

NEW BEGINNINGS ASSESSMENT

First Presbyterian Church Commerce, Texas



NEW BEGINNINGS

Grace Presbytery
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Assessor



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Commerce, Texas

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INTRODUCTION



The First Presbyterian Church of Commerce Texas is an historic church with much to be proud of in its past, not the least its lovely sanctuary with the many stained glass windows. It finds itself in a city where the culture has changed greatly, and the congregation is challenged to change in order to reach that culture.

The congregation has traditionally been made up of a number of university professors, and has an unusually high participation in adult classes as a result. They are also quite active in the support of the food bank (above) located in their building.

As a result of university and cultural changes, many of the present professors no longer attend the church. The church's building and their finances are meeting the present challenge. Attendance is not. The church is concerned, but not in a panic.

This report then is a tool to use. Information has long been important to many of the members, and the report will give them information helpful to make the decisions they need for a new beginning.

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 21st 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 John Sterner, an assessor trained by the Office of Church Growth, who wrote this assessment. The onsite New Beginnings Assessment was held on July 14, 2014 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, Jimmie Chapman conducted an Appreciative Inquiry session with about 18 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 Cluster Leadership Training Event, with other congregations in the area, will help congregational leaders discuss the report and strategize further conversations within the congregation. The goal for this event is that participants will learn more about their own congregation while participating with nearby congregations that share mission in the same region. Some of those who participate in the Cluster Event then agree to lead House Meetings (small group conversations) with fellow local church members in the next phase of the New Beginnings process.

House Meetings (held in homes or at the church) should engage at least 50% of the worshipping congregation to discuss the report. The schedule for your House Meetings is determined by your church. Participants will engage in 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



In 1880, worshipers of several denominations in the "little village of Commerce" (who during the 1870's had held services in the small log school house in the 1500 block of today's Pecan Street) completed a Union Church building on land donated by Mr. and Mrs. Marshall Wren at the southeast corner of Washington and Live Oak streets, site of today's Jones Funeral Home. For several years, separate small Baptist, Methodist, and Disciples of Christ congregations shared this building. It was here in November of 1888 that a group of seventeen charter members organized and led by the Reverend J.C. Grow united to form a congregation for the First Presbyterian Church of Commerce. Rev. Grow was "the pastor for part of his time at Sulphur Springs," and the commissioner for the Paris Presbytery of the Presbyterian Church in the United States (known also in those days as the Southern Presbyterian Church). Commerce at the time was a small village of approximately eight hundred people and had been incorporated only three years.

In 1892, after the Methodists had moved to a new building of their own, Dr. Debos Taylor, dentist and ordained Presbyterian Minister, and elder Henry C. Barker, leading hardware and implement merchant in Commerce, bought the Union Church building, paying \$200 to each of the four churches. Construction began on a new building for the Presbyterian Church on Church Street. Having outgrown the old building on Church Street, in 1912 the congregation began construction of the present brick building on the corner of Monroe and Caddo streets. This was completed in 1913.

In the 1960's-70's, at what some members consider the height of the ministry, First Commerce boasted a huge youth organization -- the "1212 Group," which had residence in its own building -- and was one of the most active youth organizations in the county.

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. Since the 90's the church has taken the lead in the community food pantry, and this effort continues. Today, the church averages 43 in worship and has several small group activities in prayer and study.

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.

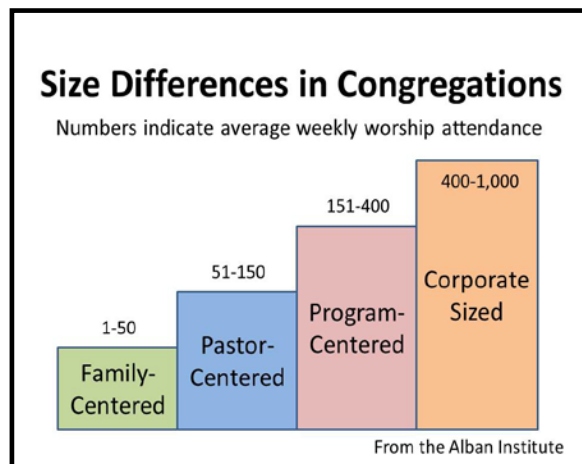
We also track numbers because the size of a congregation determines the best approach to ministry in that context. Church consulting colleagues at the Alban Institute point out that size makes all the difference in the world in how a congregation operates. And if your congregation, for example, was once 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.

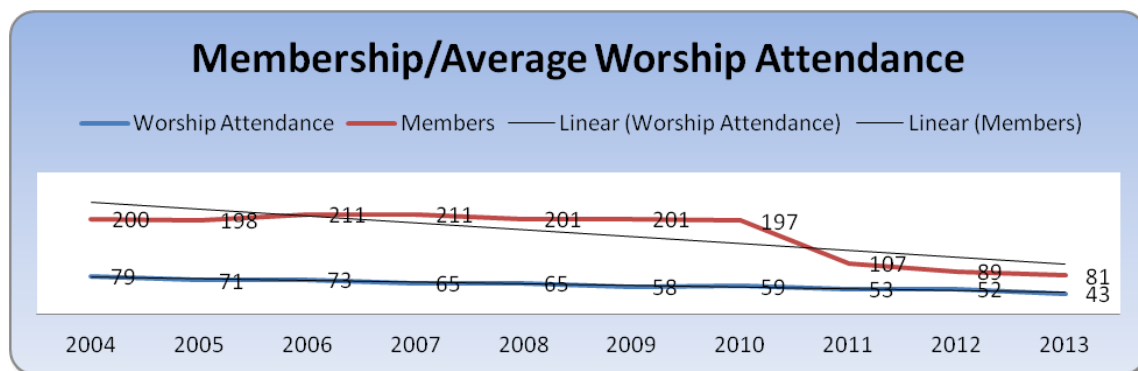
First, with an Average Worship Attendance of 43, this congregation is a Family church. To learn more about this topic, and your church's size, we recommend reading Alice Mann's books, *The In-Between Church: Navigating Size Transitions in Congregations*, and *Raising the Roof: The Pastoral-to-Program 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.

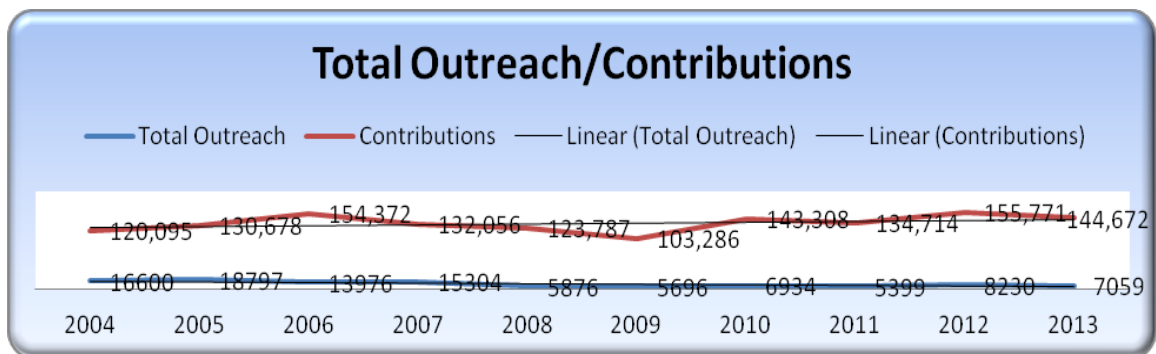


Your congregation's growth/decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by about two percent

during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

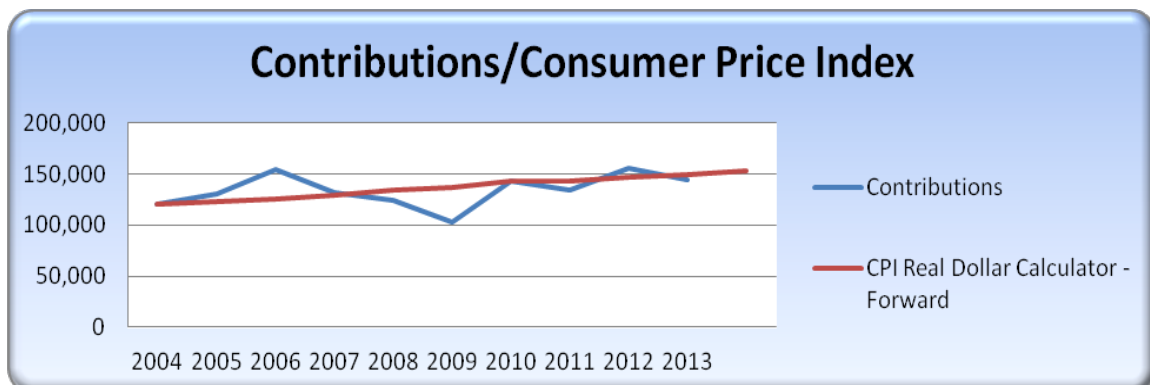
Congregational giving is also an indicator of member engagement. We pay attention to this number because as participants deepen their level of engagement with the church, their giving usually follows. Often times this indicator lags behind the Average Worship Attendance figures. That is, AWA may decline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

During the past ten years, the congregation has reported **erratic** 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.

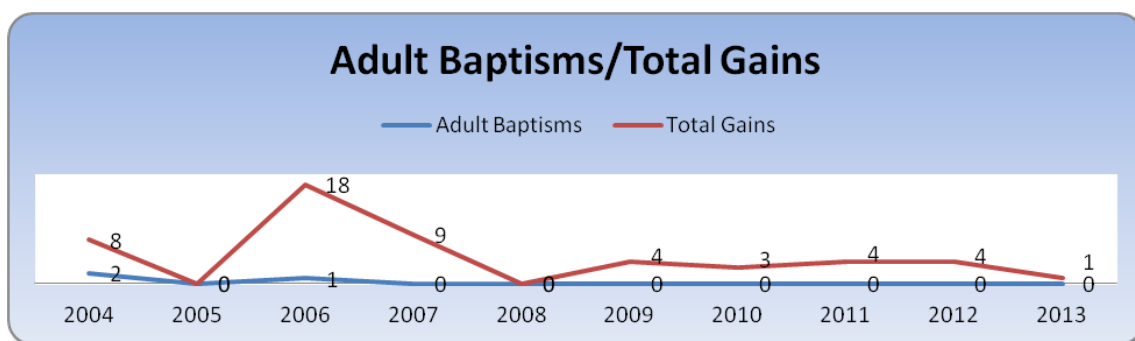
The chart below demonstrates that congregational giving **HAS BEEN SOMEWHAT PARALLEL with the CPI**. So, while there has been growth in giving, it has not allowed for growth in spending by the congregation.



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 GAINS, but 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.

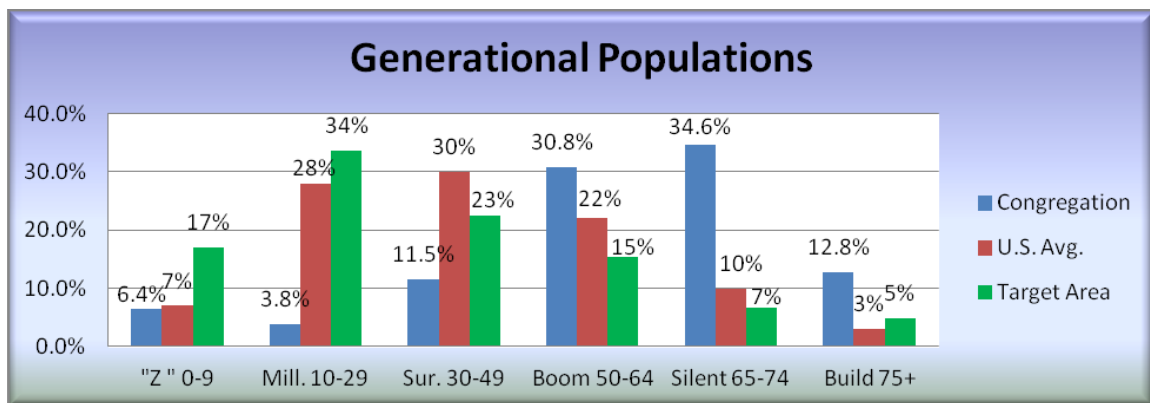


When we consider all indicators related to the congregation's past ten years there is little doubt that the congregation is in a declining situation. Reversal of these trends will be necessary if the congregation expects to exist into the future. The church is in need of dramatic adaptation in order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

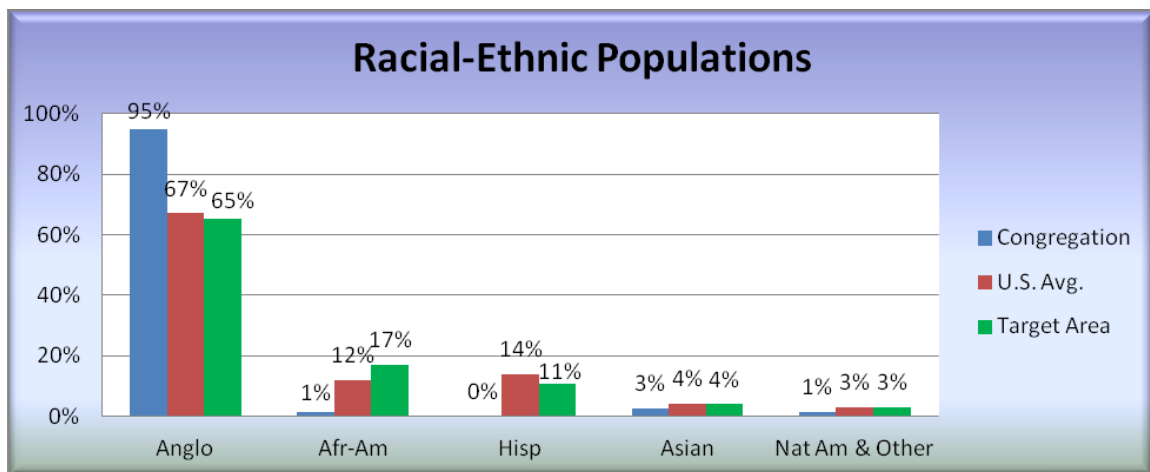
The first graph shows the ages of participants in the congregation and the ages of those who live in the community. The blue bars show the percentage of participants in the congregation in each category. The red bar is how that compares with the total population of the United States, and the green bar 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 81 percent of the congregation is of the Boomer generation or higher, while 34 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 groups. The church's split is 81-19.

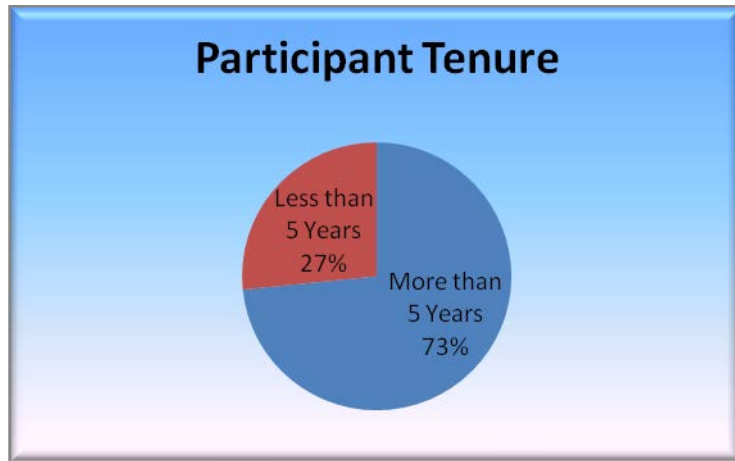
The next chart illustrates the Racial/Ethnic Gaps of the congregation related to the community in which it is a part. This data also comes from the U.S. Census. *NOTE: It may severely undercount the Hispanic population in your area.* This data is only broken into five basic groups and does not show more 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

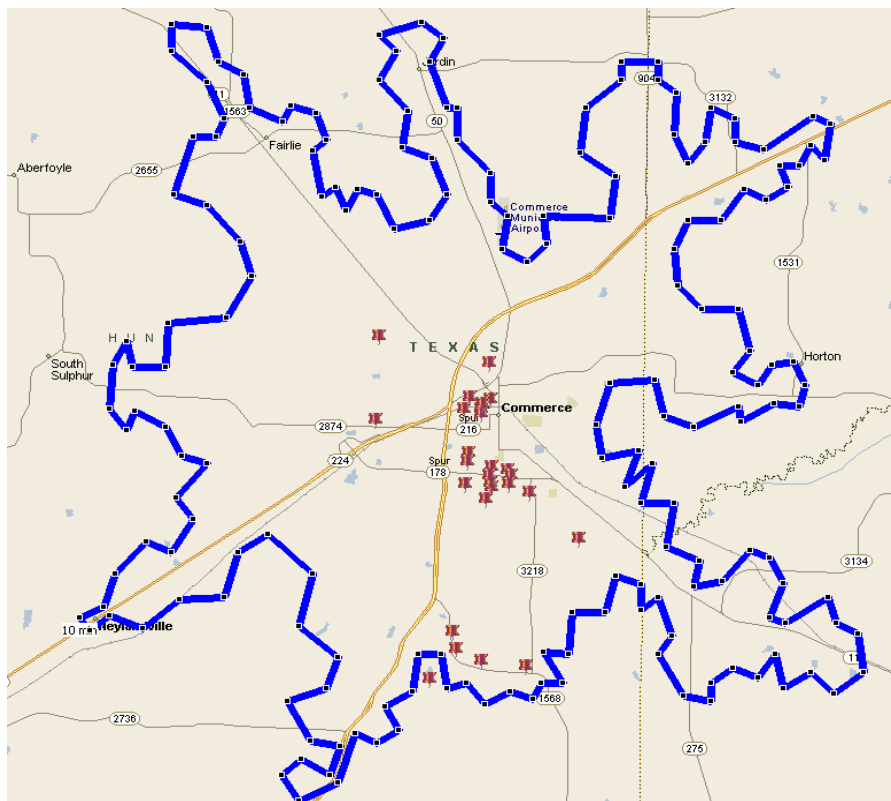
34% of those around the church are either African-American or Hispanic – few are represented in the participants. This too, reflects a disconnect with the community.

