

**NEW BEGINNINGS ASSESSMENT**  
**First Presbyterian Church of Oceanside**  
**Oceanside, California**



San Diego Presbytery  
November 25, 2013

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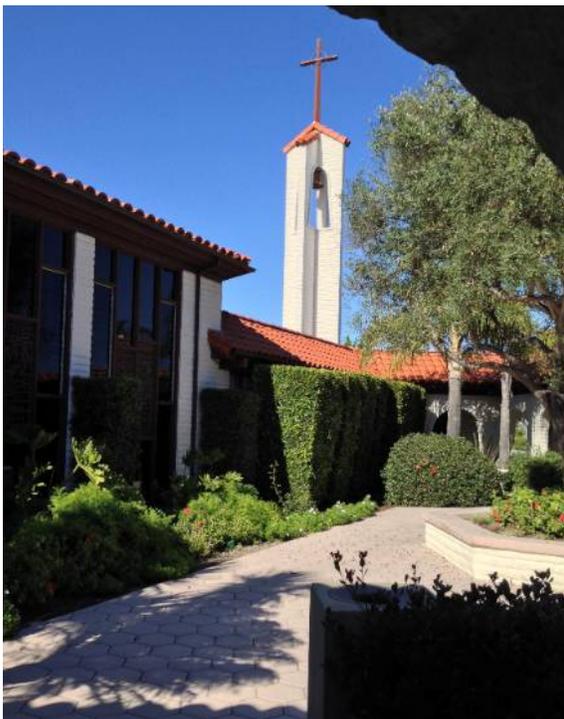


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## INTRODUCTION



Located in the hills of Oceanside, First Presbyterian Church of Oceanside has ministered to this growing part of the city for over 60 years. From its meager beginnings to the height of its growth in the mid 1970's, First Presbyterian Church of Oceanside connected with and cared for its community. The church began a preschool, began mission programs and sent its members to volunteer at various mission projects throughout the city.

But the last 10 years have not been easy. Membership numbers have begun to fall and the age of its membership is rising. With declining membership, it becomes more difficult to begin and sustain programs of the church. Finances have been steady, but with fewer members joining the church, the

financial burden has been much heavier for the current members of the church. With the larger percentage of finances going towards salaries and the upkeep of the building, it leaves much less for programs and mission. The community around the church continues to change but the ethnic makeup of the church has stayed largely the same.

And yet this church continues to reach out to its community. The church has begun a Hispanic service to serve the growing Hispanic community in the area. The church also added a 2<sup>nd</sup> worship service that is more contemporary in nature to attract a different crowd and has started a day of service to the community where over a 100 members go outside the walls of the church and serve the community.

The life of faith is a journey and so is the life of a congregation. The journey takes twists and turns that we cannot foresee. The First Presbyterian Church of Oceanside, this church on a hill, has been a beacon of the community for many years. It is our hope that this New Beginnings process is a beginning of another journey for First Presbyterian Church. We hope that this journey leads this community to the heart of God so that the vision of God can be clearly discerned for the future of the church.

### **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 or at least stuck in patterns that seem to be leading toward decline. They need help to discern God's unique call again; help to regain their vitality; or 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.

The Presbyterian Mission Agency Office of Church Growth -- a ministry of the Presbyterian Church (USA) -- has 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 decisions you need to make in terms of the use of your assets/resources for mission. The second intent is to give your congregational leaders tools for defining a future story in mission that is true both to historic commitments and relevant for 21<sup>st</sup> century need. The third intent is to help your 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.

To be sure, this is NOT a "fix-it" manual. This report does not claim to tell congregations what they "should" do about their future. **While members of the national staff are available to be in conversation with the congregation through this process, the congregation ultimately makes the decision about its future without interference.** You do it in conversation with other leaders and congregations who face similar circumstances. YOU are the experts about your community and congregation. New Beginnings just holds up a light to make that God-given message a little easier to read.

#### **WHERE DID THIS REPORT COME FROM?**

**Your congregation's leaders and your presbytery worked closely with InHo Kim, an assessor trained by the Office of Church Growth, who wrote this assessment.** The onsite New Beginnings Assessment was held on October 16, 2013 at the church. It included a complete tour of the facilities and property, as well as a 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, Clark Cowden conducted an Appreciative Inquiry session with about 63 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 Presbyterian Church (USA). 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?**

**The Follow Up Training Event, scheduled for December 10-11, 2013 will provide a context for the report and help congregational leaders strategize further conversations within the congregation.** The first night of this event is open to the entire congregation. The second night is reserved for only the 7-12 individuals who volunteer to lead House Meetings. These volunteers will receive a draft copy of this report to review prior to the start of House Meetings.

**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 your 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.** Your national staff and your presbytery leaders stand ready to support your New Beginning.

## CONGREGATIONAL HISTORY

First Presbyterian Church of Oceanside was founded in the late 1940's in the Hill Street area of downtown Oceanside. Since that time, the church has moved to the current building on South El Camino Real and in 1986, the latest addition was built that now houses a great hall and an area for Youth of all ages.

At what some members consider the height of the ministry in the 1970's, First Presbyterian Church of Oceanside boasted 1500 members. The church continued to connect with its community through mission endeavors, by providing a preschool for families in the area and by opening its doors to the space needs of the many community groups.

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. Today, the church averages 373 in worship and provides contemporary worship services as well as a traditional worship service on Sunday mornings.

### 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.**

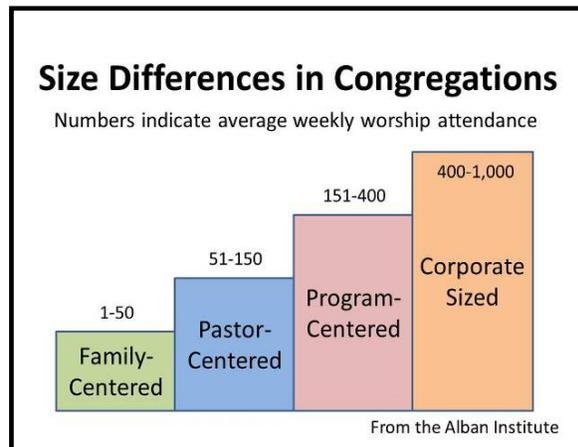
### SMALL CHURCHES FOCUS ON RELATIONSHIPS

**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 that are “**pastor-centered**” (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 that are “**program centered**” (150-to-400 worshipper range) have expectations that 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 373, this congregation is a program 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

In order to look at ten-year trends, we turn to the data that can be found in the past 10 years of your congregation's annual reports to the denomination. It can be found on-line at <http://www.pcusa.org/search/congregations/>

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

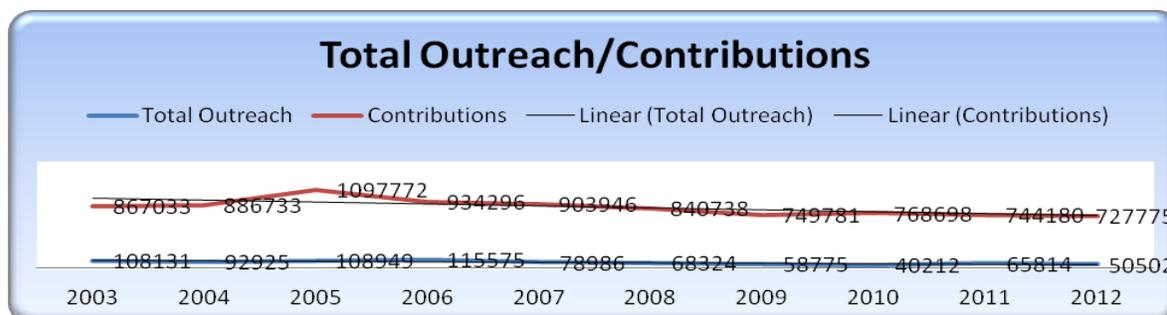
As demonstrated in the chart below, the congregation has experienced **DECLINE** in Average Worship Attendance (AWA) and Membership over the past 10 years. Average Worship Attendance (AWA) is the most helpful measurement of member engagement in a congregation, so we pay special attention to this figure.



Your congregation's growth/decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by over 6 percent during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

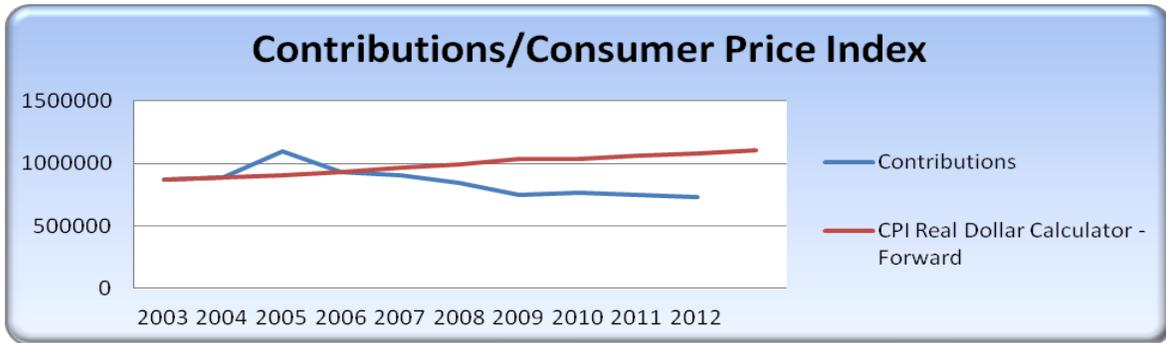
Congregational giving is also an indicator of member engagement. We pay attention to this number because as participants deepen their level of engagement with the church, their giving usually follows. Often times this indicator lags behind the Average Worship Attendance figures. That is, AWA may decline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

During the past ten years, the congregation has reported **DECLINE** in contribution income. This is the total income reportedly received by the church. This is demonstrated on the chart below.



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.

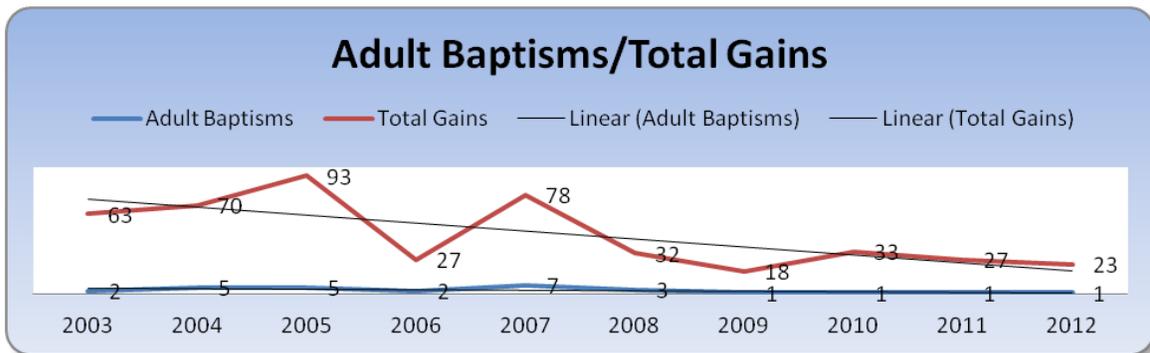
The chart below demonstrates that congregational giving **HAS NOT KEPT PACE with the CPI over the past 10 years**. This indicates declining engagement.



### 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 adult baptisms 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 chart below **shows evidence of decreasing GAINS over the years and very few ADULT BAPTISMS**. This indicates that the congregation has more experience caring for those with some maturity in faith rather than seeking those who have not yet experienced the Gospel message themselves.

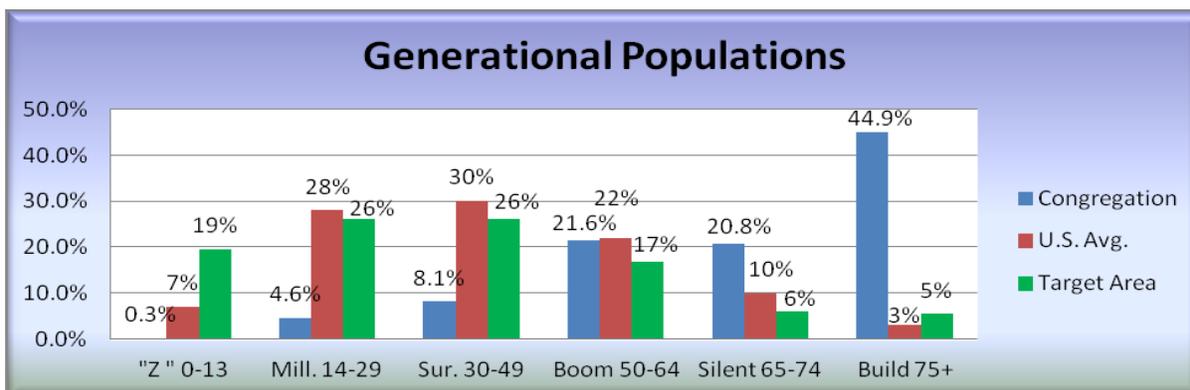


When we consider all indicators related to the congregation's past ten years there is little doubt that the congregation is in a declining situation. Reversal of these trends will be necessary if the congregation expects to thrive and exist into the future. The church is in need of dramatic adaptation in order to effectively reach out the community again.

## THE CURRENT CONGREGATION

The congregation provided information on each participant, defined as, ‘those who attend four times per year or more.’ We use this data to paint a partial picture of the current congregation and to compare the congregation to its immediate neighborhood. While detailed information about the neighborhood comes later in the report, this section will compare the data on the congregation with U.S. Census data from a church demographic service partner. Looking at data about itself and its community helps a congregation clarify who it is, where it is, what the needs are in the community and what opportunities exist for vital ministry. We will also 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.

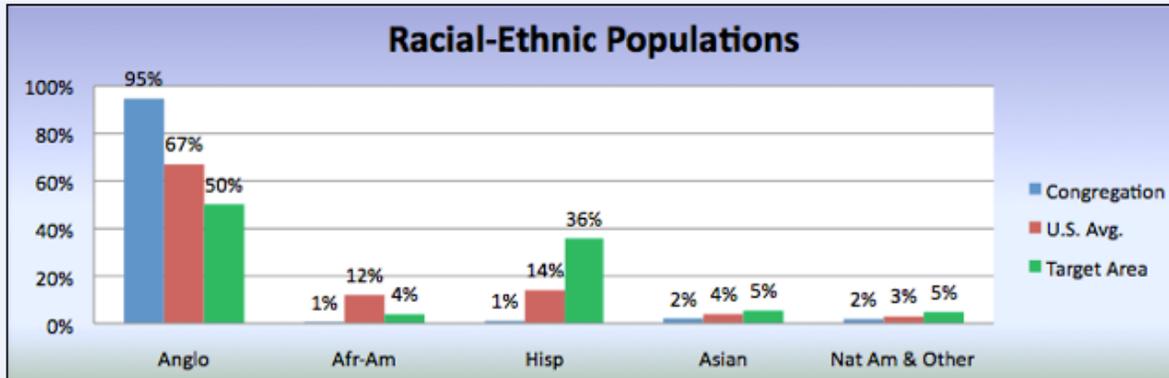
The first graph shows the ages of participants in the congregation and the ages of those who live in the community. The blue bars show the percentage of participants in the congregation in each category. The red bar is how that compares with the total population of the United States, and the green bar is the breakdown compared to the community. The data related to the red and green bar comes from the U.S. Census Bureau.



The chart shows that 87 percent of the congregation is of the Boomer generation or higher, while 31 percent of the wider community is in that category. This measurement is important to the future of the congregation as it speaks to how well it is connecting with those in the community.

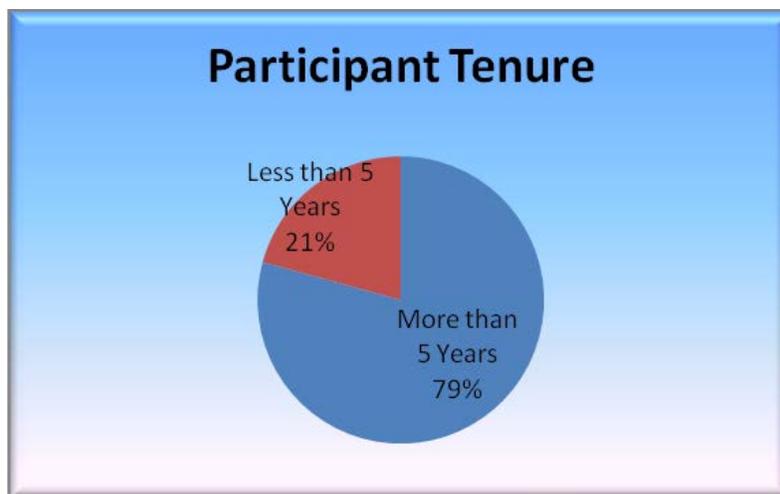
It is also important to look at the split between older and younger generations within the congregation itself. Vital congregations will normally experience a 50-50 split between the younger and the older group.

The next chart illustrates 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.* This data is only broken into five basic groups and does not show more detailed nuance within each group. Some of that nuance is available in the Full Insite Demographic report from Mission Insite that will be given to church leaders in electronic form.



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).

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. In fact, close to 60% of the members has been at the church for more than 10 years.

Finally, we have explored the relationship of participants with the location of the church building. A pin-map has located the home of each participant and shown them in relation to the church facility.



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 minutes drive, the congregation has a severe gap in relating to the community.

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. Fund raising activities are included in this category.
- **Direct Mission 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, for instance. In such activities, participants have direct contact and build relationships with those being served.
- **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. Some activities may have overlapping purposes, but most favor one direction over another and are assigned accordingly. 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.



**Ideally, we would see an equal balance of spiritual, relational and missional activities – each around 30%, with decision-making around 10%.** This balance is needed to form well-rounded disciples, who grow spiritually, grow in relationship with one another, and serve the community in meaningful and needed ways. In many cases, these get out of balance as a church drifts into doing more of what it finds most comfortable.

Vital churches have also discovered that younger generations (as well as many people new to a congregation) and older or long tenured members have different values in terms of what they find engaging in congregation life. If a church wants to have a bright future, it needs to be strong in the areas that younger people will resonate with – namely direct mission service and spiritual development.

The chart above demonstrates that the congregation is **VERY BALANCED** in its engagement patterns.

## THE COMMUNITY

The First Presbyterian Church of Oceanside serves the communities of Oceanside and Carlsbad. Located on a hill, it overlooks the larger hills to the East and single family home subdivisions to the West. The population is becoming much more diverse ethnically and differences of income levels between the rich and poor are becoming more apparent as many hi-tech firms have built their buildings to the West of the church. Along highway 5, large strawberry fields are lined to the East and upper income homes can be seen in the hills just beyond the strawberry fields. Oceanside and Carlsbad areas are very diverse but ripe for the harvest.

