

# NEW BEGINNINGS ASSESSMENT

## Willow Creek Presbyterian Church of Argyle Caledonia, Illinois



Blackhawk Presbytery  
August 10, 2015

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## INTRODUCTION



From its founding by Scottish immigrants in 1844, Willow Creek Presbyterian Church has faithfully served God and neighbor in Winnebago and Boone counties. Over the decades the congregation grew in numbers, in physical and financial resources and in ministry. Located in the heart of rich farmland, the church has been a beacon of hope and inspiration.

Times have changed since 1844. The culture is much different, even since the sesquicentennial observation in 1994. Farmland is shrinking, as is respect for institutional religion. Poverty and homelessness are on the rise. Willow Creek cannot expect to do the same things in the same way and have a lasting impact on the people who live in the area.

The leadership of Willow Creek has committed to go through the process offered by the New Beginnings Congregational Assessment Service. This process provides the structure and content of study, scripture, prayer and conversation which will help the congregation discern God's preferred future. Now is an opportune time to undertake this venture. The pastor is building trust and openness to vision. The church is currently financially stable and does not have to act in desperation. The church is poised to pursue the question, "What is God calling us to do next?"

### 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 Zerubabel (Oxford University Press, 2006) describes how organizations conspire to hide from the truth. They are afraid to (or don't want to)

see realities that represent unwelcome change. They need someone who cares what happens to them, but who is far enough removed to offer a credible reality check on the landscape around them. Out of that need, New Beginnings was born.

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

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

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

**Your congregation’s leaders and your presbytery worked closely with John Blewitt, an assessor trained by the Office of Church Growth, who wrote this assessment.** The onsite New Beginnings Assessment was held on August 10, 2015 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, Rev. Kathie Luke conducted an Appreciative Inquiry session with about 27 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 Leadership Training Event will provide a context for the report and help congregational leaders strategize further conversations within the congregation.** Some of those who participate in this training then agree to lead House Meetings (small group conversations) 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 the conversation to discuss what they believe is God's mission for the church. Through conversations about these following questions, you will begin to name and claim what you feel God is calling you to do and be in your community:

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

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

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

## CONGREGATIONAL HISTORY

Willow Creek Presbyterian Church was founded in 1844, by Scottish immigrants who came seeking a better life. The first to settle in the area was John Greenlee, who fled out the back door of his house in Scotland while the sheriff was pounding on the front door to collect taxes. His family had left before him, but he sailed on a faster vessel and was there to meet them when they arrived in the new world. After settling in Argyle, he encouraged his former neighbors to join him in America. The Presbyterians came and met in his house, and that of another settler, and then in a log cabin which served as a school during the week. Music was done without instruments; a song leader would sing a phrase, and the congregation would repeat it.

In 1849 a brick building was erected, and an addition added in 1858. In 1877, the congregation built and moved into its current facility. The education wing was completed in 1964.

In the 1920's, at what some members consider the height of the ministry, Willow Creek was the largest rural Presbyterian church in America. William Jennings Bryan made an address at the church. Others think back to the 1950's, 60's and mid 70's when an education wing was added and every class room had to be divided to accommodate all the Sunday school students. In 1965, the leadership of the church accepted and met the challenge to contribute their share to the denomination's capital campaign known as the "50 Million Fund." In the mid 70's Willow Creek boasted more than 300 members.

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. The church installed an elevator and has kept up its facilities. Today, the church averages 85 in worship and has a vibrant music program, a youth fellowship, and several mission endeavors.

### 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.

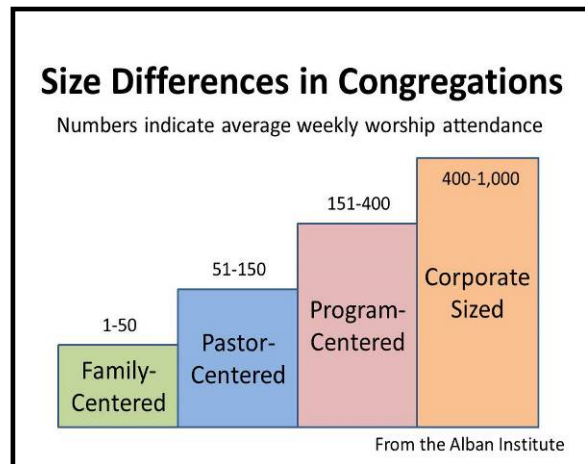
And if your congregation, for example, was once a large church that has since become a small church, this information may be critical to understanding the way forward. **Most likely, your solutions today will not be accomplished the way they were in days of your former glory. Understanding this is half 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.

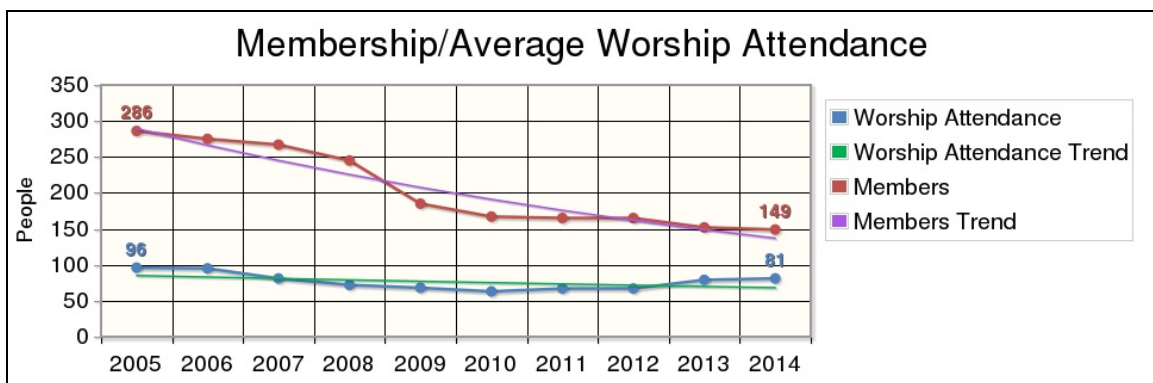
First, with an Average Worship Attendance of 85, this congregation is a PASTOR-sized church. To learn more about this topic, and your church's size, we recommend reading Alice Mann's books, *The In-Between Church: Navigating Size Transitions in Congregations*, and *Raising the Roof: The Pastoral-to-Program 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.

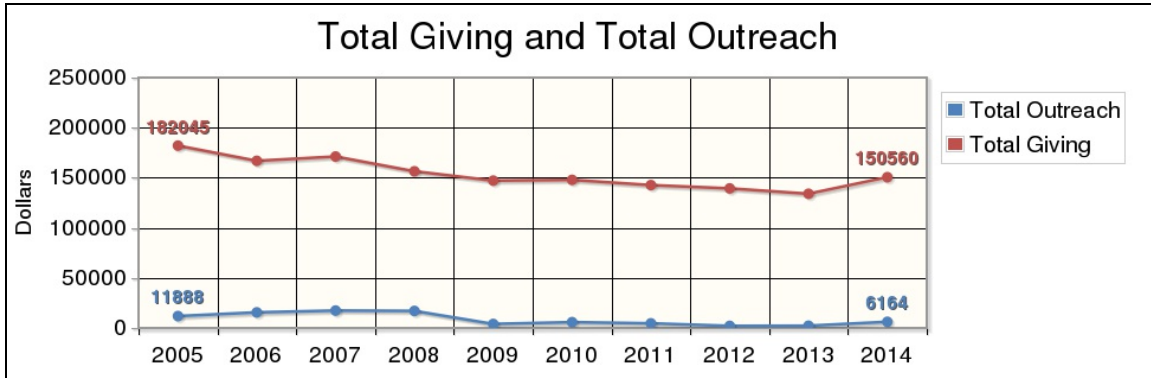


Your congregation's growth/decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by 23.56 percent during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

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

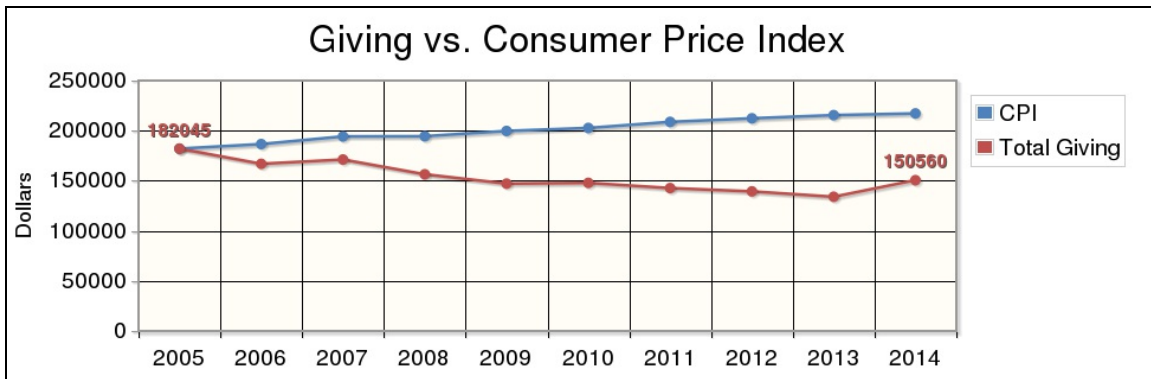


During the past ten years, the congregation has reported **DECLINE** in contribution income. This is the total income reportedly received by the church. This is demonstrated on the chart below.



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

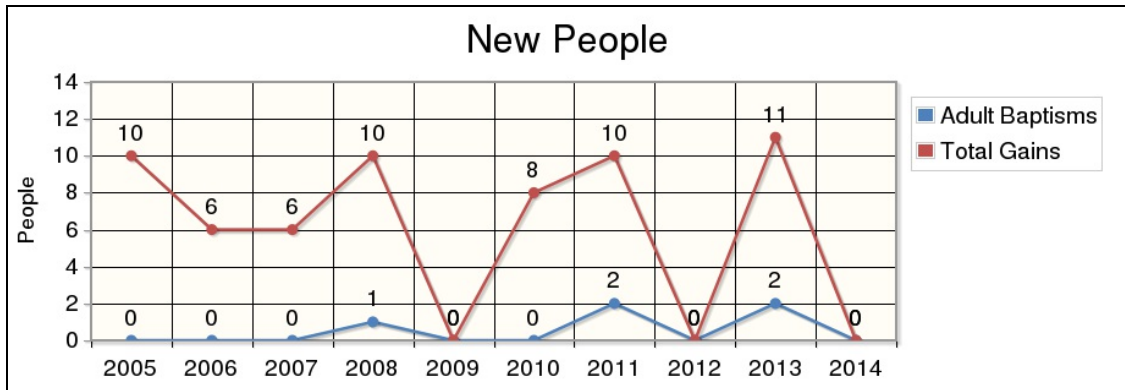
The chart below demonstrates that congregational giving **HAS NOT KEPT PACE with the CPI over the past 10 years**. This indicates declining engagement.



### NEW PEOPLE

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

The chart below **shows evidence of BOTH ADULT BAPTISMS AND GAINS**. This single factor indicates hope for the future of the congregation and demonstrates openness to people regardless of their history.

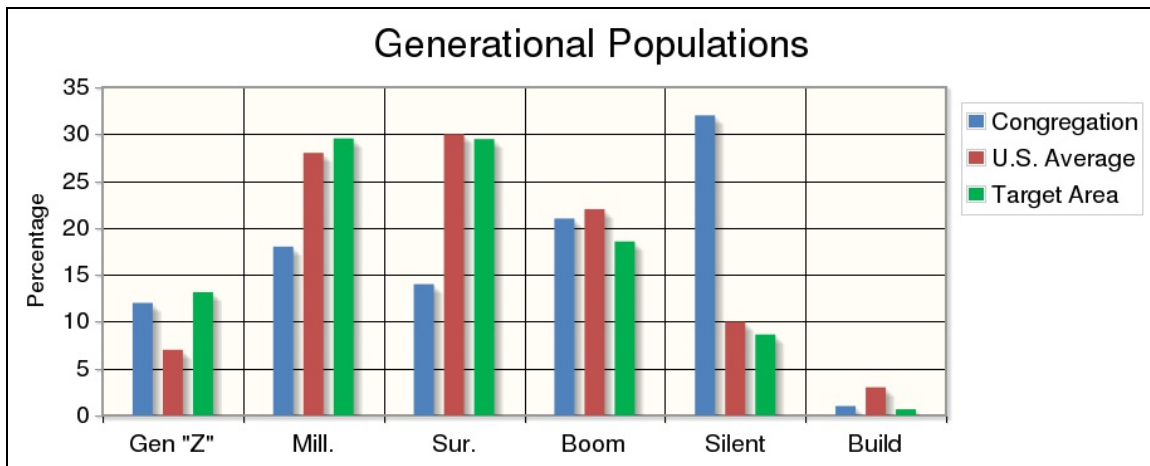


When we consider all indicators related to the congregation's past ten years there is little doubt that the congregation is in a declining situation. Reversal of these trends will be necessary if the congregation expects to be healthy in the future. The church is in need of dramatic adaptation in order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

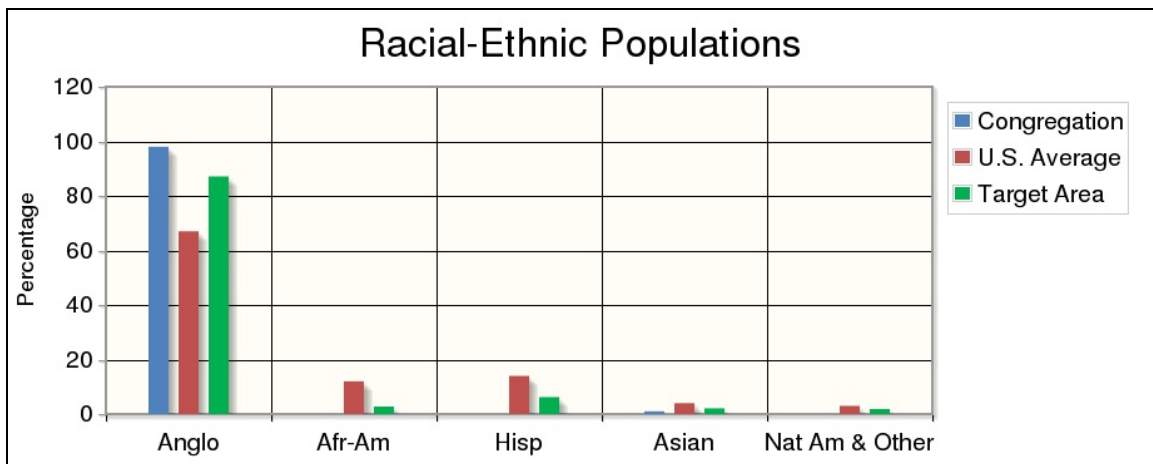


Gen "Z"	Generation "Z"	2005-2014
Mil.	Millennial	1982-2004
Sur.	Survivor	1961-1981
Boom	Boomer	1946-1960
Silent	Silent	1925-1945
Build	Builder	1901-1924

The chart shows that 55.6 percent of the congregation is of the Boomer generation or higher, while 27.84 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. Willow Creek’s split is about 44-56, a relatively healthy balance.

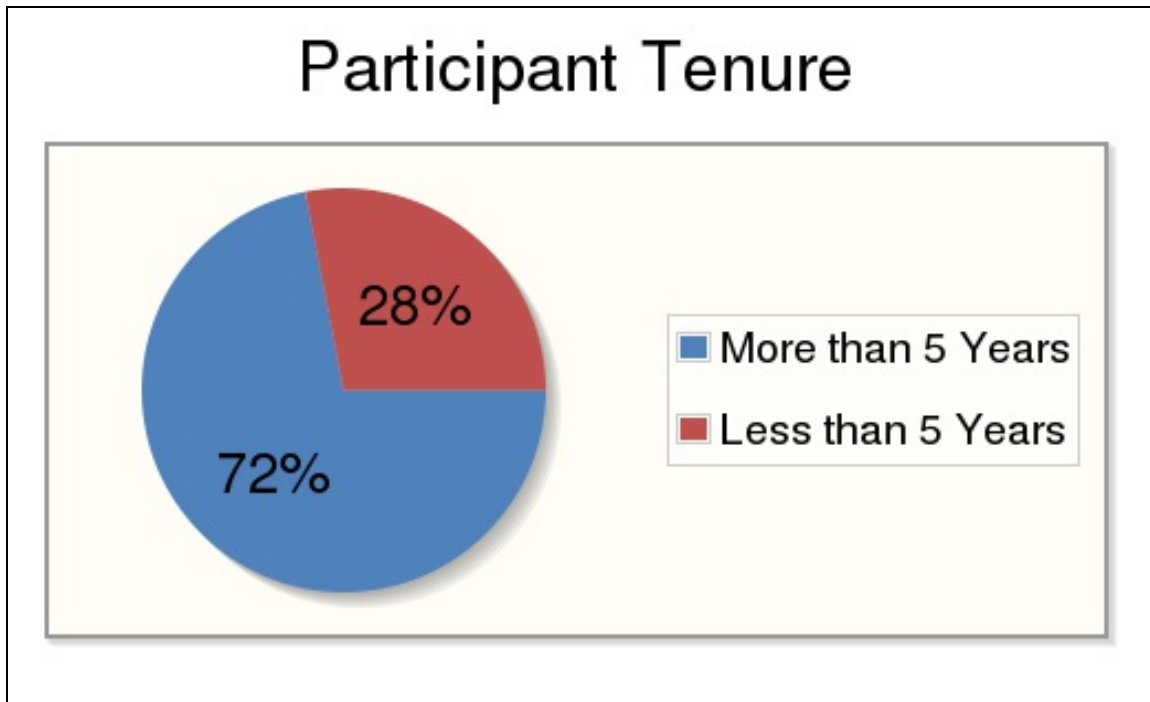
The next chart illustrates the Racial/Ethnic Gaps of the congregation related to the community in which it is a part. This data also comes from the U.S. Census. *NOTE: It may severely undercount the Hispanic population in your area.* This data is only broken into five basic groups and does not show more 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 predominantly one racial-ethnic group in a community that is predominantly another, the congregation may have a significant gap that it should consider in the future. Willow Creek’s membership is mostly Anglo, but that does reflect the majority demographic of the community. In fact, the pastor shared with the assessor that there is *slightly* more racial-ethnic diversity in the congregation than was reported on the participant roster.