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. The graph above shows that 73% of the congregation have been around more than five years. And also importantly, **67% of this church’s participants have attended more than ten 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 ten - minute drive, the congregation has a severe gap in relating to the community.

Almost all of the church's participants live within a ten minute drive.

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 **OUT OF BALANCE** in its engagement patterns with these particular patterns emerging:

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

The lack of missional activity contributes greatly to the disconnect with community.

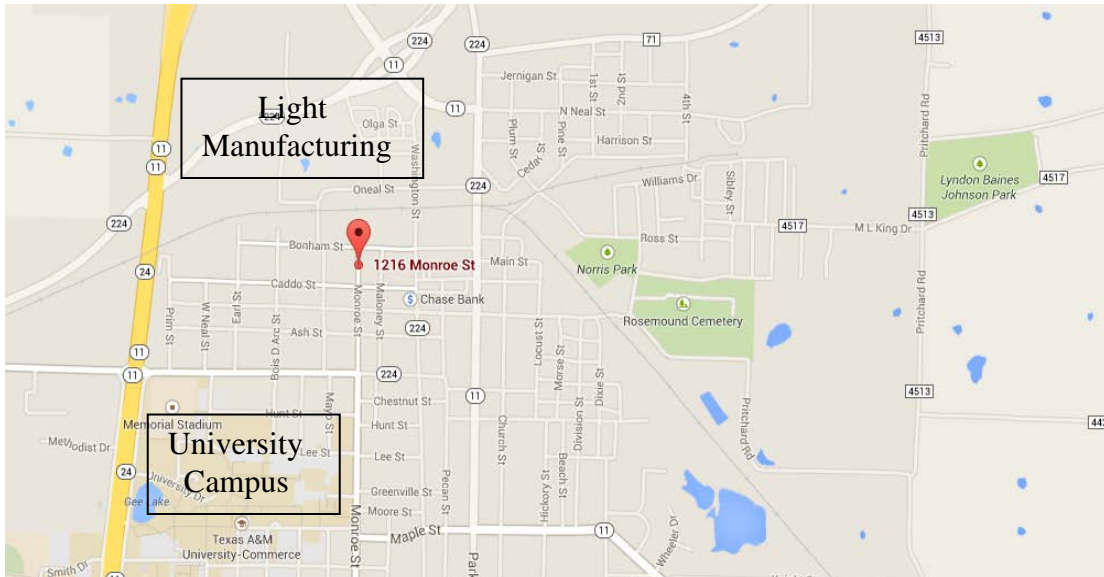
THE COMMUNITY



Commerce is a city located in rural North Texas in the northeastern part of the Dallas/Fort Worth Metropolitan area. The population was 9,100 residents at the 2010 census, and is expected to grow in the next ten years at a somewhat slower than the overall growth of the state.

Commerce is 60 miles from Dallas, Texas. The city is home to Texas A&M University, Commerce which is a major four year university of over 12,000 students that has been in Commerce since 1894, and is one of the major employers in the city. The congregation of First Presbyterian has traditionally consisted of many professors and their families. Since the university rules concerning residence have changed, this is less true. It may also be true that the younger professors attend church less than did their predecessors.

Commerce is somewhat diverse in racial and economic status, but it is 65% Anglo and this percentage is predicted to increase. Cotton and Railroads, which were large employers of the past, have been almost eliminated as the economics have changed, and the city (and church) is adjusting to that change.

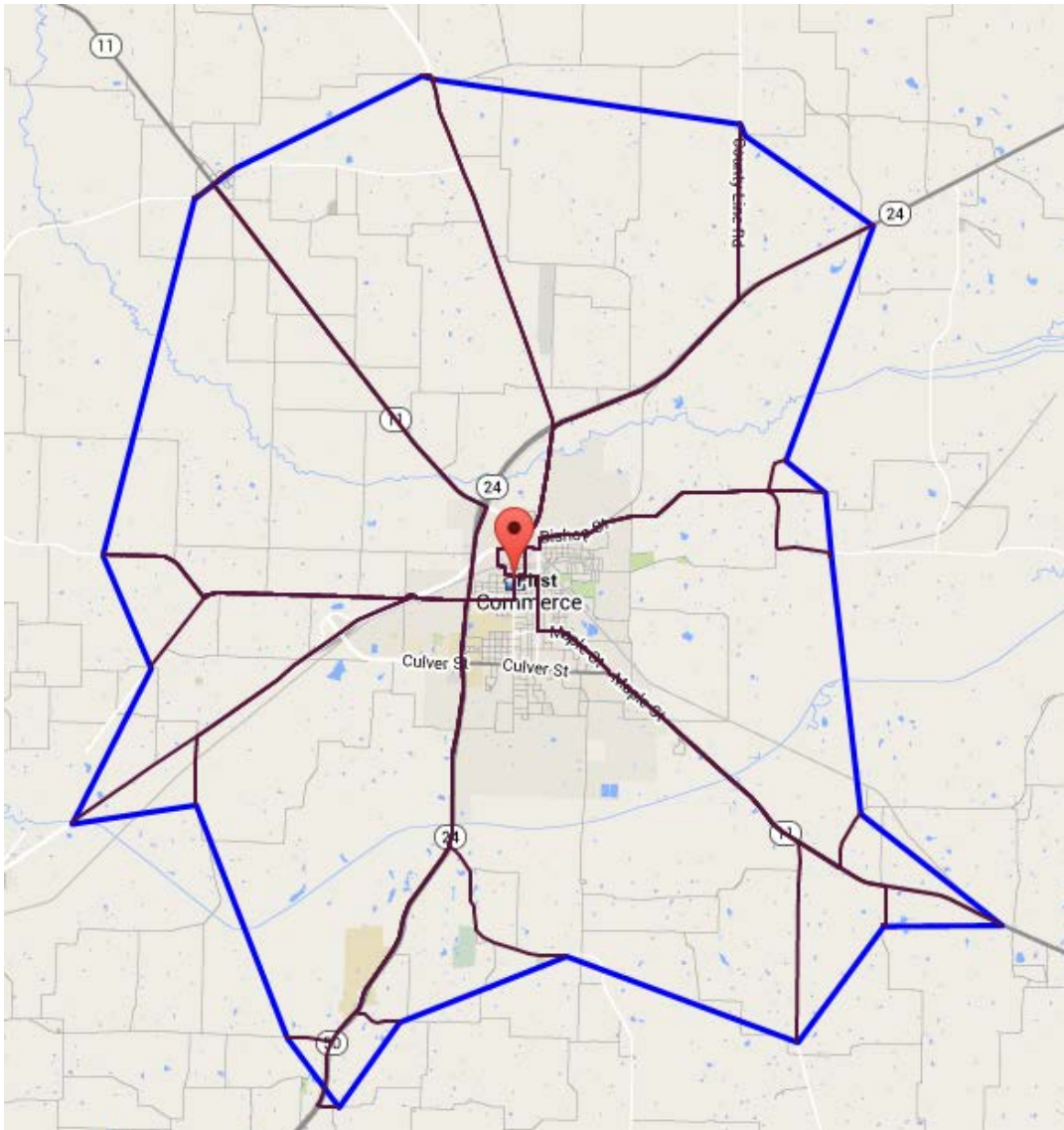


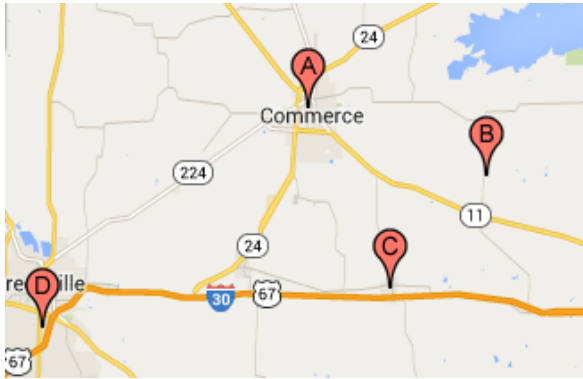
The church is indicated above by the red tear drop.

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. It is based on a 10 minute drive time to the church building. While there are far fewer folks within the city limits, there are more than 57 thousand in this area who no doubt drive to your town often for a number of reasons.





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 left shows the location of First Presbyterian, Commerce (A), Oakland (B) First Cumby (C) and United Presbyterian Greenville (D).

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.

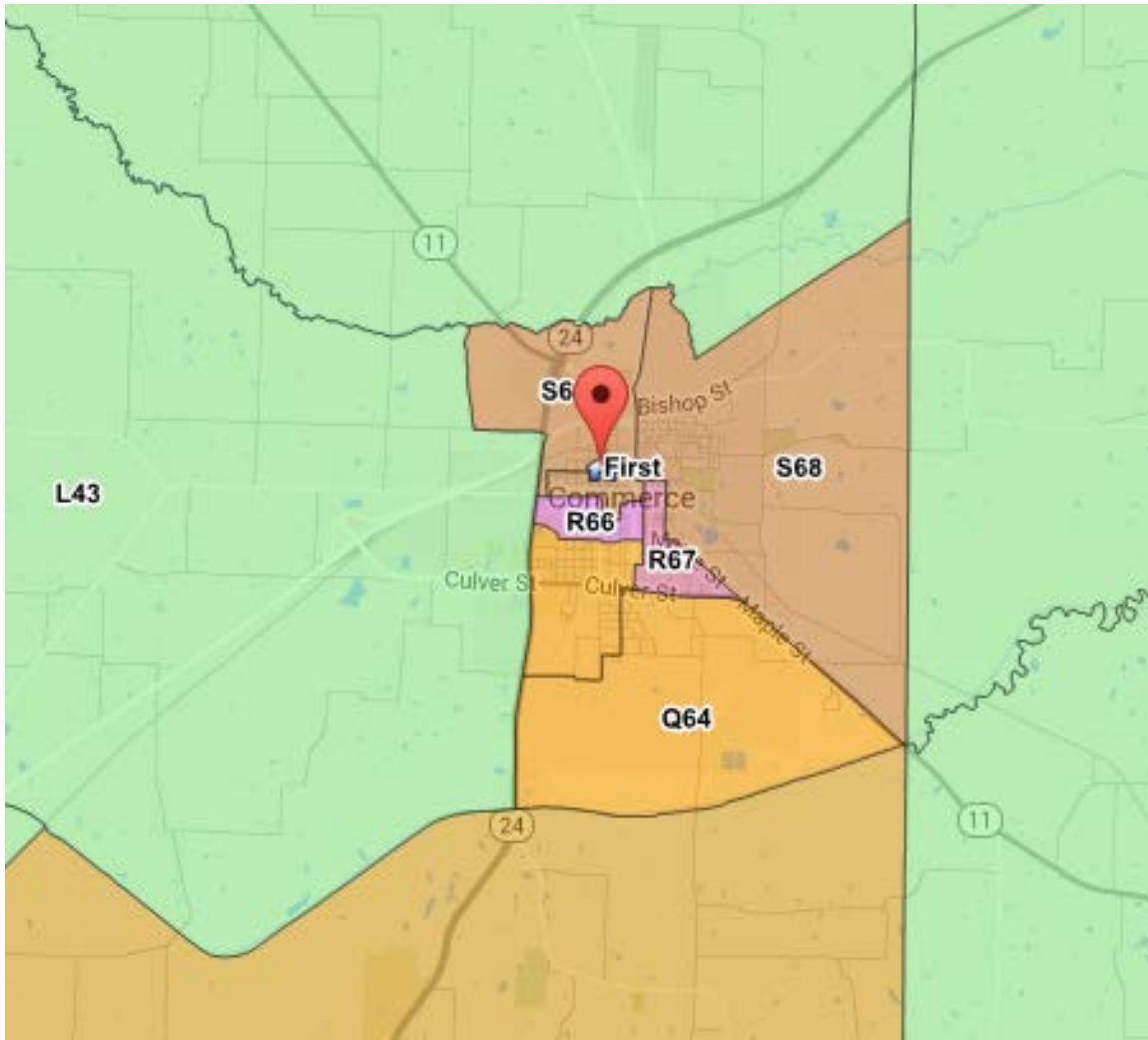
The box below shows the top Mosaic groups found in the study area as a whole.

	Study Area		State of TX		Comp Index CY
Mosaic: Top 15 Segments	2013		2013		
S68 Struggling Societies - Small Town Shallow Pockets	579	14.68%	188,851	2.01%	732
R66 Aspirational Fusion - Dare to Dream	488	12.37%	85,732	0.91%	1,359
M45 Families in Motion - Diapers and Debit Cards	322	8.16%	100,030	1.06%	768
R67 Aspirational Fusion - Hope for Tomorrow	294	7.45%	43,845	0.47%	1,601
Q64 Golden Year Guardians - Town Elders	284	7.20%	300,568	3.19%	226
S69 Struggling Societies - Soul Survivors	185	4.69%	139,223	1.48%	317
N46 Pastoral Pride - True Grit Americans	174	4.41%	150,518	1.60%	276
P56 Cultural Connections - Rolling the Dice	154	3.90%	84,277	0.89%	436
N48 Pastoral Pride - Gospel and Grits	143	3.62%	104,419	1.11%	327
O51 Singles and Starters - Digital Dependents	141	3.57%	123,500	1.31%	273
O54 Singles and Starters - Striving Single Scene	140	3.55%	295,754	3.14%	113
B09 Flourishing Families - Family Fun-tastic	137	3.47%	80,124	0.85%	408
O55 Singles and Starters - Family Troopers	137	3.47%	156,606	1.66%	209
L42 Blue Sky Boomers - Rooted Flower Power	120	3.04%	166,948	1.77%	172
K40 Significant Singles - Bohemian Groove	98	2.48%	82,148	0.87%	285
Remaining HH	549	13.92%	7,314,534	77.67%	18
Totals:	3,945	100.00%	9,417,077	100.00%	

By far, the largest groups are:

- S68 Struggling Societies 15%
- R66 Aspirational Fusion 12%

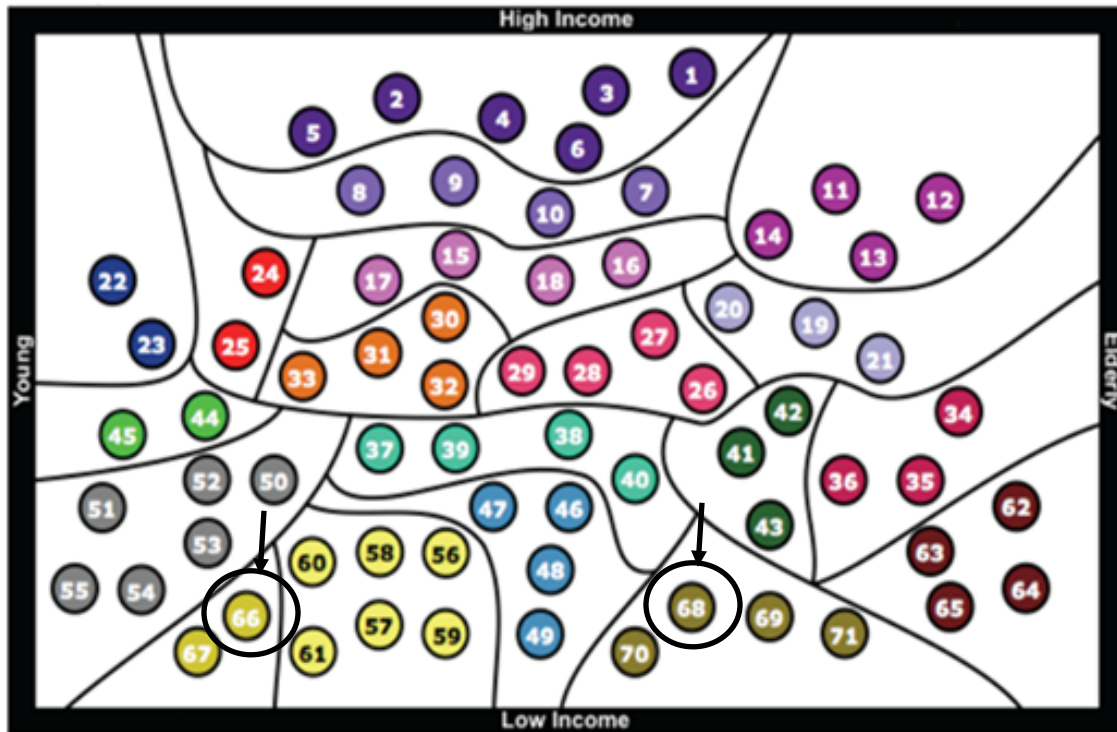
The map below shows another view of much of the community around your church. The church can be seen in the center (it is identified by the red tear drop). Each of the colored areas is a Census Block Group. Each block group contains an average of 1,500 people. The block groups are color-coded based on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



(The Beige area on the bottom is J35)

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. The groups nearest to the church building are indicated with a circle.

