



NEW BEGINNINGS ASSESSMENT

**First Congregational Church United Church of Christ
Fresno, California**

Northern California Nevada Conference United Church of Christ

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DRAFT

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God is still speaking,
**UNITED CHURCH
OF CHRIST**



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INTRODUCTION



It has been said that while God's ultimate purpose is unchanging, God's strategy can vary infinitely. Down through the ages, God's purpose—saving, healing, redemptive love for all creation—has remained constant, but God's ultimate purpose enters the world through the faithful witness of God's people, and how best to bear witness to God's love in

word and work is a strategic question that has often left God's people feeling perplexed, confused, and overwhelmed. The sea is so big—our boat is so small.

Certainly that describes how many of us feel in this still-young 21st century! Yet, in such a time and through their very place, God calls a people together and gives them a task for which they are uniquely equipped. Taking their place in this great calling are the people of the First Congregational Church United Church of Christ of Fresno, California.

With roots that reach to the city's earliest beginnings, First Church has now served the wider Fresno community for 133 years and today is recognized for its progressive faith and support of the arts as well as its striking facilities (affectionally nicknamed "Big Red"). Their minister having announced his retirement, effective in January, the church faces a dual challenge: in the near-term, securing new pastoral leadership, and for the longer term, envisioning and implementing an effective witness within a complex and fluid cultural landscape. Adding to the complexity of the challenge are the racial and ethnic diversity of the people and their distinct, often competing, social, political, and economic agendas.



Speaking to such a world has forced people of faith to rethink the fundamentals of what it means to be the church and how best to do ministry, and to that end, the members of

First Congregational United Church of Christ have set aside the time to engage in that very conversation and consider the contours of their calling and its strategies that together will define their future.

Trend lines and graphs, finances and statistics, buttressed with explanation and commentary, will guide that conversation, posing a number of questions, identifying numerous challenges, suggesting a variety of responses. Among them, four in particular stand out:

- The aging of the congregation and the inevitable transfer of responsibilities to younger, and in many cases newer, members of the church make leadership development and assessing financial vulnerabilities priority concerns.
- Related to financial concerns, the facilities increasingly require more extensive and costly attention and the need for remodeling will only grow more evident.
- While not currently a neighborhood church in the strict sense of the term, the congregation will nevertheless need to consider and define its “neighborhood,” noting the ethnicity of its people and their age distribution across six distinct generations.
- Along with faith development generally, as the New Beginnings process unfolds and interest in new ministries develops, the church might anticipate the need for increased program opportunities and their financial support.

WHY NEW BEGINNINGS?

Christian congregations have a calling from God: We are to develop faithful and effective ministry that shares the Gospel experience—namely God’s unconditional love and justice—with a hurting world.

While the message of God’s love remains constant, ministry today doesn’t look like First-century ministry. In fact, today’s ministry doesn’t look like ministry even a decade ago! **Often, once-thriving congregations find themselves in declining health. They need help to discern God’s unique call again; help to regain their vitality—or to help to direct their remaining assets into the ministry channels they determine to be most appropriate to their mission.**

To renew their passion, struggling congregations also may need a little help looking objectively at their situation. A small book called *The Elephant in the Room: Silence and Denial in Everyday Life* by Eviatar Zerubavel (Oxford University Press, 2006) describes how organizations conspire to hide from the truth. They are afraid to (or don’t want to) see realities that represent unwelcome change. They need someone who cares what happens to them, but who is far enough removed to offer a credible reality check on the landscape around them. Out of that need, New Beginnings was born.

Hope Partnership for Missional Transformation -- a ministry of the Christian Church (Disciples of Christ) -- and Local Church Ministries in the United Church of Christ have a

passion for seeing new life in congregations. With the power and presence of the Holy Spirit, we hope this assessment helps your congregation in three ways. The first intent of this assessment is to help your congregation come to clarity about a hard decision you need to make in terms of the use of your assets/resources for mission. The second intent is to give the congregational leaders tools for defining a future story in mission that is true both to historic commitments and relevant for 21st century need. The third intent is to help the congregation begin to make the shift from an *attractional* model of ministry (where people “come to church” as a place to get their needs met) to a *missional* model of ministry where disciples are empowered to “go from the church” to live as Christian witnesses in the world. New Beginnings is a discernment tool designed to empower your congregation with an assessment and reflection process to help your congregation be intentional about discerning God’s call for future mission.

WHERE DID THIS REPORT COME FROM?

Your congregation’s leaders and your conference minister worked closely with Richard Kurrasch, an assessor from Hope Partnership, who wrote this assessment. The onsite New Beginnings Assessment was held on April 15, 2016, at the church. It included a complete tour of the facilities and property, as well as an hour-long meeting with financial officers of the church to discuss finances. The assessment visit also included a “windshield tour” of the community to confirm the demographic data.

That evening, the Rev. Daniel Ross-Jones conducted an Appreciative Inquiry session with about 37 participants. These folks discussed their engagement with the church, their perceptions about congregational life today and their opinion about the congregation’s position on the Congregational Life-Cycle scale. The onsite visit amounted to about six hours of “face time” with the congregation.

Additionally, data in this report came from congregational records and from the past ten years of the congregation’s reports to the denominational *Yearbook and Directory*. Information collected includes demographic data about the participants in the church, their approximate tenure in the congregation, income and expense reports for the past three years and a current balance sheet. This information about your congregation is collected, sorted, and measured to give all of us a better idea of the factors that impact your congregation’s ministry in this time and place.

WHERE DO WE GO FROM HERE?

To be sure, this is NOT a “fix-it” manual. Hope Partnership Assessors and Conference Ministers do NOT claim to tell congregations what they “should” do about the future. **While Conference Staff, Hope Partnership and Local Church Ministries are available to walk alongside the congregation through this process, the congregation ultimately makes the decision about its future without interference.** And you do it in conversation with other congregations who face similar circumstances. YOU are the experts. Learning together some of the rewarding, but sometimes tough, lessons of change, your congregation, and your partner congregations find the answers to your own problems

within yourselves. New Beginnings just holds up a light to make that God-given message a little easier to read.

The Cluster Event, scheduled for June 4, 2016, with other congregations in the conference, will help congregational leaders discuss the report and strategize further conversations within the congregation. At this event, participants (7-12 representatives from the church) will learn more about their own congregation and participate with nearby congregations that share mission in the conference. Some of those who participate in the Cluster Event then agree to lead House Meetings (small group conversations) with fellow local church members in the next phase of the New Beginnings process.

House Meetings (held in homes or at the church) should engage at least 50% of the worshipping congregation to discuss the report. The schedule for House Meetings is determined by your church. Participants will engage the conversation to discuss what they believe is God's mission for the church. Through conversations about these following questions, you will begin to name and claim what you feel God is calling you to do and be in your community:

1. About what are the people in our congregation deeply passionate?
2. At what do we need to be the best, given our *particular* context for mission?
3. What resources do we have that will ensure that the ministry is sustainable?

But, your first step is to take a look at the congregation's current context and condition. You will find in this report an analysis of your congregation now, and a number of options that seem most appropriate for the congregation moving forward.

This process is ultimately designed to help the congregation have a healthy—and holy—conversation that engages all interested members in creating a New Beginning together. Hope Partnership and your regional leaders stand ready to support your New Beginning.

In addition to Assessments, Local Church Ministries (866-822-8224 ext. 3837) through the Center for Progressive Renewal, offers training, coaching and peer support for congregational leaders. For more information about any of these services, please call or visit www.progressiverenewal.org.

The First Congregational Church United Church of Christ was founded in 1883, predating the incorporation of the City of Fresno by two years. Since that time, the church has occupied three buildings, its current building since 1949. A separate addition was added later (now rented to a Head Start program) and extensive renovations took place in the 1990s.

The church has always had a prominent civic role in the community. Its pastors and members have been active in community organizations and the church continues to make its facilities available to a long and impressive list of community groups, programs, and events.

Many Protestant churches, FCCF among them, thrived in the 1960s with multiple services on Sunday and teeming Sunday schools. The next decade, though, saw the departure of many members over the decision to support the Farmworkers Movement. In the 1990s, a second departure followed the decision to become Open and Affirming.

In addition to its Progressive identity, the church is recognized in the community for its organ, perhaps the finest in Central California (as a fixed asset, the church places its value at \$1 million), and its music program generally. The concerts and other musical offerings and community access to the facilities continue to serve as key components of the church's mission.

Today, the church averages 135 in worship. While any congregation has no end of stories, achievements and legends to share, we pay particular interest to the last decade or so of the congregation's history.

BY THE NUMBERS

Your congregational history includes lives, words, songs and achievements that defy measurement. But this report, you may already have noticed, dwells on data – numbers, numbers, and numbers! Why do we seem so interested in numbers? In part, we pay attention to numbers because they help us track changes over time; they show growth or decline in giving or attendance, along with other information that signals the trends of the last decade that seem to impact your congregation. Numbers are *not the only* measure of vitality. Yet numbers provide insight into the direction the congregation is heading.

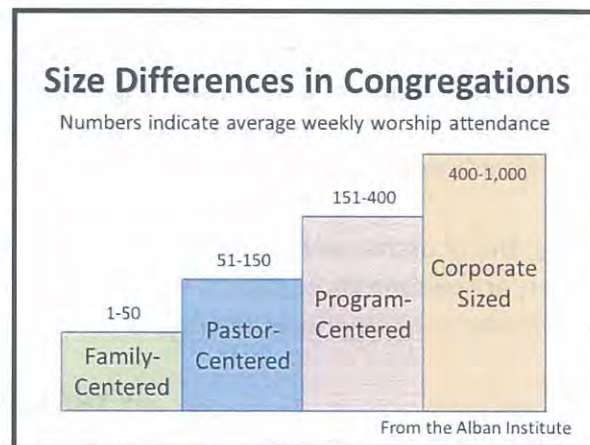
We also track numbers because the size of a congregation determines the best approach to ministry in that context. Church consulting colleagues at the Alban Institute point out that size makes all the difference in the world in how a congregation operates. And if your congregation, for example, was once a large church that has since become a small church, this information may be critical to understanding the way forward. **Most likely, your solutions today will not be accomplished the way they were in days of your former glory. Understanding this is half the battle in regaining your footing as you strive to be faithful to the congregation's call.**

SMALL CHURCHES FOCUS ON RELATIONSHIPS

Small “family-sized” churches (50 or less people in average weekly worship) tend to resemble extended families and thus emphasize fellowship, relationships, intimacy, belonging and member involvement. People matter more than performance, so high value is placed on volunteering, rather than on professional skills one may possess for the work that needs to be conducted. Churches with fewer members actually rely more heavily on lay volunteers. These small churches tend to be lay-led organizations, and thus they may be reluctant to hand over too much authority to the minister. The perception of the minister’s job is to love the members – and that relationship trumps even mediocre preaching. In the estimation of small congregations, ministers need interpersonal skills more than academic credentials or leadership qualities. The small-church minister is but one leader among many—and, in many cases, may not be the most influential.

BIGGER ISN’T BETTER—JUST DIFFERENT

Congregations in the “pastor-centered” congregations, with 51-to-150 people in weekly worship range, tend to hand over more responsibility for care of the congregation to the pastor. In these congregations, the pastor’s presence at meetings and activities is very important. The pastor brings most proposals to the church board for decision. Most decisions involve the pastor in one way or another. Lay leaders are primarily those who are empowered by or taught by the pastor.



Congregations in the 150-to-400 worshipper range are considered “program-centered” and their expectations are different from smaller congregations. Those who attend program-size churches tend to seek quality over relationships. They want well-run programs, well-organized activities and professional leaders. Many leadership roles are filled by paid staff people (musicians, children and youth coordinators, bookkeepers, facilities managers, etc.). In smaller congregations, these roles would be filled by trained volunteers. The governance structure of the large church is often very large with several clearly defined committees and/or ministry teams.

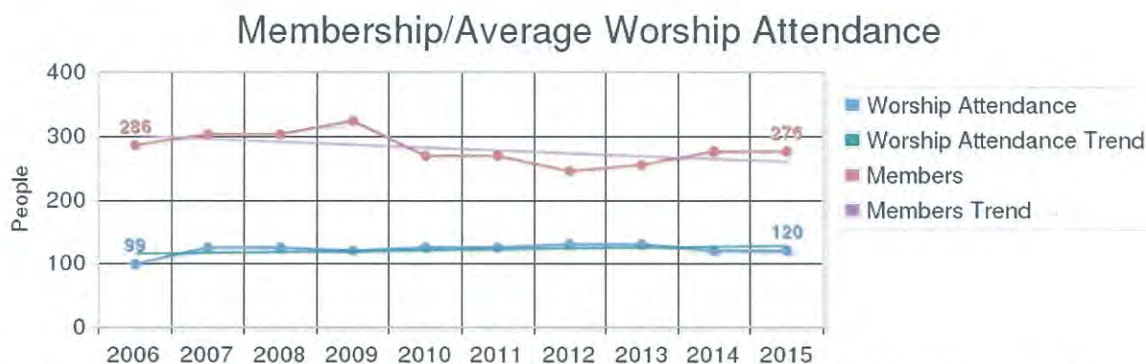
First, with an Average Worship Attendance of 135, this congregation is a PASTOR-CENTERED church. To learn more about this topic, and your church’s size, we recommend reading Alice Mann’s books, *The In-Between Church: Navigating Size Transitions in Congregations*, and *Raising the Roof: The Pastoral-to-Program Size Transition*. If you are experiencing utter frustration that what used to work DOESN’T

work any more, you may be facing a size shift. But chances are, there are other dynamics at work in your congregation as well, including: changing demographics in your neighborhood, inability for differing generations to agree on the way mission and ministry should be done, and outdated modes of decision-making and organization. To understand the specific dynamics at work in your congregation, a number of other factors should be addressed.

TEN-YEAR TRENDS

Let's look at Average Worship Attendance over the last ten years. Trends in attendance offer other clues about the health of the congregation.

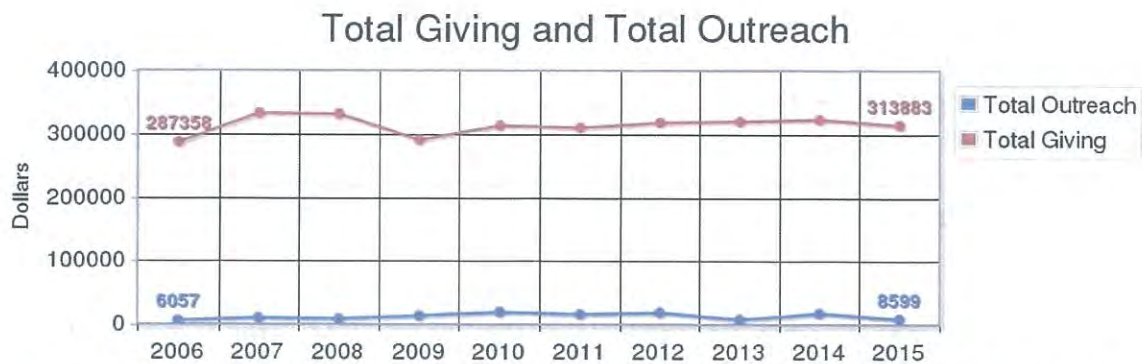
As demonstrated in the following chart, the congregation has experienced **PLATEAU** in both Average Worship Attendance (AWA) and, with some minor fluctuations, in Membership over the past 10 years. (Over the last nine years, reported AWA has ranged between 120 and 130, with a median attendance of 125.) Average Worship Attendance is the most helpful measurement of member engagement in a congregation, so we pay special attention to this figure. This data is compiled from the past 10 years of your congregation's reports to the *Yearbook and Directory*.



Your congregation's growth trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by 3.4 percent during this same period (2000 – 2015). While the numerical change in the population is fairly modest, overall consistency in AWA and Membership reflects a possible disconnect to the community that should raise a red flag for the congregation.

Congregational giving is also an indicator of member engagement. We pay attention to this number because as participants deepen their level of engagement with the church, their giving usually follows. Often times this indicator lags behind the Average Worship Attendance figures. That is, worship attendance may decline or grow at a faster rate than giving.

During the past ten years, the congregation has reported **CONSISTENCY** in General Fund income. (This is especially true for the last six years.) This is the total income received by the church. This is demonstrated on the following chart.



Income figures alone do not tell the whole numbers story. It is important to measure the congregation's giving against the Consumer Price Index (CPI) to see if giving has kept pace with inflation over the past ten years. Because of inflation, it may be possible for a congregation to increase its revenue, but actually have fewer funds available for ministry.

The following chart demonstrates that up until the last two or three years, congregational giving **HAS BEEN PARALLEL with the CPI**. So, while there has been growth in giving, it has not allowed for growth in spending by the congregation. An increasing gap between giving and the CPI may indicate declining engagement.

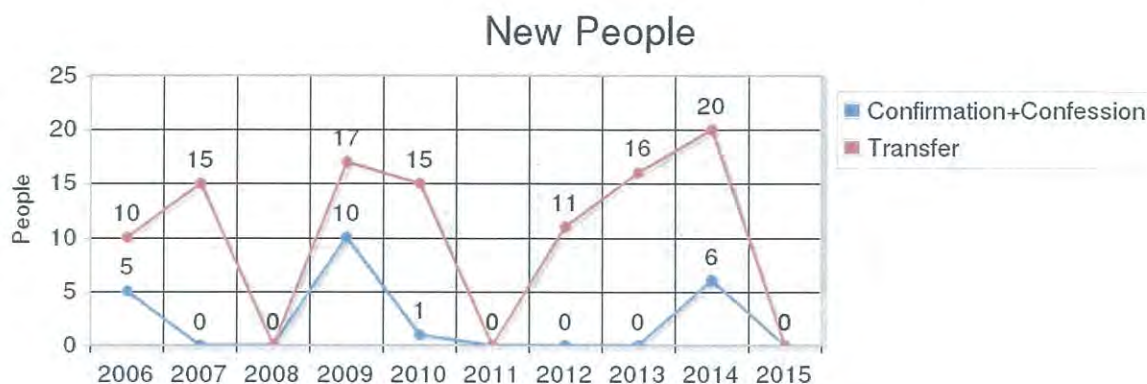


NEW PEOPLE

The final measurement of engagement in the past ten years is the number of additional people the church has welcomed. It is important to note the relationship between confessions/confirmations and transfers. Comparing these two figures demonstrates the congregation's passion for both reaching new Christians AND welcoming those who have already made their commitment to Christ. Healthy congregations show evidence in both areas.