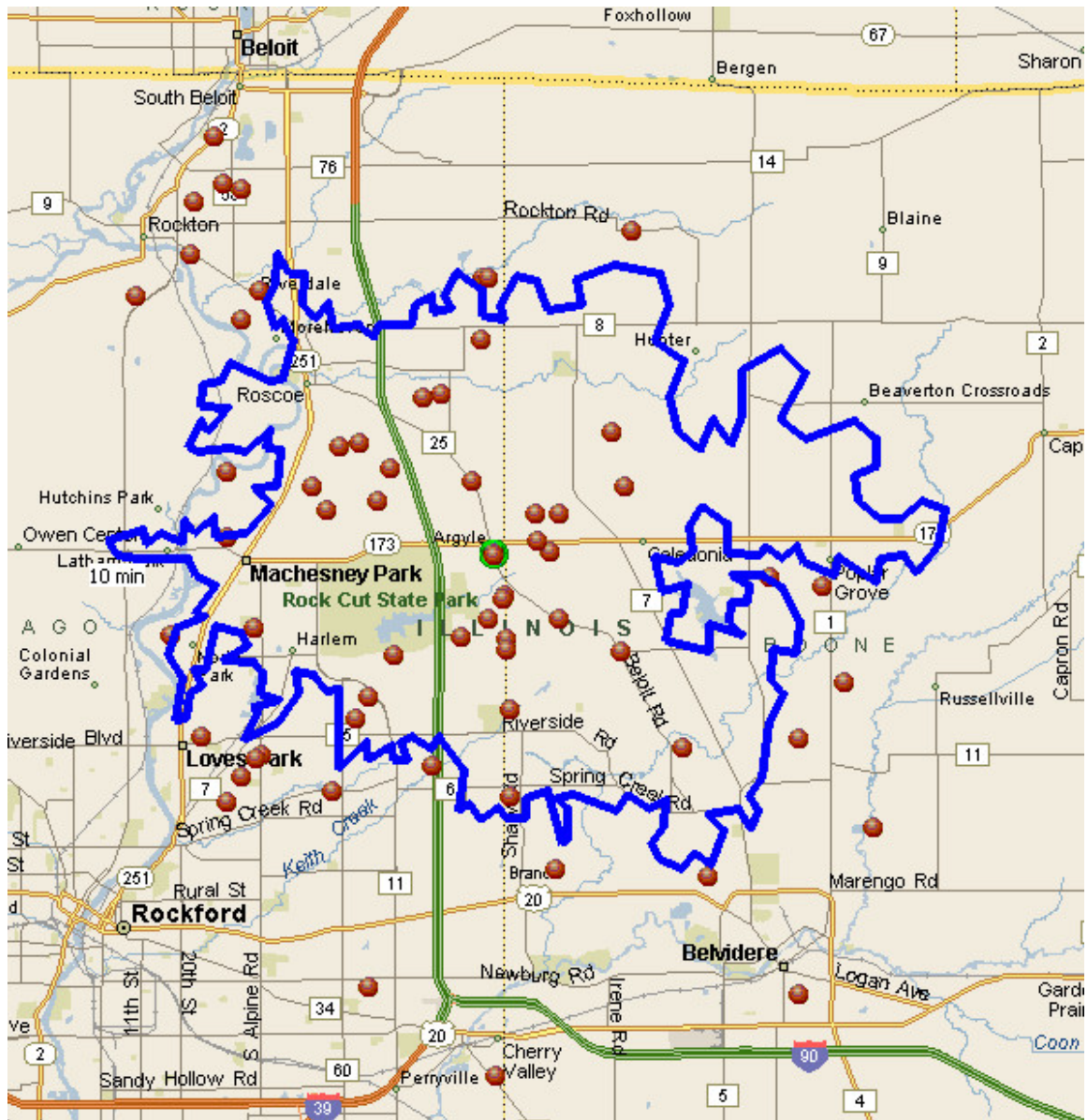
Another important indicator of congregational life is the tenure of its participants. While it is a good sign of stability to have long-term members, it is also important to the congregation to have new participants. New participants bring innovations, energy and a new perspective to the church. And 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. Once someone has belonged to a group for five years, he or she has become comfortable and approving of the status quo. If newer members suggest change and new ideas, they may be outvoted if they are in the minority. Nearly three- fourths of the congregation's members have been around five years or more, and it will take an intentional effort for the leadership to implement some healthy changes.

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.



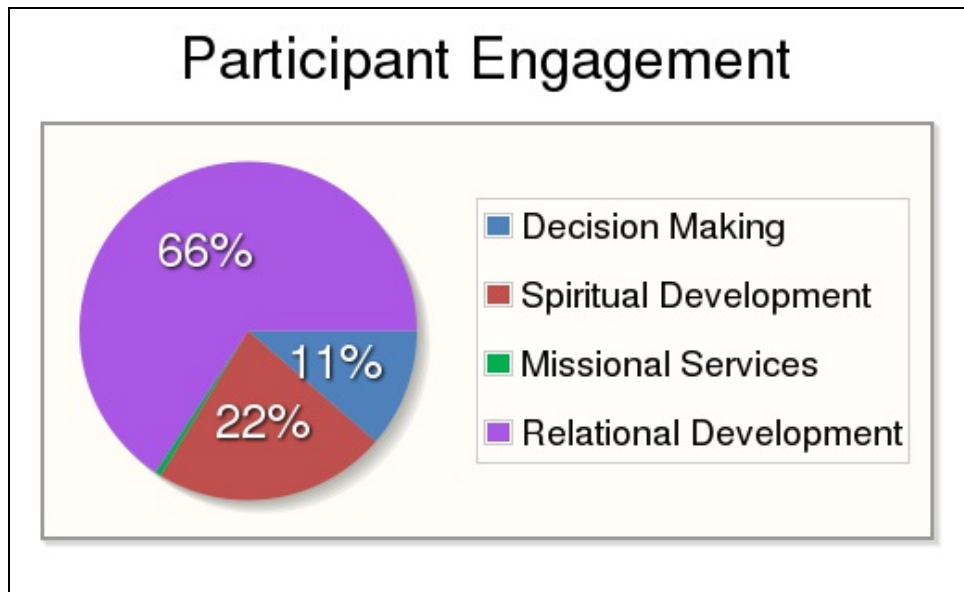
A congregation that has a good relationship with its immediate community will normally display at least half of its households within a seven-minute circle around the church. If *no one* in the church lives within a ten - minute drive, the congregation has a severe gap in relating to this immediate community.

Because Willow Creek is in a rural location, members by necessity live in different towns and drive a little farther to get to and from the church.

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 as well as administrative groups that plan ministry activities.

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 regular and/or weekly 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.

**HEAVY ON RELATIONAL ACTIVITIES:** This pattern emerges when a congregation focuses on fellowship activities or on raising money for mission rather than doing mission itself. People may have a deep sense of community, but without the other components, it can easily become in-grown.

It should be noted that members and friends of Willow Creek are involved in a bit more missional activity than is reflected in the graph. That being said, like many mainline churches, this is an area that would be worth investing more time and energy in.



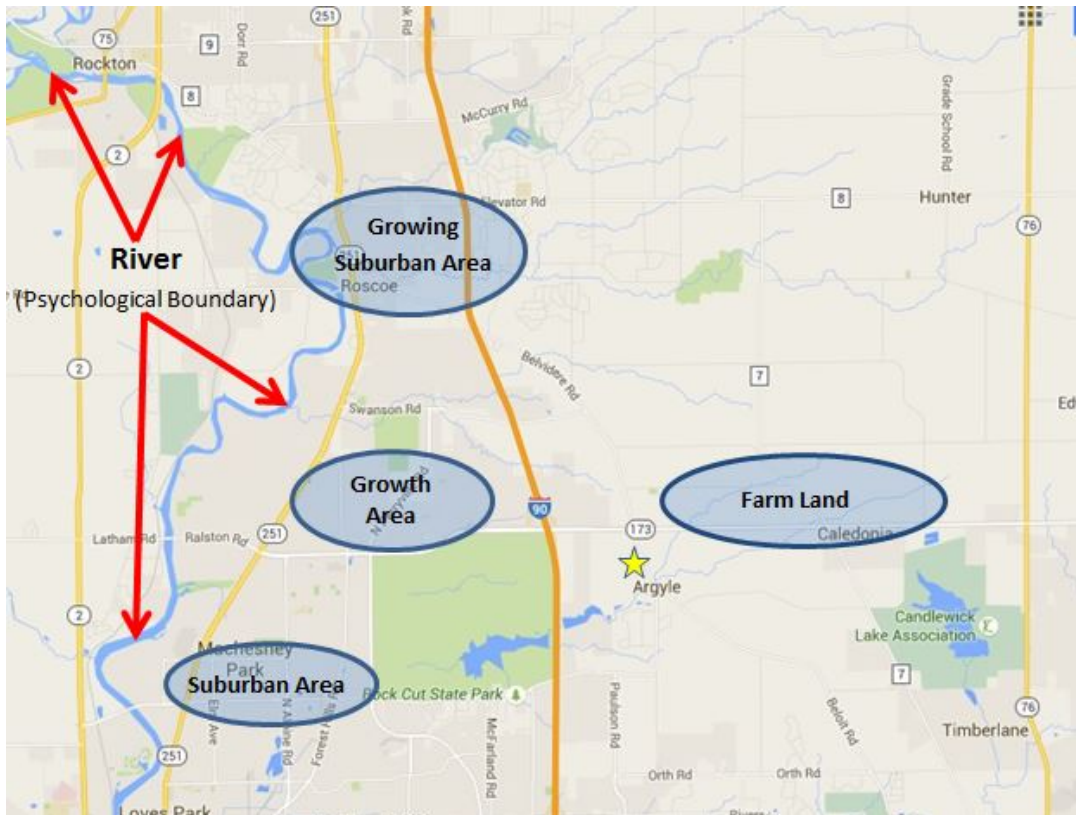
## THE COMMUNITY

Willow Creek Presbyterian is located near the border of Winnebago and Boone Counties. The church has a mailing address of Caledonia, but the members associate it with the closer town of Argyle. Caledonia is in a different county; Argyle reflects the Scottish heritage of the church and the name has been linked to the church from its inception.

The area is rural, especially in Boone County to the east. Farms with fields of corn and soybeans line the roads and there are four granaries nearby, each holding tons of corn.

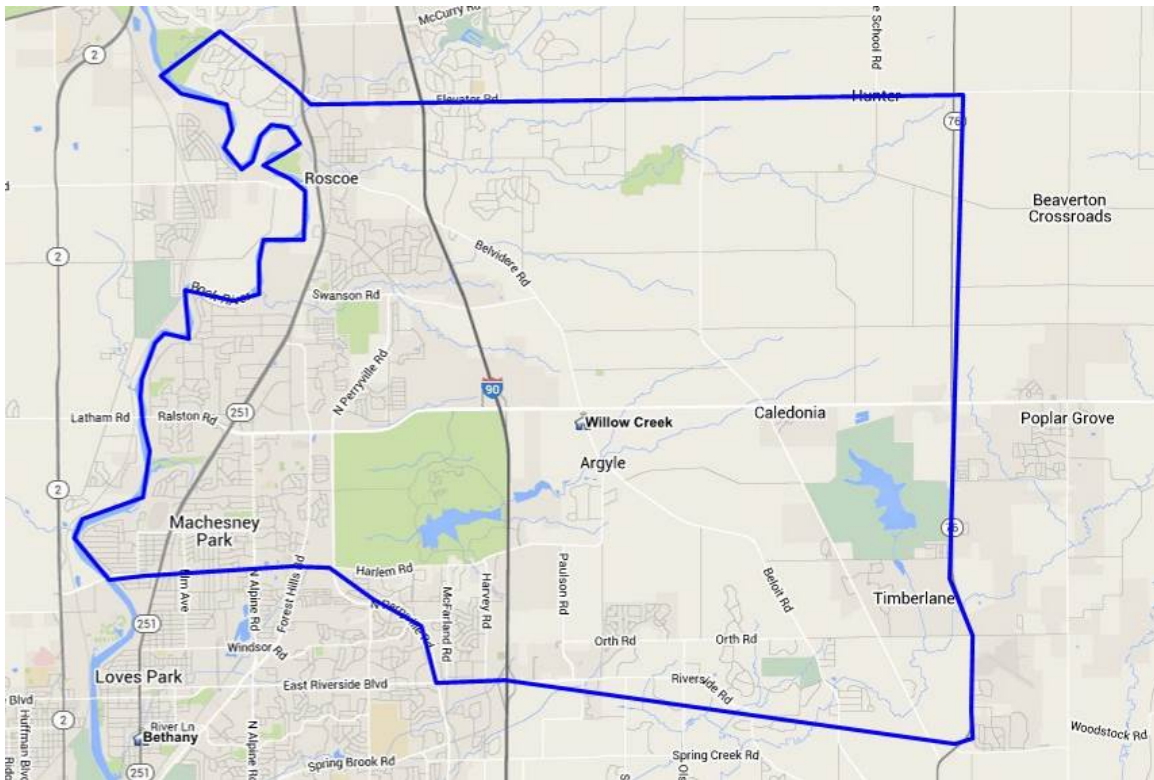
To the west in Winnebago County there are several urban and suburban communities, such as Rockton, Roscoe, Machesney Park and Loves Park. These communities are part of the Rockford metropolitan area. Rockford was one of the leading manufacturing areas in the country. As recently as the 1950's and 60's Rockford was ranked in the top three. One major industry is Woodward, which makes aviation controls. Nearly every airplane in the world is equipped with a Woodward control.

There are many school districts, which tend to be somewhat territorial. Members of the church youth group come from seven different high schools.

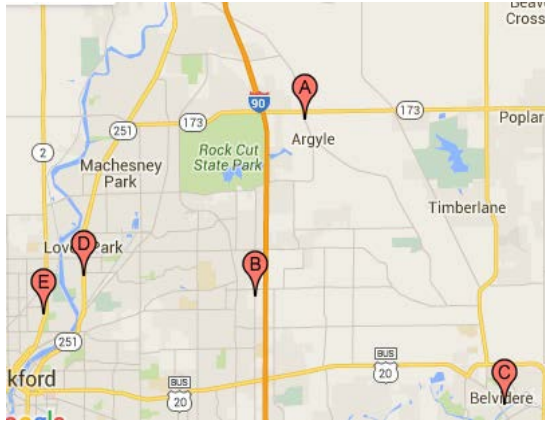


The specific study area chosen for this report (which is the basis for the demographic data found in the previous section and what follows) will most likely be much smaller than the region that your participants come from. Vital churches take seriously the area immediately around their location. They 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. 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? If we don't, why are we still here?

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



When asked about the mission area, it was explained to the assessor that since no one lives close to the church, the church needs to travel to nearby locations to carry out mission. A ten mile radius was suggested as the mission area. This study is a bit less than ten miles, but larger than would be appropriate for a church in a more densely populated area. The Rock River is a natural boundary on the west. The study area takes in several of the towns to the west, and the agricultural area to the east.



**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 (A) Willow Creek, Caledonia; (B) Westminster, Rockford; (C) First, Belvidere; (D) Bethany, Loves Park; and (E) Third, Rockford.

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) within the immediate church.

“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 rating service and data-collection company), there are 71 distinct Mosaic groups (or segments of the population) in the U.S. These groupings are based on multiple socio-economic and life-stage factors.

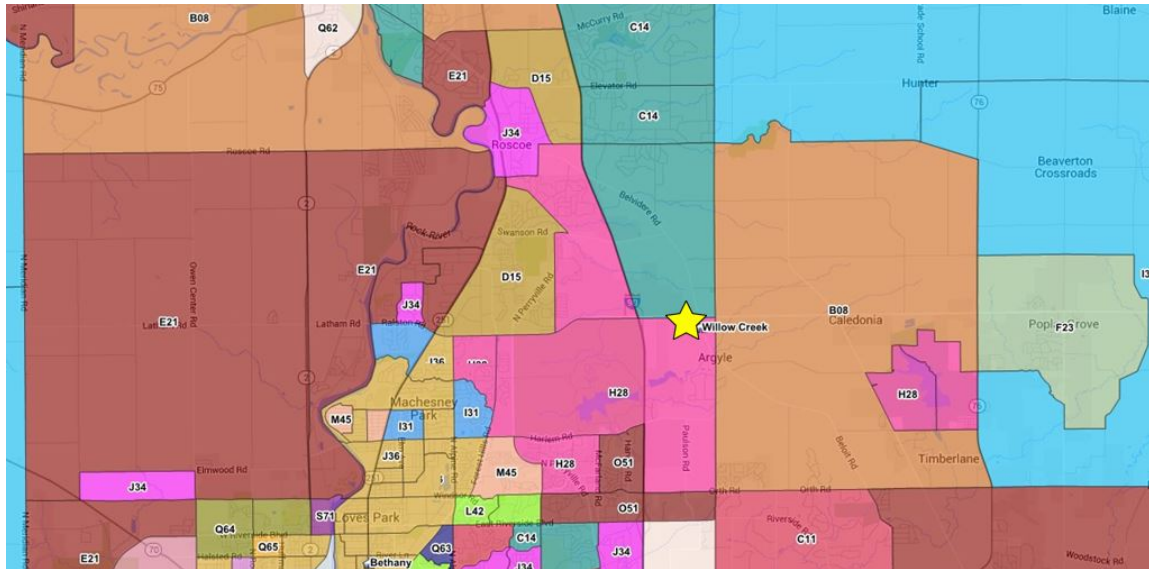
The box below shows the top Mosaic groups found in the study area as a whole.