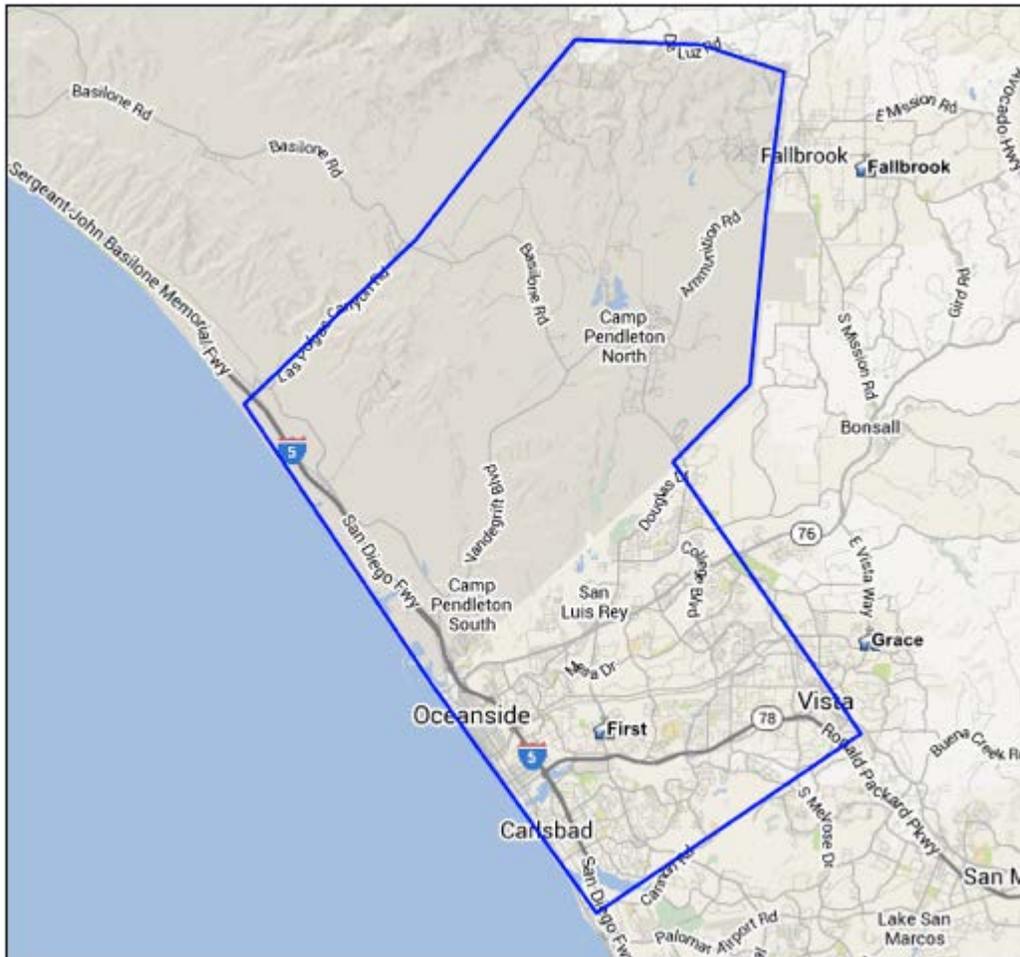
Though the two cities reside side by side, the flavor of each couldn't be more different. Downtown Carlsbad is lined with greenery, quaint cafes, restaurants and high-end shops. In Oceanside, with Camp Pendleton to the North, the North side of downtown Oceanside definitely caters to this crowd and the streets are lined with lower to medium priced apartment complexes, discount shops, bars and restaurants. Oceanside is much livelier, with its diverse population, the newly built city hall, the beautiful Oceanside Museum of Art and the harbor filled with great restaurants that are reminiscent of Cape Cod.

Camp Pendleton, which lies just to the north of Oceanside, is a Marine base camp that was established in 1942. Encompassing 125,000 acres, it contains over 2600 buildings and over 500 miles of roads. Though Camp Pendleton houses approximately 36,000 marines, staff and their families, there are close to a 100,000 people working and training on the base during the day. The largest concentration of marines, around 23,000, is housed in the southern half of the camp, which is included in the study map of this report.

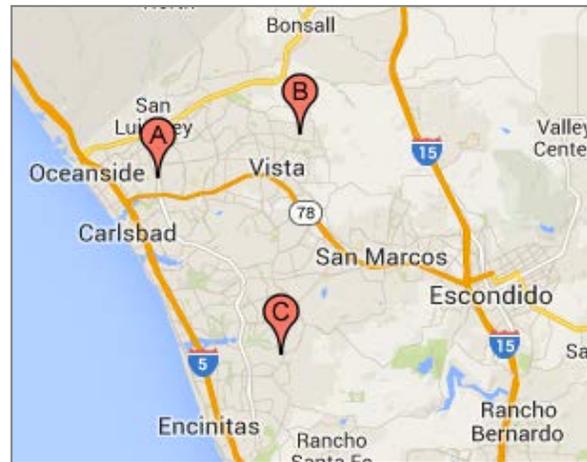


The specific study area chosen for this report (which is the basis for the demographic data found in the previous section and what follows) will most likely be much smaller than the region that your participants come from. Vital churches take seriously the area immediately around their location. They know that, similar to a franchise system, no other Presbyterian (USA) congregation is in a better position to be in service to and be a spiritual home for the people nearby. And a congregation that cannot be both needs to wrestle with the questions around location and calling: why are we located here? Do we have a heart for those nearby and if we don't, why are we still here?

The area used for your demographics is captured in the map below:



**Other Presbyterian Churches in the area:** In planning outreach to its community, a church does well to be aware of the other churches, especially its sister Presbyterians. What might you do together? How might each of you direct outreach to different Mosaic groups? The map to the right shows the location of First Presbyterian Church (A), Grace Presbyterian Church (B), and Cristo Rancho La Costa Presbyterian Church (C).



It is also possible to identify key subcultures in a 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.

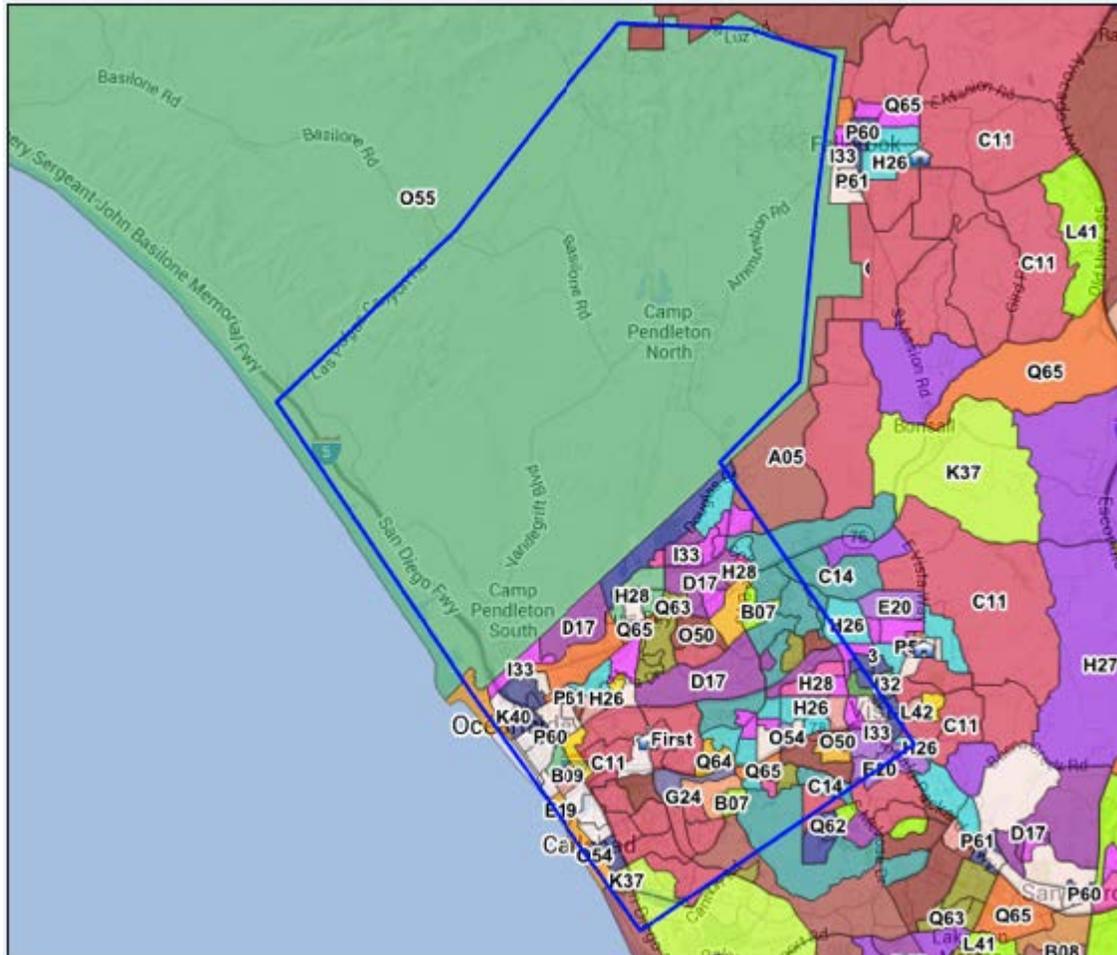
“Mosaic” profiles are lifestyle groupings of people, by household, who share similar behaviors, social characteristics, attitudes and values. Designed by Experian (a very large credit service and data-collection company), there are 71 distinct Mosaic groups (or segments of the population) in the U.S.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

The box below shows the top Mosaic groups found in the study area as a whole.

Mosaic: Top 15 Segments	Study Area		State of CA		Comp Index CY
	2013		2013		
I33 Family Union - Hispanic Harmony	5,999	7.31%	559,170	4.35%	168
C11 Booming with Confidence - Aging of Aquarius	5,130	6.25%	392,513	3.05%	205
H26 Middle-class Melting Pot - Progressive Potpourri	4,806	5.86%	686,277	5.34%	110
K40 Significant Singles - Bohemian Groove	4,168	5.08%	194,608	1.51%	336
C14 Booming with Confidence - Boomers and Boomerangs	3,913	4.77%	184,484	1.43%	332
L42 Blue Sky Boomers - Rooted Flower Power	3,387	4.13%	324,153	2.52%	164
P61 Cultural Connections - Humble Beginnings	3,322	4.05%	356,161	2.77%	146
O50 Singles and Starters - Full Steam Ahead	3,258	3.97%	172,130	1.34%	297
P60 Cultural Connections - Ciudad Strivers	3,125	3.81%	634,282	4.93%	77
O55 Singles and Starters - Family Troopers	3,104	3.78%	156,980	1.22%	310
Q63 Golden Year Guardians - Footloose and Family Free	3,061	3.73%	88,495	0.69%	542
D17 Suburban Style - Cul de Sac Diversity	3,041	3.71%	263,373	2.05%	181
O54 Singles and Starters - Striving Single Scene	2,154	2.62%	203,685	1.58%	166
Q65 Golden Year Guardians - Senior Discounts	2,138	2.61%	232,184	1.81%	144
K37 Significant Singles - Wired for Success	2,029	2.47%	229,054	1.78%	139
Remaining HH	29,430	35.86%	8,182,482	63.63%	56
<b>Totals:</b>	<b>82,065</b>	<b>100.00%</b>	<b>12,860,031</b>	<b>100.00%</b>	

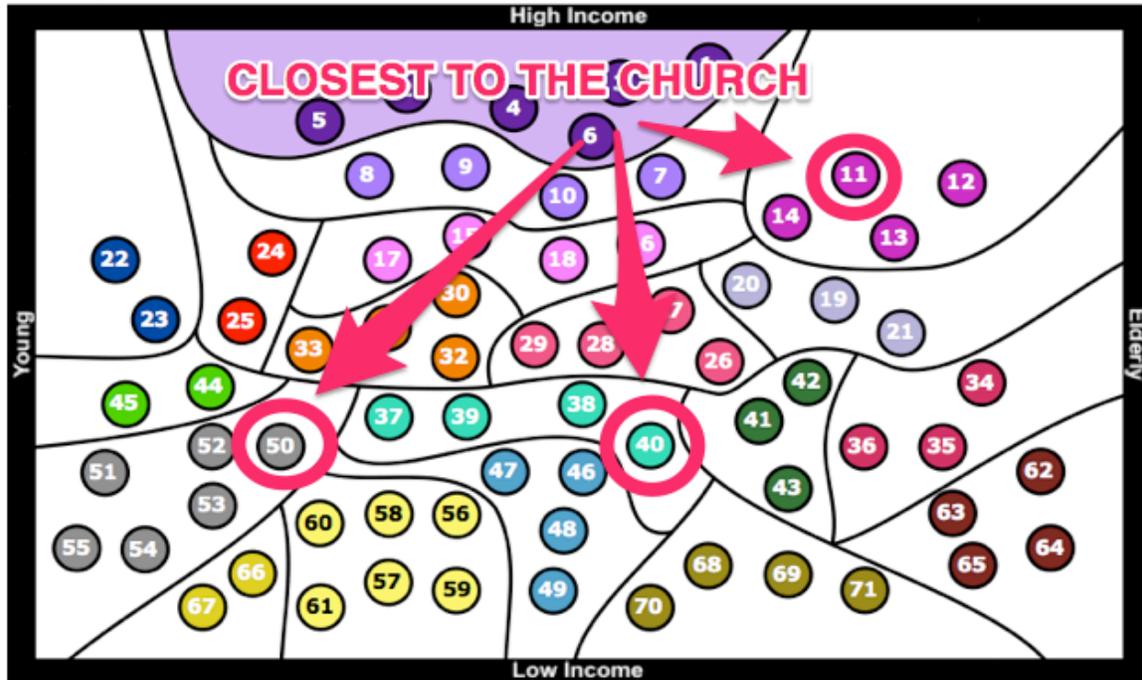
The largest groups are:  
 (I33) Family Union-Hispanic Harmony,  
 (C11) Booming with Confidence – Aging of Aquarius and  
 (H26) Middle Class Melting Pot – Progressive Potpourri.

The map below shows another view of much of the community around your church. The church can be seen in the CENTER (it is identified by a small building icon and cross). 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 Mosaic family tree (below) demonstrates the interconnectedness of these distinct groups. You will note that the tree works like a continuum with young on the left side and elderly on the right. High income is on the top and lower income is represented on the bottom.

### Family Tree



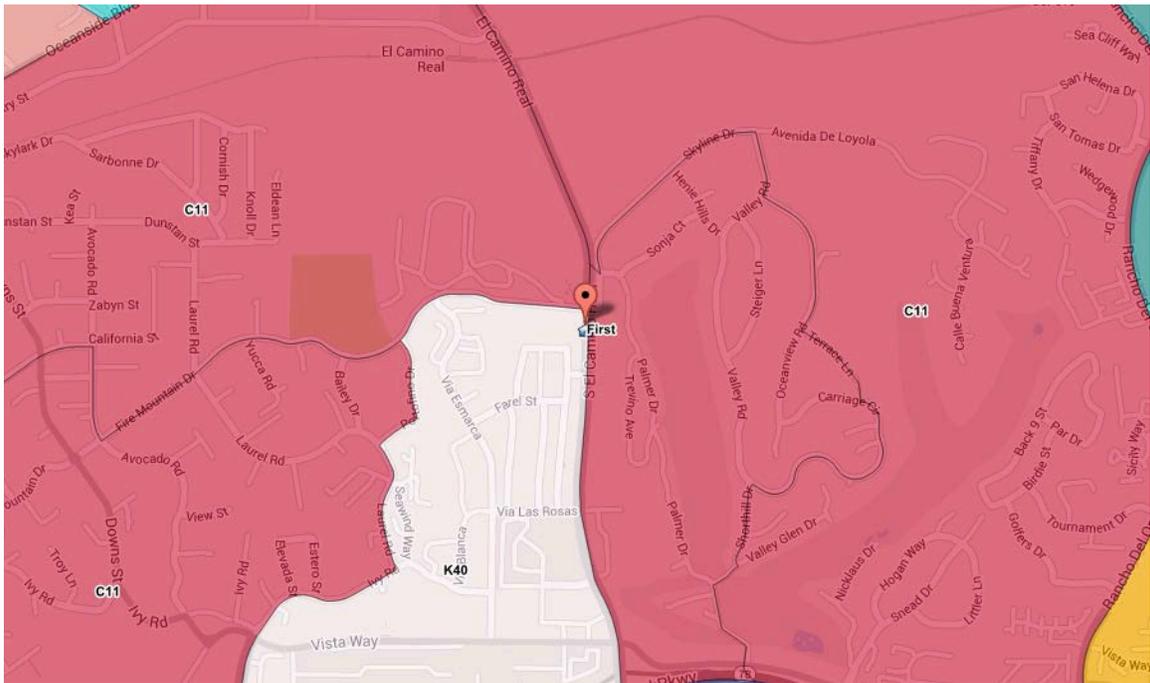
**Caption: This diagram highlights the groups of people in highest concentration right near the church building.**

Each Mosaic group is identified with a letter, a number, and color. (The letters and numbers correspond to those on your community map, though the colors do not). 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.

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.

More detailed descriptions for the top groups in your area can be found in **Appendix C**. For descriptions of the ALL MOSAIC codes, visit the MissionInsite website and download a PDF copy of the MOSAIC 2010 Description Guide. This can be found at: <http://www.missioninsite.com/mosaic>

A closer in view of the area immediately around the church can be seen here:



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 the physical location of the church. People of all ages are likely to experience the congregation initially through their attempt to find it on-line.

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.



In a Google search, the church is very easy to find. The church comes up second when the words “Presbyterian Church Oceanside, CA” is typed into the search box. The website is simple to navigate and filled with information but it does feel dated. In an area that is filled with those who work for hi-tech companies, a website that is more inviting and tells the story of who First Presbyterian Church Oceanside is could be important for church seekers. The church also utilizes the Facebook page to share information about church happenings. In this era of social media and interactions on the Web, Facebook could also be used as a tool for conversation with church members and church seekers alike.