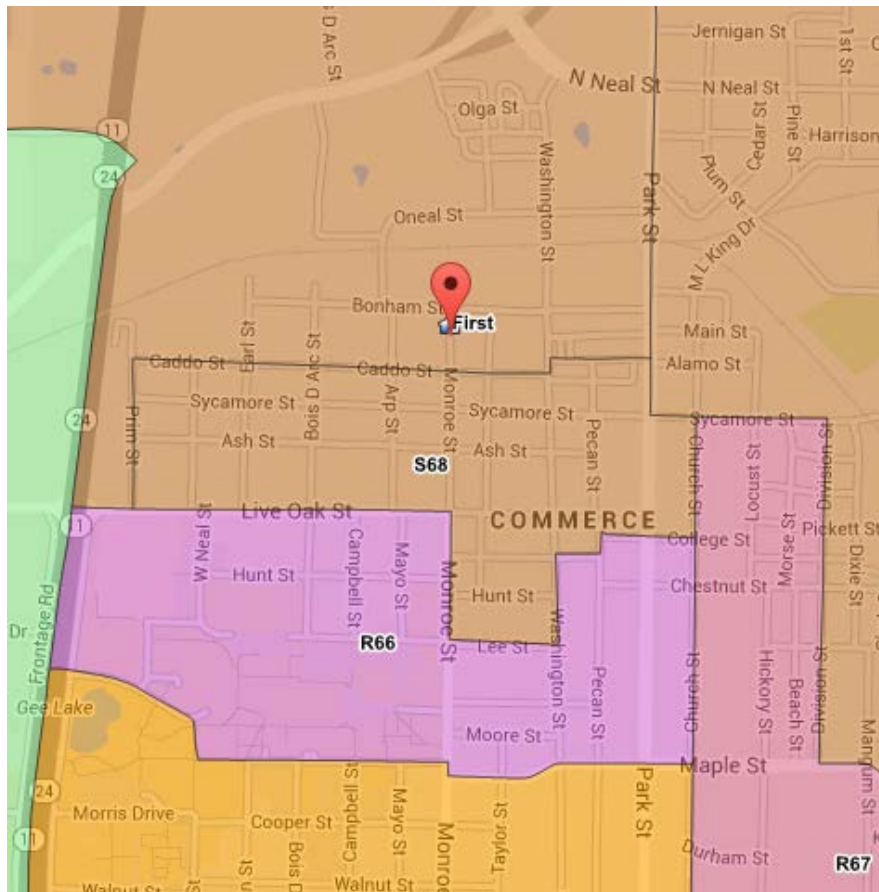
Each Mosaic group is identified with a letter, a number, and color. (The letters and numbers correspond to those on your community map, though the colors do not). Some groups have natural affinity with others because of similar characteristics, while others mix like oil and water. The chart above shows 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.

Come worship with us Sunday, 10:50 a.m.

First
Presbyterian
Church of Commerce



A Christian Community of Faith

Menu

Home

About Us

Worship

Missions


Christian Education

Meet our Staff

Calendar of Events

Contact Us

See our Stained Glass Windows



Welcome to First Presbyterian Church of Commerce

You are welcome to join us for worship service

Every Sunday

- Sunday School - 9:45
- Morning Worship - 10:50


Need Directions?

- [Mapquest Directions](#)
- [Mapquest Map](#)

Contact Information

1216 Monroe Street
Commerce, TX 75428
903.886.3783

Contact us at: fpc-commerce@embarqmail.com



1216 Monroe Street | Commerce, TX 75428 | 903.886.3783

Affordable Web Design by Luminous Productions

The website is attractive, easy to find and use. The important information is on the home page. The calendar is up to date and the directions are good (though the mapquest map led me to Grand Rapids Michigan). There seems to be no Facebook page.

23

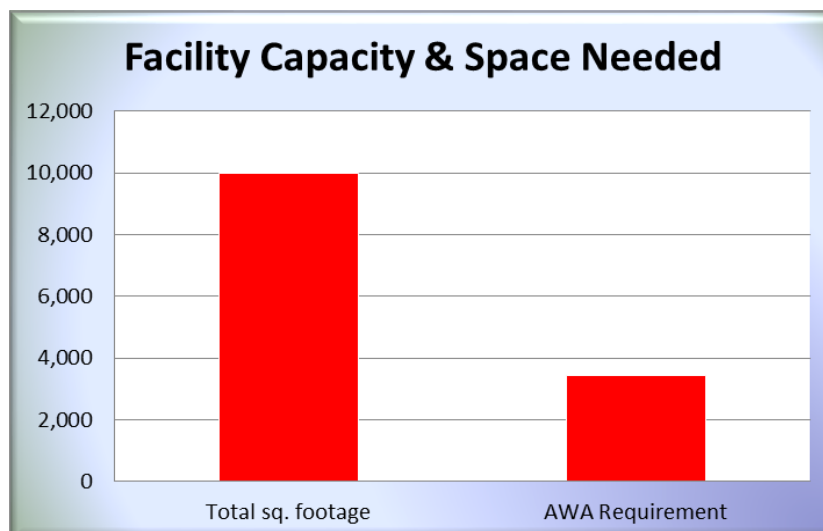
FACILITIES EXAMINATION



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 2 buildings located on a 1-acre lot. It is estimated that the facilities are approximately 10,000 square feet in size. The property is insured for \$323,000.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of 3440 square feet, meaning that the current congregation really only needs 35 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.

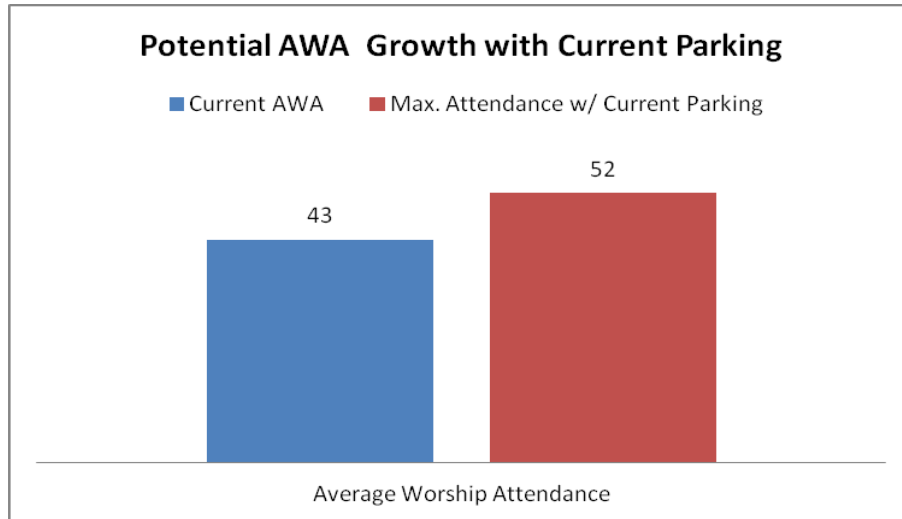
LOCATION AND OUTSIDE APPEARANCE

Located on a side street (as are two other churches), there is not much traffic. (This was at a time of construction, so there is doubtless more at other times). The building is traditional and quite attractive. The grounds are well kept and when in season, the roses are beautiful. The newer portion blends well with the older sanctuary.

PARKING LOT AND WALKWAYS

The parking lot is blacktop needing some renewal, but usable. The 24 spaces have 2 marked as handicapped, but a person would have to walk a ways from the lot to the building. Walkways need some work to level the places between cracks.

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:

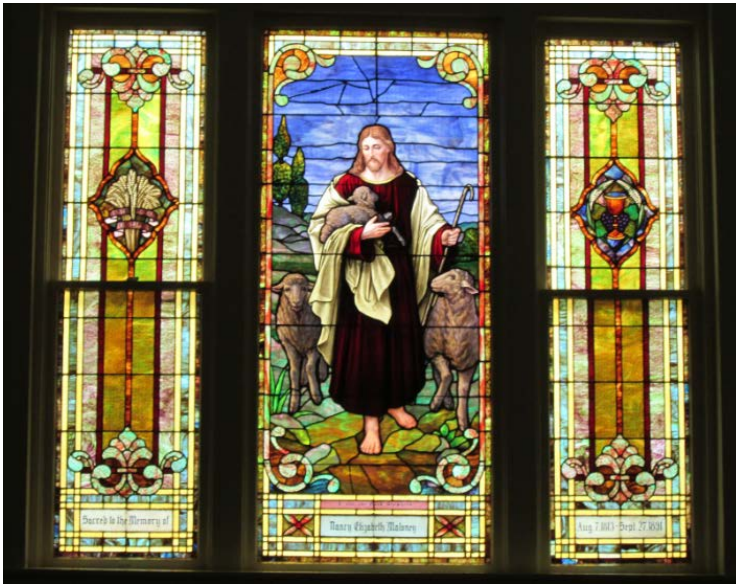
Parking	Spaces	AWA Avail.
On-site parking available	24	42
Off-site parking available	0	0
Street parking available	20	10
Parking Capacity for Worship	44	52

BUILDING ENTRANCE AND SIGNAGE



The church is on a secondary street that is presently in repair (so it is difficult to estimate the amount of normal traffic). Many enter from the back parking lot, and the entrance is marked handicapped. There are 10 entrances (some used primarily as exits) to the building and this may be confusing to visitors.

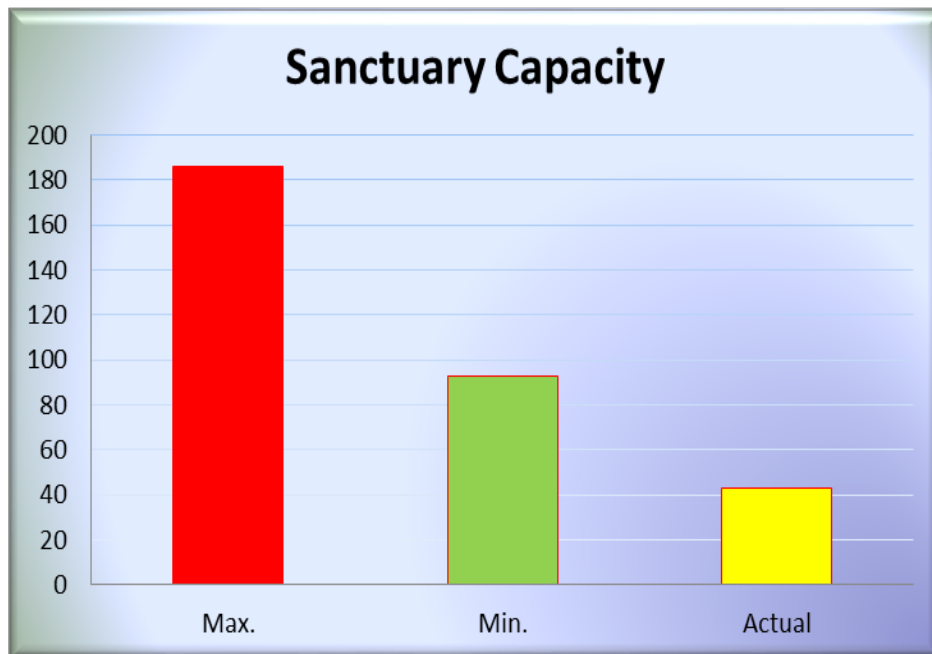
SANCTUARY



The historic sanctuary is truly beautiful, with its many stained glass windows. (Unfortunately, the lighting was such that the picture of the sanctuary itself did not come out well). The rounded pews and the organ pipes provide a stately place for the 10:50 traditional worship. Music is provided by professional musicians, retired from the university, who lead the choir and play the organ.

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 240. Based on the AWA, the current sanctuary usage is **below** the appropriate capacity range.



GATHERING, FELLOWSHIP AND EDUCATION SPACES



The kitchen is functional but not inspected for outside sales. Fellowship hall seats 125 and is well kept in the newer building.



There are four large rooms and a nursery (with child's restroom) and other rooms currently used for the food bank.

ADMINISTRATIVE AND OTHER SPACES

There are two offices, each kept fairly neat and clean and both are functional.

RESTROOMS

Counting the nursery, there are three restrooms, two of which are handicap accessible. They are neat and clean.

SYSTEMS

- HVAC: No recent inspection tags were observed. There are five climate zones.
- The furnace is about 20 years old. AC unit was replaced in 2002.
- Fire extinguishers are up to date.
- Electrical system: no evidence of out of date wiring.
- Outlets appear to be wired properly, and there were no open grounds.
- There are cameras at the doors, and alarm systems have been approved.
- There is outdoor irrigation – the flowerbeds have sprinklers.

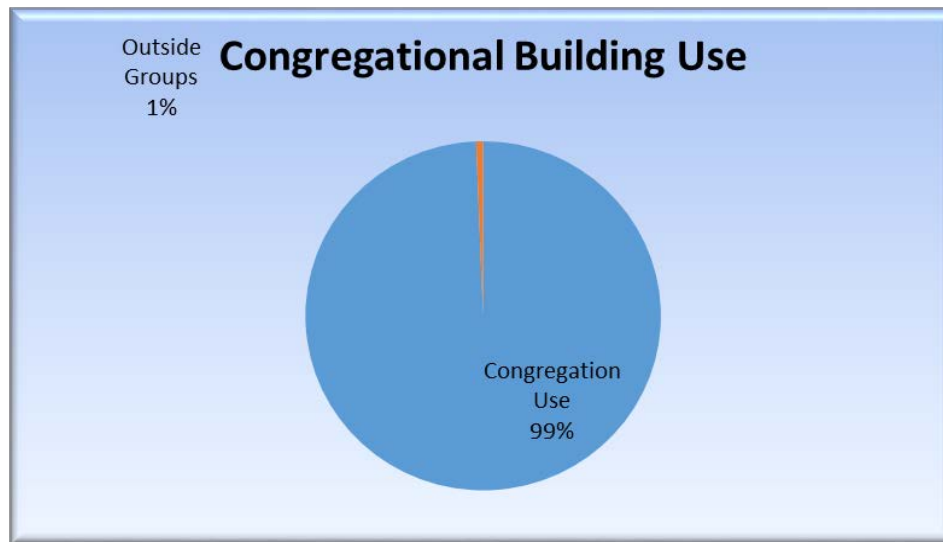
DEFERRED MAINTENANCE ITEMS

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.

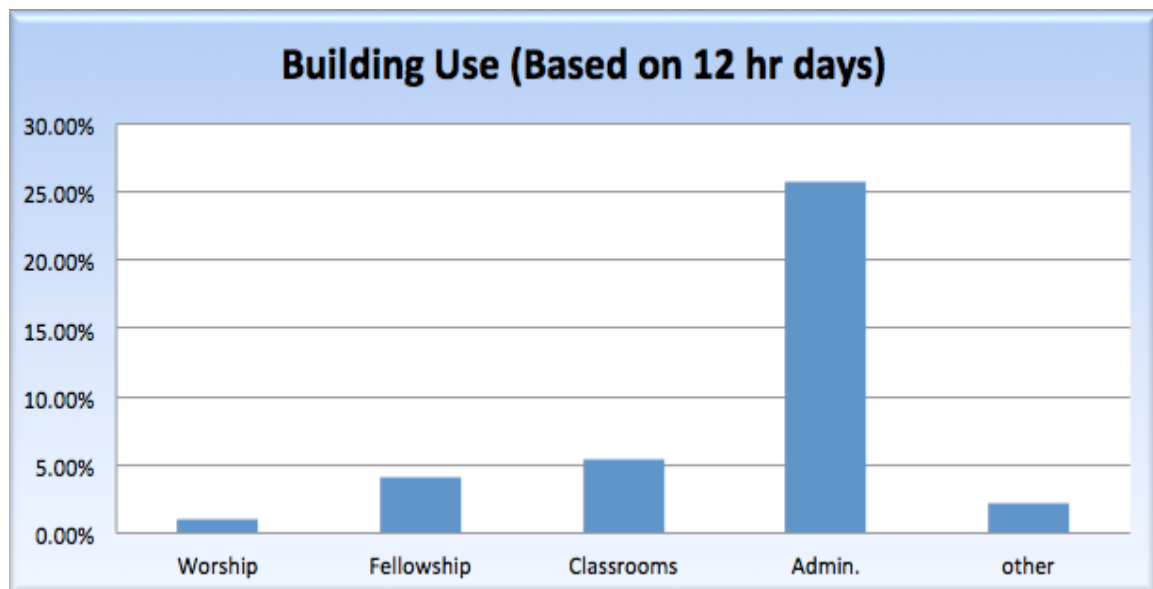
First Presbyterian has no deferred maintenance items.