Mosaic: Top 15 Segments	Study Area		State of IL		Comp Index CY
	2015	2015	2015	2015	
H28 Middle-class Melting Pot - Everyday Moderates	1,630	9.62%	35,985	0.74%	1,304
E21 Thriving Boomers - Unspoiled Splendor	1,536	9.07%	103,039	2.11%	429
C14 Booming with Confidence - Boomers and Boomerangs	1,315	7.76%	121,157	2.49%	312
J34 Autumn Years - Aging in Place	1,291	7.62%	142,902	2.93%	260
I31 Family Union - Blue Collar Comfort	1,177	6.95%	58,832	1.21%	576
J36 Autumn Years - Settled and Sensible	1,143	6.75%	200,677	4.12%	164
D15 Suburban Style - Sports Utility Families	1,088	6.42%	51,721	1.06%	605
F23 Promising Families - Families Matter Most	1,071	6.32%	38,426	0.79%	802
O51 Singles and Starters - Digital Dependents	866	5.11%	117,716	2.42%	212
B08 Flourishing Families - Babies and Bliss	795	4.69%	102,470	2.10%	223
E20 Thriving Boomers - No Place Like Home	692	4.09%	96,172	1.97%	207
M45 Families in Motion - Diapers and Debit Cards	598	3.53%	93,215	1.91%	185
Q64 Golden Year Guardians - Town Elders	517	3.05%	153,115	3.14%	97
C11 Booming with Confidence - Aging of Aquarius	437	2.58%	164,155	3.37%	77
I30 Family Union - Stockcars and State Parks	381	2.25%	58,997	1.21%	186
Remaining HH	2,401	14.18%	3,335,700	68.43%	21
<b>Totals:</b>	<b>16,938</b>	<b>100.00%</b>	<b>4,874,279</b>	<b>100.00%</b>	

The three largest groups are:

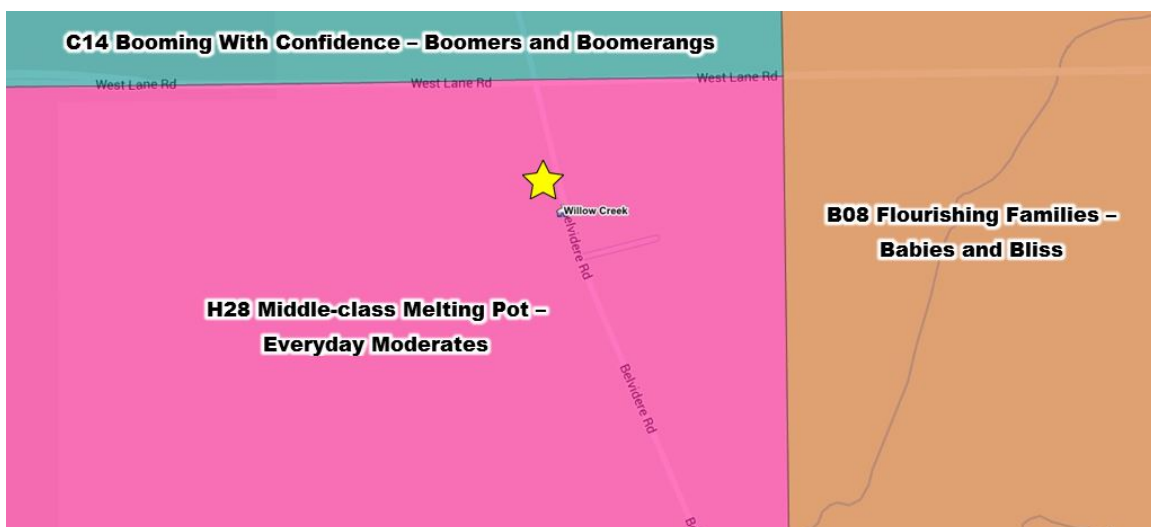
H28 Middle-class Melting Pot – Everyday Moderates, E21 Thriving Boomers – Unspoiled Splendor, and C14 Booming With Confidence – Boomers and Boomerangs.

The map below shows another view of much of the community around your church. The church can be seen in the CENTER (it is identified by a star). 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.



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 Mission Insite 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.

Willow Creek has a very attractive and functional website. It is formatted so that the information displays fully both on a computer screen and on smartphones and tablets. The address, phone numbers, directions, and service times are all available on the first page. There are inviting pictures of people enjoying church life together. A page of Frequently Asked Questions provides very helpful information on what to expect for persons interested in visiting. The Beliefs page sends a clear message that Willow Creek is an inclusive and welcoming fellowship. Events listed on the opening page are up to date. One link takes interested visitors to a page that explains the symbols in the sanctuary stained glass windows.

The church also has a Facebook page, used to promote upcoming events and offer thought-provoking blogs about how churches can reach out in creative ways.



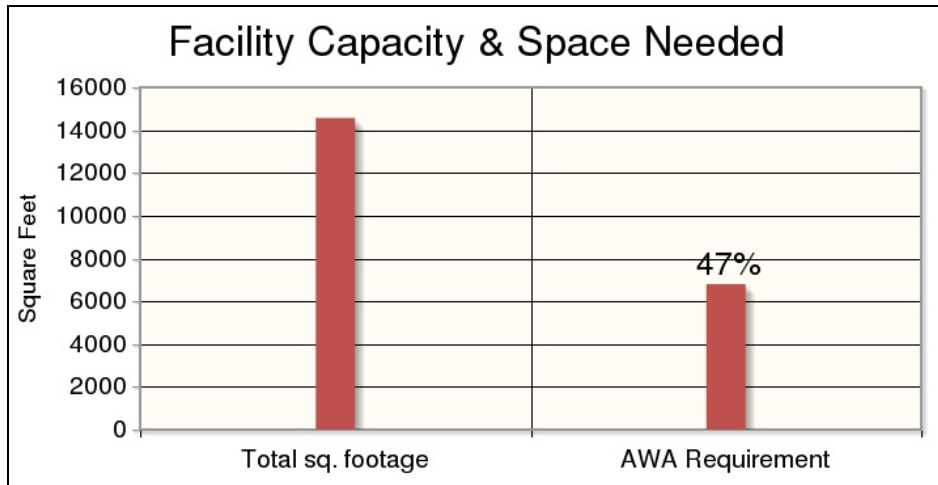
## FACILITIES EXAMINATION



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 3 buildings located on a 2-acre lot. It is estimated that the facilities (not including the manse) are approximately 14566 square feet in size. The property is insured for \$3,884,817.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of about 7000 square feet, meaning that the current congregation really only needs 47 percent of its current space.



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. The impression on guests and members continues inside the building. The condition of the facility and grounds send a message to all who enter, whether intended or not. If the condition is unkempt or falling apart, the unspoken message is ‘This is not a place even WE like very much,’ which is not a very effective evangelism tool.

What follows is the impression the Special Consultant had upon embarking on the “sacred walk” at the church.

**LOCATION AND OUTSIDE APPEARANCE**



The church sits on a country road surrounded by farmland, less than a quarter mile south of a busy state highway. There are four houses near the church and manse (only two are visible when the corn is high). Traffic flow in front of the church is moderate.

The brick buildings are very handsome. The sanctuary supports two tall steeples, which are lit up from the front and the rear at night. There are two stories of stained glass windows on the front and sides of



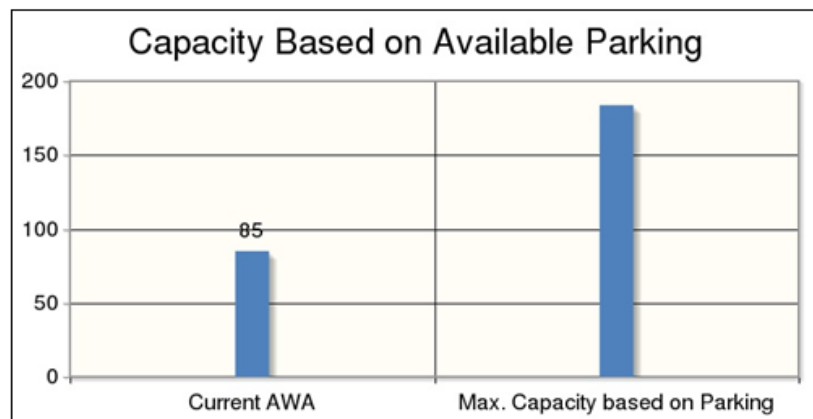
the sanctuary. Approaching from the south, trees shield the view of the church until you are almost at the entry to the parking lot. The grounds are nicely landscaped; a few of the bushes are in need of some trimming. The sidewalks are in good condition. In the rear of the property there is a play area with swings and a slide.

### PARKING LOT AND WALKWAYS

The parking lot surrounds the building, and has some night lighting. There are three clearly marked spaces for handicap parking, plus a canopy covered entrance on the south side where passengers can be dropped off and have access to the elevator.



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 - On site	105
Parking - Off site	
Parking - Street	

### BUILDING ENTRANCE AND SIGNAGE

A large sign with the name of the church sits perpendicular to the roadway. In addition to the name of the church, the sign displays the cross of the PC(USA), the web address, and a message. Handicap visitors who park in either of the two spots in front of the main entrance to the sanctuary would need to travel to the entry way in the education wing to avoid the steps just inside the sanctuary doors.



There are ground level entrances both in front and back of the education building on the end nearest the sanctuary. There is a welcome station at these entrances and on the landing of the front steps going up to the sanctuary.

### SANCTUARY



The sanctuary is very elegant and offers a sense of stately serenity upon entering. The walls and ceiling are white, and the room is bathed in light from the stained glass windows on either side. The center portion of the ceiling is higher than on the two sides.

Additional illumination is provided by six pendant chandeliers suspended over the center part of the room. Fans on the ceiling and the wall help disseminate the air conditioning.

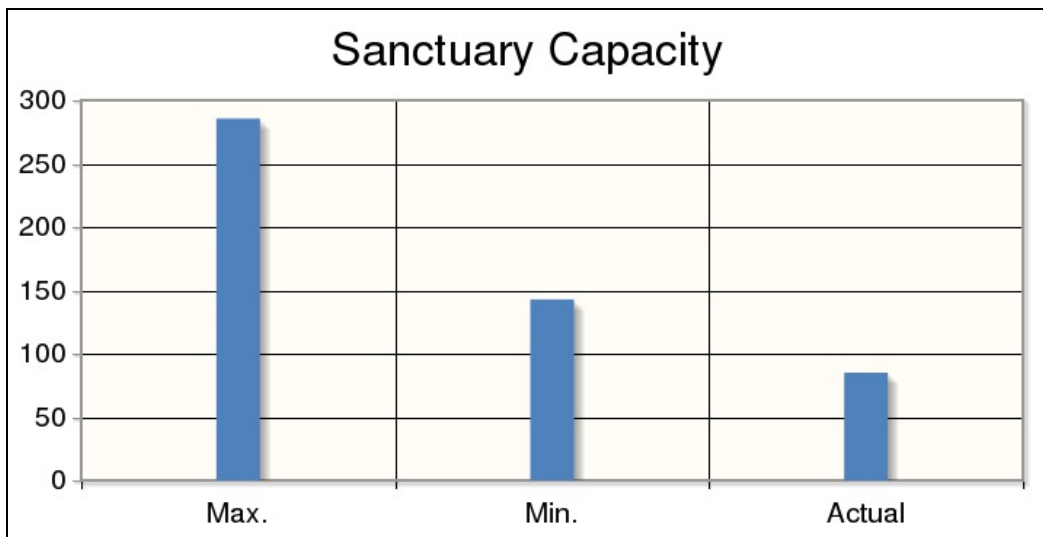
Three sections of wooden pews sit on a light mauve carpet in a slightly curved array, and the rear middle section is bisected by a center aisle. The pew cushions are light burgundy. NIV Bibles and *Glory to God* hymnals are located in the pew racks. Worship begins at 10:00 A.M.

The chancel area is elevated by three steps, with a pulpit on one side and a lectern on the other. In the center is an altar with flowers, candles and an open Bible. The altar is flanked by two candelabra. The baptismal font sits in front of the altar. Above and behind the altar is a central decorated section that suggests an entryway into sacred space. An ornately carved wooden doorway frames a deep burgundy curtain. The frame is surrounded by a larger frame decorated with a pattern leaves, wheat, and grapes. A sanctuary eternity candle suspended from the ceiling enhances the effect. Two banners with matching color schemes hang on the back wall of the chancel. On either side of the chancel are doorways, each with a scripture verse stenciled above.

In the area in front of the chancel there is an organ, a grand piano, an electric keyboard, and tables for hand bells. All the instruments are tuned regularly. A communion table sits off to the side, and is brought to the center on communion Sundays.

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



## GATHERING AND FELLOWSHIP SPACES



Underneath the sanctuary is a large fellowship hall. It can easily accommodate a hundred people at a sit down meal. The lavender walls are decorated with stenciled scripture verses and fruit-laden vines.

A large commercial kitchen is adjacent with serving windows that open onto the fellowship hall. The kitchen is equipped with a commercial dishwasher and stove, two refrigerators, a freezer, and a large commercial cooler. A small flat screen on the wall monitors services in the sanctuary so that servers will know when people will be arriving downstairs. Because the kitchen sits on a cistern rather than a septic tank, it does not meet code, and thus is not inspected.

An all-purpose room off the kitchen is used for food service a couple of times a year for special events. It is also used regularly for Sunday School and VBS craft space. A small lounge known as the Argyle room is located in the back of the fellowship hall. This is where the elevator is located. The room is equipped with a large TV monitor linked to the sanctuary worship feed, a couch and love seats.

## EDUCATION SPACES



The education wing has one small classroom, a medium classroom that can be divided into two spaces, and a large classroom that can be subdivided into three spaces. Additionally, there is a small library. The classrooms are used during the week by the Argyle preschool, and are available for church use on Sundays. The classrooms are well supplied with colorful toys and educational items. The library has two walls of shelves for books, and a nice little conference table with comfortable chairs.

## ADMINISTRATIVE AND OTHER SPACES

The church office and the pastor's office are located in the education building. A door makes the two spaces directly accessible to each other. The computers and copier equipment are up to date and networked.



## RESTROOMS

There are four restrooms, all on the ground level. Two are in the education wing, one for boys and the other for girls. The other two are in the fellowship hall. A ladies lounge is next to the Argyle room, and is equipped with bars. In the back of the fellowship room is a unisex, handicap accessible facility with a changing table. Everything is in good working order in all four rooms.



## SYSTEMS



The buildings are heated by steam radiators. Six A/C units keep the sanctuary building cool. There are two water heaters in the sanctuary building, and one in the education wing.

The roof has been replaced in the last few years. The boiler in the Educational wing was installed in 1997, and an older boiler heats the main building. The parking lot has been repaved, and the sidewalks are all new.

A spot check of outlets throughout the building showed correct wiring. The kitchen did not have any GFI outlets. The unisex restroom does have GFI outlets.

All the fire extinguishers have been inspected this year. The building is equipped with a fire alarm system.

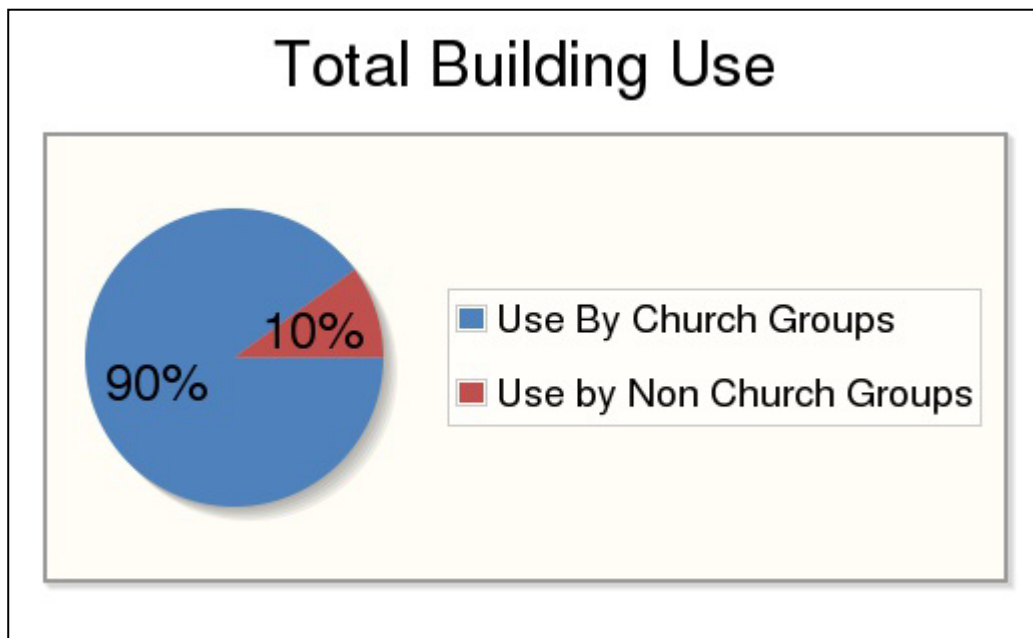
### DEFERRED MAINTENANCE ITEMS

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

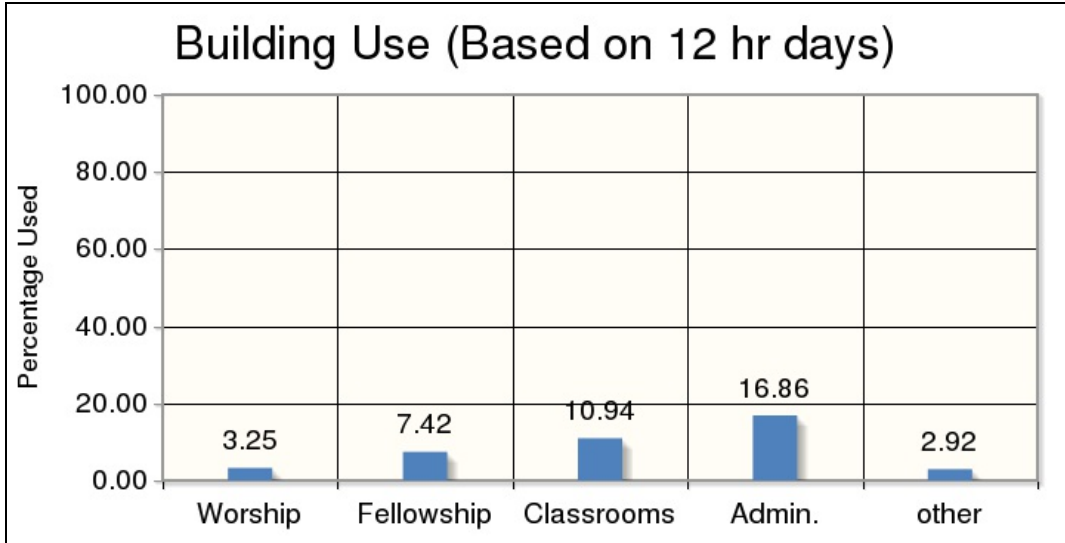
We noted that there are no items that the church appears to have “put off”. The building has been well cared for, and there are no deferred maintenance items. The boiler in the sanctuary is old and may need to be replaced sometime in the future.

### USE OF THE FACILITIES

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



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



**BALANCED USE**

The church has a balance of community and congregational use of the facility. The Argyle preschool is not a church run program, but it is closely associated with the church. All of the board members are church members. The preschool pays a modest rent for use of the facilities.