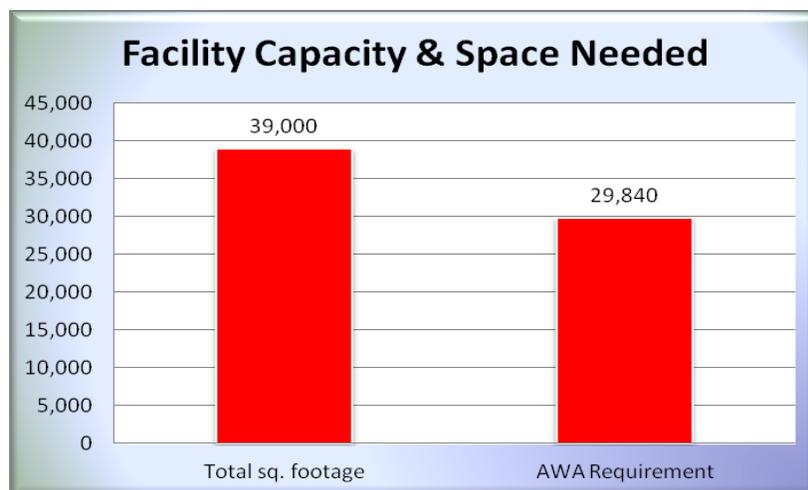
## FACILITIES EXAMINATION



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 6 connected buildings located on a 4.3-acre lot. It is estimated that the facilities are approximately 39,000 square feet in size. The property is valued at \$6,860,000.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of 33280 square feet, meaning that the current congregation really only needs 85 percent of its current space. This is demonstrated on the chart below:



## 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 Special Consultant had upon embarking on the “sacred walk” at the church.

## LOCATION AND OUTSIDE APPEARANCE



The church sits on a hill on the corner of Fire Mountain Dr. and El Camino Real. Majestic in appearance, the church is well maintained and is inviting for visitors. Though the church is located away from the busier downtown area of Oceanside, it is situated in close proximity to many neighborhoods and is highly visible to the constant traffic of El Camino Real.

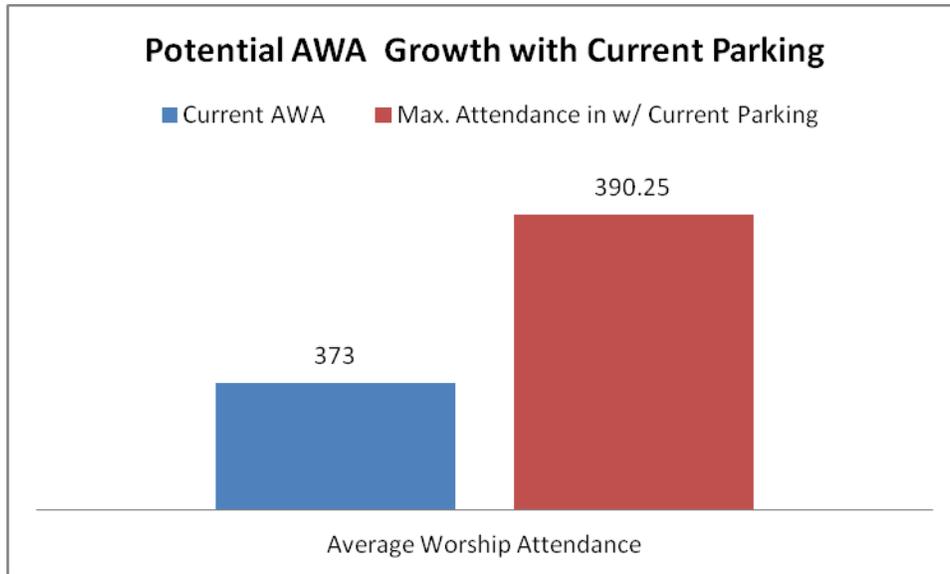
## PARKING LOT AND WALKWAYS

The large parking lot surrounds the building and there is no shortage of parking spaces. It is well lit and easily accessible from all sides of the building.

The walkways are large and clearly marked. The bushes, shrubbery and the flowers are well cared for and makes the church very welcoming when walking in from the parking lot.



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:



The data in the graph above is calculated this way:

Parking	Spaces	AWA Avail.
On-site parking available	223	390.25
Off-site parking available	0	0
Street parking available	0	0
<b>Parking Capacity for Worship</b>	<b>223</b>	<b>390.25</b>

### BUILDING ENTRANCE AND SIGNAGE



Located on a hill, the church’s tall steeple and cross can be clearly seen from all sides of the church. The several entrances to the church is easy to find and can be clearly seen from the street. Though the church could be easily found, it was more difficult to find the offices of the church. With the preschool and so many other activities happening at the church, it might be advantageous to have clearly marked signs for visitors to find themselves around the building.

The church has one prominent sign on the beautifully manicured lawn in the front of the church. It sits facing the busiest of streets and is highly visible to drivers. The name of the church and the times of worship services are clearly marked but the sign lacks a phone number, address and the website. This might make it easier for passerby to find information about the church.

## SANCTUARY



The sanctuary with its vaulted ceiling and airy feel makes it very warm and inviting. Instead of pews in rows facing the front, the pews are arranged in the round. This gives it a much more community feel where church attendees can be more engaged not only with those leading worship, but especially with each other. The sanctuary in the round could spark more creative forms of worship and makes worship elements like the Sacraments more meaningful in community. Again, like the rest of the church building, the sanctuary is clean, uncluttered and well maintained.

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 450. Based on the AWA, the current sanctuary usage for the first Worship Service (first chart below) is at the appropriate capacity range and the usage for the second Worship Service (second chart below) is below the appropriate sanctuary capacity range.



#### GATHERING, FELLOWSHIP AND EDUCATION SPACES

The church has no shortage of inside and outside spaces for many gatherings.



There are two halls that can be used for fellowship and other activities. The larger of the two, the Great Hall, can also be utilized as a gym. Located in the part of the church created for youth, it is a space well suited for many types of youth and adult activities. Connected to the Great Hall are several youth rooms, including a viewing room for movies. One of the bathroom areas includes several showers which are well used during the winter months when the church houses the homeless in the community. There are two commercial style kitchens connected to the two fellowship spaces where meals for large groups could be easily prepared.



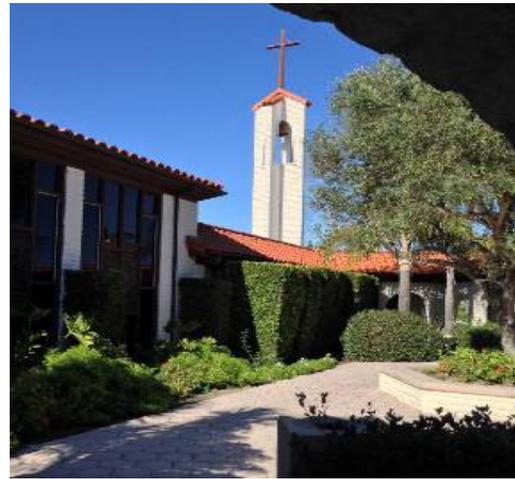
The church houses many classrooms for all ages. Classrooms are clean, bright and appropriate for particular ages.



The preschool classrooms are well utilized and are in constant use throughout the week. Connected to the preschool space is an outdoor space that is large and filled with activities for this age.



Another impressive feature of this church is the number of landscaped outdoor spaces. In an area known for gorgeous weather, these spaces make for very functional, beautiful and peaceful spaces to rest, to talk and to enjoy the outdoors.



#### **ADMINISTRATIVE AND OTHER SPACES**

The office spaces are conveniently located in the wing behind the Sanctuary. The spaces are large, clean, uncluttered with lots of space to hold meetings. The offices of the pastors and the staff are in close proximity to one another that makes collaboration, support and sharing of information much easier.

#### **RESTROOMS**

There are plenty of restrooms in this 39,000 square foot building. And with the preschool that uses the building constantly, there are special restrooms well suited for children as well.

## SYSTEMS

All systems are up to date and are maintained on a regular basis. The church has contracts with outside sources to maintain all systems up to date.

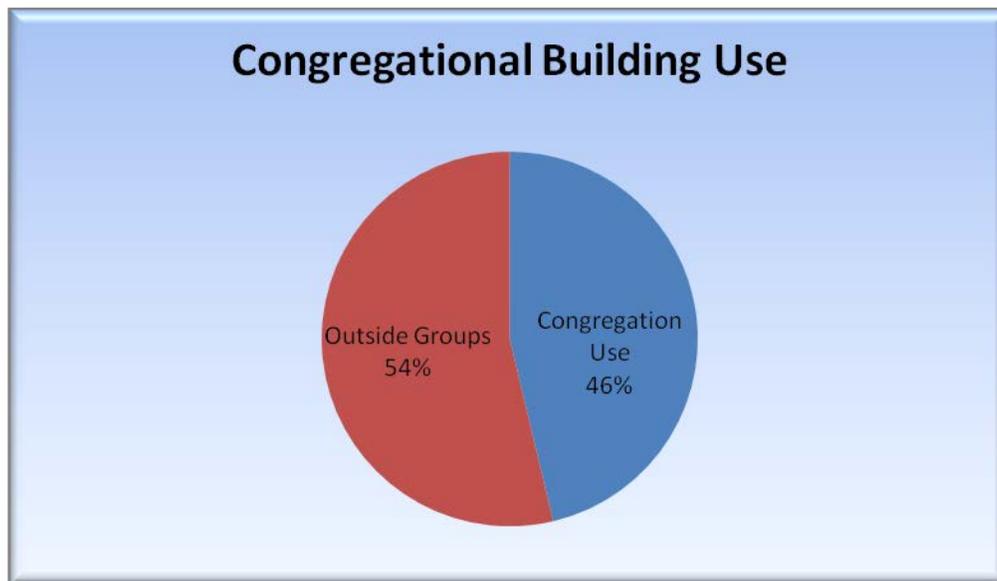
## DEFERRED MAINTENANCE ITEMS

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”.

The building is in great shape and has been kept up well over years. Except for a few cosmetic items and a possible need for a slurry seal of the parking lot, the church campus has been beautifully maintained.

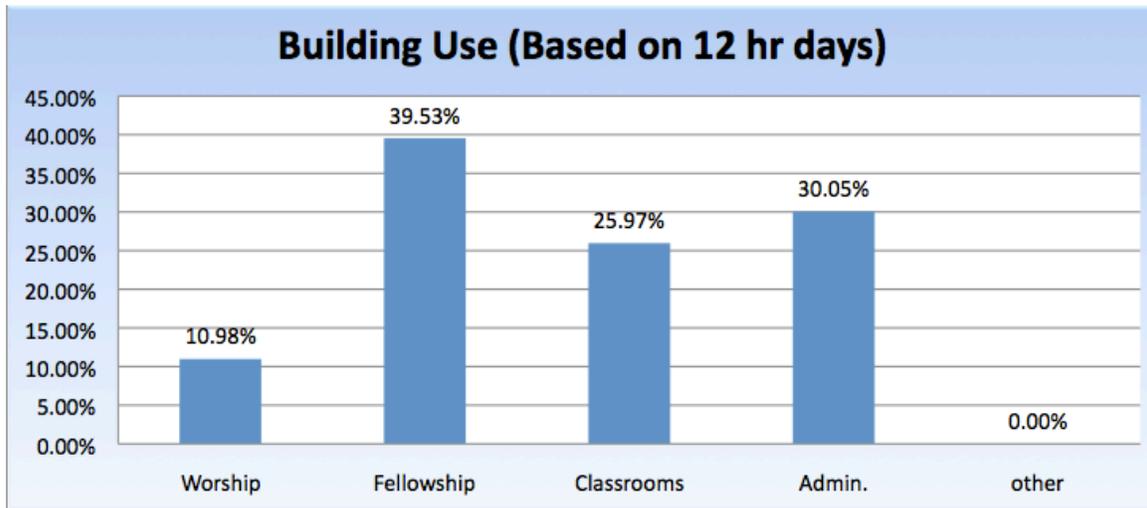
## USE OF THE FACILITIES

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.



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.



### **BALANCED USE**

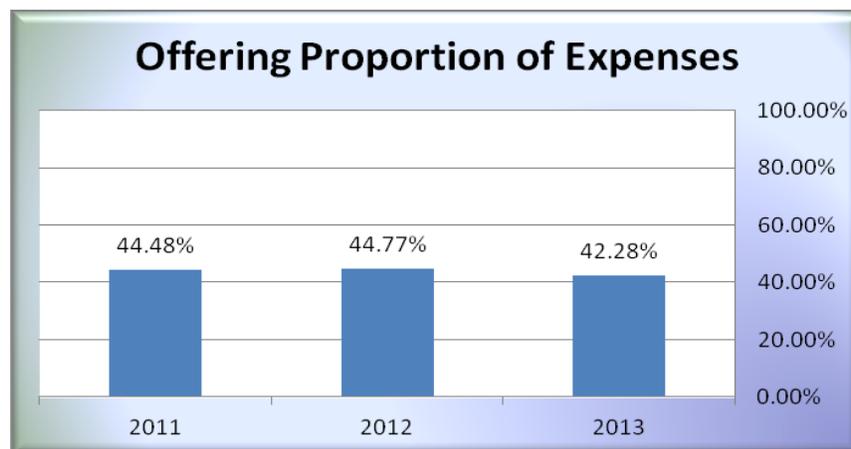
The church has a healthy balance of community and congregational use of the facility. It also has strong relationships with those groups and affinities in purpose or mission.

## 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.



And here is the overall income picture:

Operating Income	2013	2012	2011
Contributions	\$651,734	\$672,290	\$685,275
From Deacons Fund	\$10,000	\$20,000	\$0
Endowment Income	\$9,149	\$11,885	\$12,939
Rental Income	\$26,438	\$6,396	\$11,205
Preschool Income	\$789,240	\$771,613	\$801,564
Bequests	\$54,801	\$18,774	\$7,458
Escripts - Preschool	\$233	\$553	\$1,244
From Operational Reserves	\$0	\$0	\$21,000
<b>TOTAL INCOME</b>	<b>\$1,541,594</b>	<b>\$1,501,511</b>	<b>\$1,540,685</b>

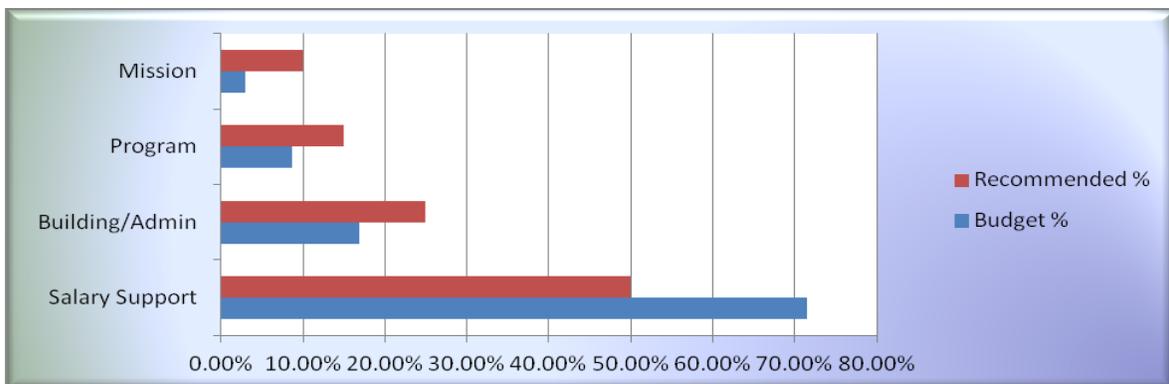
When we consider the expenses of the congregation, we group expenses in four main categories; Salary Support, Building and Administration, Program Expenses, and Mission Giving.

**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 region. The salary amount is not too high but the percentage of the budget allotted to salaries is too high, short-changing mission, outreach and program.

**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.



Churches that have sustainability issues are typically over on their spending for building/admin or salary or both. When this happens, typically program spending is cut

to compensate and if the slide continues, eventually mission gets cut as well. Yet program spending reflects the investment in the congregation’s participants as leaders and doers of ministry and mission giving is an essential component in being outward oriented. The values reflected in spending patterns will affect who is willing to affiliate or support the congregation. Younger unchurched people are less likely to want to support what looks to them to be internal expenses (building/admin and salary) and more likely to want to support spending that goes to mission or the equipping of people to be in mission.

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:

<b>Assets and Investments</b>	
Property Value (incl. parsonage)	\$6,860,000
Checking Acct. (2 for operating)	\$117,215
Checking - Payroll	\$39,629
Credit Unions (3)	\$18,704
Bequests	\$428,492
	\$0
	\$0
<b>TOTAL</b>	<b>\$7,464,040</b>

**FINANCIAL CAPACITY**

In light of the financial information above, this congregation currently has **ADEQUATE FINANCIAL CAPACITY** for ministry. That is to say the income streams are right now 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, as the offering proportion analysis shows a lower than ideal rate of contributions (40% instead of 70%).

## SUMMARY

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

Since the early 1940's, First Presbyterian Church of Oceanside has been a true gift to the community. And since the move to the new facilities, it connected even more with the community by opening a preschool and beginning many new mission programs in the community. In the height of its ministry in the 70's, the church was very full with up to 1500 members in attendance.

Even through all of its endeavors, the church has been in decline in these last 10 years. The membership is in decline and aging. The number of baptisms and the percentage of newer members each year has been decreasing. Though finances have been steady, it means that the financial burdens have been heavier on current members of the church.

The community has changed much over the years. The larger community has become much more culturally and ethnically diverse while First Presbyterian Church of Oceanside has stayed mostly homogeneous. With the many caring and loving people at this church, there is much to ponder and discern as the church looks to the future.

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 your 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.

## FUTURE STORIES

We share these possible “future scenarios” based on the assessment you have just read. Each of these stories below is written from the perspective of the future. These are not written to tell the congregation “what to do.” They are intended as a way to spark your imagination for what is possible. They are offered as a way for the church to envision its future and the type of decisions’ facing the congregation. These and other strategies are more fully defined in Appendix B.

### **FUTURE STORY #1: Redefine the Mission: *a multi-ethnic dream***

The New beginnings process and especially the small group reflections produced many more questions than answers. Many in the church focused on the questions who are we and who do we serve as they carefully studied the demographics data of the area. In the New Beginnings study area, 36% of the community is Hispanic and another 15% is Asian, African-American and Native American. In the church, 95% of the members are Anglo. In fact, the Hispanic population is only 1% of the membership.

After much discussion and planning, the church decided to make a concerted effort to reach out to the Hispanic community in the surrounding area. After further discussions, the church realized that it does not have the knowledge and the personnel to reach out to the Hispanic Community. From the beginning, the church made the decision that it would become a multiethnic church rather than a church with two separate ministries. The church began a yearlong process to study, to explore and to understand what it means to be a multiethnic church and what it means to be a welcoming community for all. There were book studies, theological reflections, retreats and speakers that helped the church refocus its mission and vision toward a multiethnic ministry. And finally after much exploration, the church decided to call an associate pastor for Hispanic ministries to help in this endeavor.

It was not an easy endeavor. No change is easy even after much discernment, but the church slowly began to grow. The increased influx of Hispanic members continued to change the church in some exciting ways but it did cause much discomfort among the long time members of First Presbyterian Church of Oceanside. It has been a slow process, but after 10 years, the church has finally embraced itself as a multiethnic church and other ethnic groups begin to engage this exciting community that is creating something new on the corner of El Camino Real and Fire Mountain Rd.

