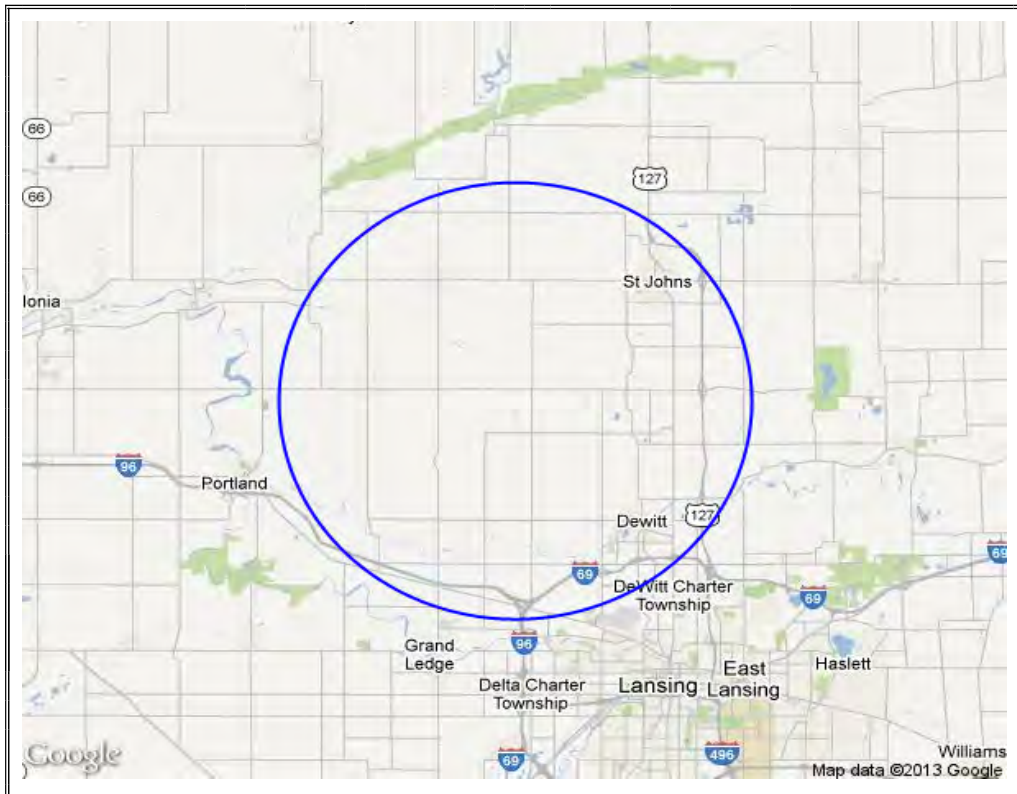
The NEW FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The New FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

The NEW FullInsite report is divided into three sections, each providing a different approach to the data. The report has been redesigned from the "ground up." Careful consideration has been given to readability and graphic treatment. The hope is that the information it presents will be more accessible to the reader.

Three Sections

- The **Story View** Report presents 10 demographic indicators of your study area.
- The **TrendView** provides four graphs that reflect the more significant demographic trends that will shape the study area in the 5 to 10 year future.
- The **ThemeView** Report provides a wealth of demographic detail across six themes: People, Households, Families, Diversity, Housing and Work.

THE STUDY AREA



More Information

Please refer to the last page of the report for additional notes and interpretation aides in reading the report.

StoryView

Significant Demographic Indicators of the Study Area's Story

1	Population Change In the 10 year future, how is the population in this area expected to change? (See the Population Theme)	Significant Decline Moderate Decline Little Change Moderate Growth Significant Growth
2	Household Change In the 10 year future, how are the households in this area expected to change? (See Households Theme)	Significant Decline Moderate Decline Little Change Moderate Increase Significant Increase
3	Families with Children Compared to the state, are families with children more or less likely to live in two parent households? (See Families Theme)	Significantly Less Somewhat Less About the Same Somewhat More Significantly More
4	Adult Educational Attainment For this area, what is the general level of education of the adults 25 and older? (See the People Theme)	Very Low Low Mixed High Very High
5	Community Diversity Index How diverse is the racial/ethnic mix of this area? (See the Diversity Theme)	Very Homogeneous Homogeneous Moderately Diverse Very Diverse Extremely Diverse
6	Median Family Income How does the median family income compare to the state for this area? (See the Income Theme)	Significantly Less Somewhat Less About the Same Somewhat Greater Significantly Greater
7	Poverty Compared to the state, are the number of families in poverty above or below the state average? (See the Families Theme)	Significantly Below Somewhat Below About the Same Somewhat Above Significantly Above
8	Blue to White Collar Occupations On a continuum between blue collar and white collar occupations, where does this area fall? (See the Work Theme)	Very Blue Collar Somewhat Blue Closely Split Somewhat White Very White Collar
9	Largest Racial/Ethnic Group In this area, which racial/ethnic group is the largest percentage of the population? (See the Diversity Theme)	Asian (NH) Black/African American (NH) White (NH) Hispanic or Latino Pacific Islander/Other
10	Religiosity What is the level of religiosity in this study area? (See the Religiosity Theme)	Very Low Somewhat Low Mixed Somewhat High Very High

TrendView

Significant Demographic Estimates and Projections

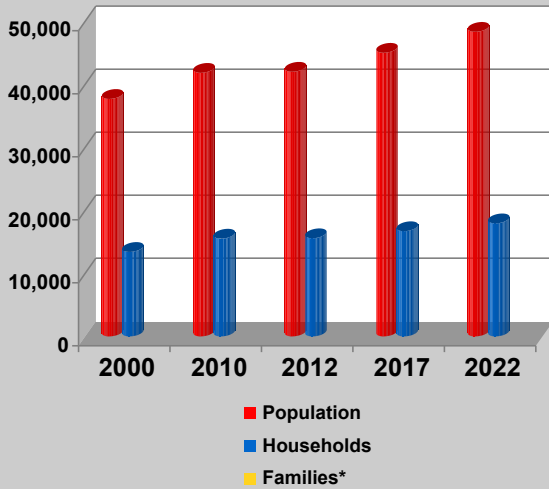
Prepared for: Michigan District LCMS

Study Area: 10 mile radius - 8990 CHURCH RD SAINT JOHNS MI 48879-9230

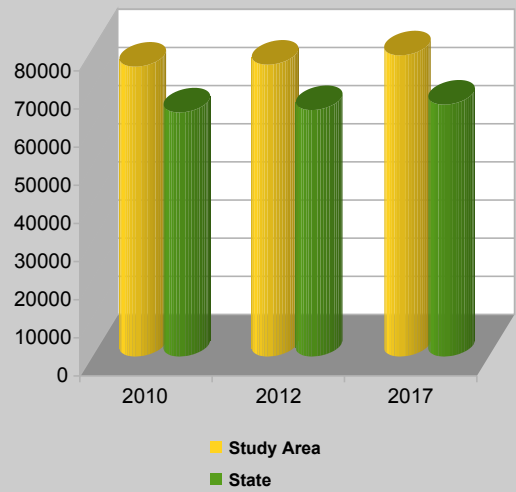
Base State: MI

Date of Report: 5/10/2013

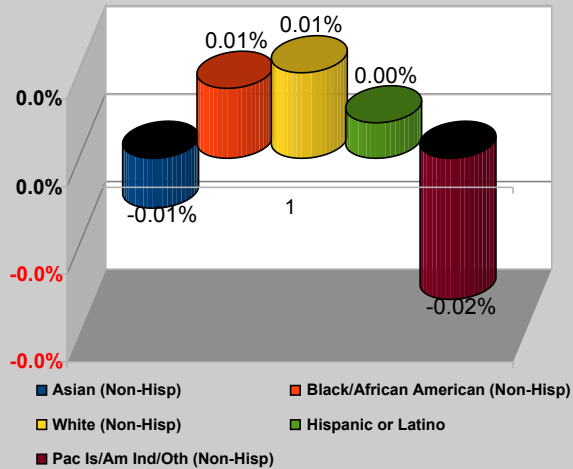
Population and Households



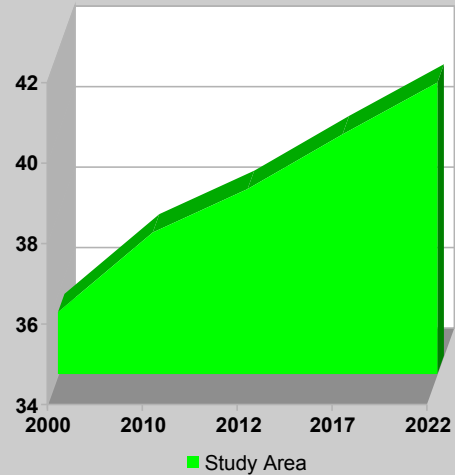
Household Income Trends



Projected Racial and Ethnic Changes from 2010-2017



Average Age: History and Projection



NOTE: Family Household data is not projected out 10 years.

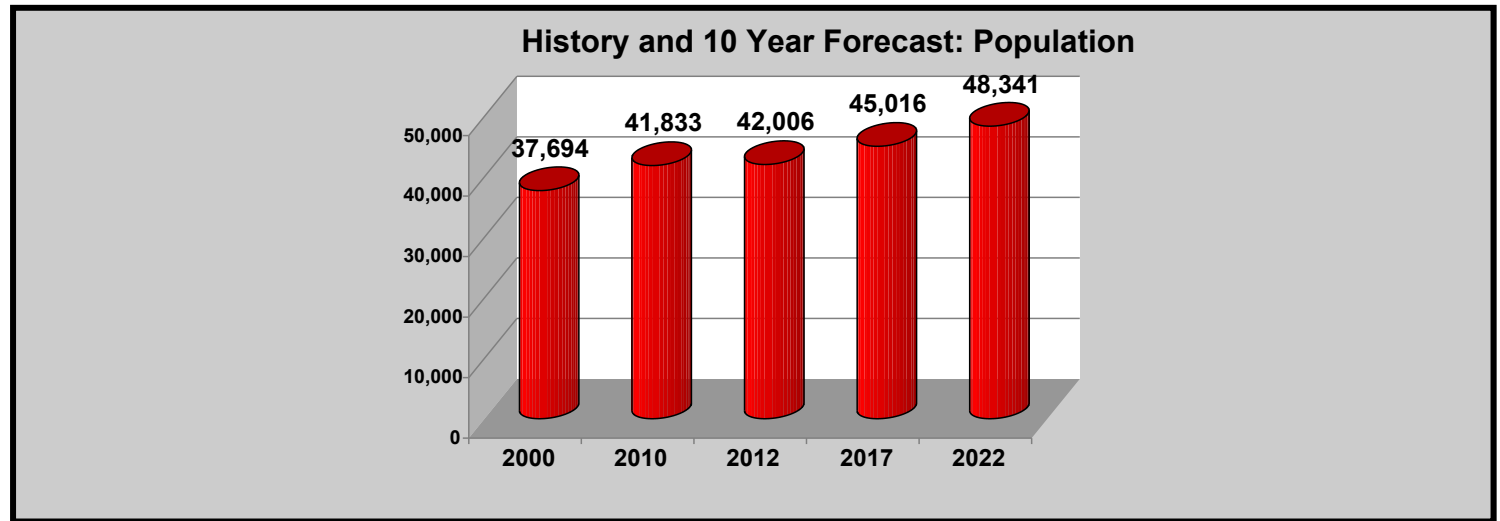
Demographic Descriptions of the Study Area

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People and Change

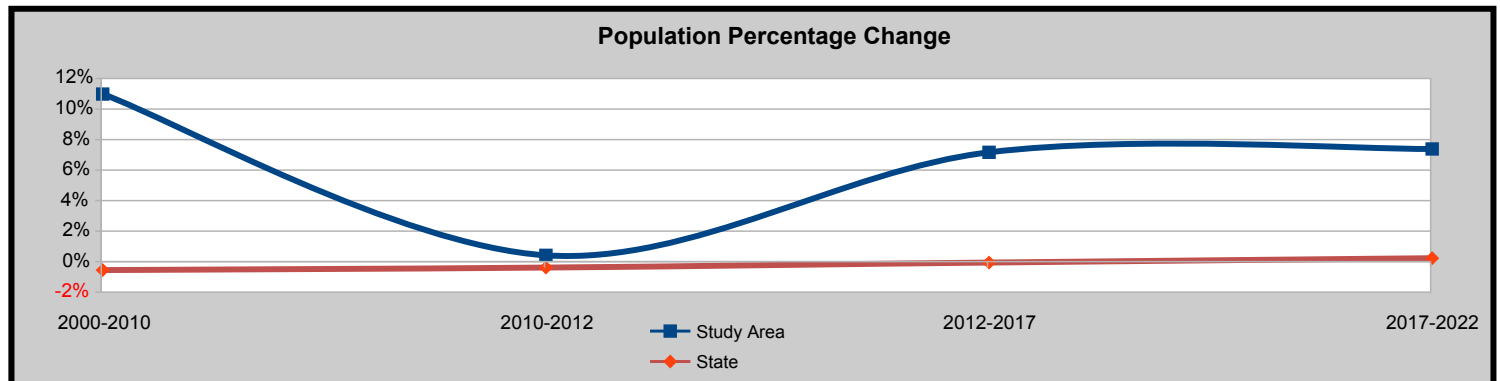
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2012	2017	2022
Study Area Population	37,694	41,833	42,006	45,016	48,341
Population Change		4,139	173	3,010	3,325
Percent Change		10.98%	0.41%	7.17%	7.39%
State Population	9,938,452	9,883,640	9,845,323	9,839,827	9,862,196
Population Change		-54,812	-38,317	-5,496	22,369
Percent Change		-0.55%	-0.39%	-0.06%	0.23%

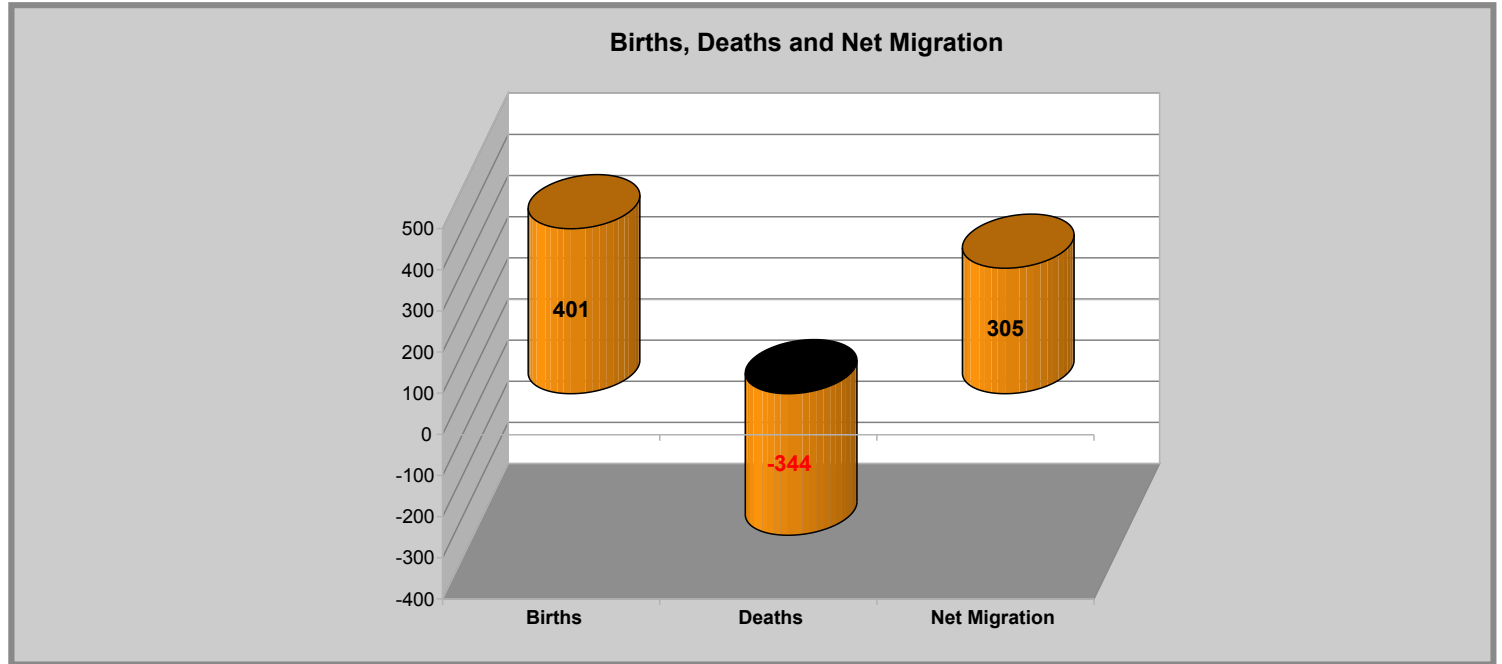
Projected Percentage Population Change: Comparison of Study Area to State



People and Change

<i>Recent 8 Quarter History</i>	2010 1st Qtr	2010 2nd Qtr	2010 3rd Qtr	2010 4th Qtr	2010 1st Qtr	2011 2nd Qtr	2011 3rd Qtr	2011 4th Qtr
Population	41,289	41,434	41,538	41,656	41,645	41,798	41,878	41,932
Change		145	104	118	-11	153	80	54
Percent Change		0.35%	0.25%	0.28%	-0.03%	0.37%	0.19%	0.13%
Seasonal Population	220	100	15	97	214	126	1	100
Change		-120	-85	82	117	-88	-125	99
Percent Change		-54.55%	-85.00%	546.67%	120.62%	-41.12%	-99.21%	9900.00%
Transient Population	22	21	18	17	21	23	19	15
Change		-1	-3	-1	4	2	-4	-4
Percent Change		-4.55%	-14.29%	-5.56%	23.53%	9.52%	-17.39%	-21.05%

