1. Demographics

Demographic indicators explain the characteristics of human populations and population segments, and are especially helpful when used to identify consumer markets. Knowledge concerning the differentiation within a population allows for identification of the various needs of different demographic groups. Such differentiation is useful in analyzing specific groups in terms of education, housing, and employment opportunities. This information can also be beneficial to businesses and governments when defining the demand or need for specific products and services in the area.

Between 1995 and 2005, population increased 20.5 percent in El Dorado County. The quality of life in the Sierra Nevada Foothills is luring people away from Sacramento. In fact, El Dorado County, with home prices slightly lower than the neighboring Sacramento County, has seen its population nearly triple from 6,395 in 1990 to 18,083 in 2000. That is an increase of 183 percent in ten years. This population surge is driven by the desire for a higher quality of life and the convenience of close proximity to Sacramento.

In this section:

Total population

Overview

Total population is an estimate of the number of people living in a certain area, including incarcerated persons, residents working in other counties, and county residents in city annexations.

Total population is used to calculate the growth rate of a specific area. Population growth rate is a measure of the key factor of an area's carrying capacity: the number of people and how that number is changing. Increases in population will impact the character, environment, and economy of local communities within a county. Public officials and business owners use these figures to determine where and how much people need their services. The growth rate is also used to calculate projections for population figures.

The three-year moving average is used in order to smooth out trends for areas of highly volatile data (data subject to frequent change). The three-year moving average makes erratic changes in trends less difficult to identify, and it is calculated by taking the average of the year in question, the previous year, and the following year.

* Data for 1991 is not comparable to the previous year due to a change in methodology.

El Dorado County

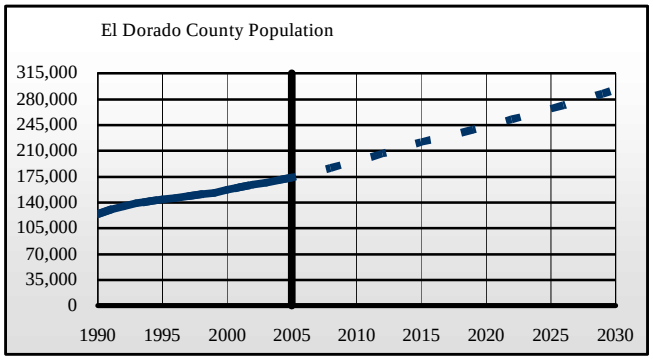
El Dorado County is currently home to nearly 173,000 people, with a projected population of almost 222,000 by 2015. This projection is supported by the fact that population increase has been steady for the last ten years, with an average annual increase of 2,951 people (2 percent). Between 1995 and 2005, the total population increased 20.5 percent in the county. This steady increase is due to a greater number of births than deaths in the area and a steady growth in employment opportunities (see section 1.2, "Components of Population Change" and section 4.2, "Total Employment").

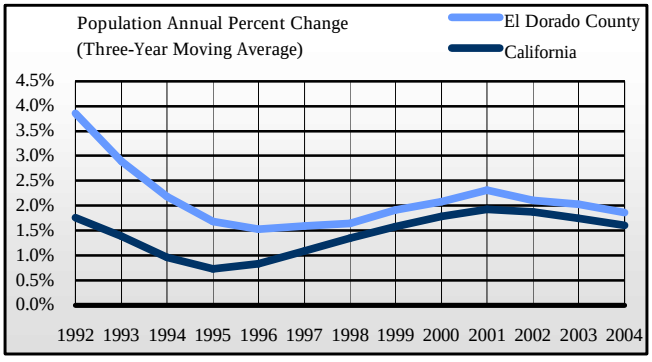
See the graph below for more details on El Dorado County's growing population from 1990 to 2030 (projected).

County Population

Year	Population	Annual percent change	California	Annual Percent Change
1990	123,900	n/a	29,558,000	n/a
1991*	130,200	5.1%	30,143,000	2.0%
1992	134,900	3.6%	30,723,000	1.9%
1993	138,800	2.9%	31,150,000	1.4%
1994	141,800	2.2%	31,418,000	0.9%
1995	143,900	1.5%	31,617,000	0.6%
1996	145,900	1.4%	31,837,000	0.7%
1997	148,400	1.7%	32,207,000	1.2%
1998	150,900	1.7%	32,657,000	1.4%
1999	153,200	1.5%	33,140,000	1.5%
2000	157,100	2.5%	33,753,000	1.8%
2001	160,495	2.9%	34,441,561	2.0%
2002	164,079	1.2%	35,088,671	1.9%
2003	167,252	1.9%	35,691,442	1.7%
2004	170,456	1.9%	36,271,091	1.6%
2005	173,407	1.7%	36,810,358	1.5%
2015(p)	*221,800*	*n/a*	*40,542,080*	*n/a*
2030(p)	*292,510*	*n/a*	*47,658,922*	*n/a*

Source: California Department of Finance, Demographic Research Unit; Projects Woods & Poole Economics





Population by City

Overview

Population by city often gives a more accurate representation of the demographics of a particular area by showing population clusters within the area. Advertising companies and business owners use city population numbers to decide in which cities their particular businesses could thrive. Population growth by city also helps identify rapidly developing new markets.