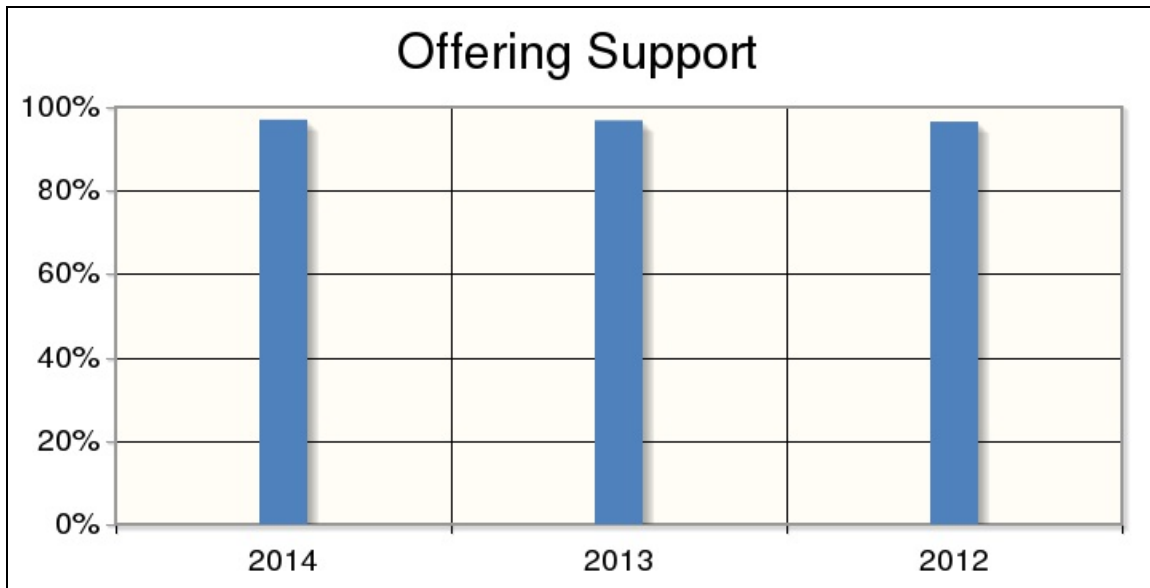
## FINANCIAL REVIEW

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.

### INCOME

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

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



And here is the overall income picture:

<b>Operating Income</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Contributions	\$150,050	\$135,449	\$141,742
Interest from Investments	\$31	\$27	\$45
Building Use Income	\$3,653	\$3,498	\$2,460
Fundraisers	\$0	\$75	\$1,398
Transfers from Other Accts	\$0	\$0	\$0
Misc Income	\$977	\$854	\$1,207
<b>Total:</b>	<b>\$154,711</b>	<b>\$139,905</b>	<b>\$146,854</b>

The church does a great job of supporting the operating budget.

### **EXPENSE**

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.

The graph below puts these suggested percentages together and are labeled recommended. While these are not set in stone, these percentages represent the averages commonly suggested in church development circles.

## Current Operating Expenses

Current Operating Expenses		Percent of Expenses	Percent Recommended
Salary Support	\$99,056	62.73%	50%
Building/Admin	\$53,347	33.78%	25%
Program	\$4,595	2.91%	15%
Mission	\$903	0.57%	10%
<b>Total Expense:</b>	<b>\$157,902</b>		

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.

Program support and especially mission support are underfunded in the church’s budget. The session made a decision several years ago to not fund these items until more money came in. However, we note that Willow Creek does raise and contribute monies to a wide variety of local mission projects. Each month on communion Sunday, a special offering is received for mission. The amount collected is supplemented by funds generated from endowment proceeds designated for mission. The bell choir gave a concert last December that raised money for a music therapy program at one of the local hospitals. None of this is reflected in the operating budget. In 2014, \$7469.20 was contributed to dedicated mission projects. If these monies were added into the operating budget, the percent of the budget used for mission would be about 5.1% (Of course the other percentages would be slightly altered.)

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

<b>Assets and Investments</b>	
<b>Property Value</b>	\$3,884,817
<b>Investments</b>	\$82,289
<b>Savings/Reserve</b>	\$172,760
<b>Memorial Funds</b>	\$14,523
<b>Endowments</b>	\$212,106
<b>Checking</b>	\$11,007
Other (identify)	\$0
<b>Total:</b>	<b>\$4,377,503</b>

#### **FINANCIAL CAPACITY**

In light of the financial information above, this congregation has **ADEQUATE FINANCIAL CAPACITY** for ministry. That is to say the income streams are adequate for meeting the expenses of the basic ministry of this congregation. That is not to say the congregation does not need to improve its financial position.

## SUMMARY

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

Willow Creek was organized in 1844 by immigrants from Scotland seeking a better life. It grew and played an important part in the life of the rural community in which it is located. In the past ten years, like many mainline churches, membership, attendance, and giving have declined.

The membership of Willow Creek is older than the population of the surrounding community. Nearly three-fourths of the congregation has been a part of the church for more than five years, making openness to change more of a challenge.

The facilities are in good shape. There are no significant deferred maintenance items. The congregation currently has more space available than it needs.

The congregation is able to support its operating budget. While little mission is funded in the budget, the congregation finds creative ways to support mission endeavors. An endowment fund supports mission and maintenance. The church has additional savings and undesignated reserves.

Willow Creek is striving to both keep the budget balanced and to grow in support of mission.

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, redoing the current facility, 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. See APPENDIX B for more detail on these options.
4. **Close:** Churches who choose this option realize that they don’t have the energy or resources to keep going. They select this option as a way of concluding their congregation’s life with dignity and intentionality so that their assets (which previous generations have entrusted to them) can **continue** to work after they are gone, in providing a faithful, lasting Christian witness. It is an ultimate act of faith to make this decision – but one that often comes with a sense of relief in knowing the church has not died. It is instead living on in perpetual witness for future generations.

## **FUTURE STORIES**

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

### **FUTURE STORY # 1: Redefine the Mission**

The year is 2019 and Willow Creek is celebrating its 175<sup>th</sup> anniversary. A significant shift in the congregation’s identity and sense of mission has taken place since it went through the New Beginnings program four years earlier. The pastor and the elders knew they needed to consider different options and opportunities for the future. They realized that doing the same things in the same ways would not help them fulfill their purpose and calling.

The congregation went through the six weekly small group meetings, with more than 60% of the worshipping congregation participating. The discussions were based on data from the New Beginnings assessment that documented the resources and challenges of the church and the demographic makeup of the neighborhood surrounding the church, and Bible Studies focused on God’s mission through Jesus to the world. At the end of the process, there was a deeper clarity that Christ’s commission to love, rescue and serve others was more important than buildings and institutional maintenance. After the small group process, the congregation made a decision to redefine its mission.

As conversations and prayer meetings continued, the idea of a food truck ministry surfaced. The pastor was aware of another church that had applied for and received a grant for a food truck to do a food ministry. This idea faced a challenge; in order to prepare food for the truck, the kitchen in the church would need to be brought up to code. Since the congregation had a strong history of raising the funds for capital improvements, such as the elevator and the resurfacing of the parking lot, they decided to take on this challenge. Through a combination of a special gifts campaign, endowment funds, undesignated gifts, and fundraisers, the project was completed.

The session applied for the grant for the truck, and it was supplemented with some funds by the presbytery, and some local non-profits. The ministry was set up to serve breakfasts on Saturdays, each week in a different location. There was a sign-up process for guests in each location, and a modest donation was requested. No one was turned away for lack of funds. Meals were shared together with conversation, encouragement, and a meditation on scripture. Guests who voiced special needs or concerns were prayed with. The various fellowship groups in the church, along with members of the youth group, took turns going out on the breakfast trips. Other volunteers from the

various communities where the breakfasts were served showed up to help and contribute donations. Some of the guests served started coming to worship at Willow Creek, and joined in the food truck ministry.

During the 175<sup>th</sup> Anniversary there is a different focus than in previous celebrations. There is less recounting of past history and more excitement about meeting and blessing and sharing life with neighbors.

### **FUTURE STORY # 2: Do Nothing**

The year is 2019, and Willow Creek is celebrating its 175<sup>th</sup> anniversary. There are less people in attendance than in previous celebrations. The focus is on the past and the wonderful heritage of the church.

Four years earlier the congregation went through the New Beginnings process. There was initial excitement, and the congregation expressed a desire to redefine its mission. No one wanted to close, and the other options like downsizing to smaller property, or starting a new congregation to gradually take the place of the existing congregation seemed unthinkable. So mission redefinition was chosen. But no one was really sure what that meant. Several experiments were tried, none of which were very successful. Nothing brought in more members or more money. Some members complained and threatened to withhold their giving. Elders were anxious and frustrated.

The “out of the box” ideas discussed in the New Beginnings groups fell beneath everyone’s radar. Members continued their involvement with the Baby Angel Closet, but the pool of volunteers dwindled.

Gradually it became easier to fall back into old patterns. There seemed be less energy and less resources to continue the existing programs, and new suggestions always seemed too risky. Attendance continues to decline modestly. Members enjoy each other’s company on Sunday mornings and in the fellowship gatherings. They hope to hang on as long as they can.

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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 would like to personally express my gratitude to the wonderful folks at WCPC for your enthusiastic welcome and co-operative and helpful spirit.

Pastor Judith March Hardie, Loren Buffington, Diane Van Fleet and Carol Neviciosi made sure all the requested information was provided in a timely fashion. Jim Ralston was a friendly and knowledgeable guide during the facilities tour of the sanctuary and the education building. Jim Hall, along with Pastor Judith, provided a great deal of helpful information and community history during the windshield tour of the neighborhoods surrounding the church. The pastor and Loren Buffington helped me understand a number of the line items in the financial reports. This conversation illuminated the larger financial picture. Over dinner I spoke with Delores Hall and Pastor Judith about church dynamics past and present.

You were not only willing but eager to engage in this part of the process, and I will continue to keep you in my thoughts and prayers as you continue your journey of faith and transformation.

*John G. Blewitt*

Contract Assessor  
Office of Church Transformation Services  
Presbyterian Mission Agency

E-MAIL: [johnfpc@bellsouth.net](mailto:johnfpc@bellsouth.net)

cc: The Rev. Dr. John E. Rickard, General Presbyter & Stated Clerk, Blackhawk Presbytery

## APPENDIX A: APPRECIATIVE INQUIRY SESSION

**Willow Creek Presbyterian Church**

**Argyle, Illinois**

**August 10, 2015**

**Attending: 27 persons plus the pastor and the visiting pastor who asked the questions**

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

- Mystery Mission trips
- Going through confirmation
- 22 years as SS teacher, doing VBS
- VBS
- I had an adult class that met behind the organ – I got very close with the class members
- Serving on Session
- When we painted rooms in the church
- With young couples group at Stronghold
- When I am on the session
- Church picnic promotion – do we have the right materials
- Homebound & nursing homes - - contact with people not able to attend church
- Sunday worship
- Serving – session, deacons, Mariners, ushers

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

- Involvement with the prayer chain
- Bible studies we have been doing over the summer – I get lots out of these
- Sunday worship
- Martha Ruth Circle
- Music
- Bible Study
- Youth group trips; being a Triennium leader
- I went to summer camp as a young person (I belonged to a different church). Willow Creek's pastor, Rev. Reemstra and his wife, were camp counselors – they impacted me very much
- Adult SS class – gets us thinking deeper
- Coffee hour
- You'll never starve in this church!

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

- My daughter's wedding
- My wife was delegate to GA in 1996
- Our son was in a bad accident in Kansas – our pastor called a friend of his in Kansas who visited him; we got so much support from this church
- Bell concert – raised money for music therapy
- It's a beautiful church building, but the people kept me here serving on various presbytery committees
- We were always made to feel like we belonged here
- When I served on the PNC

**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?**

- Welcoming new people
- Deacon board does a great job of visiting shut-ins
- Being involved - doing something for others
- Being out in the country, we almost have to go out
- When we welcomed a traveler who needed comfort
- Baby closet
- Doing for others
- VBS
- Welcoming
- Doing projects to give things to others

**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.)?**

- Cheerleaders for other people
- Questioning
- Stimulating conversation
- I feed them
- Me too
- Being a deacon – I do for others, then I realize they have done for me
- Teaching Sunday school and VBS – working in the kitchen
- Teaching Sunday school
- Keeping the Building and grounds in good condition
- I have been around long enough to know what might need to be worked on
- Listen to music
- Working with youth - children
- I sew
- I share love

- I like to sing
- I have a positive attitude
- Family pride

**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?**

- You want to share what you've gotten at other events
- Swimming
- Model railroading
- Decorating
- Tutoring after school - reading and literacy
- Creating dramas – creative writing
- Financial literacy
- Technology

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

- Being uplifted
- Feeling of family
- The pastor
- My history in this church – me and my ancestors
- It's like coming home
- People
- Get recharged for another week
- Looking forward to sermon & fellowship

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

- Rigid (7) or Flexible (20)
- Status Quo (9) or Mission-oriented (18)
- Fearful (14) or Courageous (13)
- Thriving (1) or Getting by (26)

**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.**

- Bell choir
- Youth group
- Bible study
- Lenten BS

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

- Organizational meetings
- Provide Curriculum
- On the job training
- Session retreats
- New deacons training

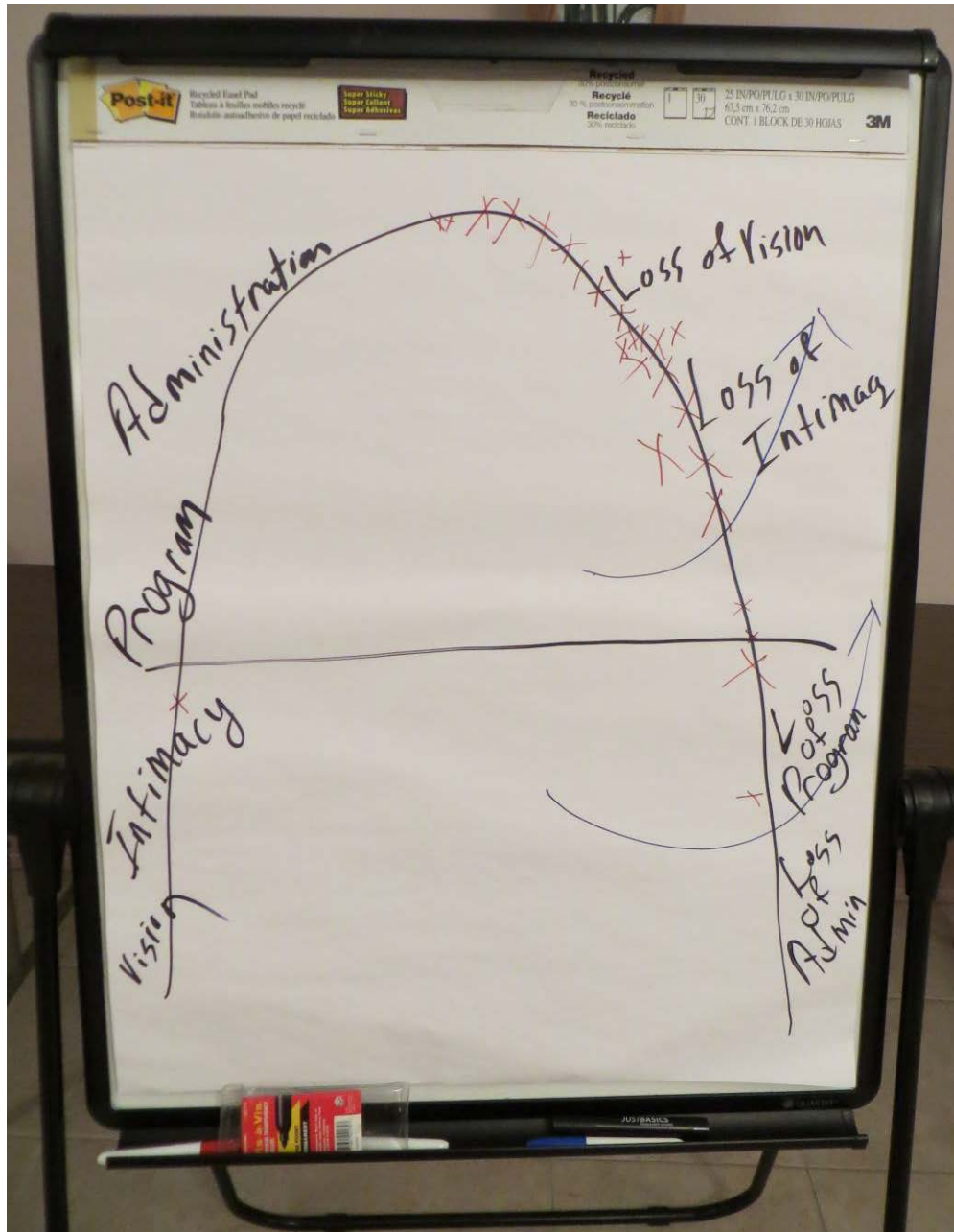
**11.) What are the ministry opportunities begging for your attention in this area?**

- Mothers with infants
- Poverty
- Needy kids – homeless
- Mentally ill
- 1000 homeless kids in Rockford
- Getting the word out about God's love
- Illiteracy
- Tutoring
- Food pantries
- Soup kitchen

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

- The pastor and the people
- We would not be missed
- The cookies
- Roast beef dinners
- The decline of the beautiful building of which we are so proud
- Prayer chain, communication
- Jim Hall
- Bulletin board messages
- The lighted sign and steeple
- Donations to the food pantry

The assessment concluded with a brief presentation about a congregation's lifecycle. Each participant was invited to mark with an "X" where they thought the congregation currently existed in the lifecycle. The horizontal line across the page is the line **above which** a congregation is sustainable. About 21 participants perceived the congregation to be in a sustainable place in its lifecycle, while 3 others perceive that the congregation is no longer sustainable. A photo of the lifecycle chart is shown below.



## APPENDIX B: REDEVELOPMENT STRATEGIES

**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 H Middle-class Melting Pot

## Segment H28: Everyday Moderates

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*Mid-scale, multi-cultural couples and families living in mid-tier metro suburban settings*

### Overview

Everyday Moderates are known for the middle-of-the-road lifestyles of its mid-scale households living in mid-sized cities and suburbs. A mix of couples and families, the adults tend to be in their forties and fifties with above-average educations and jobs in white-collar, service-sector and blue-collar professions. These households are predominantly white with an above-average concentration of Hispanics.

Many have fled larger cities for the slower pace of medium-sized towns and the suburbs of satellite cities, particularly in Western and Southwestern states. However, the members of Everyday Moderates still regularly drive downtown to attend plays, concerts and nightclub shows. These are dinner-and-a-movie couples who never met a casual dining chain they didn't like. Bowling and golfing are their favorite forms of exercise, and though they're only average travelers, they do enjoy taking an occasional cruise, especially on a Royal Caribbean liner plying the eastern coast of Mexico.

As shoppers, Everyday Moderates are not your fashion-forward, early-adopting, conspicuous consumption households. They tend to be value-oriented consumers who clip coupons and follow the everyday sales at discounters like Walmart and Sam's Club. These folks like their clothes to be durable and their cars to be safe. They're not looking to make a statement with their purchases other than "we don't care what you think".

Everyday Moderates make an eclectic media audience and can be reached through different channels. They're fans of primetime television, especially reality shows and crime dramas. They listen to a variety of radio stations, from classic hits to Christian rock. And they like to read magazines that cover health, food, sports and men's issues. They're increasingly active online users who hang out at message boards and listen to Internet radio stations. However, they're only a mixed audience for advertising; they go to sponsored Website and links for information, while avoiding TV commercials if they can help it. They respond better to advertising outside their homes, especially ads on billboards, trains and buses.