### **FUTURE STORY #2: Redefine the Mission: *young, the children, the families***

The New Beginnings process has been a difficult one for the members of First Presbyterian Church of Oceanside. It has confirmed the experiences and the intuitions

of the members of the church. Membership has been in decline. There are fewer members joining the church and membership has been aging. Over 80 percent of the membership is of age 50 and older while just over 30% of the community are of that age. In fact, 65% of the members of the church are of age 65 and older. Finances have been steady but with smaller numbers to shoulder the load, the financial burdens have been increasing each year for the members of the church. But through the years, a bright point for the church was the care of families and especially the children of the community through its outstanding Preschool.

The church began to discuss how to connect with children and families, not only from the preschool, but from the larger community. In order to learn more about the needs of the families, the membership made a concerted effort to befriend and to get to know the families of the preschool. The church began to offer coffee, food, dessert and snacks on Friday afternoons when the parents were picking up their kids from preschool. Instead of offering it in the fellowship hall of the church, the members took these to the parking lot of the church and welcomed each parent on Friday afternoons as they came to pick up their children. While the families enjoyed the treats, it gave a chance for the church members to befriend and talk with the families. After some time, these casual conversations soon turned deeper. The church members and the families began to talk about life, the joys, the hurts, the deep spiritual and physical needs and challenges.

Through these conversations, the church began grief groups, spiritual exercise groups and a mothers' group that gave a chance for mothers to talk about the joys and hardships of a working mother. A small afterschool tutoring program began because of the older siblings of the preschool children needed a safe place to study and play while the parents were still at work. As these programs became sustainable, the church began to reach out to others, to local school and to the military families at Camp Pendleton.

Over the next few years, there was much change taking place at First Presbyterian Church of Oceanside. The church began to redesign worship to be multigenerational each week. Children were welcomed with open arms in worship, crying and laughing and all. Worship was geared towards families and interactive, hands-on experience was the norm at most worship services. With the continuing changes in the mission and vision of the church, the leadership and especially the staff of the church was redesigned to support the new mission of the church.

Change is never easy and there was much discomfort within the longtime members of the church, even as the church gained in membership and energy. But with a new focus, a renewed vision and with much prayer, the church continued on the path that God has paved for them.

Regardless of the ministry option selected by the congregation, the Office of Church Growth and your presbytery have resources to help you move ahead with your New Beginning!

## A FINAL WORD

I want to thank you for the opportunity to meet and serve the leadership and members of First Presbyterian Church of Oceanside. It was a pleasure to meet such wonderful loving members of the church. Thank you for gathering all of the needed information, for arranging church members to meet with me and for arranging the windshield tour of the area.

There is much energy and care at First Presbyterian Church of Oceanside and I can't wait to see where God is leading you next. May God bless all of you and I will continue to keep your church in my prayers.

Blessings, InHo

*InHo Kim*  
Contract Assessor  
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cc: Regional Staff

## APPENDIX A – APPRECIATIVE INQUIRY SESSION

First Presbyterian Church of Oceanside  
Oceanside, California  
October 16, 2013

**Attending: 63 numbers of people attending**

\*\*The parenthesis indicates how many participants responded with a particular answer

### **1.) Think back on your entire experience at this church and name a time when you felt the most engaged, alive and motivated.**

- 8 or so years ago when we did musicals with lots of kids, families and young children
- When our kids were involved and we had large programs that we were involved in
- Someone from the church arranged meals anonymously when I was sick
- When the Voyagers were invoked in the community - active camping, fellowshiping, etc.
- In New Creation and participating in lively, energetic worship.
- When engaged in a large musical endeavor - concert, pageant, etc
- Between pastors Wednesday night activities - everyone pitched in
- 2000 capital campaign - work on the great hall
- When asked to be a deacon (3)
- Caring for people
- Emotional trauma times - felt nearness of church
- Individual groups like windjammers
- Alpha program
- Supper for six
- PNC working together to call Tim Beal
- Serving on session (3)
- Participates in choir and VBS
- Teaching Sunday school
- Presbyterian Women's circle (2)
- Worship ministry team
- Taking communion to homeless
- Stephen ministry training (2)
- Prayer guild
- Children from Africa came
- Leading VBS (2)
- '89-'91 Voyager groups
- Now - so many things to do
- Joined about 6 years ago - child care help
- When Tim got here
- 2003 - when session became more active
- 2011 - when things started healing

- Rummage sale
- Bible 101 course
- When I was baptized as an adult
- Small group discussion with young family (off campus)
- Membership class
- All church BBQ
- Women's Bible study - first time felt welcomed
- Windjammer dinners
- Personal call from associate pastor on First Sunday - introduced to windjammers
- Participate in music programs
- Right now - due to pastor Tim's sermons and men's fraternity
- When in charge of a committee
- Serving and being asked by pastor Liz to volunteer at VBS
- When the church had a younger presence
- The time when we were raising 5 children and the Sunday school was so vital
- Moving from Hill St. to the present location
- The 1st four years of membership
- Hearing Pastor Beal preach every Sunday
- The fellowship of the Mariner's groups
- Working with youth on a weekly basis
- There were Sunday School classes for all ages at both services

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

- Buryl's bible study
- Spiritual experience of New Creation (2)
- Bill Steel's sermons
- Being a deacon
- Saturday work parties
- Tim's Sunday night lessons
- Serving and volunteering makes me closer to God
- Sunday lessons
- Participating in communion
- Serving and going out of your comfort zone like helping at the homeless shelter.
- Sermons (3)
- Pastor Tim's sermons (5)
- Prayer guild (2)
- Small group book study (2)
- Genuine spiritual caring for each other in the church
- Stephen ministry training (2)
- Prayer Shawl ministry (2)
- New members' seminars
- Willingness to serve (2)
- Personal relationships with women's ministry

- Chancel choir moves me
- When I was more involved
- Purpose driven life study (2010)
- Men's fraternity
- Preaching - our pastor's and Gretchen's sermons
- Women's Bible study (2)
- Disappointment with former pastor leaving abruptly
- Lenten series
- Baptism when joined church as an adult
- Visit by pastor Liz when spouse had surgery
- Sermon on why bad things happen to good people
- Louis' sermons
- Participating in Pastor Nominating Committee
- Bible studies
- Men's fraternity
- Sunday series - afternoon studies
- Boy scout and scout Sunday (which has been less impressive lately)
- Inspirational music - would like to see Sunday afternoon concerts again
- The music of the 2nd service
- The music at the 1st service has vastly improved

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

- Year in music in drama - brought people in from the community - we were known
- Advent event
- Community Service Sunday (3)
- VBS (5)
- Rich's show
- Deacons and how they reach out to families when someone dies (2)
- The interfaith shelter (4)
- 50th anniversary and reviewing the history of the church
- When we stuck together through the hard times
- Being asked to be an elder
- After father's death, the church was there for the family
- Preschool being so excellent (3)
- Community service Sunday (2)
- Sponsoring Angel Tree
- Sponsoring Get on the Bus (2)
- Halloween party community outreach (3)
- Compliments from community
- Mission Sunday (2)
- When I stood up to ask for prayers and everybody embraced me
- I trust this community
- When we contribute to M.O.M

- Always been proud
- Number of volunteers that jumped in with the North Coastal Service Center
- 2009 - when spouse passed away and the Deacons stepped up with comfort and reception
- 2001-2005 Music and Drama committee (now defunct)
- The vote to keep Tim on as designated pastor (2) - 2008? World communion in Carlsbad
- 2010? Homebound communion
- Whenever I talk about my church
- Participating in faith giving campaigns
- Strong support of church for Boy Scouts
- Mature processing of replacing Louis
- Being parents of preschoolers and finding a preschool
- Bringing new members to church - the church on one occasion gave us door hangers to advertise the Easter service
- Taking communion to assisted living facilities with pastor Michael.
- When I've brought out of town guests
- When we moved from Hill St (Coastal Highway) to our present location
- I'm proud that Pastor Tim preaches from the Bible

**4.) 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?**

- Spiritual growth (2)
- When we are joining together to reach out to the community
- The Interfaith shelter (2)
- When we are loving, welcoming and supporting
- Stephen Ministry
- When we pray as a congregation - we've become a praying congregation (2)
- When new members get involved
- Helping the needy (homeless)
- Donating to interfaith shelter
- When we reach out to others in the community
- Compassion shown to others
- Outreach as volunteers in the community (2)
- Really good at mission
- Pledges meet our budget
- Mission program
- We are not responding to our members:
- Spouse loss
- Brother loss
- Being shot in the line of duty
- Camaraderie - no cliques
- Reaching out to members or the community
- When we help somebody (2)

- When we are doing it with the Holy Spirit
- We value everybody in the church
- We are thoughtful about scripture
- We are biblically based
- When we do outreach via VBS or All Hallows Eve
- Exhibiting kindness and love to each other
- Fellowship within worship service
- Messages that hit home
- VBS
- When we are dealing with big events the revolve around children
- When we donate our time rather than money
- Children and youth choir performances at worship
- Prayer cards in the mail - Pastor Tim calls asking people their prayers
- A praying church - reading prayers out loud
- An inviting church building
- Music at the second service
- The few minutes at the beginning of the service when the congregation shakes hands with each other (the greeting)
- Our work in the community
- Resiliency - We've overcome much in the way of problems with past preachers and choir members

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

- Leadership (5)
- Work with hands
- Music (2)
- Humor
- Working with kids and organizing parents
- Holding the sound stuff together
- Good listener (3)
- Teaching (5)
- Patience
- Welcoming (3)
- Greeting at the door
- Serving as elder (2)
- Trustworthy
- Willing to step in and help the community
- People person
- Financial background (2)
- Give generously
- Serving communion
- Managing the physical plant (2)

- Prayer (2)
- Visitation
- Singing
- Writing encouraging notes
- Knitting for the homeless
- Acting VBS
- Being sensitive to new members
- Love and acceptance
- Perspective about demographics
- Organizational skills (3)
- Inspiring and encouraging
- Enthusiasm
- Caregiving
- Analytical thinker
- I'm the cheerleader
- Helping where and when we can - saying "yes"
- Making donations of needed items
- Sewing of quilts
- Willing to share time to help church flourish
- Administration
- Organizing Windjammer parties
- Helping in office and work Saturdays
- Working with special needs kids
- Working in the office
- Training and working with disabled adults
- What draws us all together is perspective, friendliness, and loyalty to the church
- Spiritual gifts
- Commitment to serving the church
- "Calvin's" for socializing between services

**6.) 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?**

- Bible study leadership (2)
- Ceramic Jewelry
- Promoting big events
- Writing
- Mediation skills
- Painting
- Building community
- Puppetry
- Teaching bridge
- Athletic endeavors
- Leadership - Cub Scout Den Leader

- Teaching to adults
- Leading youth (not many)
- Blogging and Web interaction
- I have played the violin
- Administration and organization
- Troubleshooting
- Not enough people are extending/connecting outside the church to other leading home (neighborhood) Bible groups
- PowerPoint/Excel
- Running
- Taught Bible studies elsewhere
- Small group leadership to bring resources to educate
- No planned or intentional welcoming of newcomers
- All opportunities exist if you step up
- The church may have people who are musical who would share their talents during a service if given the chance
- Getting more diverse groups - we offer nothing for certain ages of people - nothing for singles
- Opportunities exist but sometimes people need to be prodded to volunteer and help
- Marketing - letting the community know about 1st Pres and how wonderful it is

**7.) What motivates you to come to worship at this church?**

- Chancel choir (3)
- The people / community (2)
- The music (7)
- The sermons (4)
- Love the commitment here
- Knowing each other (3)
- The church family (3)
- Good church people will rub off in sinful me
- Meet God here
- Sermons from Tim (5)
- Feel lost when I don't come
- Need to worship
- Stop and think time
- Go be recharged spiritually
- What does the Lord expect of me
- Coffee
- Being involved
- Love, responsibility, morning worship and hope
- What my children learn and what I learn
- More comfortable with church not being judgmental
- I want to feel like I belong

- Have a worship itch that needs to be scratched
- 10:30 is a good time
- Good childcare
- Leave church feeling refreshed
- Three year old loves the bagels
- We wish all sermons had notes
- The 9:00 worship services is very good
- Seeing friends you don't see anywhere else
- A sense of belonging
- Sermons and music at 2nd service
- Church is beautiful inside and out
- Our beliefs are in line with what the church preaches
- We feel comfortable and very welcomed

**8.) Complete this sentence with one of the two choices (everyone should vote for one – no “half votes” are allowed!) “Our church is ...”**

- a. Rigid (31) or Flexible (25)
- b. Status Quo (33) or Mission-oriented (23)
- c. Fearful (21) or Courageous (35)
- d. Thriving (0) or Getting by (56)

**9.) If we define a relational group as 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 your church.**

- Handbells
- Chancel Choir practice (7)
- Gretchen's Bible study (5)
- Men's' bible study (7)
- Men's fraternity (6)
- FISH (monthly) (3)
- Cruisers
- Feeling fit (2)
- MOPS
- Young couple small group
- Children's choir
- Suppers for six
- Presbyterian women (2)
- Windjammers
- work party group (monthly) (2)
- Prayer shawl ministry (2)
- Prayer guild (6)
- Staff meetings
- Ministry teams
- Bulletin stuffers

- Moms of preschool
- Young people off-campus Bible study (2)
- Middle school youth group (4)
- High school youth group (4)
- Scouts
- Mission
- Wednesday morning and evening Bible study (2)
- Women's Bible study (4)
- We'd like to see a weekly "growth group" like the North Coast
- Too many women's groups that meet during work hours
- A weekly group to eat dessert and discuss sermons

**10.) What does this congregation do to prepare teachers, elders, and other leaders in the church?**

- Elder training (5)
- Deacon training (5)
- Deacons' retreat
- Stephen Ministry training (5)
- Alpha
- Biblical based leadership for elders at session meetings
- Homebound communion training
- Little info before joining the deacons or elders
- Don't know and unsure
- Pastor Tim trains the elders
- Many people have demonstrated their leadership already and it is assumed minimal training is necessary
- Greeters/usher training - doesn't exist?
- We don't have leaders training leaders
- On the job training
- Some pastors have had leaders to their homes to review the Book of Order etc. on a Saturday morning
- Most of the time, preparation is poor
- Teachers need to be recruited so that every age group has an appropriate curriculum

**11.) What are the ministry opportunities begging for your attention in this area?**

- Reaching out to Camp Pendleton (7)
- Military families (3)
- Reaching the unchurched
- Reaching the apartments (2)
- Tutoring/afterschool care (2)
- Business
- Hispanic ministry
- Reaching out to preschool parents (2)

- Small growth groups
- VBS family fellowship
- Young adults
- Elementary school (lost bussing from Safe Harbor)
- Homeless (3)
- Transportation
- New members' experience is disappointing
- Wonder where young people are in the leadership of the church
- Aids
- Assisted living centers
- Need to spread around participation among all congregants and not just a few who do everything
- Single parents
- Gang problems
- Senior citizen support
- Sunday school and preschool involvement
- Middle school and high school groups
- Welcoming visitors and not just being friendly
- Social activities aimed at youth
- Door are always locked
- More pastoral intervention with members (i.e. phone calls, sitting with members at Calvin's (they usually don't)
- Pastors in the community helping one another

**12.) If your church were to close, what would be the one thing people in the community would miss most?**

- Preschool (7)
- VBS (6)
- All Hallows eve (4)
- The missions we support
- Christmas eve services (3)
- Boy Scouts (4)
- AA meetings
- Newcomers meetings
- Fitness session
- Interfaith Homeless shelters (5)
- Opportunity for religious community
- Musical events
- Place for funerals
- Support for local mission
- Interfaith food/clothing donations
- The layette ministry would be missed
- Rummage sale
- Groups to meet with kid



## APPENDIX B – STRATEGIES FOR A NEW BEGINNING

**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 drastically new approaches that enable the church to adapt to a new environment.

**Strategy: Relocation:** This strategy has the congregation selling or leasing its current facility and using the assets to relocate to an area in which the congregation has more affinity. This strategy is effective in “right-sizing” a facility to the congregation as well as improving affinity with the surrounding community.

**Strategy: Redo Your Physical Presence:** This strategy has the congregation remaining in the same neighborhood, but making major changes in its physical plant in order to better reach the population(s) in that neighborhood. This might be about ‘right sizing’ the facility, making it more usable and adaptable for current and future forms of ministry, or making it affordable. It might mean selling the current facility and investing in a different one nearby. Or it might mean tearing down all or a major portion of the facility and rebuilding.

**Strategy: Restart:** This strategy has the congregation closing down for at least one month, then restarting as a new congregation. It includes sending historical documents to the Historical Society, ending the charter, dismissing all current officers, and turning the assets to the region for a restart. Core leaders work with a new pastor in a “New Church” project.

**Strategy: Parallel Start:** This strategy has the congregation investing 75% of its assets into starting a new congregation who will share the facility. The remaining 25% is used to provide ministry for the existing congregation. This ministry provided for the existing congregation will include weekly worship and pastoral care, but little else. The new congregation would work quickly to develop a new ministry that is contextually relevant. At the end of two years, the existing congregation would have the option to continue as-is for another two-year period, or to close and join the new congregation. Sometimes this strategy can be combined with relocation, where both the existing and new congregations are moved to another location where there is suitable space for both ministries.

**Strategy: Adoption:** This strategy can only occur when there is a larger congregation in the same regional location (within 20-30 miles) who is willing to invest in starting a “satellite” congregation in the location of the New Beginnings congregation. Essentially, a larger congregation assumes responsibility for the building and any debt, and sponsors the efforts of a restart.

## **APPENDIX C: MOSAIC HOUSEHOLD TYPE DESCRIPTIONS**

The following pages are excerpted from: New Mosaic 2010: Household segments from Experian.

- The Group and Segment Descriptions are by Experian Marketing Services
- It is published and distributed by MissionInsite.com

# Mosaic USA

*Group C Booming with Confidence*

## **Segment C11: Aging of Aquarius**

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***Upscale boomer-aged couples living in city and close-in suburbs***

### **Overview**

The vanguard of the Baby Boom Generation, Aging of Aquarius are now empty-nesting couples between 50 and 65 years old. Most households consist of married couples - more than 80 percent have no children at home - who are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high percentage who have lived at the same address for over 15 years.

Aging of Aquarius enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf, yoga and sailing. They have a cultured streak and enjoy going to plays, museums and antique shows. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants.

As shoppers, Aging of Aquarius are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and the Internet. Although they buy luxury cars, they're not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and look for high-fiber foods while avoiding the fast food their kids grew up on. When they shop, they take along coupons clipped from newspapers or downloaded from the Internet.