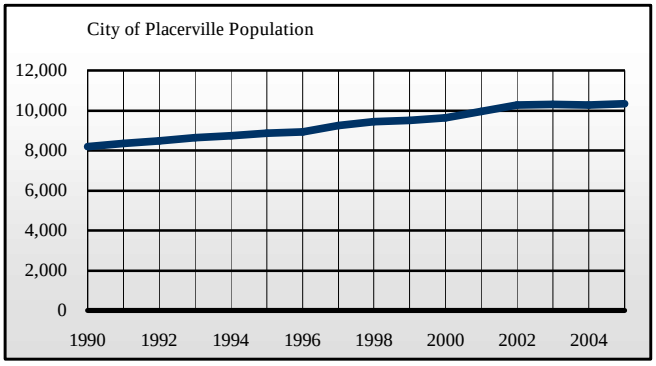
El Dorado County

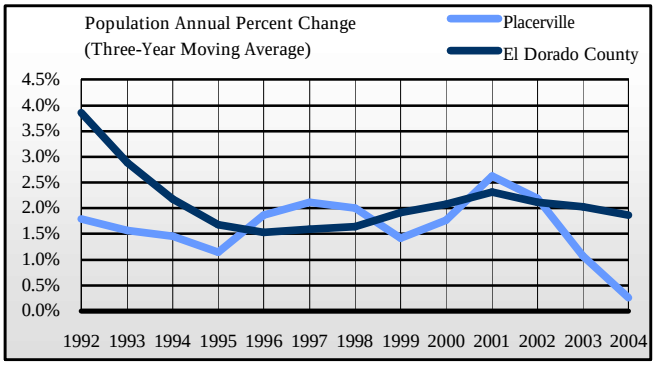
Of the two incorporated cities in El Dorado County, the city of South Lake Tahoe was the most populous, with 24,059 people in 2005. However, the city of Placerville was the fastest growing incorporated city in the county, with an annual average population increase of 1.5 percent between 1995 and 2005. South Lake Tahoe follows, with an annual average increase of 0.5 percent during the same time. This is probably due to an increase in available housing in from 2001 to 2004 (see section 7.1, "Total Housing Units"). The following figures present population data by city from 1990 to 2005.

City of Placerville Population

Year	Population	Annual percent change
1990	8,200	n/a
1991*	8,350	1.8%
1992	8,500	1.8%
1993	8,650	1.8%
1994	8,750	1.2%
1995	8,875	1.4%
1996	8,950	0.8%
1997	9,250	3.4%
1998	9,450	2.2%
1999	9,500	0.5%
2000	9,650	1.6%
2001	9,959	3.2%
2002	10,270	3.1%
2003	10,299	0.3%
2004	10,282	-0.2%
2005	10,350	0.7%

Source: California Department of Finance, Demographic Research Unit





City of South Lake Tahoe Population

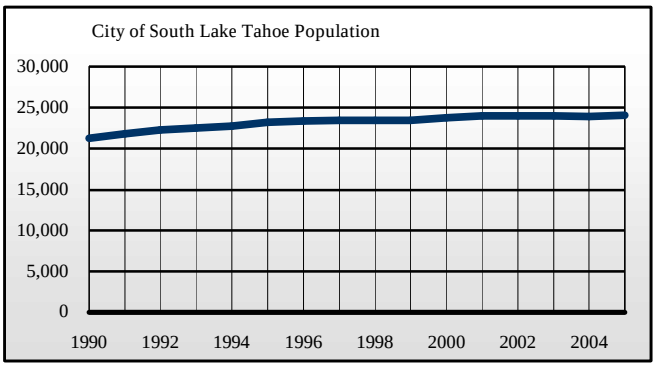
Year	Population	Annual percent change
1990	21,300	n/a
1991*	21,800	2.3%
1992	22,300	2.3%
1993	22,500	0.9%
1994	22,750	1.1%
1995	23,250	2.2%
1996	23,350	0.4%
1997	23,450	0.4%
1998	23,450	0.0%
1999	23,500	0.2%
2000	23,800	1.3%
2001	23,983	0.8%
2002	24,023	0.2%
2003	24,037	0.1%
2004	23,934	-0.4%
2005	24,059	0.5%

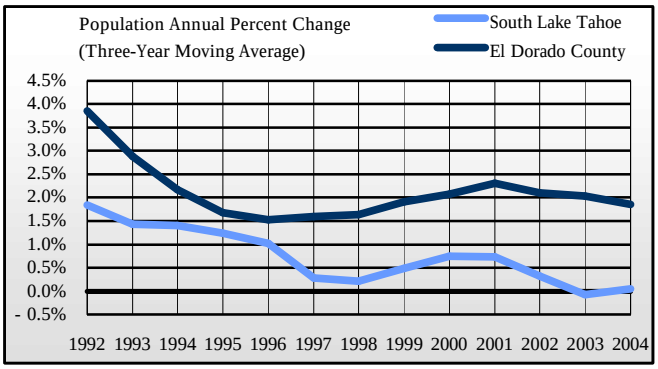
Source: California Department of Finance,