The following chart **shows evidence of BOTH NEW CONFESSIONS AND TRANSFERS**. This single factor indicates great hope for the future of the congregation and demonstrates openness to people regardless of their history. The number of **TRANSFERS**, however, far exceeds the number of new **CONFESSIONS** (and in the last five years, only 2014 shows new people joining the church by confession of faith). This indicates that the

congregation has more concern in caring for those with some maturity in faith rather than seeking those who have not yet experienced the Gospel message themselves.

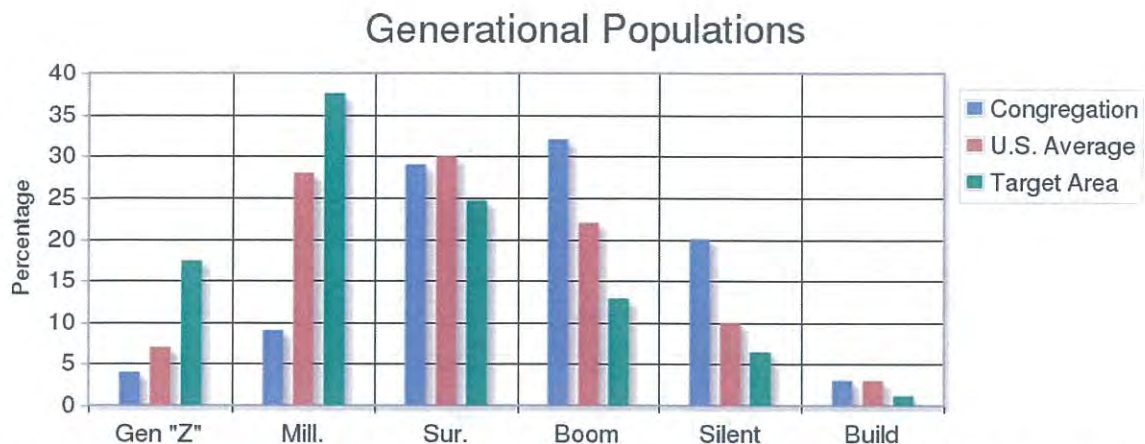


Some fluctuations notwithstanding, it is no small matter to show numerical consistency in AWA, Membership, and Giving. Its much greater fluctuations duly noted, New People Activity is evident in seven of the last ten years, certainly a good sign (although 2015 shows no New People joining the church). The trend lines do show signs of vulnerability which could be the early warnings of a declining situation in the near future, so at issue even now is what adaptations to the surrounding culture are in order so as to effectively reach out to the community again.

CURRENT PARTICIPATION

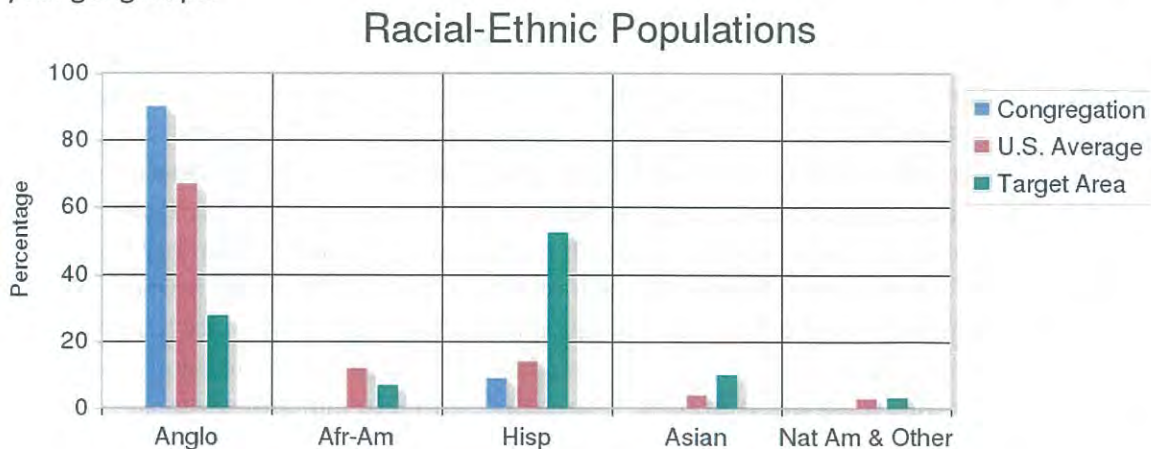
Gap analysis is a way of looking at the congregation in direct relationship with the community in which it serves. It is a way of clarifying where you are, what the needs are in that community and what opportunities for vital ministry remain as you engage that community. In this section, we compare the congregation's profile with the community profile in the previous section. We will look at where participants live in relationship to the church building. These figures help us determine the "match" you have with the community around you. Do members live where the congregation is located? If not, how does this faith community stay in touch with the needs of the neighborhood? In some cases, congregations exist in an entirely different location in the city from where their members' homes are concentrated. They have continued to decline in membership as they have attempted to "commute" into worship and serve a neighborhood from which they have grown apart.

The congregation provided profile information of each participant in its congregation, which we compared with U.S. Census data from a church demographic service partner.



The first graph compares the ages of participants in the congregation with the ages of those who live in the community. The horizontal axis shows each of the six living generations. The youngest is Generation Z, followed by Millennials, Survivors, Boomers and Silents. The eldest is Builders on the far right of the chart. The blue bars show the percentage of participants in the congregation in each category. The red bar represents the entire U.S. population and the green bar indicates the community around the church. The data related to the red and green bar comes from the U.S. Census Bureau.

The chart shows that 56 percent of the congregation is of the Boomer generation or higher, while 21 percent of the wider community is in that category. This single measurement is very important to the future of the congregation. Vital congregations will normally experience a 50-50 split between the Boomer-plus generations and the younger groups.

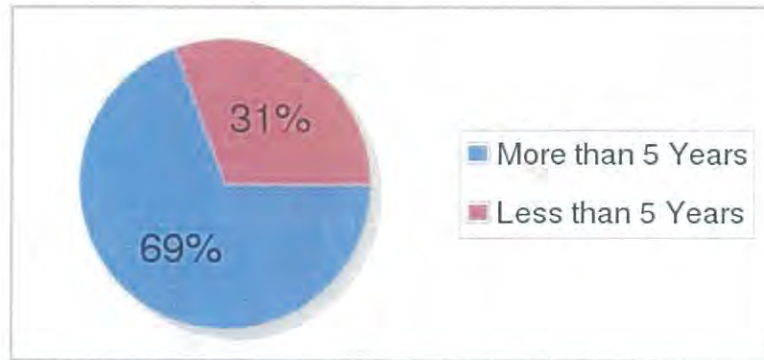


This chart demonstrates the Racial/Ethnic Gaps of the congregation related to the community in which it is a part. This data also comes from the U.S. Census. **NOTE:** It may severely undercount the Hispanic population in your area.

Congregations are still highly segregated on Sunday mornings, which means that gaps are likely to appear in this arena. However, if the congregation is in a changing area, and has declining members of their racial/ethnic group represented in the congregation, it is

an indicator of a significant gap. For example, if you are an Anglo congregation in a community that is 65% African-American, the congregation may have a significant gap that it should consider in the future (especially if density numbers are low).

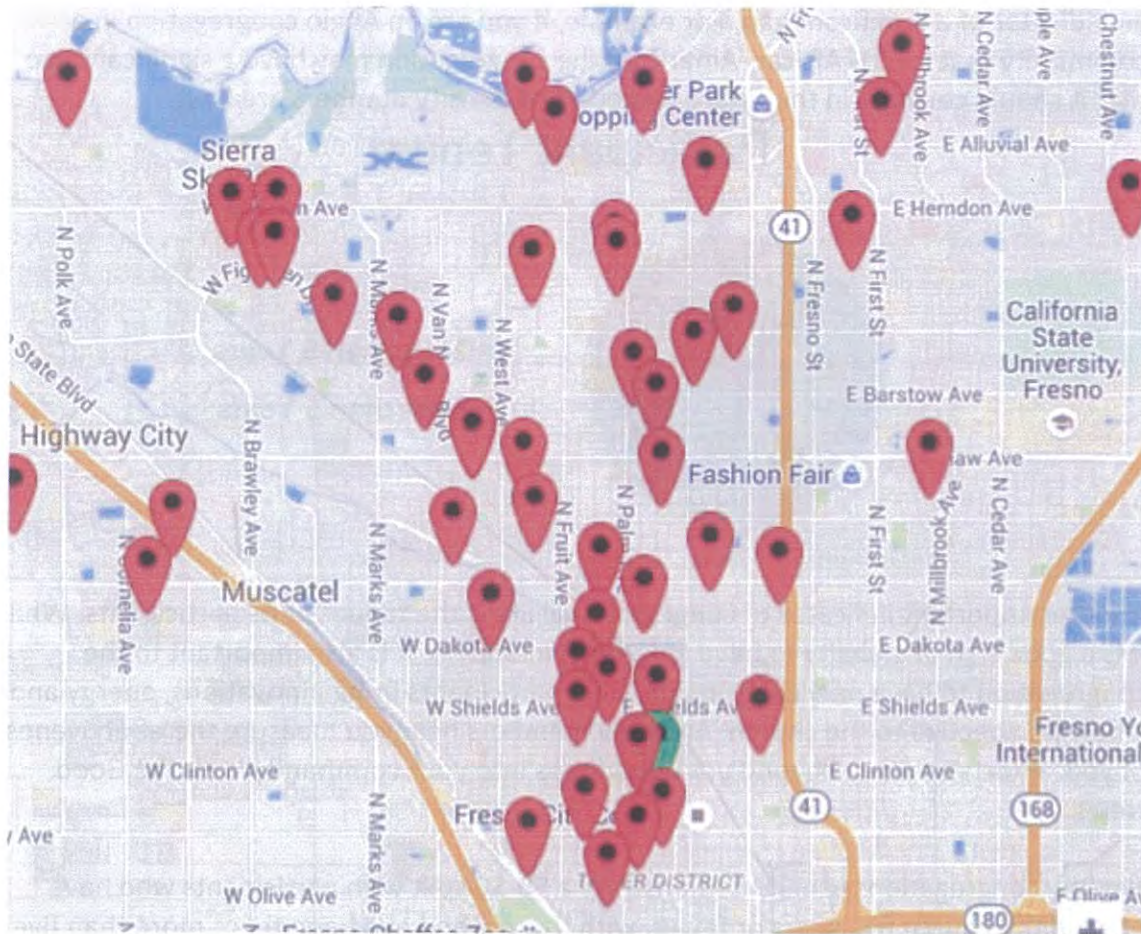
Participant Tenure



Another important indicator of congregational life is the tenure of its participants. While it is a good sign of stability to have long-term members, it is also important to the congregation to have new participants. New participants bring innovations, energy and a new perspective to the church. And new members help you measure the effectiveness of your efforts to reach beyond your doorsteps into your community with the Good News.

Healthy congregations usually demonstrate a 50-50 split with participants who have been in the church five years or fewer, with those who have been there more than five years. A congregation with too many “old timers” is not likely to be very receptive to new ideas, or creativity.

As the Generational Populations and the Racial-Ethnic Populations charts above demonstrate, there are significant age and (particularly if the Hispanic population is undercounted) ethnic gaps between the church and its “neighborhood” (the study area outlined below). Addressing their church’s cultural setting will necessarily bring a wider range of ideas to the table for consideration than might otherwise be the case were gaps in age and ethnicity less pronounced. It will, accordingly, be all the more imperative for the members to be aware of the imbalance reflected in the Participant Tenure graph and any latent tendency to resist such ideas.



Finally, we have explored the relationship of church *participants* with the location of the church building. A pin-map has located the participants' homes and has shown each in relation to the church facility (indicated by the green flag). It should be noted that *Participants* are those who have shared in the life of the church four times in the last twelve months and may or may not be "members" in the formal sense of the word. Given the large number of Participating Members identified for this New Beginnings study, and so as to keep the map manageable, the pin-map has located a sampling of the homes of about one-third of the participants.

A congregation that has a good relationship with its community will normally display at least half of its households within a seven-minute circle around the church. If *no one* in the church lives within a seven-minute drive, the congregation has a severe gap in relating to the community.

Based on this sample, it is apparent that the church is located near the southern end of a pattern that stretches north, three major arteries (CA-99, 180, and 41) serving as psychological barriers that give shape to that pattern.

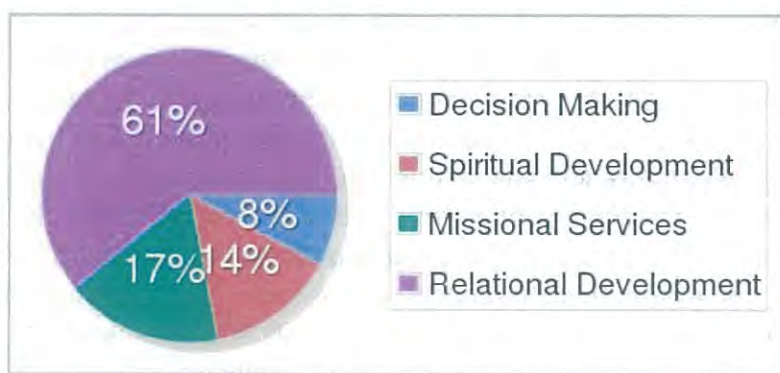
PARTICIPANT ENGAGEMENT

An additional area of inquiry is to measure how people participate in the life of their congregation. This begins to illuminate what kind of church we have – and our priorities as a congregation. Through interviews and a review of the annual church calendar, we can measure the kinds of engagement people have with the church in four categories:

- **Spiritual Development:** These are activities whose purpose is direct spiritual or discipleship growth. These could include prayer groups, Bible Studies, Sunday school classes, or similar gatherings hosted by the church.
- **Relational Development:** These are activities where the purpose is deepening relationships. It could include social events like meals, fellowship groups, “game nights,” etc. These groups may feature devotion or prayer time, but they are primarily social in nature.
- **Missional Service:** These are congregationally-organized expressions of service to the wider community. It could include mission trips, serving hot meals to people in need, or tutoring school children.
- **Decision Making:** These are committee meetings and administrative groups that plan.

As you can see, these are all congregationally run activities, and do not count people’s individual efforts or the activities of non-church-related groups that use the facility. This is a measurement of the kinds of activities, and the numbers of people engaged with them. This measurement is determined by multiplying the total number of hours by the number of church people involved. Participation at worship services is not included in this formula.

Participant Engagement



Ideally, we would see an equal balance of spiritual, relational and missional activities – each around 30%. If these are out-of-balance, church leaders may want to examine the church’s calendar and, for all items, ask “What is the purpose of this activity?” Some activities may have overlapping purposes, but likely will favor one direction over another.

If decision-making consumes more than 10% of a congregation's engagement, the people of the church are probably experiencing significant burnout. In this case, the church will need to downsize its expectations for committee participation and reduce the number of meetings.

The chart above demonstrates that the congregation is **OUT OF BALANCE** in its engagement patterns with these particular patterns emerging:

WEAK ON MISSIONAL ACTIVITIES: This pattern often happens when a church pays staff to do most of the ministry instead of equipping and sending its participants. Congregations weak on direct, hands on ministry are also missing an important ingredient in connecting with younger, unchurched people, who are looking for meaningful places to engage in ministry.

As noted above, the church offers the wider community a series of concerts, some of which involve outside groups, throughout the year. These are well attended and account for much of the Missional Activity reflected in the pie chart.

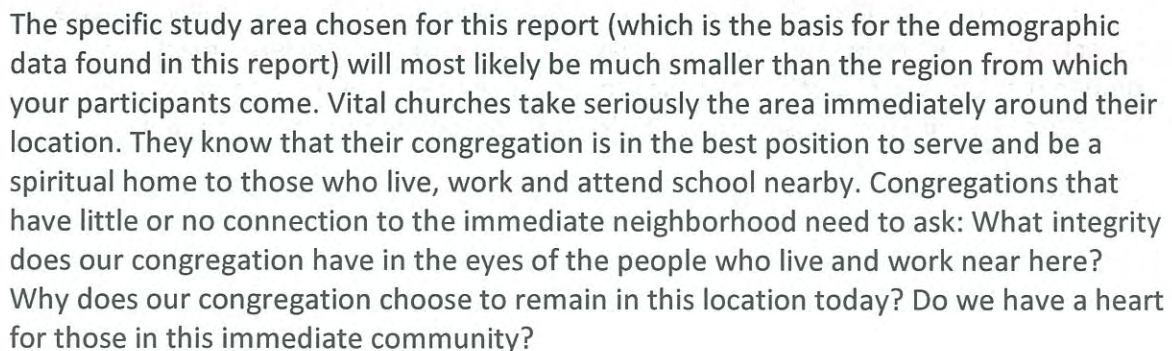
WEAK ON SPIRITUAL ACTIVITIES: This pattern emerges when a congregation has gotten so busy having fun together or doing service together that they forget to engage in the very things that make church life different from any other group in the community. A lack of spiritual activities will lead to a congregation that does not grow spiritually from year to year and so depends on routine more and more.