To reach these consumers, marketers should recognize their overwhelmingly average opinions everything from political parties to social issues like human rights, the environment and immigration. They even describe their political preferences as Democrat, Republican or Independent in the same way as the average. As quintessential average Americans, they have a nostalgic attraction for images of women as homemakers serving a nutritious meal to family a gathered around the dining table - despite the reality of their multi-earner households where they say they rarely have time to prepare healthy meals. The desire to simplify their lives whenever possible appeals to Everyday Moderates.

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## Demographics and behavior

### Who we are

In Everyday Moderates, average is the norm. Most household heads are between the ages of 45 and 65, and hold a mix of mid-scale white-collar, blue-collar and service-sector jobs. They're mostly a white segment, though the percentage of Hispanics is above average. The greatest share of all households is childless couples, though more than a quarter contain children in their teens and early 20s. If there's any deviation from the average, it's in their slightly above-average educations: nearly two-thirds have at least some college education, though high school graduates outnumber those with college degrees.

### Where we live

Everyday Moderates are mostly found in unpretentious neighborhoods in the outskirts of satellite cities and medium-sized towns. High concentrations show up in Western and Southwestern states in cities like San Antonio, Texas, Glendale, Ariz., and Juneau, Alaska. With most living in modest homes built between 1970 and 2000, they've seen housing values plateau at below-average levels, around \$160,000. However, these homeowners show no sign of moving even though for many their children have grown up and mostly left home. A majority of Everyday Moderates have lived at the same address for over eight years.

### How we live our lives

Everyday Moderates may live in satellite cities and towns but they enjoy plenty of big-city activities. They go to plays, nightclubs, comedy clubs and concerts featuring all different kinds of music. It's difficult to find a restaurant chain that they don't patronize. They like spending their weekends browsing through an antique show or meeting with friends for a tailgate party. To get to all these activities, these multigenerational households often have three or more cars - typically subcompacts - lining their driveways and curbsides.

Everyday Moderates aren't into aerobic exercise but they still try to keep fit by playing golf, bowling and hiking. They like the water, whether it's while taking a Caribbean cruise or going out on a lake on fishing excursions. With some households still home to older children, this segment is also a strong target for water skiing, motorcycling and skateboarding.

Everyday Moderates are only an average target for retailers. Most are value-oriented shoppers who believe that discount store brands are just as good as those in pricier chains. They practice what they preach by patronizing retailers like Walmart, Sam's Club and Big Lots. Many are coupon-clippers who care little about status recognition. They like their clothes to last a long time and don't particularly like to experiment with new styles. They're relatively late adopters and only buy an average amount of electronics. Their top criteria for owning a car are that it is safe and durable.

Influenced by their older children still home, Everyday Moderates have eclectic media tastes. They like to listen to radio, turning in to stations that play everything from modern rock and classic hits to Christian rock and religious programming. They're a strong audience for primetime TV, especially movies, reality shows and crime dramas like "CSI"; their favorite cable channels include Spike, MTV and IFC. And though these households don't normally read a newspaper, they do enjoy magazines that cover health, sports, news and computers. More and more, they're turning to the Internet for news, instant messaging and research. Only lukewarm on ads that come into their home through the TV and Internet, they're more responsive to outdoor ads in airports, billboards, buses and subway trains.

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## How we view the world

Everyday Moderates seem to relish their conformist place in society. Their attitudes usually match that of the general population. Their views on human rights, recycling, religion and family values all hover around the U.S. average. Their involvement in the community, preoccupation with their family, level of spirituality and commitment to their job are, again, near the nation's midpoint. As to how segment members feel about their unabashed conformity, being the average is just fine with them.

These older households are somewhat traditional on social issues. Politically, "somewhat conservative" is the most common description. When it comes to political parties, this is one of the rare segments where members describe their affiliation with Democrats, Republicans and Independents all at average rates.

Despite their advancing years, Everyday Moderates are nonchalant about their health. Yes, they try to eat healthier foods these days, but they rarely take the time to prepare healthy meals and usually ignore the ingredients on food labels. They say they're often too busy to take care of themselves as they should.

## How we get by

Everyday Moderates have spent most of their careers working hard and have attained solid middle-class incomes, but many haven't paid attention to acquiring income-producing assets. Other than their homes, only half own any investments - and these tend to be conservative savings bonds and company stock. These wary investors do own 401(k)s and 529 College Savings Plans, and those that own them have respectable balances in them. They admit that they don't feel financially secure and even express distrust about committing money to a bank.

These households tend to look for the best deal for financial services, and they select credit cards by the rewards they prefer. They carry several cards and do not always pay off their balances each month. They're okay with taking on debt and have outstanding loans for their homes, cars and the education of their children. They do buy a number of insurance products - especially health and life - though the amount of coverage is only average.

## Digital behavior

The members of Everyday Moderates are active users of the Internet for information and entertainment. They go online to blog, visit message boards, send instant messages, listen to the radio and download animation. Many are also fond of sports Websites dedicated to fishing, football, motorsports and fantasy sports leagues. These households tend to access the Internet using desktop computers at work and cell phones around town. They like going to sponsored Websites and links for information that leads to purchases. When they want the latest headlines, they tend to go to the Websites maintained by CNN, MSNBC, ABC and Fox News. They also go to other sites at high rates, including facebook.com, sportsline.com, fandango.com, myyearbook.com and craigslist.org.

# Mosaic USA

*Group C Booming with Confidence*

## **Segment C14: Boomers and Boomerangs**

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***Baby boomer adults and their teenage/young adult children sharing suburban homes***

### **Overview**

Boomers and Boomerangs are a contemporary consumer segment consisting of baby boomer-aged parents and their grown-up children living under the same roof. In these upscale households, most of the parents are in their 50s and early 60s while most of their children are teenagers and young adults in their 20s. With their college educations and incomes from multiple household members, segment has incomes nearing six figures from a variety of white-collar, blue-collar and service-sector jobs. Boomers and Boomerangs typically live in relatively new subdivisions in the suburban sprawl of large and second-tier cities around the country. This 21<sup>st</sup> century family segment represents stable households where the older adults moved into their homes more than 15 years ago, watched their children grow up and leave the nest - only to have them return. What they thought was going to be converted to a home office or exercise room is once again a messy bedroom.

As a result of these two age groups, the Boomers and Boomerangs segment has eclectic interests, with interest in in-line skating and motorcycling as well as bird watching and fishing. However, the adults young and old share many passions - especially for sports, consumer electronics and nightlife. This segment scores high for cycling, boating, and archery activities along with going to nightclubs, concerts and movie theaters. Many members like to go to pro and college sports events, particularly if there's a chance to meet for tailgate parties.

Despite the upscale incomes found in these cluttered nests, many Boomers and Boomerangs are concerned about money. They tend to be price-sensitive shoppers who buy economy cars and off-the-rack clothes from discount retail stores. They seem to care little about wearing designer clothes or filling their homes with the latest housewares. At this stage in their busy lives, gourmet cuisine is not a priority over saving time. Instead, they enjoy visiting restaurants that have a more family-friendly adult atmosphere such as Outback Steak House, Chili's, Olive Garden and TGI Friday's.

The generation gap notwithstanding, Boomers and Boomerangs enjoy a variety of media. They read newspapers and listen to drive-time radio, sharing a fondness for stations that feature news, sports and classic rock. They like watching primetime TV, especially premium channels and networks that offer dramas, sitcoms and reality shows. They're slowly losing their interest in magazines, at least the paper-based editions, and are shifting to the Internet for features and commentary. Indeed, they are enthusiastic web users, going online for banking, travel planning, searching for jobs and gaming. Both Facebook and WebMD are popular sites, reflecting the generational divide in this segment.

Perhaps surprisingly, the values in Boomers and Boomerangs are less conflicted than one might imagine. These households are mostly traditionalists; the largest percentage align themselves with the Republican Party and espouse right-of-center attitudes. These Americans tend to be

# Mosaic USA

fairly blasé about environmental concerns. While they may be on a detour from what they thought was going to be their quiet empty nest, these Boomers are mostly happy to be able to help their Boomerangs. They appreciate the close ties they have with their children. In a choice between advancing their careers and spending more time with their families, the kids - no matter how old - still rule.

## Demographics and behavior

### Who we are

The members of the postwar baby boom have all grown up - and so have their children who have returned to the nest. Boomers and Boomerangs consist of these two generations sharing single-family homes. Some 85 percent of the household heads are between 51 and 65 years old. Meanwhile, nearly 40 percent of households contain young adults - the highest percentage in the nation. Most of these families are white and well-educated; nearly three-quarters has either a bachelor's or graduate degree. With so many adult children at home, nearly two-thirds of households report multiple earners holding a mix of white-collar, blue-collar and service jobs.

### Where we live

Boomers and Boomerangs share relatively new homes in suburban areas widely scattered around the country. Their houses, worth an average of \$235,000, were mostly built between 1970 and 2000. Their suburban developments tend to surround the nation's largest and mid-sized cities. Many of the parents here have watched their children grow up, leave for college or jobs, and then return home. In these stable communities, nearly two-thirds have lived at the same residence for more than 15 years.

### How we live our lives

With households that include both older and younger adults, Boomers and Boomerangs feature disparate leisure interests. Members have above-average interest in golfing, fishing and boating as well as motorcycling, in-line skating and water skiing. They also like to try their luck by playing the lottery and visiting casinos.

The apple doesn't fall far, as Boomers and Boomerangs have plenty of shared interests. All love sports and attend professional football, baseball, basketball and hockey matches. Going to restaurants, rock concerts and movies are all popular as well. While their interest in travel is only average, they enjoy vacationing at beaches and lakes to take in water sports from fishing to boating. Both generations meet on weekend afternoons at tailgate parties to support their favorite sports team.

With many Boomers still connected to their youth, they shop at stores targeted to traditionally younger consumers - apparel chains like American Eagle Outfitters, Banana Republic and Express. They make a strong market for consumer electronics - from video cameras and DVRs to MP3 players - as well as sporting goods like camping equipment, golf clubs, baseballs and snow skis.

However, Boomers and Boomerangs tend to be price-sensitive shoppers and they typically look for value in their purchases. When it comes to cars, they prefer an entry-level CUV, economy

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subcompact or a lower mid-range SUV - it doesn't matter whether it's a domestic or imported model - but they're more likely to buy a used vehicle than a new one. With so many adults at home, more than three-quarters of all households own three or more cars.

Boomers and Boomerangs are voracious media consumers. They like to read newspapers, especially poring over the sports and entertainment sections. They like to listen to the radio during their daily commutes; their favorite stations offer news, sports, adult contemporary music and classic rock. They're also big TV fans, watching primetime dramas, sitcoms, game shows and reality programs; they subscribe to every premium channel. Increasingly, the older folks in this segment are following their children's preoccupation with the Internet. Households here spend more time online at home than most.

## How we view the world

Boomers and Boomerangs tend to be traditional in their values. They describe their political outlook as right-of-center, and Republicans outnumber Democrats by a ratio of 4 to 3. They're less likely than average Americans to worry about protecting the environment, registering little concern about air pollution or the need for recycling.

With kids returning to the nest, finances remain an issue, so Boomers and Boomerangs tend to be price-sensitive shoppers. They discount the importance of brand and aesthetics and express little interest in designer fashion or stylish home decorating. They prefer not to pay extra for quality goods and concede that they rarely indulge their children with "little extras". This is no place for consumers who appreciate the gratification that comes with purchasing new and novel products and food. They admit to preferring the convenience of taking the family to TGI Friday's or the local pizza parlor over home cooking.

Yet, these Americans recognize the primacy of the family. When asked whether they'd be willing to give up family time to advance their careers, they were much less likely than the general population to say yes. While they support women in the workplace, they also think it's important to eat dinner as a family every night - even if it is fast food or restaurants for the budget-conscious.

## How we get by

Boomers and Boomerangs may have six-figure incomes derived from salaries and income-producing assets, but many of the older adults probably had not counted on needing to cover the expenses of their returning children at this stage in their life. The older adults in this segment have already amassed significant balances in their 401(k) plans, but they continue to accumulate a wide range of financial products, including stocks, mutual funds, savings bonds and short-term CDs. Given the two different age groups in this segment, there is use of both debit cards and credit cards when making purchases, typically at department stores, gasoline stations and specialty retailers. A high percentage carries a monthly balance on those credit cards.

Still, there are solid credit ratings among Boomers and Boomerangs, making them eligible for car, home equity and education loans. They're receptive to a wide variety of insurance products

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- from life and health to annuities and auto coverage. With some of the young adults just entering the workforce, this is a strong market for group life insurance; meanwhile, their parents tend to own moderate amounts of term and whole-life insurance.

## Digital behavior

The wide age gap among Boomers and Boomerangs translates into divergent Internet activities. The households go online for banking, retrieving financial information and travel planning as well as to search for jobs, for instant messaging and for gaming. The popular Websites for this segment include an astonishing variety: CNN, ESPN, Facebook, WebMD and Craigslist. Both age groups appreciate the convenience of shopping online.

This is a strong market for computer software and peripherals used to support telecommuting and networking. With their varied backgrounds, members of this segment access the Internet at home, school and work through wireless and mobile devices as well as high-speed modems. Still, there are some age-specific activities evident in Boomers and Boomerangs: while the parents still are shy about surfing the Internet through their cell phones, there's no such reticence among the young people. They even favor Voice over IP service for phoning their friends.

# Mosaic USA

*Group B Flourishing Families*

## **Segment B08: Babies and Bliss**

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***Middle-aged couples with large families and active lives in affluent suburbia***

### **Overview**

With a majority of households containing at least five people, Babies and Bliss are a haven for large broods living in new suburban subdivisions. The parents here tend to be in their 30s and 40s. There is a wide range of children in these households, from pre-schoolers up to those in high school. Some households also include young adults and elderly parents. There's money in this segment, reflecting the high educations and low six-figure incomes that come from dual earners working at professional and technical jobs. Most households can afford single-family homes valued at nearly \$300,000 in recently built neighborhoods. Many are upwardly mobile, moving regularly in search of better work and housing; a majority has lived at their present address for fewer than seven years.

With so many children in this segment, leisure activities are dominated by efforts to keep them occupied or exhaust them by day's end. These sprawling households are regular visitors to theme parks, zoos, aquariums and museums. Few segments devote more time to athletic activities; Babies and Bliss participate in team sports like baseball, basketball and soccer. Outdoorsy families, they like going camping, fishing, ice skating and water skiing. They're also big on travel, especially on vacations by car to lakes and beaches for swimming and other water sports. When the babysitter arrives, the parents head to restaurants, music clubs and movies.

Babies and Bliss like to shop - it's practically a sport - and they're happy to open their wallets for department stores, specialty shops, catalogs and online sites. Kids' products are naturally popular, including video games, toys and children's books, but these households are also early adopters, filling their homes with the latest consumer electronics, including DVRs, handheld digital devices and gaming systems. However, they're not style mavens; they tend to buy conservative clothes and care little about the latest designer fashions. Prestige cars are not a big draw, either; they usually buy domestic, mid-sized SUVs or compact vans - vehicles large enough to haul their children, friends and plenty of athletic gear.

With their sprawling families, the households here always take price into account when making a purchase. They like to comparison shop online and carry cents-off coupons when going into stores. Once there, they head for clearance racks. They're fine with buying generic store brands rather than high-priced name brands.

The media tastes of Babies and Bliss reflect child-filled households. They're often listening to the radio because of all the time spent chauffeuring youngsters to extracurricular activities. When they tune in to TV, which is as often as average Americans, they prefer cable channels like Nickelodeon and the Disney Channel, or sports and reality shows. They rarely subscribe to magazines except for parenting publications. When they listen to music, which is often, they typically enjoy teen pop bands, children's music and alternative rock.



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Babies and Bliss are politically right-of-center, and support family values and faith-based initiatives. They're not necessarily into community activism and say they're happy with the status quo. For these busy households, the biggest challenge is simply trying to balance work and home, without missing one of their children's games, doctor appointments or class recitals.

The parents in this segment are fiscally prudent and financially savvy. They like to invest in stocks and bonds, but they first make sure that their 529 College Savings Plans and 401(k) retirement accounts are well funded. Still in the early childrearing years, they borrow a lot to pay for cars, education and other expenses. These parents also want to protect their children, so they load up on insurance policies.

When it comes to media, the Internet is second nature to these Gen X households. They go online daily for banking, comparison shopping and joining chat forums. They see the Internet as a tool for work and research, as well as an entertainment center for watching TV shows, playing games and catching up with friends on Facebook. With music so popular among their young children, they also download songs and listen to radio stations online.

## Demographics and behavior

### Who we are

Babies and Bliss are the premier lifestyle for large families in America. With more than half of households containing at least five people, no segment has more children. Most of their parents are Generation Xers between the ages of 36 and 45 raising pre-school children in comfortable suburban lifestyles. With their lofty educations - nearly two-thirds have a bachelor's degree, one quarter a master's - these parents work in professional and technical occupations in public administration, education, science, business and education. Despite an above-average percentage of women working as homemakers, these households are nearly twice as likely as the general population to have dual wage-earners.

### Where we live

Their comfortable incomes allow most Babies and Bliss households to afford single-family homes worth nearly \$300,000. Widely scattered throughout the Midwest, many of these large families have settled in the newer suburbs of America's largest cities. Their houses typically were built in the last 15 years. With above-average rates for young adults and aging seniors in these homes, it's not unusual to see more than three cars in their driveways. With many adults in the formative years of their careers, this is a relatively mobile segment: most households have lived at their residence fewer than seven years.

### How we live our lives

Babies and Bliss enjoy a child-centered lifestyle. They are often found in theme parks, zoos, museums and aquariums. They enjoy playing musical instruments, joining fantasy sports leagues and playing cards. The parents frequent restaurants, music clubs, country music concerts, bars and movies. However, they can't quite escape parenthood and find themselves watching animated and family movies.

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The parents in Babies and Bliss like to be fit, if only to keep up with their active children. They work out in home gyms or in health clubs where they jog, swim, lift weights and do aerobic exercise. They're still young enough to participate in team sports and enjoy playing a pickup game of basketball, baseball or soccer. The fresh air beckons these families to take their children camping, fishing, ice skating and water skiing. When they travel, they typically load up the car and head to a domestic beach, preferably with a theme park nearby.

In the mall, these shoppers follow their children's lead. They frequent stores that sell all kinds of games and toys: action figures, board games, fashion dolls and children's books. These consumers have turned their homes into gadget-filled castles, outfitted with the latest video camera, DVR, MP3 player and gaming system. Among their favorite retailers are Best Buy, GameStop, Toys R Us and Sports Authority. To haul their children and gear, these households prefer midsize SUVs and compact vans. Unlike wealthier segments, they are fine with domestic vehicles, particularly Fords, Pontiacs and Jeeps/Eagles.