Factors Effecting Population Change: Prior 12 Months



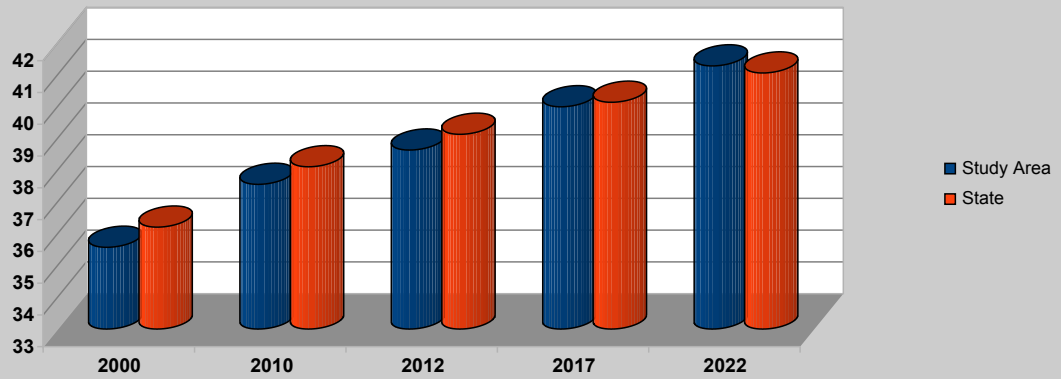
	2012
Factors Effecting Population Change	
Births	401
Deaths	344
Net Migration	305
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2012		2017		2022		10 Yr Change
Population by Gender									
Female	21,084	50.40%	21,179	50.42%	22,744	50.52%	24,479	50.64%	0.22%
Male	20,749	49.60%	20,828	49.58%	22,272	49.48%	23,861	49.36%	-0.22%
Totals:	41,833	100.00%	42,007	100.00%	45,016	100.00%	48,340	100.00%	

People by Age

Average Age with State Comparison

Average Age: 10 Year Forecast



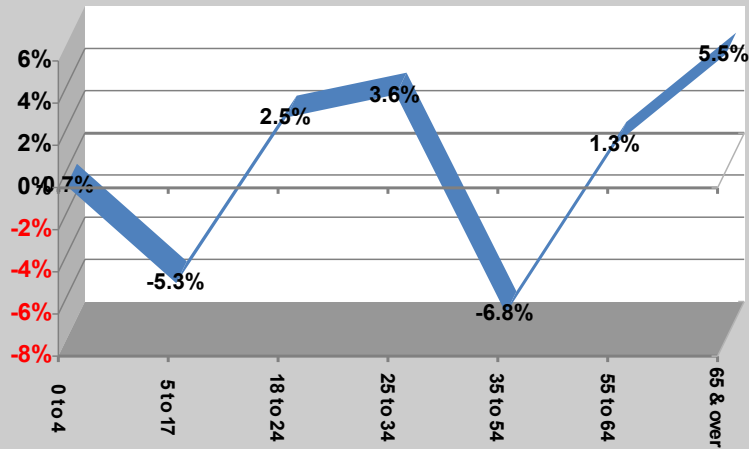
Age Trends	2000	2010	2012	2017	2022
Average Age: Study Area	35.57	37.55	38.63	39.99	41.28
Average Age Change		1.98	1.08	1.36	1.29
Percent Change		5.57%	2.87%	3.52%	3.22%
Median Age	35	39	39	40	40

Age: State	2000	2010	2012	2017	2022
Average Age: State	36.21	38.11	39.13	40.14	41.06
Average Age Change		1.90	1.02	1.01	0.92
Percent Change		5.25%	2.68%	2.58%	2.30%
Median Age	35	38	38	39	39

Phase of Life Projected Change

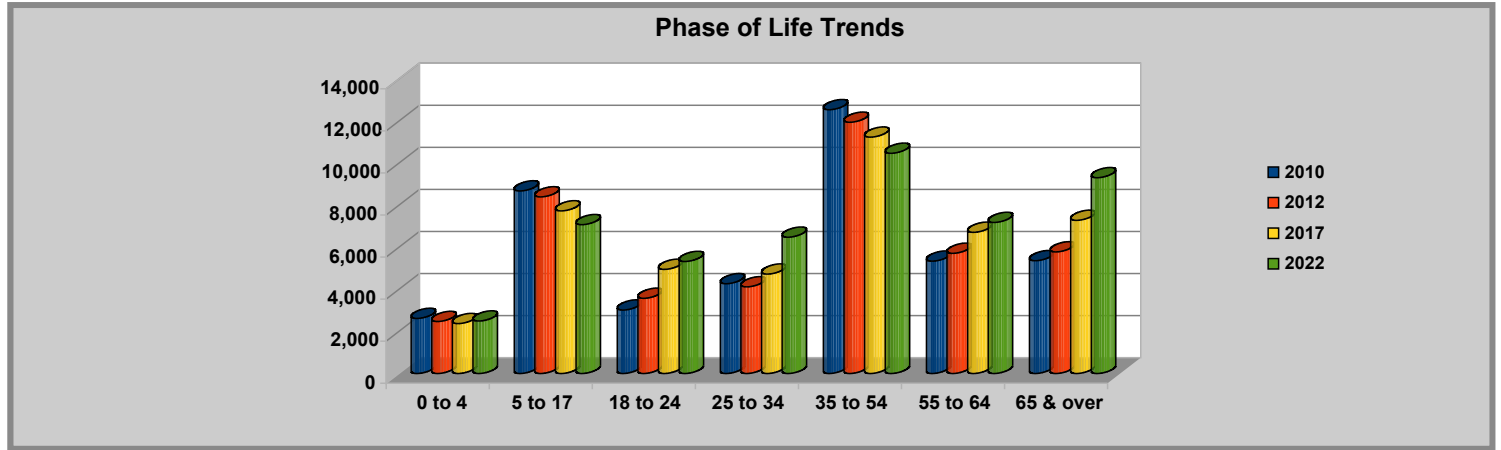
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.

Phase of Life: 10 Year Change 2012 - 2022

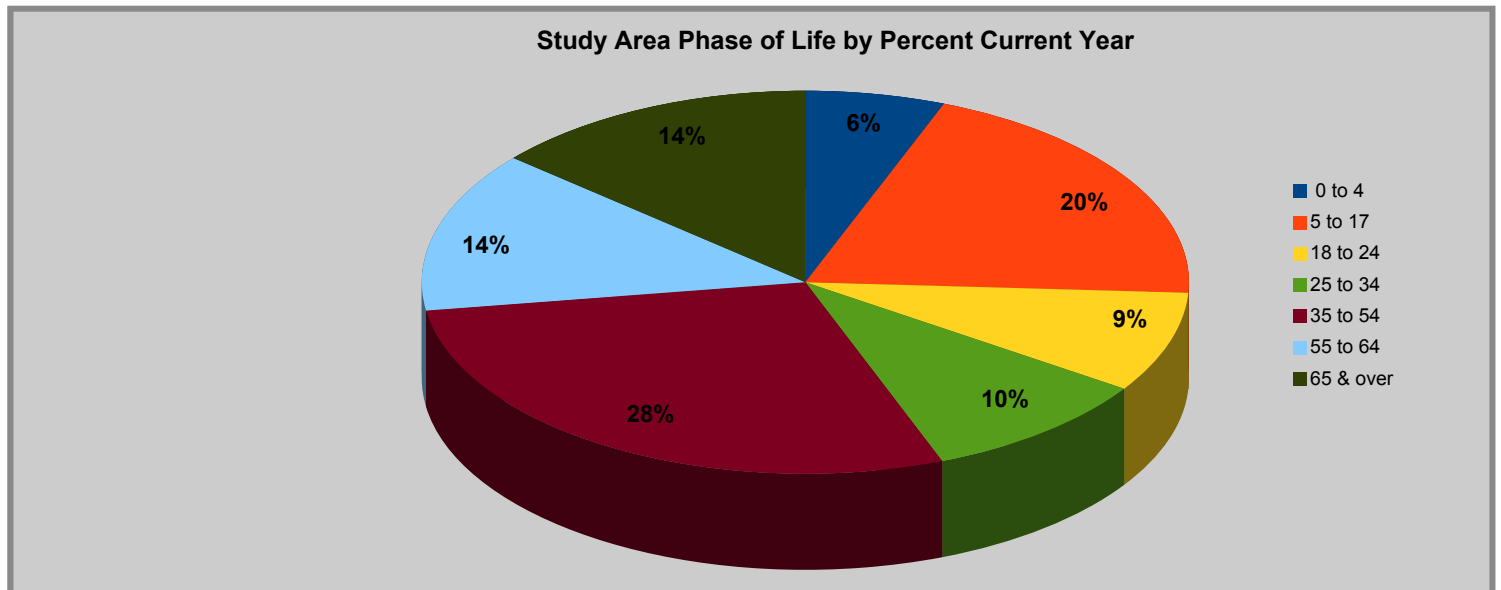


People by Age

Phase of Life



Current Year Population by Phase of Life

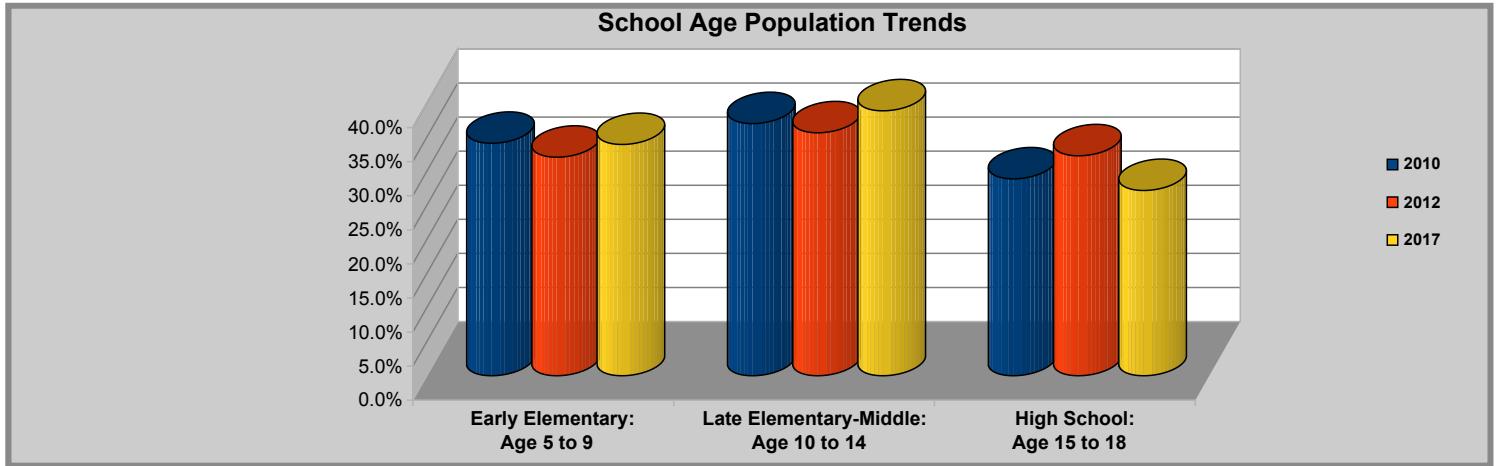


	2010		2012		2017		2022		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	2,619	6.26%	2,473	5.89%	2,374	5.27%	2,496	5.16%	-0.72%
Required Formal Schooling: Ages 5 to 17	8,680	20.75%	8,397	19.99%	7,732	17.18%	7,077	14.64%	-5.35%
College/Career Starts: Ages 18 to 24	3,017	7.21%	3,575	8.51%	4,951	11.00%	5,326	11.02%	2.51%
Singles and Young Families: Ages 25 to 34	4,269	10.21%	4,120	9.81%	4,727	10.50%	6,480	13.41%	3.60%
Families/Empty Nesters: Ages 35 to 54	12,542	29.98%	11,945	28.44%	11,238	24.96%	10,470	21.66%	-6.78%
Enrich Years Singles/Couples: Ages 55 to 64	5,342	12.77%	5,714	13.60%	6,712	14.91%	7,182	14.86%	1.25%
Retirement Opportunities: Age 65 and over	5,363	12.82%	5,782	13.76%	7,282	16.18%	9,309	19.26%	5.49%
Totals:	41,832	100.00%	42,006	100.00%	45,016	100.00%	48,340	100.00%	

Phase of Life presents how a community changes and people age through their various life phases.

People by Age

School Age Population Trends



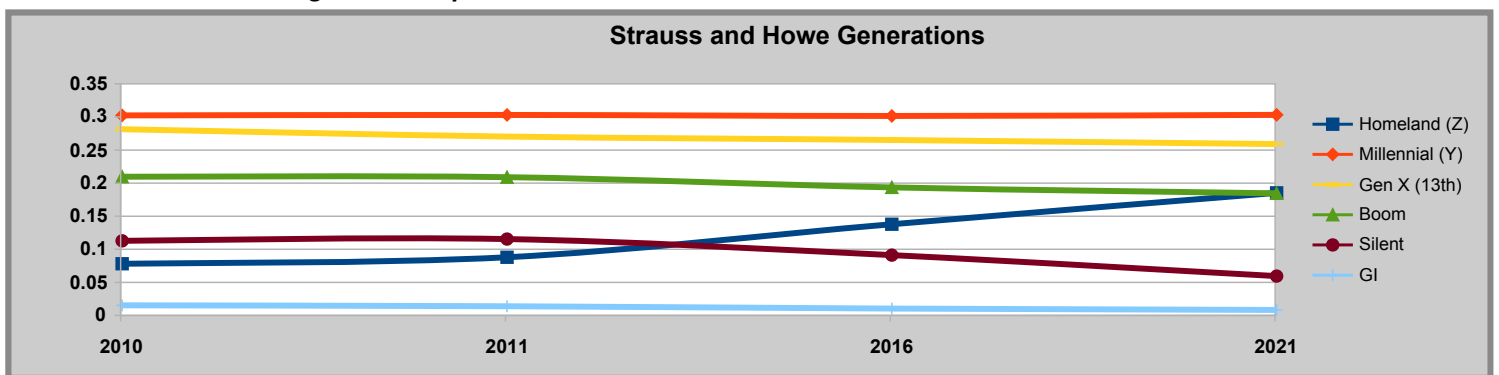
	Study Area							MI		Comp Index CY	
	2010		2012		2017		5 Yr Chg	2010	2012		2017
School Age Population Trends											
Early Elem: 5 to 9	3,163	34.11%	2,946	32.07%	2,624	33.94%	1.87%	33.57%	32.83%	36.67%	98
Late Elem-Mid: 10 to 14	3,431	37.00%	3,275	35.65%	3,006	38.88%	3.23%	35.54%	35.07%	38.57%	102
High School: 15 to 18	2,679	28.89%	2,965	32.28%	2,102	27.19%	-5.09%	30.88%	32.10%	24.76%	101
Totals:	9,273	100.00%	9,186	100.00%	7,732	100.00%		100.00%	100.00%	100.00%	

Age by Generations

Generations	S & H Type	Initial Birth Yr	Final Birth Yr	2010		2011		2016		2021	
Homeland (Z)	Artist	2005	2025	3,271	7.82%	3,694	8.79%	6,208	13.79%	8,961	18.54%
Millennial (Y)	Hero	1982	2004	12,649	30.24%	12,733	30.31%	13,576	30.16%	14,657	30.32%
Gen X (13th)	Nomad	1961	1981	11,777	28.15%	11,359	27.04%	11,941	26.53%	12,520	25.90%
Boom	Prophet	1946	1960	8,772	20.97%	8,782	20.91%	8,716	19.36%	8,924	18.46%
Silent	Artist	1925	1945	4,722	11.29%	4,853	11.55%	4,103	9.11%	2,875	5.95%
GI	Hero	1901	1924	641	1.53%	586	1.40%	471	1.05%	404	0.84%
Totals:				41,832	100.00%	42,007	100.00%	45,015	100.00%	48,340	100.00%

For more information on Generational types, go to <http://www.fourthturning.com/>