THE COMMUNITY

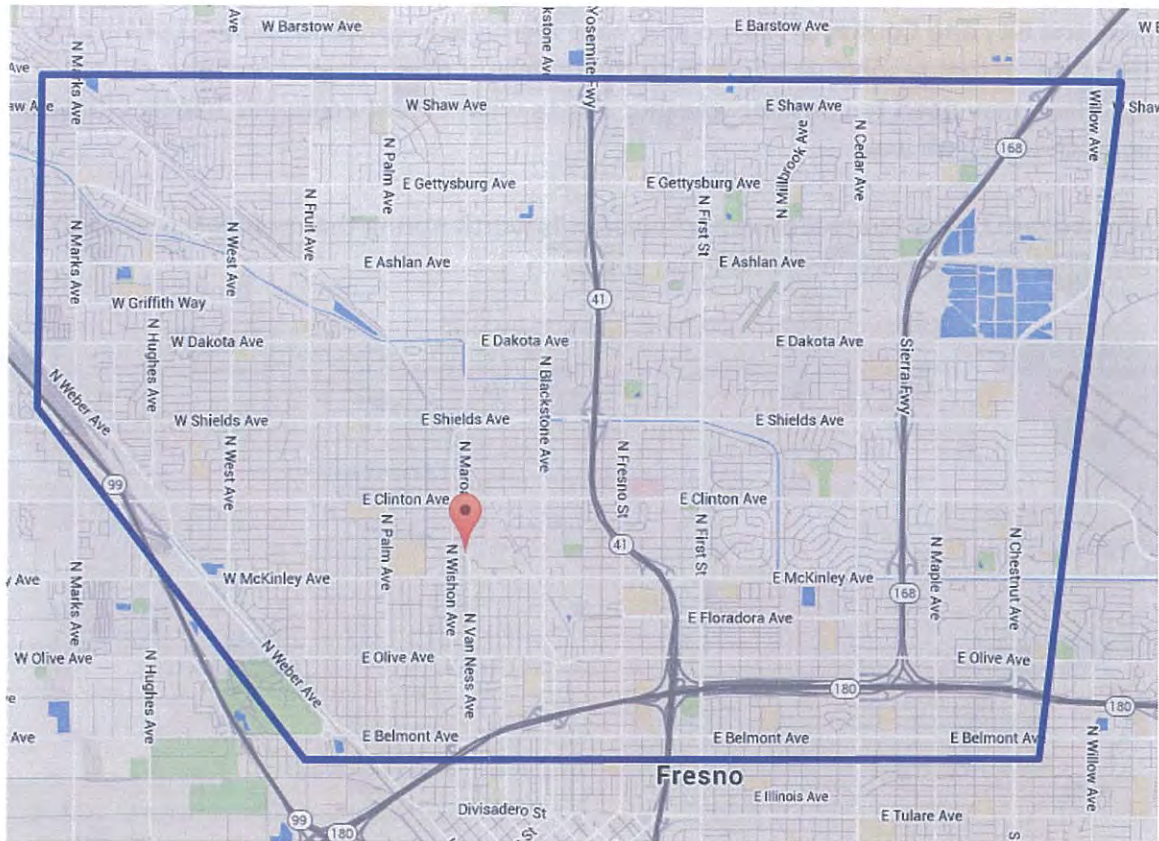
With a population of 520,000, Fresno is the fifth-largest city in California and the largest in the Central Valley. Fresno County was formed in 1856, not long after the Gold Rush, and the City of Fresno followed in 1885. The intervening years saw the development of a canal and irrigation system that made wheat production possible; the Central Pacific railroad established a station in 1872 and the first signs of the future town appeared along with other agriculture and animal husbandry businesses. The second half of the last century witnessed a soaring population. Today, the population of the metropolitan region is nearly a million and serves as the economic hub of Fresno County and the San Joaquin Valley. Along with medical services, several two- and four-year colleges and universities (Fresno Community College and California State University at Fresno premier among them) are major employers and the unincorporated area and rural cities surrounding the metropolitan region are tied to large scale agricultural production.

Fresno is known for its several and distinctive neighborhoods; public perception holds that both economic and political power and prestige, in general, have moved north with the growth and development of the city.

With regard to the study area in particular, it is worth noting that population growth is expected to exceed 8% in the next ten years.

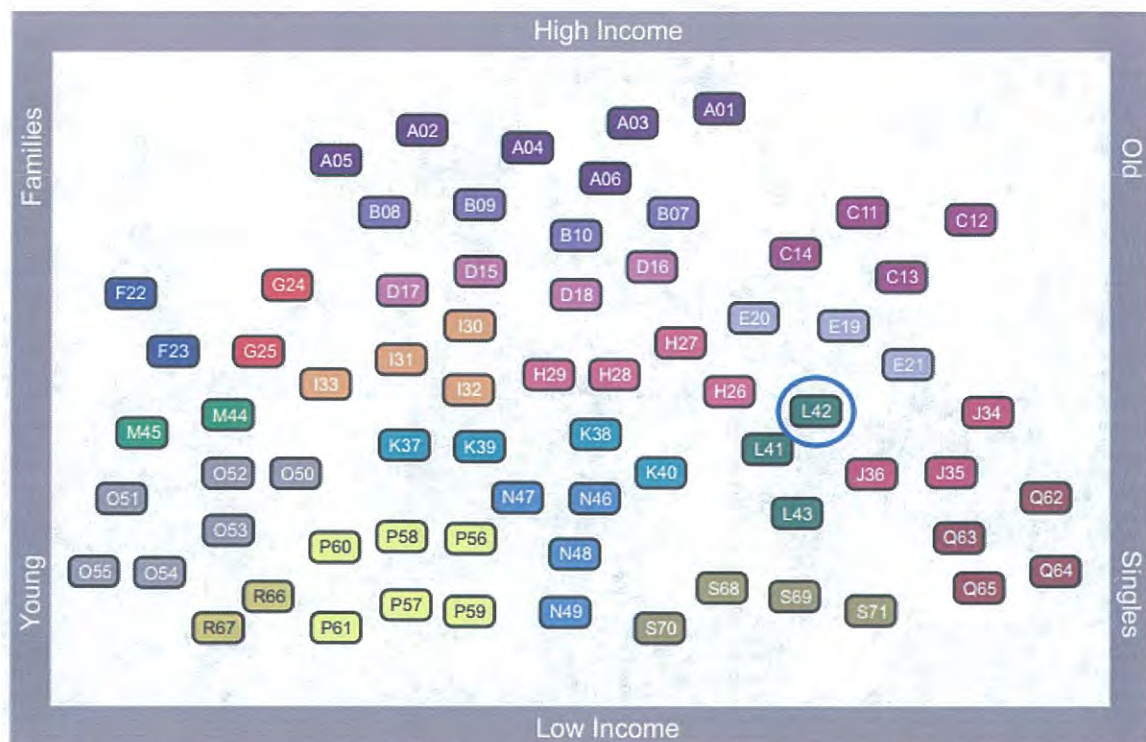


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It is also possible to identify key subcultures in the community. It is important to understand people groups or subcultures because it is widely confirmed that the Christian faith travels easiest along existing relational ties, among people who share a similar subculture. Therefore, a congregation needs to understand the particularities of the people group(s) nearest the church and adapt its ministries for that particular people group OR relocate to another part of town. Let's examine a few more key people groups in this area.

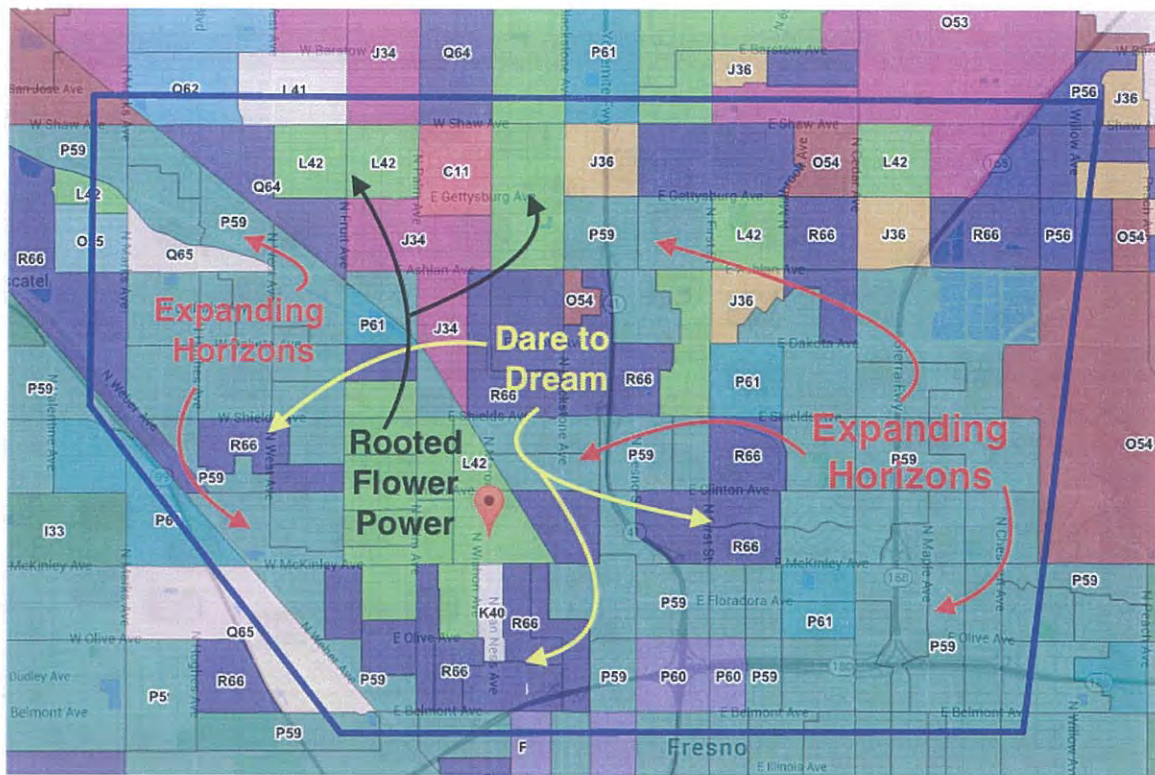
"Mosaic" profiles are lifestyle groupings of people who share similar behaviors, social characteristics, attitudes and values. Designed by Experian (a very large marketing company), there are 71 distinct Mosaic groups (or segments of the population) in the U.S. These groupings are based on multiple socio-economic and life-stage factors.



The Mosaic tree demonstrates the interconnectedness of these distinct groups. You will note, that the tree works like a continuum with younger households to the left and older households to the right. Groups near the top of the chart are higher-income households, while groups closer to the bottom are low-income.

Each Mosaic group is identified with a number (e.g. 8 is “Babies and Bliss” and 48 is “Gospel and Grits”). Some groups have natural affinity with others because of similar characteristics, while others mix like oil and water. The chart above shows the relative closeness or distance between the 71 different lifestyle segments. The distance between the dots and the color of the dots illustrate affinities between the groups. For example, group 7 will relate easiest with groups 6, 10, 16 and 14, but not so easily with groups 55 or 65 (at opposite sides of the chart). This is important for churches to consider so that congregations may better understand the “life-ways” needs of particular sub-groups/cultures who are closest to their location. What we are after is a way for the missional “niche” which is yours to meet the needs of the people in your community.

The map below shows much of the community around your church. The church can be seen in the CENTER (it is identified by the red flag). Each of the colored areas is a Census Block Group. Each block group contains an average of 1,500 people. The block groups are color-coded based on the dominant Mosaic profile found among the people in that small area.



The following box shows the top few Mosaic groups found near the church. By far, the largest group is “Cultural Connections – Expanding Horizons” (P59) followed by “Aspirational Fusion - Dare to Dream” (R66). Considerably smaller than either of these, and quite removed from both on the Mosaic family tree, is the group closest to the church itself, “Blue Sky Boomers – Rooted Flower Power” (L42). The blue circle around L42 on the Mosaic tree above indicates the group geographically closest to the church itself.

	2015	2015%
Mosaic Segments		
P59 Cultural Connections - Expanding Horizons	11,821	25.56%
R66 Aspirational Fusion - Dare to Dream	8,026	17.36%
L42 Blue Sky Boomers - Rooted Flower Power	4,174	9.03%

More detailed descriptions for these groups can be found in **Appendix C**. For descriptions of the ALL MOSAIC codes, visit the Interactive Mosaic Guide online at: http://missioninsite.com/PDF_Files/2014%20Mosaic%20USA%20reference%20guide.pdf

So, what does all this mean and what does it have to do with ministry for your faith community? Some questions to consider when observing this data include:

- What do these largest Mosaic groups have in common with the people of our congregation?
- What may be some gaps (or under-represented groups) between our church and our immediate community?
- Looking at the description of the largest one or two Mosaic groups in our community, what ministry needs are likely to be present among these people? What style of worship would they most likely be drawn to? What types of community groups are already effectively reaching out to these people?

ONLINE PRESENCE

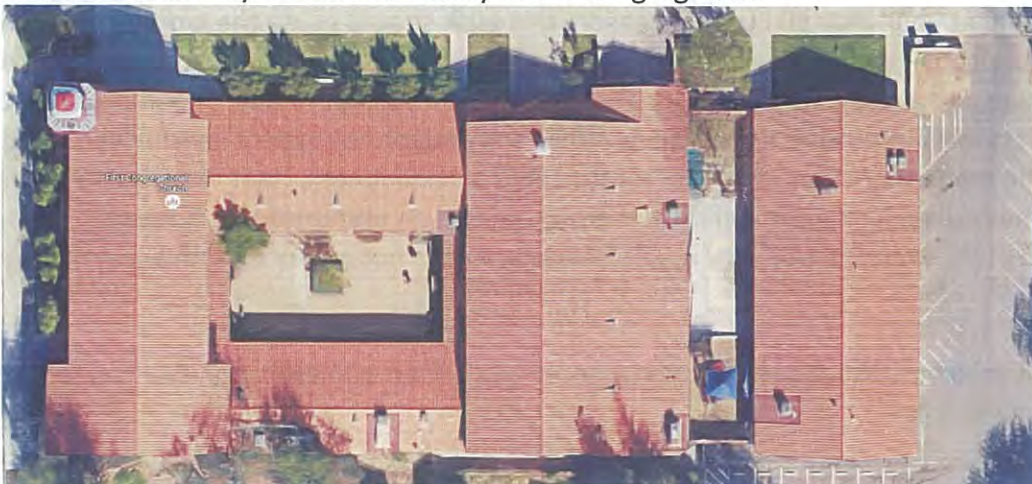
In today's socially-networked world, many people approach a congregation virtually before ever going to a congregation's physical location. People of all ages are likely to experience the congregation initially through their attempt to find it online.

Because every congregation is unique, there is no one *correct* way that they should make information available in the digital realm. This is good news for congregations with little or no experience with digital age. There are, however, some fundamental things that make it possible for people to gain information about the congregation.

The church has an excellent, user-friendly website; it is easy to navigate and find basic as well as more detailed information about the history, interests, and commitments of the congregation.

FACILITIES EXAMINATION

In consideration of the congregation's resources, it is important to evaluate the facilities to determine if they are of appropriate size for the current congregation. It is also important to consider whether there is a growing list of deferred maintenance issues or other features that may inhibit the vitality of the congregation.



The church's facilities are contained in two buildings located on a 1.6-acre lot. The original facilities included the sanctuary, social hall, and office and classroom space surrounding a central courtyard. A separate building housing a Head Start program was added later. The church also owns a home (not shown on the aerial photograph) to the west of the parking lot that serves as the caretaker's residence. It is estimated that the facilities are approximately 20,000 sq. feet in size. The property is insured for \$7.1 million.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of about 11,000 sq. feet, meaning that the current congregation is only using 54 percent of its current space. This is demonstrated on the following chart.



THE SACRED WALK

Worshippers begin what has been called "the sacred walk" the moment their foot hits pavement as they get out of their vehicle to begin the entrance into the building. This walk says volumes to members and visitors alike about the self-esteem and vitality of the congregation. The "sacred walk" helps worshippers prepare for the experience of worship at your church. For that reason, this walk should guide the worshiper clearly and directly —and as pleasantly as possible—to the sanctuary or even to office spaces. Signage and a clear, safe walkway are essential to this experience. The impression on guests continues inside the building. While they might not expect lavish facilities, guests will be made more welcome and comfortable by cleanliness, neatness and general care for the facility. Unkempt facility and grounds send an unintentional message: "This is not a place even WE like very much." Clearly, that is not a very effective evangelism tool.

What follows is the impression the assessor had upon embarking on the "sacred walk" at the church.

LOCATION AND OUTSIDE APPEARANCE

Known as “Big Red,” the deep red color of the exterior walls and roof, offset with green trim, offers a first and lasting impression of one of Fresno’s most recognized and recognizable religious structures. It sits a half-block north of Fresno High School and within walking distance of Fresno City College on a very pleasant residential street. The Tower District, a vibrant and culturally diverse neighborhood, from which the church draws some members, lies just to the south, downtown Fresno beyond that.

The building and parking lot comprise most of the property. A small, attractively landscaped area separates the front of the church from the street and sidewalk. Yale Ave. and the parking lot constitute the north and south sides of the building respectively, landscaping appropriate to the available space. The rear of the building essentially abuts the property line, separated from the neighbors by a row of trees. What the building lacks in space from without is compensated from within, a courtyard offering a sense of sacred space.

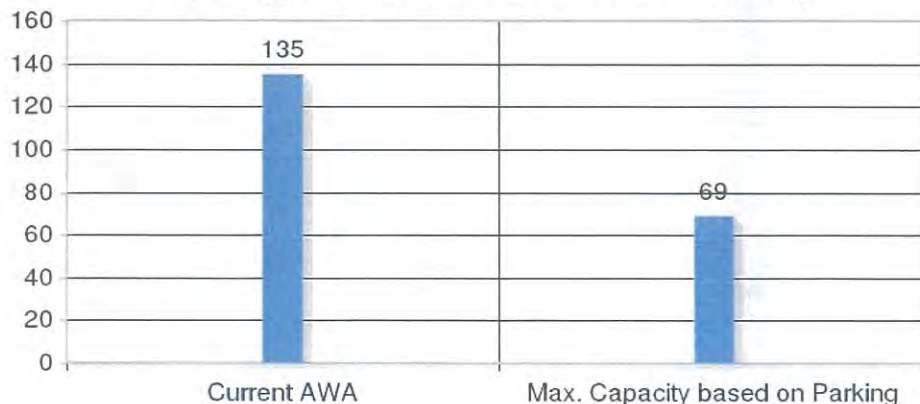
PARKING LOT AND WALKWAYS

The church has a small, paved parking lot in adequate condition and sufficient night lighting. Limited, onsite parking is a problem for persons with mobility issues who cannot—or perhaps should not—be expected to walk a block or more from street parking to the church.

Once on the church property, however, all areas are handicapped accessible with the exception of the sanctuary chancel and the social hall restrooms.