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.



UNDERUTILIZED BY CONGREGATION & COMMUNITY

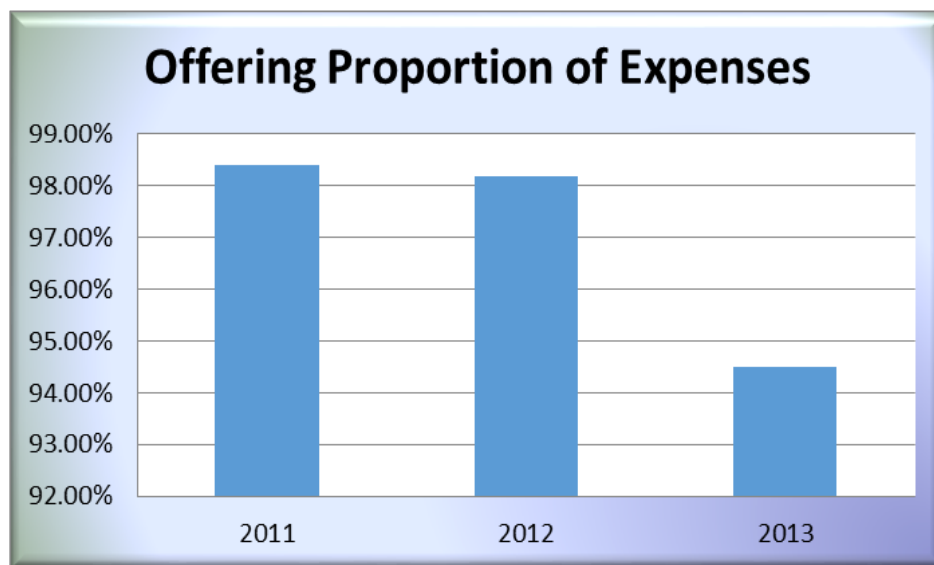
A quick look at these charts demonstrates a building that is both underutilized by the congregation and the community. The cost associated with maintaining and operating this resource raises a question for the congregation to consider, namely “Is this the wisest stewardship of the resources that have been given to us by God?” (Note that the chart above only shows a maximum of 30% usage).

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.

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	2011	2012	2013
Contributions	\$132,570	\$152,950	\$139,046
Sunday School	\$412	\$410	\$197
Designated Gifts	\$1,715	\$2,392	\$7,860
Interest Income	\$17	\$19	\$38
TOTAL INCOME	\$134,714	\$155,771	\$147,141

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.

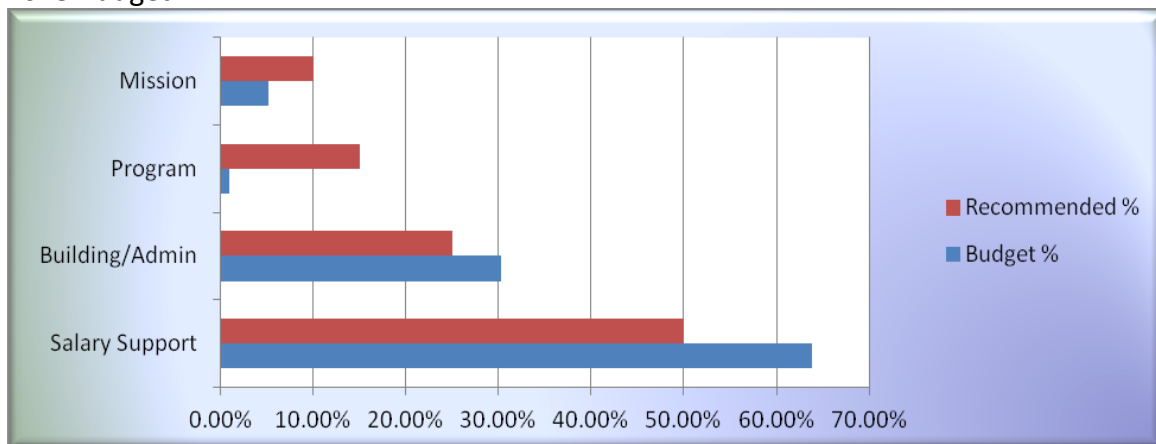
Salary Support includes salaries of all church staff and benefits associated with employing them. Such benefits would include social security offsets, health insurance, pension etc. It does not include costs such as auto expense or office reimbursements. Most congregations will expend about 50% of their 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.

2013 Budget:



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:

Assets and Investments	
Property Value (incl. parsonage)	\$472,612
Organ / Choir funds	\$1,733
Certificates of Deposit	\$48,667
Memorial Funds	\$5,512
Checking	\$127,234
Food Pantry	\$11,975
Other	\$4,939
TOTAL	\$672,672

In light of the financial information above, this congregation has **ABUNDANT FINANCIAL CAPACITY** for ministry. That is to say the income stream would allow the congregation to be more creative in its delivery of ministry to the community. Congregations with this type of financial picture can afford to look at new ways of outreach that most congregations cannot afford to consider.

SUMMARY

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

History and 10-year indicators: First Commerce has been losing members and attendance.

Recap of the current congregation and connections or gaps with community: Your church is much older than the community and does not reflect its economic or racial makeup.

Recap of facilities evaluation: The building is well cared for, and has space for ministry.

Recap of financial review: There is enough and to spare for program.

Recap of any other factors: The congregation misses the times past, when many professors and business persons came without much work to get them to come. Those days are past for all of our congregations.

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

- 1. Do Nothing:** Looking at the trend lines for the last 10 years in the graphs we have provided can help the congregation see where the "do nothing" option might ultimately lead. While the trajectory may be downhill, many churches see this option as much easier than going through the pain of change. This does not require energy, new effort, or ingenuity. Usually, staying the same means slowing losses, while the ultimate conclusion is closure. **Note: A decision to 'do nothing' is still a decision. And by choosing this option, the church will be sending an important message to people in the church (from the newest member to the pastor) that "status quo" is the desired choice.**
- 2. Mission Redefinition:** Churches that seek to change may need to establish a whole new way of being church. While all congregations will need to do visioning about their future mission opportunities, most congregations will do so alongside a redevelopment opportunity. Sometimes, however, there are congregations who "could be" the right church in the right place with a significant shift in missional focus. This option requires of the congregation significant energy, ingenuity, creativity and spirituality because people will be leaving behind previous ministry

entirely and doing a very new focus in ministry. It is important to note that there is no guarantee of numerical growth by entering Mission Redefinition. It also is important to note how well—or even *if*—the congregation can sustain its ministry through what may be a years-long process.

3. **Redevelopment:** This option can take numerous forms and hybrids. They include: relocation, reaching out through a parallel start to a new demographic profile (that matches the community in which the church resides), a restart, an adoption, or combinations of these with Mission Redefinition. Redevelopment of the congregation requires new approaches that enable the church to adapt to a new environment.
4. **Close:** Churches who choose this option realize that they don't have the energy or resources to keep going. They select this option as a way of concluding their congregation's life with dignity and intentionality so that their assets (which previous generations have entrusted to them) can **continue** to work after they are gone, in providing a faithful, lasting Christian witness. It is an ultimate act of faith to make this decision – but one that often comes with a sense of relief in knowing the church has not died. It is instead living on in perpetual witness for future generations.

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: MISSION REDEFINITION VBS STYLE

After viewing and discussing the report, and after much prayer, The First Presbyterian Church of Commerce decided to become a missional church; one which reaches out into the community. Their time invested in the New Beginnings process convinced them of the need to re-orient their attitudes about what it meant to be members of a church. They embraced the call to be disciples and with that call, they discovered a new surge of focus and power. Building on the success of the VBS program, they set a goal of involving 75% of the congregation in ministry through the VBS within 5 years. Their hearts were set on serving and creating spiritual community for those families who were served by the VBS in 2014 and now, 10 years later, they have!

It began as they expanded the work of the VBS to reach parents and relatives of those children who attended. They offered classes for adults during and after VBS and visited those families whose children had attended. They kept up the communication with those families, inviting them to Christmas, Easter and other special times with the church family. They developed spiritual friendships with these families. The parents were also invited to help, as well as to sit and learn. This process was long and sometimes painful, and often tiring. But results came over time. So many folks got regularly involved that now the church runs VBS all summer and has more folks involved there than the school year!

This took years of prayer, study and action. Eventually, their time and energy was spent in spiritual growth and mission with others, rather than in fellowship with themselves.

FUTURE STORY #2: MISSION REDEFINITION through the FOOD BANK

After viewing and discussing the report, and after much prayer, First Presbyterian Church of Commerce decided to become a missional church; one which reaches out into the community. Their time invested in the New Beginnings process convinced them of the need to re-orient their attitudes about what it meant to be members of a church. They embraced the call to be disciples and with that call, they discovered a new surge of

focus and power. Building on the success of the Food Bank, they set a goal of involving 75% of the congregation in ministry through the Food Bank within 5 years. Their hearts were set on serving and creating spiritual community for those who used the services of the food bank and now, 10 years later, they have!

Things really changed when the church began to look at them as potential congregants rather than clients. This change was not always easy, and there were many learning experiences to grow through. These were not highly educated folks with a Presbyterian background. But realizing that God had called them to love and welcome one another, the church persevered and the results were wonderful.

They trained their own people in welcoming and ways to pray and share faith stories. Folks invested more time in their own spiritual disciplines and in getting to know either the families in the preschool or the food bank. Prayer partners were trained and stationed at the food bank. What began as individual conversations grew into prayer groups right at the food bank. Now there is even a weekly worship service planned and run by food bank recipients and congregational members together happening mid week!

There were many initial unfruitful attempts at connecting, and many disappointments attempting to transform clients into friends. Some gave up trying, and some were opposed. But ministry was happening, and after many years, the congregation began to more accurately reflect the community in age, ethnicity and economic factors.

FUTURE STORY #3: DO NOTHING DIFFERENT

After viewing and discussing the report, First Presbyterian chose to do nothing different. Their time invested in the New Beginnings process showed them the need to re-orient their attitudes about what it meant to be members of a church. Yet, they could not embrace the call to be disciples. It was just too foreign a concept to some of the key leaders. The loudest voices ruled the day – voices that insisted everything would be fine. So the church went on as usual, and continued to get older. Now, five years later, it is still here, but smaller and more tired than before. Questions of what now have also surfaced.

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 wish to thank all of the congregation who showed me hospitality, especially the pastor. Please know that I am praying for you as you read this report and make your new beginning.

John Sterner
Contract Assessor
Office of Church Growth and Transformation
Presbyterian Mission Agency

PHONE: 269-432-3754
E-MAIL: pastorjs@sbcglobal.net

cc: Grace Presbytery

APPENDIX A: APPRECIATIVE INQUIRY SESSION

**First Presbyterian Church of Commerce
Commerce, TX
July 7, 2014**

Attending: 18 persons (plus pastor, assessor and presbytery representative)

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

- Church helped raise member's daughter when sick.
- After first and second visit – church family
- After moving back I felt more a part of.
- Wanted a home, nice people. Wanted to give back.
- Excited about new pastor - right now.
- Mid 70's VBS had 60-70 kids
- Right now, most exciting and engaged
- After 9/11 it was important to have a church to go to the next day. Interim pastor opened church.
- Always felt engaged and involved.
- Choir
- Retreats
- Session last year
- Presbyterian Women
- When I first joined

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

- Choir
- Food pantry
- Sunday School
- Good sermons
- Special Services
- Christmas cantatas
- Being nurtured by the older generation – extended family
- Community – pastor – not any questions about me
- Continuity. Still see the same people in the pews
- Laying on of hands during installation
- Youth programs
- Deacons
- Many things

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

- When minister told me to have fun
- Celebration of 125 years
- The Food bank – church has done a lot for me and being able to give back.
- Christmas cantata
- Sunday School class – this church helped me to help them.
- Mission work
- Caring and sharing
- When everyone pitches in

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?

- Giving to community
- Friendly inclusive nurturing
- Worship
- Mission (give this church a mission and we are all over it)
- Activities for the church (giving involved)
- People respond to need
- Compassion
- \$1000 of supplies and send off commission

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.)?

- Openness to new ideas
- Music and choir
- Helping out where I can
- Willingness to give
- Concern and desire to help – food pantry
- Teach Sunday School (kids)
- Visitation
- Organizer
- Sharing time
- Medical advice
- Cooking
- Learning/teaching
- Give a lot of time to this church
- Writing
- Trying something new
- Fill in where I can
- Kitchen

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?

- Marketing/salesperson
- Professors
- News article
- Visual artist
- Commercial artist
- Technology (at work)
- Presence
- Plants/planting
- “keep mouth shut” – psychotherapist

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

- Corporate worship
- Music
- Friendly, fellowship, people
- Work here
- Routine – if off it doesn't feel right
- Responsibility - but want to be here. Something different. Obligation because of being a member. Attendance
- Coming to church “centers me”
- Support for the pastor
- Sermons
- Sunday School
- Sanctuary / building – feel the presence of God

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 (4) or Flexible (14)
- b. Status Quo (6) or Mission-oriented (11)
- c. Fearful (9) or Courageous (9)
- d. Thriving (0) or Getting by (18)

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 groups in your church that fit that description.

- Golf group
- B.S. with preacher
- Tuesday prayer group
- Book study group – Wednesday evenings
- Great course study
- Wednesday fellowship morning - food pantry

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

- Elder training with other churches
 - no teacher training
 - Stephens ministry
- Mentoring

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

- Korean Presbyterians (Tina can cook Korean food)
- Students in general
- On-campus sponsor
 - United campus ministry with Methodists
- Food pantry participants
- People who need other services other than food: transportation on Sunday mornings, assisted living, kids.
- Let children play on our nice playground – picnic – more visible
- Community garden
- Provide backpacks / school supplies
- Summer food program
- Francis sheet – “explorers club” – informal but used church

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

- Christmas Eve service
- Food pantry
- Our stained glass windows
- Maundy Thursday
- Fellowship / sermons / congregation
- City hall meeting and seeing pastor there
- Choir cantata with university

The assessment concluded with a brief presentation about a congregation's lifecycle. Each participant was invited to mark with an "X" where they thought the congregation currently existed in the lifecycle. A photo of the lifecycle chart is shown here.



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 S Struggling Societies

Segment S68: Small Town Shallow Pockets

Older, down-scale singles and empty-nesters living in modest exurban small towns

Overview

Small Town Shallow Pockets are older, unmarried empty-nesters in second-tier cities and exurban towns. Their lifestyle is pure small-town America: bluegrass, hunting, fast cars and full churches are all touchstones in this segment. Most residents are over 50 years old, predominantly white and include a mix of single, divorced and widowed individuals living in downscale neighborhoods. Less than 10 percent have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 20 percent are already retired.

Their neighborhoods, often found in cities and towns that have seen better days, are quietly deteriorating. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only a third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among Small Town Shallow Pockets, lifestyles tend to be typical of those living in modest small towns. The men like to fish, the women do needlework and everyone likes to play bingo at the local American Legion hall. These older folks like to gather with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the U.S. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea market on weekends.

In their communities far from downtown stores, Small Town Shallow Pockets care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at discount stores like Walmart and Dollar General. Except when it comes to TV, which they consider their main source of entertainment, they are not interested in electronic gadgets. It would be very unusual to see Small Town Shallow Pockets members carrying iPads or Blackberry devices.

Instead, these older folks gather around the TV at night to watch sitcoms, game shows and newscasts. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of *Ladies' Home Journal* or *Guns & Ammo* over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the Internet. Initially they just sought out listings on Craigslist or the Yellow Pages but, increasingly, they're visiting sites for gaming, social networking and following their favorite baseball team or racing driver. In this segment, NASCAR rules as the favorite spectator sport.