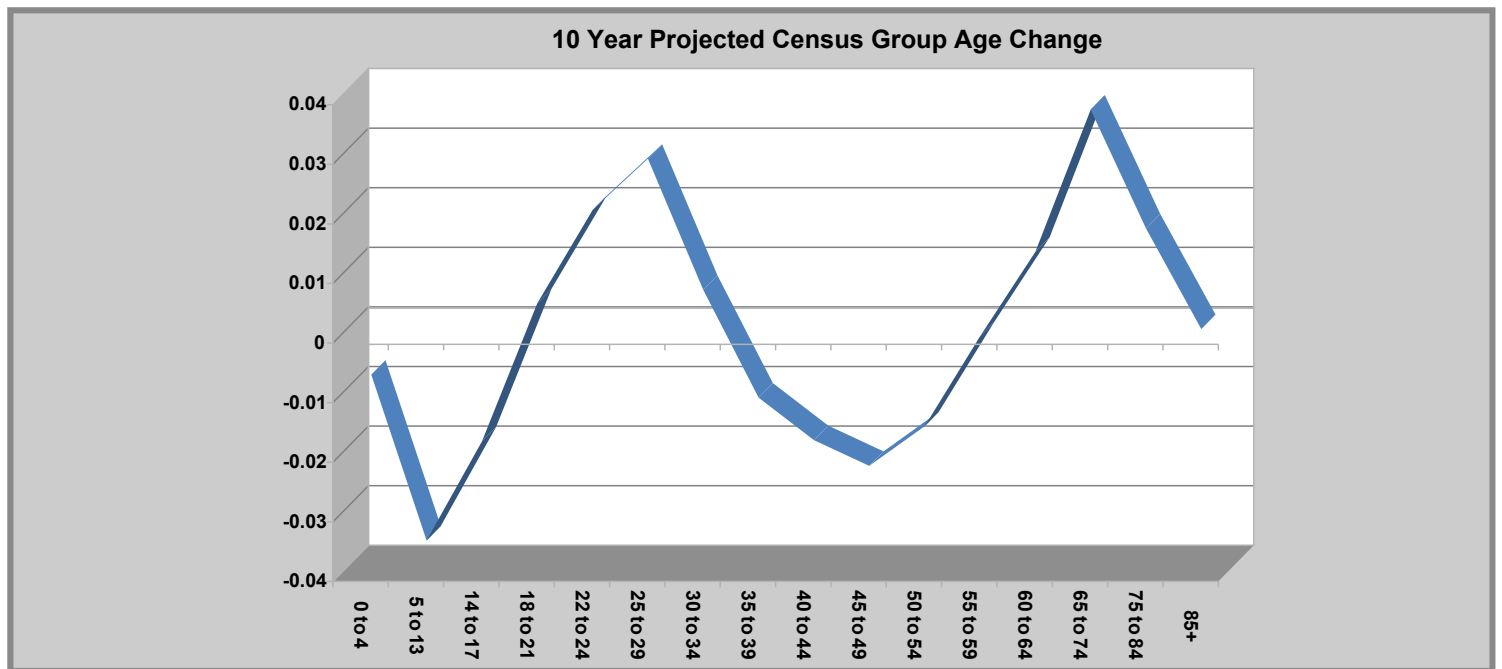
Generations as Percentage of the Population Trends



People by Age

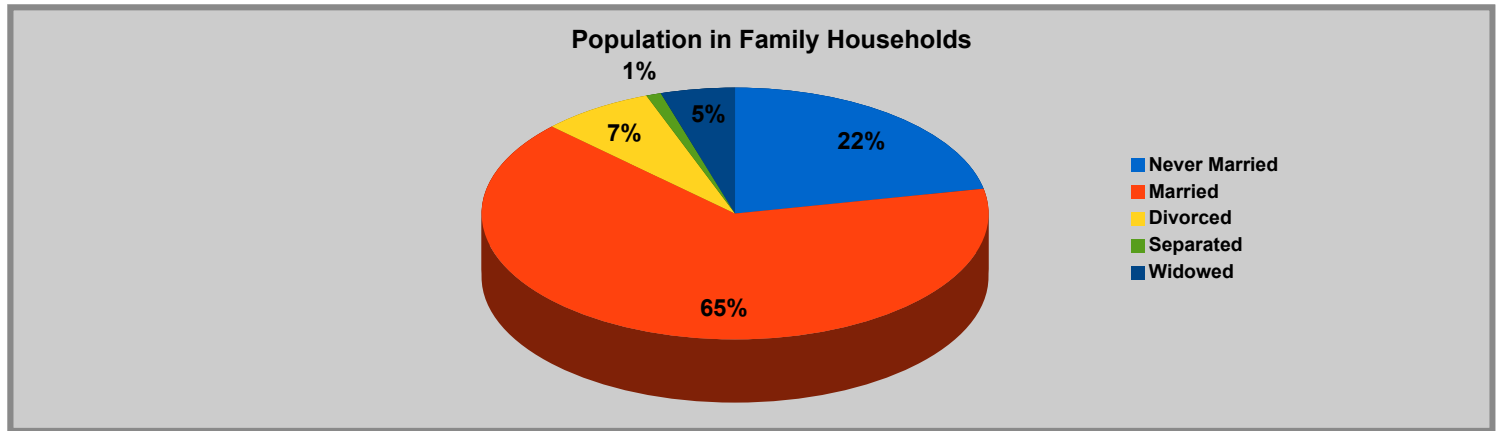
	2010		2012		2017		2022		10 Yr Change
Population by Age Forecast									
0 to 4	2,619	6.26%	2,473	5.89%	2,374	5.27%	2,496	5.16%	-0.72%
5 to 13	5,869	14.03%	5,494	13.08%	4,929	10.95%	4,627	9.57%	-3.51%
14 to 17	2,811	6.72%	2,904	6.91%	2,803	6.23%	2,450	5.07%	-1.84%
18 to 21	1,798	4.30%	2,387	5.68%	3,136	6.97%	2,975	6.15%	0.47%
22 to 24	1,219	2.91%	1,188	2.83%	1,815	4.03%	2,352	4.87%	2.04%
25 to 29	2,005	4.79%	1,981	4.72%	2,626	5.83%	3,681	7.61%	2.90%
30 to 34	2,264	5.41%	2,139	5.09%	2,101	4.67%	2,799	5.79%	0.70%
35 to 39	2,554	6.11%	2,410	5.74%	2,264	5.03%	2,237	4.63%	-1.11%
40 to 44	3,113	7.44%	2,852	6.79%	2,550	5.66%	2,401	4.97%	-1.82%
45 to 49	3,445	8.24%	3,277	7.80%	2,998	6.66%	2,681	5.55%	-2.25%
50 to 54	3,430	8.20%	3,406	8.11%	3,425	7.61%	3,151	6.52%	-1.59%
55 to 59	2,975	7.11%	3,132	7.46%	3,520	7.82%	3,564	7.37%	-0.08%
60 to 64	2,367	5.66%	2,582	6.15%	3,192	7.09%	3,617	7.48%	1.34%
65 to 74	3,079	7.36%	3,432	8.17%	4,513	10.03%	5,749	11.89%	3.72%
75 to 84	1,617	3.87%	1,715	4.08%	2,124	4.72%	2,810	5.81%	1.73%
85+	667	1.59%	635	1.51%	645	1.43%	750	1.55%	0.04%
Totals:	41,832	100.00%	42,007	100.00%	45,015	100.00%	48,340	100.00%	

Age Category Changes



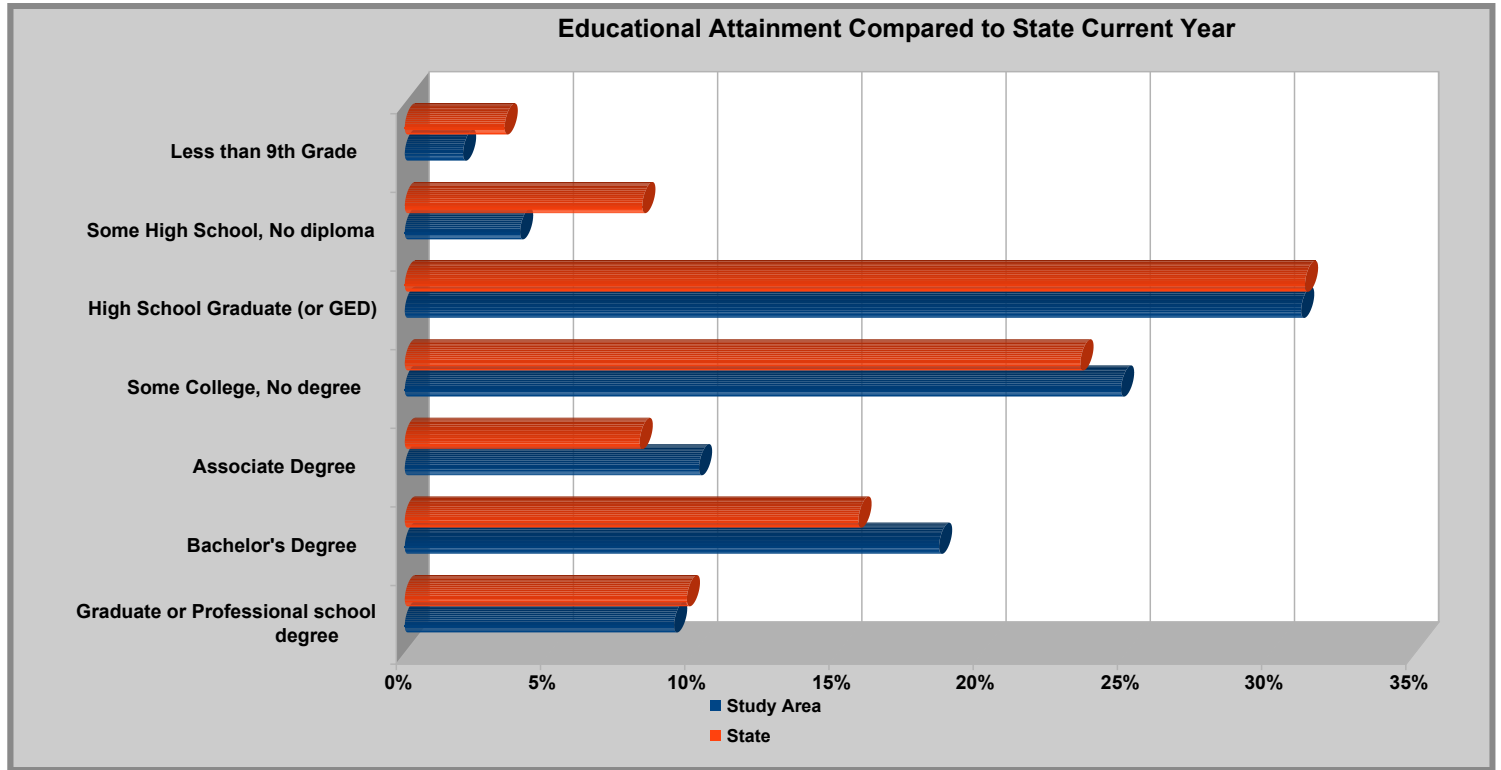
People by Household Type and Marital Status

Population by Household Type



	Study Area				State of MI		Comp Index CY	
	2010		2012		2017	5 Yr	2012	
Population by Household Type Trends								
Population in Family Households	36,810	87.99%	36,972	88.02%	39,641	88.06%	0.05%	7,987,316 81.13% 108
Population in Non-Family Households	4,657	11.13%	4,670	11.12%	4,993	11.09%	-0.03%	1,628,945 16.55% 67
Population in Group Quarters	366	0.87%	364	0.87%	381	0.85%	-0.02%	229,062 2.33% 37
Totals:	41,833	100.00%	42,006	100.00%	45,015	100.00%		9,845,323 100.00%
Population by Marital Status 15+								
Never Married	7,290	21.86%	7,434	21.84%	8,217	21.79%	-0.05%	2,371,625 29.14% 75
Married	21,763	65.27%	22,231	65.31%	24,672	65.42%	0.11%	4,304,261 52.88% 123
Divorced	2,390	7.17%	2,436	7.16%	2,687	7.12%	-0.03%	852,651 10.48% 68
Separated	321	0.96%	326	0.96%	357	0.95%	-0.01%	122,344 1.50% 64
Widowed	1,581	4.74%	1,612	4.74%	1,781	4.72%	-0.01%	488,296 6.00% 79
Totals:	33,345	100.00%	34,039	100.00%	37,714	100.00%		8,139,177 100.00%
Population by Marital Status Single Female 15+								
Divorced	1,352	22.57%	1,269	21.15%				482,267 24.46% 86
Never Married	3,355	56.02%	3,425	57.08%				1,096,727 55.63% 103
Widowed	1,282	21.41%	1,306	21.77%				392,594 19.91% 109
Totals:	5,989	100.00%	6,000	100.00%				1,971,588 100.00%
Population by Marital Status Single Male 15+								
Divorced	1,038	19.69%	1,167	21.29%				370,384 21.27% 100
Never Married	3,935	74.64%	4,009	73.13%				1,274,898 73.23% 100
Widowed	299	5.67%	306	5.58%				95,702 5.50% 102
Totals:	5,272	100.00%	5,482	100.00%				1,740,984 100.00%
Population by Group Quarters								
Institutionalized	304	83.06%	301	85.03%				109,329 48.74% 174
Non-institutionalized: College	0	0.00%	0	0.00%				77,985 34.76% 0
Non-institutionalized: Military	0	0.00%	0	0.00%				82 0.04% 0
Non-institutionalized: Other	62	16.94%	53	14.97%				36,936 16.46% 91
Totals:	366	100.00%	354	100.00%				224,332 100.00%

Population by Educational Attainment: 25+

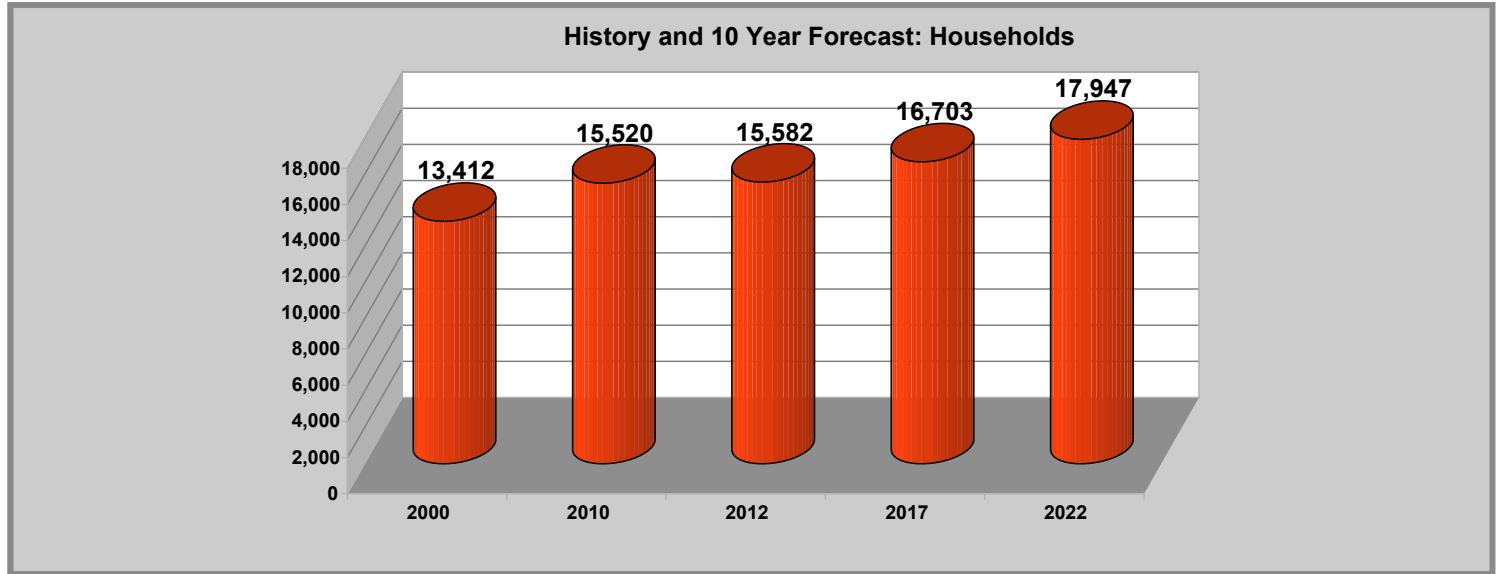


	Study Area							MI 2012	Comp Index CY
	2010		2012		2017		5 Yr		
Population by Educational Attainment: 25+									
Less than 9th grade	555	2.02%	557	2.02%	575	1.92%	-0.10%	3.46%	58
Some High School, No diploma	1,104	4.01%	1,102	4.00%	1,155	3.86%	-0.14%	8.24%	49
High School Graduate (or GED)	8,546	31.06%	8,566	31.08%	9,195	30.69%	-0.39%	31.21%	100
Some College, No degree	6,831	24.82%	6,845	24.83%	7,304	24.38%	-0.46%	23.43%	106
Associate Degree	2,807	10.20%	2,812	10.20%	3,102	10.35%	0.15%	8.15%	125
Bachelor's Degree	5,100	18.53%	5,106	18.53%	5,703	19.04%	0.51%	15.73%	118
Graduate or Professional School	2,575	9.36%	2,574	9.34%	2,926	9.77%	0.43%	9.78%	95
Totals:	27,518	100.00%	27,562	100.00%	29,960	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			2,916	29.52%					
Kindergarten/Elementary School			6,330	64.09%					
Nursery School/Preschool			631	6.39%					
Totals:			9,877	100.00%					

Households and Change

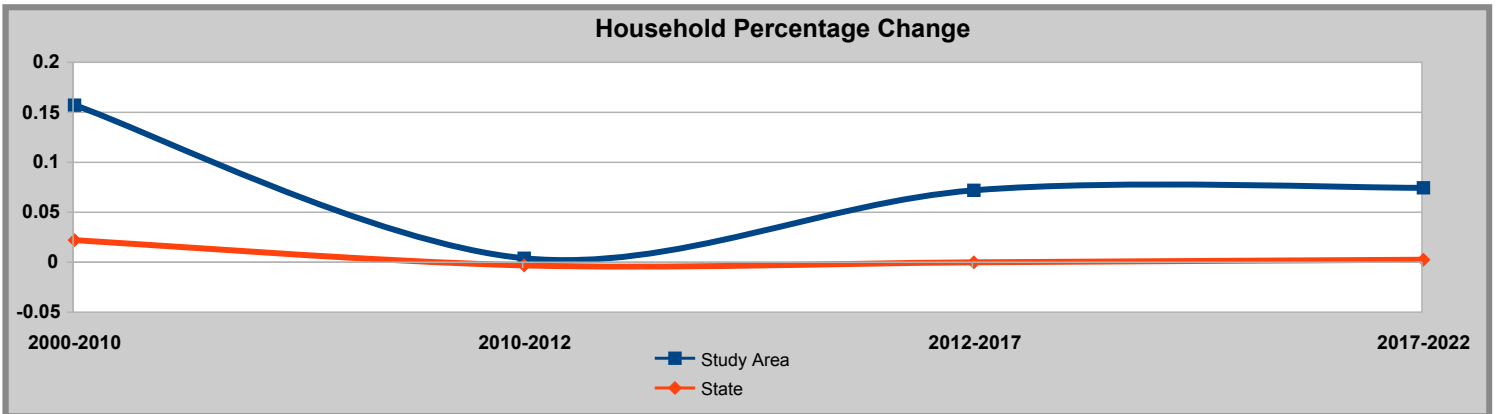
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