Total Population by City or Town

	1990	2000
Cameron Park	11,897	14,556
Diamond Springs	2,872	4,877
El Dorado Hills	6,395	18,083
Georgetown	n/a	1,080
Pollock Pines	4,291	4,613
Shingle Springs	1,996	2,758

Source: U.S. Department of Commerce, Bureau of the Census





Components of Population Change

Overview

Three factors make up the components of change: the number of births, the number of deaths, and the total change in population from the previous year. Statisticians use these numbers to determine the natural increase and net migration of a particular area. Natural increase is the difference between the number of births and deaths. (See section 9 for the leading causes of death in El Dorado County.) Net migration is the total change in population minus the natural increase. Components of change may also be indicative of a prospering or failing economy. For example, many people may often choose to move or have children based on their income or employment opportunities in the area.

*Data for 1991 is not comparable to the previous year due to a change in methodology.

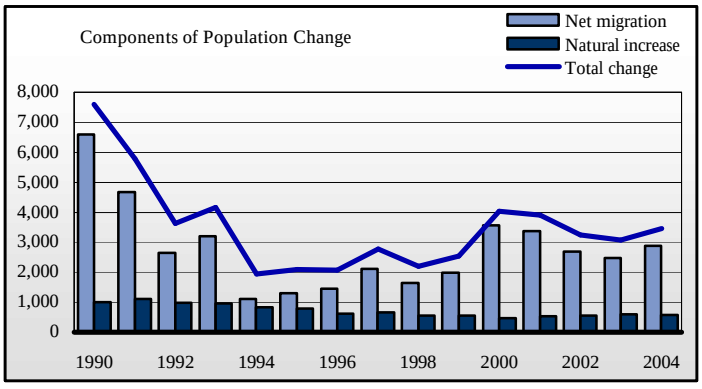
El Dorado County

In 2004, there was a net migration of 2,875 people to El Dorado County. There were 1,771 births and 1,193 deaths in the county in the same year, resulting in a natural increase of 578 people. The figures below present the components of population change in El Dorado County since 1990.

Components of Population Change

Year	Total change	Births	Deaths	Natural increase	Net migration
1990	7,600	1,894	877	1,017	6,583
1991*	5,784	1,993	874	1,119	4,665
1992	3,630	1,863	872	991	2,639
1993	4,152	1,786	830	956	3,196
1994	1,948	1,800	962	838	1,110
1995	2,091	1,776	992	784	1,307
1996	2,082	1,685	1,057	628	1,454
1997	2,766	1,657	995	662	2,104
1998	2,200	1,655	1,093	562	1,638
1999	2,549	1,686	1,130	556	1,993
2000	4,035	1,575	1,096	479	3,556
2001	3,913	1,679	1,142	537	3,376
2002	3,253	1,737	1,180	557	2,696
2003	3,083	1,781	1,183	598	2,485
2004	3,453	1,771	1,193	578	2,875

Source: California Department of Finance, Demographic Research Unit



Age Distribution

Overview

Age distribution information is most valuable to companies who target specific age groups in their advertising. The age distribution in a given area affects the area's school system, public services, and overall economy. It is also an important measure of social diversity within a community. For example, a large older teen and young adult demographic has a greater need for higher education and vocational training facilities, while a large middle-aged group exhibits workforce concerns. An area with a large mature or retired population typically has fewer employment concerns. A county with a large number of young children will be attractive to owners of toy stores, day cares, and family recreation parks. Age distribution information is also used in conjunction with components of population change in order to make projected population estimates.

El Dorado County

The largest age group in El Dorado County in 2005 was 40-49 year-old range, with about 18 percent of the total county population. Since 1990, the number of people between the ages of 50-59 increased over 7 percent, while those between 30-39 decreased almost 9 percent, causing a 5 percent decrease among children between 0-9.

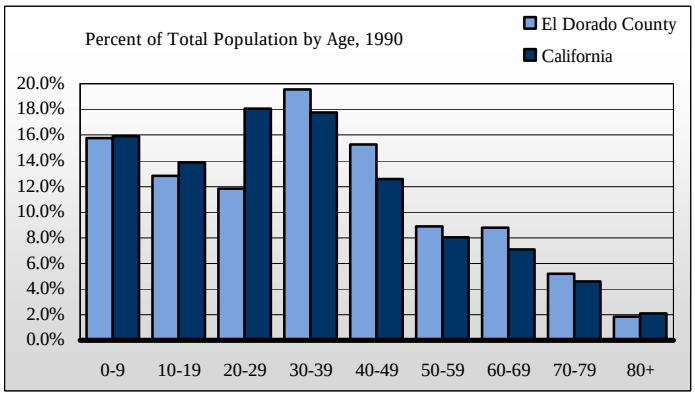
These trends may indicate that the number of jobs for those between 30-39 has declined, while those looking towards retirement are migrating into the area. Simultaneously, residents over 60 make up a higher percentage of the population in El Dorado County than the state average.