By heritage and inclination, Small Town Shallow Pockets are conservative in their views. Many describe themselves as moderate Democrats who view Republicans as the party of the wealthy. Faith plays an important role among these Americans; being active in the local church is a given. These older singles look to union halls and veterans' clubs as social centers. Although many have only lived at the same address for five years, they're still active in their communities, volunteering to help fight pollution and crime.

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Demographics and behavior

Who we are

With more than half the householders over 50 years old, Small Town Shallow Pockets are single, divorced and widowed households on the cusp of retirement. Predominantly white and lower-income, most of the households are empty-nesting; in nine out of ten households, the children are living on their own. Educational levels are low: some 40 percent of household heads didn't finish high school, and only 8 percent have a college degree. Most workers hold low-level jobs in sales or the service-services such as health care and social services. Nearly one in six householders has already retired.

Where we live

Located in exurban cities and towns throughout the Midwest and South, Small Town Shallow Pockets tend to live in older, inexpensive housing far from urban centers. Some of the cities were once industrial boomtowns that have since fallen on hard times. The segment features a mix of housing styles, including clapboard homes and ranch houses built before 1950. Home values are low; they average close to \$77,000, nearly two-thirds below the national average. While many of the properties were originally built for younger families decades ago, the children have all moved away and left these homes to age and empty-nest. Small Town Shallow Pockets have only recently moved to these homes after looking for an affordable place to rent where the pace is slow and the scenery rich. More than three-quarters are renters, nearly four times the national average. A majority of the members of this segment has lived at the same address for fewer than five years.

How we live our lives

Small Town Shallow Pockets lead unpretentious lifestyles. They spend a lot of their leisure time indoors, listening to music, reading books and doing needlework. They like having friends over to play cards or watch a baseball game on TV; Major League Baseball is one of their favorite interests along with NASCAR races. Their idea of exercise is gardening, going fishing or bird-watching. For nightlife, they'll go out to a bar, billiards parlor or nightclub for dancing. These older households like collecting things - especially coins, sports memorabilia or porcelain figurines - and regularly attend antique shows.

Like other American 50-somethings, Small Town Shallow Pockets like to travel. About two-thirds have taken a vacation at a domestic location in the last year. Many favor warm-weather destinations in the South, regularly taking a boat or train on their excursions. These price-sensitive travelers typically stay at discount hotels, including chains like Econo Lodge, Country Inns & Suites and Motel 6. While some like vacations where their itinerary is chock full of planned activities, these folks just want to kick back and relax.

With their modest budgets, Small Town Shallow Pockets aren't big on shopping. Traditional in their marketplace preferences, they favor brands made in the USA, sold at stores they can afford, like Dollar General, Big Lots, Fashion Bug and Payless Shoe Source. For sports gear, they'll go to the closest store that stocks fishing equipment. Generally tech-shy, many recently upgraded to a flat-screen TV, but the size is still modest - smaller than 39 inches. Only half of these downscale households own a car, typically small economy sedans or pickups bought used and made in America. Among their favorite name plates are Buick, Oldsmobile and Plymouth.

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Small Town Shallow Pockets have traditional media tastes. They like to sit on their couches watching broadcast TV shows, daytime soaps, game shows, sitcoms and news programs, as well as cable channels like AMC, Hallmark Channel, TNT and Syfy. Many households like print media, subscribing to a daily newspaper and reading traditional magazines like *Smithsonian*, *Condé Nast Traveler*, *Star*, *Southern Living* and *Popular Science*. In their cars, they typically keep their radios tuned to gospel, bluegrass, traditional soul and album-oriented rock. Although not many of these households access the Internet, those who do visit gaming, dating and sports sites that cover auto racing. They like to spend their Saturday afternoon cheering on their favorite driver on TV or the motorsports Websites.

How we view the world

Small Town Shallow Pockets have conservative values, particularly on social issues, but they still align themselves with the Democratic Party because they view Republicans as the party of the wealthy. Most register to vote and will participate in protests if they feel strongly about an issue - particularly an issue that offends their views of religion and country. These older Americans say that their faith is important to them. They're somewhat nationalistic and even parochial, admitting that they have little interest in other cultures. Compared to the national average, they're two-and-a-half times more likely to watch religious TV programs. Many belong to local chapters of unions, veterans' clubs and church fellowships.

Small Town Shallow Pockets occupy one of the lower rungs of the socioeconomic ladder, and they're not happy about it. They want to invest their life with meaning and find personal fulfillment through work and higher status. They say that it's important to learn new things and be well-informed. They're driven not simply by personal satisfaction but a need for status recognition. They want to do better so they can gain the respect of family and peers.

How we get by

The hard-working Small Town Shallow Pockets have low incomes, which less than half the national average at \$32,000, but they've managed to set aside some savings for retirement. These risk-averse seniors buy safe investments like savings bonds and long-term CDs. They also own whole-life insurance as well as savings and interest-bearing checking accounts at rural credit unions. They're one-third less likely than average Americans to carry credit cards. These seniors think it's important to be well insured, and almost half carry life insurance, though the coverage is rarely higher than \$100,000. Compared to the general population, they're more than twice as likely to admit that they're not good at saving money. As a result, many are especially careful with their money, since there's not a lot of it.

Digital Behavior

Small Town Shallow Pockets use digital media less than most Americans. They're among the least Internet-active; they regard the Internet less as a medium for entertainment than a tool for getting information and hot deals. They do go online for tracking retail rewards, gaming and checking out sports Websites for wrestling and auto racing news. They also use the Internet to find plumbers and electricians through Yellow Pages and Craigslist. However, they also admit that the Internet is playing an increasing role in their entertainment options.

Mosaic USA

Group R Aspirational Fusion

Segment R66: Dare to Dream

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

Overview

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

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

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

While their budgets may be tight, Dare to Dream love to shop, particularly for clothes. Although they like designer clothes and read fashion magazines to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most can't afford to own a car - they buy no models at high rates - but they will splurge on electronics. These music fans buy the latest MP3 player to listen to their favorite music: the latest in adult contemporary, Latin ballads and rhythm and blues. This is no place for traditional media; you'll rarely see a newspaper left at anyone's doorstep. The TV is often on only late at night after an evening date.

With few long-time residents in their neighborhoods, Dare to Dream often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers. When those goals seem beyond their reach, many frequent online gambling sites in the hope of a quick payout, figuring you can't win if you don't play.

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Demographics and behavior

Who we are

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

Where we live

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

How we live our lives

Their low finances provide for only modest lifestyles, but Dare to Dream stretch their budgets any way they can. At home, they're into cooking; they try new drinks and recipes. They like to listen to music: rock, Mexican, modern adult contemporary and rhythm and blues are all favorite styles. They also play board games and read comic books, and also buy games and toys, including video games and sports equipment.

With many of these young singles still in the dating scene, they devote a good chunk of their budget to nightlife. Many like to meet up with friends at a bar, comedy club or nightclub. They see movies, especially comedies, dramas, horror films and family fare. Admitting that they prefer fast food, they'll meet up with friends at restaurants like Chipotle, Panera Bread and TGI Friday's as well as order pizza from Papa John's. These young households occasionally manage to take a trip abroad; they especially enjoy going to Portugal.

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

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Many can't afford to own a car, but these price-sensitive shoppers express their style with hip, inexpensive clothes found on the clearance racks of discount retailers. Among their favorite chains are Marshalls, TJ Maxx, Fashion Bug and Ross Dress for Less.

With their mobile lifestyles, Dare to Dream make only a modest market for traditional media. Members don't really read newspapers and magazines, and are only modestly more interested in listening to radio and watching TV. They'll occasionally catch a baseball game on the radio or watch a game show or evening animation show on the TV; their preferred cable channels include BET, Spike, FX and Oxygen. But if they're home, the first place they go for entertainment is the Internet, where they're always searching for new music and video content.

How we view the world

Dare to Dream are somewhat rootless. They're not too involved in their communities, tend not to be active in a local house of worship and have a very low tendency to vote. They describe themselves as politically independent and express views that are moderate to leftist. They support recycling and worry about car pollution. Many simply want to enjoy life and not worry about the future.

Despite their laid-back attitude, many of them work hard - a disproportionate describe themselves as workaholics - and want to advance in their careers; many would like to start their own businesses. They're willing to seize opportunities, give up family time and do unconventional things in order to succeed. They like to have a close circle of friends, and their goal is to earn both a lot of money and the respect of peers.

How we get by

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

Digital behavior

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

Mosaic USA

Group L Blue Sky Boomers

Segment L43: Homemade Happiness

Lower middle-class baby boomer households living in remote town and country homes

Overview

Homemade Happiness are older couples and divorced and widowed individuals living in small towns and rural settings across the U.S. More than eight in ten households contain baby boomers between the ages of 50 and 65, nearly all of whom are white, empty-nesting and working-class. Most never went beyond high school and work at blue-collar and farm jobs that pay modest salaries. Nonetheless, virtually all are homeowners, though the housing stock is often older clapboard houses or manufactured homes known for their low values and large lots. Some own full-sized trucks with all the options - vehicles worth more than their owner's manufactured housing. These Americans like their rustic lifestyles and tend to measure their time at the same residence in decades, not years.

Homemade Happiness appreciate their casual way of life far from metropolitan centers. When they're not working, they spend a lot of their leisure time enjoying traditional outdoors activities: hunting, fishing and horseback riding. In their homes, they like to watch TV, listen to music - either country or bluegrass - and do craft projects. They buy books through book clubs and they like to collect antiques, from porcelain figures to miniature cars. While they'll occasionally drive to a home-style restaurant, they like to have friends over for dinner and a card game.

Given their remote settings, these consumers aren't shopaholics. They like local stores, buying by mail-order and occasionally driving to a discount chain like Dollar General or Walmart. They're hardly into making a fashion statement and prefer clothes that will last a long time; the same preferences hold true for cars. They buy cars based on their reputation for durability and ability to handle the rough country roads, and that usually means large-sized trucks and vans built in the USA. Cars play a major role in their lives: they often do their own maintenance work and take pride in their ability to fix things.

With conservative values and a rugged individualistic streak, Homemade Happiness cherish the solitude provided by their largely rural settings. They tend to be religious, and support family values. They're risk-averse in the marketplace, uninterested in investments like stocks and mutual funds and slow to adopt new technology and digital media. Many seek to downplay the role of money and materialism in society and advocate for the importance of family ties and long-lasting relationships. Joining groups - be it veterans', religious or AARP - is especially popular among Homemade Happiness, who consider volunteering an important way to make a difference in their communities.

Homemade Happiness are a middling media market. They'll read local newspapers for the classified ads and listen to the radio for the country music, but they like to stay connected to popular culture mostly through their TV sets. They're fond of virtually every kind of TV programming so long as it's family-friendly; they're an especially attractive target for early-morning and late-night TV. Although most can access the Internet, many don't, preferring to

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avoid being bothered by new technology. If they go online, it's often to participate in an auction on eBay.

Demographics and behavior

Who we are

Homemade Happiness contain couples and divorced and widowed individuals in their 50s and 60s who are mostly empty-nesting and preparing for retirement. Their educations are modest - a quarter never finished high school - and blue-collar and farm workers outnumber white-collar professionals. However, in these remote settings where expenses and home values are low, these households can afford to have more than three vehicles parked outside their homes - and that's not including their boats and RVs.

Where we live

Homemade Happiness are found in heartland towns mostly in the South and Midwest. Their housing values are low - under \$100,000 on average - in part because half the houses were built before 1970 and one in six are manufactured homes. While much of the housing stock may be undistinguished brick Cape Cods, clapboard houses, ranches and manufactured homes, many of the properties come with nice-sized lots; these households are more than twice as likely as the national average to own two to four acres of land. The Boomers here appreciate the rustic settings of their towns. In their stable neighborhoods, more than half have lived at the same address for over a decade.

How we live our lives

Homemade Happiness enjoy quiet country lifestyles. At home, they like to read, watch TV, garden and do crafts. They enjoy traditional outdoor pursuits like hunting, fishing, camping and horseback riding. Although they like to bake from scratch, they have average rates for dining out, typically at home-style restaurants like Bob Evans, Cracker Barrel and Old Country Buffet. For a splurge, they'll go to a state fair or antique show; this is one of the strongest segments for collecting porcelain figures and miniature cars. Most of the older members of this segment like to relax with friends over dinner or a game of cards.

The idea of shopping as sport is a foreign concept in Homemade Happiness. These Americans only shop to buy what they need - and that's not too much. They prefer local stores to national chains, but they do have high rates for patronizing discount chains like Family Dollar, Kmart and Walmart. With many malls a long drive away, they use mail order, especially to buy books, gardening equipment and women's apparel. Most of these Boomers care less about selection and designer brands than they do about comfort and durability. When they need transportation, they head to a dealership for a large truck or full-sized van that can handle the rugged roads. This is "buy American" country: the top nameplates are Dodge, Chevrolet, Ford and GMC and most are outfitted with gun racks and containers for fishing rods and tackle.

Homemade Happiness also like their media traditional. They like to read local newspapers for the classifieds and the front page, to see what's happened with their neighbors. Many often keep their radios on all day, with the music changing only slightly from traditional country to

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mainstream country to bluegrass. They're only average TV fans, but they're much stronger viewers when it comes to early-morning and late-night TV - after the farmers in this segment have finished their chores - and they watch just about anything on air: movies, game shows, reality programs and how-to shows. Their favorite cable channels air mostly family fare: CMT, Hallmark, SOAPnet and Nick at Nite. Ask them about TV sports and they'll mention only one topic - NASCAR. They watch car races on any channel at more than twice the national average.

How we view the world

Aware that their hold on middle-class status is somewhat tenuous, Homemade Happiness turn to traditional values as a source of comfort. They are religious and support family values. Many vote as conservative Democrats, though a disproportionate number identify themselves as Independents and members of third parties. These voters tell pollsters that they sometimes feel alienated from society.

Like many small-town Americans, Homemade Happiness tend to be risk-averse. They're not open to people from other cultures and don't want to be pestered by new technology or a changing society. They like their way of life and express little ambition to move to a better home or climb their way to the top at their jobs. They'll tell you that happiness can't be measured in dollars and cents, but rather in family ties and deep bonds with neighbors. These Americans say they are good neighbors who make friends easily and like to help out others in need. They prefer to find stability and worth in their community involvement; they belong to veterans' clubs, the AARP and a local church.

How we get by

Cash is king in Homemade Happiness, where members prefer using greenbacks to credit cards. With their modest incomes - under \$47,000 - and conservative financial values, they have relatively few investments, retirement savings or credit-card debt. The only interest-bearing investments they own are CDs and bank checking accounts. They carry few credit cards other than department store charge cards from retailers like Sears. These households do like the protection of insurance and tend to carry low-balance policies for life, health, home and car. If they get caught in a budget squeeze - as farmers do regularly - they'll go to their bank to take out a personal loan. They're much more likely to be on a first-name basis with a banker than a stock broker.

Digital behavior

Homemade Happiness have only limited interest in the Internet - or other digital technology, for that matter. They go online mostly to Websites dedicated to their leisure activities: hunting (gunbroker.com), cars (autozone.com) and baking (cooks.com). They're slow tech adopters and rarely have the cell phone coverage to browse the Internet from their phones. About one in five households access the Internet using dial-up service - more than twice the national average. These Americans tell researchers that the Internet has changed their lives very little.

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Group Q Golden Year Guardians

Segment Q64: Town Elders

Stable, minimalist seniors living in older residences and leading sedentary lifestyles

Overview

A segment of older retirees, Town Elders are a mix of widowed individuals and empty-nesting couples scattered around the country. All are over 65 and nearly nine out of ten householders are retired. Many have aged in place, living in the original ranch houses and ramblers that they bought more than 25 years ago. This is a stable segment with little mobility; the members are predominantly white and mostly downscale. Incomes and investment balances are low, but so are expenses. Many of these seniors say that they're happy with their standard of living and don't worry about the future.

Town Elders cultivate home-centered lifestyles. These households spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching. They don't eat out much except for the occasional outing to a Dairy Queen for a treat. There's not a lot of money for nightlife and travel. Instead, their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games. When they do travel to visit friends and family - more than three-quarters are grandparents - they'll take a bus, RV or car. Most still drive - typically sedans and pickup trucks - and more than half own three or more vehicles.

Town Elders aren't big on shopping; it's too tiring for some. Many like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, and patronize both discount and mid-market mall retailers. These are the consumers who carry credit cards for Sears and JCPenney, and a high percentage also shop by mail-order and phone. With a high percentage having served in the Armed Forces, members of this segment are patriotic in the marketplace. When they can, they buy products made in the USA.

Town Elders are traditional media fans. They get a daily newspaper, subscribe to a number of magazines - stalwarts like *Field & Stream* and *Better Homes & Gardens* - and watch TV throughout the day. They particularly enjoy movies, documentaries and game shows, and they're twice as likely as average Americans to tune in to re-runs on the Hallmark Channel, especially "Murder, She Wrote" and "Little House on the Prairie". The Internet has made few inroads in this segment, and those who do go online typically only have dial-up access. They mostly use the Internet to send e-greetings and research health information; the AARP Website is extremely popular with this segment.