Aging of Aquarius tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects. Although they dislike commercials, they like watching TV news, medical dramas, crime procedurals and sitcoms. They still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

No longer the radicals of their youth, Aging of Aquarius appear to have become their conformist parents. They describe their politics as conservative and align themselves with the Republican Party. They're more liberal regarding environmental issues, however, and worry about pollution. Green products and hybrid cars are popular in this segment.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy risks for home equity loans, insurance and lines of

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credit. They carry multiple credit cards and pay off their balances each month - charge card-carrying members of the system they once railed against.

## Demographics and behavior

### Who we are

With more than 80 percent of household heads between the ages of 50 and 65, Aging of Aquarius are characterized by married couples with high educations. Nearly half of Aging of Aquarius households contain someone with a graduate degree. Most are in the peak of their white-collar careers in public administration, education, health care, law and business. These predominantly white households have grown children, with one in five households containing a young adult.

### Where we live

One of the more widespread segments, Aging of Aquarius are found throughout the nation in large metros and mid-sized cities. Almost all are homeowners of single-family dwellings typically built in the 1970s and '80s and valued at around \$325,000. Many live in settled neighborhoods that are within a reasonable commute to downtown jobs, restaurants and entertainment. These are established neighborhoods where families have watched their children grow up on quiet streets while attending decent schools. Although their homes may be empty nests, Aging of Aquarius members show no sign of moving. A majority have lived at the same address for over 15 years.

### How we live our lives

Aging of Aquarius lead comfortable, contented lifestyles. These educated Americans frequent the theater, museums, antique shows and classical music concerts; they're typically among both the donors and audience members. They enjoy a little nightlife, especially dining out and going to casinos.

The generation that helped launch the fitness revolution still likes to exercise, but their favorite sports tend to be non-aerobic: golf, yoga, sailing and power boating. At home, they enjoy sedentary pursuits like reading books, gardening, woodworking, cooking and playing cards.

Like many older segments, Aging of Aquarius love to travel. They like taking cruises - the Caribbean is popular - and are twice as likely as the general population to have recently visited Italy, France and the United Kingdom. They're a strong market for most brands of mainstream and discount hotels and rental cars.

While they may have scorned the materialism of their parents, these boomers are now eclectic shoppers, patronizing upscale chains like Ann Taylor and Nordstrom as well as discount stores like Target, Sam's Club and BJ's Wholesale Club. In addition to brick-and-mortar stores, they shop by catalog, direct mail, the Internet and even TV infomercials. They buy high-end cars, including luxury sedans, SUVs and sports cars. However, in keeping with their environmental sensibilities, they also buy hybrid vehicles.

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Aging of Aquarius are omnivorous media fans, embracing both traditional and new media. They read newspapers - virtually every section - and magazines that cover news, business, science and travel. Among their favorite titles: *Architectural Digest*, *Consumer Reports*, *Food & Wine* and *Martha Stewart Living*. They're fans of primetime TV - especially news, medical and crime dramas and sitcoms - and they watch cable channels like A&E, Lifetime, HGTV, CNN and TCM. However, they're only average radio listeners, though they like sports and music stations. As for the soundtrack to their lives today, it isn't just the classic rock 'n' roll and soul music of their youth. They now listen to classical music, jazz and '50s music.

## How we view the world

Aging of Aquarius are progressive in their social views, but their politics have taken a turn to the right. They're almost twice as likely to describe their political outlook as conservative than liberal; indeed, the highest concentration claim to be Republicans. Their youthful rebellion now a fading memory, they're ambivalent about social issues. They describe themselves as spiritual people - members of the global village - with a practical outlook on life and happy with their standard of living.

Aging of Aquarius haven't lost their moral compass, though; they support ethical consumerism and state that companies should be good corporate citizens. They make a conscious effort to recycle and like to buy products in recycled packaging. They believe in equality and support a number of causes financially: health, education, the environment and culture as well as political parties. Many have lost the countercultural fervor to experiment with new ideas and social solutions. They are risk-averse, amiable, intelligent and outspoken but by no means revolutionary.

That conservative streak extends to their marketplace behavior. Aging of Aquarius care little about the pursuit of novelty or originality in many of their purchases. They favor traditional clothing styles and are late adopters of most electronics. They are brand- and store-loyal. They only shop for things they need and in stores they really like.

## How we get by

Aging of Aquarius have the high incomes and healthy investment portfolios to lead comfortable lifestyles. At their age, they're focused on growing their IRAs and 401(k) retirement accounts through aggressive investing. They're more than twice as likely as average Americans to own stocks, mutual funds, CDs and tax-sheltered annuities. After decades of investing during some of the best bull markets in history, they're nearly four times as likely to have more than \$100,000 in mutual funds.

With their high incomes and built-up equity, Aging of Aquarius make a strong credit market. Their wallets bulge with credit cards - for general use, department stores, gas stations and specialty retailers - and they typically pay off their balances each month. They take out home equity loans and establish secured lines of credit. They also make a solid market for life and health insurance, though with their kids grown and out of the house, they've started to cut back the value of their life insurance. To protect all their assets, they're more than twice as likely as the general population to carry umbrella insurance coverage.

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## Digital behavior

Aging of Aquarius tend to be moderate adopters of technology who regard the Internet as a source of news and information. They have an above-average tendency to go online at home, work and hotels when they're on business trips. They use the Internet for utilitarian purposes: to get the latest headlines, book travel arrangements and conduct medical research. Their idea of online entertainment is sending an e-birthday card. Their favorite Websites include CNN, Expedia, Accuweather and MSNBC. They're a mixed audience for online advertising, and use sponsored Websites but ignore email ads. Many acknowledge that their product search results frequently lead to purchases. Today, the Internet is the first place they go for information and it has changed the way they go about investing. Now they can track their portfolios every minute of every trading day.

# Mosaic USA

*Group K Significant Singles*

## **Segment K40: Bohemian Groove**

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***Older divorced and widowed individuals enjoying settled urban lives***

### **Overview**

Bohemian Groove are older adults on their own. While a majority are never-married singles, nearly a third have been married and are now starting over as divorced or widowed individuals. As part of the growing wave of older singles, about two-thirds are between the ages of 46 and 65. Many have settled in second-tier cities - often in the Northeast or West in cities like Sacramento, Calif. and Harrisburg, Pa. - and choose to live in affordable apartments. With their average educations, they typically hold down modestly-paying jobs in the service sector. Although their neighborhoods are transient, where most members have been at the same residence for less than a few years, they've managed to sink down roots quickly. They already have a large circle of friends and are active in community groups.

With most adults over 50 years old, these singles lead laid-back lifestyles. They're done with the bar-hopping and club scene, they don't troll health clubs for jogging partners and they're not interested in taking singles' cruises or Caribbean getaways. Many spend a lot of free time in their apartments enjoying music, cooking, making crafts and painting. If they go out to eat, it's usually to a casual dining or bistro restaurant. These adults are still hungry for learning, and they often take adult education classes, though some also consider their courses a socially acceptable way to meet other graying singles.

In the marketplace, their low incomes and few income-producing assets make them value-conscious shoppers. They patronize discount department stores known for their wide selections and low prices. They drive small and mid-sized economy cars, typically buying used models made in the U.S. They also make a strong market for craft and hobby stores. They're naturally late adopters for most technology products and they have little interest in conspicuous consumption, which is reflected in their traditional taste in clothes. Although they consider themselves to be informed consumers, they typically let their fashion-forward friends track down the hippest stores.

Nevertheless, Bohemian Groove prize their individuality - whether it's in the mall or inside the election booth. They tend to be moderates who align themselves with neither major party and have mixed views on hot-button social issues. They are open-minded toward other cultures and lifestyles, and they cultivate friends from a wide variety of backgrounds. Many serve as influencers in their segment, particularly in the area of health and nutrition. They often prefer alternative medicine to traditional doctors. They watch their diet, read the labels on food and medical products, and make sure to buy only the freshest ingredients when they cook. On the other hand, they're not complete purists. These busy multitaskers are fine with gulping down fast food when they're running late for a class.

Bohemian Groove are also an eclectic media market. Many are information hounds who read a daily newspaper for the local news and job classifieds. They're fond of music and keep their

# Mosaic USA

radios tuned to easy listening and golden oldies stations. They're also fans of TV movies and police dramas. These consumers still haven't taken to the Internet and rarely go online unless it's to track down information about a company or medical condition; they rarely use the Internet to make a purchase.

## Demographics and behavior

### Who we are

Bohemian Groove are adults in transition. Mostly middle-aged and older, nearly half of the household heads are single, divorced or widowed. They're predominantly white, have average educations - a mix of high school graduates and some college - and work in the service sector, particularly in jobs in health care, social services and the military. With relatively low paychecks, they tend to lead modest lives in their city apartments.

### Where we live

Nearly eight out of ten Bohemian Groove rent apartments, typically low-rise garden apartments and row houses of varying ages. Although they're scattered across the country, they're more likely to be found in the Northeast and West, especially in cities like Sacramento, Calif., Anchorage, Alaska, and Harrisburg, Pa. Housing prices are low in these unassuming neighborhoods - an average of less than \$167,000 - but these residents don't like to accumulate possessions, including homes, in case they get the urge to move on. Half have lived at the same address for fewer than three years.

### How we live our lives

Bohemian Groove lead relatively quiet and unassuming lifestyles. Many spend a lot of time in their apartments listening to music, cooking or perhaps playing a musical instrument. They may go out to eat at a restaurant like Romano's Macaroni Grill or Red Robin. They take education courses and classes in painting and furniture refinishing. On the weekend, they like to take in a movie - especially a foreign film or documentary. For something completely different, they'll check out a state fair. Although they like the idea of traveling abroad, many settle for domestic vacations.

With their modest finances, Bohemian Groove are known as price-sensitive shoppers. They tend to drive budget and economy subcompacts and mid-sized sedans, without any of the optional bells and whistles; used American models are fine with this crowd. They maintain that they rarely go shopping, but when they do, they typically wait for a sale. They prefer shopping at local stores to national chains, though they have high rates for patronizing discounters like Kmart, Family Dollar Store and Sam's Club, as well as crafts retailers like Hobby Lobby and Michaels. Research shows that they're brand-loyal, tech-shy and impulse shoppers but they're often the last among their friends to hit a mall to check out a new store.

Bohemian Groove make a strong market for most media channels. These consumers like getting their local news fix by reading daily newspapers, where they check out the classifieds, food pages and TV and radio listings. They describe themselves as music fans who listen to radio stations, particularly those that play classic rock, easy listening and golden oldies. They also rely

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on TV to stay informed, tuning in to stations that feature news as well as movies and dramas. Among their favorite cable channels: Bravo, Lifetime, Oxygen and TNT. Aficionados of crime procedurals, they watch “CSI” in all of its variations at nearly twice the national average.

## How we view the world

Bohemian Groove are proud individualists. In this segment, people have a much higher rate of considering themselves Independents than Democrats or Republicans, and their views on current issues are all over the ideological map. Members have high rates for supporting progressive social issues while at the same time espousing the superiority of traditional women’s roles. However, they’re not very loud in their political expression: most aren’t politically active, other than voting.

They may be on their own, but the solo members of Bohemian Groove work at maintaining a large circle of friends from a wide variety of backgrounds. They have a genuine interest in people and like to share opinions. They also cultivate their reputations as iconoclasts, unafraid of being unconventional and ever-ready to try something on the spur of the moment. They consider themselves influential trendsetters who are good at convincing others of their ideas and preferences.

Bohemian Groove like to take a leadership role among their peers, especially when it comes to health issues. They consider themselves well-informed when it comes to nutrition; they’re the kind of shoppers who read the labels on packages and buy the freshest ingredients when cooking. They’re tolerant of alternative medicine and trust homeopathic doctors. Although these busy people regularly indulge in fast food and frozen dinners, they maintain that they try to eat a balanced diet. When their penchant for sweets catches up to them, they admit that they’ll try any new diet.

## How we get by

With average incomes less than two-thirds the national average, Bohemian Groove qualifies as a weak financial market. Risk-averse and uncomfortable with banks and brokerage houses, they acquire few retirement, investment or credit products. They own few investments other than some short-term CDs, a money market account or shares in the company where they work; any securities they own are valued in the low five figures. To pay for routine expenses, they carry debit cards, charge cards and clothing store credit cards, rarely paying off their bills each month. These older households do appreciate insurance and buy both health and group life insurance at respectable rates. Fearful of going into debt, however, they resist any offers for loans.

## Digital behavior

Bohemian Groove have only modest interest in digital media. They’re unlikely to access the Internet for entertainment or social networking, but they will go online to look for a job, check out the latest lottery numbers, get sports scores and try their luck on a dating site. They like Websites that can provide them with local information, and they list simplyhired.com, sportsline.com, games.com and redbox.com among their favorite sites. Nevertheless, they’re still leery about privacy on the Web, and they rarely click on ads or make purchases.

# Mosaic USA

Group I Family Union

## Segment I33: Hispanic Harmony

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### *Middle-class Hispanic families living lively lifestyles in city-centric neighborhoods*

#### Overview

The Gen X families in Hispanic Harmony have done well in their adopted homelands. Many of the adults are Mexican-born immigrants in their 30s and 40s who've only recently moved to mid-sized cities in Texas and California. Most are married and raising school-aged children in their single-family homes or rental houses. Despite their mixed educations - many have less than a high-school education, while some attended college - they earn decent incomes from blue collar, sales and service-sector jobs. In their neighborhoods known for high mobility rates, Spanish is the language of choice at home and in the marketplace.

Hispanic Harmony lead relatively active, family-centered lifestyles. They play team sports like soccer, basketball and baseball. They're close enough to rural areas that the older kids can ride horses and go rock-climbing. The adults in these city neighborhoods like the nearby nightlife and go to bars, billiards halls and comedy clubs. Although they don't have the money for long trips, they do make regular journeys to their hometowns in Mexico.

As consumers, Hispanic Harmony make an attractive market for clothing and cosmetics retailers. They're price-sensitive shoppers who look for affordable fashion items at stores like Sears and Family Dollar, but they'll also spring for fancier items at boutiques where the clerks speak Spanish. Many in this segment are aspirational consumers who are in pursuit of novelty and change - as long as they can afford it. While they dream of owning luxury cars, for now they drive utilitarian vans and pickups that can double as work vehicles for their blue-collar jobs.

The family, work and religious values of Hispanic Harmony are somewhat old-fashioned. Despite their worries about money and their family's health, they're generally happy with all that they've achieved and are optimistic that they'll continue to do better. They describe themselves as workaholics who are trying to advance their careers. These aren't active community members who join business and civic groups. They have low levels of political involvement and are unlikely to vote, reflecting their belief that neither party will make much of a difference.

Hispanic Harmony are selective media consumers, preferring Spanish-language to English-language media. Their interest in most traditional American media - newspapers, TV and magazines - is low. Their fondness for all kinds of music helps explain their tendency to listen to the radio, particularly stations that place salsa, Tejano, Latin rock and Mexican music. They look to the Internet as a cheap way to stay in touch with friends and family back home. Whereas many middle-aged families are annoyed by advertising, these households appreciate companies trying to communicate with them. They like learning about popular culture and products that will help them feel assimilated. Because they like to shop as a family - and learn what's popular from their kids - they're fine with advertising targeted to their children.

# Mosaic USA

## Demographics and behavior

### Who we are

Hispanic Harmony are middle-class immigrant families characterized by moderate educations and limited assimilation. Nearly nine out of ten householders are Hispanic; three-quarters were born in Mexico and most have only recently come to America. The adults tend to be middle-aged, married couples in their 30s and 40s; most of their children are still in school. The adults have mixed educations, with nearly half having less than a high school education and more than a quarter having done some college coursework. A majority work at blue-collar jobs and about a third have sales and service-sector positions. Most often, the men work in construction and transportation jobs, while the women are homemakers.

### Where we live

Hispanic Harmony tend to live in mid-sized cities along the Southern border with Mexico; half live in either Texas or California. Most of the families own their homes, typically single-family houses that were built since 1980 and are valued at \$150,000. About one in five households live in a rented house - double the national average - and they sometimes face overcrowded conditions. In these dense city neighborhoods, nearly two-thirds of all households have lived at the same residence for fewer than five years.

### How we live our lives

With their mid-scale incomes and modest educations, Hispanic Harmony have low-key lifestyles. After long days at work, they like to head out to a bar, billiards hall, movie, comedy club or dance performance. When they dine out, they favor comfort food at chains like Denny's, Hometown Buffet and Perkins. They're weekend athletes who like jogging, soccer, basketball and baseball. Many of their cities aren't too far from rugged areas where they can fish, ride horses or climb mountains. The younger generation also likes to spend its free time skateboarding, in-line skating and boxing.

Although there's little discretionary income to spend on travel and cultural activities, these consumers often purchase home electronics and cosmetics. They travel to foreign destinations; they're more than twice as likely as average Americans to go to Mexico. In fact, more than a quarter of these households visited Mexico in the last three years.

As shoppers, Hispanic Harmony look for bargains. They're price-sensitive consumers who avoid going shopping unless they truly need something. They like to shop with friends and family, and they tend to favor nearby mom-and-pop shops and specialty stores. However, they will go to discount chains for the selection and bargain prices - stores like Sears, Family Dollar and Big Lots - and they will frequent mid-market mall retailers like Old Navy, Express and Victoria's Secret. When it comes to wheels, they buy pickups, vans and SUVs - used and American-made are just fine by them.

These busy families make for middling media fans. They're below-average consumers of TV, magazines, newspapers and the Internet, and they're only average radio fans despite enjoying a wide range of music - everything from children's and teen pop to Latin rock and Tejano music. They do watch children's TV programming on channels like Disney Channel and the Cartoon Network, but they prefer Spanish-language media to anything mainstream. They're much less likely to want to keep up with American news, sports and music than Spanish contemporary culture.

# Mosaic USA

Perhaps because of the lack of Hispanic-targeted advertising, they are a responsive segment for marketers. Hispanic Harmony trust the information they read in newspaper ads. They often notice ads at bus stops and on trains. They like to hear about products and services by email and click on email ads. They remember advertised products when shopping, and their children help them make product choices for the whole family.

## How we view the world

Hispanic Harmony have an optimistic view of life; they are happy with their situation but are still trying to make it better. Their main focus is their family - they want to provide them with a comfortable lifestyle and have the time to enjoy their home life. To that end, they work hard and try to seize opportunities to help them advance in the workplace. They've cultivated a close circle of friends and want to be respected by their peers. They worry about threats to their communities in the form of crime, violence and pollution.

Hispanic Harmony don't generally get involved in their communities. They are not a politically-opinionated segment and many do not register to vote, believing that it won't make a difference. Most are unlikely to belong to any political party. Although they attend religious services, they're not overly concerned about supporting family values. More family-centered than community-involved, they belong to no civic groups more than the average.