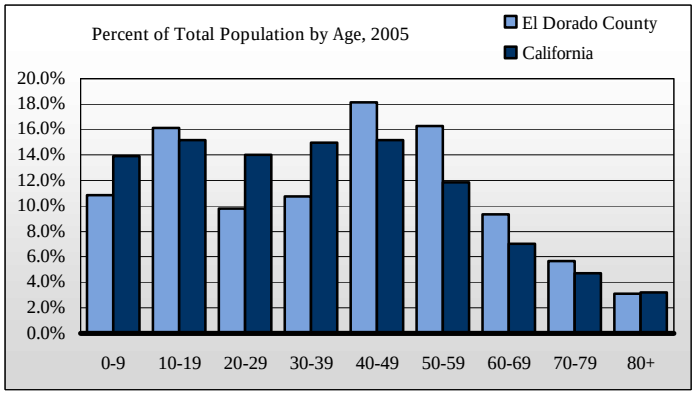
See the following chart for more details on age distribution in El Dorado County since 1990.

El Dorado County Age Distribution

Year	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80+
1990	20,056	16,318	15,053	24,869	19,442	11,339	11,213	6,620	2,359
1991	21,049	16,926	15,370	25,573	21,158	11,989	11,327	7,074	2,629
1992	21,574	17,302	15,383	25,879	22,476	12,618	11,245	7,398	2,832
1993	22,038	17,799	15,522	26,005	23,892	13,552	11,323	7,669	3,055
1994	22,059	18,272	15,246	25,669	25,012	14,207	11,265	7,830	3,220
1995	22,052	18,847	15,035	25,249	26,094	14,947	11,244	8,007	3,395
1996	21,994	19,600	14,757	24,776	27,168	15,692	11,289	8,198	3,537
1997	21,890	20,640	14,579	24,223	27,761	17,194	11,433	8,385	3,689
1998	21,605	21,783	14,249	23,378	28,495	18,378	11,802	8,469	3,831
1999	21,231	23,014	13,952	22,560	29,087	19,593	12,166	8,758	4,166
2000	20,484	24,872	13,477	21,849	30,006	21,433	12,795	9,202	4,452
2001	20,038	26,276	13,391	21,551	30,868	22,940	13,347	9,313	4,741
2002	19,560	27,131	13,892	20,781	31,395	24,298	13,953	9,463	4,990
2003	19,254	27,581	14,758	19,996	31,582	25,590	14,729	9,604	5,133
2004	19,003	27,935	15,860	19,229	31,714	26,990	15,475	9,738	5,263
2005	18,846	28,068	17,035	18,667	31,588	28,346	16,223	9,869	5,425
2015(p)	*23,752*	*22,169*	*27,978*	*32,473*	*24,351*	*35,500*	*32,884*	*14,349*	*8,344*
2030(p)	*32,373*	*31,243*	*26,425*	*35,328*	*45,438*	*32,244*	*35,569*	*33,961*	*19,929*

Source: California Department of Finance, Demographic Research Unit;Woods & Poole Economics - 2015 & 2030 Projections


Percent of Total Population by Age, 1990
El Dorado County
California
20.0%
18.0%
16.0%
14.0%
12.0%
10.0%
8.0%
6.0%
4.0%
2.0%
0.0%
0-9
10-19
20-29
30-39
40-49
50-59
60-69
70-79
80+


Percent of Total Population by Age, 2005
El Dorado County
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20.0%
18.0%
16.0%
14.0%
12.0%
10.0%
8.0%
6.0%
4.0%
2.0%
0.0%
0-9
10-19
20-29
30-39
40-49
50-59
60-69
70-79
80+

Population by Race/Ethnicity

Overview

Statistics regarding population by race and ethnicity are determined by what respondents to the U.S. Census consider as their primary ancestry. American Indian, Asian, black, and white are racial designations, while Hispanic is an ethnic designation that may be a mixture of white, black, and American Indian races. The Hispanic population was grouped separately in the census because many Hispanic people associated with their ethnicity rather than race. In this section, the five racial/ethnic groups are mutually exclusive.

Population by race statistics is used by grant writers and advertising companies to market products to a particular ethnic group. Grant writers use race/ethnicity information to determine whether investments in certain businesses are likely to be lucrative. Investing in an upstart radio station is a better investment in a predominantly Hispanic area because statistics show that Hispanics listen to the radio for entertainment more than other ethnic groups. Advertising companies use race/ethnicity data in order to make their advertisements appealing to the ethnic groups that are common in a given area. Government officials and political candidates also use race/ethnicity data in order to tailor their campaigns to distinct ethnic groups in certain locations.

El Dorado County

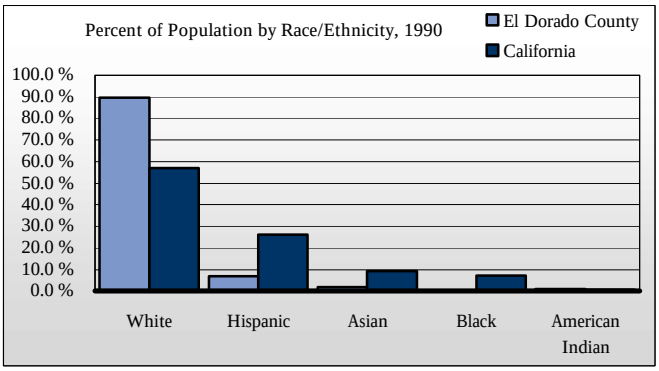
Approximately 83 percent of residents in El Dorado County classified themselves as white in 2005. Hispanics represented the next largest group, with 10.5 percent of the population, or 18,300 people, compared to 36 percent, or 13,220,223 people, in California. Asians and American Indians are the next largest groups, with 4,899 and 2,332 people respectively, and blacks are the smallest census-classified group, with 1,124 people.