Driving habits for each congregation vary widely. Some congregations average only one person per car parked in the lot; others pack in families. Still others are located in dense urban areas and pride themselves for being within walking distance of the local public transportation. The place in which a car is parked, and the control the church has over that parking also determines capacity. Architects have developed some formulas in estimating the worship capacity of your church, based on parking. Based on the location of the congregation’s identified parking, capacity is calculated on the chart below:

Capacity Based on Available Parking



BUILDING ENTRANCE AND SIGNAGE

Access to the facilities is available only from the front, the walkways drawing the visitor to exterior doors or, more likely, a fairly small gated entry near the sanctuary, but between imposing closed doors and a shadow effect created by the covered walkway running the length of the building, entering the building might feel rather intimidating to the uninitiated.

Open doors on Sunday morning and greeters on the steps would change that considerably, but even then, banners and other evidence that visitors are welcome might be in order.

An attractively designed sign and surrounding planter, set back from the sidewalk, gives the name of the church and the time of the Sunday service and other information. This sign is all but invisible to drivers.

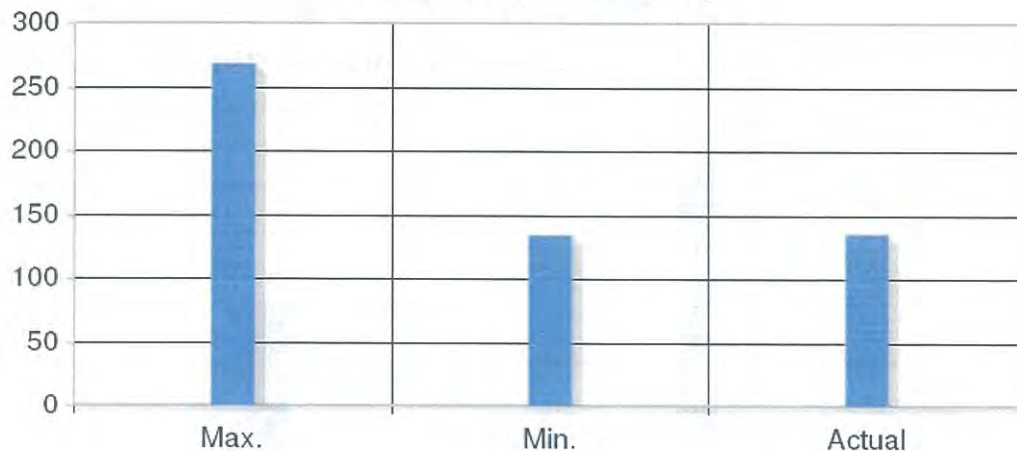
SANCTUARY

The sanctuary is long, narrow, and rather dark. Stunning stained glass windows line the walls, and the eye is drawn to the chancel with its array of pipes and, on the occasion of the visit, the organ console, positioned for an upcoming concert. Lighting is adequate though upgrades have been under consideration for several years. In addition to the organ, a grand piano is located in the chancel.

Based on generally accepted measurements, we know that when a sanctuary is more than 80% capacity on a regular basis, it will impact worship attendance with an overcrowded feeling. In the same manner, if a sanctuary is less than 40% of capacity it will also impact worship attendance as participants feel it is uncomfortably empty.

It is estimated that the sanctuary has a total seating capacity of 335. Based on the Average Worship Attendance, the current sanctuary usage is right at the minimum (135) capacity range.

Sanctuary Capacity



GATHERING, FELLOWSHIP AND EDUCATION SPACES

The large social hall includes a deep stage and room to seat 210 around tables and 456 without tables. The adjacent kitchen will soon need a new range and oven, at which point a fire suppression system could be added to the range hood. Like all other areas in the church, the kitchen has ample space.

Along with the social hall, other adjoining gathering spots include a chapel and three classrooms. The chapel seats 60 and incorporates a columbarium in the back wall; a Fresno wedding business makes frequent use of the chapel. The three classrooms are designated for Preschool-Kindergarten, Elementary, and Jr. Hi use. All three rooms are spacious, clean, well lit, and appropriately appointed.

Other gathering space faces the courtyard and includes the Nursery, a Conference Room (used for study groups and AA meetings), a dedicated Music Room, and a Parlor (which doubles as a bride's room and study group space). Again, these spaces are well maintained and appropriately equipped for their intended purpose.

The new wing, rented to the Head Start program, also features a very lovely Fireside Room used by both Head Start and the church (the latter for social and study purposes). Its small food preparation area needs renovation.

In spite of ample storage capacity throughout the facilities, the breezeway outside the social hall has become something of a dumping ground for overflow items. In addition to being an eyesore, it represents a safety hazard were it necessary to evacuate the social hall in an emergency.

ADMINISTRATIVE AND OTHER SPACES

The Administrative area includes the pastor's study and offices for other staff persons and typical office equipment. This area is nicely maintained, and projects a friendly and inviting ambiance.

For all the space, only four restrooms are available. Two are unisex and ADA compliant with easy access from the sanctuary and meeting space around the courtyard. The other two are situated in the social hall and are little more than serviceable—and not even that to persons in wheel chairs or dependent on walkers—and lack hot water.

SYSTEMS

- Systems are reportedly in good condition; air conditioners are roof-mounted and easily accessible for service and replacement; furnaces have ceiling access only and it is strongly recommended that their last safety inspection be investigated and addressed as necessary.
- Fire extinguishers are up to date.
- **NOTE:** The Electrical System calls for immediate, qualified evaluation and action. Constructed in 1949, the building is now 67 years old and that includes the

electrical breaker and service equipment. In fact, that equipment is old enough that replacement parts are no longer available for it. As necessary, to keep service available to all portions of the building, wires are “rerouted” around malfunctioning breakers by licensed electricians. Presumably, this is all done within code, but in the interest of both safety and financial planning, a full review by an electrical contractor is highly recommended.

DEFERRED MAINTENANCE ITEMS

Some New Beginnings congregations have poorly tended facilities. These facilities are not just a “turn off” for guests and members. They also can become a costly money pit that defers mission. Preventive maintenance is normally less costly than emergency maintenance. Unfortunately, that lesson may not be learned until it’s too late. Many congregations fall behind on maintenance due to declining funds and are then forced into making emergency repairs they simply cannot afford. We noted these items that the church appears to have “put off”.

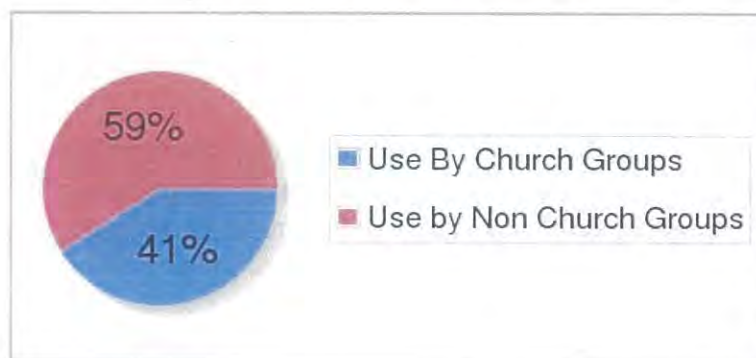
Members do report a growing concern with extensive and expensive repairs needing attention. These include:

- Mold in the stairway leading to the balcony in the sanctuary
- Replacing the oven and range in the kitchen
- Lighting and ceiling fans in the Social Hall
- Social hall restrooms upgrade
- Electrical system as noted above

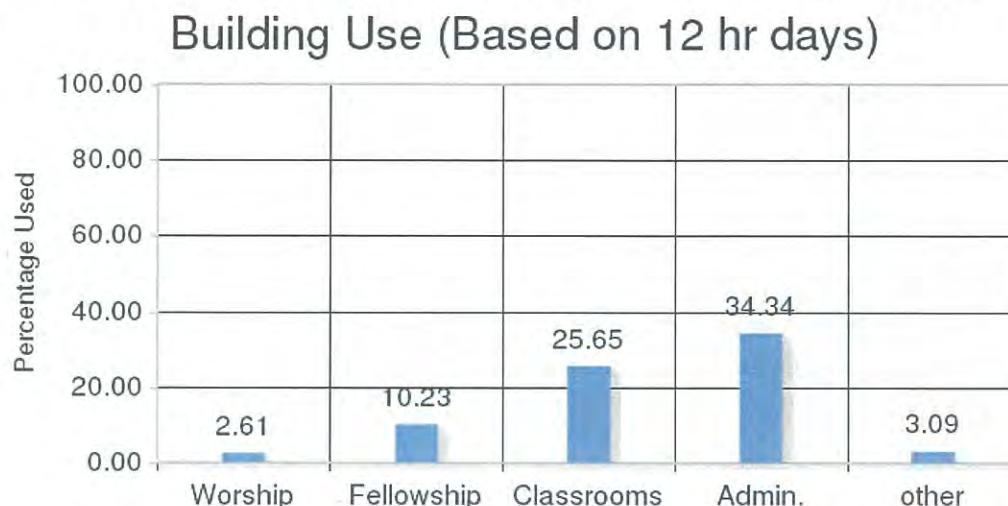
USE OF THE FACILITIES

The church building is a valuable resource for both the congregation and the community. A good indicator of a congregation’s willingness to engage a community is by looking at how the church uses this resource. Based on total building use, the graph below demonstrates the percentage of total usage by outside groups. These groups are open to the community and often times led by people other than church participants.

Total Building Use



Congregants are often amazed at how little a building gets used. We divided your facility into “kinds” of space. The sanctuary is considered “worship” space, the fellowship hall and narthex “fellowship” space, etc. Using your church calendar, we have calculated the hours each kind of space is used and calculated the percentage of time it is utilized. This percentage is based on the space being available just 12 hours a day, 7 days a week.



A quick look at these charts demonstrates a building that is both underutilized by the congregation and the community. The cost associated with maintaining and operating this resource raises a question for the congregation to consider, namely “Is this the wisest stewardship of the resources that have been given to us by God?”

FINANCIAL REVIEW

Congregational finances are fairly complicated because each congregation tracks its income and expenses very differently. Congregations tend to have a lot of “restricted” funds, which can only be used for specific purposes, and which may or may not enhance the ministry of the congregation. In this review we have done our best to evaluate the financial strength of the congregation based on the norms we have observed from many congregations.

Our first area of review is to look at the congregation’s income sources. It is important to see where the income for supporting the congregation’s ministry comes from, and how much the church relies on outside sources of income.

The table below indicates the income sources for your church in relationship to congregational offerings. At the minimum, a congregation should support its expenses with at least 70% of its income coming from offerings. Congregations that rely too heavily on outside sources of income will often compromise their ministry for the needs of those who provide outside income.

Operating Income	2015	2014	2013
Contributions	\$234,050	\$208,490	\$216,201
Interest from Investments	\$14,016	\$21,082	\$21,908
Building Use Income	\$38,309	\$35,235	\$36,265
Fundraisers	\$13,563	\$15,272	\$17,512
Transfers from Other Accts	\$20,000	\$19,400	\$17,800
Unbudgeted Fund Transfer	\$21,455	\$8,470	\$5,000
Total:	\$341,393	\$307,949	\$314,686

Note:

1. The line item above, "Interest from Investments," reflects the church's line item, "Bequest and Investment Income," as reported on its financial statements.
2. The church budgets Fund Transfers from Endowment accounts in keeping with their purpose and restrictions. In addition, year-end deficits are addressed wholly or in part by further "Unbudgeted Fund Transfers."

Offering Support

2015	68.56%
2014	67.7%
2013	68.7%

When we consider the expenses of the congregation, we group expenses in four main categories; Salary Support, Building and Administration, Program Expenses, and Mission Giving.

Salary Support includes salaries of all church staff and benefits associated with employing them. Such benefits would include social security offsets, health insurance, pension etc. It does not include costs such as auto expense or office reimbursements. Most congregations will expend about 50% of their income on salary support. Experience has shown that congregations that exceed 50% in this category are rarely over paying their pastor. In fact, most New Beginnings congregations fall short of average salaries for their conference. Check with your conference office to determine appropriate salary ranges for your area.

Building and Administration costs are those associated with running the church office and the building. Typical costs include insurance, utility bills, maintenance and yard upkeep. A typical congregation will support building and administration costs with 25%

of their income. Congregations that are not “right-sized” find themselves paying more for facilities, usually at the expense of their program.

Program Expenses are costs associated with running a program. This would include faith development, evangelism, and worship materials, choir music and supplies, advertising, and other resources and supplies that enable the program to operate. This is usually about 15% of a church’s budget. Since this is the place where most congregations can control spending they will usually decrease their spending in this category first.

Mission Giving is giving that the congregation has contributed to both denominational mission causes as well as local mission causes. Mission giving trends are about 10% of a vital congregation’s budget as a starting point. Congregations will often reduce their mission spending after depleting their program spending. Many mainline congregations, in past decades, contributed 30-to-50% of their income to mission giving.

Current Operating Expenses

Current Operating Expenses		Percent of Expenses	Percent Recommended
Salary Support	\$215,230	62.39%	50%
Building/Admin	\$104,770	30.37%	25%
Program	\$15,269	4.43%	15%
Mission	\$9,714	2.82%	10%
Total Expense:	\$344,983		

In addition to the sources of income, the congregation also has some investments plus the estimated value of the property. This is outlined in the table below:

Assets and Investments

Property Value	\$1,566,616
Investments	\$120,919
Savings/Reserve	\$2,929
Memorial Funds	\$0
Endowments	\$301,178
Checking	\$6,290
Organ Restora	\$65,942
Total:	\$2,063,874

NOTE: There is a discrepancy between what the church considers the appraised value of the property, listed above as in excess of \$1.5 million, and its insured value of \$7.1 million, suggesting that a review of each is in order.

FINANCIAL CAPACITY

At this point, and in light of the financial information above, this congregation has **ADEQUATE FINANCIAL CAPACITY** for ministry. That is to say the income streams are adequate for meeting the expenses of the basic ministry of this congregation. That is not to say the congregation does not need to improve its financial position and in fact, the congregation is only too aware of its financial vulnerability from two directions:

1. Increasingly costly and potentially more extensive repairs to and maintenance of the facilities, and
2. A changing demographic of members who typically have more limited financial resources than has been true of earlier generations of members.

A simple rule for measuring congregational support of finances is \$1,000 X the AVERAGE WORSHIP ATTENDANCE. (For example, a typical congregation of 60 people in worship will have an annual offering income of \$60,000.) Congregations that are below that formula would benefit from stewardship education. Congregations exceeding the \$1,000-per-attendee rule, that still struggle financially will need to consider cutting expenses even more deeply. FCCF obviously far exceeds this measuring stick, but even so, Contributions have fallen slightly below the recommended 70% figure in each of the last three years. Taken together, budgeted and unbudgeted Endowment Fund transfers for last year accounted for 12% of operating income; Building Use (Rental) added another 11%; Fundraisers and Bequest and Investment Income provided still another 8%. At issue is not just the sources of other operating income and the percentage of the total they represent but how much further those resources can be stretched (particularly in light of relevant restrictions on endowment funds) and how long they might last.

SUMMARY

Let's review the analysis of the congregation at this point:

The 10-year indicators record a remarkable consistency in Membership, Average Worship Attendance, and Total Giving. As noted, the numbers of New People coming into the church show some interesting fluctuations, but genuine activity—a very good sign. There are two exceptions to this overall evaluation that bear close scrutiny: in the last few years, Total Giving has begun to lag behind the CPI, however slightly, and in two of the last three years, Total Outreach (Wider Mission) has been about half of mission giving in the period 2009-2012.

The church is blessed with excellent facilities, spacious, complete in every way, and consistently maintained—a landmark in the community. Recently, certain concerns have

begun to surface, some of the “wish-list” variety (social hall lighting, for example), others more serious from a health and safety perspective (mold in the balcony and possible deficiencies in the electrical system). Some areas (like the classrooms) would benefit from some cosmetic attention but this is clearly not a priority matter.

In terms of generational gaps, where the congregation is “older” (56% Boomer +), the study area is “younger” (21% Boomer +). Said differently, while the church has nearly a 50-50 split between the older (Boomer + generations) and younger (principally the Survivor and Millennials generations), the study area is decidedly much younger with nearly 2/3 of the people in the Millennials and Survivor generations. Particular attention should be given to what might be called a “Millennial bubble” and the trailing Gen. “Z” which account for more than 50% of the study area population.

Ethnic gaps are even more pronounced. In terms of membership, the church is 90% Anglo and 10% Hispanic but its building is located in a “neighborhood” (the study area) that is 28% Anglo and 52% Hispanic.

Financially, the church has sufficient resources for its ministry objectives in the short-term, in the longer term probably less so. For one thing, building maintenance costs are difficult to project and unanticipated, costly problems could occur at a time when congregational giving, while itself strong, is showing signs of strain (whether a matter of economics or generational attitudes a matter for further study). It is important to note that expenditures in 2015 already show signs of significant reductions in the areas of Program (4%) and Mission (3%); recommended is 15% and 10% respectively. Reducing Building and Administration expenses (already 30%, recommended at 25%) may prove very difficult, leaving Salary Support (62% percent of expenditures, significantly more than the recommended 50%).

With reference to the sanctuary and organ in particular, the FCCF building has been a focal point for the church’s mission over the years, a primary means by which this congregation offers its gifts to and undoubtedly beyond the City of Fresno. In partnership with choral and other musical groups and music departments at area colleges and universities, the healing quality of the arts has been administered to untold numbers of people. In a time of fractured social structures and bitter politics, this gift cannot be underestimated.