As media consumers, these households gravitate to newer channels. They're only average fans of TV, except when it comes to kid-oriented networks like the Disney Channel and Nickelodeon. They're also particularly fond of sports programs and reality TV shows like "The Amazing Race," "American Idol" and "Survivor". However, they're only average readers of magazines other than parenting titles, and they read no newspaper sections at above-average rates. More often, you'll find these families getting their media online.

## How we view the world

Babies and Bliss are relatively conservative in their outlook. They describe themselves as spiritual and religious. They're 50 percent more likely than average Americans to belong to the Republican Party, and about 40 percent describe themselves as politically right-of-center. However, they're not particularly active in community affairs. They tend to be happy with the status quo, more concerned about juggling work and family - and not dropping anything. These are the harried parents who lament that they're too busy to take care of themselves as they should.

Given their large families, it's not surprising that Babies and Bliss are price-sensitive shoppers. They carry coupons, like to comparison shop when buying expensive items and head to the clearance rack first whenever they buy clothes, which tend to be conservative in style. Lately, they've begun to use the Internet to help plan shopping trips, whether it's to find the best deal or to download coupons for the best discount. They only trust Websites they've heard about through reliable sources, and they make sure those sites have a strong privacy policy. They also believe advertising aimed at kids is wrong; while watching TV with their kids, they will change channels to avoid commercials.

## How we get by

The upscale families in Babies and Bliss are financially savvy. With their professional careers and college degrees, these dual-income households have six-figure incomes and moderate levels of assets. They like to invest in stocks, bonds and mutual funds. They trade stocks online, use debit and credit cards with rewards programs and get financial ideas from investment

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magazines and Websites. They work hard to protect their many dependents, setting aside money for 529 College Savings Plans and acquiring lots of high-balance term and whole-life insurance. They make an impressive credit market, taking out loans for cars, education and homes at high rates. They're also carrying above-average levels of health insurance and contributing to 401(k) accounts at more than twice the national average.

## Digital Behavior

The Gen X adults in Babies and Bliss are an Internet-literate segment. These middle-aged, affluent couples participate in a slew of online activities: buying toys and clothes, banking, shopping for cars, downloading podcasts, getting real estate listings, gathering information and joining chat forums. With their jobs, kids and errands, they appreciate the convenience of shopping online and are receptive to email ads, sponsored Websites and Web page links. They outfit their computers with webcams to assist with telecommuting to their offices; they also play games at home. They go online from work, home, and while traveling, with a majority using wireless connections. There's virtually no computer software that they don't buy. These households are three times as likely as average Americans to purchase music from the iTunes store.

## **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 ExecutiveInsite Report

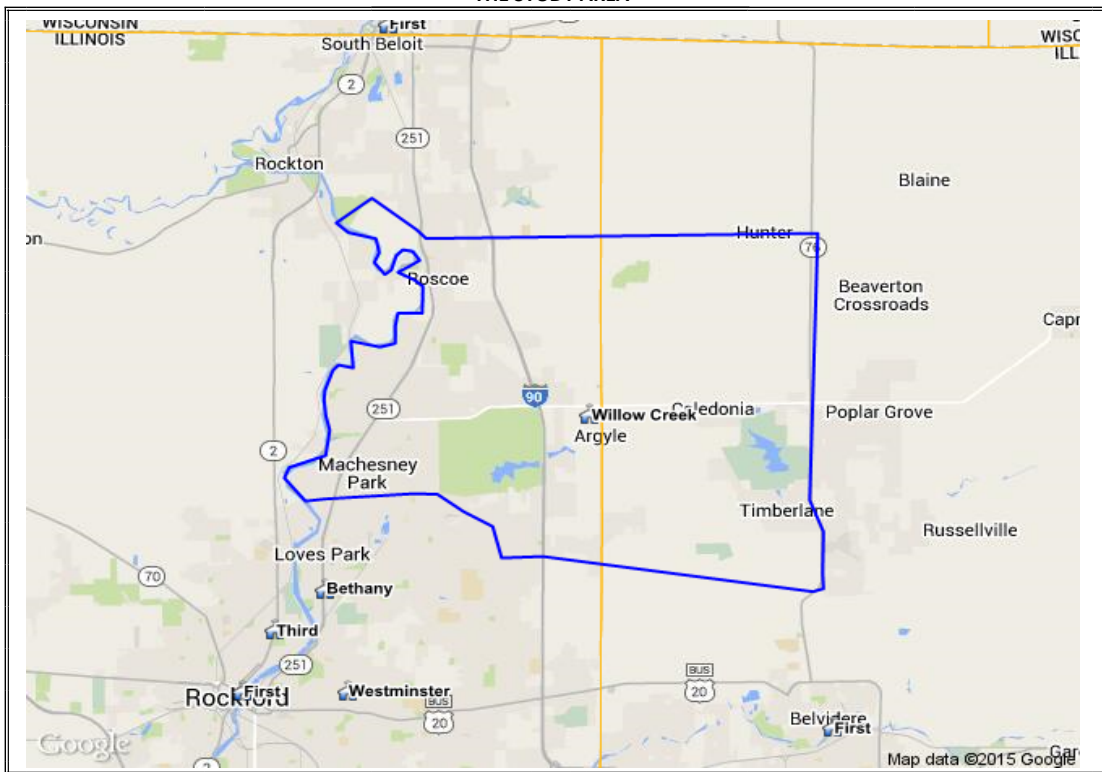
Prepared for: Evangelism and Church Growth, PCUSA  
 Study area: Custom Geography

Base State: ILLINOIS  
 Current Year Estimate: 2015  
 5 Year Projection: 2020  
 Date: 8/21/2015  
 Semi-Annual Projection: Spring

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

INSITE	PAGE
Insite #1: Population, Household Trends	2
Insite #2: Racial/Ethnic Trends	3
Insite #3: Age Trends	4
Insite #4: School Aged Children Trends	6
Insite #5: Household Income Trends	7
Insite #6: Households and Children Trends	9
Insite #7: Marital Status Trends	10
Insite #8: Adult Educational Attainment	11
Insite #9: Employment and Occupations	12
Insite #10: Mosaic Household Types	13
Insite #11: Charitable Giving Practices	14
Insite #12: Religious Program Or Ministry Preferences	15

## More Information

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

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

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

# INSITE #1: POPULATION AND HOUSEHOLD TRENDS

## Population:

The estimated 2015 population within the study area is 46,961. The 2020 projection would see the area grow by 1,036 to a total population of 47,997. The population within the study area is growing somewhat faster than the statewide growth rate. While the study area is projected to grow by 2.2% in the next five years, the state is projected to grow by 1.3%. The study area's estimated average change rate is 0.4%.

## Population Per Household

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

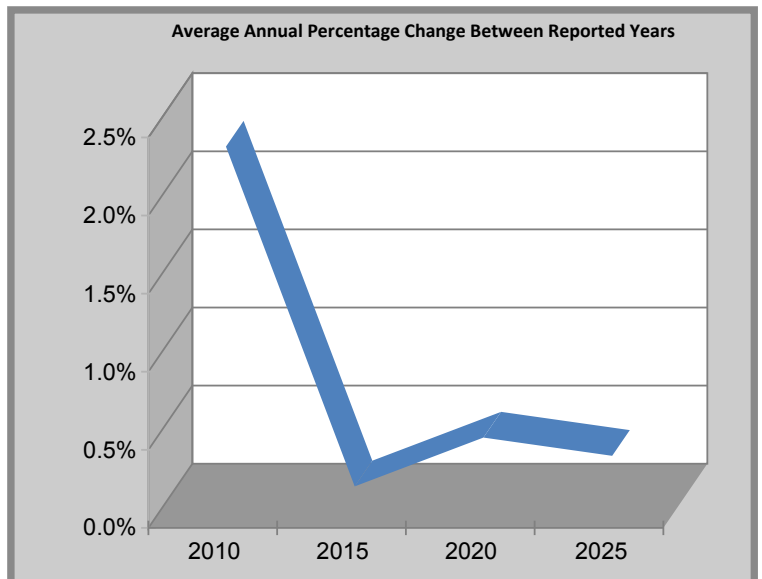
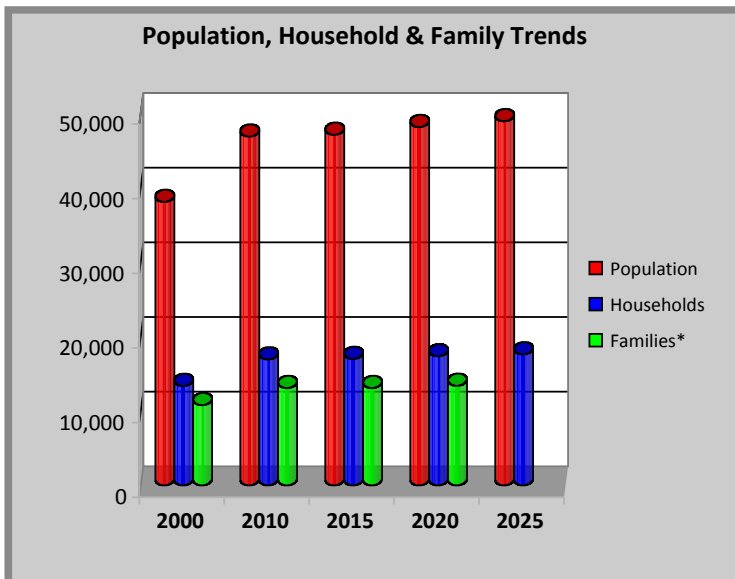
## Households:

The households within the community are growing but not as fast as the population, thus the average population per household in 2010 was 2.77 but by 2020 it is projected to be 2.78. Compare this to the statewide average which for the current year is estimated at 2.65 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 &amp; Family Trends</i>					
	2000	2010	2015	2020	2025
<b>Population</b>	<b>37,970</b>	<b>46,720</b>	<b>46,961</b>	<b>47,997</b>	<b>48,776</b>
Population Change		8,750	241	1,036	779
Percent Change		23.0%	0.5%	2.2%	1.6%
<b>Households</b>	<b>13,322</b>	<b>16,868</b>	<b>16,938</b>	<b>17,293</b>	<b>17,553</b>
Households Change		3,546	70	355	260
Percent Change		26.6%	0.4%	2.1%	1.5%
<b>Population / Households</b>	<b>2.85</b>	<b>2.77</b>	<b>2.77</b>	<b>2.78</b>	<b>2.78</b>
Population / Households Change		-0.08	0.00	0.00	0.00
Percent Change		-2.8%	0.1%	0.1%	0.1%
<b>Families</b>	<b>10,749</b>	<b>13,037</b>	<b>13,036</b>	<b>13,337</b>	
Families Change		2,288	-1	301	
Percent Change		21.3%	0.0%	2.3%	

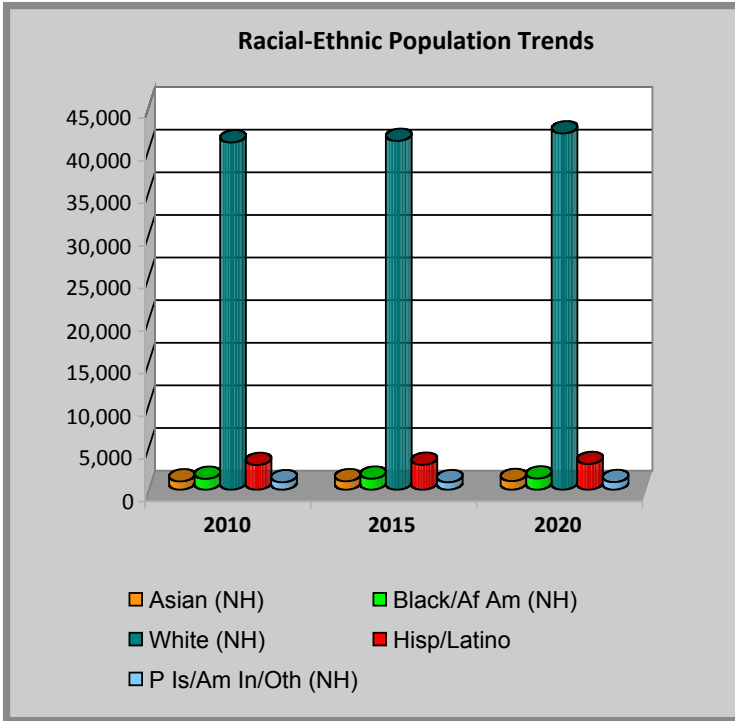


NOTE: Family Household data is not projected out 10 years.

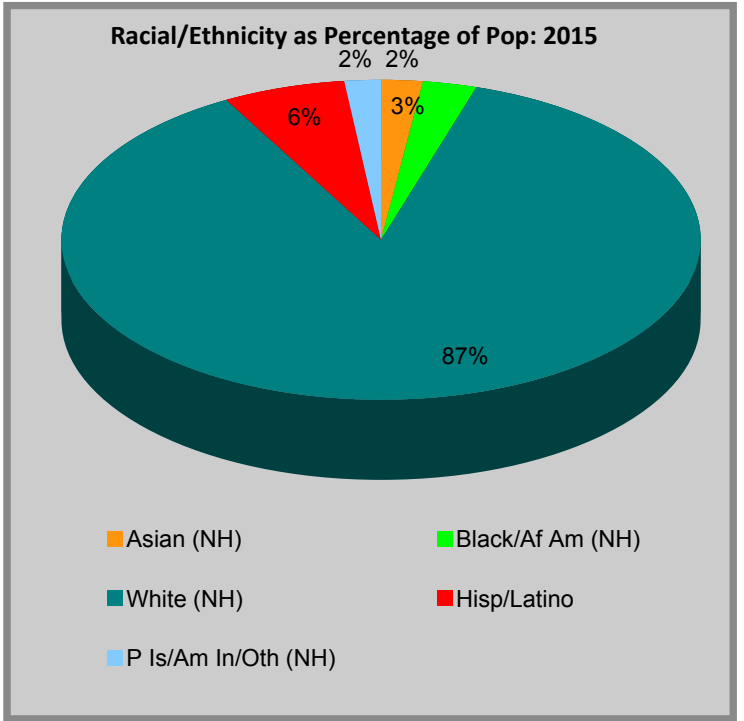
## INSITE #2: RACIAL-ETHNIC TRENDS

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

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



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



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

### The percentage of the population...

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

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

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

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

	2010	2015	2020	2010%	2015 %	2020 %	2010 to 2020 %pt Change
<b>Race and Ethnicity</b>							
Asian (NH)	968	984	1,007	2.07%	2.10%	2.10%	0.03%
Black/Afr Amer (NH)	1,267	1,281	1,306	2.71%	2.73%	2.72%	0.01%
White (NH)	40,730	40,914	41,795	87.18%	87.12%	87.08%	-0.10%
Hispanic/Latino	2,890	2,915	3,003	6.19%	6.21%	6.26%	0.07%
P Is/Am In/Oth (NH)	865	867	886	1.85%	1.85%	1.85%	-0.01%
<b>Totals:</b>	<b>46,720</b>	<b>46,961</b>	<b>47,997</b>				

# INSITE #3: AGE TRENDS

A community's age structure and how it is changing is an important part of its story. Overall, the American Population has been aging as the Baby Boomers progress through each phase of life. This has been abetted by episodes of declining live births. However this picture may particularize differently from community to community. There are communities in the US where the average age is lower than some others. In other cases, there is a clear shift toward senior years as the Boomers enter their retirement years.

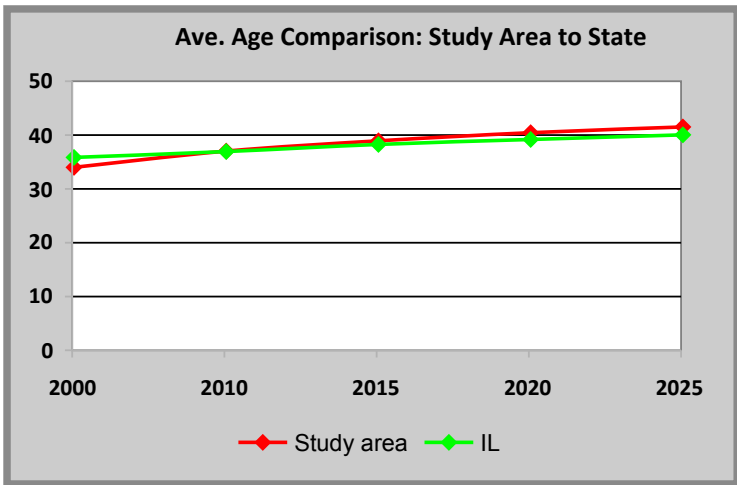
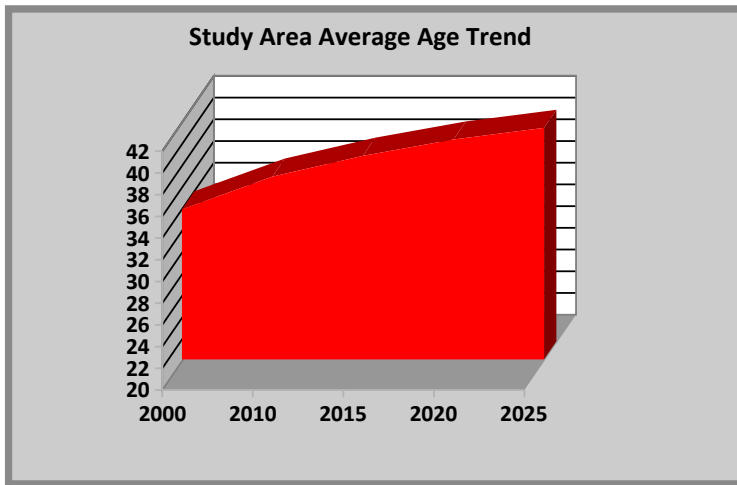
The Age Trend Insite explores two variables: Average age and Phase of Life.

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

**The Phase of Life Trends** breaks the population into seven life phases that the population passes through in its life time.

## AGE

<i>Average Age Trends</i>	2000	2010	2015	2020	2025
<b>Average Age: Study Area</b>	<b>34.01</b>	<b>37.02</b>	<b>38.94</b>	<b>40.45</b>	<b>41.52</b>
Percent Change		8.9%	5.2%	3.9%	2.7%
<b>Average Age: IL</b>	<b>35.86</b>	<b>36.94</b>	<b>38.28</b>	<b>39.19</b>	<b>40.04</b>
Percent Change		3.0%	3.6%	2.4%	2.2%
Comparative Index	<b>95</b>	<b>100</b>	<b>102</b>	<b>103</b>	<b>104</b>
<b>Median Age: Study Area</b>	<b>34</b>	<b>38</b>	<b>40</b>	<b>40</b>	<b>40</b>



### Summary of Average Age Findings:

The Average Age Trend chart shows both history and projection of the change in average age in the study area. The average age of the study area has been rising for several years. It is projected to rise over the next five years.