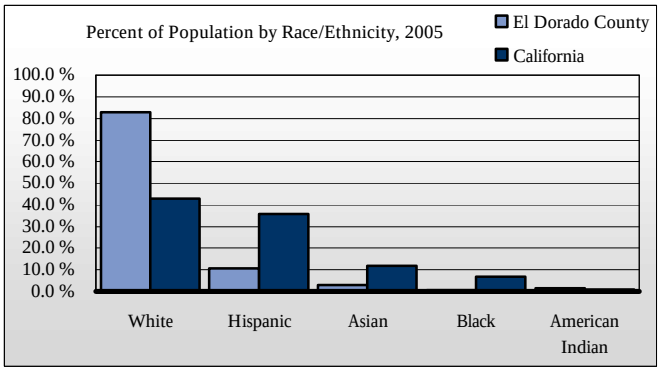
The Hispanic population is projected to increase 40 percent by 2015 in El Dorado County. Also by 2015, American Indians are projected to decrease 7 percent, while whites are expected to increase 20 percent. The following figures show El Dorado County's population by ethnicity since 1990.

El Dorado County Population by Race/Ethnicity

Year	Total	White	Hispanic	Asian	Black	American Indian
1990	127,269	114,106	8,942	2,379	602	1,240
1991	133,095	118,612	9,726	2,664	666	1,427
1992	136,707	121,126	10,369	2,900	733	1,579
1993	140,855	124,166	11,013	3,145	792	1,739
1994	142,780	125,176	11,540	3,342	843	1,879
1995	144,870	126,377	12,033	3,550	896	2,014
1996	147,011	127,595	12,552	3,754	952	2,158
1997	149,794	129,419	13,097	3,971	1,006	2,301
1998	151,990	130,721	13,607	4,166	1,062	2,434
1999	154,527	132,299	14,150	4,381	1,113	2,584
2000	158,570	134,626	15,044	3,706	833	1,459
2001	162,465	137,171	15,737	3,967	901	1,670
2002	27,982	138,995	16,341	4,178	952	1,823
2003	168,227	140,664	16,950	4,402	1,005	1,979
2004	171,207	142,429	17,626	4,650	1,064	2,154
2005	174,067	144,060	18,309	4,899	1,124	2,332
2015(p)	*221,800*	*178,986*	*30,769*	*7,915*	*1,961*	*2,169*
2030(p)	*292,510*	*216,719*	*56,753*	*13,649*	*2,792*	*2,597*

Source: California Department of Finance, Demographic Research Unit; Woods & Poole Economics, 2015 & 2030 Projections





Population by Race/Ethnicity, 1990

City	White	Black	Hispanic
Cameron Park	11,494	20	647
Diamond Springs	2,809	0	202
El Dorado Hills	6,302	31	142
Georgetown	n/a	n/a	n/a
Pollock Pines	4,130	0	152
Shingle Springs	1,856	0	119
City of Placerville	7,949	19	519
City of South Lake Tahoe	18,530	146	3,978

Source: U.S. Department of Commerce, Bureau of the Census

Population by Race/Ethnicity, 2000

City	White	Black	Hispanic	American Indian	Asian or Pacific Islander	Other	Total
Cameron Park	13,415	101	1,026	54	245	741	14,556
Diamond Springs	4,456	0	361	100	0	321	4,877
El Dorado Hills	16,352	413	885	97	673	548	18,083
Georgetown	1,047	9	27	19	0	5	1,080
Pollock Pines	4,383	0	195	63	35	132	4,613
Shingle Springs	2,529	0	147	53	46	130	2,758
City of Placerville	8,454	12	1,399	88	51	975	10,979
City of South Lake Tahoe	18,236	108	6,291	225	1,451	3,700	30,011

Source: U.S. Department of Commerce, Bureau of the Census

Population by Educational Attainment

Overview

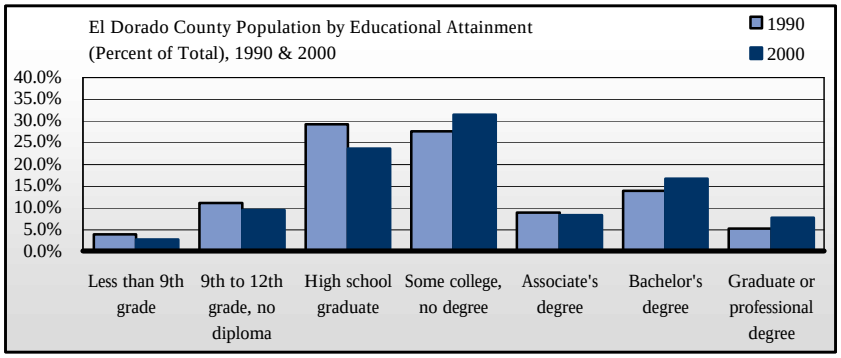
Educational attainment has a direct influence on family income; often gains in annual income for men and women result from more education. Conversely, a family's income affects their ability to pay the high costs of pursuing a two-year, four-year, or graduate degree. The gains in annual household income are high, however, and usually outweigh educational costs. With rare exceptions, studies also show that children generally achieve no more than one grade level beyond that of their parents. Over time, a county that relies less and less on manual labor jobs requires more education from its workers, and yet that county cannot wait several generations for that education to slowly be accomplished. This phenomena affects the tax revenues generated in a particualr county, as well as the Earnings by Industry indicator.