The purpose of the New Beginnings Assessment is to provide objective, but engaged observations related to the congregation. We compiled all the data, like a portrait of the congregation. Then we placed it alongside general data to show how your congregation is doing by comparison. Now, we weigh these factors in relationship to ministry options that seem viable for you congregation in your own time and place. Congregations have four basic choices for the future:

1. **Do Nothing:** Looking at the trend lines for the last 10 years in the graphs we have provided can help the congregation see where the “do nothing” option might ultimately lead. While the trajectory may be downhill, many churches see this option as much easier than going through the pain of change. This does not require energy, new effort, or ingenuity. Usually, staying the same means slowing losses, while the ultimate conclusion is closure. **Note: A decision to ‘do nothing’ is still a decision. And by choosing this option, the church will be sending an important message to people in the church (from the newest member to the pastor) that “status quo” is the desired choice.**
2. **Mission Redefinition:** Churches that seek to change may need to establish a whole new way of being church. While all congregations will need to do visioning about their future mission opportunities, most congregations will do so alongside a redevelopment opportunity. Sometimes, however, there are congregations who “could be” the right church in the right place with a significant shift in missional focus. This option requires of the congregation significant energy, ingenuity, creativity and spirituality because people will be leaving behind previous ministry entirely and doing a very new focus in ministry. It is important to note that there is no guarantee of numerical growth by entering Mission Redefinition. It also is important to note how well—or even *if*—the congregation can sustain its ministry through what may be a years-long process.
3. **Redevelopment:** This option can take numerous forms and hybrids. They include: relocation, reaching out through a parallel start to a new demographic profile (that matches the community in which the church resides), a restart, an adoption, or combinations of these with Mission Redefinition. Redevelopment of the congregation requires new approaches that enable the church to adapt to a new environment.
4. **Close:** Churches who choose this option realize that they don’t have the energy or resources to keep going. They select this option as a way of concluding their congregation’s life with dignity and intentionality so that their assets (which previous generations have entrusted to them) can **continue** to work after they are gone, in providing a faithful, lasting Christian witness. It is an ultimate act of faith to make this decision – but one that often comes with a sense of relief in knowing the church has not died. It is instead living on in perpetual witness for future generations.

A FINAL WORD

I applaud churches that embrace a transformative agenda like New Beginnings. It takes courage to look closely at one's church and its context for ministry and make the changes inherent in congregational transformation. At the same time, it's also terribly exciting because of the interesting questions that are raised along the way and the answers that a people of God discover. Relationships with God and one another and the wider world all change and grow and new ministries develop that enhance the spiritual journey of individuals and whole communities alike. Much to celebrate, indeed!

And especially is there ever so much to celebrate about your church, your people, your history, your facilities and resources, and your opportunities. You stand at the threshold of a whole new chapter in your life together, and I honor your courage and commitment, your faith and your faithfulness, as you begin. It promises to be a fascinating journey.

I want to express my deep appreciation for the opportunity to share the New Beginnings Assessment with you. Though brief, our time together was memorable and personally rewarding.

Blessings,

Richard R. Kurrasch
Contract Assessor
Hope Partnership for Missional Transformation
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cc: Diane Weible

APPENDIX A – APPRECIATIVE INQUIRY SESSION

First Congregational Church United Church of Christ Fresno, California April 15, 2016

Thirty-seven participants in attendance.

Reflecting on your entire experience at this church, remember a time when you felt the most engaged, alive, and motivated. Who was involved? What did you do? How did it feel?

- For many years I worked with the Committee of Community Outreach which meant it was not just Sunday but doing something else as well.
- When a new member, I spoke to the minister about an idea of doing music with children, secular in orientation but a way to encourage people of faith and no faith to feel the sacred nature of our (faith) community; some of the kids had never been to a church service before.
- Going back to earliest days of my involvement, the preaching, interpreted by wide minds, and the music.
- I grew up in this church; the most exciting period was the youth, Pilgrim Fellowship; also at that time, we were involved in interdenominational/interfaith relationships; also we did service projects—we were involved outside of ourselves.
- We had a number of experiences where the pastor and the home and neighbors came together around a meal and there was a feeling of connection—that kind of pastoring worked really well.
- A couple of things: Camp Tam, and outreach, e.g., chip-away, working on helping people in their homes doing work they could not do themselves.
- Appreciate the work in Open and Affirming.

When you consider all of your experiences at this church, what has contributed the most to your *spiritual life*?

- Maundy Thursday service is the most spiritual of the year in preparation for Easter.
- The music really reaches me spiritually.
- The Sunday morning Study group and the Wednesday night meetings, the spiritual pursuits.
- The sermons.
- The sermons in this church have always begun with the Story, infused with the spirit.
- I am completely in the spirit when I am here—it's like one family, I've always been accepted. (A second comment like this.)

Tell about a time when you were most proud of your association with this congregation.

- As a gay man, I went to a lot of churches that thought they were spiritual; but my attendance at the Gay Pride parade was seeing not just gay people but straight as well.
- The music and the people, the involvement of the people beyond the walls of the church make me proud; the real beauty is in the Sunday School.
- I am proud that the minister, after 9-11, became involved in interfaith activities and the Islamic cultural center.
- When my daughter was ordained in this church, due in part to the welcoming the minister, the Moderators, and the members expressed to her.
- Teaching the Jesus fatwa, loving your Islamic neighbor, symbolic of the church's loving approach.

What do you think is the single, most important, life-giving characteristic of this church? When we are at our best, what are we doing?

- Singing.
- Friendship.
- Accepting attitude—we're one of the few congregations in the city that feel that way.
- The sermons, a moral compass.
- Sunday service when we go and greet each other and then at the end sing to each other, a sign that we love each other.
- There is a compassion in the church from the top down.
- I see it as a church of respect and with respect you don't always have to agree.
- At the time my daughter was confirmed.
- How they let the young children light the candles.
- This church supports kids who come to camp.

Don't be humble! The Apostle Paul speaks of *spiritual gifts*—what gifts do you share with the congregation (personality, perspectives, skills, character, etc.)?

- The music brought and keeps me here, so music is what I do.
- I enjoy working with people.
- I enjoy the decorating and bringing flowers.
- We bring ourselves and each of us is a gift to the other.

Now consider any gifts you have that *aren't* shared with the church. Are there gifts—such as talents you enjoy or skills you are good at—that *don't* get shared with the church because opportunities don't exist?

- Would sing in the choir but the chancel is not accessible to me.
- Feel guilt that I don't support the Sunday school program—we appreciate what is available to our children but for whatever reason don't feel able to do that just now.

What motivates you to come to worship at this church (relationships, habit, desire for God, the church needs me, responsibilities)?

- Open and affirming, if that did not exist I would not be here.
- I second that.
- Sense of spirituality I get here, the people that bring that spirit.
- The motivation is family, the pastor and fellowship and music program.
- Great appreciation for the history of our denomination.
- What Norman is going to say.
- I appreciate the church's respect for the traditional service.
- I come for my kids, because they need to be here.

Complete this sentence with one of the two choices (everyone should vote for one—no “half voters” are allowed!): “Our church is ...”

Rigid - 0	or	Flexible - 35
Status Quo - 12	or	Mission-oriented - 22
Fearful - 0	or	Courageous - 38
Thriving - 3	or	Getting by - 28

A relationship group is a group of people who gather at times *other than on Sunday morning*, for the purpose of prayer, study, or fellowship *on a weekly basis*. Let's make a list of relational groups in the church.

- Sacred group
- Transitions
- Movers and shakers
- Sacred pursuit
- Choirs
- Another Voice
- Weekly Bible study

Tell me about leader development in the congregation. What does this congregation do to prepare teachers, elders, and other leaders in the church?

- They arm-twist.
- It is cyclical: at times we have had more leadership training than at other times.
- People try things and once in a ministry the chains get on them and the general system encourages the leaders and the training.
- We had orientation for people asking to be empowered to do a better job like the Sunday School teachers and Council members; we could do more.

What are the ministry opportunities begging for our attention in this area?

- Outreach to High School kids.

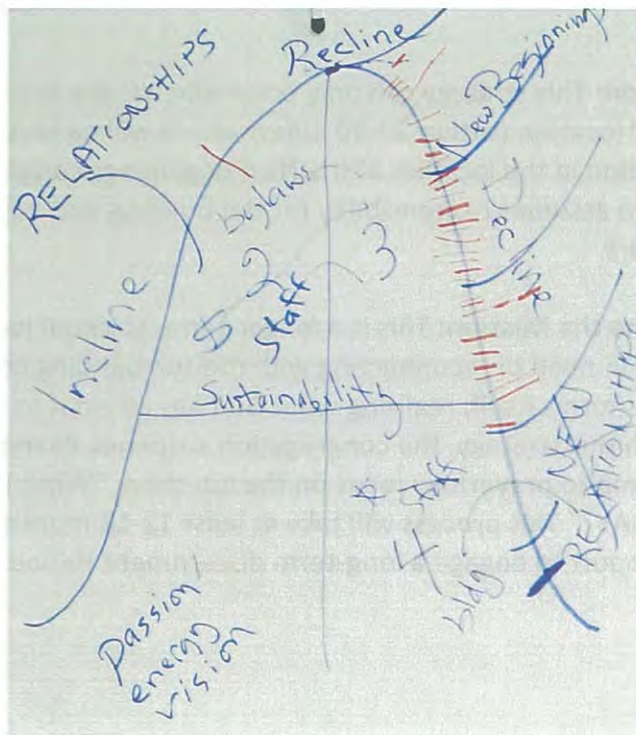
- Outreach to neighborhood within 10 blocks—we're a mission of Christ to this neighborhood; we live elsewhere and congregate here and need to learn how to integrate the people here; maybe it's not Sunday School—maybe it's after school.
- We have a Community College.
- We started neighborhood walks but then they petered out.
- Need to broaden our definition of what the neighborhood is, i.e., technology has become a new tool and we're not using it.
- There has been a revolution in digital technology.
- We did a car show and with the car show we did things with and for children.
- We need to open the doors so people can see in.
- Teaching ESL.

If our church were to close, what would be the one thing people in the community would miss most?

- Music—organ, concerts.
- Fellowship.
- The outside community would miss the inclusive community we have here.

The assessment concluded with a brief presentation about a congregation's lifecycle.

Each participant was invited to mark with an "X" where they thought the congregation currently existed in the lifecycle. The horizontal line across the page is the line **above which** a congregation is sustainable. About 34 participants perceived the congregation to be in a sustainable place in its lifecycle, while 1 other perceives that the congregation is no longer sustainable. A photo of the lifecycle chart follows.



Segment P59: Nuevo Horizons

Middle-aged, mid-scale income Hispanic families living mainly within US border cities

Overview

Concentrated in cities along the Mexican border, Nuevo Horizons are the largest concentration of Hispanic households in the nation. More than 95 percent of the households are Hispanic, and they're mostly middle-aged Mexican immigrants in search of a better life. Two-thirds of the households consist of families, typically with teenage children. One-fifth contains multigenerational families often living in overcrowded conditions. The vast majority of residents have little education - three-quarters are high school dropouts - and work as poorly paid laborers or service-sector workers. Because of the multiple workers within their households, the household income is over \$38,000 - far above the U.S. poverty line and a striking improvement over the standard of living in their former country.

Despite the low incomes, nearly all of Nuevo Horizons own their homes. These residences tend to be ranch houses and mobile homes located in downscale, industrial parts of cities. Though most households have multiple vehicles, they tend to be older trucks and low-end sedans parked in fenced-in yards and driveways. Even though these foreign-born people have been at the same residence for more than five years, nearly two-thirds say that Spanish is the predominant language spoken at home. In their homes and vehicles, they're more than five times as likely to listen to Tejano music - more than any other segment.

Many households in Nuevo Horizons struggle to make ends meet. However, they can afford a wide range of leisure activities available near their neighborhoods. At night, they go to bars, billiards halls and dance clubs. They like to play sports at nearby parks and ball fields: soccer, baseball and basketball are all popular. Many travel to Mexico every few years to visit family and friends. They have the cash to buy toys, TVs and DVD players to entertain their families. Many women like the latest fashions, but they stretch their budgets by going to stores like Dollar General and Big Lots. They often lack credit and debit cards and pay for everything with cash.

Nuevo Horizons are traditionalists when it comes to media - and that means traditional Spanish media as well. They like to watch Spanish-language movies, talk shows and novellas on TV, and read Spanish entertainment and fashion magazines. Their favorite media channel is the radio, which provides them with urban, Mexican and Tejano music throughout the day. They're less likely to use the Internet, but younger members of these families do go online to write fan fiction and visit social networking sites. They also use the Internet like one big classifieds section to track down jobs, car parts and mobile phones.

Nuevo Horizons have strong family values. They're religious, hard-working and ambitious. Despite the barriers of language and education, they say that they want to advance to the top of their careers and, by the way, make a lot of money. They're not very political - a large percentage is not registered to vote - and their views are mostly moderate. Tough on crime and drugs, worried about the environment and an immigrant backlash, they just want an honest shot at the American dream.

Demographics and behavior

Who we are

With the nation's highest concentration of Hispanic households, Nuevo Horizons are middle-aged, economically-challenged families; two-thirds are married couples with children, and the highest concentration of kids is teenagers. Nearly one in five households is multi-generational, consisting of young adults and aged parents. Most of the adults have low educations – nearly three-quarters never finished high school - and low-paying jobs as laborers and farm workers. About 20 percent of households contain a homemaker, and one in eight contains someone out of work - higher than the national average.

Where we live

Nuevo Horizons typically live in border communities throughout the South and Southwest, with nearly three-quarters living in Texas and California. More than 95 percent own a single-family home, though the average housing value is not much more than \$90,000 and often consists of ranch houses built before 1960 as well as mobile homes; the rate for mobile home ownership is double the national average. While their homes may be located in older industrial areas within earshot of railroad tracks and factories, many are well on their way to paying off their mortgages. Indeed, almost all have been at the same residence for over a decade.

How we live our lives

In their downscale urban neighborhoods, Nuevo Horizons make do with low-key lifestyles. For nightlife they go to bars, nightclubs, billiards halls and dance performances. Hoping for a quick financial hit, these folks like to gamble and go to casinos, bingo halls and lottery ticket terminals. With their older kids at home, this is an athletic segment, where members play basketball, baseball, soccer and football. A significant portion is also into boxing, karate, skateboarding and in-line skating. At home, these households make a strong audience for reading comics and gaming magazines.

Given the Hispanic immigrant backgrounds of Nuevo Horizons, it's no surprise that they frequently travel abroad. They're a third more likely than average Americans to have visited a foreign country in the last three years, and for many that involved a trip to their home country, Mexico. There's not a lot of cash to stay at hotels or resorts; many stay with family and friends. They also don't patronize fancy restaurants. While they tell

researchers that they like healthy foods and count calories, these households frequent fast-food chains like Jack-in-the-Box, El Pollo Loco, Del Taco and Church's Fried Chicken.

As consumers, Nuevo Horizons find joy of consumption and a need for status recognition. They read fashion magazines, like to experiment with style and claim they're the first among their friends to check out new fashions. Despite their budget constraints, they patronize a range of clothing stores, from discounters like Big Lots and Ross Dress for Less to upscale retailers such as Abercrombie & Fitch and Dillard's. They make a strong market for toys and games, but only a modest one for electronics. With many commuting to work, they tend to own older, used trucks and low-end sedans - both domestic and imports. Among the popular nameplates are Nissan, Mitsubishi, Plymouth and Chevrolet.

With their long work days and fondness for nightlife, this segment has only modest interest in media consumption. For many, radio is their chief form of entertainment, especially stations that play Tejano music, which they listen to at rates more than five times the national average. With nearly two-thirds of households speaking mostly Spanish at home, they're less likely to enjoy English-speaking newspapers, magazines, TV or the Internet. However, they read Spanish entertainment magazines, as well as watch Spanish-language movies, talk shows and primetime novellas. But they like their music bilingual.

How we view the world

Nuevo Horizons are family-oriented and religious. They like to indulge their kids with material goods and admit that they find it difficult to say "no" to them. The adults like to spend quiet evenings at home and go to church services on Sunday. They claim that they're happy with their settled lifestyles, though they wish they were doing better so their family would think they're more successful.

Self-described workaholics, Nuevo Horizons have ambitions to get to the top. They're willing to give up family time to advance, and they don't mind taking risks to achieve their goals. They say it's more important to do your duty than enjoy life, and their value system is borne of hard work and diligence: if at first you don't succeed, keep trying. Nuevo Horizons are mostly apolitical - they're a third less likely than the U.S. average to be registered to vote - and have a below-average tendency for joining the major parties. Those who are politically involved tend to be Democrats, but their views aren't entirely liberal. In their rough neighborhoods, they're tough on crime. They're also interested in other cultures and tolerant of their customs. Despite their long hours at work, they're willing to volunteer for a good community cause.

How we get by

In many respects, Nuevo Horizons are off the mainstream financial grid. They're 75 percent less likely than average Americans to own any investments, and they're uncomfortable trusting their money to a bank. Thanks to multiple earners in the

household, they report incomes of over \$38,000, but with so many paying off mortgages their already tight budgets are stretched to the limit. Yet, surprisingly, these households are only a little less likely than average to say that they feel financially secure - no doubt in part because many left behind a much worse financial situation in their home countries. Some have taken out small personal loans and auto loans, but many concede that they know nothing about finances. In this segment, where few members own credit cards or any kind of insurance, it's a cash-only economy.

Digital behavior

With their modest incomes and educations, Nuevo Horizons represent only a moderate market for digital media. Compared to the general population, they're less than half as likely to use the Internet. Those that do are more likely to access the Internet at a library or the school where their children attend. They typically go online for the content; they visit bulletin boards, listen to podcasts, watch video and search for jobs, mobile phones and auto parts to keep their older cars operating. Some go online to gamble or participate in fan-fiction creation. Others have discovered social networking and go to MySpace and Facebook. However, this is a segment where digital technology is still on their wish list, and they're 50 percent more likely than average to state that they plan to add online services in the next year.

Segment R66: Dare to Dream

Young singles, couples and single parents with lower incomes starting out in city apartments

Overview

Dare to Dream are one of the newest demographic trends in American households: the decline of marriage among downscale couples. In this segment, singles, cohabitating couples and single parents of limited means share low-rent city apartments. One of the youngest segments in the nation, more than a third of household heads are under 35 years old. The populace here doesn't consider marriage as the only path to forming a family.

Predominantly white with a higher-than-average concentration of Hispanics, these young adults have low educations - their rate of high school dropouts is double the national average - and low-paying, entry-level jobs in sales and service-sector industries. Some manage to get by sharing overcrowded apartments to make ends meet. In their old and transient neighborhoods, scattered across the country in mid-sized cities like Buffalo, N.Y. and Tulsa, Okla., segment members live in buildings typically built before 1925. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots: nearly three-quarters have lived at their address for fewer than three years.