Hispanic Harmony worry about their own family, making a special effort to have a healthy lifestyle. While admitting that fast food fits their lifestyle, they prefer to buy organic foods at the supermarket. If they're not feeling well, they seek medical information from friends and the library. They're not shy about going to the doctor and are willing to pay extra for medicine not covered by insurance.

## How we get by

Hispanic Harmony have decent incomes of about \$60,000, but most of that goes for daily expenses and their mortgages. Now middle-aged, these Gen Xers haven't been able to turn any extra cash into savings or income-producing assets. A majority has no investments, and many confess that they "know nothing about finance". Many others are highly leveraged and are paying off education and car loans. Only about half of the segment's households carry a credit card - though Visa Gold and MasterCard Gold are popular brands - and nearly two-thirds are more comfortable with debit cards, using them mainly at ATM machines. With their limited budgets, these consumers make only a modest market for both credit and insurance.

## Digital behavior

Hispanic Harmony make only a modest audience for digital media. They mostly use the Internet for information and communications, going online when they want to find a car or a job or to catch up with friends and family in their home country. They often join chat forums, check out message boards and keep up with the latest in pop culture through entertainment sites devoted to books, the arts, humor and multimedia. They also like to share content and videos using Websites like myspace.com, gaiaonline.com and facebook.com. In these households, kid-friendly Websites are also popular, including disney.com, poptropicana.com and clubpenguin.com. While the adults here are just now entering the digital arena, they are more comfortable with telephony, and they use an Internet-enabled phone and will access the Internet with a cell phone or DSL connection.

# Mosaic USA

Group H Middle-class Melting Pot

## Segment H26: Progressive Potpourri

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***Mature, multi-ethnic couples with comfortable and active lives in middle-class suburbs***

### Overview

As first-generation Americans, the members of Progressive Potpourri have done well. With a third Hispanic and more than 10 percent Asian, many have achieved success through hard work and devotion to family. Now mainly in their 40s and 50s, they tend to be married home-owners with empty-nests. Nearly half have gone to college, parlaying their educations into a mix of well-paying white-collar, service-sector and blue-collar jobs. Today, they live in comfortable inner-ring suburbs around the nation's big coastal cities. Having settled in modest houses more than a decade ago, many have watched their children grow up and their home values rise over time. Most of their kids are now out of the house and their properties are worth far above the national average.

With their solid incomes and suburban settings, Progressive Potpourri have comfortable lifestyles. They go to restaurants, movies and nightclubs. They travel routinely to their home countries to visit family and friends; in their neighborhoods, you still find full-service travel agencies on street corners. They care about keeping fit, going to health clubs to jog and work out on stationary bikes and cardio machines. Many have adult toys like boats and motorcycles as an escape from their jobs. But these households believe in the primacy of the family and they spend a lot of time at home entertaining friends, reading and gardening.

You won't find a lot of upscale shopaholics among Progressive Potpourri. They like to experiment with styles and buy designer fashion, but they tend to patronize mainstream chains like Sears and K-Mart. And though they talk about their fondness for technology, they're only moderate buyers of most audio and video gadgets. They like to buy new cars based on looks and styling, but they generally drive around in mid-range sedans, vans and subcompacts. Their one consolation to status is their preference for imported over domestic makes.

Compared to average Americans, they're more progressive in their attitudes. Progressive Potpourri are liberal in their outlook and Democratic in the voting booth. They're tolerant of other nationalities and support equal rights for all, but they tend to be social conservatives. Mostly they're pragmatic optimists who see hard work as the key to success. Despite their advancing age, they still talk of climbing up the career ladder and say that they don't mind putting in the time to get to the top. Some want to start their own business, hoping for a last big score. In this lifestyle, it's never too late to dream big; success is counted in dollars.

Progressive Potpourri are also a media-filled segment whose members appreciate both old and new media in both English and Spanish. They listen to the radio, turning in stations that offer adult contemporary, modern rock and Mexican programming. They reflect the general population in their fondness for newspapers and magazines, especially Spanish-language publications, along with English celebrity and fashion magazines. They're fond of TV, particularly premium channels that offer Spanish-language shows. Although online usage rates have lagged among the other Hispanic segments, these households are Internet-savvy, going online for chat and message boards as well as to download music and videos. Many expect to acquire even more online services in the coming year.

# Mosaic USA

## Demographics and behavior

### Who we are

Progressive Potpourri are a collection of immigrant households. These foreign-born people came to America more than a decade ago and are now living comfortably in the suburbs. Nearly a third are Hispanic; more than 10 percent are Asian. Most households speak English at home, though a relatively small percentage speak only Spanish. They tend to be married couples between 45 and 65 years old, with grown children and empty nests, but these households also have above-average rates for being home to both grown adults and aging seniors. Nearly half the households contain someone who's gone to college, and many have multiple earners employed in white-collar, service-sector and blue-collar professions.

### Where we live

Progressive Potpourri tends to live in multi-ethnic neighborhoods in the inner-ring suburbs of the nation's big cities. High concentrations can be found in communities like Buena Park, outside of Los Angeles; Elmont, near Manhattan; and Franklin Park, not far from Chicago. In their close-in suburbs, they've watched their modest homes appreciate in value; today most of their brick ramblers and ranches are worth nearly \$300,000. These established couples also enjoy the stability of their mid-scale communities. A majority have lived at the same residence for more than a decade.

### How we live our lives

Progressive Potpourri enjoy pursuing mainstream American activities with an ethnic twist. They often go out to bars, nightclubs, casinos and comedy clubs, and while also go to movies, they, not surprisingly, attend a lot of foreign-language films. They like to travel, particularly to their homelands in Central and South America. They enjoy eating both traditional American and Hispanic cuisine, and they go out to restaurants like California Pizza Kitchen, Romano's Macaroni Grill, Sizzler, Denny's and On the Border. They also enjoy a lot of low-key, home-based activities; they enjoy reading books, gardening, woodworking and collecting coins and crystal figures. They say that family reunions are big events in their households.

When it comes to exercise, Progressive Potpourri are indistinguishable from the general population, with average participation in going to health clubs, jogging, biking and using cardio machines. They also enjoy fishing, boating, rock climbing and motorcycles.

Progressive Potpourri find joy in consumption. They tend to be brand-loyal and appreciate companies that advertise in Spanish. They're the kind of shoppers who like to browse, don't need a sale to visit a favorite store, and prefer retailers that offer a large selection of goods. Their favorite stores include a wide range of mid-market and discount chains, including Sears, K-Mart, Payless Shoe Source, Costco, Marshall's and Macy's. They visit specialty retailers like Victoria's Secret and Sephora.

While they like to keep abreast of the latest in consumer gadgets, they have only average rates for buying DVD players and flat-panel TVs. They're utilitarian when it comes to their transportation, tending to buy standard sedans, sturdy vans and modest subcompacts. They're twice as likely as average Americans to own a Toyota Camry.

In Progressive Potpourri, most households prefer English-language media, but they also like some in Spanish. They have an average interest in radio, typically listening on their way to work to English and Spanish news and music stations. They have average rates for reading newspapers and magazines; their favorite English titles include *Bon Appétit*, *Glamour* and *Lucky*.

# Mosaic USA

TV is their main source of entertainment and information; indeed, they're nearly twice as likely as the general population to describe themselves as TV addicts. They subscribe to virtually every premium cable channel. While they are not fond of TV commercials, they're more receptive to ads on bus shelters, billboards and train and subway platforms.

## How we view the world

Having left their country and achieved the American Dream, many members of Progressive Potpourri are optimistic, ambitious and pragmatic. Most are well-assimilated and say that they like to keep up with American news, music and sports. They say that it's important to seize opportunities in life and to keep striving for your goals. These workaholics are still trying to reach the top of their careers, perhaps thinking about starting their own business and making a lot more money - "the measure of success" to these Americans. These determined individuals say they're willing to give up family time to advance.

Politically and socially, Progressive Potpourri is a progressive segment. They describe their outlook as left of center, and a majority align themselves with the Democratic Party. Having come from another country, they're tolerant of other ethnic groups and think Americans should strive for equality. They do care about family values. They're not involved in many civic groups, but they're willing to volunteer for a good cause. Mostly they support the primacy of their home: they like being surrounded by their family and friends.

Progressive Potpourri make an effort to have a healthy lifestyle, by eating a balanced diet, avoiding fast food and taking vitamins daily. When they feel ill, they seek out medical advice where they can - from the library, friends and the ads supplied by health care companies.

## How we get by

Progressive Potpourri make comfortable incomes, but that doesn't mean that they're financially at ease. Reflecting a traditional antipathy for the banking system, they have relatively few investments and income-producing assets, and they consider the stock market too risky. They do have good credit: they carry a number of charge cards - both standard and prestige - and typically pay off their balances each month. Many also have good health insurance supplied by their workplace. A significant proportion is adamant about not going into debt, and they have only an average amount of home and car loans. They have a strong charitable streak and donate money regularly to social service groups, public television and private foundations. In this age of plastic and digital payments, many admit that they still like to carry cash.

## Digital behavior

Progressive Potpourri typically treat the Internet as a tool for communication. Fond of both English and Spanish Websites, they go online to chat, read message boards and check out jobs. They visit few popular Websites, however. Increasingly, though, they're accessing the Internet for entertainment, by downloading music and videos as well as listening to Internet radio stations. They say that the Internet has changed the way they shop, socialize and access family entertainment. They also show tendencies to access news and media sites, portal pages and sports pages. With many receiving only limited advertising, they tend to respond to email ads. They're aspirational digital denizens: an above-average number say that they plan to add online services in the next year.

## **APPENDIX D: EXECUTIVE INSITE DEMOGRAPHIC DATA**

The following pages constitute the Executive Report received from Mission Insite on the demographics of the study area used in this report.

# The NEW ExecutiveInsite Report

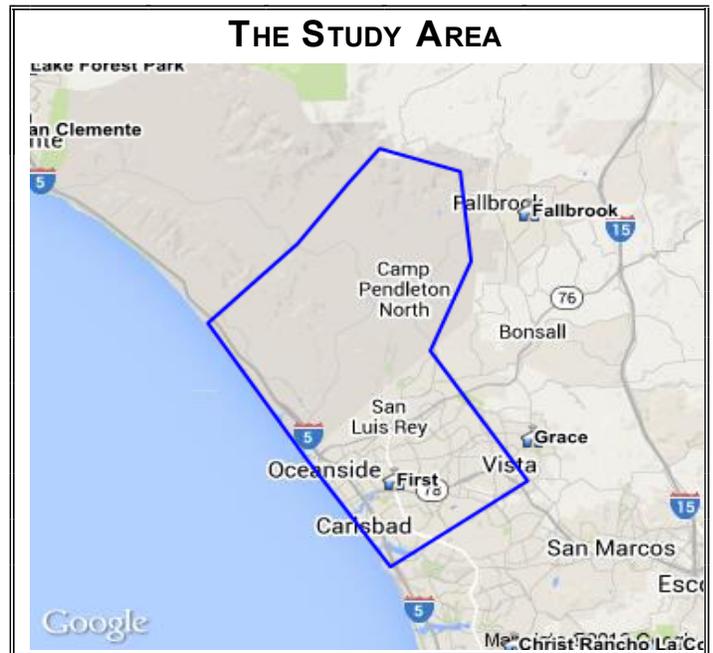
Prepared for: Evangelism and Church Growth, PCUSA  
 Study area: Custom Geography

Base State: CALIFORNIA  
 Current Year Estimate: 2013  
 5 Year Projection: 2018  
 Date: 12/13/2013  
 Semi-Annual Projection: Fall

This ExecutiveInsite Report has been prepared for Evangelism and Church Growth, PCUSA. 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 12 INSITES	
INSITE	PAGE
Insite #1: Population, Household Trends	2
Insite #2: Racial/Ethnic Trends	3
Insite #3: Age Trends	4
Insite #4: School Aged Children Trends	6
Insite #5: Household Income Trends	7
Insite #6: Households and Children Trends	9
Insite #7: Marital Status Trends	10
Insite #8: Adult Educational Attainment	11
Insite #9: Employment and Occupations	12
Insite #10: Mosaic Household Types	13
Insite #11: Charitable Giving Practices	14
Insite #12: Religious Practices	15



## 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 and ViewPoint a fuller view of its beliefs and practices.

# INSITE #1: POPULATION AND HOUSEHOLD TRENDS

## Population:

The estimated 2013 population within the study area is 252,441. The 2018 projection would see the area grow by 19,701 to a total population of 272,142. The population within the study area is growing somewhat faster than the statewide growth rate. While the study area is projected to grow by 7.8% in the next five years, the state is projected to grow by 4.8%. The study area's estimated average change rate is 1.6%.

## Households:

The households within the community are growing but not as fast as the population, thus the average population per household in 2010 was 2.99 but by 2018 it is projected to be 2.98. Compare this to the statewide average which for the current year is estimated at 2.96 persons per household.

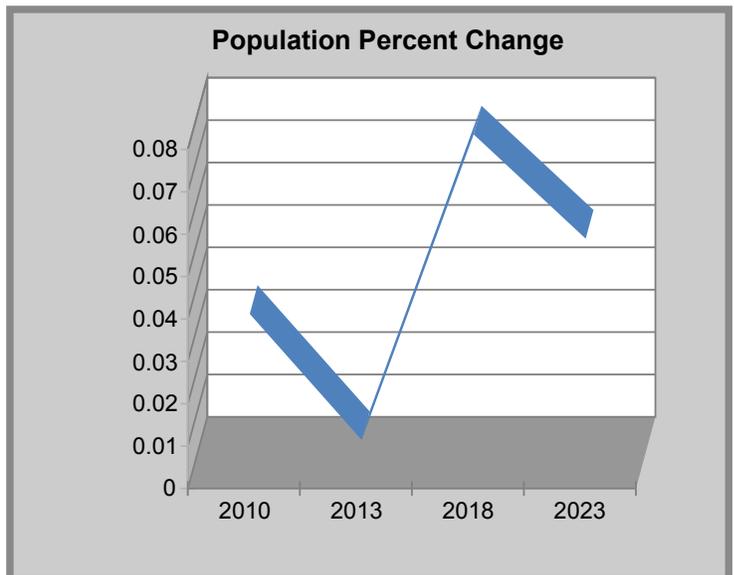
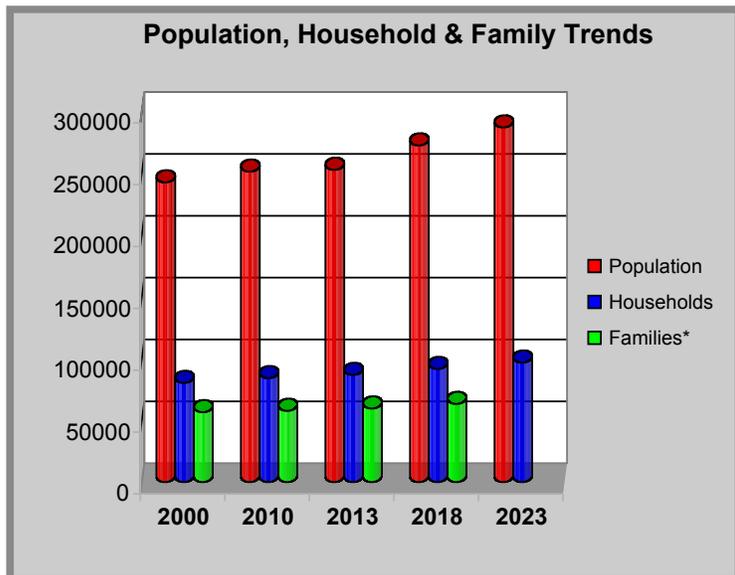
## Population Per Household

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.

## Family Households:

Family households provide an additional hint about the changing dynamics of a community. If family household growth follows population growth, then it would be reasonable to assume that the increasing population per household comes from additional children. However, within the study area, this is not the case. Family households are not growing as fast as the population, suggesting the growth may be the result of growth of non-family adult households.

<i>Population/Households &amp; Family Trends</i>					
	2000	2010	2013	2018	2023
<b>Population</b>	<b>242,299</b>	<b>250,948</b>	<b>252,441</b>	<b>272,142</b>	<b>286,688</b>
Population Change		8,649	1,493	19,701	14,546
Percent Change		3.6%	0.6%	7.8%	5.3%
<b>Households</b>	<b>80,149</b>	<b>84,019</b>	<b>86,641</b>	<b>91,459</b>	<b>96,616</b>
Households Change		3,870	2,622	4,818	5,157
Percent Change		4.8%	3.1%	5.6%	5.6%
<b>Population / Households</b>	<b>3.02</b>	<b>2.99</b>	<b>2.91</b>	<b>2.98</b>	<b>2.97</b>
Population / Households Change		0	0	0	0
Percent Change		-1.2%	-2.4%	2.1%	-0.3%
<b>Families</b>	<b>56,505</b>	<b>57,602</b>	<b>59,474</b>	<b>63,195</b>	
Families Change		1,097	1,872	3,721	
Percent Change		1.9%	3.2%	6.3%	

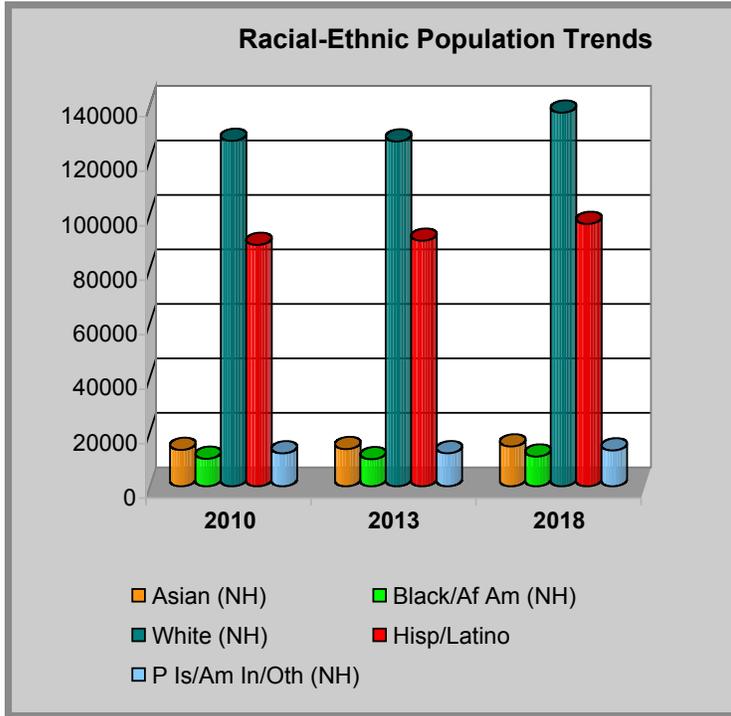


NOTE: Family Household data is not projected out 10 years.