Educational attainment information is also used by businesses for market research, primarily by those wishing to target customers of a particular educational level. This information can be useful in determining the types of jobs that a particular area's economy is able to support. Additionally, an area with a large number of college graduates usually translates into higher wage-earning potential and a more diverse buyer market.

Data calculated by gender also reflects the clear relationship between educational attainment and family income. According to the Bureau of Labor Statistics 2004, women are increasingly providing more support for their families; they are contributing, on average, more than one-third of their family income. In California, as in the United States, women who lived in families with incomes of $80,000 and more in 1999, 40.5 percent had a four-year college degree or more. Conversely, among women with family incomes of less than $18,000, 9.9 percent had at least a college degree.

Similarly, the data collected on men's educational attainment in California found that 44.5 percent of men with family incomes of $80,000 or more had a college degree or higher, compared with 13.9 percent of men with family incomes of less than $18,000.

Data here represents the number of people 18 years and over who have achieved a specified level of education. The following data was collected in 2000 by the U.S. Department of Commerce, Bureau of the Census.



Population by Educational Attainment, Population 18 and Over, 2000

City	Less than 9th grade	9th to 12th grade, no diploma	High school graduate	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree	Total
Cameron Park	222	689	2248	3794	982	1,923	820	10,678
Diamond Springs	138	595	1201	1095	214	265	75	3,583
El Dorado Hills	66	406	1529	3186	1049	3,872	1991	12,099
Georgetown	14	75	263	275	40	75	49	791
Pollock Pines	45	412	1197	1096	229	338	197	3,514
Shingle Springs	33	247	445	644	176	211	177	1,933
City of Placerville	314	999	2,052	2,093	483	750	495	7,186
City of South Lake Tahoe	1,272	2,366	4,306	5,694	1,123	2,207	727	17,695
El Dorado County	3,162	10,993	27,199	36,430	9,633	19,318	8,876	115,611
California	2,687,841	3,235,504	5,192,997	5,981,132	1,657,058	3,847,654	2,047,999	24,650,185

Source: U.S. Department of Commerce, Bureau of the Census

Population by Educational Attainment, Population 18 and Over, 2000

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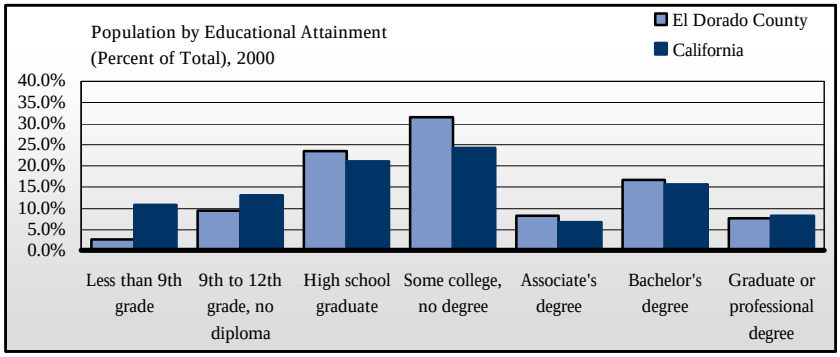
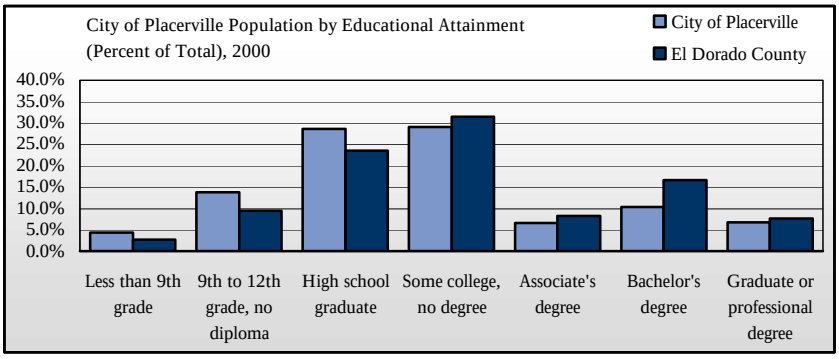
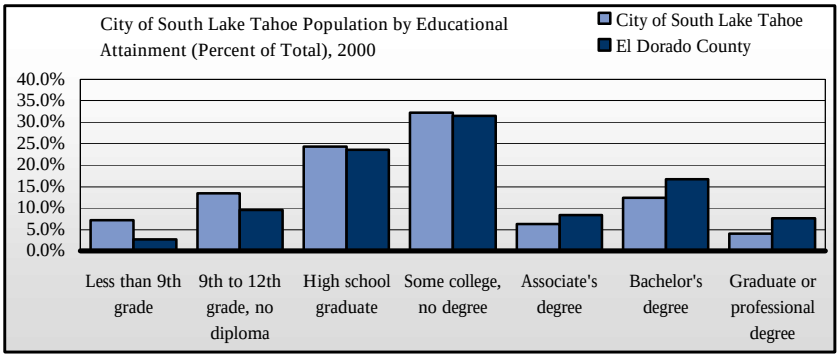
Source: U.S. Department of Commerce, Bureau of the Census