Town Elders are traditional, care about their family and cultivate their faith. They espouse conservative political beliefs and support conservative social issues. They like spending time with their family, going to church on Sunday and watching religious programs during the week. Having lived at the same address for decades, they have deep roots in the community. Even if an issue doesn't affect them personally, they're always willing to volunteer for a good cause.

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Demographics and behavior

Who we are

One of the oldest segments in the country, Town Elders are retired Americans living in small towns. Nearly two-thirds of household heads are over 75 years old; all are over 65. The predominantly white households are a mix: nearly two-thirds are widowed individuals while the rest are married couples. While none have children living at home, more than three-quarters are grandparents. Only 13 percent have a college degree, but at this point in their lives with their working days behind them, they're not looking to get ahead by furthering their education.

Where we live

Scattered across the country, Town Elders live in small towns and rural villages, often in economically depressed areas. Housing values are low, less than 60 percent of the national average, and many of the ranch houses and bungalows typically situated on small lots were built more than a half-century ago. Many residents are original owners who have aged in place and paid off their mortgages. One-third of segment members have been at the same residence for over 25 years, two-thirds for more than 15 years.

How we live our lives

Town Elders lead quiet, mostly sedentary lifestyles. They spend a lot of time indoors reading, doing needlework and watching TV. They're collectors with interests in coins, porcelain figurines and crystal objects, and one of their favorite activities is antique shopping. They engage in few fitness activities but they like to go bird-watching and target shooting. There's not a lot of money for travel, but these folks do take trips, typically to visit family members by bus or RV. For a treat, they'll go out to a Dairy Queen, Arby's or Church's Fried Chicken. On their fixed incomes, they rarely select fancier fare.

As consumers, Town Elders come across as reluctant shoppers, more interested in convenience and comfort than fashion and exclusivity. Many prefer local stores to national chains, American brands to foreign goods and functional clothes to cutting-edge styles. Their top-rated retailers include both discount and mid-market companies: Family Dollar, Dollar General and Belk. Many don't have the stamina for long shopping excursions; when they go to a store, they tend to buy exactly what they need and leave without another glance. Little wonder that many in this segment like to shop by phone or mail-order, buying books, women's apparel and gardening tools at more than twice the national average.

The home-bound Town Elders make a strong audience for traditional media. They like getting their news from a daily paper, and nearly a third of householders read every page. They read venerable magazine titles such as *Field & Stream*, *Better Homes & Gardens*, *American Rifleman* and *House Beautiful*. They're no big fans of radio, either in their cars or at home. Their chief form of news and entertainment is TV. Many enjoy broadcast news, movies and game shows, as well as cable channels like Hallmark, TCM, AMC, CNN and Fox News. They dislike the commercial interruptions and tend to mute the sound when an ad appears. These Americans prefer the silence of advertisements in newspaper inserts and coupons.

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How we view the world

Faith, family and community are the theme values of Town Elders. These traditionalists describe themselves as spiritual people who go to church on Sunday and watch religious programs during the week. Politically, their views range from conservative to right-wing. These politically active citizens - nearly all are registered to vote - are more likely to belong to the Democratic Party than the Republican.

The primacy of the family is an important value in Town Elders. These singles and couples enjoy spending time with their family, especially quiet evenings at home, and they want their family to think they're doing well. They're old-fashioned regarding issues of gender and age, stating children should be respectful of their elders. Despite their downscale economics, these seniors feel they're doing okay and are generally happy with their lives.

Town Elders make an effort to get involved in the communities where they've lived for so many years. They belong to veterans' clubs, churches and synagogues, and they often take leadership roles as board members. They like to be well-informed about the issues of the day and will volunteer for a good cause. They attribute their community spirit to a genuine interest in people and a willingness to help others, even if they receive no benefit.

How we get by

With incomes under \$32,000 and few income-producing assets, Town Elders know they need to be cautious money managers. They regard the stock market as too risky, and their investments tend to be conservative instruments like CDs, money market accounts and tax-sheltered annuities; the total amount is typically under \$50,000. These households barely register for owning stocks and mutual funds. They also don't muster much interest in insurance products, other than some health and whole-life policies acquired earlier in their working lives. They do use plastic, owning a variety of credit cards for bills, gas and stores (especially Sears and JCPenney). Some households have taken out loans for home improvement and new cars, and they regard their cars as important forms of status and wealth. In fact, more than half have three or more cars cluttering their driveways.

Digital behavior

Low incomes, modest educations and advanced ages combine to make low digital activity in Town Elders. These retirees mostly missed the Internet revolution and have little interest in smartphones, wireless computers and high-speed online access. Few have much use for the Internet. Still, those that do go online are making the most of it, sending e-greetings and using webcams to keep in touch with far-off children, grandkids and old friends. Many do enjoy surfing to Websites that offer news, health information, motorsports standings and cruise deals. Among their favorite sites: Classmates.com, CaregiverStress, Accuweather and AARP.

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

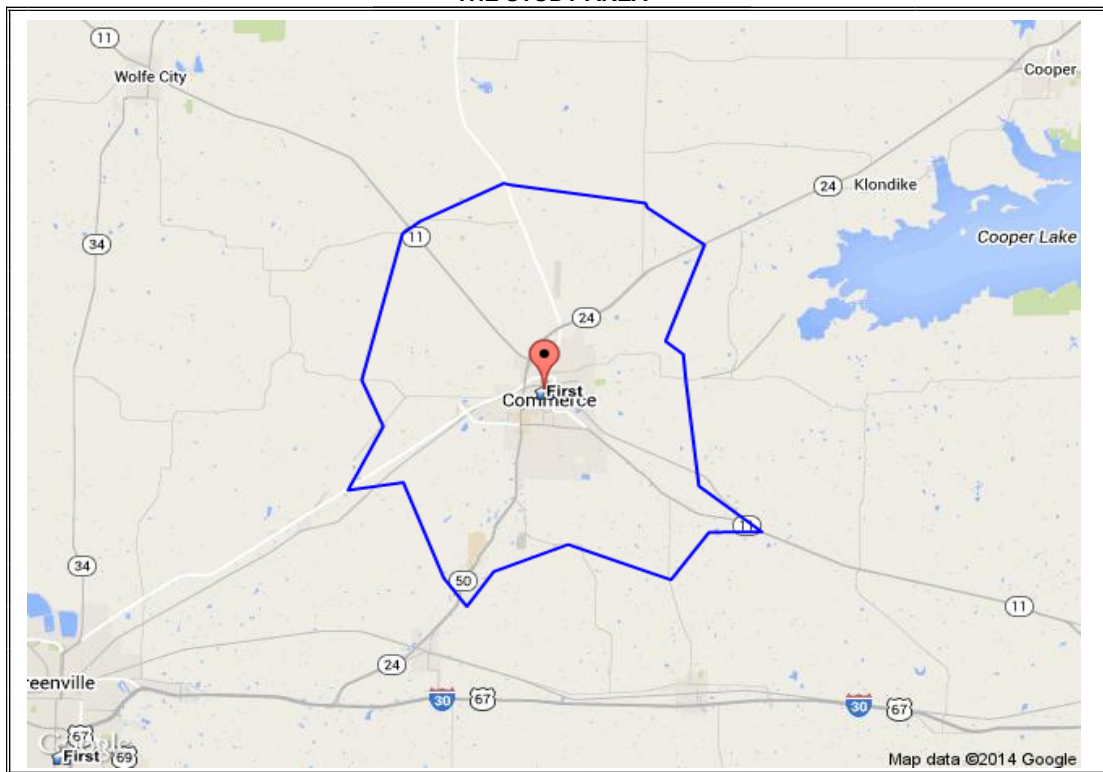
Prepared for: Evangelism and Church Growth, PCUSA
Study area: Custom Geography

Base State: TEXAS
Current Year Estimate: 2013
5 Year Projection: 2018
Date: 7/10/2014
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 STUDY AREA



THE 12 INSITES

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More Information

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

Not all of the demographic variables available in the MI System are found in this report. The FullInsite Report will give a more comprehensive view of an area's demographics 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 10,331. The 2018 projection would see the area grow by 464 to a total population of 10,795. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to grow by 4.5% in the next five years, the state is projected to grow by 8.8%. The study area's estimated average change rate is 0.9%.

Population Per Household

Population per Household: The relationship between population and households provides a hint about how the community is changing. When population grows faster than households, it suggests an increase in the persons per household. This can only happen when more persons are added either by birth or other process such as young adults in multiple roommate households or young adults returning to live with parents. In some communities this can occur when multiple families live in the same dwelling unit.

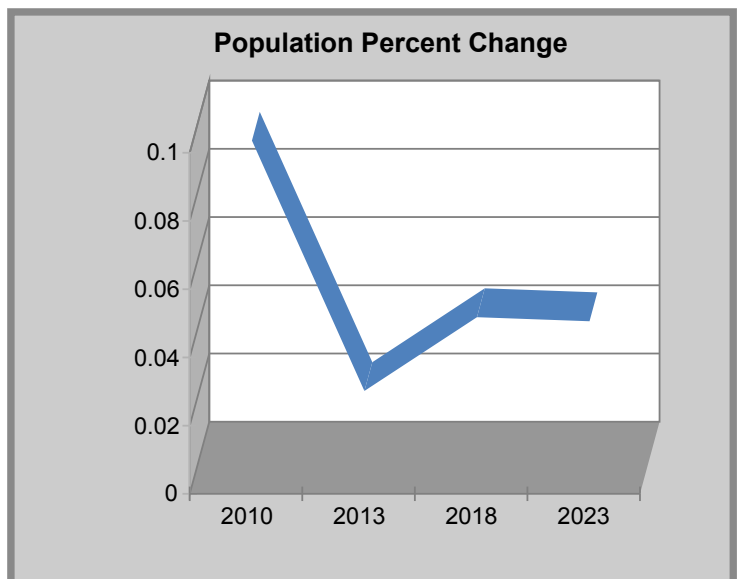
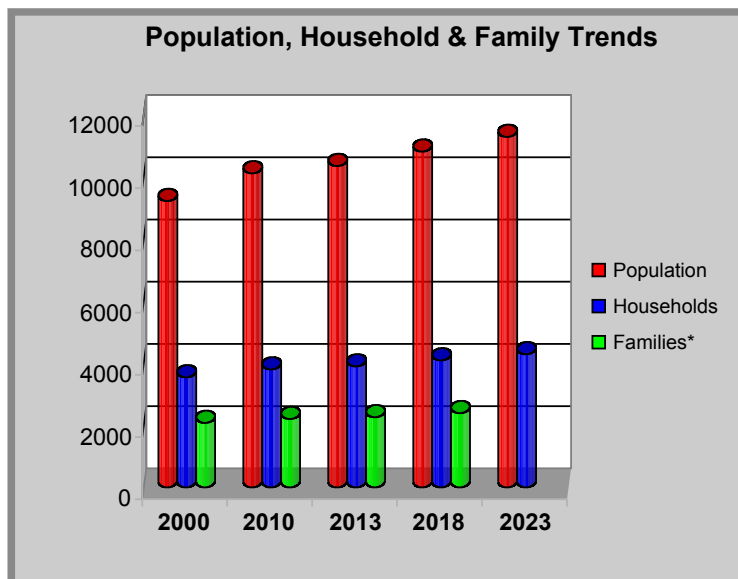
Households:

The households within the community are growing faster than the population, thus the average population per household in 2010 was 2.66 but by 2018 it is projected to be 2.64. Compare this to the statewide average which for the current year is estimated at 2.82 persons per household.

Family Households:

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

<i>Population/Households & Family Trends</i>	2000	2010	2013	2018	2023
Population	9,206	10,096	10,331	10,795	11,267
Population Change		890	235	464	472
Percent Change		9.7%	2.3%	4.5%	4.4%
Households	3,538	3,792	3,889	4,083	4,280
Households Change		254	97	194	197
Percent Change		7.2%	2.6%	5.0%	4.8%
Population / Households	2.60	2.66	2.66	2.64	2.63
Population / Households Change		0	0	0	0
Percent Change		2.3%	-0.2%	-0.5%	-0.4%
Families	2,073	2,198	2,255	2,386	
Families Change		125	57	131	
Percent Change		6.0%	2.6%	5.8%	

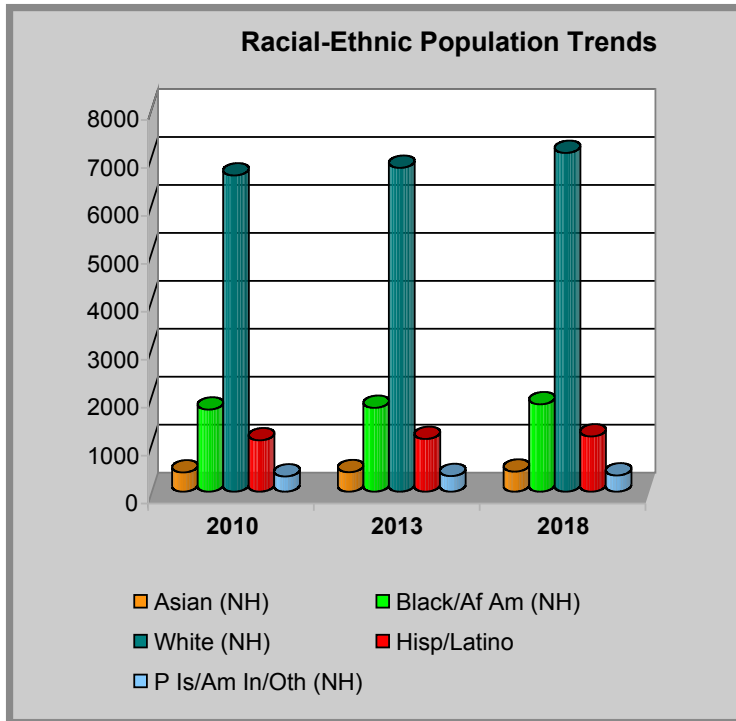


NOTE: Family Household data is not projected out 10 years.

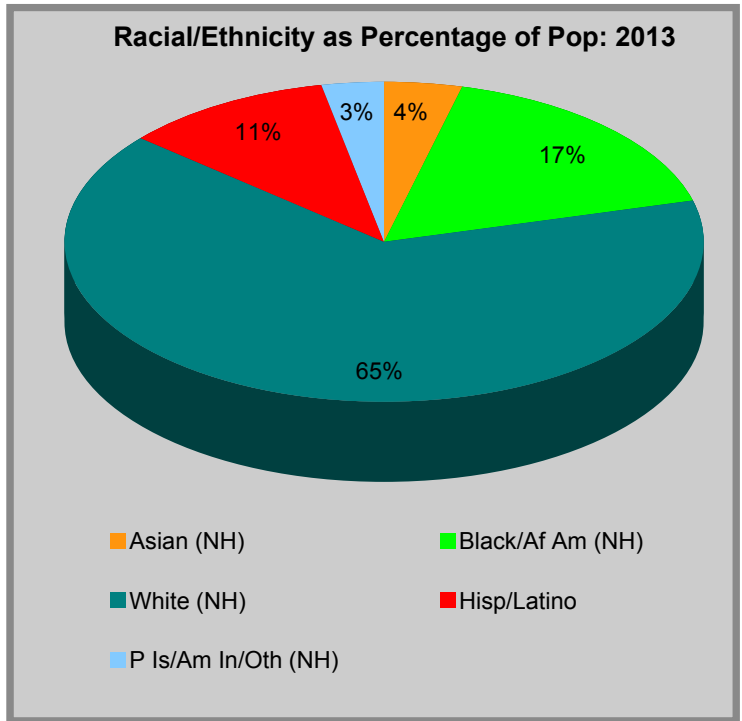
INSITE #2: RACIAL-ETHNIC TRENDS

The US population's racial-ethnic diversity is continually adding new and rich cultural mixes. This data considers the five groups for which trending information is available. Please note that several groups are aggregated into a single category due to their smaller size. Those persons who indicated Hispanic or Latino ethnicity along with a racial category have been separated into a Hispanic or Latino category.

The Population: Racial/Ethnic Trends table provides the actual numbers and percentage of the total population for each of the five racial/ethnic categories. Pay special attention to the final column on the right. This will quickly indicate the direction of change from the last census to the current five year projection.



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



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

The percentage of the population...

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

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

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

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

	2010	2013	2018	2010%	2013 %	2018 %	2010 to 2018 Change
Race and Ethnicity							
Asian (NH)	401	406	418	3.97%	3.93%	3.87%	-0.10%
Black/Afr Amer (NH)	1,712	1,748	1,822	16.96%	16.92%	16.88%	-0.08%
White (NH)	6,595	6,754	7,065	65.32%	65.37%	65.45%	0.12%
Hispanic/Latino	1,071	1,099	1,152	10.61%	10.64%	10.67%	0.06%
P Is/Am In/Oth (NH)	317	325	338	3.14%	3.15%	3.13%	-0.01%
Totals:	10,096	10,332	10,795				

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.