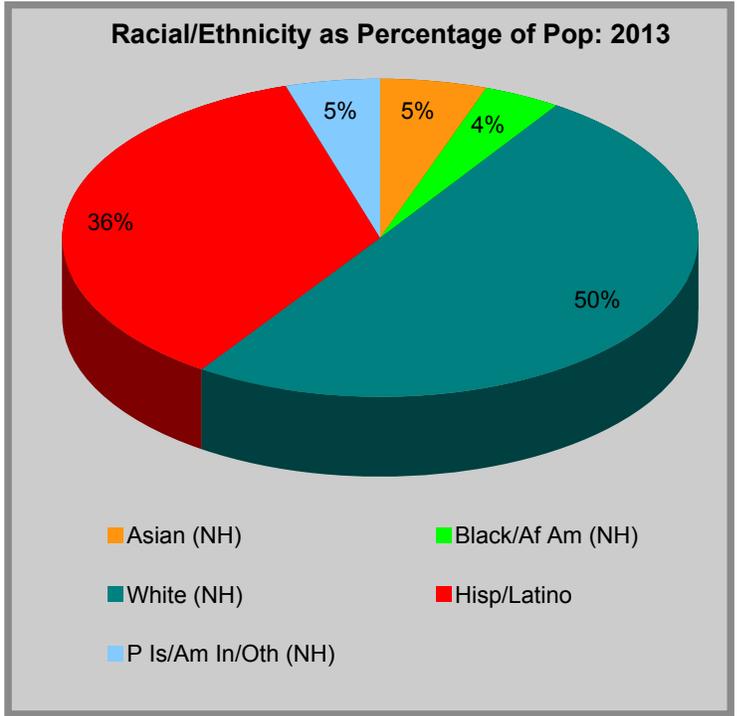
## INSITE #2: RACIAL-ETHNIC TRENDS

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.

Race and Ethnicity	2010	2013	2018	2010%	2013 %	2018 %	2010 to 2018 Change
Asian (NH)	13,354	13,653	14,622	5.32%	5.41%	5.37%	0.05%
Black/Afr Amer (NH)	10,093	9,938	10,906	4.02%	3.94%	4.01%	-0.01%
White (NH)	126,796	126,582	137,158	50.53%	50.14%	50.40%	-0.13%
Hispanic/Latino	88,616	90,144	96,299	35.31%	35.71%	35.39%	0.07%
P Is/Am In/Oth (NH)	12,090	12,124	13,157	4.82%	4.80%	4.83%	0.02%
<b>Totals:</b>	<b>250,949</b>	<b>252,441</b>	<b>272,142</b>				

# 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.

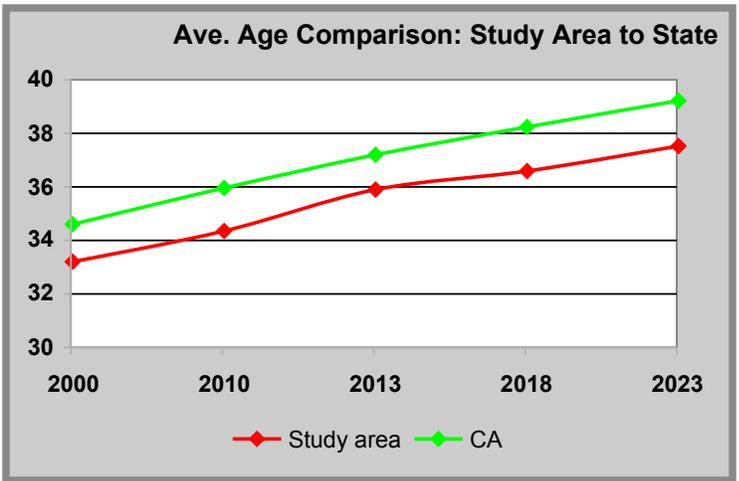
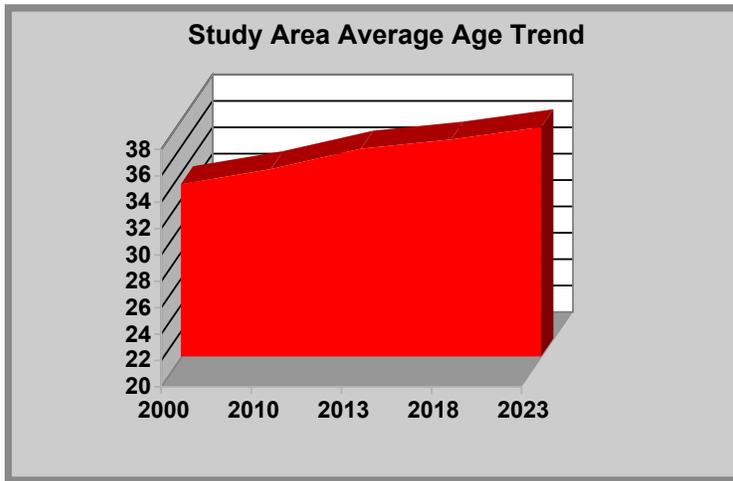
The Age Trend Insite explores two variables: Average age and Phase of Life.

**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	2013	2018	2023
<b>Average Age: Study Area</b>	<b>33.20</b>	<b>34.35</b>	<b>35.90</b>	<b>36.59</b>	<b>37.53</b>
Percent Change		3.5%	4.5%	1.9%	2.6%
<b>Average Age: CA</b>	<b>34.60</b>	<b>35.96</b>	<b>37.20</b>	<b>38.24</b>	<b>39.22</b>
Percent Change		3.9%	3.4%	2.8%	2.6%
Comparative Index	96	96	97	96	96
<b>Median Age: Study Area</b>	<b>29</b>	<b>30</b>	<b>32</b>	<b>33</b>	<b>35</b>



### 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 about the same as the study area.

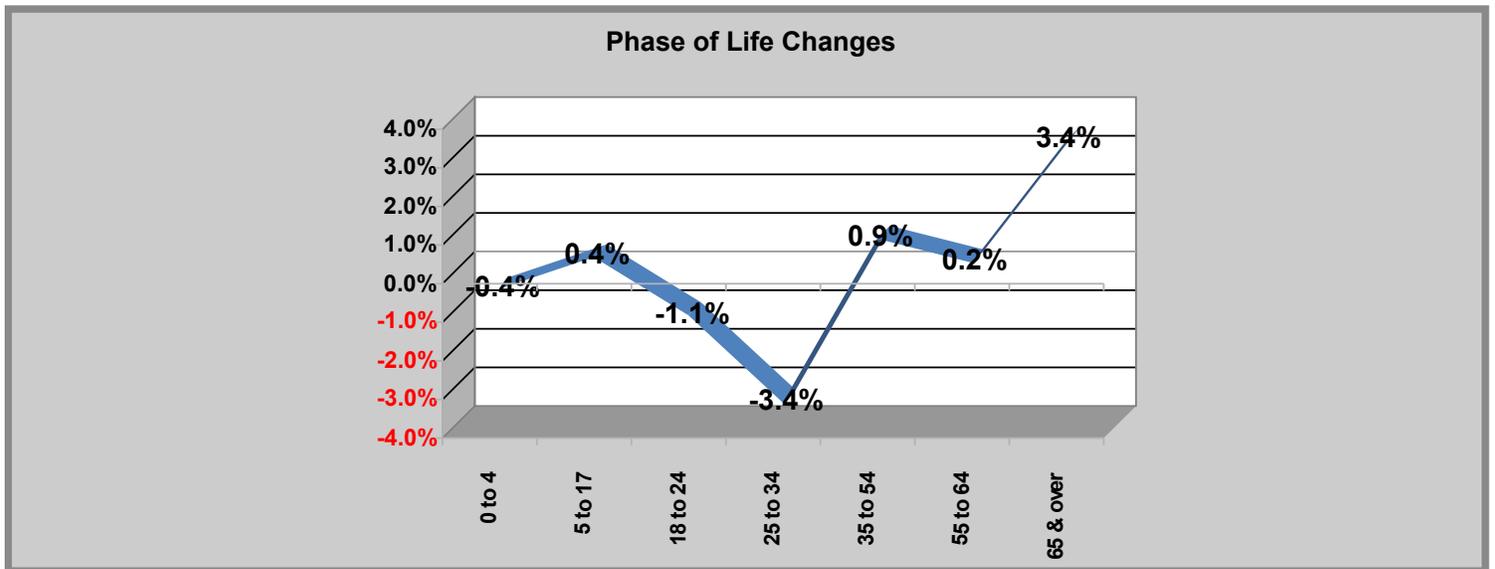
# INSITE #3: AGE TRENDS (continued)

## 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	2013	2018	2023	2010%	2013%	2018%	2023%	Estimated 10 Year Change 2013 - 2023
<b>Before Formal Schooling</b>									
Ages 0 to 4	18,899	18,454	19,105	19,730	7.5%	7.3%	7.0%	6.9%	-0.4%
<b>Required Formal Schooling</b>									
Ages 5 to 17	41,061	42,636	46,319	49,539	16.4%	16.9%	17.0%	17.3%	0.4%
<b>College/Career Starts</b>									
Ages 18 to 24	39,482	30,605	31,061	31,564	15.7%	12.1%	11.4%	11.0%	-1.1%
<b>Singles &amp; Young Families</b>									
Ages 25 to 34	39,324	42,394	44,112	38,464	15.7%	16.8%	16.2%	13.4%	-3.4%
<b>Families &amp; Empty Nesters</b>									
Ages 35 to 54	62,424	62,647	66,272	73,638	24.9%	24.8%	24.4%	25.7%	0.9%
<b>Enrichment Years Sing/Couples</b>									
Ages 55 to 64	23,619	26,594	30,169	30,916	9.4%	10.5%	11.1%	10.8%	0.2%
<b>Retirement Opportunities</b>									
Age 65 and over	26,138	29,111	35,104	42,838	10.4%	11.5%	12.9%	14.9%	3.4%



### 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

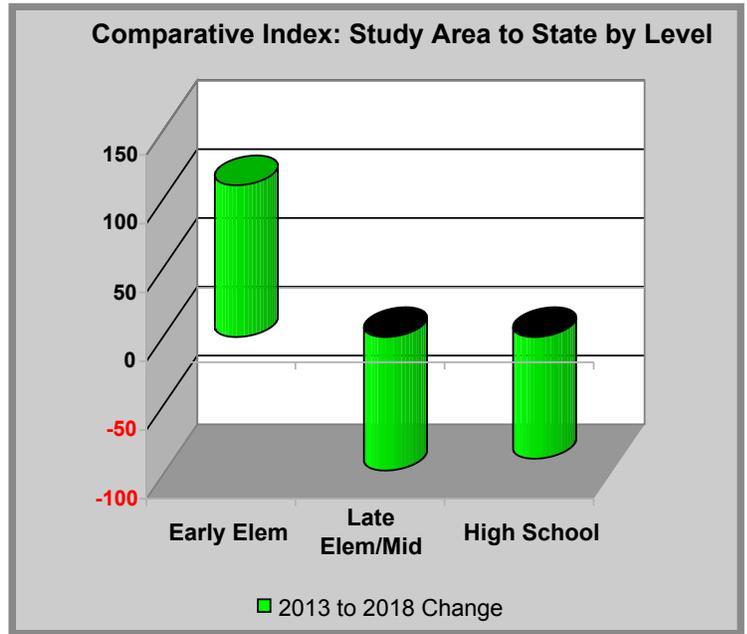
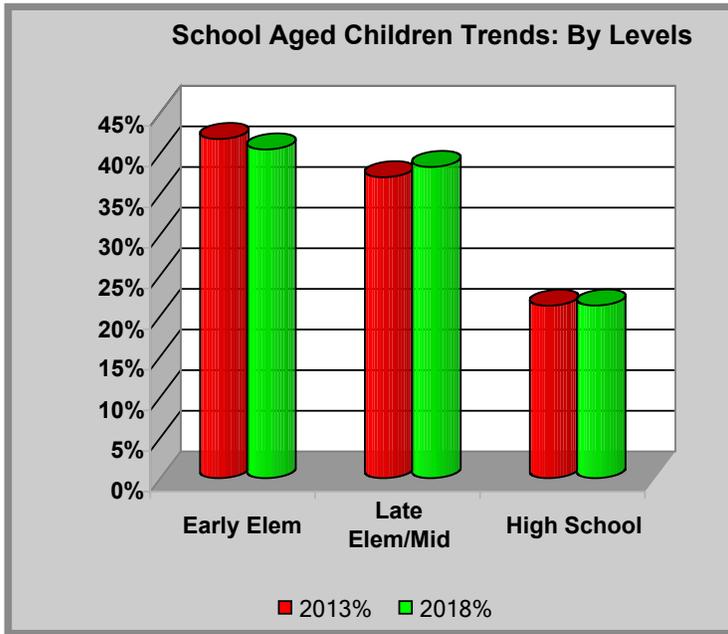
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely 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	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
<b>Early Elementary</b>							
Ages 5 to 9	16,018	17,797	18,476	39.0%	41.7%	40.5%	-1.3%
<b>Late Elementary-Middle School</b>							
Ages 10 to 14	15,232	15,792	17,492	37.1%	37.0%	38.3%	1.3%
<b>High School</b>							
Ages 15 to 17	9,811	9,047	9,702	23.9%	21.2%	21.2%	0.0%



### 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 -1.3%.

Late Elementary to Middle School aged children ages 10 to 14 are increasing as a percentage of children between 5 and 17 by 1.3%.

High School aged children 15 to 17 are increasing as a percentage of children between 5 and 17 by 0.0%.

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

# INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

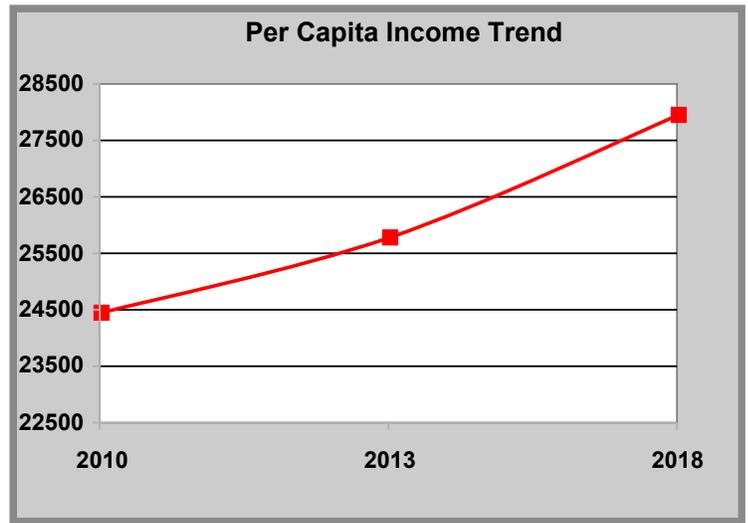
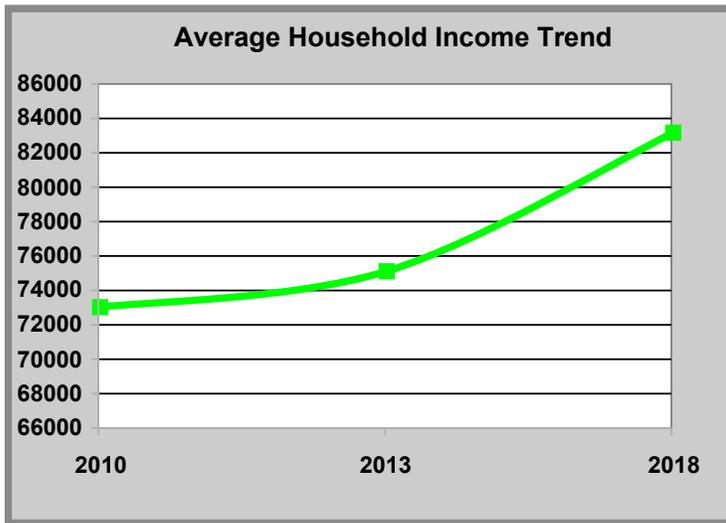
## AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$75,121. The average household income is projected to grow by 10.7% to \$83,174.

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 \$25,782. The Per Capita Income is projected to grow by 8.4% to \$27,952.



Income Trends	2010	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
<b>Households</b>							
Less than \$10,000	3,730	4,021	3,673	4.4%	4.6%	4.0%	-0.6%
\$10,000 to \$14,999	3,065	3,306	3,070	3.6%	3.8%	3.4%	-0.5%
\$15,000 to \$24,999	7,389	6,909	6,460	8.8%	8.0%	7.1%	-0.9%
\$25,000 to \$34,999	8,338	8,588	7,990	9.9%	9.9%	8.7%	-1.2%
\$35,000 to \$49,999	13,057	12,847	11,737	15.5%	14.8%	12.8%	-2.0%
\$50,000 to \$74,999	16,967	17,211	18,273	20.2%	19.9%	20.0%	0.1%
\$75,000 to \$99,999	11,854	12,498	13,214	14.1%	14.4%	14.4%	0.0%
\$100,000 to \$149,999	12,513	13,155	15,660	14.9%	15.2%	17.1%	1.9%
\$150,000 to \$199,999	4,280	5,501	6,824	5.1%	6.3%	7.5%	1.1%
\$200,000 or more	2,826	2,604	4,562	3.4%	3.0%	5.0%	2.0%
<b>Totals</b>	<b>84,019</b>	<b>86,640</b>	<b>91,463</b>				

# 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 26.6% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 26.5%.