El Dorado County

In 2000, 31.5 percent of El Dorado County's residents, had some college but earned no degree, making them the largest educational group in the area. This rate is higher than the rest of the state in which 24.3 percent of all residents claim some college but have earned no degree. High school graduates and residents holding bachelor's degrees are the next most common educational groups in El Dorado County, at 23.5 and 16.7 percent, respectively.

El Dorado County is above the statewide average in residents holding high school diplomas, associate's degrees, and bachelor's degrees.

Educational attainment by gender found that women in El Dorado County were more likely to have a four-year college degree than were women in both California and the nation. Also, 22.3 percent of El Dorado County women, 22.6 percent of California's women, and 21.2 percent of the nation's women had a four-year college degree or more. At the same time, the women of El Dorado County were less likely (9.1 percent) than both women in the state (12.5 percent) and the nation (12.7 percent) to have not completed high school. While the county's largest female educational attainment group was "some college," the women of El Dorado County are consistently above or equal to statewide and national achievements.

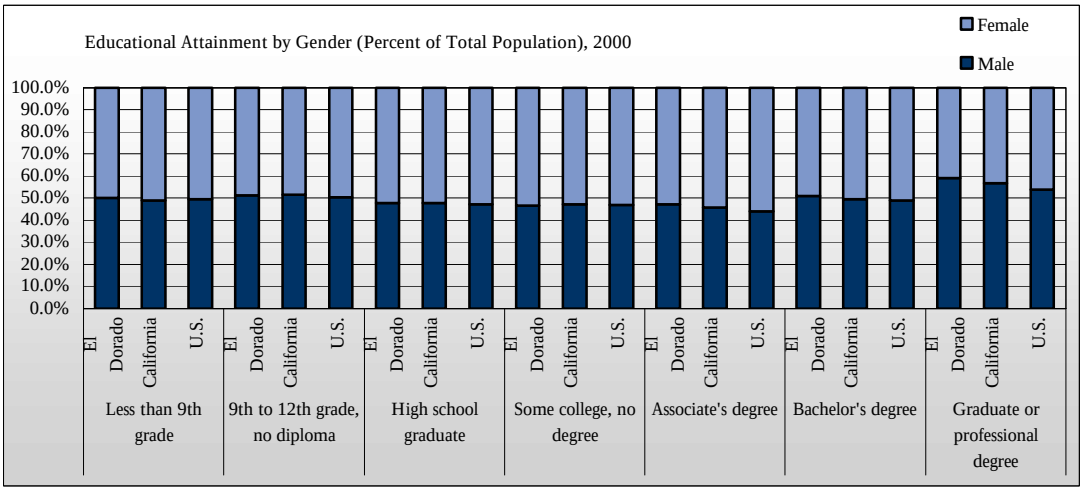
Men in El Dorado County (26.5 percent) are more likely to have a four-year degree or more than California's male population (25.3 percent) or males nationwide (23.4 percent). Male residents of El Dorado County (9.9 percent) are also less likely than both male Californians (13.8 percent) and male Americans (13.8 percent) to have not completed high school.

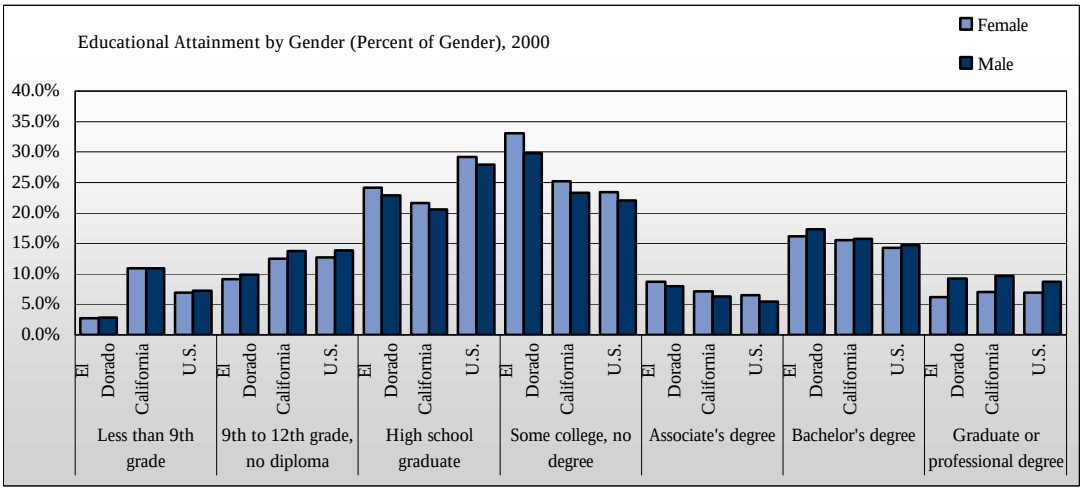
Male and female residents of El Dorado County have virtually identical percentages concerning the failure to complete high school (9.9 percent to 9.1 percent respectively in 2000), and yet the male population is more likely than their female counterparts (26.5 percent to 22.3 percent respectively in 2000) to have four-year degrees or more. These two trends are consistent with the same data collected in California or the United States, where men have higher levels of educational attainment than women, and men and women are equally likely to have not finished high school.