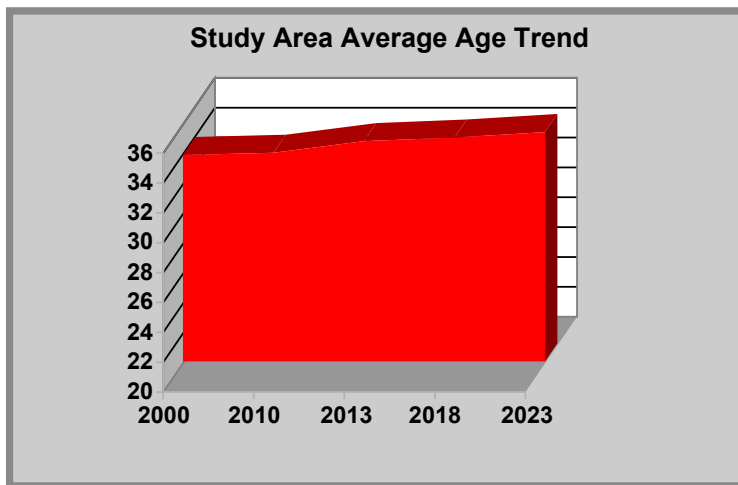
The Age Trend Insite explores two variables: Average age and Phase of Life.

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.

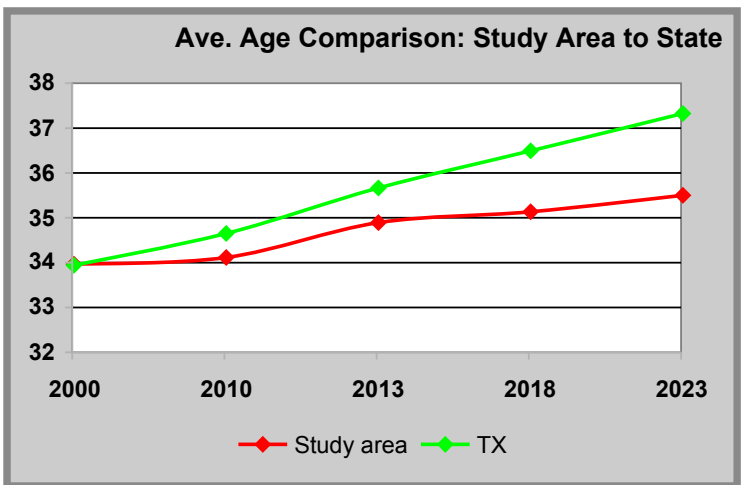
AGE

<i>Average Age Trends</i>	2000	2010	2013	2018	2023
Average Age: Study Area	33.96	34.11	34.89	35.13	35.50
Percent Change		0.4%	2.3%	0.7%	1.0%
Average Age: TX	33.94	34.65	35.67	36.49	37.33
Percent Change		2.1%	2.9%	2.3%	2.3%
Comparative Index	100	98	98	96	95
Median Age: Study Area	27	28	29	30	31



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.

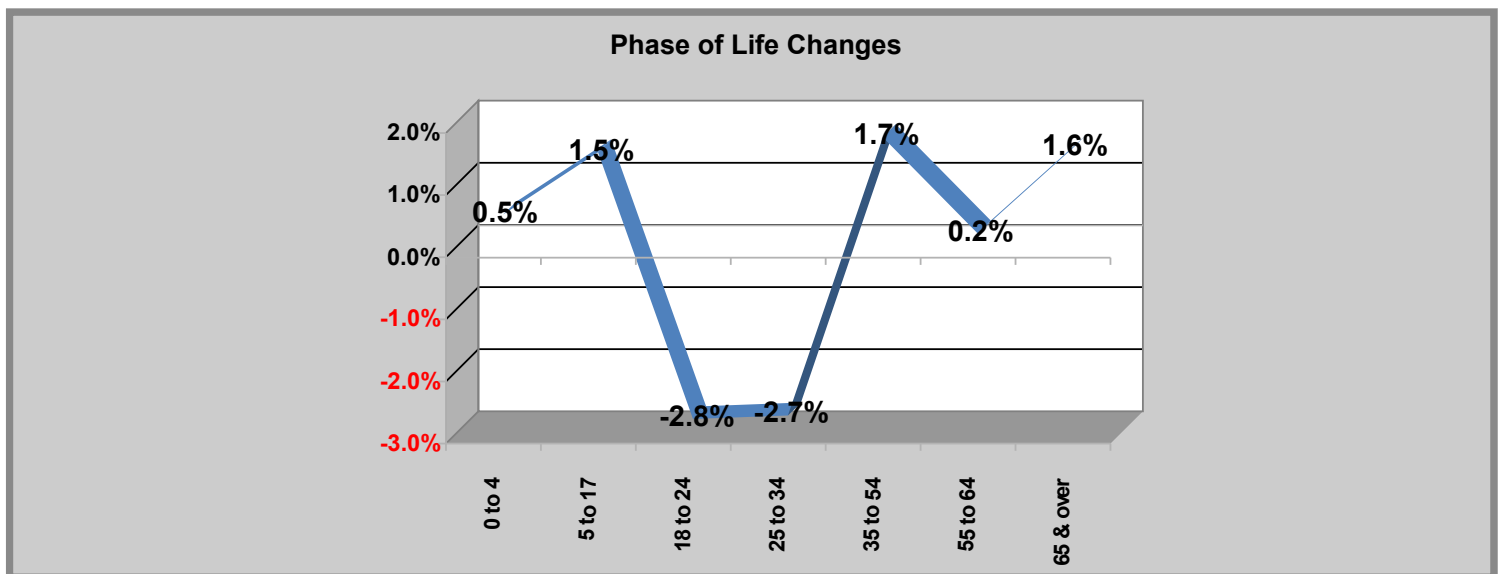
INSITE #3: AGE TRENDS (continued)

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
Before Formal Schooling									
Ages 0 to 4	628	679	772	797	6.2%	6.6%	7.2%	7.1%	0.5%
Required Formal Schooling									
Ages 5 to 17	1,516	1,540	1,676	1,849	15.0%	14.9%	15.5%	16.4%	1.5%
College/Career Starts									
Ages 18 to 24	2,329	2,065	1,907	1,938	23.1%	20.0%	17.7%	17.2%	-2.8%
Singles & Young Families									
Ages 25 to 34	1,299	1,619	1,752	1,458	12.9%	15.7%	16.2%	12.9%	-2.7%
Families & Empty Nesters									
Ages 35 to 54	2,258	2,254	2,297	2,655	22.4%	21.8%	21.3%	23.6%	1.7%
Enrichment Years Sing/Couples									
Ages 55 to 64	957	990	1,072	1,102	9.5%	9.6%	9.9%	9.8%	0.2%
Retirement Opportunities									
Age 65 and over	1,108	1,183	1,320	1,467	11.0%	11.5%	12.2%	13.0%	1.6%



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 increasing 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 experiencing some growth of children of school age.

INSITE #4: SCHOOL AGED CHILDREN TRENDS

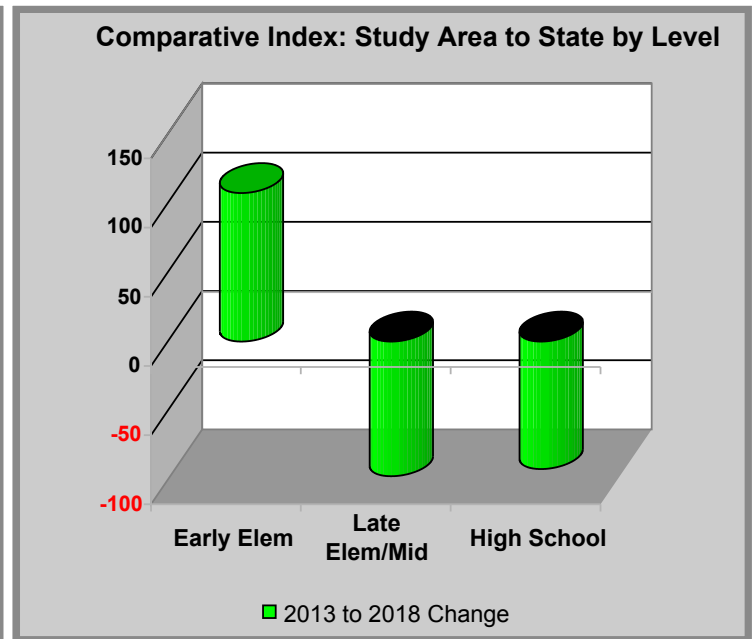
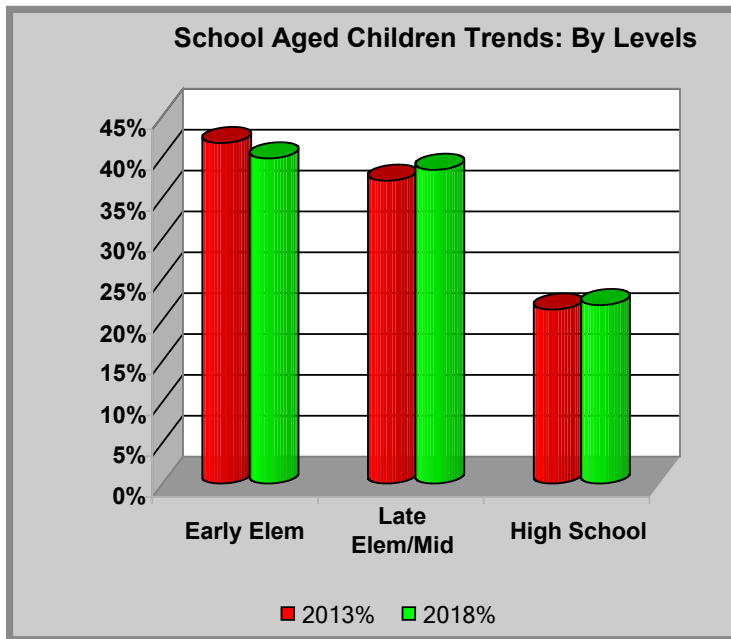
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely 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

<i>School Aged Children</i>	2010	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
Early Elementary							
Ages 5 to 9	607	642	656	40.0%	41.7%	39.8%	-1.9%
Late Elementary-Middle School							
Ages 10 to 14	574	571	633	37.9%	37.1%	38.4%	1.3%
High School							
Ages 15 to 17	335	328	360	22.1%	21.3%	21.8%	0.5%



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 -1.9%.

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 0.5%.

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

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

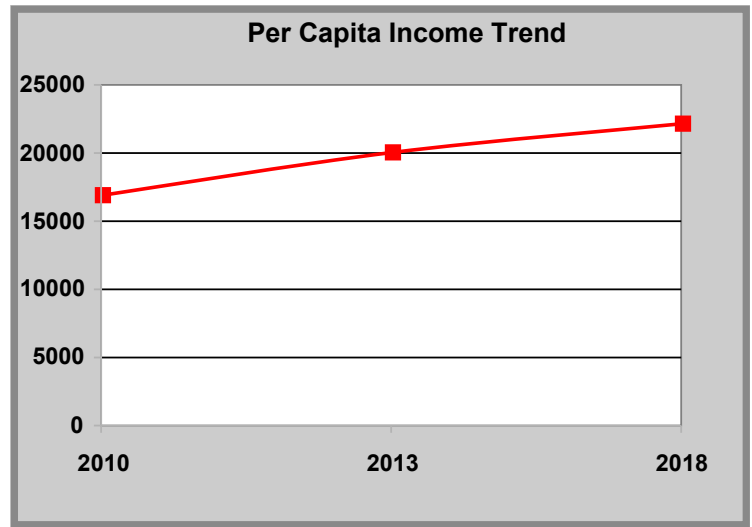
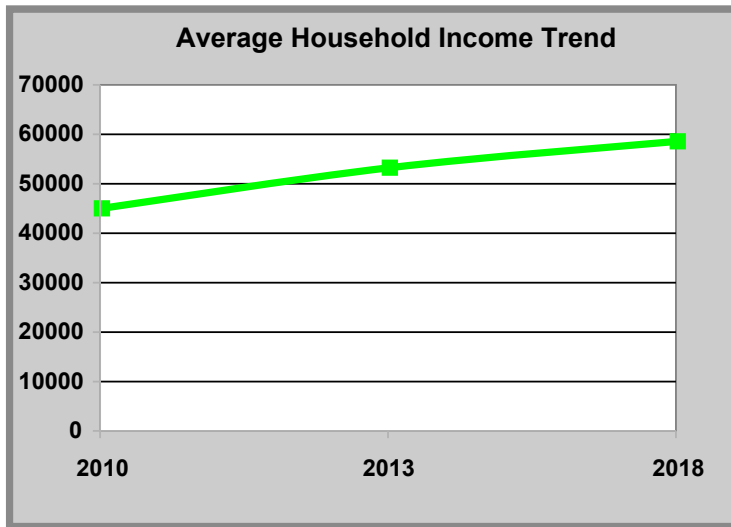
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$53,273. The average household income is projected to grow by 10.0% to \$58,585.

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 \$20,054. The Per Capita Income is projected to grow by 10.5% to \$22,159.



Income Trends	2010	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
Households							
Less than \$10,000	786	481	431	20.7%	12.4%	10.5%	-1.8%
\$10,000 to \$14,999	325	338	339	8.6%	8.7%	8.3%	-0.4%
\$15,000 to \$24,999	474	556	520	12.5%	14.3%	12.7%	-1.6%
\$25,000 to \$34,999	487	500	534	12.8%	12.9%	13.1%	0.2%
\$35,000 to \$49,999	611	525	556	16.1%	13.5%	13.6%	0.1%
\$50,000 to \$74,999	518	688	689	13.7%	17.7%	16.8%	-0.8%
\$75,000 to \$99,999	222	307	411	5.9%	7.9%	10.0%	2.2%
\$100,000 to \$149,999	246	303	362	6.5%	7.8%	8.9%	1.1%
\$150,000 to \$199,999	47	143	133	1.2%	3.7%	3.3%	-0.4%
\$200,000 or more	77	48	115	2.0%	1.2%	2.8%	1.6%
Totals	3,793	3,889	4,090				

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 14.4% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 14.3%.

<i>Income Trends</i>	2013	2018	2013%	2018%	Estimated 5 Year Change 2013 - 2018
Families					
Less than \$10,000	208	220	9.2%	9.2%	0.00%
\$10,000 to \$14,999	161	166	7.1%	7.0%	-0.18%
\$15,000 to \$24,999	322	343	14.3%	14.4%	0.10%
\$25,000 to \$34,999	253	264	11.2%	11.1%	-0.15%
\$35,000 to \$49,999	385	411	17.1%	17.2%	0.15%
\$50,000 to \$74,999	438	467	19.4%	19.6%	0.15%
\$75,000 to \$99,999	164	173	7.3%	7.3%	-0.02%
\$100,000 to \$149,999	211	221	9.4%	9.3%	-0.09%
\$150,000-\$199,999	49	53	2.2%	2.2%	0.05%
\$200,000 or more	64	68	2.8%	2.8%	0.01%
Totals	2,255	2,386			

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)

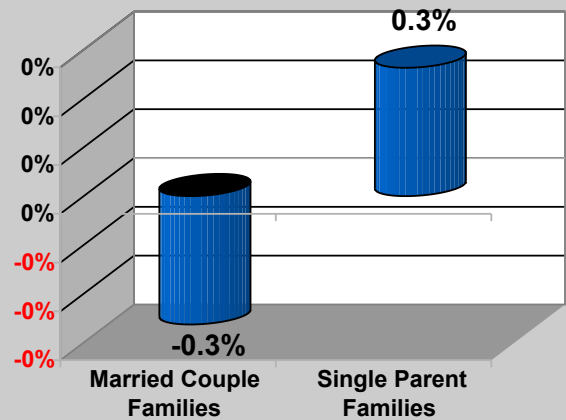
These two are reported for the study area in the table below.

Households	2010	2013	2018	2010%	2013%	2018%	Estimated 5 Year Change 2013 - 2018
Households with Children under 18							
Married Couple	648	512	505	57.3%	59.5%	59.2%	-0.3%
Single Parent	482	349	348	42.7%	40.5%	40.8%	0.3%

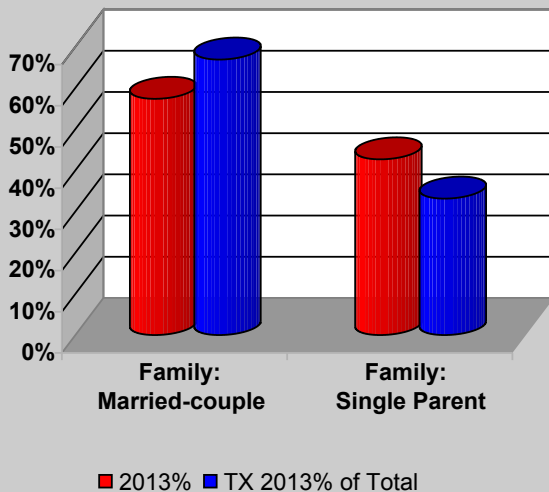
Of the households with children under 18, married couple households are decreasing as a percentage while single parent households are increasing. The graph to the right illustrates this. Bars above the 0% point indicate a family type that is increasing while bars below 0% is decreasing. This provides "insite" into how family households and structures with children are changing in the study area.