Dare to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances, and catch a meal at

Chipotle, Denny's or TGI Friday's. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings like to play video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

While their budgets may be tight, Dare to Dream love to shop, particularly for clothes. Although they like designer clothes and read fashion magazines to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most can't afford to own a car - they buy no models at high rates - but they will splurge on electronics. These music fans buy the latest MP3 player to listen to their favorite music: the latest in adult contemporary, Latin ballads and rhythm and blues. This is no place for traditional media; you'll rarely see a newspaper left at anyone's doorstep. The TV is often on only late at night after an evening date. With few long-time residents in their neighborhoods, Dare to Dream often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers. When those goals seem beyond their reach, many frequent online gambling sites in the hope of a quick payout, figuring you can't win if you don't play.

Demographics and behavior

Who we are

Dare to Dream are young people on limited incomes, typically living in downscale city apartments. Nearly nine out of ten households contain unmarried singles, single parents and cohabitating couples with children, a rate about double the national average. They're younger than average: more than two-thirds are under 45 years old, while more than a third are under 35 - twice the national average. Predominantly white with an above-average presence of Hispanics, these households reflect the sharp decline in marriage in recent years. In Dare to Dream, educational achievement is low; more than 40 percent failed to finish high school, and most adults work in low-level sales and service-sector jobs in health care, food services and manufacturing. A high percentage is unemployed. However, nearly 15 percent of households have three or more employed adults, implying that many are sharing an apartment with roommates.

Where we live

Dare to Dream are found around the country, but especially in the Northeast, Midwest and Mid-Atlantic states, in mid-sized cities like Buffalo, N.Y., Tulsa, Okla., Muncie, Ind., and Richmond, Va. More than eight out of ten households consist of renters who typically live in older ranch houses, duplexes and low-rise apartment complexes. Half of the housing stock went up before 1925 and nearly three-quarters before 1950. With a majority of these households containing children, many of their residences are overcrowded and not necessarily designed for growing families. The transient nature of

households is also a challenge for family stability: nearly half the members of this segment moved into their unit during the last year.

How we live our lives

Their low finances provide for only modest lifestyles, but Dare to Dream stretch their budgets any way they can. At home, they're into cooking; they try new drinks and recipes. They like to listen to music: rock, Mexican, modern adult contemporary and rhythm and blues are all favorite styles. They also play board games and read comic books, and also buy games and toys, including video games and sports equipment. With many of these young singles still in the dating scene, they devote a good chunk of their budget to nightlife. Many like to meet up with friends at a bar, comedy club or nightclub. They see movies, especially comedies, dramas, horror films and family fare. Admitting that they prefer fast food, they'll meet up with friends at restaurants like Chipotle, Panera Bread and TGI Friday's as well as order pizza from Papa John's.

These young households occasionally manage to take a trip abroad; they especially enjoy going to Portugal. These young and unattached people feel strongly about looking good, but most don't have the cash to join health clubs. Instead, they work out at public parks and recreation centers, where they have play soccer, basketball and football. These are the young adults who take over sidewalks for skateboarding and in-line skating while plugged in to their MP3 players.

Many can't afford to own a car, but these price-sensitive shoppers express their style with hip, inexpensive clothes found on the clearance racks of discount retailers. Among their favorite chains are Marshalls, TJ Maxx, Fashion Bug and Ross Dress for Less. With their mobile lifestyles, Dare to Dream make only a modest market for traditional media. Members don't really read newspapers and magazines, and are only modestly more interested in listening to radio and watching TV. They'll occasionally catch a baseball game on the radio or watch a game show or evening animation show on the TV; their preferred cable channels include BET, Spike, FX and Oxygen. But if they're home, the first place they go for entertainment is the Internet, where they're always searching for new music and video content.

How we view the world

Dare to Dream are somewhat rootless. They're not too involved in their communities, tend not to be active in a local house of worship and have a very low tendency to vote. They describe themselves as politically independent and express views that are moderate to leftist. They support recycling and worry about car pollution. Many simply want to enjoy life and not worry about the future. Despite their laid-back attitude, many of them work hard - a disproportionate describe themselves as workaholics - and want to advance in their careers; many would like to start their own businesses. They're willing to seize opportunities, give up family time and do unconventional things in order to succeed. They like to have a close circle of friends, and their goal is to earn both a lot of money and the respect of peers.

How we get by

With their low incomes (less than half the national average at \$34,000), Dare to Dream have few savings or income-producing assets. They're only one-fifth as likely as average Americans to own any investments, other than stocks, bonds or CDs. With few possessing credit cards, they tend to pay most of their bills with cash, money orders or debit cards, the one bank product they own as much as the average. They rank near the bottom for most insurance products, and the small percentage that do have life insurance carry less than \$20,000 in coverage. Without equity or a credit history, few qualify for a loan other than a high-interest car note. At least they recognize that they're financial fledglings: they say that they know nothing about investments and are not good at saving money.

Digital behavior

Despite their low finances, Dare to Dream are willing to spend money on digital media. They go online at home, using DSL or their smartphone to connect to the Internet. Those who can't afford a high-speed modem head to the local library or a school to get online. Internet-savvy, they are active users who go online to make travel arrangements, view videos and download music. Their favorite Websites, like pogo.com and iwon.com, reveal their passion for gambling and playing games. They're into social networking and chat forums, as seen in their tendency to buy webcams; these Gen Yers don't mind saving up to buy fancy gear. Dare to Dream take pride in being fully engaged in the online world and have no qualms about clicking on email ads, Website search promotions and links.

Segment L42: Rooted Flower Power

Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement

Overview

Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-class lifestyles. In their established neighborhoods, built before 1960 to accommodate the postwar baby boom, they typically live in compact houses now valued at a modest \$155,000. Nevertheless, these baby boomers have done a lot of living - more than half are divorced, widowed or have never been married - and are now entertaining thoughts of retirement. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based leisure activities. With members of this segment mainly in the workforce and with stable lifestyles, no one is even considering retiring to an assisted-living community; the vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like woodworking

and needlework. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a concert; eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power are careful money managers both in their investment strategy - with lots of conservative CDs and annuities - as well as in their bargain-hunting behavior at the mall. They're hardly materialistic and like to buy functional clothes and tried-and-true styles at stores like Meijer and Talbots. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They think foreign cars are superior to American ones and gravitate to mid-range sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power make a strong media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines - from *Health* and *House Beautiful* to *Reader's Digest* and *Rolling Stone*. These commuters listen to the radio every day, tuning in news talk programs and stations that play a variety of music. They're still not entirely comfortable with the Internet, often going online using dial-up access and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching TV; they catch the nightly newscasts after dinner and the range of sitcoms and dramas into the night. These armchair travelers also like seeing the world through the eyes of gastronomes on the Travel Channel and Food Network.

Despite their fondness for media, Rooted Flower Power are a tough audience for marketers. They're privacy-sensitive and have placed their names on do-not-contact lists. They have significant ad negativity and claim they don't make purchases based on ads. Politically, they tend to be left-of-center Democrats who worry about pollution and the ethical lapses of Big Business, but they're also sensitive to family values. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

Demographics and behavior

Who we are

With eight in ten household heads between the ages of 50 and 65, Rooted Flower Power are rapidly maturing. Some 40 percent of households contain married couples - a relatively low rate - and more than half are home to singles, divorced and widowed individuals - twice the national average. Less than five percent of all households still have children living at home. The adults in this segment are predominantly white, have good educations - above-average for both high school diplomas and college degrees -

and well-paying jobs. The highest percentage is employed in white-collar management, health care and technical professions, but a significant minority also work in sales and the service sector.

Where we live

Widely scattered throughout the country in the older, more populous inner-ring suburbs, Rooted Flower Power are original homeowners who are now empty-nesting and approaching retirement. More than 90 percent own single-family homes, typically older Cape Cods, ranches and ramblers on small lots and valued at a below-average \$155,000. Half were built before 1960, more than three-quarters before 1980. Originally built as suburbs to accommodate the post-war baby boom, their neighborhoods have been overtaken by the metro sprawl. Many are not pleased by this transformation, but with their easy commutes to jobs and mortgages close to being paid off, they show no signs of wanting to leave. Nearly two-thirds of all households have lived at the same address for over ten years.

How we live our lives

Rooted Flower Power pursue laid-back lifestyles. Many like to stay home when they have free time to read books, garden, cook and do crafts like needlework and woodworking. With their average budgets, they're not big on nightlife, and their idea of going out is meeting for dinner at a Red Lobster, Olive Garden or Cracker Barrel restaurant. They're also not interested in fitness activities; they participate in few sports, though they will roll out their mats for a yoga class. A big splurge is going to a concert, and these boomers have wide-ranging musical tastes including classical and country music.

Rooted Flower Power may have the time and money, but they're just not that into shopping. They're price-sensitive consumers who tend to visit a store only when they need to buy something. They always look for a bargain rather than a brand, clip coupons and fancy themselves informed consumers who check out products before making a purchase. Like their passion for worn jeans, they like clothes that are functional but last a long time and they're eclectic in their retail tastes, which range from Family Dollar and Kmart to Meijer and Talbots. Somewhat tech-shy, they go to few electronics stores to buy anything beyond DVD players or small, high-definition TV sets. They are receptive to mail-order and buy a lot of merchandise - books, collectibles and health and business magazine subscriptions - without leaving their homes.

Rooted Flower Power are intellectually curious and enjoy many kinds of media. They like to read newspapers from cover to cover as well as news, science, sports and music magazines like *Readers Digest*, *Rolling Stone*, *Golf Digest* and *Popular Science*. With their commutes to work, they make a strong radio audience, tuning into stations that play classical and adult contemporary music as well as news talk programs. However, marketers can most often reach these households through TV. They like cable channels such as AMC, IFC, Travel and TCM; they enjoy opinionated commentators no matter

their political stripe - from Glenn Beck to Keith Olbermann - and they watch a lot of newscasts, sitcoms and game shows. While these households have only moderate travel rates, they travel vicariously with Anthony Bourdain and Andrew Zimmern.

How we view the world

Rooted Flower Power are slowing down but staying politically active. They're left-of-center and more likely than the general population to be Democrats. Technology's role in society worries them, and they support recycling, reducing air pollution and other green issues. Always willing to volunteer for a good cause, they're active in the community and belong to arts groups, veterans' clubs and unions. If they feel strongly about an issue, they'll pull out their picket signs and walking shoes and join a protest rally.

As they enter retirement, Rooted Flower Power are seeking balance - to them, time and new experiences are more important than money. They tell researchers that they're interested in learning about digital media, other cultures and the arts. Willing to trade travel frequency for quality of location, these consumers prefer once-in-a-lifetime, culturally-stimulating destinations in Europe. When they travel domestically, they prefer to travel by rail and road so they have time to enjoy the journey, not just the destination. Although they mainly consider themselves Democrats, they're somewhat conservative on social issues. They state that their faith is important, and they have average rates for going to religious services.

How we get by

Rooted Flower Power earn middle-class incomes of more than \$60,000, but they still lead financially conservative lives. Worried that the stock market is too risky, they stick to investing in CDs, annuities and money market accounts. They've built up solid credit histories and carry a wide variety of standard and prestige credit cards, paying off the balances each month. They like the protection of insurance, making them a good market for whole-life policies and home and auto coverage. Because they're trying to maintain their older homes, they're particularly fond of home improvement loans, taking them out at nearly three times the national average. These households always set aside money for charitable donations, giving to a wide variety of causes: cultural, political, environmental and public broadcasting. The only time they seem to throw caution to the wind is on occasional gambling excursions: these Americans like to buy lottery tickets and visit casinos.

Digital behavior

The older Rooted Flower Power nearly missed the digital revolution. A significant percentage still use dial-up access to reach the Internet and many still don't get the fascination with social media. However, they go online for utilitarian purposes: banking, sending email, reading news, getting stock quotes and finding medical information. Their favorite Websites include time.com, weatherbug.com, cbs.com, kmart.com, tvguide.com, weighwatchers.com and fanfiction.com. They're receptive to online ads,

often clicking on email ads and links that lead to a purchase. For them, the Internet is more like a home library and communication tool; with many missing their grown children, they have one of the highest rates in the nation for sending electronic greeting cards.

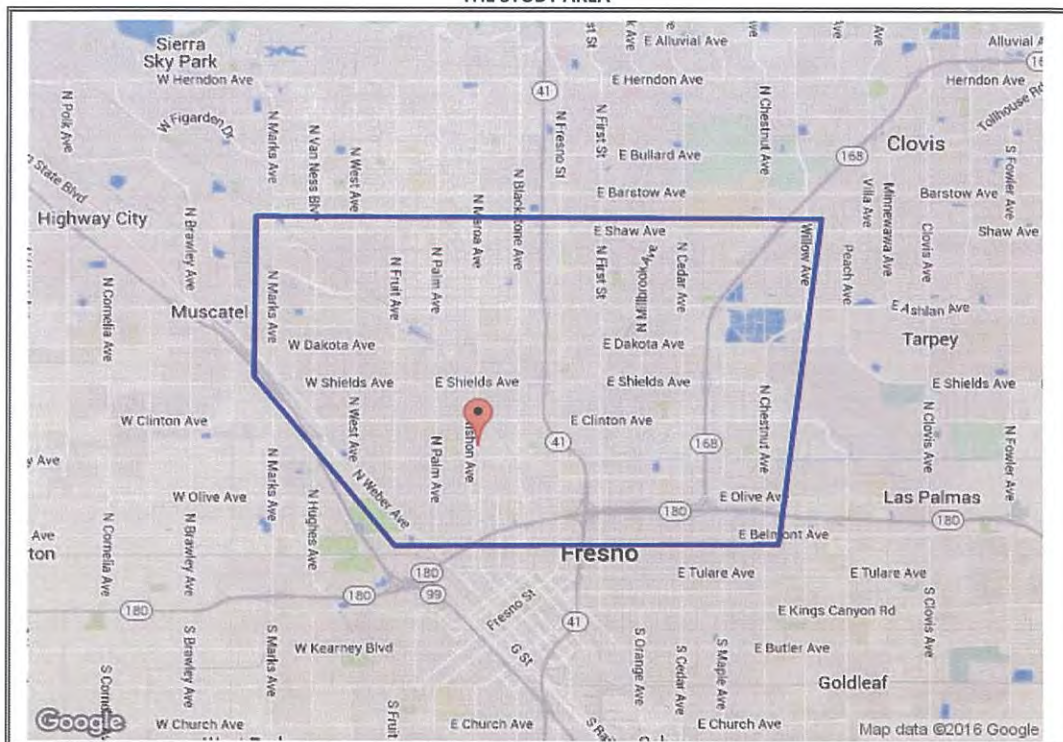
The ExecutiveInsite Report

Prepared for: Hope Partnership for Missional Transformation DoC
 Study area: Custom Geography
 Base State: CALIFORNIA
 Current Year Estimate: 2015
 5 Year Projection: 2020
 Date: 4/26/2016
 Semi-Annual Projection: Fall

This ExecutiveInsite Report has been prepared for Hope Partnership for Missional Transformation DoC. 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 region, a zip code, a county or some custom defined geographic area such as a radius or a user defined polygon. The area of study is displayed in the map below.

THE STUDY AREA



THE 12 INSITES

INSITE	PAGE
Insite #1: Population, Household Trends	2
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More Information

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

Not all of the demographic variables available in the MI System are found in this report. The FullInsite Report will give a more comprehensive view of an area's demographics.

Also, the Impressions Report adds additional social, behavioral views and the Quad Report provides a detailed view of religious preferences, practices and beliefs.

INSITE #1: POPULATION AND HOUSEHOLD TRENDS

Population:

The estimated 2015 population within the study area is 170,652. The 2020 projection would see the area grow by 5,732 to a total population of 176,384. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to grow by 3.4% in the next five years, the state is projected to grow by 4.8%. The study area's estimated average change rate is 0.7%.

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.

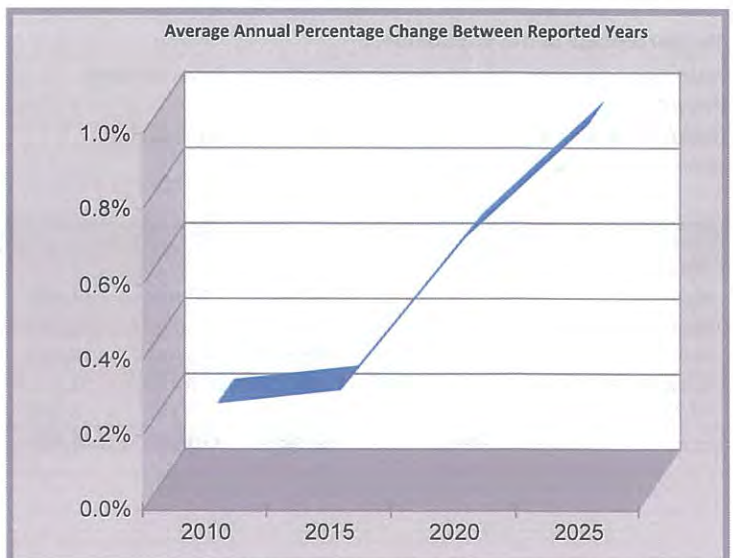
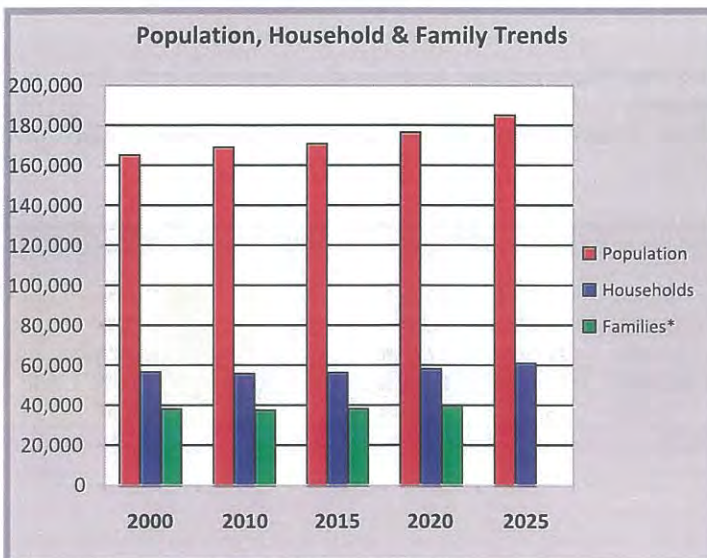
Households:

The households within the community are growing but not as fast as the population, thus the average population per household in 2010 was 3.03 but by 2020 it is projected to be 3.03. Compare this to the statewide average which for the current year is estimated at 2.95 persons per household.