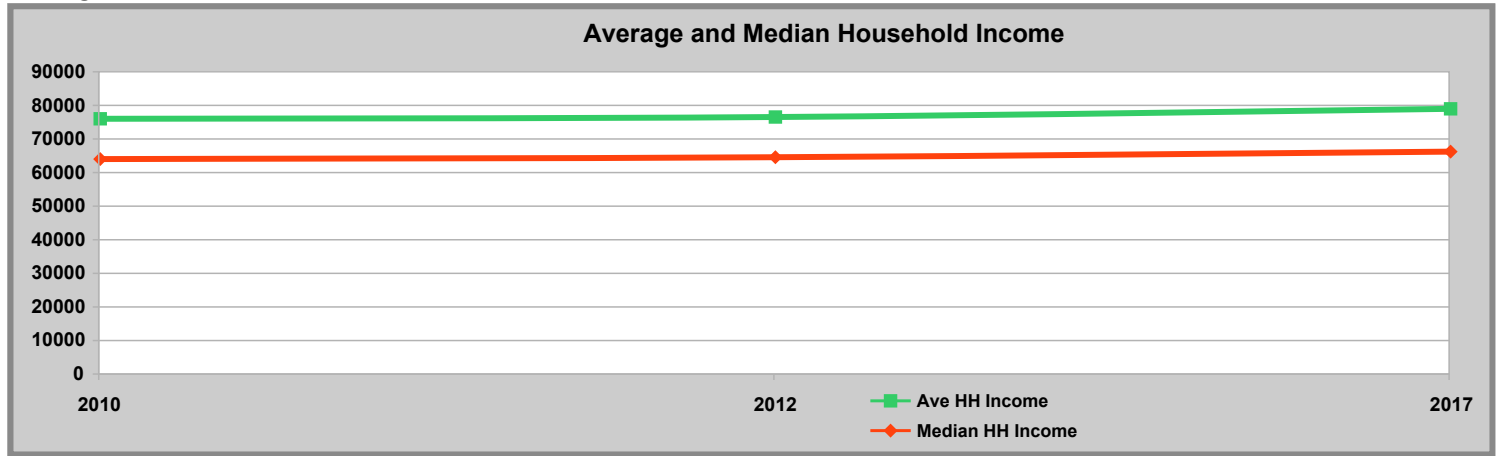
<i>Household Trends</i>	2000	2010	2012	2017	2022
Study Area Households	13,412	15,520	15,582	16,703	17,947
Households Change		2,108	62	1,121	1,244
Percent Change		15.72%	0.40%	7.19%	7.45%
State Households	3,788,777	3,872,508	3,860,105	3,859,581	3,869,343
Households Change		83,731	-12,403	-524	9,762
Percent Change		2.21%	-0.32%	-0.01%	0.25%
Population / Households	2.81	2.70	2.70	2.70	2.69
Population / Households Change		-0.12	0.00	0.00	0.00
Percent Change		-4.09%	0.01%	-0.03%	-0.06%

Projected Percentage Household Change: Comparison of Study Area to State



Households by Income

Average and Median Household Income Trends

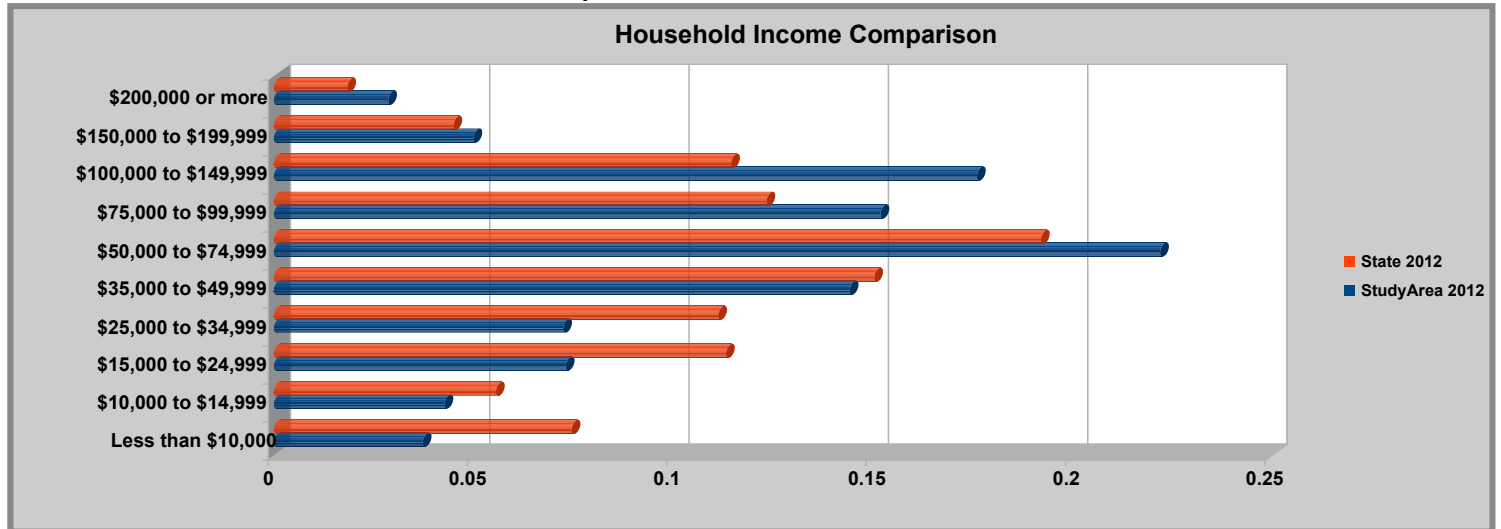


Household Income Trends	2010	2012	2017
Study Area: Average HH Income	76,011	76,536	78,973
Households Change		525	2,437
Percent Change		0.69%	3.18%
Study Area: Median HH Income	64,031	64,570	66,247
Per Capita Income	28,200	28,391	29,303
Per Capita Income Change		191	912
Percent Change		0.68%	3.21%

State Average HH Income	64,006	64,622	66,061
Households Change		617	1,439
Percent Change		0.96%	2.23%

Average HH Income Comparative Index	119	118	120
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Current Year Estimated Household Income Comparison to State

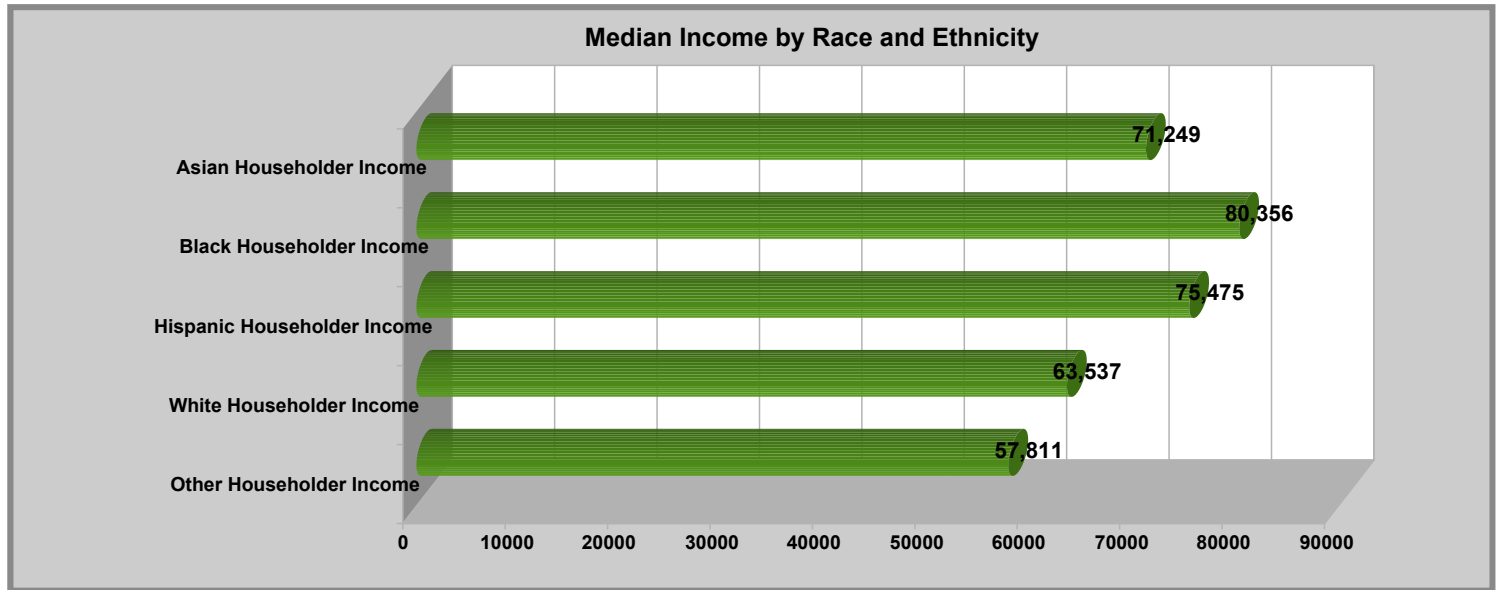


Households by Income

	Study Area							MI 2012	Comp Index CY
	2010		2012		2017		5 Yr		
Household Income Forecast by Category									
Less than \$10,000	586	3.78%	582	3.74%	617	3.70%	-0.04%	7.47%	50
\$10,000 to \$14,999	665	4.28%	667	4.28%	710	4.25%	-0.03%	5.57%	77
\$15,000 to \$24,999	1,136	7.32%	1,141	7.32%	1,105	6.62%	-0.70%	11.34%	65
\$25,000 to \$34,999	1,121	7.22%	1,131	7.26%	1,230	7.37%	0.11%	11.15%	65
\$35,000 to \$49,999	2,288	14.74%	2,251	14.45%	2,282	13.67%	-0.77%	15.06%	96
\$50,000 to \$74,999	3,500	22.55%	3,464	22.23%	3,695	22.14%	-0.09%	19.24%	116
\$75,000 to \$99,999	2,323	14.97%	2,371	15.22%	2,538	15.21%	-0.01%	12.36%	123
\$100,000 to \$149,999	2,710	17.46%	2,748	17.64%	3,046	18.25%	0.61%	11.47%	154
\$150,000 to \$199,999	684	4.41%	780	5.01%	870	5.21%	0.21%	4.50%	111
\$200,000 or more	508	3.27%	447	2.87%	598	3.58%	0.71%	1.84%	156
Totals:	15,521	100.00%	15,582	100.00%	16,691	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			235	2.00%	256	2.03%	0.02%	4.81%	42
\$10,000 to \$14,999			195	1.66%	211	1.67%	0.01%	3.27%	51
\$15,000 to \$24,999			489	4.17%	518	4.10%	-0.07%	7.99%	52
\$25,000 to \$34,999			604	5.15%	656	5.19%	0.05%	9.27%	56
\$35,000 to \$49,999			1,679	14.31%	1,793	14.20%	-0.11%	15.01%	95
\$50,000 to \$74,999			2,856	24.34%	3,074	24.34%	0.00%	20.91%	116
\$75,000 to \$99,999			2,117	18.04%	2,277	18.03%	-0.01%	15.06%	120
\$100,000 to \$149,999			2,485	21.17%	2,678	21.20%	0.03%	15.03%	141
\$150,000 to \$199,999			660	5.62%	718	5.68%	0.06%	4.83%	116
\$200,000 or more			416	3.54%	450	3.56%	0.02%	3.81%	93
Totals:			11,736	100.00%	12,631	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			351	9.28%	366	8.99%	-0.29%	14.67%	63
\$10,000 to \$14,999			461	12.19%	478	11.75%	-0.44%	10.51%	116
\$15,000 to \$24,999			695	18.38%	726	17.84%	-0.53%	18.27%	101
\$25,000 to \$34,999			631	16.68%	727	17.87%	1.18%	16.91%	99
\$35,000 to \$49,999			804	21.26%	834	20.50%	-0.76%	14.99%	142
\$50,000 to \$74,999			568	15.02%	591	14.52%	-0.49%	13.87%	108
\$75,000 to \$99,999			115	3.04%	116	2.85%	-0.19%	5.73%	53
\$100,000 to \$149,999			151	3.99%	158	3.88%	-0.11%	3.48%	115
\$150,000 to \$199,999			3	0.08%	3	0.07%	-0.01%	0.85%	9
\$200,000 or more			3	0.08%	70	1.72%	1.64%	0.73%	11
Totals:			3,782	100.00%	4,069	100.00%		100.00%	
	Study Area							MI 2012	Comp Index CY
	2012				2017		5 Yr		
Household Income									
Median			64,570		66,247		1677	49,415	131
Family Median			73,336		73,433		97	61,531	119

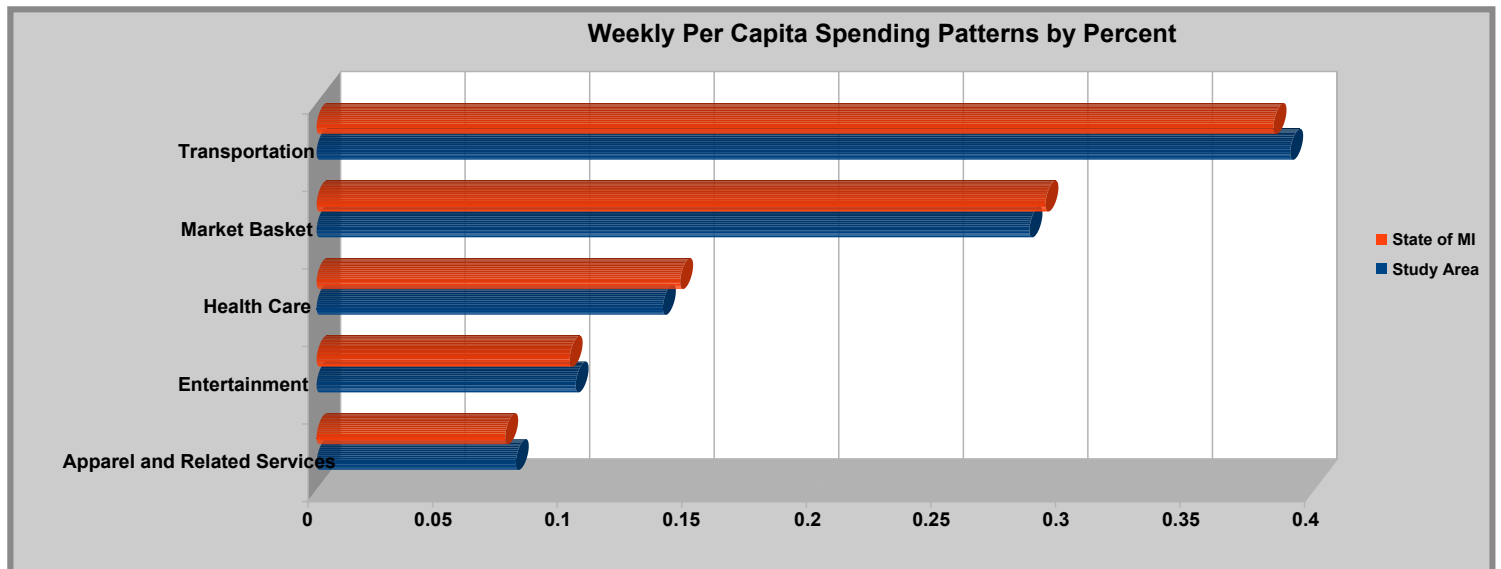
Households by Income

Median Income by Race and Ethnicity: 2012



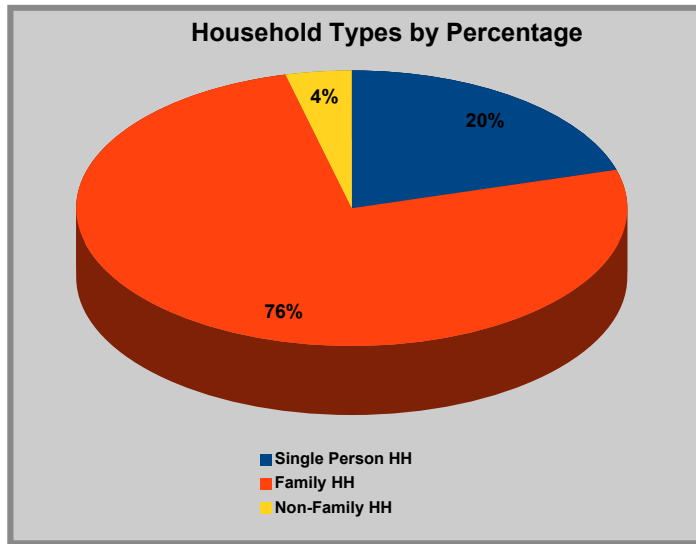
	Study Area	State of MI	Comp Index CY
2012 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	71,249	71,686	99
Black Householder Income	80,356	29,615	271
Hispanic Householder Income	75,475	39,431	191
White Householder Income	63,537	52,756	120
Other Householder Income	57,811	39,355	147