A comparison to the average age of the state helps to contextualize the significance of the average age of the study area and its history and projection. In the graph above, the study area and state are laid out side by side. The state's average age is estimated to be about the same as the study area.



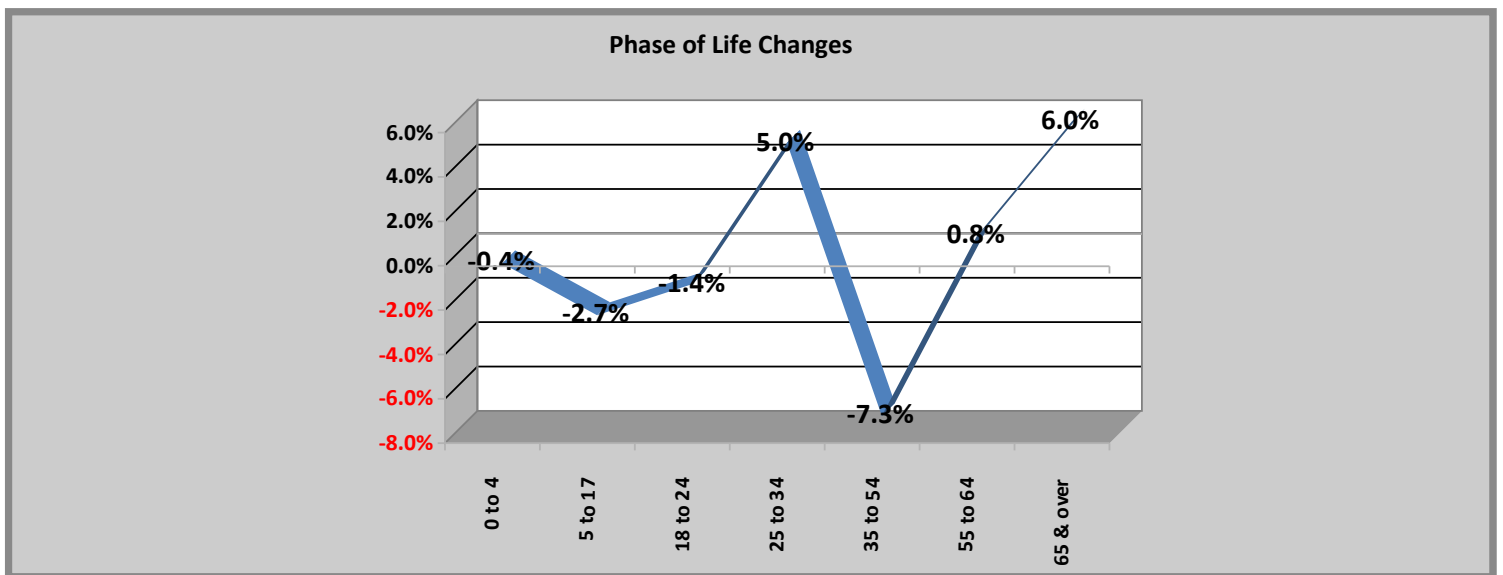
## INSITE #3: AGE TRENDS (continued)

### PHASE OF LIFE

The Phase of Life analysis provides insight into the age distribution of a population across the different stages of life experience. It can reveal a community in transition.

Pay special attention to the color codes of the Change column (far right below). It will immediately indicate which phases are increasing or decreasing as a percentage of the population.

Phase of Life	2010	2015	2020	2025	2010%	2015%	2020%	2025%	Estimated 10 Year %pt Change 2015 - 2025
<b>Before Formal Schooling</b>									
Ages 0 to 4	2,765	2,861	2,671	2,772	5.9%	6.1%	5.6%	5.7%	-0.4%
<b>Required Formal Schooling</b>									
Ages 5 to 17	9,406	8,112	7,318	7,085	20.1%	17.3%	15.2%	14.5%	-2.7%
<b>College/Career Starts</b>									
Ages 18 to 24	3,523	4,988	5,241	4,521	7.5%	10.6%	10.9%	9.3%	-1.4%
<b>Singles &amp; Young Families</b>									
Ages 25 to 34	4,998	4,556	5,686	7,180	10.7%	9.7%	11.8%	14.7%	5.0%
<b>Families &amp; Empty Nesters</b>									
Ages 35 to 54	14,855	13,372	11,744	10,332	31.8%	28.5%	24.5%	21.2%	-7.3%
<b>Enrichment Years Sing/Couples</b>									
Ages 55 to 64	5,970	6,560	7,255	7,208	12.8%	14.0%	15.1%	14.8%	0.8%
<b>Retirement Opportunities</b>									
Age 65 and over	5,203	6,512	8,081	9,677	11.1%	13.9%	16.8%	19.8%	6.0%



#### Summary of Phase of Life Findings:

Phase of Life changes reflect the age profile of a community. On average, it takes 2.1 children per woman to replace both mother and father. If the percentage of the population under 20 is declining as a percentage of the total it is likely that the community will see an increase in the more senior aged population possibly due to a decline in birth rates.

In this study area children 17 years of age and younger are declining as a percentage of the total population. Considering the other end of the phases of life, adults 55 years of age and older are increasing as a percentage of the total population.

In summary it may be that the community is aging as children are raised and leave but parents remain.

# INSITE #4: SCHOOL AGED CHILDREN TRENDS

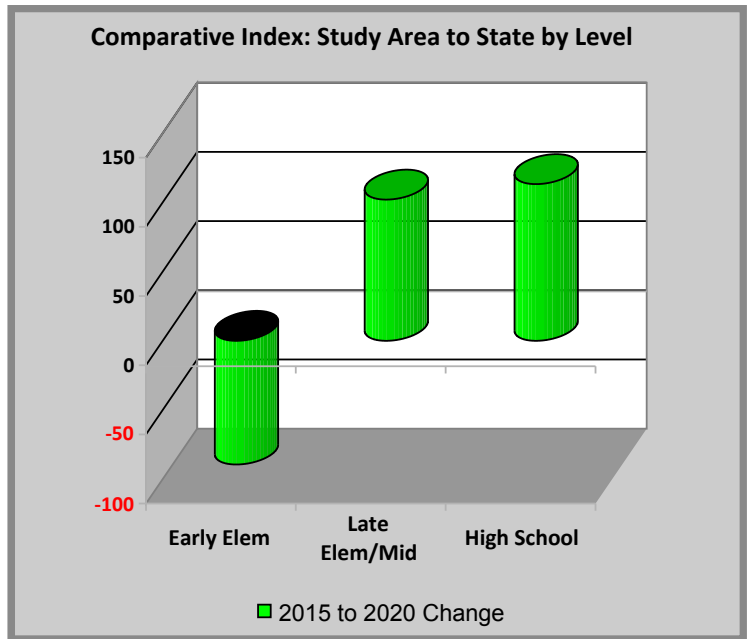
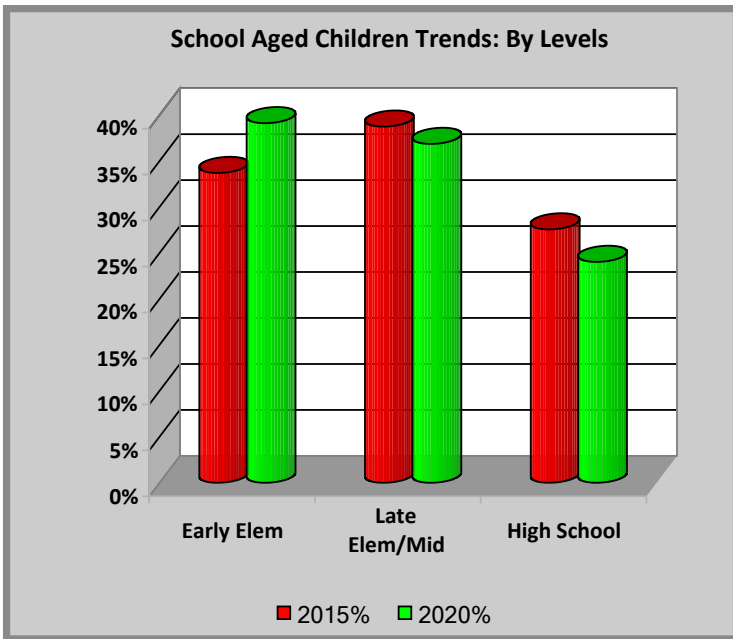
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely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

The school aged population includes all school aged children including those enrolled in public and private schools, those home schooled and children in institutions.

The School Aged Children variable provides a snapshot of three levels of the population that comprise school age children. The three levels roughly correspond to the following.

- Elementary grades
- Intermediate/Middle School grades
- High School Grades

School Aged Children	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
<b>Early Elementary</b>							
Ages 5 to 9	3,324	2,734	2,862	35.3%	33.7%	39.1%	5.4%
<b>Late Elementary-Middle School</b>							
Ages 10 to 14	3,726	3,143	2,697	39.6%	38.7%	36.9%	-1.9%
<b>High School</b>							
Ages 15 to 17	2,356	2,236	1,758	25.0%	27.6%	24.0%	-3.5%



### Summary of School Aged Children Findings:

Early Elementary children ages 5 to 9 are projected to increase as a percentage of children between 5 and 17 by 5.4%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 17 by -1.9%.

High School aged children 15 to 17 are declining as a percentage of children between 5 and 17 by -3.5%.

Overall, children are aging through but there is some evidence of a resurgence of children in the younger years.

# INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

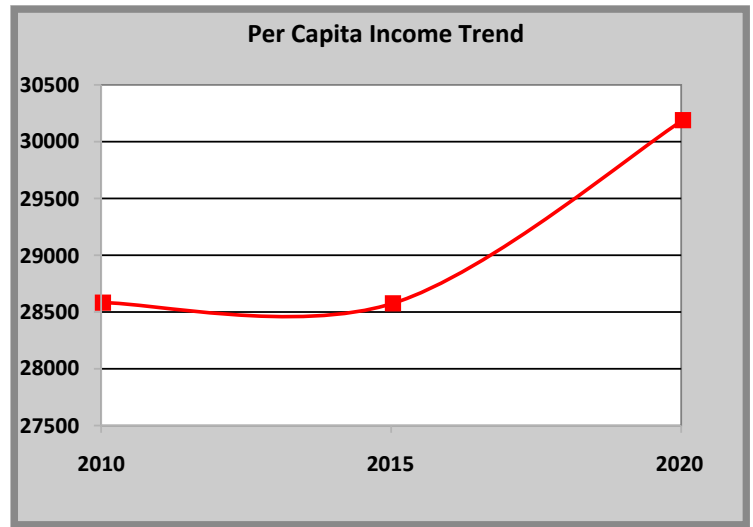
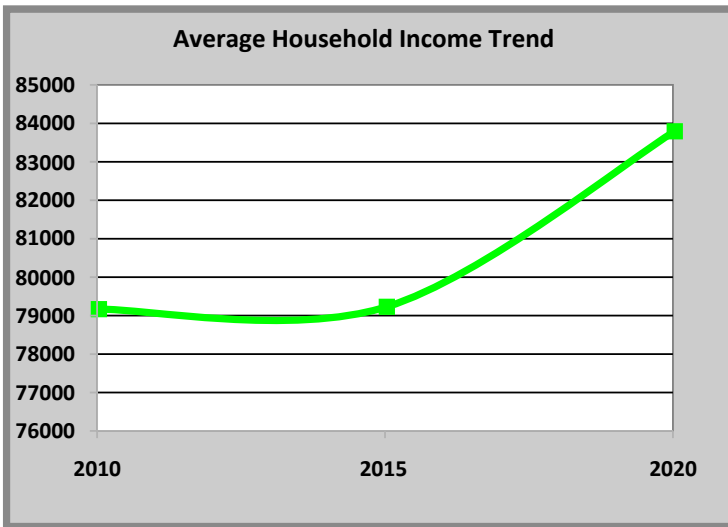
## AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$79,231. The average household income is projected to grow by 5.8% to \$83,793.

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 \$28,577. The Per Capita Income is projected to grow by 5.6% to \$30,190.



Income Trends	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
<b>Households</b>							
Less than \$10,000	570	661	593	3.4%	3.9%	3.4%	-0.5%
\$10,000 to \$14,999	340	419	431	2.0%	2.5%	2.5%	0.0%
\$15,000 to \$24,999	1,256	1,190	1,106	7.4%	7.0%	6.4%	-0.6%
\$25,000 to \$34,999	1,293	1,613	1,449	7.7%	9.5%	8.4%	-1.1%
\$35,000 to \$49,999	2,087	2,019	2,130	12.4%	11.9%	12.3%	0.4%
\$50,000 to \$74,999	3,740	3,721	3,557	22.2%	22.0%	20.6%	-1.4%
\$75,000 to \$99,999	3,274	3,169	3,209	19.4%	18.7%	18.6%	-0.2%
\$100,000 to \$149,999	3,005	2,670	3,045	17.8%	15.8%	17.6%	1.8%
\$150,000 to \$199,999	693	1,200	1,037	4.1%	7.1%	6.0%	-1.1%
\$200,000 or more	608	276	736	3.6%	1.6%	4.3%	2.6%
<b>Totals</b>	<b>16,866</b>	<b>16,938</b>	<b>17,293</b>				

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

### FAMILY INCOME

Family income is a sub-set of household income. It excludes non-family households. Family households include two or more persons who are related and living in the same dwelling unit. Children are more likely to live in family households. Non-family households are households in which two or more persons live in the same dwelling unit but are unrelated.

The number of families with annual incomes above \$100,000 is projected to grow over the next five years. For the current year, it is estimated that 25.2% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 28.6%.

<i>Income Trends</i>	2015	2020	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
<b>Families</b>					
Less than \$10,000	475	424	3.6%	3.2%	-0.46%
\$10,000 to \$14,999	302	308	2.3%	2.3%	-0.01%
\$15,000 to \$24,999	866	810	6.6%	6.1%	-0.57%
\$25,000 to \$34,999	1,341	1,209	10.3%	9.1%	-1.22%
\$35,000 to \$49,999	1,503	1,602	11.5%	12.0%	0.48%
\$50,000 to \$74,999	2,835	2,704	21.7%	20.3%	-1.47%
\$75,000 to \$99,999	2,435	2,471	18.7%	18.5%	-0.15%
\$100,000 to \$149,999	2,105	2,394	16.1%	17.9%	1.80%
\$150,000-\$199,999	973	826	7.5%	6.2%	-1.27%
\$200,000 or more	201	590	1.5%	4.4%	2.88%
<b>Totals</b>	<b>13,036</b>	<b>13,338</b>			

### MEDIAN INCOME BY RACE AND ETHNICITY

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

Median Income by Race and Ethnicity	2015
Asian Household Income	74,031
Black/ African American Household Income	26,175
Hispanic/Latino Household Income	54,897
White/Anglo Household Income	67,795
P Is, Am Indian Other Household Income	81,817

# INSITE #6: HOUSEHOLDS AND CHILDREN TRENDS

Diversity of child rearing environments is increasing along with the many other types of growing diversity in the US. To understand this, we begin with the types of households that exist in a community. There are...

- family households with children under 18
- family households without children under 18

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

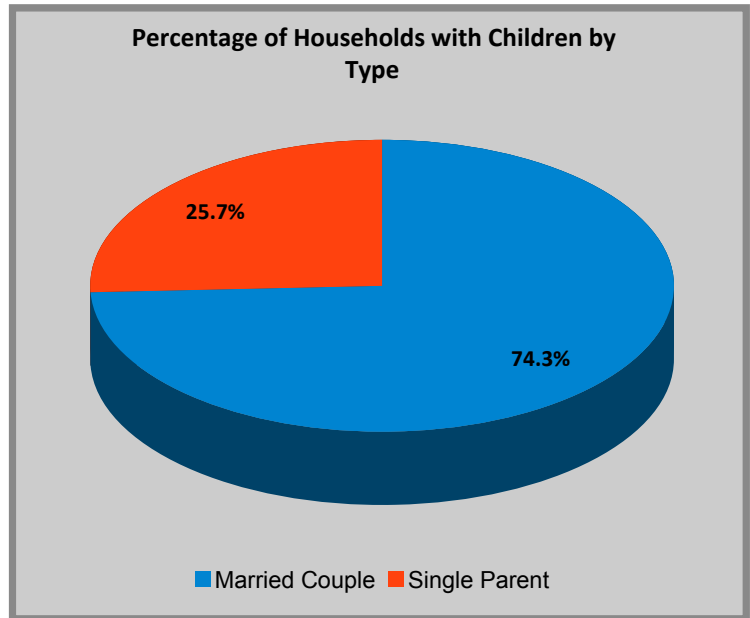
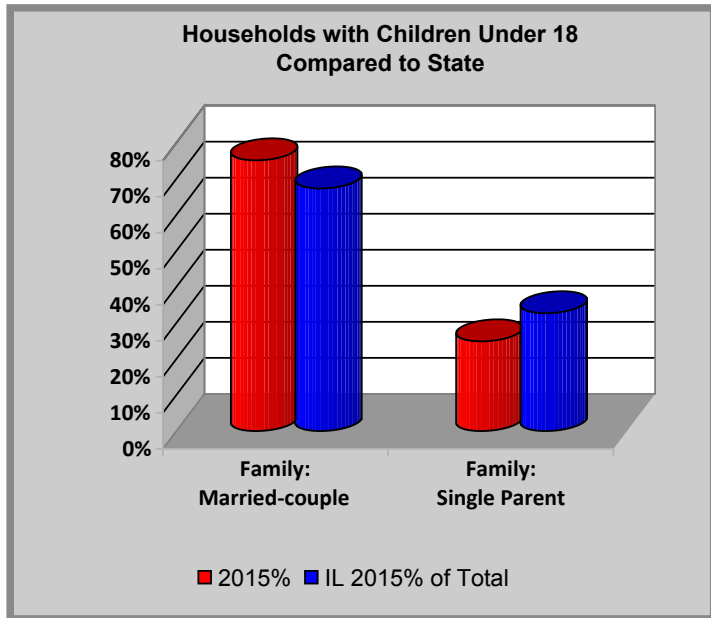
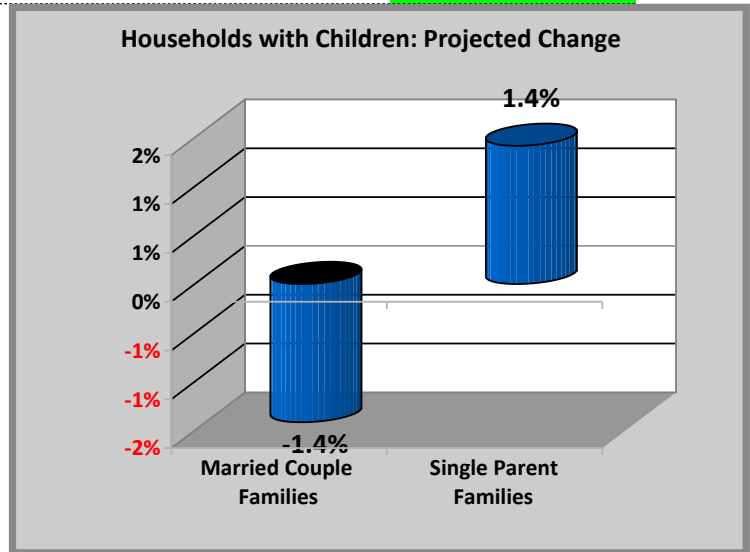
- Married couple families
- Single parent families (father or mother)

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

Households	2010	2015	2020	2010%	2015%	2020%	Estimated 5 Year %pt Change 2015 - 2020
<b>Households with Children under 18</b>							
Married Couple	4,812	4,338	4,224	75.1%	74.3%	72.9%	-1.4%
Single Parent	1,595	1,501	1,572	24.9%	25.7%	27.1%	1.4%

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

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



# INSITE #7: MARITAL STATUS TRENDS

## MARITAL STATUS BY TYPE

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

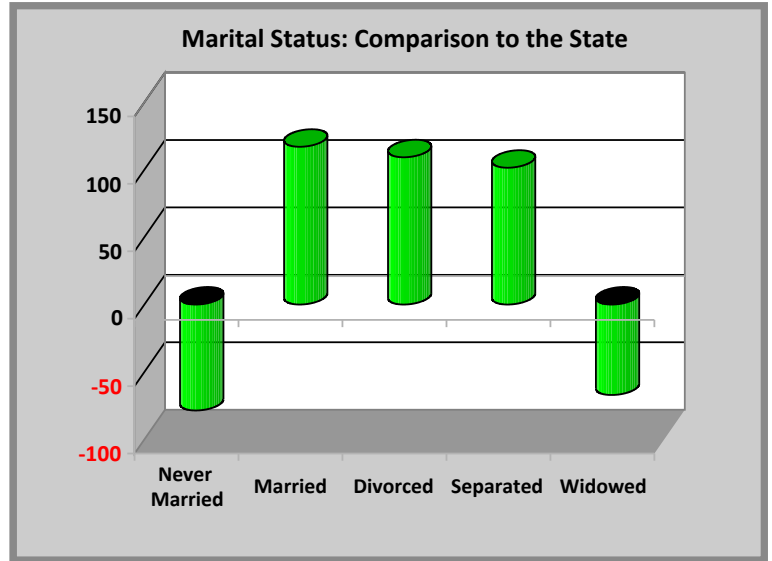
Marital types reported include..