Family Households:

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

Population/Households & Family Trends					
	2000	2010	2015	2020	2025
Population	165,062	168,858	170,652	176,384	184,967
Population Change		3,796	1,794	5,732	8,583
Percent Change		2.3%	1.1%	3.4%	4.9%
Households	56,554	55,651	56,259	58,146	60,973
Households Change		-903	608	1,887	2,827
Percent Change		-1.6%	1.1%	3.4%	4.9%
Population / Households	2.92	3.03	3.03	3.03	3.03
Population / Households Change		0.12	0.00	0.00	0.00
Percent Change		4.0%	0.0%	0.0%	0.0%
Families	38,055	37,396	38,099	39,532	
Families Change		-659	703	1,433	
Percent Change		-1.7%	1.9%	3.8%	

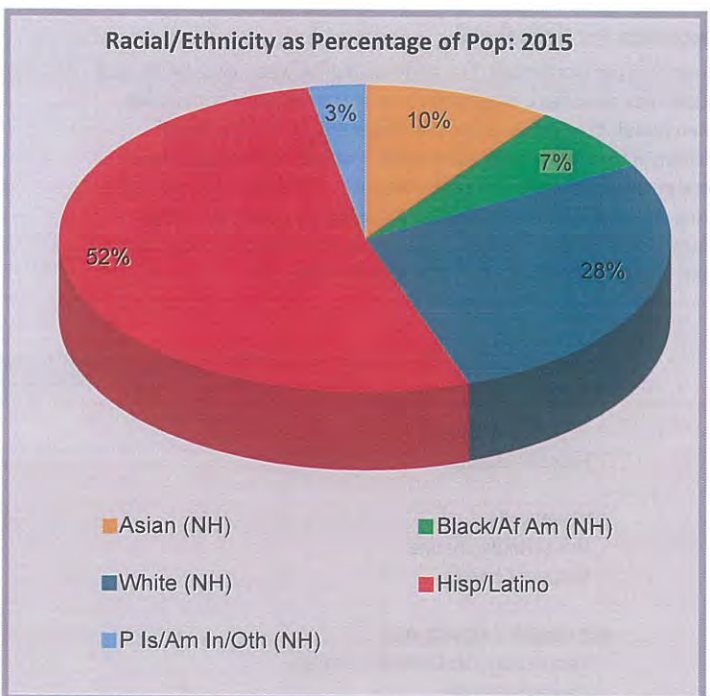
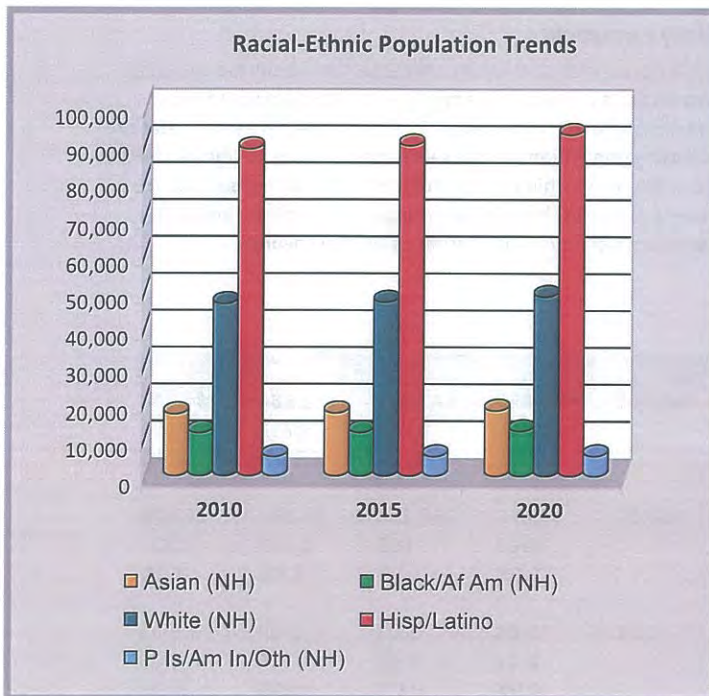


NOTE: Family Household data is not projected out 10 years.

INSITE #2: RACIAL-ETHNIC TRENDS

The US population's racial-ethnic diversity is continually adding new and rich cultural mixes. This data considers the five 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 five 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.

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

The percentage of the population...

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

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

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

Hispanic or Latino is projected to remain about the same over the next five years.

	2010	2015	2020	2010%	2015 %	2020 %	2010 to 2020 %pt Change
Race and Ethnicity							
Asian (NH)	16,761	17,052	17,697	9.93%	9.99%	10.03%	0.11%
Black/Afr Amer (NH)	11,635	11,758	12,170	6.89%	6.89%	6.90%	0.01%
White (NH)	46,645	47,088	48,588	27.62%	27.59%	27.55%	-0.08%
Hispanic/Latino	88,602	89,489	92,485	52.47%	52.44%	52.43%	-0.04%
P Is/Am In/Oth (NH)	5,216	5,265	5,443	3.09%	3.09%	3.09%	0.00%
Totals:	168,859	170,652	176,383				

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.

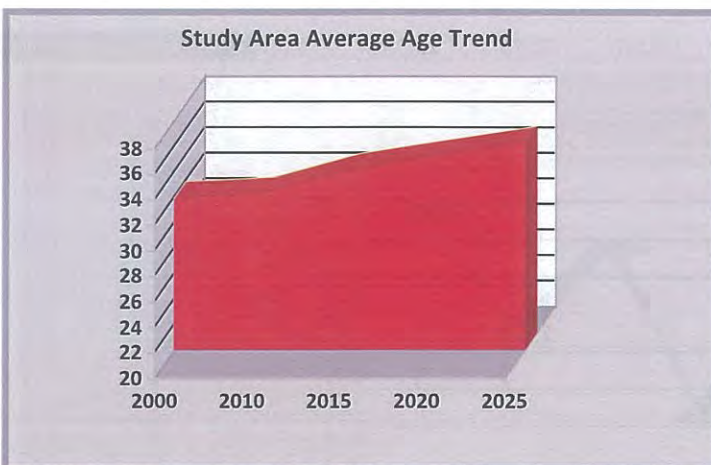
The Age Trend Insite explores two variables: Average age and Phase of Life.

Average Age Trends provides five important snapshots of a community from five data points; the 2000 census, the last census, the current year estimate, the five year projection and the ten year forecast. These five 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.

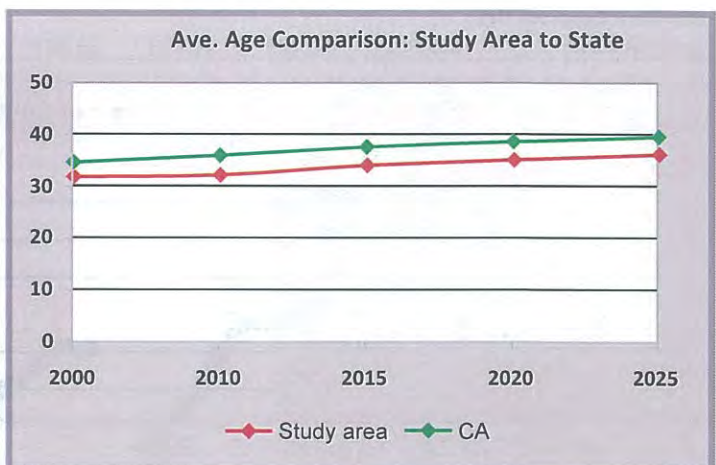
AGE

<i>Average Age Trends</i>	2000	2010	2015	2020	2025
Average Age: Study Area	31.94	32.28	34.13	35.21	36.26
Percent Change		1.1%	5.7%	3.2%	3.0%
Average Age: CA	34.60	35.96	37.59	38.63	39.56
Percent Change		3.9%	4.5%	2.8%	2.4%
Comparative Index	92	90	91	91	92
Median Age: Study Area	27	28	30	32	33



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 higher than the study area.

INSITE #3: AGE TRENDS (continued)

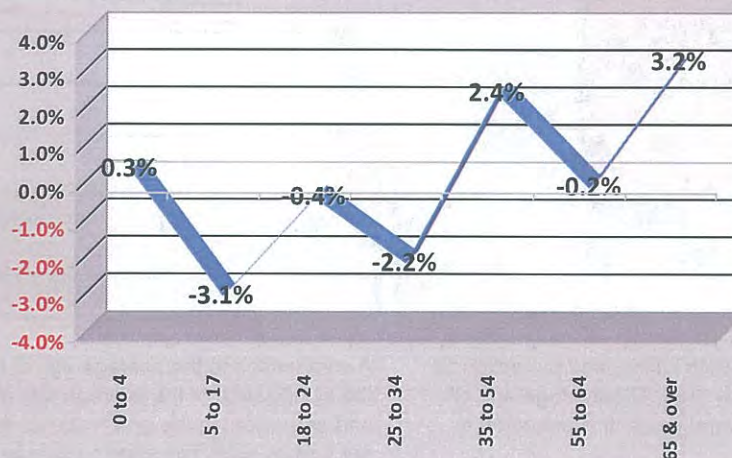
PHASE OF LIFE

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	2010	2015	2020	2025	2010%	2015%	2020%	2025%	Estimated 10 Year %pt Change 2015 - 2025
Before Formal Schooling									
Ages 0 to 4	15,701	12,027	12,969	13,600	9.3%	7.0%	7.4%	7.4%	0.3%
Required Formal Schooling									
Ages 5 to 17	35,436	35,756	34,793	33,083	21.0%	21.0%	19.7%	17.9%	-3.1%
College/Career Starts									
Ages 18 to 24	22,164	21,246	19,985	22,240	13.1%	12.4%	11.3%	12.0%	-0.4%
Singles & Young Families									
Ages 25 to 34	25,804	27,462	26,883	25,725	15.3%	16.1%	15.2%	13.9%	-2.2%
Families & Empty Nesters									
Ages 35 to 54	38,910	39,332	42,482	47,003	23.0%	23.0%	24.1%	25.4%	2.4%
Enrichment Years Sing/Couples									
Ages 55 to 64	14,866	16,699	17,819	17,787	8.8%	9.8%	10.1%	9.6%	-0.2%
Retirement Opportunities									
Age 65 and over	15,978	18,129	21,453	25,529	9.5%	10.6%	12.2%	13.8%	3.2%

Phase of Life Changes



Summary of Phase of Life Findings:

Phase of Life changes reflect the age profile of a community. On average, it takes 2.1 children per woman to replace both 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 possibly due to a decline in birth rates.

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

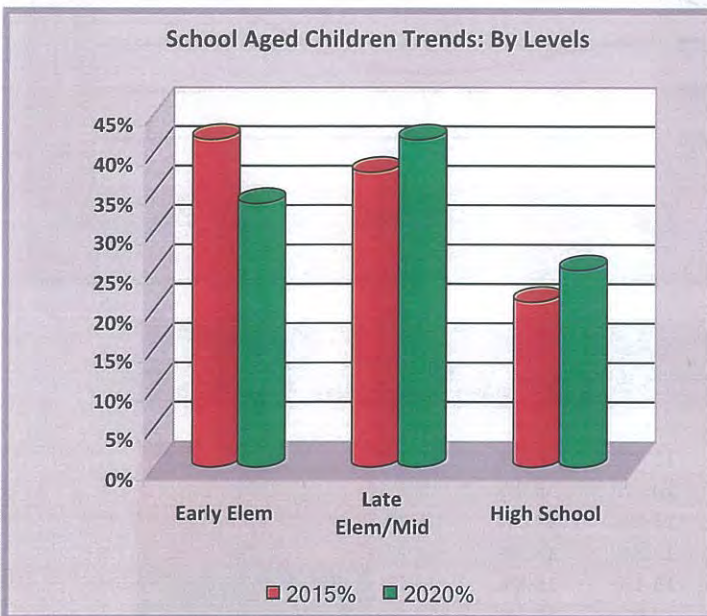
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely 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	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
Early Elementary Ages 5 to 9	13,872	14,879	11,643	39.1%	41.6%	33.5%	-8.1%
Late Elementary-Middle School Ages 10 to 14	13,100	13,386	14,456	37.0%	37.4%	41.5%	4.1%
High School Ages 15 to 17	8,463	7,491	8,695	23.9%	21.0%	25.0%	4.0%

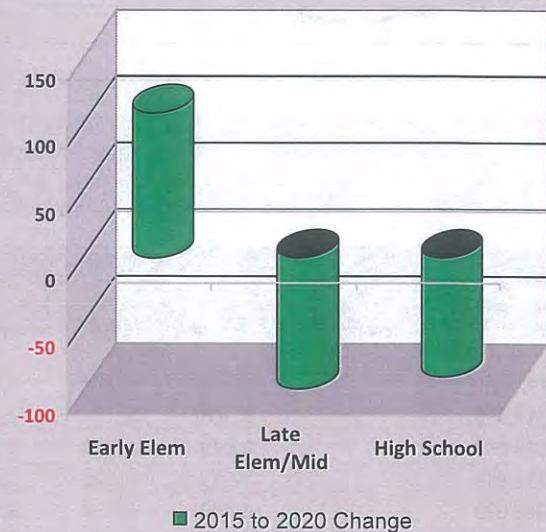


Summary of School Aged Children Findings:

Early Elementary children ages 5 to 9 are projected to decline as a percentage of children between 5 and 17 by -8.1%.

Late Elementary to Middle School aged children ages 10 to 14 are increasing as a percentage of children between 5 and 17 by 4.1%.

Comparative Index: Study Area to State by Level



High School aged children 15 to 17 are increasing as a percentage of children between 5 and 17 by 4.0%.

Overall, children are aging through but not being replaced at the younger levels.

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

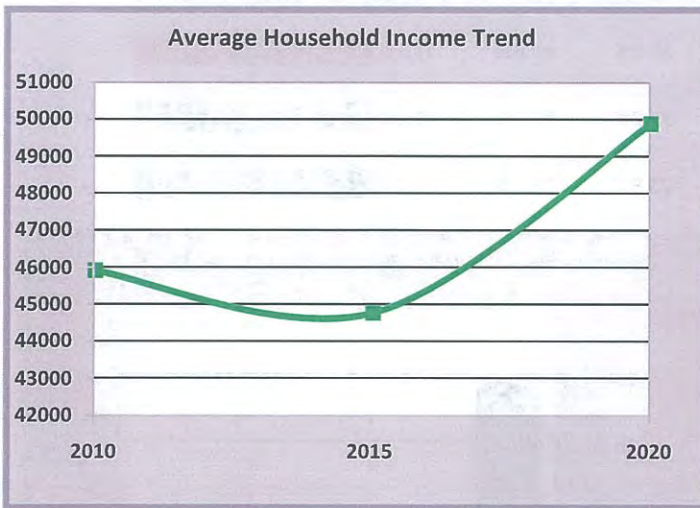
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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

In this study area, the estimated current year average household income is \$44,771. The average household income is projected to grow by 11.4% to \$49,889.

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

The estimated per capita income for the current year is \$14,760. The Per Capita Income is projected to grow by 11.4% to \$16,446.



Income Trends	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
Households							
Less than \$10,000	6,341	7,234	6,481	11.4%	12.9%	11.1%	-1.7%
\$10,000 to \$14,999	5,564	5,165	4,396	10.0%	9.2%	7.6%	-1.6%
\$15,000 to \$24,999	9,012	9,719	9,360	16.2%	17.3%	16.1%	-1.2%
\$25,000 to \$34,999	7,118	7,596	7,712	12.8%	13.5%	13.3%	-0.2%
\$35,000 to \$49,999	8,403	8,924	9,312	15.1%	15.9%	16.0%	0.2%
\$50,000 to \$74,999	9,435	8,486	9,396	17.0%	15.1%	16.2%	1.1%
\$75,000 to \$99,999	5,015	4,414	5,132	9.0%	7.8%	8.8%	1.0%
\$100,000 to \$149,999	3,320	3,443	4,463	6.0%	6.1%	7.7%	1.6%
\$150,000 to \$199,999	776	853	1,119	1.4%	1.5%	1.9%	0.4%
\$200,000 or more	666	425	776	1.2%	0.8%	1.3%	0.6%
Totals	55,650	56,259	58,147				

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS (continued)

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 decline over the next five years. For the current year, it is estimated that 9.4% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 9.2%.

Income Trends	2015	2020	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
Families					
Less than \$10,000	5,109	5,267	13.4%	13.3%	-0.09%
\$10,000 to \$14,999	2,747	2,802	7.2%	7.1%	-0.12%
\$15,000 to \$24,999	6,418	6,588	16.8%	16.7%	-0.18%
\$25,000 to \$34,999	4,973	5,532	13.1%	14.0%	0.94%
\$35,000 to \$49,999	6,120	6,302	16.1%	15.9%	-0.12%
\$50,000 to \$74,999	5,913	6,089	15.5%	15.4%	-0.12%
\$75,000 to \$99,999	3,227	3,299	8.5%	8.3%	-0.13%
\$100,000 to \$149,999	2,570	2,629	6.7%	6.7%	-0.10%
\$150,000-\$199,999	682	689	1.8%	1.7%	-0.05%
\$200,000 or more	340	336	0.9%	0.8%	-0.04%
Totals	38,099	39,533			

MEDIAN INCOME BY RACE AND ETHNICITY

Median income by race and ethnicity is a subset of household income. Median income is that point where there are as many households with incomes greater than the median as there are households with incomes less than the median.

Median Income by Race and Ethnicity	2015
Asian Household Income	31,672
Black/ African American Household Income	19,013
Hispanic/Latino Household Income	31,275
White/Anglo Household Income	38,758
P Is, Am Indian Other Household Income	31,420

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

The concern of this analysis is family households with children under 18. Of the types of family households with children there are...