Spending Patterns: Weekly Per Capita Consumer Expenditures

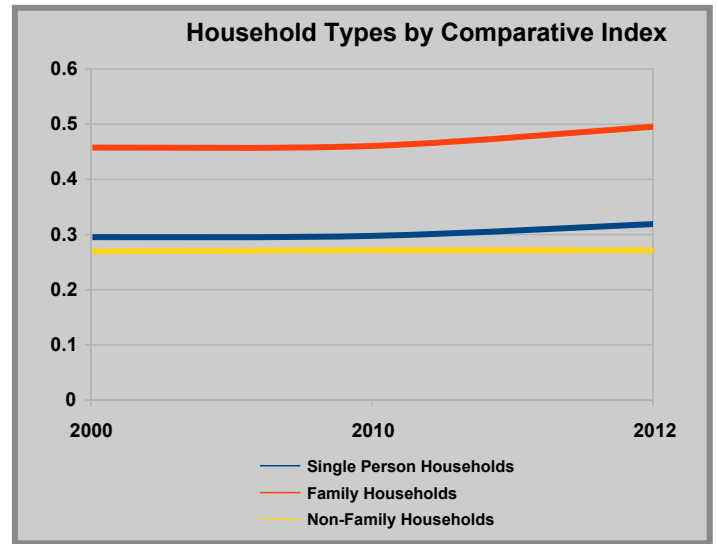


Households by Structure

Single, Family and Non-Family Households: 2012



Household Type Trends Compared to State



Household Type Trends	Study Area			State of MI		
	2000	2010	2012	2000	2010	2012
Single Person Households	3,188	3,199	3,423	1,079,678	1,074,667	1,072,232
Change		11	224		-5,011	-2,435
Percent Change		0.35%	7.00%		-0.46%	-0.23%
Family Households	11,688	11,736	12,633	2,554,073	2,547,187	2,548,851
Change		48	897		-6,886	1,664
Percent Change		0.41%	7.64%		-0.27%	0.07%
Non-Family Households	644	647	647	238,757	238,251	238,498
Change		3	0		-506	247
Percent Change		0.47%	0.00%		-0.21%	0.10%

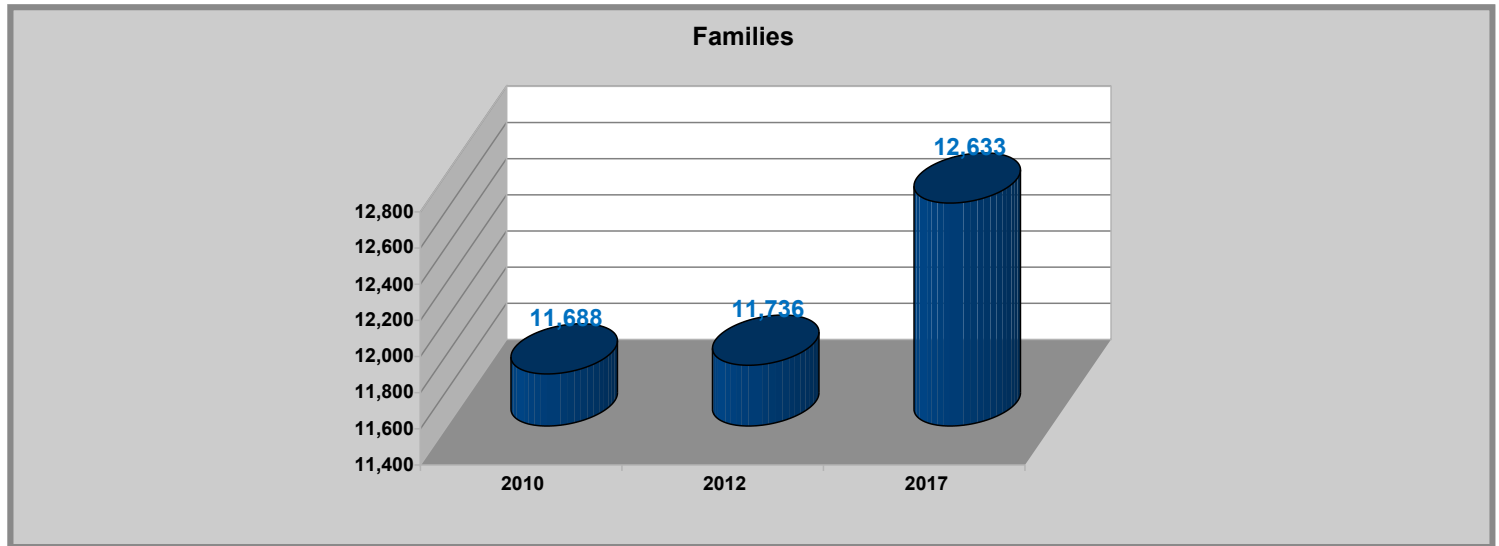
Households by Structure

	Study Area							MI	Comp
	2010		2012		2017		5 Yr	2012	Index CY
Households by Size									
1-person household	3,188	20.54%	3,199	20.53%	3,423	20.50%	-0.03%	27.84%	74
2-person household	5,685	36.63%	5,706	36.62%	6,107	36.57%	-0.05%	33.82%	108
3-person household	2,505	16.14%	2,519	16.17%	2,710	16.23%	0.06%	15.58%	104
4-person household	2,453	15.80%	2,462	15.80%	2,637	15.79%	-0.01%	13.04%	121
5-person household	1,123	7.24%	1,128	7.24%	1,214	7.27%	0.03%	6.04%	120
6-person household	377	2.43%	379	2.43%	410	2.45%	0.02%	2.29%	106
7-or-more person household	190	1.22%	190	1.22%	200	1.20%	-0.02%	1.39%	88
Totals:	15,521	100.00%	15,583	100.01%	16,701	100.00%		100.00%	
Non-Family Households by Size									
1-person household	3,188	83.19%	3,199	83.18%				81.85%	102
2-person household	550	14.35%	553	14.38%				14.52%	99
3-person household	56	1.46%	56	1.46%				2.10%	69
4-person household	23	0.60%	23	0.60%				1.04%	57
5-person household	10	0.26%	10	0.26%				0.28%	92
6-person household	3	0.08%	3	0.08%				0.12%	62
7-or-more person household	2	0.05%	2	0.05%				0.07%	71
Totals:	3,832	100.00%	3,846	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	1,383	11.83%	1,321	11.26%				18.40%	61
Male Householder	651	5.57%	547	4.66%				6.23%	75
Married Couple	9,654	82.60%	9,868	84.08%				75.37%	112
Totals:	11,688	100.00%	11,736	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	267	6.97%	267	6.94%				7.83%	89
Male Not living alone	377	9.84%	381	9.90%				10.32%	96
Female Living alone	1,811	47.26%	1,824	47.41%				45.30%	105
Male Living alone	1,377	35.93%	1,375	35.74%				36.55%	98
Totals:	3,832	100.00%	3,847	100.00%				100.00%	
2012: Owner Households by Number of Vehicles									
No vehicle available			283	2.22%				3.06%	72
1 vehicle available			2,272	17.80%				27.66%	64
2 vehicles available			6,243	48.91%				44.86%	109
3 vehicles available			2,709	21.22%				17.27%	123
4 vehicles available			936	7.33%				5.25%	140
5+ vehicles available			321	2.51%				1.91%	132
Totals:			12,764	100.00%				100.00%	
2012: Renter Households by Number of Vehicles									
No vehicle available			262	9.30%				17.35%	54
1 vehicle available			1,462	51.88%				50.44%	103
2 vehicles available			839	29.77%				26.19%	114
3 vehicles available			212	7.52%				4.33%	174
4 vehicles available			20	0.71%				1.23%	58
5+ vehicles available			23	0.82%				0.46%	176
Totals:			2,818	100.00%				100.00%	

Family Households

Family households with or without children are changing. The traditional married couple structure is evolving into many different family expressions. These data provide an insight into the family structures within the study area and then compares those structures to the state.

Family Trends

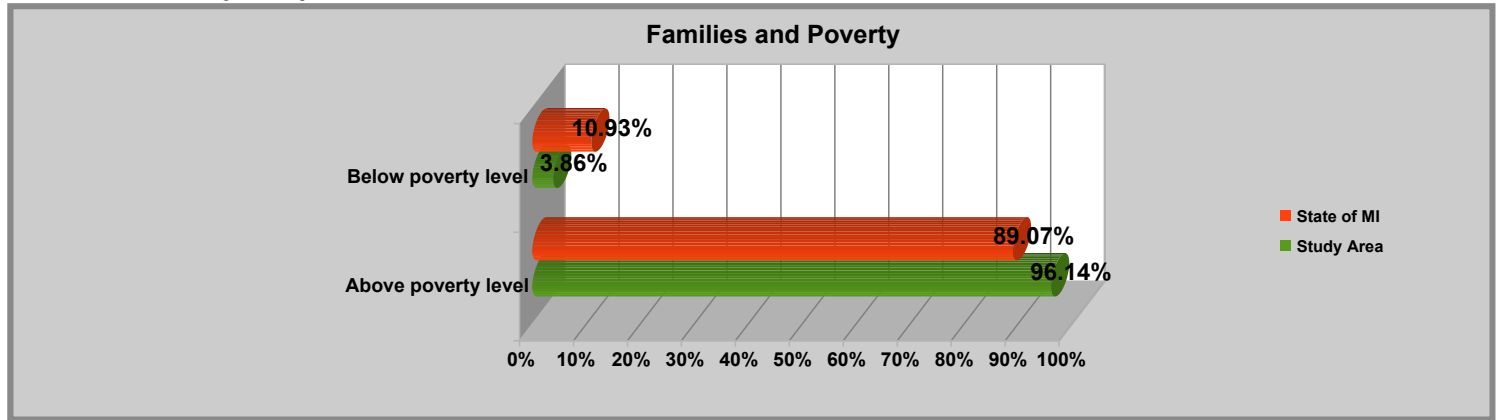


	2010	2012	2017
Study Area Family Households	11,688	11,736	12,633
Family Households Change		48	897
Percent Change		0.41%	7.64%
State Family Households	2,554,073	2,547,187	2,548,851
Family Households Change		-6,886	1,664
Percent Change		-0.27%	0.07%

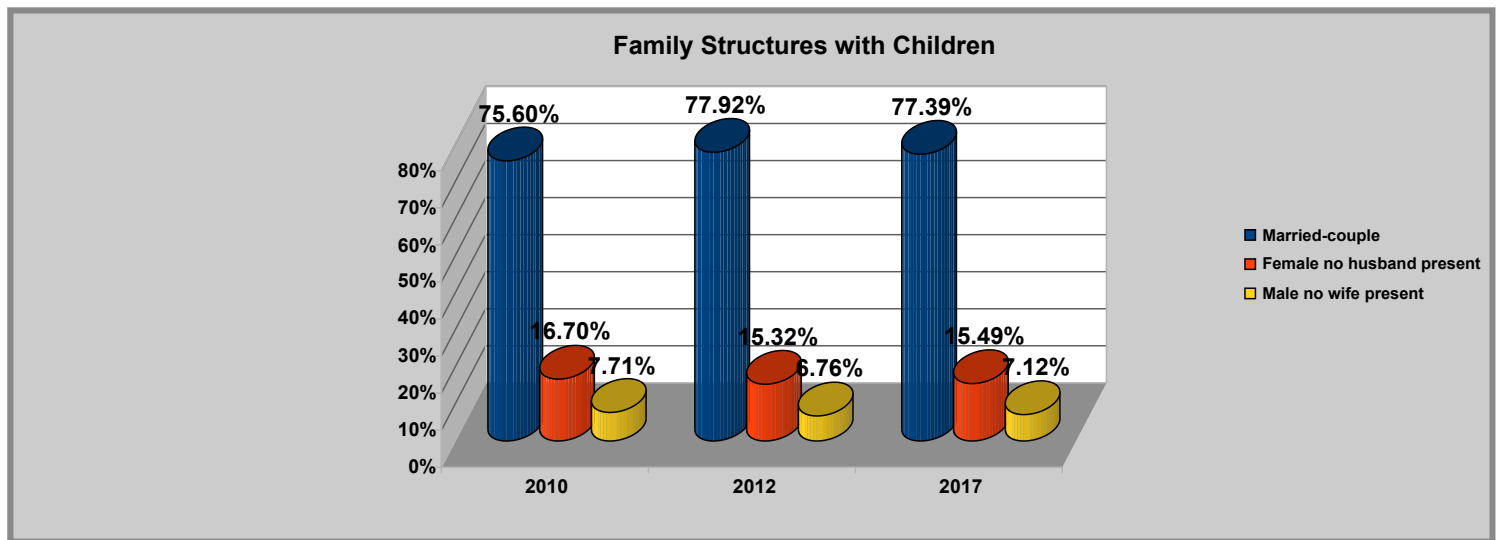
								MI	Comp
2010		Study Area		2017		5 Yr	2012	Index CY	
Family Households by Size									
2-person household	5,135	43.93%	5,157	43.94%	5,555	43.97%	0.03%	43.76%	100
3-person household	2,449	20.95%	2,457	20.94%	2,641	20.91%	-0.03%	22.53%	93
4-person household	2,430	20.79%	2,439	20.78%	2,617	20.72%	-0.07%	19.23%	108
5-person household	1,113	9.52%	1,119	9.53%	1,211	9.59%	0.05%	9.01%	106
6-person household	374	3.20%	376	3.20%	411	3.25%	0.05%	3.41%	94
7-or-more person household	188	1.61%	188	1.60%	198	1.57%	-0.03%	2.07%	77
Totals:	11,689	100.00%	11,736	100.00%	12,633	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

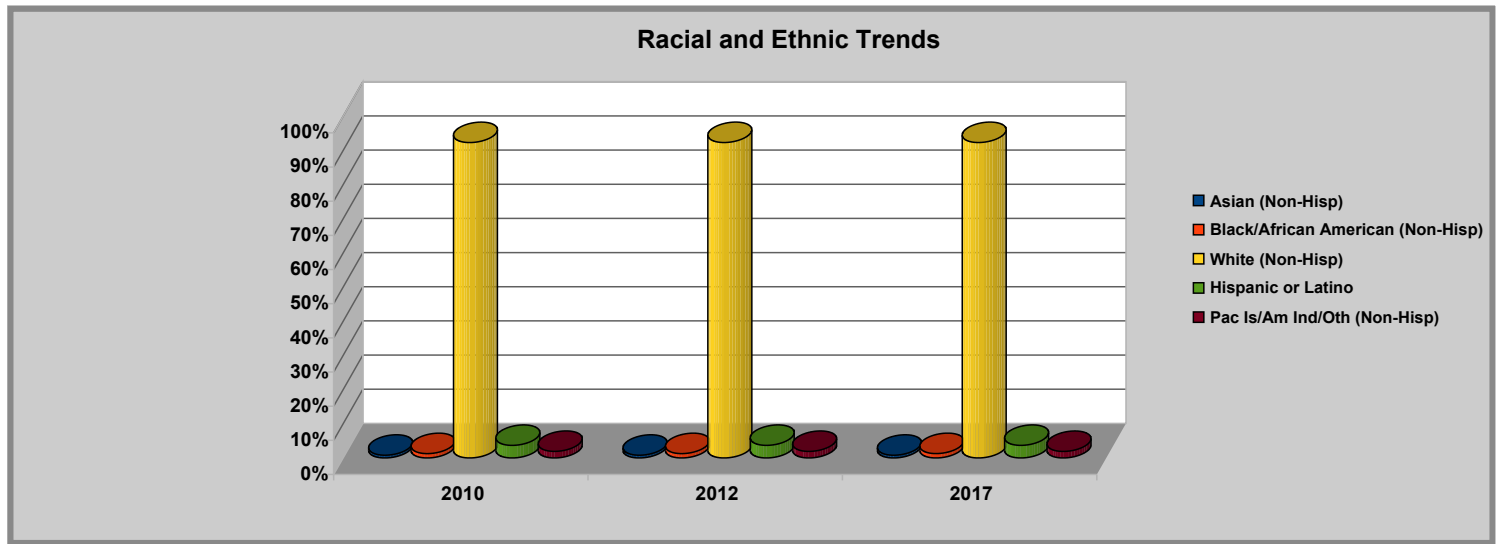


			Study Area					MI	Comp
	2010		2012		2017		5 Yr	2012	Index CY
Families with Children by Type									
Married-couple	4,247	75.60%	4,267	77.92%	4,631	77.39%	-0.53%	68.67%	113
Female no husband present	938	16.70%	839	15.32%	927	15.49%	0.17%	24.32%	63
Male no wife present	433	7.71%	370	6.76%	426	7.12%	0.36%	7.01%	96
Totals:	5,618	100.00%	5,476	100.00%	5,984	100.00%		100.00%	
Families with No Children by Type									
Married-couple	5,407	89.08%	5,601	89.47%	5,913	88.93%	-0.54%	80.79%	111
Female no husband present	445	7.33%	482	7.70%	533	8.02%	0.32%	13.62%	57
Male no wife present	218	3.59%	177	2.83%	203	3.05%	0.23%	5.59%	51
Totals:	6,070	100.00%	6,260	100.00%	6,649	100.00%		100.00%	

Diversity: Race and Ethnicity

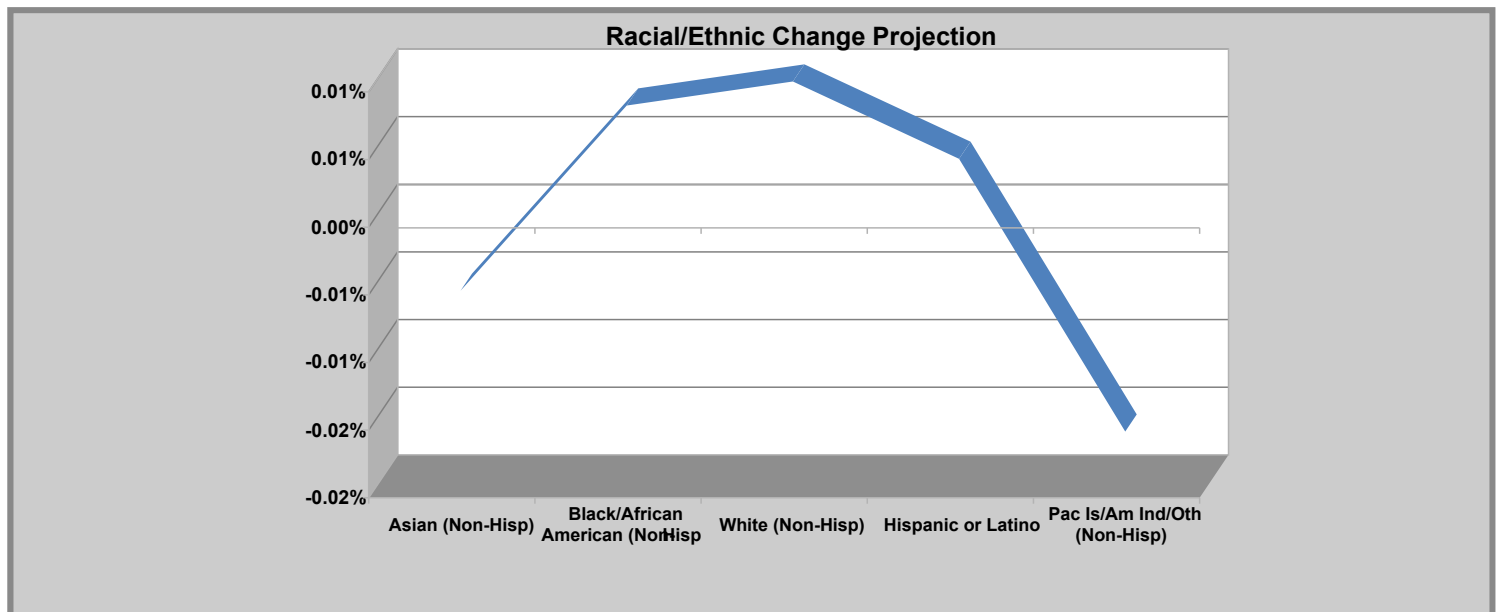
The diversity of a community is shaped by the racial/ethnicity of the people who reside in it but also people's age, income and education, career choices and geographic location.