Educational Attainment by Gender, Population 18 and Over, 2000

	El Dorado County			California			United States		
Educational Attainment	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 9th grade	1,584	1,578	3,162	1,315,431	1,372,410	2,687,841	7,338,038	7,497,115	14,835,153
9th to 12th grade, no diploma	5,621	5,372	10,993	1,664,851	1,570,653	3,235,504	13,942,950	13,772,149	27,715,099
High school graduate	13,024	14,175	27,199	2,486,048	2,706,949	5,192,997	28,211,869	31,694,883	59,906,752
Some college, no degree	16,960	19,470	36,430	2,820,371	3,160,761	5,981,132	22,272,543	25,363,950	47,636,493
Associate's degree	4,539	5,094	9,633	758,112	898,946	1,657,058	5,539,281	7,069,245	12,608,526
Bachelor's degree	9,841	9,477	19,318	1,901,008	1,946,646	3,847,654	14,846,954	15,434,947	30,281,901
Graduate or professional degree	5,243	3,633	8,876	1,161,751	886,248	2,047,999	8,757,637	7,537,588	16,295,225
Total	56,812	58,799	115,611	12,107,572	12,542,613	24,650,185	100,909,272	108,369,877	209,279,149

Source: US Department of Commerce, Bureau of the Census





Land Area & Population Density

Overview

Population density is used to define the differences between urban and rural areas. This distinction is necessary in grant writing and when comparing different counties or areas. Population density is determined by dividing the total population of the area in question by that area's size in square miles.

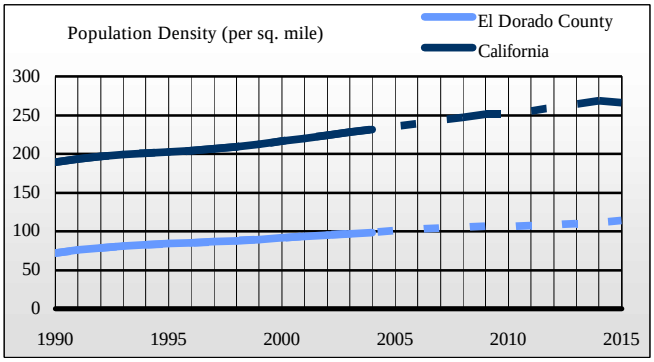
This measure, which links population to land use, is an important indicator of the rate at which the economy and society of a particular county uses and reuses its land. Economy demands land for the production of raw materials, production facilities, office space, and transportation of goods and people. Land is needed for society in the forms of housing, food production, and various cultural or recreational activities. For example, as population density rises, vehicle use also rises. As more vehicle miles occur in a confined geographical location, traffic slows down and is subject to more congestion. This not only increases commute time, but also increases air pollution emissions per square mile. As a result, an increase in population density has negative impacts on the mental health (stress) and physical well-being (increased exposure to toxins) of a community.

Land Area and Population Density

Year	Land area (sq.miles)	Total population	Population density (per sq.mile)
1990	1,710.8	123,900	72.4
1991*	1,710.8	130,200	76.1
1992	1,710.8	134,900	78.9
1993	1,710.8	138,800	81.1
1994	1,710.8	141,800	82.9
1995	1,710.8	143,900	84.1
1996	1,710.8	145,900	85.3
1997	1,710.8	148,400	86.7
1998	1,710.8	150,900	88.2
1999	1,710.8	153,200	89.5
2000	1,710.8	157,100	91.8
2001	1,710.8	160,200	93.6
2002	1,710.8	163,600	95.6
2003	1,710.8	165,900	97.0
2004	1,710.8	168,100	98.3
2005	1,710.8	173,407	101.4
2010(p)	*1,710.8*	*181,800*	*106.3*
2015(p)	*1,710.8*	*195,000*	*114.0*

Source: California Department of Water Resources

*Data for 1991 is not comparable to the previous year due to a change in methodology.



El Dorado County

El Dorado County's total land area is 1,710.8 square miles. Because population has increased while land area has remained constant, El Dorado County's population density has steadily risen over time. As of 2005, the population density in the county was 101.4 residents per square mile, putting it well below the statewide average population density of 235.6 people per square mile. It is projected that by 2015 the population density in El Dorado County will reach 114 people per square mile.