<i>Income Trends</i>	2013	2018	2013%	2018%	Estimated 5 Year Change 2013 - 2018
<b>Families</b>					
Less than \$10,000	2,070	2,188	3.5%	3.5%	-0.02%
\$10,000 to \$14,999	1,151	1,204	1.9%	1.9%	-0.03%
\$15,000 to \$24,999	4,546	4,793	7.6%	7.6%	-0.06%
\$25,000 to \$34,999	4,973	5,283	8.4%	8.4%	0.00%
\$35,000 to \$49,999	9,368	10,063	15.8%	15.9%	0.17%
\$50,000 to \$74,999	12,740	13,538	21.4%	21.4%	0.00%
\$75,000 to \$99,999	8,817	9,350	14.8%	14.8%	-0.03%
\$100,000 to \$149,999	9,862	10,498	16.6%	16.6%	0.03%
\$150,000-\$199,999	3,607	3,816	6.1%	6.0%	-0.03%
\$200,000 or more	2,339	2,463	3.9%	3.9%	-0.04%
<b>Totals</b>	<b>59,473</b>	<b>63,196</b>			

# 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...

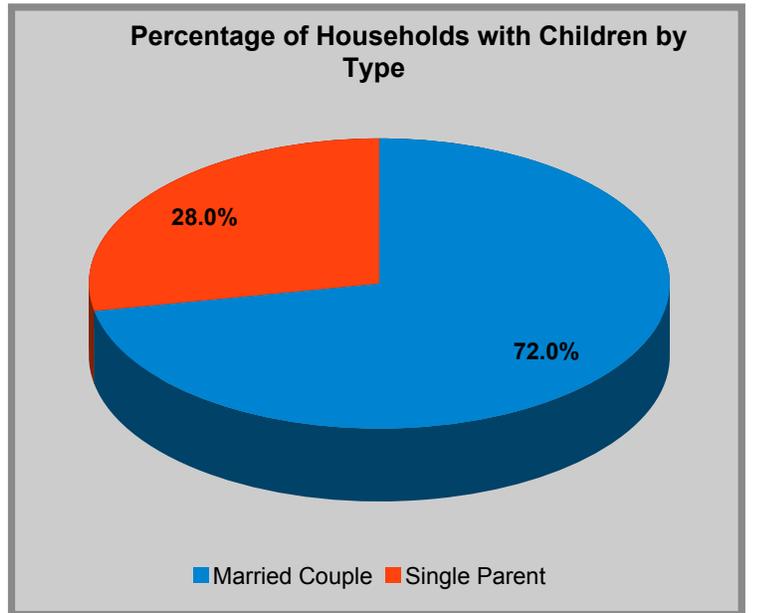
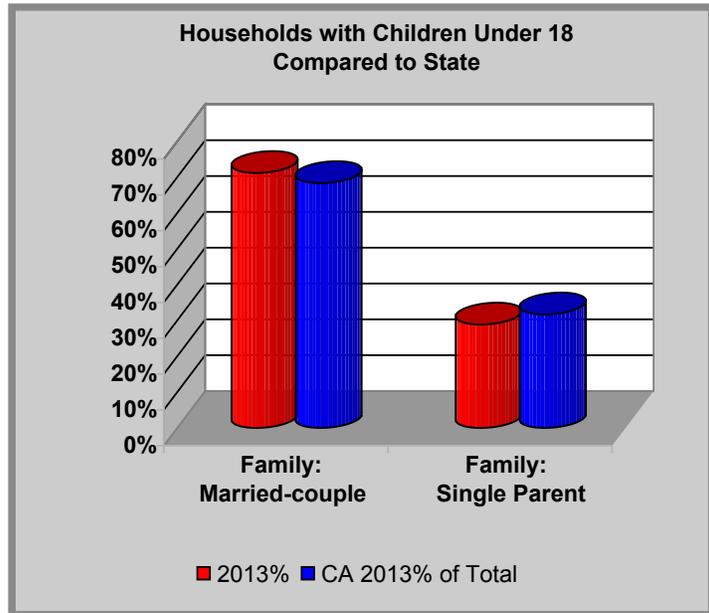
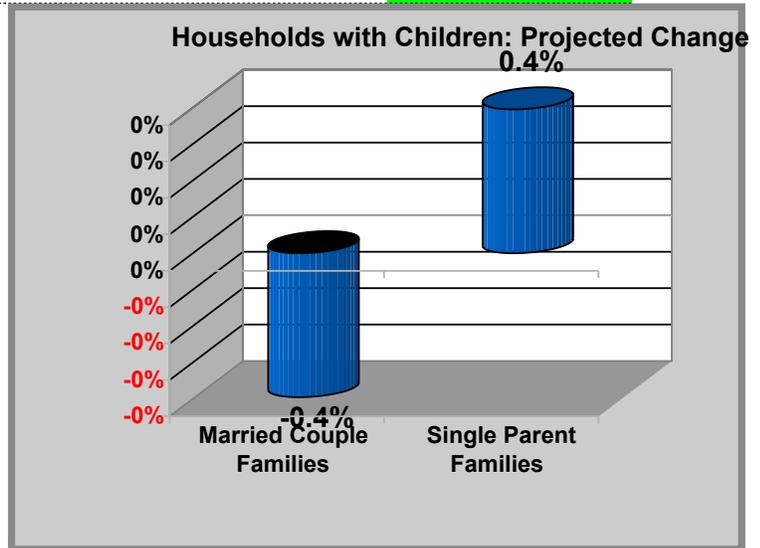
- Married couple families
- Single parent families (father or mother)

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

Households	2010	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
<b>Households with Children under 18</b>							
Married Couple	21,801	20,289	20,567	71.1%	72.0%	70.7%	-0.4%
Single Parent	8,843	7,907	8,504	28.9%	28.0%	29.3%	0.4%

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 similar to the state's profile. The percentage of single parent households with children is less than the state.



# INSITE #7: MARITAL STATUS TRENDS

## MARITAL STATUS BY TYPE

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

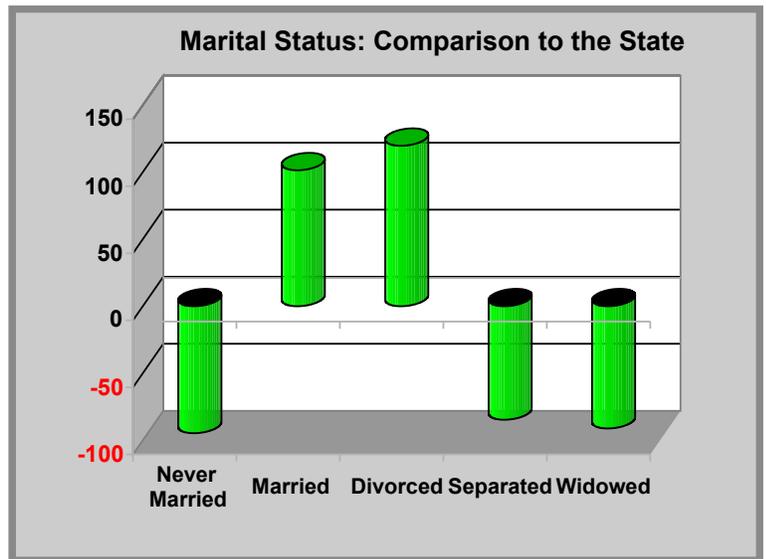
Marital types reported include..

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

	2010	2013	2018	2010%	2013%	2018%	2010 to 2018 Change
<b>Population by Marital Status: Age 15+</b>							
Never Married	62,750	61,352	66,972	30.8%	30.2%	30.5%	-0.3%
Married	106,837	107,037	116,099	52.4%	52.6%	52.8%	0.4%
Divorced	21,423	21,817	22,892	10.5%	10.7%	10.4%	-0.1%
Separated	3,911	3,983	4,225	1.9%	2.0%	1.9%	0.0%
Widowed	9,013	9,235	9,710	4.4%	4.5%	4.4%	0.0%

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



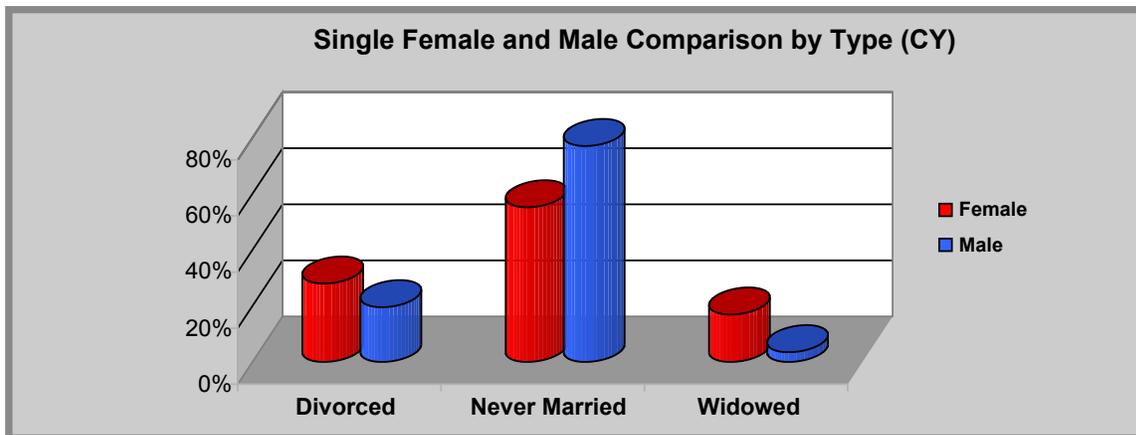
## MARITAL STATUS BY FEMALE AND MALE

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

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

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

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

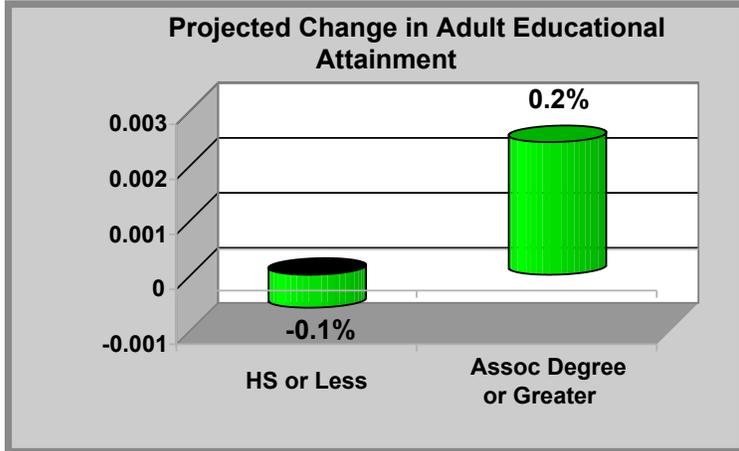


# INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

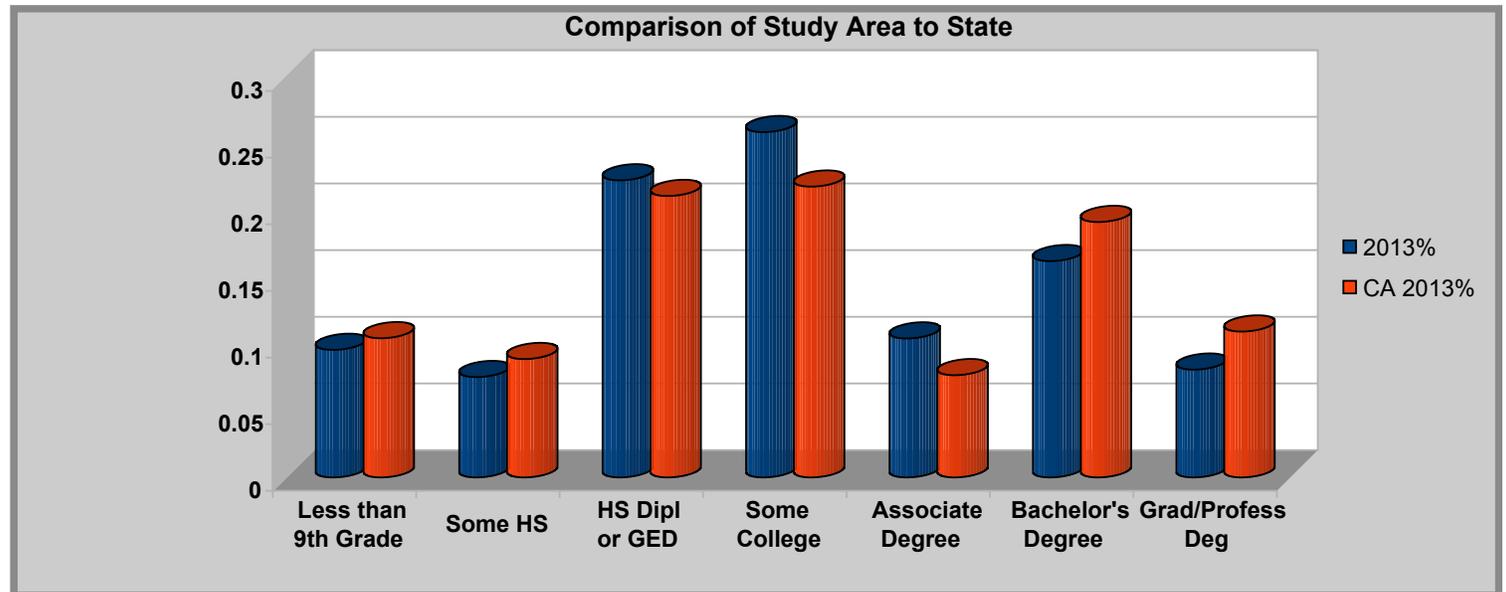
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of CALIFORNIA. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

## EDUCATIONAL LEVEL ATTAINMENT CHANGE



The educational attainment level of adults has been rising over the past few years. It is projected to rise over the next five years by 0.2%.

## EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2013	2018	CA 2013%	Comp Index
<b>Population by Educational Attainment: 25+</b>					
Less than 9th Grade	9.6%	9.6%	9.7%	10.4%	92
Some HS	7.8%	7.5%	7.4%	8.9%	85
HS Dipl or GED	22.7%	22.3%	22.2%	21.1%	106
Some College	25.5%	25.9%	25.8%	21.8%	119
Associate Degree	9.5%	10.4%	10.8%	7.7%	136
Bachelor's Degree	16.6%	16.2%	16.1%	19.2%	85
Grad/Profess Deg	8.3%	8.1%	8.0%	10.9%	74

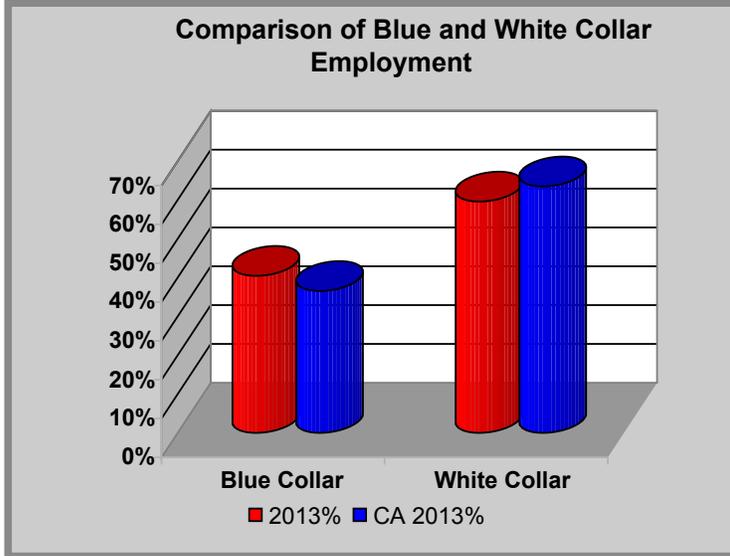
The overall educational attainment of the adults in this community is greater than the state.

## INSITE #9: POPULATION BY EMPLOYMENT

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

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

### EMPLOYED POPULATION : BLUE COLLAR OR WHITE COLLAR



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

### EMPLOYED CIVILIAN POPULATION BY OCCUPATION

	2013	CA 2013	Comp. Index	Interpretation
<b>Employed Civilian Pop 16+ by Occupation</b>				
Bldg Maintenance & Cleaning	6.5%	4.4%	148	Well above the state average.
Construction	9.4%	8.1%	116	Well above the state average.
Farming, Fishing, & Forestry	1.2%	1.6%	79	Well below the state average.
Food Preparation Serving	6.2%	5.2%	121	Well above the state average.
Healthcare Support	2.0%	1.9%	103	At about the state average.
Managerial Executive	13.9%	15.0%	93	At about the state average.
Office Admin	13.0%	13.6%	96	At about the state average.
Personal Care	4.7%	4.2%	113	Well above the state average.
Production Transportation	10.2%	10.9%	93	At about the state average.
Prof Specialty	18.5%	21.6%	86	Well below the state average.
Protective	2.1%	2.2%	98	At about the state average.
Sales	12.1%	11.4%	107	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.**

	2013	2013%	State %	Comp Index	Relative to the CA State Ave.
<b>Mosaic Segments</b>					
I33 Family Union - Hispanic Harmony	6,173	7.13%	4.35%	164	Well above the state average
O55 Singles and Starters - Family Troopers	5,896	6.81%	1.22%	558	Well above the state average
C11 Booming with Confidence - Aging of Aquarius	5,121	5.91%	3.05%	194	Well above the state average
H26 Middle-class Melting Pot - Progressive Potpourri	4,780	5.52%	5.34%	103	About average for the state
K40 Significant Singles - Bohemian Groove	4,167	4.81%	1.51%	318	Well above the state average
C14 Booming with Confidence - Boomers and Boomerangs	3,891	4.49%	1.43%	313	Well above the state average
L42 Blue Sky Boomers - Rooted Flower Power	3,385	3.91%	2.52%	155	Well above the state average
P61 Cultural Connections - Humble Beginnings	3,320	3.83%	2.77%	138	Well above the state average
O50 Singles and Starters - Full Steam Ahead	3,257	3.76%	1.34%	281	Well above the state average
P60 Cultural Connections - Ciudad Strivers	3,129	3.61%	4.93%	73	Somewhat below the state average
D17 Suburban Style - Cul de Sac Diversity	3,121	3.60%	2.05%	176	Well above the state average
Q63 Golden Year Guardians - Footloose and Family Free	3,059	3.53%	0.69%	513	Well above the state average
O54 Singles and Starters - Striving Single Scene	2,153	2.49%	1.58%	157	Well above the state average
Q65 Golden Year Guardians - Senior Discounts	2,150	2.48%	1.81%	137	Well above the state average
Q64 Golden Year Guardians - Town Elders	2,038	2.35%	1.92%	122	Somewhat above the state average

# 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
<b>Charitable Contributions Last Yr: \$200 Or More</b>				
Social Services/Welfare-\$200 Or More	6,057	7.0%	110	About average for the state.
Religious-\$200 Or More	18,628	21.6%	102	About average for the state.
Private Foundation-\$200 Or More	3,101	3.6%	100	About average for the state.
Public Television-\$200 Or More	734	0.9%	99	About average for the state.
Other-\$200 Or More	4,544	5.3%	96	About average for the state.
Health-\$200 Or More	2,798	3.2%	84	Somewhat below the state ave.
Education-\$200 Or More	3,271	3.8%	82	Somewhat below the state ave.
Political Organization-\$200 Or More	1,144	1.3%	79	Somewhat below the state ave.
Public Radio-\$200 Or More	590	0.7%	71	Somewhat below the state ave.

## Summary of Charitable Contribution Findings:

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

## More specific findings include:

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

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

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

# INSITE #12: RELIGIOUS PRACTICES

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

## Summary of Religious Practices:

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

	Pop	% of Pop	Index	Interpretation
<b>Adult Religious Practices</b>				
Enjoy Watching Religious TV Programs	40,857	21.4%	118	Somewhat above the state ave.
Conservative Evangelical Christian	76,259	39.9%	108	About average for the state.
Consider Myself A Spiritual Person	97,429	50.9%	106	About average for the state.
Important to Attend Religious Services	43,431	22.7%	104	About average for the state.
My Faith Is Really Important To Me	41,592	21.7%	101	About average for the state.

## Summary findings:

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

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

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

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

# 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](mailto:misupport@missioninsite.com).