A comparison to the state reveals to what extent this community is similar or dissimilar to the state as a whole. The study area's married couple households with children are dissimilar to the state's profile. The percentage of single parent households with children is greater than the state.

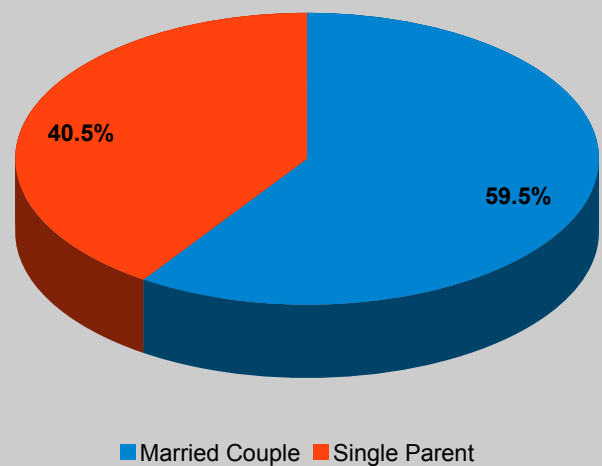
Households with Children: Projected Change



Households with Children Under 18 Compared to State



Percentage of Households with Children by Type



INSITE #7: MARITAL STATUS TRENDS

MARITAL STATUS BY TYPE

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

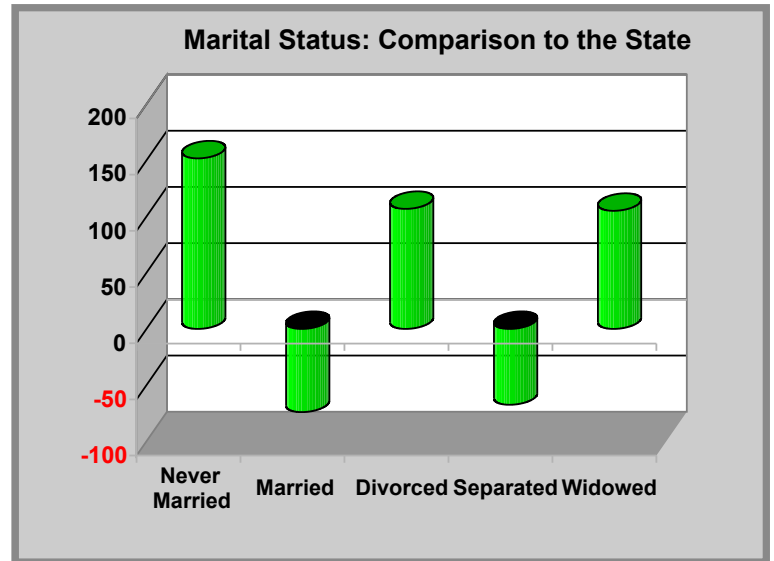
Marital types reported include..

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

	2010	2013	2018	2010%	2013%	2018%	2010 to 2018 Change
Population by Marital Status: Age 15+							
Never Married	3,512	3,565	3,676	41.8%	41.7%	41.6%	-0.2%
Married	3,413	3,485	3,612	40.6%	40.8%	40.9%	0.3%
Divorced	882	896	923	10.5%	10.5%	10.5%	0.0%
Separated	147	151	155	1.7%	1.8%	1.8%	0.0%
Widowed	447	453	465	5.3%	5.3%	5.3%	-0.1%

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

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



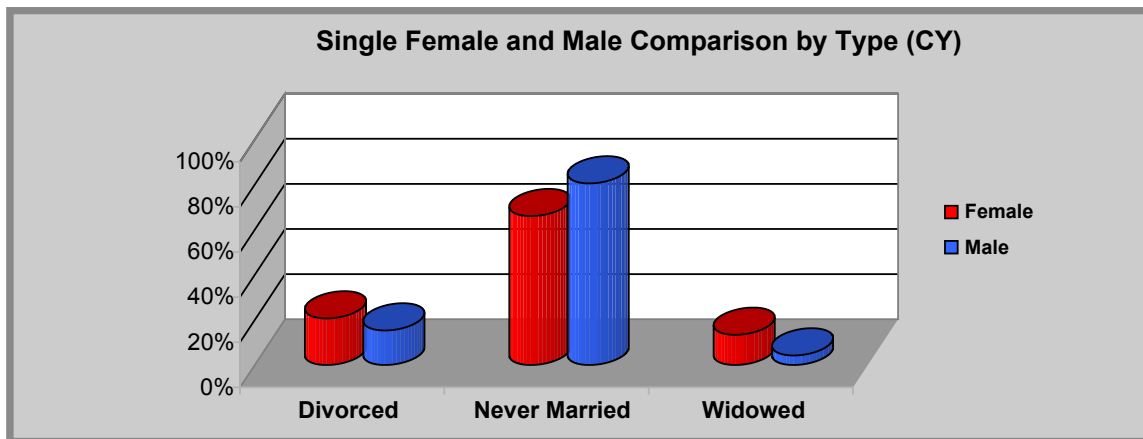
MARITAL STATUS BY FEMALE AND MALE

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.

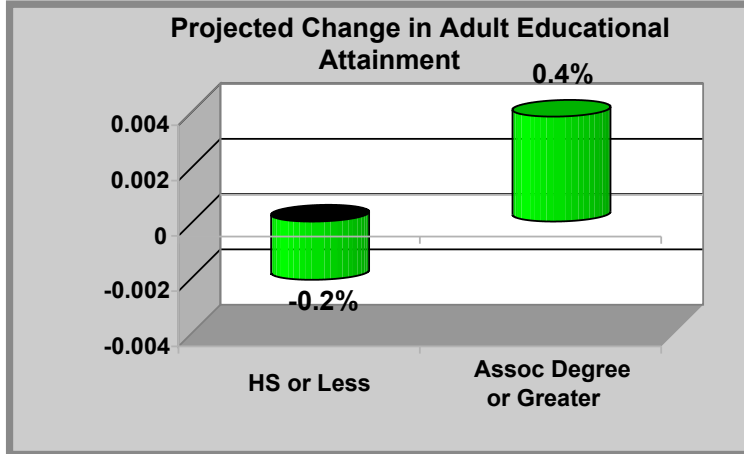


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

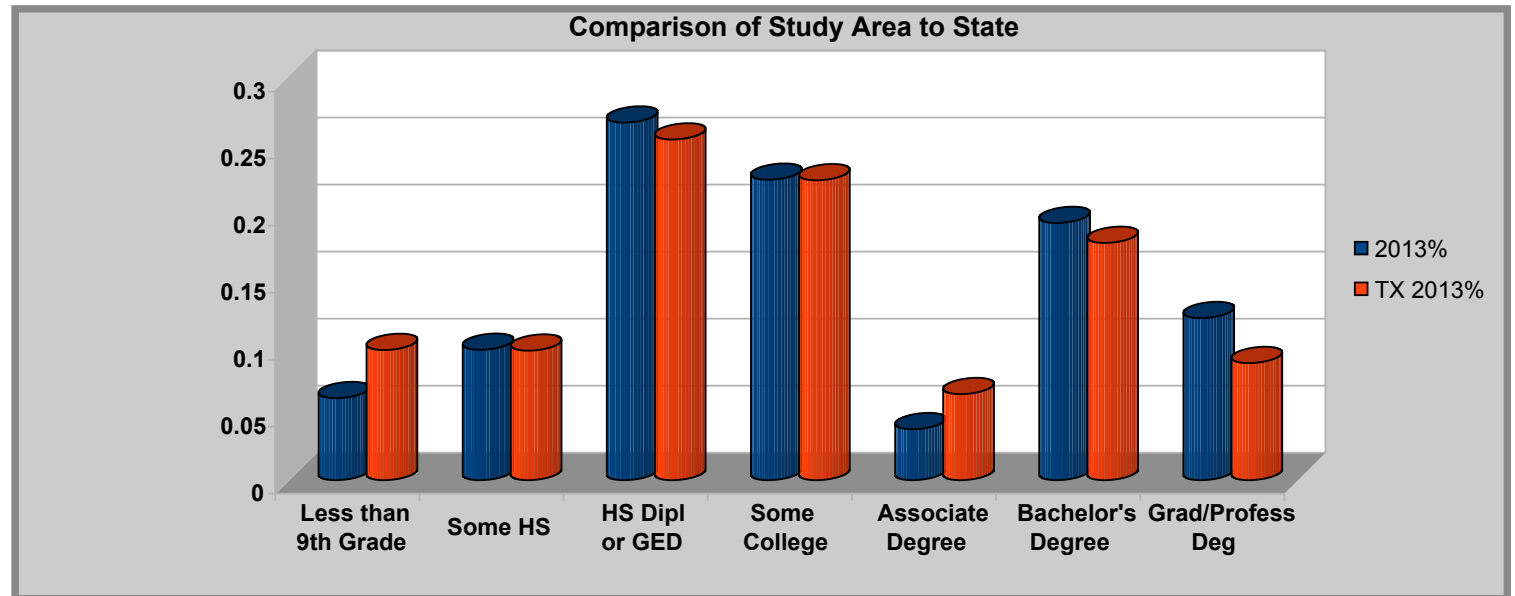
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of TEXAS. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

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 0.4%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2013	2018	TX 2013%	Comp Index
Population by Educational Attainment: 25+					
Less than 9th Grade	5.9%	6.1%	6.1%	9.7%	63
Some HS	8.2%	9.7%	9.5%	9.7%	101
HS Dipl or GED	25.7%	26.7%	26.8%	25.4%	105
Some College	24.4%	22.4%	22.1%	22.4%	100
Associate Degree	5.3%	3.8%	3.9%	6.4%	59
Bachelor's Degree	18.0%	19.2%	19.4%	17.7%	108
Grad/Profess Deg	12.6%	12.1%	12.1%	8.7%	138

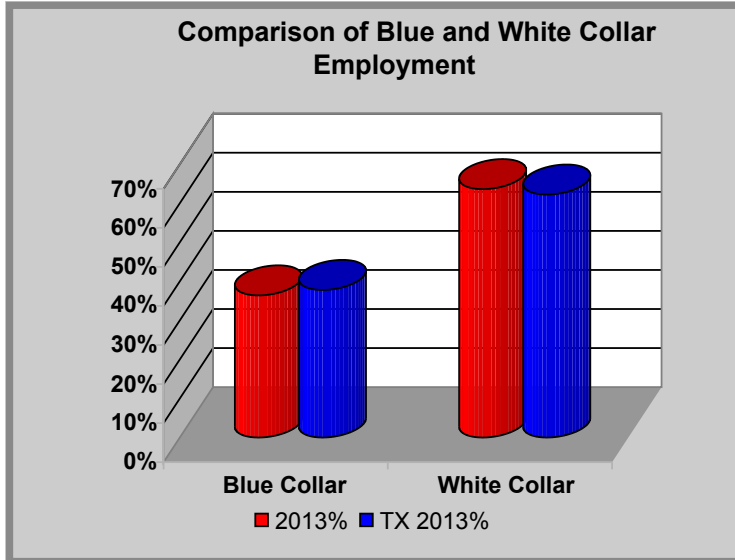
The overall educational attainment of the adults in this community is greater than the state.

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 TEXAS. This study area is close to the state average for White Collar workers. It is close to the state average for Blue Collar workers.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION

	2013	TX 2013	Comp. Index	Interpretation
Employed Civilian Pop 16+ by Occupation				
Bldg Maintenance & Cleaning	3.9%	4.1%	95	At about the state average.
Construction	6.4%	10.7%	60	Well below the state average.
Farming, Fishing, & Forestry	0.5%	0.5%	85	Well below the state average.
Food Preparation Serving	7.3%	5.3%	139	Well above the state average.
Healthcare Support	2.3%	2.2%	102	At about the state average.
Managerial Executive	10.8%	14.3%	75	Well below the state average.
Office Admin	17.0%	14.0%	121	Well above the state average.
Personal Care	3.2%	3.1%	105	At about the state average.
Production Transportation	11.1%	11.9%	94	At about the state average.
Prof Specialty	23.7%	20.3%	116	Well above the state average.
Protective	4.0%	2.3%	175	Well above the state average.
Sales	9.9%	11.4%	87	Well below 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 TX State Ave.
Mosaic Segments					
S68 Struggling Societies - Small Town Shallow Pockets	443	11.39%	2.01%	568	Well above the state average
R66 Aspirational Fusion - Dare to Dream	380	9.77%	0.91%	1073	Well above the state average
Q64 Golden Year Guardians - Town Elders	308	7.92%	3.19%	248	Well above the state average
M45 Families in Motion - Diapers and Debit Cards	250	6.43%	1.06%	605	Well above the state average
R67 Aspirational Fusion - Hope for Tomorrow	221	5.68%	0.47%	1220	Well above the state average
L43 Blue Sky Boomers - Homemade Happiness	217	5.58%	2.40%	233	Well above the state average
S69 Struggling Societies - Soul Survivors	139	3.57%	1.48%	242	Well above the state average
O55 Singles and Starters - Family Troopers	135	3.47%	1.66%	209	Well above the state average
N46 Pastoral Pride - True Grit Americans	131	3.37%	1.60%	211	Well above the state average
O51 Singles and Starters - Digital Dependents	127	3.26%	1.31%	249	Well above the state average
P56 Cultural Connections - Rolling the Dice	124	3.19%	0.89%	356	Well above the state average
O54 Singles and Starters - Striving Single Scene	112	2.88%	3.14%	92	Somewhat below the state average
N48 Pastoral Pride - Gospel and Grits	107	2.75%	1.11%	248	Well above the state average
B09 Flourishing Families - Family Fun-tastic	104	2.67%	0.85%	314	Well above the state average
N47 Pastoral Pride - Countrified Pragmatics	104	2.67%	2.37%	113	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 TEXAS. An area may contribute modestly to a charitable sector in terms of actual projected households but it may be well above the state-wide average for such giving.

Interpreting the Table

As the table is studied look at two factors; the number of people or households and the index. The first will provide a sense of the number strength in the study area. The second shows how giving to one of the 10 charitable targets compares to the state. Any "index" over 100 means the study area gives more to a charitable target than is true for the state as a whole.

To make the interpretation of this easier, the following table is sorted by Index. However, be sure to look at the "% of Households" column. A particular charitable sector may have a low index but still a larger percentage than some other of the 10 sectors represented here.

	Hholds	% of HH	Index	Interpretation
Charitable Contributions Last Yr: \$200 Or More				
Public Radio-\$200 Or More	17	0.4%	88	Somewhat below the state ave.
Religious-\$200 Or More	673	17.3%	84	Somewhat below the state ave.
Social Services/Welfare-\$200 Or More	113	2.9%	63	Somewhat below the state ave.
Health-\$200 Or More	68	1.8%	56	Well below the state ave.
Other-\$200 Or More	87	2.2%	49	Well below the state ave.
Private Foundation-\$200 Or More	49	1.3%	41	Well below the state ave.
Education-\$200 Or More	55	1.4%	39	Well below the state ave.
Environmental-\$200 Or More	5	0.1%	18	Well below the state ave.
Political Organization-\$200 Or More	5	0.1%	14	Well below the state ave.
Public Television-\$200 Or More	1	0.0%	7	Well below the state ave.

Summary of Charitable Contribution Findings:

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

More specific findings include:

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

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

The number of charitable sectors where giving is well below the state average: 7.

INSITE #12: RELIGIOUS PRACTICES

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

Summary of Religious Practices:
Though there are differences by each specific practice, taken together it is estimated that people in this study area are somewhat below the state average in religious practices.

	Pop	% of Pop	Index	Interpretation
Adult Religious Practices				
Consider Myself A Spiritual Person	3,593	44.3%	94	Somewhat below the state ave.
Enjoy Watching Religious TV Programs	1,215	15.0%	84	Somewhat below the state ave.
Conservative Evangelical Christian	2,511	31.0%	79	Somewhat below the state ave.
Important to Attend Religious Services	1,225	15.1%	77	Somewhat below the state ave.
My Faith Is Really Important To Me	1,255	15.5%	75	Somewhat below the state ave.

Summary findings:

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

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

The number of religious practices somewhat below the state average is 5.

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.