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

	2010	2015	2020	2010%	2015%	2020%	2010 to 2020 %pt Change
<b>Population by Marital Status: Age 15+</b>							
Never Married	9,055	10,326	10,649	24.0%	26.5%	26.4%	2.4%
Married	22,759	22,273	23,045	60.4%	57.2%	57.1%	-3.3%
Divorced	3,641	4,110	4,305	9.7%	10.6%	10.7%	1.0%
Separated	673	668	662	1.8%	1.7%	1.6%	-0.1%
Widowed	1,562	1,572	1,695	4.1%	4.0%	4.2%	0.1%

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

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



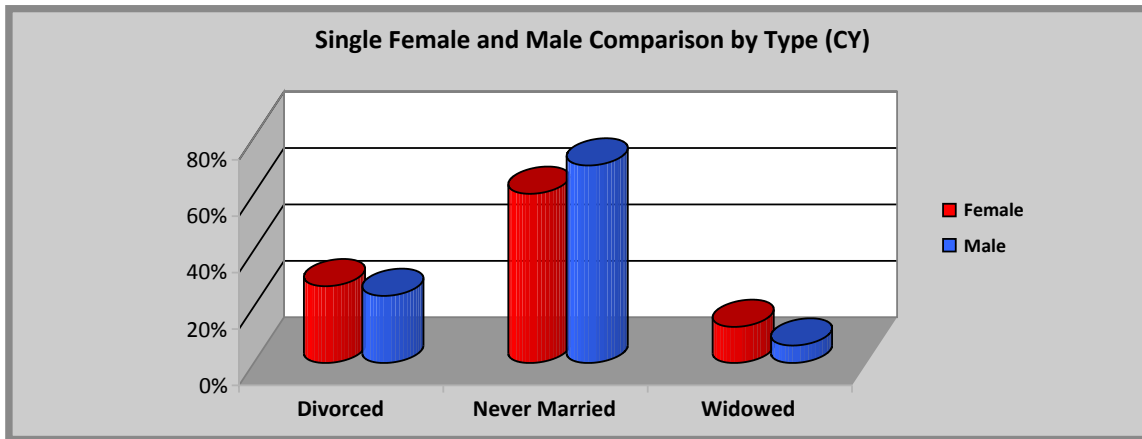
## MARITAL STATUS BY FEMALE AND MALE

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

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

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

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

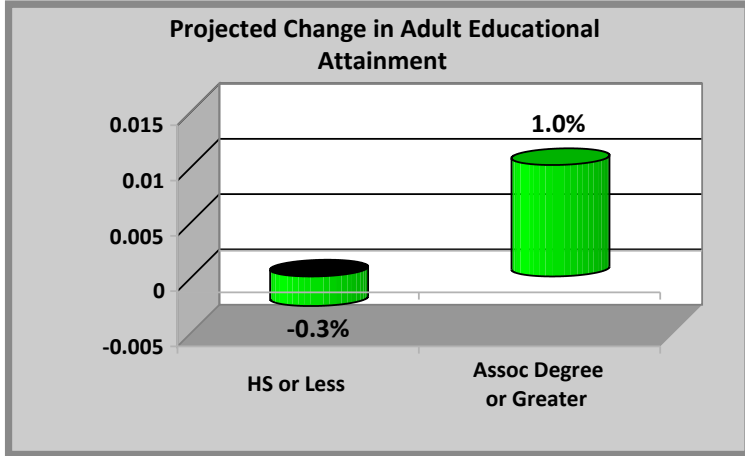


# INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

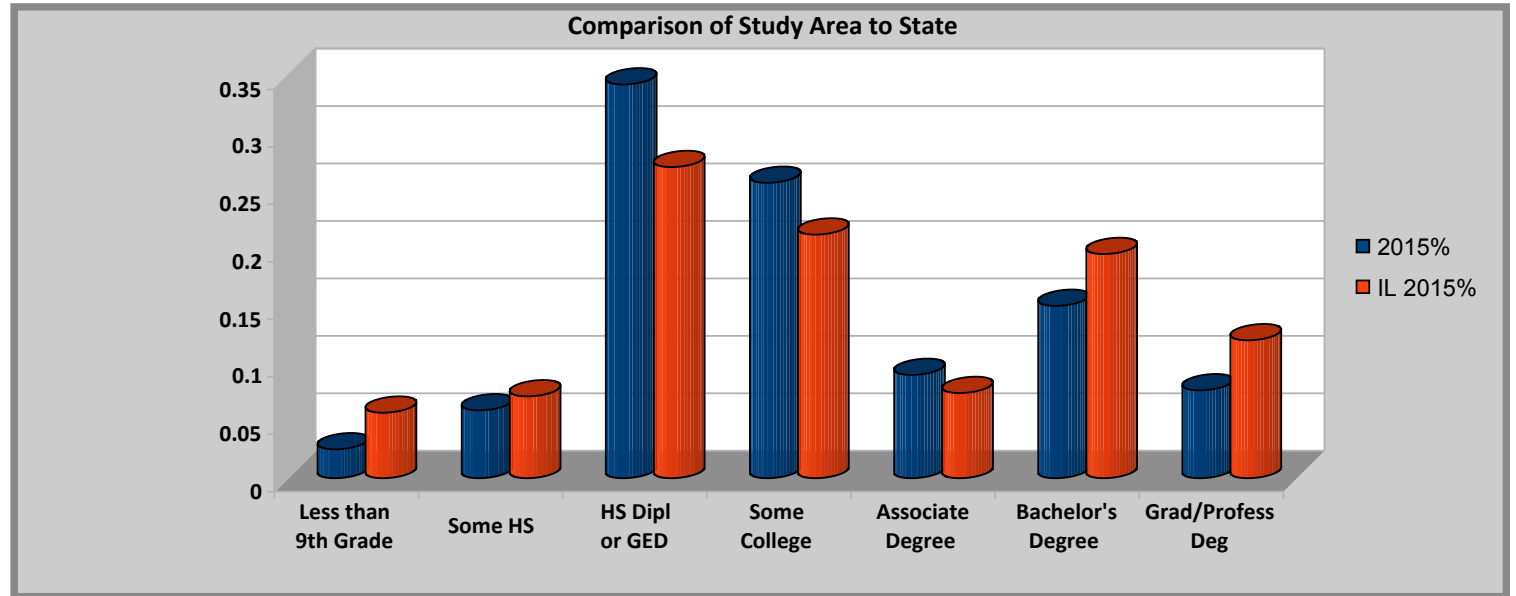
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of ILLINOIS. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

## EDUCATIONAL LEVEL ATTAINMENT CHANGE



The educational attainment level of adults has declined over the past few years. It is projected to rise over the next five years by 1.0%.

## EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2015	2020	IL 2015%	2015 Study Area-State Comp Index
<b>Population by Educational Attainment: 25+</b>					
Less than 9th Grade	1.9%	2.5%	2.6%	5.7%	44
Some HS	6.9%	5.9%	5.6%	7.1%	83
HS Dipl or GED	34.6%	34.3%	34.5%	27.1%	127
Some College	24.2%	25.7%	24.7%	21.2%	121
Associate Degree	9.9%	9.0%	9.4%	7.4%	121
Bachelor's Degree	15.9%	15.0%	15.6%	19.5%	77
Grad/Profess Deg	6.7%	7.6%	7.6%	12.0%	64

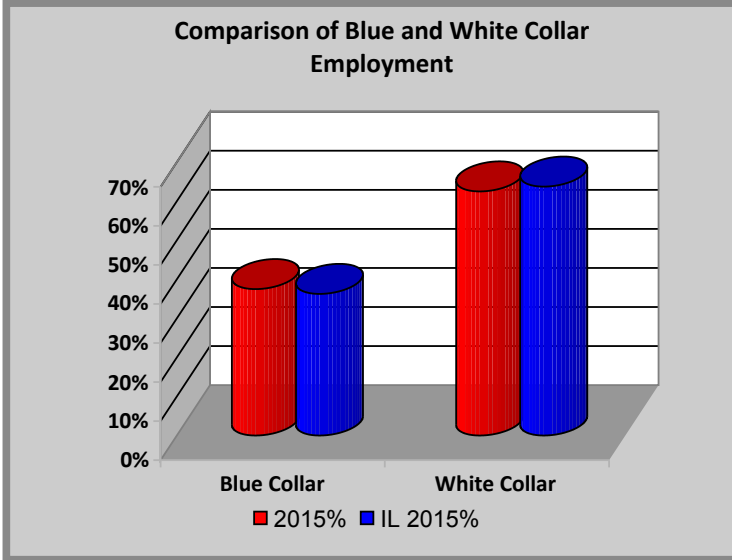
The overall educational attainment of the adults in this community is greater than the state.

## 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 ILLINOIS. 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

	2015	IL 2015	Comp. Index	Interpretation
<b>Employed Civilian Pop 16+ by Occupation</b>				
Bldg Maintenance & Cleaning	2.2%	3.7%	58	Well below the state average.
Construction	8.3%	7.1%	116	Well above the state average.
Farming, Fishing, & Forestry	0.1%	0.3%	20	Well below the state average.
Food Preparation Serving	3.8%	5.4%	71	Well below the state average.
Healthcare Support	2.7%	2.3%	115	Well above the state average.
Managerial Executive	13.0%	15.0%	86	Well below the state average.
Office Admin	15.3%	14.2%	107	At about the state average.
Personal Care	3.4%	3.7%	93	At about the state average.
Production Transportation	17.5%	13.8%	127	Well above the state average.
Prof Specialty	19.6%	21.2%	92	At about the state average.
Protective	2.3%	2.3%	102	At about the state average.
Sales	12.1%	10.9%	110	Well above the state average.



## INSITE #10: MOSAIC Segments

Mosaic is a geo-demographic segmentation system developed by and for marketers. Instead of looking at individual demographic variables, a segmentation system clusters households into groups with multiple common characteristics. Demographic variables that generally cluster together would include income, educational levels, presence of children and occupations among others.

This database is developed by Experian. Some find the information helpful because it presents a multi-dimensional view of a community.

In the report below, the top 15 Mosaic Segments of the study area are provided. (If less than 15, rows will be blank.)

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

	2015	2015%	State %	Comp Index	Relative to the IL State Ave.
<b>Mosaic Segments</b>					
H28 Middle-class Melting Pot - Everyday Moderates	1,630	9.62%	0.74%	1304	Well above the state average
E21 Thriving Boomers - Unspoiled Splendor	1,536	9.07%	2.11%	429	Well above the state average
C14 Booming with Confidence - Boomers and Boomerangs	1,315	7.76%	2.49%	312	Well above the state average
J34 Autumn Years - Aging in Place	1,291	7.62%	2.93%	260	Well above the state average
I31 Family Union - Blue Collar Comfort	1,177	6.95%	1.21%	576	Well above the state average
J36 Autumn Years - Settled and Sensible	1,143	6.75%	4.12%	164	Well above the state average
D15 Suburban Style - Sports Utility Families	1,088	6.42%	1.06%	605	Well above the state average
F23 Promising Families - Families Matter Most	1,071	6.32%	0.79%	802	Well above the state average
O51 Singles and Starters - Digital Dependents	866	5.11%	2.42%	212	Well above the state average
B08 Flourishing Families - Babies and Bliss	795	4.69%	2.10%	223	Well above the state average
E20 Thriving Boomers - No Place Like Home	692	4.09%	1.97%	207	Well above the state average
M45 Families in Motion - Diapers and Debit Cards	598	3.53%	1.91%	185	Well above the state average
Q64 Golden Year Guardians - Town Elders	517	3.05%	3.14%	97	About average for the state
C11 Booming with Confidence - Aging of Aquarius	437	2.58%	3.37%	77	Somewhat below the state average
I30 Family Union - Stockcars and State Parks	381	2.25%	1.21%	186	Well 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 ILLINOIS. An area may contribute modestly to a charitable sector in terms of actual projected households but it may be well above the state-wide average for such giving.

### Interpreting the Table

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

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

	Hholds	% of HH	Index	Interpretation
<b>Charitable Contributions Last Yr: \$200 Or More</b>				
Other-\$200 Or More	1,235	7.3%	137	Well above the state ave.
Religious-\$200 Or More	4,890	28.9%	129	Well above the state ave.
Private Foundation-\$200 Or More	827	4.9%	123	Somewhat above the state ave.
Public Television-\$200 Or More	155	0.9%	122	Somewhat above the state ave.
Education-\$200 Or More	888	5.2%	121	Somewhat above the state ave.
Social Services/Welfare-\$200 Or More	1,375	8.1%	117	Somewhat above the state ave.
Political Organization-\$200 Or More	180	1.1%	112	Somewhat above the state ave.
Health-\$200 Or More	724	4.3%	102	About average for the state.
Environmental-\$200 Or More	156	0.9%	87	Somewhat below the state ave.
Public Radio-\$200 Or More	66	0.4%	70	Somewhat below the state ave.

### Summary of Charitable Contribution Findings:

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

### More specific findings include:

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

The number of charitable sectors where giving is somewhat below the state average: 2.

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

## INSITE #12: RELIGIOUS PROGRAM OR MINISTRY PREFERENCES

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

	Study Area		US Average		Comparative Index	
	Modestly Important	Very Important	Modestly Important	Very Important	Modestly Important	Very Important
<b>Personal Growth</b>	33.2%	6.3%	32.6%	9.0%	102	69
Addiction support groups	27.3%	7.1%	26.9%	10.0%	102	71
Health/weight loss programs	35.1%	6.1%	33.9%	9.1%	103	67
Practical training seminars	37.1%	5.6%	37.1%	8.0%	100	69
<b>Family Support and Intervention Services</b>	37.8%	11.9%	35.0%	14.8%	108	80
Daycare/After-School Programs	26.0%	7.7%	24.3%	10.6%	107	72
Crisis support groups	43.4%	11.3%	41.7%	14.3%	104	79
Family oriented activities	43.1%	21.3%	39.5%	24.0%	109	89
Marriage enrichment	39.3%	11.0%	35.3%	13.7%	111	80
Parenting development	32.3%	9.4%	29.6%	11.7%	109	80
Personal/family counseling	42.7%	10.7%	39.6%	14.2%	108	75
<b>Community Involvement and Advocacy Programs</b>	49.7%	13.4%	47.7%	16.1%	104	83
Adult social activities	54.3%	13.7%	51.8%	17.0%	105	81
Involvement in social causes	51.4%	12.8%	48.6%	15.5%	106	82
Social justice advocacy work	40.3%	8.6%	39.3%	11.6%	103	75
Opportunities for volunteering in the community	53.0%	18.6%	51.1%	20.4%	104	91
<b>Community Activities or Cultural Programs</b>	43.8%	14.5%	42.3%	16.6%	104	87
Cultural programs (music, drama, art)	43.5%	9.5%	45.2%	12.8%	96	74
Holiday programs/activities	52.1%	16.5%	49.0%	18.0%	106	92
Seniors/retiree activities	44.4%	14.4%	41.8%	16.7%	106	87
Youth social activities	35.1%	17.5%	33.0%	18.8%	106	93
<b>Religious/Spiritual Programs</b>	36.3%	17.0%	34.2%	19.0%	106	90
Alternative spiritual practices (meditation, yoga, etc.)	26.6%	5.6%	28.2%	8.0%	94	69
Bible or Scripture study/prayer groups	35.0%	18.3%	32.5%	21.6%	108	85
Christian education for children	31.4%	21.3%	27.8%	22.0%	113	96
Contemporary worship services	44.6%	16.1%	40.2%	17.0%	111	94
Spiritual discussion groups	41.8%	11.5%	40.1%	15.0%	104	77
Traditional worship services	38.6%	29.5%	36.8%	30.3%	105	97

# Supporting Information

## Interpreting the Report

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

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

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

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

## Variable Definitions

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

**Indexes:** Some variables will have a column called "Comparative Index." An index is an easy way to compare a study area with a larger area. For this report, all comparisons are with the state or states within which the study area falls. The indexes can be interpreted as follows.

- Indexes of 100 mean the study area variable is the same as its base area.
- Indexes greater than 100 mean the study area variable is above the base area. The higher the number, the greater it is above the base.
- Indexes less than 100 mean the study area variable is below the base area. The lower the number, the greater it is below the base.

## Support

If you need support with this report, please email MissionInsite at [misupport@missioninsite.com](mailto:misupport@missioninsite.com).