- Married couple families
- Single parent families (father or mother)

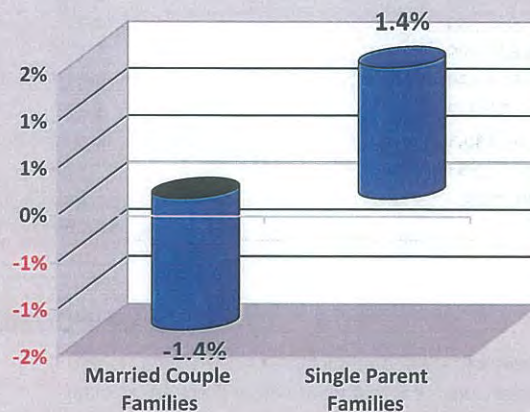
These two are reported for the study area in the table below.

Households	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
Households with Children under 18							
Married Couple	11,492	10,235	10,218	50.0%	48.6%	47.2%	-1.4%
Single Parent	11,503	10,817	11,421	50.0%	51.4%	52.8%	1.4%

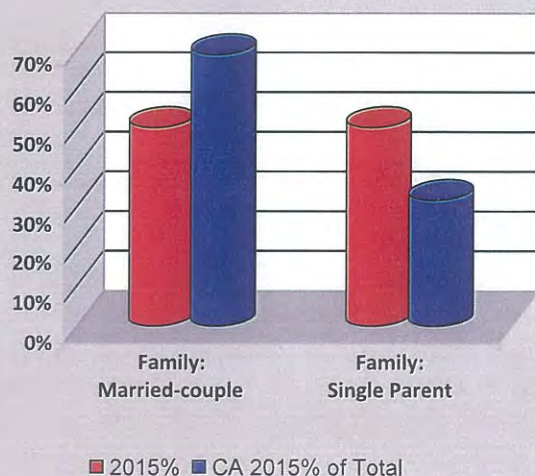
Of the households with children under 18, married couple households are decreasing as a percentage while single parent households are increasing. The graph to the right illustrates this. Bars above the 0% point indicate a family type that is increasing while bars below 0% is decreasing. This provides "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 greater than the state.

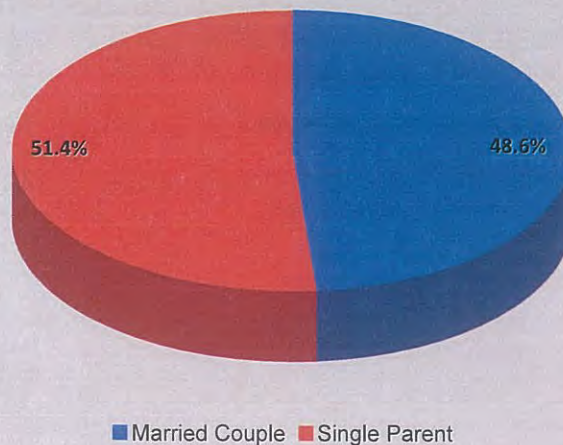
Households with Children: Projected Change



Households with Children Under 18 Compared to State



Percentage of Households with Children by Type



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

	2010	2015	2020	2010%	2015%	2020%	2010 to 2020 %pt Change
Population by Marital Status: Age 15+							
Never Married	46,578	55,413	60,751	36.2%	41.7%	43.3%	7.1%
Married	56,122	49,998	50,496	43.6%	37.6%	36.0%	-7.6%
Divorced	14,746	15,941	17,178	11.5%	12.0%	12.2%	0.8%
Separated	4,458	4,314	4,313	3.5%	3.2%	3.1%	-0.4%
Widowed	6,855	7,173	7,554	5.3%	5.4%	5.4%	0.1%

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

The graph to the right illustrates the marital status comparison of the study area to the state. Bars above the 0% point line indicate a marital status type that is more prevalent than the state average while bars below the 0% are below the state average. The length of the bars represent the strength of the difference. They are not percentages.

Marital Status: Comparison to the State



MARITAL STATUS BY FEMALE AND MALE

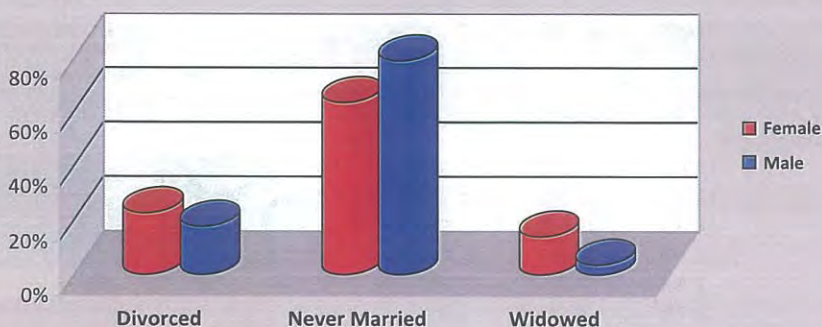
Who is more likely to be unmarried, women or men in this community? Consider these findings about this study area:

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

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 widowed than men.

Single Female and Male Comparison by Type (CY)

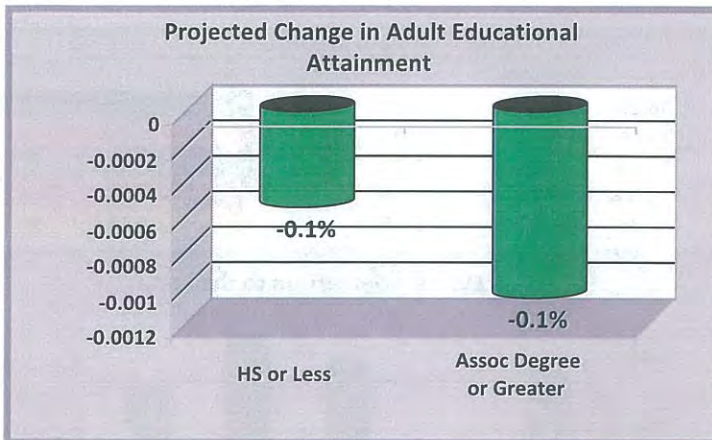


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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 three perspectives

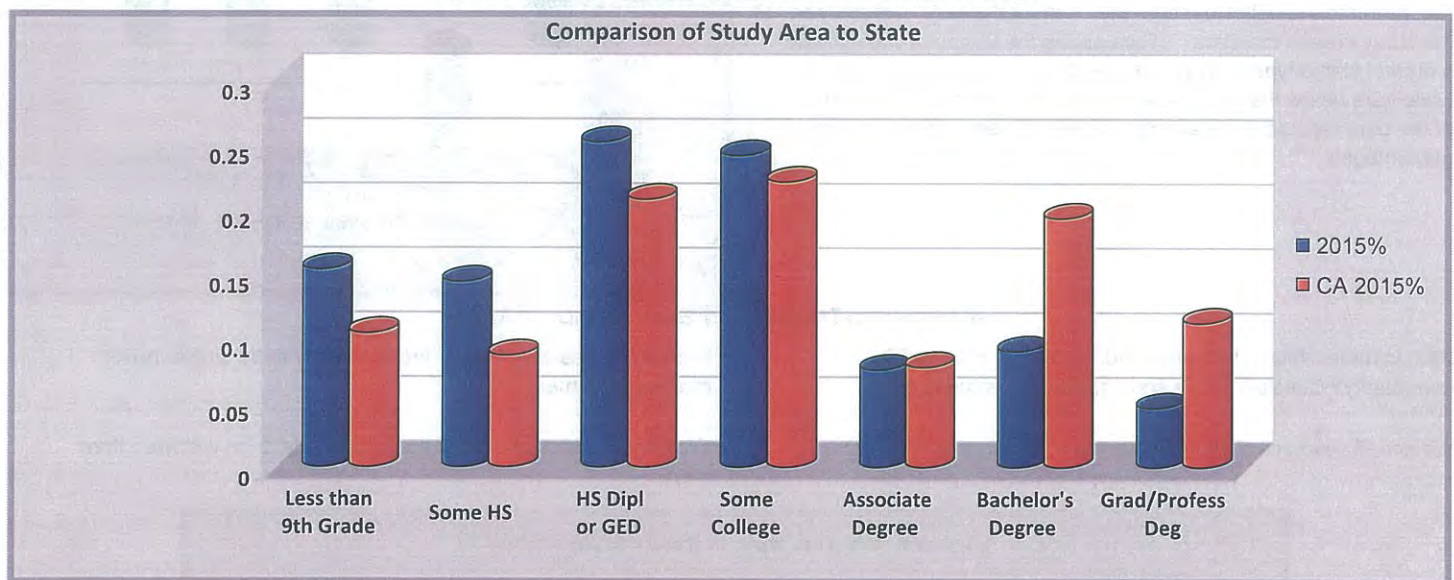
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of CALIFORNIA. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

EDUCATIONAL LEVEL ATTAINMENT CHANGE



The educational attainment level of adults has declined over the past few years. It is projected to decline over the next five years by -0.1%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2015	2020	CA 2015%	2015 Study Area-State Comp Index
Population by Educational Attainment: 25+					
Less than 9th Grade	14.6%	15.3%	15.3%	10.4%	147
Some HS	14.3%	14.3%	14.3%	8.6%	166
HS Dipl or GED	26.4%	25.2%	25.5%	20.7%	121
Some College	23.0%	24.1%	24.0%	22.1%	109
Associate Degree	7.5%	7.5%	7.7%	7.7%	97
Bachelor's Degree	9.7%	9.0%	8.8%	19.3%	48
Grad/Profess Deg	4.5%	4.6%	4.5%	11.2%	41

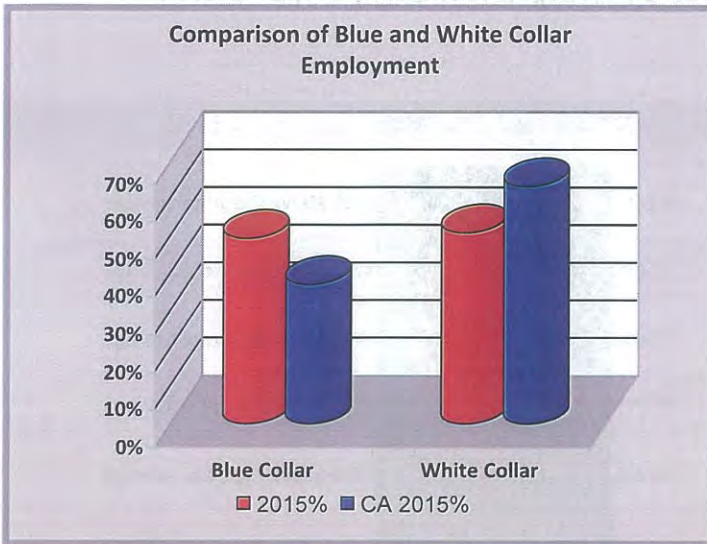
The overall educational attainment of the adults in this community is lower than the state.

INSITE #9: POPULATION BY EMPLOYMENT

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

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

EMPLOYED POPULATION : BLUE COLLAR OR WHITE COLLAR



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

EMPLOYED CIVILIAN POPULATION BY OCCUPATION

	2015	CA 2015	Comp. Index	Interpretation
Employed Civilian Pop 16+ by Occupation				
Bldg Maintenance & Cleaning	7.1%	4.5%	158	Well above the state average.
Construction	10.0%	7.7%	129	Well above the state average.
Farming, Fishing, & Forestry	3.8%	1.6%	231	Well above the state average.
Food Preparation Serving	7.1%	5.4%	132	Well above the state average.
Healthcare Support	3.1%	2.0%	152	Well above the state average.
Managerial Executive	8.0%	14.9%	53	Well below the state average.
Office Admin	14.4%	13.2%	109	Well above the state average.
Personal Care	6.2%	4.5%	137	Well above the state average.
Production Transportation	13.2%	11.0%	119	Well above the state average.
Prof Specialty	14.6%	21.7%	67	Well below the state average.
Protective	1.9%	2.2%	86	Well below the state average.
Sales	10.6%	11.2%	95	At about the state average.

INSITE #10: MOSAIC Segments

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 Segments of the study area are provided. (If less than 15, rows will be blank.)

NOTE: For a full description please see the DI Demographic Segment Guide (Mosaic) under the Help menu on the Documents gallery.

	2015	2015%	State %	Comp Index	Relative to the CA State Ave.
Mosaic Segments					
P59 Cultural Connections - Expanding Horizons	11,821	25.56%	4.23%	604	Well above the state average
R66 Aspirational Fusion - Dare to Dream	8,026	17.36%	1.58%	1095	Well above the state average
L42 Blue Sky Boomers - Rooted Flower Power	4,174	9.03%	2.66%	339	Well above the state average
P56 Cultural Connections - Mid-scale Medley	2,482	5.37%	0.57%	944	Well above the state average
P61 Cultural Connections - Humble Beginnings	2,454	5.31%	1.48%	358	Well above the state average
J36 Autumn Years - Settled and Sensible	2,366	5.12%	0.84%	607	Well above the state average
O55 Singles and Starters - Family Troopers	2,319	5.01%	1.96%	256	Well above the state average
P60 Cultural Connections - Striving Forward	2,027	4.38%	4.02%	109	About average for the state
Q64 Golden Year Guardians - Town Elders	1,664	3.60%	2.43%	148	Well above the state average
O54 Singles and Starters - Striving Single Scene	1,600	3.46%	3.80%	91	Somewhat below the state average
K40 Significant Singles - Bohemian Groove	1,041	2.25%	1.21%	186	Well above the state average
Q65 Golden Year Guardians - Senior Discounts	893	1.93%	2.28%	85	Somewhat below the state average
M45 Families in Motion - Diapers and Debit Cards	709	1.53%	0.33%	453	Well above the state average
I33 Family Union - Balance and Harmony	623	1.35%	3.43%	39	Well below the state average
O53 Singles and Starters - Colleges and Cafes	583	1.26%	0.61%	205	Well above the state average

Learn about your Mosaic Households

To access Mosaic Portrait data click on:

[Mosaic USA E-Handbook by Experian](#) (To open in a new Tab hold Control key when you click on the link)

Handbook includes Mosaic Overview and two graphic pages for each of the 19 Groups and 71 Segments.

To access the Mosaic application guide click on:

[Mission Impact Mosaic Application Guide by Bandy](#) (To open in a new Tab hold Control key when you click on the link)

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.

	Hholds	% of HH	Index	Interpretation
Charitable Contributions Last Yr: \$200 Or More				
Religious-\$200 Or More	19,944	35.5%	175	Well above the state ave.
Social Services/Welfare-\$200 Or More	4,863	8.6%	141	Well above the state ave.
Other-\$200 Or More	821	1.5%	28	Well below the state ave.
Education-\$200 Or More	623	1.1%	25	Well below the state ave.
Health-\$200 Or More	533	0.9%	25	Well below the state ave.
Political Organization-\$200 Or More	229	0.4%	25	Well below the state ave.
Private Foundation-\$200 Or More	424	0.8%	22	Well below the state ave.
Public Television-\$200 Or More	89	0.2%	19	Well below the state ave.
Public Radio-\$200 Or More	84	0.1%	16	Well below the state ave.
Environmental-\$200 Or More	105	0.2%	14	Well below the state ave.

Summary of Charitable Contribution Findings:

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

More specific findings include:

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

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

The number of charitable sectors where giving is well below the state average: 8.

INSITE #12: RELIGIOUS PROGRAM OR MINISTRY PREFERENCES

This information is from the recent survey conducted by MissionInsite of US Religious Preferences, Practices and Beliefs called the Quadrennium Project. While general religious data is available through various organizations, only MissionInsite can provide local geography projections that are current. The complete survey results are available in the Predesigned Quad Report. The Quadrennium White Paper is available on the web site.

	Study Area		US Average		Comparative Index	
	Modestly Important	Very Important	Modestly Important	Very Important	Modestly Important	Very Important
Personal Growth	31.1%	12.0%	32.6%	9.0%	95	133
Addiction support groups	29.3%	10.5%	26.9%	10.0%	109	106
Health/weight loss programs	30.3%	12.0%	33.9%	9.1%	89	132
Practical training seminars	33.7%	13.5%	37.1%	8.0%	91	169
Family Support and Intervention Services	33.4%	17.5%	35.0%	14.8%	95	118
Daycare/After-School Programs	24.4%	12.6%	24.3%	10.6%	101	119
Crisis support groups	39.3%	19.2%	41.7%	14.3%	94	134
Family oriented activities	37.9%	24.7%	39.5%	24.0%	96	103
Marriage enrichment	30.3%	17.4%	35.3%	13.7%	86	127
Parenting development	30.4%	13.9%	29.6%	11.7%	103	119
Personal/family counseling	37.9%	17.1%	39.6%	14.2%	96	120
Community Involvement and Advocacy Programs	42.9%	19.0%	47.7%	16.1%	90	118
Adult social activities	46.0%	18.8%	51.8%	17.0%	89	111
Involvement in social causes	44.0%	18.8%	48.6%	15.5%	91	121
Social justice advocacy work	38.1%	14.2%	39.3%	11.6%	97	123
Opportunities for volunteering in the community	43.6%	24.2%	51.1%	20.4%	85	119
Community Activities or Cultural Programs	39.1%	18.4%	42.3%	16.6%	92	111
Cultural programs (music, drama, art)	42.7%	15.7%	45.2%	12.8%	94	123
Holiday programs/activities	42.5%	19.6%	49.0%	18.0%	87	109
Seniors/retiree activities	40.1%	16.9%	41.8%	16.7%	96	101
Youth social activities	31.0%	21.5%	33.0%	18.8%	94	114
Religious/Spiritual Programs	30.5%	20.0%	34.2%	19.0%	89	105
Alternative spiritual practices (meditation, yoga, etc.)	27.5%	13.5%	28.2%	8.0%	97	169
Bible or Scripture study/prayer groups	29.2%	22.0%	32.5%	21.6%	90	102
Christian education for children	27.1%	20.2%	27.8%	22.0%	98	92
Contemporary worship services	34.0%	18.9%	40.2%	17.0%	85	111
Spiritual discussion groups	34.7%	18.2%	40.1%	15.0%	86	122
Traditional worship services	30.6%	26.8%	36.8%	30.3%	83	88

Supporting Information

Interpreting the Report

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

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.