Racial Ethnic Trend Projections

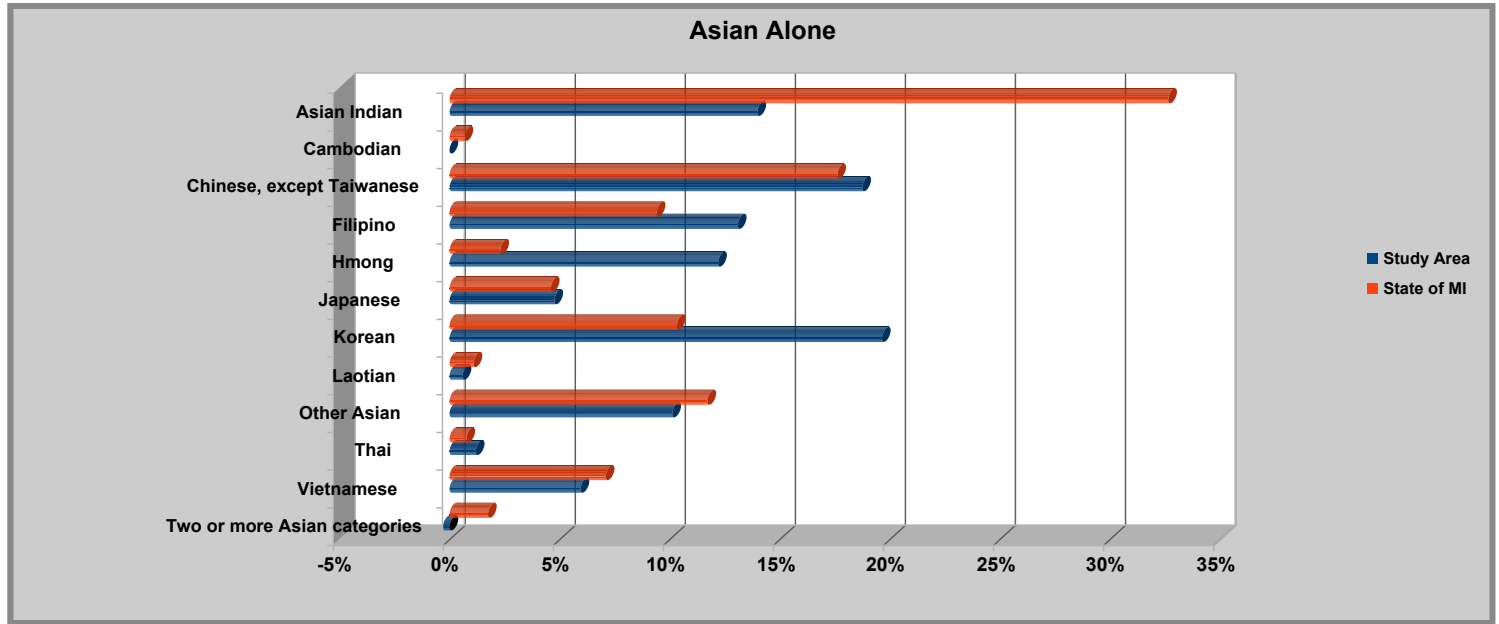


	Study Area							MI	Comp
	2010		2012		2017		5 Yr	2012	Index CY
Racial/Ethnic Trends									
Asian (Non-Hisp)	336	0.80%	336	0.80%	359	0.80%	-0.00%	2.41%	33
Black/African American (Non-Hisp)	531	1.27%	533	1.27%	575	1.28%	0.01%	13.58%	9
White (Non-Hisp)	38,621	92.32%	38,784	92.33%	41,564	92.33%	0.00%	77.01%	120
Hispanic or Latino	1,540	3.68%	1,548	3.69%	1,659	3.69%	0.00%	4.40%	84
Pac Is/Am Ind/Oth (Non-Hisp)	805	1.92%	805	1.92%	859	1.91%	-0.01%	2.60%	74
Totals:	41,833	100.00%	42,006	100.00%	45,016	100.00%		100.00%	

NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

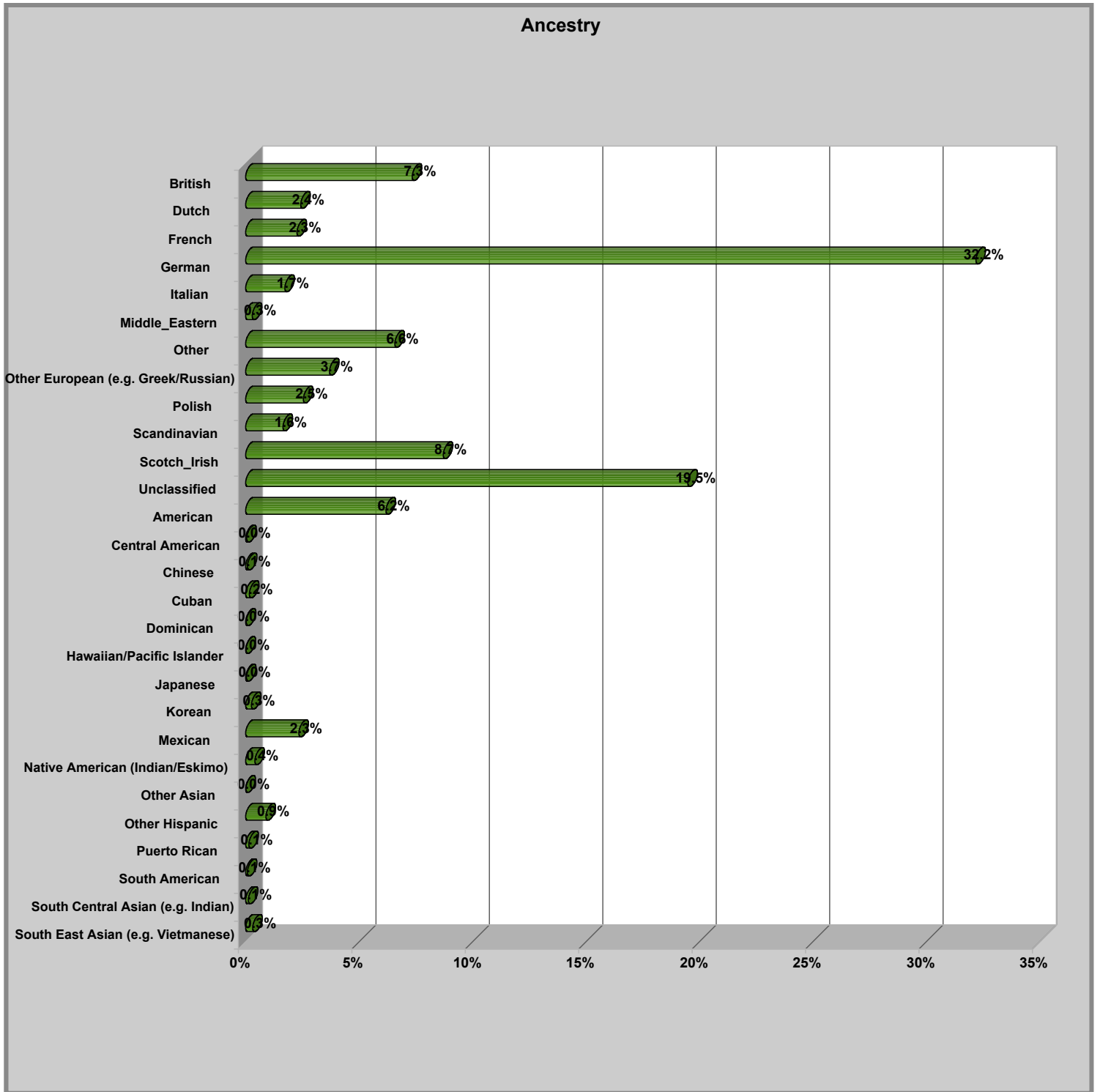


Estimated Current Year Asian Alone Population



Population: Asian Alone	Study Area		State of MI		Comp Index CY
	2012		2012		
Asian Indian	47	13.99%	77,416	32.65%	43
Cambodian	0	0.00%	1,608	0.68%	0
Chinese, except Taiwanese	63	18.75%	41,764	17.61%	106
Filipino	44	13.10%	22,314	9.41%	139
Hmong	41	12.20%	5,468	2.31%	529
Japanese	16	4.76%	10,915	4.60%	103
Korean	66	19.64%	24,487	10.33%	190
Laotian	2	0.60%	2,586	1.09%	55
Other Asian	34	10.12%	27,774	11.71%	86
Thai	4	1.19%	1,810	0.76%	156
Vietnamese	20	5.95%	16,820	7.09%	84
Two or more Asian categories	-1	-0.30%	4,138	1.75%	0
Totals:	336	100.00%	237,100	100.00%	

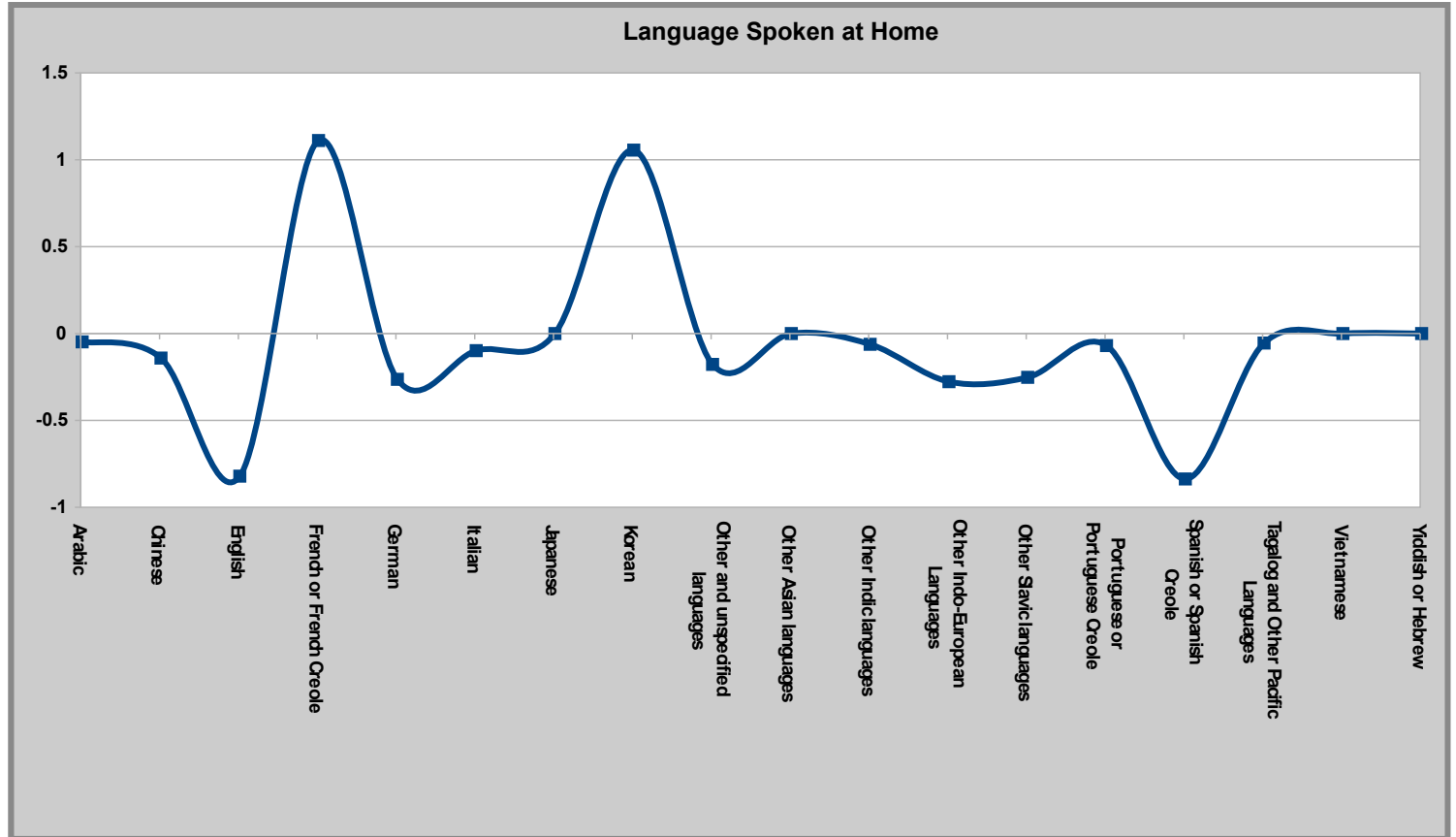
Population: Hispanic or Latino by Origin	Study Area				State of MI				Comp Index CY
	2010		2012		2010		2012		
Cuban	46	2.99%	46	2.97%	9,922	2.27%	9,740	2.25%	131
Mexican	1,188	77.14%	1,195	77.20%	317,903	72.85%	315,528	72.79%	106
Other Hispanic or Latino	241	15.65%	242	15.63%	71,266	16.33%	71,316	16.45%	96
Puerto Rican	65	4.22%	65	4.20%	37,267	8.54%	36,897	8.51%	49
Totals:	1,540	100.00%	1,548	100.00%	436,358	100.00%	433,481	100.00%	



Diversity: Languages

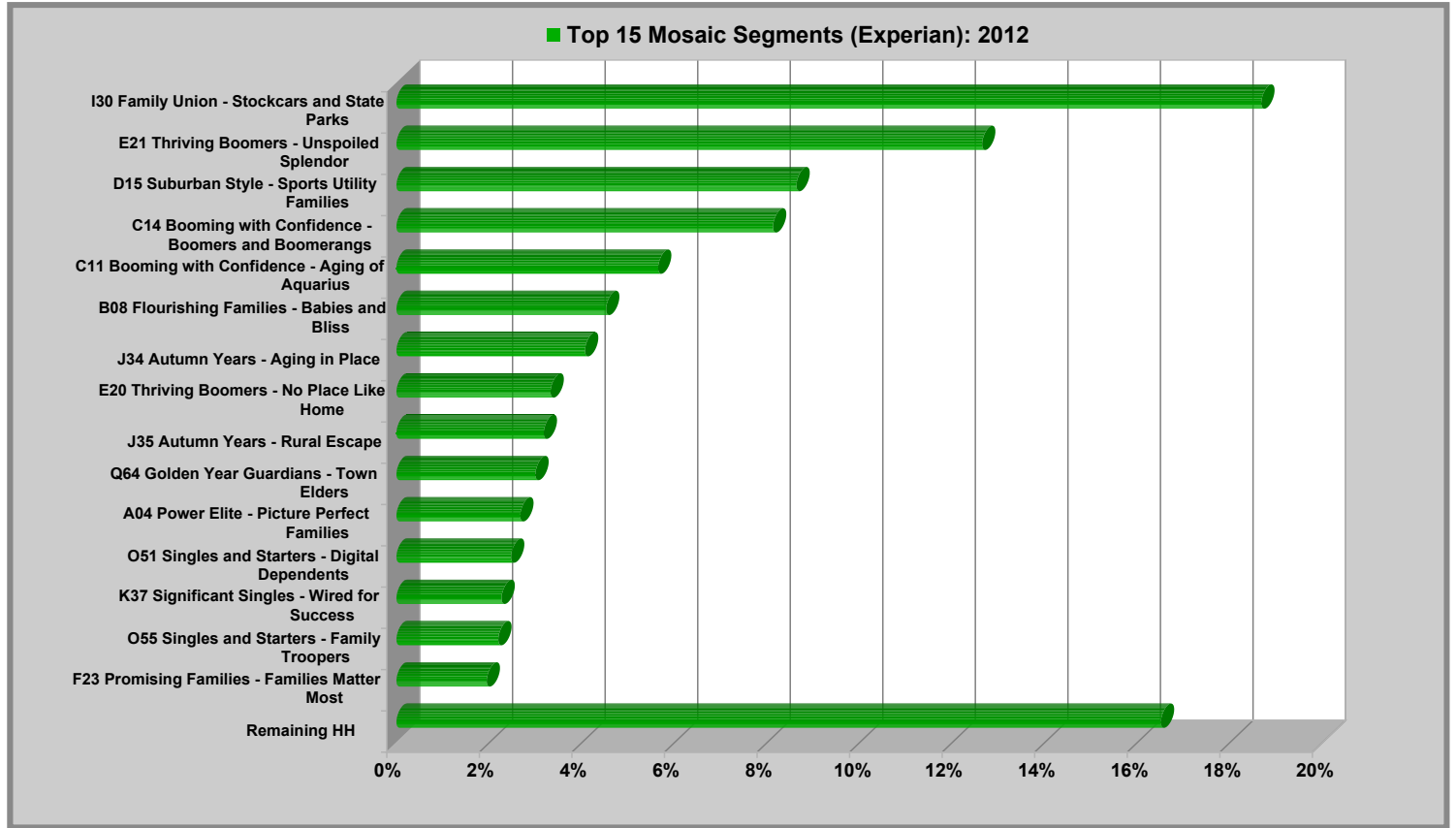
	Study Area		State of MI		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2012		2012		
Speak Arabic	20	0.05%	97,798	1.06%	5
Speak Chinese	23	0.06%	38,238	0.41%	14
Speak French or French Creole	99	0.25%	28,267	0.31%	82
Speak German	201	0.51%	42,395	0.46%	111
Speak Italian	23	0.06%	20,488	0.22%	26
Speak Japanese	6	0.02%	14,314	0.15%	10
Speak Korean	0	0.00%	15,487	0.17%	0
Speak only English	38,004	96.13%	8,433,949	91.04%	106
Speak Other and unspecified languages	31	0.08%	40,904	0.44%	18
Speak Other Asian languages	0	0.00%	33,364	0.36%	0
Speak Other Indic languages	17	0.04%	64,507	0.70%	6
Speak Other Indo-European Languages	60	0.15%	50,764	0.55%	28
Speak Other Slavic languages	79	0.20%	73,577	0.79%	25
Speak Portuguese or Portuguese Creole	1	0.00%	3,401	0.04%	7
Speak Spanish or Spanish Creole	966	2.44%	270,450	2.92%	84
Speak Tagalog and Other Pacific Languages	4	0.01%	17,160	0.19%	5
Speak Vietnamese	0	0.00%	15,209	0.16%	0
Speak Yiddish or Hebrew	0	0.00%	3,361	0.04%	0
Totals:	39,534	100.00%	9,263,633	100.00%	

Population 5+ by Language Spoken at Home: Comparative Analysis Relative to the State of MI



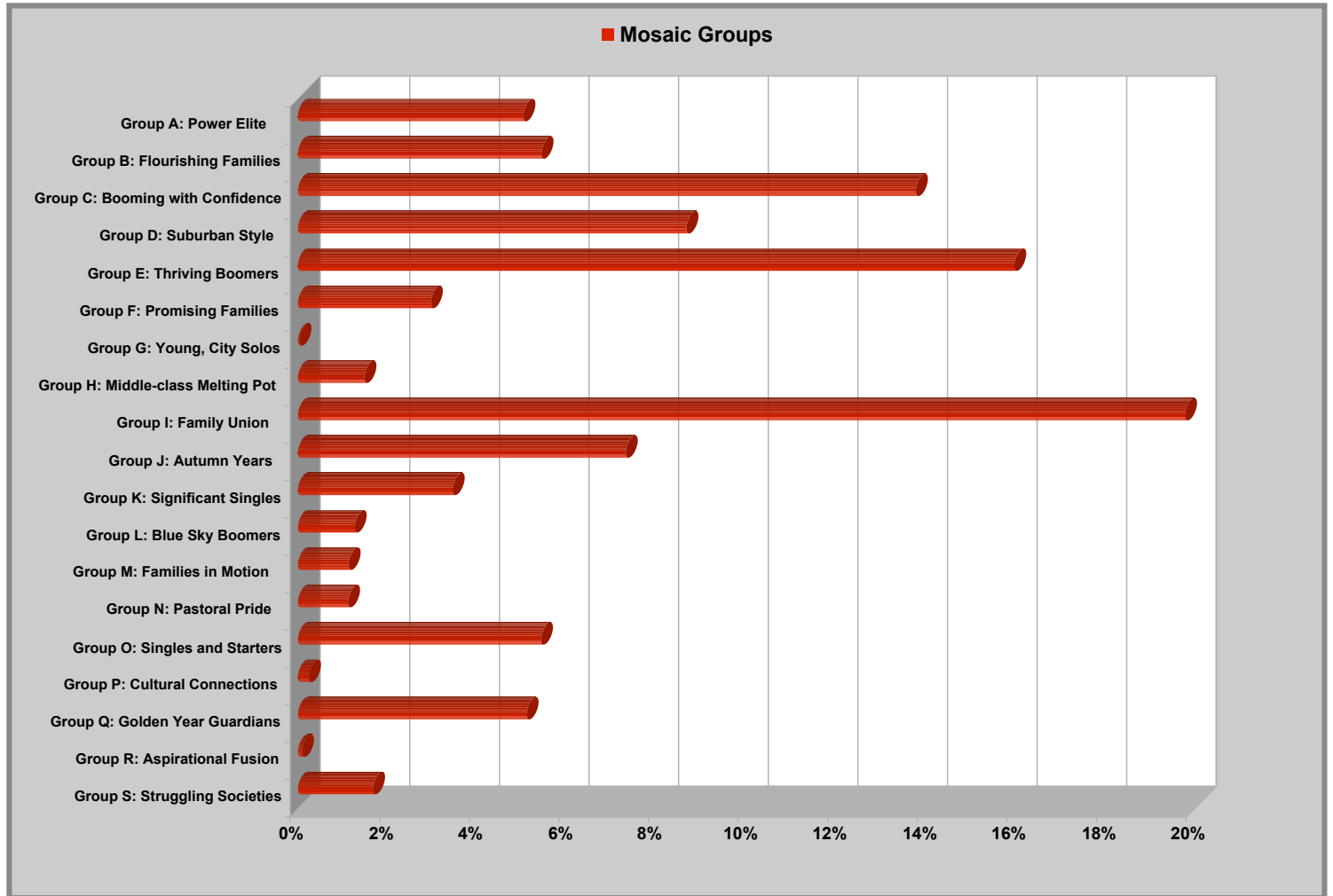
Mosaic Lifestyle Segmentation Types

Mosaic Lifestyle Types provides insight into the behaviors, attitudes and preferences of the households within the Study Area. The result is a fuller multidimensional understanding of a community, neighborhood, zip code or other geography.



	Study Area		State of MI		Comp Index CY
Mosaic: Top 15 Segments	2012		2012		
I30 Family Union - Stockcars and State Parks	2,912	18.69%	197,613	5.12%	365
E21 Thriving Boomers - Unspoiled Splendor	1,972	12.66%	210,890	5.46%	232
D15 Suburban Style - Sports Utility Families	1,347	8.64%	89,662	2.32%	372
C14 Booming with Confidence - Boomers and Boomerangs	1,268	8.14%	88,072	2.28%	357
C11 Booming with Confidence - Aging of Aquarius	881	5.65%	149,936	3.88%	146
B08 Flourishing Families - Babies and Bliss	706	4.53%	65,846	1.71%	266
J34 Autumn Years - Aging in Place	635	4.08%	168,985	4.38%	93
E20 Thriving Boomers - No Place Like Home	519	3.33%	110,908	2.87%	116
J35 Autumn Years - Rural Escape	496	3.18%	115,869	3.00%	106
Q64 Golden Year Guardians - Town Elders	468	3.00%	155,006	4.02%	75
A04 Power Elite - Picture Perfect Families	417	2.68%	52,573	1.36%	196
O51 Singles and Starters - Digital Dependents	386	2.48%	77,187	2.00%	124
K37 Significant Singles - Wired for Success	354	2.27%	25,098	0.65%	349
O55 Singles and Starters - Family Troopers	343	2.20%	52,186	1.35%	163
F23 Promising Families - Families Matter Most	304	1.95%	47,397	1.23%	159
Remaining HH	2,574	16.52%	2,252,877	58.36%	28
Totals:	15,582	100.00%	3,860,105	100.00%	

Mosaic Groups

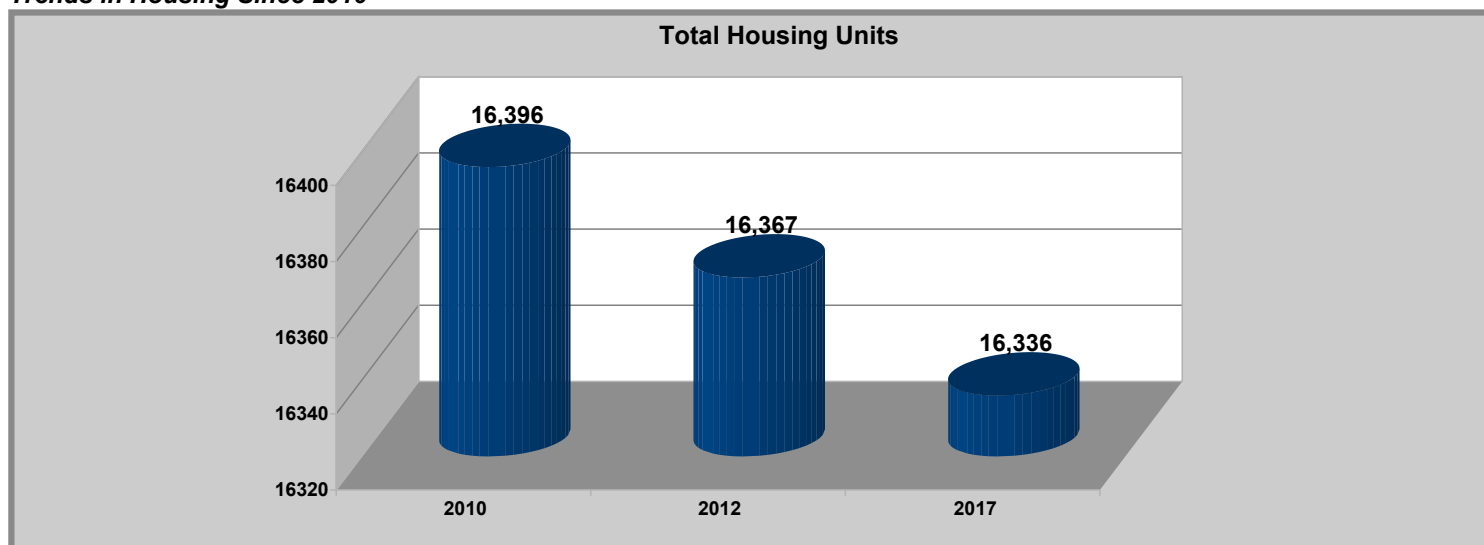


	Study Area		State of MI		Comp Index CY
Mosaic Groups	2012		2012		
Group A: Power Elite	784	5.03%	198,876	5.15%	98
Group B: Flourishing Families	847	5.44%	149,267	3.87%	141
Group C: Booming with Confidence	2,149	13.79%	267,830	6.94%	199
Group D: Suburban Style	1,351	8.67%	196,518	5.09%	170
Group E: Thriving Boomers	2,491	15.99%	343,135	8.89%	180
Group F: Promising Families	462	2.96%	69,032	1.79%	166
Group G: Young, City Solos	5	0.03%	33,302	0.86%	4
Group H: Middle-class Melting Pot	231	1.48%	58,366	1.51%	98
Group I: Family Union	3,085	19.80%	329,024	8.52%	232
Group J: Autumn Years	1,140	7.32%	402,467	10.43%	70
Group K: Significant Singles	538	3.45%	120,959	3.13%	110
Group L: Blue Sky Boomers	197	1.26%	220,542	5.71%	22
Group M: Families in Motion	176	1.13%	191,794	4.97%	23
Group N: Pastoral Pride	174	1.12%	172,027	4.46%	25
Group O: Singles and Starters	845	5.42%	278,067	7.20%	75
Group P: Cultural Connections	38	0.24%	75,100	1.95%	13
Group Q: Golden Year Guardians	795	5.10%	288,545	7.48%	68
Group R: Aspirational Fusion	14	0.09%	143,599	3.72%	2
Group S: Struggling Societies	261	1.67%	321,659	8.33%	20
Totals:	15,583	0.00%	3,860,109	100.00%	

Housing

Housing encompasses the number of housing units historically, presently and to some extent in the future within the study area.

Trends in Housing Since 2010



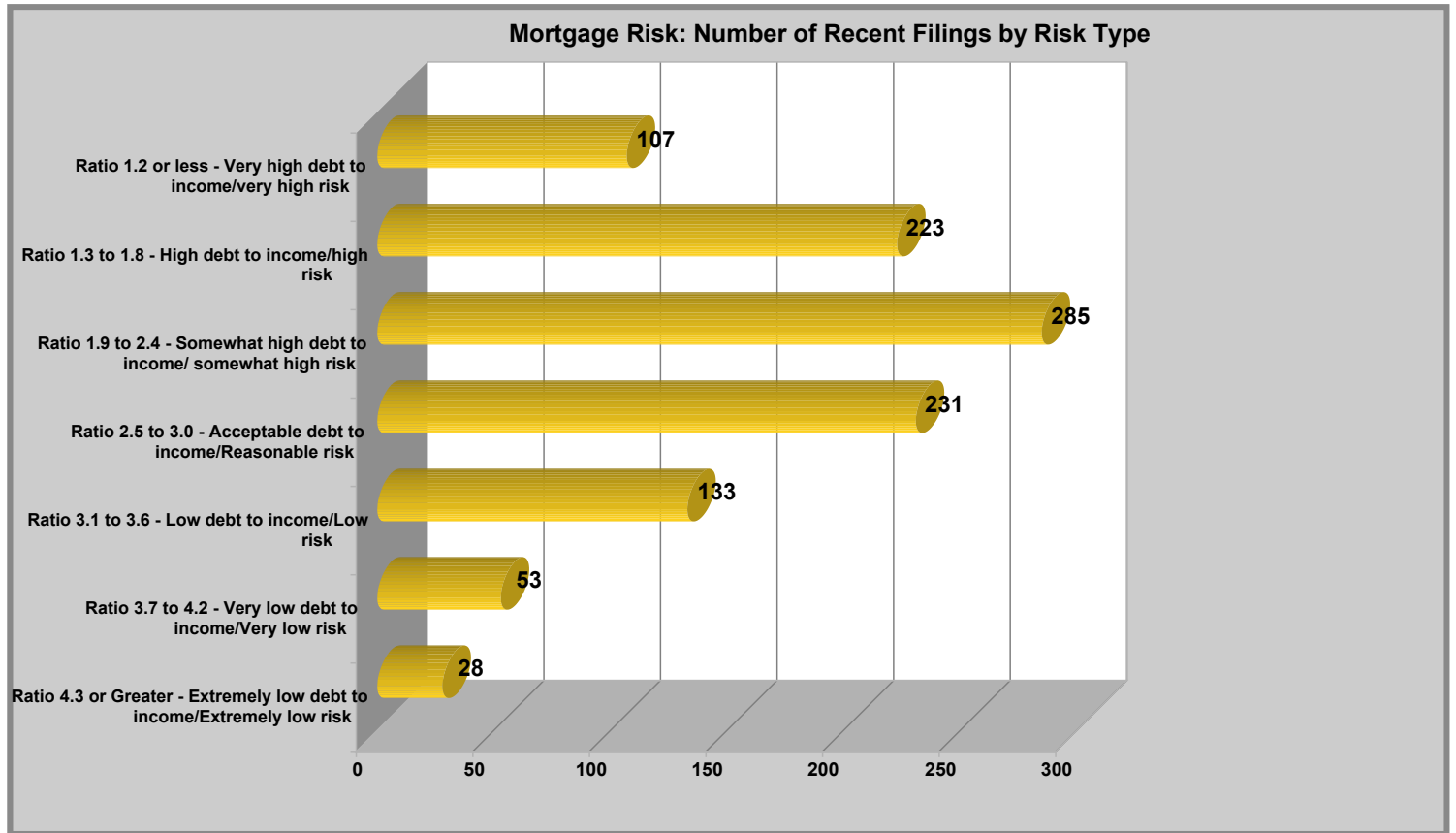
	2010	2012	2017
Housing Units	16,396	16,367	16,336
Family Households Change		-29	-31
Percent Change		-0.18%	-0.19%

		2010		Study Area 2012		2017	5 Yr	MI 2012	Comp Index CY	
Housing by Occupancy										
Occupied		15,520	94.66%	15,582	95.20%	15,631	95.68%	0.48%	86.88%	110
Vacant		876	5.34%	785	4.80%	705	4.32%	-0.48%	13.12%	37
	Totals:	16,396	100.00%	16,367	100.00%	16,336	100.00%		100.00%	
Housing by Type of Occupancy										
Owner Occupied		12,719	81.95%	12,764	81.92%	12,791	81.83%	-0.08%	72.34%	113
Renter Occupied		2,801	18.05%	2,818	18.08%	2,840	18.17%	0.08%	27.66%	65
	Totals:	15,520	100.00%	15,582	100.00%	15,631	100.00%		100.00%	

Housing

	Study Area 2012		State of MI 2012		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	483	2.95%	237,491	5.35%	55
1 Unit Detached	14,131	86.34%	3,342,134	75.31%	115
2 Units	352	2.15%	144,857	3.26%	66
3 to 19 Units	388	2.37%	204,116	4.60%	52
20 to 49 Units	248	1.52%	107,849	2.43%	62
50 or More Units	210	1.28%	146,318	3.30%	39
Mobile Home or Trailer	554	3.39%	254,316	5.73%	59
Other	0	0.00%	896	0.02%	0
Totals:	16,366	100.00%	4,437,977	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	216	1.69%	100,687	3.61%	47
\$20,000 to \$39,999	149	1.17%	110,200	3.95%	30
\$40,000 to \$59,999	430	3.37%	160,176	5.74%	59
\$60,000 to \$79,999	308	2.41%	229,534	8.22%	29
\$80,000 to \$99,999	912	7.14%	282,710	10.12%	71
\$100,000 to \$149,999	3,272	25.63%	684,706	24.52%	105
\$150,000 to \$199,999	3,347	26.22%	491,824	17.61%	149
\$200,000 to \$299,999	2,780	21.78%	423,277	15.16%	144
\$300,000 to \$399,999	932	7.30%	169,592	6.07%	120
\$400,000 to \$499,999	195	1.53%	54,268	1.94%	79
\$500,000 to \$749,999	118	0.92%	53,659	1.92%	48
\$750,000 to \$999,999	107	0.84%	31,570	1.13%	74
\$1,000,000 or more	0	0.00%	128	0.00%	0
Totals:	12,766	100.00%	2,792,331	100.00%	
Housing by Year Built					
1939 or Earlier	3,295	20.13%	690,815	15.57%	129
1940 to 1949	572	3.49%	366,274	8.25%	42
1950 to 1959	1,127	6.89%	704,811	15.88%	43
1960 to 1969	2,095	12.80%	534,983	12.05%	106
1970 to 1979	2,810	17.17%	696,552	15.70%	109
1980 to 1989	1,650	10.08%	444,192	10.01%	101
1990 to 1999	2,476	15.13%	575,607	12.97%	117
2000 to 2004	1,788	10.92%	323,605	7.29%	150
2005 or Later	554	3.38%	101,138	2.28%	149
Totals:	16,367	100.00%	4,437,977	100.00%	

Mortgage Risk Indicator

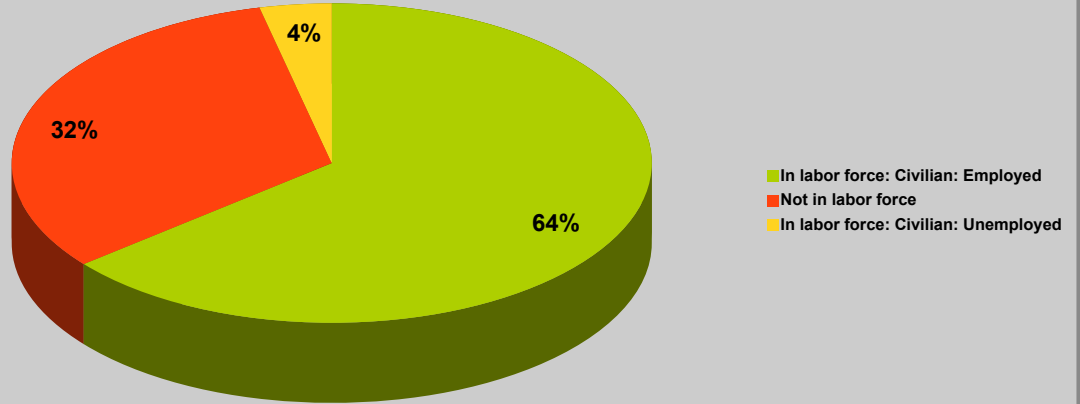


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

The Work theme expresses several different ways of looking at the work people do within the study area.

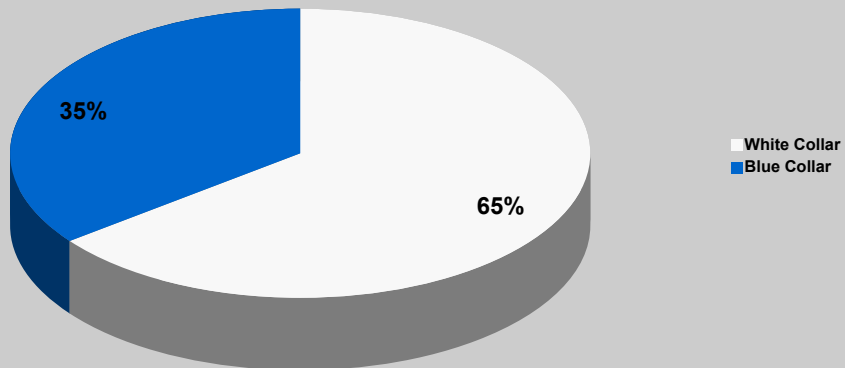
Employment Status of Population 16 and Older: 2012

Population 16+ by Current Year Employment Status

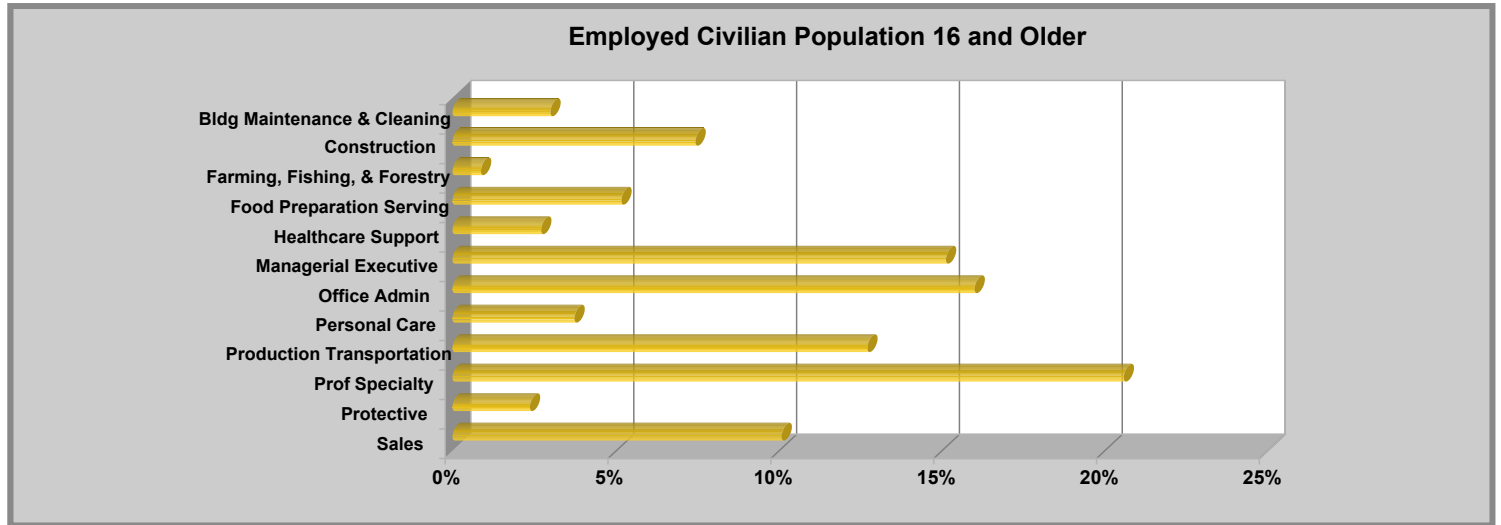


	Study Area		State of MI		Comp Index CY
Pop 16+ by Employment Status	2012		2012		
In labor force: Civilian: Employed	20,830	63.98%	4,424,582	56.22%	114
In labor force: In Armed Forces	66	0.20%	5,838	0.07%	
Not in labor force	10,482	32.20%	2,890,480	36.72%	88
In labor force: Civilian: Unemployed	1,179	3.62%	549,886	6.99%	52
Blue and White Collar Workers 2012	32,557	100.00%	7,870,786	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	7,371	35.38%	1,695,888	38.33%	92
White Collar	13,460	64.62%	2,728,694	61.67%	105
	20,831	100.00%	4,424,582	100.00%	

Percentage Blue Collar to White Collar Workers

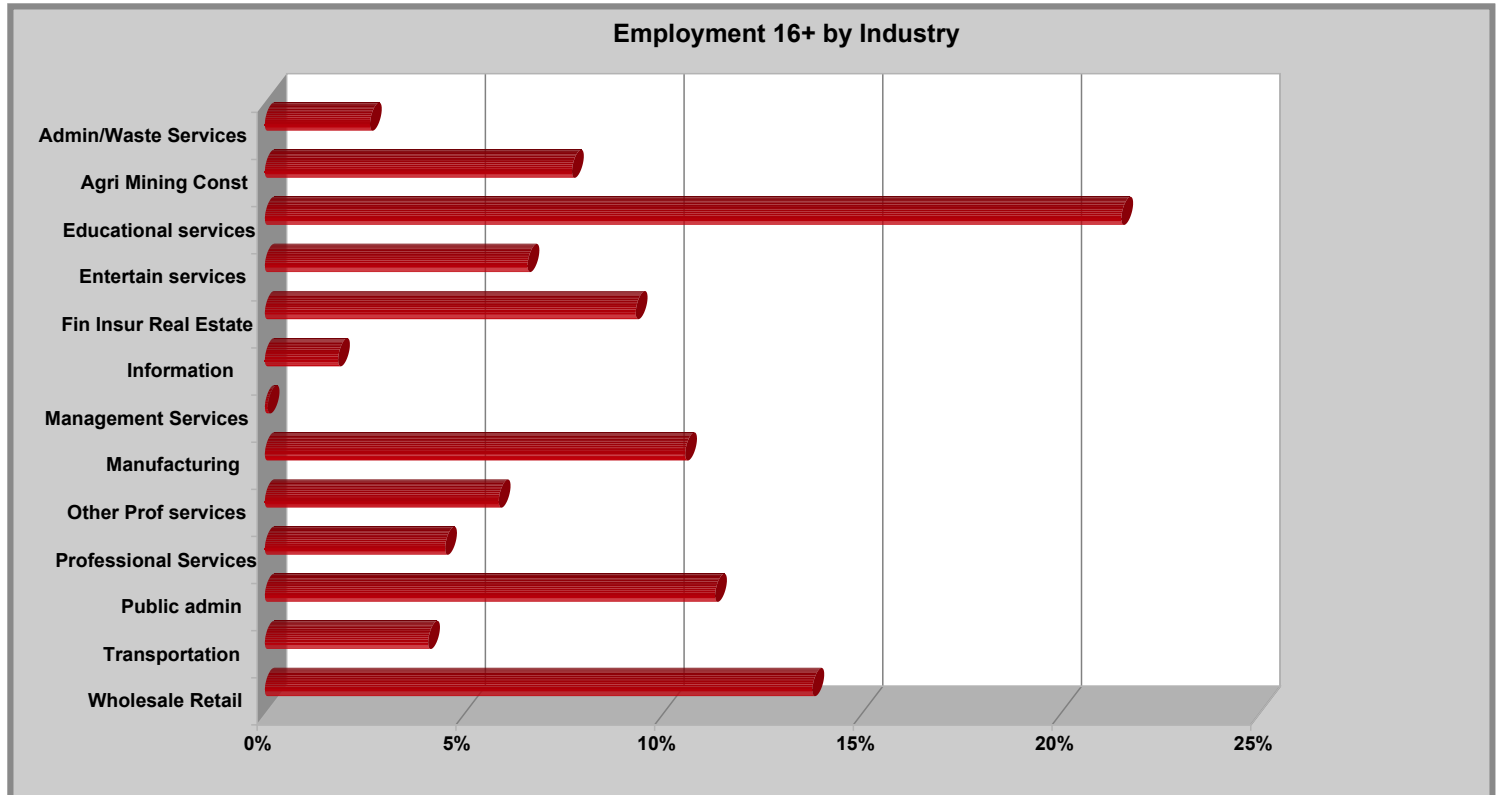


Employed Civilian Population by Occupation: 2012



Employed Civilian Pop 16+ by Occupation	Study Area 2012		State of MI 2012		Comp Index CY
Bldg Maintenance & Cleaning	626	3.01%	163,949	3.71%	81
Construction	1,554	7.46%	340,783	7.70%	97
Farming, Fishing, & Forestry	182	0.87%	25,046	0.57%	154
Food Preparation Serving	1,080	5.18%	266,393	6.02%	86
Healthcare Support	567	2.72%	117,854	2.66%	102
Managerial Executive	3,156	15.15%	580,377	13.12%	116
Office Admin	3,339	16.03%	621,784	14.05%	114
Personal Care	780	3.74%	155,168	3.51%	107
Production Transportation	2,653	12.74%	662,778	14.98%	85
Prof Specialty	4,293	20.61%	918,544	20.76%	99
Protective	495	2.38%	81,771	1.85%	129
Sales	2,105	10.11%	490,135	11.08%	91
Totals:	20,830	100.00%	4,424,582	100.00%	
Workers 16+: Home or Away					
Worked at Home	853	4.10%	145,751	3.30%	124
Worked away from Home	19,977	95.90%	4,275,358	96.70%	99
Totals:	20,830	100.00%	4,421,109	100.00%	
Workers 16+: Transport to Work					
Bicycle	23	0.12%	17,323	0.41%	28
Car, Truck, or Van: Carpooled	2,009	10.06%	388,719	9.09%	111
Car, Truck, or Van: Drove Alone	17,497	87.59%	3,684,080	86.17%	102
Motorcycle	46	0.23%	5,881	0.14%	167
Other Means	53	0.27%	23,564	0.55%	48
Walked	219	1.10%	100,266	2.35%	47
Public Trans Excluding Taxi Cab	129	0.65%	52,610	1.23%	52
Taxi Cab	0	0.00%	2,915	0.07%	0
Totals:	19,976	100.00%	4,275,358	100.00%	

Employed Pop 16+ by Industry: 2012



Employed Civilian Pop 16+ by Industry	Study Area 2012		State of MI 2012		Comp Index CY
Admin/Waste Services	551	2.65%	157,806	3.57%	74
Agri Mining Const	1,610	7.73%	287,866	6.51%	119
Educational services	4,489	21.55%	1,025,505	23.18%	93
Entertain services	1,377	6.61%	397,197	8.98%	74
Fin Insur Real Estate	1,944	9.33%	255,472	5.77%	162
Information	384	1.84%	83,791	1.89%	97
Management Services	15	0.07%	4,181	0.09%	76
Manufacturing	2,203	10.58%	783,762	17.71%	60
Other Prof services	1,226	5.89%	208,439	4.71%	125
Professional Services	945	4.54%	232,263	5.25%	86
Public admin	2,360	11.33%	166,948	3.77%	300
Transportation	856	4.11%	183,563	4.15%	99
Wholesale Retail	2,870	13.78%	637,789	14.41%	96
Totals:	20,830	100.00%	4,424,582	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	9,874	92.22%	3,708,785	94.54%	98
Workplace Establishments	833	7.78%	214,199	5.46%	142
Totals:	10,707	100.00%	3,922,984	100.00%	

Work

	Study Area		State of MI		Comp Index CY
Families: Workers					
1 worker	3,242	27.47%	815,465	32.01%	86
2 workers	5,766	48.86%	1,048,707	41.17%	119
3 or more workers	1,311	11.11%	275,974	10.83%	103
No workers	1,482	12.56%	407,041	15.98%	79
Totals:	11,801	100.00%	2,547,187	100.00%	
Workers 16+: Travel Time to Work					
	2012		2012		
Less than 5 minutes	985	4.93%	157,988	3.70%	133
5 to 9 minutes	2,164	10.83%	477,458	11.17%	97
10 to 14 minutes	2,124	10.63%	643,021	15.04%	71
15 to 19 minutes	3,421	17.13%	715,685	16.74%	102
20 to 24 minutes	3,711	18.58%	650,440	15.21%	122
25 to 29 minutes	1,702	8.52%	291,104	6.81%	125
30 to 34 minutes	2,920	14.62%	526,585	12.32%	119
35 to 39 minutes	710	3.55%	125,637	2.94%	121
40 to 44 minutes	473	2.37%	146,512	3.43%	69
45 to 59 minutes	775	3.88%	294,944	6.90%	56
60 to 89 minutes	717	3.59%	169,392	3.96%	91
90 or more minutes	274	1.37%	76,592	1.79%	77
Totals:	19,976	100.00%	4,275,358	100.00%	100

Religiosity

	Study Area	State of MI	Comp Index CY
Religious Practices			
Conservative Evangelical Christian	40.00%	37.00%	108
Consider Myself A Spiritual Person	47.60%	47.00%	101
Important to Attend Religious Services	19.50%	18.00%	108
My Faith Is Really Important To Me	15.00%	20.00%	75
Enjoy Watching Religious TV Programs	16.70%	16.00%	104

Supporting Information

Interpreting the Report

The FullInsite report is formatted to help you interpret data at a glance.

Change over time: Several trend tables have a column indicating a change over time. Generally these tables begin with the last census, include the current year estimate, a five year projection and if available, a 10 year forecast. The data in each cell represents a percentage change up or down.

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

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

Variable Definitions

Full variable definitions can be found in the MI Demographic Reference Guide. Download it free from the Help/Documents menu located on the map screen of your study area on the MissionInsite website.

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. 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.

Support

If you need support with this report, please email MissionInsite at misupport@missioninsite.com.